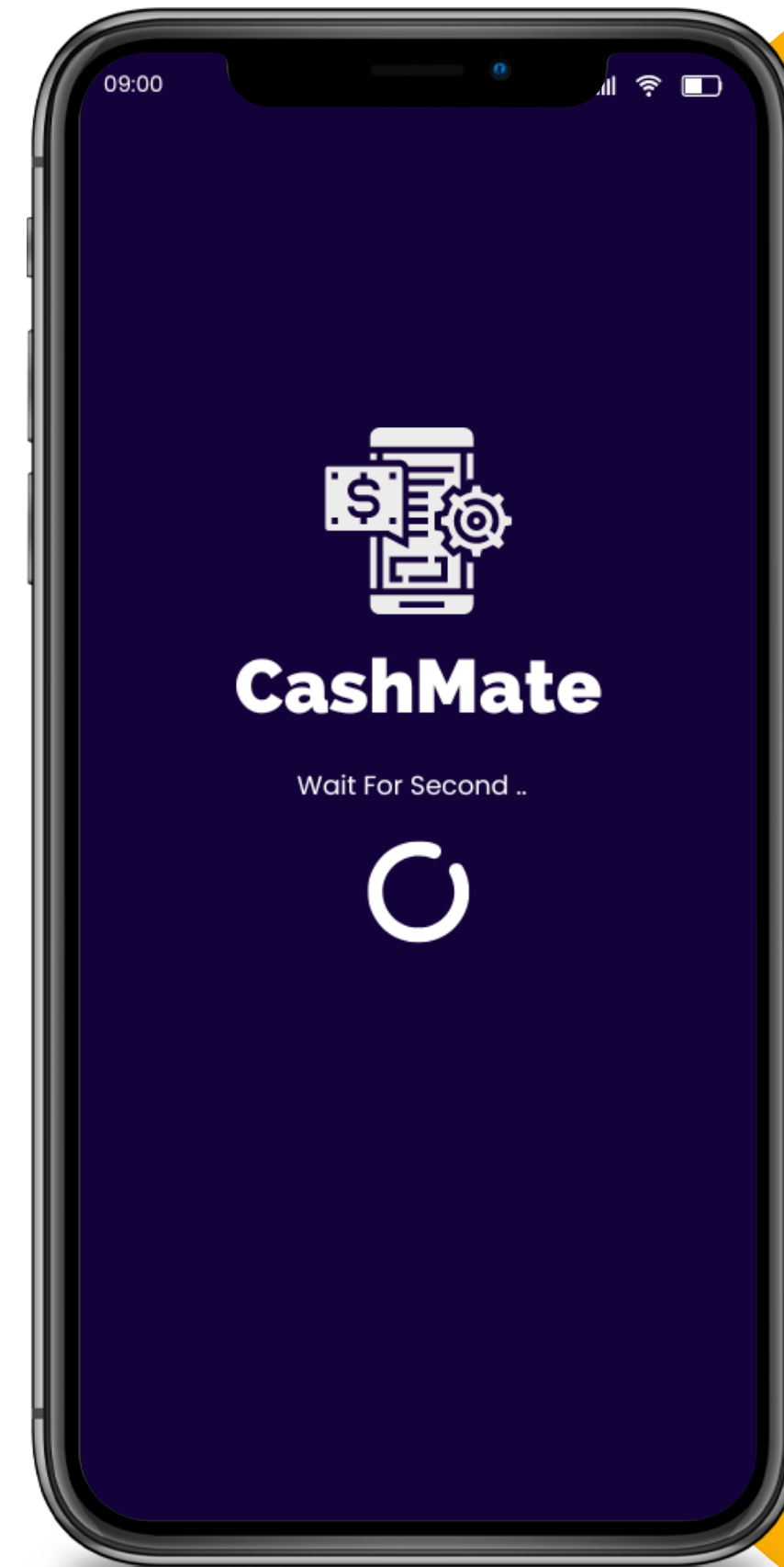


CashMate

Simplify Your Finances, Maximize
Your Savings

Team JohnWick

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3. Dhruba Jyoti Das
4. Anushuya Ghatak



BASIC FINANCIAL PROBLEMS



Individuals struggle with managing their finances and making informed financial decisions. They may face challenges such as:

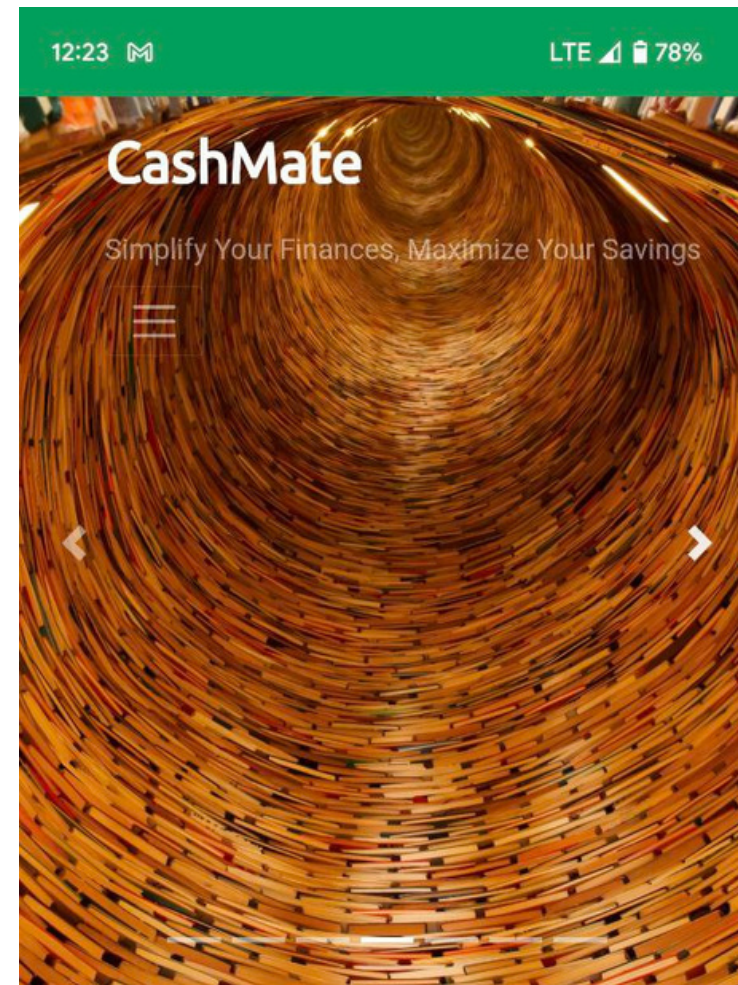
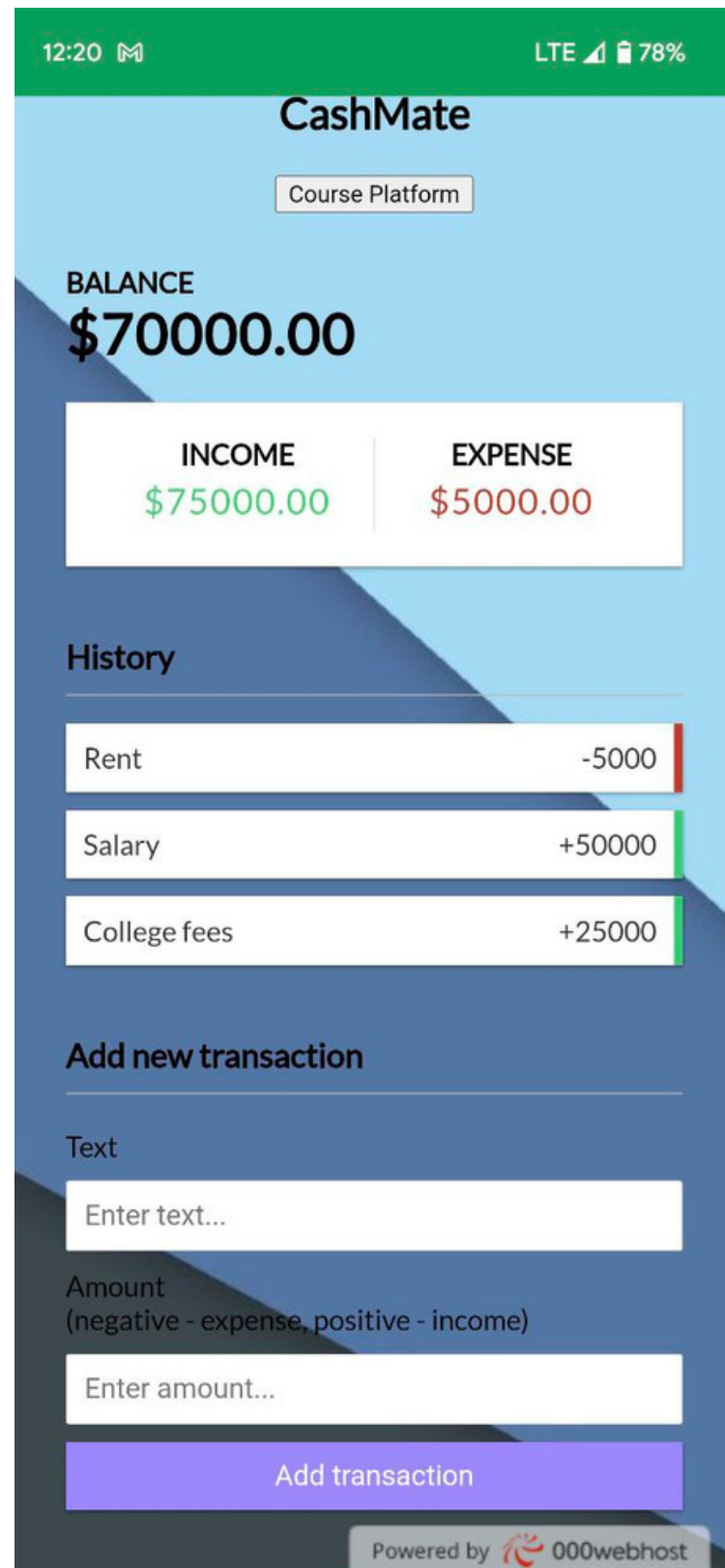
1. Difficulty tracking expenses and identifying areas of overspending.
2. Inability to create and manage budgets effectively.
3. Lack of financial insights and advice, leading to poor financial decision-making.
4. Difficulty setting and achieving financial goals.
5. Overwhelming debt and insufficient savings.
6. Missed bill payments and late fees.
7. Limited visibility into their overall financial health.

Introduction

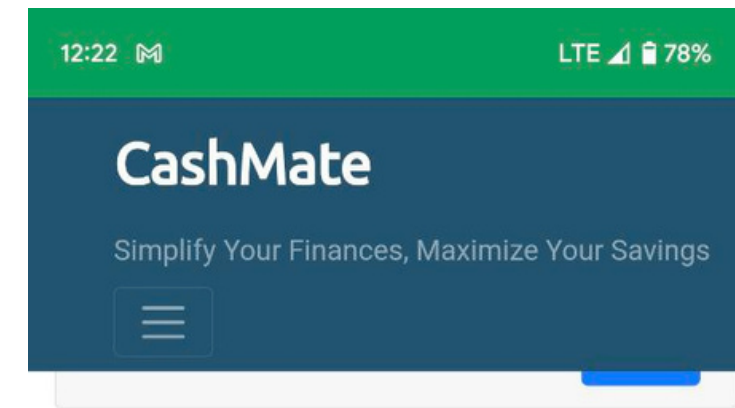
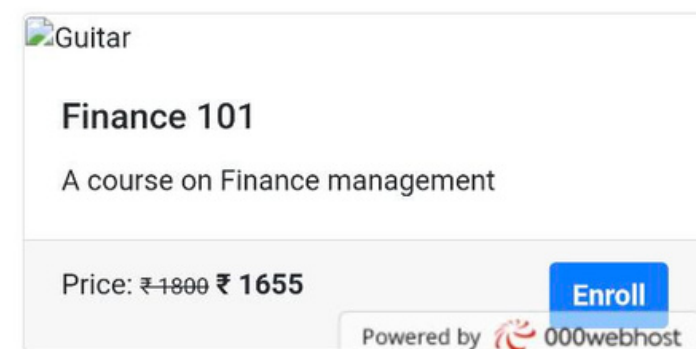
CashMate is a fintech app that simplifies personal finance management. With CashMate, users can easily track expenses, manage budgets, receive financial advice, and set financial goals. By using CashMate, individuals can take control of their finances and make better financial decisions, leading to increased financial security and stability. Whether you are looking to save money, reduce debt, or invest in your future, CashMate can help you achieve your financial goals.



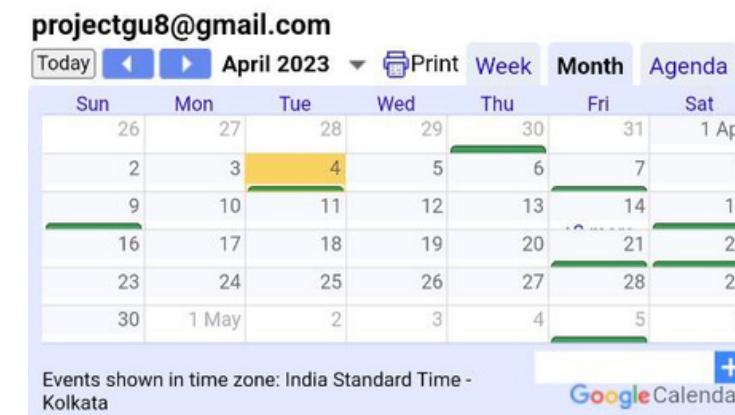
Overview of CashMate



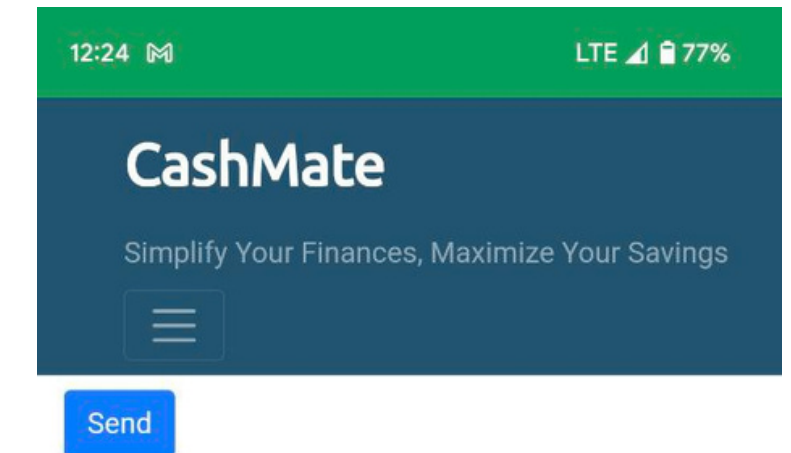
All Courses



Calender Events



Notice Board

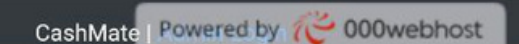


About Us

CashMate is a fintech app that simplifies personal finance management. With CashMate, users can easily track expenses, manage budgets, receive financial advice, and set financial goals. By using CashMate, individuals can take control of their finances and make better financial decisions, leading to increased financial security and stability. Whether you are looking to save money, reduce debt, or invest in your future, CashMate can help you achieve your financial goals.

Contact Us

CashMate
Gopinath Bordoloi Nagar
Jalukabari, Assam
781014



Features



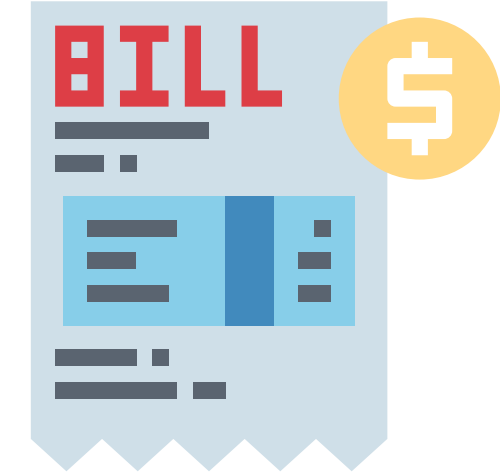
Financial Tracker : Track Expenses, Savings and Investments



Financial History : Shows the details of the expenses, savings and investments



Prediction of future expenses and provides financial advice



Bill Payment Reminders: A tool that reminds users of upcoming bill payments, helping them avoid late fees and missed payments.



Child Mode/Parental Control



Financial Goal Setting: Goals like wishlist of items to buy, investments goals etc



Security Features: 2-Step Authentication, Biometrics, Data encryption



Interactive Course platform on finance

What makes us unique?



Financial Assistance/Advice using AI/ML

- User inputs financial data such as transaction history, spending habits, and investment patterns from your users to predict user's spending patterns and to detect anomalies in spending or income.
- This will allow users to receive personalized financial advice based on their spending habits, investment portfolio, and other financial data.
- Through user's experience and their feedback, the AI model can improve the accuracy of the financial advice.

What makes us unique?




Interactive Courses Platform

Cashmate also provides a learning platform to the teenagers who are new to finance. It will provide articles and courses about investment, budget planning, money management, etc.

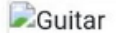


All Courses

Guitar

Finance 101
A course on Finance management

Price: ₹1800 ₹ 1655 [Enroll](#)

Guitar

Banking And Money Flow
This course will help you get all the knowledge about banking and money flow.

Price: ₹1700 ₹ 700 [Enroll](#)

What makes us unique?



Enhanced Security

Enhancing security on your fintech app platform is crucial to protecting your users' sensitive financial information. Here are some steps taken to enhance the security of our platform:

1. Two-Factor Authentication
2. Encryption
3. Regular security audits

What makes us unique?



Intelligent data limit warning system

To prevent users from their habit of spendthrift, users may set limit to the amount of transactions they can make in a day/week/month. Everytime monetary limit is reached, user will be notified.

What makes us unique?



Child Mode

- Create a separate account for the child within the parent's account having limited access to features and functionality
- Parental control
- Prevention of unauthorized spending
- Monitor spending activity

What makes us unique?



Financial Goal Setting

Implementing financial goal setting can provide users with a clear roadmap for achieving their financial objectives.

- Allow users to create goals that can be set in the app, such as saving for a new car, paying off debt, or investing in stocks. and a deadline for achieving the goal.
- Provide guidance and support for users through tips for saving money, alerts when they are off track, and suggestions for alternative strategies if they are having difficulty achieving their goals.
- Track progress through visualizations of their progress, such as graphs or charts, and notifications when they reach key milestones.
- Celebrate achievements including congratulatory messages, badges, or other rewards.

Working of Financial Tracker

Here in the Financial Tracker we will track finances of the user and represent the data in the form of a graphical representation with the help of chart api. Here we will basically have a input form having two fields in the first field the user will enter the purpose, after that there will be a menu where the user will get three options saving, expenses and investment and the user will select accordingly and in the third field the user will write the amount and after submitting the form the data that is provided by the user will be stored in the database and the chart api will generate a graphical accordingly.



Add new transaction

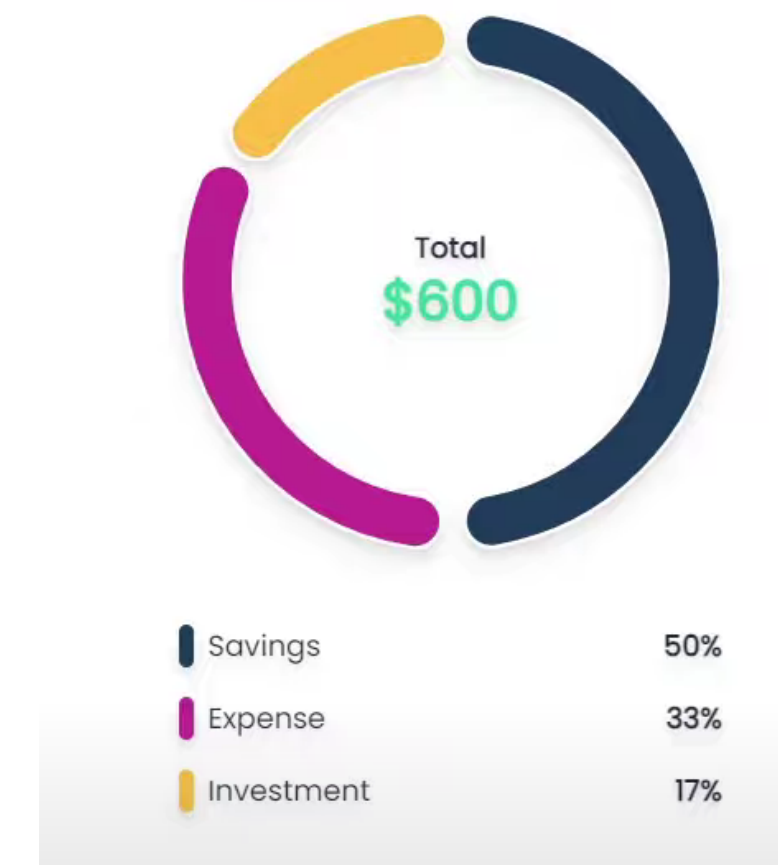
Text

Enter text...

Amount
(negative - expense, positive - income)

Enter amount...

Add transaction



Financial History

Here in the Financial History The user will get to see the history of all the transaction that he has made in the past. For this we will just fetch the data from the database and will display the same. With the help of which the user can track all its past transactions.

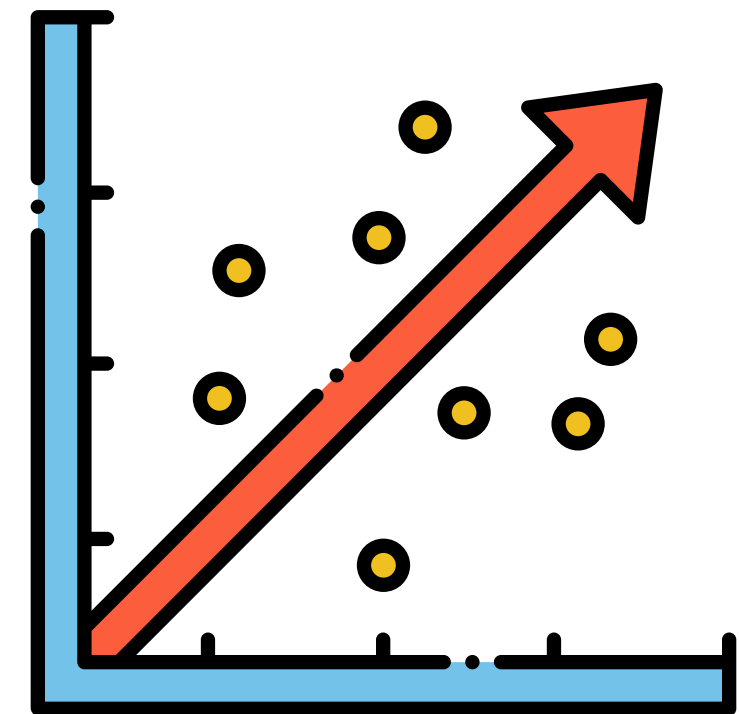


History	
Rent	-5000
Salary	+50000
College fees	+25000

Prediction and Advice

Our App will use Machine Learning Algorithms like Regression to predict future expenses. Previously added data from finance tracker will be used as dataset and will be fed to the Model. The model will predict the amount of expense in upcoming days, and thus provide useful advices how to control or reduce the expenses.

Technology: Scikitlearn or Tensorflow can be used for building the prediction model.



Business Scalability

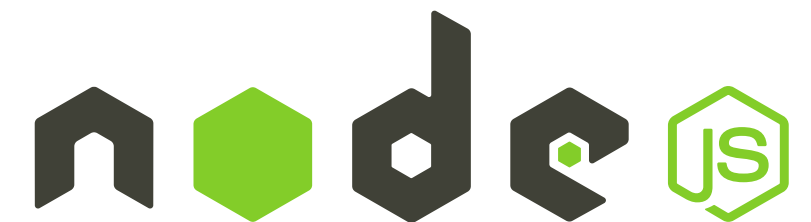
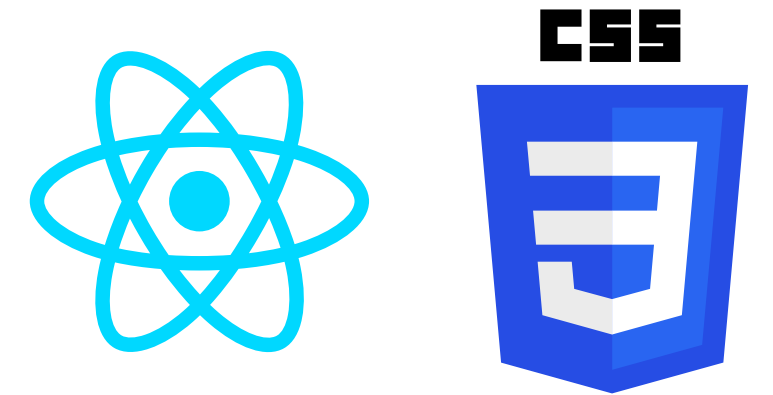
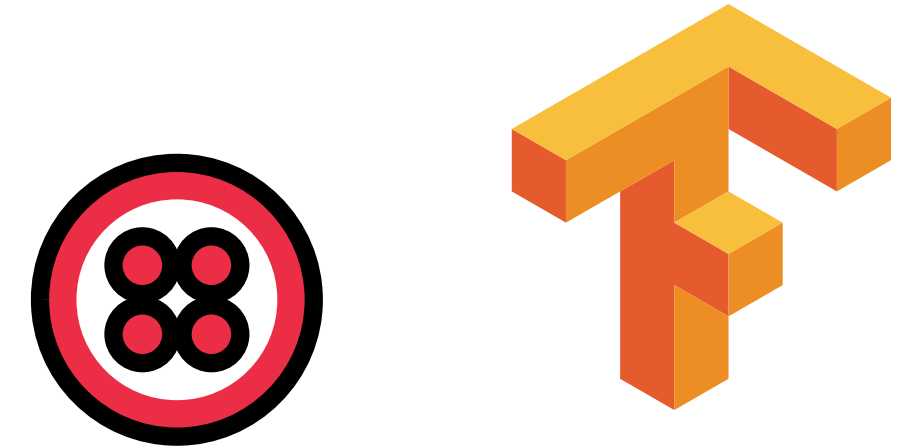
- Expand the user base: Increase the number of users on our app by implementing targeted marketing campaigns and offering referral bonuses to current users.
- Introduce new features and services: Continuously improve and expand the functionality of our app by introducing new features and services that meet the needs of our users.
- Enter new markets: Expand our reach by entering new markets, both domestically and internationally. This can help to increase your user base and revenue streams.
- Leverage data analytics: Use data analytics to gain insights into user behavior and preferences. This can help to optimize your app's functionality and user experience, as well as inform decisions about new features and services.

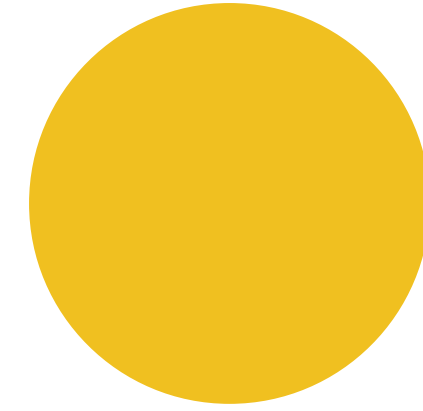
Problems likely to be faced and its solutions

1. User acquisition: Acquiring and retaining users can be a challenge, particularly in a crowded market. To overcome this, we will invest in targeted marketing campaigns, offer referral bonuses, and continuously optimize your user experience based on user feedback.
2. Regulatory compliance: Fintech apps are subject to a range of regulatory requirements, including data privacy laws and financial regulations. To ensure compliance, you should work with legal and compliance experts, stay up-to-date on regulatory changes, and implement appropriate policies and procedures.
3. User engagement: Encouraging users to regularly engage with your app can be a challenge. To address this, we offer personalized and relevant content, implement gamification features, and good communication with users.

TECH STACKS

1. HTML , CSS, JS, React, Node JS for the Website
2. Firebase Authentication
3. Firebase Cloud Firestore
4. MySql
5. Kotlin, XML for the android application
6. Tensorflow Lite/ ScikitLearn for the ML model
7. Api's like Chart Api, Twilio, Calender API





Thank You

