**Define CS, fit into CC**

### 1. CUSTOMER SEGMENT(S)   `CS`

Who is your customer?

- People whoever investing
- Business people
- People who have no knowledge on accounting

### 6. CUSTOMER CONSTRAINTS   `CC`

What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices.

- Internet Connection since the application is cloud based
- Device to use application like mobile phones, laptop etc..
- Basic knowledge to use application

### 5. AVAILABLE SOLUTIONS   `AS`

Which solutions are available to the customers when they face the problem or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking

Traditional note system: One should have knowledge about accounting and have to make entry for every expense in notebook which consumes time and manpower.

**Explore AS, differentiate**

**Focus on J&P, tap into BE, understand RC**

### 2. JOBS-TO-BE-DONE / PROBLEMS   `J&P`

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.

To develop web applications to track and maintain daily expenses of any individual which doesn't need much knowledge on accounting. For each user, user data is stored in a database and analysis of the data will be provided on the user interface. Users can easily track their investments in the single portal and also get to know if their expense exceeds the limit. User's task is only to interact with the application by adding their expense.

### 9. PROBLEM ROOT CAUSE   `RC`

What is the real reason that this problem exists? What is the back story behind the need to do this job?

Many people live on a fixed income. They find that towards the end of the month they don't have sufficient money to meet their needs. People also busy to satisfy their daily needs. They don't have time to make note on their expenditure.

### 7. BEHAVIOUR   `BE`

What does your customer do to address the problem and get the job done? i.e. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

- Autoscan receipts,
- connect cards
- create budgets
- customise approval.

**Focus on J&P, tap into BE, understand RC**

**Identify strong TR & EM**

### 3. TRIGGERS   `TR`

What triggers customers to act? i.e. seeing their neighbor installing solar panels, reading about a more efficient solution in the news.

People who using this application and spend their income in more calculated manner and improve their savings.

### 10. YOUR SOLUTION   `SL`

If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality.
If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behaviour.

To develop an application to track and manage their expenses easily which brings all in one screen.

### 8. CHANNELS of BEHAVIOUR   `CH`

**8.1 ONLINE**
What kind of actions do customers take online? Extract online channels from #7

Adding user expense into the website and getting analysis.

**8.2 OFFLINE**
What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

As this application is cloud-based. There is not offline behavior.

**Identify strong TR & EM**

**4. EMOTIONS: BEFORE / AFTER**

How do customers feel when they face a problem or a job and afterwards?
i.e. lost, insecure > confident, in control - use it in your communication strategy & design.

**In-control: avoid spending money unnecessarily**
**Confident: confident about their investment.**

EM