S. No.	Parameter	Description
1.	Problem Statement (Problem to be solved)	❖ It is challenging for the people to manage their cash flow day-to-day. ❖ They always prepare a monthly budget for their expenses manually.
2.	Idea / Solution description	❖ Due to the busy hectic lifestyle, people tend to overlook their budget and end up spending an excessive amount of money since they usually didn't plan their budget wisely. ❖ User cannot predict future expenses. While they can write down their expenses in a excel spreadsheet, their lack of knowledge in managing finances will be a problem.
3.	Novelty / Uniqueness	❖ This application tracks your every expenses anywhere and anytime without using the paper work. Just click and enter your expenditure. ❖ To avoid data loss, quick settlements and reduce human error. ❖ To provide the charts or graph lines in this application.
4.	Social Impact / Customer Satisfaction	❖ Using the application one can track their personal expenses and frame a monthly/annual budget. ❖ If your expense exceeded than the specified limit, the application will show you an alert message in the form of an e-mail.
5.	Business Model (Revenue Model)	❖ We can provide the application on a subscription basis. ❖ We can provide pop-up ads, overlay ads, and other advertising services from third party advertisers.
6.	Scalability of the Solution	❖ This application will be available to all the user for life long time to maintain their own expenses in an effective way. ❖ IBM cloud will automatically allocate the storage for the users.