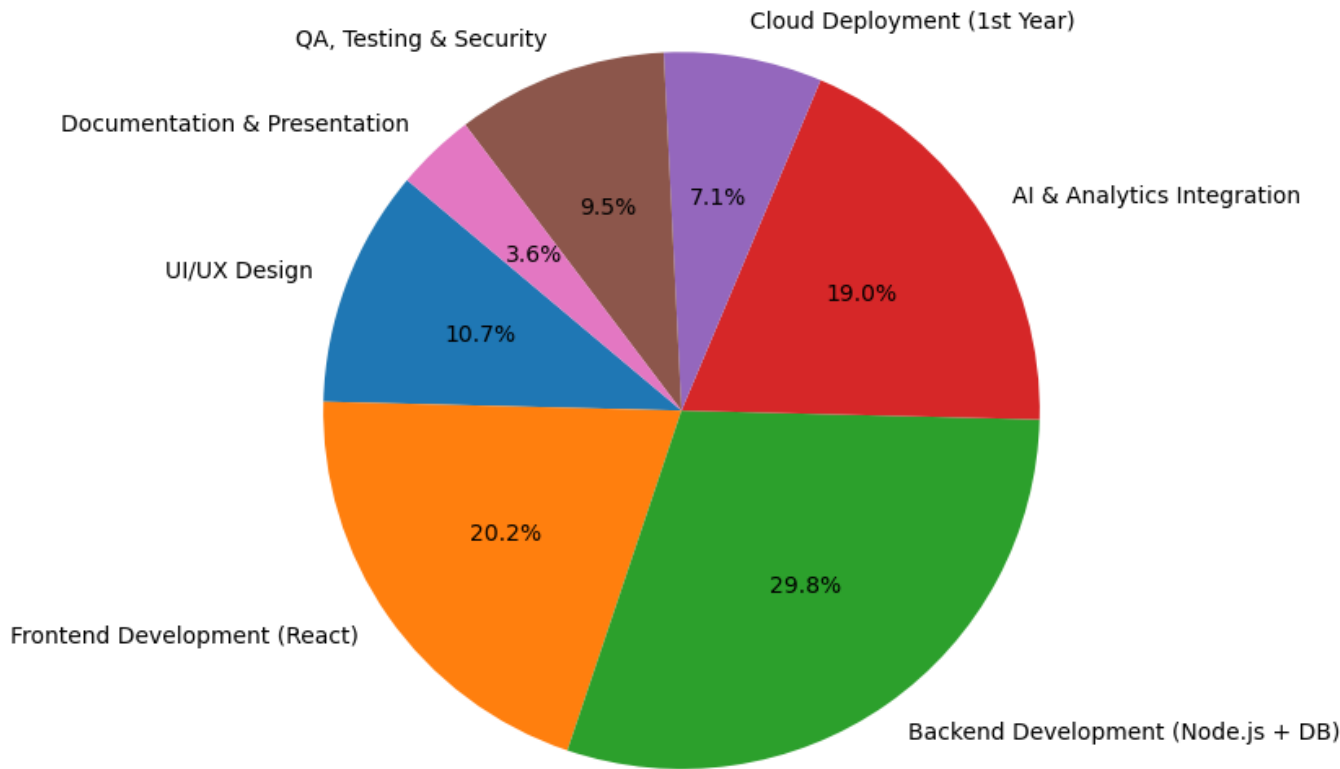# SmartBudget - Financial Model Report

1. Development Cost Estimation

Total Development Cost Range: Rs. 320,000.00 - Rs. 520,000.00

Component	Min Cost	Max Cost
UI/UX Design	Rs. 30,000.00	Rs. 60,000.00
Frontend Development (React)	Rs. 70,000.00	Rs. 100,000.00
Backend Development (Node.js + DB)	Rs. 100,000.00	Rs. 150,000.00
AI & Analytics Integration	Rs. 60,000.00	Rs. 100,000.00
Cloud Deployment (1st Year)	Rs. 20,000.00	Rs. 40,000.00
QA, Testing & Security	Rs. 30,000.00	Rs. 50,000.00
Documentation & Presentation	Rs. 10,000.00	Rs. 20,000.00

Average Development Cost Breakdown

2. Revenue Model

Subscription Plans:

Free Tier: Rs. 0/month or Rs. 0/year

Features: Basic tracking, manual entry, group creation, limited AI insights

Smart Tier: Rs. 99/month or Rs. 999/year

Features: Bill uploads, basic predictions, badges, dark mode

Pro Tier: Rs. 199/month or Rs. 1999/year

Features: Advanced AI, financial insights, early payer score, full analytics

Enterprise/Group: Rs. Custom/month or Rs. Custom/year

Features: Custom features for colleges, housing societies, or startups

Revenue Streams:

- Freemium Subscriptions

- Group Plans

- Ad Revenue

- Affiliate Partnerships

- Data Insights (Anonymized)

- Consulting Services

12-Month Revenue Projections:

Average Development Cost Breakdown