**4. The Proposed Solution**

**4.1 Purpose and Goals**

Our individual investment management software is designed to provide investments with a broad platform for tracking, management and adaptation. The aim of the software is:

• Enable real -time investment tracking in different asset classes including stocks, real estate ,shares, assets, cryptocurrency.

• Provide financial insight and analysis to help users make informed decisions.

• Increase risk management by analyzing the allocation of assets and providing diversification proposals.

• Use financial plan with AI-controlled recommendations to fit user preferences and market trends.

**4.2 Key Features and Functionality**

Software will include the following properties:

• Portfolio tracking: A dashboard, which shows all investment funds, is classified according to types (stock, bonds, property, crypto, etc.).

• Income tracking: Dividend of log revenue from investments such as rental income and stock benefits.

Net-Worth Compute: Software automatically tracks and updates the user's net value by analyzing its total assets and liabilities, giving them a clear picture of their financial health.

• Visualization and graph: Real -Time charts and investment performance produce reports showing market trends and estimates.

• Risk and asset allocation analysis: Investment analysis suggests risk and diversification strategies.

• Target -drawn investment scheme: Allows users to determine financial goals and track progress towards achieving them.

• Integration with bank accounts and stock markets: Synchronized automatically with large banks and financial institutions to update transactions.

• AI -Driven Investment Insight: User user to propose investment strategies based on machine learning preferences and historical data.

**4.3 Target Users**

• Individual investors

• Financial advisor

• Business owners and entrepreneurs

• Technical service users

**4.4 Technologies**

To create a scalable, safe and user -friendly solution, the following technological stacks will be used:

**• Backend : .net core (C#) or Java Spring Boot. Residual API to connect to front and third-party services.**

**• front end : Angle for a responsible network section. flutter for mobile application**

**• Database: MS SQL server for structured financial data storage. Firebase for real -time updates and authentication.**

**• Third -party API and integration: API for stock market on real -time market data. Bank API for account integration and transaction.AI/ML Framework (TensorFlow) for future financial insight.**

**• Hosting : Cloud -based perfection on AWS, Azure or Firebase for high availability. Safety facilities including (2FA) and end-to-end encryption.**