

TRACE INVEST — Personal Investing Operating System

A professional, fraud-aware, compounding investment system designed for India-first equity investing, built to scale into a sellable product.

1. Vision & Philosophy

The goal of this project is to build a personal financial intelligence system that assists decision-making, enforces discipline, and compounds both capital and knowledge over time. The system is long-term, stock-first, human-in-the-loop, and designed with Indian governance realities in mind.

2. Core Non-Negotiable Principles

- 1 Stocks are the core compounding engine; commodities are optional satellites; forex is avoided.
- 2 Weekly data updates to reduce noise and increase signal quality.
- 3 Rule-based logic over opinions or predictions.
- 4 Fraud and governance risk detection is built-in.
- 5 Automation with human final decision authority.
- 6 Designed from day one to scale into a product.

3. Initial Investment Universe (Configurable)

- 1 Manappuram Finance
- 2 South Indian Bank
- 3 ITC
- 4 Tata Motors
- 5 CDSL
- 6 HDFC Bank
- 7 Hindustan Unilever
- 8 TCS
- 9 Larsen & Toubro
- 10 Asian Paints

4. System Architecture

The system follows a clean layered architecture: Config → Data Ingestion → Validation (Fraud/Governance) → Intelligence (Scoring) → Outputs → Dashboard. Each layer is independent and replaceable, enabling long-term scalability.

5. Technical Stack & Engineering Standards

- 1 Python 3.11 with isolated virtual environment
- 2 pandas, numpy, pyyaml, requests, sqlalchemy
- 3 Streamlit for dashboard
- 4 pytest for testing
- 5 Git for version control
- 6 CI-ready structure (GitHub Actions compatible)

6. Production-Grade Project Structure

The repository follows a clean, professional layout separating configuration, data, ingestion, validation, intelligence, outputs, dashboard, and tests. This structure supports scaling from 10 stocks to thousands without rewrite.

7. Core System Outputs

- 1 Trusted watchlist (fixed universe).
- 2 Fraud & governance radar with red flags.
- 3 Conviction score (0–100) for each company.
- 4 Buy / Hold / Reduce / Exit zones.
- 5 Decision journal and historical snapshots.
- 6 Single-screen dashboard for monitoring.

8. Automation Cadence

Daily effort is minimal. Weekly automated runs update prices and signals. Quarterly reviews update fundamentals and conviction scores. This cadence supports calm, long-term compounding.

9. Step-by-Step Build Plan

- 1 Weeks 1–2: Project setup, configs, data ingestion.
- 2 Weeks 3–4: Fraud and governance validation layer.
- 3 Weeks 5–6: Quality, valuation, and conviction scoring.
- 4 Weeks 7–8: Decision journaling and review system.
- 5 Weeks 9–10: Dashboard, automation, and documentation.

10. Definition of 100% Completion

At full completion, this project functions as a personal investing operating system: calm, explainable, fraud-aware, and scalable. It reduces mistakes, enforces patience, compounds capital and knowledge, and can evolve into a sellable product.

This system is not designed to predict markets or chase excitement. It is designed to survive, adapt, and compound over decades.