**Customer Segments:** We're talking about high schoolers, college students, university folks, and even young professionals just starting out who are comfortable with micro-savings.

**Value Proposition:** What makes this app special? It's super easy to save even tiny amounts like ₹10 or ₹20. It encourages saving for future goals, and the cool part is, the more you save, the higher the interest you earn when you withdraw – it's 5% up to ₹1000, 7% between ₹1001 and ₹10000, and a sweet 10% if you have over ₹10000. Getting started is a breeze, no big initial deposit needed, and everything's digital, right on the web app. Plus, there's the potential for loans down the line, a little bonus for saving every day for a week, discount vouchers from other companies, and free webinars to learn about managing your money.

**Channels:** How do we reach these students? Through our web app, social media, partnerships with schools, student influencers, online ads, and even the free webinars themselves act as a way to connect.

**Customer Relationships:** It's mostly self-service through the app, but there's a sense of community if people want it. We offer online support and personalized updates, especially about rewards and webinar invites. The daily investment reward is automatic, and the webinars help build a relationship through education.

**Revenue Streams:** How does the app make money? Primarily through the interest we earn on investments minus what we pay out to students when they withdraw loans. We also get some income from partner companies who want us to promote their apps.

**Key Resources:** What do we need to make this work? The web app itself, money to invest, the system that calculates the tiered interest and manages loans, our team, strong data security, the infrastructure for the rewards, and the ability to create and deliver webinars.

**Key Activities:** What do we actually do? We get users signed up, manage their investments, invest the money, handle loans if we offer them, calculate and pay out the tiered interest, keep the app running smoothly, do marketing, provide customer support, follow the rules, manage the reward program, plan and run webinars, and work with our partners.

**Key Partnerships:** Who do we team up with? Payment gateways, banks or other financial institutions, companies we invest in, potentially schools, tech providers, and those partner companies giving us vouchers and paying us to promote their apps.

**Cost Structure:** What are our expenses? Building and maintaining the app, marketing, customer support, salaries, transaction fees, potential loan defaults, legal and regulatory stuff, the interest we pay to students, and any costs associated with those daily rewards.

**Impact of New Elements:** The daily reward encourages people to use the app consistently. The discount vouchers are a great way to add value without costing us much. Getting paid to promote other apps brings in extra money. And the free webinars help us build trust and attract new users, even though they do cost us time and effort.

**Refined Revenue Model:** So, the main way we make money is the difference between the interest we earn and what we pay out on savings. The money from promoting other apps is a secondary but important source of income.

**Key Considerations:** We need to be careful about which companies we partner with for promotions, making sure they're relevant to students. We also need a good strategy for showing those promotions in the app without annoying users. The discount vouchers need to be easy to use. The webinars should be interesting and helpful. And we need to track how well our marketing, webinars, and partner promotions are working.