

Key Partners		Key Activities		Value Propositions		Customer Relationships		Customer Segments	
<div>AWS</div> <div>server space</div>		<div>developing web and mobile apps</div>		<div>a digital product that helps the customer to manage finances in an easy and feasible way</div>		<div>self-service</div>		<div>millenials</div>	
<div>Apple App Store</div> <div>to host app</div>								<div>young professionals</div>	
<div>Google Play</div> <div>to host app</div>								<div>university students</div>	
<div>SEB</div> <div>payment processor</div>									
<div>Bill's Digital Marketing, OÜ</div> <div>digital marketing to spread the word about how sexy our app is</div>									
<div>Tax Slayer</div> <div>promotions for YAMA in Tax Slayer's accounting software</div>		Key Resources				Channels			
		<div>intellectual property</div>				<div>Apple App Store</div>			
		<div>human capital</div>				<div>Google Play</div>			
<div>Booking.com</div> <div>whenever someone books a flight, hotel or rental car with 2+ people on Booking.com, promotional link to app appears on confirmation screen</div>						<div>web</div>			
<div>Commission Junction</div> <div>marketplace to host affiliate offers</div>						<div>affiliates</div>			
Cost Structure				Revenue Streams					
<div>server costs</div>				<div>software development costs</div>		<div>free basic features</div> <div>- free to download app</div> <div>- one income source per month</div> <div>- 9 unique expenses per month</div>		<div>additional features for \$9/month</div> <div>- unlimited expenses</div> <div>- unlimited income sources</div> <div>- integration with banking apps, accounting software</div> <div>- insider deals on flights/hotels/car rentals</div> <div>- complete visualization</div> <div>- send reimbursement invoices to friends</div> <div>- share expenses with friends, spouses and significant others</div>	
				<div>marketing costs</div>					