

Application Presentation



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Presentation Overview

1. Addressing the Problem
2. Key Features
3. Additional Features
4. Technology Explanation
5. API Implementation
6. Development Map
7. Overcoming Limitations
8. Future Updates
9. Investment and Cash Flow
10. Q and A

Personal Finance in The US:
What percentage of Americans
can't afford an \$1000
emergency expense?

60%

*Without going into credit card debt

The Need for Personal Finance

- The average credit card debt per U.S. adult with a credit card was approximately \$5,525 in 2021.
- 57% of workers have less than \$25,000 in savings and investments..
- Only about 34% of Americans could answer four out of five basic financial literacy questions correctly.
- Only about 55% of American adults own stocks, either directly or through mutual funds or retirement plans.

**Small Business and Side
Hustles:** How many Americans
have engaged in a side hustle?

150,000,000

Or roughly 45% of Americans

Side Hustle to Small Business Pipeline

- Side hustles come with challenges such as balancing multiple commitments, managing time effectively, and navigating tax implications
- The Covid-19 Pandemic caused many individuals to turn to side hustles in order to supplement lost income or pursue new opportunities.
- Side hustles can serve as a way to test business ideas, build skills, and generate income while minimizing risk.
- Side hustles are popular among younger generations, including Millennials and Gen Z.



\$EAMLESS

KEY FEATURES

Hi!

Business Balance Sheet [Budgeting]

- Editable Categories
- Editable Charts and Graphs
 - ◆ Categorized Charts
- Asset tracking
 - ◆ Properties
 - ◆ Inventory worth
- Income/Spending stats

Personal Budget

→ Category Management

- ◆ Adding category
- ◆ Deleting category
- ◆ Editing category

→ Charts and Graphs

- ◆ Spending
- ◆ Earning
- ◆ By category and time

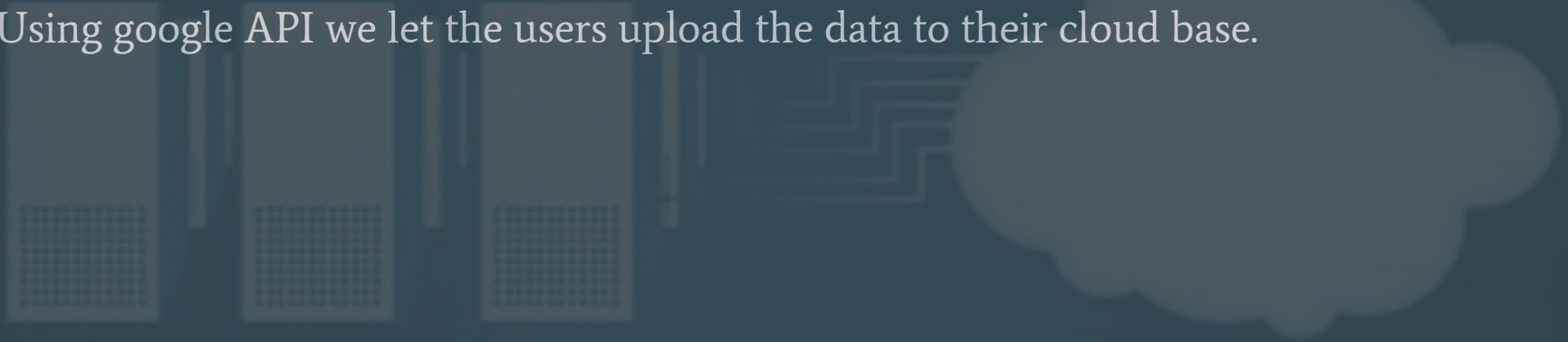
→ Automated options

- ◆ Spending
- ◆ Earning

Google Cloud BackUp

→ Google Backup options

Using google API we let the users upload the data to their cloud base.





ADDITIONAL FEATURES

CORE FUNCTIONS

And Customizations

- Budgeting Tools
 - ◆ Expense Tracking
 - ◆ Income Tracking
 - ◆ Asset Tracking
 - ◆ Currency Type
 - Financial Reports
 - ◆ Invoice Generation
 - Customization Options
 - ◆ Financial Goal Setting
 - ◆ Delete Account
 - ◆ History
 - ◆ Categories Management
-



FUTURE STRATEGIES

...loading

- Tax Assistance [Personal and Business]
- Security
- Bank Sync
- UI/Button customizations
- Device sync

TECH TEACH



Things We Know

And can do

- Button Features
 - ◆ Button Functionalities
 - ◆ Users input
 - Coding
 - ◆ Kotlin functions
 - ◆ Math algorithms
 - ◆ Plotting packages
 - Graphs
 - Charts
 - ◆ Math packages
 - API
 - ◆ Google
 - Database
 - ◆ MySQL
-

A close-up photograph of a woman with dark skin and curly hair, looking upwards with a surprised or curious expression. She is wearing a purple top and large hoop earrings. The image is slightly blurred and serves as a background for the title text.

Things We Don't Know

yet

- Button
 - ◆ To change display
 - Local Storage
 - ◆ Adding data
 - ◆ Removing data
 - ◆ Editing data
 - Connecting to network
 - ◆ Internet access
 - ◆ Accessing required sources
 - Authentication and Security
 - Banking
 - Personalization features
-

API implementation

Since we only need to backup the user's income, expense and other data storage, we will store the user's data, by setting the API to Android Backup.

Data Security

- Data Recovery
- Data Loss
- Data leakage

Analysis

- User Preference
- Improvement

Effectivity

- Time
- Storage

Backup

- Income
- Expenses
- User preferences

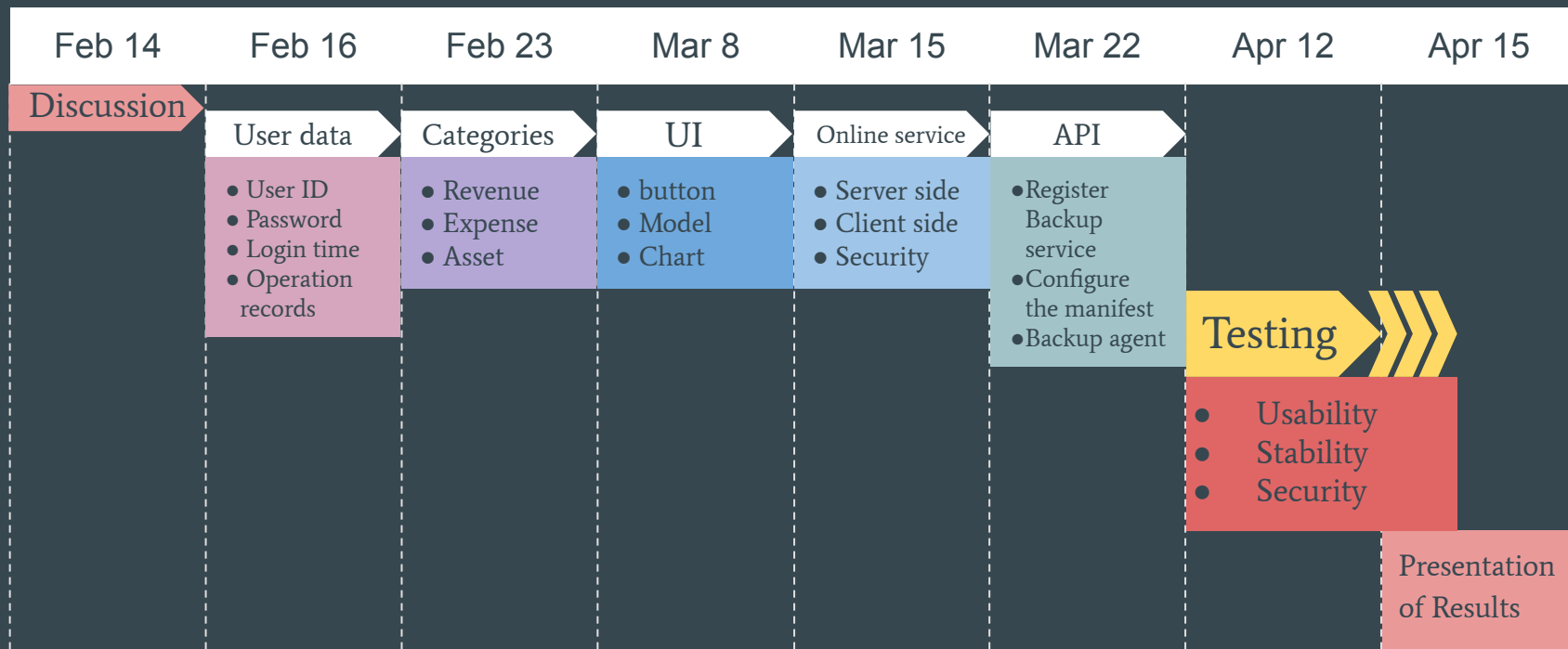
Limits and Updates

Our software has some limitations, and we plan to make relevant improvements in the future.

Limits
<ul style="list-style-type: none">• Data Volume• Online Service

Future updates
<ul style="list-style-type: none">• BackUp Storage• Enhance data models• Multiple Currencies

Gantt Chart



Investment and Monetization

Investment: \$250,000 for 15% stake

Breakdown:

- \$30,000 Initial Development
- \$40,000 Testing and QA
- \$40,000 Updates and Maintenance
- \$10,000 Hosting and Infrastructure
- \$90,000 Employee Salary and Benefits
- \$10,000 Marketing
- \$5,000 Legal
- \$20,000 Customer Support
- \$5,000 Misc

Potential Monetization Strategies

- Freemium Model
- Tiered Subscriptions
- Microtransactions
- Ads or Sponsorships
- Affiliate Marketing
- Data Monetization
- Consulting or Education Services

Thank you

The Team



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