

PRODUCT PORTFOLIO:

‘ BREADCRUMBS ’ – AI-ASSISTED EXPENSE TRACKER

June 2025

PROFESSIONAL BACKGROUND

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BA in Economics



**Post Graduate
Diploma in
Economics with
Specialization in
Finance**



**Research Analyst at
Saigal Seatrade**

- SIES College of Arts, Science & Commerce
- Aug 2020 – Aug 2023

- Meghnad Desai Academy of Economics
- Aug 2023 – July 2024

- Saigal Seatrade – a Ship Broking & Maritime Consultancy
- Apr 2024 - Present

PROJECT OVERVIEW

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- **Personal Project Mission** - Empower busy individuals to track spending effortlessly, anytime, anywhere.

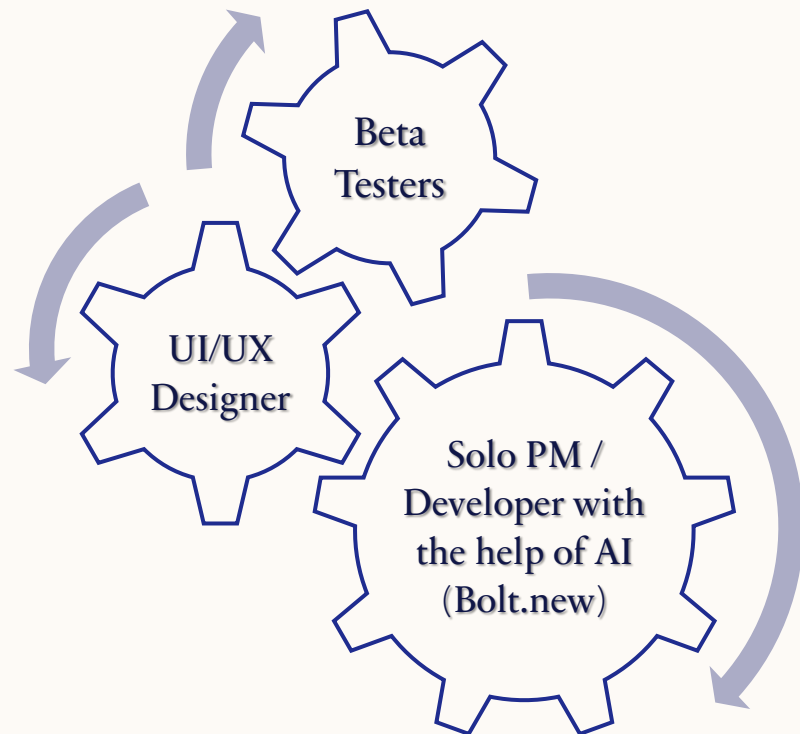
- **Problem Statement –**

- 72% of millennials check budgets on mobile, but 68% abandon apps within a week due to poor UX.
- Existing apps overwhelm users with features while lacking core functionality.

IDEATION OVERVIEW

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- **Stakeholder & Collaboration**



- **Scope**



Ran 5 user interviews with target customers



Built and tested MVP in 5 days using AI acceleration

- **Target Customer**



Primary Persona: "On-the-Go Spender"

CUSTOMER PERSONA 1



Profile:

Name: Khyati Patkar

Age: 23

Location: Mumbai, India

Job Title: Freelance Art Director

Bio:

Khyati Patkar is a 23-year-old freelance art director based in Mumbai. She juggles between high-paying design gigs and months of unpredictable income. Between software subscriptions, splurging on shooting props, and impulsive café workdays, her money often feels like it's vanishing and there's no accountability.

Goal & Motivation:

- "I want to feel in control without interfering the creative process"
- "If I could tag the expenses by project, I'd know how my profits are working out"
- "Need something that helps me plan ahead for dry months"

Frustration:

- "Filing the taxes is a nightmare because I don't know what counts as work expense due to so many different contracts"
- "Most apps feel built for salaried people, not freelancers like me"
- "I start budgeting in sheets but I lose track the moment client payments get delayed"

CUSTOMER PERSONA 2



Profile:

Name: Siddarth Pillai
Age: 26
Location: Dadar, India
Job Title: Marketing Specialist

Bio:

Siddarth Pillai is a 26-year-old marketing specialist in Dadar who recently got a raise but now struggles to manage increased lifestyle expenses. He juggles between student loans, rent hikes, and social spending.

Goal & Motivation:

- "Want to save for a Europe trip without feeling deprived"
- "If I could log expenses during my bus commute, I'd actually stick with it"
- "I need to see where my money goes without spreadsheets"

Frustration:

- "I don't know I've overspent until it's too late"
- "Notifications just say '\$500 spent' - that's not helpful"
- "Budget apps make me feel like I'm doing taxes"

CUSTOMER SEGMENTATION

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- Young professionals naturally become the target audience because they're in that sweet spot of financial life - fresh out of college, facing real bills for the first time, and motivated to get their money right.
- They're digital natives who will actually use an app, share it with friends, and stick with it.
- Unlike students or freelancers, they have steady paychecks but real budget stress - making them perfect first users.

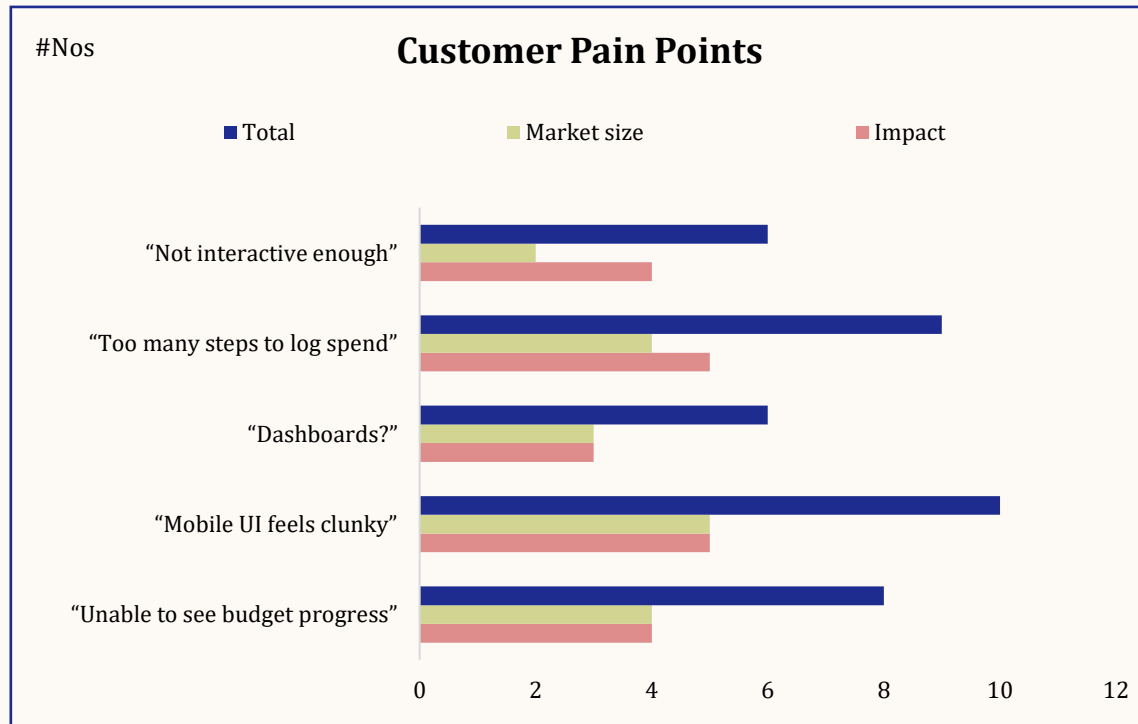
Customer Segmentation	Impact	Size of Market	Total
Young professionals	5	5	10
Freelancers	4	3	7
Students	3	4	7
Aged population	2	3	5

**Market size: How many people are suffering from this pain point?*

**Impact: How impactful to the users if pain points are resolved?*

Targeting - 'Young Professionals' (highest impact + market size)

CUSTOMER PAIN POINTS



- Users struggle with "too many steps to log spend," making expense tracking tedious and time-consuming.
- The absence of intuitive dashboards leaves users without a clear overview of their finances.
- A "clunky mobile UI" frustrates users who need on-the-go accessibility.
- Being "unable to see budget progress" prevents users from making timely adjustments.

**Market size: How many people are suffering from this pain point?*

** Impact: How impactful to the users if pain points are resolved?*

SOLUTIONS PRIORITIZATION & MVP DEVELOPMENT

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Solution	Key Features
One-Tap Expense Logging	Quick transaction logging
Visual Budget Tracking	Budget Compass with monthly targets
Smart Spending Insights	Automatic category breakdowns
Mobile-First Design	Glanceable dashboard cards



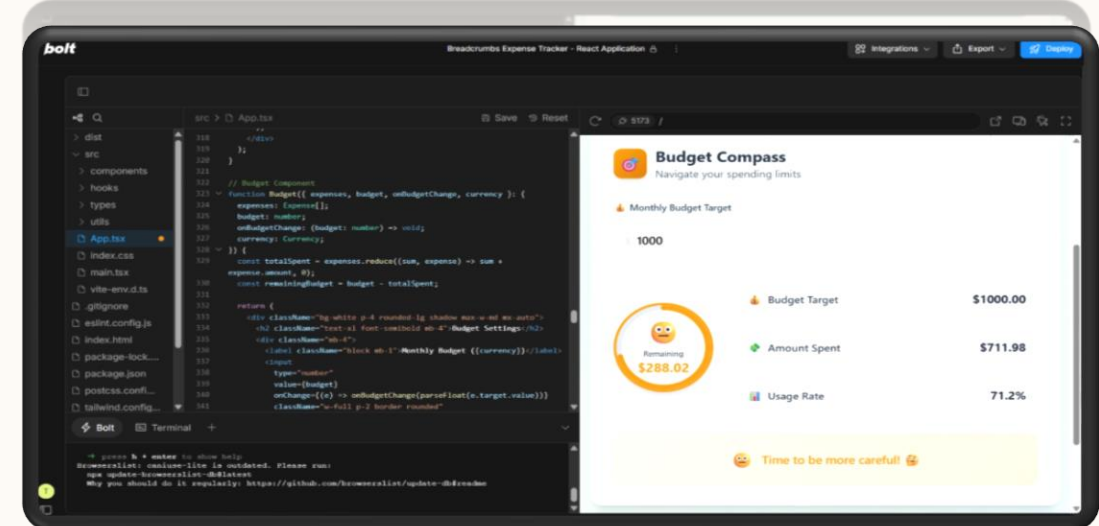
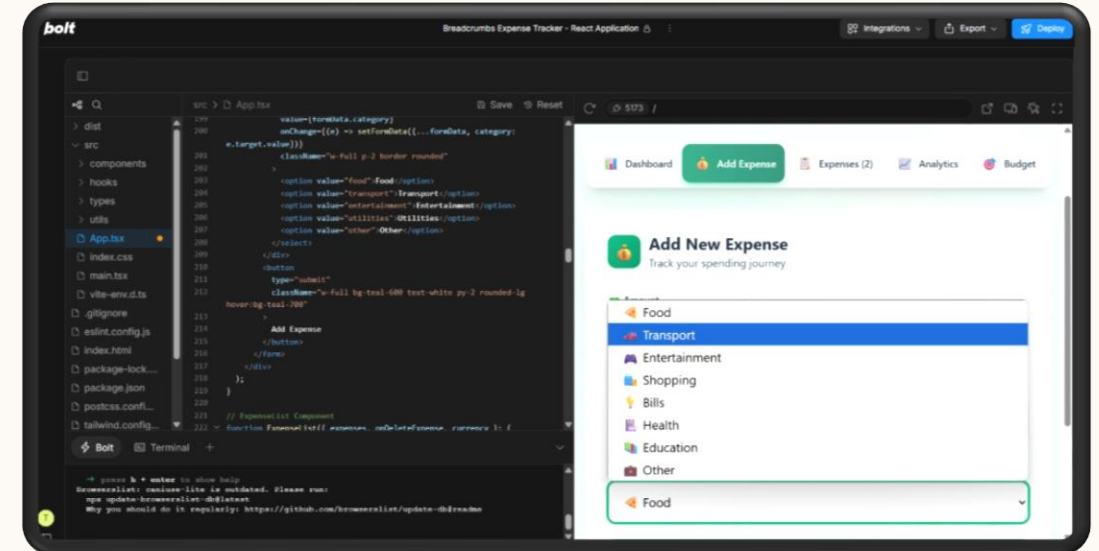
User Impact

✓ Eliminates friction in daily tracking

✓ Instantly communicates overspending

✓ Identifies behavioral patterns

✓ Alerts reduce impulse spends



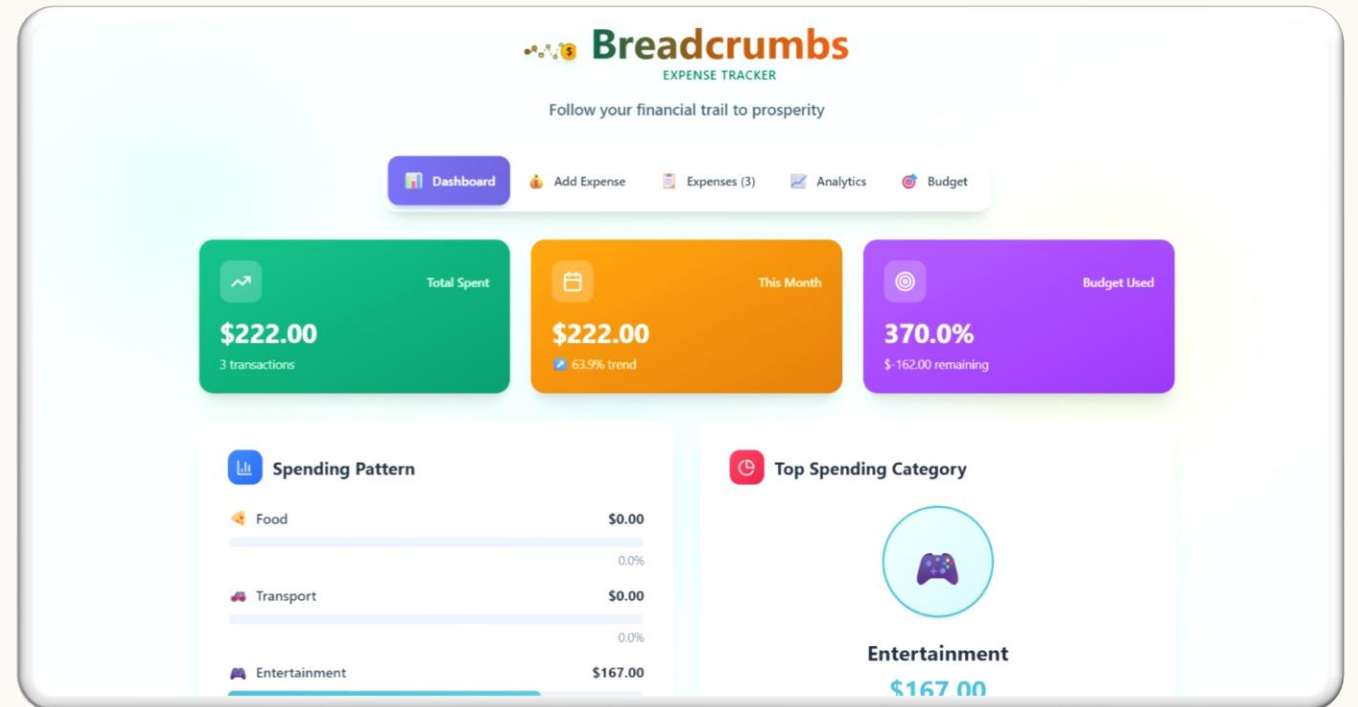
LAUNCH & IMPACT

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Introducing... Breadcrumbs!

Breadcrumbs is a minimalist expense tracker designed for busy young professionals who want clarity without complexity. It transforms budgeting from a chore into a seamless habit with intuitive one-tap logging, visual spending insights, and human-friendly alerts.

The app focuses on what truly matters, helping users understand their spending patterns effortlessly. By stripping away financial jargon and overwhelming features, Breadcrumbs creates a stress-free money management experience. It's a gateway to following your financial trail to prosperity!



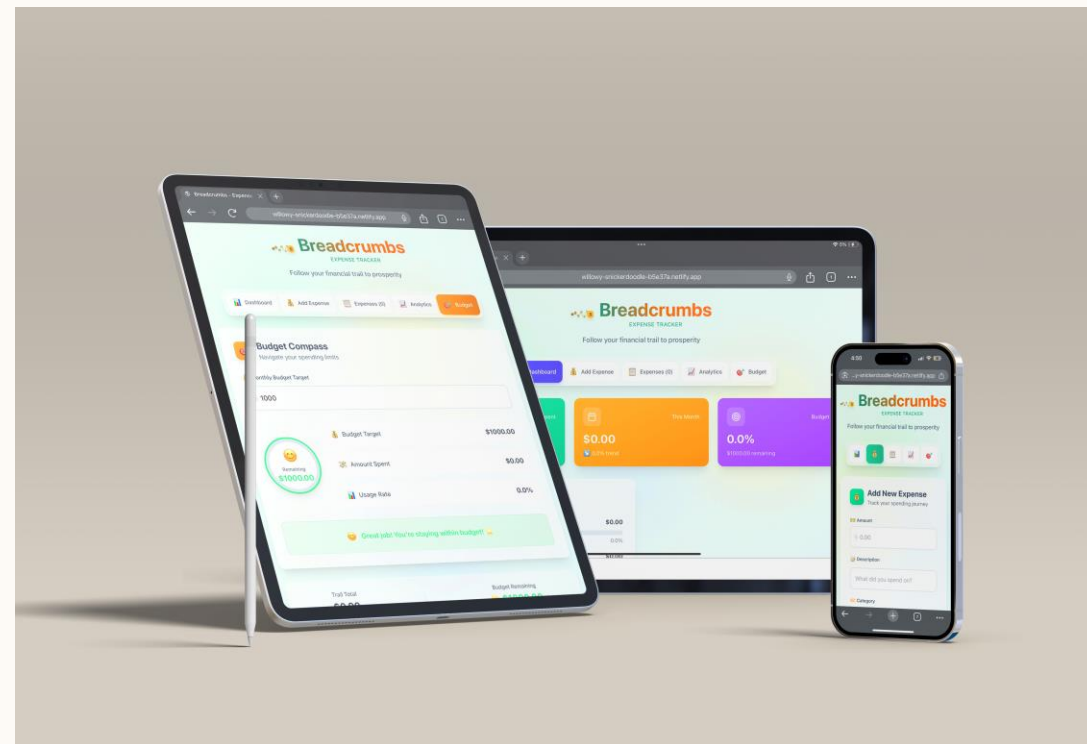
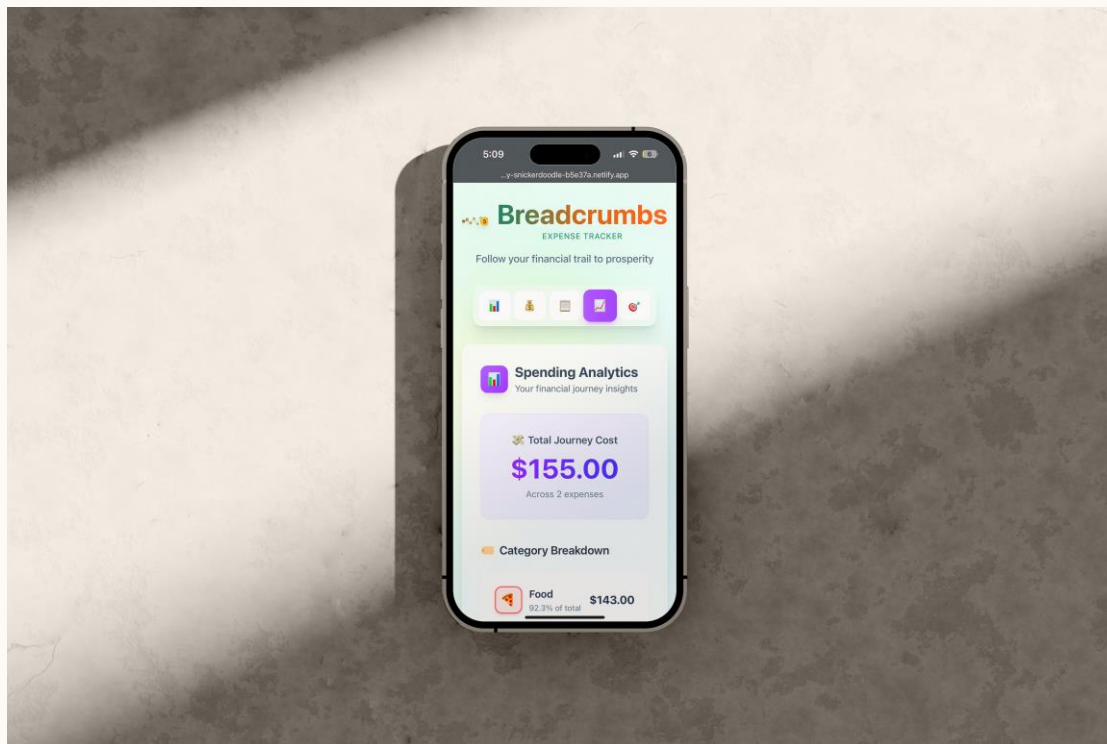
Soft Launch: Shared
with 10 peers

User Quote: "Finally an app
that doesn't make
budgeting feel like work!"

Iteration: Added a
Financial Health Score
Metric

MOCKUPS FOR BREADCRUMBS

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Intuitive Design

Minimalist Interface

Friendly UI/UX

FINAL TIPS & TAKEAWAYS

- Building a tool for young professionals like myself and their budgeting struggles led to authentic solutions.
- Launching with just 2-3 core features created a stronger product than packing in extras.
- Tools like Bolt.new accelerated coding while keeping human judgment central.
- Playful alerts like “Your wallet is crying!” works better.
- Optimizing for phones first made expense tracking effortless.



**THANK
YOU**

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