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| **Expression of Interest** | | |
| **Project Title** | Good Finance Habits | |
| **Organisation or Supervisor** | Capital One | |
| **Contact person (sponsor)** | Dan Woolstencroft | |
| **Contact email** | Daniel.woolstencroft@capitalone.com | |
| **Team Number:** | 12 | |
| **Team Members** | | |
| **Name** | **Email Address** | |
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| **Description of Team Skills (You must provide clear evidence of to what extent the team has the Highly Desirable and where possible the Desirable Skills detailed on the Original Project form)** | | |
| **Motivation and Interest**  We are highly motivated to work with Capital One as we are highly interested in the financial world and cooperating with Capital One will be a great opportunity as you are the leading company specializing in credit cards, loans and banking. This would be an unparalleled experience to help solve a problem for you, which benefits vast consumers in terms of better financial habits.  All members have experience with Database design and management using SQL. We have all worked to deliver a banking programme with both front-end and back-end services, which also included Junit testing to support TDD. We also leant Software Development methodology and practised them in previous modules.  Callum specifically has acquired knowledge about UX design as he created welcoming and structured android applications.  **Understanding of the Project:**  We understand that Capital One needs a financial reminder application, however a fuller application is desired that will benefit the user into improving their financial habits. Currently a majority of banking apps such as Barclays banking app and Metro banking app only show the expenses, transaction categories and estimated income, usually shown in a monthly breakdown. There are also other apps such as “Stripe” and “Certify AP” which manage your payments, subscriptions and pay-outs to the bank.  However, none of them offers regular reminder of user’s payment commitments. Hence why, we will create an application which will allow users to set up direct debits if they want to, whilst also improving habits by showing how they are spending their money, like giving a difference between necessities and luxuries  **Preliminary Analysis:**  Advanced tools such as Gitlab, Visual Paradigms, and Trello will be employed throughout the development process.  We will use APIs from helpful Java libraries like Junit, time/Joda Time to ensure the reminder system works according to the requirements.  Initial approach is to store the user account and payment details to be reminded in our database (entities in database, classes in Java). All data will be hidden as much as possible to make sure they are user-private (e.g. declared private in Java). Creating reminders will be user-friendly procedures like creating events in IOS’s Calendar.  The technical challenges so far are complex algorithms for evaluating finance habits, rewarding mechanism and gamification.  **Management:**  We will stick to agile development and ensure requirements are meet and delivered to you iteratively in Sprints. Quantification methods like story points, acceptance criteria and velocity will be included to estimate the workload, reflect on our efficiency and improve development quality. In previous modules, we all have familiarized ourselves with Kanban, mile stones and critical path, so that all the subtasks are well-organized and completed in order.  We will adhere to following schedule during a spring  Produce backlog - planning meeting - daily scrum/development – retrospective meeting  Remote work and language barrier between natives and international members may be the challenges in terms of team management. It will be a skill gap if external frameworks are required. Contingency plans will be made once any risk is identified.  (500 words) | | |
| **Date of Submission of EoI** | | 15th of October 2020 |
| **Date of Pitch** | | 20nd of October 2020 |
| **Notification of award** | |  |

**Please make sure to submit a CV for each member of the team together with the EoI using the submission format available on Moodle.**