The app I'm creating Lucrum has the goal of helping individual investors to keep track of their investments and how much a specific investment weighs on the investor's portfolio. A common principle of investment is that investors should diversify their portfolios in order to avoid excessive and unnecessary risk. That is the main purpose of Lucrum, to give a full analysis to individual investors about their investments. In the beginning, this app will focus only on showing to investors their portfolio diversity, allowing them to categorize their stocks and other investments the way they prefer to. For example, the investor can categorize a set of stocks as REITS and display the total weight of REITS on its portfolio.

I got the idea of making this app mainly because that is an issue that I face. Every time I want to invest in a new stock, or one of my investments has increased/decreased its value, I need to manage my portfolio to keep it balanced (meaning, I'm not investing way too much money in one type of industry). To do that I have to use Google Sheets and manually create formulas and input information so I can have an overview of the percentage that each class of stock represents in my overall portfolio. As stated before, this app is focused on people who invest on their own and frequently wish to have an overview of their investments. Hopefully, my app will help these people to make better investment decisions in the future given the data that Lucrum will provide them.

When I run quick research of apps that could do something similar to what I'm proposing, I saw that many sites still recommend users to manually upload all of their investments to a Google Sheets file. The problem with that is because the user has to create formulas and set everything nicely to get a clear view of its portfolio. This process can take a while and the user can wrongly set up the needed formulas, which will generate misleading insights. Other than Google Sheets, there are a few apps that do something similar to Lucrum. However, usually, they charge users for a monthly subscription to get access to important features, and/or they don't allow users to categorize themselves a set of stocks like I'm proposing.

For this project's MVP (which includes just the feature of inputting stocks, create categorizations for a set of stocks, and a pie chart that will display the user's weighted portfolio), I won't need much external content. Other than Swift Library and a chart framework to create my pie chart, I will perform simple calculations that will return me the percentage that a stock or category represents in the user's portfolio.

Below you can see Lucrum initial prototype: