**SCRUMptious Finance: An Initial Business Case**

Our project is to create a financial planning web app. This website will allow our user not only to view their withdrawals and deposits but also view their monthly bank statements, transfer money, and see analytics of their financial situation. Our web app is meant to be a hub for a user to view different bank accounts and make managing their financial lives easily. Our goal is to make it easier for people to view their whole of their finances without having to go to multiple different bank websites. The main idea for this website is to provide a central location for the user to manage their finances. Our web app will allow users to create a SCRUMptious Finance account to create a personalized experience. Once A user has created their account they will be able to add their different bank accounts to the system. After adding their bank accounts users will then be able to fully utilize the site. From this point the website will gather information from the bank such as their expenses, deposits and spending trends. Using information the bank makes available SCRUMptious finance will centralize our users financial information into easy to a format that is easy to understand. The demographic of this website is a very wide range of users. The user can range from a young adult looking to start taking proper care of their finances to an elderly person keeping track of their investments. Due to our web app having such a wide demographic there is a very clear business opportunity.

In terms of making our financial web app a successful business venture there needs to be a means of making a profit. In this situation there are two different methods of monetary gain. The first is allowing user friendly ads to be displayed on our web app. This will keep our service free yet still bring in a cash flow. The second method is to create a tiered service system. This would entail having certain aspects of the web app exclusive to users who pay a monthly subscription fee. Using this would create an increase in income but may limit the number of users we obtain. The most ideal method would be a combination of both of those methods. This would include having the basic functions of our web app available for free but with ads being put upon the page. This method would also include an exclusive payment tier. For a fixed monthly fee the user would have access to the basic website without ads with some added tools such as advanced analytics.