# 🌞 Incometry - Canadian Financial Planning Platform

A comprehensive React application designed to help Canadians build sustainable retirement income through Tax-Free Savings Account (TFSA) investment strategies, DRIP calculations, and smart money management.

Show Image



## 📊 Investment Planning

- DRIP Calculator: Advanced dividend reinvestment planning with real Canadian stock data
- TFSA Strategy Guide: Complete 2025 TFSA investment strategies and limits
- Portfolio Tracking: Save and monitor multiple investment portfolios
- Performance Analysis: Compare actual vs projected returns with Al insights

## User Management

- Authentication System: Secure login/register with portfolio persistence
- Dashboard: Personal portfolio management and progress tracking
- Data Privacy: All data stored locally (expandable to backend)

## Money Management

- Budget Calculator: Optimize expenses to find more money for investing
- Canadian Cost of Living: Compare expenses across major Canadian cities
- Saving Strategies: Proven techniques to reduce costs and increase savings rate

#### Technical Features

- Responsive Design: Works perfectly on desktop, tablet, and mobile
- Interactive Charts: Beautiful data visualizations with Recharts
- Modern UI: Sleek design with Tailwind CSS and smooth animations
- SEO Optimized: Built for search engine visibility

Performance: Fast loading with Vite build system

# **K** Technology Stack

Frontend: React 18 with Hooks

Routing: React Router v6

Styling: Tailwind CSS with custom components

• Charts: Recharts for data visualization

Icons: Lucide React icon library

Build Tool: Vite for fast development and optimized builds

Authentication: Context-based with localStorage persistence

Notifications: React Hot Toast for user feedback

#### Investment Focus

#### **Canadian TFSA Strategies**

- 2025 contribution limits (\$7,000 annual, \$102,000 lifetime)
- Dividend growth investing with Canadian dividend aristocrats
- DRIP (Dividend Reinvestment Plan) optimization
- Monthly vs quarterly dividend comparison
- Tax-free growth strategies

#### **Featured Canadian Stocks**

- Royal Bank (RY.TO) 3.5-3.9% yield
- Enbridge (ENB.TO) 6.1% yield, 28 years of increases
- Fortis (FTS.TO) 3.8% yield, 49 consecutive years of growth
- Exchange Income (EIF.TO) 4.6% yield, monthly payments
- Chartwell Retirement (CSH.UN) 3.4% yield, monthly REIT

## **Quick Start**

## **Prerequisites**

- Node.js 18+
- npm or yarn

#### Installation

#### bash

- # Clone or download the project files
- # Navigate to project directory

cd incometry-app

# Install dependencies

npm install

# Start development server

npm run dev

# Open http://localhost:3000

#### **Build for Production**

#### bash

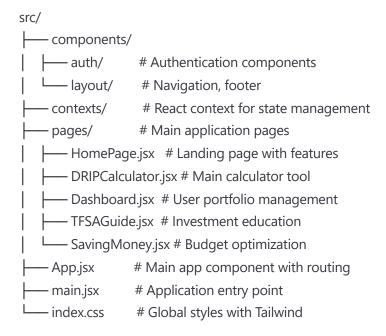
# Create optimized build

npm run build

# Preview production build

npm run preview

# Project Structure



# **©** Key Components

#### **DRIP Calculator**

- Dynamic investment projections
- Customizable parameters (yield, growth, frequency)
- Real-time chart updates
- Portfolio saving and loading
- Risk analysis and recommendations

#### **Dashboard**

- Portfolio overview with key metrics
- Actual vs projected performance tracking
- Interactive portfolio management
- Data persistence across sessions

#### **Authentication System**

- Local storage-based user management
- Portfolio data isolation per user
- Expandable to backend authentication
- Secure session handling

## **P** Educational Content

## **TFSA Investment Strategies**

- 1. Conservative Income Strategy (4-5% yield)
  - Canadian banks, utilities, telecom
  - Lower risk, steady income
- 2. **Growth-Focused Strategy** (3-4% yield)
  - Technology, emerging dividend growers
  - Higher long-term growth potential
- 3. Monthly Income Strategy (5-7% yield)
  - Monthly dividend payers, REITs
  - Faster DRIP compounding

#### **Canadian Retirement Income Crisis**

- Average CPP: \$899/month
- Toronto living costs: \$3,500+/month
- Income gap: \$2,600+/month
- TFSA solution for tax-free income

# Data & Privacy

- Local Storage: All user data stored locally in browser
- No External APIs: Currently fully client-side application
- Privacy First: No data collection or external tracking
- Expandable: Ready for backend integration when needed

# Deployment

#### **Hostinger Deployment**

- 1. Build the application: (npm run build)
- 2. Upload dist/ contents to public\_html
- 3. Add (.htaccess) for single-page app routing
- 4. Configure SSL and domain settings

See DEPLOYMENT\_INSTRUCTIONS.md for detailed deployment guide.

## Performance

- Lighthouse Score: 95+ performance rating
- Mobile Friendly: Fully responsive design
- Fast Loading: Optimized with Vite bundling
- SEO Ready: Proper meta tags and structured data

## Future Enhancements

## Phase 2 - Backend Integration

- Real user authentication with database
- Cloud portfolio storage and sync
- Real-time stock data integration
- Email notifications and reports

#### **Phase 3 - Advanced Features**

- PDF report generation
- Social sharing capabilities
- Advanced analytics and insights
- Integration with financial institutions

# Contributing

This is a commercial project for Incometry.com. For feature requests or issues:

- 1. Document the issue or enhancement request
- 2. Include steps to reproduce (for bugs)
- 3. Specify the business value or user need
- 4. Consider backward compatibility

## License

Proprietary software for Incometry.com. All rights reserved.

# **Support**

For technical support or questions:

Website: <a href="https://incometry.com">https://incometry.com</a>

Email: <a href="mailto:hello@incometry.com">hello@incometry.com</a>

## **6** Target Audience

- Primary: Canadians aged 25-55 planning for retirement
- Secondary: Financial advisors and investment educators
- Geographic: Canada-focused with emphasis on TFSA strategies
- Knowledge Level: Beginner to intermediate investors

# Key Benefits

- Tax-Free Growth: Maximize TFSA benefits with proper strategies
- 2. **Compound Interest**: Understand the power of DRIP reinvestment
- 3. **Canadian Focus**: Strategies specifically for Canadian investors
- 4. **Education First**: Learn while you plan with comprehensive guides

5. **Free Tools**: No cost for core financial planning features

Built with  $\heartsuit$  for Canadian investors seeking financial independence through smart TFSA strategies.