

# **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

## **Features**

### **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 AI 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

## 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` inometry-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

```
src/
├── components/
│   ├── auth/      # Authentication components
│   └── layout/     # Navigation, footer
├── contexts/      # React context for state management
├── pages/         # Main application pages
│   ├── HomePage.jsx # Landing page with features
│   ├── DRIPCalculator.jsx # Main calculator tool
│   ├── Dashboard.jsx # User portfolio management
│   ├── TFSAGuide.jsx # Investment education
│   └── SavingMoney.jsx # Budget optimization
├── App.jsx        # Main app component with routing
├── main.jsx       # Application entry point
└── index.css      # Global styles with Tailwind
```

## 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



## 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:** <https://incometry.com>
- **Email:** [hello@incometry.com](mailto:hello@incometry.com)

## 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

1. **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

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**Built with ❤️ for Canadian investors seeking financial independence through smart TFSA strategies.**