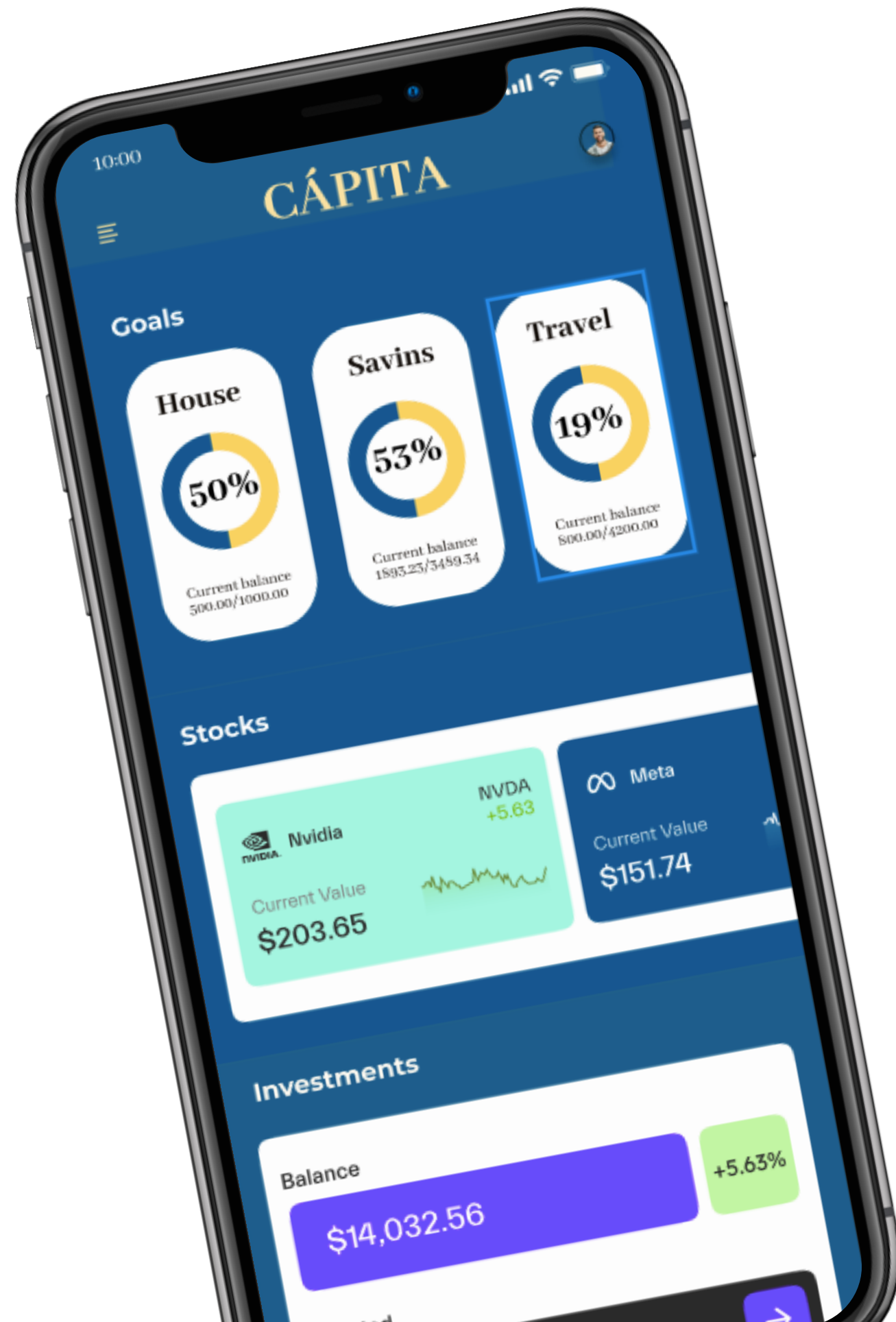


# CÁPITA

Smart finance planning made easy





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# CÁPITA

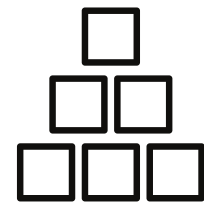
This app is an **AI-powered financial assistant** that helps people:

- Make **investment decisions** in their everyday lives.
- **Prepare financially** for projects such as getting married, buying a house, investing in a vehicle, or stocks.
- The application will provide users with accurate and **personalized information** based on their investment needs and preferences.

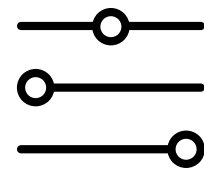


# CÁPITA

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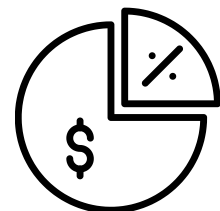
**Financial organization:** Easily track and categorize all of your expenses and income in one place.



**Personalized insights:** Insights and recommendations based on your spending habits and financial goals.



**Investment advice:** Make informed investment decisions by providing expert advice and recommendations tailored to your investment profile.



**Easy budgeting:** Budgeting, simple and effortless by providing a clear overview of your spending and helping you set achievable financial goals.

---

# – Impact



## Improvement of **Financial Health**:

A financial assistance application can **provide tools** and resources to help people:

- Better manage their finances.
- Personalized budgets
- Expense tracking
- Payment alerts
- Reminders of bill due dates.
- Overall improving their financial health.

# – Impact

Reduction of Financial Stress:

A financial assistance application can help **reduce stress** by providing clear and **helpful information** about a person's finances:

- Feeling more in control of their finances
- Making informed decisions.



# – Impact

## Time Savings:

Financial management can be a tedious and time-consuming task.

A financial assistance application can help:

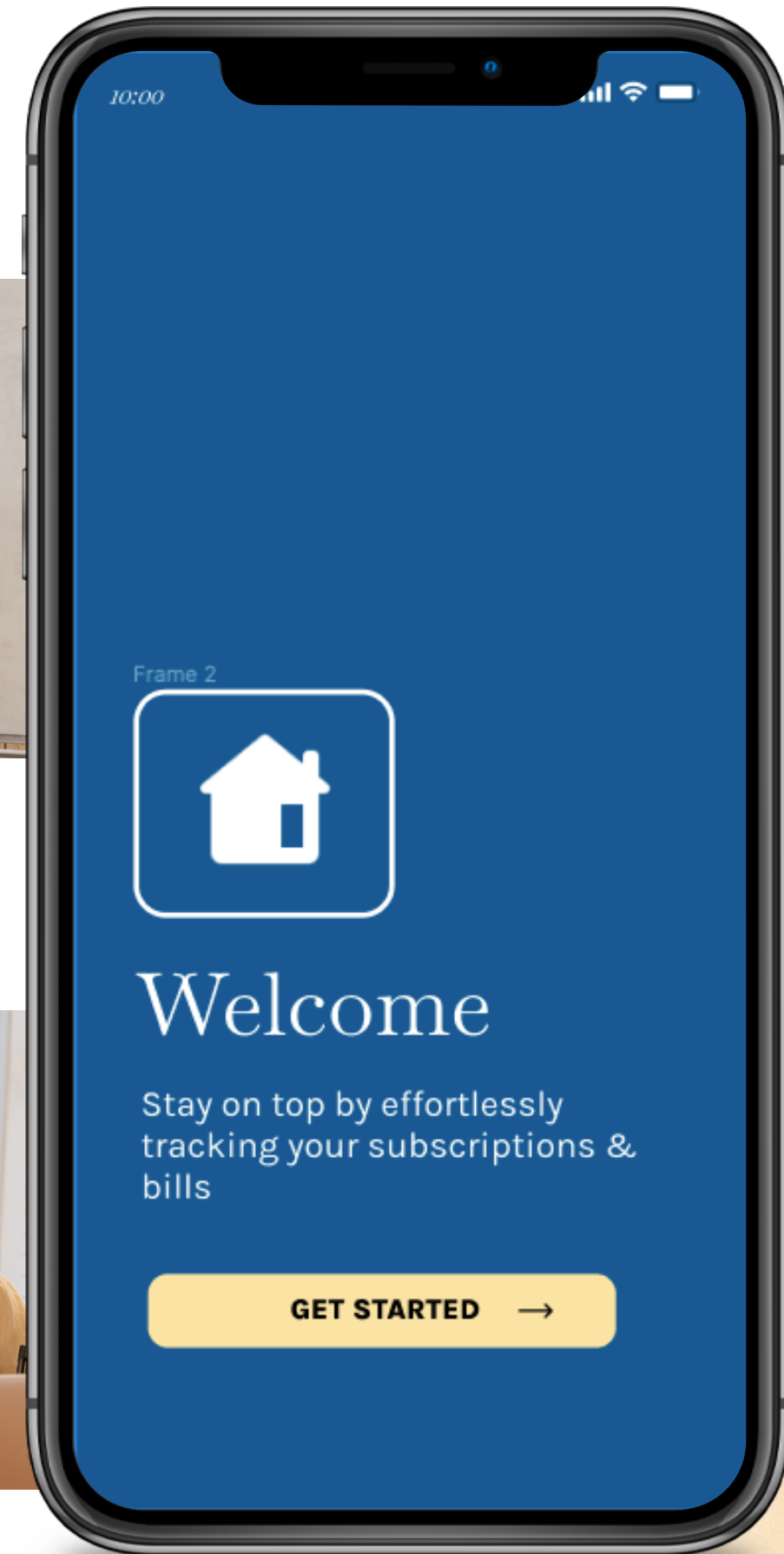
- **Reduce the time** managing their finances
- **Automating tasks**, such as tracking expenses and creating budgets.



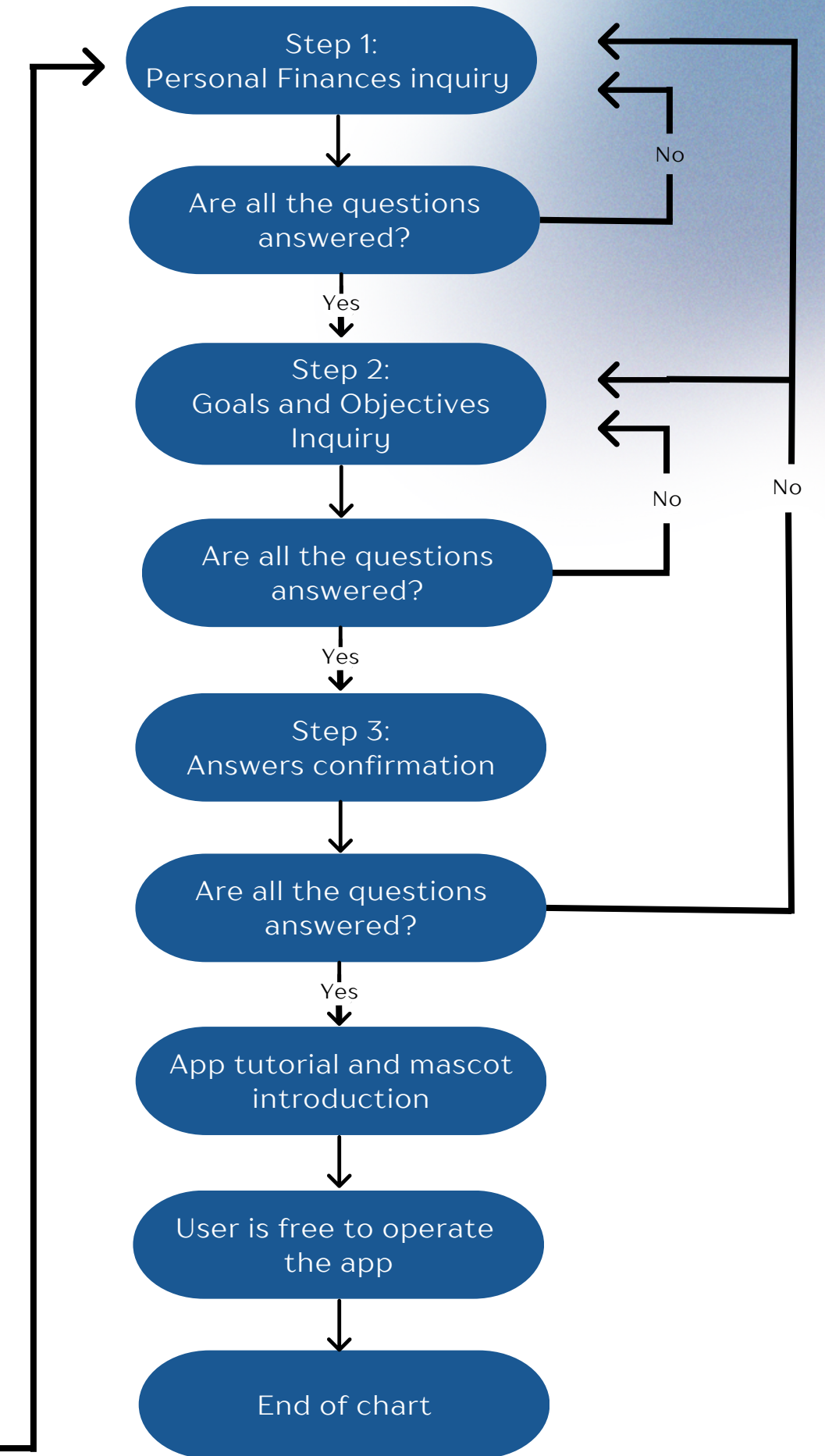
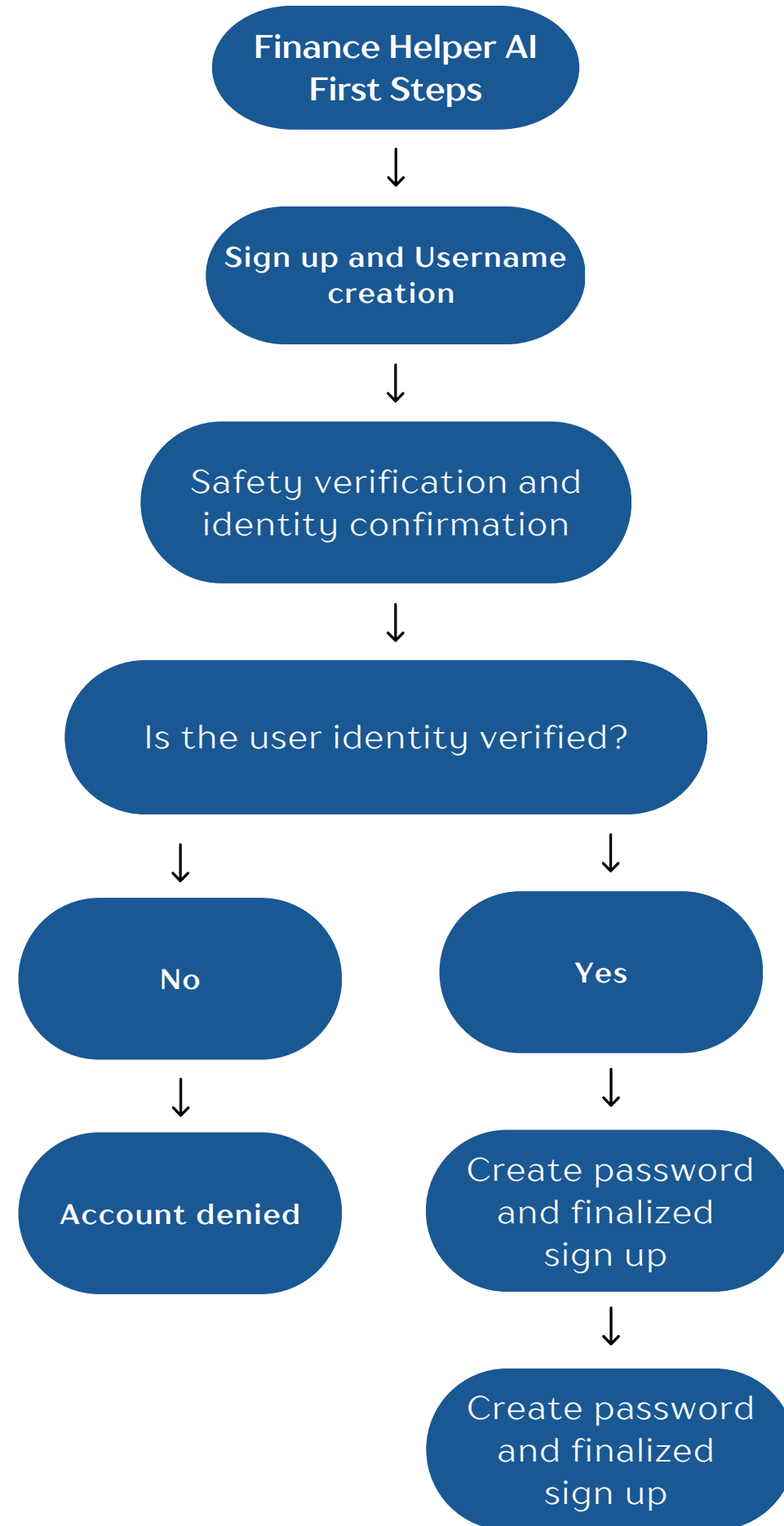
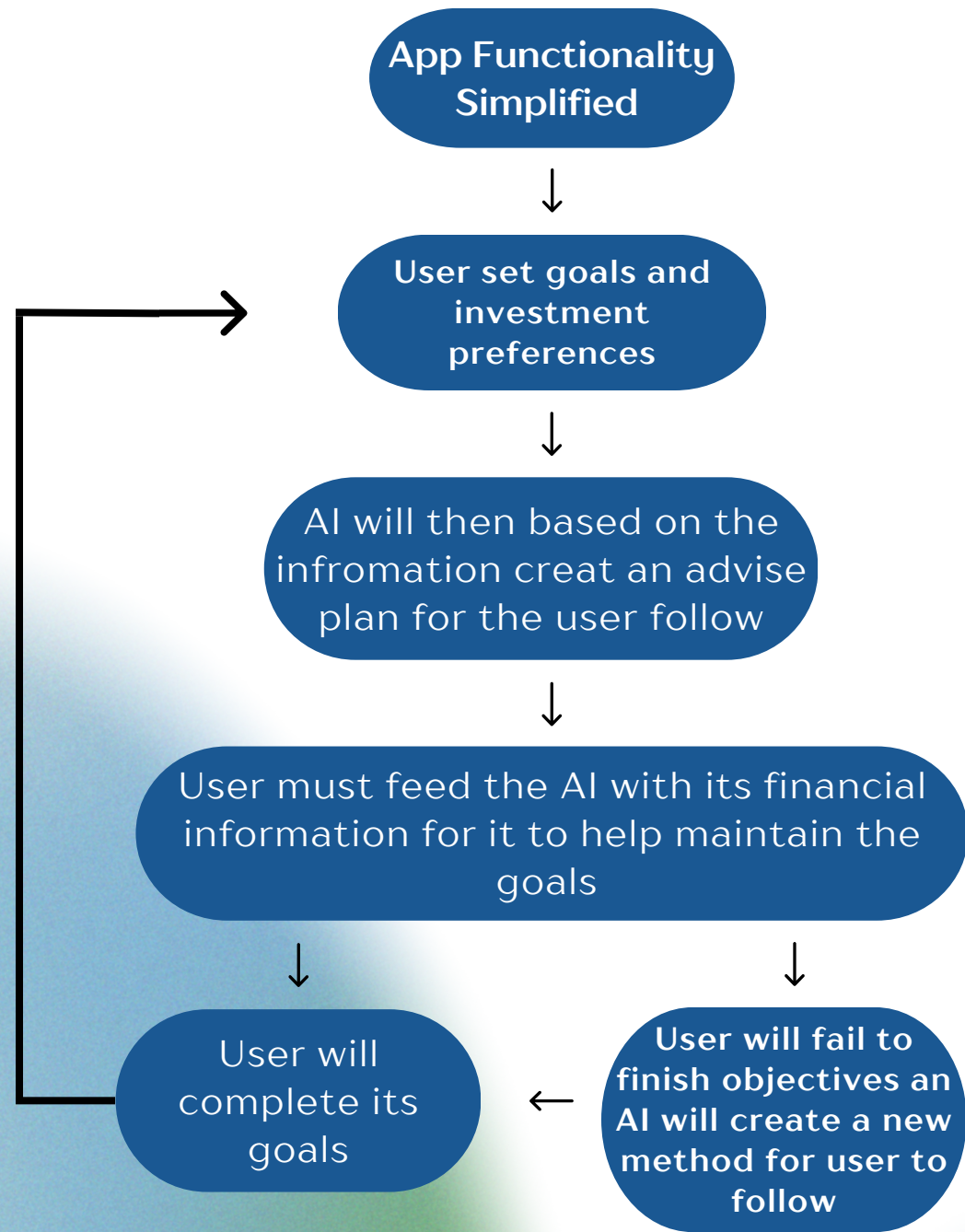
## Promotion of Financial Education:

A financial assistance application can be a valuable tool for **promoting financial education**.

The application can help people learn more about how to better manage their money.



# How It Works



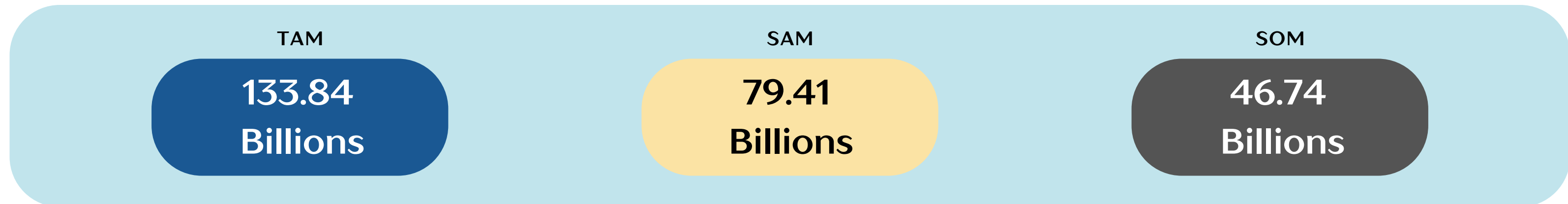
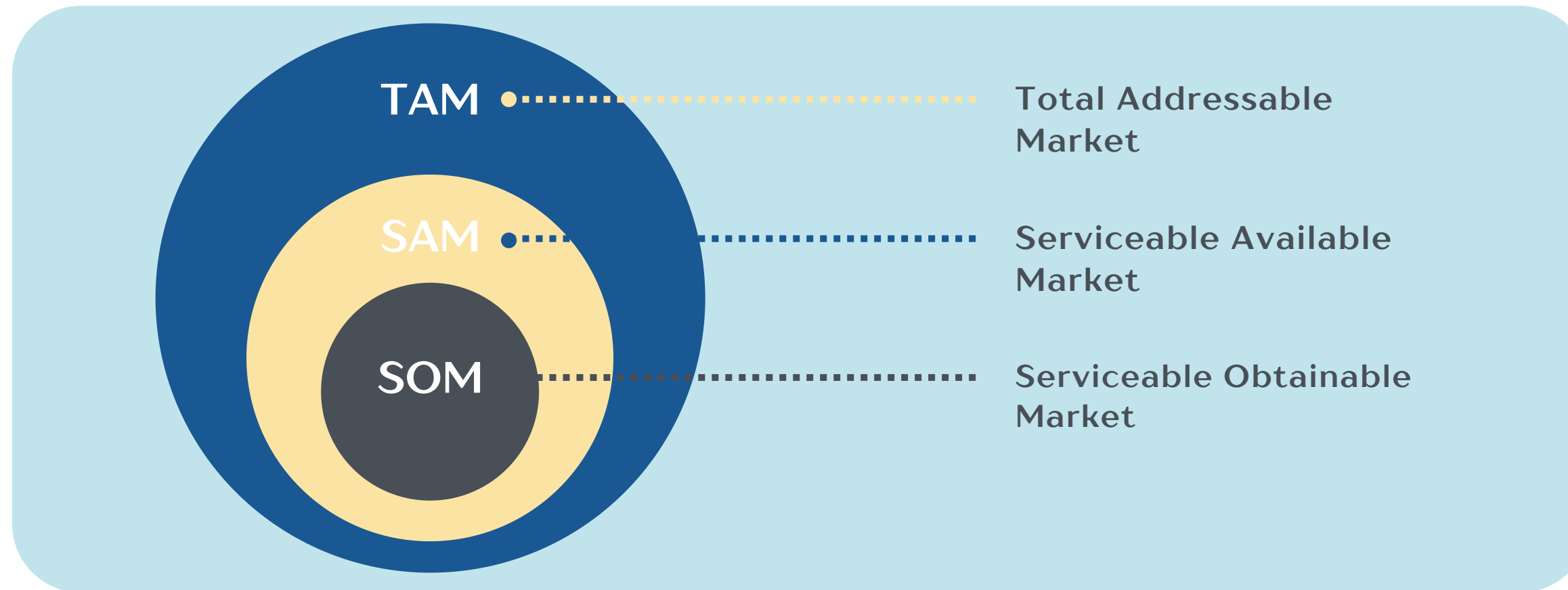
# – Major tools



–



## Market Size (USA BASED)



The global Fintech Market is valued at USD 133.84 Billion in the year 2022 and is projected to reach a value of USD 556.58 Billion by the year 2030. The Global Market is expected to grow exhibiting a Compound Annual Growth Rate (CAGR) of 19.50% over the forecast period.

# Target



**David Ackerman**

Small Business Owner

## About

David is a middle-aged adult who is concerned about his financial stability. As a father of two children and a husband, he understands the importance of maintaining a solid budget and ensuring that his expenses are under control.

## Needs

- Financial Security
- Effective Budgeting Tools
- Cost-Saving Strategies
- Family-Oriented Financial Planning

## Personality

- Responsible
- Organized
- Goal-oriented
- Practical

## Pain Points

- Financial Stress
- Difficulty in Budgeting
- Rising Costs
- Lack of Knowledge about Cost-Saving Strategies

# Input information



## Bio information

- Name
- Age
- Where do you live
- Civil status
  - Single
  - Married
  - Its complicated
- Profession:
  - Student
  - Associate degree
  - Bachelor degree
  - Master degree
- Financial experience
  - Primary job
  - Crypto
  - Ecommerce
  - Dropshipping



## Responsibilities & dependencies

- Dependencies:
  - Partner
  - Offspring
  - Mascots
- Responsibilities
  - Rent
  - Groseries
- Debts
  - Mortgage
  - Credit card
- Profesion:
  - Student
  - Associate degree
  - Bachelor degree
  - Master degree

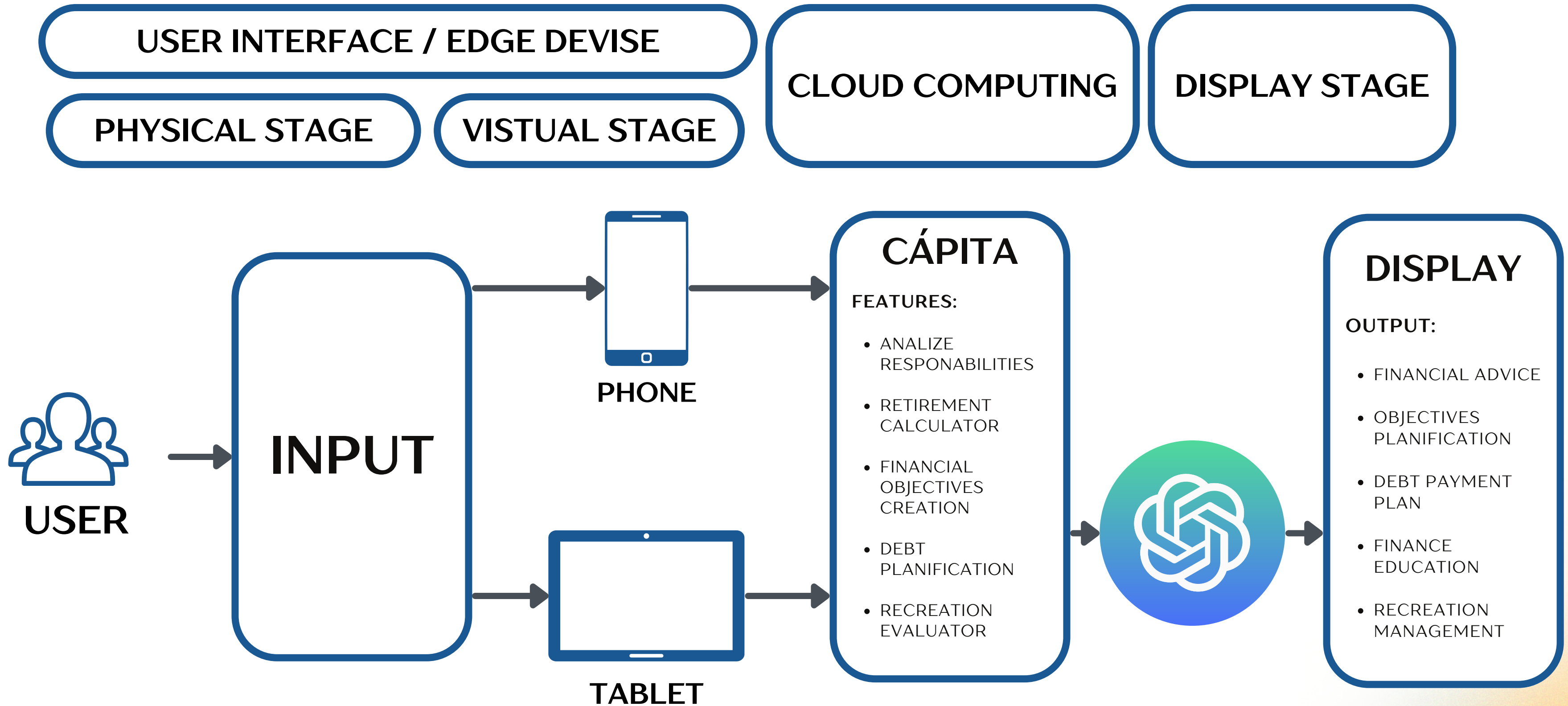


## Objectives and growth

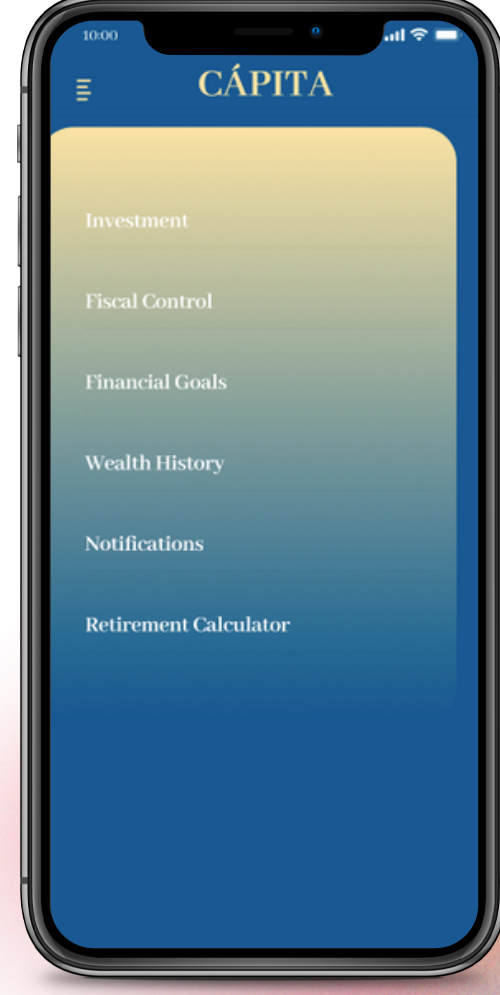
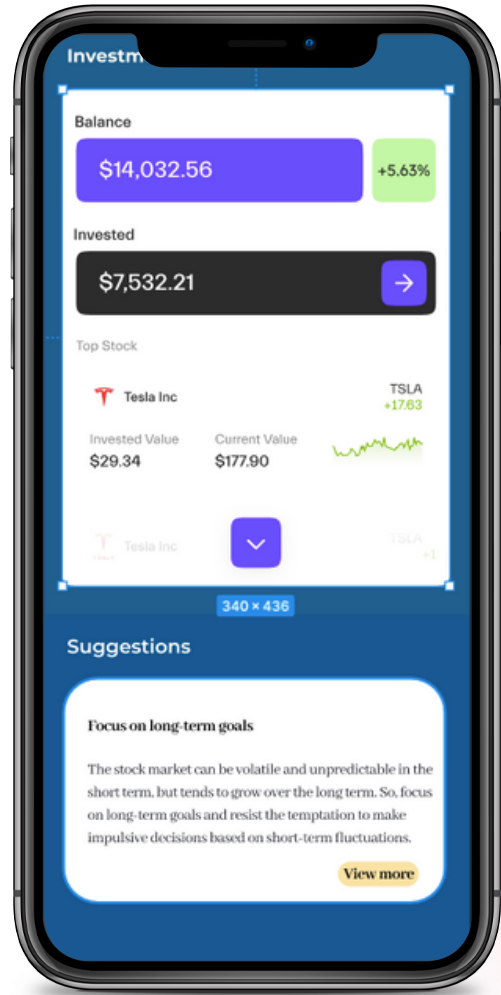
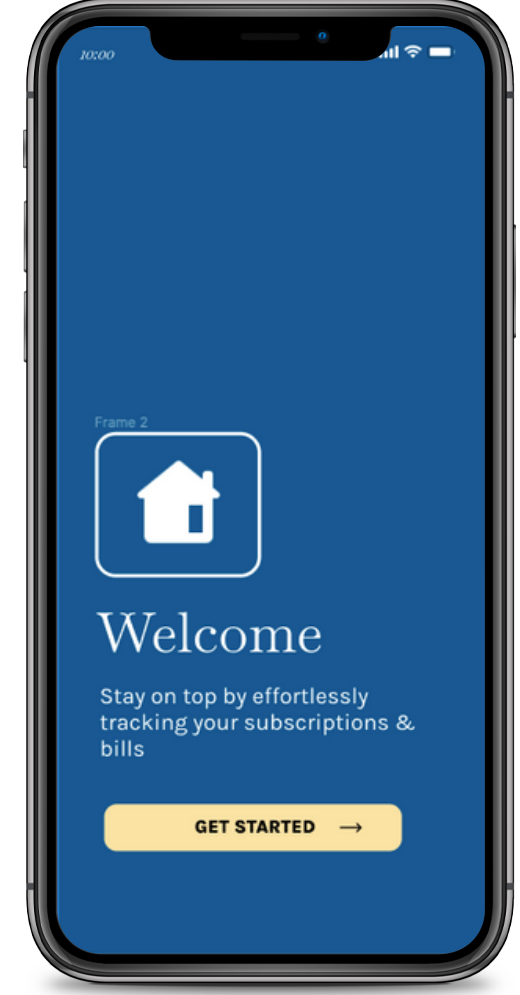
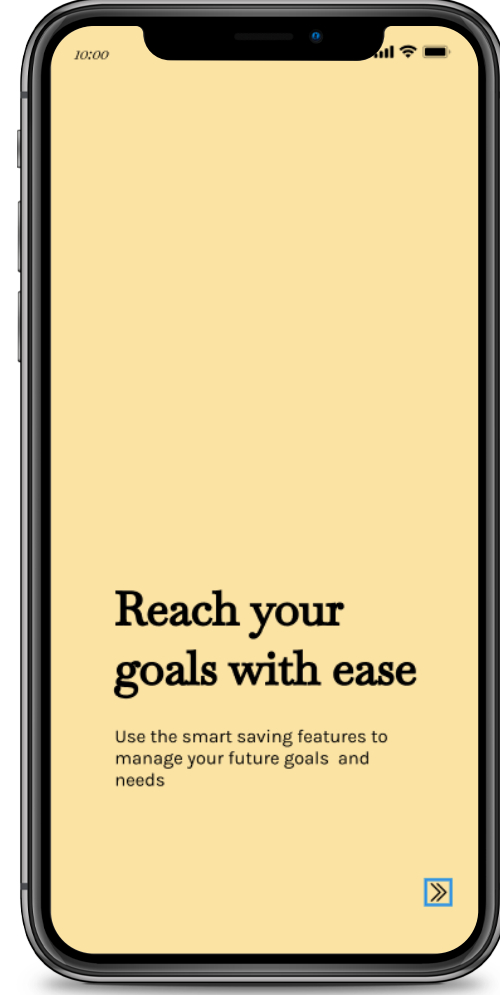
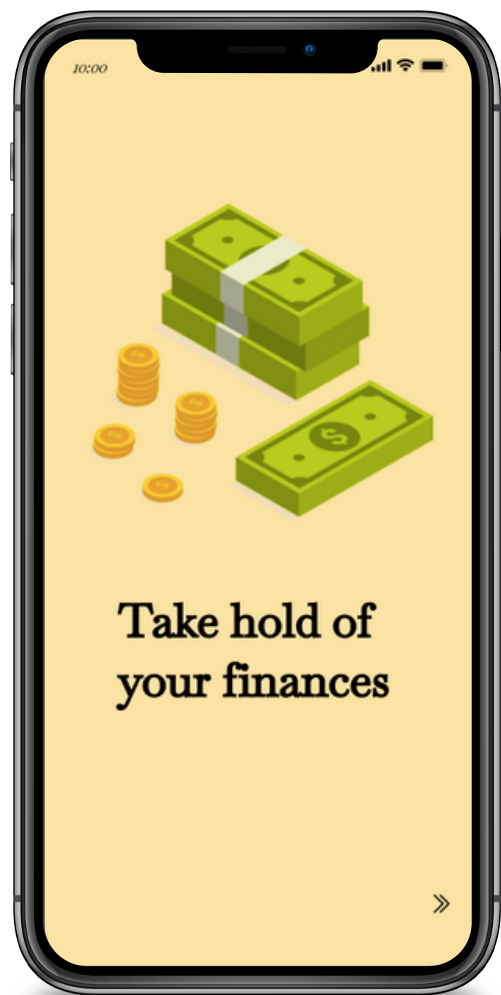
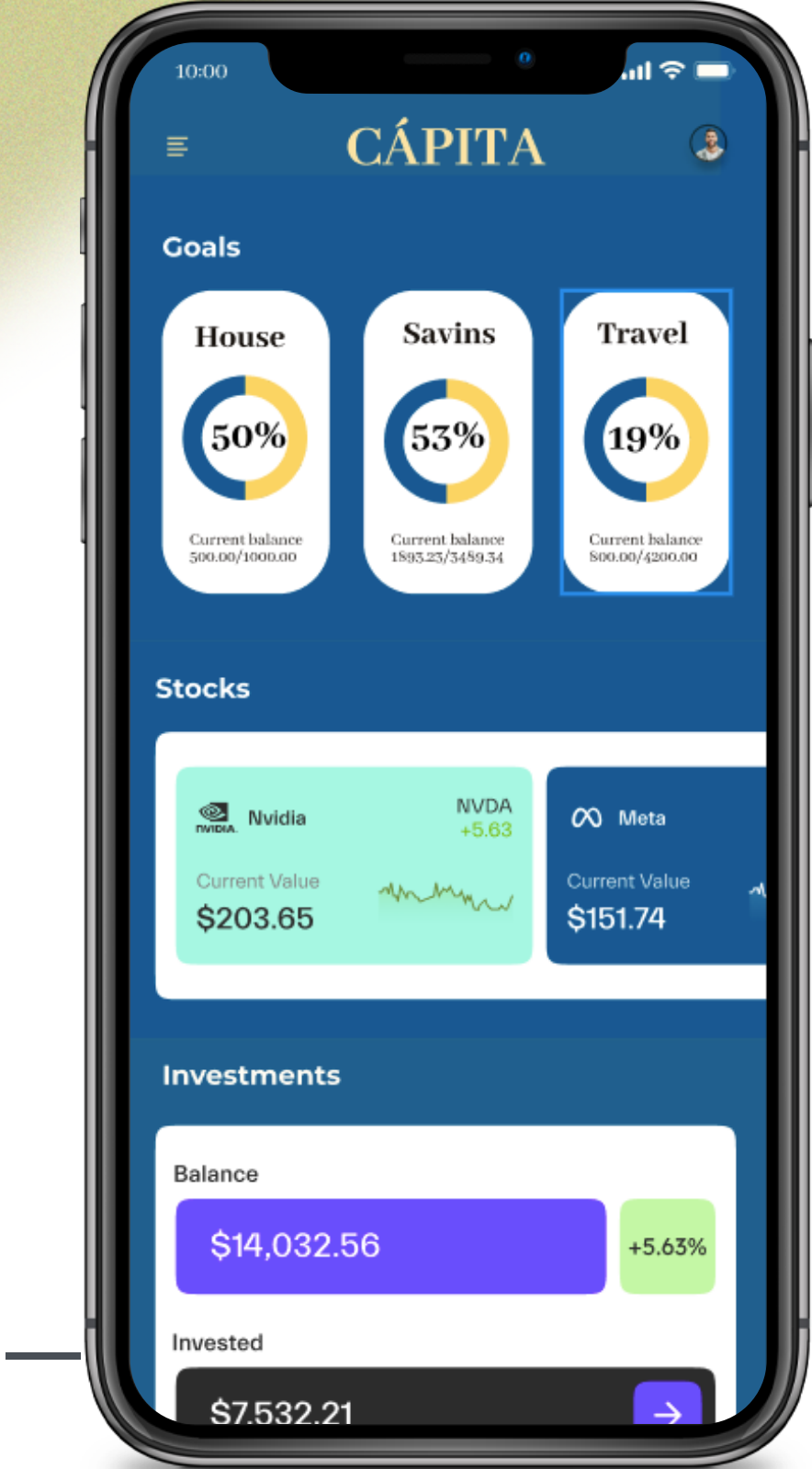
- Investment:
  - Stocks
  - Crypto
  - Commodities
- Goals
  - New House
  - New Car
  - Health
- Recreation
  - Hobbies
  - Food & drinks
  - Entertainment
- Financial Education:
  - Crypto
  - Ecommerce
  - Dropshipping



# Operational flowchart



# UX Design



# CÁPITA

Start Demo

# CÁPITA

## Personal Info

Age

24

Civil Status

Single

Education

High School Diploma

## Financial Information

Current Income

\$ 1000

Current Savings

\$ 25000

## Retirement Information

Retirement Spending

\$ 2500

Retirement Age

68

Life Expectancy

90

Submit

# CÁPITA



## Retirement Calculator

Click here for accessing to our retirement AI specialist, who is going to provide some calculations about the necessary savings you have to make from the present, as well as some guidance based on your unique data!

 Cápita AI

# CÁPITA

Assistant

Today @ 5:19 PM



Hello! How can I help you with?

Write a message...

+



# CÁPITA

**Assistant**

Today @ 5:19 PM



Hello! How can I help you with?



**User**

Today @ 5:20 PM

Please describe to me the steps that I must take into account to calculate the savings necessary to retire at a specific age, knowing that I have a life expectancy. If possible, name all the data that I need to take into account in each step to calculate them later. For example, monthly net income, inflation, current monthly savings, monthly retirement expenses, etc.

**Assistant**

Today @ 5:21 PM



Certainly! Here are the steps you can

+ Write a message...



# CÁPITA

**Assistant**

Today @ 5:21 PM



Certainly! Here are the steps you can follow to calculate the savings necessary to retire at a specific age: Step 1: Determine your retirement age and life expectancy. This will help you determine how many years you need to save for and how much money you will need to cover your expenses during retirement. Step 2: Estimate your retirement expenses. This includes your monthly living expenses, healthcare costs, and any other expenses you anticipate having during retirement. You should also consider inflation when estimating your expenses. Step 3: Calculate your retirement income. This includes any pensions, Social Security benefits, and other sources of income you expect to receive during retirement.

+ Write a message...



# CÁPITA

to enjoy your golden years.



**User**

Today @ 5:23 PM

Good! Next, use the data in the "AYTABLITA" table to calculate the STEP-BY-STEP guide above to determine the monthly savings needed during my retirement. Regarding 'inflation', just use a general value in case you don't have my country's inflation. As for my passive or additional income during retirement, do not take them into account (ie, assume it is 0 USD). Finally, please make sure to describe each action you take regarding the calculations and their respective steps.

**Assistant**

Today @ 5:24 PM



+ Write a message...



# CÁPITA

retirement plan.



**User**

Today @ 5:25 PM

Perfect! So, as you can see, my monthly savings are less than the one you calculated before. What recommendations could you provide in order to get closer or even bigger than the calculated savings?

**Assistant**

Today @ 5:25 PM



If your monthly savings are less than the calculated amount, there are a few things you can do to increase your savings and get closer to your retirement goal: 1. Increase your income: If you are not currently saving enough to reach your retirement goal,

+ Write a message...

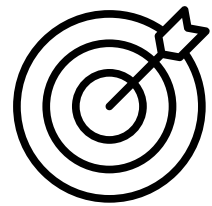


# CÁPITA

[Start Demo](#)



# Future features MVP



## Pursue financial Objectives

The user will be able to **create new financial objectives**, in which the user will be able to select options from major purchases (Buy a home, vehicle, travel) to investments (stocks, new business, savings). Objectives will be able to be one-time use or recurrent objectives.



## Debt planification

From paying up an existing debt to taking a new one, the AI will help the user with a **structured and healthy plan of payment**, while giving you advice on said debt and its handling.



## Analyze Responsibilities

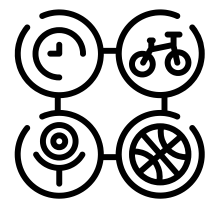
Our everyday recurrent expenses, rent, gas, life insurance, and more, the app will help you keep track of each and advise you on **how to handle them**. Subscriptions will also be added as a way to track user expenses.

# Future features MVP

## Always in your context



The user can ask for advice, and Cápita will always evaluate the context, financial ideology, and responsibilities of the user for giving the best advice!



## Recreation evaluator

As a person, recreation is the most important part of our lives to keep both body and mind healthy. The AI will **help you understand better how you spend your resources in each activity**, planning a healthy way to spend in each and still maintain financial growth as each user see fit.

# Our Team



**Erick  
Castillo**



**Pedro  
Germán**



**Christopher  
Román**



**Juan  
Chiriboga**



**Gaby  
Giráldez**