

revenu

The finance & budgeting app for you and your business.

PROBLEM

People looking to start a new or personal business need a way to track their finances and properly budget their income at any point in time. Many of this people work another job or have family or children to take care of causing them to need an easy to use, readily available application to stay on top of their finances and be able to properly delegate their budget.

SOLUTION

Create a cross-platform application for small business owners to allow them to stay on top of their finances and get a better understanding of how their spending and making their money.

PROJECT GOALS

1. FINANCIAL SUCCESS

Revenu's main goal is to help it's users towards financial success and to help them see that success over time with successful and interesting visuals.

2. SIMPLIFYING TEDIOUS TASKS

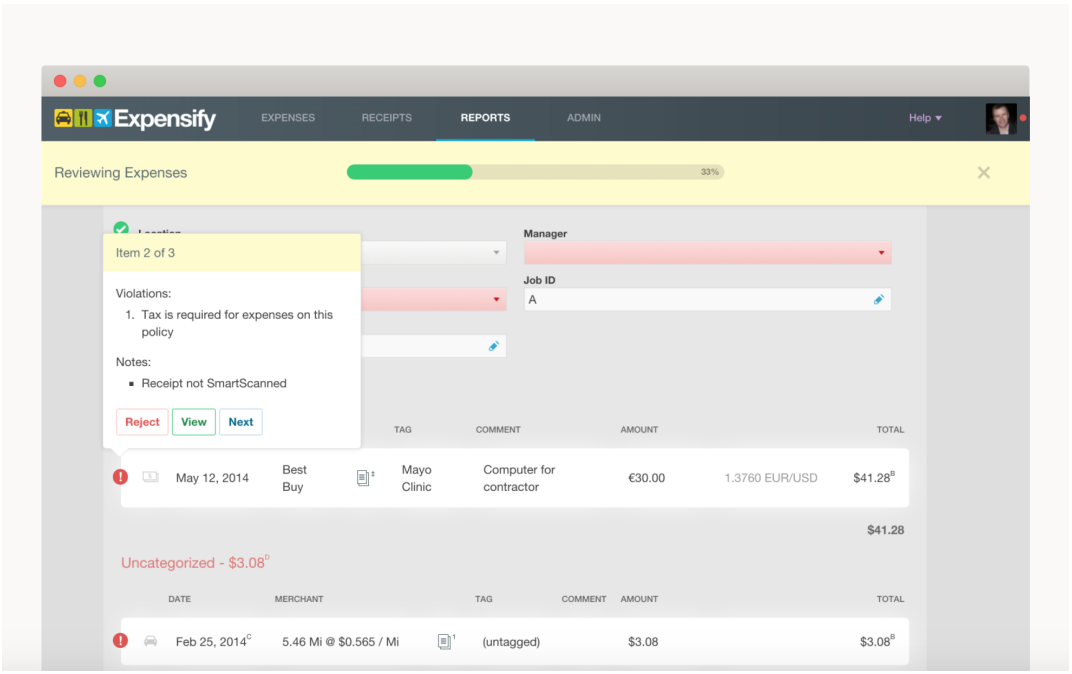
Revenu should simplify the time consuming and tedious tasks that businesses need to complete to keep themselves up and running, such as invoices, accounting reports and more.

3. SMALL BUSINESS FOCUS

While it can be used by larger businesses Revenu's focus is on helping small or personal businesses. It's goal it to lighten the weight for people starting or upkeeping their own business.

COMPETITIVE ANALYSIS

Revenu provides users with a method of viewing their business’ financial health and ways to keep it healthy. For my competitive analysis I focused on researching application which provide online banking capabilities, as well as applications that focus on simplifying the time consuming or tedious tasks businesses have to do.



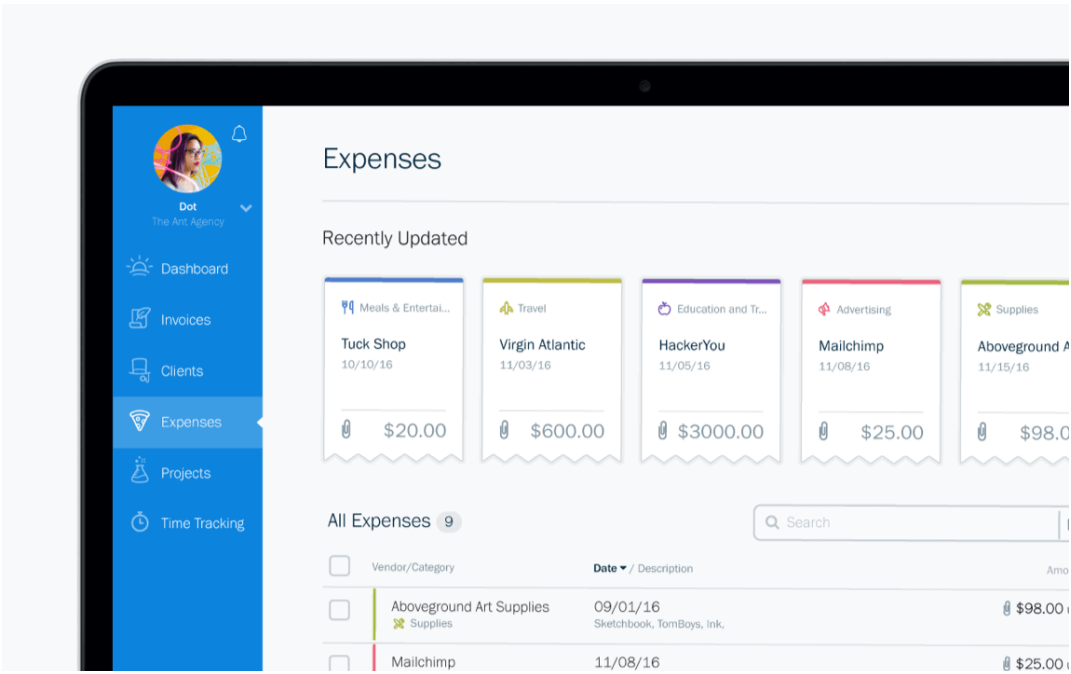
EXPENSIFY

Allows you to take a photo of a receipt and the app converts it into a neatly formatted report.



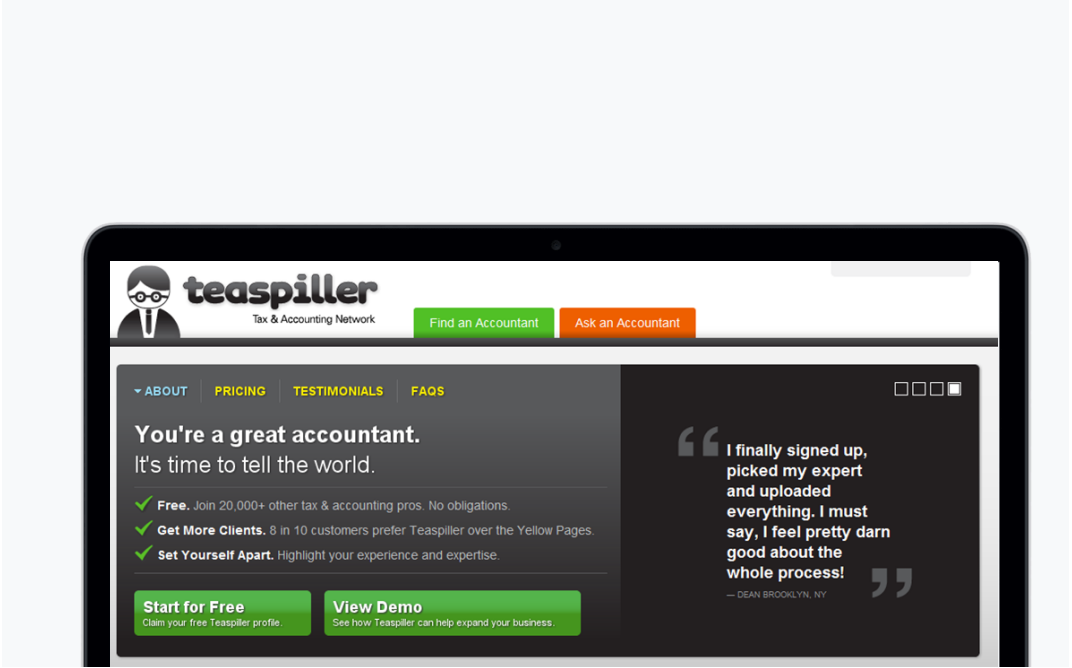
INDINERO

Pulls information from a small business owners credit card account and provides not only current financial information but also forecasts for the future and suggests budgets.



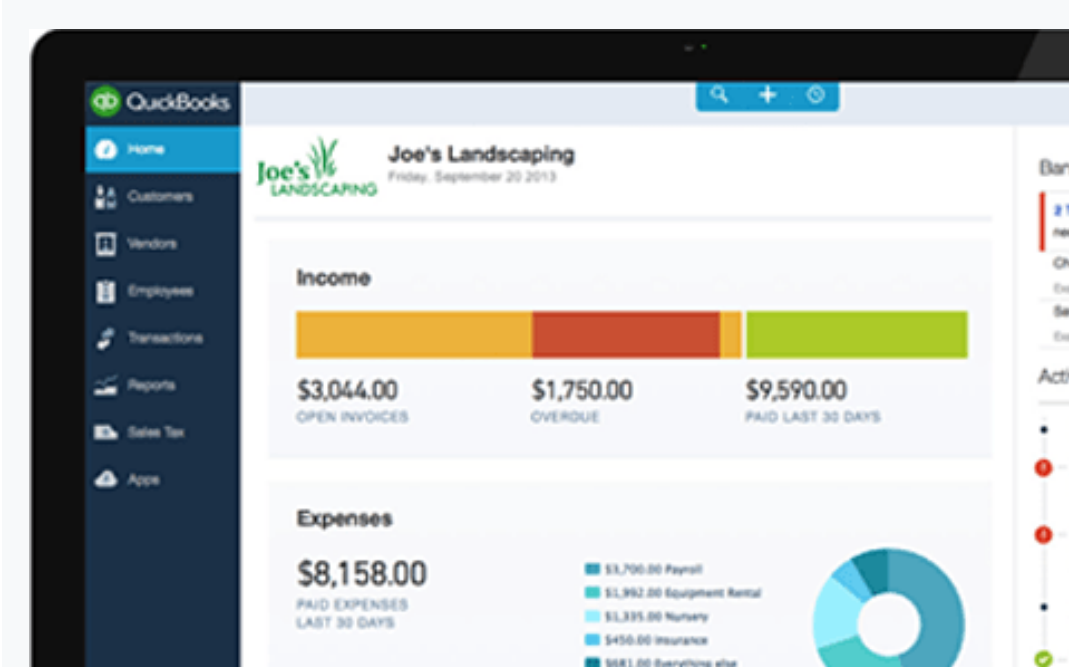
FRESHBOOKS

Streamlines the task of compiling invoices into a unified and easy-to-monitor format for small business owners and consultants.



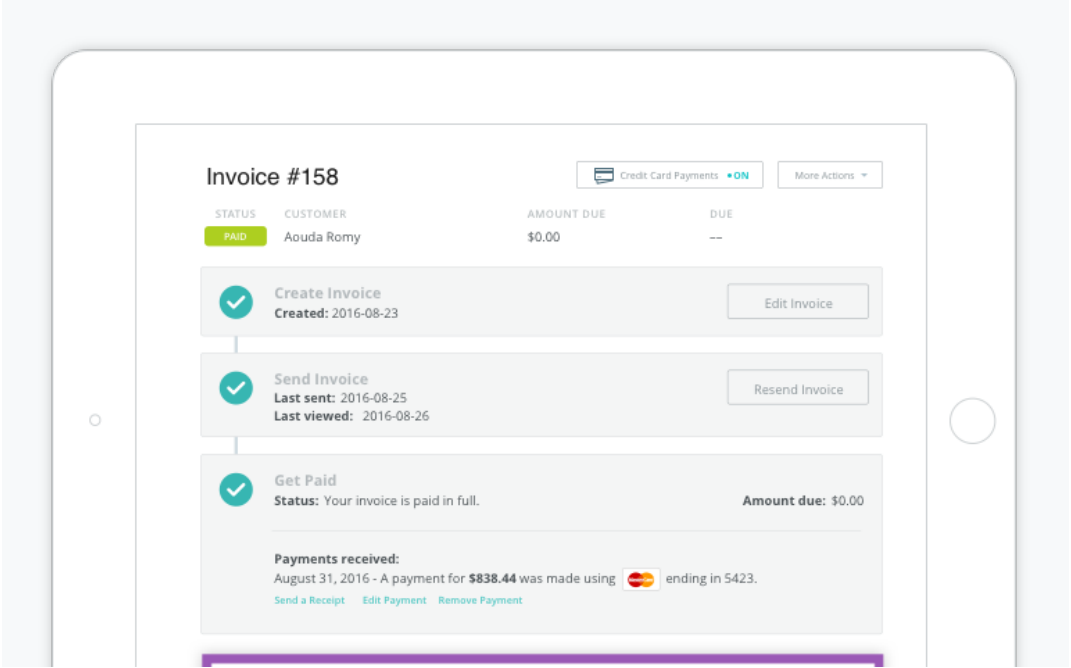
TEASPILLER

Connecting small business owners with tax professionals who are selected based on their particular business’s needs and specializations.



QUICKBOOKS

Used to track your business sales and expenses; view financial statements, such as profit-and-loss reports; pay your employees and vendors, track unpaid invoices; and much more.

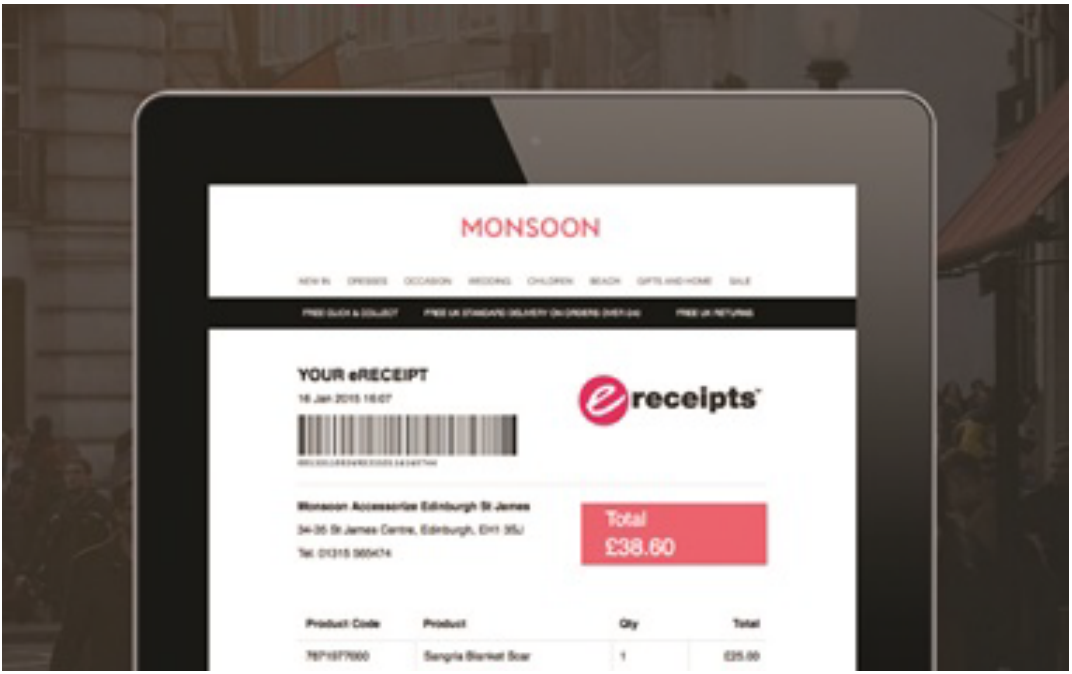


WAVE

Lets businesses track sales and expenses, manage invoices and customer payments, pay employees, scan receipts and generate accounting reports.

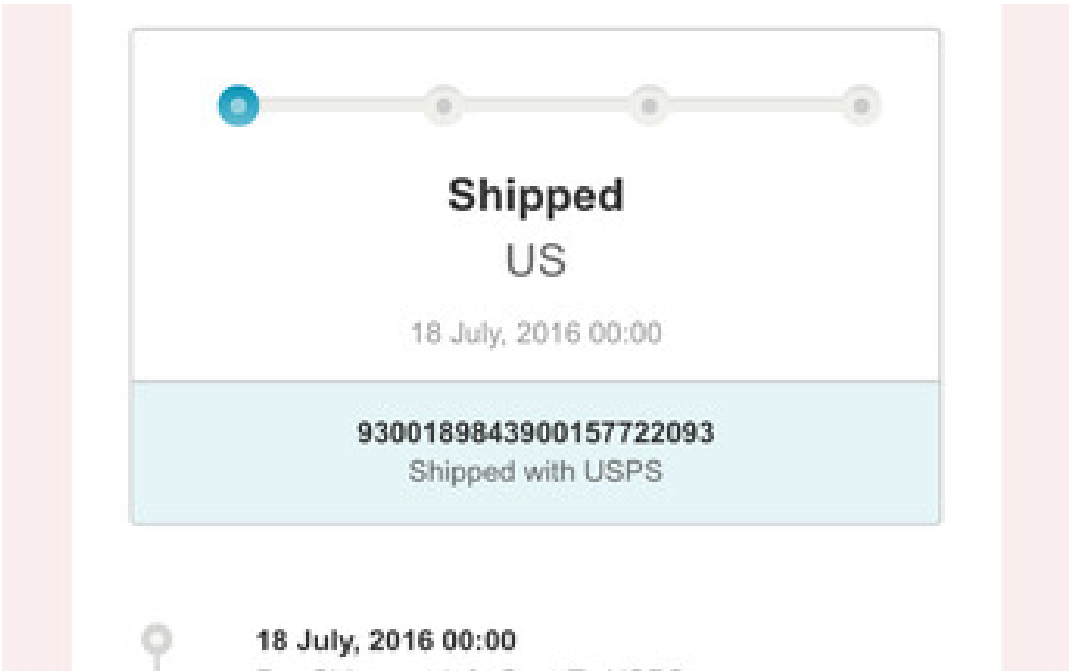
TREND RESEARCH

While doing research for this application I took note of some UI trends used for similar applications. Several of these trends that I believe Revenu could leverage to the advantage of it's users are shown here.



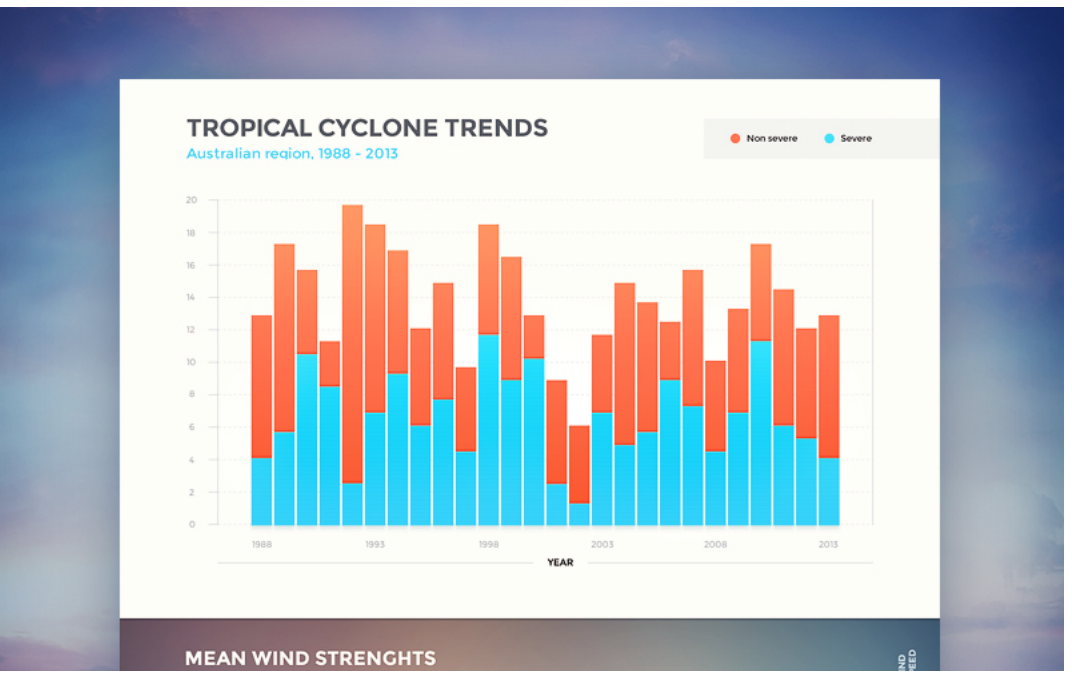
E-RECEIPTS

Currently being used by many businesses to quicken customer turn around, this trend also reduces paper waste and allows customer's to track their expenses easier.



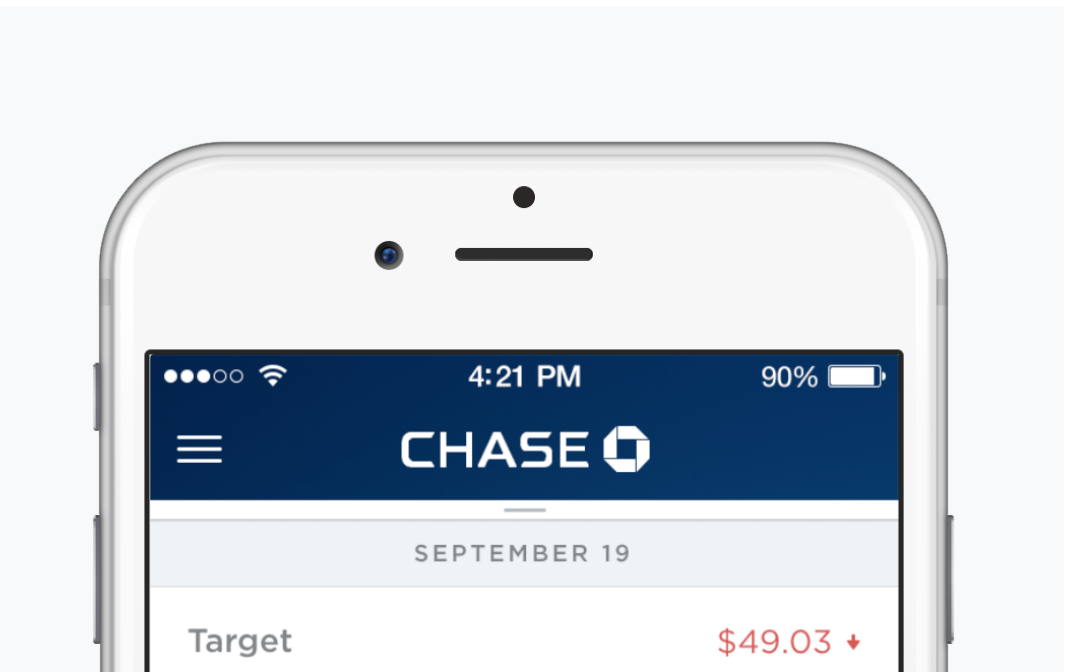
E-COMMERCE

Thanks to the internet it is now incredibly easier for small businesses to sell, ship and market to the masses.



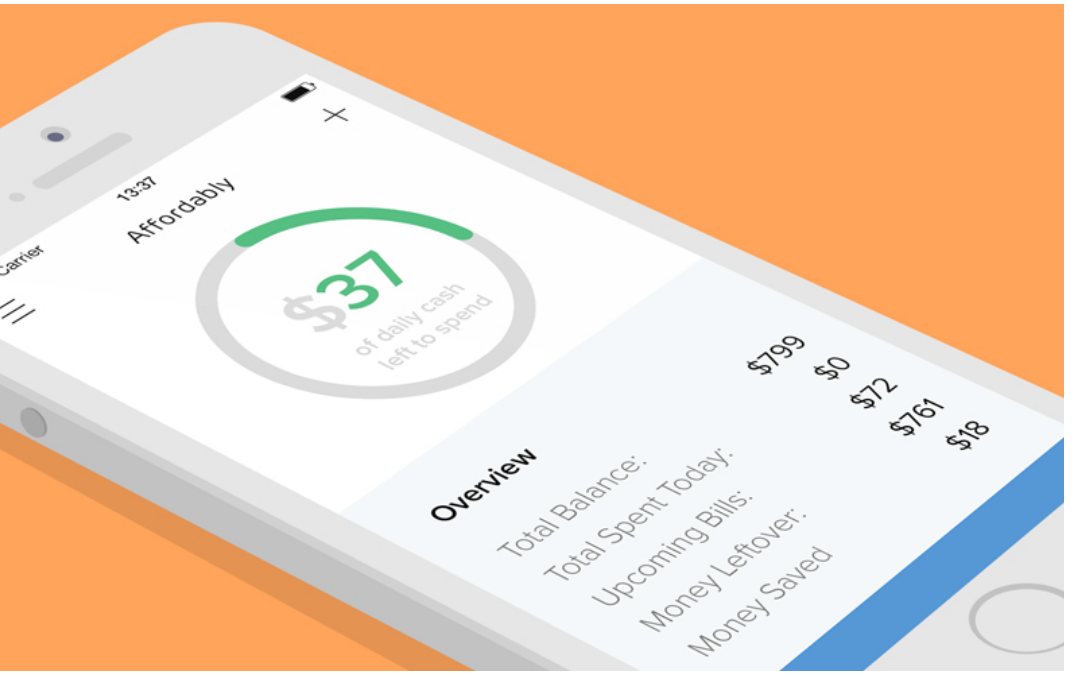
GRAPHS

Graphs are useful in visualizing change over time, in the case of Revenu their profit and expenses over the past week, month, or year.



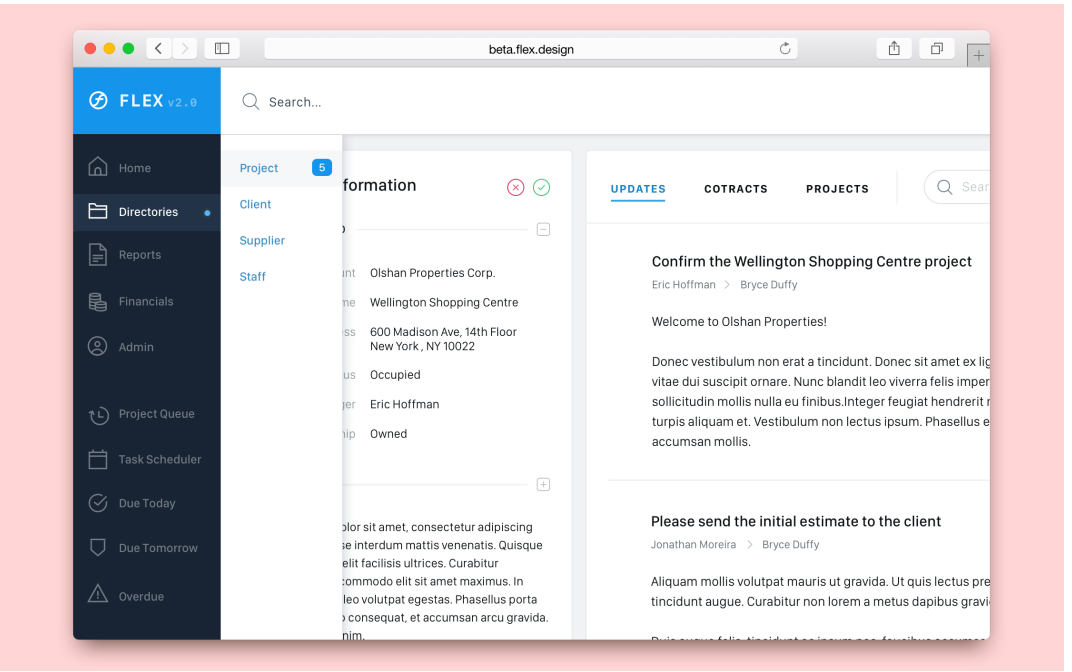
BANKING APPS

Banking on the go allows users to check their account balance, it's summary, recent activity, and even pay bills or deposit checks.



CHARTS

Pie charts and percentages are a great way to give visuals to distribution numbers. They assist in the users understanding of data and allow for large chunks of data to be digested with just a quick glance.



DASHBOARDS

Dashboards allow for easy navigation and quick actions items with simple and straight forward designs, perfect for when dealing with more complex systems.

USER PERSONAS

JANE

Jane is a 29 year old living in San Francisco who just started selling some of illustrations online. She’s always been a creative person and is fairly outgoing and friendly but sometimes comes off as closed off or intimidating.

Archetype

Ambitious Creative

User Story

Jane just started a new online business selling her illustrations and stickers. She’s excited about starting to sell her products but is worried that she’ll become overwhelmed both creating the items to sell and managing the business, website, budget and other finances. So far business is booming and she needs a way to take some of the load off her shoulders, so she joins Revenu.

With Revenue she’s able to get a better grasp at managing her budget and has a better understanding of where she’s putting her money, she’s up to date with her bills and able to relax and focus on her art.



JON

Jon is a 36 year old father of two who recently made a career switch to be a stay-at-home dad. He has a very caring personality and an extreme focus to detail that he merits to helping with so many school projects.

Archetype

Family Guy

User Story

After his wife’s etsy store’s popularity spiked Jon became a stay-at-home dad and later was able to help his wife with her business, particularly with the finances. They both wanted a way to better budget so they could put aside a lot of their profit for their kids college funds. They began using Revenu as a way to do exactly that.

Now, when the kids are at play, Jon can crunch some numbers with Revenu. Since he’s multitasking he needs a simple and straight forward design thats quick and easy to navigate so he can complete the task he needs to before interrupted for snack time.



CORE FEATURES

1. CROSS-PLATFORM ACCESSIBILITY

People running their own business are constantly on the go with a long to-do list so they should be able to access their finance and backing information wherever and whenever.

2. BANKING CAPABILITIES

Users will have access to their bank accounts, the summary, current activities, even have the ability to pay bills and their employees.

3. INCOME & EXPENSE REPORTS

Users will be given a clear and simple overview of their businesses current financial health and their past financial health. Through these reports Revenue will be able to suggest budget changes to help increase profit.

TERMINOLOGY & DOCUMENTATION

Before creating an information architecture for Revenu I took it upon myself to do some research to better understand what’s needed from business owners to run their finances in a successful andorganized manner. This required me to look into common documents used for accounting and finances, learn about common business taxes and loans and the processes associated with them and gain a better understanding of what many of the common business terms actually mean.

TERMINOLOGY

GROSS REVENUE

(also called total revenue) sum of all the monies you’ve received from customers in exchange for your product or service, before taking any deductions or expenses.

CASH FLOW

different between available cash at the beginning of an accounting period compared with the end of the period.

NET PROFIT

(also called bottom line, net income, or net earning) essentially what is left after you deduct your expenses from your total revenue.

BREAK EVEN POINT

production level in which total revenues equals total expenses, typically the turning point to profitability.

DOCUMENTS

BALANCE SHEET

essentially a snapshot of your business’s financial standing at a given moment, listing the assets, liabilities, and equity your company holds at a given time and is used to calculate the net worth of your business.

INCOME STATEMENT

(also called a profit and loss statement) summarizes your business revenues and expenses over the course of a year, allowing you to calculate your net profit or loss for that year. Critical for determining the break even point for your business as well as measuring profitability over time.

CASH FLOW STATEMENT

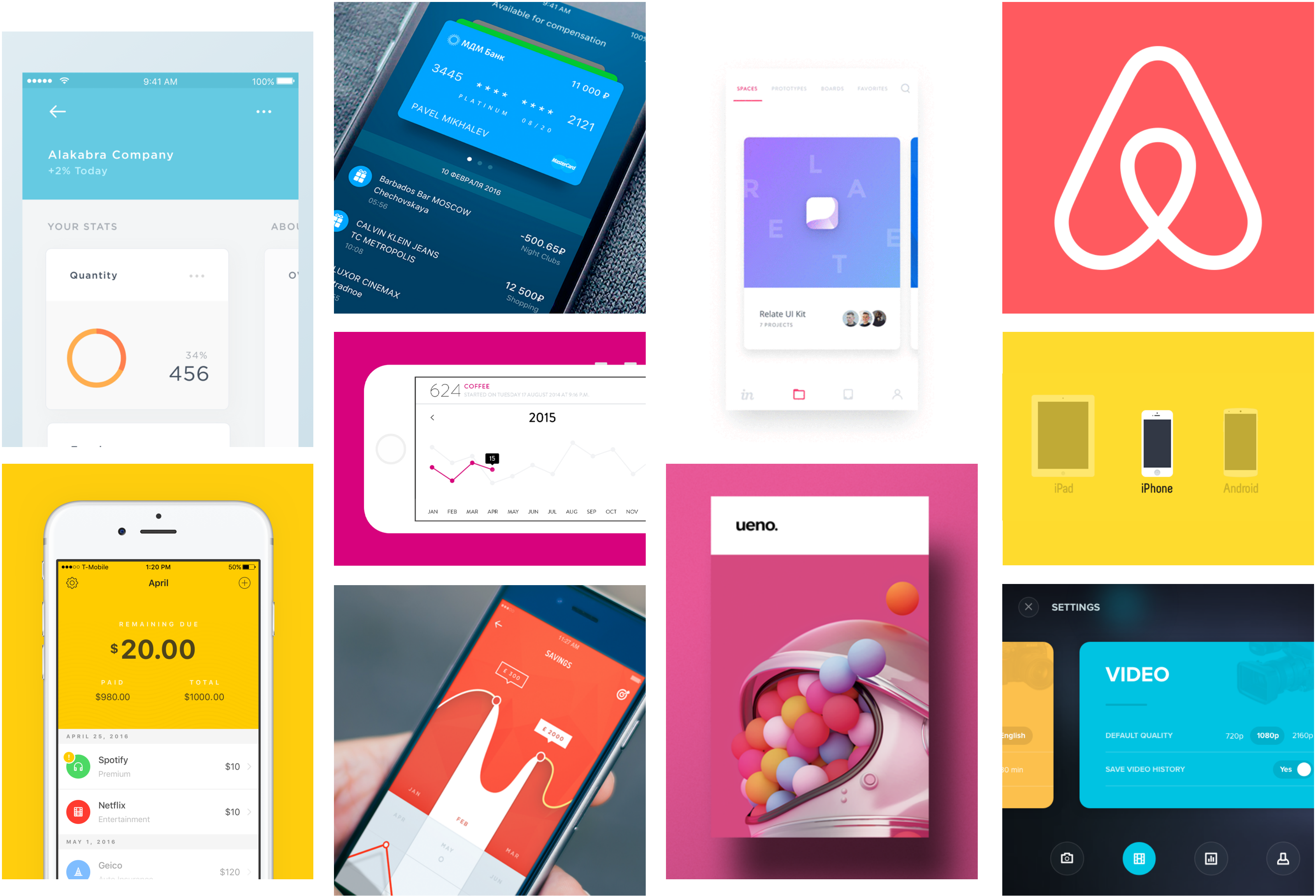
reflects the inflow of revenue and the outflow of expenses resulting from all your business activities during a specific period of time.

REVENUE FORECAST

an educated prediction for the upcoming year about how much money your company will likely bring in, so that you can estimate what you can afford to spend and what your profit margin will be. The more thoroughly researched and realistic your forecasting is, the easier it will be to stay on budget throughout the year.

CONCEPT INSPIRATION BOARD

Revenu’s general UI direction is towards bold and inviting colors with clear typography, especially with number data, strong graph visuals and clean, easily understandable UI elements.



VERSION 1

VISUAL DIRECTION

Revenu’s theme should create an inviting and safe environment. Users should feel that their banking information is secure on this application but also that Revenu’s UI is friendly and helpful. User’s should feel a almost nostalgic simplicity to the application and it’s use.



VERSION 1 STYLE TILE

COLOR SCHEME



Style Tile

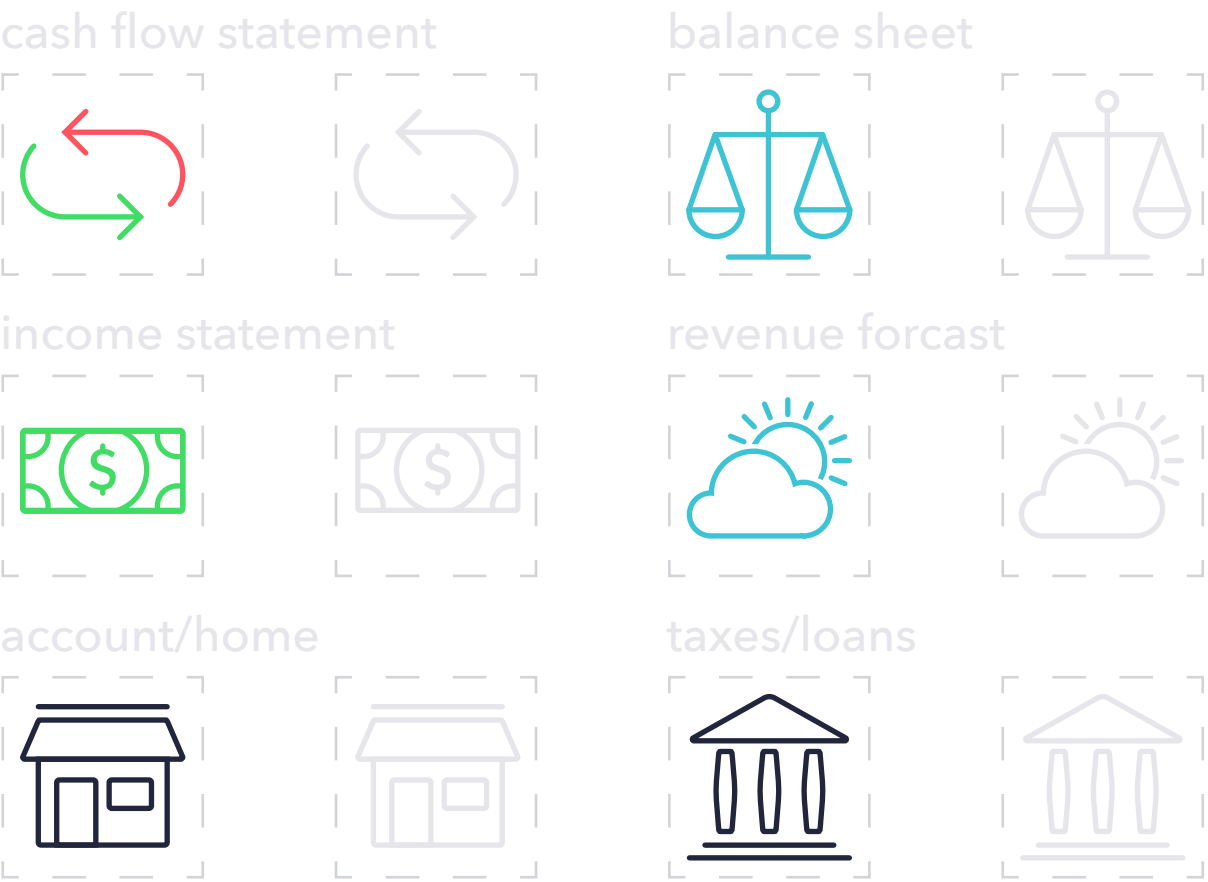
TYPE

Headline / Headline

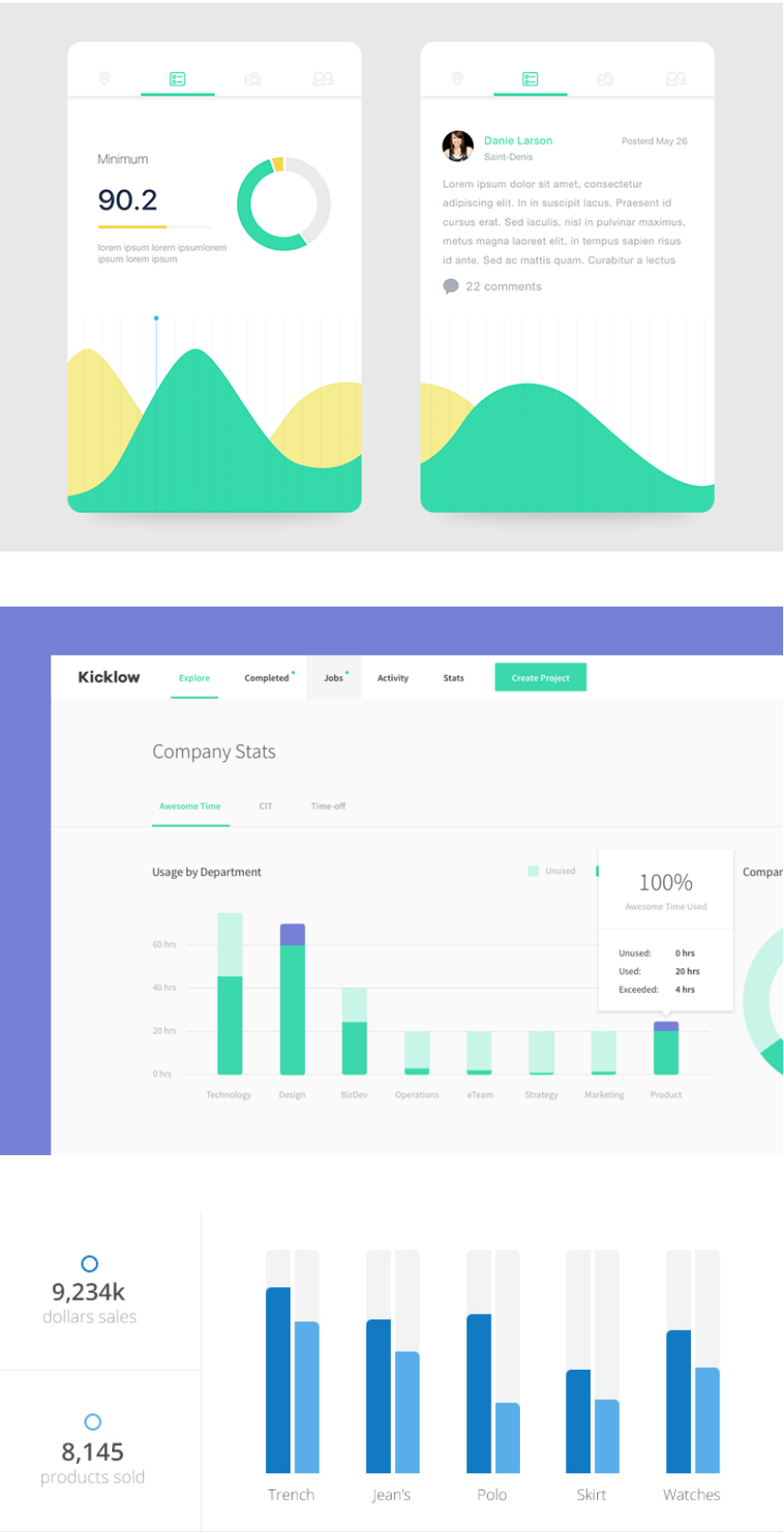
SUBTITLE

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ICONOGRAPHY



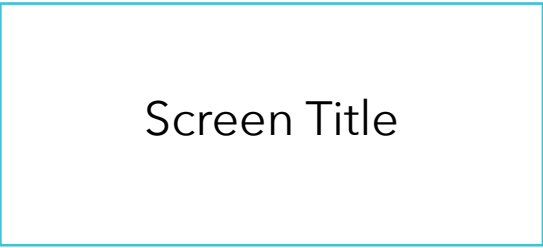
GRAPH INSPIRATION



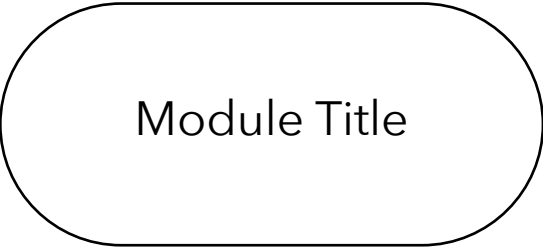
Autumn Coyle

ARCHITECTURE KEY

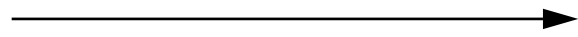
MAIN SCREENS



MODULE ELEMENTS



SCREEN TRANSITIONS



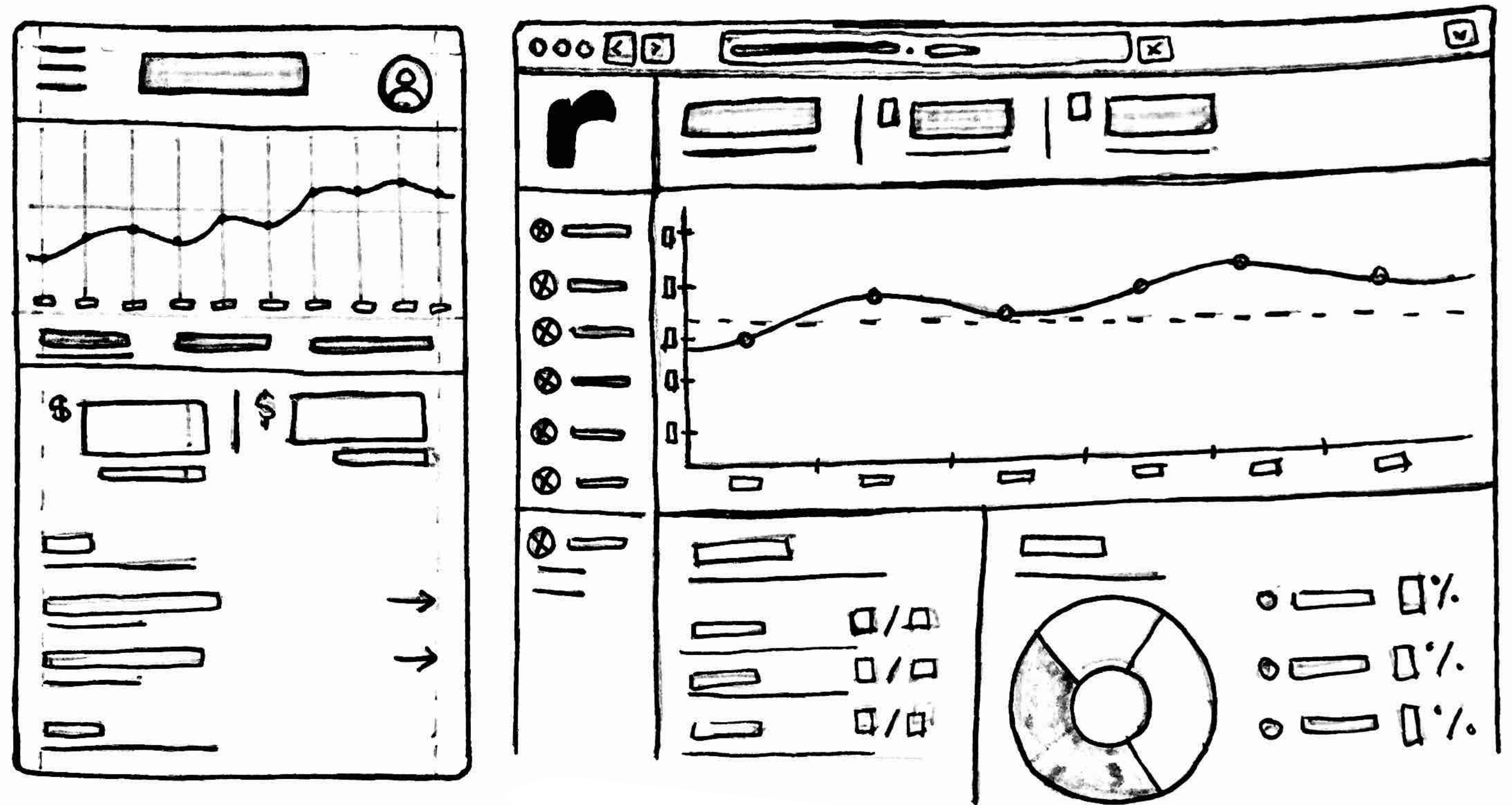
ELEMENTS ON SCREEN

MODULE-BASED TRANSITIONS

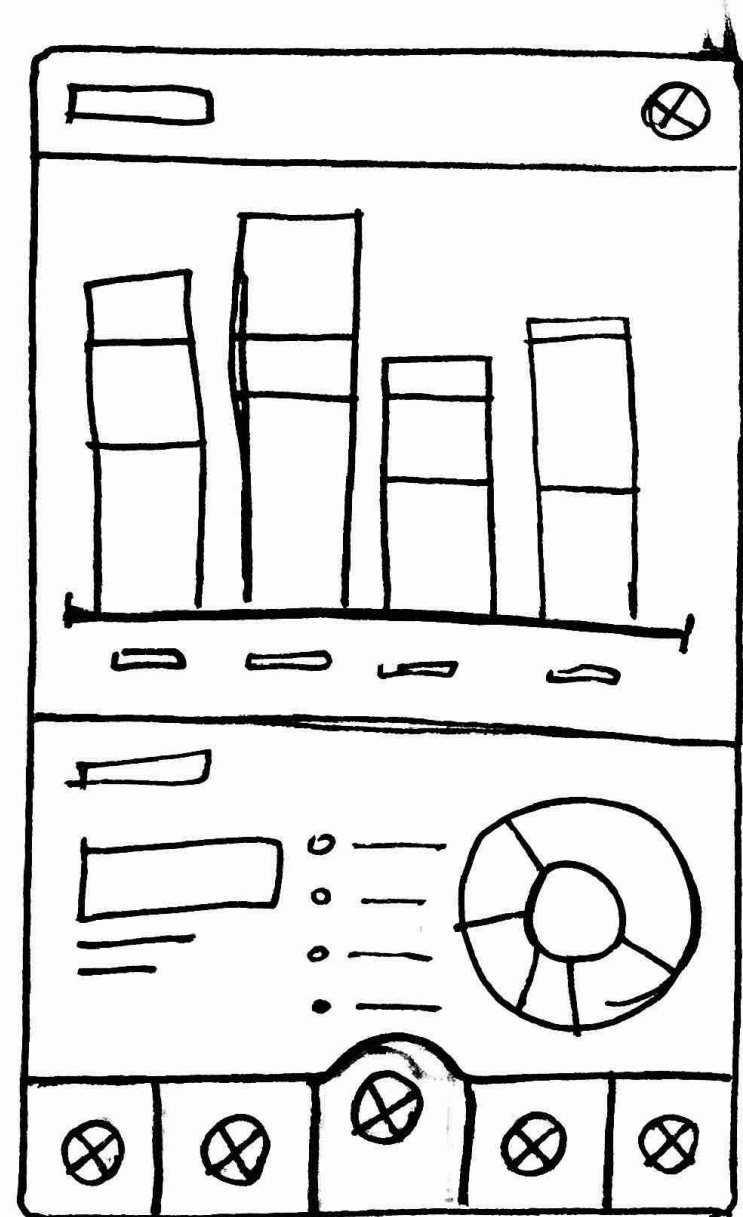


INITIAL SKETCHES

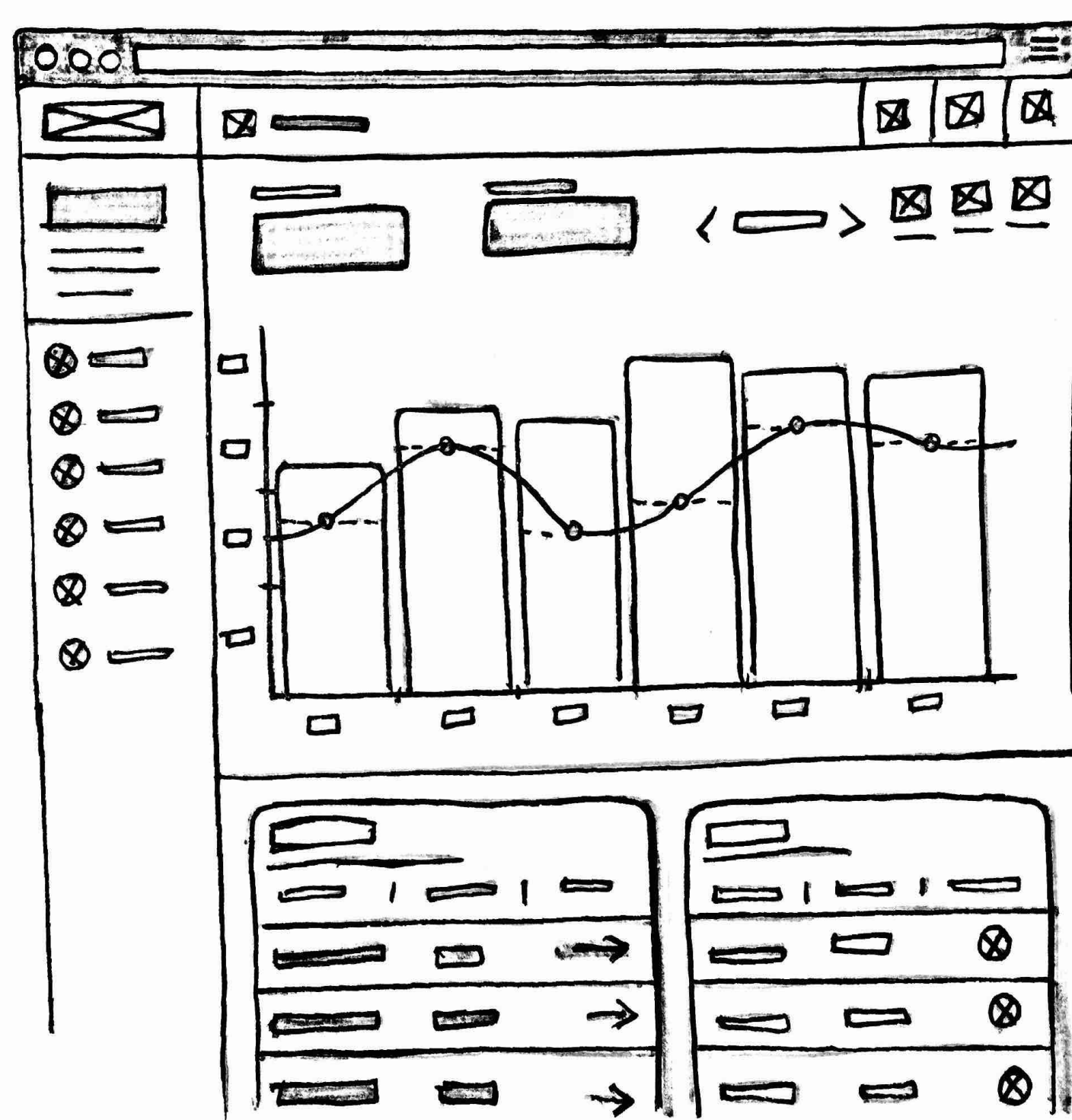
When starting my sketches I decided to focus on mobile first with the initial idea that my mobile designs would transfer into a dashboard style tablet and desktop design. This would allow for easy navigation and a module system. While continuing the sketching and ideation process I also explored other navigation and structural elements for my designs, such as a card system, a bottom mobile nav and a more straight forward web design style.



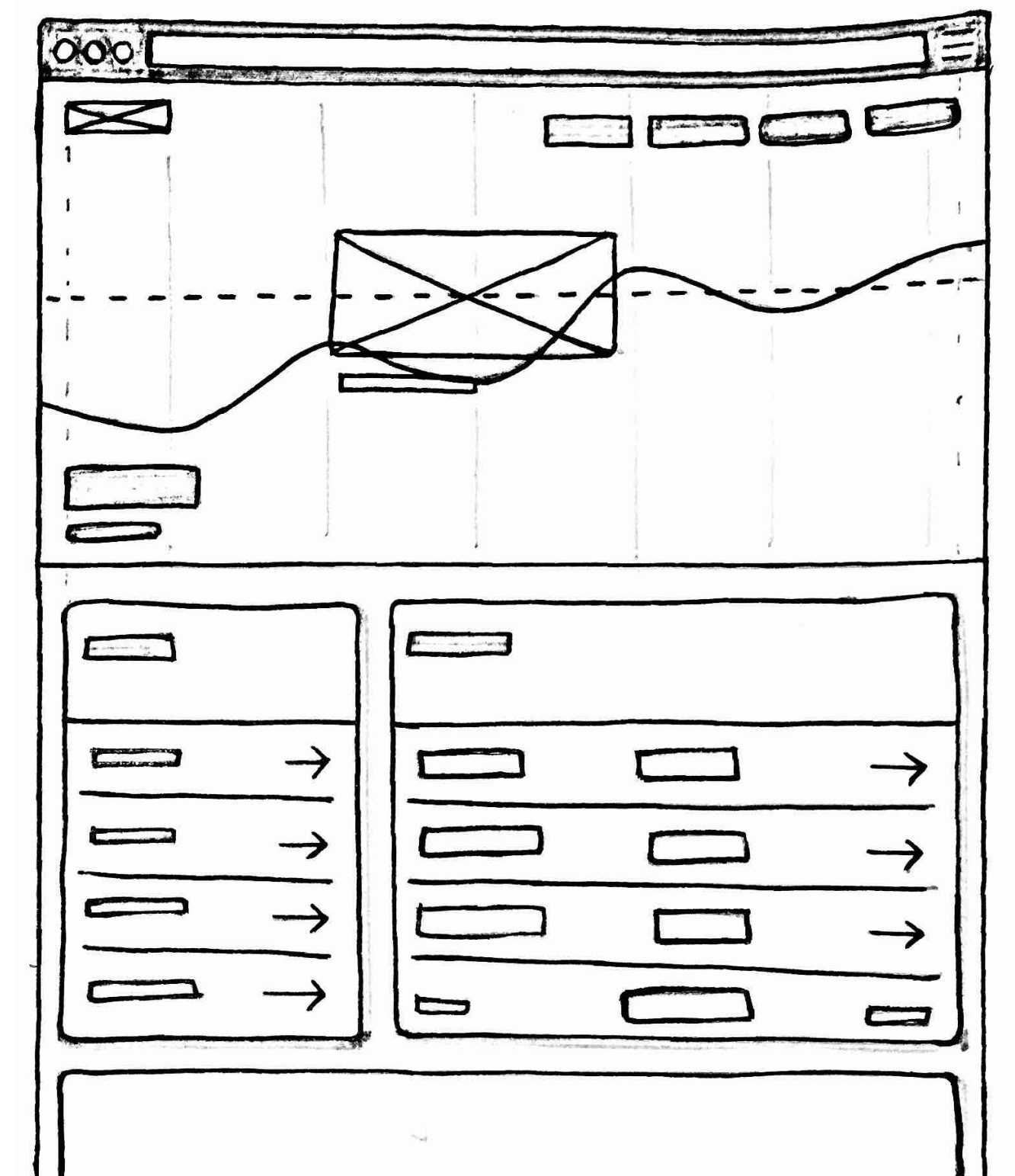
MOBILE BOTTOM NAV



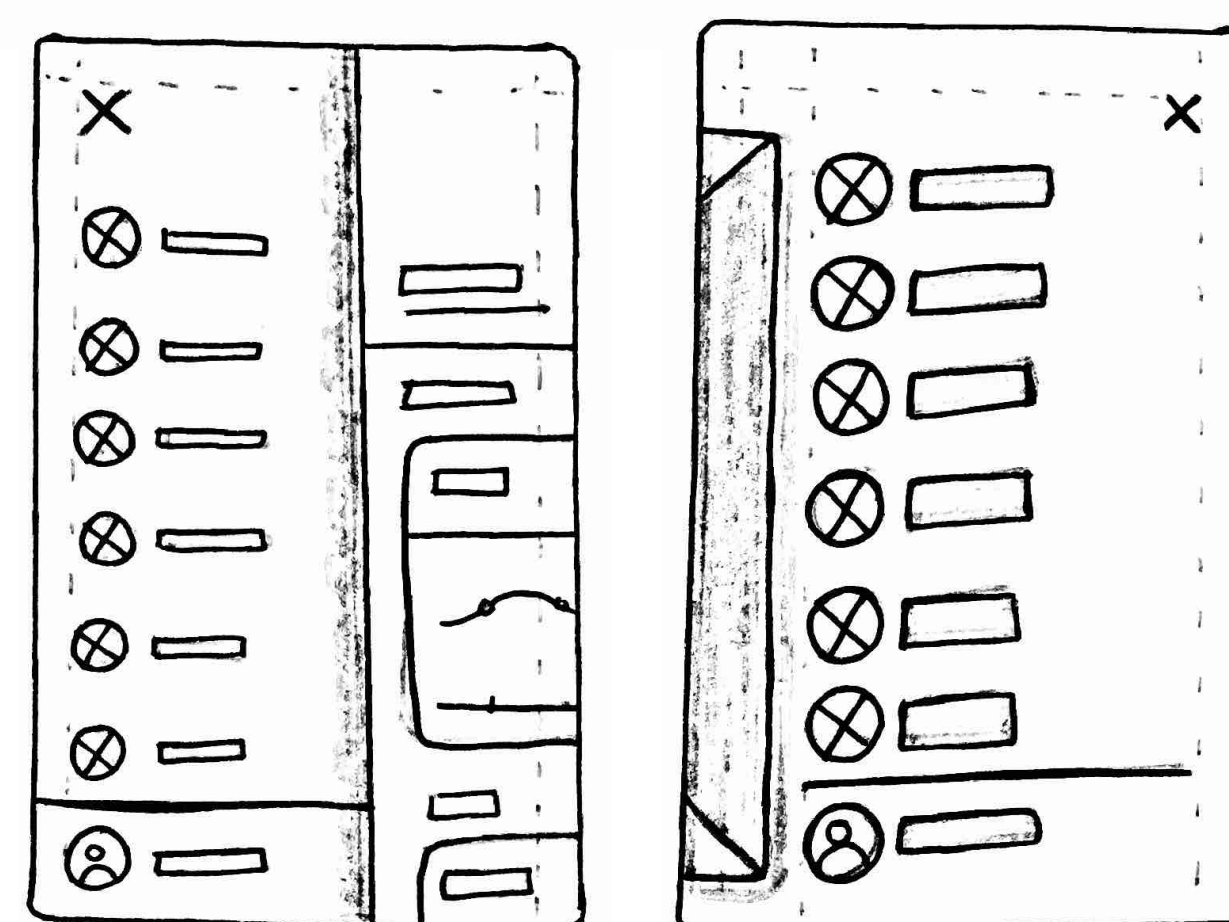
CARD STYLE MODULES



TRADITIONAL WEBSITE NAV

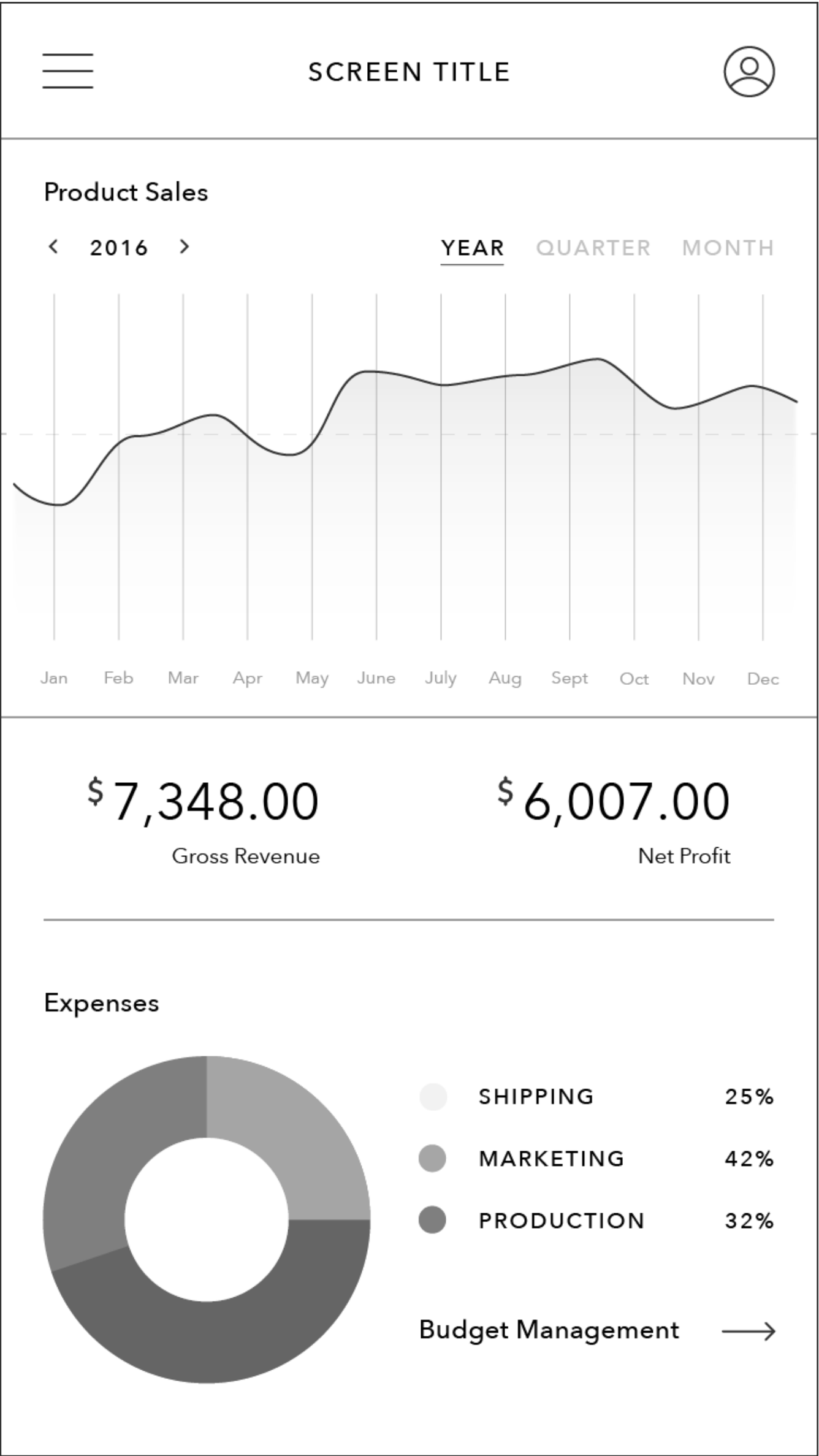
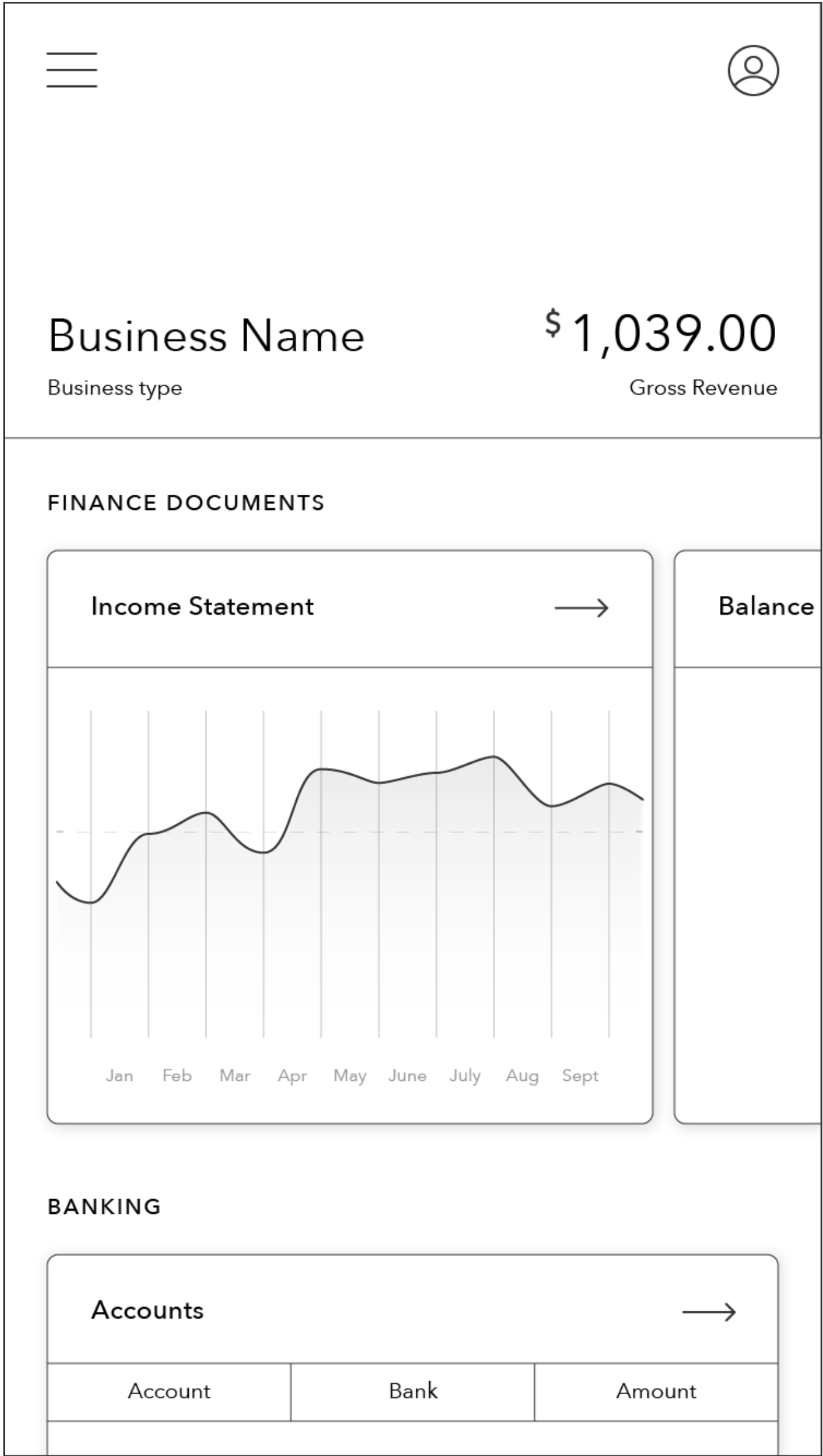


MOBILE MENU EXPLORATION



INITIAL WIREFRAMES

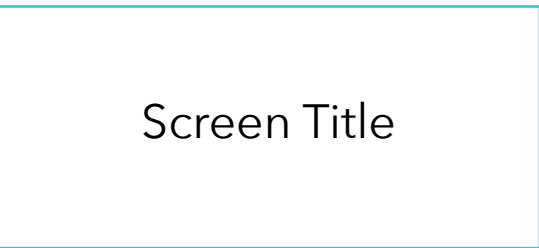
I have begun wireframes in order to further exploring the different over-arching format structres I developed while sketching. These wireframes have already helped me make some decisions. For instance while doing research I believed I’d use a mobile bottom nav for this application. I explored the option in the sketching phase, still believing it to be a viable option. Upon creating a wireframe comp based around that navigational system I found it limiting and putting off a different mood for the app that I hoped for.



UPDATED IA

Revised my information architecture to reorganize the applications overall structure and focus in on the different page and module levels. This allowed me to settle on and simplify my navigation and made the wireframing process a lot easier.

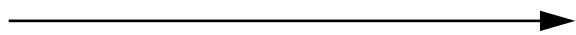
MAIN SCREENS



MODULE ELEMENTS



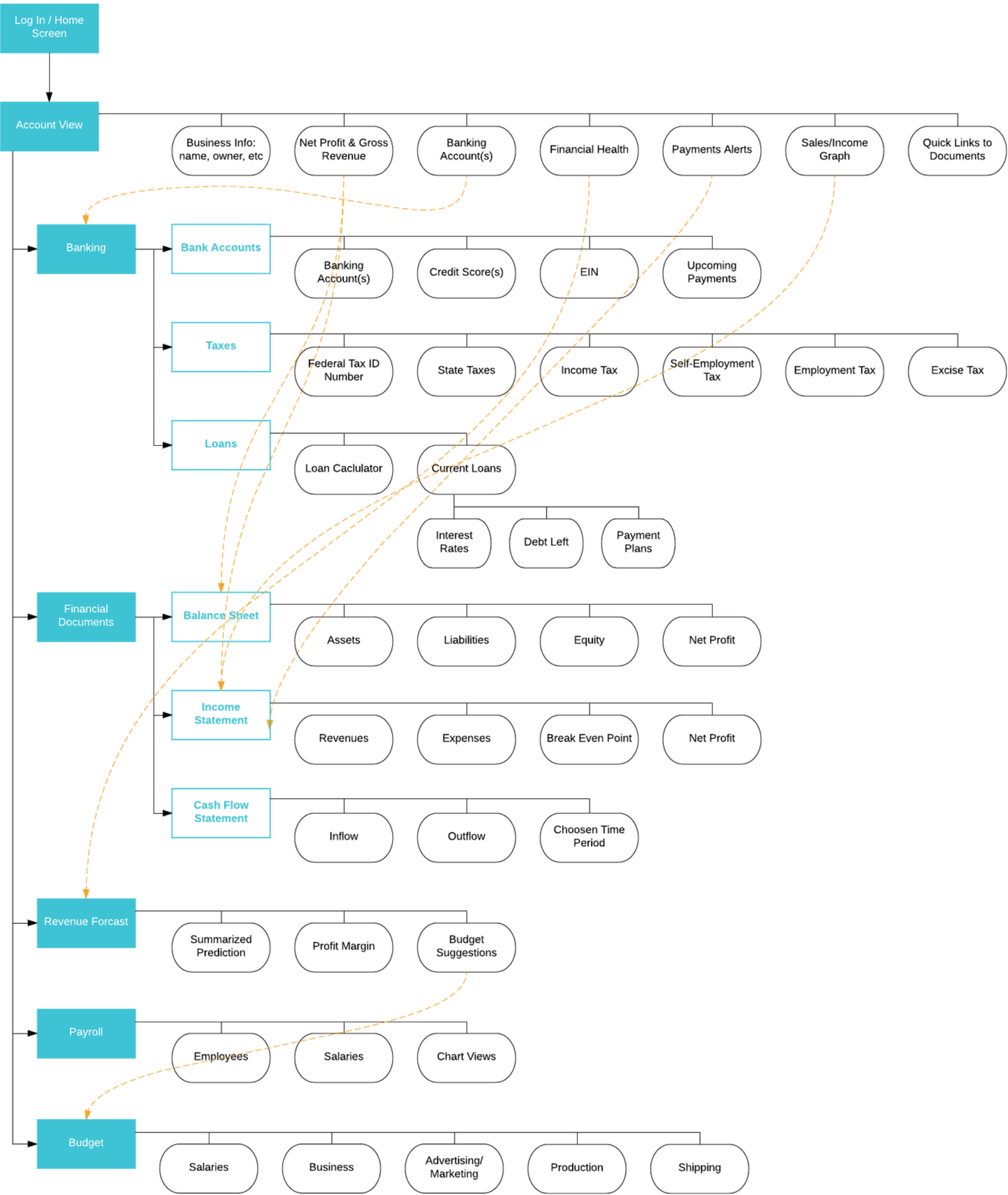
SCREEN TRANSITIONS



ELEMENTS ON SCREEN

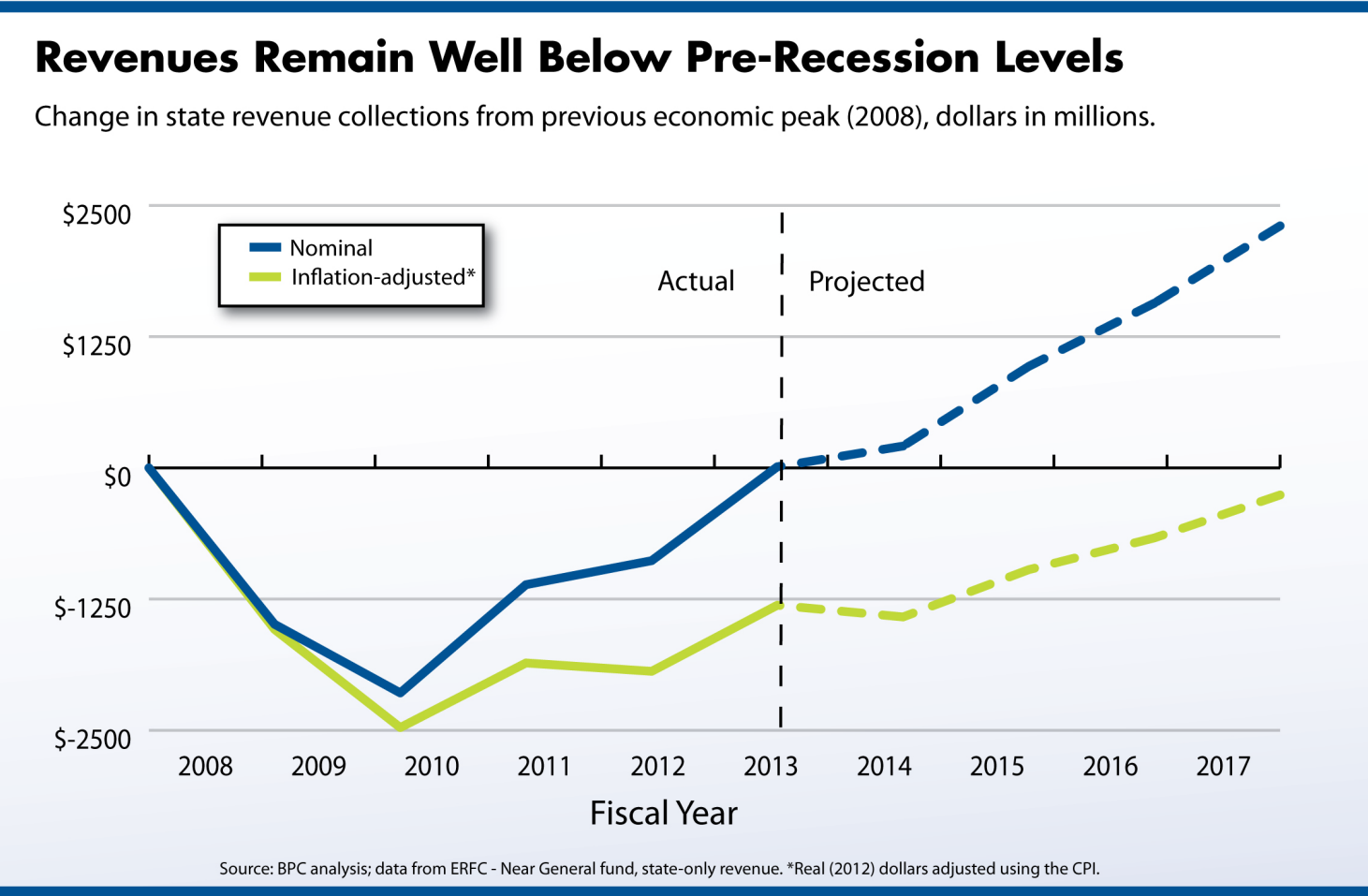


MODULE-BASED TRANSITIONS



TRADITIONAL FINANCE DOCUMENTS

Before going forward with my wireframes and comps I researched and found inspiration in more traditional, paper financial documents. These helped me grasp what typical income statements, revenue forecasts, and more contain, how they're formatted and why.



Sample Multiple-Step Income Statement

ABC Company
Income Statement
For the Year Ended December 31, 2009

Sales	\$ 1,480,000
Cost of goods sold	600,000
Gross profit	880,000
Operating expenses:	
Selling	100,000
Administrative	220,000
Total operating expenses	320,000
Income from operations	560,000
Other revenue and (expense):	
Interest revenue	35,000
Interest expense	(15,000)
Dividend revenue	15,000
Infrequent or unusual gains	9,000
Infrequent or unusual losses	(4,000)
Total other revenue and expense	40,000
Income before income taxes	600,000
Income taxes	208,000
Income from continuing operations	392,000
Discontinue operations:	
Income from operations, less income tax of \$24,800	54,000
Loss on disposal, less income tax of \$41,000	(90,000)
Total discontinued operations	(36,000)
Income before extraordinary item	356,000
Extraordinary item, less income tax of \$23,000	(45,000)
Net income	\$ 311,000

Income Statement
For the Three Months Ending March 31, 2006

	Year to Date	
Revenues		
Landscaping Fees	\$ 20,075.00	99.50
Finance Charge Income	100.00	0.50
Total Revenues	20,175.00	100.00
Cost of Sales		
Total Cost of Sales	0.00	0.00
Gross Profit	20,175.00	100.00
Expenses		
Auto Expense	2,200.00	10.90
Commissions and Fees Exp	6,000.00	29.74

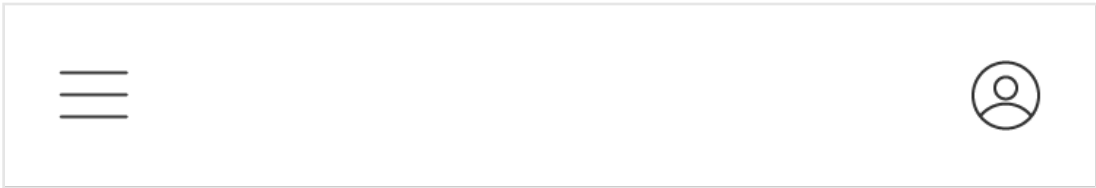
Sample Products Co.
Income Statement
For the Five Months Ended May 31, 2015

Sales	\$100,000
Cost of goods sold	75,000
Gross profit	25,000
Operating expenses	
Selling expenses	
Advertising expense	2,000
Commissions expense	5,000
Total selling expenses	7,000
Administrative expenses	
Office supplies expense	3,500
Office equipment expense	2,500
Total administrative expenses	6,000
Total operating expenses	13,000
Operating income	12,000
Non-Operating or other	
Interest revenues	5,000
Gain on sale of investments	3,000
Interest expense	(500)
Loss from lawsuit	(1,500)
Total non-operating	6,000
Net Income	\$ 18,000

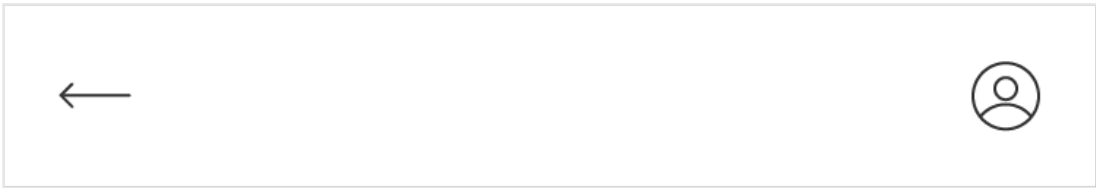
WIREFRAMES

GLOBAL NAVIGATION

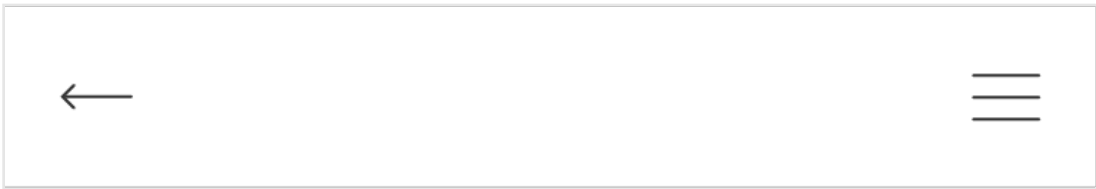
Mobile Nav & Account/Home Quicklink



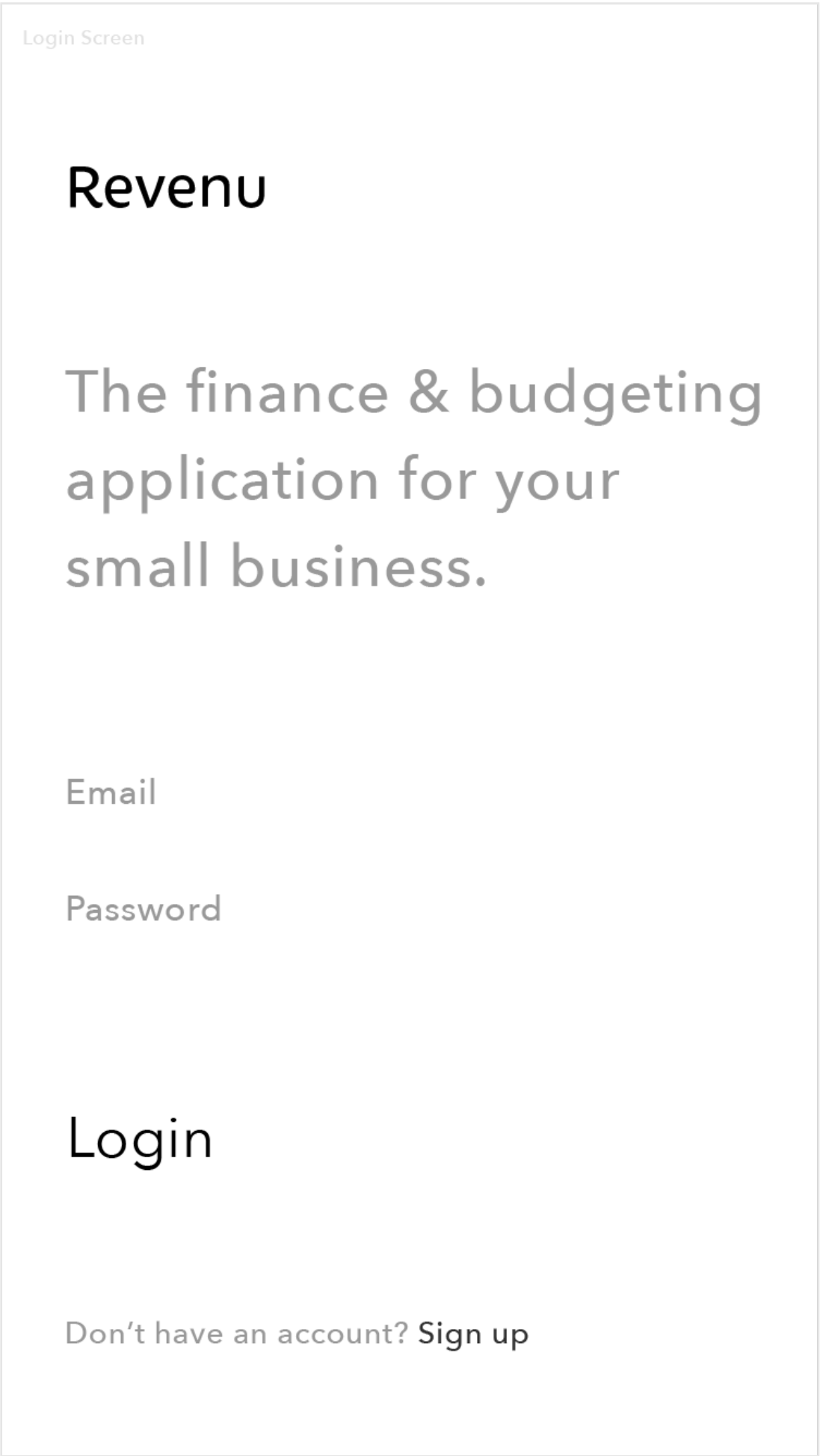
Back Button & Account/Home Quicklink



Back Button & Mobile Nav

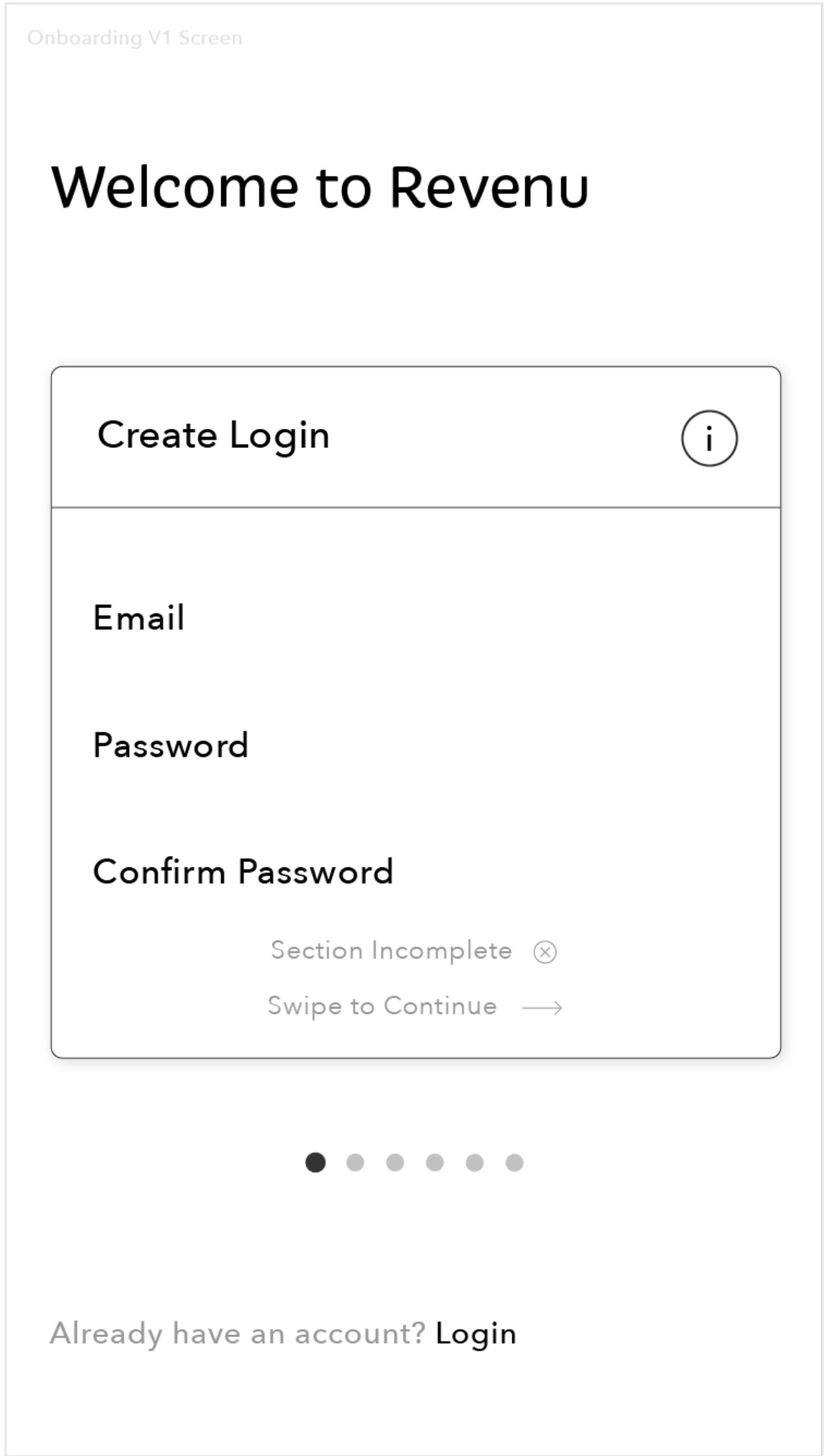


I played around with a few global navigation concepts, my initial idea was to have quicklinks to the mobile nav and account/home. My plan for the account page was for it to contain all important information about the user’s business and act as another way to easily navigate to all other sections of the application. I thought this gave it enough significance to remain in the global nav. Although when wireframing and thinking about a use case, navigating from one page to the next, especially with the use of cards I decided a back button would be of more use.



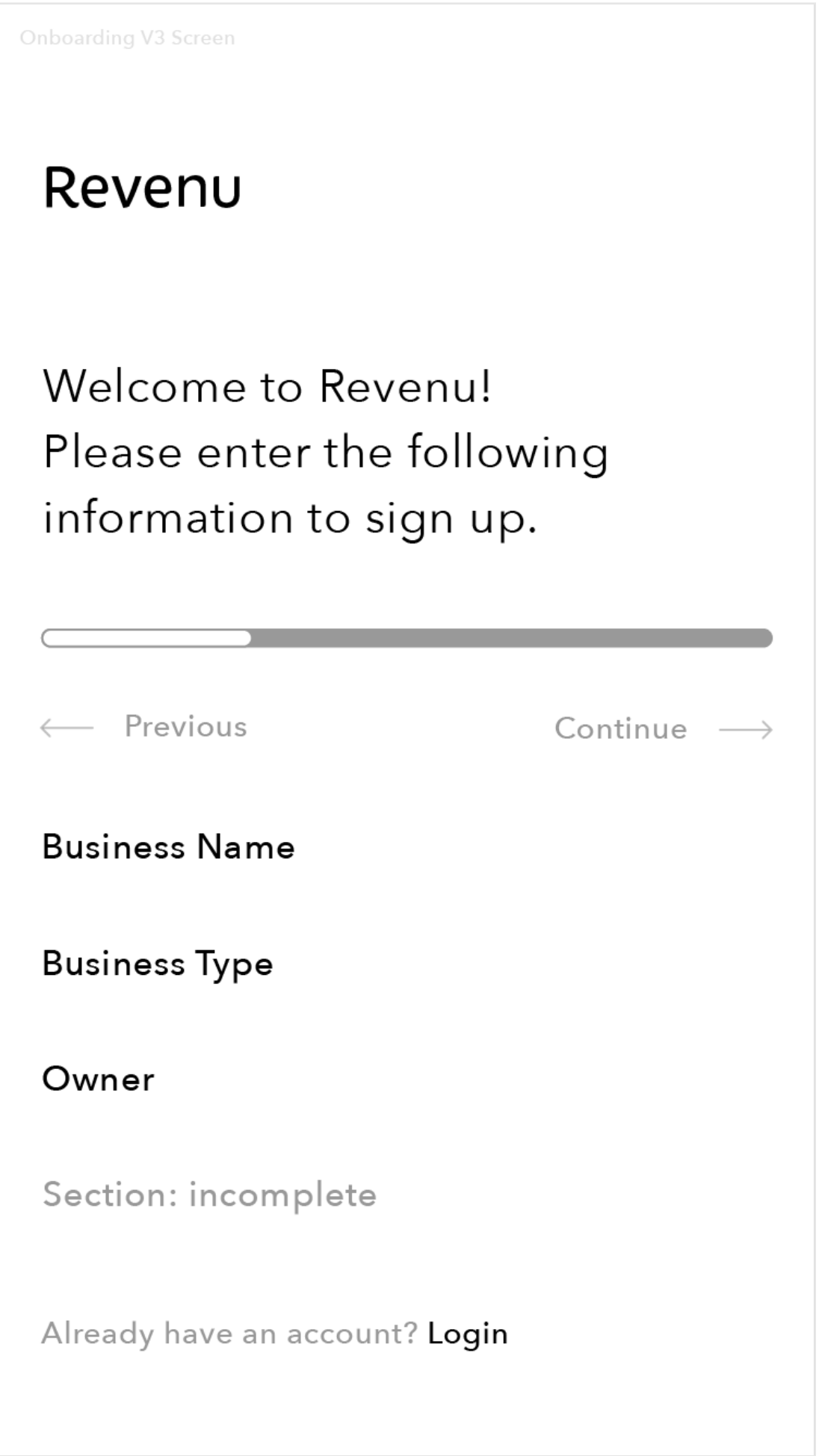
Login/Launch

Introduces the user not only to the application and it’s purpose but it’s simple and straightforward design. My main concern is how this style will play out with colors.



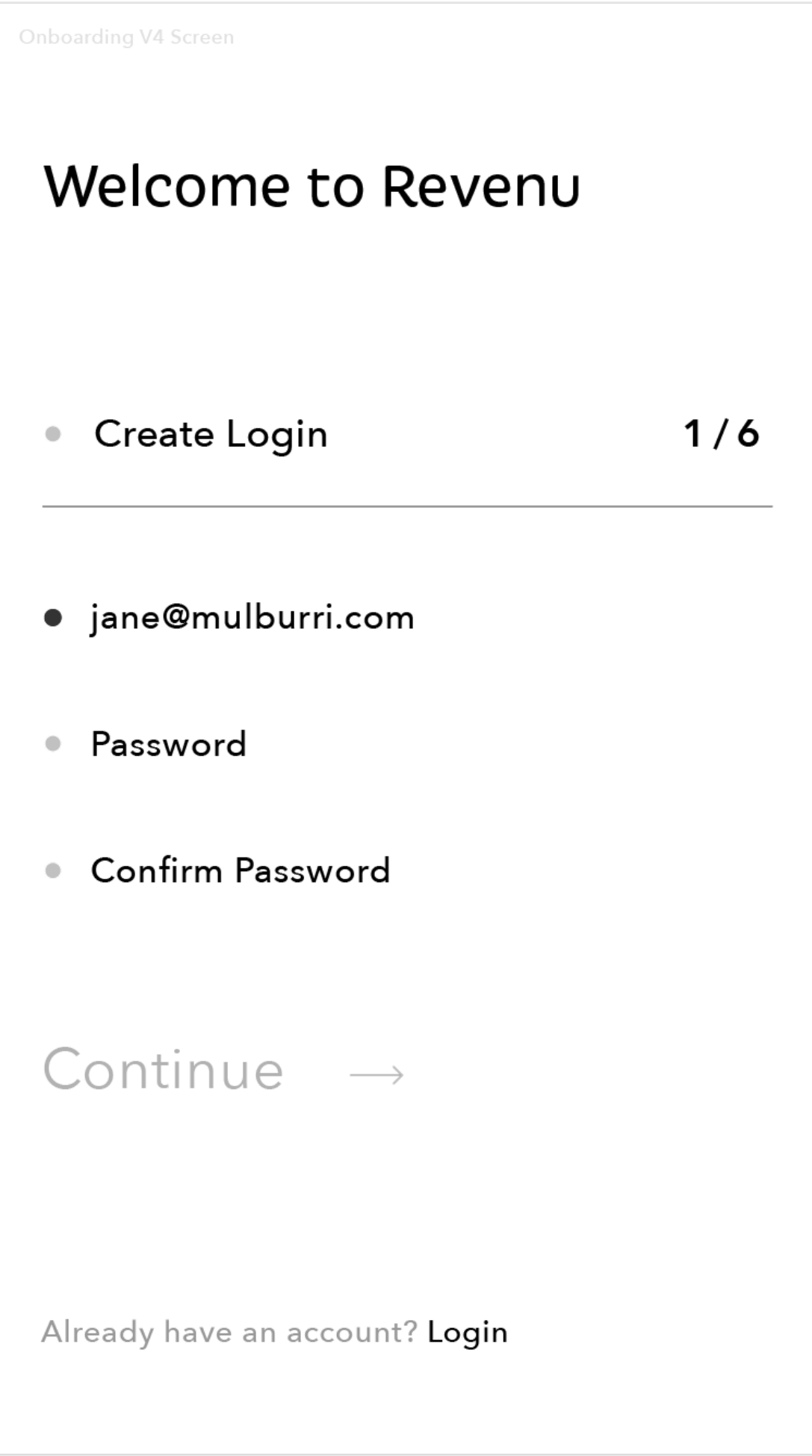
Onboarding V1

Card: Since I was leaning towards the use of cards in my application I played around with the idea of using them for the onboarding process as well. Users can swipe through the cards and input their information and if, at the end, are inputs are complete they may sign up for Revenu.



Onboarding V3

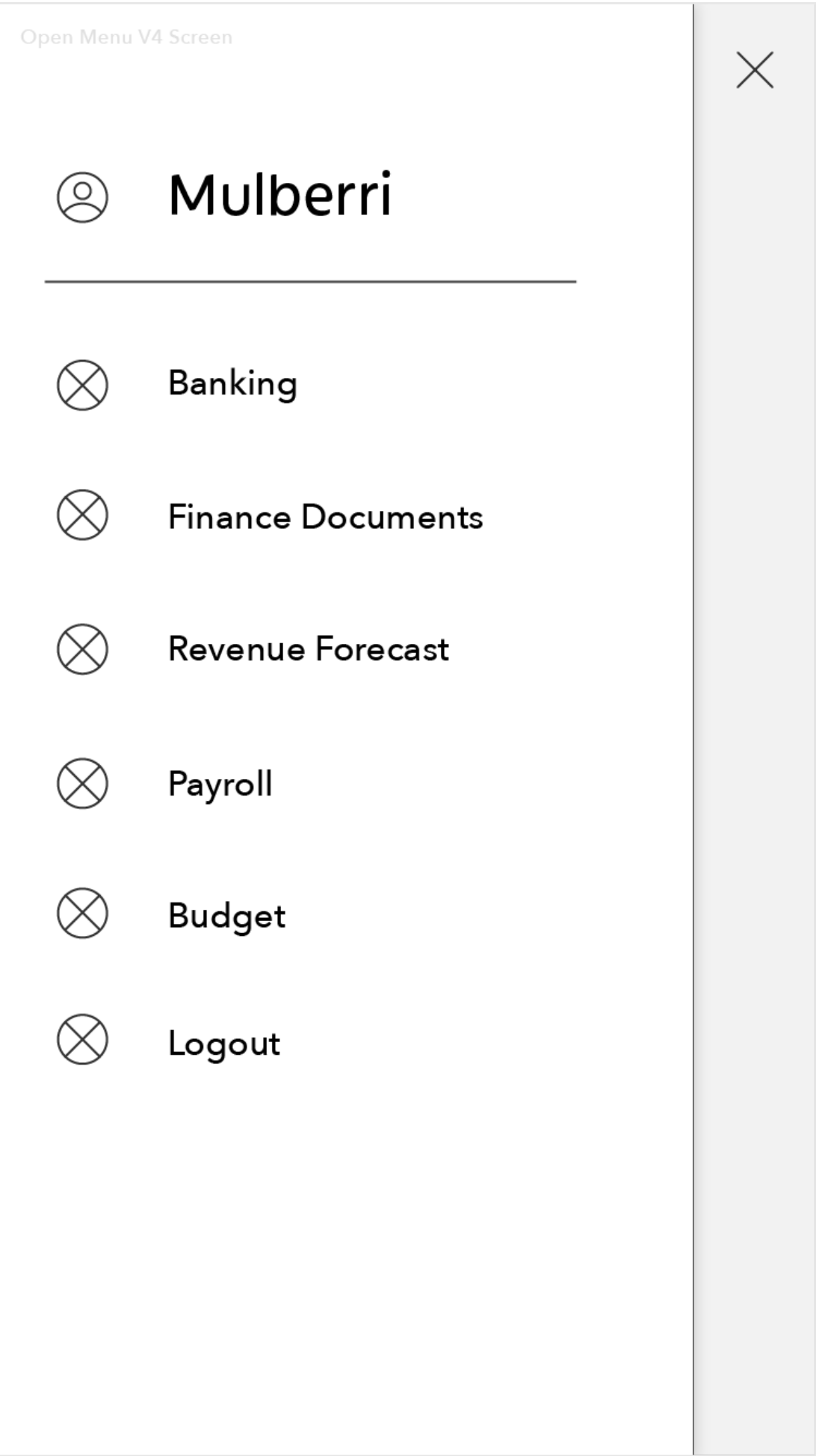
Progress Bar: Similar to the previous version, users input information and when the section is complete they may navigate forward or backwards, depending on their needs.



Onboarding V4

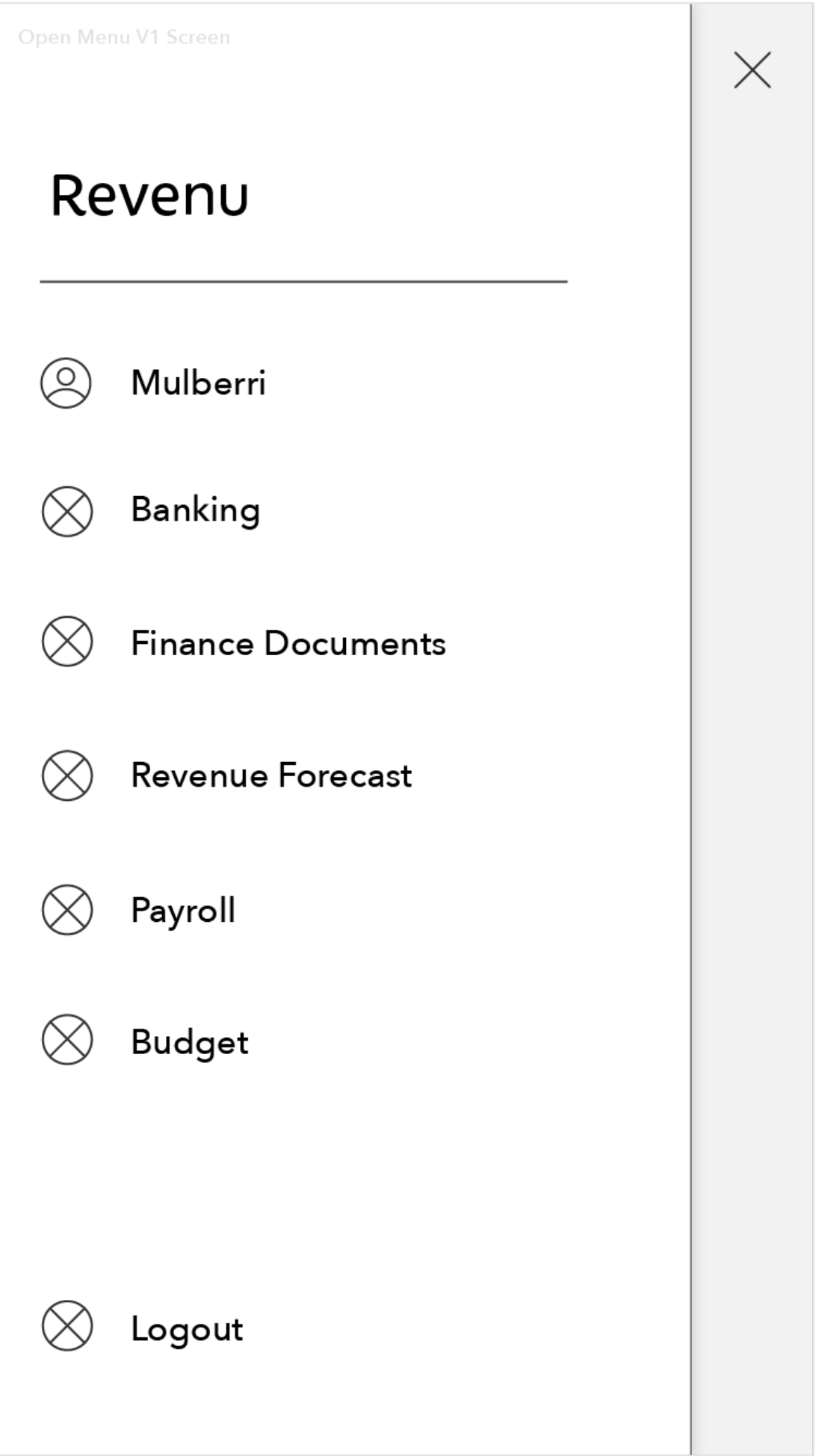
Green Light: As users input their information properly the dots will help indicate which field is currently active, and which are completed or incomplete. The continue button is inactive until steps are completed and the number on the side helps indicate their process.

Wireframes



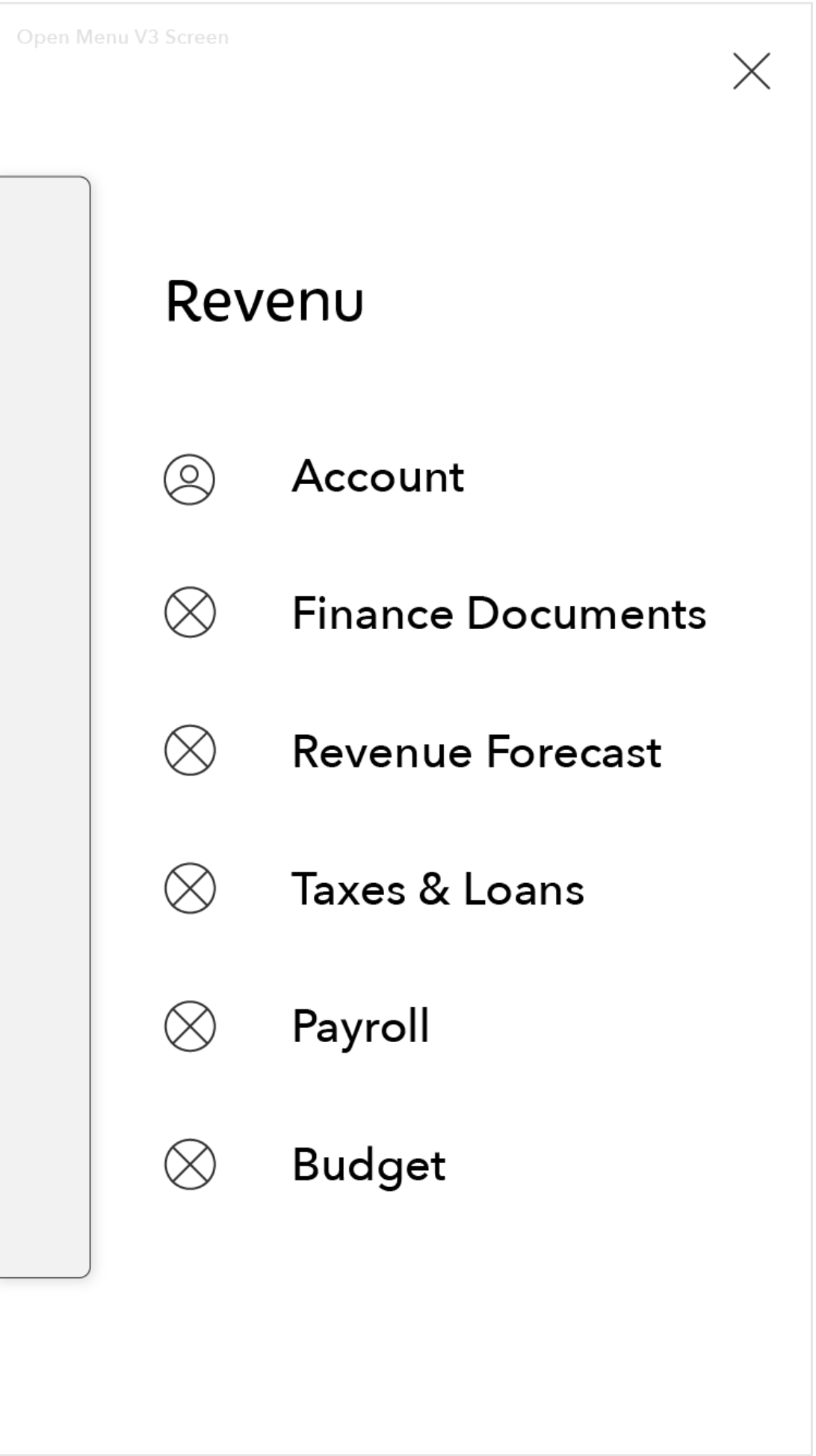
Menu Detail V1

Menu drawer with focus on link to the account section of the application.



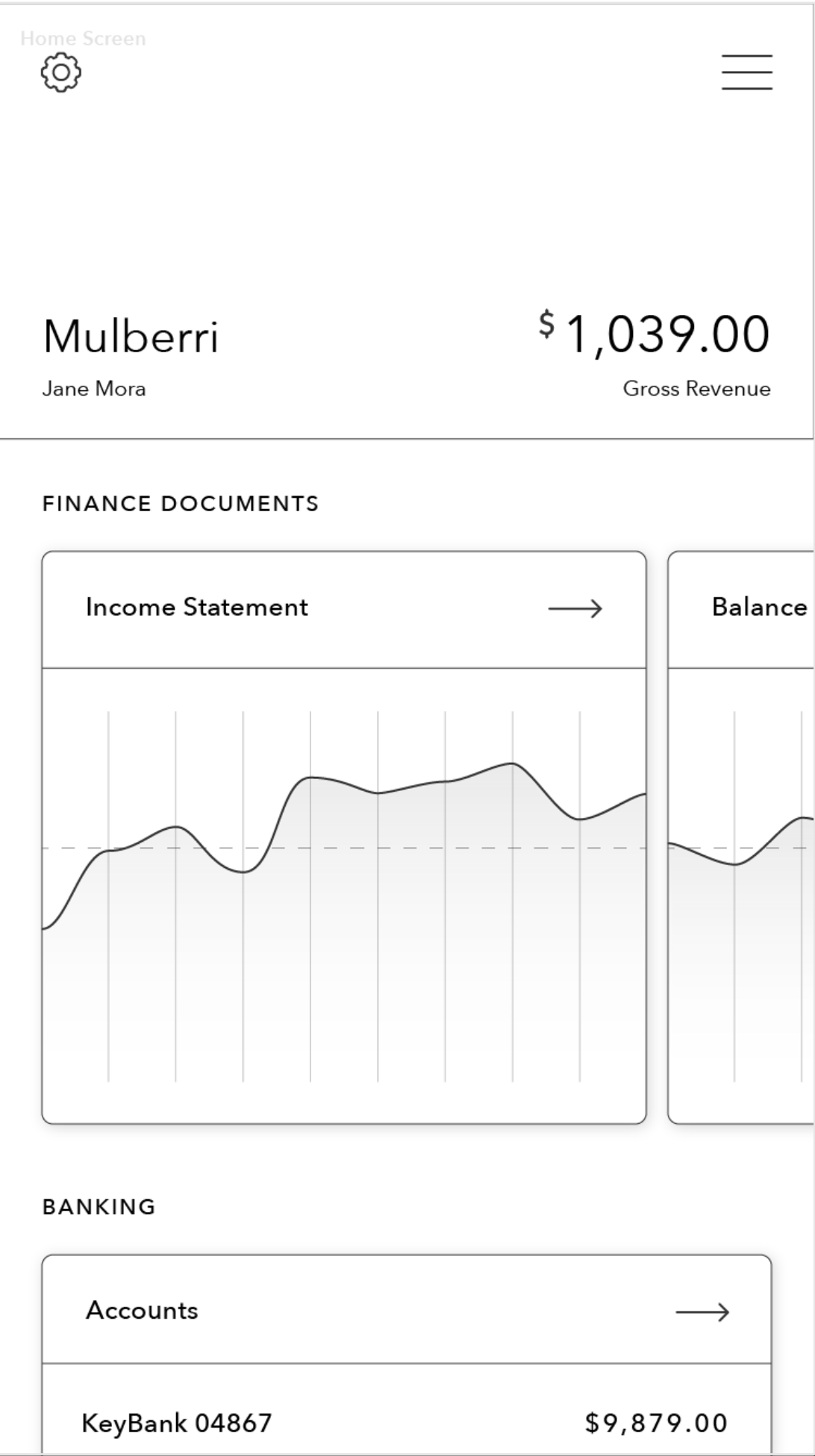
Menu Detail V2

Similar to V1 with a rearranged heirarchy amongst the links.



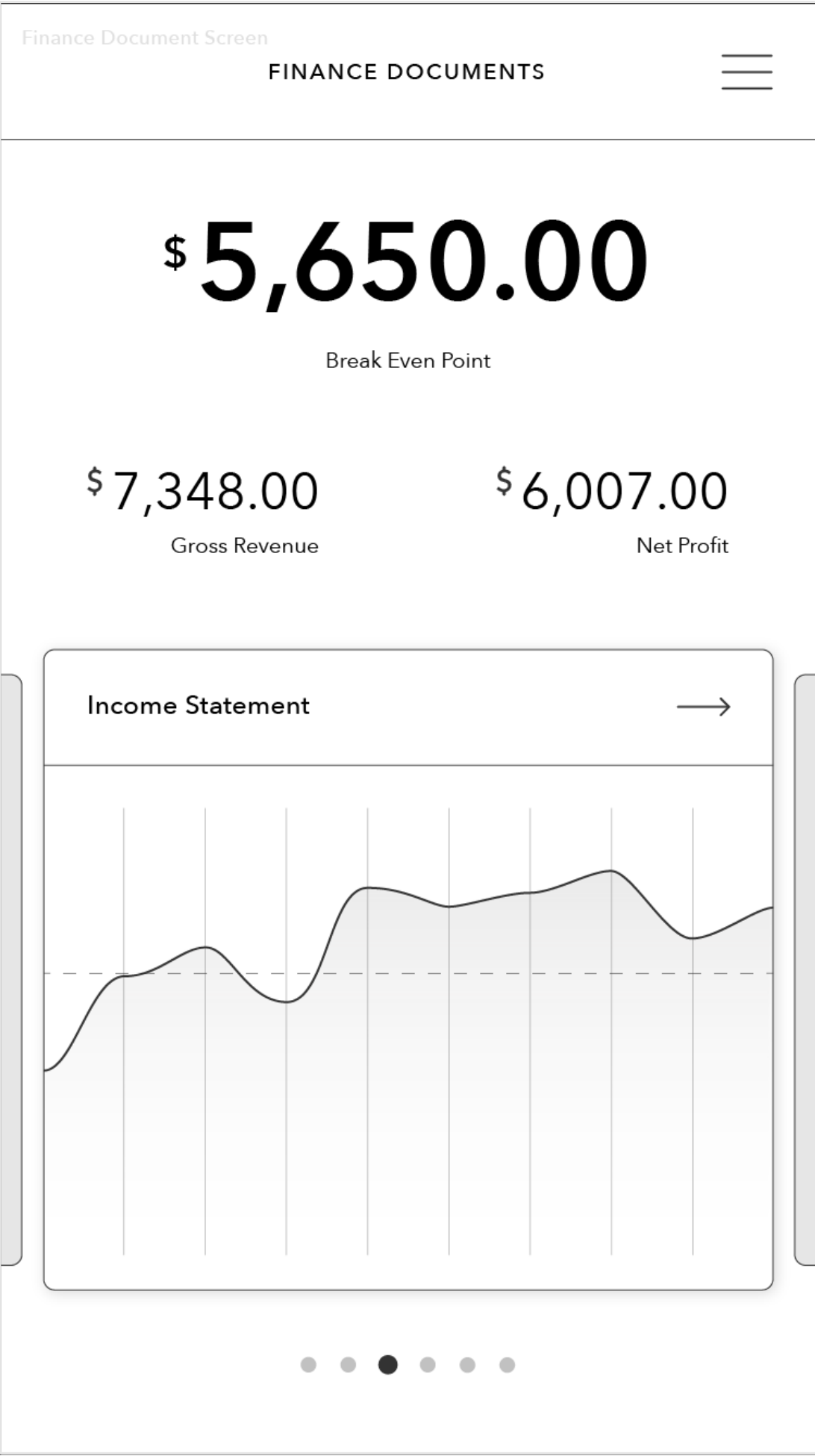
Menu Detail V3

Menu acts as a layer behind the main screen, revealed after it slides to the side, with links to all top tier pages.



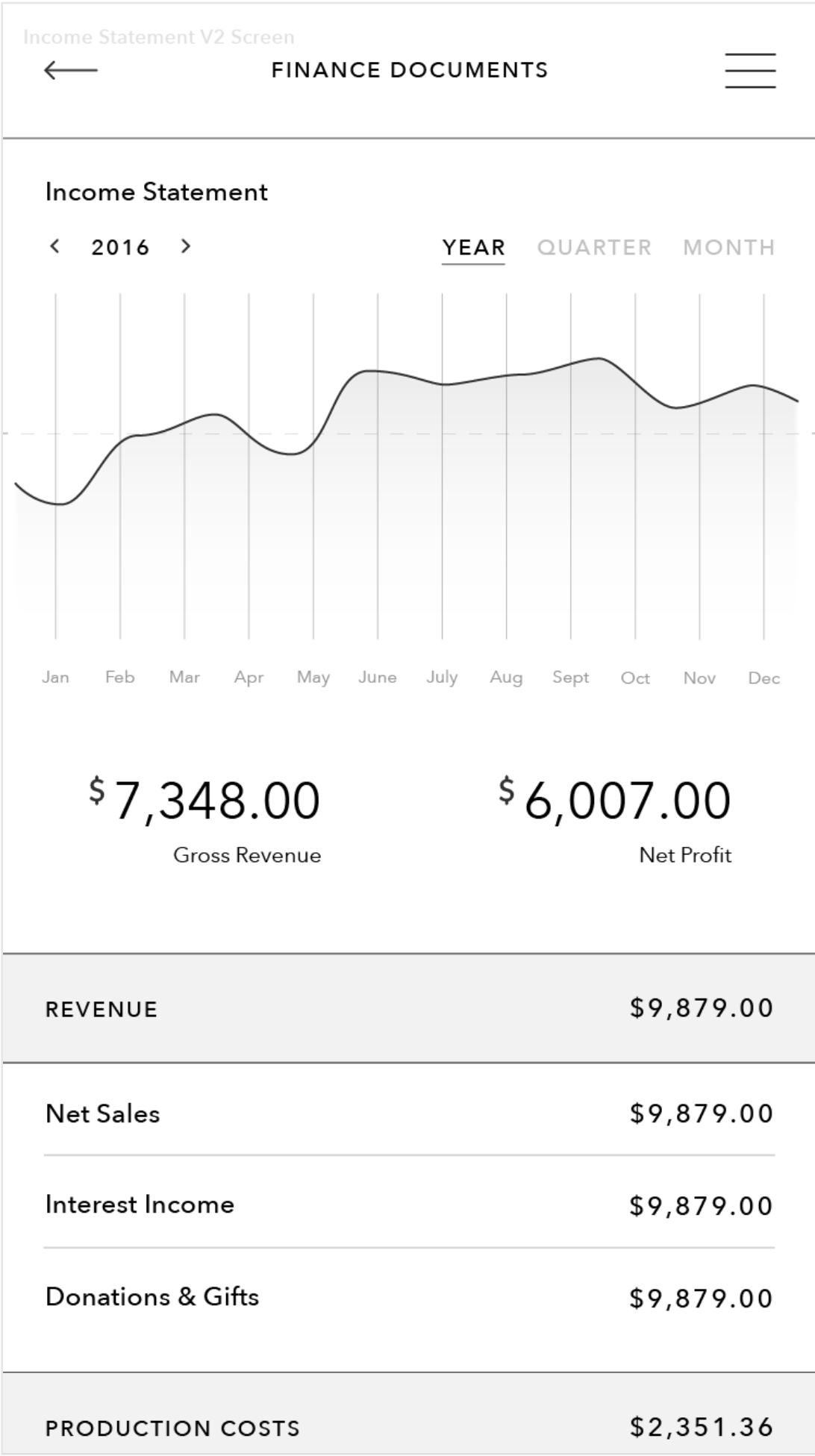
Home/Account

Should offer quick links to many other sections of the application and give overall detail and information about the business and it's current state of finances. I am rethinking the heirarchy and order of this page for compositions.



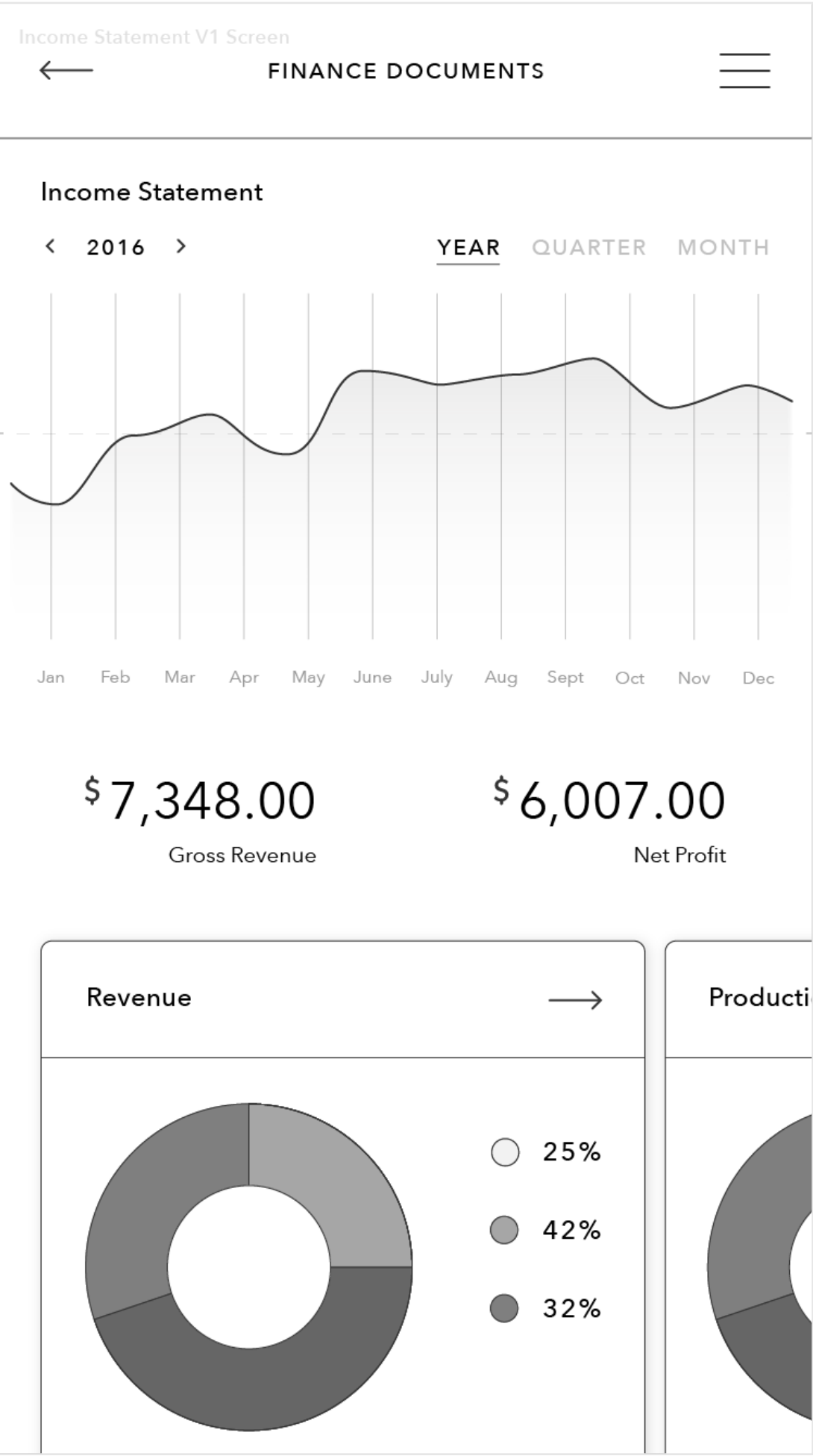
Finance Document Main Page

Focuses largely on giving users the base information they need to understand the graphs below with very simple, quick links to the detail pages for the documents.



Income Statement Detail

Flat: Users may land on this page from the account or finance document pages. The detail page will show the income statement graph with further information about their break even point, net profit, and business revenues and expenses.



Income Statement Detail

Cards: Similar to the flat version but with less information immediately available on revenues and expenses for the year, quarter or month, with links to revenue and expense detail pages.

Banking Main Screen

BANKING

ACCOUNT NUMBER	TOTAL
Chase 04867	\$23,472.00
Chase 06548	\$9,879.00
Wells Fargo 01549	\$17,967.00
LOANS	TOTAL
Term Loan	\$2,400.00
SBA Loan	\$5,000.00
TAXES	TOTAL
Income Tax	\$2,400.00
Self-Employment Tax	\$4,500.00
Excise Tax	\$5,000.00
State Taxes	\$5,000.00

Banking Main Page

Flat: Lays out all of the users banking information in simple, straightforward columns. My concern with this is the ease of use for users to click in and out of different account or loan detail pages.

Banking Main Screen

BANKING

Cards

Card Number

**** * 0486

Visa

Name

Jane Mora

Date

05/17

Accounts

BUSINESS ACCOUNT

Chase ----04867

\$23,472.00

PAYROLL ACCOUNT

Wells Fargo ----01549

\$17,967.00

LOANS ACCOUNT

Chase ----06548

\$9,879.00

Banking

Banking Main Page

Cards: Uses cards to make items easier to click and go into. I would like to do more research into what information should or would be displayed for a typical banking app, especially for someone with more than one account.

Loan Detail Screen

TERM LOAN

REMAINING DUE

\$1,704.00

PAID (25%)

\$696.00

TOTAL

\$2,400.00

Term Loan

LOAN TERM

5 years

0 months

0 weeks

INTEREST RATE

6%

MONTHLY PAYMENT

\$46.40

COMPOUND

Monthly (APR)

PAY BACK

Every Month

TOTAL PAYMENTS

\$2,783.92

TOTAL INTEREST

\$383.92

PRINCIPAL

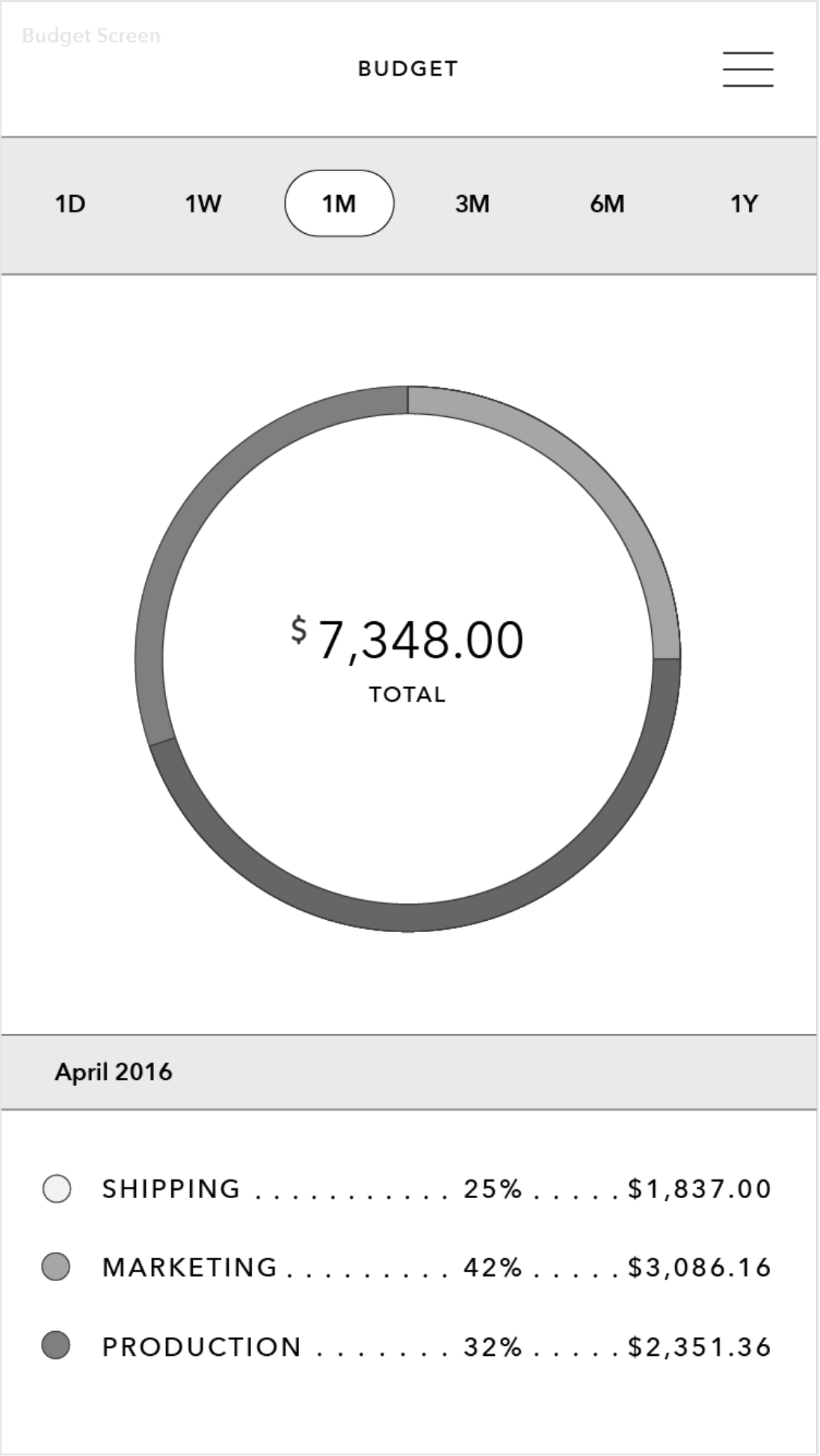
86%

INTEREST

14%

Loan Detail

Loan detail page should offer up basic loan information, suggested monthly payments, user payment schedule and information on loan progress. Many sections of this page may be editable.



Budget Detail

Flat: Current budget screen design has a flat focus. I feel I need to do more research into traditional budgeting forms and practices before continuing this page.

INTERACTION COMPS: JOIN REVENU

Interaction starts on login screen where users clicks on the bottom link to sign up. Once on onboarding process the user will complete the first screen, filling in their email and passwords, and press continue. On the second screen the user will click back to the login screen to create a looping animation.

Revenu

The finance & budgeting application for your small business.

Email

Password

Login

Don't have an account? Sign up

Login Screen

Welcome to Revenu

Create Login1 / 6

- jane@mulburri.com
- Password
- Confirm Password

Continue →

Already have an account? Login

Onboarding: Create Login

Welcome to Revenu

Enter Business Information2 / 6

- Business Name
- Business Type
- Owner

Continue →

Already have an account? Login

Onboarding: Enter Business Information

ONBOARDING (NOT SHOWN IN INTERACTION)

Welcome to Revenu

Connect Bank Accounts3 / 6

Wells Fargo

Routing Number

Account Number

+ Add an Account

Continue →

Already have an account? Login

Onboarding: Connect Bank Accounts

User can connect multiple bank accounts to the app.

Comps

Welcome to Revenu

Designate Accounts4 / 6

Wells Fargo01549

Account Use

Account Title

Skip →

Already have an account? Login

Onboarding: Designate Accounts

If their bank accounts have specific purposes they can designate those purposes here.

Welcome to Revenu

Additional Information5 / 6

Total Number of Employees

Industry

Website

Continue →

Already have an account? Login

Onboarding: Additional Information

User types in email and password, click to continue.

Welcome to Revenu

Create Payroll6 / 6

Total Number of Employees2 / 4

Employee First Name, Last Name

Salary

Pay Day

Pay Cycle

Skip →

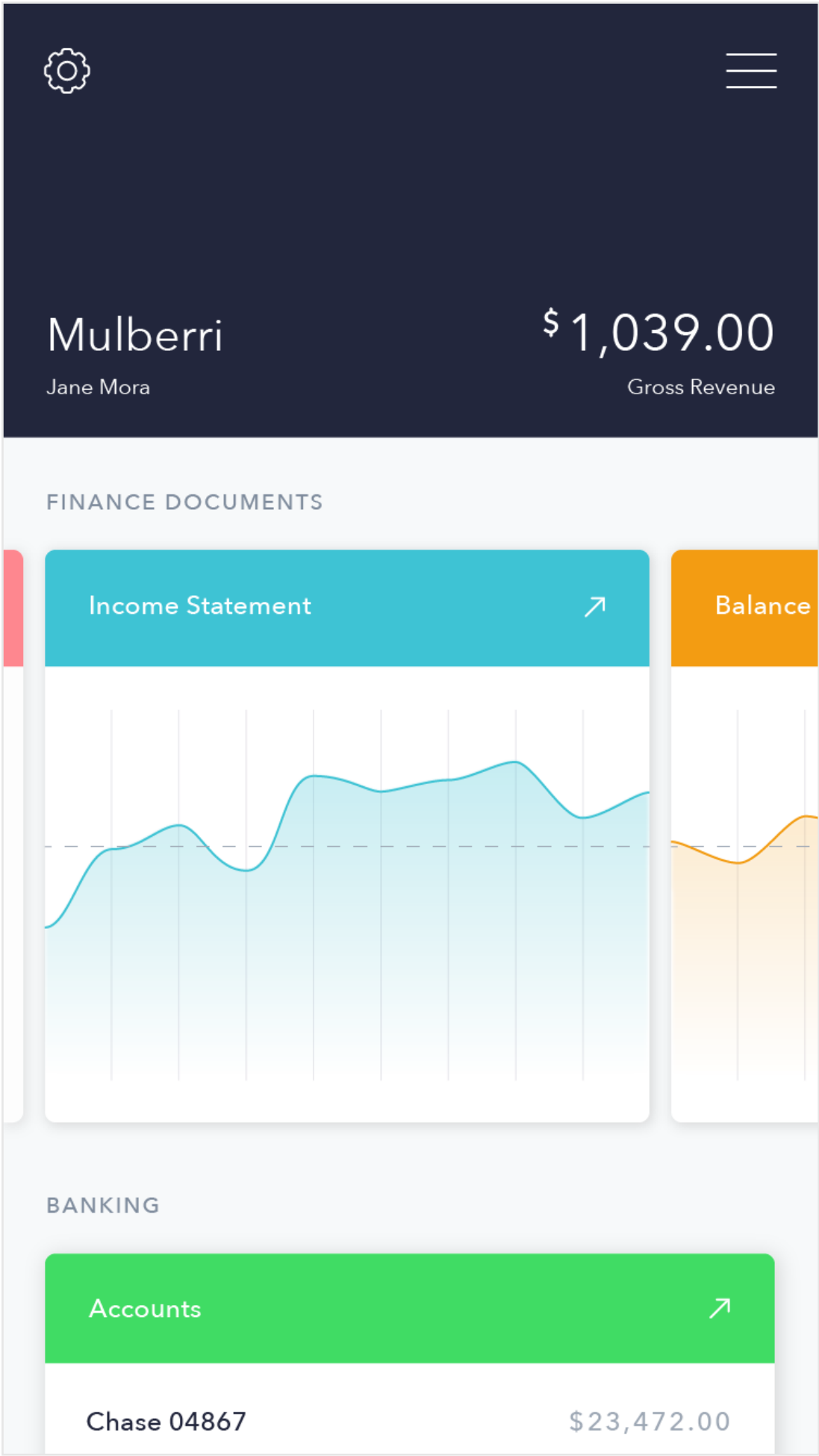
Already have an account? Login

Onboarding: Create Payroll

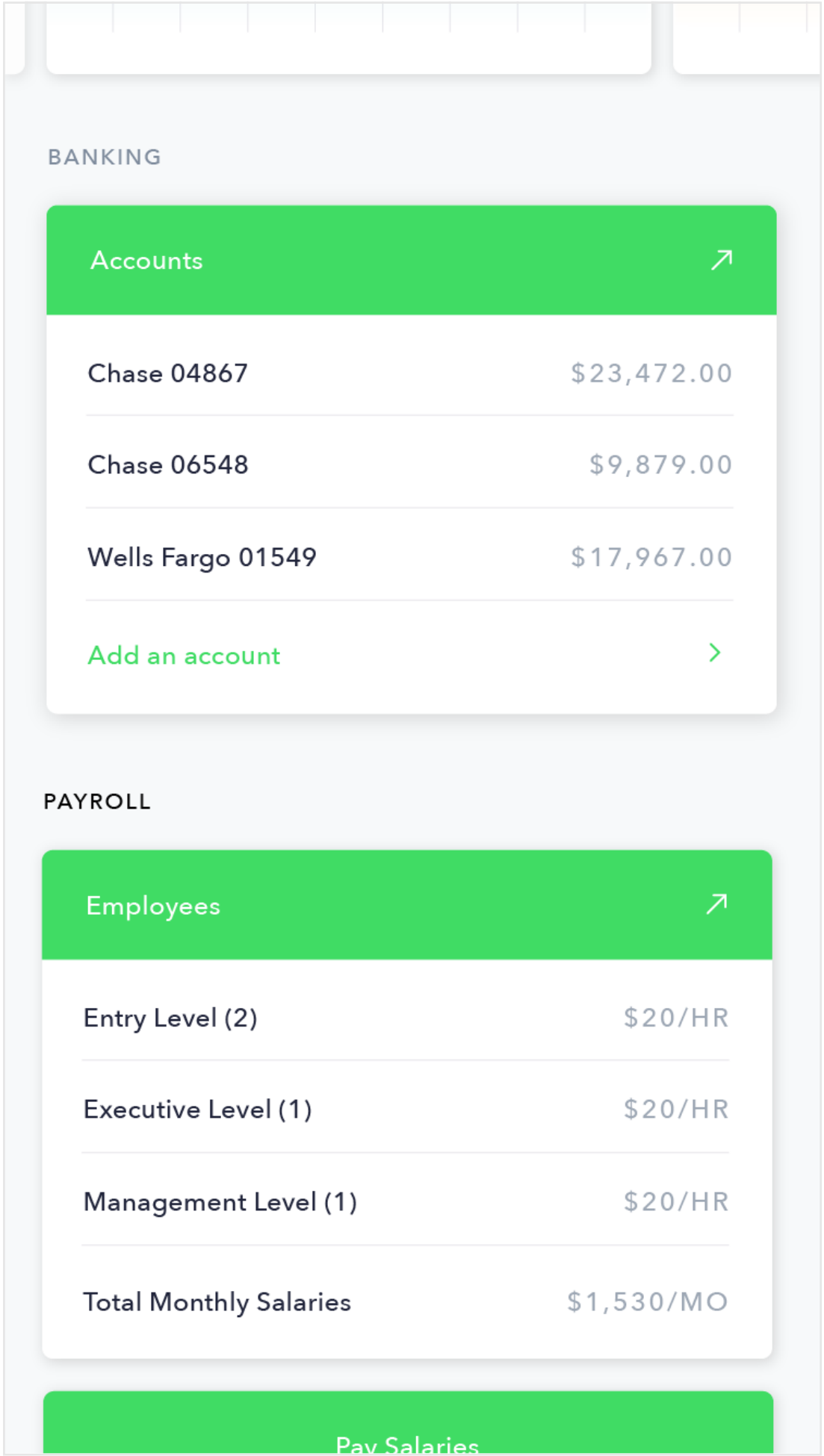
If they want, users can create their payroll and list of employees.

INTERACTION COMPS: EXPLORE THE APP

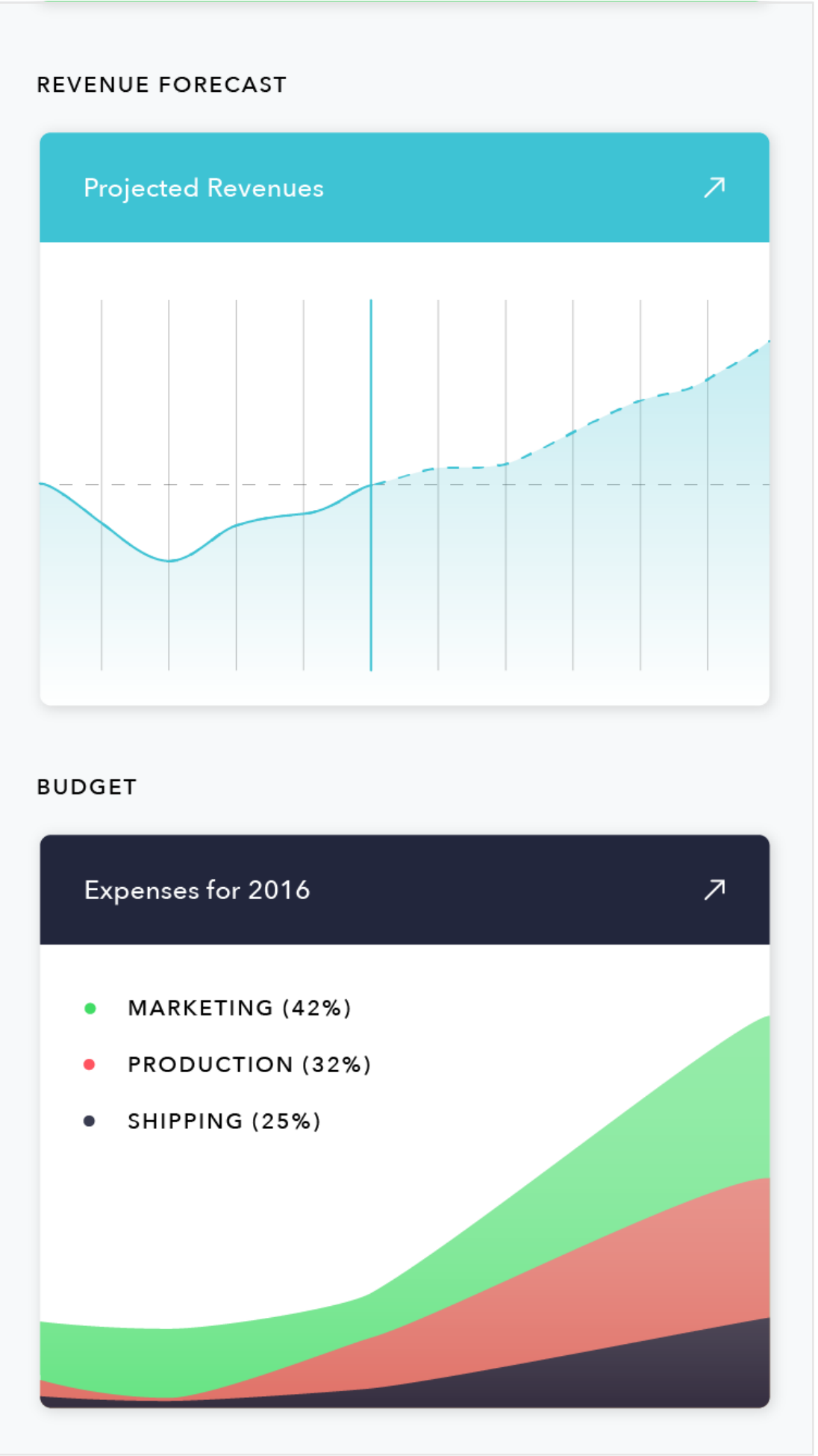
Interaction will show basic structure of the account page by swiping through cards and scrolling throughout the page. Main sections of the comp are shown to the right.



Account: top



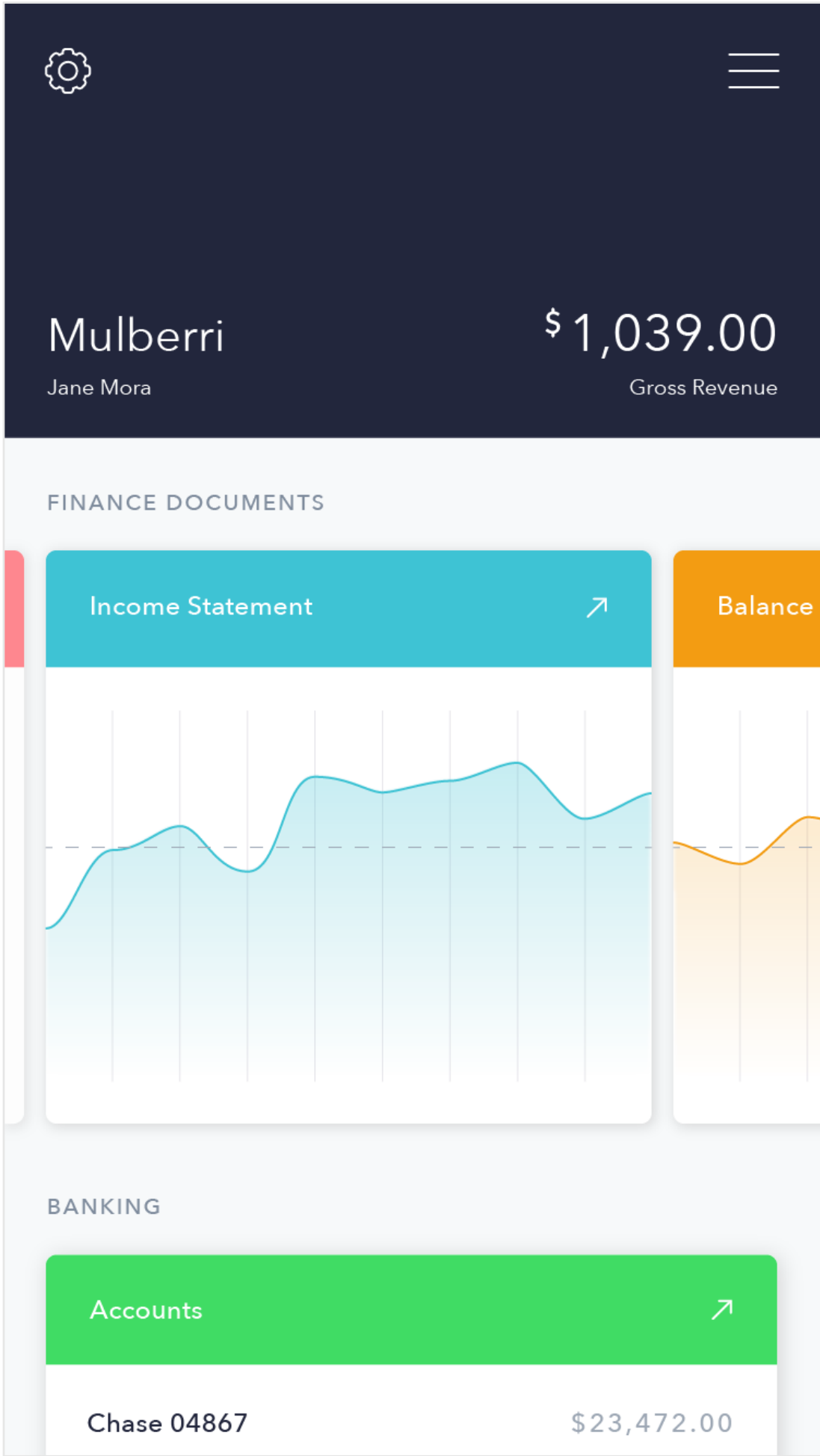
Account: scrolled



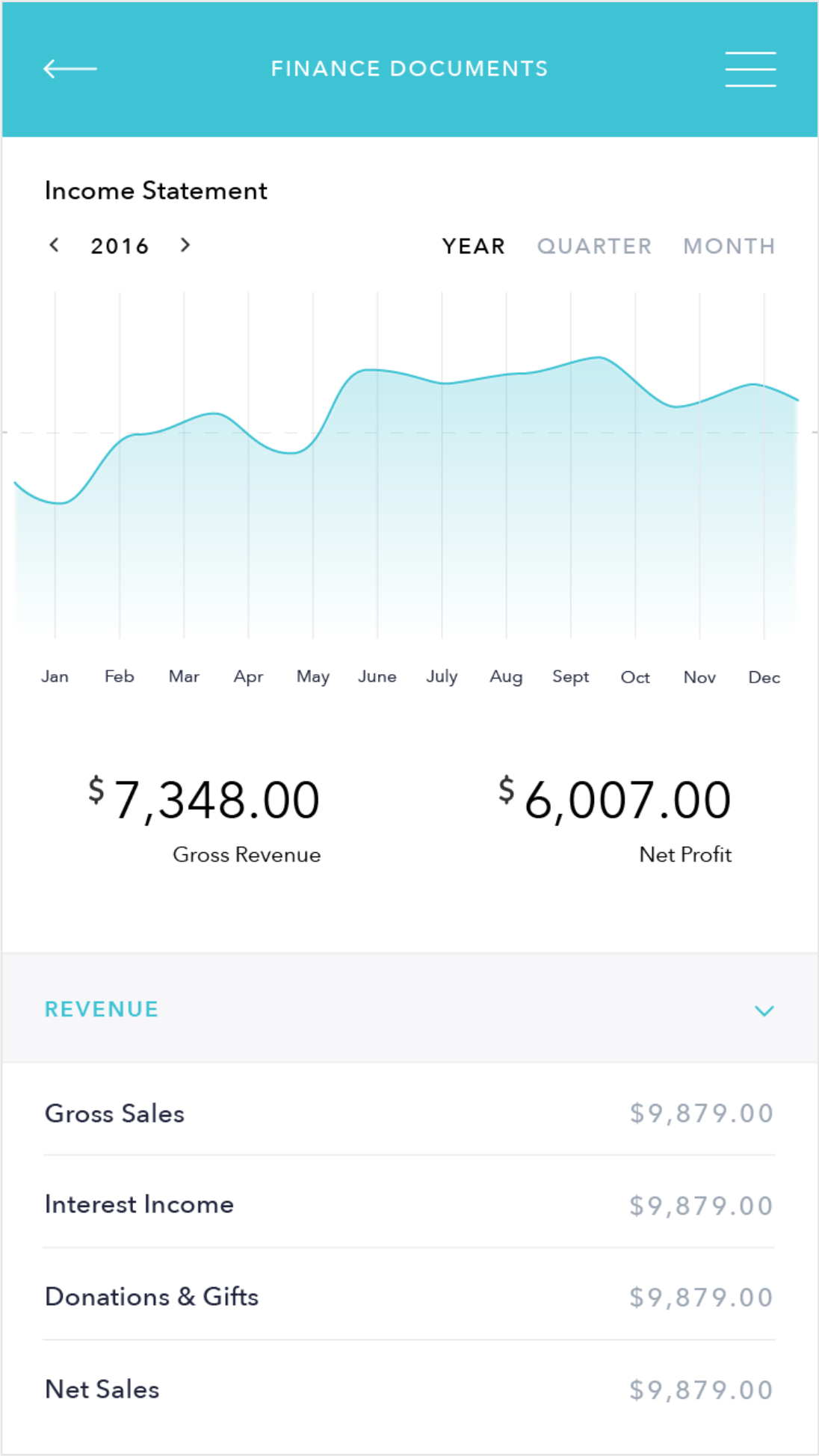
Account: bottom

INTERACTION COMPS: NAVIGATE FROM PAGE TO PAGE

User will swipe through financial document cards on account page, click on the Income Statement card. The card will expand to reveal the detail page for the Income statement, and after some time the user will click back to the account page.



Account Page



Income Statement Detail Page

INTERACTION COMPS: SIMPLE EDITTING CAPABILITIES

User will start on an Bank Accounts transaction detail page, from there they will click on a transaction and pull it to the left to reveal an edit option. The user will click on this button, the screens will transition from bank account detail to edit transaction and after scrolling the user will choose to “ignore changes”.

←

CHASE 04867

≡

CURRENT BALANCE

\$23,472.00

All

Expenses

Income

Q Search

Electricity Bill	- \$250.00
Operating Expense · September 27, 2016	
Web Domain Purchase	- \$10.00
Sales Costs · September 27, 2016	
Rent	- \$2,700.00
Operating Expense · September 27, 2016	
Fabric	- \$147.12
Production Costs · September 26, 2016	
Printing Paper	- \$54.68
Production Costs · September 26, 2016	
Shipping	- \$37.43
Sales Costs · September 26, 2016	
Sales	+ \$41.98
Revenue · September 26, 2016	

Bank Account Detail

←

EDIT TRANSACTION

≡

Transaction ID

9E57938FT5794TLR

Status

Pending

Account

Chase04867

Amount

- \$10.00

Transaction Descriptor

Web Domain Purchase

CANCEL

Category

Operating Expense

Date

9/27/2016

Visibility

☐ Balance Sheet

☒ Income Statement

☒ Expense Report

☒ Cash Flow Statement

☒ Revenue Forecast

☐ Budget

Memo

Add a note . . .

IGNORE CHANGES

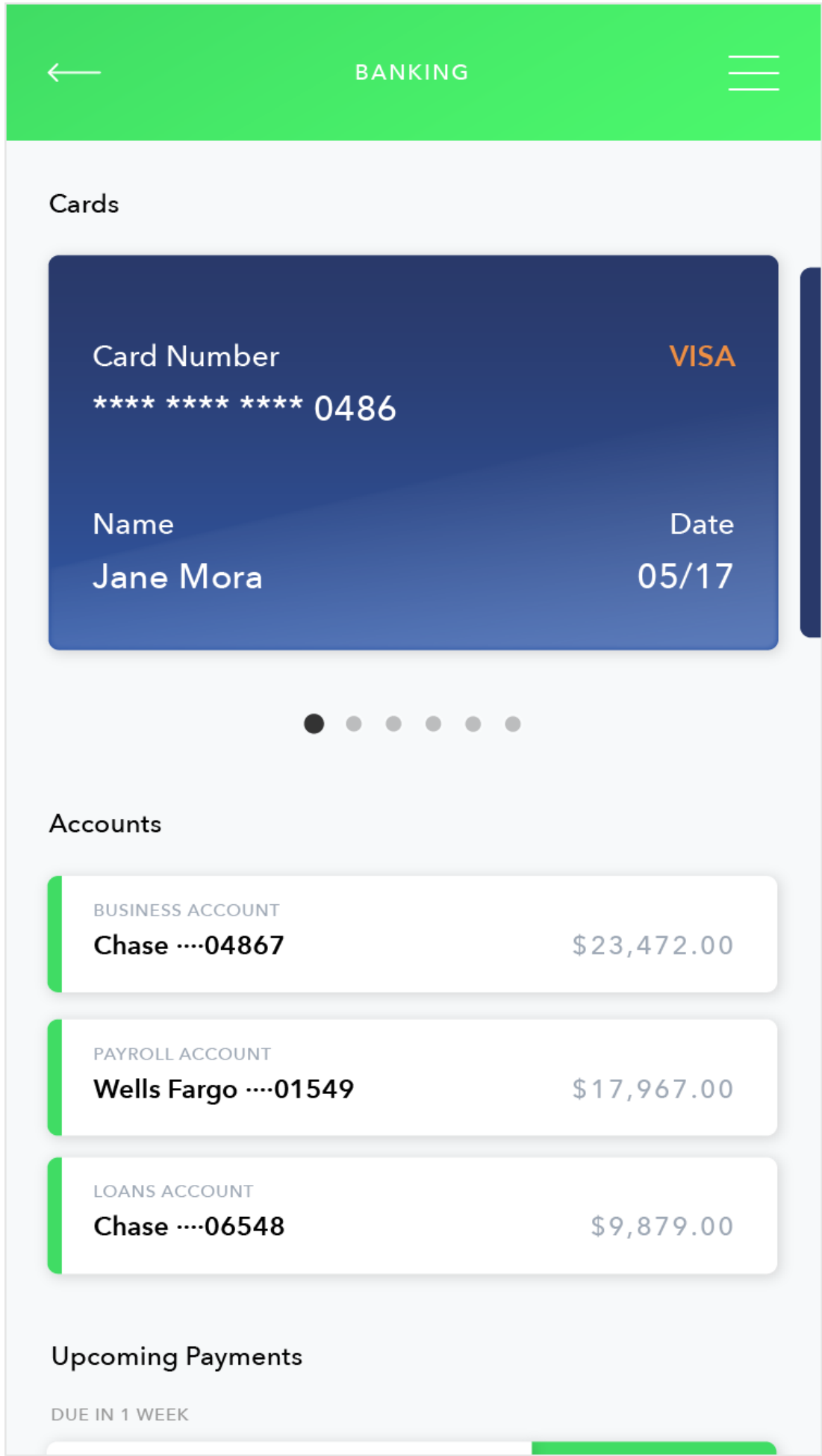
APPLY CHANGES

REPORT TRANSACTION

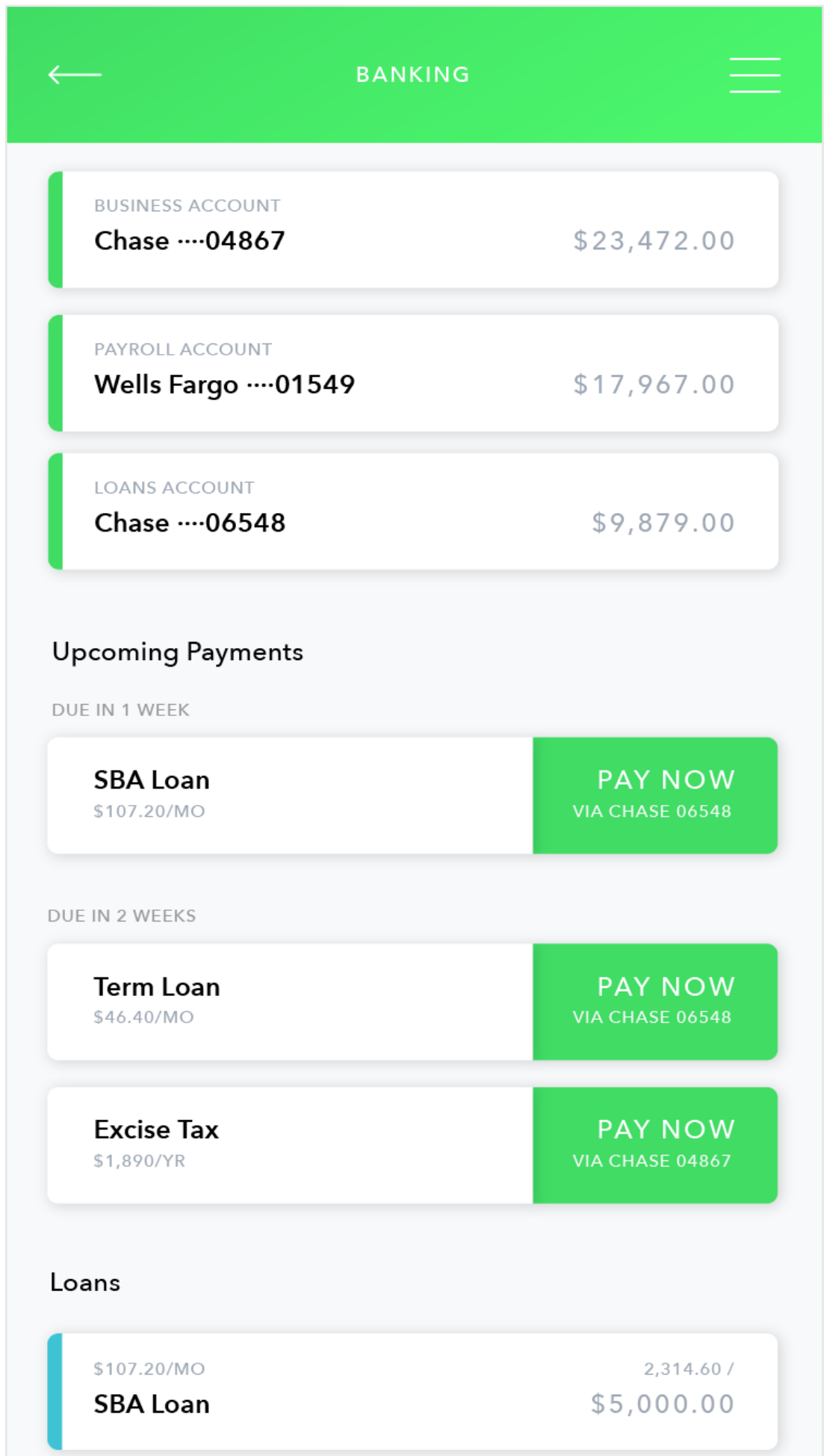
Edit Transaction

INTERACTION COMPS: QUICK AND EASY PAYMENT OPTIONS

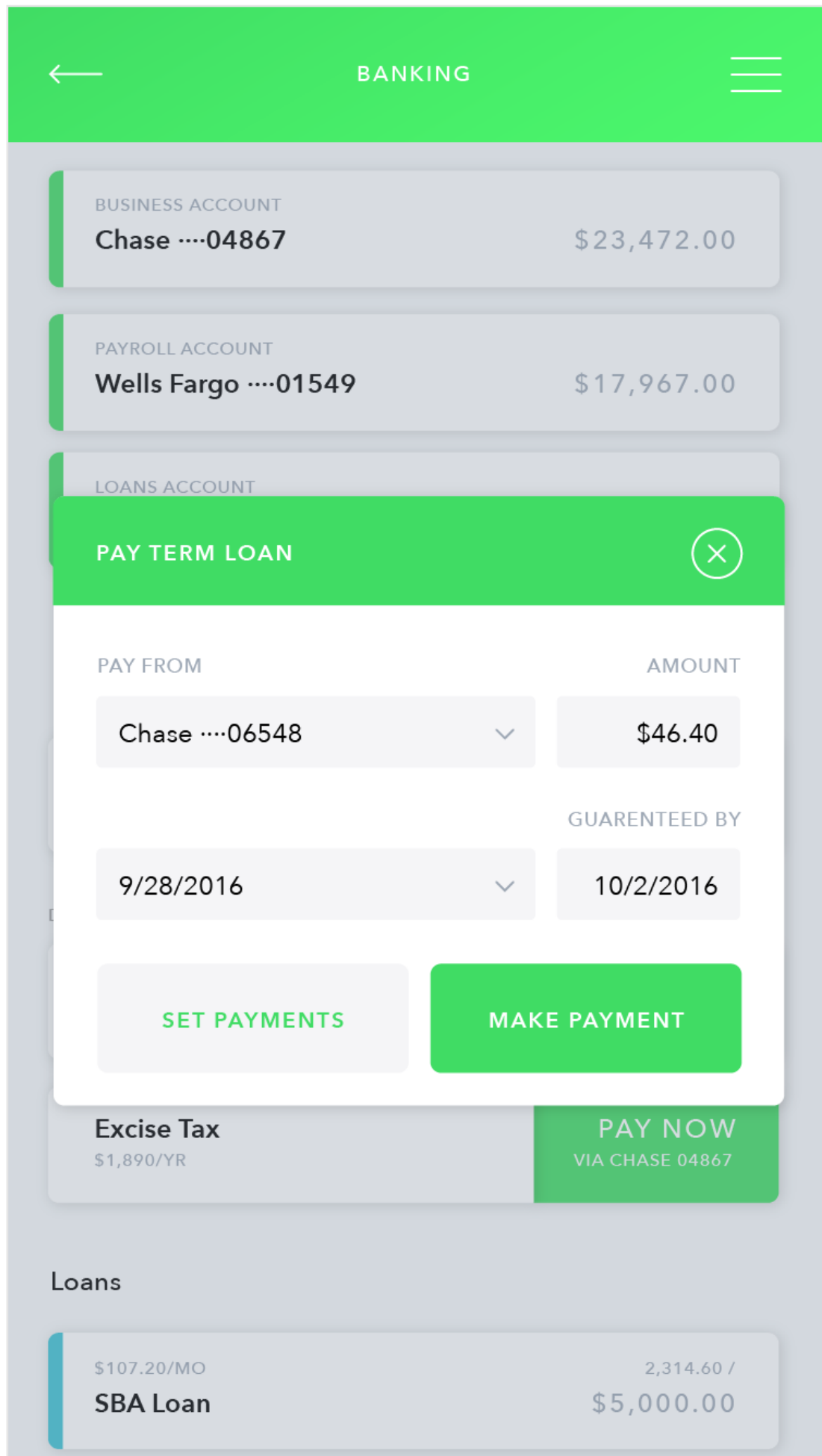
Through the Banking main page the user will have the ability to view upcoming payments and use quicklinks to make those payments. The user will click to make a loan payment and a pop-up will appear to verify the information attached to the payment. The user will click to confirm and the payment will disappear.



Banking Main Screen

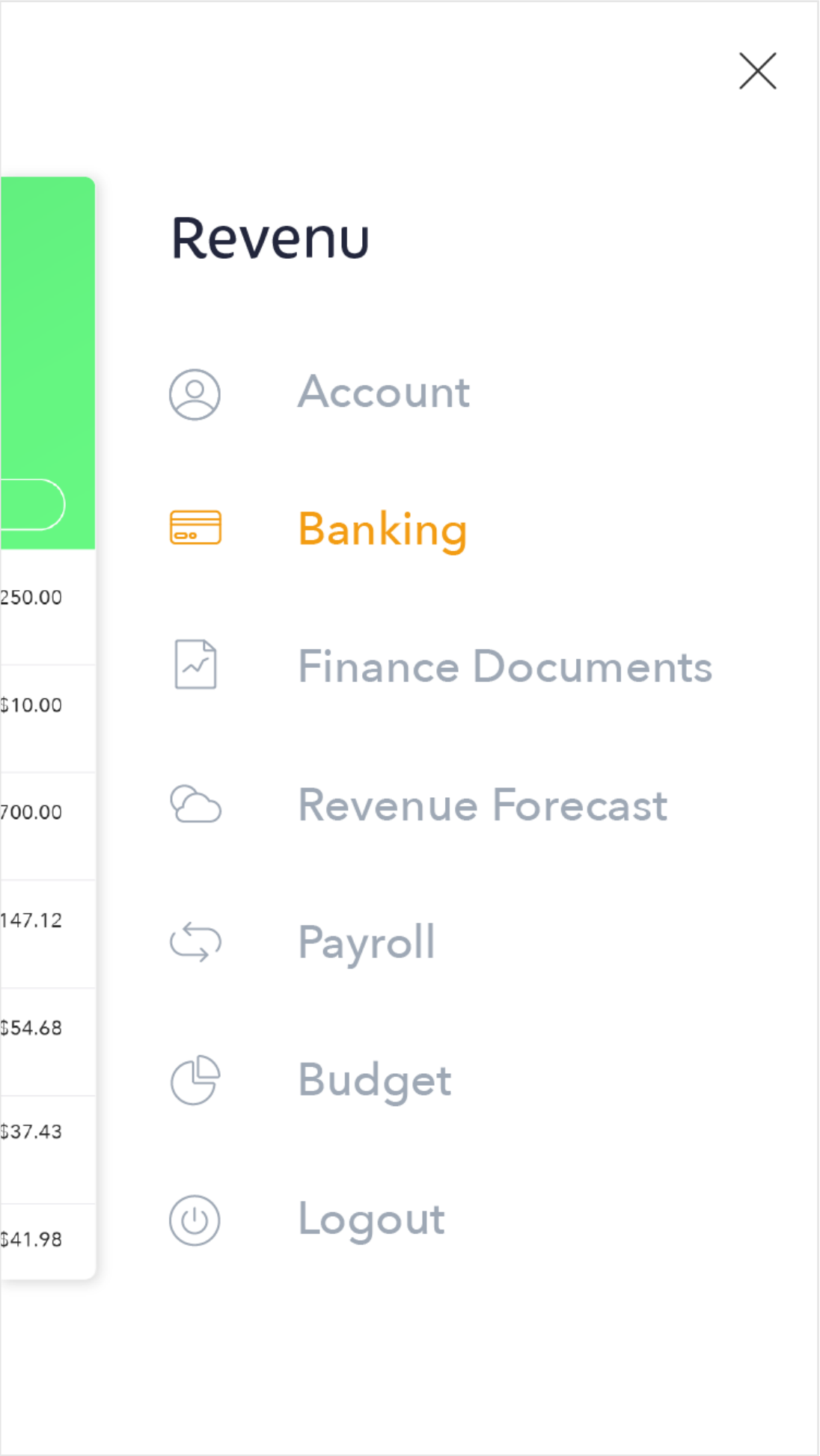


Banking Main Screen: scrolled

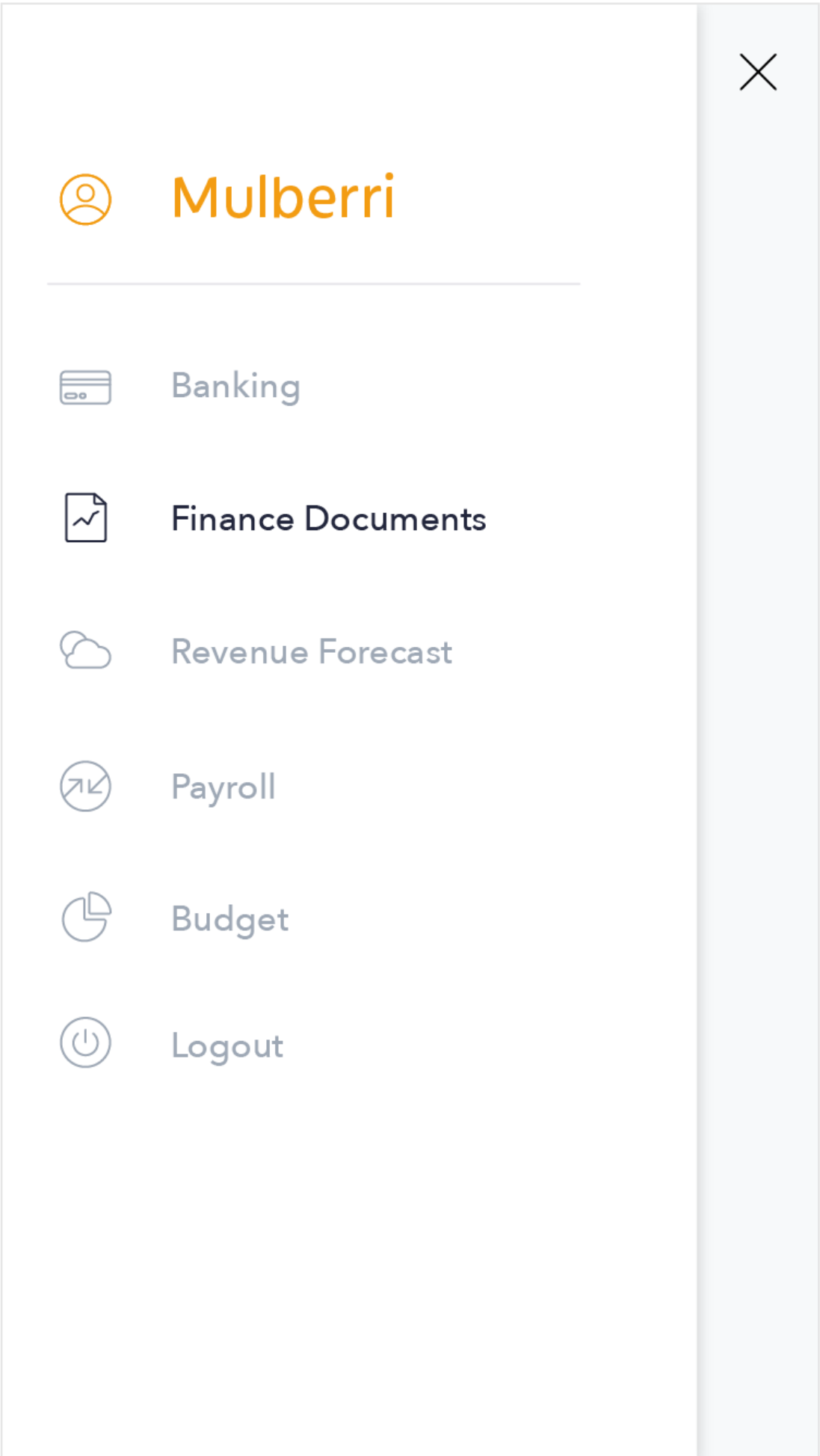


Banking Main Screen: Pop-up

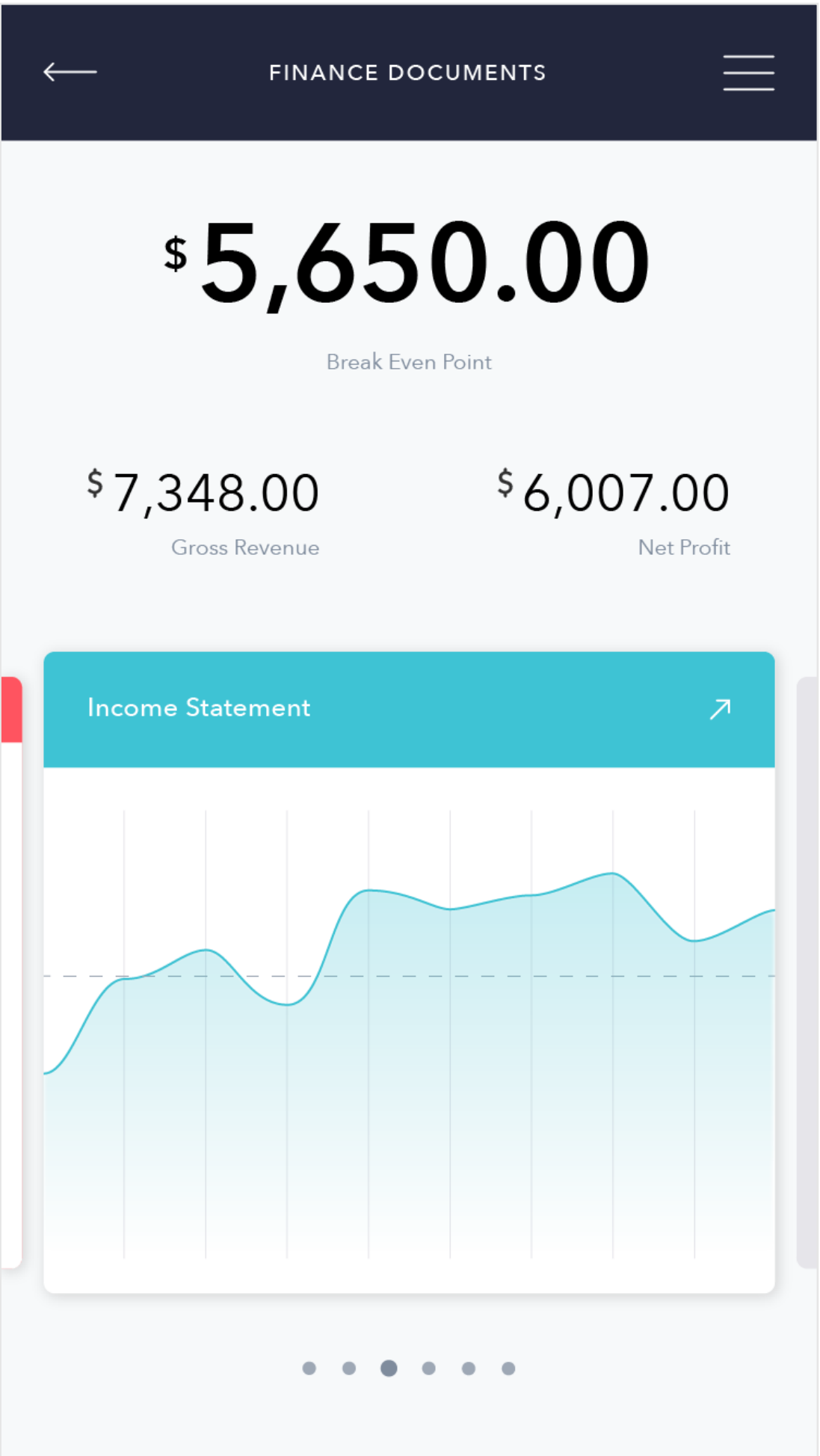
EXTRA VISUAL COMPS



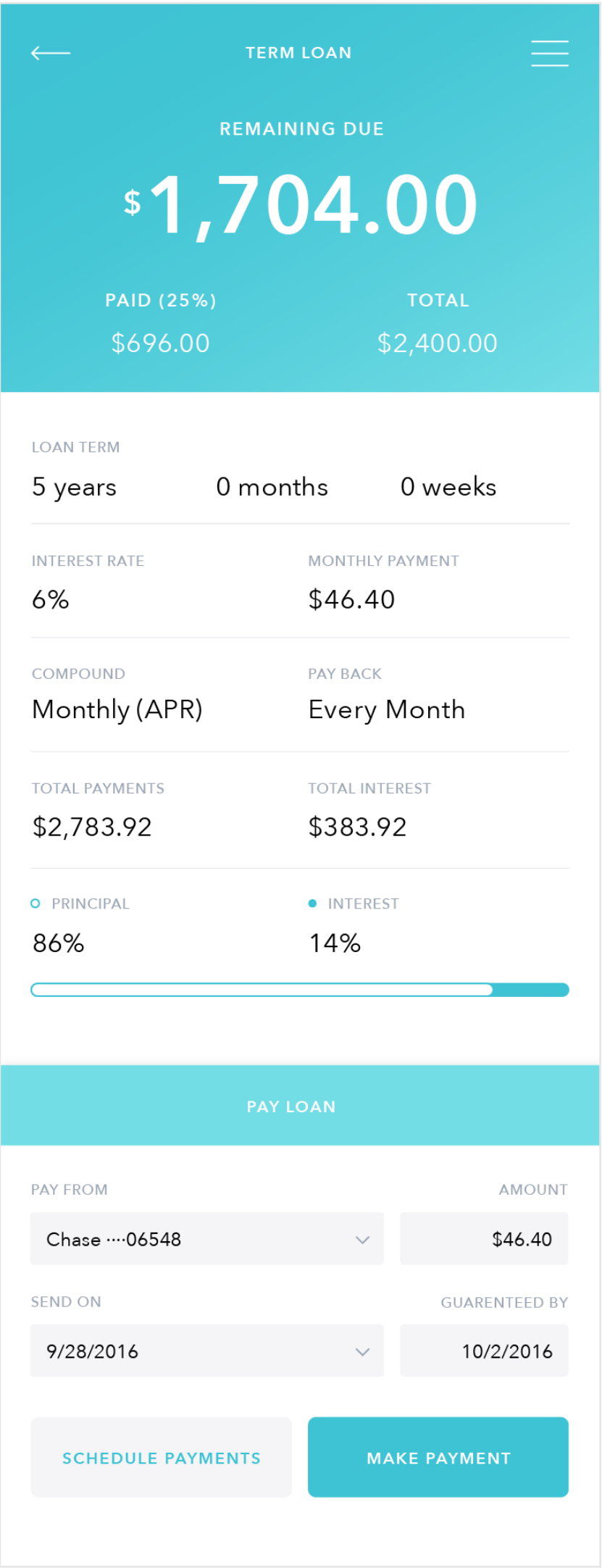
Mobile Navigation option 1



Mobile Navigation option 2



Financial Document Main Screen



Loan Detail Screen