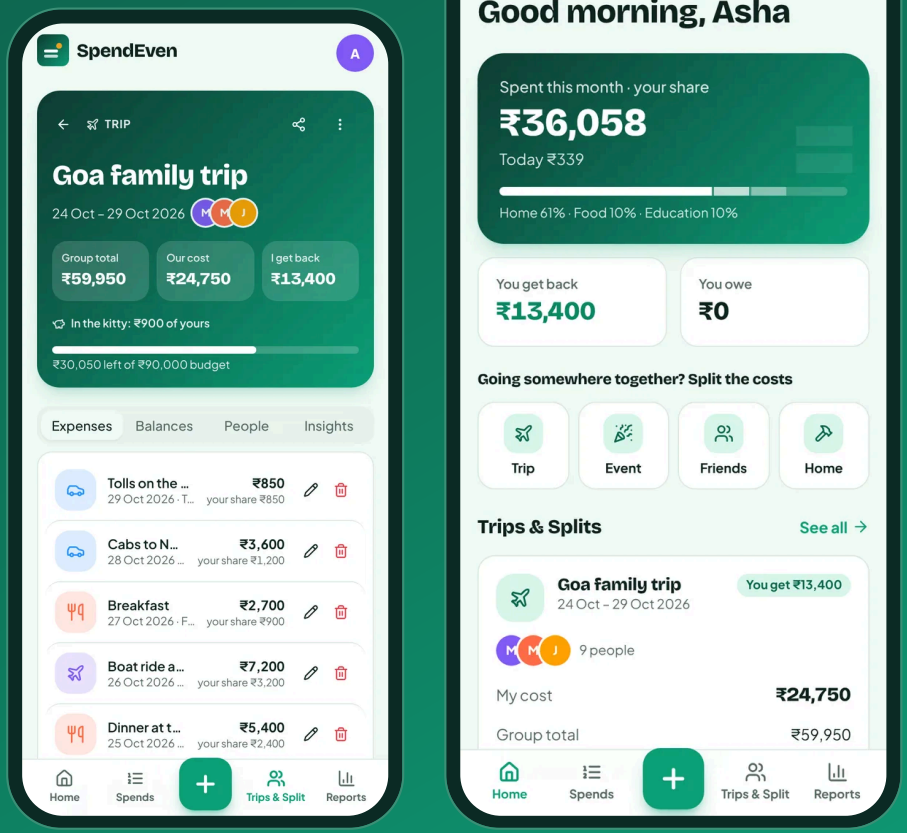
SpendEven

BY TVASTI SOLUTIONS

FEATURE GUIDE

Track every spend. *Split it even.*

A personal expense tracker for Indian households — daily spends, trips, events and programs — that also splits shared costs fairly between families and friends, and settles them over UPI.



Free on any phone or computer
English · हिन्दी · ગુજરાતી voice entry
Settle up on UPI

HOW IT WORKS

From the first bill to the last UPI payment

A trip with friends, a family wedding or a month of household spends — each one gets its own book of people, bills and balances.

01
Start a trip
Trip, event, friends or home — one tap

02
Add people
Families, guests — or invite them

03
Add a spend
Type it, say it, snap the bill

04
Split it
Equal, by heads, exact, %

05
See balances
Who owes whom, simplified

06
Settle on UPI
GPay, PhonePe, Paytm, BHIM

WHY IT HELPS

TODAY	WITH SPENDEVEN
Expenses written in a diary, or not at all	**Add a spend in seconds — say “chai 40 rupees”, or attach a photo of the bill**
Rent, EMIs and fees typed in again every month	**Recurring spends add themselves on their date, every morning**
A trip with three families settled on a calculator at the end	**Every bill split as it happens — equally, by heads, exact amount or percentage**
Someone joins on day three, or a guest comes for one dinner	**Each person has a join date; guests share only their bills, or are covered by someone**
One person keeps every bill for the whole group	**Invite members to their own login — they add their own bills from their phone**
Chasing friends for money you are owed	**A WhatsApp reminder with the amount and your UPI ID, ready to send**

> **The key rule.** When you pay ₹3,500 for a dinner and your share is ₹2,000, your Food reports count ₹2,000. The other ₹1,500 shows as money owed to you, until it is settled.

FEATURES

Everything in SpendEven today

Seven parts, one app.

01

Daily spends

Everyday money, recorded the moment it is spent.

- 14 categories and about 80 subcategories made for Indian homes, plus your own
- Payment mode — cash, UPI, card or bank
- A photo of the bill on any spend — from the camera or a file, kept private
- Recurring spends add themselves on their date: monthly, weekly or yearly
- Pause, edit or stop a recurring spend any time

02

Trips & splits

Trips, events, outings and home work, each with its own book.

- Start one from Home in a tap — Trip, Event, Friends or Home
- Also programs, business trips or anything else
- Dates and an optional budget, with what is left shown live
- Archive a finished trip, keep its history
- Trip spends stay apart from your daily spends — or count together

03

Fair splitting

Six ways to split, chosen per bill.

- Only one · Equal · By heads · Exact ₹ · % · Shares
- A whole family counts as one member with a head count
- People who join partway: a bill includes only those on the trip that day
- Guests for one or a few bills — covered by someone, or paying for themselves
- Add someone later and choose the earlier bills they should share

04

Balances & settle-up

Who owes whom, worked out to the fewest payments.

- “Pay with UPI app” opens GPay, PhonePe, Paytm or BHIM with the amount filled in
- Mark as paid — cash, UPI or bank
- Remind on WhatsApp: their chat opens with the amount, your UPI ID and the bills link typed in
- Kitty: a common pool kept apart from what people owe each other
- Close the kitty and the leftover goes back to the people it belongs to

Shared trips, reports and the Indian details

05

Trip members

Everyone can add their own bills, from their own phone.

- A personal invite link for each name, sent on WhatsApp — works once, expires in 14 days
- Sign in with Google or email, confirm the name, and the trip opens
- One family on several phones can share one name
- Members add bills and record their payments; you manage the trip and its people
- Every bill shows who added it, and the trip updates live for everyone

06

Reports & budgets

Where the money went, counted honestly.

- Counts your own share, or the full bill amounts — your choice
- Any period, by category then subcategory
- Monthly budget per category
- Export to CSV for Excel; share a summary on WhatsApp

07

Made for India

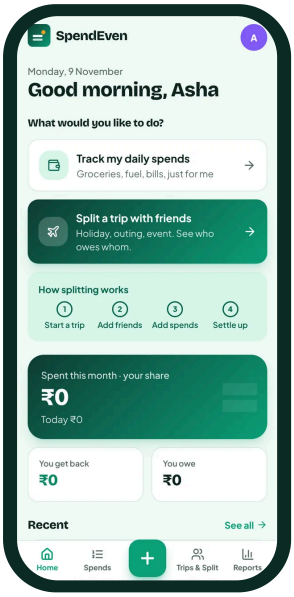
Rupees, UPI and three languages from day one.

- Voice entry in English, Hindi and Gujarati — shows what it hears, on iPhone and Android
- Foreign-currency spends with your exchange rate
- Business and reimbursable tags for work spends
- Your data protected by row-level security; delete your account any time (DPDP Act 2023)
- A “Refresh” card appears when a new version is ready

SCREENS

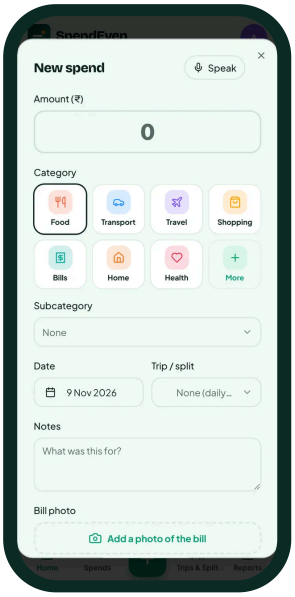
A look inside the app

Real screens, shown with a sample family and their Goa trip.



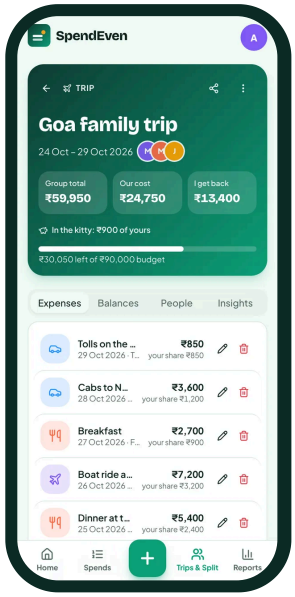
Getting started

Two clear choices — track your daily spends, or split a trip with friends — and how splitting works in four steps.



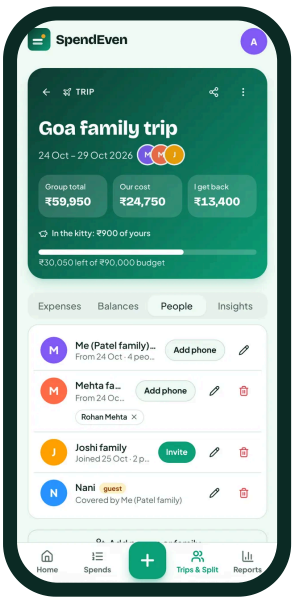
Add a spend

Amount, category, date and trip — say it with Speak, and add a photo of the bill.



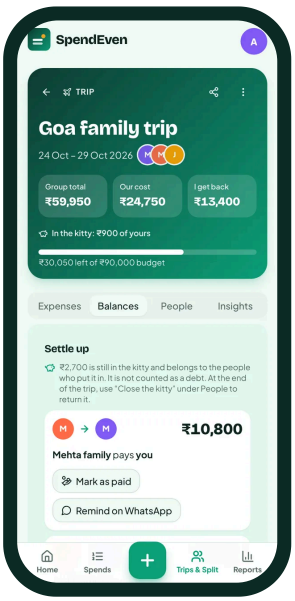
A trip

Group total, your own cost, what you get back, your money in the kitty and the budget left.



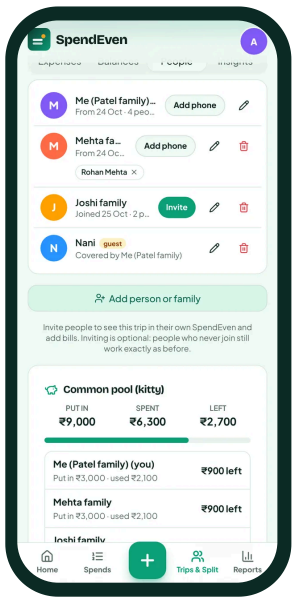
People

Families with head counts, who joined when, guests covered by someone, and invites to their own login.



Settle up

The fewest payments to settle everyone. Mark as paid, or remind on WhatsApp.

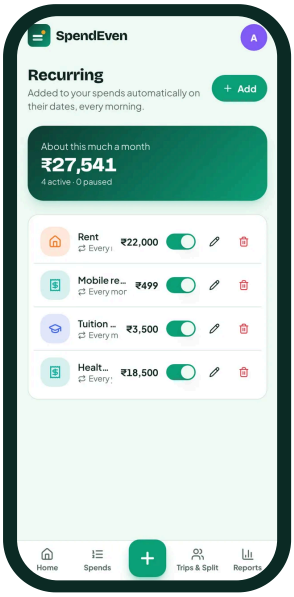


Kitty

A common pool that works like a cash box: put in, spent and left, for each person.

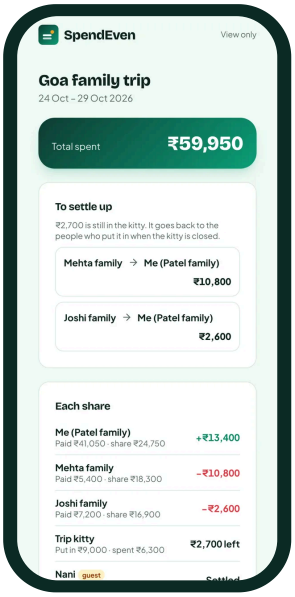
SCREENS, CONTINUED

Kitty, recurring spends and sharing



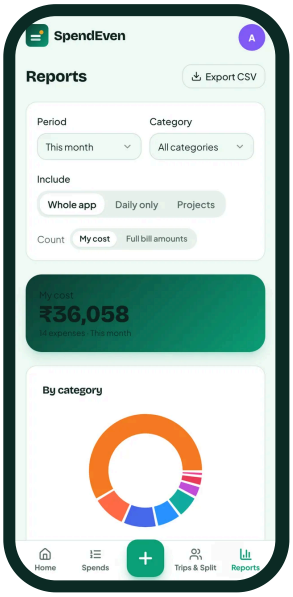
Recurring

Rent, fees and premiums added automatically on their date — monthly, weekly or yearly.



View-only link

Friends and family see the bills and each share without installing anything.



Reports

Any period, by category and subcategory — whole app, daily only, or chosen trips. CSV for Excel.

COMING NEXT

Android & iPhone apps
SpendEven on Google Play and the App Store.

Read the bill for you
Photograph a bill or a diary page and the amount and category are filled in.

Hindi & Gujarati screens
The whole app in your language — voice entry already understands both.

Item-by-item splitting
Split one restaurant bill dish by dish between the people who ate them.

QUESTIONS

Questions people ask

Is SpendEven free?

Yes. SpendEven is free to use on the web today. Sign in with Google or with your email.

Do my friends need the app to be part of a trip?

No. You add them as people — a person or a whole family — and send them the view-only link to see every bill and their share. If they would like to add bills themselves, invite them: they get a personal link on WhatsApp and sign in with Google or email.

What if someone joins the trip halfway, or comes for just one dinner?

Each person has a join date, so new bills include only the people on the trip that day. A one-off guest shares only the bills you tick — their share can be covered by someone, or they can pay for themselves.

Does SpendEven take or send money?

Never. “Pay with UPI app” only opens your own UPI app with the amount filled in. You approve the payment there, as always. SpendEven only records that it was paid. The kitty is a record of the group’s cash, not a wallet.

If I pay ₹3,500 for a dinner and my share is ₹2,000, what do my reports show?

Your Food reports show ₹2,000 — your own cost. The other ₹1,500 shows as money owed to you, until it is settled. You can switch reports to full bill amounts if you prefer.

Who can see my data?

Only you, and the members you invite to a trip — they see that trip only. Every row is protected in the database itself (row-level security). Bill photos are stored privately. A view-only link shows one trip, and you can turn it off at any time.

Is there an Android or iPhone app?

SpendEven works in any phone browser today and can be added to your home screen like an app. The Play Store and App Store versions are on the way.

TALK TO US

Tvasti Solutions, Surat, Gujarat
Phone & WhatsApp +91 98241 10248 · vinay@tvastisolutions.com
Open the app: app.spendeven.com · spendeven.com