

# ContaíCo Business Plan

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## Executive Summary

ContaíCo is a technology startup focused on simplifying personal financial management for individuals. Our product enables users to easily understand how they spend their money, identify consumption patterns, and make more conscious financial decisions.

Unlike existing solutions that are often complex, slow, or targeted mainly at companies, ContaíCo is designed to be simple, intuitive, and fast, removing the barriers that discourage people from analyzing their expenses.

We are initially targeting individual users (B2C), particularly people who want a straightforward way to track their finances. The main competitors are large financial management apps and banks' digital solutions, which often lack usability and personalization. ContaíCo differentiates itself by combining clarity and simplicity with a focus on everyday financial control.

Our early indicators of viability include a lean cost structure based on cloud infrastructure, the possibility of scalable growth through SaaS subscription models, and interest from initial users who seek a lightweight, non-bureaucratic alternative to existing tools.

## Mission, Vision, and Values

Why do we exist?

**Mission** To simplify personal financial management, making expense analysis a **effortless habit** that empowers people to make better financial decisions.

**Vision** To become the **leading solution for personal expense analysis** in the country, recognized for transforming financial control into a **simple, clear, and consistent practice**.

### Values

- **No rocket science.** Simplicity done well wins many races.
- **Continuous improvement.** The basics done well win races, but constant refinement keeps the pace.
- **Clarity above all.** Our users should always understand their money at a glance.

## Industry, Legal Structure, and Tax Classification

ContaíCo operates in the technology and services industry, more specifically within the financial technology (fintech) sector, focused on personal finance tools.

The company is formally constituted as a private limited liability company (Sociedade Limitada – LTDA) in Brazil.

## Market Analysis

### Target Clients

Our target audience consists of young adults aged 18 to 30 who already demonstrate a moderate to high level of control over their personal finances. These individuals are typically tech-savvy, accustomed to using digital tools and fintech platforms—especially mobile banking applications—in their daily lives.

Additionally, we focus on clients who are willing to pay a monthly subscription for the service, which implies that they possess both access to a credit card and a proactive interest in managing their finances more efficiently.

Geographically, our initial efforts will concentrate on the Southeast and South regions of Brazil, where higher levels of economic development and purchasing power are expected to facilitate early adoption of the product.

Below are some metrics to estimate the potential market:

- WhatsApp has 147 million users monthly in Brazil (Forbes, 2025)
- 120 million Brazilians accessed their banks through digital platforms in 2024 (Agência Brasil, 2024)

To estimate ContaíCo's potential market, the analysis considers three layers of adoption. First, WhatsApp has 147 million active users in Brazil, meaning the entire user base of the platform could technically access the service. This represents the Total Addressable Market (TAM).

Then, the scope is narrowed to people who already manage money through digital channels. According to Agência Brasil (2024), 120 million Brazilians accessed their banks through digital platforms. This group represents the Serviceable Available Market (SAM), because they already demonstrate the behaviors needed to interact with financial tools.

Finally, the Serviceable Obtainable Market (SOM) focuses on how many users the startup could realistically reach in its early years. Using typical early-adopter rates of 1% of the SAM, the estimated adoption potential ranges from 1.2 million. This reflects the initial go-to-market strategy through WhatsApp and the increasing demand for simple personal-finance tools.

These numbers reinforce the strength of ContaíCo's market opportunity. The TAM of 147 million potential users represents the full reach of WhatsApp in Brazil, while the SAM of 120 million digitally active banking users highlights a large segment already aligned with personal-finance tools. Using a conservative early-adopter rate of 1%, the SOM translates to approximately 1.2 million potential users in the initial years. When converted into revenue potential, these layers correspond to an estimated R\$1.47 billion (TAM), R\$1.2 billion (SAM), and R\$12 million (SOM), illustrating both the scale and the realistic capture potential of the solution in its early stages.

 TAM, SAM, SOM

## Persona

Persona: "Laura, the Busy Digital Native"

Profile: Young adult (18–30), urban, digitally active (student or early-career professional).

Context: Uses mobile banking, credit cards, and digital payments routinely; manages finances independently but inconsistently.

Core behavior: Uses WhatsApp daily as the main communication channel and prefers solving things quickly inside tools she already uses.

Goals:

- Understand where her money is going (patterns, main expense drivers).
- Get clarity fast (summary > detailed planning).
- Avoid spending “surprises” and make small habit adjustments month to month.

Pain points with current solutions:

- Doesn't want manual input (spreadsheets / categorizing expense-by-expense).
- Drops apps that feel complex, buggy, or require too much setup.
- Dislikes dashboards/features she won't use; wants the “answer” instead of a tool to manage.

What makes her adopt ContaíCo:

- Minimal effort: send a statement/bill and receive a clear explanation.
- Speed + clarity: quick insights in natural language.
- Low price tolerance but willing to pay a modest monthly fee if it saves time and reduces friction.

Typical questions she wants answered:

“What did I spend the most on this month?”

“Did anything unusual happen in my spending?”

“What should I pay attention to next month?”

Quote (positioning): “I don't want another finance app—I just want to understand my spending in minutes.”

## Main Market Players

### 1. Minhas economias

- Pros
  - Phone application integrated with website;
  - Exports CSV or XLSX file of the customer's finances;
- Cons:
  - Does not have automated way to import finances;

### 2. Organizze

- Pros:
  - Open Finance integration;
  - Can manage more than one account at the same time;
  - Lots of features (budgets, goals, expense control, expenses by category, bill alerts)
- Cons:
  - Does not integrate with all banks;

### 3. Mobills

- Pros:
  - Open Finance integration;
  - Calls out for big expenses (good financial analysis);
  - Lots of features (budgets, goals, expense control)

- Cons:
  - Does not integrate with all banks;
  - Only one credit card on free version;

They are all application based, none of them integrated with WhatsApp. Most of them use the Open Finance technology, however it is limited and still flawed to integrate.

Strengths (Forças)	Weaknesses (Fraquezas)
Accessible platform	Limited resources
Easy to use	
Innovative (no other solutions like this)	
Opportunities (Oportunidades)	Threats (Ameaças)
Wide options of new features to implement	Going up against big players
-	Easy to reproduce

## Marketing Plan

The marketing plan will be based on the 4 P's (Product, Price, Place and Promotion)

**Product** - Effortless and easy to use financial analysis, without wasting time filling data by data. Designed for those who wish to organize their financial life, but does not have the time or energy to put into.

**Price** - As will be better described further in this document, the pricing will be of R\$ 9,99. It is attractive to users and also realistic to accomplish actual profit.

**Place** - This product will be available to use on WhatsApp, widely used across Brazil. It will also host a website to support communication and information about the product/company. In addition, social media platforms, such as Instagram and TikTok will be used to advertise and show the product's capabilities.

**Promotion** - The company's promotion efforts focus on emphasizing the practicality and quality of the financial analysis. It differs from other players because of these two attributes joined together, without having to chose between them. This will be showed through social media platforms that are most used by the target users.

## Operational Plan

This startup does not hold the need for a physical place, however, demands cloud resources and access to external API's that are valid to include on the operational plan.

All of it's infrastructure is hosted on AWS cloud services. Access to external API's are also required, such as Meta Cloud API and OpenAI API.

## Financial Plan

The initial proposal is to be a B2C business, charging in a subscription model.

Revenue projections are based on different user base sizes (100, 500, 1,000, 5,000, and 10,000) and subscription tiers (R\$2, R\$5, R\$10, R\$15, R\$20). The table below shows the potential monthly revenue for each scenario, with break-even thresholds to be highlighted once fixed costs are defined.

Users	R\$2/month	R\$5/month	R\$10/month	R\$15/month	R\$20/month
100	R\$200	R\$500	R\$1.000	R\$1.500	R\$2.000
500	R\$1.000	R\$2.500	R\$5.000	R\$7.500	R\$10.000
1.000	R\$2.000	R\$5.000	R\$10.000	R\$15.000	R\$20.000
5.000	R\$10.000	R\$25.000	R\$50.000	R\$75.000	R\$100.000
10.000	R\$20.000	R\$50.000	R\$100.000	R\$150.000	R\$200.000

The initial price will be of R\$ 10,00 as a test. As it is more attractive to costumers, the price will actually be R\$ 9,99, leaving us with the following revenue projection:

Users	R\$ Projection
100	999,00
500	4.995,00
1.000	9.990,00
5.000	49.950,00
10.000	99.900,00

- Each active user performs **30 requests/month**.
- User-level cost allocation considers **production environment only**.
- **Exchange rate:** US\$ 1 = **R\$ 6,00**.
- **OpenAI cost per request (avg.):** **US\$ 0,0106** → **R\$ 0,0636** (since  $0,0106 \times 6,00$ ).
- **Production fixed costs/month** (from Section 3, using 720h/month):
  - EC2 t2.large: **US\$ 66,816** → **R\$ 400,90**
  - Elastic IP (1 IP at 720h): **US\$ 3,60** → **R\$ 21,60**
  - Domain & Hosting: **R\$ 3,61**
  - **Total fixed (production):**  $C_{\text{fixed}} = 400,90 + 21,60 + 3,61 = \textbf{R\$ 426,11}$

Cost Decomposition

- **Variable cost per request (in BRL):**  $c_{\text{req,USD}} = 0,0106 \Rightarrow c_{\text{req,BRL}} = 0,0106 \times 6,00 = \textbf{R\$ 0,0636}$
- **Variable cost per user per month (30 requests):**  $c_{\text{var-user}} = 30 \times 0,0636 = \textbf{R\$ ~1,91}$

Hence, for \$N\$ paying users at monthly price \$P\$ (R\$), the **monthly revenue** and **monthly cost** are:

$$\text{Revenue}(N,P) = N \cdot P, \quad \text{Cost}(N) = C_{\text{fixed}} + N \cdot c_{\text{var-user}}.$$

Break-even occurs when **Revenue = Cost**:

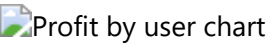
$$N \cdot P = C_{\text{fixed}} + N \cdot c_{\text{var-user}} \implies N^*(P) = \frac{C_{\text{fixed}}}{P - c_{\text{var-user}}}, \quad \text{with } P > c_{\text{var-user}}.$$

- If  $P \leq c_{\text{var-user}}$ , no finite  $N$  covers fixed costs.

**Using**  $C_{\text{fixed}} = \text{R\$ } 426,11$  and  $c_{\text{var-user}} = \text{R\$ } 1,91$ , the break-even user count for common price points is:

Price $P$ (R\$/user-mo)	$N^*(P) = \frac{426.11}{P - 1.908}$	Users (rounded up)
R\$ 9,99	52,72	53

The total profit projection by user is as follows:



## B2B Evaluation

The possibility of offering the solution to other companies through a B2B model has recently been considered. This potential pivot will be explored in this section, focusing on the expected benefits, integration costs, and implementation complexities.

### B2B Advantages

Initially, several business advantages become evident. Instead of interacting directly with end consumers, the company would focus on supporting corporate clients, which reduces the need to scale customer support operations. Additionally, the responsibility for prospecting individual customers would be eliminated. All communication would occur on a business-to-business level, simplifying both interaction and negotiation processes, especially considering that direct contact with leads currently happens only after they convert into customers.

### The cost of implementing B2B

The main adjustments would focus on scaling the environment to support higher demand. The expected changes include:

- Acquiring a dedicated phone number service and integrating it with the WhatsApp API. This step introduces some complexity, as Meta’s Cloud API requires an established (“warmed-up”) Facebook Business account, which may create initial barriers or additional infrastructure costs;
- Expanding the system architecture to handle a larger volume of requests and implementing the necessary code modifications to enable horizontal scalability;
- Enhancing user authentication mechanisms to integrate seamlessly with each client’s existing systems and specific requirements;
- Compliance with LGPD and internal rules;

Consequently, the overall user cost would rise, and the client company would be responsible for covering the additional value.

## B2B Financial Model and Revenue Projection

In a B2B model, ContaíCo's revenue would derive from corporate clients who integrate the platform into their own communication channels (e.g., using WhatsApp to engage their customers). The pricing shifts from per-user subscriptions to enterprise plans based on the number of monthly requests, dedicated support, and custom integration.

### B2B Pricing Assumptions:

- Base SaaS plan: R\$ 3.000/month for up to 10.000 requests;
- Additional requests: R\$ 0,10/request above the limit;
- Setup fee: one-time R\$ 500 for infrastructure configuration and number registration;
- Average volume: 1–3 clients in the pilot phase, scaling horizontally over time;
- Monthly number subscription: R\$ 40 per client;
- The need for an uptime monitoring tools would arise, so it's considered UptimeRobot basic tiers of R\$ 42,00 (U\$ 7,00);
- Two EC2 instances would be needed to maintain high availability, costing R\$ 360,00 each (U\$ 60);

### Fixed Cost

Resource	Cost (R\$)
2x EC2 t3.large	720,00
Elastic IP + hosting	25,00
Domain	3,61
Monitoring tool UptimeRobot	42,00
<b>Total Fixed Cost \$F\$</b>	<b>R\$ 790,61</b>

### Profitability \$P\$ per Client

Cost per client per month (taking number of request per month \$R\_m\$ in accountability):

$$C = R_m * 0.0636 - F$$

$$C_{\{10.000\}} = 10.000 * 0.0636 + 790.61 \quad C_{\{10.000\}} = 1.426,61$$

With a monthly revenue of R\$ 3,000.00 and total costs of R\$ 1,426.61, the resulting profit is R\$ 1,573.39. Based on this structure, the following graph illustrates the profit trend:

 Profit per request per base plan

In that graph, we can see witch base plan would be viable and the profitability per base plan per number of requests monthly. Some key points are:

- The only monthly request range that would generate profit with the R\$ 1k base plan would be the 5k req/m;
- The first base plan that would give profit no matter the number of requests (with a limit of 50k) would be the R\$ 5k/m;

The ideal charging plan would vary based on the number of requests the customer would need. Here are the table values that generated the graph:

Revenue (base plan)	5,000 req/m	10,000 req/m	15,000 req/m	25,000 req/m	50,000 req/m
\$1,000.00	\$682.00	-\$426.61	-\$744.61	-\$1,380.61	-\$2,970.61
\$2,000.00	\$891.39	\$573.39	\$255.39	-\$380.61	-\$1,970.61
\$3,000.00	\$1,891.39	\$1,573.39	\$1,255.39	\$619.39	-\$970.61
\$5,000.00	\$3,891.39	\$3,573.39	\$3,255.39	\$2,619.39	\$1,029.39
\$6,000.00	\$4,891.39	\$4,573.39	\$4,255.39	\$3,619.39	\$2,029.39
\$7,000.00	\$5,891.39	\$5,573.39	\$5,255.39	\$4,619.39	\$3,029.39
\$10,000.00	\$8,891.39	\$8,573.39	\$8,255.39	\$7,619.39	\$6,029.39

B2B considerations

As this is a highly scalable business than dealing with final clients, considering architecture scalability, client support and revenue projection, it would surely be an advantage to integrate with companies and migrate from a B2C model to a B2B. As of that, there are already people in the network who could help taking the first step to acquiring new clients, mostly on the bank sector. The aimed clients would be banks in general, aiming for clients who have final clients with bank accounts that could provide the financial data needed.

Competitive Edge

At this stage, the project implementation does not yet present a strong competitive differential compared to existing solutions. The primary competitor would be ChatGPT, which is capable of performing similar tasks to the current version of the product. Within the B2C model, the main advantages lie in the future features to be implemented. The following points highlight these differentiating elements:

- Historical analysis: By storing user-provided data and offering insights over time, the platform would deliver a valuable long-term perspective—something that a simple chat with ChatGPT cannot replicate.
- Payment reminders: While other financial management apps already offer reminders for bills and payments, ContaíCo would send these alerts directly through WhatsApp, rather than as app notifications that are often ignored.
- Visual insights: The solution would include AI-generated graphs that go beyond simple categorical breakdowns, uncovering deeper spending patterns and actionable insights.
- Familiar platform: Delivering the service via WhatsApp, a platform already integrated into users’ daily routines, represents a significant usability advantage by removing the need for app downloads or additional onboarding.

In the B2B market, there are already companies like [Pluggy](#), [Belvo](#), and [Celcoin](#) that offer financial data analysis and personal expense insights for banks and fintechs. These companies focus on Open Finance integrations, giving access to users’ financial data directly from their banks and offering dashboards or analytics APIs for other businesses. Even though they have an advantage because of their experience and strong connections with financial institutions, ContaíCo stands out for being more accessible and

communication-focused. Instead of depending on a separate app or complex system, ContaíCo delivers its financial insights through WhatsApp, which makes it easier for companies to connect with their customers in a channel they already use every day. This approach can make the experience simpler and more engaging compared to traditional financial apps or web platforms.

However, this approach also brings competitive challenges. Established players already have strong relationships with banks and regulatory infrastructure for Open Finance, giving them an advantage in credibility and compliance. ContaíCo must therefore position itself strategically by emphasizing speed of implementation, user experience, and lightweight integration, targeting companies that value simplicity and direct communication over heavy technical processes. At the same time, these Open Finance providers could become strategic partners rather than competitors — ContaíCo could integrate with platforms such as Pluggy or Belvo to leverage their data access capabilities while focusing on delivering AI-powered financial analysis and conversational insights via WhatsApp. In this model, those companies would act as service providers, allowing ContaíCo to combine robust financial data infrastructure with a frictionless, user-centric experience.

## Visual identity

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Below are the images of the visual identity of ContaíCo:



## References

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