



## Project Plan - Entrepreneurship

## 1. Project Team Members

Full Name
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## 2. Executive Summary

The project aims to create a financial assistant integrated into WhatsApp to help young people take their first steps in investing – from understanding the importance of saving and investing early, to receiving personalized suggestions based on the macroeconomic outlook and asset diversification. Many young people show interest in learning about finance, but often get stuck when faced with overly technical language, scattered information, or a lack of guidance that truly fits their reality.

This solution seeks to reach that audience through a closer, more relatable communication style, using accessible language with both audio and text messages tailored to each user's profile. In this way, the assistant becomes an initial guide that simplifies complex concepts, highlights the importance and impact of investing, and motivates young people to take their first steps toward building financial security.

## 3. Problem

# Bets: Mais de 70% dos universitários jovens são apostadores assíduos

Em recente análise sobre os impactos dos jogos de azar em diversos segmentos da economia, a equipe de pesquisa do Santander escreve que cursos de ensino à distância podem enfrentar pressões mais fortes da 'fuga do dinheiro' para as bets



| Apostas online

## Brasil tem mais gente apostando em bets do que investindo em aplicações

Por **Vandré Kramer** 09/10/2024 às 21:15

A large portion of young Brazilians, between the ages of 18 and 26, still show little interest in investing for the future or do not even know how to take the first steps in their financial journey. Questions such as “Why should I invest if my income is so low?”, “How much can my money grow if I invest in certain assets?”, or “Where should I keep my emergency fund?” are common at this stage, when the first paychecks and

financial decisions appear. The key point is that the earlier someone starts investing, the greater the potential return over time.

At the same time, there is a growing influence of sports betting and other gambling activities, which promise quick, easy, and guaranteed money. This short-term mindset distorts young people's long-term vision, encouraging unplanned spending and jeopardizing the building of a secure retirement or the preparation for unexpected events.

Our project aims to address this problem by creating a financial assistant integrated into WhatsApp, designed to communicate with young people in an accessible, relatable, and personalized way. It clearly explains the importance of starting to invest early, answers everyday questions, and suggests basic strategies for diversification and financial organization, always tailored to each user's profile. Through the use of voice notes, messages, and practical examples, the assistant makes learning more natural and aligned with the young person's reality, helping replace the illusion of easy money with the consistent building of wealth and financial security over time.

## **4. Business Description**

The idea is to structure a startup with a solution integrated into WhatsApp, leveraging the fact that it is one of the main communication channels used daily by Brazilians. The project will bring to life a personal financial assistant with a dual

purpose: to educate and recommend. On one hand, it will explain essential financial concepts to young people, answering common questions about emergency funds, risks, timelines, and the importance of investing early. On the other hand, it will serve as a guide for taking the first steps and for monitoring current investments, offering personalized recommendations based on macroeconomic indicators, news, and market data, always adapted to each user's profile.

The key differentiator lies in its accessible and relatable language: the assistant communicates through both text and audio, adapting to the young user's style and making learning feel natural. With a customizable model, each user will have a personalized experience — from those just starting out to those seeking diversification of assets.

The initial target audience will be young people between 18 and 26 years old, a stage in which they begin earning their first income but are also particularly vulnerable to the appeal of quick-money promises, such as sports betting. To reach this audience, the marketing strategy will focus on Instagram and LinkedIn, with educational campaigns and short, interactive content that build trust and show that investing can be simple and safe.

In this way, the startup aims to transform WhatsApp into a tool for learning and practical financial guidance, helping to replace the short-term vision of easy money with the consistent building of wealth and long-term financial security.

## 5. Business Objectives

The business is a startup focused on financial education and investment assistance, with an initial focus on young people who are just beginning to manage their first earnings. The solution will be integrated into WhatsApp, turning the app into an accessible channel for learning and practical financial guidance. The business model will follow a freemium approach, combining a free plan and a premium subscription plan. In the free plan, users will have access to basic features, such as creating an investor profile and receiving introductory explanations about fundamental financial concepts. The premium plan, offered as a monthly subscription, will provide advanced features such as personalized investment recommendations, trend analyses aligned with the macroeconomic scenario, and financial monitoring reports.

The initial idea is to launch an MVP capable of profiling the user, explaining key investment concepts, and providing simple analyses connected to news and macroeconomic indicators, all within a conversational experience on WhatsApp, using accessible language adapted to young investors. From this MVP, the product will be continuously improved based on research into the needs of the target audience, incorporating new features and expanding its personalization capabilities.

Our goal is to compete with existing solutions that often fail to educate or guide users clearly. We aim to help young people take their first steps or diversify their investments in a conscious way, replacing the perception that “investing is complicated or inaccessible” with an experience that is close, simple, and trustworthy. More than just a tool, we intend to build an educational financial

assistant that provides young people with security and financial development from an early stage, contributing to the consistent building of wealth and long-term financial independence..

## 6. Work Schedule

Sprints	Key Milestones	Data Início	Data Fim	Planning	Review
1°	Idea validation with advisor and business plan development	04/08/2025	15/08/2025	04/08/2025	15/08/2025
2°	Market analysis (competitors, risks, opportunities)	18/05/2025	29/05/2025	18/05/2025	29/05/2025
3°	Product development: structure and functionalities	01/09/2025	12/09/2025	01/09/2025	12/09/2025
4°	Idea validation with users	15/09/2025	26/09/2025	15/09/2025	26/09/2025
5°	MVP – first version	29/09/2025	10/10/2025	29/09/2025	10/10/2025