

MIA — Business Plan

Executive Summary

MIA is a fintech startup focused on simplifying personal financial control during travel through a conversational interface integrated with WhatsApp. The product allows users to register expenses in real time using text, voice messages, or images of receipts, automatically extracting values, categorizing expenses, and generating summaries without the need for dedicated applications.

Unlike traditional personal finance or travel expense tools, which are often complex, app-based, and require manual input, MIA is designed to be lightweight, fast, and frictionless. By operating inside WhatsApp a platform already used daily by more than 2 billion people worldwide MIA removes adoption barriers and turns expense tracking into a natural habit during trips.

The company initially targets individual travelers (B2C), with a Freemium SaaS model and premium subscriptions as the primary revenue stream. Early financial projections indicate operational break-even within approximately 18 months and a projected CAGR of around 50% in the first three years, supported by high contribution margins and low marginal costs.

Mission, Vision, and Principles

Mission: To make financial control during travel effortless, accessible, and intuitive, allowing users to understand their spending without changing their behavior.

Vision: To become the leading personal finance tool for travelers, expanding into integrations with banks, Open Finance platforms, and travel-related services.

Principles:

Simplicity over complexity: financial control should not require learning new tools.

Frictionless habits: the best product fits into what users already do daily.

Clarity first: users should understand their spending in minutes, not hours.

Industry, Legal Structure, and Context

MIA operates in the fintech sector, positioned at the intersection of personal finance software and travel expense management. The company is structured as a technology startup with full compliance with Brazilian data protection regulation (LGPD), and its architecture is designed to scale to international privacy standards.

The product is built on top of the WhatsApp Business API, which by 2025 is widely adopted by large enterprises for automation and customer interaction. Artificial intelligence is used for natural language processing (text and voice) and OCR for receipt parsing, enabling multimodal interaction without additional user effort.

Market Analysis

Target Users

MIA initially targets individual travelers aged 25 to 45 who travel at least once per year and already use WhatsApp as their primary communication channel. These users are digitally active, familiar with mobile banking and digital payments, but tend to abandon traditional finance apps due to complexity, excessive features, or lack of perceived value during travel.

Geographically, the initial focus is Brazil, with expansion potential to other WhatsApp-dominant markets in Latin America and Europe.

Market Size (TAM, SAM, SOM)

To estimate MIA's market opportunity, three adoption layers are considered.

The **Total Addressable Market (TAM)** corresponds to all WhatsApp users who travel and could potentially use the service. Brazil has approximately 147 million monthly active WhatsApp users. Assuming an average annual revenue potential of R\$100 per user, the TAM represents approximately **R\$14.7 billion per year**.

The **Serviceable Addressable Market (SAM)** narrows this group to users who already engage with digital financial tools. According to national data, approximately 120 million Brazilians accessed banking services through digital platforms in recent years. This group represents users behaviorally aligned with financial tools, resulting in a SAM of approximately **R\$12 billion per year**.

The **Serviceable Obtainable Market (SOM)** reflects realistic early adoption. Using a conservative early-adopter rate of 0.2% of the SAM for the first years, MIA's SOM is estimated at approximately **240,000 users**. Assuming a 5–10% conversion to paid plans, this results in 12,000 to 24,000 paying users in a more mature early stage. For the initial three-year horizon, an even more conservative base of around 1,500 paying users is used for financial projections.

Persona

Persona: “Lucas, the Practical Traveler”

Lucas is a 32-year-old professional who travels two to four times per year for leisure or work. He uses WhatsApp constantly, pays most expenses with cards or Pix, and occasionally tries to track his spending but gives up when tools require too much setup or manual categorization.

He wants quick answers, not dashboards. Typical questions include: “How much did I spend on food?”, “Did I exceed my budget?”, and “Where did most of my money go?”. Lucas is willing to pay a modest monthly fee if the solution saves time and reduces friction.

Product and Value Proposition

MIA offers a WhatsApp-based chatbot that allows users to create trips, register expenses via text, voice, or images, automatically categorize spending, convert currencies, and request summaries at any time. The product is designed to prioritize speed and clarity rather than extensive configuration or planning features.

Premium features include historical analysis, exportable reports, and extended usage limits. Future versions will support group travel, shared expenses, and integrations with financial and travel platforms.

Competitive Landscape

Current competitors include traditional personal finance apps such as Mobills, Organizze, and Minhas Economias, as well as generic tools like spreadsheets. These solutions are app-based, require manual input, and often lose relevance during travel.

MIA's competitive advantage lies in its conversational, WhatsApp-native approach, multimodal input, and travel-specific focus. Unlike Open Finance-based tools, MIA does not depend on bank integrations to deliver value, making it more accessible and faster to adopt, especially in emerging markets.

Marketing and Go-to-Market Strategy

The go-to-market strategy prioritizes low customer acquisition cost and organic growth. The product is accessed directly via WhatsApp, supported by a simple website and educational content focused on travel spending awareness.

User acquisition relies on social media channels such as Instagram and TikTok, partnerships with travel creators, and word-of-mouth driven by the simplicity of sharing a WhatsApp contact. Conversion to premium occurs inside the conversational flow, following a self-service SaaS model.

Operational Plan

MIA operates without physical infrastructure. All systems are cloud-based, including automation platforms, databases, and external APIs for AI processing and messaging. This structure allows flexible scaling and low fixed costs while maintaining reliability and performance.

Financial Plan (Summary)

The business follows a B2C subscription model with a Freemium entry point. Fixed monthly costs are kept intentionally low, while variable costs scale proportionally with usage. Contribution margins exceed 90% per paying user, and break-even is achieved with approximately 300 paying users.

Revenue growth is driven primarily by subscription expansion rather than price increases, ensuring scalability without sacrificing accessibility.