Our app aims to provide information about the main financial concepts and news, customized based on the customers specificity (such as age, education level, country, income, etc.), through AI-generated contents.

When opening the app, the customer will see the first suggested video and can scroll to see other contents. He can also swipe right to indicate that he liked that kind of content, or left if he didn’t like it very much. By selecting a button, the user will reach an insight page where more information is provided about that specific topic, through customized and AI-generated text and images.

In the free version of the app, limited insights are available (3 per day), and some advertisements appear between videos. The premium version enables no limitation in contents and no advertisement, at a cost of 1.99$/month.

Between videos, quiz-style questions about just shown contents will appear, and answering correctly rewards the user with points: in a separate section of our app, he can access his Brazor level and score. The score will also increase if the user invites a friend to join the app, and it grows faster if he is a premium user.

When reaching a certain score level, some dedicated advantages are available, such as discounts on the fees and commissions of financial service

es, or community events.

Furthermore, a cooperation with a robo-advisor enriches the purpose of our app: given the user’s consent, the partner will gain advantage from an accurate financial profiling and the AI tools provided by Brazor. On the partner’s app, the user can easily start to invest and monitor the portfolio performance, with analyses and support thanks to Brazor contribution.

By doing so, our app will effectively play a role in informing and supporting financial decisions.

Revenues come from:

* Premium subscriptions
* Advertisement (for free users)
* Sponsorship of the main financial partner (robo-advisor)
* Other partners providing discounts to users

PRODUCT (v before)

STRATEGIC AND MARKETING PLAN:

Our product partially covers the financial information market and the social network market, since it will be a platform where low-financially-educated people can spend quality time receiving trustful information.

The relevant technological trend towards generative AI is impacting many consolidated markets and can be successfully exploited for our purpose. Along with this comes a legal and political trend in regulating these powerful technologies and providing guidelines. Social trend: vertical interest, fast contents (TikTok style), increasing financial awareness, gamification.

Blue ocean strategy, we create the market through digital disruptive innovation. Mobile app industry: fast growing, fast adoption curve, network externalities that can benefit the financial partner, other partners and advertisers + cross-side externalities.

Currently, no direct competitor is on the market.

Threat: natural uncertainty.

Uncertain demand analysis, but history has shown huge success for apps. Country by country development, very accurate segmentation, targeting, and positioning thanks to AI, potentially every kind of customers.

Price: freemium model, 1.99$/month. Distribution: on app stores. Promotion: influencer marketing with sectorial content creators.

OPERATING PLAN:

0-3 months: MVP creation

0-9 months: R&D, product development, information sources selection, algorithm implementation.

9th month: first app release, marketing campaign

1 year: advertisers and partners collection, premium version lunch

1.5 year: financial partner launch and integration, physical community events

Always: continuous algorithm and UI/UX implementations

FINANCIAL PLAN:

Conversion rate: Spotify Premium (46%), YouTube Premium (100mln users), Dropbox (4%).

Revenues:

* Premium subscriptions
* Advertisement (for free users)
* Sponsorship of the main financial partner (robo-advisor)
* Other partners providing discounts to users

RISK ASSESSMENT (ANALYSIS) 🡪 balza