

FinGenius - AI-Driven Financial Management for SMBs

Problem

Small and medium-sized businesses (SMBs) struggle with financial management due to limited resources, lack of financial expertise, and reliance on outdated accounting tools. As a result, they face cash flow issues, inefficiencies, and missed growth opportunities.

Solution

FinGenius is an AI-powered financial assistant that automates bookkeeping, tracks cash flow in real-time, and provides intelligent financial forecasting. By integrating with existing accounting software, FinGenius delivers actionable insights to help businesses optimize spending, improve profitability, and make data-driven decisions.

Market Opportunity

The global financial software market is valued at \$12.5 billion, growing at a CAGR of 16%. The SMB segment alone represents a \$5 billion opportunity, as businesses increasingly seek AI-driven solutions to enhance financial efficiency.

Business Model

- SaaS Subscription Model with three tiers:
 - Basic (\$29/month) - Expense tracking and budget management.
 - Pro (\$79/month) - AI-driven forecasting and tax optimization.
 - Enterprise (\$199/month) - Multi-user access, custom analytics, and integrations.
- Additional revenue from payment processing and premium financial insights.

Financials

- Year 1 Revenue: \$1.2 million from 5,000 paid users.
- Year 3 Revenue: \$6.5 million with market expansion.
- Year 5 Revenue: \$18 million, targeting 150,000 SMBs worldwide.

Competitive Advantage

- AI-powered cash flow predictions and financial planning.
- Seamless integration with QuickBooks, Xero, and Stripe.

- User-friendly dashboard with automated reporting and tax optimization.

Go-To-Market Strategy

- Digital marketing, content strategy, and SEO to attract SMBs.
- Strategic partnerships with banks and fintech companies.
- Referral program with incentives to drive customer acquisition.

Team

- CEO: Fintech entrepreneur with a successful SaaS background.
- CTO: AI and machine learning expert with 10+ years in financial technology.
- CMO: Growth marketing specialist with expertise in scaling startups.

Funding & Investment Needs

Seeking \$3 million in seed funding to scale operations, enhance AI capabilities, and expand internationally. Funding allocation:

- 40% Product Development
- 35% Marketing & Customer Acquisition
- 25% Operations & Team Expansion.