



## Basic Information



### Project Title

- AI Personal Finance Assistant for Micro-Businesses
- AI-powered Personal Finance Assistant\*\* for micro-businesses (like small shops, freelancers, and teams with 1-10 people). These small businesses usually don't have accountants or fancy tools, so handling money becomes stressful. Our AI assistant helps them manage finances easily, without needing to understand complex accounting.



### Short Description

An AI-powered Personal Finance Assistant built for micro-businesses such as small shops, freelancers, and teams of up to 10 people. It automates expense tracking, cash flow forecasting, invoicing, and financial insights, helping owners manage finances without needing accounting expertise.\*

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### Long Description

This project delivers an AI-powered Personal Finance Assistant designed specifically for micro-businesses such as small shops, freelancers, and teams with up to 10 people. These businesses often lack access to professional accounting tools or dedicated finance staff, making day-to-day money management stressful and time-consuming.

The assistant automates expense tracking through OCR-based receipt reading, categorizes transactions intelligently, generates invoices, tracks payments, and prepares simple tax-ready reports. Using predictive analytics, it alerts users about potential cash flow shortages, unusual expenses, and upcoming financial obligations—helping them make informed decisions before problems arise.

By consolidating financial workflows into one intelligent, easy-to-use system, the solution empowers micro-businesses with clarity, stability, and actionable insights typically reserved for larger enterprises.

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### Technology & Category Tags

- AI / Machine Learning
- Fintech
- Automation
- Micro-business Tools
- OCR / NLP
- Predictive Analytics
- IBM Watsonx Orchestrate
- Workflow Automation
- Cash Flow Forecasting
- Financial Insights Engine