



# FINSAATHI

Empowering Bharat's Next  
Billion with Inclusive Finance



Team Name: MoneyTree





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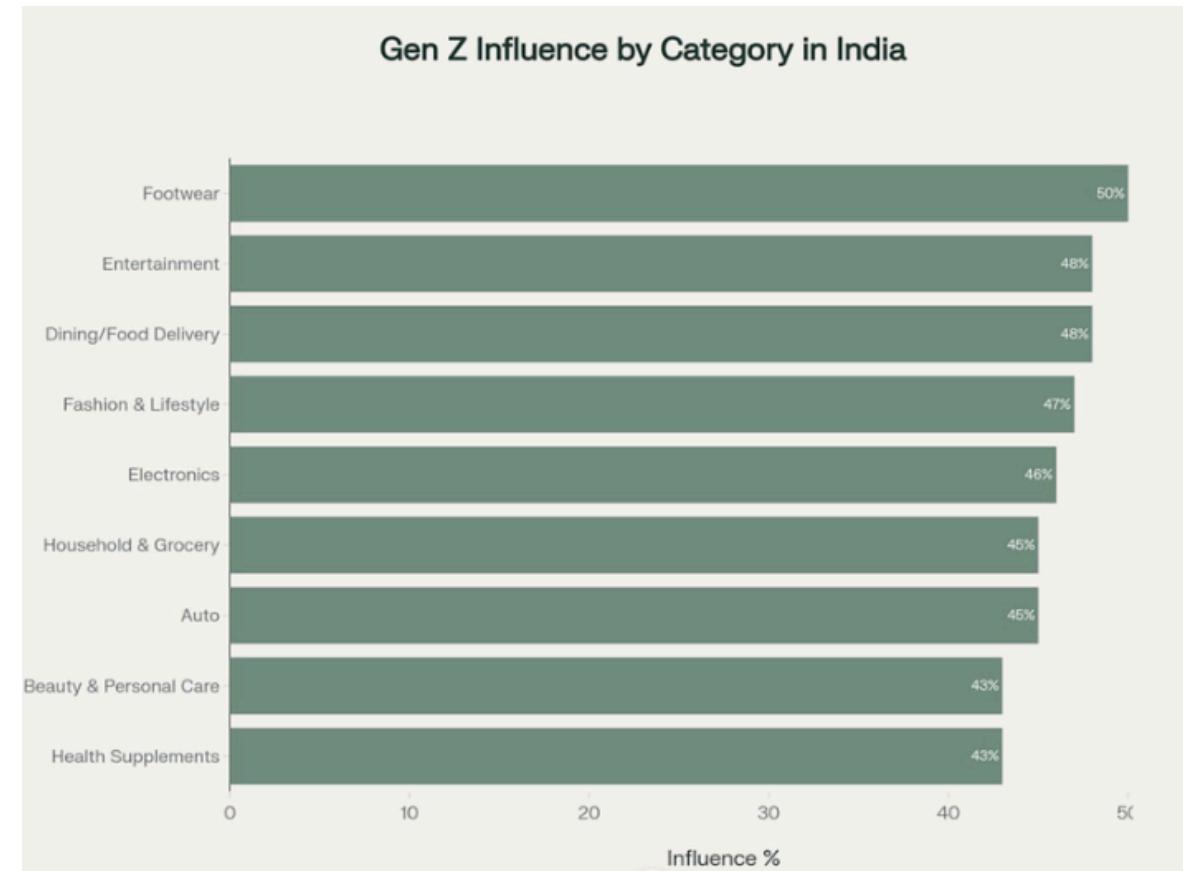
# PROBLEM LANDSCAPE & MARKET SCOPE

## ADOPTION BARRIERS

- Users in Tier 2/3 cities and the informal sector engage less with fintech platforms due to lack of trust, relevance, and familiarity.
- Current solutions miss culturally-aligned, personalized features and fail to resonate with user values or day-to-day financial behaviors.

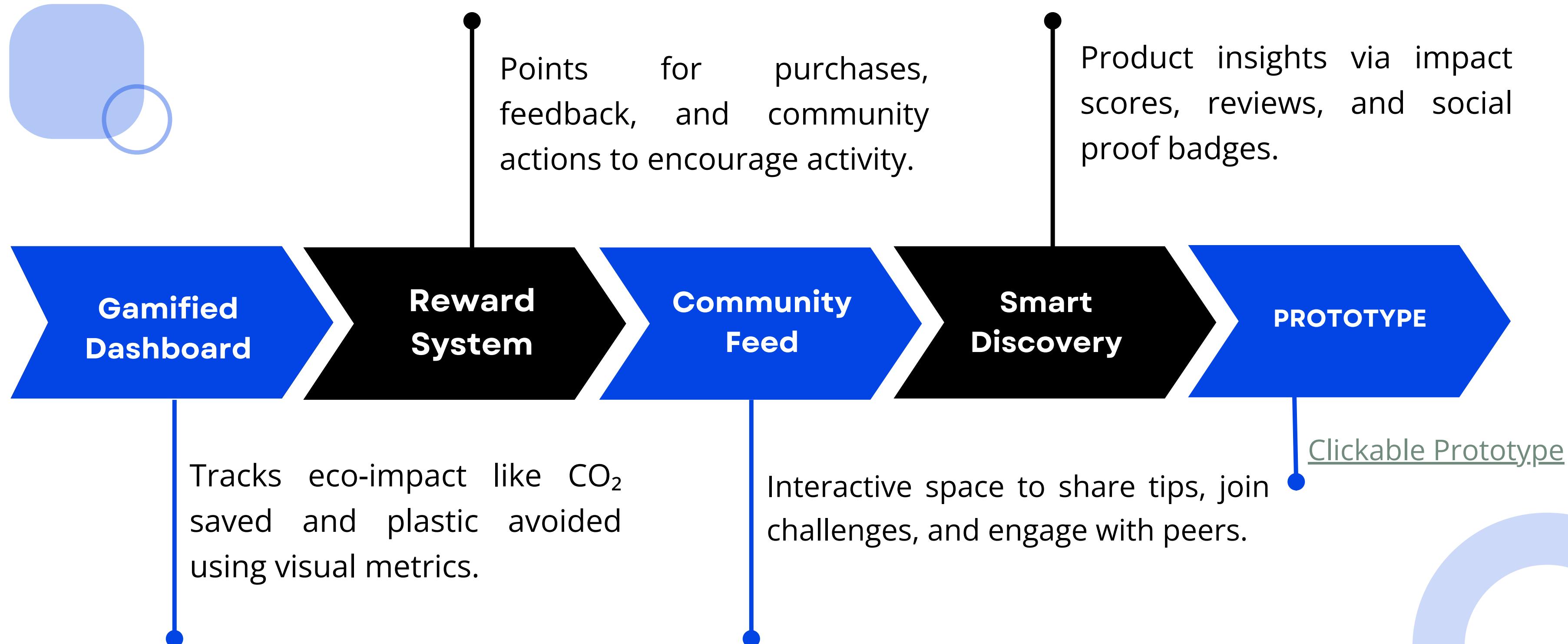
## UNTAPPED MARKET POTENTIAL

- Over 375 million users in India's semi-urban and informal economy remain underserved by formal financial tools.
- With rising smartphone adoption and a projected \$2 trillion market potential by 2035, this segment is poised for tailored financial solutions.
- These users influence over 40% of household financial decisions, yet lack access to safe credit, savings, or insurance tools.



# PROTOTYPE OVERVIEW

A user-centric prototype built to promote engagement through gamified experiences, peer interactions, and impact-driven financial behavior.



# SYSTEM ARCHITECTURE & TECH STACK



## Data and Cloud Strategy

### Hybrid Database Setup:

- MongoDB for dynamic, unstructured user data like social interactions and gamification (scalable, schema-less).
- PostgreSQL for structured records like transactions and products (ACID-compliant, supports complex queries).

### Cloud Infrastructure (AWS):

- EC2/ECS for managing microservices in containers.
- API Gateway to streamline and secure service requests.
- S3 + CloudFront for reliable and scalable content delivery.
- Redis for real-time functions like notifications and leaderboards.



## Microservices Framework

### Core Modules:

- User Module: Login, profile management
- Product Module: Inventory and catalog services
- Community Module: Social posts and interactions
- Gamification Module: Points system and achievements
- Analytics Module: Tracks usage and behavior
- Notification Module: Push alerts and system updates

### Advantages:

- Scalable by module
- Isolated faults reduce system risks
- Autonomous teams operate via well-defined APIs

## ◆ Impact vs Effort Framework

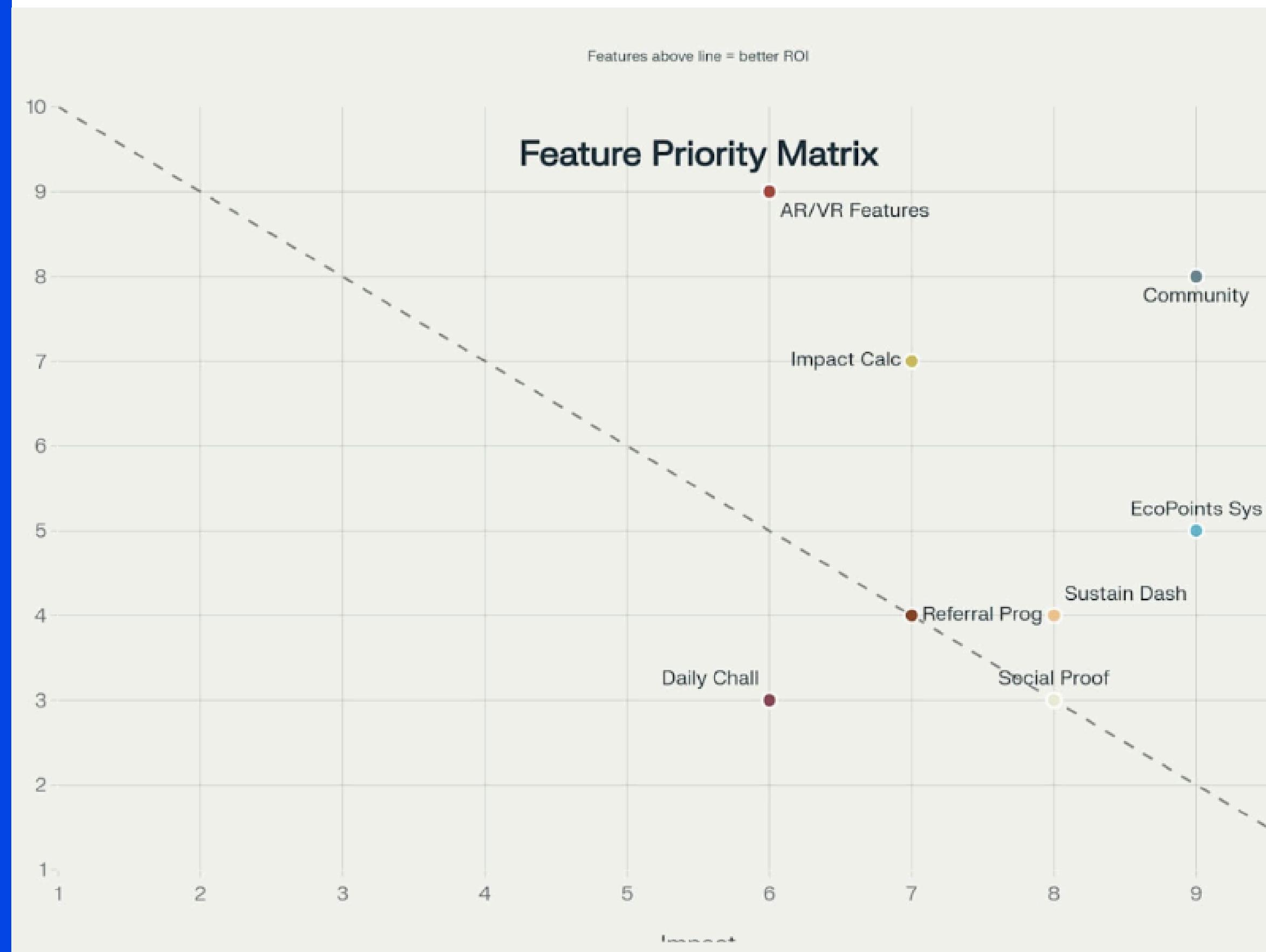
Used ROI-based prioritization to deliver quick wins early while planning for deeper engagement features long-term.

- Quick Wins (2–4 weeks):
  - EcoPoints gamification
  - Social proof integration
- Strategic Builds (6–10 weeks):
  - Full community module
  - Sustainability impact calculator

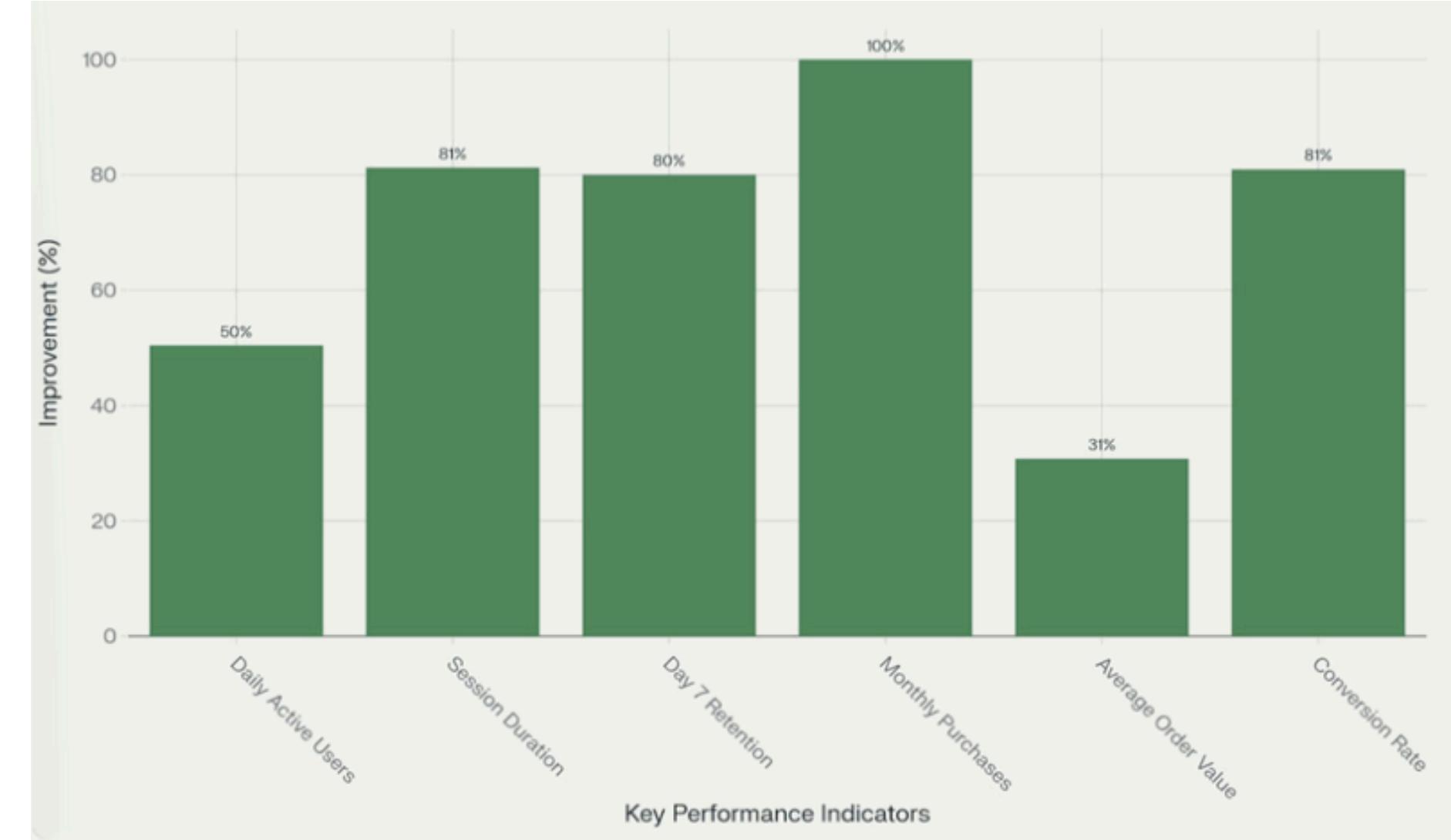
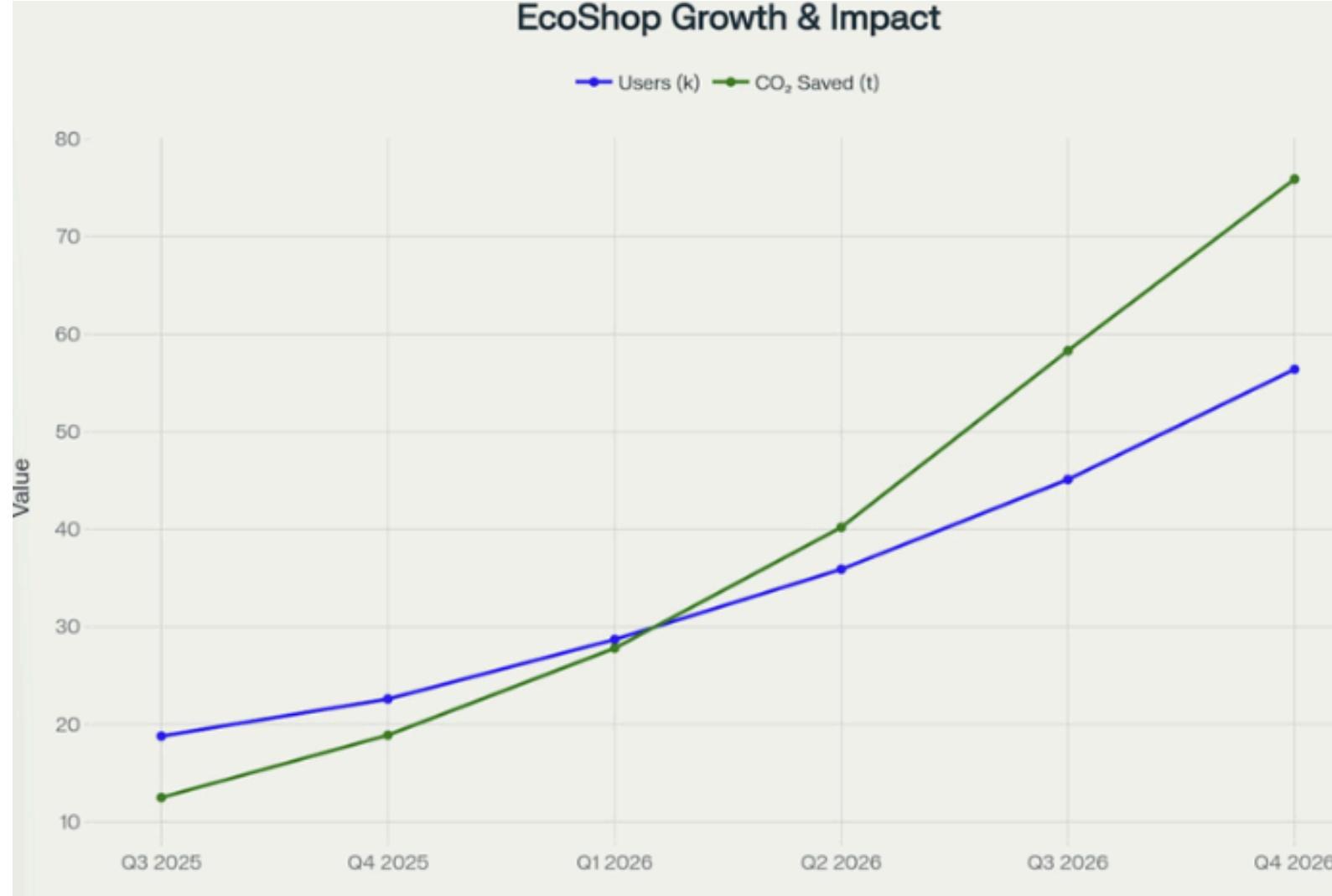
## MVP Features Selected

- Gamified dashboard with progress tracking
- Product pages with sustainability insights
- Community feed for eco-tip exchange
- Badge-based achievement system

# PRIORITIZATION STRATEGY



# KEY PERFORMANCE INDICATORS



## Core Engagement KPIs

- Daily Active Users: +50% growth (12.5K → 18.8K)
- Session Duration: 80% increase (3.2 → 5.8 mins)
- Day 7 Retention: Boosted from 8.5% → 15.3% (+80%)

## Community Metrics

- 100+ daily posts from users
- 500+ daily social interactions
- 30%+ participate in monthly challenges
- 15% new users via peer invites/referrals

# GO-TO-MARKET STRATEGY

This go-to-market plan leverages a phased launch approach, combining early user feedback, influencer-led growth, and community-driven partnerships. The focus is on building authentic engagement with Gen Z through relatable content, trusted voices, and value-aligned messaging—ensuring both early traction and long-term loyalty.

## 3-Phase Rollout Plan:

- Phase 1: Beta launch with early users for feedback and refinement
- Phase 2: Grow via eco-focused influencers and student communities
- Phase 3: Drive virality through referral loops and UGC campaigns

## Execution Tactics:

- Channel Focus:
- Leverage Instagram (visuals), TikTok (bite-sized learning), and YouTube (how-to content)
- Influencer Outreach:
- Collaborate with authentic micro-influencers (10K-100K followers) in sustainability spaces
- Grassroots Partnerships:
- Engage NGOs, campus groups, green initiatives, and co-working hubs
- Purpose-Led Messaging:
- Connect with Gen Z through trust-building, value-aligned storytelling



# INVESTMENT & RETURN

01

## Investment Breakdown

Total projected investment: ₹48 lakhs

- ₹45 lakhs for team (7 members, 12 weeks)
- ₹2 lakhs for infrastructure
- ₹1 lakh for dev tools

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## Expected ROI

Estimated 6-month returns: ₹3 crores

- ₹2.1 crores from increased retention
- ₹35 lakhs saved via referral-led acquisition
- ₹45 lakhs from premium features
- → Projected ROI: 525%

# IMPLEMENTATION ROADMAP AND FUTURE VISION



## 12-Week Execution Plan

- Weeks 1-3: Platform setup & architecture
- Weeks 4-6: Core features built
- Weeks 7-9: Add-on features & polish
- Weeks 10-12: Final testing & launch prep
- → Structured rollout with strong UX focus



## Vision Ahead

- AI-based eco-coaching
- Blockchain for impact tracking
- AR/VR for immersive green living
- Strategic brand & corporate tie-ups



## Expansion Potential

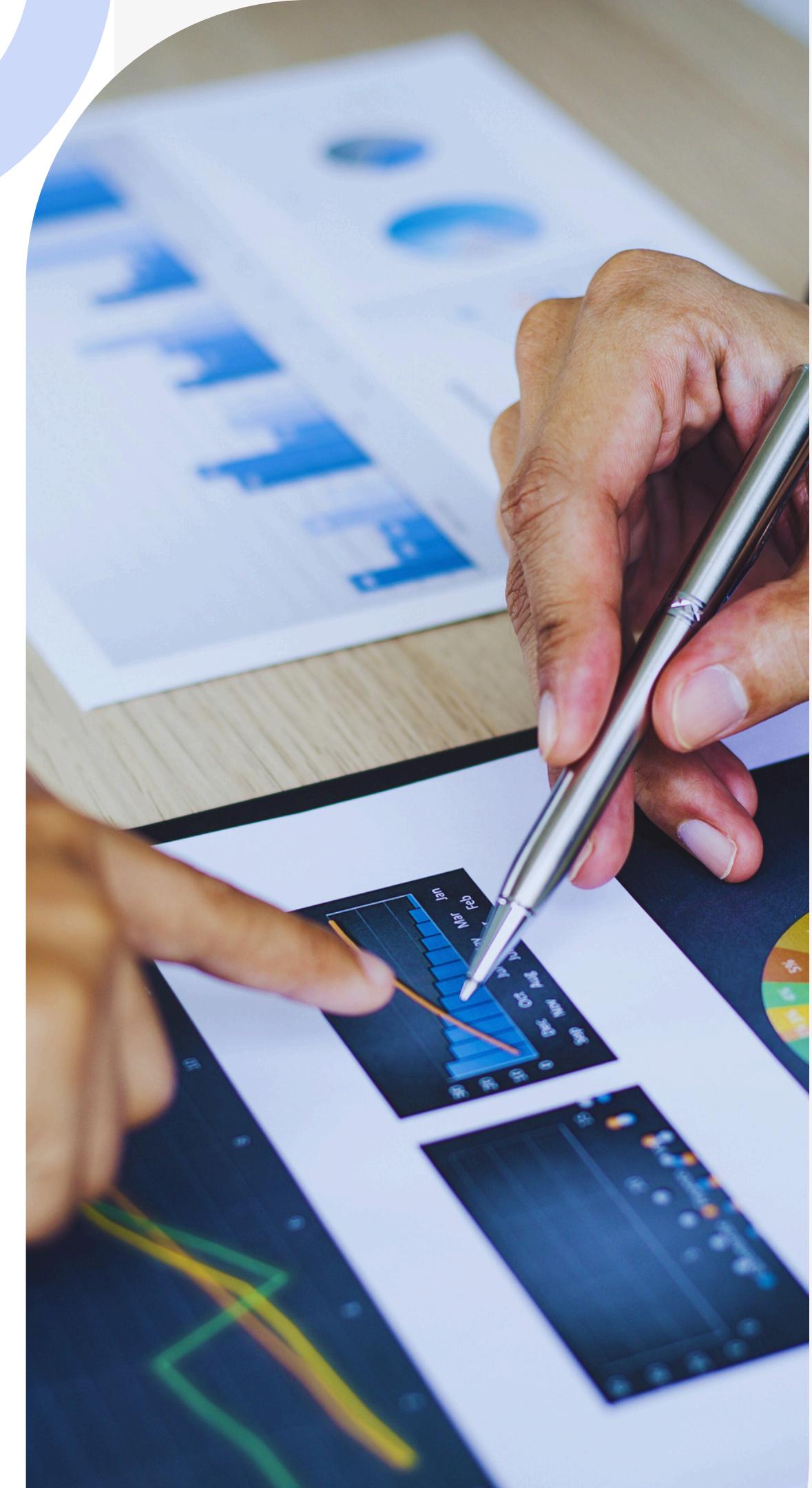
- Regional Expansion: Scale to Southeast Asia, Latin America, and Africa
- App Optimization: Launch offline-lite version for low-bandwidth users
- AI Layer: Add personalized sustainability and finance insights

# USER EXPERIENCE



## WORKFLOW EXPERIENCE

- A personalized dashboard initiates a tailored and engaging user journey.
- Product discovery integrates sustainability insights and social validation.
- Users earn EcoPoints for purchases, reviews, posts, and regular use.
- Gamification elements like badges, levels, and challenges boost engagement.
- Intuitive flow aligns with Gen Z's desire for meaningful, goal-driven interaction.



# CONCLUSION

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- FinSaathi merges sustainability with Gen Z's digital behavior through gamification, community, and impact tracking. With a robust tech stack, data-driven development, and scalable architecture, it ensures long-term engagement and measurable environmental impact. Our phased go-to-market strategy and strong ROI projections position EcoShop as a high-potential, mission-driven platform ready for expansion and real-world impact.

# THANK YOU

