

New-age financial advisor,  
to help young professionals

Learn. Invest. Grow.

**Backed by**



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WeFounderCircle

Funding | Business | Community

Explore More →

Mutual Funds

₹42,542

Total Invested

₹56,324

Current Value

12%

XIRR

₹49,261

₹56,123

3 months

Healthy

Savings Ratio

Healthy

Investment Ratio



# WE'RE BUILDING CASHVISORY

# CASHVISORY



## Utkarsh Choudhary Co-founder & CEO

- 5+ years of financial services experience, generating over S\$2M in sales revenue
- 3+ years of engineering experience leading global automation projects
- B. Eng. (Honours) NTU, Singapore



## Arpita Sinha Co-founder & CBO

- 8+ years of financial services experience with constant growth in new business (~300%)
- Acquired and managed portfolio of 200+ clients including HNWI, with a 100% retention rate
- B. Eng. (Honours) NTU, Singapore



- ✓ Struggled with money management as engineering grads
- ✓ Learned how HNIs handle wealth through financial advisory
- ✓ Saw young professionals face high barriers to start investing



# 120 MILLION UNDER-SERVED BY FINANCIAL ADVISORY

CASHVISORY

⚠ Human advisory serving the youth is either biased or unaffordable

⚠ Digital platforms have way too many options and only work for the financially savvy

## Our experience



We spoke to over **5,000** employees during our corporate sessions across India in the last 6 months.

## The discrepancy

Over **60%** employees have demat accounts.

Less than **20%** employees have made their first investments!



## Our findings



Young professionals are

- overwhelmed
- confused
- in need of guidance

# SIMPLIFIED TOOLS, EXPERT GUIDANCE

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*End-to-end guided journey for the Do-It-For-Me economy*

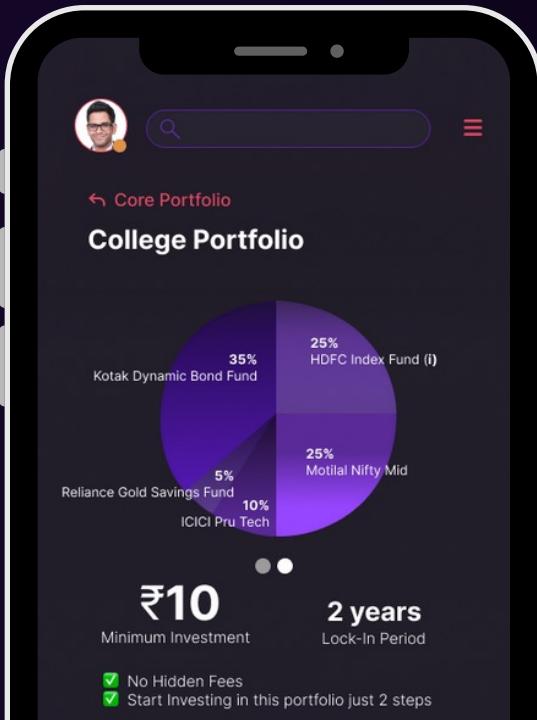
01

Bridging knowledge gap with simple tools and resources



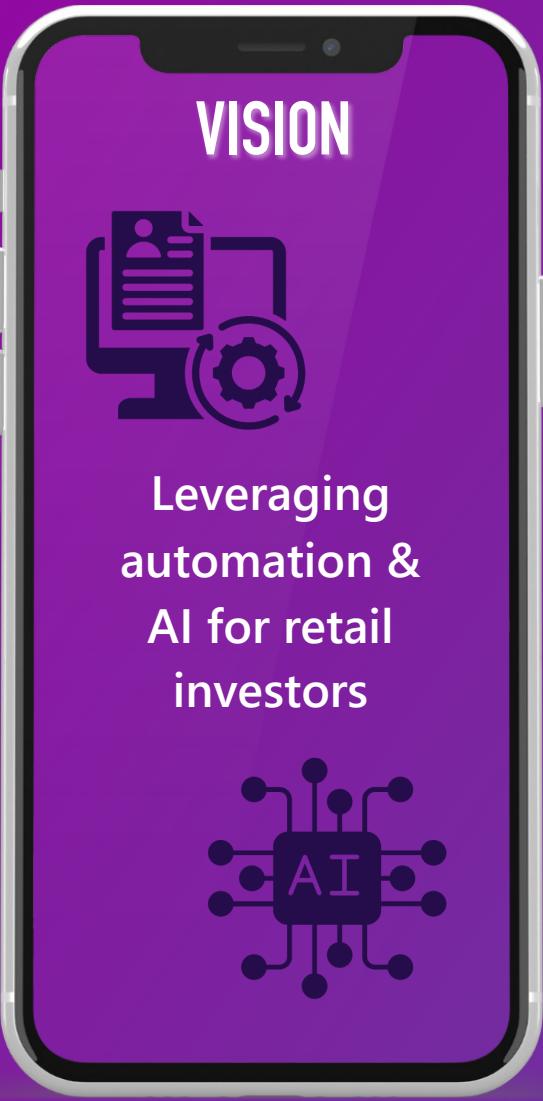
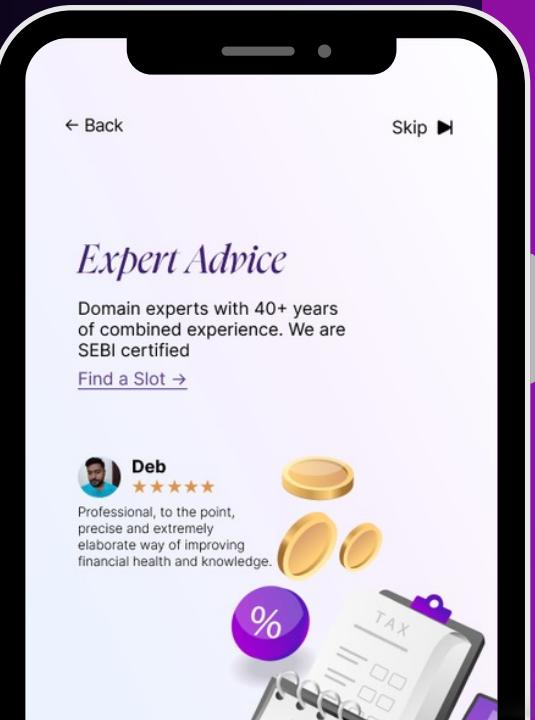
02

Easy to start investing with low capital portfolios



03

Comfort of on-call experts and quarterly reviews



# WHO ARE WE SOLVING FOR?

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Aspirational journey  short-term alpha 



# WEALTH-TECH COMPETITIVE LANDSCAPE

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Tech  
Driven



ZERODHA Groww

Distributors / Aggregators –  
Mainly for those with expertise

CASHVISORY

EXPENSIVE – Focused on HNI

scripbox<sup>S</sup>

INDmoney®

7PROSPER

DEZERV

Guidance

Best positioned for  
young professionals

Hand-holding

Simplified

Affordable

75% of demat accounts in India are inactive - Of 4 crore demat accounts, just 0.95 crore are active - MarketMojo research 2021



## MARKET OPPORTUNITY

*(Top-down)*

**TAM: 120 mil** people  
(approx. \$3B market opportunity)

**SAM: 16.9 mil** people  
(expected to grow to 27 mil in 2027)

**SOM: 700k** people

- Advisory subscription fee
- Insurance distribution fee
- Stock-folio AUM fee
- Ad-hoc services fee

## REVENUE SOURCES



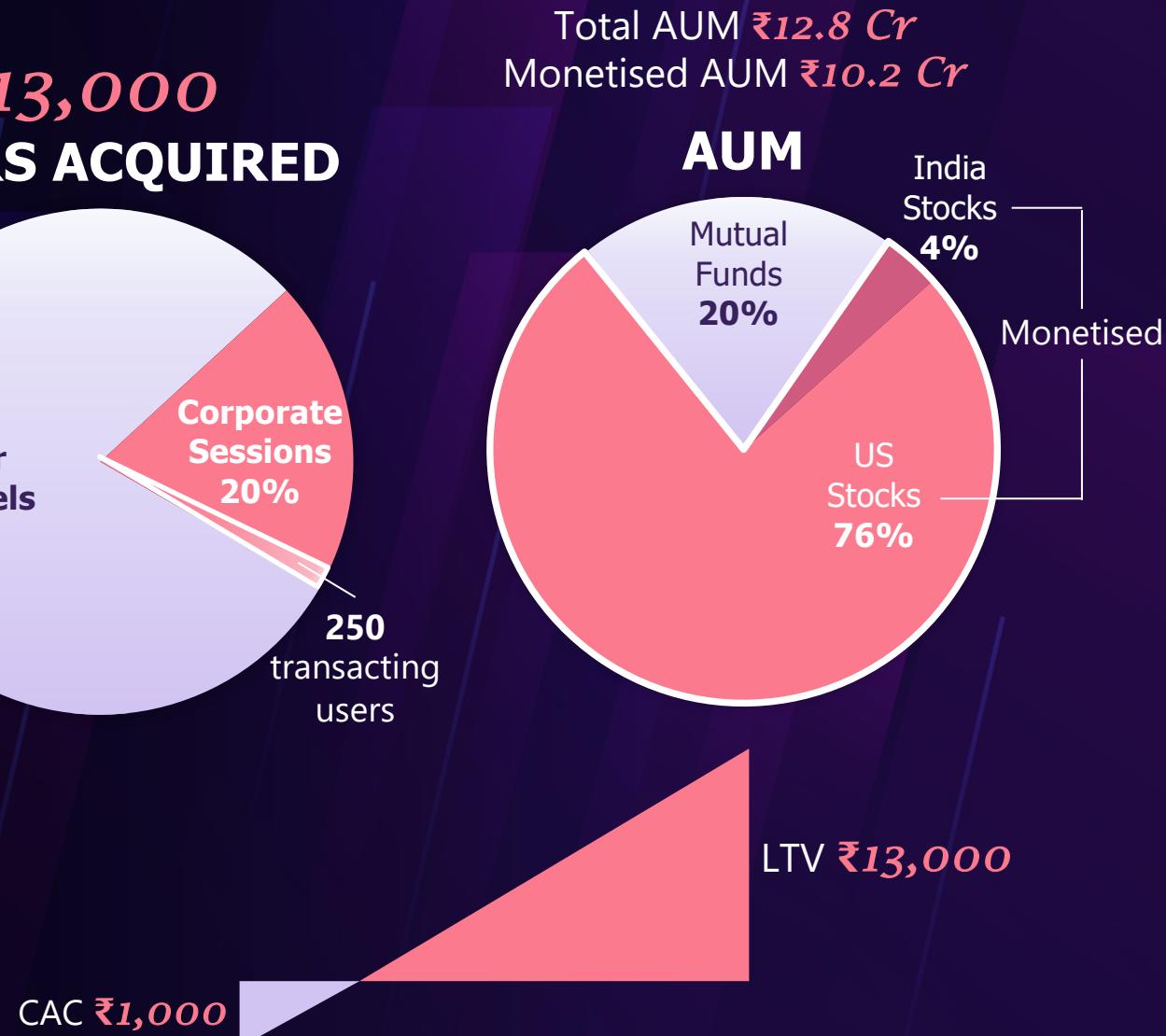
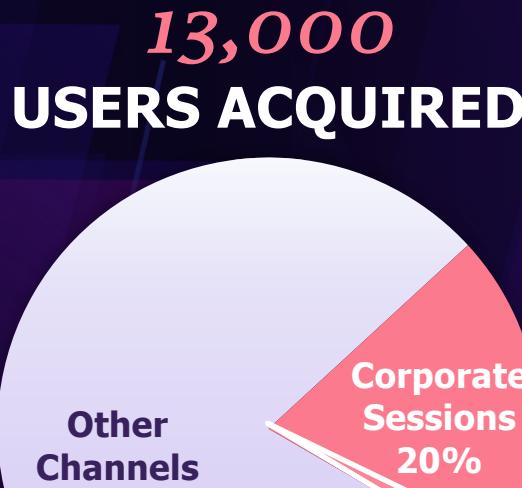
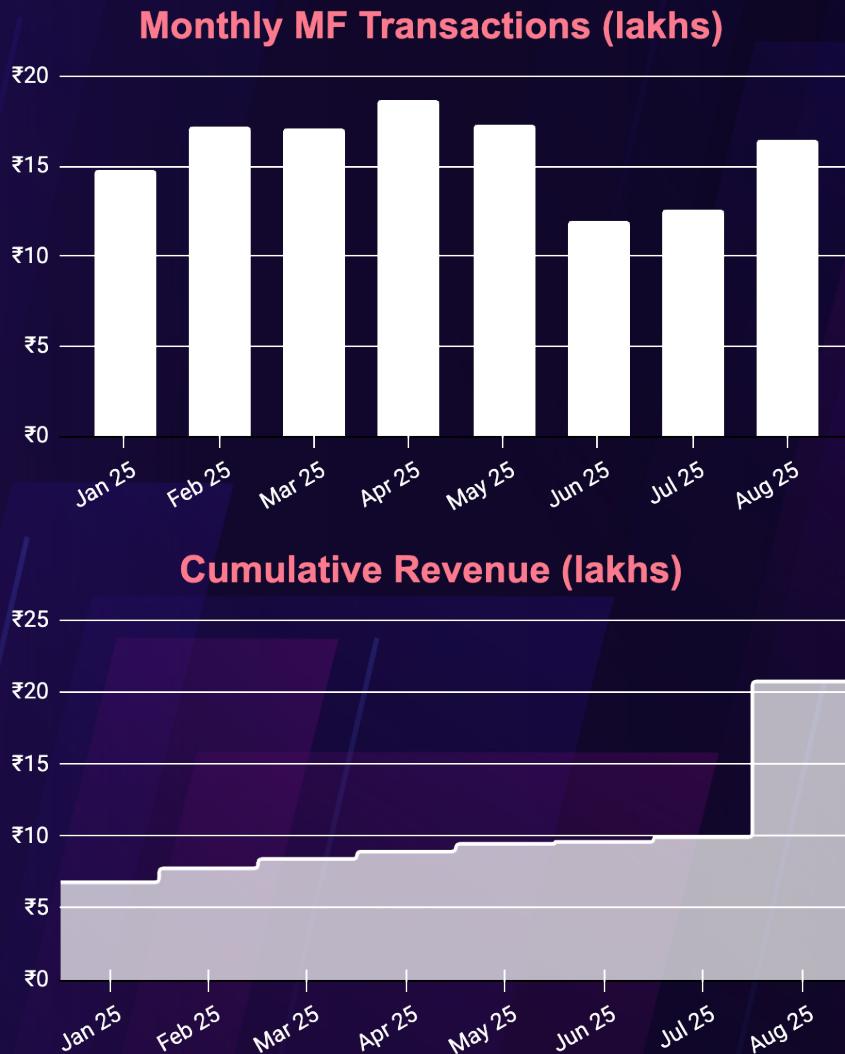
## REVENUE PROJECTION

*(Bottom-up)*



# TRACTION AND GROWTH

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## Corporates and Partnerships

- EAPs for Corporates
- Corporate Wellness Firms
- HRMS Integration



## Word of Mouth

- Referral and Affiliate Programs
- WhatsApp Community
- Influencer Collaborations

## Digital Marketing

- Podcasts
- Performance Marketing
- Social Media



## Why Distribution is Our Right-to-Win

40-50%

Starting Point

25%

App Engagement

3%

Paying Customers

Paid acquisition | High intent, high trust | Focused, with no competition

## OUR 3-PRONGED USER GROWTH STRATEGY



### Large Corporates

5M Users through strategic enterprise partnerships.

50 corporates, each with avg workforce of 50,000 employees = 2.5M reach

20% onboarded = 500,000 users

### SMEs + Affiliate Partners

2M Users via SMEs and key affiliates.

500+ SMEs, each with avg workforce of 1,000 employees.

200 users / SME = 100,000 users

### Organic & Digital Marketing

3M Users through community engagement.

Influencer Collaboration  
Referral Engine  
Performance Marketing

# TESTIMONIALS AND REVIEWS

# CASHVISORY

G 4.8 ★★★★☆



**Navneetha Suvarna**  
Chief Manager - Human Resources

We had empanelled Cashvisory for 2024 Women's Day Celebration pan-India Virtual session which focused on Personal Finance for Women employees.

Utkarsh & Arpita presented a detailed & very informative session on how women's financial needs are different, challenges women may face while financial planning, Path towards financial independence, Investment, Tax Planning etc. The session was very interactive, engaging & was induced with the Gamification concept.

Our women employees appreciated this session which focused on mindful awareness about Finance for women.

I would strongly recommend Cashvisory team for any future engagement or any network as their deliverables are worth exploring.



— Trusted by —



I'm thoroughly impressed with the services provided by Cashvisory! Their team manages my portfolio with incredible expertise, taking into account my financial goals and risk appetite. Their recommendations are always well thought out and tailored to my needs.

What truly stands out is how their investment decisions have consistently performed well, helping me achieve steady growth in my portfolio. The proactive and professional approach of the Cashvisory team gives me confidence in their ability to navigate the financial markets effectively.

I highly recommend Cashvisory to anyone seeking expert financial management and personalized advice. It's been a game-changer for my investment journey!



**Adhiraj Singh**  
Premium Subscriber



# OUR EXPERTS & ADVISORS

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## Technology Expert **Ayush Verma**



- 15+ yrs of experience in cloud security and web infrastructure
- Led cloud security operations for Singapore government offices for 5 years
- M. S. from National University of Singapore

## Business Expert **Rajiv Choudhary**



- 30+ yrs of experience in establishing & leading businesses
- Served as MD in 3 successful diverse businesses
- CA from The Institute of Chartered Accountants of India



## Corporate Distribution Advisor **Dr Tanaya Mishra**

- 30+ yrs of experience in human resources leadership
- Expertise in workforce strategies for global Fortune 500 companies
- Recognized with multiple awards for HR excellence and leadership



## Fractional CMO **Sujit Sapkal**

- 22+ yrs of experience in advertising and branding
- Co-founder of successful agency Imagine Communications
- Led creative strategy for 100+ national and international brands



## Startup Advisor **Sachin Jaiswal**

- 10+ years of building startups, with Innovaccer, niki.ai and kim.cc
- Specialises in product, strategy and customer knowledge
- B.Tech. from Indian Institute of Technology, Kharagpur

## We are seeking ₹6 *crores*

The funds will be used as per this breakdown to achieve the following milestones over the next **2 years**.

### Spending breakdown

Development team  
& other IT expenses

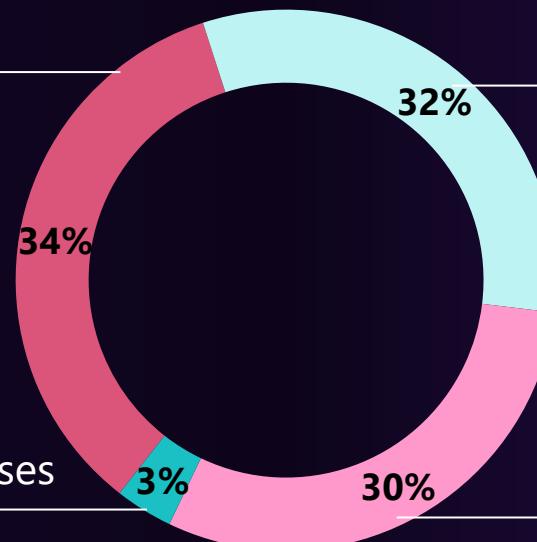
- ✓ Account Aggregator
- ✓ HRMS Integrations
- ✓ AI/ML planning engine

Marketing & PR spend

- ✓ 1.1 lakh users acquired
- ✓ ₹2 crores in revenue

Administrative & other expenses

Team salaries (financial advisor,  
compliance, support, working founders)



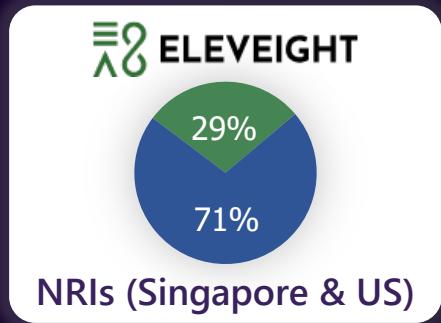
# THANK YOU

# CASHVISORY

Backed by



& Strategic Angel Investors



Incubated



Pre-seed raise of **INR 1.2 Cr** closed at 8 Cr (pre-money) valuation



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