

myve.

The AI Financial Mind for Startups, SMEs & Fintechs



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Spinacle Technologies Private Limited



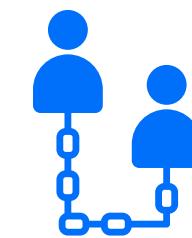
Problem: Founders Drown in Financial Fog



Fragmented tools (Tally,
Excel, GST, banks, payroll)



No real-time visibility into burn or
runway



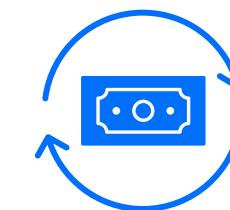
High dependency on CAs for
reports and filings



No proactive risk alerts or financial
decision support



Investor updates take days to
compile manually



82% of small businesses fail
due to cash flow issue



myve. | Agentic AI That Thinks Like a CFO



Agentic AI That Thinks Like a CFO



Uses memory-backed agents (LLM-powered) for deep reasoning



Answers business questions like:
“Can I hire?”, “Why did burn spike?”,
“What happens if I delay vendor X?”



Detects compliance risks, anomalies, and vendor fraud



Auto-generates investor reports and tax-ready summaries





What it does



Financial Planning & Forecasting

Goal setting, cashflow & liquidity forecasting.

Expense & Burn Management

Tracks spending, monitors burn rate, and runway.

Scenario-Based Simulations

Models growth, funding, and stress-test outcomes.

Automated Reconciliation

Simplifies multi-account cash and transaction matching.

Investor Reporting

Auto-generates clear, investor-ready insights.



Our Impact

70%

faster financial reporting &
investor updates

35-50%

reduction in compliance
preparation time (GST, TDS, ITR)

4x

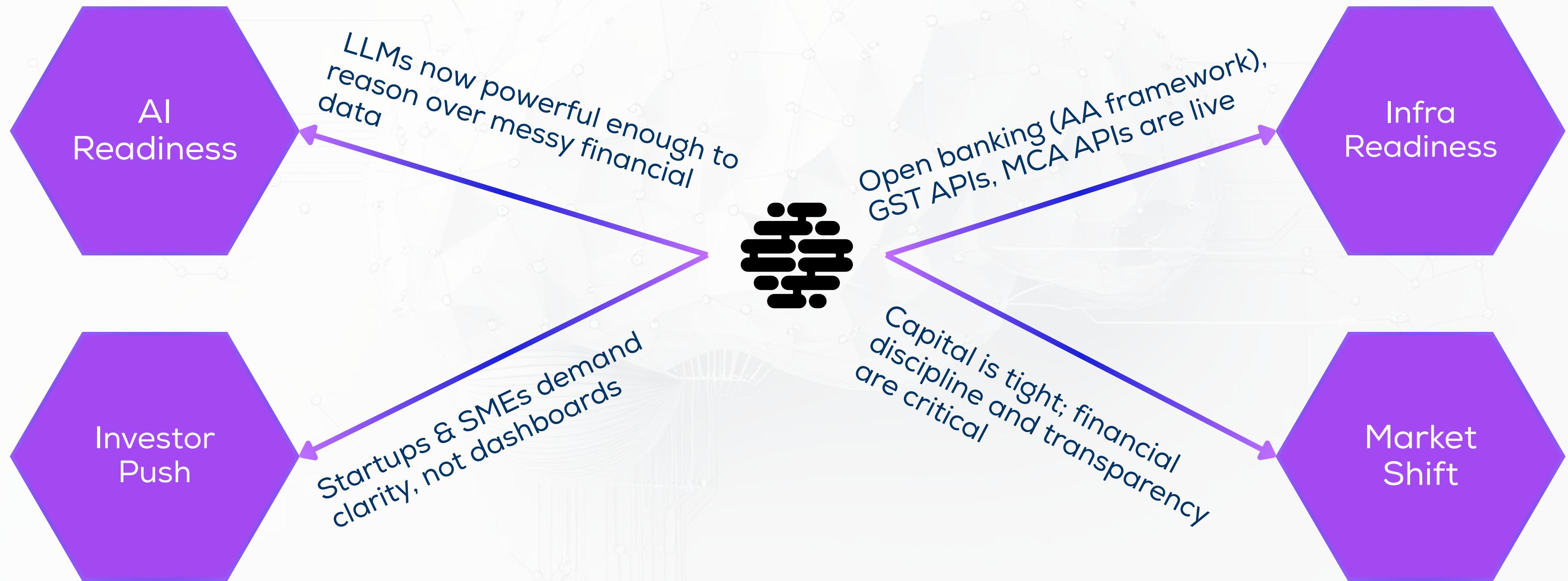
increase in early detection of cash flow risks

Improves

funding readiness, investor trust, and financial
decision speed for startups and SMEs



Why Now?



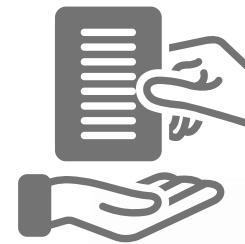


Market Potential



TAM

\$16.5B+ Global Virtual CFO & Financial Intelligence Software Market (13% CAGR)



SOM

₹300+ Cr (10% of SAM) from early adopters, CA-led pilots, and fintech API integrations



SAM (India)

₹3,000+ Cr from 1.5L+ funded startups & 50L+ growth-stage SMEs



Market

73M MSMEs, 1.5L+ startups, only 400K CAs. The gap is too big for humans alone – real-time AI CFO is inevitable.



Business Model



B2B

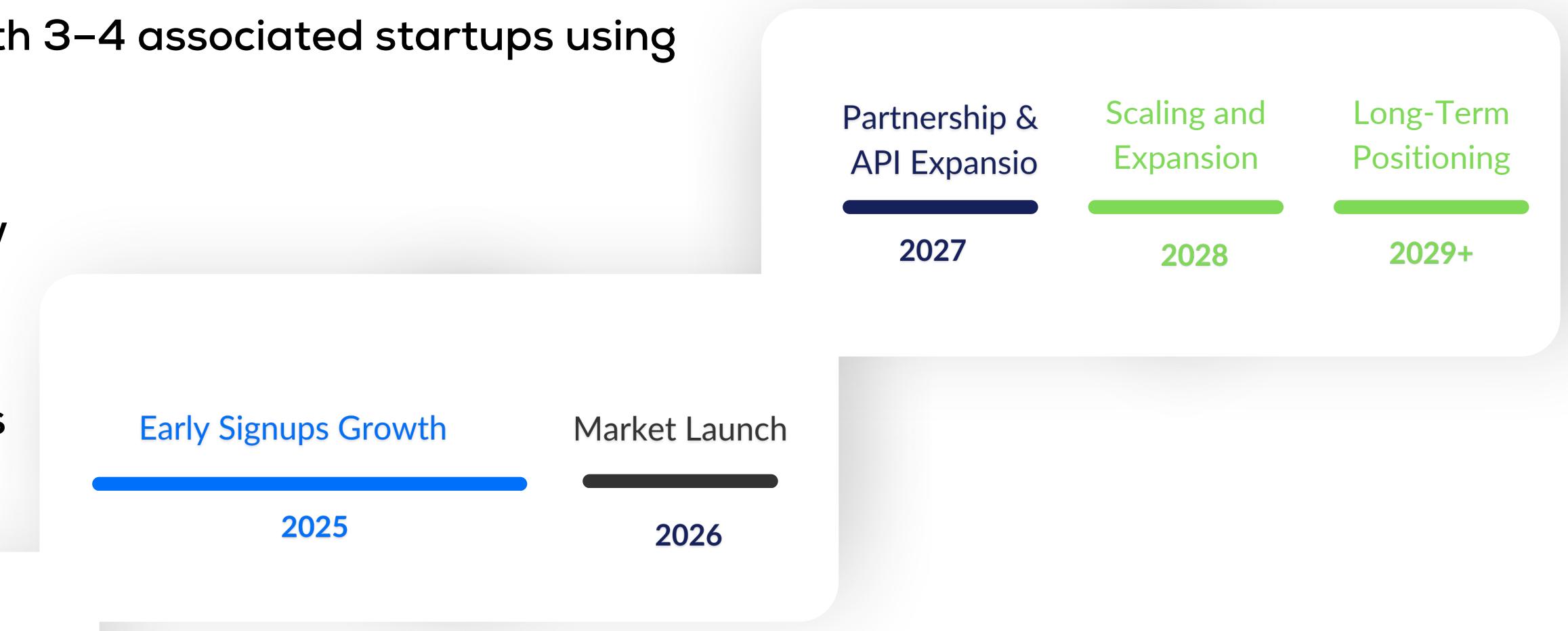
Revenue Stream	Description	Pricing Model
Subscription	Monthly plans for startups/SMEs to access Myve's AI financial intelligence – burn/runway tracking, compliance alerts, investor reports	₹999 – ₹4,999/month
Per-Use Fees	One-off investor reports, compliance filings (GST, TDS, ITR), or financial due diligence summaries	₹199 – ₹499/report
API Licensing	API modules for neobanks, payroll systems, and invoicing software to embed Myve's agentic insights	Pay-per-use or annual license
Expert Marketplace	AI+human advisory network – vetted finance & compliance experts available on demand	Commission / white-label fee



Traction



- Built a Prototype with backend, frontend, and Vision Layer
- Currently testing internally with 3–4 associated startups using their real financial data.
- Early pilots in progress with selected startups for workflow validation.
- Internally built financial KG + agent stack, not just wrappers on LLMs



Where are we?





Competitive Landscape

Feature / Capability	Myve	QuickBooks	Tally	ClearTax	ChatGPT / LLM APIs
Real-Time Burn & Runway Tracking	✓	✗	✗	✗	✗
AI-Powered "What-If" Financial Simulations	✓	✗	✗	✗	⚠ Requires setup
One-Click Investor Reports	✓	✗	✗	✗	✗
Knowledge Graph + Multi-Agent Financial Reasoning	✓	✗	✗	✗	⚠ Needs custom build
Tailored for Indian MSMEs and Startups	✓	✗	✗	✓	✗



GTM Strategy

- Launch with **100+ early adopter startups** from founder communities.
- Partner with **CA firms** for bundled client reporting.
- Integrate with **fintech & neobank APIs** for scale.
- Leverage startup events, webinars, and LinkedIn for outreach.
- Content-led marketing to position **Myve** as the “**AI CFO**” for startups & SMEs.



Team



SANTHOSH KUMAR

CHIEF OPERATING OFFICER
*B.Tech Artificial Intelligence and
Data Science*



NISHAAL S

CHIEF EXECUTIVE OFFICER
*B.Tech Artificial Intelligence and Data
Science*



Our Supportive Institutions and Organisations



A unit of IIHMR Foundation



iHub Anubhuti-
IIITD Foundation

18startup»



ANNAII Medical College and Hospital



RICH
Research and Innovation
Circle of Hyderabad



IIMB
तेजस्वि नावधीतमस्तु



Centre For Medical Innovation

Government Institute Of Medical Sciences, Greater Noida



Centre For Medical Innovation



RAJALAKSHMI
INSTITUTE OF
TECHNOLOGY
BELIEVE IN THE POSSIBILITES
(AN AUTONOMOUS INSTITUTION)



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