

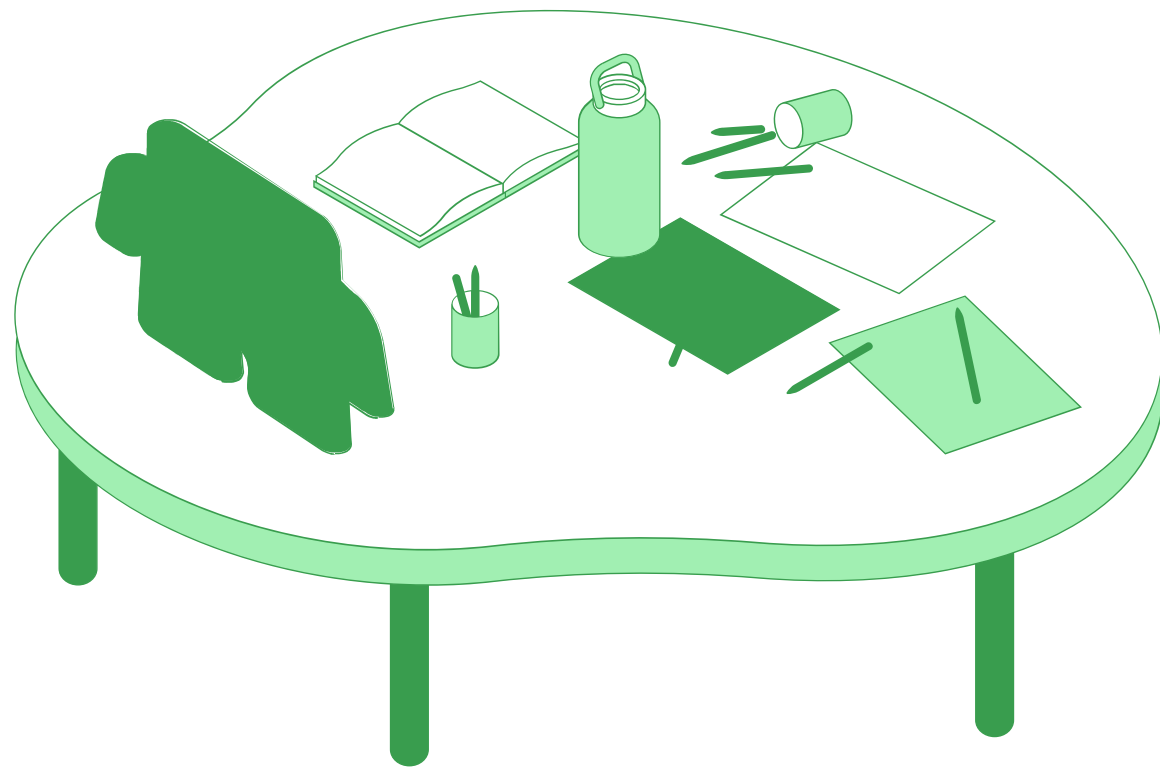
Group 2 - Technopreneur

# Fintech Business Plan - *AutoFinance*

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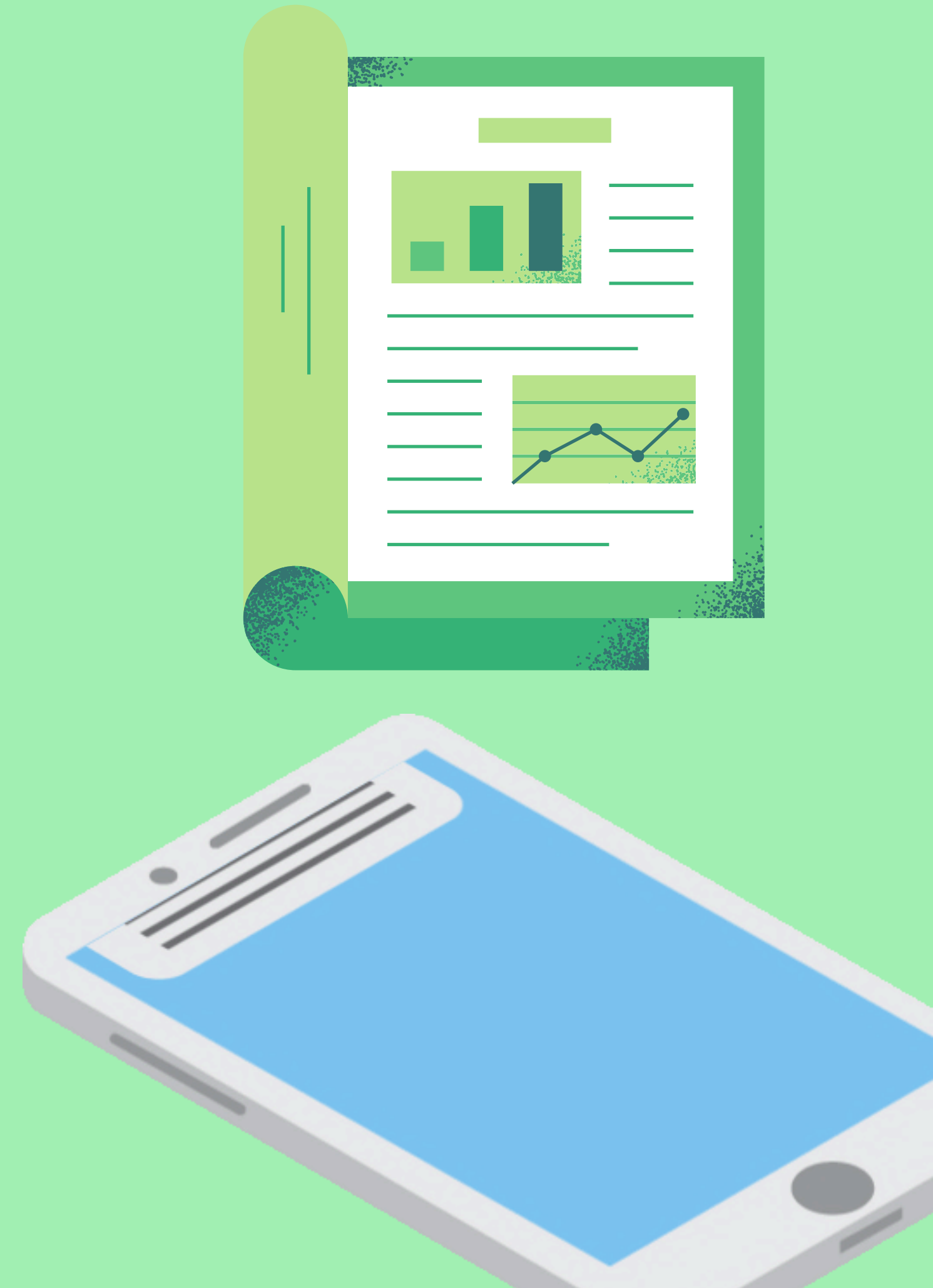
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**The Source of Capital**

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# Venture Product

**AutoFinance (AFI) is a mobile application that provides comprehensive financial analysis for user to consult about their financial planning such as investment, savings management, and retirement planning. With updated information about the current condition of the money market, AFI will provide services with personalized advice and recommendations that will help the user obtain their financial goals or purposes. Not only that, AFI offer tools for budgeting management, tracking expenses, and weekly-monthly report.**





# OUR VISION

**To empower individuals worldwide to achieve their financial goals and secure their financial futures through accessible and affordable automated financial planning services.**



## Why AFI?

- **Help user to decide their financial planning by providing real time data**
- **Providing tools and information needed**
- **Easy to use and affordable for everyone**
- **Providing picture and graphic report expenses**
- **Personalized advice and recommendation**



# Technology Features

Smart App for Smart Financial Management

## AI and ML algorithms

- Personalized investment and financial recommendations
- Predictive analytics
- Budgeting and expense tracking,
- Financial fraud detection
- Voice commands and chatbots
- Credit monitoring and analysis.



# FinTech Market Segmentation

## GEOGRAPHIC

- Indonesia's Urban areas
- Region: Jabodetabek

## DEMOGRAPHIC

- Age: Young adults (18-40)
- Income: Rp. 5 - 20 mio/ month  
(Employed individuals, regular income)

## PSYCHOGRAPHIC

- Tech-savviness: Early adopters of technology and digital financial services.
- Financial literacy: Individuals who have a high level of financial knowledge and require more advanced investment and financial planning tools.

## BEHAVIORAL

- Frequent users of financial apps
- Risk taker
- Frequent users of digital payments.



# FinTech Positioning



**For** young adults committed to their financial goals



**Who** need guidance in financial planning through affordable price



**FinTech** is an all-in-one financial planner, tools, and management



**That** provides tools and education, personalized advice and recommendation, money tracking, and monthly report for users



# Why FinTech is Different

**Unlike** other financial planner app, such as Monefy and Spendee  
**FinTech** has:



**User-Friendly**



**Personalized** with AI  
and algorithm



**Quality Financial  
Education**



# Sources of Capital



## Public Stock Offerings

The sale of equity shares, bonds, to the public in order to raise capital



## Government grants & credits

The financial aid program provided by a government to support specific projects or initiatives.



## Corporate Partnership/Investment

A company will invests in or collaborates with another company to achieve mutual benefits and achieve their business goals.



## Crowdfunding

The practice of raising funds for a project or venture by remunerating small contributions from a large number of people (Byers et al 2015)



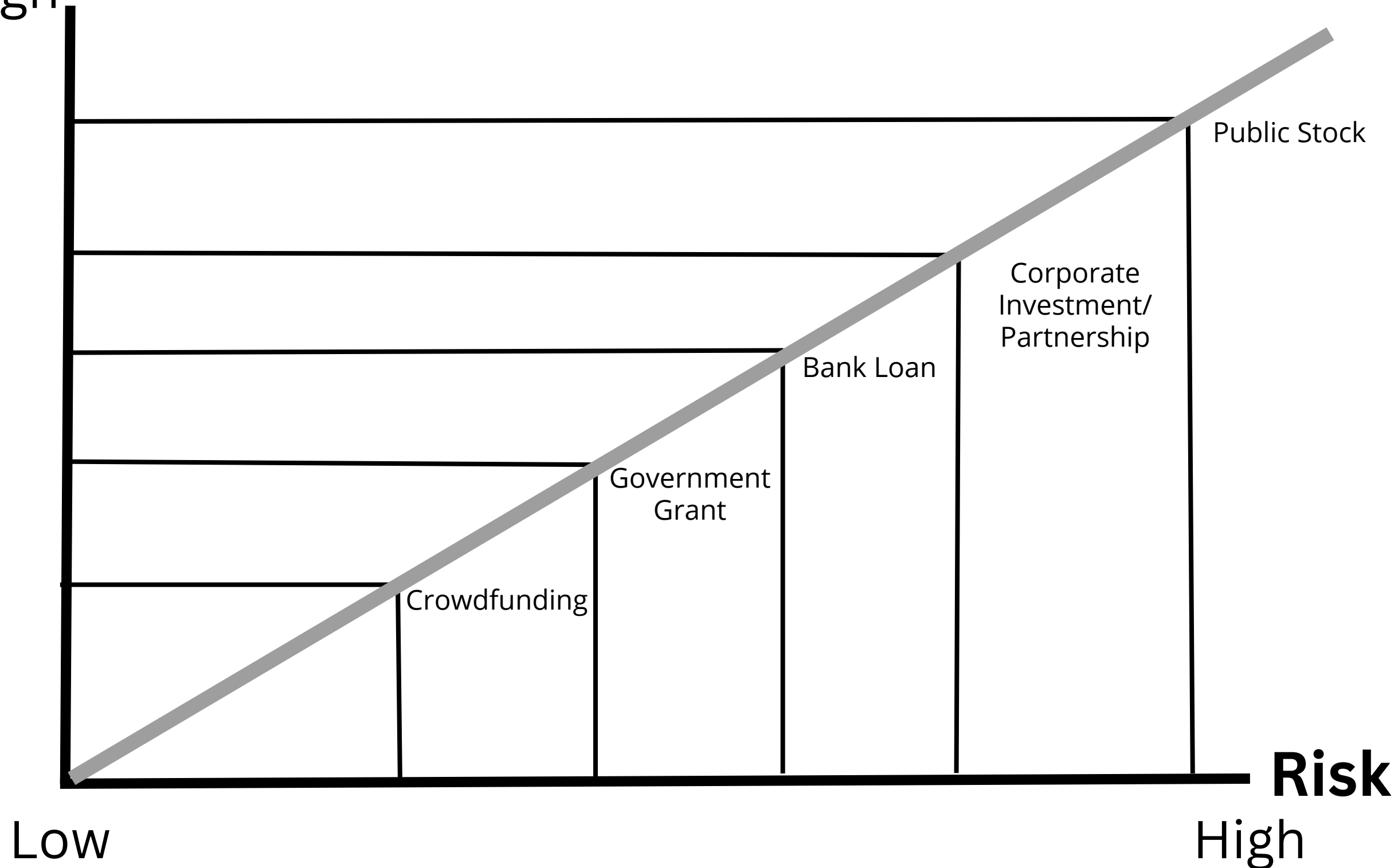
## Bank Loans

The sum of money borrowed from a bank or financial institution that will have been repaid with interest over a predetermined period of time.

# Risk-Return Profile of Fintech

**Expected Return %**

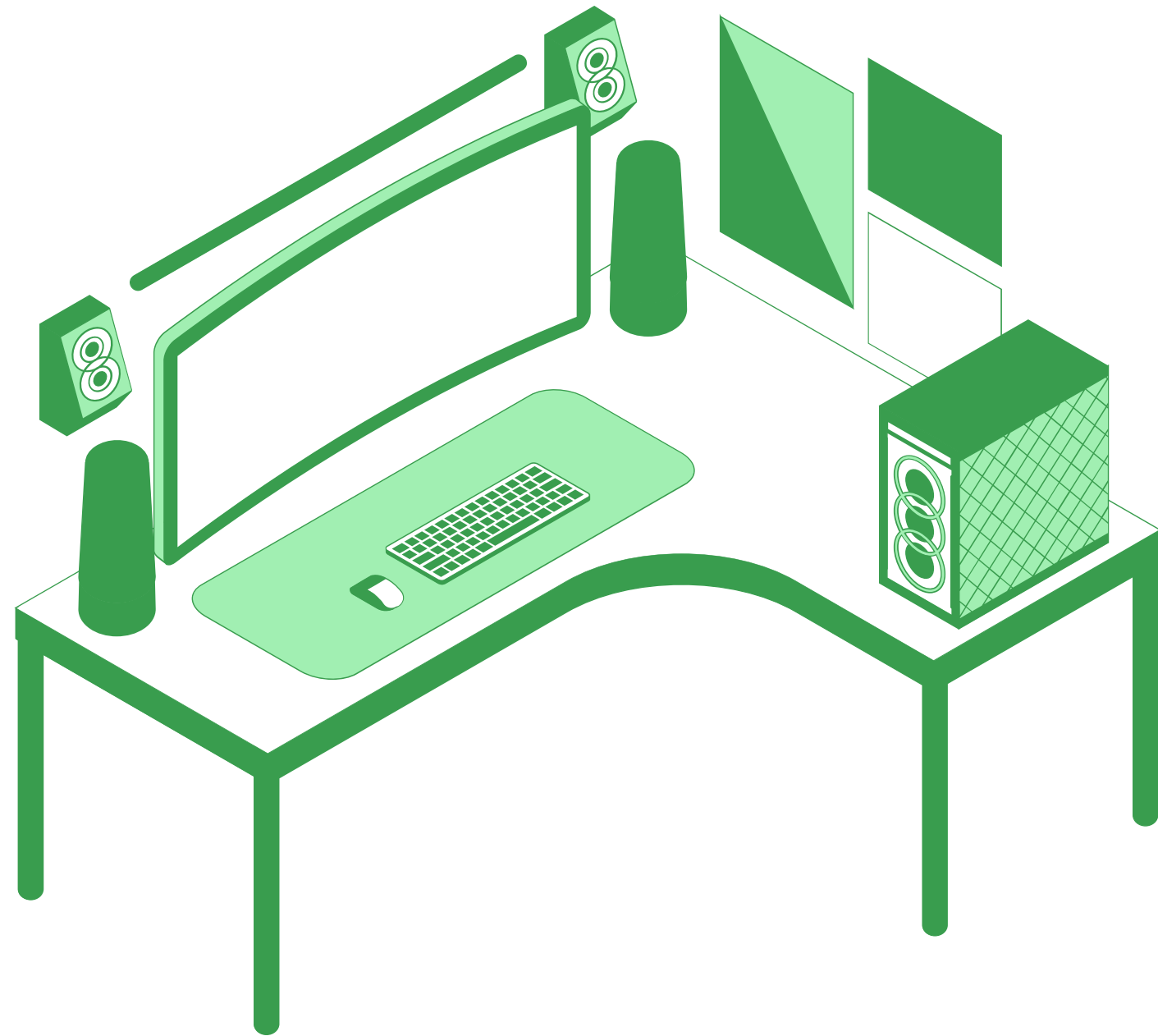
High



**Risk**

Low

High



Do you  
have any  
questions?

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We hope you learned something new.