**Project Name:** Akagum

**Tagline:** Tight Hand, Big Future

**Concept Overview:** Akagum is a Nigerian-inspired savings vault app that rebrands stinginess into a badge of financial wisdom. It promotes intentional, disciplined saving without the distractions of impulse transfers or spending. The app centers on saving with purpose, making it impossible to withdraw money randomly.

**Core Features:**

1. **Intention-Based Vaults:**
   * Users create saving goals (e.g., “House Rent”, “Business Capital”, “Emergency Fund”).
   * Each vault is locked by default. Payouts only happen when a goal is achieved or verified.
2. **Stubborn Akagum Mode:**
   * Money is totally inaccessible until a specific time or condition is met (e.g., Dec 20 for Detty December fund).
   * Can’t disable once activated.
3. **No Transfers / Distractions:**
   * Users cannot transfer funds to other banks.
   * Funds can only be withdrawn to fulfill the specific goal, optionally with proof or vendor info.
4. **Sapa Alarm & Spending Warnings:**
   * Based on user behavior like skipped savings, early withdrawals, or disabling savings features.
   * App triggers humorous, culturally relatable warnings such as:
     + “Omo, na this kind spending dey cause premium sapa.”
     + “Ah, you wan start again? Wetin happen to soft life plan?”
     + “You dey plan flex or save? Pick struggle, my gee.”
     + “Zero balance? E be like say sapa don jam your vault.”
   * Optional AI bot assistant (e.g., “Chief Tight-Hand”) can respond to spending temptations with savage comebacks.
   * Includes a visual “Sapa Meter” that shows how close you are to entering sapa zone.
5. **Savings Streaks & Rewards:**
   * Daily/weekly savings streaks are tracked.
   * Badges or points system for consistent savers.
6. **Akagum Squad Challenges:**
   * Users can save with friends toward a group goal.
   * Social accountability boosts discipline.
7. **Vault Unlock Proof Option:**
   * Optional “proof of purpose” uploads (e.g., invoice, rent notice) before unlocking funds.
8. **Budget Coach (Future AI Tool):**
   * In development: AI that helps monitor spending and encourage smarter financial behavior.

**Tech Stack (Proposed):** - **Frontend:** React Native or Flutter - **Backend:** Firebase / Supabase + Node.js - **Payments:** Paystack or Flutterwave - **Notifications:** Expo or OneSignal

**Monetization Plan:** - Free for basic use. - Premium includes: - Auto-save rules - Emergency vault - AI Budget Coach (future) - Brand partnerships for curated savings goals (e.g., flights, rent, gadgets)

**Next Steps:** 1. Create wireframes for MVP 2. Build landing page for email signups 3. Define savings goal creation & lock logic (backend rules) 4. Integrate Paystack test flow 5. Start alpha testing with early users

**Slogan Ideas:** - “Save with sense. Spend with purpose.” - “Calm down on your spending, my gee.” - “Akagum: Tight hand, full pocket.”

**Target Audience:** - Nigerian Gen Z and Millennials - Students, side hustlers, new earners - People tired of sapa and impulse spending

**Motto:** *“Because sapa no dey give warning, but Akagum does.”*