KIGOMBO

Simplifying financial management in Zanzibar.

Team

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Problem Statement

Personal financial awareness is a problem for university students. For many students higher education is the first time they have access to the biggest amount of money in their life. They have 3 to 4 years of college to have good personal finance skill.

Solution

Kigombo is a localized financial app that:

- **Keeps track of transcations:**
  - In sync across devices.
  - Accesible from anywhere.

- **Personal finance education**

DEMO

Visit kigombo.vercel.app or scan the QR code below:

Target Users

- **Young Adults: Students, fresh graduates.**

- **Small Business Owners: Managing multiple income sources.**

- **Freelancers: Needing tools for financial discipline.**

Competitors

Feature	Kigombo	Qwikbook	Cashbook	Apple Wallet
Local Currency Support	✅	❌	❌	✅
Offline Functionality	✅	❌	❌	❌
Budgeting Tools	✅	✅	✅	❌
Financial Education	✅	❌	❌	❌

Costs

- **Development**:
  Product development (team, tools), hosting, and scaling: **3M TZS**

- **Marketing & Growth**:
  User acquisition, partnerships, and campaigns: **1.5M TZS**

- **Operations**:
  Legal setup, compliance, maintenance, and updates: **1.5M TZS**

  TOTAL 6M

Security

- **End-to-end encryption for user data.**

- **Data stored on a distributed system for scalability and safety.**

- **Regular audits to ensure compliance with privacy laws.**

Sustainability

- **Revenue Model:**

    1. **Freemium for individuals.**

    2. **Paid licenses for SMBs .**

- **Growth Plan:**

    ○ **Build partnerships with local banks and MNOs.**

    ○ **Expand features based on user feedback.**

Timeline

Milestone	Timeline
MVP Launch	February 2025
First 1,000 Users	April 2025
Partnerships Secured	May 2025
Full Product Launch	June 2025

THANK YOU