



MUMBAI HACKS

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FinAI Coach – Personalized Money Management Companion

(Transforming finances for gig and informal workers)

PRESENTED BY - HEISENBUCKS

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GOPAL AGARWAL

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Problem Statement

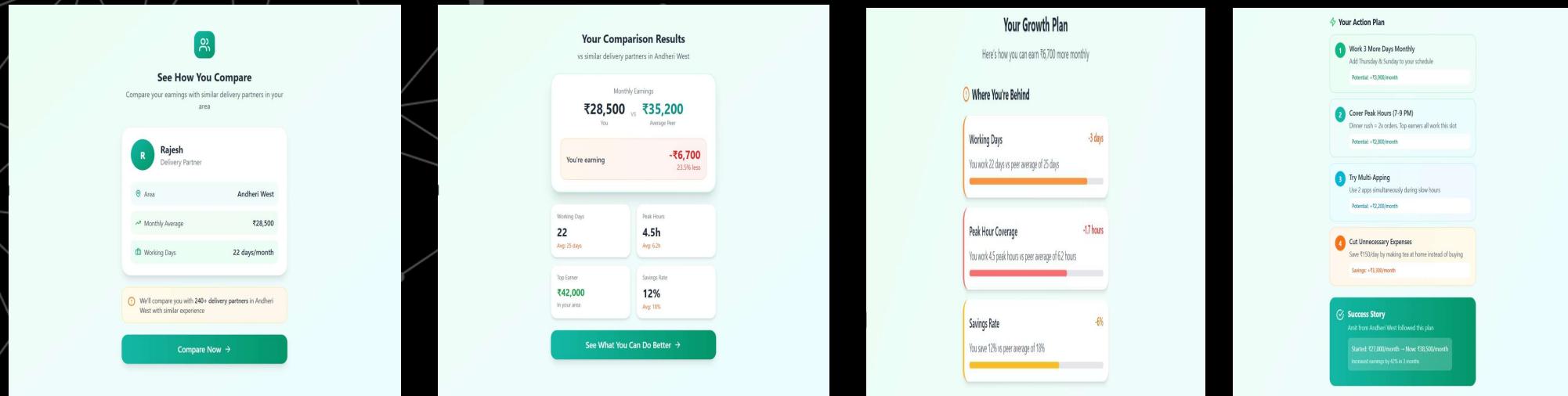
- **Many individuals struggle to understand how to save effectively, invest wisely, or avoid overspending because their financial habits, income streams, and goals vary widely. Generic advice often misses the mark - especially for gig workers, informal sector employees, or those with irregular finances.**
- **Agentic AI Challenge:- Develop a financial coaching agent that continuously learns about individual user behavior by integrating varied financial data streams and proactively analyzing spending and income patterns, identify risks, and deliver personalized recommendations and reminder**

Solution

- **The model helps the user purchase a specific product but tracking similar products and giving better alternatives with cheaper price or at times match user needs.**
- **Motivates earning more by showing how similar gig workers in their area earn and save**
- **Analyzes past and projected income to alert users of lean periods, advises reducing non-essential spending, saving more, and allocates money efficiently for stability.**
- **User can forward Sms related to fraud offers which will be checked by the AI to alert user to not fall into false investment jad rewards.**

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Screenshot 1

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Welcome back,
Rajesh Kumar

This Week's Earnings

₹4,200

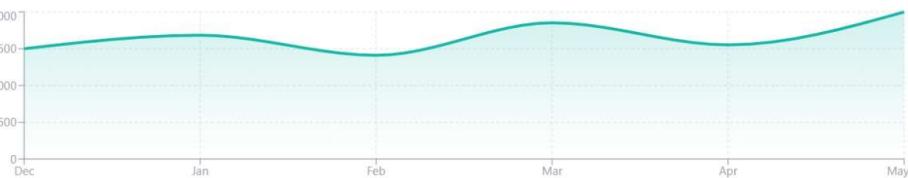
₹2,800 more to reach your weekly target



Target
₹7,000

Income Forecast

AI-predicted next 6 months



February Alert

Income expected to drop to ₹26,800. Save extra this month to prepare.

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Smart Allocation

Based on this week's ₹4,200

For Upcoming Bills

Covers rent & EMI due soon

₹2,500

Emergency Fund

Build buffer for February dip

₹800

Safe to Spend

After all commitments

₹900

Auto-Allocate Funds →

AI Insight

You're earning well this week! Since February shows a predicted dip, we recommend saving an extra ₹1,500 now. This will help cover your bills during the lean period.

Tip: Work 2 extra peak hours this week to build your emergency fund faster

Screenshot 2

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Upcoming Bills
Auto-detected from transactions

	Amount
Rent (Critical)	₹8,000
Phone Recharge	₹399
Bike EMI (Critical)	₹3,200
Electricity	₹850
Total Due Soon	₹12,449

Shopping
Amazon

Budget left: ₹700

boAt Rocker 450 Bluetooth Headphones
₹1499 ₹2,999 50% off
Free delivery by tomorrow
7 days replacement

Buy Now

Spent This Week: ₹2800
Rent Due: 6 days ₹8,000

FinAI is analyzing your purchase...

Hold on, Rajesh...
Let me check something first

- Transaction History Scanned**
Analyzed your last 47 purchases
- Pattern Detected**
You bought similar item 2 months ago
"Noise Carbs - ₹999" on Sept 15
Returned after 3 days - "sound quality not good"
- Budget Impact Analysis**
This purchase will affect your goals
After this purchase:
Rent due in: 6 days
Emergency fund: ₹-799 left
Below target
- Finding Better Options...**
Comparing 230+ similar products
 - Checking price history
 - Analyzing reviews & reliability
 - Finding best deals for you

See Recommendations →
This will only take 2 seconds ↗

Here's What I Found
3 better options based on your situation

Buying This Now is Risky
You'll have **negative balance** after this purchase. Rent is due in 6 days and you won't have enough left.

RECOMMENDED

boAt Rockerz 255 Pro+
4.5★ (8,234) ₹799 ₹2,490
Better reviews - 4.5★ vs 4.2★ original
Save ₹700 - fits your budget
Same brand you wanted
What you can do with saved ₹700:
Add to emergency fund for February dip
Or work 1 less day this week

Buy This Instead

Wait 10 Days
Buy the same product at better time

- After rent is paid - **stress-free purchase**
- Your income forecast shows **good earnings week**
- Get the exact product you want - **no compromise**

I'll remind you on Dec 10 when it's safe to buy

Set Reminder

Actually, Skip This
Here's why you might not need it

- You returned similar item 2 months ago after 3 days
- You have wired earphones that still work fine
- Saving this brings you closer to **emergency fund goal**

If you save ₹1,499 now:
Emergency fund: 82% → 95% complete
Financial stress reduced significantly

You're Right, Skip It

Business Model

Freemium + Multi-Revenue Stream Approach

Free Tier: Core tracking, AI predictions, and allocation guidance for 455M informal workers

Premium (₹99-199/month): Advanced forecasting, investment recommendations, scam detection, priority support

Affiliate Commissions: 0.5-5% on mutual funds, insurance, and loans when AI confirms user readiness

B2B White-Label: ₹20-50/user/month or ₹25L-1Cr annual licensing to gig platforms like Uber, Zomato

Data Insights: Anonymized behavioral analytics sold to fintech companies and researchers

HOW WILL IT EARN MONEY?

Revenue Stream	YEAR 1	YEAR 2	YEAR 3
Premium Subscriptions	₹0	₹36L	₹1.2Cr
Affiliate Commissions	₹0	₹30L	₹1.5Cr
B2B Partnerships	₹0	₹0	₹80L
Data Insights	₹8L	₹40L	₹50L
Total Revenue	₹8L	₹1.06Cr	₹4Cr

KEY ECONOMICS



GO TO MARKET STRATEGY

Phase 1 (0-6M): Launch - 2,000-3,000 Users

Gig hub partnerships (formal tie-ups, not guerrilla marketing)

Referral program (₹25 cashback to manage costs)

WhatsApp pilot groups & 5-10 micro-influencer collaborations

Budget: ₹15-20L | **CAC:** ₹500-650

Phase 2 (6-18M): Scale - 10,000-15,000 Users

Targeted Facebook/Instagram ads with video testimonials

Platform pilot programs (Uber Pro, Ola Fleet partnerships)

Premium soft-launch (3-month free trial to top 5%)
10-15 community champions in major cities

Budget: ₹30-40L | **CAC:** ₹700-900

Phase 3 (18-36M): Growth - 30,000-40,000 Users

1-2 B2B pilot agreements (not full deployments)

Affiliate integrations (Groww, PolicyBazaar APIs)

Selective tier 2 city expansion (Pune, Jaipur only)

Budget: ₹60-80L | **CAC:** ₹800-1,000



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Thank you