[**Business Model Canvas**](https://businessmodelanalyst.com/business-model-canvas/)

*Date:*

Key Partners:

Key Activities

Key Resources:

Cost Structure

Revenues

Channels

Value Proposition

Customer Relationships:

Customer Segments



* **Data Science + AI Insights:**

Provides valuable statistics, recommendations, and reports without the need for personal accountants.

* **All-in-one financial platform:** A single app or website that allows you to see all of your financial accounts in one place, including bank accounts, credit cards, loans, and investments.
* **Alert System:**

Notifies users about overspending or issues with their financial state.

**Financial Education Section:**

* Offers resources like quizzes, PDFs, and videos to increase financial awareness.

**Access to Financial Advisers:**

* Enables users to ask questions or hire financial advisers at a cost lower than traditional options.
* **Banks and Financial Institutions**
* **Educational Institutions**
* **Institut National de la Statistique (ONS)** for access to accurate economic and financial statistics, aiding in data-driven insights**.**
* **Chambre Algérienne de Commerce et d'Industrie (CACI):**

Partner with CACI to facilitate connections with local businesses, fostering economic growth.

* **Accounting Firms**

**Data analysis :**

* Integration with banks and credit card providers.

**AI Development:**

* Continual improvement of AI algorithms for insights and auto-investing.

**Content Creation:**

* Develop educational materials for the financial education section.

**User Support:**

* Customer service and assistance.
* Individuals with multiple financial accounts
* People who want to better manage their finances
* Small business owners
* Employees
* Entrepreneurs
* Companies and startups

* Self-service
* Personalized assistance
* Proactive engagement
* Accounts management
* Customer feedback integration
* Collaboration and co-creation
* 24/7 Customer Support

**Human Resources:**

1. Customer Support
2. Accounting and financial advisors team
3. Marketing Team

**Technical Resources:.**

1. Cloud Services and Hosting
2. APIS

**Channels of Distribution:**

1. **Online Platform:**

Web-based platform accessible through browsers.

1. **Mobile Application:**

iOS and Android apps for on-the-go access.

**Channels of Communication:**

1. **Digital Marketing:**

Social media campaigns, blogs, and partnerships for user acquisition.

1. **Support Services:**

Customer service channels for assistance and issue resolution.

1. **Financial Adviser Interaction:**

Dedicated channels for booking meetings or calls with financial advisers.

**Premium Plan:**Users: 5% of users (assumed 100,000 free users)=Revenue: $299,400/year

**Corporate Plan**:Users: 10 corporate clients per month= $60,000/year

**Meeting Bookings**:Users: 1% of users or 2% of Premium users (assumed 100,000 free users)= $225,000/year (25% of $900,000)

**Total Estimated Annual Revenue**: $584,400/year

**Constant** : customer support : $225 month +hosting : $10 month = $235 month / $2,820 year

**Variable** :accountants : $25 per metting +Api : 30$ per month +youtube + meta ads : $100 month= $155 month / $1,860 year

**Total** (constant + variable): $390 month / $4,680 month