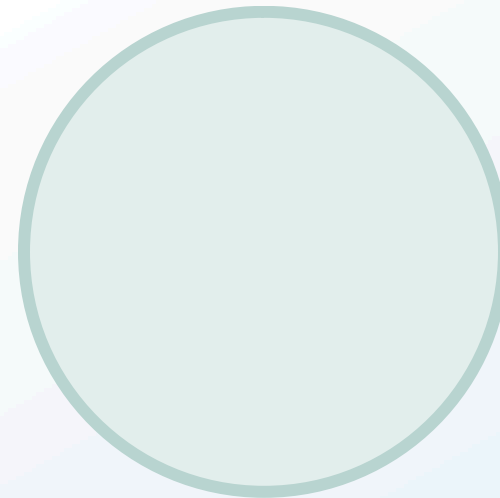


My Budget Mate

Your Financial Coach

Helping Kiwis tell their money where to go



Investor Pitch - January 2026

The Problem

Budgeting apps create anxiety

Red numbers. Warnings. Shame-based design. Users feel judged, not supported.

Built for Americans, not Kiwis

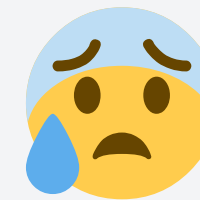
YNAB has no NZ bank connections. Terminology and tax systems don't translate.

Complex jargon overwhelms

"Zero-based budgeting", "sinking funds" - users give up before they start.

Tools, not coaches

Existing apps track money but don't guide behaviour change.

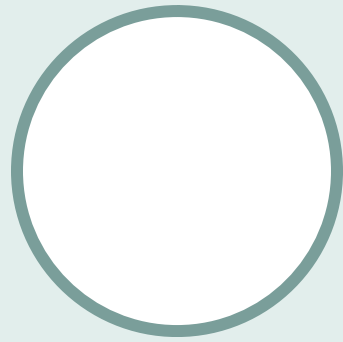


72
%

of Kiwis feel stressed about their
finances at least sometimes

Source: Financial Services Council NZ

The Solution



Meet Remy

Your friendly Kiwi financial coach

"You're in control here - I'm just here to guide you."

Calm, not anxious

Sage and blue colours - no red warnings. "Still to fund" not "over budget".

NZ bank integration via Akahu

Direct connections to ANZ, ASB, Westpac, BNZ, Kiwibank and more.

Envelope budgeting made simple

Proven methodology, plain language. No jargon, just clarity.

Coaching, not tracking

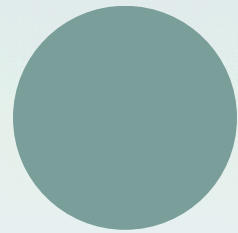
Remy guides behaviour change. Progress over perfection.

Multi-income support

Weekly, fortnightly, monthly - handles real Kiwi pay cycles.

The My Budget Way

A proven path to financial confidence

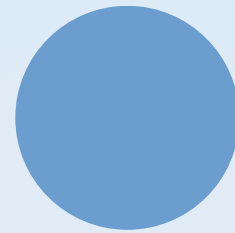


STEP 1

Starter Stash

Build a \$1,000 emergency buffer before anything else. Peace of mind comes first.

"This money is for the car that breaks down, not the sale at Briscoes."

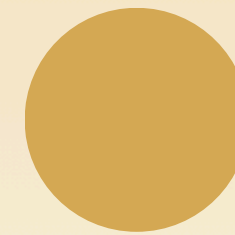


STEP 2

Smash Your Debt

Debt snowball method - smallest balance first. Quick wins build momentum.

"Behaviour beats math. Motivation matters more than interest rates."



STEP 3

Safety Net

3-6 months of expenses saved. True financial security and freedom.

"Now you're ready for whatever life throws at you."

Market Opportunity

5.1M

Kiwis who need better financial tools

\$0

NZ-specific budgeting apps with
bank links

The gap in the market:

YNAB - no NZ bank connections, US-centric

PocketSmith - tracking focused, not coaching

Goodbudget - no bank links at all

Spreadsheets - manual, no guidance

THE OPPORTUNITY

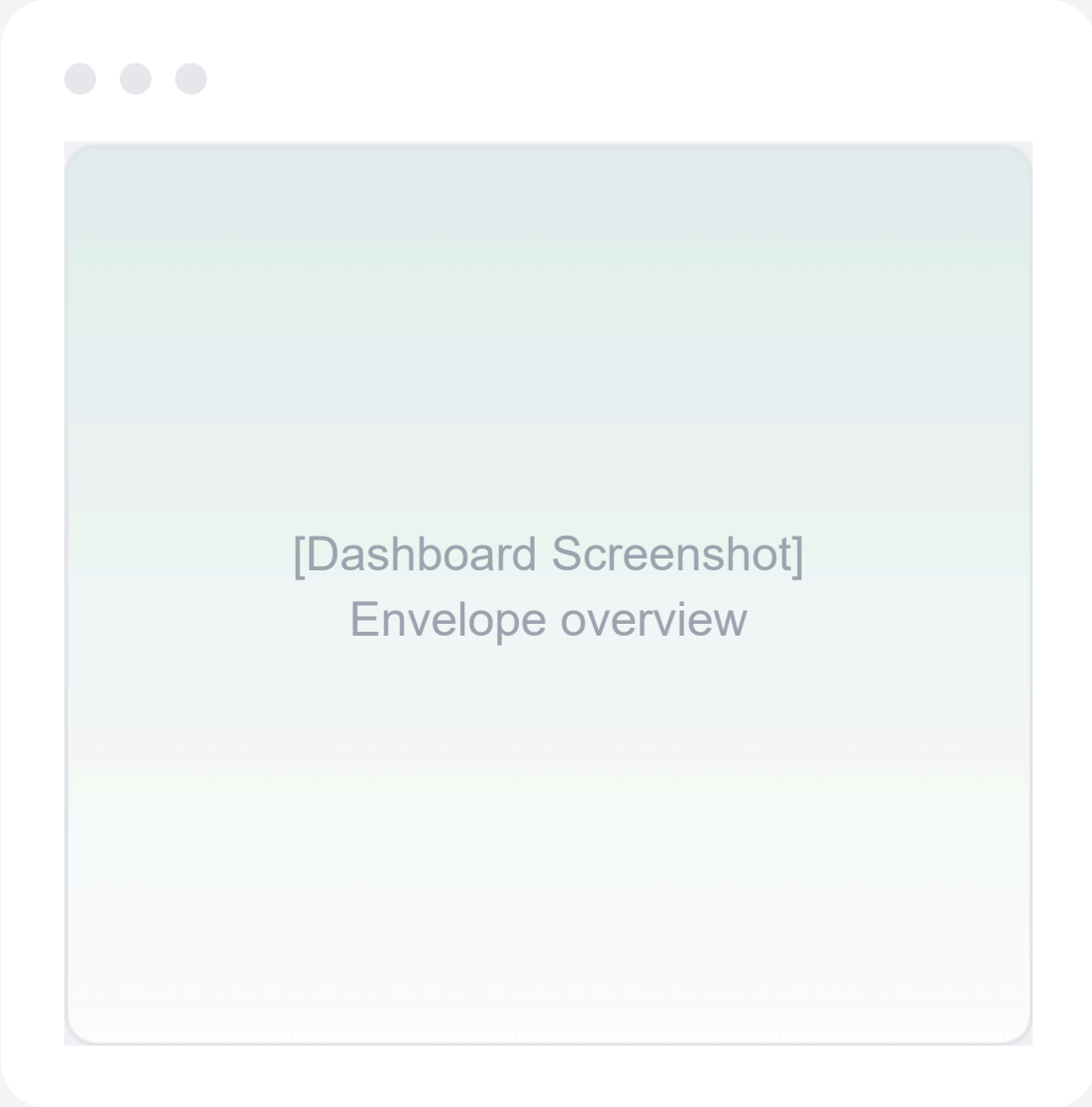
**First NZ-built budgeting
app with envelope method
+ bank integration +
coaching**

No competitor combines all three. We own this space.

Beyond NZ:

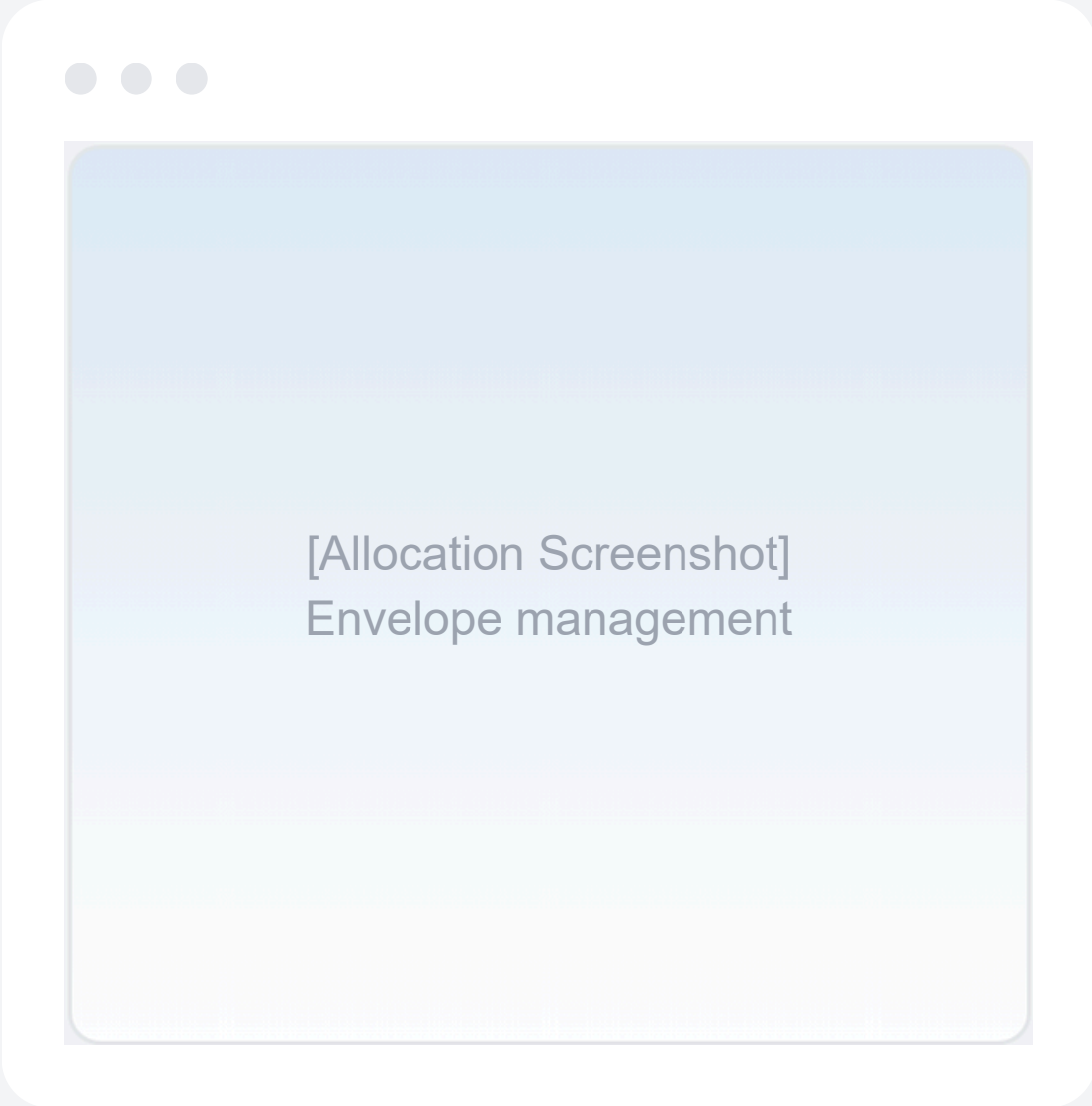
Australia uses similar pay cycles and has the same gap. Proven model can expand to 30M+ addressable market.

The Product



Dashboard

At-a-glance financial health



Budget Allocation

Tell your money where to go



Remy Coaching

Guidance at every step

Competitive Landscape

Feature	My Budget Mate	YNAB	PocketSmith	Goodbudget
NZ Bank Integration				
Envelope Budgeting				
Coaching/Guidance				
Multi-Income Support				
Calm UI (No Red)				
NZ-Centric Language				

Where We Are Now

PRODUCT STATUS

Open Beta

Full product live and functional. Transitioning from invite-only to open registration.

Core Features Complete:

- Envelope budgeting with multi-income allocation
- NZ bank integration via Akahu
- Remy coaching throughout onboarding
- Credit card tracking and debt payoff
- Dashboard reconciliation system
- "Pays Until Due" bill urgency feature

Tech Stack

Next.js 14 + React

Supabase (PostgreSQL + Auth)

Akahu API for bank feeds

Vercel hosting

Ready For

Scale

Architecture built for growth. Need investment to accelerate user acquisition and feature development.

NEXT MILESTONE

1,000 Active Users

Business Model

FREE

\$0

Forever free basics

- ✓ Manual transaction entry
- ✓ 5 envelopes
- ✓ Basic reports
- ✓ Remy coaching tips

Lead gen & habit building

PRO (MOST POPULAR)

\$12/mo

or \$99/year (save 31%)

Everything in Free, plus:

- ✓ NZ bank sync via Akahu
- ✓ Unlimited envelopes
- ✓ Multi-income allocation
- ✓ Goal tracking
- ✓ Credit card management

Core revenue driver

FAMILY

\$18/mo

or \$149/year

Everything in Pro, plus:

- ✓ Kids Module (up to 4)
- ✓ Chores & pocket money
- ✓ Life features (shopping, todos)
- ✓ Household dashboard

Premium upsell

Target LTV:CAC

3:1

Avg Revenue/User

~\$120/yr

Target Conversion

15% free→pro

Revenue @ 10k users

\$180k ARR

Product Roadmap

Building a household operating system

NOW	Q1 2026	Q2 2026	H2 2026
Core Budgeting	Kids Module	Life Features	Household OS
<div>✓ Completed</div> <div>Envelope budgeting</div> <div>Bank integration</div> <div>Remy coaching</div> <div>Credit cards</div> <div>Reconciliation</div>	<div>In Development</div> <div>Child profiles</div> <div>Chores & rewards</div> <div>Pocket money</div> <div>Invoice system</div> <div>Kid bank links</div>	<div>Planned</div> <div>Shopping lists</div> <div>To-do management</div> <div>Meal planning</div> <div>Recipe collection</div> <div>Calendar sync</div>	<div>Vision</div> <div>AU expansion</div> <div>Partner app</div> <div>API platform</div> <div>Bill negotiation</div> <div>Smart insights</div>

"The app families open every day to run their household - money, meals, and more."

The Team



Deb

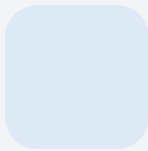
Founder & Product Lead

[Add your background here - experience, what led you to build this, relevant skills, personal connection to the problem]

Why I'm Building This

[Your personal story - the struggle that led to the solution, your unique insight into the problem, passion for helping Kiwis with their finances]

Building the Team



Technical Co-founder

Seeking

Full-stack engineer to scale the platform and lead development



Growth / Marketing

Seeking

User acquisition, content marketing, community building



Advisors

Open to conversations

Fintech, NZ market, consumer apps experience welcome

The Ask

SEED ROUND

\$[Amount]

Target raise to reach product-market fit

Use of Funds



What We're Looking For

Angel Investors

Individuals who believe in financial wellness and the NZ market opportunity

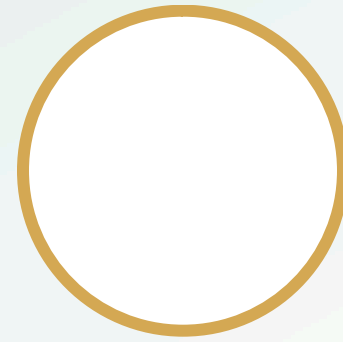
Strategic Partners

Marketing, development, fintech ecosystem connections

Introductions

Know someone who'd be interested? A warm intro goes a long way

Milestone: 1,000 paying users within 12 months



Let's help Kiwis get **sorted**

One calm budget at a time

Get in Touch

[your@email.com]

mybudgetmate.co.nz

[LinkedIn profile]

Request a live demo