

Team Brinda



FACTS



Uganda Bureau of
Statistics (UBOS)

45.9
million
people

Population

Africa Press
(2023)

70%

**Spend more than
they earn**

Uganda Bureau of
Statistics (UBOS)

36%

**Have bank
account**

Deposit protection
Fund

35%

Inactive accounts



Many low-to-middle income customers struggle to save, manage debt, and plan their finances. Their income is irregular, expenses pile up, and without guidance, they often end up with dormant accounts and low engagement with banking products.

For banks, this means missed opportunities, lower revenue, and customers who don't fully benefit from their services



Banks provide products like savings accounts, loans, Education loans, retirement accounts, stocks & bonds and many more but many customer's accounts remain inactive hence low engagement with banking products.



FinaAI

Your money, smarter and safer





Fina AI is an automated financial assistant that analyzes customer transactions to deliver personalized insights, alerts, and recommendations via Email, WhatsApp and SMS depending on their marketing consent hence helping customers use the available bank products for their benefit while boosting engagement and loyalty for banks.





Target Customers

01

Low-to-middle
income retail Bank
Customers

Value proposition

For Customers

- Encourages smarter saving and spending habits.
- Helps customers track goals and stay financially organized.
- Promotes better debt management and reduced borrowing stress.
- Builds financial literacy and long-term confidence.
- Offers tailored product recommendations that fit real needs.
- Strengthens trust through relevant, value-driven engagement.
- Supports inclusion for underserved customers.
- Makes customers feel guided, not sold to.

Value proposition

For the Bank

- Boosts account activity and transaction volumes.
- Drives revenue from increased product uptake.
- Lowers defaults and reduces dormant accounts.
- Expands cross-sell and upsell opportunities.
- Improves loyalty and customer retention.
- Positions the bank as a trusted financial partner.
- Optimizes marketing spend through targeted outreach.
- Increases digital engagement and adoption.
- Enhances portfolio quality and overall profitability.

Business Model

Each time a recommended product such as savings and loans is taken up by a customer, the bank generates additional income through interests associated with that product.



Technologies Used

01

HTML, CSS

02

FIGMA

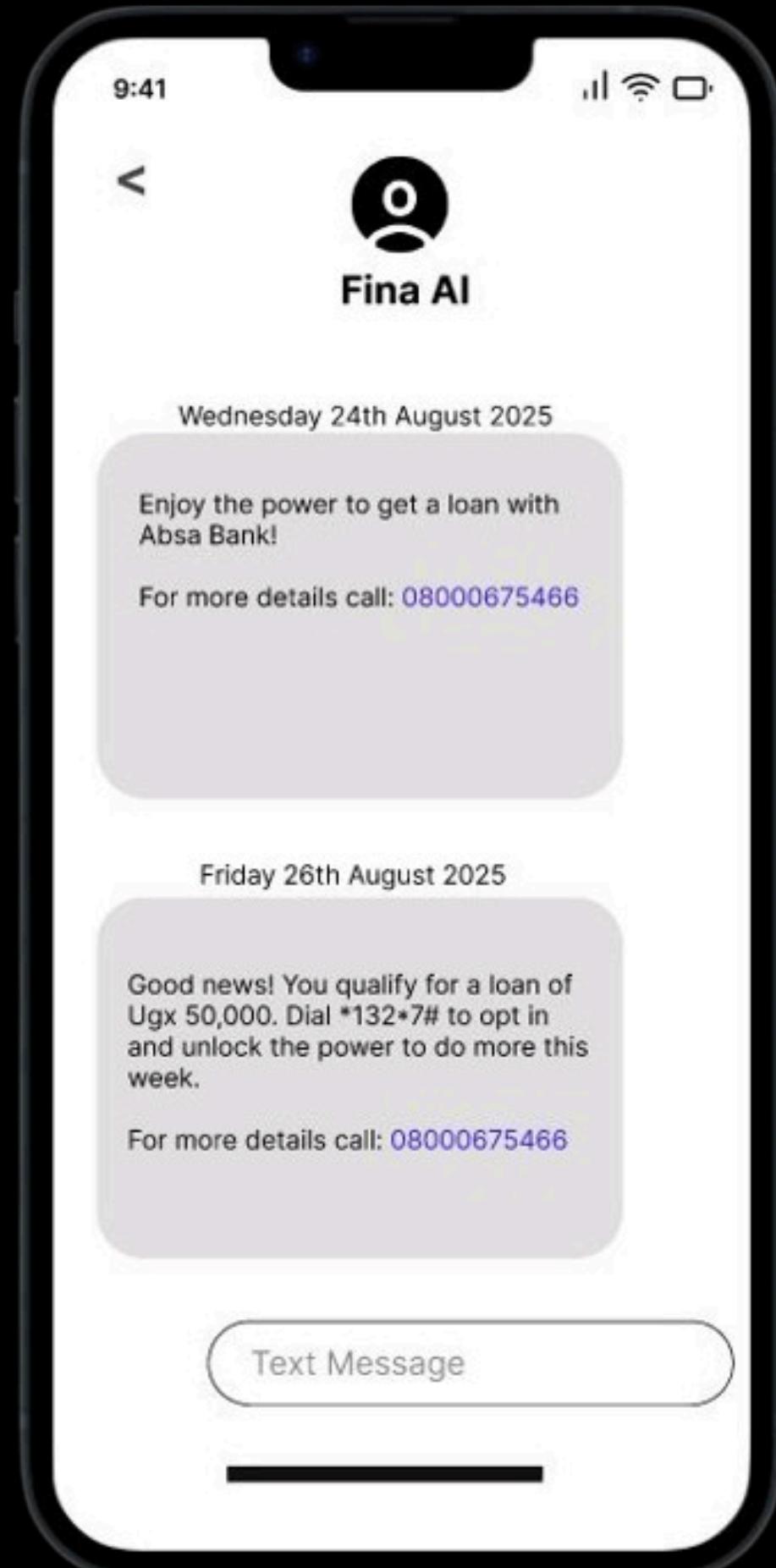
03

AI/ML FRAMEWORK
(Scikit-learn, Pandas)

04

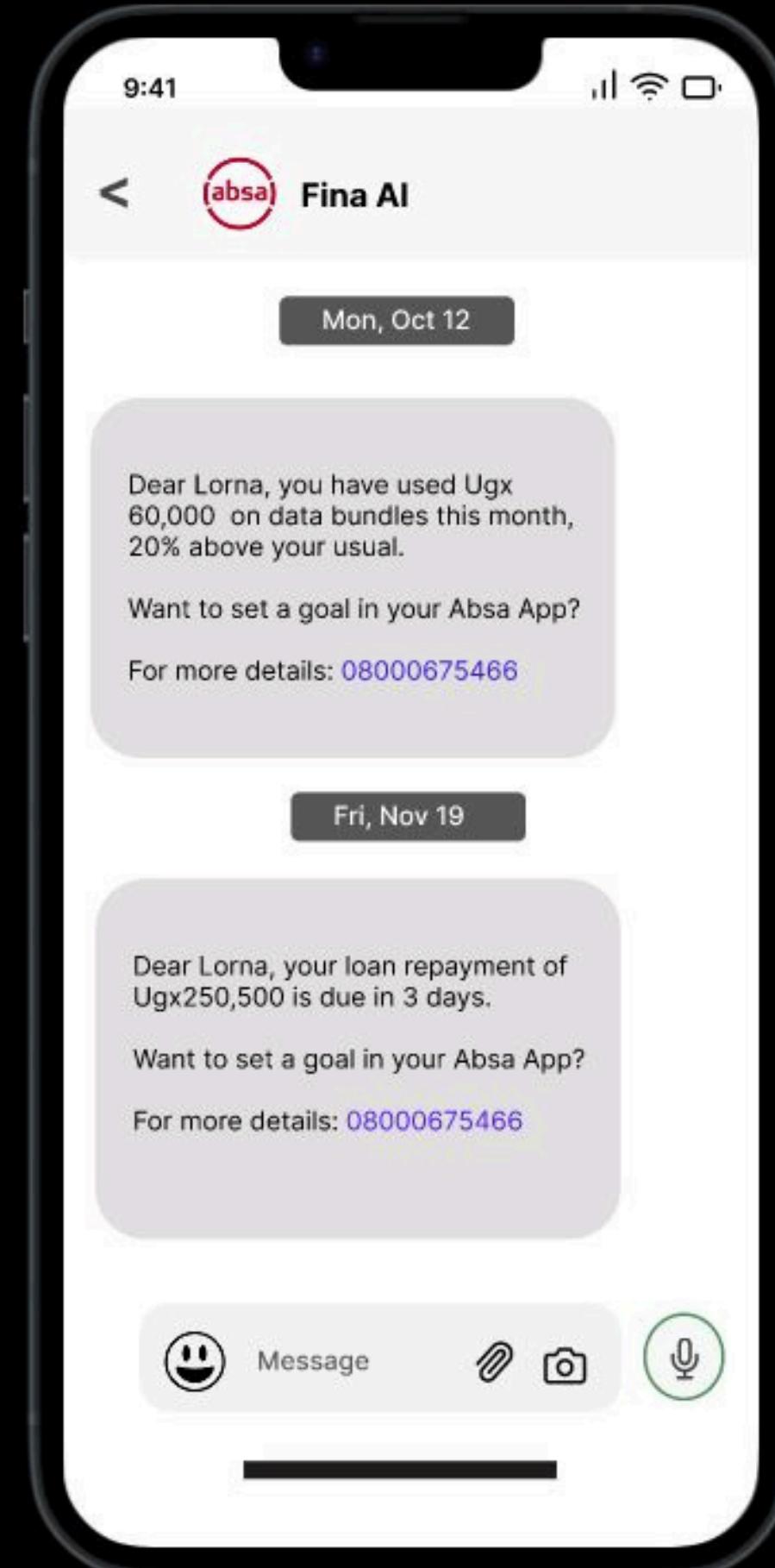
JUPYTER NOTEBOOK

Future Prospects



SMS

CYBER SECURITY



WHATSAPP

Call to action

With your support, we can pilot Fina AI with 1,000 customers, measure impact, and scale to the entire retail base — transforming financial health and loyalty across our customer segments.

Our Team



Abitegeka Bridget

Team Lead



Arwa Linda

Developer



Hwaka Asha

Developer



Mbeiza Racheal

UI / UX Designer

Resource page

- <https://www.ubos.org/wp-content/uploads/2024/12/National-Population-and-Housing-Census-2024-Final-Report-Volume-1-Main.pdf>
- <https://businessstimesug.com/ugandas-ongoing-battle-to-encourage-savings/>
- <https://www.africa-press.net/uganda/all-news/70-of-ugandans-spend-more-than-they-earn>
- <https://dpf.or.ug/>



Thank you