

# Navus AI — An LLM for your Financial Freedom

Navus: Latin for “active or industrious”

MVP: <https://navus-credit-advisor.vercel.app/>

Location: Remote-first (Canada / India)

Stage: MVP live, seeking seed investment

## PROBLEM

The financial system is complex, fragmented, and biased toward institutions — not individuals. Choosing the right credit card, mortgage, or investment product requires insider knowledge and expertise most people never have access to. Financial literacy is low, advice is often commission-driven, and ordinary people are left without the tools the wealthy have had for decades.

## SOLUTION

NAVUS is an AI-powered, unbiased personal financier — starting with credit cards, and expanding into all aspects of personal finance. It asks the right lifestyle & spending questions, analyzes all available products in the market, recommends the best-fit financial tools without bias, teaches users how to optimize credit usage, repayments, and rewards, and generates personalized tracking and planning tools.

## FUTURE VISION — A Billion Swiss Bankers in the Palm of Your Hand

NAVUS will evolve into an agentic AI financial strategist capable of:

- Handling end-to-end mortgage applications in minutes
- Creating personalized investment portfolios across stocks, crypto, bonds, and alternative assets
- Managing short-term liquidity and long-term wealth planning
- Predicting market conditions and advising on risk management
- Negotiating rates, benefits, and terms directly with financial institutions on behalf of the user
- Acting as a real-time co-pilot for all financial decisions — from daily budgeting to multi-decade wealth accumulation

Think of it as combining the brains of the world’s top Swiss portfolio managers and investment bankers, delivering them to the masses via a single interface.

## MARKET OPPORTUNITY

TAM: \$12B+ annual Canadian credit card market; \$25T+ global personal financial services market.

Trend: GenZ and Millennial shift toward independent, AI-driven financial decision-making and self-service applications.

## TRACTION

- MVP live in <3 months with all Canadian credit cards mapped
- Positive feedback from early testers
- Fully functional early recommendation engine

## BUSINESS MODEL

- Freemium: Free basic recommendations for all users.
- Premium (\$20/month): Advanced repayment plans, credit monitoring, multi-product advisory.
- Affiliate: Ethical, disclosed partnerships with financial institutions (post-recommendation only)

## TEAM

Joe Banerjee — Founder & Product Manager

- Former Senior Product Leader at Netflix & Disney
- Multilingual (English, Hindi, Bengali)
- Passionate about democratizing financial intelligence and knowledge

## FUNDING ASK

\$5M USD for 3 years runway to:

- Fine-tune NAVUS LLM for multi-product, multi-market global reach
- Build a remote AI, product, and growth team in India
- Scale infrastructure for millions of concurrent users
- Launch marketing to acquire first 100,000 active users

## CONTACT

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