



BudgetBuddy

AI-Powered Financial Guidance for All

Mission: Democratizing financial wellness through accessible technology.

Website: <https://prudent-p3s5r5bfzwpfhnwfvfl8ky.streamlit.app>

The Problem



1.7B adults worldwide are underbanked and lack access to quality financial guidance.



Traditional financial advisory services are expensive and inaccessible to low/middle-income earners.



Poor budgeting and low financial literacy contribute to debt and stress.



Employers and banks lack scalable financial wellness tools.

The Solution – BudgetBuddy AI

AI-powered assistant for analyzing, planning, and improving personal finances.

Free budgeting tools, AI-driven recommendations, personalized coaching.

For businesses: White-label solutions, API integrations, wellness programs.

Core Features: Smart tracking, forecasting, literacy gamification, employer/bank integration.

Market Opportunity



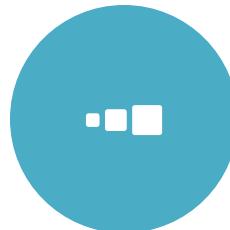
Global Personal Finance Software Market: \$1.2B (2024), 12.5% CAGR.



Financial wellness adoption accelerating globally.



Target Users: 1.7B underbanked adults, 500M smartphone users in emerging economies.



3-Year Entry Goals: 100K users Y1, 10K premium Y2, 50 corporate partners Y3.

Business Model & Revenue Streams

Freemium Model: Free Tier: Budget tools, AI tips, health score.

Premium (\$4/month): Advanced analytics & investment tools.

B2B & Enterprise: White-label (\$10K–\$50K/year), API access, employer subscriptions.

Additional Streams: Affiliate commissions, sponsored content, grants, anonymized insights.

Traction & Milestones

MVP launched: 2,000 beta testers across Nigeria, Kenya, India.

In talks with 2 microfinance banks & 1 NGO.

Early user engagement: 70% weekly return rate.

Next: Launch premium (Q2 2025), 10 B2B deals (Q3 2025), 100K users (Q4 2025).

Competitive Advantage

AI Personalization:
Proprietary
recommendation
algorithms.

Social Impact: Free
access for low-
income users.

Localization:
Designed for
emerging markets.

B2B Solutions: APIs
and white-label
licensing.

Ethical Data Policy:
Transparent, ad-
free platform.

Financial Projections (3-Year Forecast)

Year 1 Revenue: \$790K | Year 2: \$2.32M | Year 3: \$4.74M.

Gross Margin: 75% → 80%.

Users: 100K → 500K |
Premium: 5K → 25K.

Break-even: Month 14 | LTV:
\$120 (B2C), \$75K (B2B).

Go-to- Market & Growth Strategy

Phase 1 (0–6 mo): MVP validation & user testing.

Phase 2 (7–18 mo): Marketing & B2B scaling.

Phase 3 (19–36 mo): Global expansion & feature rollout.

Acquisition: SEO, partnerships, ads, referral programs.

Social Impact & Ethics

Mission: Keep core features free, no ads, full transparency.

Reinvestment: 20% profits to literacy programs, NGO support.

Ethical Pledge: No predatory lenders, advisory oversight board.

Team

Founder & CEO – Ayodele Odugbile: Fintech data & AI analytics expert.

CTO (Planned): ML/NLP engineer for AI recommendation systems.

Head of Partnerships: Fintech B2B sales & literacy advocacy.

Advisory Board: Experts in finance, AI ethics, and social innovation.

Funding Ask & Use of Funds

Seed Round:
\$500,000, for the
following:

40% Product & AI
Development.

25% Marketing &
Acquisition.

20% Team &
Operations.

15% Legal &
Contingency.

Future Series A: \$2–
3M for international
expansion and
enterprise scaling.

Call to Action



JOIN US IN DEMOCRATIZING
FINANCIAL WELLNESS
THROUGH ETHICAL AI.



LET'S MAKE SMART FINANCE
ACCESSIBLE TO EVERYONE,
EVERYWHERE.



WEBSITE: [HTTPS://PRUDENT-P3S5R5BFZWPFHNFVFL8KY.STREAMLIT.APP](https://prudent-p3s5r5bfzwpfhnwfvfl8ky.streamlit.app)



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