



# BudgetBuddy

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AI-Powered Financial Guidance for All

Mission: Democratizing financial wellness through accessible technology.

Website: <https://prudent-p3s5r5bfzwpfhnwfvf18ky.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



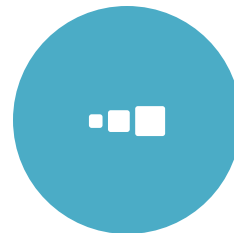
Global Personal Finance Software Market: \$1.2B (2024), 12.5% CAGR.



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

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

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

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

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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

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

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

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

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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-  
P3S5R5BFZWPFHNVFL8KY.S  
TREAMLIT.APP](https://prudent-p3s5r5bfzwpfhnwfvfl8ky.s-treamlit.app)



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