## **Industry and Market Size**

* **Industry**: Wealthtech
* **Segment**: Financial advisory for young professionals via workplace distribution.
* **Market Size**: 12 Cr+ young professionals in India = ₹25,000 Cr+ market
* **Market Trends**:
  + 75% of demat accounts in India are inactive - Of 40 million demat accounts, just 9.5 million are active - MarketMojo Research 2021
  + Industry CAGR of 33.4% between 2022-2030 with largest segment being “Hybrid Robo Advisory” - <https://www.grandviewresearch.com/horizon/outlook/robo-advisory-market/india#:~:text=India%20robo%20advisory%20market%20highlights,USD%202%2C153.1%20million%20by%202030>.

## **Revenue Streams**

**Target Audience:** Our target customers are **young urban professionals in India**, aged 22–35, primarily working in IT, consulting, finance, and new-age companies. They are salaried individuals at the start of their wealth-building journey, often first-time investors who feel overwhelmed by financial jargon and choices. They seek **trusted, hassle-free financial guidance** that is simple, unbiased, and tailored to their lifestyle.

1. **Premium Subscription**
   * ₹4,000/user/year; includes personalised financial plans, reviews.
   * Contribution: ~20%.
2. **Stock Portfolio AUM Fee**
   * 0.7% of assets managed.
   * Avg ticket size ₹10L.
   * Contribution: ~60%
3. **Insurance Distribution Fee - Partnership with Ditto Insurance**
   * Commission per policy.
   * Contribution: ~5%.
4. **Ad-hoc Services and others** 
   * Tax filing, debt mgmt., corporate workshops.
   * Contribution: ~15%.

**Payment Flow**: Direct via app & corporate invoicing. Annual subs, quarterly AUM fees (UPI and net banking)

**Unit Economics**:

* CAC: ₹1,000
* LTV: ₹13,000
* Gross Margin: ~60%
* LTV:CAC ratio = 13:1

## **Pricing Strategy**

* **Annual Recurring**: Subscription Fees: ₹1,200 | ₹4,000 (lower than competitors offering financial advisory to offer low starting point)
* **Annual Recurring**: AUM%: 0.7%
* **One-time**: Corporate programs (series of sessions, repeat clients)

## **Recurring vs. One-Time Revenue**

* **Recurring**: Subscription & AUM fees (80%).
* **One-Time**: Insurance & workshops (20%).

## **Scalability**

* **Corporate-led distribution:** Zero CAC, rapid cohort onboarding.
* **Digital-first delivery:** All digital customer interaction, advisory generated exclusively on the app, human advisors leverage AI powered tools to reduce time commitment by 70%.
* **Future opportunities:** Customer facing AI tools such as agentic advisory chatbot, portfolio analyser, stock analyser. Integrations with Account Aggregator for smoother customer onboarding and HRMS platforms for strategic customer acquisition.

## **Competitor Analysis**

| **Category** | **Competitor 1** | **Competitor 2** | **Competitor 3** |
| --- | --- | --- | --- |
| **Company** | INDmoney | Scripbox | ET Money |
| **HQ** | India | India | India |
| **Business Model** | B2C focusing on HNIs for advisory | B2C focusing on HNIs for advisory (Rs 5k/month) | B2C distribution |
| **Revenue Streams** | Brokerage | Subscriptions, Commissions | Commissions |
| **Target Market** | Affluent and HNIs | Affluent and HNIs | Mass retail |
| **Cashvisory Edge** | Affordable wealth advisory for young investors | Unbiased wealth advisory for young investors | Guidance for inactive and early investors |

## **Founders Profile**

**Arpita Sinha**

* B.Eng NTU Singapore
* 8+ years financial advisory in AIA Singapore,
* Managed client base of 200+ HNIs and mass affluent (Singapore)
* Co-founder and CBO, Cashvisory
* BW Businessworld Woman Leader of the Year 2025

**Utkarsh Choudhary**

* B.Eng NTU Singapore with a Business Minor
* 3+ years at Micron (automation projects)
* 5+ years financial advisory in AIA Singapore
* Professional Wealth Manager,
* Co-founder & CEO, Cashvisory

**Details of past founded companies**

**○ Status of past founded companies:** NIL

**○ ESOPs:** NIL

**○ Investments done by Founder:** 70 lakhs personal investment in Cashvisory

**○ Litigations (Personal, Business & Criminal):** NIL

## **Financials (Aug 2025)**

* **MRR**: ₹60-70k
* **ARR**: 7.7 lakhs
* **AUM**: ₹13 Cr
* **Burn:** 3.5 lakhs
* **Gross Margin**: ~60%
* **Runway**: 3 months

## **Facilities**

* Offices: Kolkata, India (Team is working remotely)
* No plants/warehouses (digital product).

## **Technology**

* **Stack**: Flutter mobile app (android / iOS), Angular web front end, Node JS backend, MongoDB, GCP cloud hosting with Cloudflare. Python for AI bot.
* **Partners**: BSE Star MF, Ditto insurance, Interactive Brokers, Zerodha, NSDL
* **IP**: Proprietary advisory algorithms + curated portfolio engine.

## **Fundraising**

* **Till date**: ₹1.2 Cr (SucSEED, WFC, angels) at ₹8 Cr pre-money (2024).
* **Current round**: Seed round of ₹6 Cr.

## **Valuation**

* **Rationale**: Based on fintech deals of similar stage and DCF on future projections (adjusted for probabilities).
* **Target**: ₹40 Cr pre-money.

**Round Structure**

Yet to be finalised

## **Key Problem Solved**

In India, 120M+ young professionals are underserved by the financial advisory ecosystem. Advisory for youth is either biased, sales-driven, or unaffordable, while digital platforms overwhelm users with too many options - leaving them confused and directionless. Cashvisory solves this by offering an **affordable, simplified, and digital-first app** with curated portfolios, low SIP entry points, and expert guidance through one-on-one calls and regular portfolio reviews. We make investing **approachable, unbiased, and stress-free** for first-time investors.

## **Business Model**

Our revenue comes from a **subscription-based model**. Users can choose annual plans that include expert consultations, curated portfolios, and continuous support.

In addition, we earn **revenue from insurance distribution** through our partnership with Ditto Insurance and from stock portfolio **AUM fees**, which have become our hero product.

We also generate revenue through **corporate partnerships**, where companies pay us to conduct financial wellness workshops for their employees.

This dual B2C and B2B2C strategy keeps our customer acquisition cost low, ensures recurring revenue, and positions us to scale sustainably while adding new revenue lines such as premium features and affiliate partnerships in the future.

## **Pipeline**

* Conducted sessions with 30-40 corporate partners (AT&T, Star Health). Advanced talks with a major corporate (**300,000 employees**) to become their official financial wellness partner. Even a modest conversion (10% to premium subscriptions + 5% to stock portfolio) translates to **~₹15 Cr potential revenue** from this single partnership.
* Ongoing talks with HRMS players like Darwin Box for integration.
* Ongoing talks with college-to-campus startups for partnerships under our distribution licence to enable revenue share arrangement.

## **Why Now**

* **Youth Awareness Surge:** India’s youth are more financially curious than ever, thanks to fin-fluencers, COVID-driven digitization, and UPI penetration. Gen Z entering the workforce is digitally savvy, willing to pay for unbiased advice, and increasingly adopting subscription-based services.
* **Rising Retail Participation:** Retail investing has surged post-Covid, yet **75% of demat accounts remain inactive**. Young professionals want to take action but lack the trusted guidance to do so.
* **Generational Shift:** Unlike previous generations, today’s 25–35-year-olds demand transparency, independence, and convenience in money decisions — creating a readiness for trusted, tech-enabled financial guidance.
* **Massive Untapped Market:** India has the **world’s largest youth demographic** (120M+ young urban professionals), making financial empowerment the next wave of inclusion. Cashvisory is poised to bridge this gap with scalable, workplace-led distribution.

## **Competitive Edge**

Cashvisory’s competitive edge:

1. Education First – Blogs and videos are not enough. We provide bite sized, easy to digest learning delivered at the right time, supported by corporate investor awareness sessions.
2. Low Barriers – Start investing with SIPs as low as 100 rupees. The app is free to use, with premium plans ranging from 1200 to 4000 rupees per year.
3. From Step Zero – Wherever users are in their financial journey, we help them take the next step, whether it is managing loans, optimizing savings, or choosing from over five thousand mutual funds.
4. Digital Plus Human – Our technology offers scale, while on call experts provide personalized guidance, essential in Indias do it for me economy.
5. Scalable Distribution – With a negative customer acquisition cost, we reach users through paid corporate wellness sessions, which naturally convert into 25 percent platform users and 3 percent paying customers.

## **Funding Ask**

**Ask**: ₹6 Cr It'll give us a runway of 18-24 months and help to achieve the following milestones:

Product development

* Account Aggregator
* HRMS Integrations
* AI/ML planning engine and chatbot

Marketing

* 1.1 lakh users acquired
* ₹2 crores in revenue

**Existing commitments:** ₹2.5 crores.

**Structure**: Priced round (target dilution of 15%)

## **Risks & Mitigation**

* **Regulatory risk:**The financial advisory space is tightly regulated and changes in SEBI rules could impact operations. Cashvisory already operates as a licensed SEBI RIA, ensuring compliance with current frameworks. We also proactively engage with regulatory updates, keeping our model adaptable and audit-ready, thereby reducing exposure to sudden compliance shifts.
* **Technology/AI Revolution:**The AI revolution is both a challenge and a massive opportunity for Cashvisory. On one hand, AI-powered tools risk commoditizing financial advice, increasing competition, and driving down margins. But on the other hand, AI can supercharge Cashvisory’s human + digital model by delivering hyper-personalized advice, automating compliance and monitoring, and making wealth management accessible to a much wider audience. By combining AI-driven insights with the trust and regulatory expertise clients expect, Cashvisory can scale faster, serve middle-class Indians profitably, and build a defensible data moat. The key is to position AI as a co-pilot - not a competitor - in financial advisory.