

# Spenzy: Redefining Money Management

**Track. Budget. Thrive.**

**Pitch Deck.  
Seed Funding Round**

**Contact Us. We'd love to hear from you!**

 **Website: [spenzy.in](https://spenzy.in).**  **Email: [investor@spenzy.in](mailto:investor@spenzy.in)**

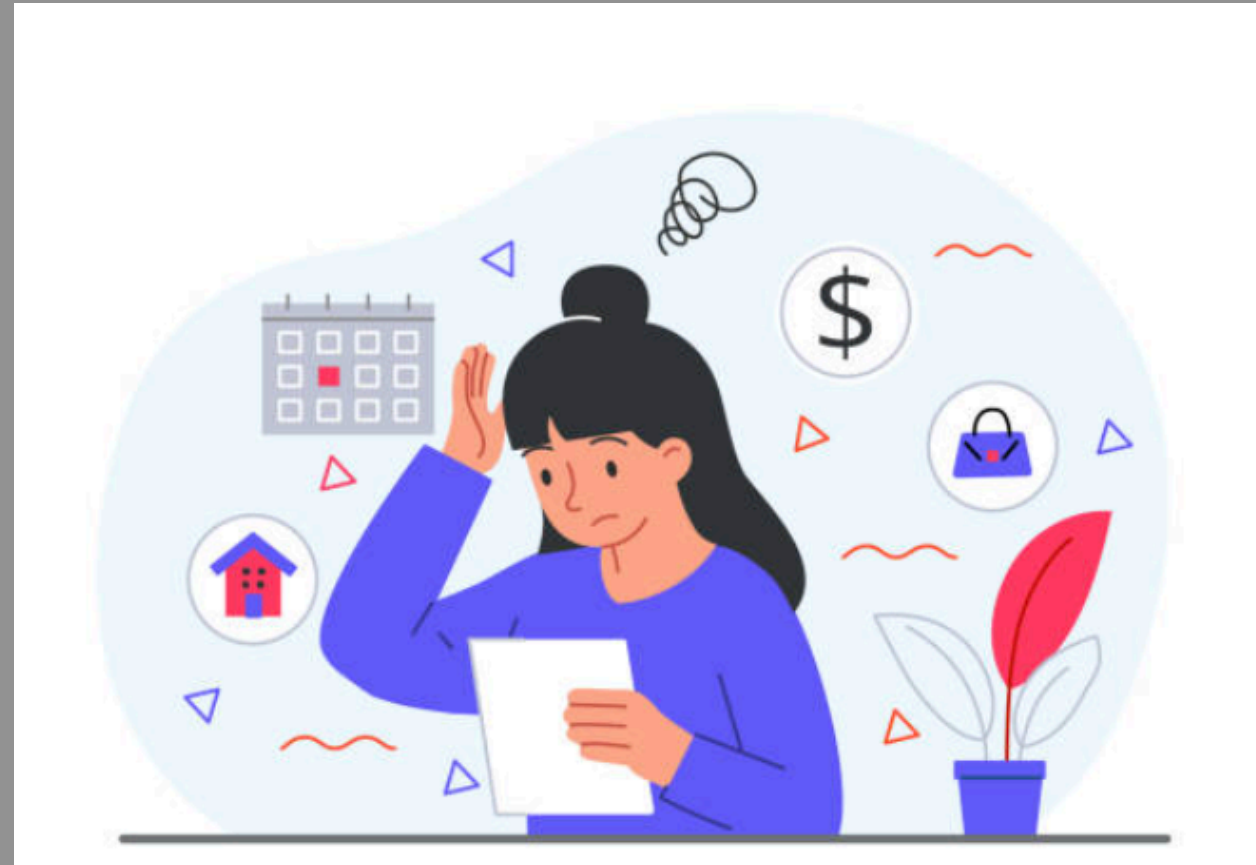


# The Financial Struggles We Aim to Solve

*Managing finances in today's fast-paced world is complex and fragmented, leaving individuals struggling to take control of their money.*

## Lack of Financial Awareness

- 76% of individuals in India lack basic financial literacy, making effective money management a challenge.



## Overspending & Unmet Goals

- Without clear insights, users struggle to curb unnecessary expenses and achieve their goals.



## Disorganised Financial Tools

- Users juggle multiple apps for expense tracking, savings, and investments, causing inefficiency.



## Fraud Vulnerability

- Rapid adoption of UPI and digital payments increases exposure to financial fraud and scams.



# Introducing Spenzy - Your Personal Financial Companion

# Simplifying Finances, Empowering You



## Real-Time Expense Tracking

- Monitor every transaction, including cash, effortlessly.
- Automatically categorises expenses for clear insights.

## Smart Budgeting Tools

- AI-powered budgets adapt to your lifestyle and goals.
- Visualise spending patterns to manage finances better.

# Goal-Oriented Planning

- Set realistic goals and track progress with precision.
- Get actionable tips to reach your financial milestones faster.

## Secure Payments

- Simplified UPI payments with instant fraud detection.
- Ensure safe and seamless transactions every time.



## Investment Options

- Partner with trusted platforms for direct investments.
- Access personalised advice to grow your wealth wisely.

# Integrated Financial Dashboard

- Combine all bank accounts, UPI, and wallets in one view.
- Manage balances, transactions, and budgets on a single platform.

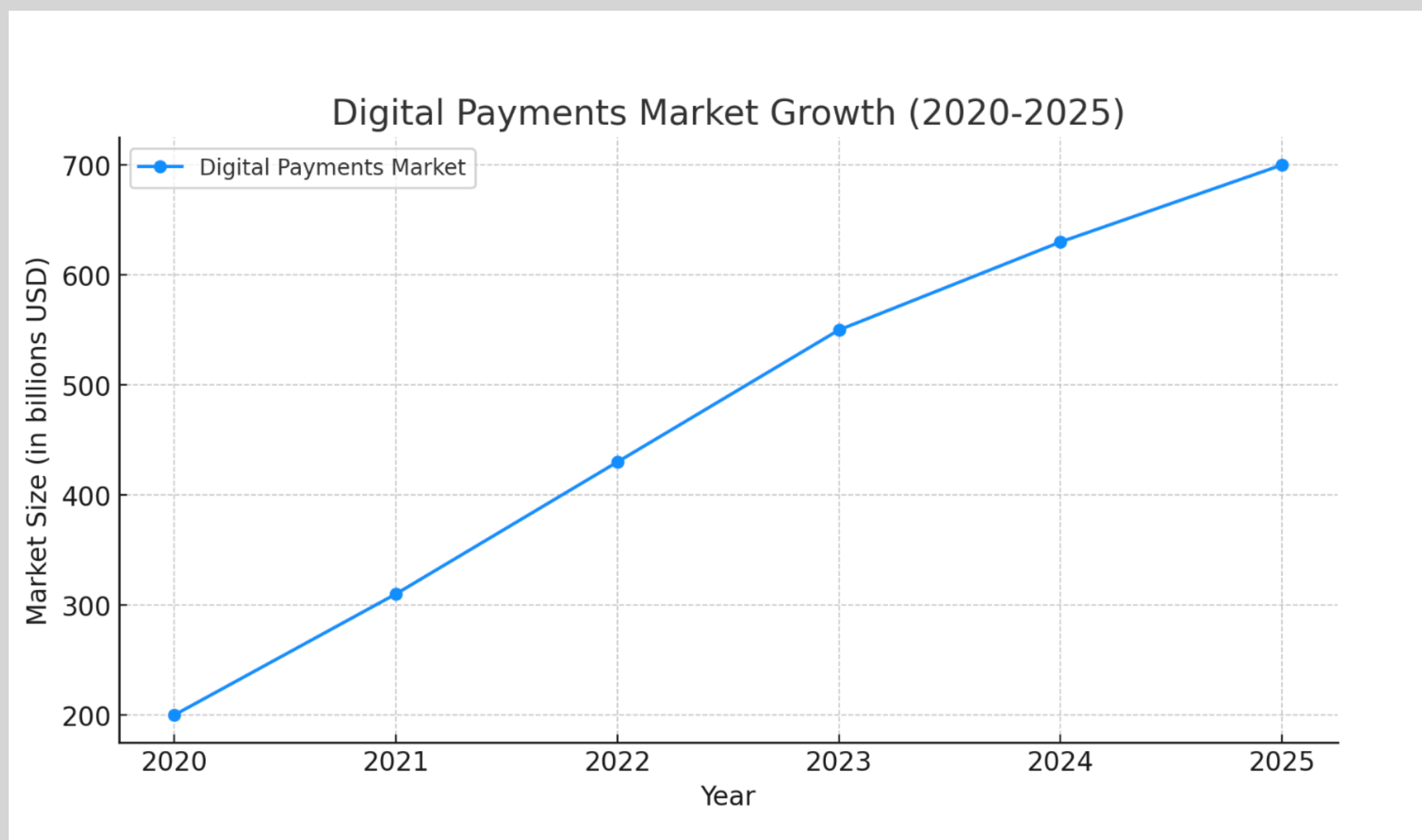
# Market Opportunity in India

## India's Digital Financial Landscape

India presents a vast and growing market for digital financial services, driven by rapid internet penetration, increasing smartphone usage, and a growing middle class. Key market statistics and growth projections highlight the immense potential for Spenzy:

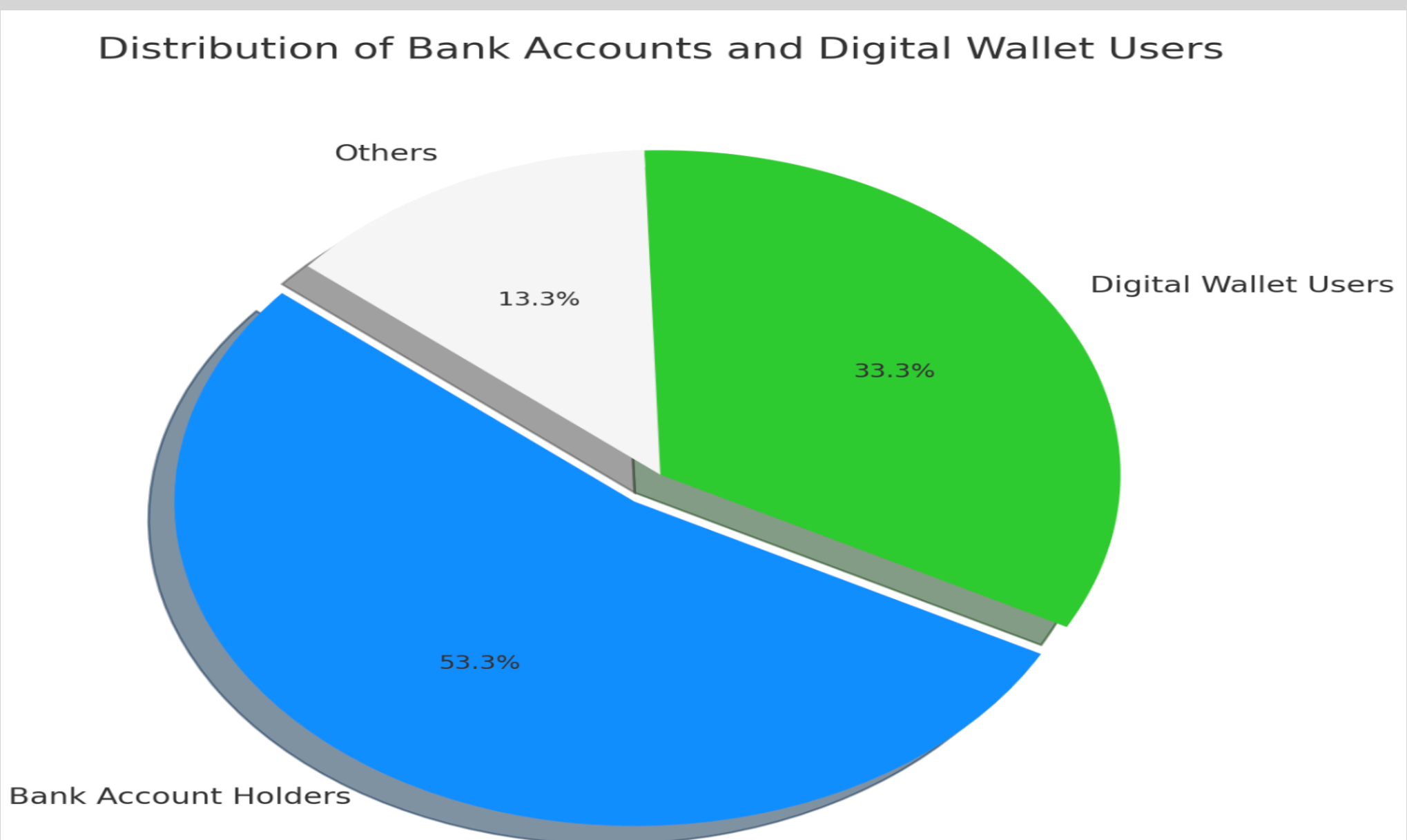
### 1. The Digital Payments Surge

- **Market Size:**
  - India's digital payments market is projected to reach **\$700 billion by 2025** (Source: Industry Report).
- **Growth Rate:**
  - The market is expected to grow at a **CAGR of 27%** from 2020 to 2025, reflecting a massive shift towards cashless transactions..



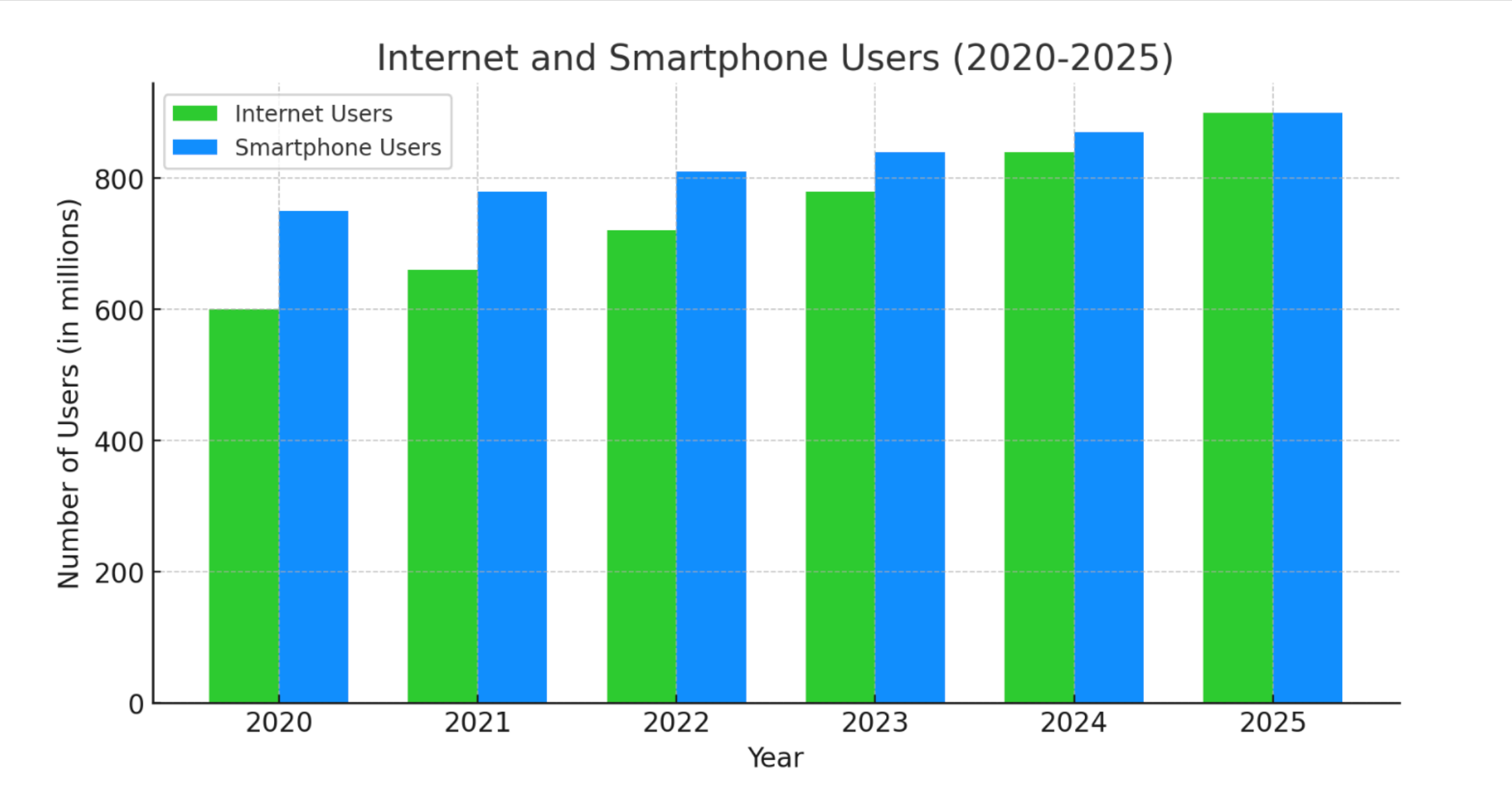
### 2. Key Drivers of Growth

- **Smartphone Penetration:**
  - Over **1 billion smartphone users by 2025** (IAMAI), enabling widespread access to digital payment solutions.
- **Government Initiatives:**
  - Push towards a **Digital India** through programs like UPI and demonetisation has accelerated adoption.





# \$700 Billion Digital Payments Market by 2025

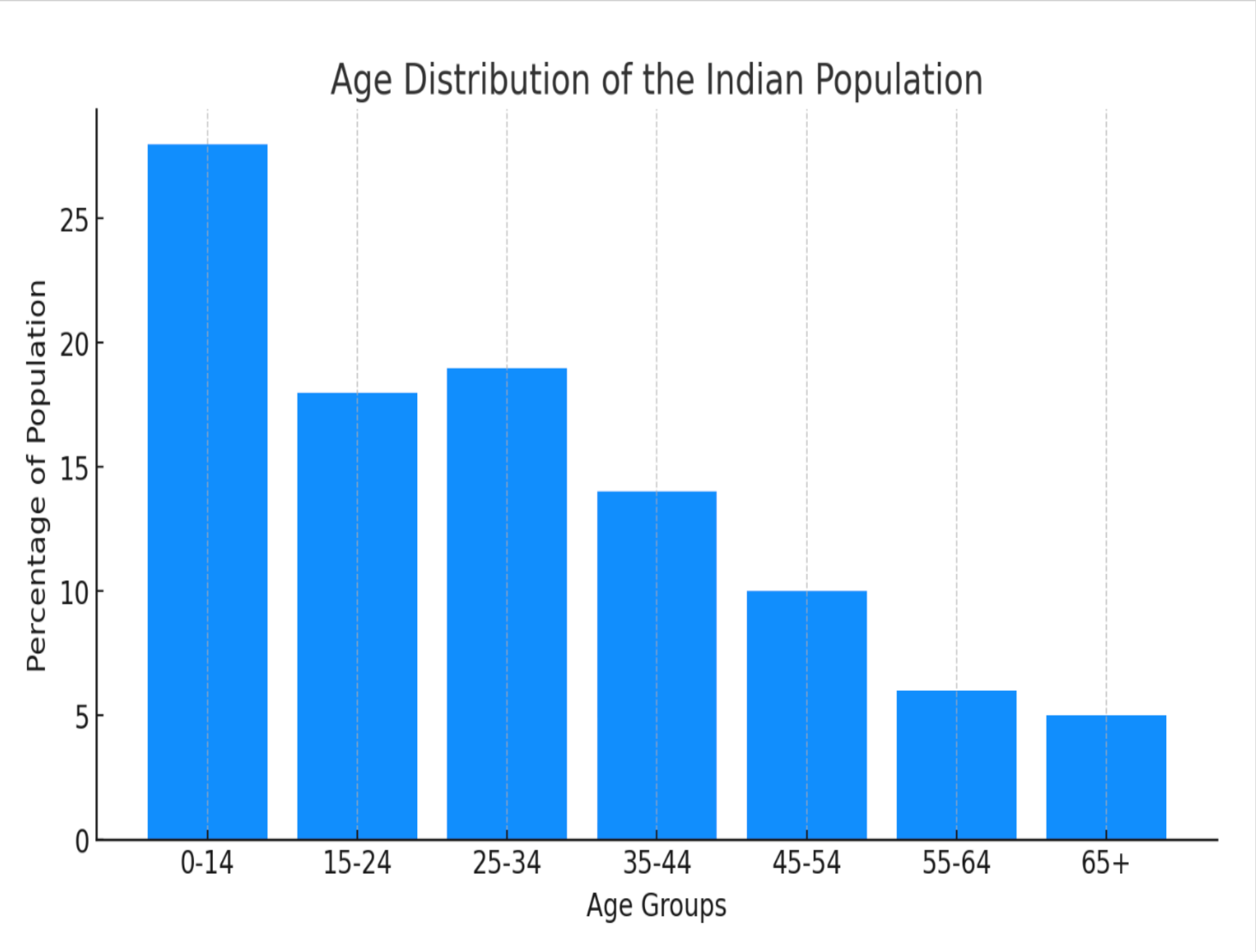


### 3. Spenzy’s Role in This Ecosystem

- **Cash-Digital Bridging:**
  - By offering cash expense tracking alongside digital tools, Spenzy caters to both cash-dependent and tech-savvy users.
- **Unified Financial Management:**
  - Spenzy integrates digital payments, expense tracking, and fraud protection into one seamless platform.

### 4. Supporting Data

- **Fintech Growth:**
  - India’s fintech adoption rate is **87%**, significantly outpacing the global average of 64% (EY Report).
- **Consumer behaviour:**
  - Millennials and Gen Z, who make up over 50% of the population, demand convenient and secure digital financial tools.





# Market Opportunity: Spenzy's Penetration Potential

## Total Addressable Market (TAM):

- **India's Smartphone Users:**
  - Over **1 billion users** expected by 2025 (IAMAI), creating a vast potential audience for digital financial tools.
- **Digital Payments Market:**
  - Projected to reach **\$726.6 billion by 2035**, growth **(CAGR) of 17.10%** (Source: Industry Report).

## Serviceable Addressable Market (SAM):

- **Millennials and Gen Z Focus:**
  - These demographics make up **50% of India's population**, showing the highest adoption rate for fintech apps.
- **Urban and Semi-Urban Penetration:**
  - Over **65% of smartphone users** reside in urban and semi-urban areas, where financial awareness and digital adoption are higher.

## 3. Serviceable Obtainable Market (SOM):

- **Early Adopters:**
  - Spenzy targets **tech-savvy professionals** aged 21-40 with disposable income and a need for simplified financial tools.
- **Tier 1 & 2 Cities:**
  - Initial rollout in cities with **higher fintech adoption rates** (Delhi, Mumbai, Bangalore, etc.) ensures scalability.

## Why Spenzy is Poised for Success:

- **Bridging the Gap:**
  - Combines cash transaction logging with advanced digital expense tracking to serve both traditional and modern users.
- **Comprehensive Features:**
  - Real-time tracking, fraud protection, and goal-oriented planning tailored to Indian financial habits.
- **Untapped Segments:**
  - Spenzy focuses on **unorganised expense management**, a pain point for millions of users.



# Scaling Spenzy for the Future

Spenzy is built to grow with its users, ensuring seamless financial empowerment at every step.

## Technology Infrastructure

- **Cloud-Native Architecture:** Leveraging AWS/Google Cloud for reliable scalability.
- **Modular Design:** Micro-services for independent feature scaling and seamless updates.

## Geographic Expansion

- **Tier 2 & Tier 3 Cities:** Catering to underserved regions with growing smartphone usage.
- **Global Reach:** Post-India expansion to Southeast Asia and Europe markets.

## Partnerships and Integrations

- **Financial Institutions:** Collaborate with banks, wallets, NBFCs for user-centric services.
- **Investment Platforms:** Integrations with Zerodha, Groww, and similar platforms.

## Feature Enhancements

- **AI-Driven Insights:** Tailored advice based on user spending patterns.
- **Regional Language Support:** Making Spenzy accessible across India.

## Revenue Models for Scaling

- **Freemium Tiers:** Paid options with premium features to drive revenue.
- **Cross-Selling:** Financial products like credit cards and insurance via partnerships.

## User Engagement and Retention

- **Gamification:** Challenges, rewards, and progress tracking for financial goals.
- **Community Forums:** Encourage users to share insights and experiences.

## Data-Driven Refinement

- **Advanced Analytics:** Predict trends, refine offerings, and target evolving needs.
- **User Feedback:** Constantly adapt to user requirements for retention.

## Team and Operations Growth

- **Tech Expansion:** Build a robust tech team for ongoing innovation.
- **Customer Support:** Multilingual teams for a diverse and growing user base.



# Revenue Breakdown: The Next 5 Years

## Freemium Subscription Model (35-40%)

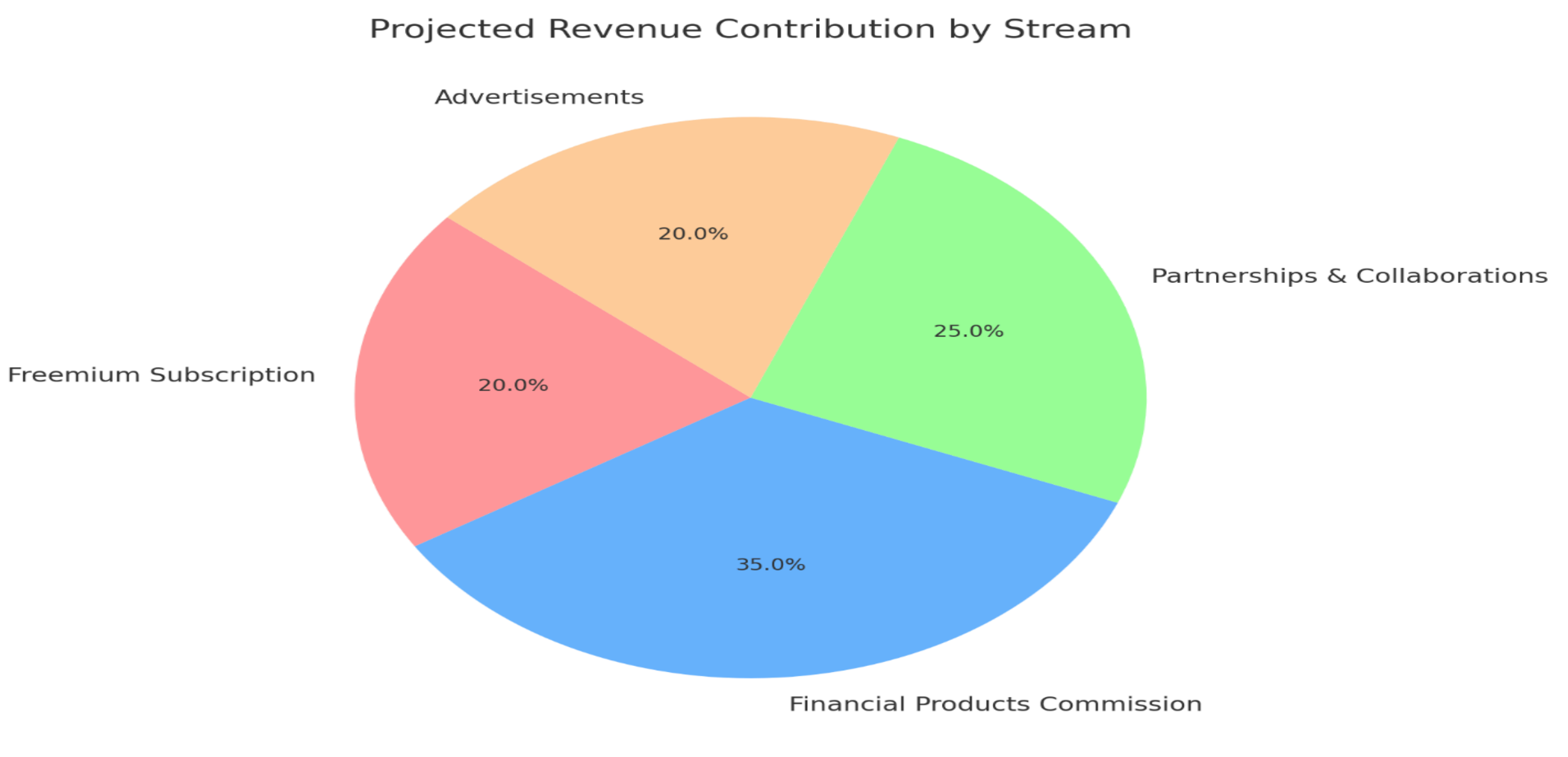
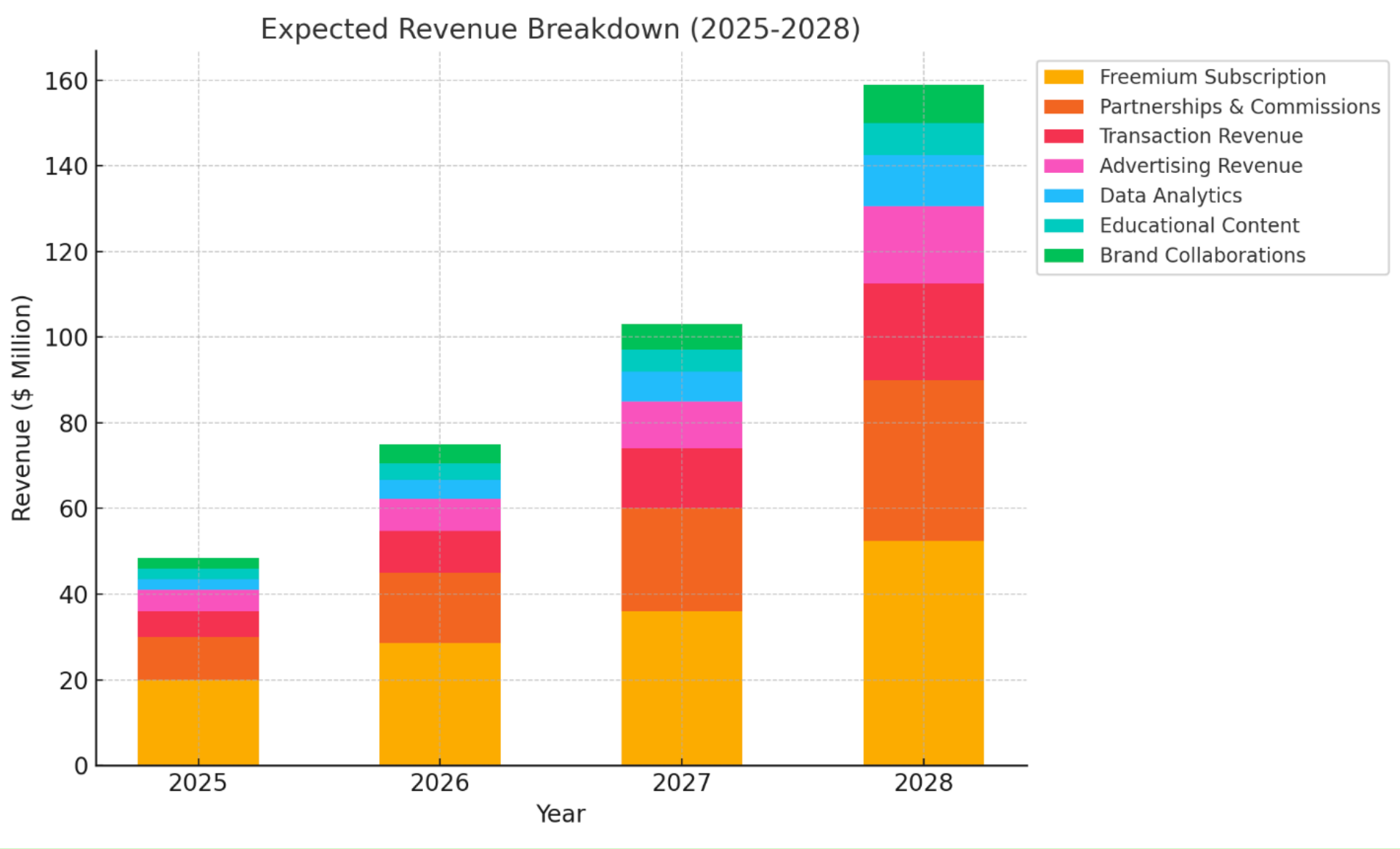
- Premium subscriptions will drive the majority of revenue in the initial stages as users transition from free to paid plans.
- Expected growth due to the adoption of advanced financial tools and personalised insights.

## Partnerships & Commissions (20-25%)

- Revenue from commissions through partnerships with financial institutions like banks, NBFCs, and investment platforms.
- Strong growth potential with increasing collaborations over time.

## Transaction-Based Revenue (10-15%)

- Fees from premium transaction services like UPI analytics, instant settlements, and group expense management.
- Incremental growth driven by rising digital payment adoption.



## Advertising Revenue (10-12%)

- Non-intrusive, targeted ads for relevant financial services/products.
- Stabilised contribution as a supplementary revenue stream.

## 5. Data Insights & Analytics (5-8%)

- Licensing anonymised financial behaviour data to market research firms and institutions.
- Limited but steady contribution, ensuring privacy remains a priority.

## 6. Educational Content & Resources (5%)

- Paid workshops, courses, and in-app purchases for financial planning tools.
- Growing interest in financial literacy will support this stream.

# Innovation & Entry Barriers: Navigating Spenzy's Path to Success

## Innovations Spenzy Brings:

### 1. Cash Transaction Management 📄

- Seamlessly integrates cash and digital expenses with receipt scanning.
- Addresses the unique Indian reliance on cash.

### 2. Goal-Oriented Planning 🎯

- Customisable tools for setting and achieving financial goals.
- Gamified savings approach for better user engagement.

### 3. Fraud Protection with UPI Integration 🛡️

- Real-time scam alerts and secure payments.
- Proactive measures for user safety in digital transactions.

### 4. Unified Financial Dashboard 📊

- Centralised view of bank accounts, UPI, and wallets.
- Simplifies money management with intuitive insights.

### 5. AI-Powered Insights 🤖

- Personalised budgeting tailored to user habits.
- AI-driven suggestions for expense optimisation.

## Entry Barriers:

### 1. High Competition 🏢

- Established players dominate the market, requiring significant user acquisition strategies.

### 2. Regulatory Compliance ⚖️

- Adapting to RBI guidelines and evolving fintech regulations.

### 3. Customer Acquisition Costs 💰

- High marketing spend needed to educate and onboard users.

### 4. Technological Challenges 🔧

- Building a robust system to ensure real-time tracking and scalability.

### 5. Adoption Challenges 🧩

- Users may be hesitant to adopt features like cash logging and data sharing.

### 6. Cultural Diversity 🌐

- Adapting to varied financial habits across rural and urban users.



# Competitive Analysis: Why Spenzy Stands Out

Features	Fi Money	Jupiter Money	CRED	Paytm	PhonePe	Spenzy
<b>Investment Tracking/Advice</b>	Not explicitly offered	Track mutual funds with Portfolio Analyzer	Not explicitly offered	Mutual fund investments , gold, and digital FD	Mutual fund investments and gold	<b>Personalised portfolio management &amp; direct investments</b>
<b>UPI Payments</b>	Yes	Yes	Yes	Yes	Yes	<b>Integrated with advanced fraud protection</b>
<b>Loan Services</b>	Basic credit card and loan offerings	Basic services	Not explicitly offered	Instant loans through Paytm app	Personal loan offerings through partnerships	<b>Fast-tracked processes &amp; expert financial guidance (Paid Users)</b>
<b>Fraud Protection</b>	No advanced fraud prevention	No advanced fraud prevention	Not explicitly offered	Basic fraud alerts and app lock features	Basic fraud alerts and app lock features	<b>Proactive fraud alerts with UPI integration</b>
<b>Unified Financial Overview</b>	Consolidated dashboard for banking and payments	Net worth and portfolio analysis	Consolidated view of credit card usage	Basic financial tracking and history	Basic financial tracking and history	<b>Accounts, wallets, and UPI consolidated on a unified platform</b>



# Competitive Analysis: Why Spenzy Stands Out

Features	Fi Money	Jupiter Money	CRED	Paytm	PhonePe	Spenzy
<b>Debit &amp; Credit Cards</b>	Free debit card, 2% cashback on spends, no forex charges	Not explicitly offered	Credit card management and rewards	Paytm Payments Bank offers a debit card	Not explicitly offered	<b>Spenzy-branded debit and credit cards with 2% cashback</b>
<b>Cashback/Rewards</b>	Earn 2% cashback (₹500/month), Fi Coins redeemable for rewards	Not explicitly offered	Cashback and exclusive rewards for credit card payments	Cashback offers on transactions through Paytm	Cashback offers on UPI and bill payments	<b>2% cashback on all spends, redeemable rewards, and loyalty points</b>
<b>Priority Customer Support</b>	Yes	Yes	Yes	No	No	<b>Yes (For All Users)</b>
<b>Zero Balance Savings Account</b>	Yes	Yes	No	Yes (Paytm Payments Bank)	Not explicitly offered	<b>Yes</b>
<b>Expense Tracking</b>	Basic real-time spend breakdowns with insights	Real-time breakdown with actionable insights	Expense analysis for credit card spends	No advanced analytics	No advanced analytics	<b>AI-powered, real-time, cash &amp; digital tracking</b>
<b>Financial Goals</b>	Not explicitly offered	Auto-pilot savings in Pots	Not explicitly offered	Not explicitly offered	Not explicitly offered	<b>Personalised goal setting with actionable guidance</b>

# Competitive Analysis: Why Spenzy Stands Out

Features	Fi Money	Jupiter Money	CRED	Paytm	PhonePe	Spenzy
Emergency Fund Creation	Not explicitly offered	Not explicitly offered	Not explicitly offered	Not explicitly offered	Not explicitly offered	Planning and optimisation tools for emergency savings
Social Financial Tracker	Not explicitly offered	Not explicitly offered	Not explicitly offered	Not explicitly offered	Not explicitly offered	Collaborative expense splitting and savings
Target User Base	Salaried and working professionals	Young professionals, tech-savvy users	Credit card holders and rewards enthusiasts	Mass market, including small businesses	Mass market, including small businesses	Tech-savvy individuals, families, and professionals



# Projections for Revenue Streams

## 2025 (2 Million Users):

- **Premium Subscription:** ₹477.6M (200K users × ₹199 × 12 months)
- **Investment Commissions:** ₹152M (760K users × ₹200/year)
- **Loan Services:** ₹80M (160K loans × ₹500)
- **Credit Cards:** ₹40M (80K cards × ₹500)
- **Bank Partnerships:** ₹10M (2M users × ₹5)
- **Advertising:** ₹20M (1M users × ₹20)
- **Data Insights:** ₹4M (400K users × ₹10)

**Total Revenue (2025):** ₹783.6M (~₹78.4 crore)

## 2026 (4 Million Users):

- **Premium Subscription:** ₹955.2M (400K users × ₹199 × 12 months)
- **Investment Commissions:** ₹304M (1.52M users × ₹200/year)
- **Loan Services:** ₹160M (320K loans × ₹500)
- **Credit Cards:** ₹80M (160K cards × ₹500)
- **Bank Partnerships:** ₹20M (4M users × ₹5)
- **Advertising:** ₹40M (2M users × ₹20)
- **Data Insights:** ₹8M (800K users × ₹10)

**Total Revenue (2026):** ₹1.567B (~₹156.7 crore)

## 2027 (8 Million Users):

- **Premium Subscription:** ₹1.910B (800K users × ₹199 × 12 months)
- **Investment Commissions:** ₹608M (3.04M users × ₹200/year)
- **Loan Services:** ₹320M (640K loans × ₹500)
- **Credit Cards:** ₹160M (320K cards × ₹500)
- **Bank Partnerships:** ₹40M (8M users × ₹5)
- **Advertising:** ₹80M (4M users × ₹20)
- **Data Insights:** ₹16M (1.6M users × ₹10)

**Total Revenue (2027):** ₹3.134B (~₹313.4 crore)

## 2028 (12 Million Users):

- **Premium Subscription:** ₹2.865B (1.2M users × ₹199 × 12 months)
- **Investment Commissions:** ₹912M (4.56M users × ₹200/year)
- **Loan Services:** ₹480M (960K loans × ₹500)
- **Credit Cards:** ₹240M (480K cards × ₹500)
- **Bank Partnerships:** ₹60M (12M users × ₹5)
- **Advertising:** ₹120M (6M users × ₹20)
- **Data Insights:** ₹24M (2.4M users × ₹10)

**Total Revenue (2028):** ₹4.701B (~₹470.1 crore)



Summary Table:

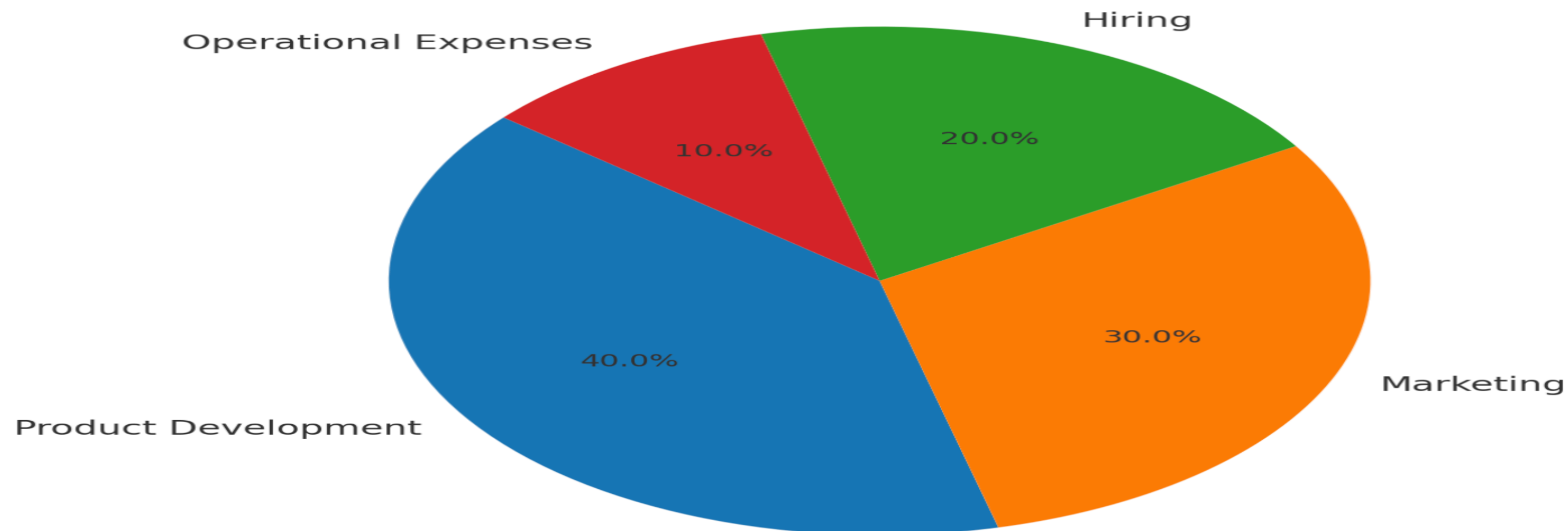
Year	Users (M)	Premium (₹ Cr)	Investment (₹ Cr)	Loans (₹ Cr)	Cards (₹ Cr)	Partnerships (₹ Cr)	Ads (₹ Cr)	Data (₹ Cr)	Total Revenue (₹ Cr)
2025	2	47.76	15.2	8	4	1	2	0.4	78.4
2026	4	95.52	30.4	16	8	2	4	0.8	156.7
2027	8	191.0	60.8	32	16	4	8	1.6	313.4
2028	12	286.5	91.2	48	24	6	12	2.4	470.1

# Funding Ask

**Funding Request:** We are seeking a funding of ₹1.5 Crores. This investment will be crucial in propelling our startup towards achieving its strategic goals.

**Usage of Funds:** The funds will be allocated as follows:

- **Product Development (40%):** Enhancing app features, integrating new technologies, and ensuring a seamless user experience.
- **Marketing (30%):** Launching targeted marketing campaigns, social media promotions, and collaborations with influencers to increase user acquisition.
- **Hiring (20%):** Recruiting skilled professionals to expand our team and drive various aspects of the business, including technology, customer support, and sales.
- **Operational Expenses (10%):** Covering administrative costs, office space, and other essential operational needs.



**Transparency and Decision-Making:** Investors will have full transparency regarding the usage of funds. Regular updates and detailed financial reports and audits will be provided. Additionally, investors will be involved in key decision-making processes to ensure that their interests are aligned with the company's strategic direction.

**Exit Plan for Investors:**

- **Future Funding Rounds:** We plan to secure further funding from venture capitalists to support our growth trajectory.
- **Acquisition:** Positioning Spenzy for acquisition by a major fintech firm seeking to expand its portfolio.
- **Initial Public Offering (IPO):** Exploring the possibility of an IPO after 10 years of operations, providing a significant return on investment.

This funding will enable us to scale our operations, enhance our product offerings, and solidify our market presence, paving the way for substantial growth and profitability



# Join Us in Revolutionising Personal Finance Management in India

## Thank You!

We appreciate your attention and interest in Spenzy. We are excited about the journey ahead and look forward to working together to achieve our goals.

### Contact Information:

- **Sujeet Kumar - Founder**
- **Email:** S@Spenzy.in/ Investor@spenzy.in
- **Phone:** +91 8700559171

Feel free to reach out to us with any questions or for further discussion. We are eager to hear your feedback and explore potential collaborations.

