

# FINFRESH

## WEALTH CREATIONS

India's 1st habitual finance management platform

Empowering your personal financial journey navigating salaried effortlessly by guiding every step of the way **through behavioral science**

2024

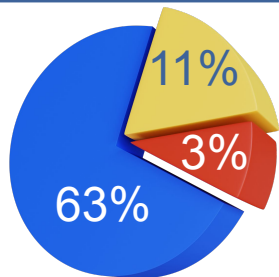




## Bringing value and confidence back in people's lives

Welcome to **FINFRESH**, where **freshness meets innovation** in the world of finance. Our fintech platform is designed to revolutionize the way individuals manage their personal finances, investments, and insurance. With a focus on financial wellness, our goal is to empower the **salaried class** in India, aged 21 to 45, to take control of bringing value and confidence back in people's lives their **financial journey** and achieve their aspirations. Through our suite of services and solutions, we offer a refreshing perspective on financial management, providing tools, recommendations, and top-tier customer support. Join us as we redefine the future of **personal finance** and unlock new opportunities for **financial growth and success**.

## Recognizing the challenge



23% aren't prepared for financial emergencies

75% look for alternate finance

48% find financial planning the biggest challenge

80% runs out of cash before next paycheck

34% runs out of cash by mid month

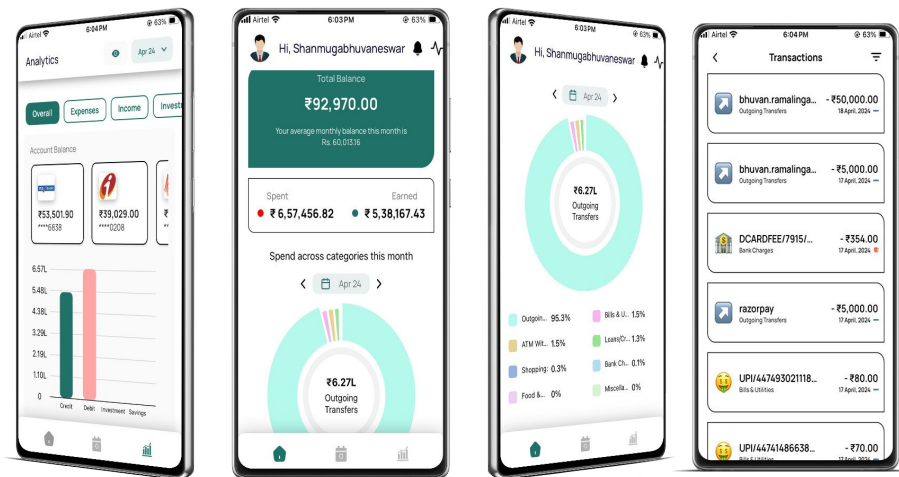
- ◆ Only 11% of SIP remain unsold after 5 years.
- ◆ Only 3% of mutual funds units remain unsold after 5 years.
- ◆ 63% of salary-based investments redeemed within 2 years of salary-based investments redeemed within 2 years.

"Many salaried individuals face challenges in managing finances due to habitual spending and behavioral biases."

# Behaviorally – Driven Financial Management

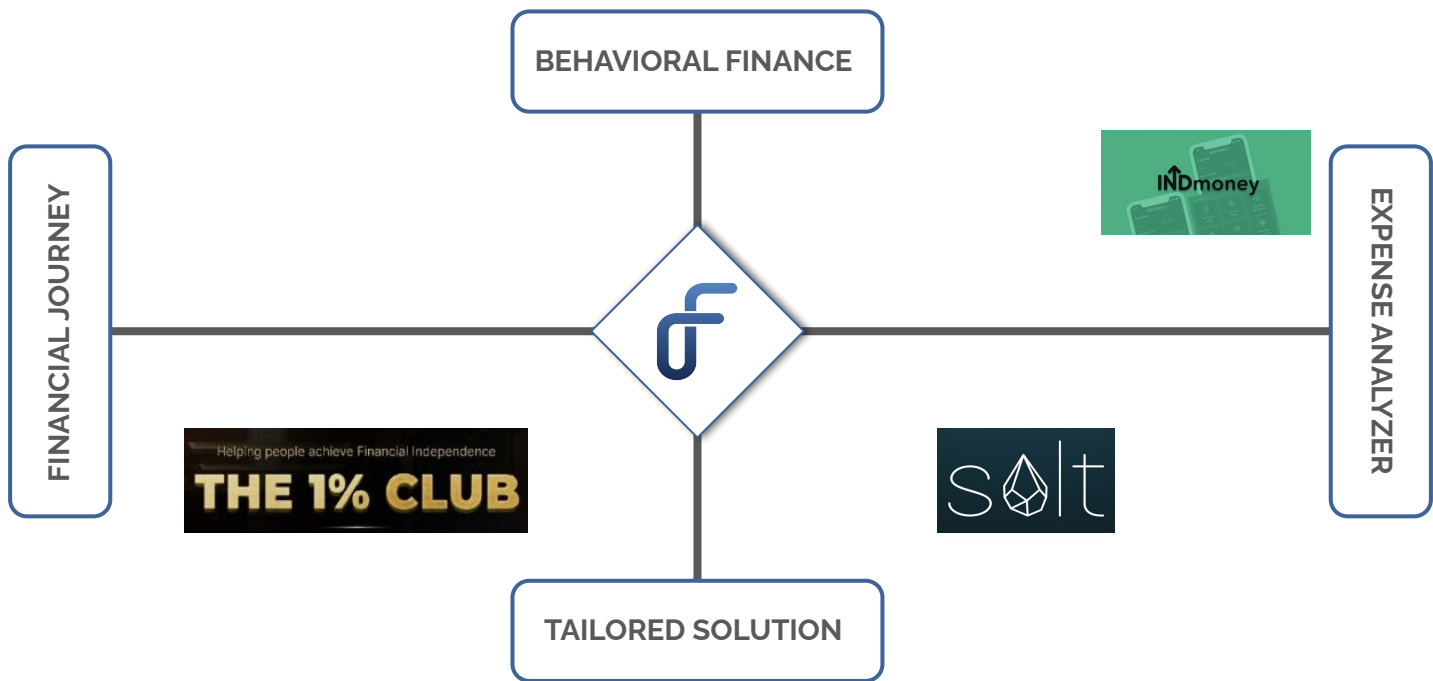
Define goals, invest wisely, optimize taxes, track expenses and finance tailored to your salary.

- ❖ Behaviorally-informed goal-setting
- ❖ Opportunities to address habitual spending and biases
- ❖ Tailored solutions for salary-based individuals
- ❖ Enhancing financial well-being through behavioral insights
- ❖ Seamless integration with personal finance.



Advanced algorithms Behaviourally analyze transactions

## Competitive landscape



## Why we're better than

**FINFRESH**  
WEALTH CREATIONS



650M\$\*

14M\$\*

Behavioral Finance	✓	✗	✗	✗
Expense Analyzer	✓	✗	✓	✗
Finance as journey	✓	✗	✗	✓
Tailored Solution	✓	✓	✗	✓
All in one finance platform	✓	✓	✓	✗
Customer analysis	✓	✓	✗	✓
	founding year	2021	2019	2022

## Celebrating Success

### Raving Review

Dilesh Dhanapal  
QA Lead - Zoom



"Their approach towards finance as a journey aligning with my behaviour made finfresh- onestop solution for all my financial services. Am delighted that I had already referred 7 of my fellow colleagues"

<https://www.linkedin.com/in/dd30/>



**7000 +**  
Downloads



**3 CR + AUM**  
Asset under Management



**+10%**  
Month On Month Growth



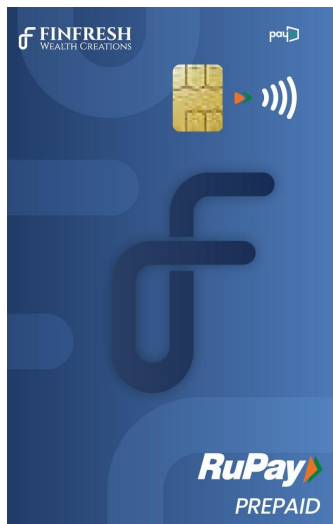
**3.5 LAKH**  
Recurring transaction value



**200+**  
Preorder interest

Since launch **5Th OCT 2024\***

## Exclusive expense management card



PayU<sup>GPO</sup>



### Toggle between



National Mobility card



Meal card



Fuel card



Best in class rewards as digi gold

YOUR  
LOGO  
HERE

Company logo embossed on card  
for employee benefit card



- Credit card for investment
- Card for all

## Market Dynamics



Salaried individuals



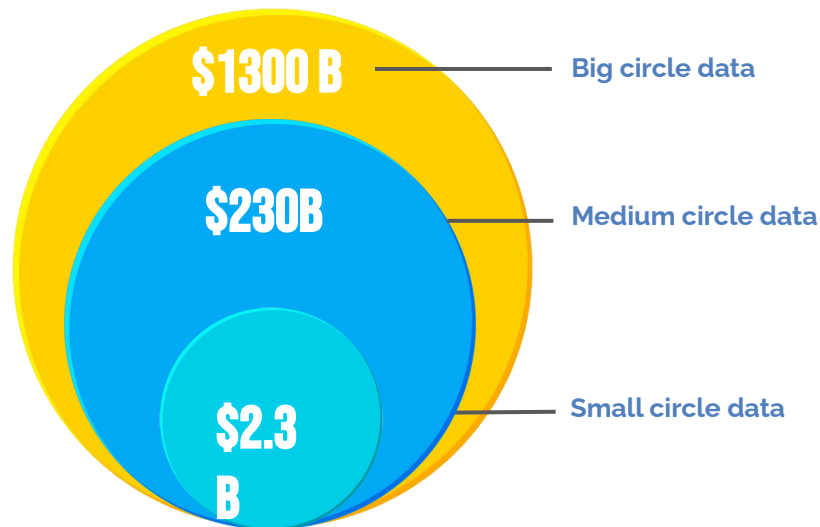
21-45



5+ lakhs p.a



65+ Million individuals

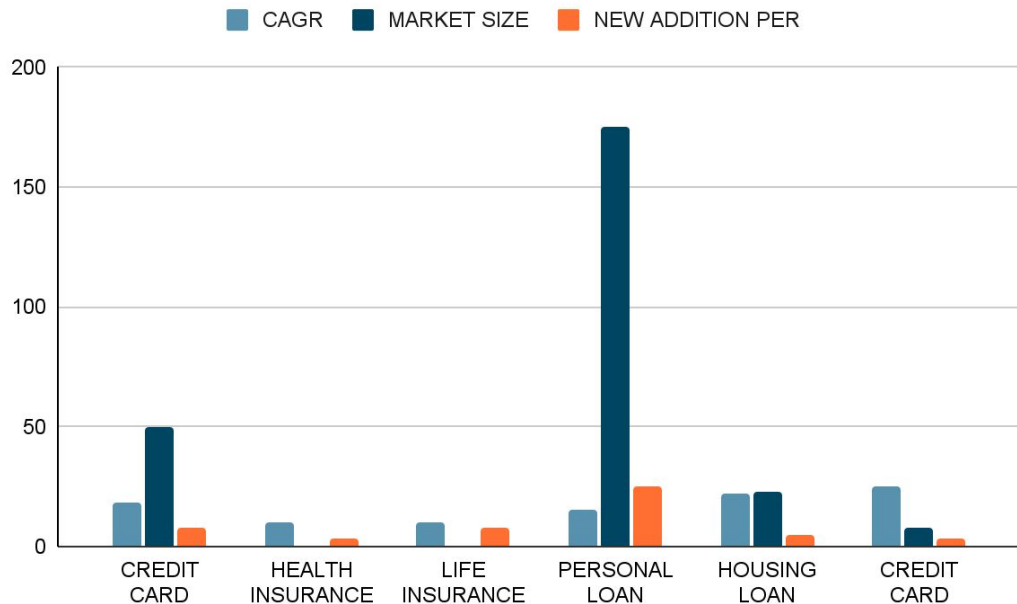


^ considering net AUM of insurance and mf since inception, annually and monthly mf sip value



**20%** YOY INDUSTRIAL GROWTH

## Our scalable solution



## Business model highlights



Subscription-based revenue model



Partnership with financial institutions and insurance providers



Referral commissions, broking, and affiliate income



Transaction based revenue

## Heading towards

Partnered with

**50+** Financial  
institutions

Backed by



Powered by CAMS

**PayU**GPO

<https://www.linkedin.com/in/dd30/>



**1M +**  
Downloads



**1000 CR + AUM**  
Asset under  
Management



**+20%**  
Month On Month  
Growth



**10 M +**  
Recurring transaction value



**10000+**  
Finfresh Suit Users

In **24 Months**



## Path TO Market



This comprehensive plan positions us for substantial growth and offers potential returns through increased user base, higher subscription revenues, and strategic partnerships

## The FINFRESH By?



**SHANMUGA BHUVANESWAR** FOUNDER AND PRODUCT HEAD

**5+YRS** IN WEALTH MANAGEMENT

NISMV, NISM XII



**MALLIGA ARJUN RATHINASAMY** TECHNICAL ADVISOR

**10+YRS** IN APP DEVELOPMENT

MASTERS - APPLIED COMPUTER SCIENCE



**RAMYA RAJENDRAN** HEAD OF AI, DATA AND ML

**12+YRS** IN BIG DATA AND DATA ANALYTICS

MASTERS IN DATA SCIENCE



**SRINATH MANI** SOLUTION ARCHITECT

**10+YRS** IN APP DEVELOPMENT

BTECH - COMPUTER SCIENCE



**2+4** DEVELOPMENT SUPPORT

FINFRESH & TECHATH LABS PVT LTD

## When?

### PHASE 1:

**OCT 2024**

- MUTUAL FUND
- DIGI GOLD
- ACCOUNT AGGREGATION

### PHASE 2:

**JAN 2025**

- PREPAID CARDS
- BEHAVIORAL EXPENSE MANAGEMENT

### PHASE 3:

**APR 2025**

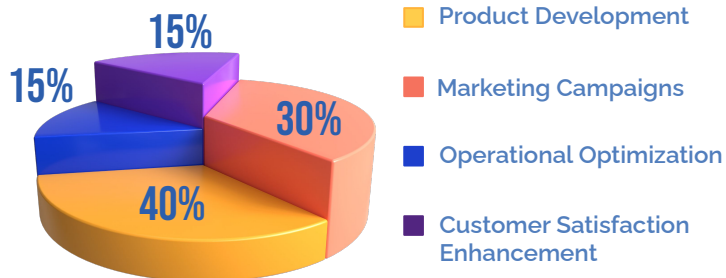
- NCMC CARDS
- IN PLATFORM SOLUTION
- SALARY SUIT



## We are looking for...

### Scaling FINFRESH to the next level 20000000 INR, to

Launch and expand the product across teams & build foundation for scalability: over the next 18 months we have strategically allocated funds to fuel growth.



### A partner, with

Grit, passion and expertise within our landscape

1. Strategic Vision
2. Industry Expertise
3. Financial Resources
4. Long-term Commitment

## Let's talk business



[buvi@finfresh.in](mailto:buvi@finfresh.in)



+91 99437 04677

SHANMUGA BHUVANESWAR  
FOUNDER



[www.finfresh.in](http://www.finfresh.in)



BACKED BY



Powered by CAMS

