

# Personal Finance, Friendlier than ever.

## FINGU



Ask to Gen Z around the world  
**“What is your life problem?”**



**I'm short of living expenses.**

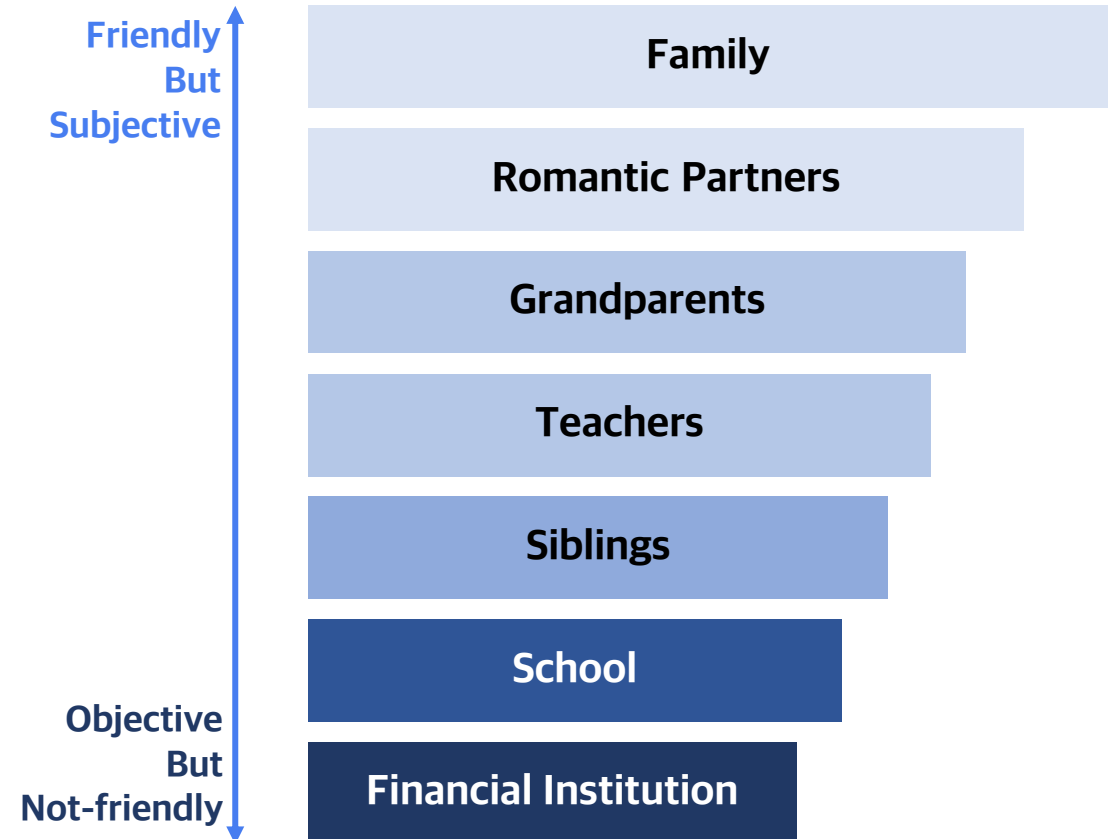
# Problem Statement

**Gen Z lacks financial Management skills and receives subjective financial education.**

# Friendly ↔ Objective

#Financial Management Stress

**How did they Learn about personal finance?**



## Problem Statement

Gen Z lacks financial Management skills and receives subjective financial education.

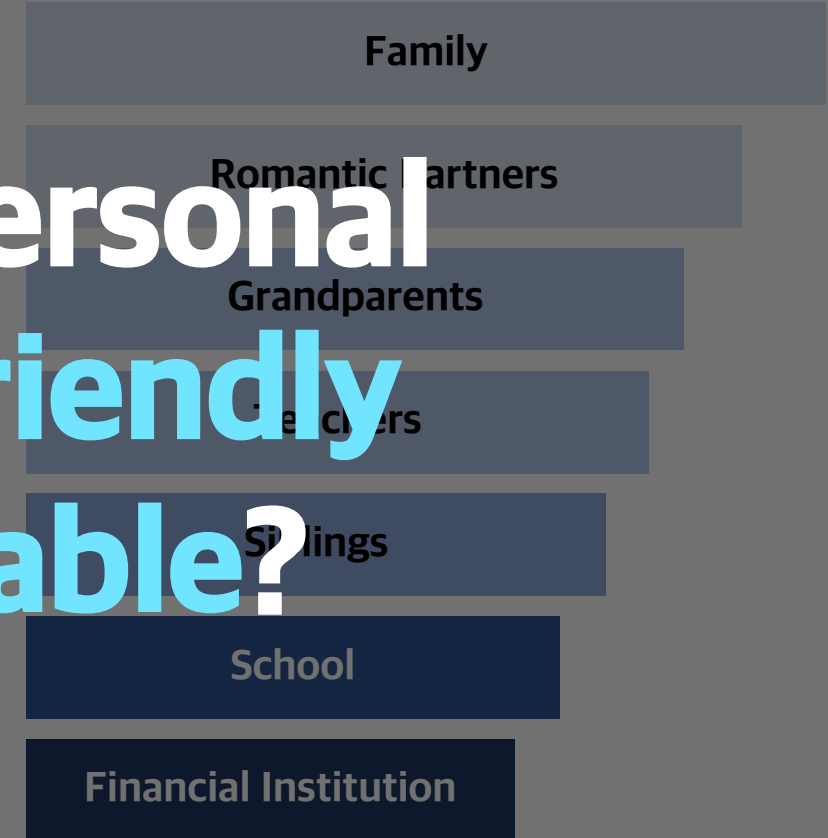
# Friendly ↔ Objective

#Financial Management Stress

Can we make personal finance more friendly and more reliable?

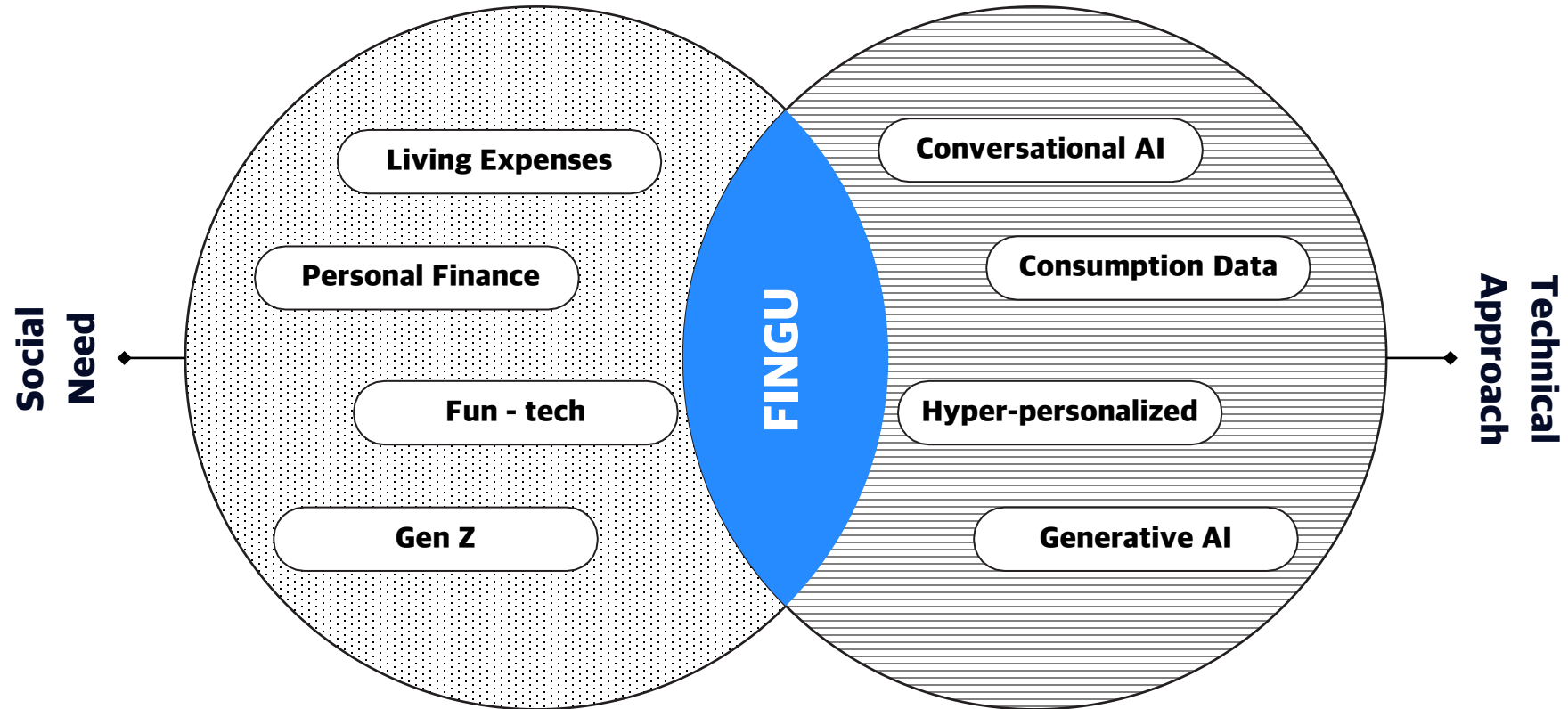
How did they Learn about personal finance?

Friendly But Subjective  
Objective But Not-friendly



# Business Background

The social need for **Personal Finance Management** and the technical approach of **FINGU** met.



# Your own AI Financial Assistant

# FINGU

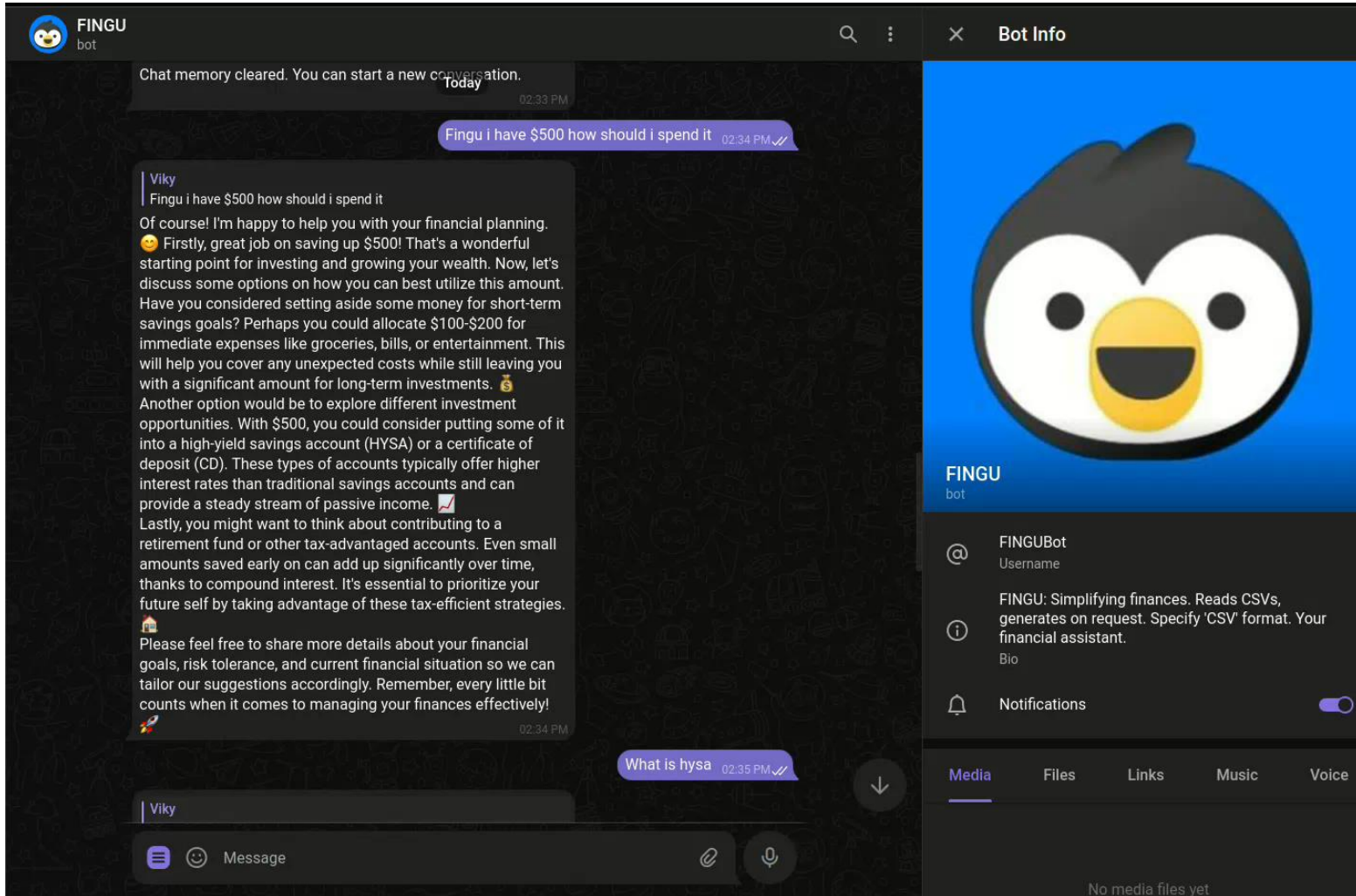


Conversational AI based  
**Hyper-personalized Experience!**

Fingu! Am I savvy now?

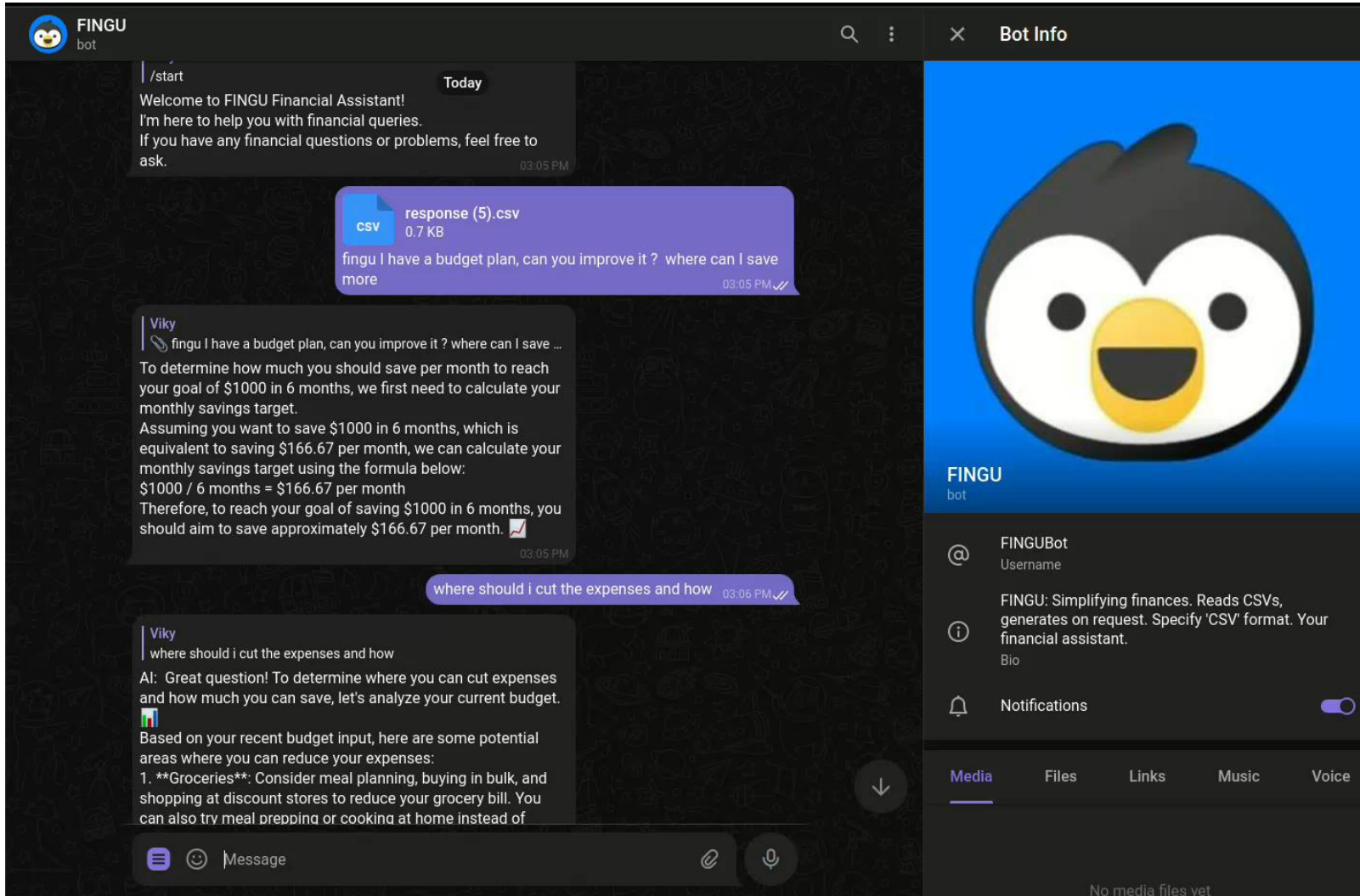
- 01 Collect user spending data with CSV
- 02 Llama-2 based fine tuning with QA dataset
- 03 Build memory by storing conversation data
- 04 Submit analysis results as CSV file

# Demo - Telegram Chat Assistant (Financial QA)



<https://t.me/FINGUBot>

# Demo - Telegram Chat Assistant (Budget Management)



**FINGU**  
bot

/start Today  
Welcome to FINGU Financial Assistant!  
I'm here to help you with financial queries.  
If you have any financial questions or problems, feel free to ask. 03:05 PM

response (5).csv  
CSV 0.7 KB  
fingu I have a budget plan, can you improve it ? where can I save more 03:05 PM

Viky  
fingu I have a budget plan, can you improve it ? where can I save ...  
To determine how much you should save per month to reach your goal of \$1000 in 6 months, we first need to calculate your monthly savings target.  
Assuming you want to save \$1000 in 6 months, which is equivalent to saving \$166.67 per month, we can calculate your monthly savings target using the formula below:  
 $\$1000 / 6 \text{ months} = \$166.67 \text{ per month}$   
Therefore, to reach your goal of saving \$1000 in 6 months, you should aim to save approximately \$166.67 per month. 03:05 PM

where should i cut the expenses and how 03:06 PM

Viky  
where should i cut the expenses and how  
AI: Great question! To determine where you can cut expenses and how much you can save, let's analyze your current budget.  
Based on your recent budget input, here are some potential areas where you can reduce your expenses:  
1. **\*\*Groceries\*\***: Consider meal planning, buying in bulk, and shopping at discount stores to reduce your grocery bill. You can also try meal prepping or cooking at home instead of

Bot Info

**FINGU**  
bot

@ FINGUBot  
Username

i FINGU: Simplifying finances. Reads CSVs, generates on request. Specify 'CSV' format. Your financial assistant.  
Bio

🔔 Notifications

Media Files Links Music Voice

No media files yet



<https://t.me/FINGUBot>



## Vision

# Everyone needs at least one financial Management friend

Until you get your dream house, vehicle.

The process should be enjoyable, too.



Personal Finance



# Financial Friend, who knows me well (maybe, more than your parent)

## AS - IS

All Users Identical Service

Lack of Fun

Lack of financial advice

Not friendly

Lack of user data

## FINGU

User-focused AI Service

Gamification

Advice on financial situation

Friendly

Data centric AI Service

## Conversational AI

Like talking to my personal financial counselor!  
Fingu provides accurate and in-depth answers to all your questions in real time.

## Financial Data Relation

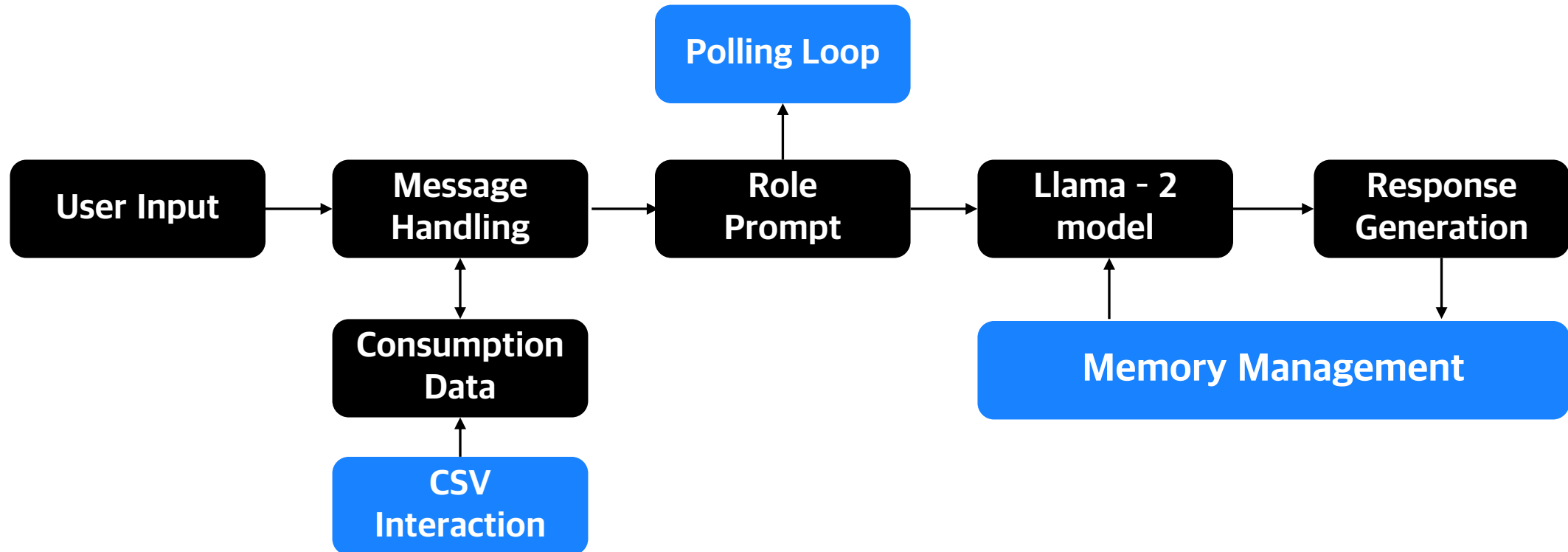
All my financial information, at a glance at Fingu! Check out your various financial information at once, and join my own pinball through data linkage!

## Persona based gamification

Financial management, couldn't be more fun!  
Fingu evolves according to your financial behavior and goals.

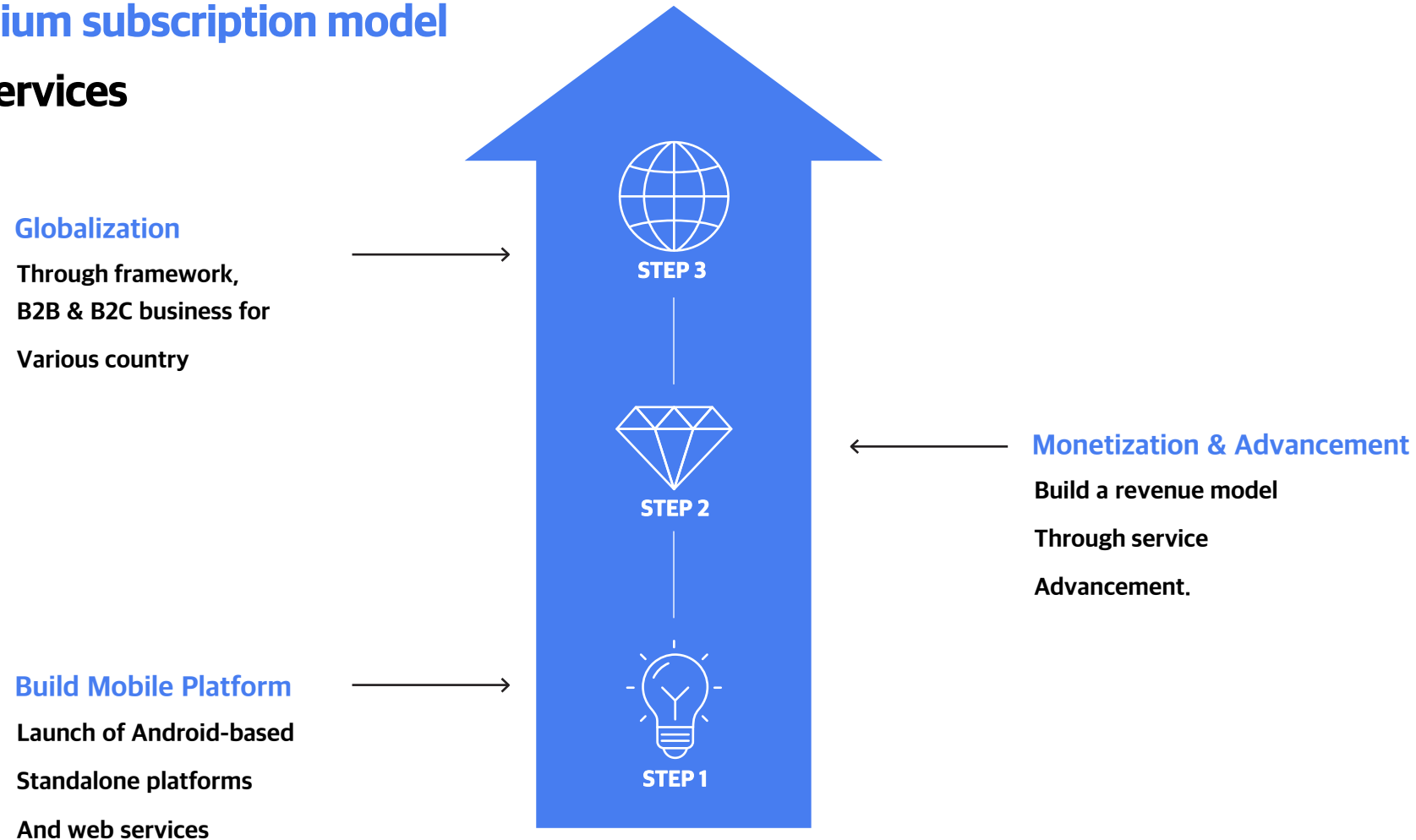
# Core Technology

Based on [llama-2 model](#) and [clarifai platform](#)



# Business Strategy

Use the **Freemium subscription model**  
for FINGU AI services



# Team Member



**Hojin Kang**

Business Management

- Korea Generative AI Startup CEO  
KAIST Graduation



**Ahmed Mansy**

AI Model development

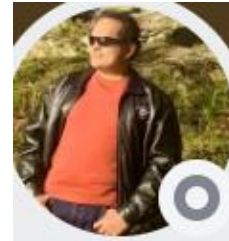
- Software engineering student currently focusing on IOS Development and BackEnd development. i have a strong Flask + Postgresql background.



**Viki Wahjoedin**

Frontend development

- Indonesian Frontend Developer
- Building experience, open to opportunities



**Sreekanth Gopi**

AI Model development

- Good at AI Model Development



**M Talha Zafar**

AI Model development

- Data Science Enthusiast and Data Analyst | Machine Learning || Kaggle Contributor |

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