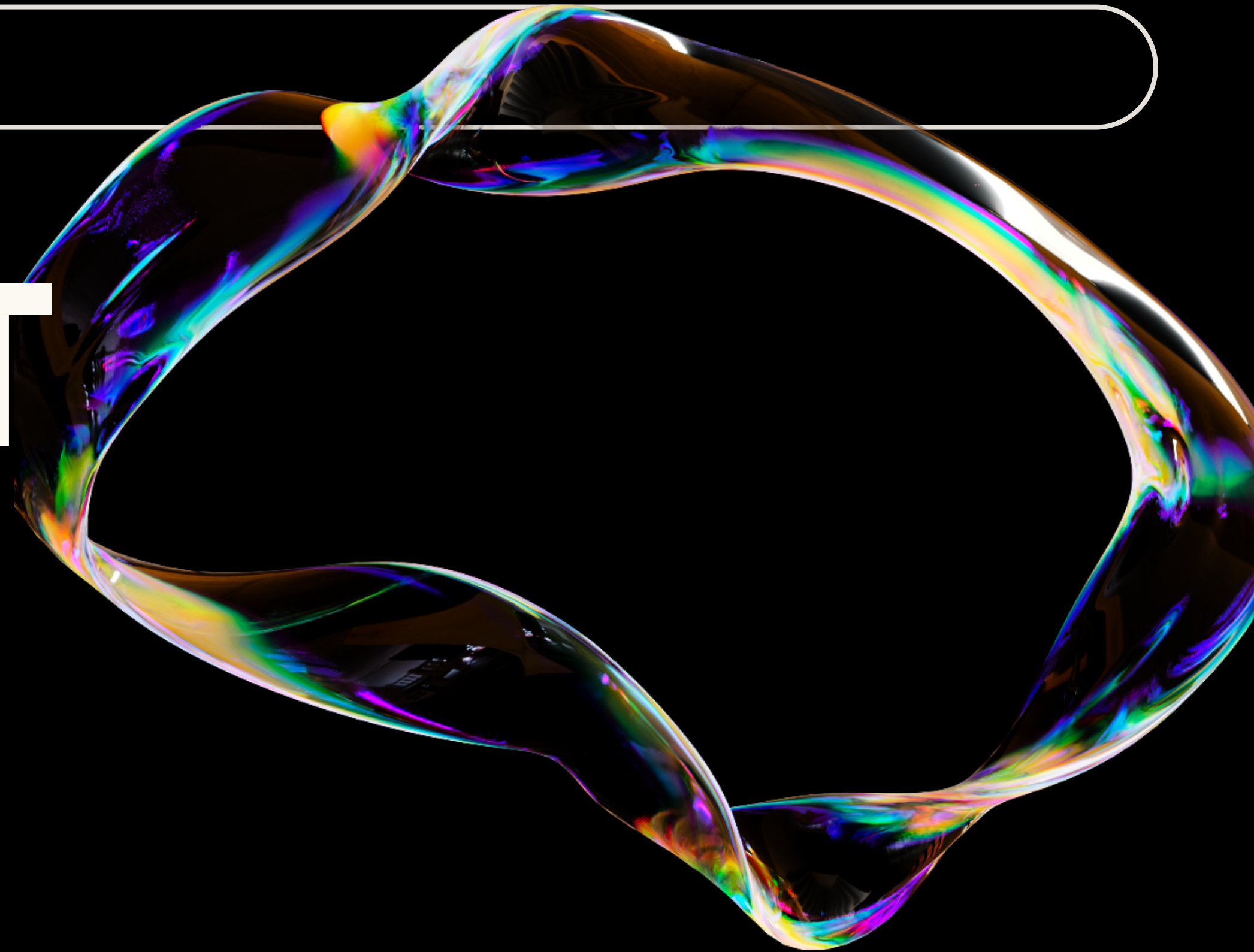




TEAM LUMINIX

# BUDGET WISE

AI-Powered Financial Freedom



Lablab.ai IBM Watsonx Hackathon





## MANAGING FINANCES IS COMPLICATED AND TIME CONSUMING



Many people struggle to create and stick to a budget.

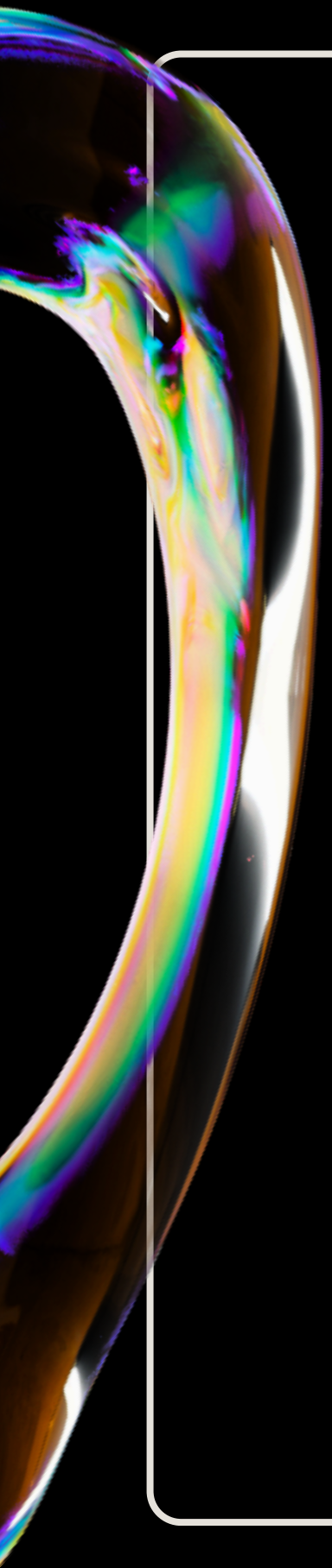


Expensive financial planning services are out of reach for many.



Failure to manage finances often leads to missed bills and unmet savings goals.





Meet



Your AI Powered Financial Assistant





# DISCOVER OUR KEY FEATURES

ANALYZES INCOME, EXPENSES,  
AND FINANCIAL GOALS.

CREATES AND DYNAMICALLY  
ADJUSTS PERSONALIZED BUDGETS.

AUTOMATES SAVINGS TRANSFERS  
AND PROVIDES ACTIONABLE  
INSIGHTS.

AFFORDABLE AND USER-  
FRIENDLY FOR EVERYONE.



# POWERED BY CUTTING-EDGE TECHNOLOGY

- IBM Watsonx.ai for advanced AI and machine learning capabilities.
- Built on next.js for seamless web deployment
- Scalable architecture to handle growing user base.

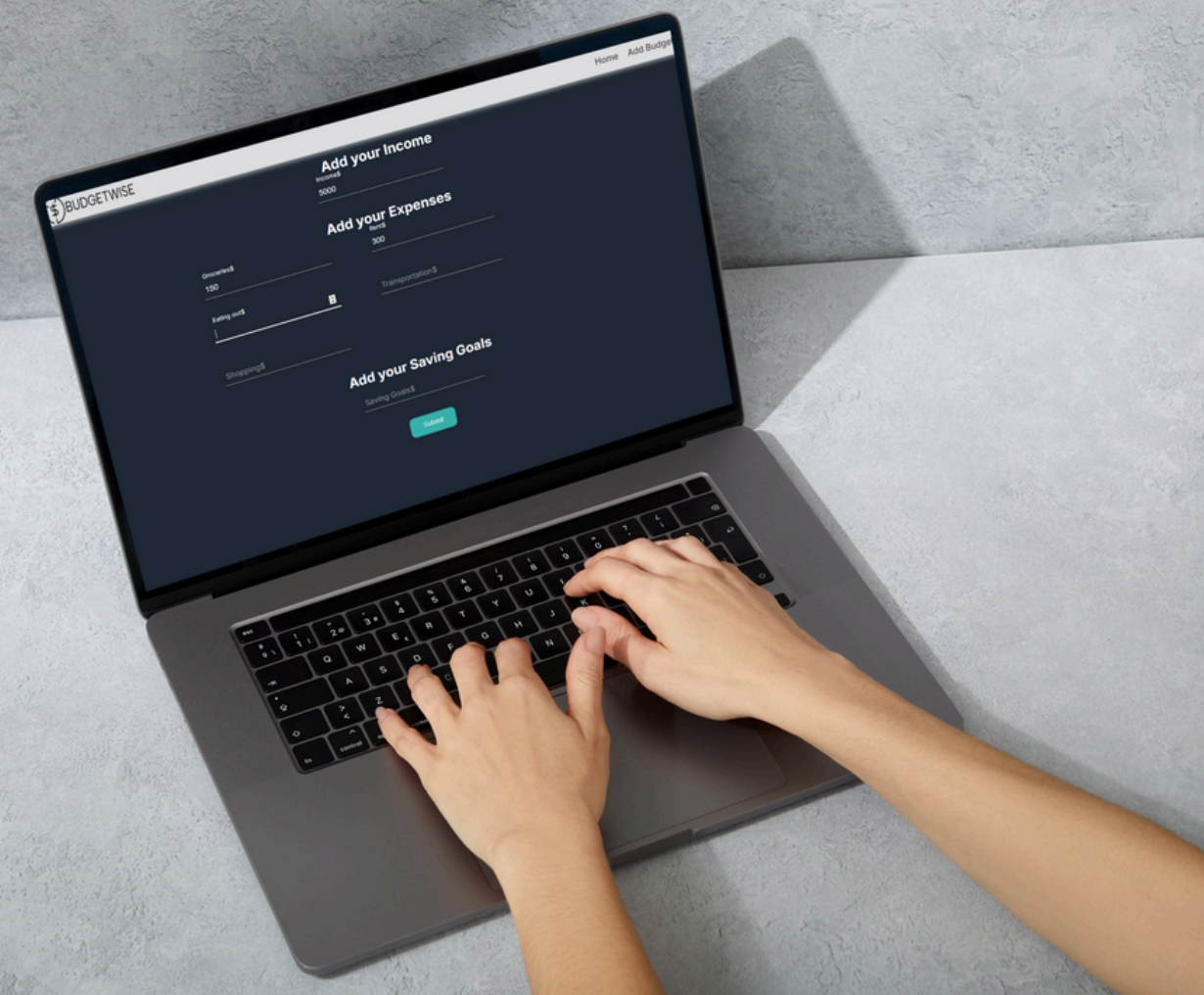
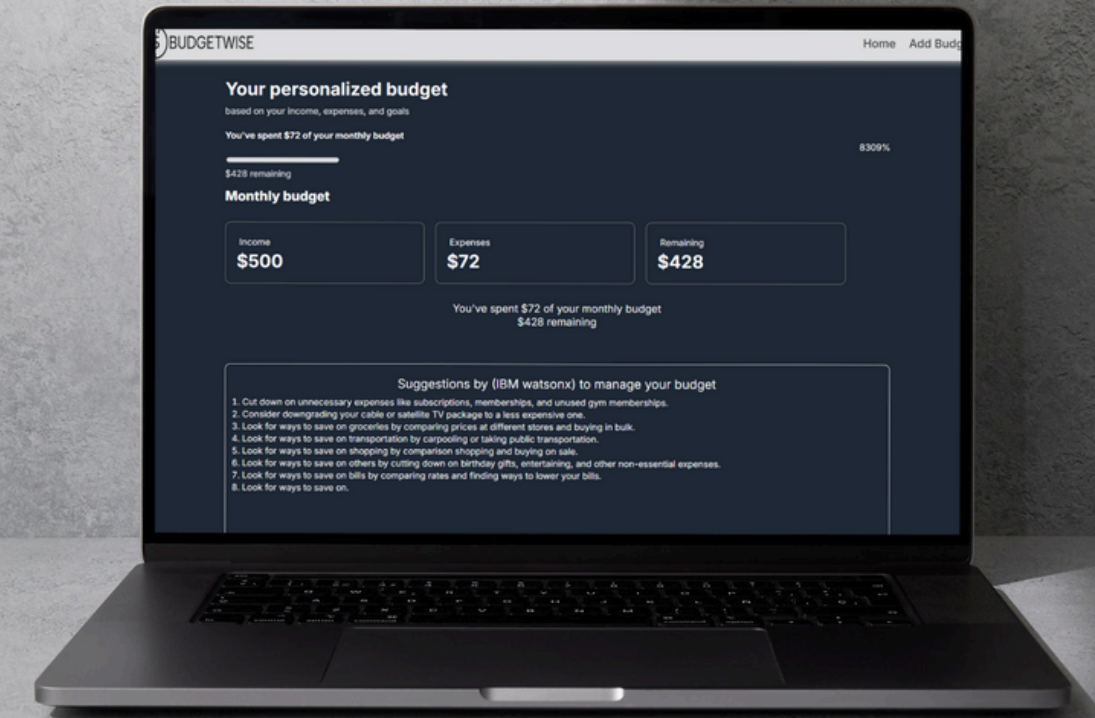


NEXT.js



# SEE BUDGETWISE IN ACTION

- Personalized budget creation with real-time adjustments.
- Automated savings recommendations.
- Spending insights delivered through an intuitive dashboard.





# A HUGE MARKET WITH GROWING DEMAND

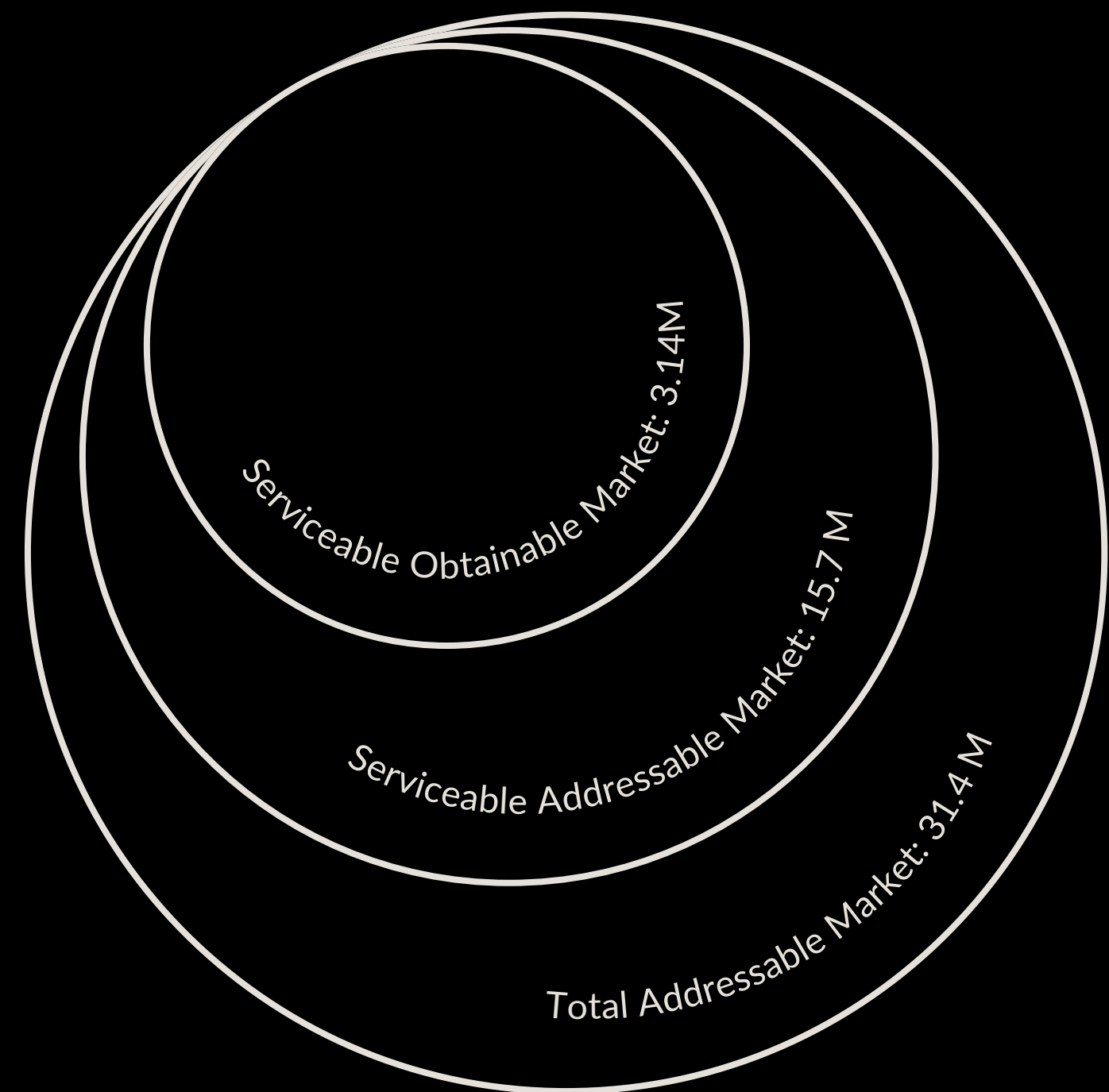
## Target Audience

Everyday individuals, particularly millennials and Gen Z, seeking simple, effective financial management.

## Market Size

The global personal finance software market is expected to reach \$1.57 billion by 2028.

Growing demand for affordable, AI-driven financial solutions





# STANDING OUT IN A CROWDED MARKET

- Unlike competitors, BudgetWise offers a fully AI-driven budgeting solution that's dynamic, affordable, and easy to use.
- Competitors: Mint, YNAB, PocketGuard.
- BudgetWise's Edge: Real-time adjustments, Watsonx.ai's advanced AI, automated savings."



# AFFORDABLE AND SCALABLE REVENUE MODEL

	Essential Plan	Smart Plan	Elite Plan
Pricing	Free	4.99\$/ month	9.99\$/ month
Features	<ul style="list-style-type: none"><li>• Personalised Budgeting</li><li>• Expense Tracking</li><li>• Automated Savings</li><li>• Financial Insights</li></ul>	<ul style="list-style-type: none"><li>• Real-time Dynamic Budgeting</li><li>• Custom Expense Categories</li><li>• Detailed Financial Insights</li><li>• Goal Setting</li></ul>	<ul style="list-style-type: none"><li>• Comprehensive Budgeting</li><li>• Unlimited Savings Rules</li><li>• Advanced Goal Management</li><li>• Integration with Financial Advisors</li></ul>
Additional Services	Email support	Access to exclusive financial webinars and resources	Personalised quarterly financial review by BudgetWise's AI engine.

### **STRENGTHS**

- AI-Driven Personalization
- Affordable Pricing
- User-Friendly Interface

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### **WEAKNESSES**

- Dependency on AI Accuracy
- Limited Brand Recognition
- Initial Feature Set

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### **OPPORTUNITIES**

- Growing Demand for Financial Management Tools
- Partnerships with Financial Institutions
- Expansion into New Markets

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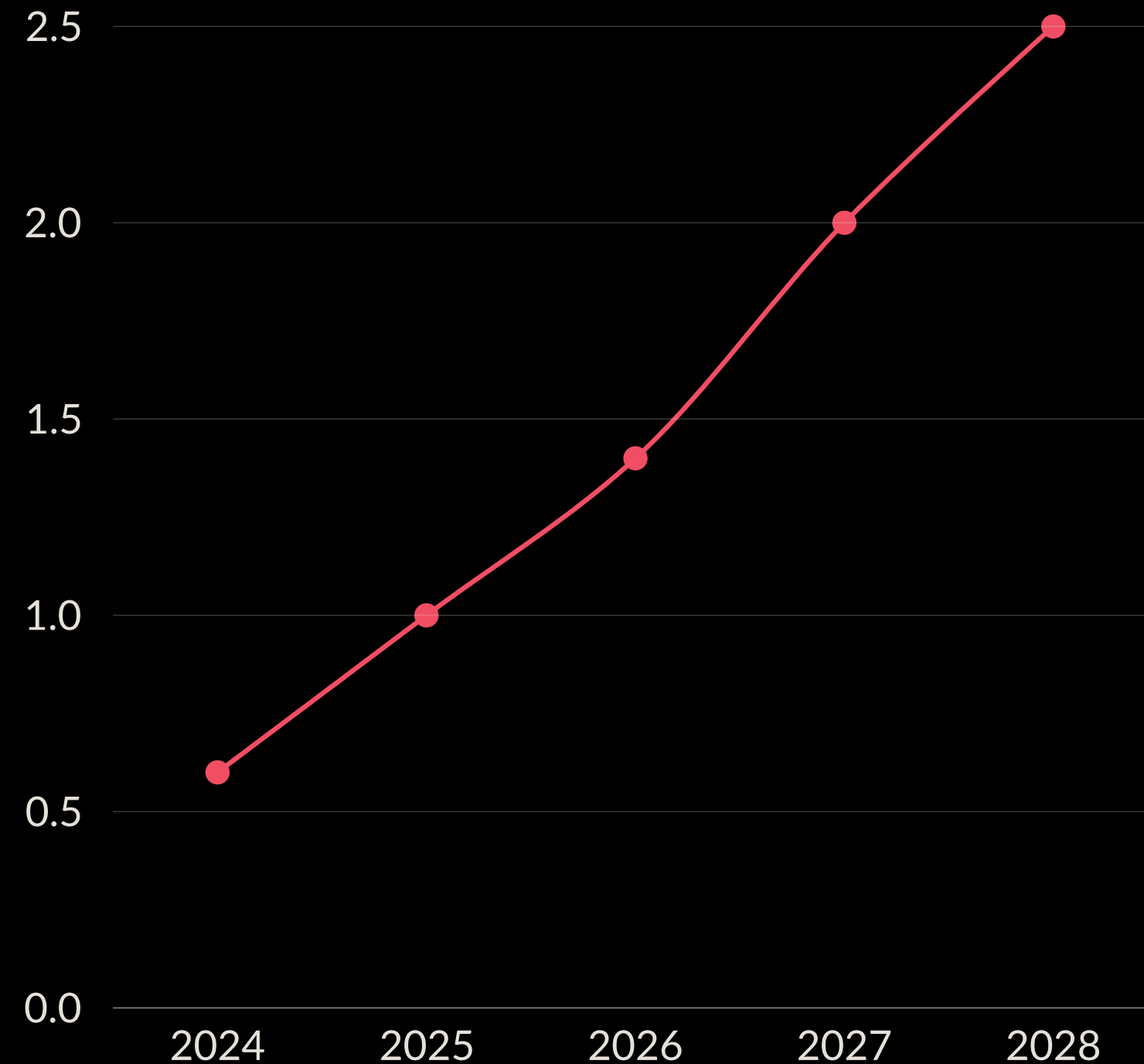
### **THREATS**

- High Competition
- Regulatory Risks
- Technological Advances by Competitors

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# OUR PLAN TO CAPTURE THE MARKET



- Initial Focus: Launch targeting tech-savvy millennials and Gen Z via social media campaigns.
- Partnerships: Collaborate with financial institutions for co-marketing.
- Expansion: Gradually roll out features and expand to other demographics.



# EMPOWERING FINANCIAL FREEDOM FOR ALL

Helping users save more, spend smarter, and live stress-free

Vision: Become the go-to personal finance app globally

Long-term Impact: Enable financial literacy and independence for millions



# MEET THE TEAM BEHIND BUDGETWISE

**FATHIMA  
YASMIN HARIS**

Team Lead, UI Design

**MUHAMMAD  
HASSAN**

Full Stack Developer

**MUHAMMAD  
ARHAM**

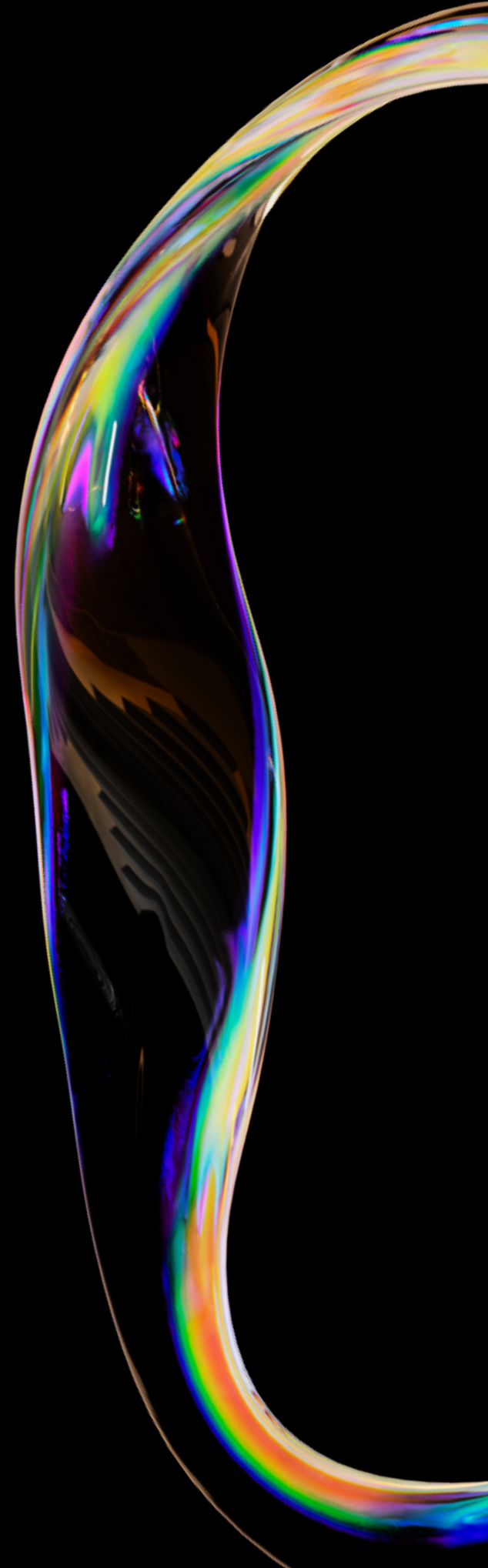
Frontend Developer

**TAYYABA  
TABASSUM**

Frontend Developer

**AYODEJI  
ADENIYI**

Backend Developer





# THANK YOU

for your time and attention