HoneyMoney

AI financial-wellness for Malaysian households and small businesses — funding transparency, spending autonomy.

> **We replace "watch-every-ringgit" budgeting with a system couples and teams actually stick to — and an AI that warns you *before* a goal slips, not after.**

Team HoneyMoney

Chua Kia Wah · Pong Woon Wei | honeymoney.app

INDUSTRY RELEVANCE

Money is the #1 household conflict — and most Malaysians have no buffer

Meet Aisyah: dual-income family, five e-wallets, a shared Umrah goal — and no clear picture of where the money goes. Today's apps make it worse.

47%

of Malaysians can't raise **RM1,000** for an emergency
(BNM Financial Capability Survey)

63%

have **less than 3 months** of emergency savings
(RinggitPlus 2022 Literacy Survey)

~9

productive **days lost** per stressed employee / year
(financial-stress presenteeism)

Why today's apps fail

- They feel like your partner is **watching every ringgit** — surveillance fatigue.
- Typing every expense is tiring, so **~80% quit** in month one.
- They only record the **past** — they can't warn you early.

The Malaysia gap

- Money is fragmented across **TNG, MAE, GrabPay, ShopeePay**.
- Families with **irregular income** need simple, practical tools.
- No app is built for **Malaysian couples** across all these wallets.

RELEVANCE · TECHNICAL

The 3-Bucket method: transparency where it helps, privacy where it matters

On payday, income splits top-down into three buckets — so the shared money is clear and personal money stays private.

1

Fixed Non-Negotiables

Rent, bills, essentials — hardcoded and fully transparent to both partners.

2

Future Shield

A set % auto-saved **before** any spending is tracked — pay-yourselves-first, on autopilot.

3

Private Wallets

Capped personal pools where **tracking stops** — restoring autonomy and killing spousal friction.

Why it works where budgeting apps don't

- The user is the hero; Honey is the guide — it **nudges you both**, never polices either of you.
- A hybrid of the methods people already trust: **pay-yourself-first + envelope caps + zero-based intent**.

WHY NOW

SCALABILITY · RELEVANCE

Three things just became true at once

HoneyMoney couldn't have worked three years ago — and will be table-stakes in three more.

AI got cheap

- LLM inference cost collapsed; **free-tier + on-device** AI now runs a real product at ~RM0.

Malaysia went cashless

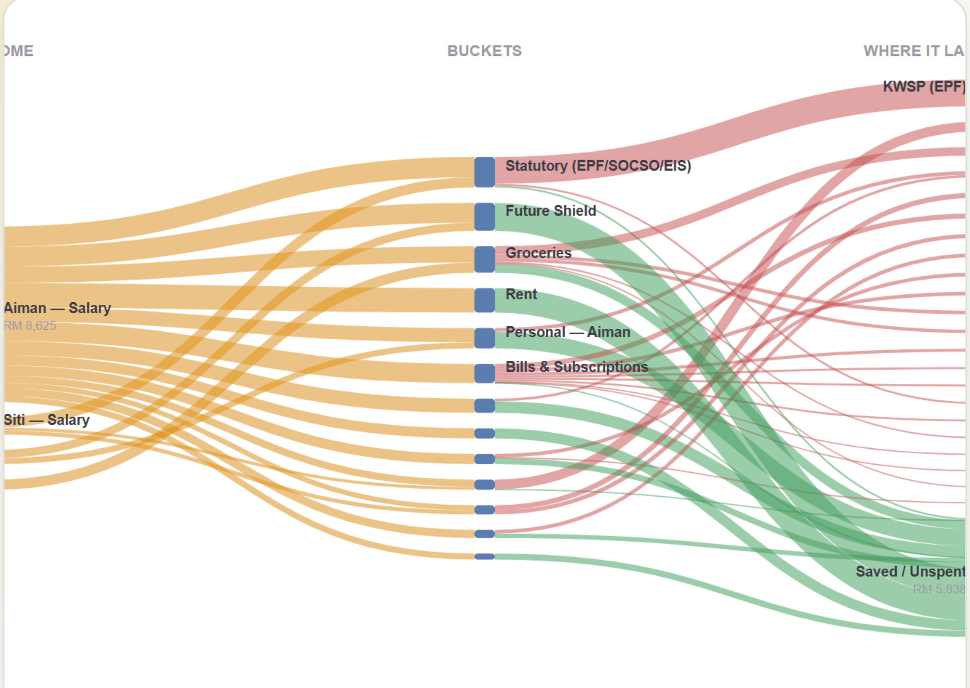
- E-wallet penetration means spending data lives in **screenshots** — no fragile bank APIs needed.

Wellness is a benefit

- Employers now buy **financial wellness** to cut stress-driven presenteeism and churn.

> **The inflection: capture is finally frictionless *and* free, and the buyer (the employer) finally exists.**

Frictionless capture in, a clear forward-looking picture out



Where every ringgit goes — income → buckets → spend vs saved (real app, seeded household).

Budget vs actual on one scale — the red bars are what's bleeding, spotted early.

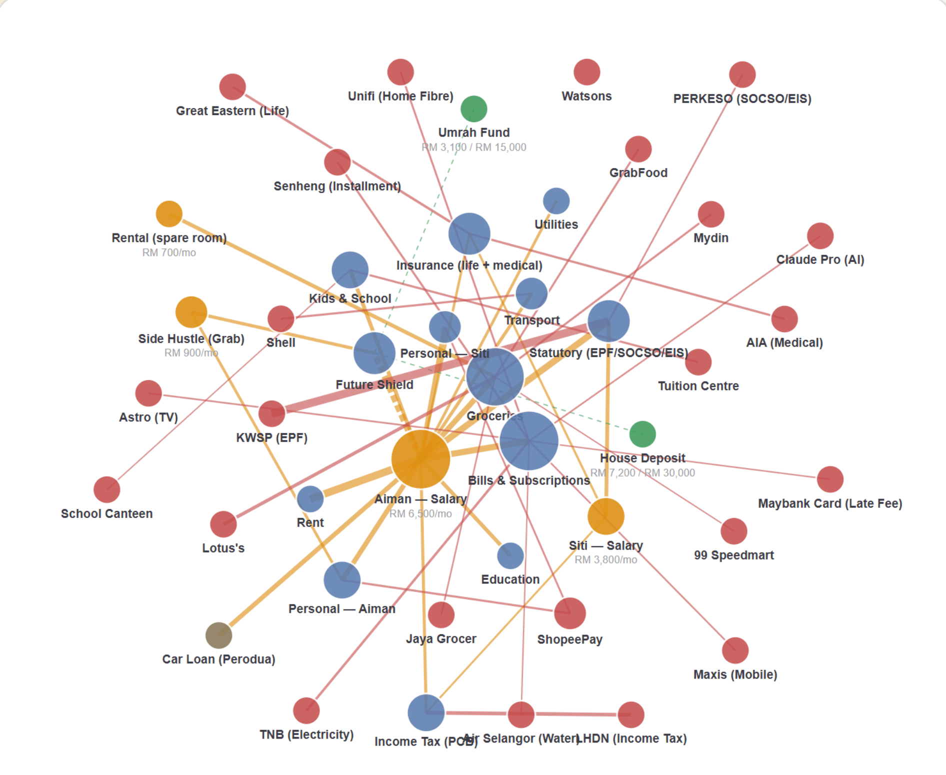
Adding a spend is effortless

- Forward an e-wallet screenshot to a **Telegram bot**, or
- **scan a receipt / say it out loud** — on-device, zero AI tokens. No bank link needed.

What you get back

- A dashboard + **six ways to see your money**, with a forward projection.
- Works across **many languages and currencies**; you always confirm before it saves.

Money as a living graph — so the AI reasons over structure, not rows



The real graph: income → buckets → spend → goals. Node size ∝ connections.

A financial knowledge graph

- Nodes + typed, temporal edges in a **local-first PocketBase** store.
- A projection walks spending velocity to **warn before a goal slips** — "at this pace, Future Shield lands 6 weeks late."

AI you can trust — and afford

- Swappable providers: **Gemini Flash · Groq · local Ollama**; if one fails, we switch.
- Every AI call's **cost is logged**; a deterministic fallback means the demo never breaks.
- Data stays on the device — a real **PDPA** story.

A real, bottom-up market — not a top-down slice

Priced as an employer-sponsored wellness seat at **RM4 / employee / month (RM48 / yr)**. Assumptions shown, not a "% of a big number."

TAM · all employed Malaysians

~16.5M × RM48 ≈ RM790M / yr

SAM · formal-sector employees, mid/large employers

~6M × RM48 ≈ RM290M / yr

SOM · realistic 3-yr reach (~100k seats)

≈ RM4.8M ARR

Why the buyer is the employer

- Financially-stressed staff are **~5× more distracted** and **~2× more likely to quit**.
- One prevented resignation pays for **hundreds of seats**.
- Households join **free** → the workforce is the paid, low-CAC channel.

Population/workforce figures are DOSM order-of-magnitude estimates and seat price is an illustrative target — reconfirm before a live slide.

B2B2C: free for families, employers pay for their teams' wellbeing

RM4
per employee / month
(employer-sponsored seat)

~85%+
gross margin — local-first stack + free-tier / multi-provider AI

RM0
consumer CAC — employees onboard their own households for free

How we grow

- Free for families, who **invite each other**; community groups + guided setup.
- Our promise: **less judgment, more peace of mind**.

How we earn

- Employers **sponsor seats** as a staff wellbeing benefit.
- Near-zero marginal cost → nearly all seat revenue is margin.
- Bootstrapped via a **grant** (Cradle CIP Spark) — no equity given up.

COMMERCIAL VIABILITY

A working product, not a concept — live and honest

Live
public app at **honeymoney.app**
(dashboard · 6 views · analytics)

3
seeded personas on **one engine**
(solo · family · business)

0
backdated commits — a **real, auditable** build history

Already shipped

- Full loop works: **capture → parse → bucket → Honey insight → dashboard**.
- On-device capture, multi-language/currency, admin AI cost ledger.

Next milestones (semi-final)

- Target: **1 signed corporate LOI** and a 3–5 employer pilot pipeline.
- Curated OCR ≥95% on a golden set; refined Honey persona.

COMMERCIAL · TECHNICAL

Why users choose us: the only tool built for Malaysian couples across all wallets

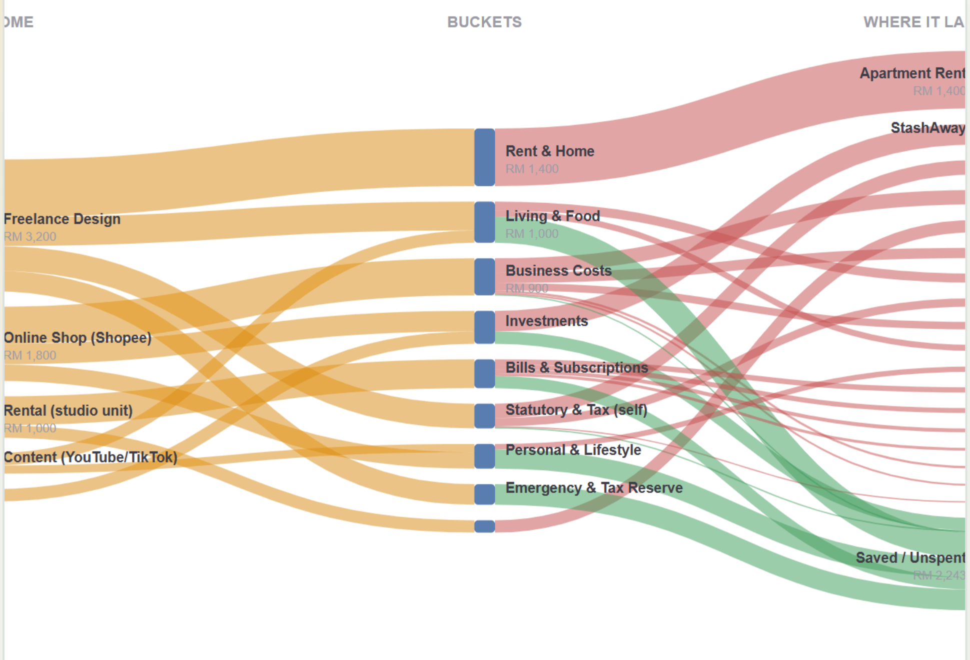
	MULTI-WALLET CAPTURE	COUPLE: TRANSPARENCY + PRIVACY	FORWARD PROJECTION	LOCAL-FIRST PRIVACY	EMPLOYER B2B2C
Generic budgeting apps	partial	no	no	no	no
Bank / e-wallet apps	single-wallet	no	no	varies	no
Spreadsheets	manual	no	manual	yes	no
HoneyMoney	yes	yes	yes	yes	yes

Our wedge: *transparency-with-autonomy* for couples, zero-integration capture, and a graph that looks ahead — sold through employers, not ad-funded.

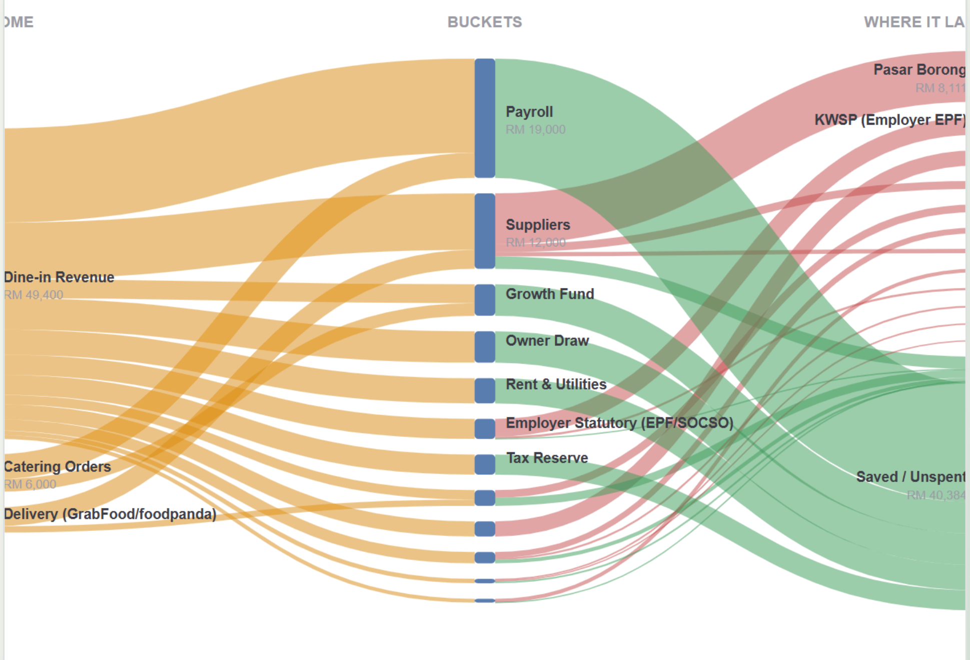
SCALABILITY

The same graph scales up the org chart — no schema change

Person → family → business is only new labels, views, and aggregations over the identical engine — the strongest single argument that HoneyMoney scales.



Solo freelancer — four income streams on the same engine.



A café SME — revenue lines → operating buckets, business vocabulary.

Product scales

- One system for a person, family, or small business; browser-based, nothing to install.

Costs stay flat

- Data lives on the device (we store little); AI providers are swappable and cost-metered.

Financial inclusion as a growth wedge — quantified, not hand-wavy

Real-world impact

- Directly targets the **#1 B40 challenge**: low confidence in financial knowledge (FEN).
- Less money-driven conflict at home; less stress carried to work.
- Works with **no bank link** — reaches the underbanked.

Policy alignment

- **SDG 1** No Poverty · **SDG 8** Decent Work & Growth · **SDG 10** Reduced Inequalities.
- Fits **Ekonomi MADANI** + BNM financial-inclusion agenda + MITI **i-ESG**.

> **Impact KPI: help *N* households build a 1-month emergency buffer within 12 months — a measurable outcome, not a slogan.**

A business lead who knows the buyer, a tech lead who shipped the product

Chua Kia Wah

Business Lead — GTM, employer partnerships

Owns the B2B2C wedge: reaching employers, pilots, and the commercialisation story the Grand Final asks for.

MY Malaysian citizen · MyKad (T3 eligibility)

Pong Woon Wei

Tech Lead — full-stack, AI, internationalisation

Built the live product end-to-end: the knowledge-graph engine, multi-provider AI, on-device capture, and the six-view monitoring layer.

Shipped honeymoney.app · real build history

COMMERCIAL VIABILITY

What the next 3 years — and this round — buy

YEAR 1
Pilot

- 3–5 employer pilots; refine seat pricing.
- Target ~5k seats → early ARR.

YEAR 2
Scale employers

- Sales motion + HR partnerships.
- ~40k seats; departments/business tier.

YEAR 3
Regional

- ~100k seats (≈RM4.8M ARR).
- Multi-market, inclusive-credit pilot.

Path to margin

- Near-zero variable cost keeps **gross margin ~85%+** as seats grow; grant-funded runway means **no equity dilution** to reach the first pilots.

Figures are illustrative projections tied to the bottom-up model on Slide 7 — assumptions stated, not booked revenue.

THE ASK

ALL CRITERIA

Help families plan together — without policing each other

HoneyMoney is live now at **honeymoney.app**. Here's what we're asking for to reach the first pilots.

💰 Grant

- Cradle **CIP Spark** (or MAIC award) to fund the pilot build — **no equity**.

🤝 Pilots

- **3–5 employers** willing to sponsor seats for their staff.

🧭 Mentors

- Fintech + **regulatory** guidance and partner introductions.

Technical
Live graph + swappable AI

Commercial
B2B2C, ~85% margin

Relevance
Malaysian couples, all wallets

Scalability
One engine, 3 personas

ESG
Inclusion, SDG 1·8·10