MAIC NEXUS 2026 · TRACK T3 — AI FOR FINANCIAL SERVICES & FINTECH

HoneyMoney

Funding transparency. Spending autonomy. A personal financial wellness app — AI-supported, no tracking fatigue.

The problem

In Malaysian households, money is the **#1 source of conflict**, and that stress follows people to work as lost productivity (an estimated ~9 lost productive days per employee per year). Budgeting apps have failed to fix it: they surveil every ringgit, demand manual entry until users quit, and store data too flat to warn anyone before a goal slips.

Our solution

HoneyMoney models a household's money as a **living knowledge graph** and applies a simple, brandable **3-Bucket method**: Fixed Non-Negotiables (rent, bills), a **Future Shield** auto-savings percentage, and **private personal wallets where tracking stops**. Because the graph knows how income flows into buckets and out to real spending, our AI companion **"Honey"** can see — structurally — when one bucket's spending velocity is about to push a shared goal weeks later, and nudge the couple *before* it happens. Capture is frictionless and privacy-first: forward an e-wallet or receipt screenshot to a Telegram bot, or use **on-device OCR and voice that consume no AI tokens** and never leave the device.

Why it's technically credible

The same graph engine serves a **household, a family, and a small business** with zero schema changes (three live personas in the product). AI is **swappable and optional** across Google Gemini Flash, Groq, and local Ollama, with a per-call token ledger for cost transparency. The app is **local-first**: data stays on the user's own machine, which is both a privacy moat and a genuine PDPA story. A graph-path-consistency signal offers an alternative reliability measure — a foundation for inclusive credit.

Market & model

We lead with a free consumer/household tier (family-referral growth) and monetise via **B2B2C employee financial wellness**, where employers sponsor seats — a category with strong demand and no incumbent occupying the Malaysia + couples + cross e-wallet cell. Infra cost is effectively zero, so gross margin is near-100%; **Cradle CIP Spark** is our realistic non-dilutive entry.

Impact

Financial resilience for underbanked households, less money-driven conflict, and healthier workplaces — mapped to **SDG 1 (No Poverty), 3 (Good Health), 8 (Decent Work)**, the **BNM financial-inclusion agenda**, and Malaysia's **MADANI** agenda.

Status

Working product live at **honeymoney.app** — dashboard, six-view knowledge-graph gallery, time-schedule spending audit, multi-currency/-language capture, admin analytics, and a cost/AI-token ledger

— with a genuine, non-backdated commit history. Source: **github.com/justfifty/honeymoney** (access granted to judges at submission).

Team & ask

[Name] — [role]; [Name] — [role] (**Malaysian citizen, MyKad**); [Name] — [role]. **Ask:** pilot employers for employee-wellness deployment, fintech go-to-market mentorship, and visibility to impact-aligned partners.
