

VOICE-FIRST FINANCE FOR BHARAT'S WOMEN

# AZAADI

## *Financial Freedom, In Her Voice*

A voice-first app that lets India's 340M+ women save and invest by simply speaking in their own language with no forms, no jargon, no English required. Starting from just ₹50, Azaadi puts real financial tools in the hands of every woman in Bharat, wherever she lives, whatever language she speaks.

### 10 Languages

हिंदी · தமிழ் · తెలుగు · मराठी · বাংলা · ગુજરાતી ·  
ಕನ್ನಡ · മലയാളം · ଓଡ଼ିଆ · English

### Starting at ₹50 (0,5 Euros)

The lowest investment entry point in Indian fintech, built for real women, real budgets, real lives.

### Zero Jargon

AI explains finance like a trusted friend over chai (warm, simple, and always in her language).

# 340 Million Women Earn. Zero Invest.

India's women are working, earning, and saving, tucking money under mattresses, in dabbas, in informal chit funds. Yet the formal financial system has almost entirely failed them. The barriers are not a lack of aspiration or income. The barrier is that nobody built finance in her language, at her scale, with her in mind.

## 340M+

### Underserved Women

Women in Tier 2 and Tier 3 cities across India who earn but are excluded from formal investing entirely.

## 78%

### No Savings Account

Nearly 4 in 5 women have no personal savings account. The assets remain locked in cash or informal circles.

## 90%

### English-Only Apps

9 out of 10 fintech apps are built in English, filled with complex jargon, with ₹500+ minimum investments, unusable for most Indian women.

## \$200B+

### Informal Savings Market

The informal savings and chit fund market in India exceeds \$200 billion annually, with zero meaningful digital competition.

## Why Right Now?

### → UPI: 14B+ Transactions/Month

India's digital payments infrastructure is not just ready, it is thriving. The rails exist. The habit exists. What was missing was a product built for women who transact daily but have nowhere to grow their money.

### → Jan Dhan Brought 300M+ Women Into Banking. But Gave Them No Tools

The government's flagship financial inclusion program opened bank accounts at massive scale. Yet a dormant account is not inclusion. Women need products they can understand, trust, and use independently — and Jan Dhan left that gap wide open.

### → Gemini AI Now Supports Real-Time Voice in 10+ Indian Languages

This technology simply did not exist 18 months ago. Google's Gemini AI now enables seamless, real-time conversational finance in Hindi, Tamil, Telugu, Marathi, Bengali, and more — making a truly voice-native product finally possible.

### → RBI Micro-Investment Rules Allow Entry from ₹1

Regulatory changes now permit micro-investments at amounts previously unthinkable in formal markets. The legal pathway for truly accessible investing is open. Azaadi is walking through it.

*"The barrier isn't poverty. It's that nobody built finance in her language."*

# Just Talk. Start with ₹50.

Azaadi is a voice-first financial app designed from the ground up for Indian women. No forms to fill. No English needed. No minimum balance anxiety. A user simply speaks, in her own language, and Azaadi's AI assistant listens, explains, and acts. Whether she wants to save ₹50 in digital gold, start a small SIP, or join a community savings group with her neighbors, Azaadi makes it as simple as a phone call.



## Digital Gold

Start from as little as ₹50 and purchase 24K gold instantly, backed by secure vaults. Gold is the most trusted store of value for Indian women. Azaadi brings it into the digital age with zero paperwork and full voice navigation. No forms, no branch visit, no minimum account balance required.



## SIP Mutual Funds

Auto-invest daily in a curated selection of safe, low-risk mutual funds through simple voice commands. Azaadi's AI explains each option in plain language "yeh scheme aapke liye safe hai kyunki..." so every woman understands exactly where her money is going and why. Built on Google AI Studio (Gemini) with Flutter cross-platform support.



## Community Bachat

Digital chit funds built around trusted groups, neighbors, SHG members, or family circles. Community Bachat digitizes the centuries-old Indian savings tradition, adding accountability, transparency, and real investment returns. It turns social trust into financial strength.

## Market Opportunity

### TAM → \$200B+

340 million women × ₹600/year average informal savings. The total addressable market represents the full informal savings ecosystem across India's women.

### SAM → \$25B

50 million smartphone-owning women who are currently saving informally and are ready for a trusted digital alternative today.

### SOM (Year 1) → \$300M

500,000 women across 50 cities, a highly achievable beachhead driven by Kirana QR codes and SHG network partnerships.

🗒 **Zero voice-first competitors.** Groww, Zerodha, and PhonePe are all English-only with ₹500+ minimums. Not one of them is building for this woman. The white space is enormous and the window is open now!

# Kirana Stores, Not Facebook Ads.

Azaadi's go-to-market strategy is built around trust, not digital advertising. Indian women in Tier 2 and Tier 3 cities trust the people and places in their daily lives far more than a banner ad or influencer post. By embedding Azaadi into the spaces women already inhabit, the kirana around the corner, the SHG meeting on Tuesday mornings, the anganwadi center down the lane, we acquire users at a fraction of traditional fintech CAC with dramatically higher retention and lifetime value.



## Kirana QR Codes

10,000 local shops where women transact every single day. A simple QR code at the checkout counter becomes a warm, trusted referral. "Download karein, ₹5 se shuru karein." No cold outreach. Just community commerce.



## Chai Test™ Viral Loop

After every savings milestone, Azaadi triggers a WhatsApp share — a cheerful, shareable card celebrating the woman's achievement. "Maine aaj ₹500 bachaye! 🎉" This word-of-mouth loop is the product's most powerful growth engine.

## Revenue Streams

### Transaction Fees

0.5–1% on each Gold or SIP transaction. Low friction, scales directly with volume.

### Premium Tier

₹99/month for advanced AI coaching, portfolio insights, and personalized savings plans.

### Partner Referrals

Commission on insurance and micro-loan referrals as the product matures into a full financial stack.

### Data Insights

Anonymized, privacy-safe research insights sold to financial institutions and development organizations.



## SHG Network

India has 12M+ active Self-Help Groups. Phase 1 targets 100 SHG partnerships, turning group savings leaders into Azaadi ambassadors. Each SHG leader becomes a trusted node, onboarding her circle with social proof baked in.



## Anganwadi Partners

Community health workers already visit homes weekly across rural India. Partnering with Anganwadi workers embeds Azaadi into existing trusted relationships, zero new infrastructure, massive new reach.

₹30

CAC

Cost to acquire each new user via trusted community channels which is among the lowest in Indian fintech.

₹1,200

LTV (3 Year)

Lifetime value per user over three years, driven by compounding product engagement and upsell.

40x

LTV / CAC

An exceptional unit economics ratio, powered by near-zero CAC and strong retention through community.

## Growth Phases

1

### Phase 1 · 0–6 Months

**Prove the Habit.** 5 cities · 10,000 women. Validate daily savings behavior and voice retention metrics. Confirm CAC and LTV assumptions in the field.

2

### Phase 2 · 6–18 Months

**Scale & Monetize.** 50 cities · 500,000 women. Launch Community Bachat and the premium tier. Activate SHG partnerships at scale.


3

### Phase 3 · 18–36 Months

**Full Financial Stack.** 200 cities · 5 million women. Add insurance, micro-loans, and family accounts to become the primary financial home for India's women.

□ Pre-Seed Ask: \$500K → 18-month runway to Phase 2 milestones. Allocation: 40% Product & Engineering · 30% Growth · 15% Licensing · 15% Operations.

# 10 Million Women Discussing Wealth As Naturally As Recipes

 **North Star: The Chai Test™** When a woman discusses SIPs at afternoon chai the way she discusses a new recipe, casually, confidently, with her friends — that is our product-market fit. Not a DAU number. Not a revenue milestone. A cultural shift.

Azaadi is not just a fintech app. It is a movement to rewrite the story of Indian women and money. For generations, financial decisions were made by others — husbands, fathers, brothers. Azaadi gives every woman the tools, the language, and the confidence to own her own financial future. The technology is ready. The regulatory framework is ready. The 340 million women are ready. The only thing that was missing was someone who believed this market was worth building for.

## ₹50 se Shuru

No Indian woman should be told her money is too small to matter. Every rupee saved is a step toward freedom. We start where she is.

## Apni Bhasha Mein

Finance in her language, not the language of MBA textbooks. Ten Indian languages at launch, with more to come. Her voice is the interface.

## Apni Azaadi

Financial freedom is not a luxury for the elite. It is a right for every woman in Bharat, from the streets of Mumbai to the villages of Bihar.

Every woman in India deserves financial freedom. We start with ₹50 and a conversation.

Try out the VoiceOver Feature on App!: <https://ai.studio/apps/8779f064-6bbb-4c2a-902a-7927cfefa7a1> · Landing Page: <https://azaadi.lovable.app/>