



**AI-powered expense tracking & social savings  
community**

"Peculia helps individuals and groups automate expense tracking with AI-powered receipt recognition and chatbot analytics, while building a social community to drive savings and retention."

# The Problem

- 80% of consumers abandon manual tracking within 3 months due to fatigue and tedious data entry
- Micro-expenses (coffee, snacks) often go untracked, eroding budgets unconsciously
- No integrated platform combines automated AI analysis, group expenses splitting and AI categorization

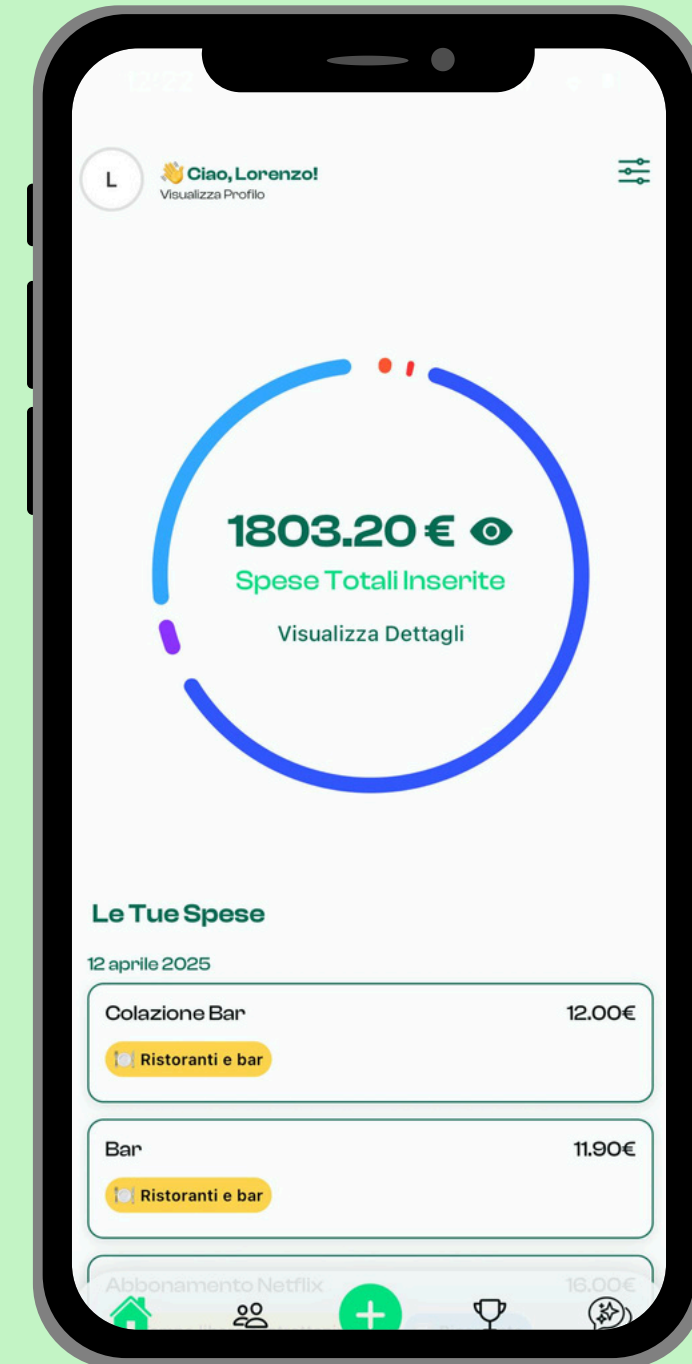


# The Solution

- **AI-Photo Scan & OCR:** Snap receipts; AI extracts and categorizes in seconds
- **GenAI Chatbot Insights:** Natural-language queries (e.g., "How much did I spend on food in May 2024?")
- **Group Expenses splitting:** Use AI technology also to track and split group expenses, this way you can synchronize all your cost sources
- **Social Savings Feed:** Compare, rank, and challenge friends or public community **(Next Release)**
- **Expense Voice input (Next Release)**



# Product Highlights



# Market Opportunity

- **Growing yet fragmented market:** The global personal finance software market is projected to grow from USD 1.92 billion in 2025 to USD 2.66 billion by 2029, at a CAGR of 8.5% .
- **Fragmentation and gaps in user experience:** Despite the presence of many applications, the market remains highly fragmented. Many users continue to use Excel or manual tools for expense tracking, indicating a lack of solutions that fully meet their needs.
- **Opportunity for innovative solutions:** The integration of advanced technologies, such as AI-powered expense analysis and social community features, presents a unique opportunity to engage users seeking more effective and engaging tools.



# Traction

- Beta launch planned May 2025; early waitlist: 1,200 expected sign-ups
- Instagram profile opening with almost 100 organic followers in a week.
- First advertising campaign at the beginning of June with a forecast of reaching about 1000 followers.



# Social & Community

- **Media-Driven Growth:** Alongside the app, Peculia is building a personal finance media brand mixing memes, education, and consumer content—taking inspiration from Datapizza and similar models.
- **Community Funnel:** A structured editorial plan and micro-influencer strategy will grow the social audience and transition it into the in-app community.



# Competition & Differentiation

- **Competitors:** Mint, Spendee, Expensify
- **Peculia Advantages:** 2× faster AI extraction, built-in social challenges, NLP insights
- **Value Proposition:** Retention, Community and Technology



# Team

- **Product Team:** Two GenAI engineers currently leading innovation projects for Italian companies, plus a senior UX expert focused on optimizing user experience and maximizing retention where competitors fall short.
- **Communication Team:** Two internal leads working with an experienced agency to design the content strategy and produce consistent, engaging material for the community.



# Financials & Ask

- **Use of Funds:** 50% marketing & community growth, 30% product development, 20% operations
- **Milestones:** Reach 10K MAUs and €10K MRR by Q4 2025
- **Ask:** €200k Seed to power our beta-to-scale journey





# Peculia

