HoneyMoney

HoneyMoney.app

Happy Wife . Happy Life

Free private financial wellness for Malaysian households

MAIC Nexus 2026 | Track T3

The Problem

Malaysian households run their money across four or five e-wallets, e.g., TNG, MAE, GrabPay, ShopeePay, plus cards and cash. Nothing adds them up.

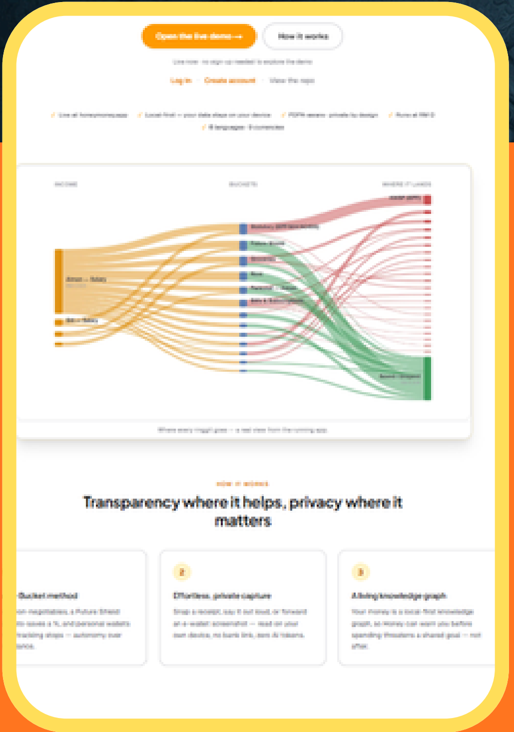
Traditional apps answer with manual entry and surveillance, so people burn out and stop. Tracking fatigue is the failure mode, not missing features. For couples: no shared view of what must be paid, and no private space for what should not be.

Not a data problem, but a decision issue. Households find out they overspent after the money is gone. Only 27% of middle-income Malaysians could last six months on savings, down from 32% a year earlier (RinggitPlus RMFLS 2025).

HoneyMoney

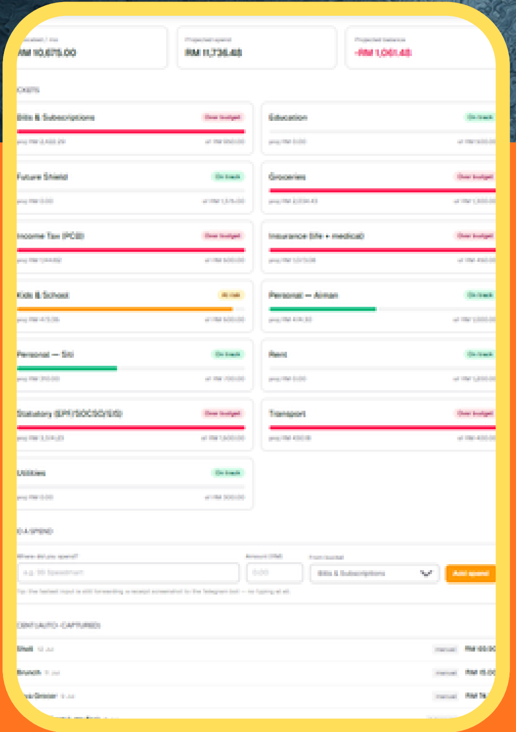
Live Product

LIVE NOW, DESIGNED FOR REPEAT HOUSEHOLD USE. NOT A CONCEPT



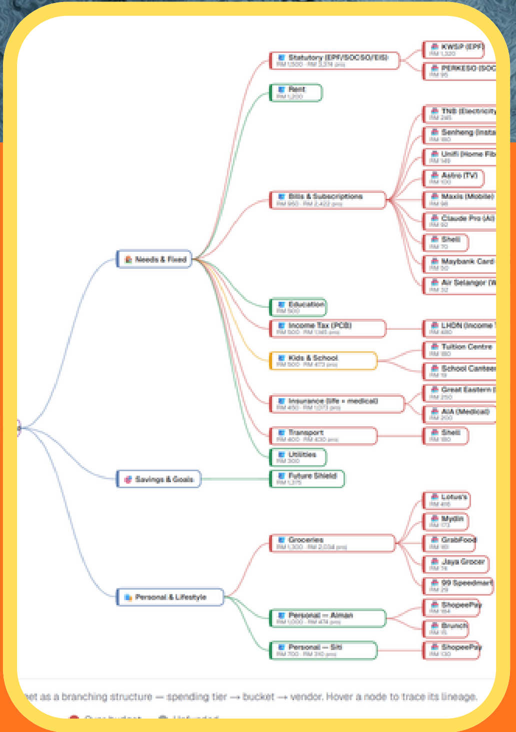
Live App

Public app live at honeymoney.app, a real build, no backdated code



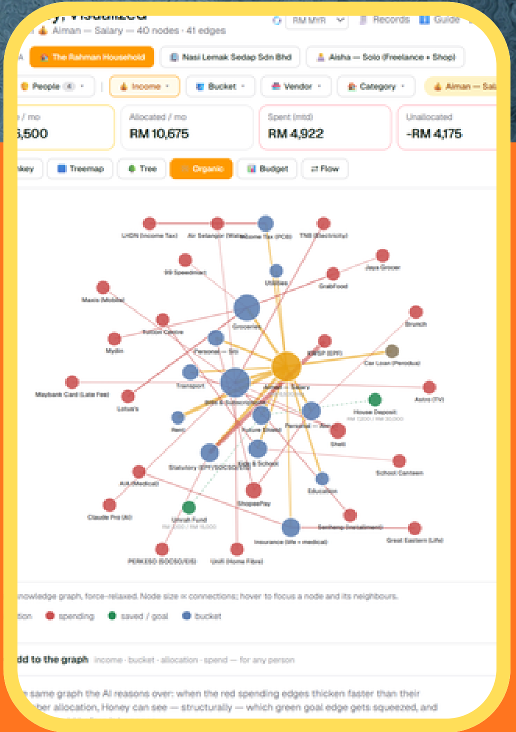
Dashboard

Expenditure by day, week, month and with forecast



Spending

Add by text, scan a receipt or statement



Analytics

Visual analytics on income versus spending

Tracking

Easy tracking of every expense and record

3-Bucket Method & Health Score

EASY PRIVACY SETTINGS WITH JOINT BILLS SHARED, AND OUR H-SCORE ACCURATE AND ACCESSIBLE

Where our money goes

Must-Paid

Rent, bills, and essentials, shared and visible so both partners know what's outstanding.

Savings

Set as a percentage, moved before it can be spent. Security without willpower.

Spendings

Privacy first. Each person chooses what items or totals to share with the household.

How our money works

Health Score

Building, Steady, Strong, and Thriving: a ladder, not a grade, with every point traceable.

Note: H-Score is an educational tool based on your data. It is not a credit score, lending decision, affordability assessment, or financial recommendation.

Product Experience

Add a spend in seconds,
share a screenshot, scan a receipt,
photo capture, or import statement.
No bank link.
No forms.
No spreadsheet.

Easy Capture

Capture spendings through photo-capture, scan receipt, or import statement.
No bank connection required.

Dashboards

Spending by day, week and month, with forward-looking forecast built in.

Language & Currency

Multiple languages and currencies, so every family member can actually use it, not just the one who set it up.

Educational Estimate

At your current recorded pace, your plan may be short by 24th. Review discretionary dining spending.

Users review imported or scanned items before saving; uploads are processed only for the selected feature.
Forecasts depend on user-entered and imported data; they may be incomplete or inaccurate and are not financial advice.

Architecture & AI-Support

A USER-FRIENDLY PERSONAL-FINANCE APP, BUILT ON A HOUSEHOLD KNOWLEDGE GRAPH

Core private-by-design workflow

- Local browser/PWA runs securely on your device.
- No bank credentials required.
- User-controlled storage, export and sharing.
- No behavioural-ad-network SDKs, if true.

Optional AI services

- User chooses whether to use a cloud-AI provider.
- Data is only sent with your explicit consent.
- Local/no-AI core budgeting remains available.
- Data, usage, and privacy terms are clearly shown.

A user-friendly personal-finance app, built on a household knowledge graph for all user-verified inputs.

You choose if and when to use AI, keeping your privacy safe and your costs low.

Market & Progress

DOMESTIC ROOTS, REGIONAL EXPANSION

Market Size:

8.2 million Malaysian households (DOSM, 2024), averaging 1.8 income earners each, so shared-versus-private money is the norm, not a niche. We start with: urban dual-income couples, where the friction is daily.

Gap:

Existing tools sit at one of two extremes: bank apps that see only their own bank, or spreadsheets that see everything but demand discipline nobody sustains.

Where We Sit:

The daily-use of every wallet, with a couple-aware privacy model that a bank-owned app structurally cannot offer.

Progress:

A real, usable honeymoney.app, not a prototype. AI-supported. Privacy notice, consent controls and one-click export are live.

Business Model

FREE TO HOUSEHOLDS. FUNDED BY TRUSTED PARTNERS

Revenue stream	Paying customer	What they buy	Data boundary
Sponsored household programme	Employers, communities, NGOs, cooperatives, CSR partners	Access, education, onboarding and programme delivery	No individual financial records, receipts, H-Scores or identifiable insights
Direct sponsorship	Mission-aligned brand / company	Clearly labelled, non-personalised support of free access	No behavioural targeting or user-data transfer
Optional resource / referral placement	Licensed/trusted partner	Clearly labelled access to a general resource	No profile, transaction or H-Score sharing; user may leave HoneyMoney
Future organisation licence	Employer/community programme owner	Programme administration and privacy-safe aggregate reporting	Suppressed aggregate statistics; no small-group or individual reporting

HoneyMoney does not sell, rent or disclose identifiable household financial records to sponsors, employers, advertisers or referral partners

Funding Ask and Milestones

RM150K PRE-SEED: PROVE REPEATABLE TRUST-LED DISTRIBUTION

Period	Target Commercial Milestone	Target Revenue
0–12 months	3–5 sponsored pilots / 500 activated households	RM48 per activated household per year, subject to pilot pricing
12–24 months	Repeatable partner channel / 8,000 activated households	Contracted programme revenue, not subscription revenue
24–36 months	National partners and expansion readiness	Renewal plus new partner contracts

Use of Funds:

- 50% - Product Development & Privacy Infrastructure
- 30% - Marketing, Trust Building & Partnerships
- 20% - Company, Compliance & Operations

Drivers & Impact

IMPACT WITH TRUST: FREE HOUSEHOLD TOOLS, PRIVATE BY DEFAULT

National Agenda

Household financial resilience sits inside the MADANI cost-of-living agenda and Bank Negara's financial literacy priorities. A tool for the behaviour those policies ask for, not a substitute for licensed advice.

SDG Alignment

SDG 1 (No Poverty), an emergency buffer built by rule, not willpower. SDG 8 (Decent Work), financial stress follows people to work; sponsored seats treat it as a workplace issue.

Privacy as a design rule

No bank credentials, ever.
Receipt scanning runs on-device.
Live today: a bilingual PDPA notice, per-purpose consent, and one-click export.

Who it reaches

Free forever means the households under most cost-of-living pressure are not the ones priced out. Six languages, and a phone-first PWA that installs on hardware families already own.

Our Team - JUST50

A DEDICATED TEAM FOR DRIVING TRUSTED FINTECH AND PLATFORM GROWTH

Drives business strategy, partnerships, and growth. Focused on making HoneyMoney.app the go-to expenditure tracking app for Malaysian consumers, couples and families.

Chua Kia Wah
Business Lead | Malaysian Citizen

Architects the platform, from the household knowledge graph to AI integrations and supporting features, while keeping the system lean and resilient. AI-award-winning Tech Lead.

Pong Woon Wei
Tech Lead | Full-Stack & AI Engineer

- *Pilot partners: employers and community groups offering HoneyMoney as a wellbeing benefit*
- *Licensed fintech partners*
- *Impact-driven investors*

What We're Looking For
Contact: hello@honeymoney.app

HoneyMoney

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FREE FINANCIAL WELLNESS FOR HOUSEHOLDS. FUNDED BY TRUST, NOT SURVEILLANCE

Our Key Proof Points:

- **Capture spending** across cash, cards, e-wallets and statements, without bank credentials.
- **See clear household cash-flow patterns** and educational planning estimates.
- **Keep individual financial information private** by default; share only what you choose.

Ask:

- **Raising RM150k seed funding** and interested sponsors

TRY IT LIVE

Thank you

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Disclaimer: HoneyMoney is an educational financial-wellness tool, not a bank, lender, investment adviser or credit-scoring service.