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

HoneyMoney

Happy Wife. Happy Life. Free, private financial wellness for Malaysian households.

The problem

Malaysian households run money across four or five e-wallets — TNG, MAE, GrabPay, ShopeePay — plus cards and cash. **Nothing adds them up.** Traditional apps answer with manual entry and surveillance, so people stop: **tracking fatigue is the failure mode, not missing features**. For couples there is no shared view of what must be paid, and no private space for what should not be. Only **27% of middle-income Malaysians could last six months on savings, down from 32%** a year earlier (RinggitPlus RMFLS 2025).

Our solution

HoneyMoney models a household's money as a **living knowledge graph** under a **3-Bucket method**: **Must-Paid** — rent and bills, shared and visible; **Savings**, a percentage moved before it can be spent; and **Spendings**, privacy-first, where each person chooses what to share. The **Health Score** — Building, Steady, Strong, Thriving — is a ladder, not a grade, with every point traceable; an educational tool, not a credit score. Capture takes seconds: type it, photo-capture, scan a receipt, or import a statement. **No bank link, no forms, no spreadsheet.**

Why it's technically credible

One graph engine serves a solo earner, a couple and a family with **zero schema changes**. AI is **optional and swappable** — Gemini Flash, Groq or local Ollama — and **every figure a household reads comes from a deterministic function, not the model**. Receipt scanning runs on-device, spending no AI tokens. **Self-hostable**: one PocketBase binary plus a Next.js app.

Market & model

8.2 million Malaysian households (DOSM, 2024) average 1.8 income earners, so shared-versus-private money is the norm, not a niche; we start with urban dual-income couples. Bank apps see only their own bank; spreadsheets demand discipline nobody sustains. **Households never pay.** Revenue: sponsored household programmes (employers, communities, NGOs, CSR partners), direct sponsorship, clearly-labelled optional referral placement, and a future organisation licence. **HoneyMoney does not sell, rent or disclose identifiable household financial records.**

Impact

Mapped to **SDG 1 (No Poverty)** and **SDG 8 (Decent Work)**, Bank Negara's financial-literacy priorities and Malaysia's **MADANI** cost-of-living agenda. Free forever means the households under most pressure are not priced out: **six languages**, and a phone-first PWA on hardware families already own.

Status

Live at **honeymoney.app**. Shipped: dashboard with forward forecast, six-view knowledge-graph gallery, **H-Score**, **Ask Honey**, multi-currency and multi-language capture, zero-token on-device receipt scanning, a **bilingual PDPA notice with per-purpose consent and one-click export** — on a genuine, non-backdated commit history.

Team & ask

Team JUST50 — two leads. **Business Lead** (**Malaysian citizen, MyKad holder**) drives strategy and partnerships; **Tech Lead** (full-stack and AI engineer) architects the platform. Raising **RM150k pre-seed** for repeatable trust-led distribution: 3–5 sponsored pilots and 500 activated households inside 12 months, 8,000 by 24. Use of funds: 50% product and privacy, 30% marketing and partnerships, 20% company and compliance. **Seeking:** pilot partners, licensed fintech partners, impact-driven investors.

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