NEXO

Track. Share. Square up.

Official Project Plan & Crowdfunding Proposal

The shared expense tracker for couples and small groups in Southeast Asia

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1. Executive Summary

NEXO is a mobile expense tracker built for how people in Southeast Asia actually manage money: personally first, and together with a partner or small group when it matters. One app handles both — private expense tracking, plus a shared space where two people log expenses once, split them fairly, and settle up without spreadsheets or awkward math.

This is not an idea seeking funding to get started. The app is feature-complete: all 16 screens are designed, approved, and built; the backend is live in production; and the project is now in its final quality-assurance and app store submission phase. This campaign funds the last mile — store fees, testing, infrastructure, and a proper launch — not the beginning of development.

Funding goal: US$2,500 (approx. ₱145,000), covering launch costs and a six-month operating runway. Backers receive real product value in return — from a place in the app's credits to lifetime Premium access — under a reward-based (non-equity) model.

2. The Product

NEXO ("Track. Share. Square up.") is a React Native app for iOS and Android. It is solo-first and shared-capable: it works fully as a personal expense tracker, and becomes more powerful when a partner joins your shared space.

Core features (built and working)

- Personal expense tracking — fast entry, categories and subcategories, tags, notes, and payment methods.
- Shared space for two — invite a partner by code or link, log a shared expense once, and let NEXO compute each person's fair share to the centavo.
- Accurate split math — a single, tested calculation engine ensures splits always balance, with deterministic rounding rules.
- Settle up — pending reimbursements are tracked automatically; settlements are recorded separately so spending reports stay honest.
- Recurring records — subscriptions, rent, and bills with reminders and optional auto-logging.
- Budgets — weekly, monthly, or yearly limits per person or for the shared space, with alerts at 80% of the limit.
- Reports — monthly totals, category breakdowns, and trends with charts.
- Keyword auto-tagging — rules that categorize expenses automatically from the note field.
- Data export — your data is yours; export it any time.

Design

NEXO has a complete, consistent design system: a dark, focused interface with teal (#1D9E75) representing you and violet (#534AB7) representing your partner throughout the app. Every screen — from onboarding to budgets — has been designed, reviewed, and approved before this campaign.

3. The Problem & the Market

Couples and housemates who share costs face the same recurring frustrations: expenses logged twice (or not at all), split math done by hand, "who paid last time?" arguments, and settlement amounts that never quite add up. Most expense apps are built for one person; most bill-splitting apps are built for one-off group events. Very few handle the ongoing, everyday reality of two people sharing a life and a budget.

NEXO launches Philippines-first, priced and designed for the local market (PHP as the home currency, GCash-era expectations of speed and simplicity), with Malaysia and wider Southeast Asia as the expansion path. The founder lives this market: a Malaysian based in the Philippines, building the app he and his partner use themselves.

4. What Is Already Built (Why You Can Trust This Campaign)

Most crowdfunding risk is "will it ever exist?" NEXO already exists. Founder investment to date includes hundreds of development hours, AI development tooling subscriptions, the Google Play developer registration, and the domain and web infrastructure.

- All 16 app screens designed, approved, and implemented — auth, onboarding, invite & join, home dashboard, add expense, shared space, reports, budgets, recurring records, category management, keyword detection, settings, export, and full empty states.
- Production backend live on Supabase (Mumbai region) — 8 database tables with row-level security on every table, server-side functions for invites and joins, reporting views, and realtime sync so both partners see updates instantly.
- Website and support infrastructure live — nexoexpenses.com on Cloudflare Pages, with support@nexoexpenses.com operational.
- Google Play Console registered under the publisher name "NEXO Expenses" (identity verification in progress).
- Quality-assurance framework written — a five-part audit covering domain rules, known bugs, split-math unit tests, and a full backend security review.

5. Roadmap & Milestones

Phase	Timeline	Milestones	Status
Phase 0 — Build	2025 – Jul 2026	Concept, design system, all 16 screens, live backend, website, split-math engine	Complete
Phase 1 — Launch readiness	Q3 2026	Recurring engine (server-side), multi-currency support, dialog system polish, full QA audit, Apple Developer enrollment, closed testing (12+ testers for 14 days, per Google Play policy), store listings and screenshots	In progress — this is where the campaign runs
Phase 2 — Public launch	Q4 2026	Release on Google Play and the App Store, Philippines-first; app free for all users at launch	Funded by this campaign
Phase 3 — Sustainability	Q1 2027	Premium tier introduced at the planned price of ₱149/month or ₱1,199/year; all campaign backers receive their Premium rewards; Founder's Beta users receive 50% off their first year	Funded by this campaign
Phase 4 — Expansion	2027	Malaysia launch with full multi-currency, localization, and growth features driven by user feedback	Stretch goals

A public progress tracker will be maintained on nexoexpenses.com so backers can see milestone status at any time.

6. Funding Goal & Use of Funds

Base goal: US$2,500 (≈ ₱145,000). This is a deliberately honest number. Development is already paid for with the founder's own time and money; the raise covers only what stands between a finished app and a healthy public launch.

Item	Purpose	USD
Apple Developer Program (1 year)	Required to publish on the App Store	$99
AI development tooling (6 months)	Claude Max subscription powering development, QA, and maintenance	$600
Backend infrastructure (6 months)	Supabase Pro — database, auth, realtime sync at launch scale	$150
Build & release pipeline	EAS Build/Submit for iOS and Android releases	$100
Store & brand assets	Screenshots, listing graphics, promo video	$250
Launch marketing	App store optimization, content, small paid tests in PH	$500
Services & operations	FX rate service, email, domain, misc. tools	$100

Item	Purpose	USD
Platform & payment fees (~8%)	Crowdfunding platform and payment processing	$200
Contingency (~20%)	Buffer for review rejections, re-submissions, surprises	$500
Total		$2,499

Stretch goals

- **US$4,000 —** extends infrastructure and tooling runway to 12 months and adds a dedicated paid-marketing budget for the Philippine launch.
- **US$6,000 —** accelerates Phase 4: full Malaysia launch with complete multi-currency support, localization, and part-time design/QA help.

If the base goal is not fully reached under a flexible-funding model, funds raised will be applied in the order listed above (store fees and infrastructure first), and backers will be informed transparently of any timeline impact.

7. Backer Tiers & Rewards

Planned official pricing (as of mid-2026, may be adjusted at Premium launch): ₱149/month or ₱1,199/year in the Philippines; RM13/month or RM99/year in Malaysia; US-tier $6.99/month or $34.99–49.99/year in higher-income markets. One subscription unlocks Premium for the subscriber and for every Premium feature inside the couple's shared space — your partner benefits there without paying separately. Each person's private space follows their own plan, which is exactly what the Founding Couple tier covers, in full, for life.

Premium is deliberately simple: two plans only, monthly and annual. No other durations will ever be offered — and that planned price is what makes these rewards real value rather than tokens. Backers lock in Premium before it exists, at a deep discount — and lifetime access will never be sold publicly, in the app or anywhere else. The only lifetime Premium accounts that will ever exist are the ones claimed during this campaign.

Tier	Pledge	Rewards	Limit
Supporter	₱150 / $3 / RM12	Your name in the in-app credits + backer-only progress updates	Unlimited
Early Bird	₱600 / $10 / RM45	12 months of NEXO Premium at 50% off the planned annual price (activated when Premium launches) + credits + updates	First 100
Founding Member	₱2,500 / $45 / RM190	Lifetime NEXO Premium — never sold publicly, costs less than a single year of Splitwise Pro — + Founding Member badge + credits	First 200
Founding Couple	₱4,500 / $80 / RM340	Two lifetime Premium accounts — one for you, one for your partner, with a built-in couple discount — + Founding badges. Made for exactly what NEXO is for.	First 100

Back now vs. pay later

What you pay	Pay later (official price)	Back now (Founding Member)
Year 1	₱1,199	**₱2,500**
Year 2	₱1,199	₱0
Year 3	₱1,199	₱0
Year 4	₱1,199	₱0
Year 5	₱1,199	₱0
Total, 5 years	**₱5,995**	**₱2,500**
	...and counting, every year	*free forever*

Early Bird works the same way, one year at a time: ₱600 today for a year that will cost ₱1,199. And the Founding Couple receipt doubles everything — ₱4,500 once, against ₱2,398 every single year for two accounts.

All rewards are digital, so there is no shipping risk, no manufacturing risk, and no fulfillment delay — rewards activate inside the app itself.

8. Sustainability After the Campaign

Crowdfunding gets NEXO launched; it is not the business model. The long-term plan:

- **Founder's Beta (launch → ~3 months):** completely free for everyone, including every future Premium feature — stated openly as a temporary test phase. The priority is real users, real feedback, and stability.
- **Then: freemium.** Core tracking stays free forever, and your data is never held hostage — export is free, always. Premium (planned at ₱149/month or ₱1,199/year) unlocks advanced features: deeper reports, extended budgets, and multi-currency power features. One subscription unlocks Premium across the entire shared space; each partner's private space follows their own plan.
- **Founder's Beta promise:** everyone who used NEXO during the beta gets 50% off their first year of Premium. Campaign backers hold the only lifetime access that will ever exist.
- **Regional pricing:** Philippine pricing for the Philippine market (₱149/month, ₱1,199/year), Malaysian pricing for Malaysia (RM13/month, RM99/year), and standard international pricing (US-tier $6.99/month or $34.99–49.99/year) in higher-income storefronts. The same app earns sustainably everywhere without overcharging anyone.

This model is also a statement about the alternatives. The big splitting apps have turned on their users: Splitwise now limits free accounts to a handful of entries per day, and Tricount — after being acquired by a European bank — removed data export entirely and exists to upsell banking products. Local free apps monetize by marketing loans and credit cards to their users. NEXO's model is simpler and more honest: a fair subscription, no ads, no lending marketplace, and no hostage data.

Running costs are lean by design — a serverless backend, a solo developer, and AI-assisted development keep the break-even point low. A modest number of Premium subscribers sustains the app indefinitely.

9. Who Is Behind NEXO

Cross (Khaw Jyh Boon) — Founder & Developer. Malaysian, based in the Philippines. Designed and built the entire product — every screen, the backend, and the security model — using a modern AI-assisted development workflow that lets one disciplined builder ship at small-team speed. NEXO's shared space was designed around real daily use by a real couple: the founder and his partner are the app's first two users, and their day-to-day usage continuously shapes the product.

10. Campaign Plan

Platform

Kickstarter does not accept creators based in Malaysia or the Philippines, so the campaign will run on one (or both) of the following:

- **Self-hosted campaign on nexoexpenses.com (recommended primary) —** a dedicated pledge page accepting GCash, Maya, and bank transfer for Philippine backers, plus card payments for international supporters. Zero platform fees, full brand control, and native payment methods for the core audience.
- **Indiegogo (international reach) —** flexible funding, subject to confirming creator-country and payout eligibility during campaign setup.

The interactive demo page

Alongside this plan, a public demo page will let anyone try NEXO's key screens directly in their browser — adding an expense, watching a split calculate, seeing the shared space update. The same page serves a second strategic purpose: recruiting the closed-test group Google Play requires before production release. Every demo visitor is invited to become an early tester, converting campaign traffic directly into launch progress.

Timeline

Week	Activity
Week 1–2 (pre-launch)	Demo page live, plan published, tester sign-ups open, social groundwork in PH couples/personal-finance communities
Week 3–5 (campaign)	Pledges open; weekly build-in-public updates; demo drives conversions; closed testing runs in parallel
Week 6+	Funds applied per Section 6; store submissions finalized; backer updates continue through launch

11. Risks & Honest Commitments

- **Solo developer risk.** NEXO is built by one person. Mitigation: the product is already feature-complete, the codebase follows strict documented rules, and all rewards are digital with no fulfillment dependencies.
- **App store review risk.** Apple or Google may require changes before approval. The contingency budget and timeline buffer exist specifically for this.
- **Timeline risk.** Dates in Section 5 are targets, not guarantees. Backers receive transparent updates if anything moves, via the public progress tracker and backer emails.
- **This is not an investment.** This is reward-based crowdfunding. Backers receive the rewards described in Section 7 — not equity, shares, or financial returns of any kind.
- **Your data.** NEXO is built privacy-first: row-level security on every database table, no selling of user data, and full data export at any time.

Thank you for reading. NEXO exists because splitting life with someone shouldn't mean fighting a spreadsheet. Help us take it the last mile.

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