



**almog[®]
alraqami**

AL-MOG AL-RAGMI

Your Financial Buddy

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ALMOG ALRAGMI

We Work To
Change & Drive
INNOVATION!



WHO WE ARE

"Al Mog Al Ragmi stands at the forefront of financial technology innovation, reshaping your financial path with unparalleled insight. We have developed a premium application that transforms the way individuals interact with their financial data. Emphasizing simplicity, security, and personalization, Al Mog Al Ragmi grants users a unified and comprehensive perspective of their finances. Our cutting-edge technologies propel financial analysis to new horizons, empowering users with actionable suggestions to optimize their budgets and investments. Driven by core values of empowerment, simplicity, integrity, and innovation, we prioritize the security and privacy of user data, establishing Al Mog Al Ragmi as your trusted financial companion. Join us on this transformative journey towards financial empowerment and embrace a new era of financial management."

VISION STATEMENT

"A world where managing multiple bank accounts, investments, and financial learning is seamless and accessible to everyone, empowering individuals to achieve financial freedom and security."

GOAL STATEMENT

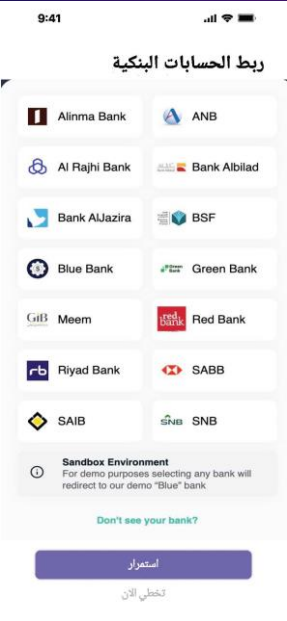
"Our goal is to create a user-friendly financial ecosystem within the next 18 months that integrates at least 5 major financial accounts, offers 10 comprehensive investment options, and provides 20 top-notch educational resources. We aim to increase user financial literacy by 30%, with a target of helping 50,000 users achieve their financial goals by delivering exceptional value and fostering financial literacy."

MISSION STATEMENT

"To simplify financial management by consolidating account balances into a single view, providing diverse investment opportunities, and educating users about money management to enhance their financial well-being."

PROBLEM

FINANCIAL MANAGEMENT



LARGE PAYMENTS

FINANCIAL ILLITERACY & POOR FINANCIAL PLANNING



COST

ACCESSIBLE INVESTMENT OPPORTUNITIES



BARRIERS TO THE REAL ESTATE MARKET

SOLUTION

CLOSE THE GAP

comprehensive financial dashboard that aggregates accounts from different banks and presents a unified view of the user's financial life.



COST SAVINGS

offers **Robo-advisory services** that provide automated, personalized financial advice based on user profiles, at a fraction of the cost of traditional advisors



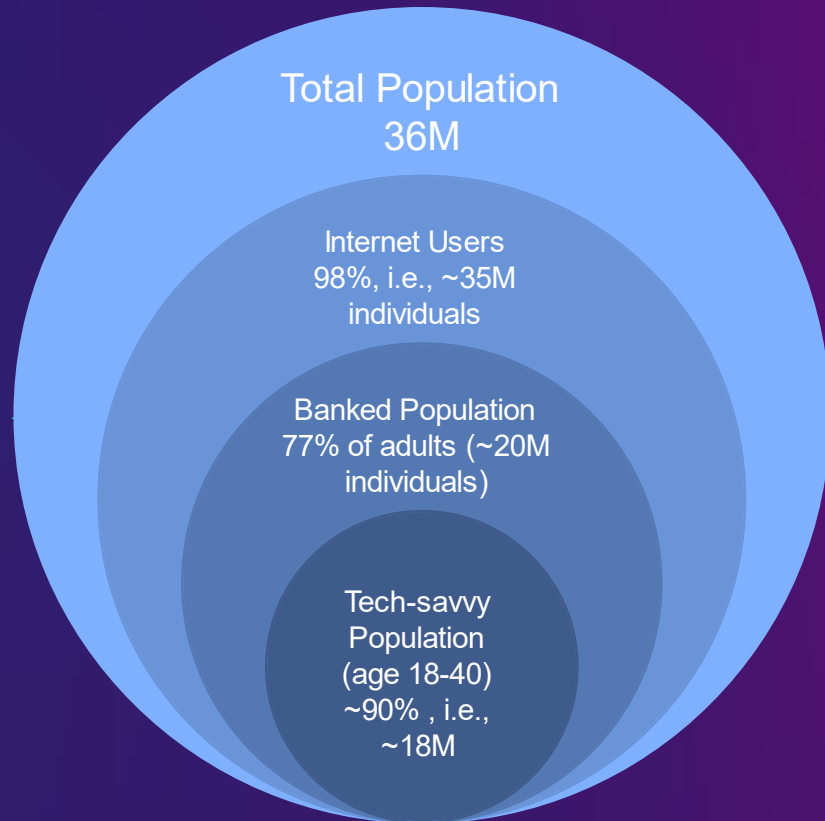
EASY TO USE

automated services and payment splitting service allows users to control their account in within their fingertips.

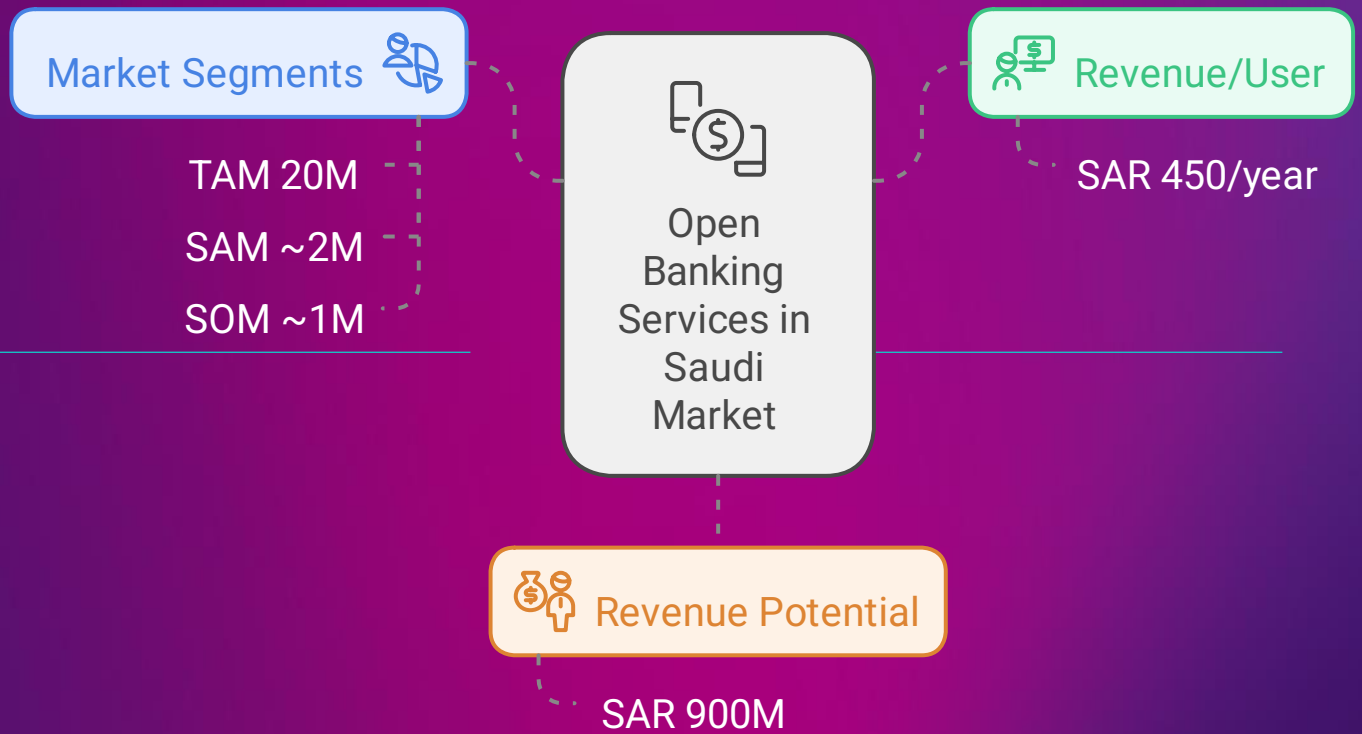


SAUDI MARKET SIZE

Saudi Population Digital Engagement



TAM/SAM/SOM ANALYSIS



BUSINESS MODEL

FREEMIUM

Financial dashboard that aggregates accounts from different banks and presents a unified view of the user's financial life.

AI DRIVEN SOLUTION

comprehensive financial dashboard that shows insight of accounts and assets with AI Robo Advisory feature to guide manage the user's financial life for their spendings, savings, and investments.

We Empower
Your Financial
JOURNEY!



MARKETING

EARLY ADOPTERS



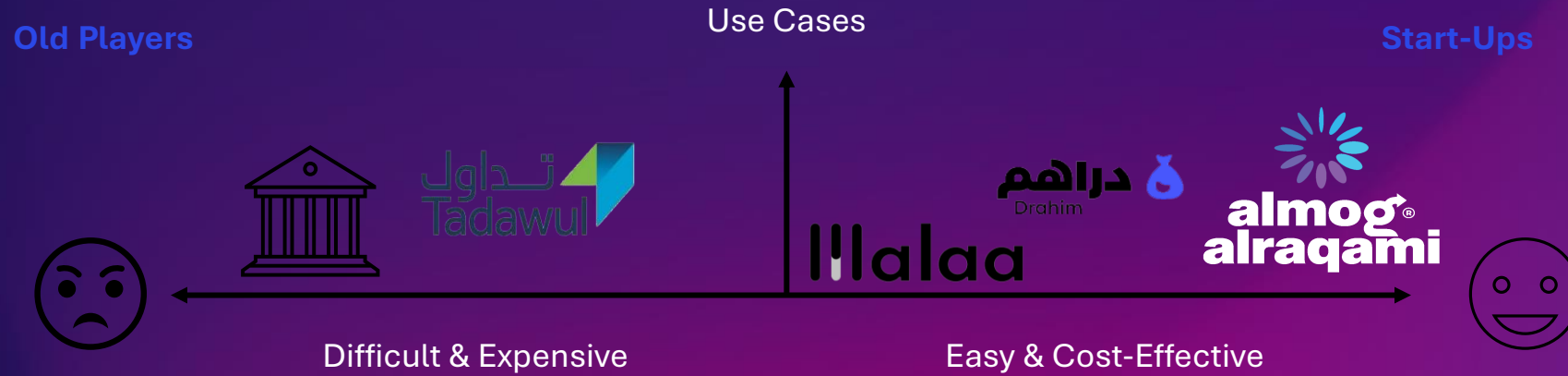
EVENTS



PARTNERSHIPS



COMPETITION



EXAMPLE OF USE CASES

- Link multiple bank accounts to view and manage.
- Split large payments across multiple personal accounts.
- invest in real estate properties with small amounts through crowd ownership.
- financial literacy content
- set budgets, track expenses

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WHY WE ARE BETTER

ALL-IN-ONE

FREEMIUM MODEL

Manage
Your Money
EASILY!

EASY TO USE

AI DRIVEN SOLUTION

**OWN
INFRASTRUCTURE**

VIRAL FEATURES



FORECASTING FOR SUCCESS

User Growth Projections



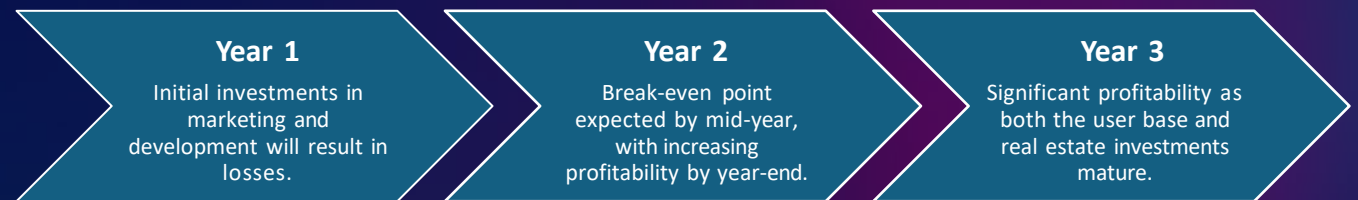
KEY METRICS

	ACTIVE USERS	REVENUE
2025	20,000	SAR 750,000
2026	60,000	SAR 2,250,000
2027	120,000	SAR 4,500,000
2028	240,000	SAR 9,000,000

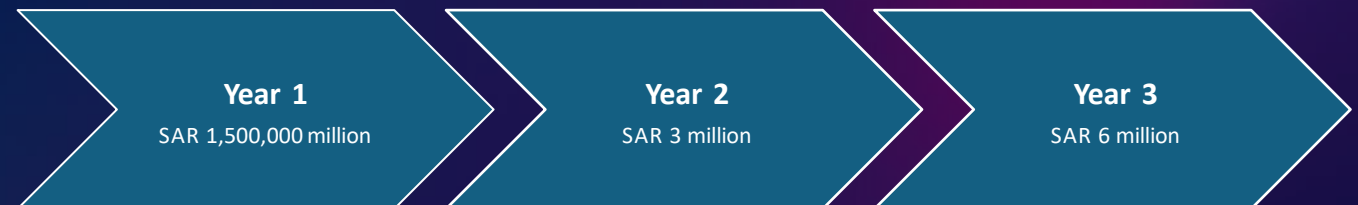
USE OF FUNDS

- 20% for Building the team.
- 30% for Product Development.
- 20% for Regulations and licenses fees.
- 30% for Marketing and Sales.

Profitability Timelines



Revenue Projections



WE NEED 1.5M RIYALS TO MAKE IT HAPPEN

MEET THE TEAM



ENG. TALAL ALHARBI

Founder & CEO

- Co-Founded VR CITY leveraging 10 years of 3D/VR experience and architectural background to pioneer VR CITY DAO, transforming retail through immersive virtual reality experiences. With visionary leadership, VR CITY was led its innovation, positioning VR City Entertainment at the forefront of redefining the future of retail.



EMAN ALMUTAIRI

Business Development

- An accomplished HR professional with extensive experience in developing HR policies, managing talent acquisition, and overseeing comprehensive HR operations, including payroll, employee performance appraisals, training, and workplace safety. Skilled in strategic planning, aligning organizational goals with HR initiatives, and managing governmental communications and licensing processes.



DR. SAUD ALHARBI, .MSC

CTO

- Co-founded CertKOR AI, driving innovation in Responsible AI and ethical digital transformation. It is recognised for its pioneering solutions like the CertEye zero-trust AI SaaS platform and the Adhere AI compliance assistant, enhancing AI governance for enterprises worldwide.



ENG. AHMED ALSHEHRI

Lead Security Engineer

- Lead Security Engineer navigating complex security issues and ensuring our systems stay secure in an ever-changing digital landscape.

POWERED BY PARTNERSHIPS



مسك
مؤسسة محمد بن سلمان
Mohammed Bin Salman
Foundation



مركز ريادة الأعمال الرقمية
CENTER OF DIGITAL ENTREPRENEURSHIP

البنك المركزي السعودي
SAMA
Saudi Central Bank



Microsoft



فنتك السعودية
FintechSaudi

البرنامج الوطني
لتنمية تقنية المعلومات
National Technology
Development Program



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LEAN



Z O H O

منشآت
monsha'at
الهيئة العامة للمنشآت الصغيرة والمتوسطة
Small & Medium Enterprises General Authority

الكراج
The Garage
INNOVATION
DISTRICT

Alibaba Cloud



Elm



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THANK YOU

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