

Maluk

Financial Wellness Solutions



Maluk Founders



Nisreen Haddad
Chief Executive Officer

+20 years of experience in public accounting, financial consulting, fund management in MENA and the US;

- + External Audit
- + Financial due diligence
- + Financial Operations management
- + Impact Management & Measurement



- + Certified Public Accountant (CPA)
- + Certified Corporate Director - (IFC & JIoD)
- + Board member - Microfund for Women



Christeen Haddadin
Chief Product Officer

+20 years of experience in Corporate Finance, Wealth Management, Investment Management

- + Financial advisory
- + Structuring & placement of debt and equity
- + M&As
- + IPOs and secondary offering



- + Certified Investment advisor
- + Certified Financial advisor
- + Certified Valuation Analyst
- + Certified Money Coach
- + Certified Corporate Director - (IFC & JIoD)



Maluk was Born!

Maluk means “Your Money” in Arabic

Maluk helps employers foster a more engaged, productive and satisfied workplace by enhancing **employees financial wellness.**

Maluk came to life from Personal Struggle and Deep Professional Experience.



The Problem



57% of employees say that **personal finances** are the main cause of **stress**



Low Productivity

Financially Stressed Employees spend over three hours per week dealing with personal finances at work and **lose nearly one month of productive work time**

01



High Turnover

Costs companies **33%** of an employee's annual salary

02



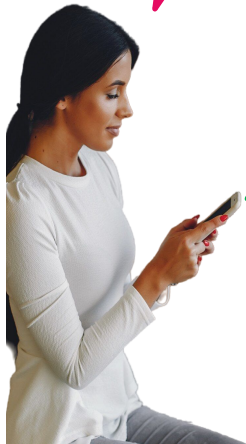
High Absenteeism

Employees who worry about money **miss almost twice as many days per year** compared to their unstressed colleagues.

03

The Solution

A Financial Coach in your Employee's Pocket!



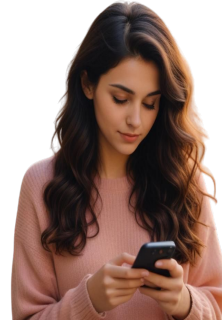
Maluk, Can I afford to order in ?

Maluk
Financial Wellness Solutions

You have JD 15 left for ordering in. Stick to your budget , you are crushing it!

Maluk
Financial Wellness Solutions

Your daughter's birthday is soon! You've got JD 300 saved—great planning! Enjoy the moment!



Maluk
Financial Wellness Solutions

You increased net worth by 5k this year! Awesome progress! Keep at it!

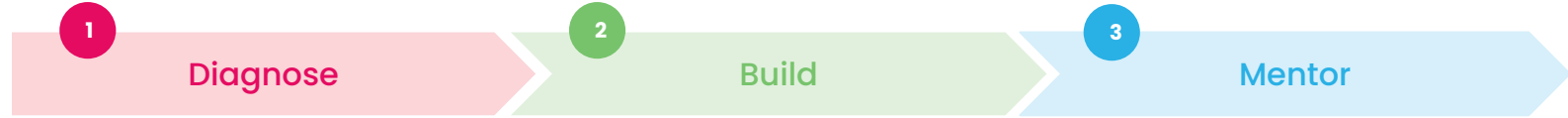
Maluk, I want to learn about investing in stocks

Maluk
Financial Wellness Solutions

Great! Lets play a game and learn!



Our Financial Wellness Solutions



A financial health check using Maluk App that helps employees:

- Calculate key financial wellness indicators.
- Benchmark data against global financial health indicators
- Evaluate financial behaviour and identify pain points

Customized experiences to enable employees to build financial wellness plans including:



Spending & Saving



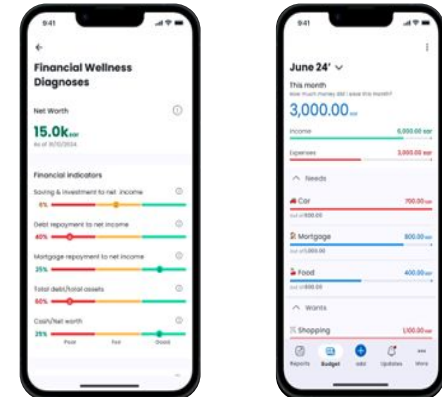
Spending & Debt Management



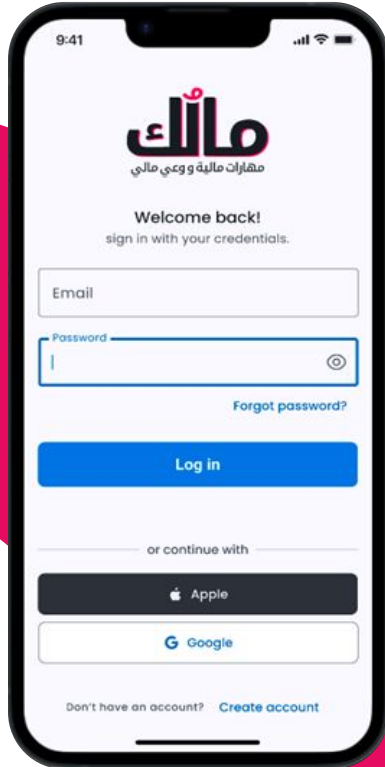
Investing

On-going support that offers tailored guidance and actionable strategies through:

- One on one & Group coaching
- AI assistant that offers personalized financial guidance



Maluk App



Tech based **Financial Wellness Solution** that offers a customized experience emphasizing experiential learning and practical implementation through **AI powered Application** that offers:

-  Gamification
-  Customized digital tools to improve personal financial behaviour
-  Nudges, notifications and chats
-  Market place
-  Monitoring and Measurement

Key Benefits



Financial Wellness helps Employees reduce Financial Stress



97%
of **employers feel**
responsible for employee
financial wellness
compared to 41% in 2013



84%
of Employers Now Say
Offering Financial Wellness
Tools Helps Increase
Employee Retention



80%
of employers agree that
offering financial wellness
support can result **in more**
satisfied, loyal, engaged
and productive
employees



Employers can expect to
save **1.5 monthly salary**
per employee per year for
an initial investment of
around **\$100**.

Competitive Landscape

International

BrightPlan

.Claro
Financial Wellbeing

**YOUR
MONEY
LINE**

FinFit
Building Employee Financial Wellness

Enrich



Regional

Digital tools & AI

Maaly

YABI

Maluk
Financial Wellness Solutions

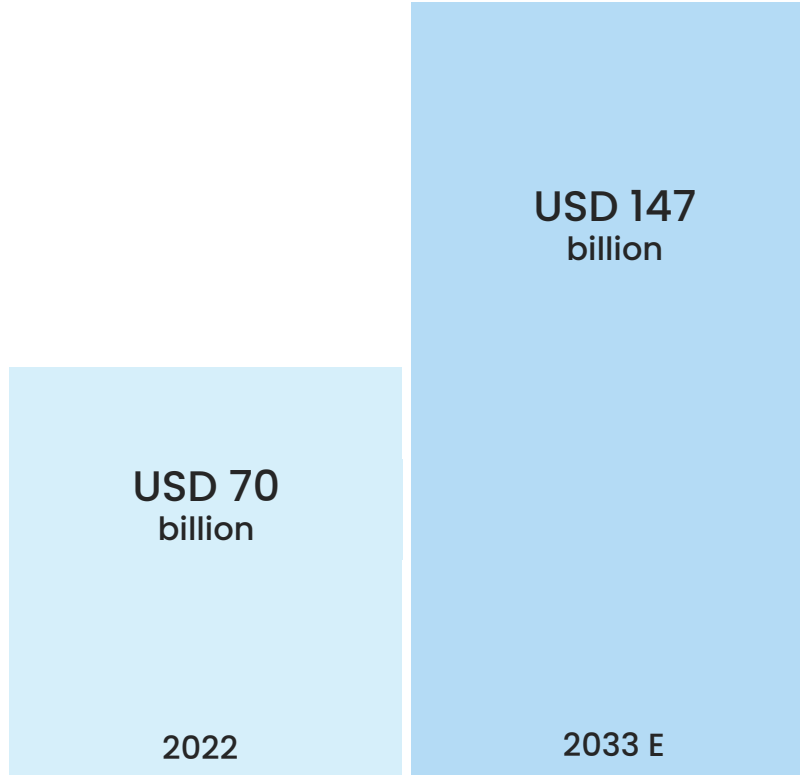
Financial Literacy (coaching & training)

MONEYSMART
Financial Literacy Boot Camp

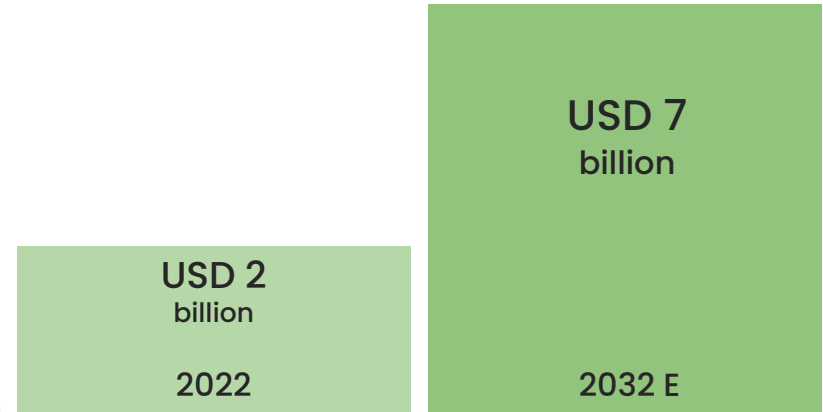
Equevu

Global Wellness Market Size

Wellness Market



Financial Wellness Market

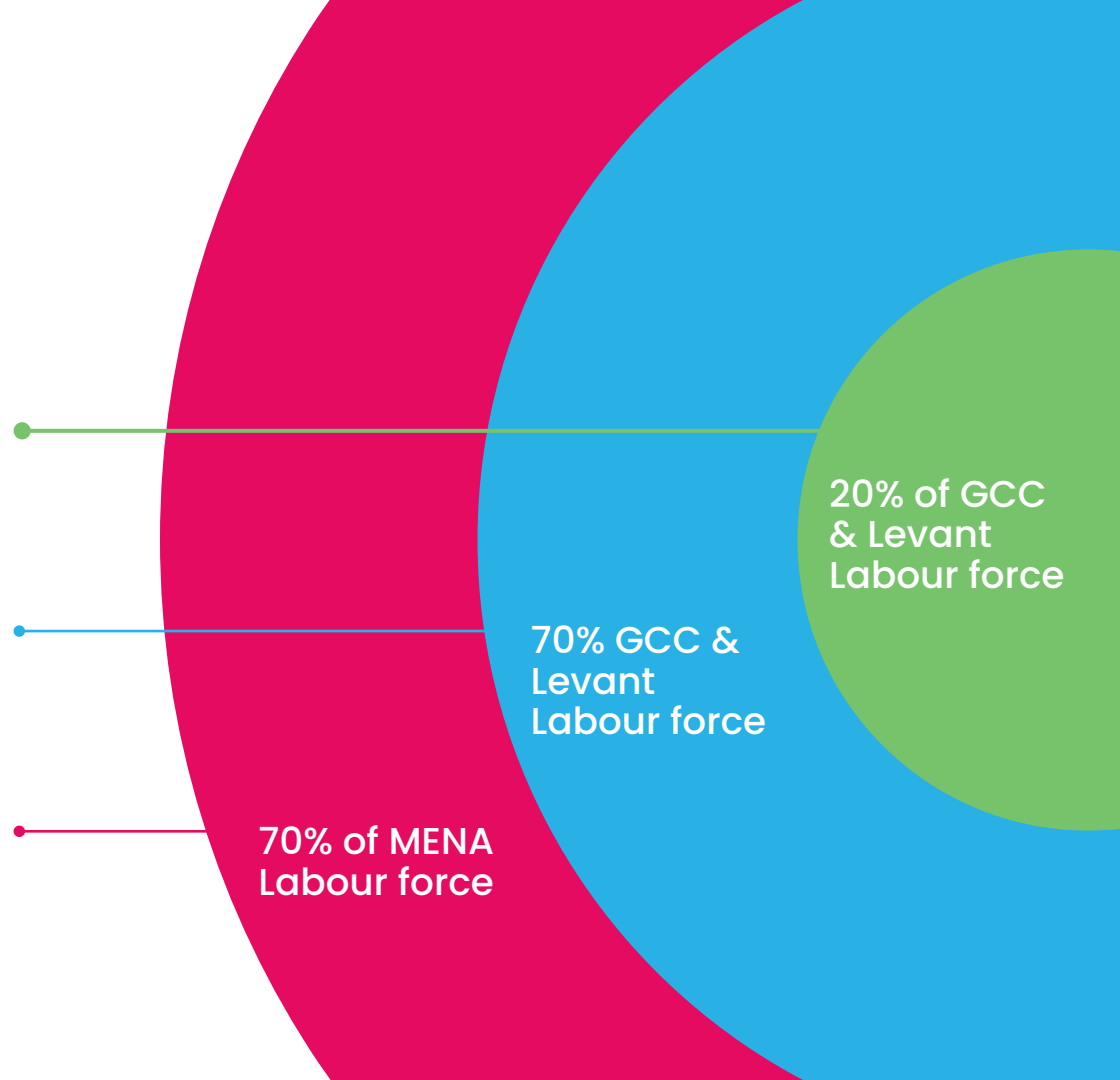


Target Market

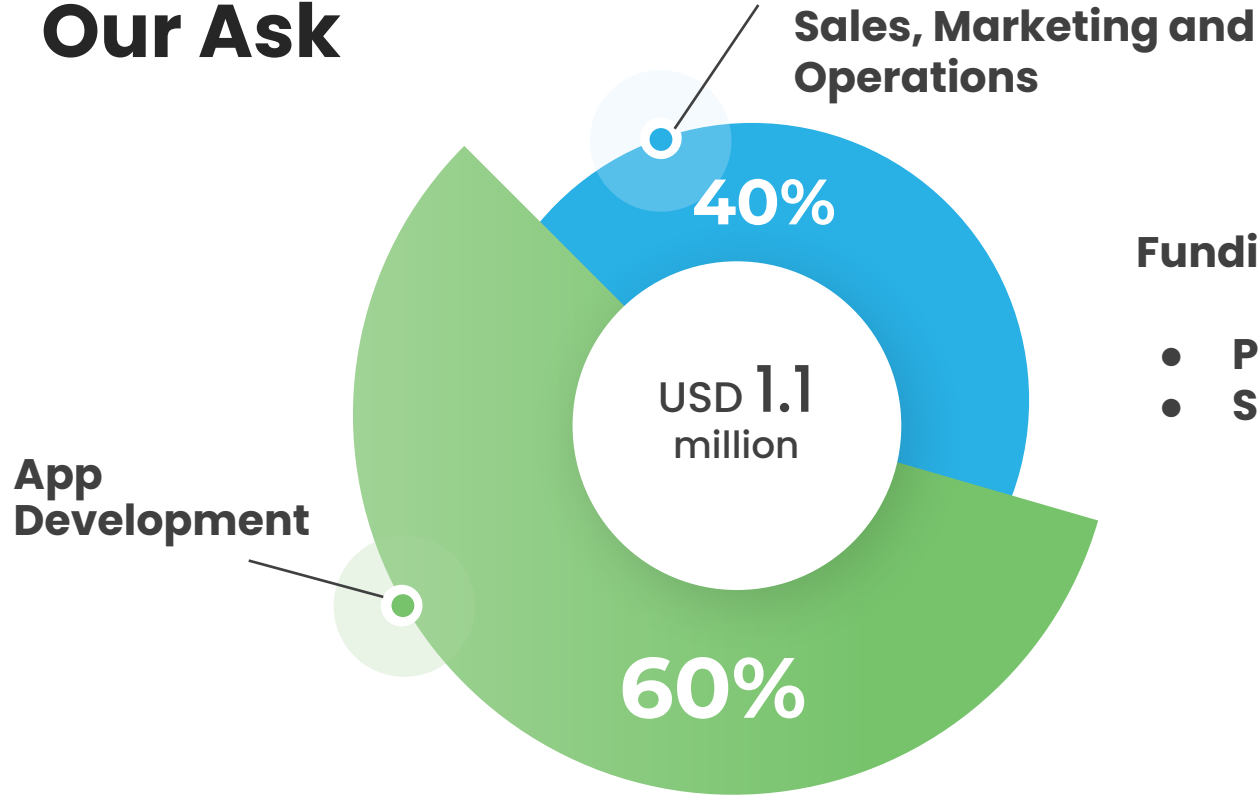
SOM
USD 390 Million

SAM
USD 2.0 Billion

TAM
USD 5.2 Billion



Our Ask



Funding Phases:

- **Pre-seed: USD 365k**
- **Seed: USD 735k**

Timeline

2022

Ideation
Hybrid B2C
CVP discovery
Bootstrapping

Branding ,Awareness,
Online presence, CVP

Revenue: USD 60k

- B2C clients: 40
- B2B employees: 160
- Content creation:2

Founder Contribution:

Cash: USD 10K

In-kind: USD 169K

Cash reinvested- USD 24K

2023

Pivot
Hybrid B2B Model
CVP modification
Bootstrapping

Branding,, Awareness, Online
presence, CVP

Revenue: USD 39k

- B2C clients: 22
- B2B employees:255
- Content Creation:1

Founder Contribution:

In-kind: USD 87K

Cash reinvested- USD 35K

2024

Digitize MVP.
CVP GMT Testing
Bootstrapping

Beta version of APP, Branding,
Awareness, Online presence, CVP
and GTM testing

Revenue: USD 40K

- B2C clients: 11
- B2B employees:262
- B2B pipeline & # of employees:
26 companies, 18K employees

Founder Contribution:

In-Kind: USD 85K

Cash reinvested- USD 50K

2025

PMF Testing
PF Testing
Unit of economics

Pilot Beta

- # of B2B onboarding
- # of employees
approached
- # of employees
onboarded
- # of employees using
app weekly, monthly
- Employee and
Employer feedback

Revenue Model



**Annual
Subscription
per employee**

01



**Placement
revenue from
Market Place**

02

Go to Market Strategy

Brand Activation



Increase brand awareness and service value through social media with focus on LinkedIn

Partnerships & Distributors



Engaging players in the market

Employer Engagement



Engage employers through sales funnels from social media platforms and direct business development efforts

Value Demonstration



Integrate an ROI calculator into our engagement process to provide employers with a clear, quantifiable understanding of our service's benefits and value.

Employee Engagement



Utilize employees surveys to map out the financial landscape of employees, driving awareness and identifying needs for financial wellness

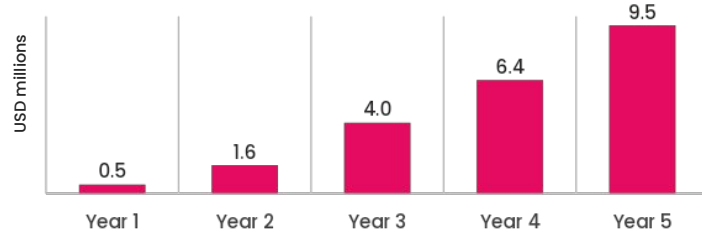
Personalization via Segmentation



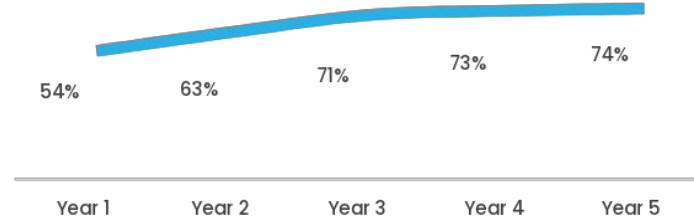
Leverage market segmentation and persona development to refine our marketing strategy, ensuring a more personalized approach to meet the unique needs of employers and employees

Expected Returns

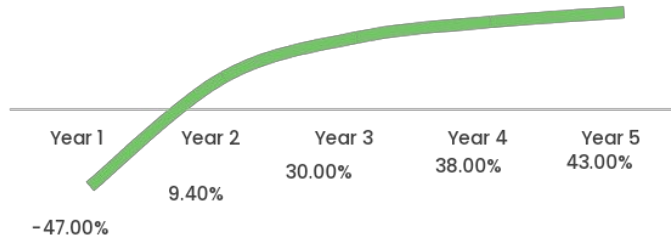
Sales



GPM



NPM



**IRR
49%**

Traction

+2K members on MALUK platform



hikma.

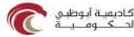


orange™

Jawaker



ABU DHABI SCHOOL
OF GOVERNMENT



B2B Engagements

Maluk Team



Nisreen Haddad
Chief Executive Officer



Christeen Haddadin
Chief Product Officer



Lubna Hamarneh
Head of Business Development

+20 years of expertise in finance, accounting, business development, and events management



Tareq Batshon
Chief Technology Officer

+18 years of experience in Cyber Security, leading global projects, specializing in ethical hacking, security assessments, web application assessment, and vulnerabilities research for global projects.

3rd Party Service Providers



Digital Marketing
Strategist



Social Media
Agency



App Development
Agency

Contact Us

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