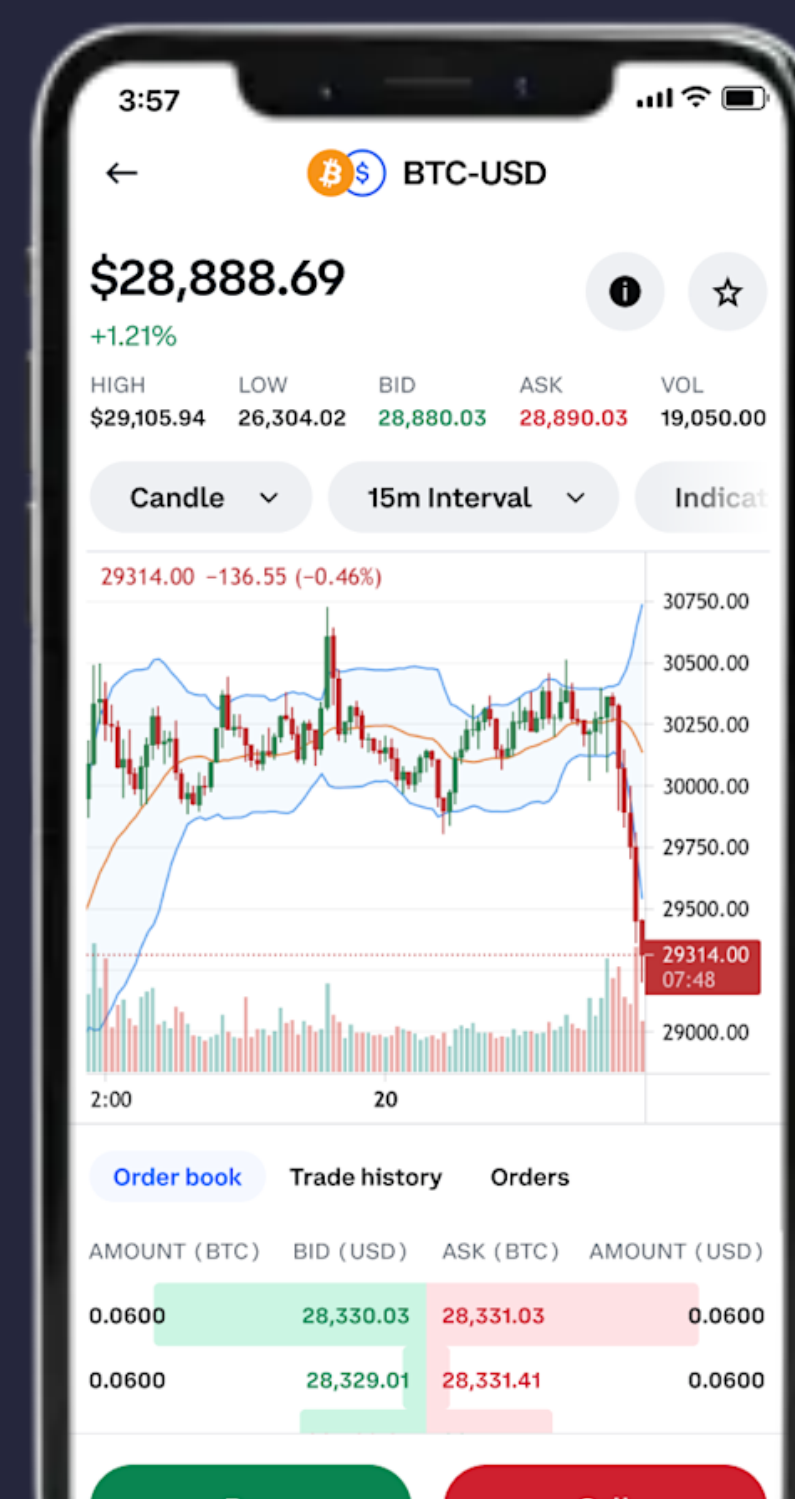
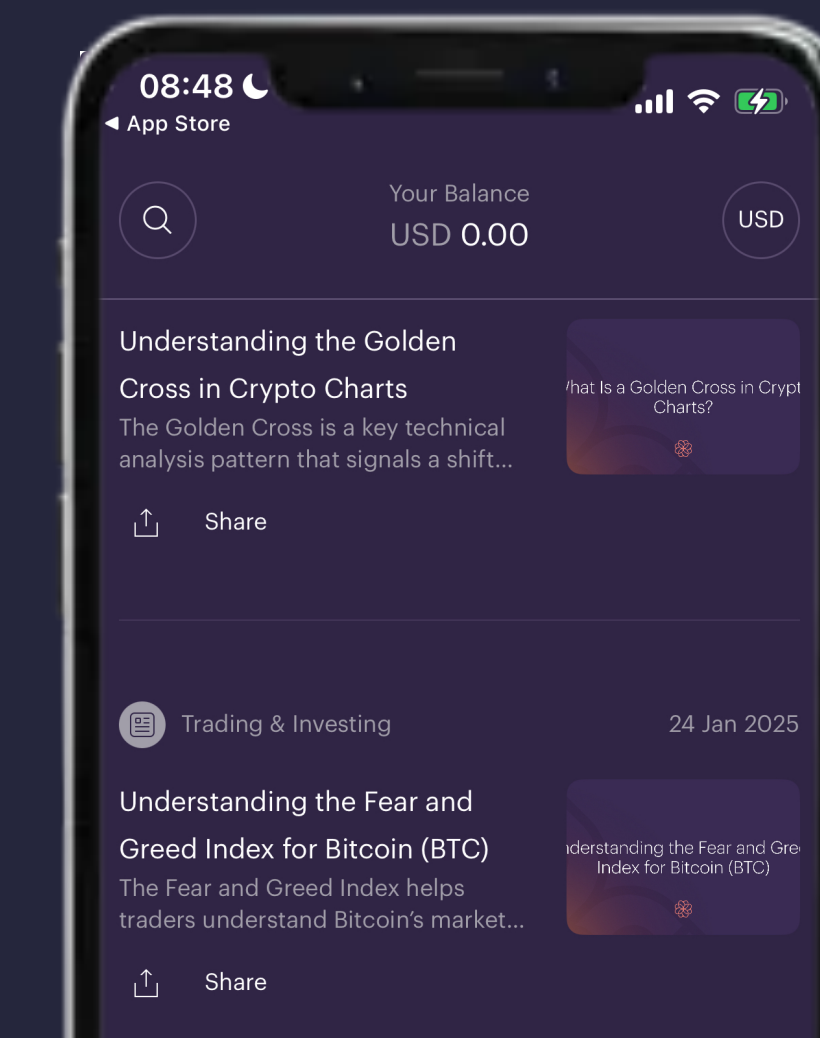
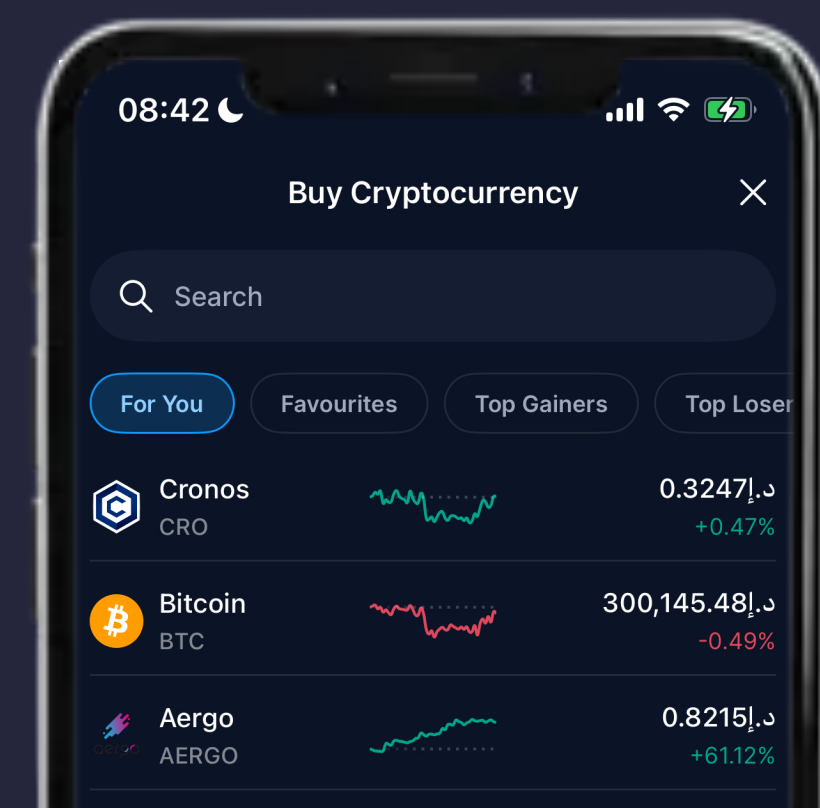
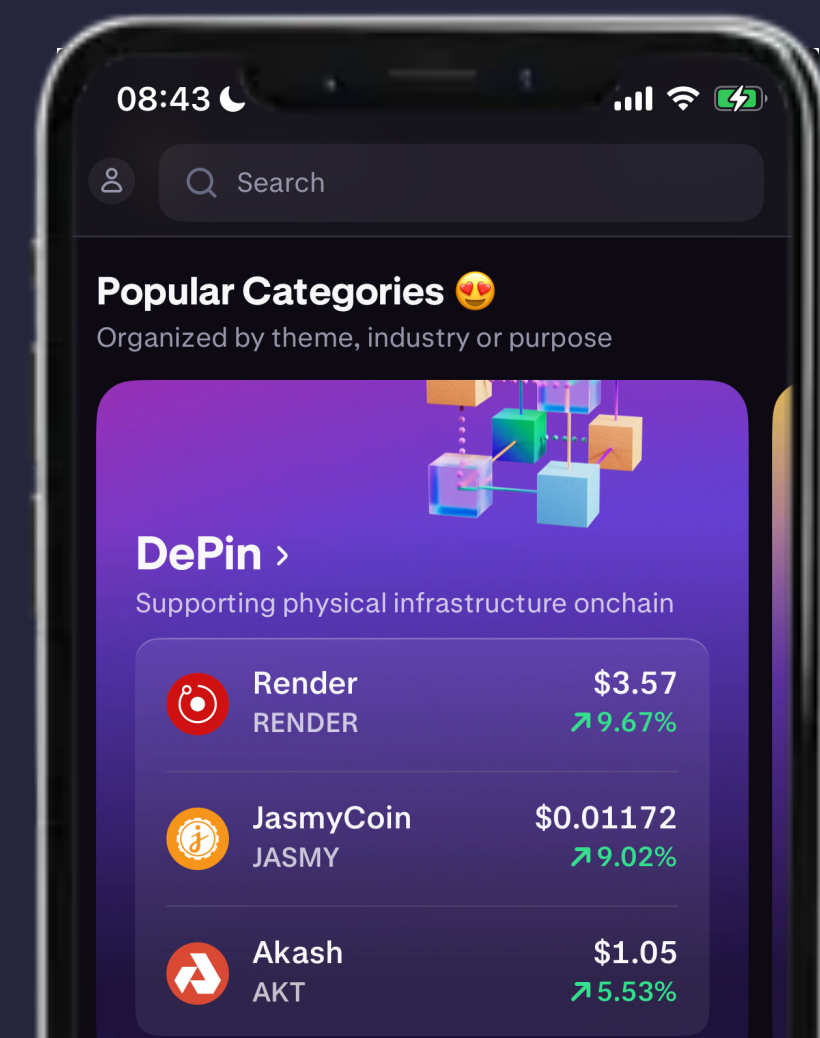




Smart Crypto Investing Made Easy



Crypto adoption in MENA is booming, but the experience is **completely broken** for millions of new users entering the space.



Crypto wasn't built for them

Most platforms today are made for traders & early adopters.

There's friction at every step: users feel overwhelmed, not empowered.



Amr

23 | Egyptian | Social Media Manager | Doha.

\$3,200/month

Wants to start young and build wealth, but finds crypto apps too complex to get started.



Mo

32 | Jordanian | Consultant | Riyadh.

\$12,500/month

Busy professional – earns well, but has no time or patience for learning curves. Needs simple, low-maintenance outsized returns.



Sara

28 | Lebanese | Salon Owner | Bahrain.

\$5,500/month

Family-first entrepreneur – juggles it all and wants a trusted way to build wealth passively, without the noise.

The Solution

Omla solves this not with trading, but with a radically simplified crypto experience.

1-click investing: Simplified user experience with a familiar interface.

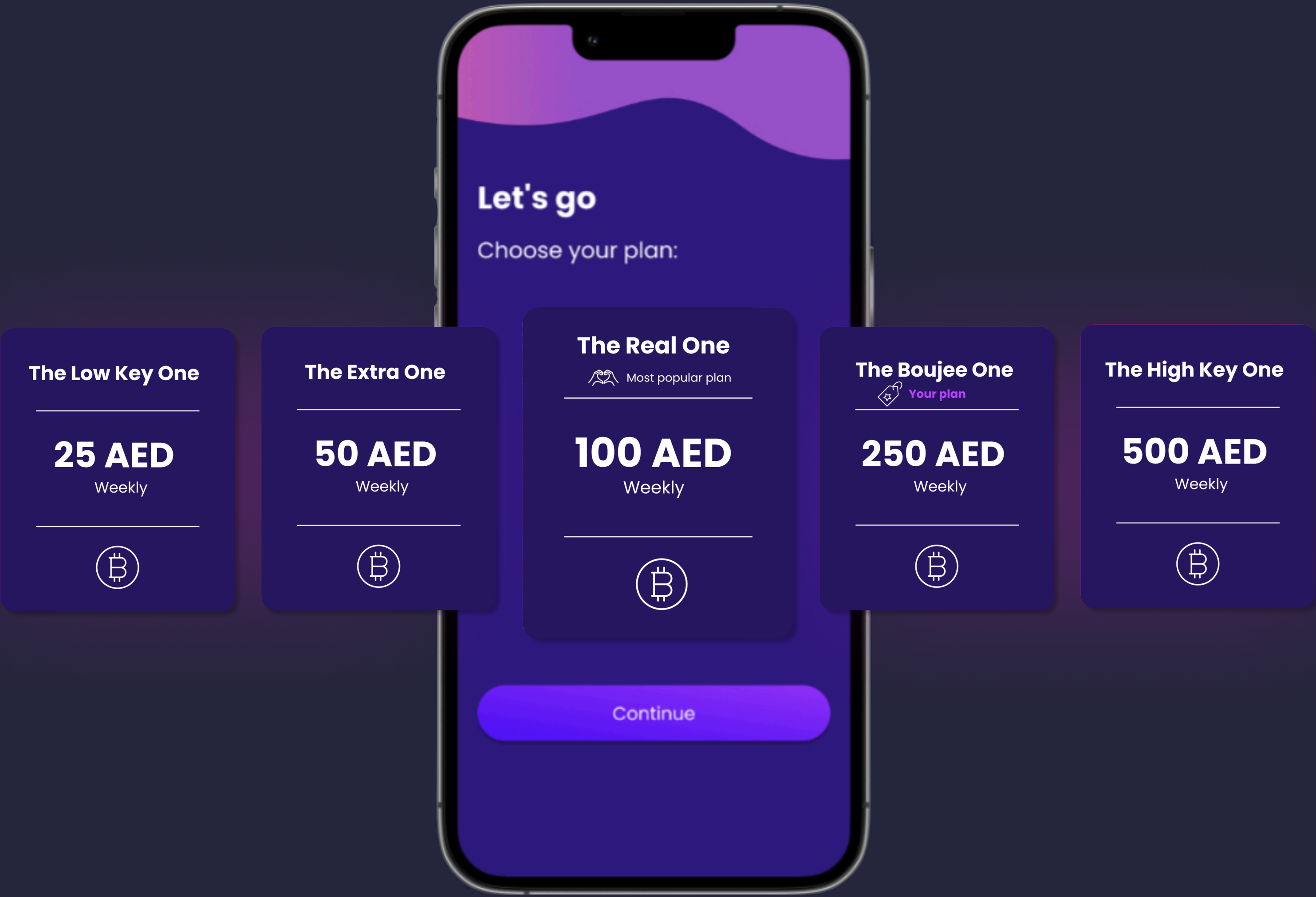
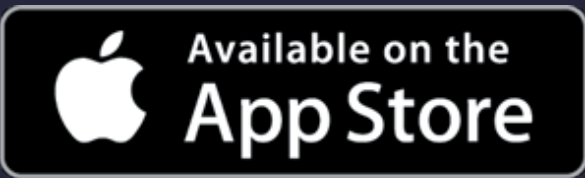
Fully localized app with cultural nuances.

Low-effort, high-impact investing on autopilot into proven blue-chip tokens.



Our Core Product

A weekly crypto investing subscription.
Netflix for crypto in one click.



Over the last 5 years, users would've 4X'd their money – with zero effort.
And they never would have paid more than they do for their Deliveroo order.

We're at the tipping point

MENA is the **fastest-growing** crypto market globally, with Saudi Arabia leading adoption. Biggest growth segment: Retail >\$1000 (*Chainalysis).

70% of the population is under 35, **digitally native**, and already using mobile-first fintechs and digital services. According to the CFA Institute, crypto is the **#1 investment interest** for GenZ & Millennials.

Consumer behavior, regulation, and infrastructure have aligned – we're entering the **mass adoption era**.

Adoption isn't coming. It's already here.



Globally, KYC'd crypto wallets increased from 5 to 516 million between 2016 to 2023; a **386% increase** in 3 years.



The cryptocurrency market is expected to grow at a **CAGR of 30.80%** from 2022 to 2030.



MENA is the **fastest growing** region globally.

These aren't soft signals, they're tailwinds we're positioned to ride.

A Huge, Untapped Opportunity

TAM
\$340B

All retail crypto trading and investing volume in MENA — including whales, day traders, long-term holders.

SAM
\$96B

100M+ digital-first users, already on STC Pay, Netflix, Talabat, and Anghami. Potential to invest \$500-\$1,500/year in crypto.

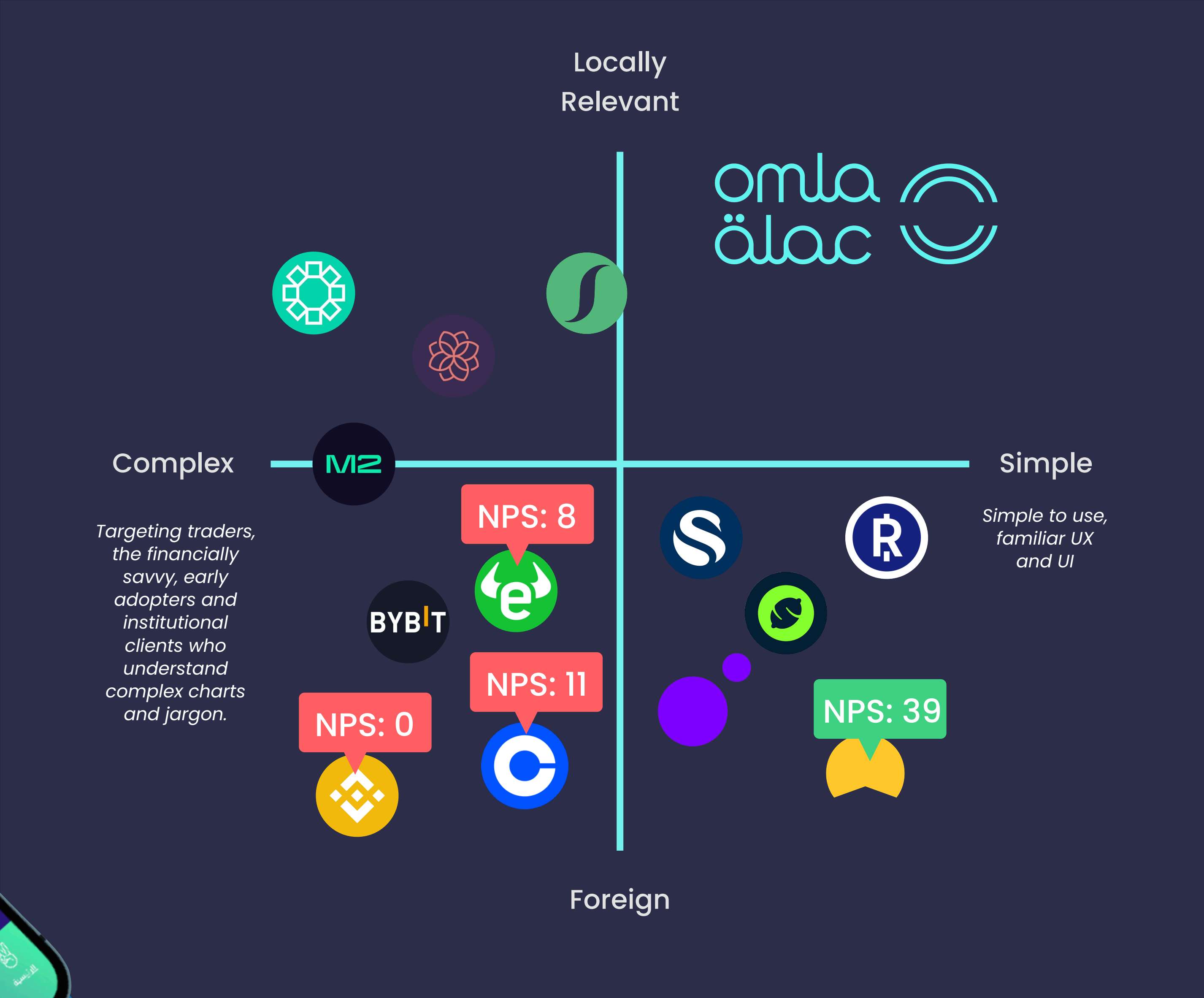
SOM
\$10B

Initial beachhead is a niche \$10B market – culturally attuned, mobile-native users who want access to crypto

Landcape & Positioning

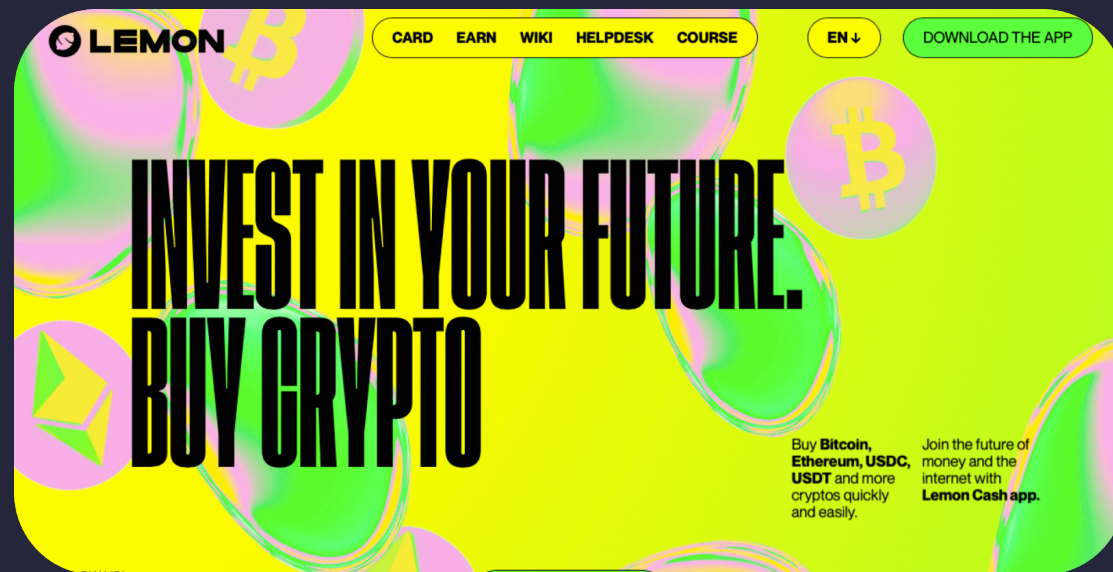
Exchanges dominate, but no one has built crypto for the 90% in the MENA – until now.

Global competitors have proved the model works.



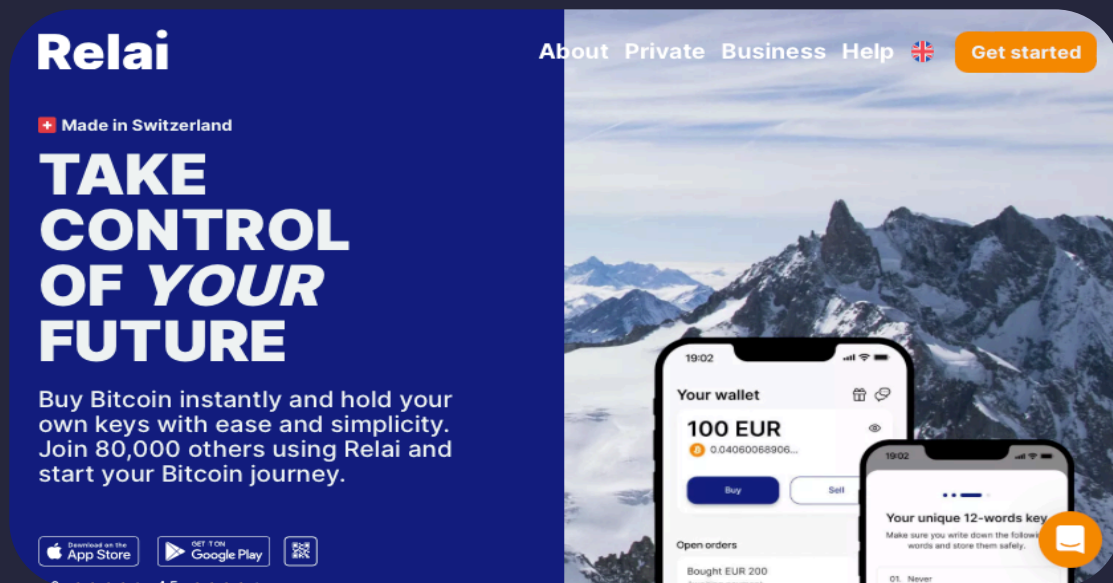
*NPS Data: Comparably

Key Competitors



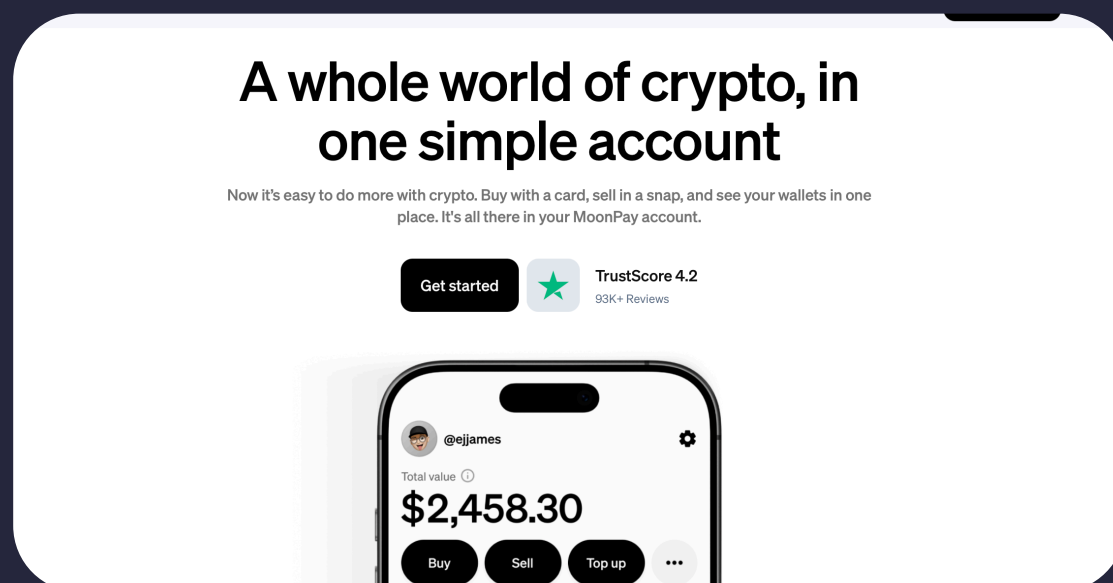
Lemon Cash (LatAm)

- Easy to use 'exchange' aimed at the mass-market, with strong branding & focus on Gen-Z & Millennials. Started with 10 coins only & grew the products as heir audience grew in knowledge.
- 3.8M+ customers.
- Raised \$16.3M Series A.
- Argentina + expanding to 6 other LatAm markets.



Relai (Switzerland & German Markets)

- Launched in 2020, started with Bitcoin weekly buys only. Then started offering instant buys.
- \$100M ARR – Reported average daily revenues of 2m CHF (1.7M USD) end 2023.
- Raised \$12M Series A in 2024 at \$72M, and \$4M at 20M valuation in 2023.
- Focused on Bitcoin only – more niche than Omla.



Moonpay (Global)

- Founded in 2019, Raised Series A for \$555M at \$3.4B in 2021.
- 10 million customers by Jan 2024, 20M customers by Sept 2024, 30M customers by March 2025.
- Expanded and grew into B2B2C offering.

GTM & Customer Acquisition

Content-led strategy: Built around micro-series, hyper-localized storytelling, local creators and deep platform fluency where we know how to win.



Content-Led Awareness & Growth

'Edu'tainment Viral Content , Micro-Podcasting, Cross-Category Creators – All culturally relevant.

Installs & Activation

Expertise in Digital Marketing, TikTok Advertising – A CAC edge incumbents can't match. Our unfair advantage.

Product-Led Retention

Weekly auto-buys & rewards drive habit, & retention, 'What If' calculator to inspire staying power.

Referrals , PR & WOM

Partnership Flywheel

Revenue Model

We're building a high-margin, subscription-based fintech business with strong recurring revenue and attractive unit economics.

Omla fees - 2% on every transaction.
Recurring revenue drives higher LTV,
with more opportunities to upsell.



3Y Projections

\$2B+
Transaction volume

\$65M+
Revenue

\$7-10
CAC

Built by operators who've done this before

We've built multiple brands used by tens of millions of customers in MENA across consumer tech, crypto & financial services.



Jovana Jovanovic
Co-Founder & CEO

Ex-TikTok Senior Executive and digital mass market expert. Innovation @Harvard Business School



Fadi Alzeghan
Co-Founder & CTO

Ex-VP Engineering at BitOasis - the region's first crypto exchange. Startup veteran with 2 exits.



Benjamin Ampen
Key Advisor
Operations & Growth

Ex CEO Kraken., Ex MD Twitter, Ex Senior Executive at Google.



Marie-Claire Maalouf
Key Advisor
Branding & Arabic

Ranked #3 Most awarded Creative Director globally, #1 in MENA.



Samir Safar-Aly
Key Advisor
Legal & Compliance

Head of FinTech & Crypto @ PwC. Crypto compliance, regulations and legal expert.



Milestones

Ready to scale.

Clear execution path with strategic milestones.

Q2

Signed partnership agreements & completed all integrations:

- ✓ Leading global onramp partner (Publicly listed entity) – licensed in 45 countries, allowing us to onboard with AED, SAR, QAR and 20+ other currencies from day 1.
- ✓ Tier 1 wallet infrastructure provider – allowing us to offer ultra-secure self-custody new-age wallets without seed phrases.
- ✓ Global KYC partner, and a leader in KYC within the cryptocurrency and financial services space.

Q3

✓ Public Beta cohort live with Flash Buy product.

✓ Live app penetration testing & security enhancements.

In progress: New hires across marketing & engineering. Already onboarded a top talent from the region in content & marketing.

In progress: User feedback loops + UX refinements.

In progress: Build GTM assets & run initial A/B testing campaigns.

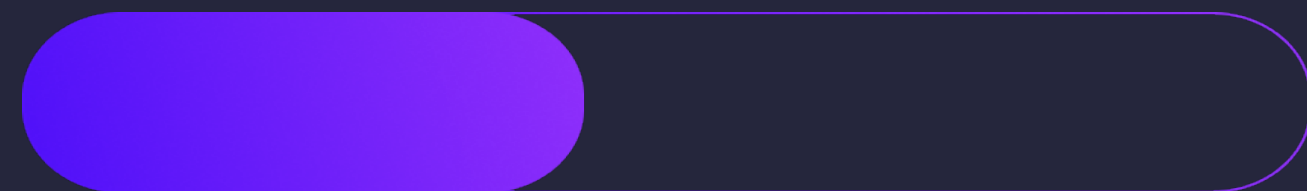
Q4>
Q1

Launch core subscription product. (Secured pilot with onramp partner)
Launch campaign.

CAC optimization and referral loop testing.

Reach 3-5k customers milestone.

Raising \$350k on a SAFE note at \$4.5M post-money



First \$125,000 already secured

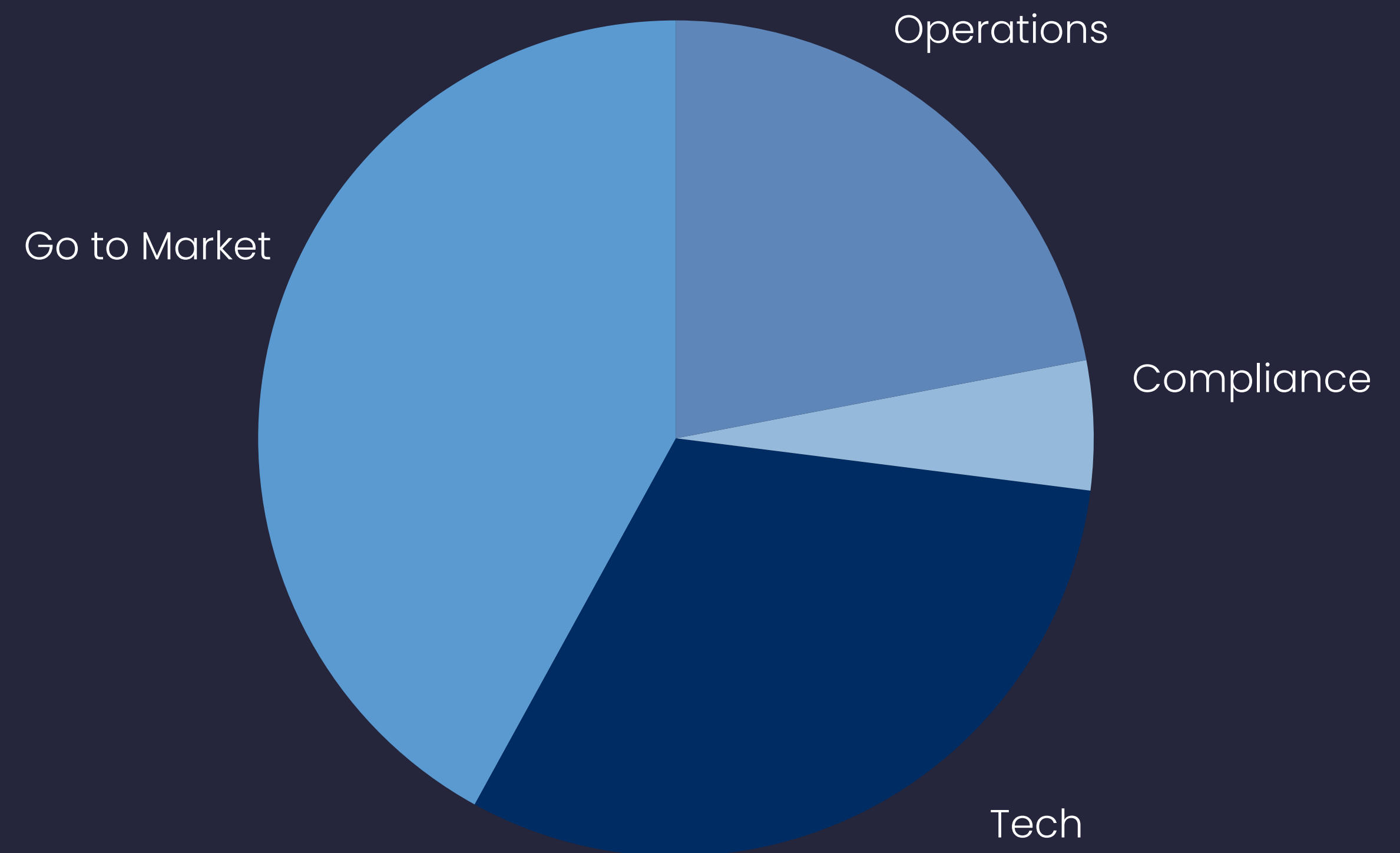
Next \$125,000 in advanced discussions



Strategic use of funds to build initial traction & set up app for future institutional success

- Launch the app
- Product development & security enhancements
- Hire across marketing and engineering
- Acquire first 3-5k customers

Use of funds:



Let's build something extraordinary together.



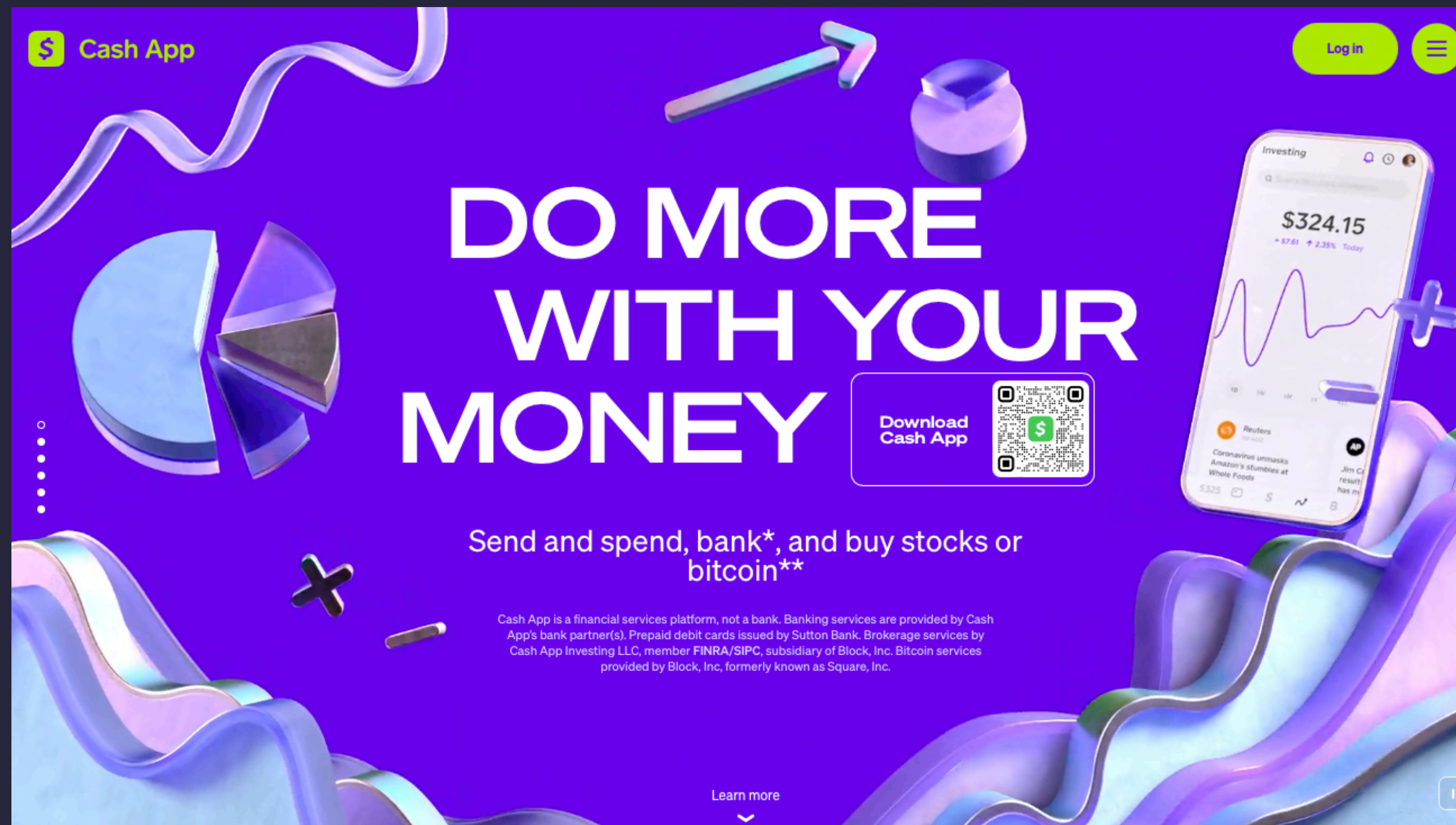
Jovana Jovanovic

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✉ jovana@omla.io

🌐 www.omla.io

The Cash App for Crypto in MENA



Cash App

Focused on simplicity, TikTok content, and an edgy, colorful interface that appeals to GenZ, Cash app is the closest fintech to a mass-market platform globally with 54M+ users. It has turned a financial application into a cultural symbol and a marketing powerhouse.

Competitive Landscape

Exchanges dominate, but no one has built crypto for the mass market.

Simplified crypto has grown exponentially globally.

Thndr & Sarwa proved simple, localized investing can unlock millions of first-time users (80%+) – but crypto is even more relevant, far less cluttered and still unsolved.

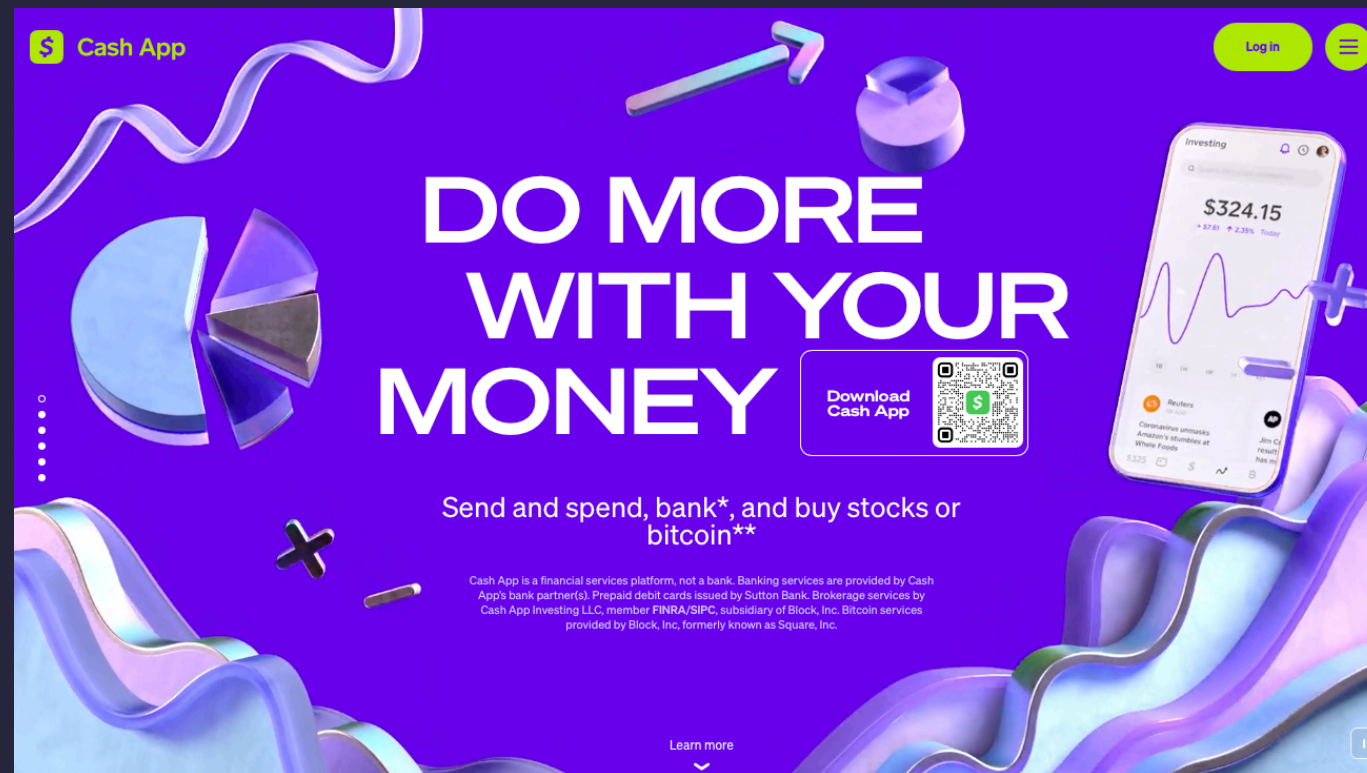
Platform	Focus	Offering	Key Figures
Binance	Global crypto exchange	400+ cryptocurrencies 1500+ trading pairs	250M+ users globally ±10M monthly downloads.
CoinMENA	Regional crypto Exchange	Medium to complex. 52+ assets.	430% increase in trading volume YOY 2024
Rain	Regional crypto Exchange	50+ coins	1.5M customers, primarily in KSA (70%+) \$8.3B trading volume
Lemon Cash	Simplified crypto in LatAm for GenZ & Millennials	Simple, fun, bold. Started with 10 assets. Investing from >1 AED.	3.5M users, of which 1m added in the last 3–4 months. \$16.3M Series A. In 2024 reported 3.3M downloads with 1.8M MAU – High Conversion.
Relai	Weekly Bitcoin Buys & Flash Buys for “Bitcoin Maxis”	Simpler than exchanges. Much more niche version than Omla.	\$100m+ ARR Much more niche, but proven model. \$12M Series A (2024). \$4M Seed (2023) at \$20M valuation.
Moonpay	Easy onboarding for simple crypto globally. Moving more into B2B2C.	Simple. Grew into B2B2C model over time.	Jan 24: 10M users Sept 24: 20M user March 25: 30M users \$3.4B valuation
Cash App	Payments and Bitcoin for GenZ and Millennials	P2P Payments & Bitcoin Buys	#1 most downloaded financial app in US \$10 CAC due to viral content marketing
Thndr	Stocks for the mass market GenZ & Millennial Audience	Investing in stocks made easy	3M+ users. 87% first-time investors.
Sarwa	Long term investing, focused on stocks & ETF’s with some crypto	Focus on stocks and ETF. 18 cryptos, but requires trading.	Started with simpler products and grew roadmap over time. 80%+ 1st time investors.

NPS Scores

NPS goes up when friction goes down. Binance and Coinbase are still optimized for traders — cluttered, technical, cold. Kraken does better thanks to its modern, Gen Z-friendly brand and simplified ‘Lite’ mode. But it’s Betterment — with zero trading, human branding, and automation — that leads. That’s the blueprint. That’s what Omla is translating for MENA.

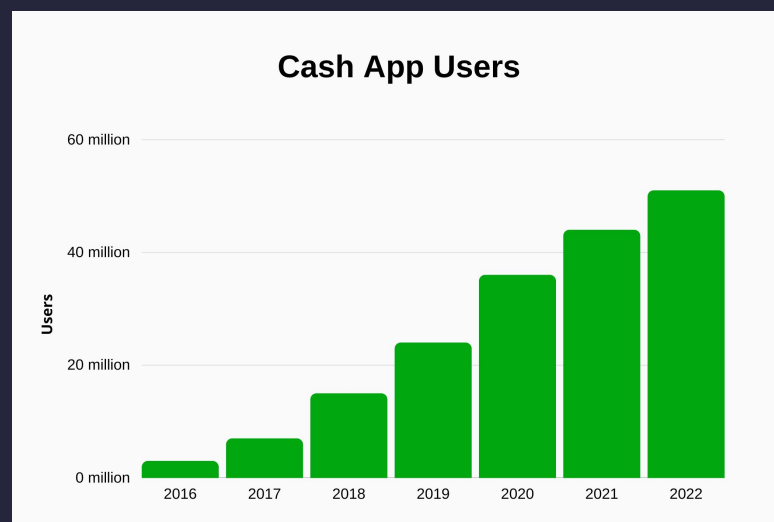
Platform	Complexity	Promoters	Passives	Detractors	Overall NPS
Binance	Highly complex — over 1500 trading pairs, 400+ coins, full of jargon, heavily cluttered with products and tools	37	26	27	0
Coinbase	150+ coins — cleaner than Binance but still trading-focused	45	21	34	11
Kraken	Advanced features remain, but a “Kraken Lite” version helps bridge accessibility; still more intuitive than Binance or Coinbase	53	22	25	28
Betterment	Ultra-simple, automated investing app; no trading or knowledge required	60	19	21	39

Brand-Driven FinTech Success Stories

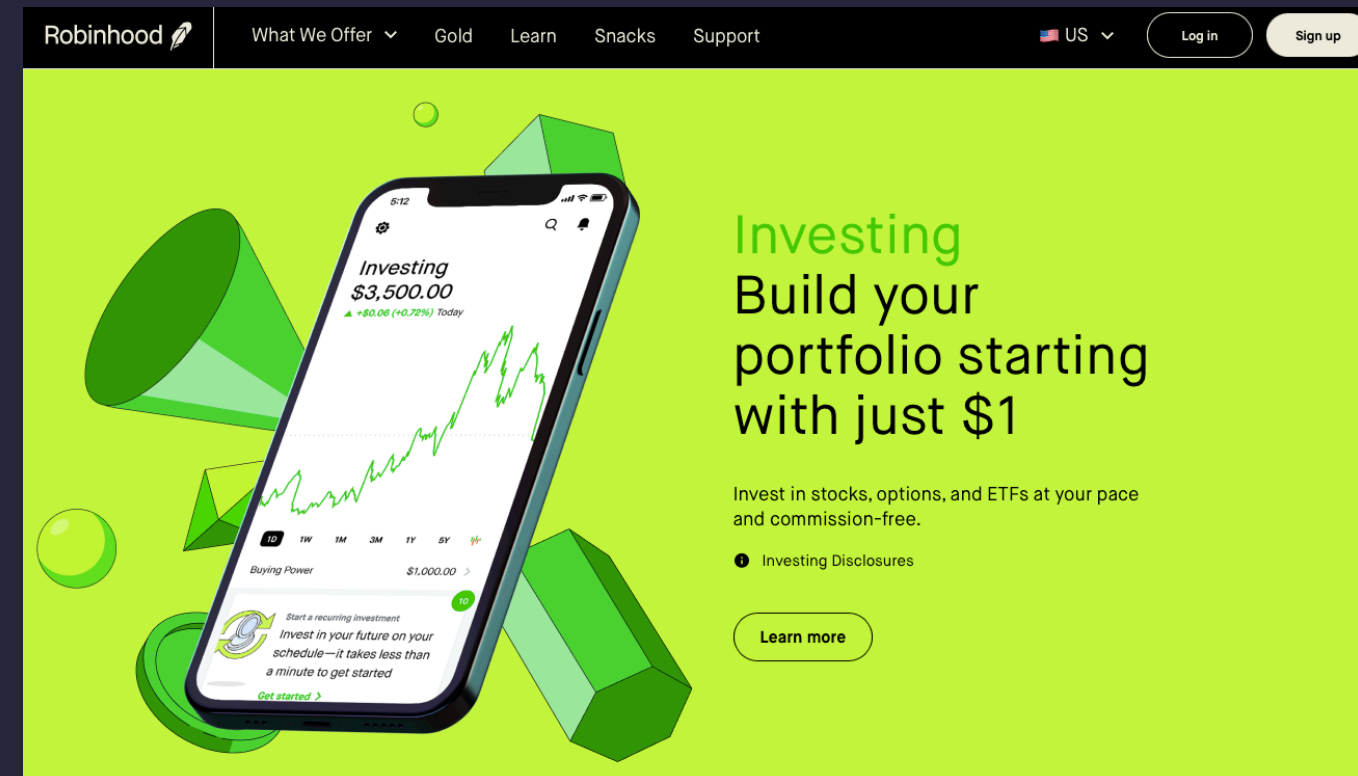


Cash App

Focused on simplicity, TikTok content, and a colorful interface that appeals to GenZ, Cash app is the closest fintech to a mass-market platform globally with 51M+ users. It has turned a financial application into a cultural symbol and a marketing powerhouse.



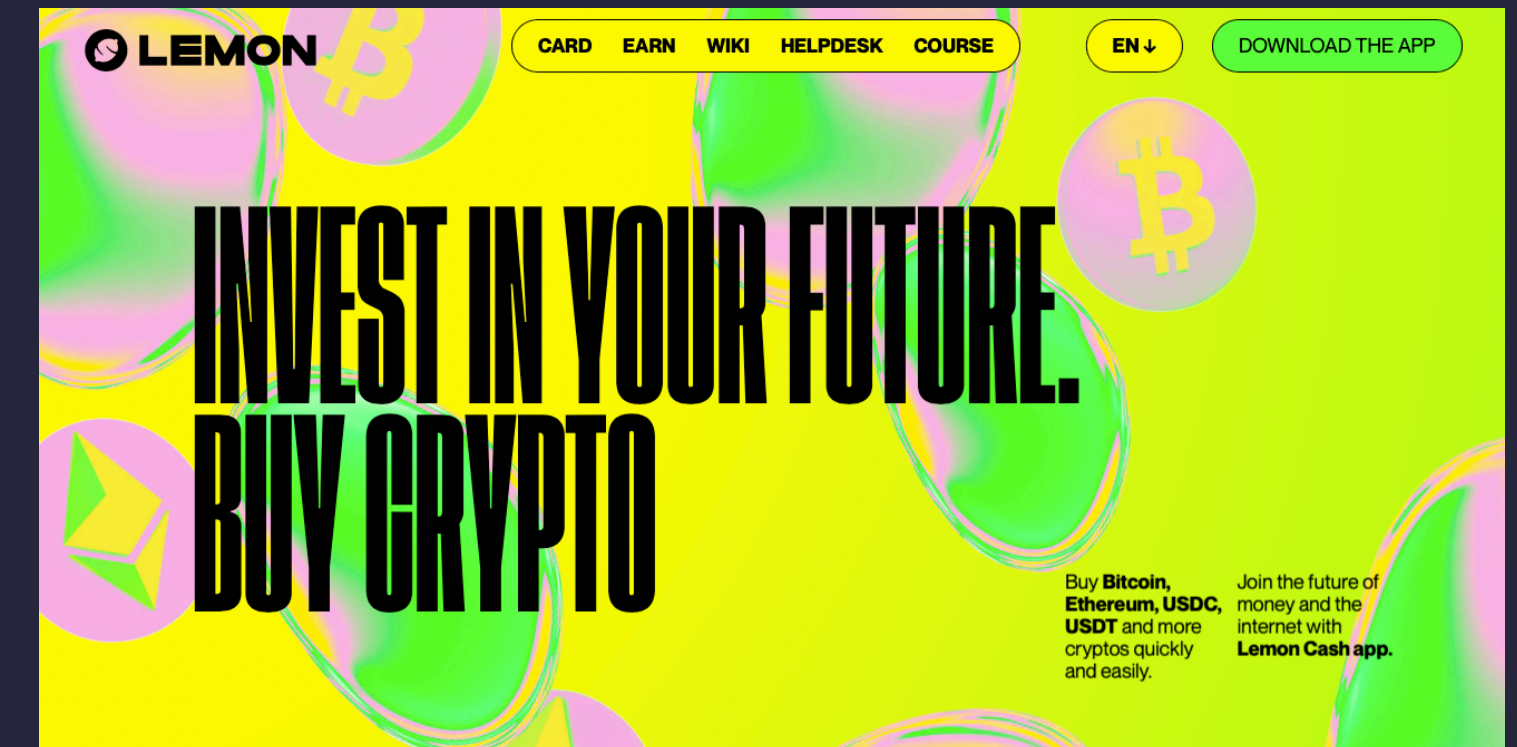
Read an article [here](#) about their success story and draw parallels to Omla's GTM.



Robinhood

Focused on edgy branding, bright colors that appeal to the youth and positioning themselves as a trading app that anyone can use, Robinhood has 22 million users.

Their mission is to “democratize investing” and create a “source of wealth for a new generation.”



Lemon

Focused on the Argentinian market & LatAm, Lemon has taken best practices from Cash App & Robinhood to launch a simple and attractive brand for crypto mass adoption, onboarding over 3.7 million users.

Today, Lemon is the second largest digital asset exchange in Argentina with more than two million users. In 2021, before the release of their debit card, their user base was less than 10,000.

Product roadmap & expansion flywheel

Built to grow with our users.
We're focused but we're thinking long-term.

Phase 1 – Our gateway – Beta Launch(0–6 months)

Build initial traction

Flash buys & gamified rewards.

Beta launch & refine user experience.

Phase 2 – Increase LTV (6 months+)

Habit gateway

Launch recurring subscription product with low-effort, high-impact habit: weekly crypto investing. Builds recurring revenue while delivering better returns for our users.

Phase 3 – Deepen Moat (12 months+)

Expand utility

Save. Spend. Send. Earn.

Debit cards to repackaged structured products and and embedded crypto across daily life..

Why we win

We're building the category-defining crypto brand for MENA - with the cultural insight, growth playbook, and execution muscle no one else has.

Early mover advantage.

Brand is our moat.

**We own the wedge:
Recurring crypto investing for the masses.**

Every product we add deepens our lock-in.

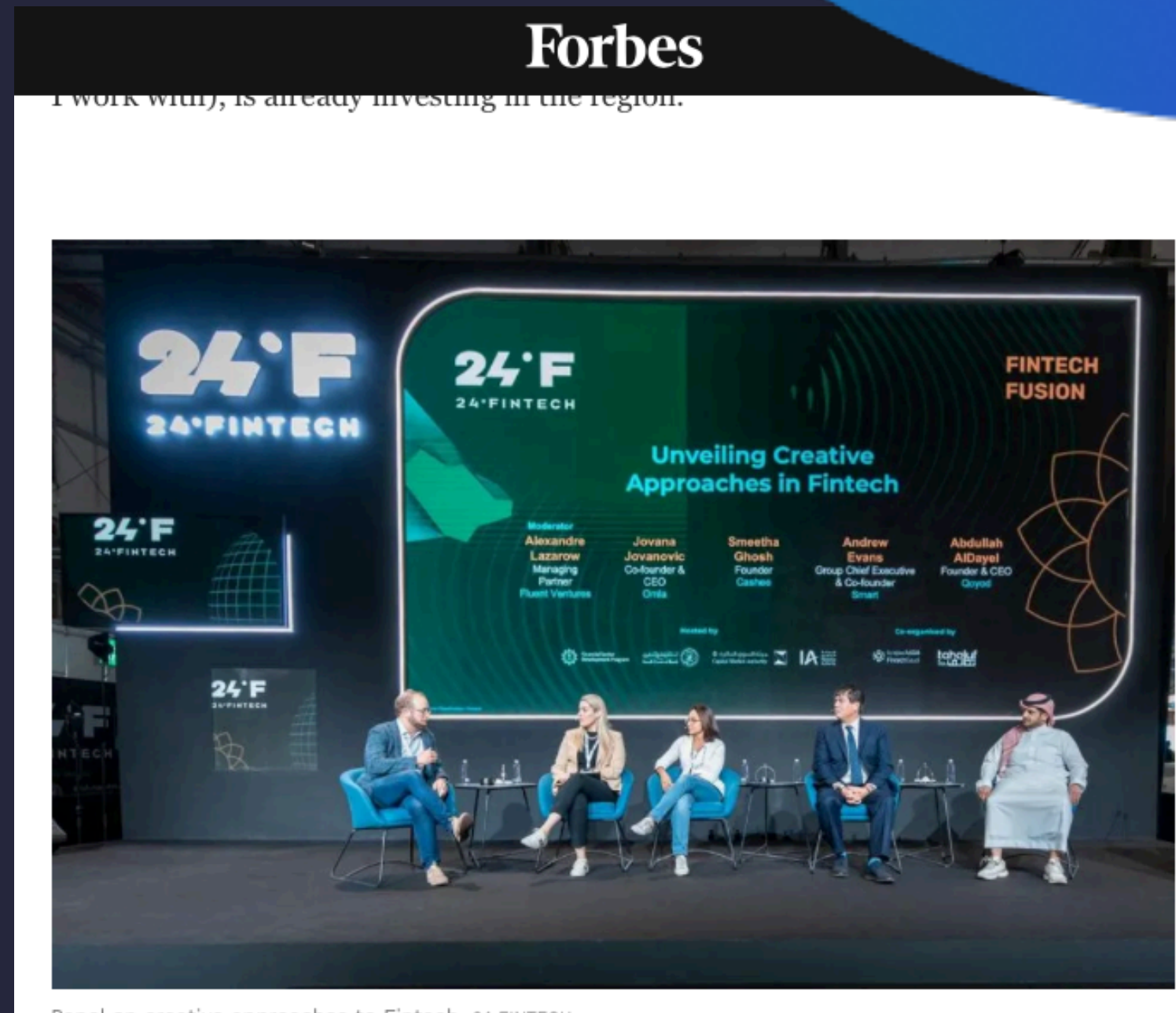
We've built the growth playbook others now follow.



Exposure



▲ Shortlisted to as a **top “Future of Money” fintech** at Web Summit Qatar in the prestigious Startup Showcase.



▲ **Forbes:** Featured in Forbes global article relating to Creative approaches to fintech in MENA.



▲ **Leading government-backed accelerator:** Omla was selected as one of 23 startups (out of 1000+ startups who applied) for the prestigious Sandbox Accelerator Program by the Government of Dubai at DTEC. Omla joined the 6th cohort of Pre-Seed and Seed companies in this highly selective program.

Case Studies – Neo Model

Some of the most successful fintech companies in the world have built on top of existing infrastructures & licenses.



venmo

**70M+
Customers**



Cash App

**54M+
Customers**

chime

**22M+
Customers**