

Dija

Pitch Deck



Empowering women to take their
first step into investing!

**There is \$39.4B of
investable female
income left on the
table annually in
Saudi Arabia**

Dija is designed with to empower women in Saudi Arabia to take control of their financial futures in a way that aligns with religion, tradition and culture.



We've done it before, doing it again!
**Between us we have; 11 years of fintech experience, 1 exit
and 1 IPO.**

Yasmine ElMehairy
Co Founder & CEO

- Co-founder & CEO - SuperMama (online media) - exited 2019
- Founder & CEO - Coushies (eCommerce), liquidated
- Entrepreneurship expert, lecturer/tutor @ University of Oxford & Warwick
- MSc Online Media - University of Westminster
- Executive MBA - London Business School
- ex - Citi Ventures, Deloitte Digital, IBM



Hazim Macky
Co Founder & CTO

- Fintech Technologist & Strategist,
- Experienced CTO and CISO in US Fintech Scale-ups
- Management & Leadership Coach and author
- Member of the advisory council of Harvard Business Review
- MBA - Maastricht School of Management
- ex- Microsoft, Amazon, Remitly (IPO), Coinme, NinjaTrader



Traditionally

Women excelled at saving missing out on broader investment opportunities, limiting their economic growth potential.



Lack of Confidence

Many women, despite earning well, haven't had financial education thus feel unprepared to invest and fear financial risks.

Limited Access

Investment platforms aren't tailored to women's needs, often lacking cultural and religious relevance.

Cultural Barriers

Financial decisions were historically male-dominated, leaving many women with limited exposure to investing.

Timing

**The world is changing;
Saudi women are more
driven than ever to be part
of the changing economic
landscape.**

39% of the Workforce are Women!

Growing number of Saudi women on the workforce with high tax-free salaries. The investable portion of which will increase as government reforms bridge the gender pay gap.

Generational Wealth Transfer

\$571B are expected to be transferred to the next generation over the next 10 years in MENA. A significant portion of this wealth is anticipated to be inherited by women.

Wealth Increase per Capita

Saudi Arabia is projected to witness over a 105% increase in average wealth per person in the next decade, indicating a substantial rise in individual wealth levels.

Imagine If...

**women had the resources
and support to confidently
invest their wealth and
turn their savings into real
economic growth!**

Investable Income of Working Women

6.1M women on workforce * \$32,000 avg
annual income * 20% investable portion
= \$39.4B annually

Estimated Female Wealth in Saudi

\$224B according to a BCG 2020 report

Opportunity Size

Total Investable Wealth (SOM) = \$263.4B

Capture 10% of the market

And charge a 1% management fee

opportunity size = \$263.4 million



Solution

Dija is a mobile platform that helps women take their first step into investing in a cultural and shariaa compliant way

- financial education
- a supportive community
- personalised path from learning to investing
- one stop shop for investment opportunities

Product

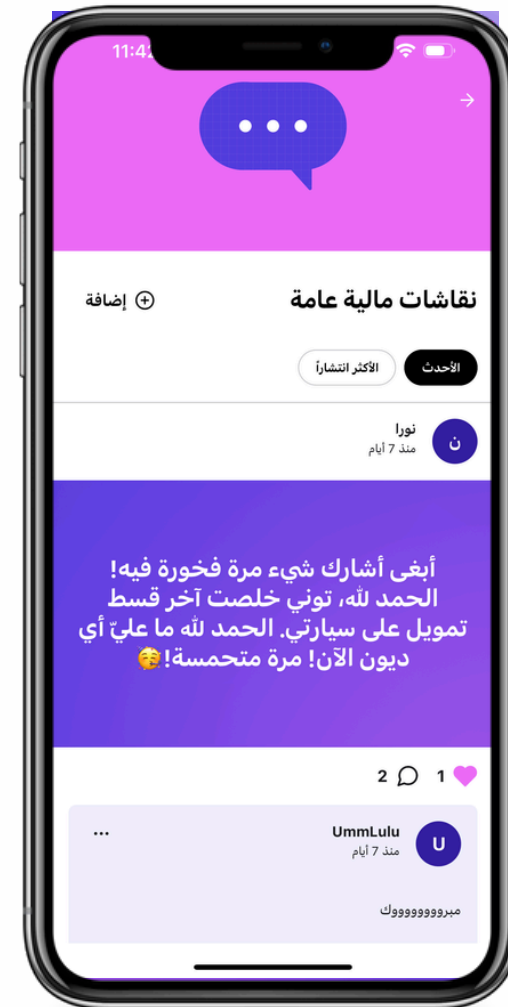
THE DIJA APP

Dija is uniquely designed to deliver full value to its users by combining Education, Community and Investment. Together, these pillars provide the tools, resources, and opportunities women need to take control of their financial futures.



Financial Education

Learn how to save, spend and invest.



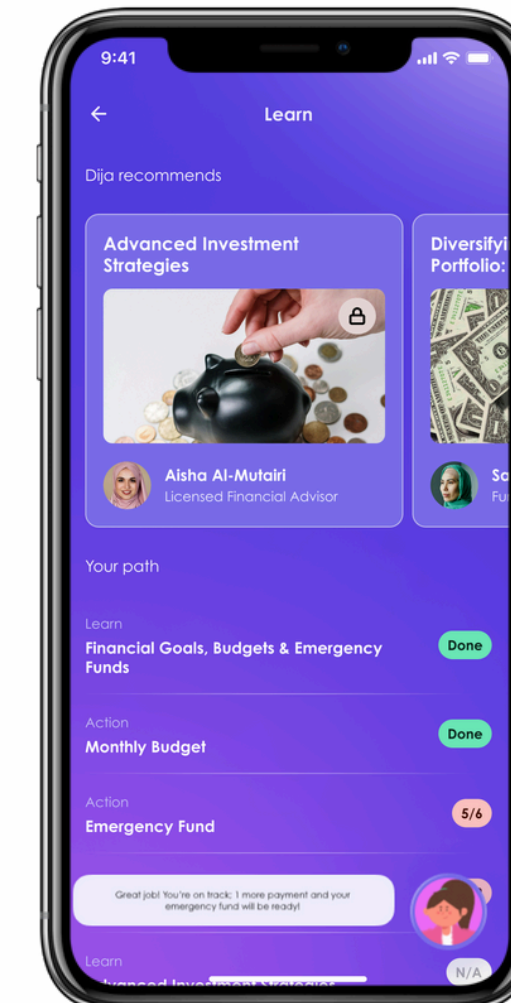
Supportive Community

Tips and tricks from like-minded women .



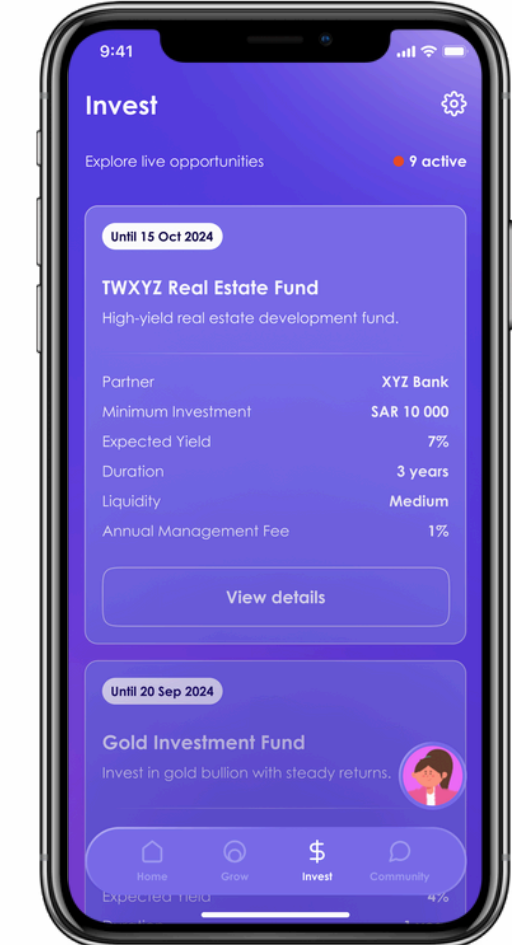
Investment Support

Market news and tools the support beginner investors.



Journey to Investing

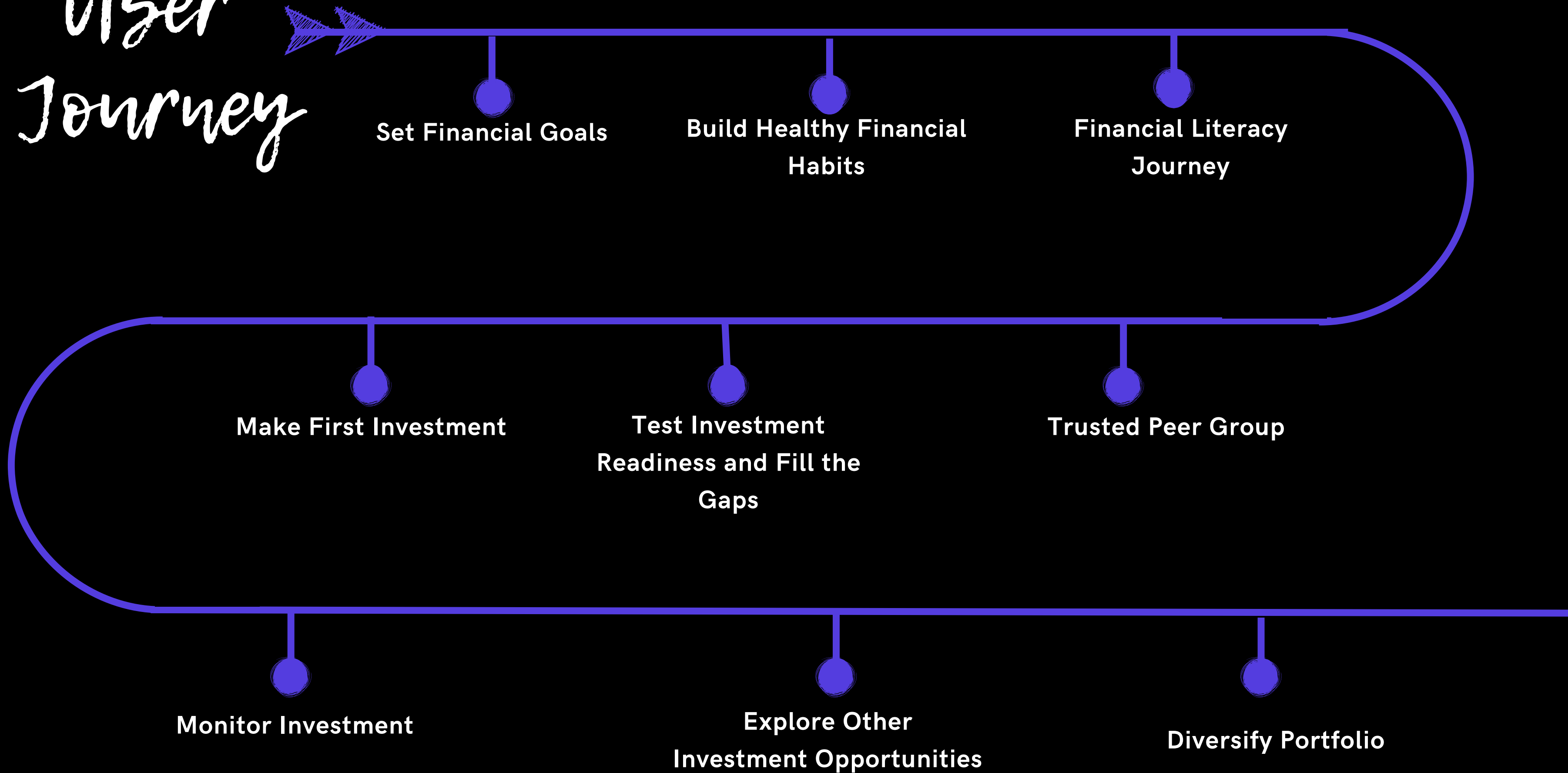
Dija, the AI companion, guides the journey to investment.



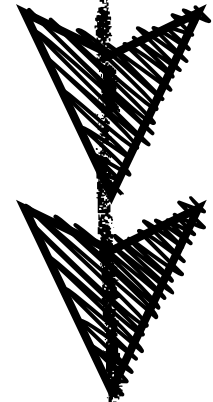
Investment Opportunities

Diverse investment opportunities that suit every budget.

User Journey



Product Roadmap



MVP Launch

Sept 2024



Community

Dec 2024



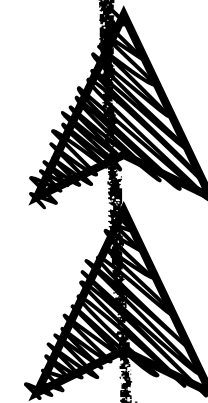
Investment News

Jan 2025



Investment
Opportunities

May 2025



Apply for CMA
Advisory License

2026

Corporate
Offering

Q4 2025

Premium
Features

Jul 2025

Customer

VALIDATION &
FEEDBACK

Traction on 8 Apr 2025

- MVP launch - 20 Sept 2024
- Registered users - 4000 (55% monthly grow)
- Avg session duration - 2 mins 15 secs

ملیكة ، الریاض

ورشة ٩ نوفمبر ٢٠٢٤

أنا اشتغلت في مجال المالية وكنت أحسب إنني أعرف كل شيء، بس بصراحة استفدت كثير من الورشة! المعلومات كانت مرة قيمة، وفتحت لي أشياء جديدة ما كنت أنتبه لها.

أنا مو دايم أشارك في المجالس، بس أحب أقرا أسئلة البنات وأشوف كيف يفكرون! أحسها تكمل الجزء النظري من التعلم، لما أشوف حالات حقيقية وتجارب ناس مثلنا. صرت أفهم الاستثمار مو بس كمعلومة، بس كشيء واقعي ممكن أطبقه في حياتي.

أفنان ، الدمام
عن التطبيق

جداً استمتعت بالمعلومات المثيرة كانت جلسة اخوية غير مملة بعكس بعض السشن الي احضرها عند غيرك كنتي تحاولين تاخذين الاراء و تشاركين الجميع الله يوفقك ويسعدك

مها ، الریاض

ورشة ٢٨ يناير ٢٠٢٥

أنا أحب كيف ديجا مو بس تعليم، كمان يعطيني أخبار السوق بشكل بسيط، يعني حتى لو ما عندي خلفية، أقدر أفهم وأواكب.

العنود ، الریاض
عن التطبيق

التطبيق يخليك تفهمي الفلوس بطريقة جديدة، مو بس ادخار، تفكير استثماري حقيقي يناسبنا كنساء سعوديات.

عفاف ، مكة
عن التطبيق

Business

MODEL

Freemium Subscription

- Base features are available for free for users.
- A premium subscription gives access to customized learning plans, webinars, premium content, financial tools...etc)
- SAR 199 annually
- Approx 10% of user population.

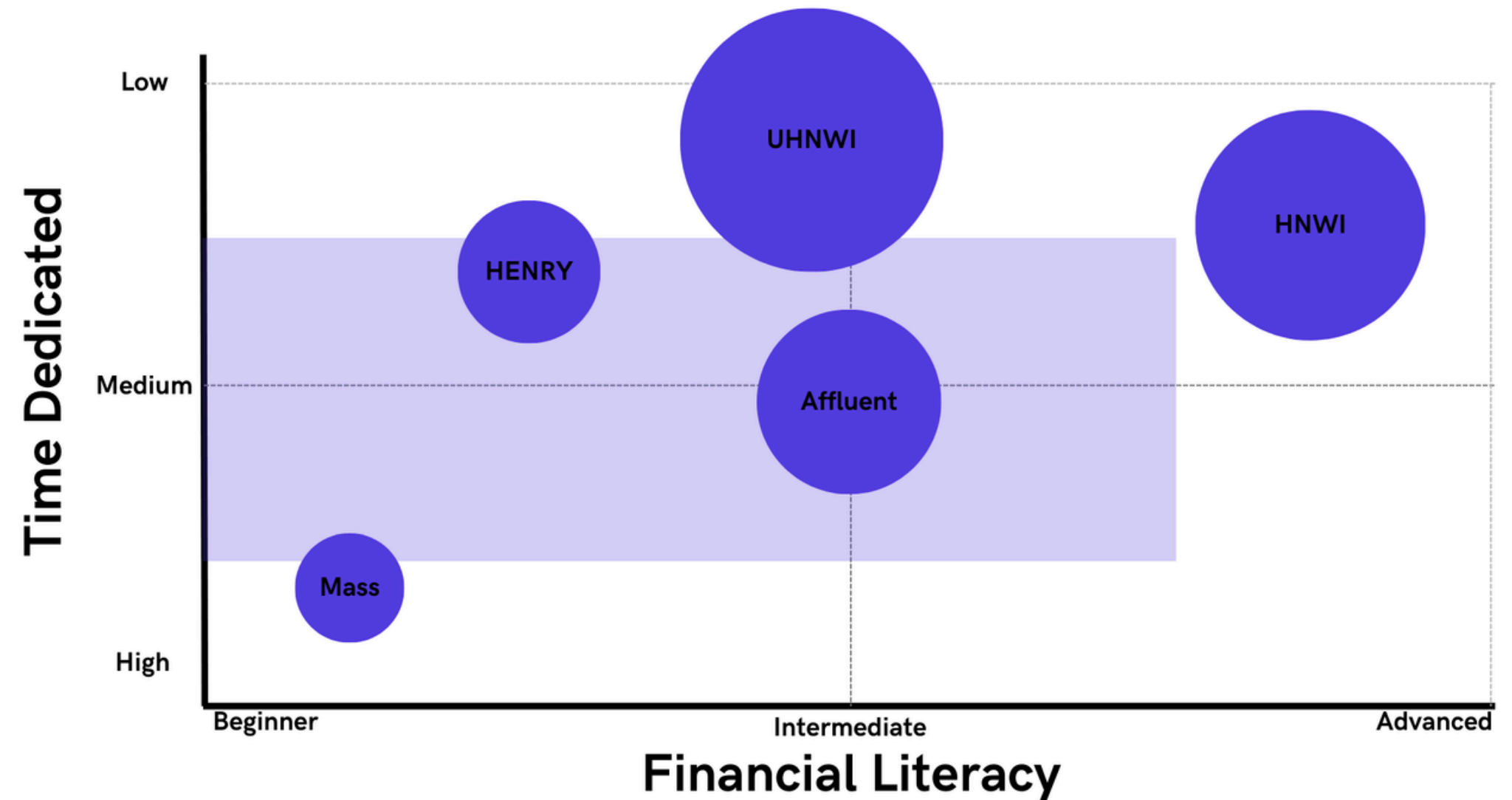
Investment Partnership

- Partnership with funds, fintechs and banks, brings the user investment opportunities in various asset classes (Gold, REITs, Stocks, ETFs, Mutual Funds, Sukuk, Crowd Funding, ..etc)
- 0.5-2% management fees.
- 15% of users will invest avg SAR 7,500-25,000 annually

Go To
Market

Target Market

- High earners (HENRYs) & affluent women
- Medium-Low time available to manage finances
- Beginner-Intermediate financial literacy levels



GTM strategy

B2C

- Online: performance & content marketing for acquisition
- On App: gamification to increase engagement and retention
- On Ground: In-person Trainings and Workshops, Webinars and Podcasts

B2B2C

- Offer bulk benefits for female staff/customers of corporates/banks
- Supports corporates' Vision 2030 targets and banks' female customer engagement
- Enterprise-level subscriptions with volume-based pricing



Market size

& EXPANSION
PLANS



SOM

\$263.4B

Female Wealth and
Income in Saudi

SAM

\$789B

Female Wealth in MENA

TAM

\$1.8T+

Female Muslim Wealth
Globally

As a Shariaa Complaint solution, Dija has potential to scale to 1 Billion Muslim Women worldwide in 57 countries! Whether countries with large muslim populations like Malaysia, Indonesia, Pakistan, Nigeria ... etc. Or to Muslims in the west: USA, UK, France, ...



Competitive

ADVANTAGES

Global Players

- Female-focused financial apps
- Lack cultural and religious relevance



penny
finance



Local Players

- Cultural & religiously relevant
- No female focus

Designed for Women

Specifically for Saudi Women; catering for tradition, language and religious needs.

One-Stop Investment Platform

Centralized place where users can access, compare, and track all investment opportunities, making investing easier and more transparent.

Community-Driven

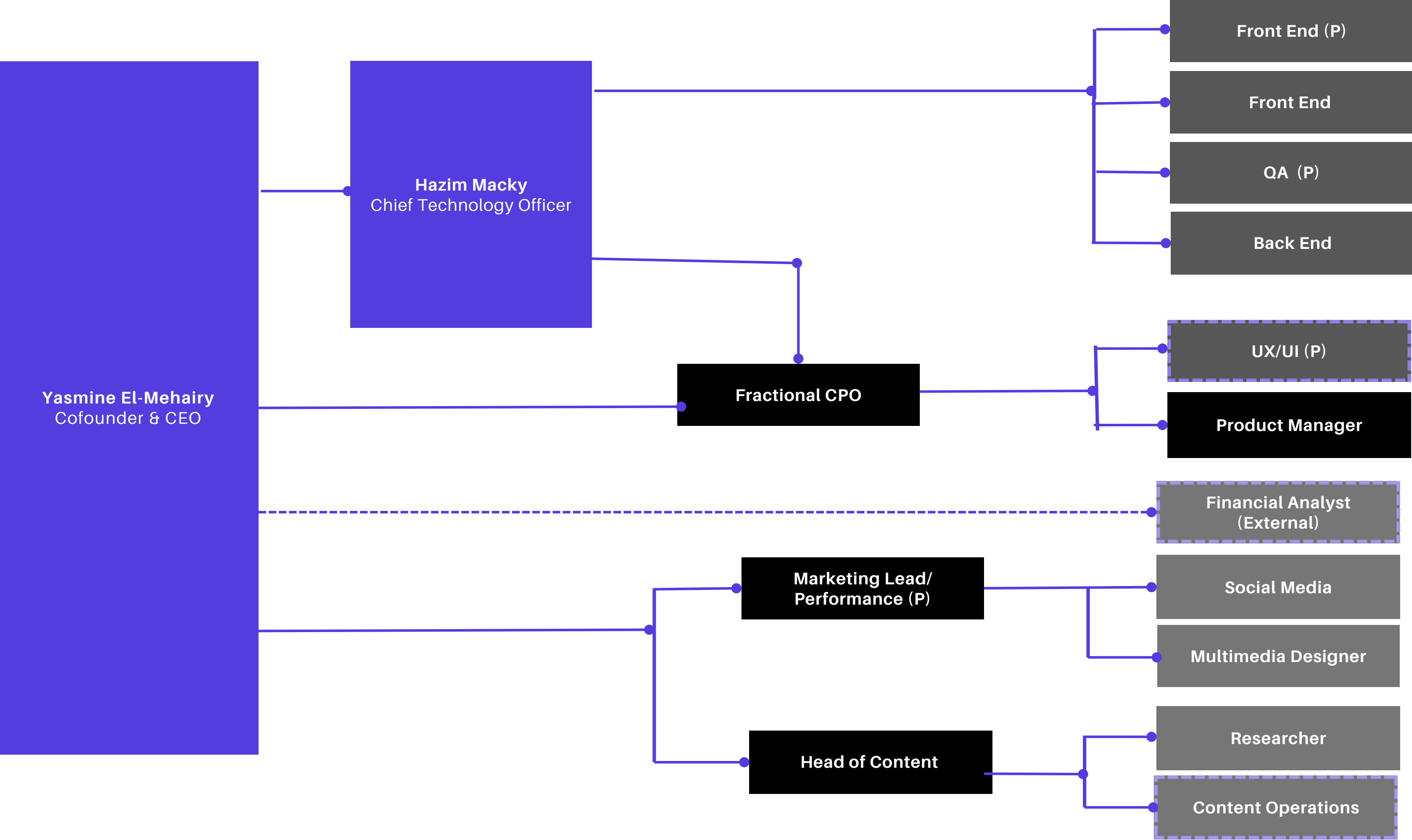
Dija leverages a community-driven model aligned with cultural norms rooted in trust, and credibility.

The logo for Dija, featuring the word "Dija" in a stylized, rounded font. The "D" is a solid dark blue, while the "ija" is white with a dark blue outline. The logo is set against a white, torn-edge rectangular background.

Bilingual and Islamic finance - compliant

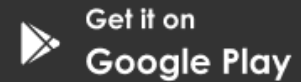
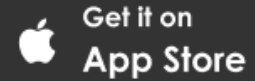
Dija integrates cultural relevance with global financial insights, trends, and methods .

Team



Get In Touch With Us

Application



Website

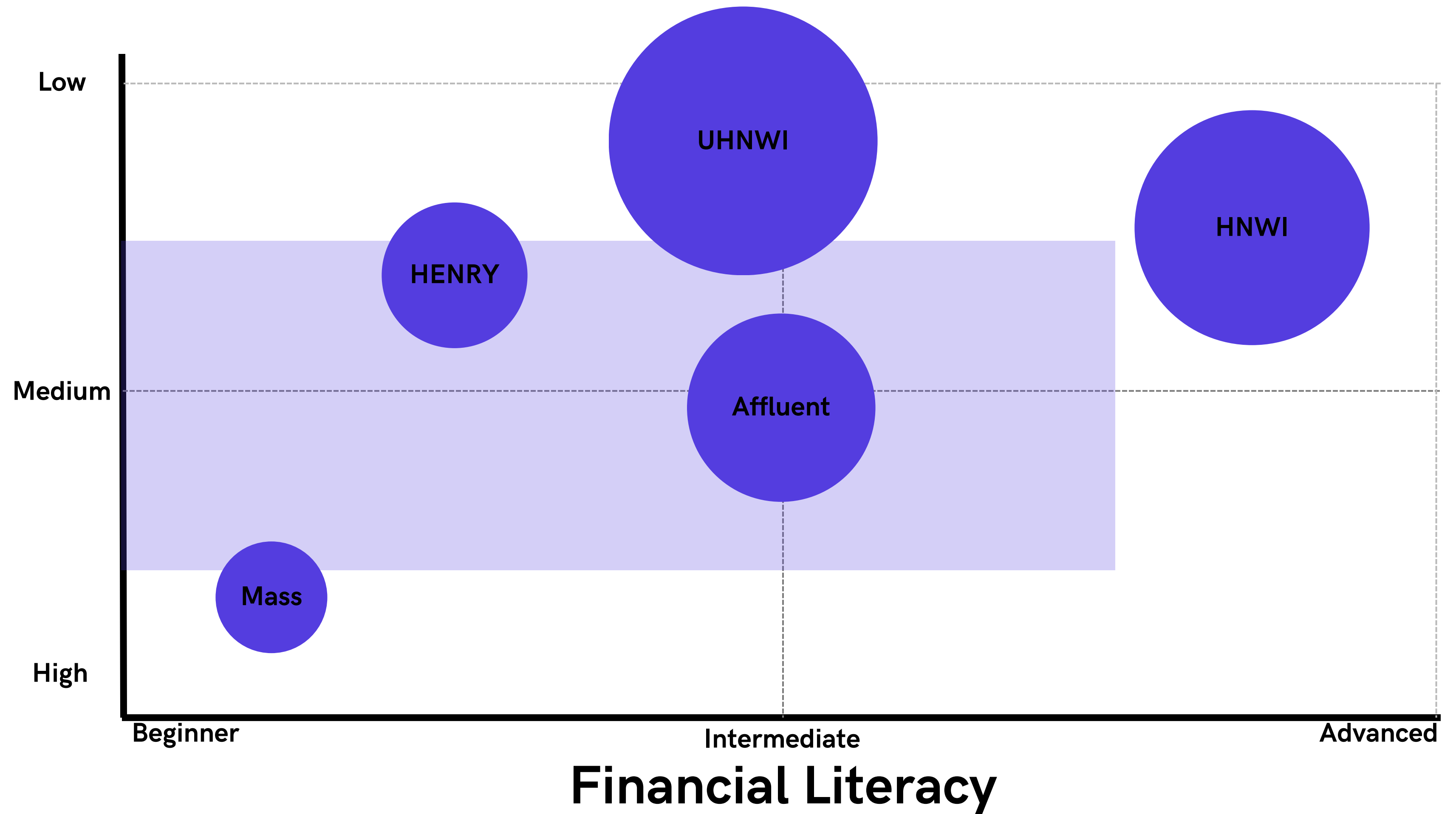
www.dija.money

Email Address

yasmine@dija.money

Appendix

Time Dedicated



Industry Signals





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Managing the Next Decade of Women's Wealth

APRIL 09, 2020
By Anna Zakrzewski, [Kedra Newsom Reeves](#), [Michael Kahlich](#), Maximilian Klein, Andrea Real Mattar, and Stephan Knobel





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JUNE 1, 2020 | PRESS RELEASES

Women comprising 13 percent of the Middle East's wealth segment up to USD 1 million is a sign of things to come

The next few years will be a defining period for women in the Middle East if wealth managers personalize their approach to meet specific needs of individual clients and recognize that the women's segment is a business opportunity, says new BCG report

 [CLICK HERE TO LEARN MORE](#)



Wake up and see the women: Wealth management's underserved segment

June 23, 2022 | Article

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Industry Signals

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Opinion

On Wall Street

The feminisation of wealth management is coming

A great wealth transfer will put tens of trillions of dollars into the hands of women

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Before money is passed to millennials and Generation Z, most of it will first go to their mothers given women's greater longevity © Drew Angerer/Getty Images

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BNY Mellon Investment Management: It's time to create a more inclusive investment world

NEW YORK February 02, 2022

New global research reveals women could add more than US\$3 trillion to global investments and want to invest where their money has a positive impact.

NEW YORK, Feb. 2, 2022 /PRNewswire/ -- BNY Mellon Investment Management, a leading global asset manager with US\$2.4 trillion¹ in assets under management, commissioned one of the largest independent² global studies examining investment attitudes and behaviors, and today releases its findings.

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CNBC

Women & Wealth

March 5, 2024
Online | 1:00pm ET
#CNBCWomenAndWealth

WATCH HIGHLIGHTS

Women & Wealth

Educate, Empower, Elevate

Many women cite money as their number one source of stress, impacting their mental and emotional health, compounded by factors like inflation, economic instability, and the persistent gender pay gap.

CNBC's Women & Wealth will bring together top financial experts to help you build a better playbook, offering practical strategies to increase income, identify profitable investment opportunities, and save for the future to set yourself up for a stronger 2024 and beyond.

For CNBC Women & Wealth editorial coverage, stories and video, visit www.cnbc.com/women-and-wealth

Related Events

CNBC Women & Wealth 2023

Industry Signals

Friday, Nov 22, 2024

INTERNATIONAL
FINANCE

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ECONOMYFEATURED

Vision 2030 reshaping women’s lives in Saudi Arabia: Princess Reema

🕒 November 1, 2024



Princess Reema stated that the Kingdom’s progress since Vision 2030 is quite astounding

International Finance
Business Desk

🕒 2 Min Read

The ambassador of Riyadh to the **United States** claims that the “Saudi Vision 2030” economic diversification agenda has changed women’s lives in the Kingdom by enabling them to pursue greater opportunities in the public and private sectors through regulatory reforms.

On the sidelines of the eighth Future Investment Initiative, Princess Reema bint Bandar stated during a panel discussion at the first-ever HERizon Summit that the proper policies should be put in place to hasten the advancement of women in the business and entrepreneurial sphere.

▼ Arab News Thursday · November 21, 2024

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Home

Women’s growing wealth prompts need for changes in the banking sector



Industry Signals



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Women in the Middle East will soon hold \$1 trillion in wealth

16 June 2020 | Consultancy-me.com

Women in countries across the Middle East are getting wealthier. At the current rate of growth, Boston Consulting Group (BCG) reports that women's wealth in the region could surpass the \$1 trillion mark by 2023.

BCG's figures for the Middle East reflect overall growth in the share of women's wealth across the globe, as markets and employers continue their journey towards an equitable global economy. Women currently account for just over 32% of the world's assets under management, while this figure is expected to surpass 34% by 2023.

In the Middle East, women manage nearly \$800 billion in assets, amounting to 13% of the region's total wealth of approximately \$6 trillion. While the male share of these assets remains well above \$5 trillion, women's wealth is expected to grow at a compound annual growth rate (CAGR) of nearly 9% over the next three years taking the figure past \$1 trillion.



Image used for illustrative purpose. An employee of the Korea Exchange Bank (KEB) counts U.S. 100-dollar bills at the bank's headquarters in Seoul October 13, 2008. Reuters Images/Lee Jae-Won

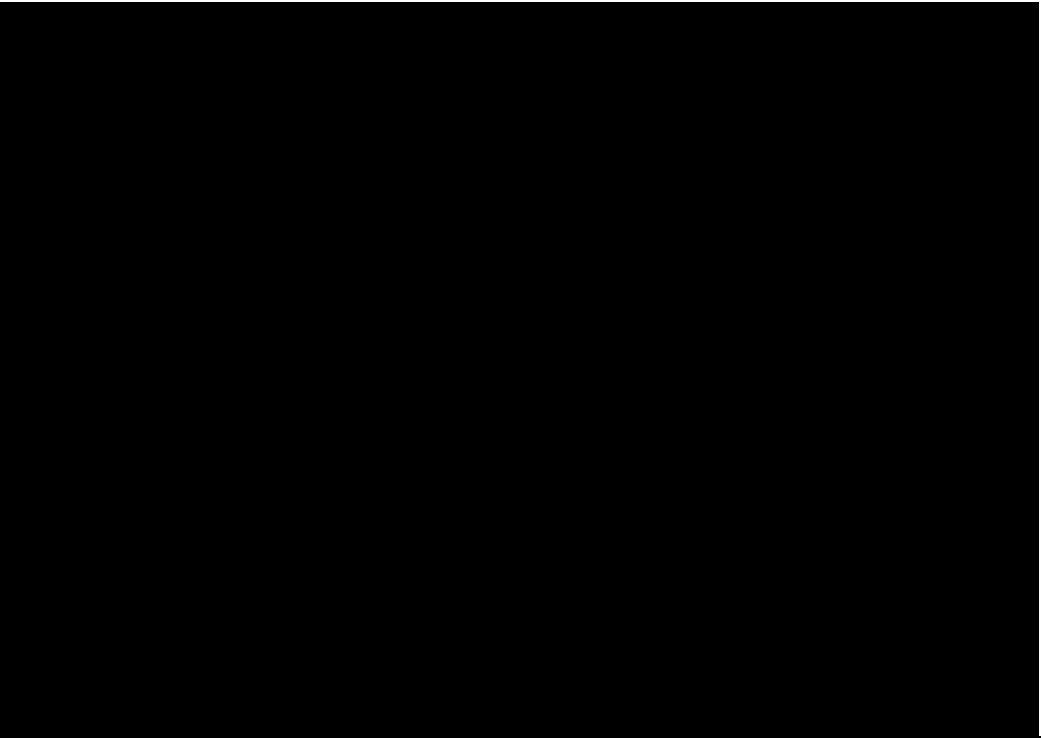
WEALTH

16,700 millionaires to transfer \$571bln in Middle East

Nearly 90% of businesses are family-owned, which, collectively, contribute 50-60% to national GDP

Waheed Abbas, Khaleej Times

July 26, 2019



INTERNATIONAL FINANCE

BANKING AND FINANCEINDUSTRYAWARDSNEWSLETTERMAGA

Large: Saudi & UAE to witness over 105% growth in 10 years

February 6, 2024

A close-up photograph of a hand holding a Saudi Arabian 100 Riyal banknote. The note is partially unfolded, showing its intricate design and colors. The hand is positioned in the foreground, with the background slightly blurred.

In January, Egypt, Ethiopia, Iran, Saudi Arabia, and the UAE joined the original BRICS cohort, which comprised Brazil, Russia, India, China, and South Africa

International Finance Business Desk

2 Min Read

According to Henley & Partners' inaugural 'BRICS Wealth Report', Saudi Arabia is expected to witness a growth of more than 105% in the average wealth per person in the next 10 years, followed by the UAE at 95%.

India is expected to lead the BRICS group with a predicted increase of 110% in wealth per capita by 2033, followed by **China** (85%), Ethiopia (75%), South Africa (60%) and Egypt (55%).