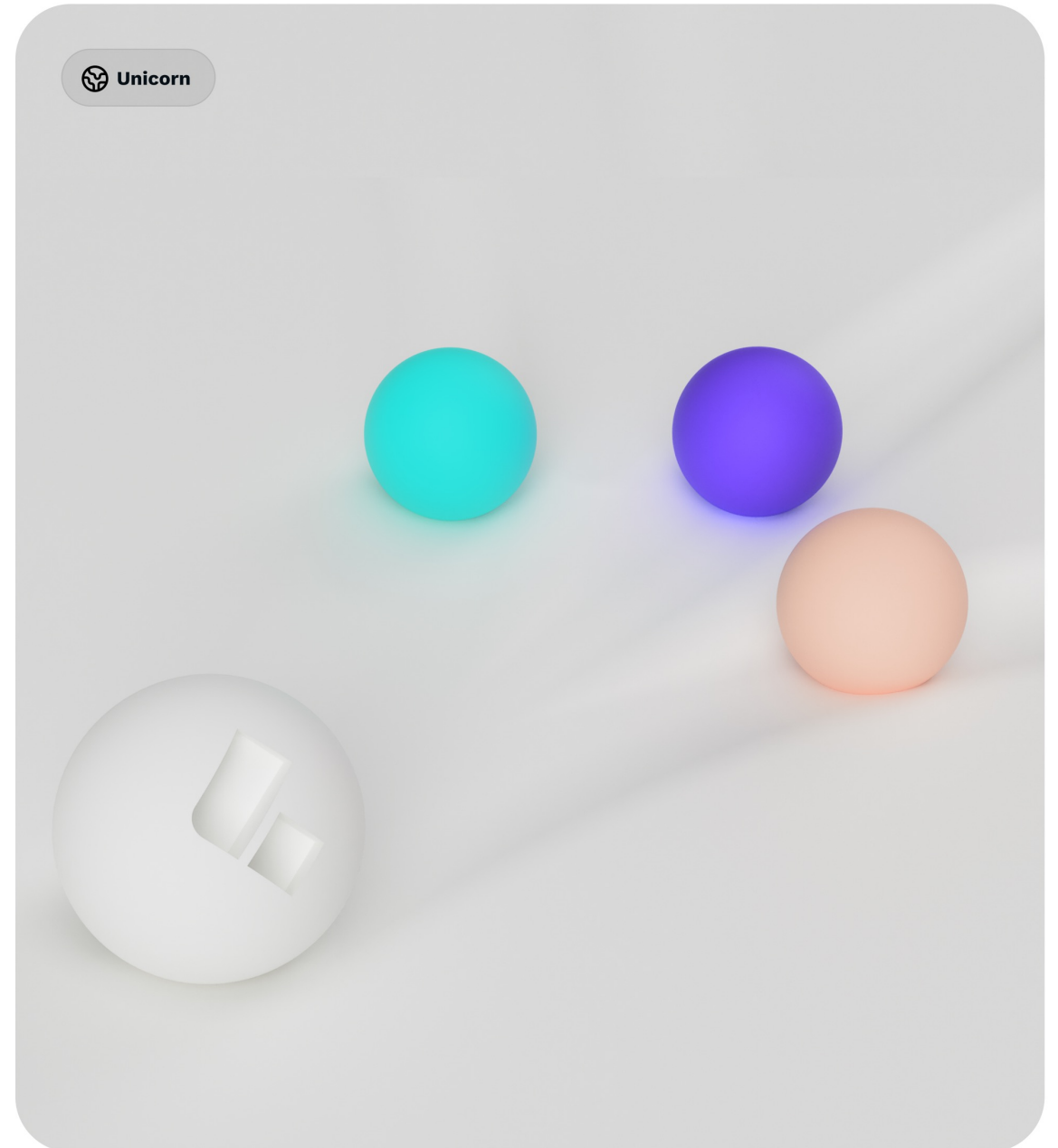


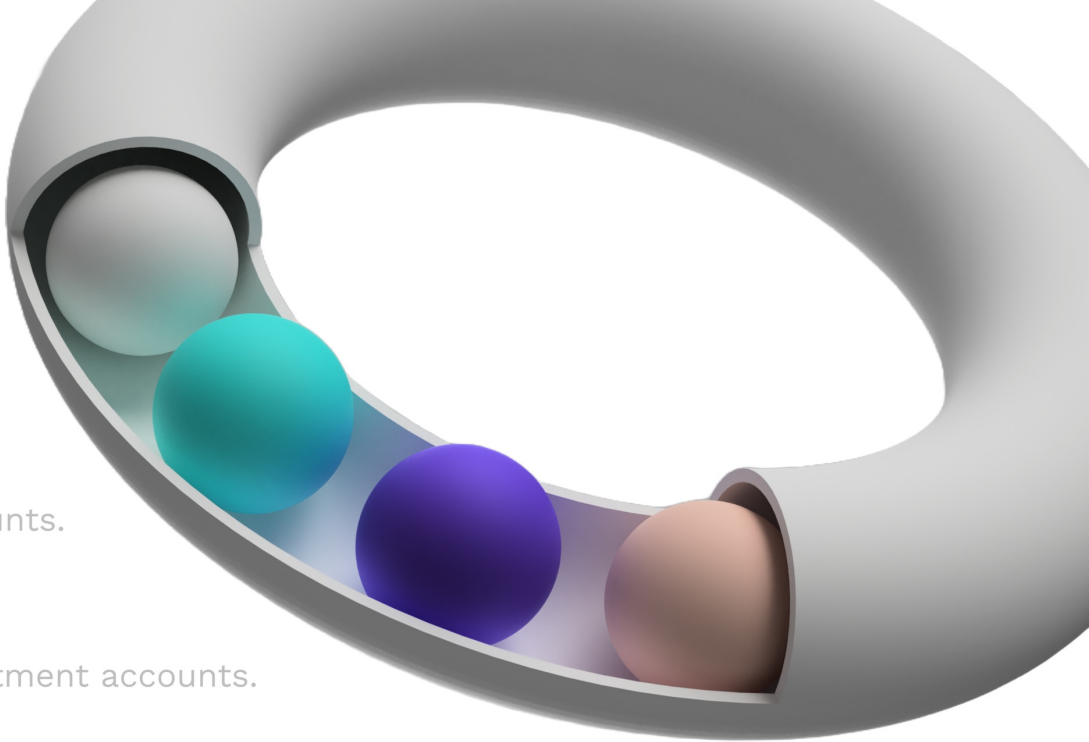


Plan, Save, invest.

Financial well-being, for All.





- 
- Owned Assets.
 - Checking accounts.
 - Savings accounts.
 - Investment accounts.
 - Credit-cards.
 - Loans.
 - Bills.

A greater cause

**All your finances,
from 1 place.**



Licensing: Multiple licensing model, fundi successfully obtained both technical and sandbox to operate within Saudi Arabia, ensuring compliance with regulatory authorities and building user trust for both business models (PFM & Robo-Advisor).



Regulatory



Problem

1 Lack of financial control

Modern-day users struggle to digitally control & monitor their finances, savings, investments, in multiple banks, cards, platforms, etc..

2 Traditional Banking & financial services limitations

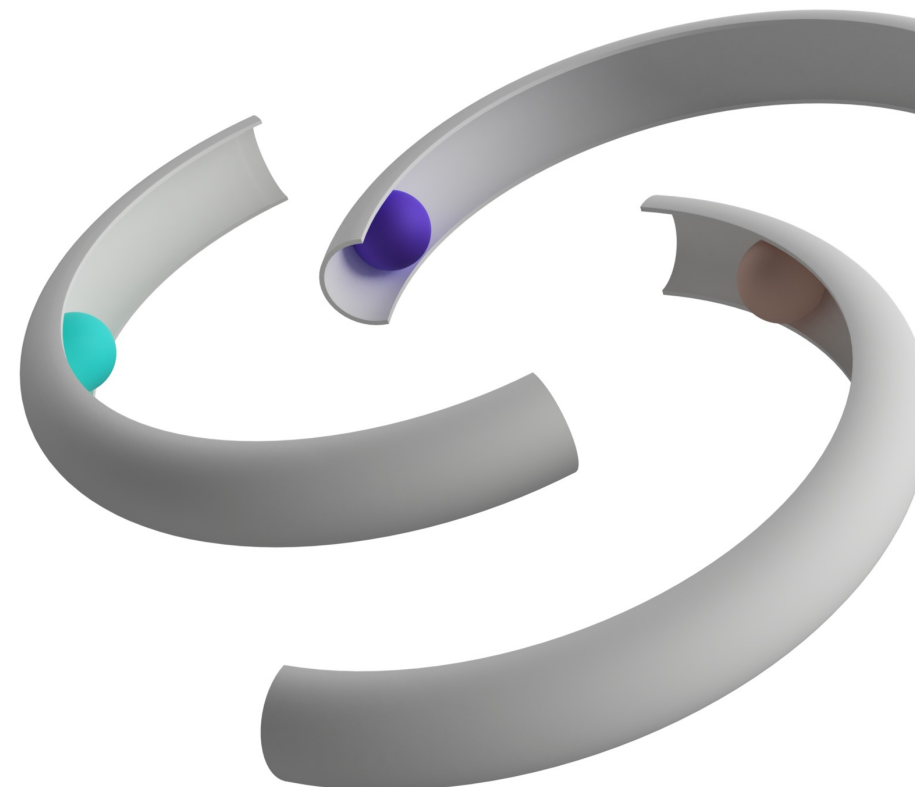
Traditional financial services lack personalized smart inclusive tools to support users in achieving financial goals.

3 Gap in Behavioral Finance

Limited tools available to guide users through personalized, goal-oriented savings journeys that consider individual spending and saving behaviors.

4 Personal Micro-investments challenges

Minimum investment amounts are high, low digitalization levels, long on-boarding process.





Solution

5 Integrated Products & Services

Our Open Banking **PFM** platform empowers individuals to control, plan, save, and invest, offering a smarter, more inclusive approach to Personal Financial Management enabled by infrastructure integration with local banks.



Monitor & control

Monitor & Control product offers centralized account aggregation, real-time payment alerts, and advanced fraud detection for seamless and secure financial oversight powered by KSA open-banking framework.

Plan

This product provides comprehensive income and expense tracking, smart bill management, and insightful metrics like the Financial Behavioral Index (FBI) and Financial Health Index (FHI) to empower users in managing their financial well-being effectively.

Save with Behavioral Finance Platform

Fundi uses behavioral insights and AI-driven analytics to offer users a tailored, goal-oriented financial journey that defines true savings experience.

Invest with Robo-Advisory

Empowers individuals to invest in small, retail-friendly amounts, offering personalized portfolio recommendations and automated management, making investment accessible and tailored for every financial stage.

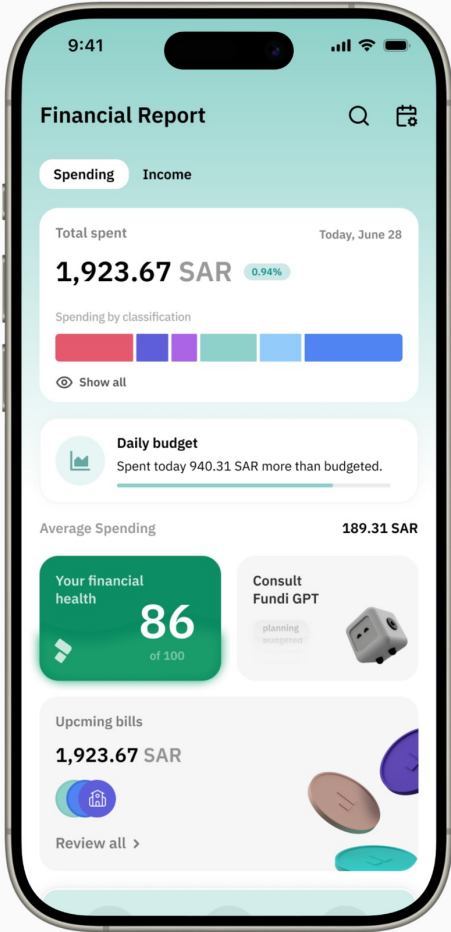
Micro-Loans

Enable individuals to obtain micro-loans instantly. Roadmap product.

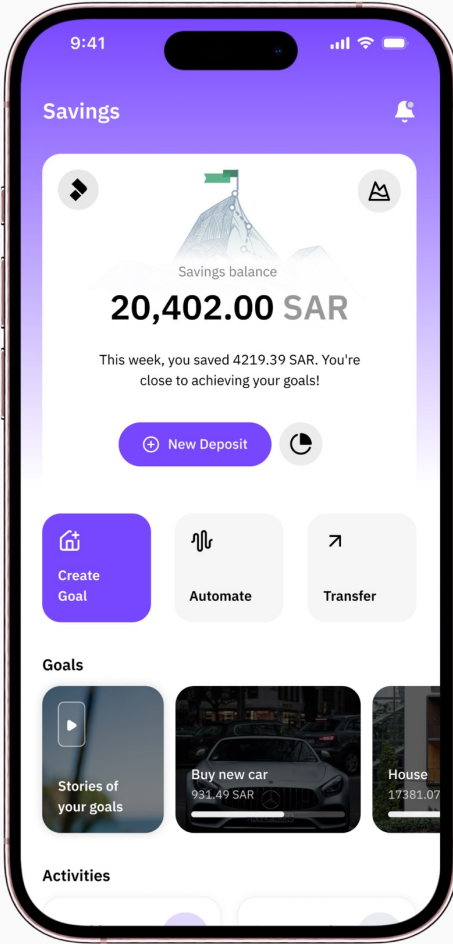
3 Background support systems

- Open Banking API Engine
- Ai/ML Models
- Fundi fintech operations system

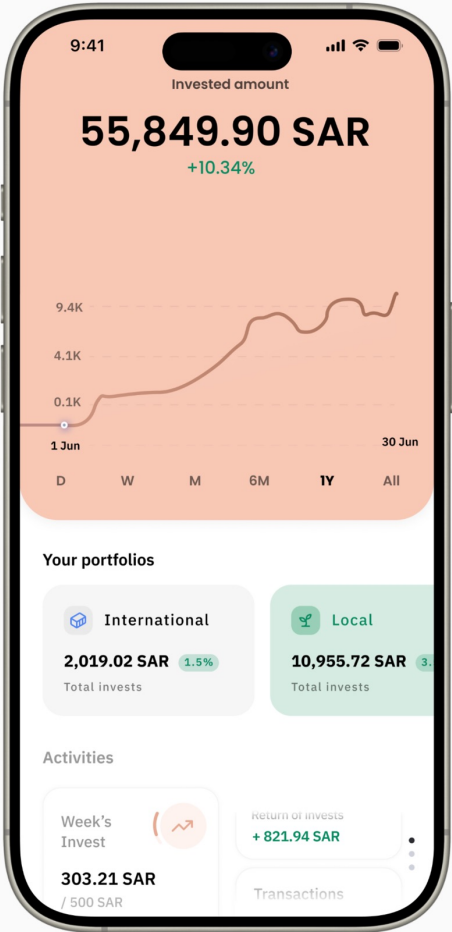
Product Overview



Plan



Save



Invest



Business Model

Value Proposition

Intelligent, user-centric behavioral financial management that’s engaging, accessible, and personalized. Providing real-time Financial health index.

Target Market

Individuals and organizations seeking smarter financial management.

Core Offerings

Open-banking Personal Finance Management (PFM), Robo-Advisory, and Ai financial Tools.

Customer Segments

Young professionals, families, students, and elite individuals in the GCC and MENA regions.

Cost Structure

Technology Infrastructure & development, Human capital, Compliance, Marketing, Partnerships, and operational expenses.

Growth Strategy

Regional expansion, increased product offerings, and deeper market penetration through tailored financial services.

Expansion & Growth

Focus on GCC and MENA expansion, leveraging advanced tech and strategic alliances to scale

Scalability Model

Designed for rapid scale & growth with modular infrastructure & development adaptability for broader financial ecosystems

Revenue Streams

Subscription plans (3 Packages), Money management fee, Rebates from financial institutions, and in-app advisory services.

Key Partnerships

- Local banks, financial institutions (Fund managers), and strategic digital alliances.
- Community Empowerment
- Educating and empowering users with financial literacy to ensure long-term financial well-being.

Technology & Innovation

- Dual-licensed fintech with cutting-edge AI and data-driven insights for financial planning.
- Eco-friendly Operations
- Digital-only model that reduces paper use and supports green initiatives through sustainable partnerships.



Competitive Landscape



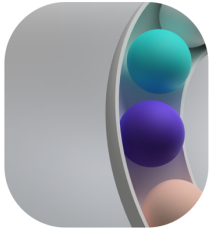
Only 2 Full PFM's operating in the kingdom

Fundi features Vs market

	fundi	دراهم Drahim	lala
Open Banking Accounts Aggregation	✓	✓	✓
Financial Reporting	✓	✓	✓
Investment Operations	✓	✓	✓
Minimum Investment Amount	0.5 SAR	50 SAR	50 SAR
Local Investment Funds	✓	✓	✗
GPT AI Assistance	✓	✓	✗
Advanced Behavioural-based Financial Planning	✓	✗	✗
Monitoring and Alerts	✓	✗	✗
Bill Management	✓	✗	✗
Saving Accounts	✓	✗	✗
Saving Account Locking	✓	✗	✗
Automated Saving	✓	✗	✗
Round-Up	✓	✗	✗
Saving Behaviour Analysis	✓	✗	✗



Market Opportunity



Untapped

personal finance management (PFM)
demand.



1 Trillion + SAR

of untapped savings & investing
commercial potential.



Expansion GCC

within 3-5 years, capturing a growing
market.



Local Demand

market for smarter banking & financial
services by the modern-day youth

Market Green field

Competition Relatively low

Barrier to market Difficult

Market traction High Adaption

Saudi Arabia's Greenfield Open-banking & Open investment sectors encompasses a significant environment for innovation & commercialization.

With high adoption rates of digital finance but limited options for personalized tools, Fundi has a unique position to meet the growing demand in Saudi Arabia and the GCC region.



The Ask

3 Million

USD

750K
USD

Ticket size

4
Tickets

Tickets

Pre-seed
Round

Stage

16%
Equity stake

18.6 Million
USD
Current valuation

Ready for
Go-2-Market
Operational status

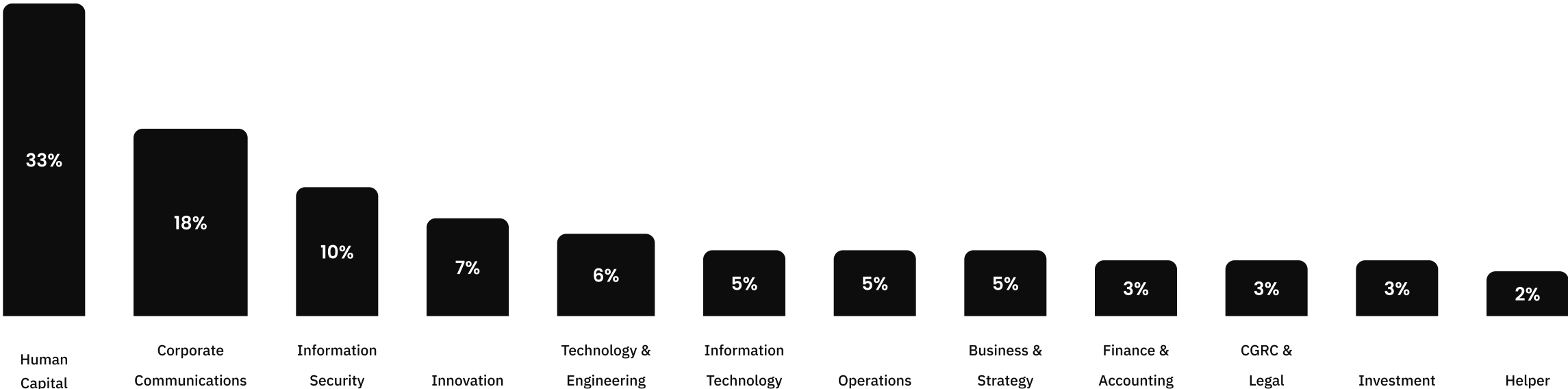


The plan

Round Objectives

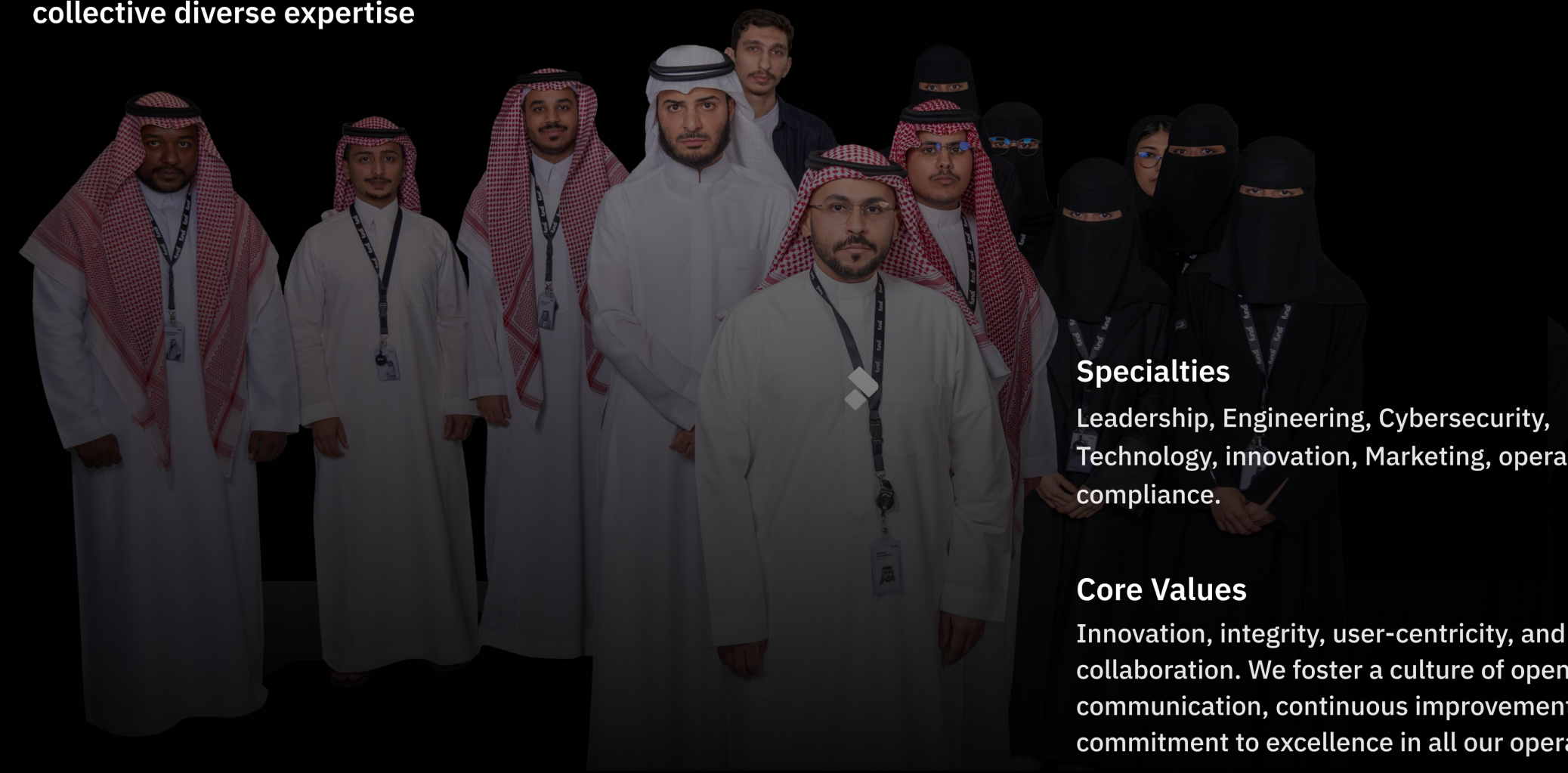


Funding Allocation



Fundi Dream Team.

Leadership with 40+ years of
collective diverse expertise



Specialties

Leadership, Engineering, Cybersecurity,
Technology, innovation, Marketing, operations,
compliance.

Core Values

Innovation, integrity, user-centricity, and
collaboration. We foster a culture of open
communication, continuous improvement, and
commitment to excellence in all our operations.



Join us in our disruption journey,

We kindly welcome your input and would greatly appreciate your contact!

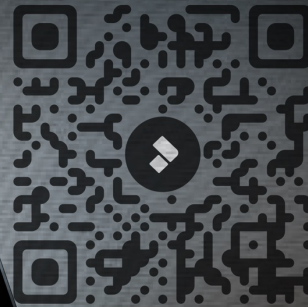
Find us through the following channels

In X

 @fundi_solutions

 @itsFundi

Relations



Thank you.