IMAN

Islamic banking infrastructure

Helping banks & super-apps to launch

interest-free banking products

700m Muslims worldwide are unbanked as banks & fintechs don't cater to their needs

700 mil
of 2 billion

Young & digitally connected

90%
Say that "Faith affects their choice"

71%
Don't use banking products
(credit & deposits)

The share of Halal financial assets worldwide is still only ~1%

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Islamic Banking is an alternative and **ethical** way of banking for **non-Muslims**

IMAN

Our mission is "**To build interest-free society of 1 bn people**"

Our management team has previously built a $1bn digital bank

FOUNDERS

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PM, Founder & CEO
CAPITAL IFG · EY · IFC · mogo

Mark Z, CFA
Founder & CFO
CAPITAL IFG · CROSSBOUNDARY ADVISORY · UNIVERSITY OF St FRANCIS · CFA Institute

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Goldman Sachs · AVANT · Stanford University · Spring

Arjun B.
Capital markets
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AJ Davidson
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Lendable · Citi · MERRILL A BANK OF AMERICA COMPANY · BOSTON UNIVERSITY

Olga Ponkratova
Strategy
GLENCORE · CAPITAL IFG · Harvard Business School

Our strong operations team allows us to provide top-quality customer service

30+ Operations and customer support team in Tashkent

Our strategic partners make our work easier

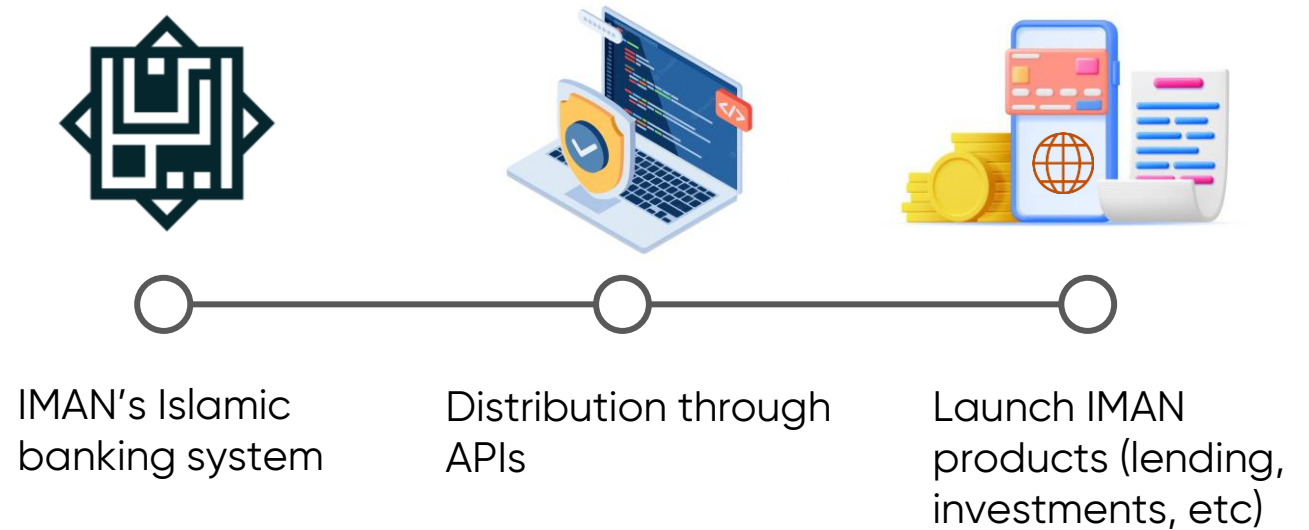| Payments	Credit scoring	Debt collection	Legal	Tax	Ecosystem
Payme	WINGS PARTNERS	IRBIS GROUP	DENTONS / Tethys	pwc	IT PARK

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We are taking IMAN global by enabling traditional banks and super-apps to launch digital Islamic products

Starting phase:
B2C Fintech

INVESTORS   MERCHANTS

SHOPPERS

Core business:
B2B2C through bank partnerships

IMAN's Islamic banking system

Distribution through APIs

Launch IMAN products (lending, investments, etc)

IMAN B2C at a glance

By addressing substantial unmet demand for access to halal finance, we have shown some early success

$8M+
Installment Book
With an average APY of 40%

$10M+
Investment Book
Attracted from 20,000+ retail investors at a <$5 CAC

60,000+
Monthly active users
Including 20,000+ active retail investors and 30,000+ BNPL shoppers

450+
Merchant partners
Onboarded both offline and online offering us attractive discounts (up to 30%) and payment terms (up to 60 days)

<10%
NPLs
lower than Uzbekistan consumer loan industry average due to use of AI/ML technology in risk management

Backed and supported by strategic investors & partners

500 | PRINCE STREET CAPITAL MANAGEMENT | BATTERY ROAD DIGITAL

TESLA capital | IT PARK START local & GO global | UZCARD VENTURES

MyAsiaVC Investing Beyond The First Order | block[0] | LE MERCIER'S CAPITAL SINCE 1980

GEN GLOBAL ENTREPRENEURSHIP NETWORK | seedstars | IPOTEKA BANK

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B2C business model: IMAN makes money from {1} merchants and {2} investors

MERCHANT

INSTALLMENT POOL

INVESTOR

BNPL
fast fashion, sports equipment, etc

~5-20% discount
0% mark-up
1/2/3 months
$50 Av. Ticket

PoS
electronics, furniture, high-value services (education, healthcare)

~1-5% discount
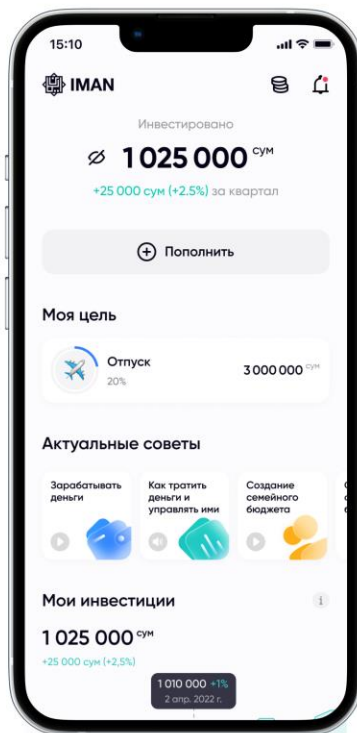~ 40-80% mark-up
3/6/9/12 months
$300 Av. Ticket

{1} DISCOUNT

IMAN gets a 3-30% discount from merchants for financing the shoppers

{2} PROFIT SHARING

IMAN earns 20-50% of net profit per transaction based on Mudaraba profit sharing structure

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IMAN helps banks to enable their customers to invest or borrow according to their beliefs. Interest-free.
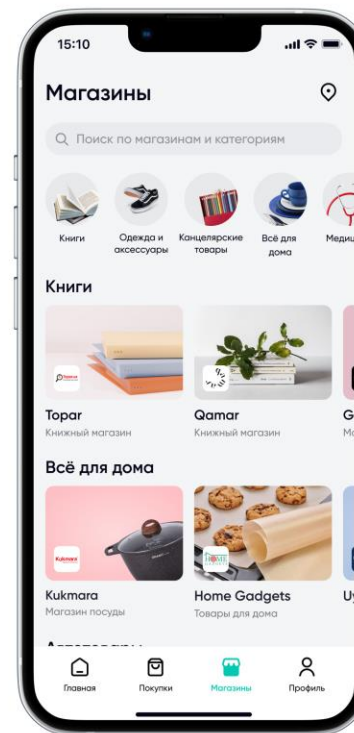

IMAN Invest

Deposit interest-free
in 2 clicks

IMAN Pay

Borrow interest-free
in 2 clicks

Interest-free banking Superapp

The core of our business, credit scoring solution, can be adapted to any market

Our scoring solution is connected to **5 TRADITIONAL DATA BASES** with extensive data on **20m BANK CARDS.** Our Data & AI team is now building **ML-DRIVEN SCORING SYSTEM**

Traditional sources of data

Alternative sources of data

We are able to serve more customers that competitors while maintaining low NPLs

5 — CADASTER
1 — CREDIT BUREAU

DATA BASES

TAX POLICE

2 — TRANSACTION DATA

4

3 — ROAD POLICE

SMS data

Social-media data

Phone data

Telecom data

Location data

Contacts data

AI + ML algos

<10%

EXPECTED NPLs

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IMAN = **Islamic banking enabler** for any bank and super-app

Uzbekistan	Kazakhstan	Pakistan	Indonesia	Globally	Globally
✅	⏳	○	○	○	○
Beeline · IMAN invest	al'saqr · IMAN pay	careem	gojek	standard chartered	HSBC
300k users	10m users	50m users	30m users	10m users	39m users