



Fast + Safe + Convenient

Fintech market is booming in **UAE** & other **GCC Countries!**

Total number of fintech platforms available in
GCC countries

37 Payment

10 E-wallet

13 Digital Banking

All available platforms have strong
emphasis on

Payment

Or

Spend



Have You Ever Come Across a
Company that is Solely
Focused on **Saving Money**?



Introducing

bulliun

Middle East's First
Fractionalized Gold Saving App



"Our vision is to make fractional ownership of physical gold accessible to everyone, promoting financial stability & saving through a user-friendly and transparent platform."



Millions of
migrants in GCC
want to **SAVE**.

What they lack is
a **Simple App**.

bulliun is a digital platform that allows users to save and receive physical gold in an **easy, fast & digital way**. Making fractional buying **possible**.



\ Problem

**buying gold
in markets
is a hassel**

The era of E-commerce makes buyers gradually change their habits to online shopping. During the Covid, everyone is afraid to go to crowded places. Buying physical gold in the traditional way has become more difficult than ever.

**managing
physical
assets**

Self-managing is no longer suitable because of:

- Security risks: Especially when owning large amounts of gold.
- Risk of loss: Gold is damaged during self-preservation

**paying fee
for vault
services**

Many local banks offer gold vault services. It comes with a fee and sometimes this fee is higher than the growth of that gold value.

\ Opportunities

From the existing problems in the market and the difficulties that Personas encountered in the process of achieving their goals, **we find them as opportunities to build and develop **bulliun**.**

01

Spearheading fractional gold saving in GCC

02

Converting cash saving into Gold

03

Addressing 4.5m potential users

\ Personas – Goal-based is Gold-based



Rowena G.
36 y/o.
AED 4,000
+ tips

Rowena is a single mother and has a 6 y/o back home. She wants to save for his education and health.



Dilawar K.
47 y/o.
AED 5,000
+ tips

Dilawar has 3 school / college going children back home. Wants to save for their higher education.



Suresh B.
30 y/o.
AED 6,500

Suresh is married, wants to save for his new-born daughter. Can save 1,000 dirhams monthly.



Hassan S.
28 y/o.
AED 15,000

Hassan is a Sales Manager in IT. Lives on his own and wants to save for his marriage and travels.



Zeina A.
40 y/o.
AED 35,000+

Zeina is a mother of 2 and a highly paid social media consultant. She wants to save for her girls for their education.

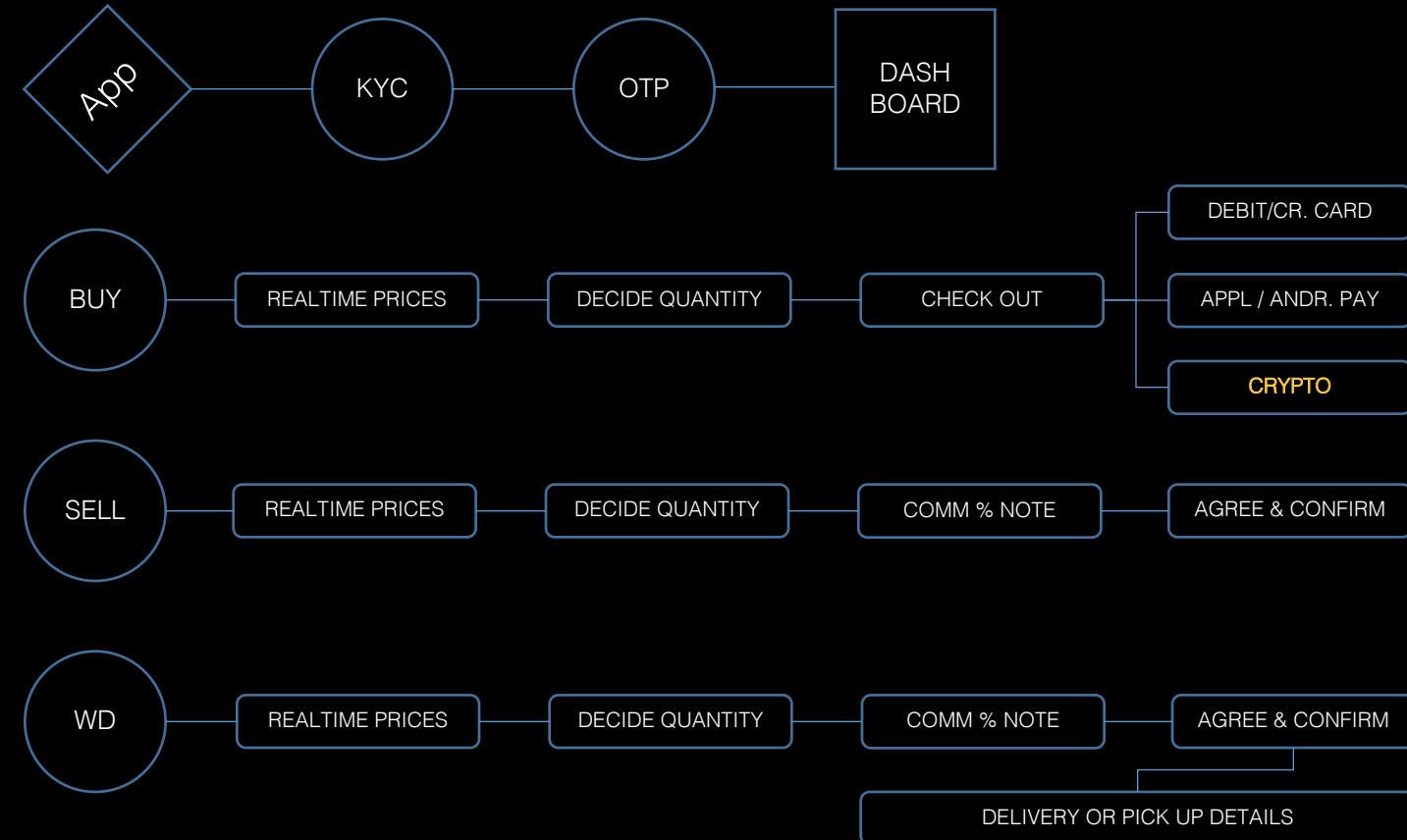
\ Focused Communities



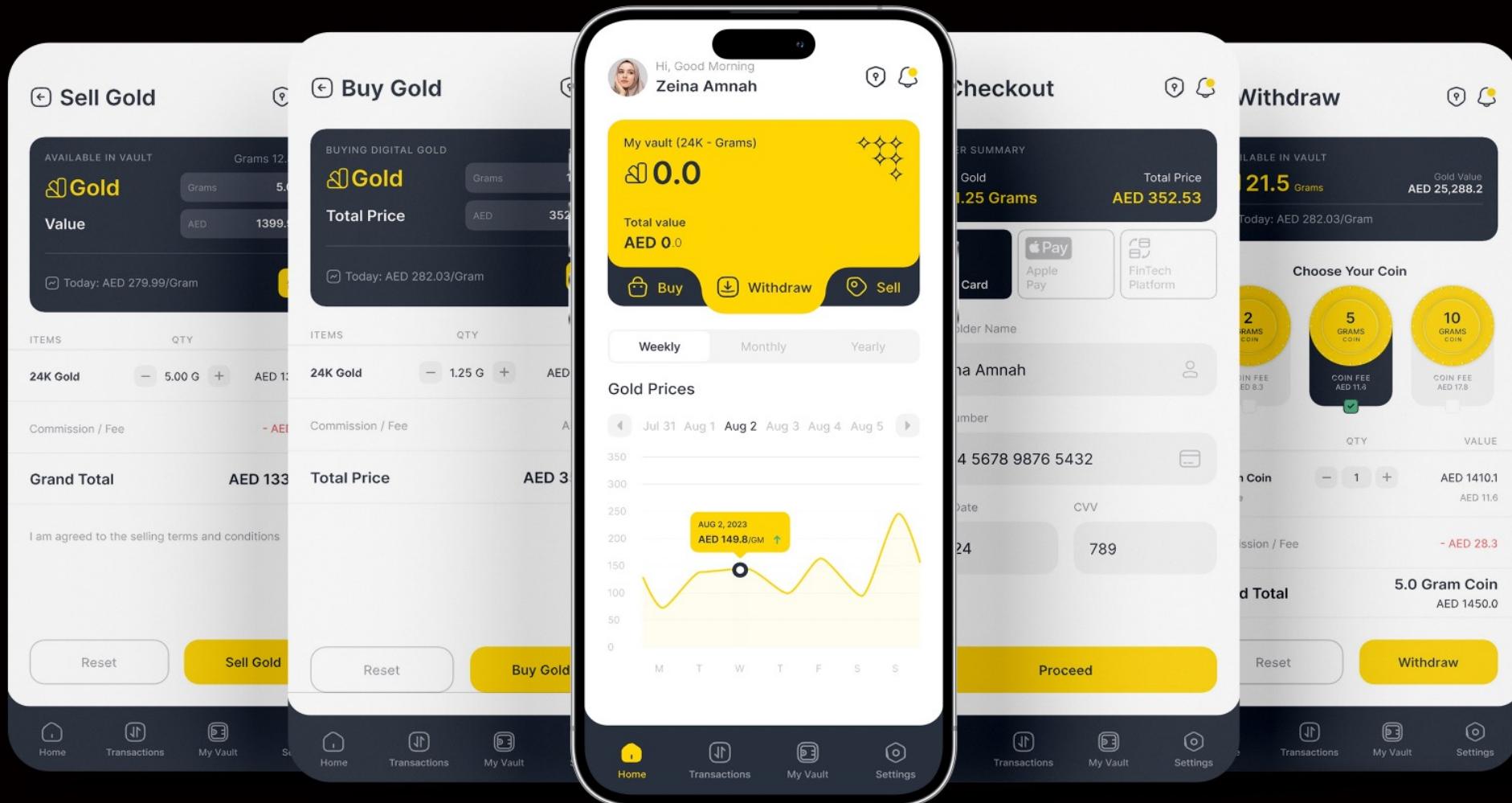
- ▶ Indians **2.77** million
- ▶ Pakistanis **1.28** million
- ▶ Filipinos **0.56** million

4.61m

\ MVP Flow – Simple and Frictionless



\ MVP Screens



\ Post MVP Roadmap – B2B



Partnering Fintechs

Already in discussion with payroll cards & other Prepaid programs



Banks

- + Loyalty Conversion
- + Gold Saving Accounts



Exch. Houses / NBFIs

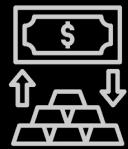
Direct access to their customer base in their own app



Large Corporates

End of Service benefits to be converted in Gold savings

\ Post MVP Roadmap – B2C



Pay by Gold

POS Payments with Bulliun Card. Realtime conversion to fiat



P2P Gold Transfer

Convenient wallet to wallet Gold transfers



Bulliun xBorders

Buy here, withdraw there.
Crossborder Gold Savings



Loyalty to Gold

Convert loyalty points into Gold e.g. Skywards etc

\ Expansion - GCC

66 Million

Adult Population in GCC Countries

28 million citizens

38 million expats

Phase 2 – Expansion



Oman



Bahrain



Qatar



Kuwait

Launch Pad



UAE

Second Launch



KSA

\ GTM Strategy

Social Media

Influencer Marketing

Content Marketing

Press Releases

Social Events

Mainstream Media

Print / OOH

Radio and TV

Member Referrals

Integration & Connectivity

API Connectivity
(to various apps)

B2B Platform
(for retail / loyalty partners)

CSR Marketing

Heart of Gold™

\ Market Stats (Dubai Only)

Dubai's Gold Retail

2016	\$2.07b
2017	\$2.45b
2018	\$2.26b
2019	\$2.04b
2020	\$1.68b

Source: Dubai Gold & Jewelry Group (DGJG)

Dubai's Gold Import

2016	532.4 tons
2017	648.2 tons
2018	599.5 tons
2019	494.4 tons
2020	454.6 tons

Source: Dubai Multi Commodities Centre (DMCC)

“
Dubai Gold Souk attracts over 10 million visitors each year.

”

\ E-Commerce in UAE

UAE e-commerce market to reach
\$9.2bn by 2026

Mobile devices were used for most e-commerce transactions last year as smartphones and tablets were used in the retail market to drive **\$2.6bn** in sales, accounting for **44%** of the total e-commerce market value.

Mobile retail sales are expected to record a compound annual growth rate of **15.6%** over the **2022-2026** period to reach **\$4.6 billion**

\ Bulliun 5 Years Business Plan

Assumptions

	Year 1	Year 2	Year 3	Year 4	Year 5
Customers	24,535	131,268	369,211	742,924	1,494,907
Revenue from Buying	675,990	6,873,560	24,206,843	55,459,169	111,594,479
Revenue from Selling	29,335	345,925	932,535	1,634,535	2,978,205
Revenue from Withdrawl	14,668	172,963	466,268	817,268	1,489,103
Gross Revenue	719,993	7,392,448	25,605,645	57,910,971	116,061,786
HR Cost	646,667	1,080,000	1,500,000	2,500,000	4,000,000
Marketing Expense	368,025	1,600,995	3,569,145	3,737,130	7,519,830
Office Expenses	380,000	565,000	1,080,000	1,335,000	1,537,500
Legal & Professional Charges	50,000	35,000	35,000	35,000	35,000
IT Expenses	300,000	200,000	400,000	400,000	500,000
Payment Gate way	193,140	1,963,874	6,916,241	15,845,477	31,884,137
Vault Charges	280,000	1,085,000	1,925,000	2,765,000	3,605,000
Operational Expenses	2,217,832	6,529,869	15,425,386	26,617,607	49,081,467
Profit & Loss	(1,497,839)	862,579	10,180,260	31,293,365	66,980,320

All values in AED

- Starting from 24,535 customers in Y-1 20% higher than average case and company planning to reach 1,494,907 transacting customers in 5 Years.
- Per buying service fee is 7%, Selling fee 4%, withdrawal fee is 1%.
- Breakeven in Year 2 of operations.
- Average Ticket size AED. 120
- 114 Gold Bar for 5 years of Operations

\ Timelines



\ Founding Team



Ather Rizvi

20 years in Cards & Payment industry

Associated with global tech giants like NCR, IDEMIA and Euronet



Meharyab Niazi

20+ years in Fintech focused partnerships

Founding member of C3 and YAP. Ex-CEO YAP Pakistan. BoD YAP.



Faraz Amjad

20 years in Payments Technology and Venture Building

Principal Consultant for VentureDive, Thames, Co-Founder HypeFin

\ Formation & Licensing



DMCC: Dubai Multi Commodities Center

SIRA: Security Industry Regulatory Auth.

Dubai Economy: For Retail / PSP

\ Formation & Licensing





شهادة حجز اسم تجاري مبدئي
Initial Trade Name Reservation Certificate

Trade Name Details / الاسم التجاري	
Trade Name No.	3135470
Trade Name	BULLIUN GOLD TRADING L.L.C
Phone Nr.	971-56-7692693
Expiry Date	13/04/2024
Receipt No	15274469
Cancellation Date	
Issuing Authority	Department of Economy & Tourism
Remarks	ملحوظات

الاسم التجاري العربي: بولين لتجارة الذهب ش.م.م.

رقم الاسم التجاري: 3135470

اسم المالك: سيد امیر - رقم الهاتف: 78419793508614

تاريخ الإصدار: 13/10/2023

رقم الإصبع: 2023/10/13

تاريخ الإيصال: 620

المبلغ المدفوع: دارة الاقتصاد والسياحة

جهة الإصدار: دارة الاقتصاد والسياحة

ملاحظات:

Trade Name Characteristics
نوع الاسم التجاري: كلامات أجنبية
Foreign words:

Description of tradename's business activites
وصف النشاط التجاري لهذا الاسم التجاري: تجارة المجوهرات
Business trading:

Signature
Handling Officer: JAMAL MOHAMAD SHARIF ALJASMI
التاريخ
Print Date: 13/10/2023 12:00
الموقـع
الموقـع المستـمـتـم
Tarihe Al-Tibya

Note : Department has the right to request a change of the trade name under certain circumstances (e.g. if the trade name is similar to other trade name). The trade name will become void after the expiry date.
ملاحظة: للدائرة الحق في طلب تغيير الاسم التجاري في حالة وجود اسم مشابه، سوف يلغى الاسم تمامًا عند انتهاء تاريخ المخطّط.

وحيطة: كثورة مسخنة وصادرة دون تردد من دائرة الاقتصاد والسياحة في دبي. لمراجعة سمعة البيانات الرابطة في الخصبة برجي سرير الاستدراة البريمية
this is a certified e-document issued without signature by the department of Economy and Tourism. Kindly Scan the QR Code to Verify the certificate

وصل استفسار الموافقة الأولية
Initial Approval Enquiry Receipt

تفاصيل الموافقة المبدئية / Initial Approval Details				
Transaction No.	27948833			
License Type	Commercial			
Legal Type	Limited Liability Company(LLC)			
Enquiry Date	13/10/2023			
Remarks	ملاحظات			
Role	الصلة	الجنسية / Nationality	Sr. No./ رقم الشخص	Name / الاسم
شريك	Partner	باكستان	1202821	سید امیر حسن رضوی مسید امیر حسن رضوی
مدير	Manager	Pakistan	1202821	سید امیر حسن رضوی مسید امیر حسن رضوی
شريك	Partner	باكستان	1414244	مهربان نیازی محمد یاسین نیازی
مدير	Manager	Pakistan	1414244	مهربان نیازی محمد یاسین نیازی

License Activities /
Name of Activity / رقم / Activity Code No. / رقم /
 تجارة المجوهرات والمسموعات من الذهب والفضة 4773201
 Jewellery Trading
 تجارة الماس واللؤلؤ والأحجار الكريمة 4773202
 Diamonds, Pearls, & Precious Stones Trading
 تجارة الذهب والمعادن النبيلة غير المشغولة 4752060
 Non-Manufactured Precious Metal Trading

المستندات المطلوبة / Required Documents /

ITPOST
Printed on: 14/11/2023 13:30
تم الطباعة في

Trade name has reserved, and initial approvals are done.

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