

A background image showing a man with glasses and a plaid shirt smiling while looking at a smartphone. A young boy is also smiling and looking at the phone. The image is overlaid with a semi-transparent dark grey filter. On the left side, there are several overlapping yellow and orange circular shapes. The word 'copal' is centered in the middle of the image in a white and yellow font.

copal

*The Friends & Family
Money App*

OUR MISSION

*To help raise a new financially smart
African generation*

Market Problem

Most parents are facing these challenges on daily basis



*20M+ Kids under the age of 16 with
no Banking Solutions or cards in EGYPT*

Idea Validation

Success cases all around the world



gohenry

- 1.2m UK Customers
- Launching in USA

GREENLIGHT

- \$2.4bn Valuation
- 1m Families registered

step

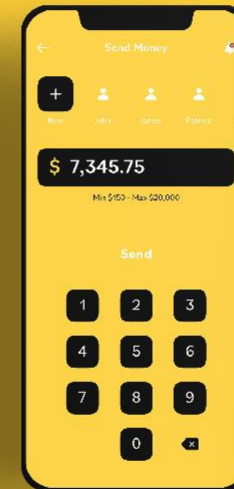
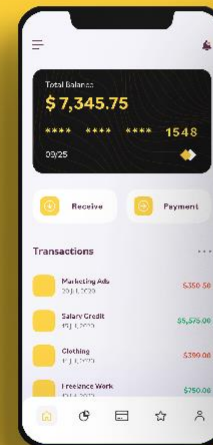
- 2m customers in year 1

Copal Solution

Pre-paid cards Linked with mobile Application for all Family members

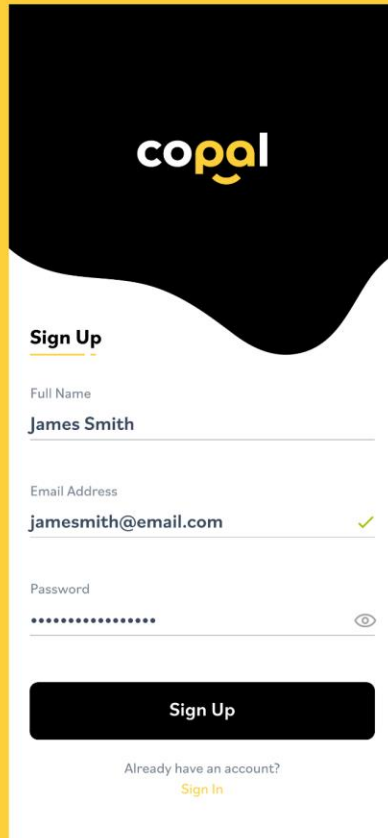


+



How it works

Parent to apply



The sign-up screen features the Copal logo at the top. Below it, the 'Sign Up' title is underlined. The form includes fields for 'Full Name' (filled with 'James Smith'), 'Email Address' (filled with 'jamesmith@email.com' and a green checkmark), and 'Password' (masked with dots and an eye icon). A black 'Sign Up' button is at the bottom, with a link to 'Sign In' for existing users.

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Sign Up

Full Name
James Smith

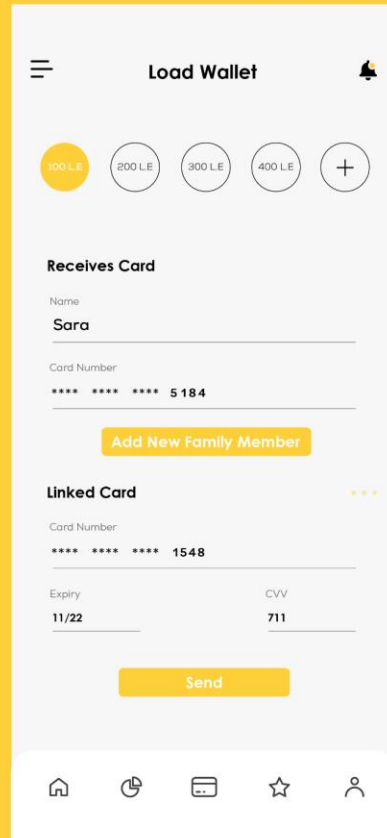
Email Address
jamesmith@email.com ✓

Password
••••••••••

Sign Up

Already have an account?
[Sign In](#)

Parent to create Family Account and load cards



The 'Load Wallet' screen shows a menu of wallet amounts (100 LE, 200 LE, 300 LE, 400 LE, and a plus icon). Below is the 'Receives Card' section for 'Sara' with a card number '**** * 5184' and an 'Add New Family Member' button. The 'Linked Card' section shows a card number '**** * 1548', expiry '11/22', and CVV '711', with a 'Send' button.

Load Wallet

100 LE 200 LE 300 LE 400 LE +

Receives Card

Name
Sara

Card Number
**** * 5184

Add New Family Member

Linked Card

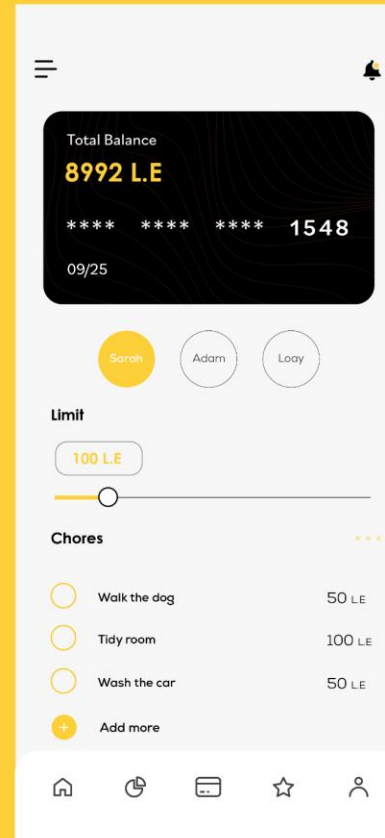
Card Number
**** * 1548

Expiry
11/22

CVV
711

Send

Parent to set spending limits & Chores



This screen displays the 'Total Balance' as '8992 L.E.' and a card number '**** * 1548'. It features a 'Limit' slider set to '100 L.E.' and a 'Chores' list with items like 'Walk the dog' (50 L.E.), 'Tidy room' (100 L.E.), and 'Wash the car' (50 L.E.), plus an 'Add more' option.

Total Balance
8992 L.E.

**** * 1548

09/25

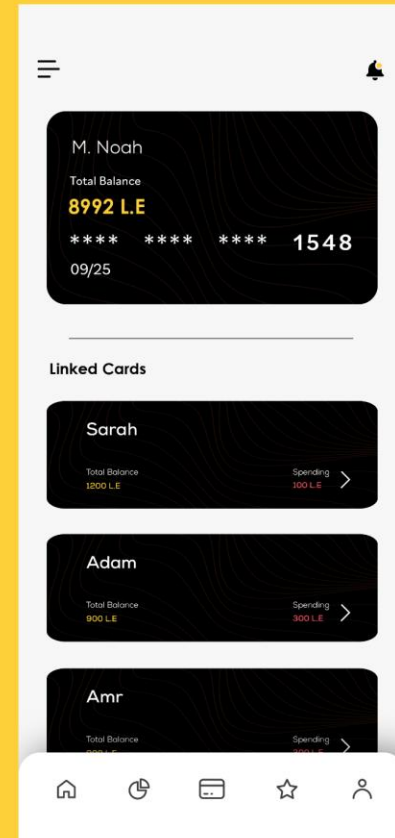
Sarah Adam Loay

Limit
100 L.E.

Chores

- Walk the dog 50 L.E.
- Tidy room 100 L.E.
- Wash the car 50 L.E.
- + Add more

Parent's View



The 'Parent's View' screen shows the profile for 'M. Noah' with a total balance of '8992 L.E.' and card number '**** * 1548'. Below is a 'Linked Cards' section listing 'Sarah' (1200 L.E. total, 100 L.E. spending), 'Adam' (900 L.E. total, 300 L.E. spending), and 'Amr'.

M. Noah

Total Balance
8992 L.E.

**** * 1548

09/25

Linked Cards

Sarah

Total Balance 1200 L.E. Spending 100 L.E.

Adam

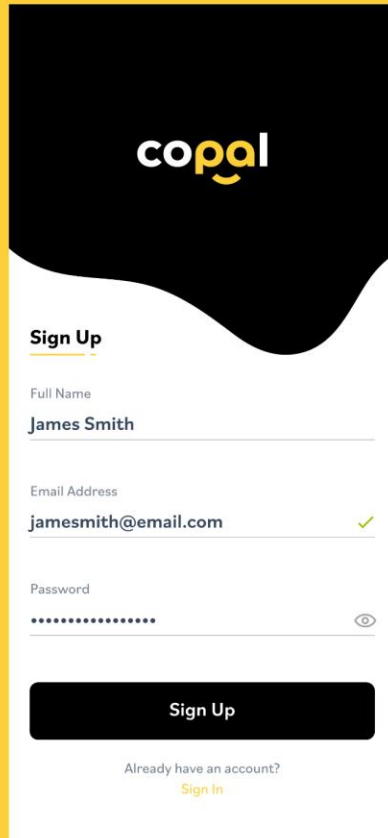
Total Balance 900 L.E. Spending 300 L.E.

Amr

Total Balance 0 L.E. Spending 0 L.E.

How it works

Junior notified and
creates account



The screen shows the Copal logo at the top. Below it is a 'Sign Up' section with fields for 'Full Name' (James Smith), 'Email Address' (jamesmith@email.com), and 'Password'. A 'Sign Up' button is at the bottom. A link 'Already have an account? Sign In' is at the very bottom.

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Sign Up

Full Name
James Smith

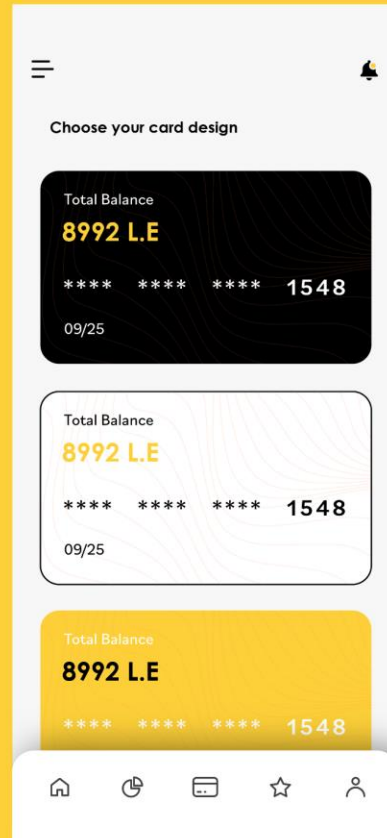
Email Address
jamesmith@email.com

Password
.....

Sign Up

Already have an account?
[Sign In](#)

Junior to select
card design



The screen shows three card design options. Each card displays 'Total Balance 8992 L.E', a masked card number '**** * 1548', and the date '09/25'. The bottom navigation bar is visible.

Choose your card design

Total Balance
8992 L.E

**** * 1548

09/25

Total Balance
8992 L.E

**** * 1548

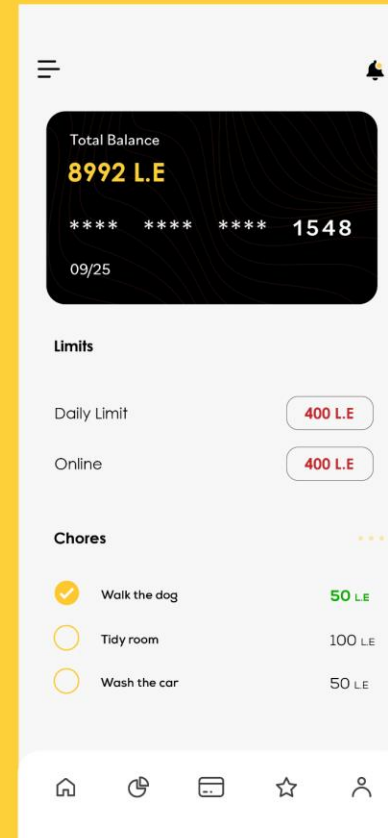
09/25

Total Balance
8992 L.E

**** * 1548

09/25

Junior to view Limits
and chores



The screen shows 'Limits' and 'Chores' sections. Limits include 'Daily Limit' and 'Online' both set to '400 L.E'. Chores include 'Walk the dog' (50 L.E), 'Tidy room' (100 L.E), and 'Wash the car' (50 L.E). The bottom navigation bar is visible.

Total Balance
8992 L.E

**** * 1548

09/25

Limits

Daily Limit **400 L.E**

Online **400 L.E**

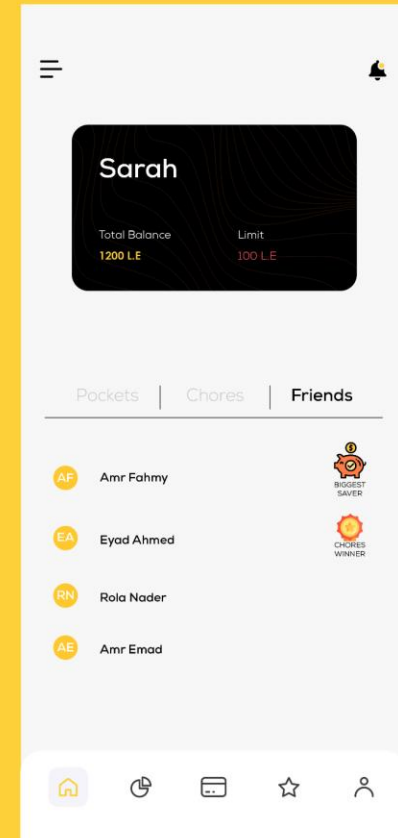
Chores

Walk the dog **50 L.E**

Tidy room 100 L.E

Wash the car 50 L.E

Interaction with Friends
and Family



The screen shows a 'Friends' section with a list of friends: Amr Fahmy, Eyad Ahmed, Rola Nader, and Amr Emad. Each friend has a profile picture and a status icon. The bottom navigation bar is visible.

Sarah

Total Balance **1200 L.E**

Limit **100 L.E**

Pockets | Chores | Friends

Amr Fahmy **BIGGEST SAVER**

Eyad Ahmed **CHORES WINNER**

Rola Nader

Amr Emad

App features & Benefits



Family Lifestyle Banking

Individual & Family Accounts

Personalized Card designs

Dynamic card controls on Transactions

Spending Analysis & Categorization



Educational

Gamification Features

Round-ups from saving

Chores & Savings Incentives

Charity Contribution



Safe & Secure

Parental Control over Junior ACCs

PCI Certified

CBE Licensed

Powered by Local Bank

Market Size & Target Segment

Targeting Egypt's AB families



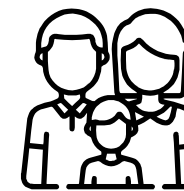
20M+

Under the age of 16 Yrs old
(Currently unbanked)



10M+

Young Families



1.5M+

AB target segment



Total Yearly Trx \$4bn+

Based on avg spending of EGP 500/month
per family

Total Yearly GDV \$8bn+

Based on avg saving of EGP 1000/month
per family

Business Model

Interchange Fees

(1.2%-1.8%) /Trx



Corridor Rate

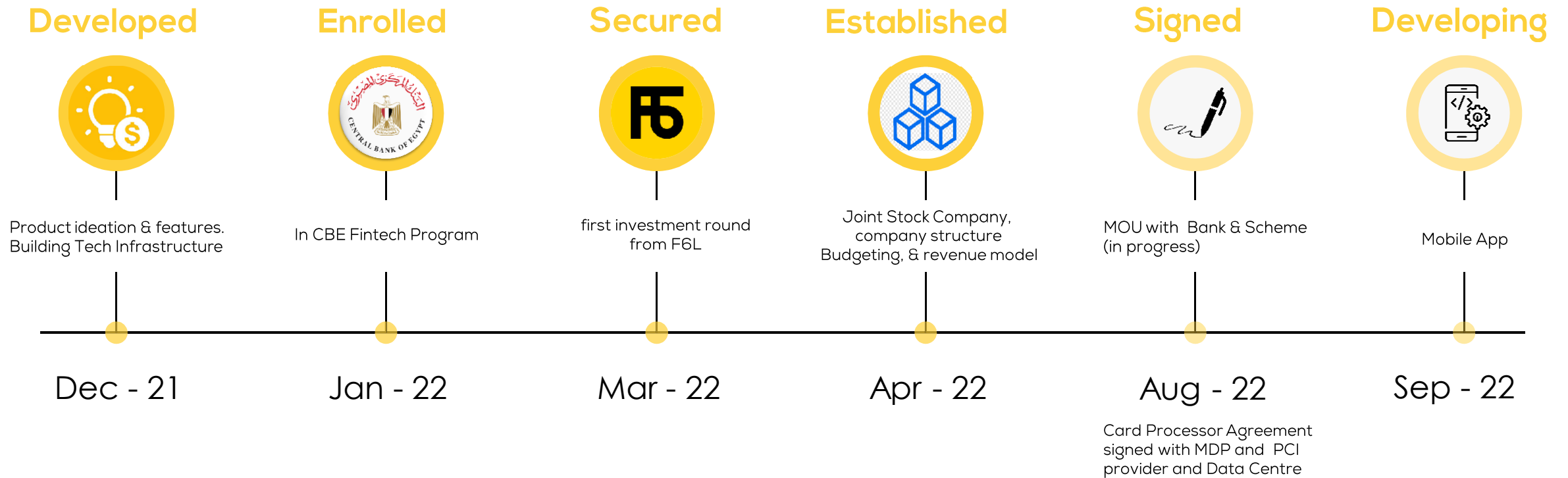
(8.25%)/annum



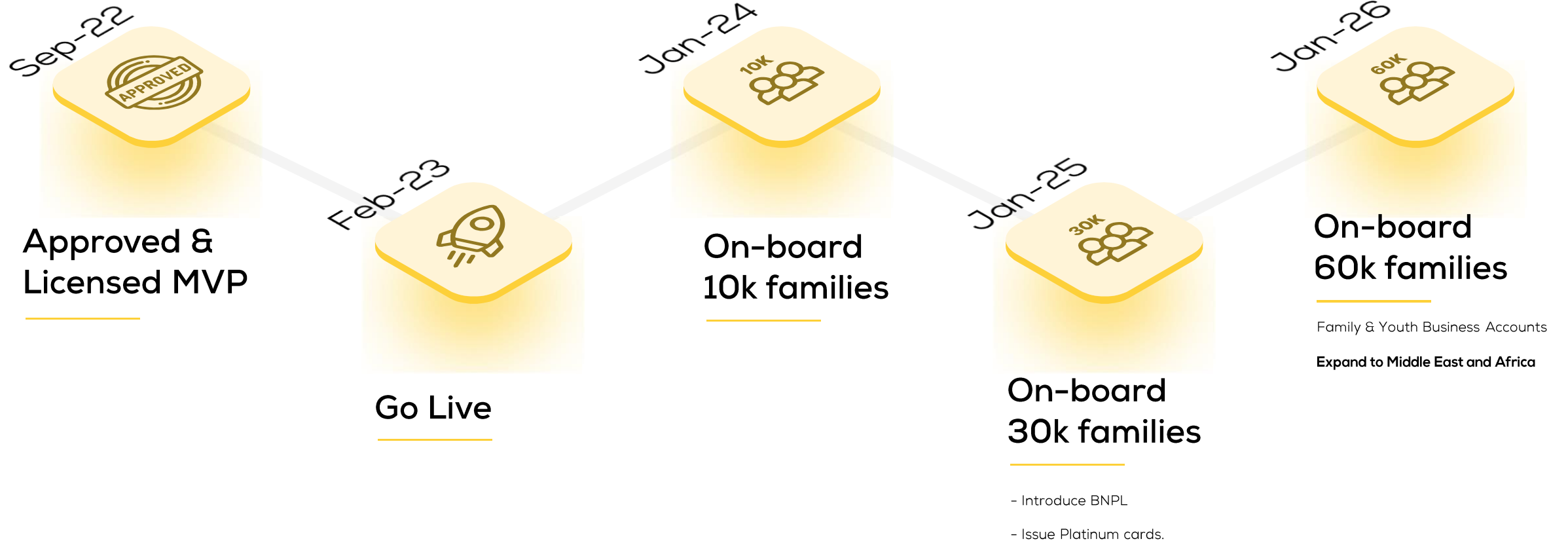
Partnerships



Traction



Roadmap



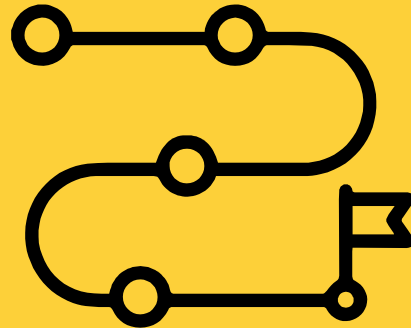
THE ASK

\$900,000

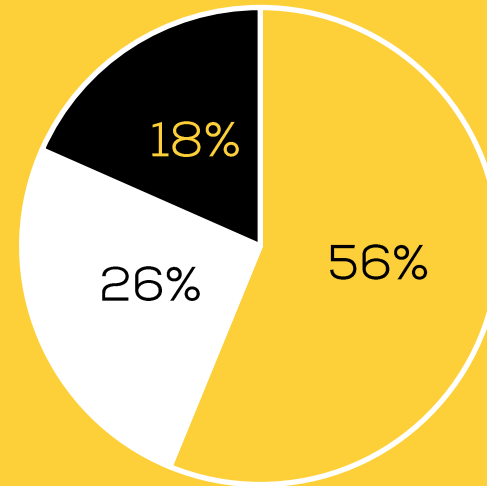
We are looking for \$900k to launch our app, hire talent, launch a powerful marketing campaign to onboard 10,000 Families



SAFE NOTE



12 Months Runway



- Operating Expenses
- Sales & Marketing
- Software & Tech

The Founders



Ahmed Refaat
Co - founder & CEO

Co-founder & CTO of Odqa UK. Raised £2m

Co-inventor of 2 Solar technologies with the University of Oxford.

MBA from Said Business School, University of Oxford.



Mohamed Hassan
Co - founder & CMO

16+ years Dynamic marketing strategist

Experienced Marketing Director & Consultant for Multinational Telco companies in MENA region



Akram Abdou
Co - founder & CTO

Co-founder & President of Presence, Inc. [Acquired 2017]

3+ years of Silicon Valley experience with a focus on decentralized networks

Double major in Computer Science and Business Management from James Madison University



Advisors and Consultants



Dina Said

Strategy Advisor
v-CISO

<https://www.linkedin.com/in/dina-said-el-ghoneimi-a124b33/>



Sami Kamel

Strategy Advisor

- [linkedin.com/in/sami-kamel-2625674](https://www.linkedin.com/in/sami-kamel-2625674)





The Friends & Family Money App

www.co-pal.com

Ahmed Refaat

a.refaat@co-pal.com

Mohamed Hassan

m.hassan@co-pal.com

Akram Abdou

a.abdou@co-pal.com