

FIN លុយ

TO MAKE FINANCIAL ACCESS
TRANSPARENT AND FAIR
FOR EVERYONE IN CAMBODIA

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PROBLEM STATEMENT

Cambodia's Financial Market is Fragmented and Opaque

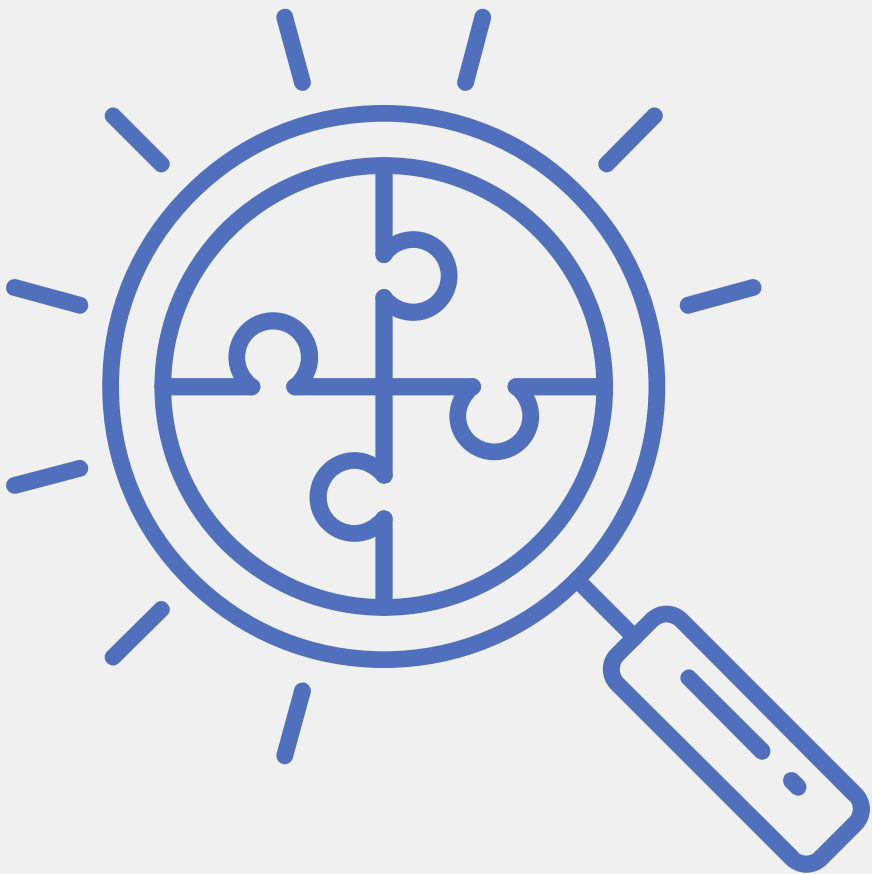
THE REALITY

01

Only 28% of Cambodians are financially literate

02

Over 150+ Financial institutions yet no unified platform



03

65% are dissatisfied with product clarity

04

Institutions **spend heavily to acquire customers**, but lead quality is inconsistent

This is exactly the gap FinLuy is already solving with our live MVP and onboarding pipeline.

SOLUTION: FINLUY

Cambodia's First AI-Powered Financial Marketplace

01

Compare Easily – Loans, deposits, cards, and insurance side by side

02

Learn Confidently – Financial literacy tools in Khmer & English.

03

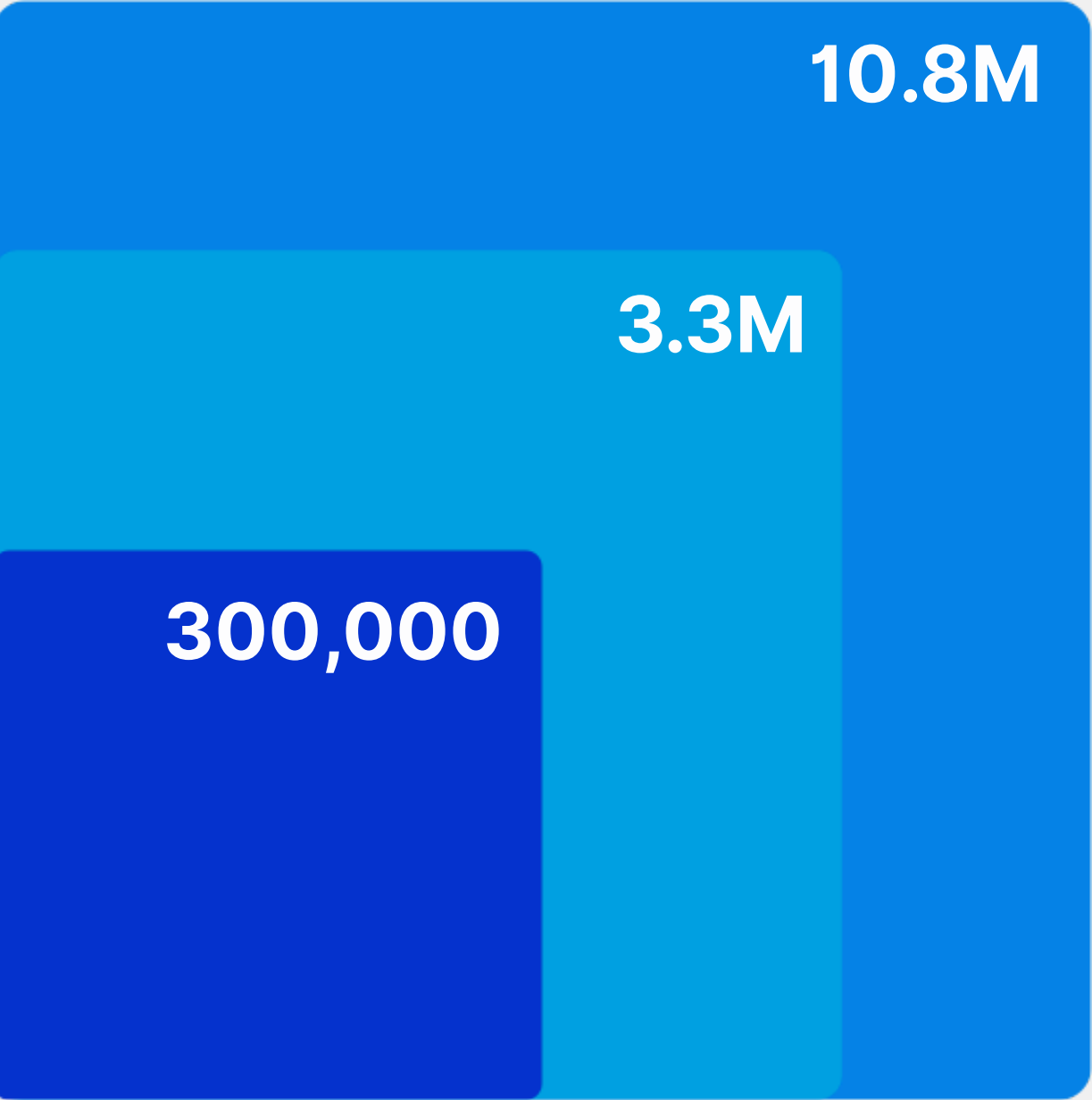
AI Match – Personalized recommendations based on user needs.

04

Apply Seamlessly – End-to-end digital journey from search to approval.

MARKET OPPORTUNITY

MARKET OPPORTUNITY (Cambodia)



TAM:

10.8M total online Cambodians

SAM:

3.3M urban adults actively seeking financial products

SOM (Year 1 target):

300,000 users

We're starting with high-intent urban users and scaling through embedded partnerships.

WHY US? WHY NOW?

The Right Team at the Right Time



100+ years Experience

100+ years combined experience in banking, fintech, and AI



Cambodia is Already digital-first

mobile + internet usage is mainstream, payments are growing fast



National direction is clear

financial literacy + responsible digital finance are priorities



150+ Institutions

150+ institutions exist, but there is still no unified marketplace



Timing Advantage

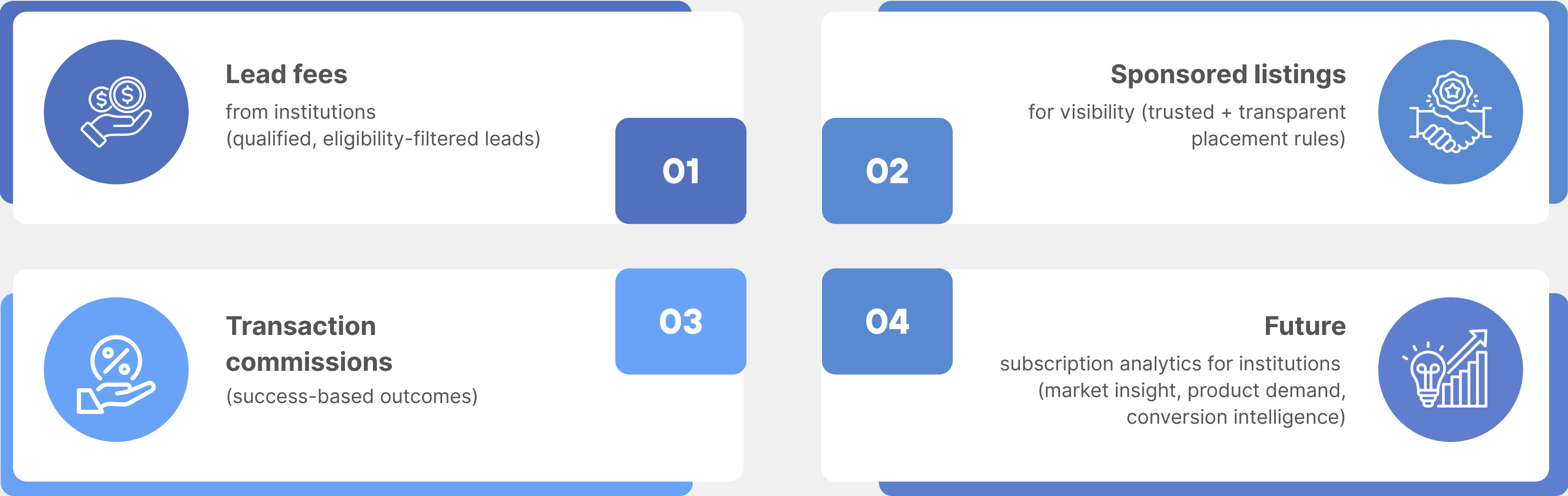
FinLuy is not an idea anymore — we have an MVP, real users, and active onboarding

We are already in active discussion within the NBC ecosystem while onboarding institutions.

BUSINESS MODEL

USERS ↔ FINLUI ↔ INSTITUTIONS

CONNECTING USERS AND BANKS — CLEAR, SCALABLE REVENUE

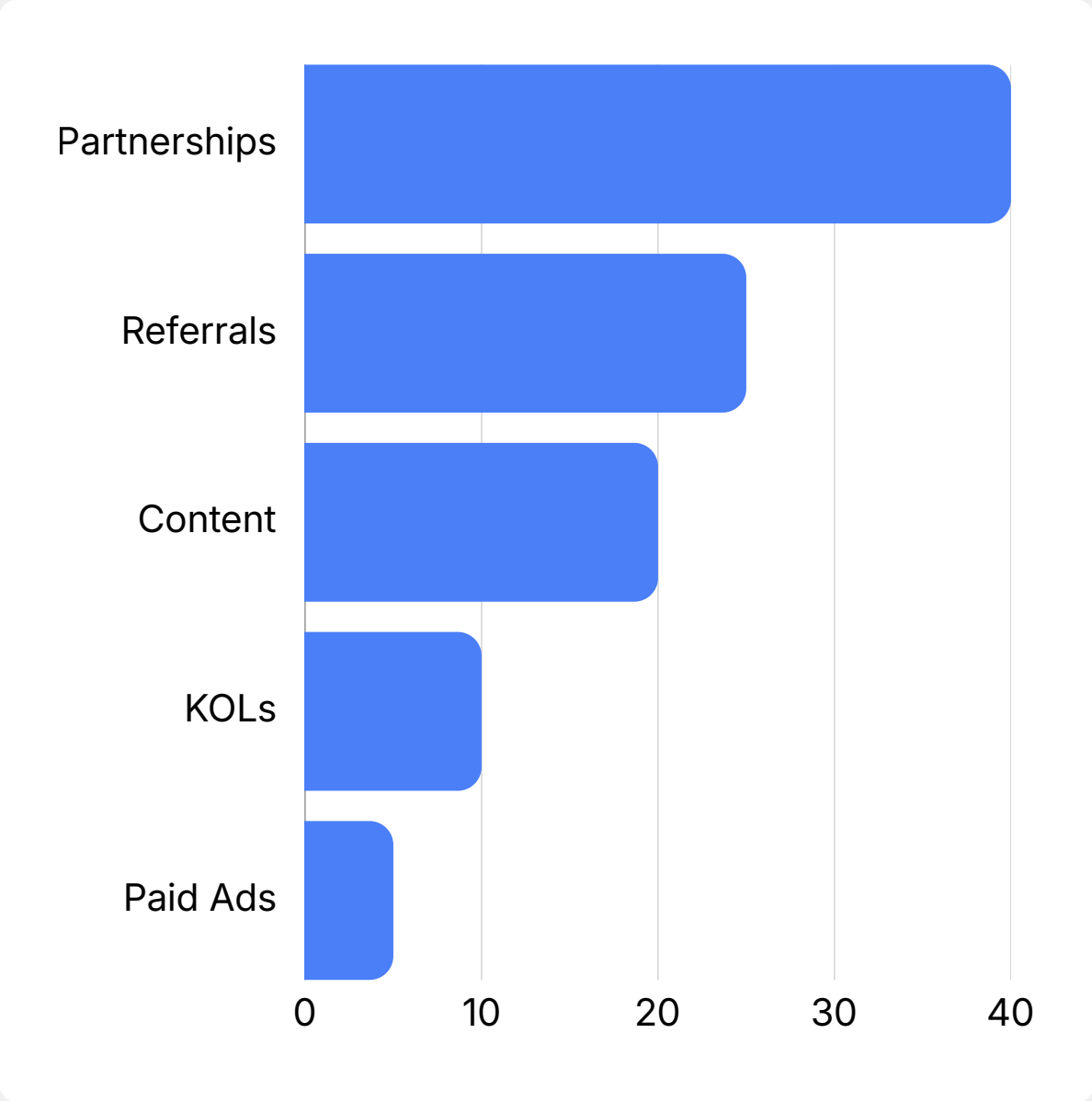


Initial revenue is designed to start from institution onboarding and conversion — not ads-heavy consumer monetization.

GO-TO-MARKET STRATEGY

GOAL: 300K users (12–18 months)

CHANNEL MIX

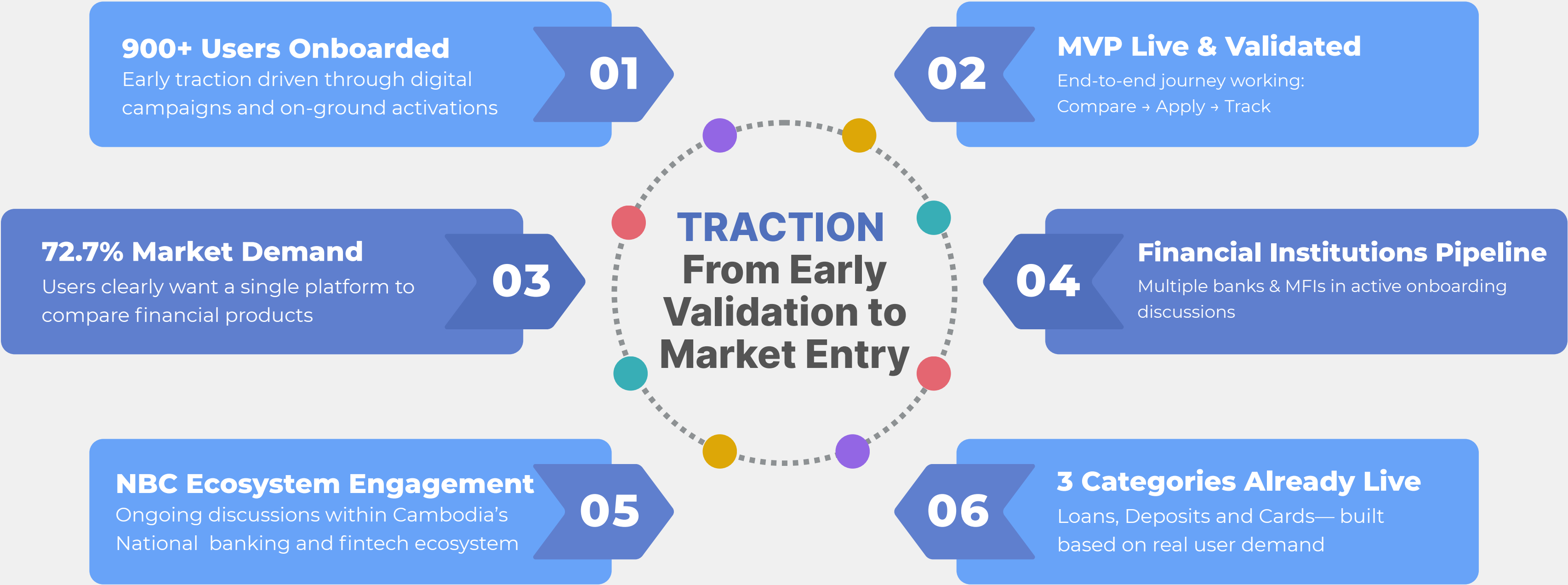


GROWTH MODEL



Now that MVP is live, growth is driven by onboarding partners + institutions together (two-sided flywheel).

TRACTION



900+ Users. Live Product. Institutions in Pipeline

RECOGNITION & ECOSYSTEM SUPPORT

FinLuy is supported by leading regional accelerators, government bodies, and global tech partners

- ✓ Plug and Play APAC – Selected Startup
- ✓ Plug and Play Cambodia – Cohort Member
- ✓ ARC Accelerator – Fintech Innovation Track
- ✓ ASEAN Startup Summit 2025 – Participant
- ✓ Digital Governance Forum 2025 – Participant
- ✓ Google Cloud for Startups – Technical & Cloud Support
- ✓ MPTC – Digital Innovation Ecosystem Support
- ✓ NBC Fintech Ecosystem Engagement
- ✓ Winner of Cambodia Digital Award 2025



PLUGANDPLAY APAC

Google for Startups

PLUGANDPLAY



This ecosystem access is directly supporting FI onboarding and regulatory alignment.

FUTURE ROADMAP

ROADMAP — 3 Phases to Build Cambodia's Most Trusted Financial Journey

01

MVP — Compare + Apply + Track

- **Live comparison** across key product categories
- **Customer onboarding** + lead capture + application tracking
- **FI onboarding** + product data standardization

02

Scale Access — Mobile App + Financial Literacy Module

- iOS/Android **app for mass adoption**
- **Khmer-first literacy journeys**: short lessons, quizzes, certificates
- **"Learn → Match → Apply"** loop to increase approval success + reduce drop-offs
- **Deeper institution integrations** for faster decision turnaround

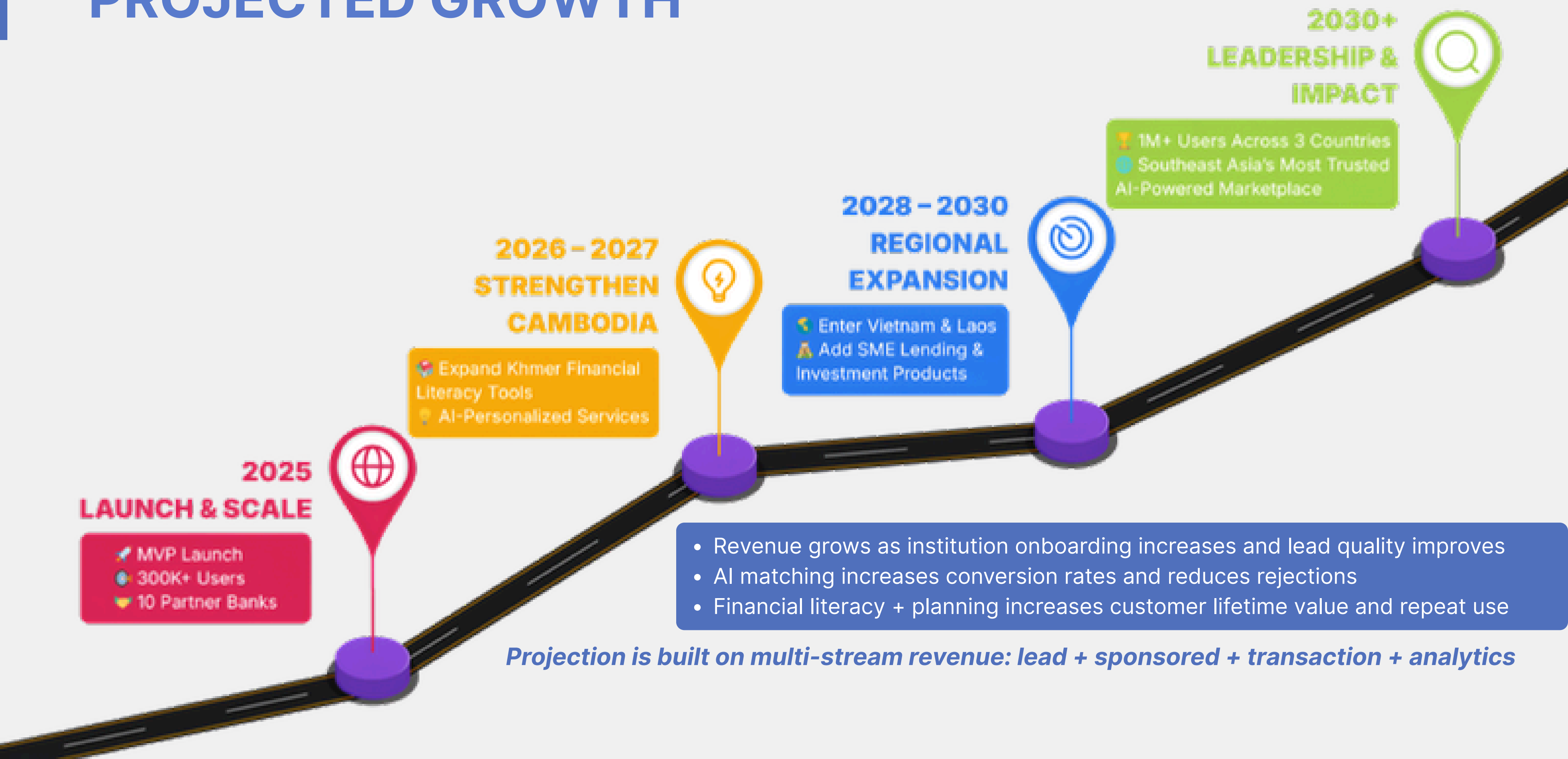
03

Intelligence Layer — AI Financial Planning + Own Scoring Layer

- **Goal-based financial planning** (savings goals, debt planning, affordability)
- **AI recommendations** based on user behavior + affordability signals
- Partner data integrations (telcos, bill payments, wallets, payroll/HR, merchants) to **build alternative scoring signals**

Outcome: right customer → right product → right institution, reducing time + COA for everyone

PROJECTED GROWTH



COMPETITIVE LANDSCAPE

Feature	FIN LUY	Bank Websites	Aggregator Startups
Product Comparisons	Yes	No	Yes
AI Personalization	Advanced	None	Limited
Application Tracking	Real-Time	Manual	Limited
Financial Literacy	In-Platform	No	No
Regulatory posture	Built for compliance + structured data governance	Varies	Often unclear

We're not just comparison — we're the full loop: educate → match → apply → plan.

TEAM

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G Mohan Raj

CTO

40+ Years, Ex-lead IT and Ops at regional fintech platform.



Niraj Gupta

Founder & CEO

19+ years in fintech, former advisor to multiple financial platforms in Asia.



Sanjeet Kumar

Chief Operating Officer

17+ years in digital ops for financial brands.



Tang Monireach

AI Engineer



Kyi Kyi Tin Yone

Manager Finance



Krech Sokmean

Associate Marketing



Phorn Piseth

Manager Business Development

ADVISORY BOARD:

MR. JOHN BELL

30years in Banking. citibank, Khan Bank, Chip Mong Bank

MR. HASHIM ALKAFF

15 Years + in Fintech, Grab, Phillip Bank

MR. WALTER SEQUEIRA

25years in Fintech, Citibank

MS. LILIAN LI

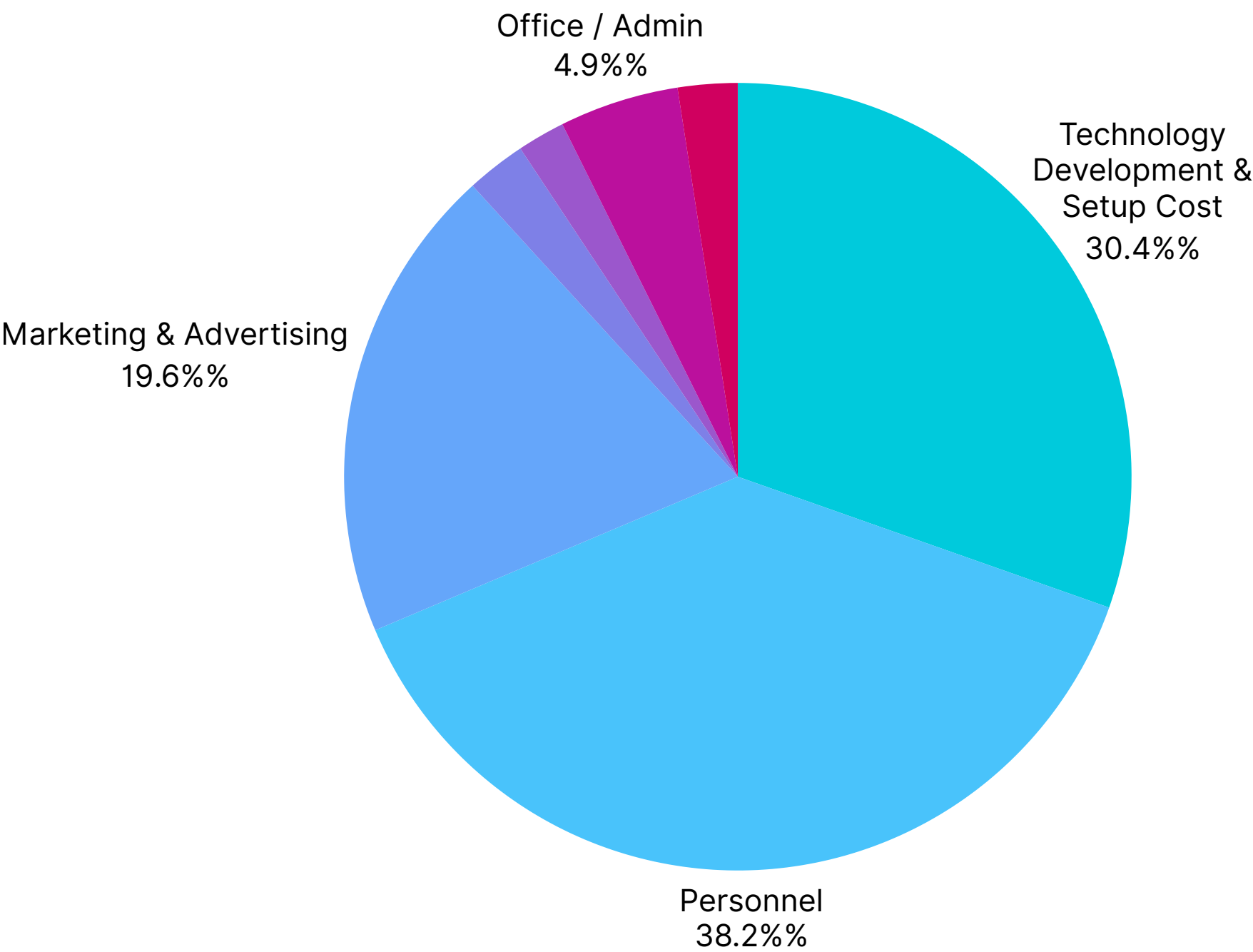
18 years in ICT and Education industry

MR. SOKHAL VONG

26 Years in Banking & Finance, Insurance, Real Estate and Investment

ASK

RAISING \$250K PRE-SEED FOR 12-MONTH RUNWAY



This round turns the MVP into a scaled, mobile-first platform and sets the base for AI planning + scoring.

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THANK YOU

FOR BELIEVING IN OUR VISION

Let's build Cambodia's most trusted financial marketplace together

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MVP available for investor
demo + product walk-through upon request.