



## Holoul App

Your Mortgage, Your House, Ready!



**WE SIMPLIFIED  
YOUR JOURNEY**  
to finding a property  
and financing your  
future home



# THE PROBLEM

- The Market is fragmented not transparent
- The home seeker does not know where to start.





# THE SOLUTION

- Simplified the practice for home seekers
- More transparent with Bank's mortgages





**Fully automated** journey with a **pre-approval** in record time



**Single stop shop** for real estate **mortgage**



**High visibility and transparency**



Integrations with **major credit bureaus** and **government databases**





# B2C Journey 1:

A home seeker looking for a loan only



طلب تمويل لعقار

3 من 2

المعلومات العقارية

نوع المنتج العقاري؟

بيع علي الخريطة وحدة جاهزة

أخرى بناء ذاتي

اذكر نوع المنتج:

ما القيمة التقديرية للعقار الذي ترغب به؟ (ريال سعودي)

43252345

بناء علي مدخولك الشهري الحد الاعلى للإقراض سيكون

212,324 ر.س

التالي

1

نتائج الطلب

البنك العربي الوطني	بنك الأهلي السعودي	مصرف الراجحي
<p>إجمالي التكلفة الإقراضية: 623,000 ر.س</p> <p>مقدار الدفعة الألى: 67,000 ر.س</p> <p>رسوم البنك: 5,000 ر.س</p> <p>مدة القرض: 10 سنوات</p> <p>القسط الشهري: 7,500 ر.س</p> <p>معدل الفائدة: 5%</p>	<p>إجمالي التكلفة الإقراضية: 823,000 ر.س</p> <p>مقدار الدفعة الألى: 000,000 ر.س</p> <p>رسوم البنك: 2,000 ر.س</p> <p>مدة القرض: 20 سنة</p> <p>القسط الشهري: 8,500 ر.س</p> <p>معدل الفائدة: 5%</p>	<p>إجمالي التكلفة الإقراضية: 523,000 ر.س</p> <p>مقدار الدفعة الألى: 40,000 ر.س</p>

2

طلباتي

طلبات مكتملة (1) طلبات غير مكتملة (2)

طلب تمويل لعقار غير مدرج في حلول

12 أبريل 2023

رقم الطلب: 2134

غير مكتمل

إكمال الطلب

طلب تمويل لعقار مدرج في حلول

22 أبريل 2021

رقم الطلب: 2134

تحت المعالجة

إكمال الطلب

طلب تمويل لعقار مدرج في حلول

22 أبريل 2021

رقم الطلب: 2134

تمت المعالجة

إكمال الطلب

3

طلب تمويل

طلب تمويل لعقار غير مدرج في حلول

12 أبريل 2023

رقم الطلب: 2134

تمت المعالجة

تعبئة بيانات طلب التمويل

اختيار عرض تمويلي

تسليم الطلب لجهة التمويل

معالجة الطلب

العرض النهائي

سيتم التواصل معك من خلال الجهة التمويلية

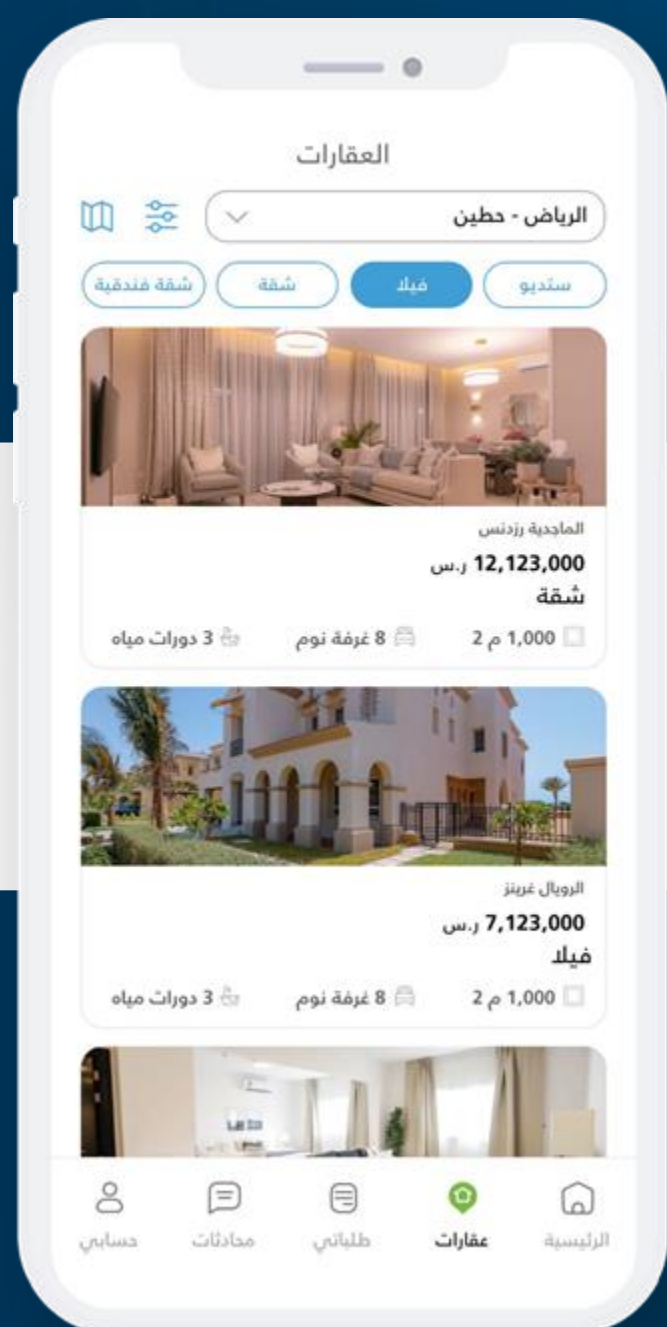
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# B2C Journey 2:

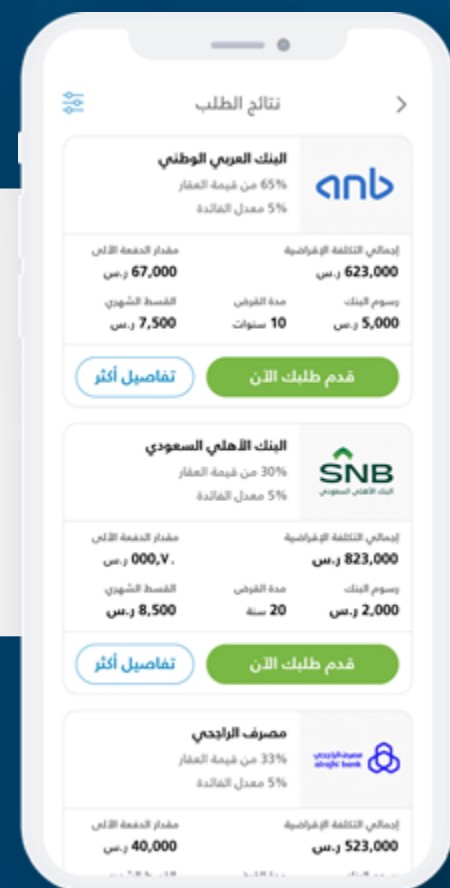
A home seeker looking for a property and a loan



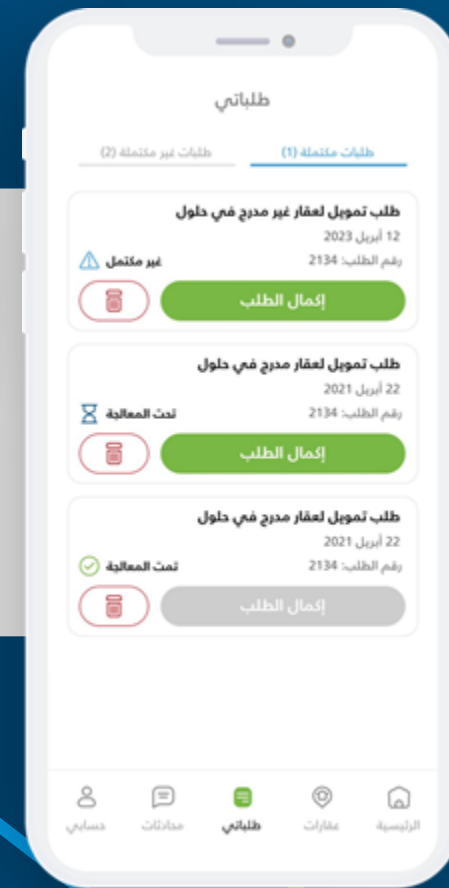
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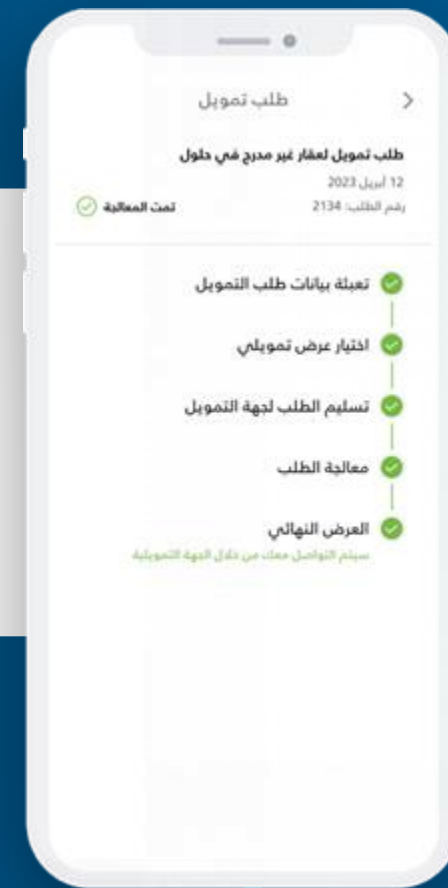
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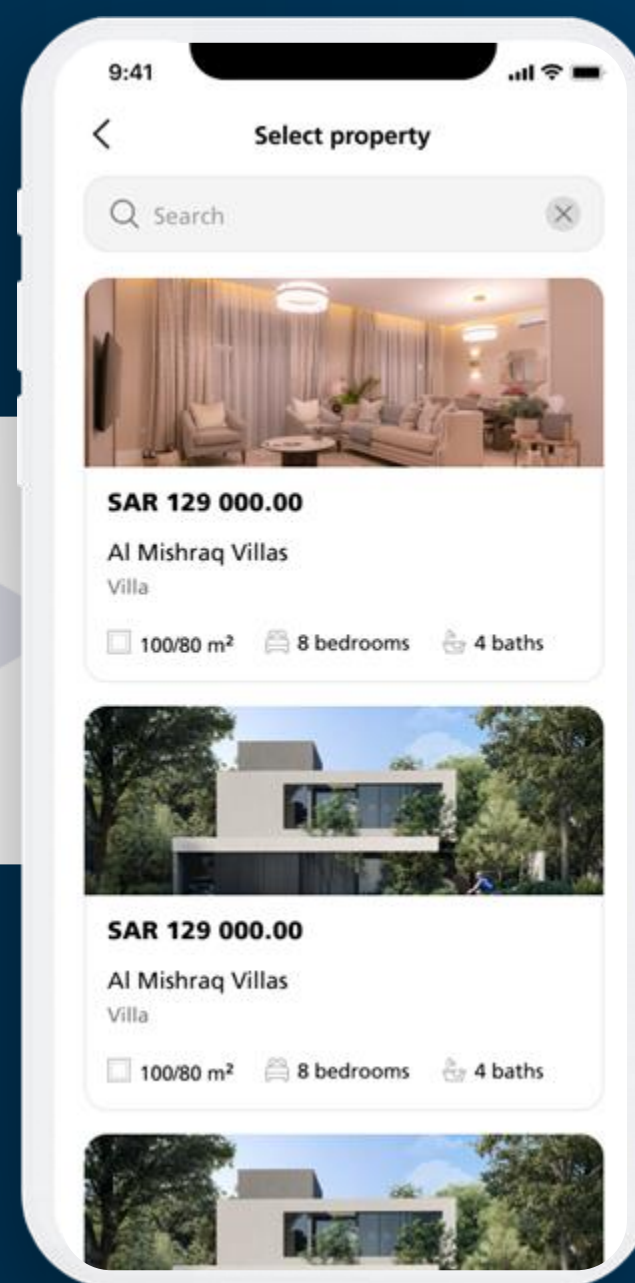


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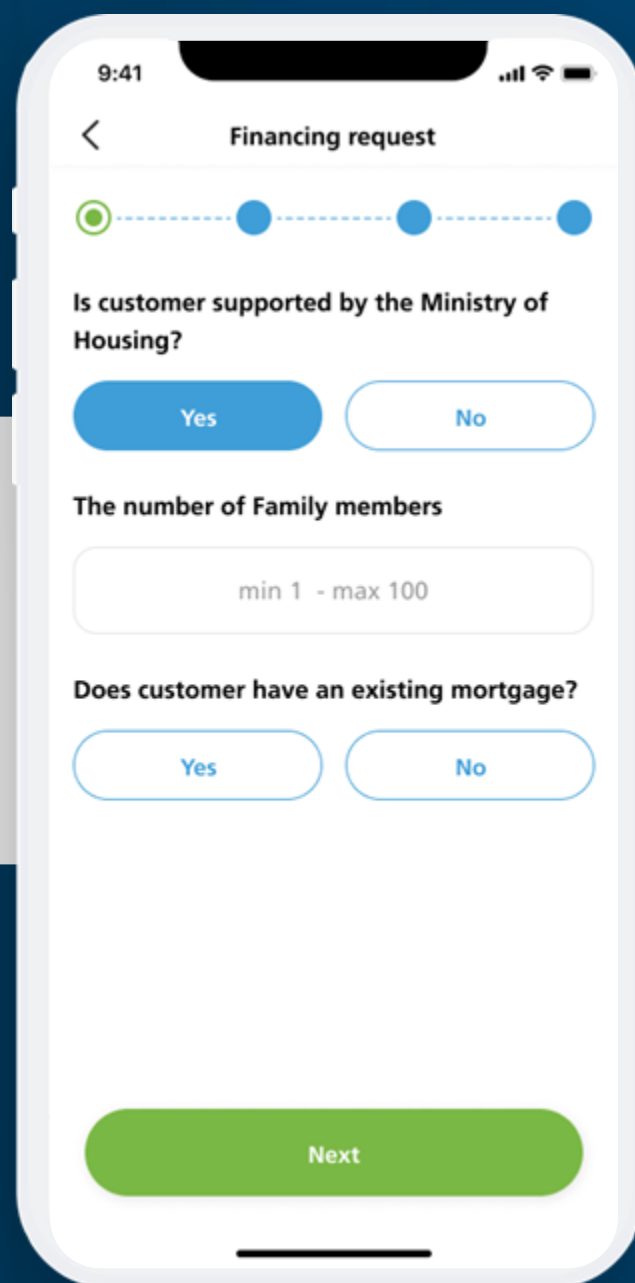


# B2B Journey 1:

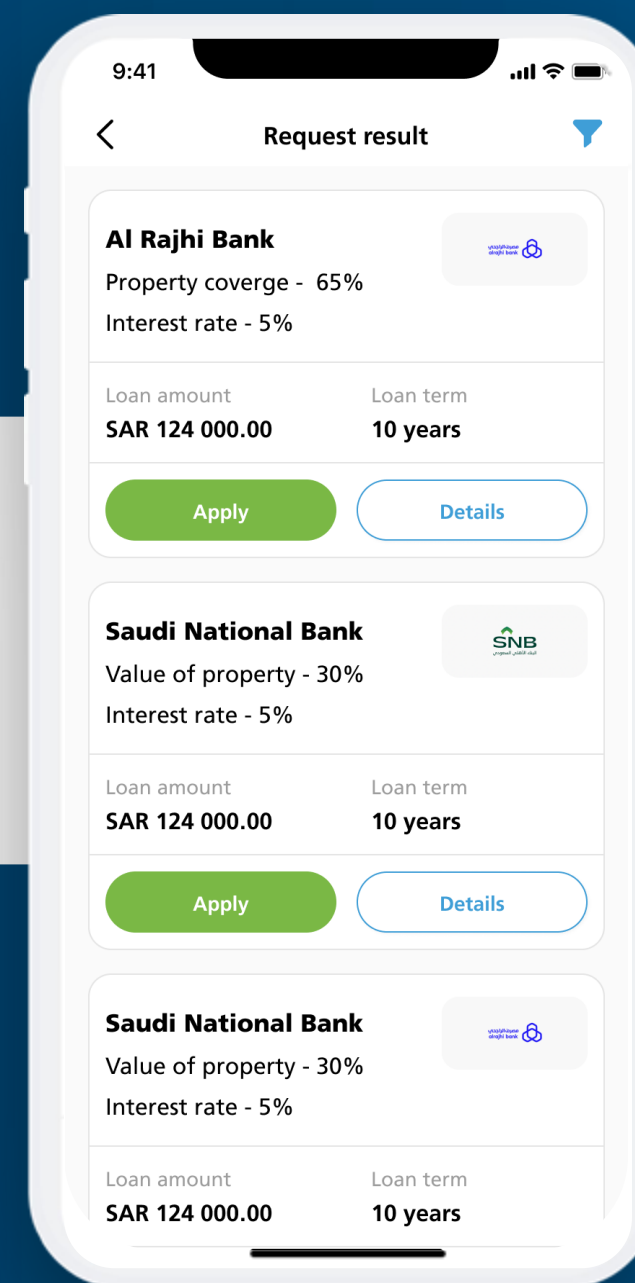
A real-estate broker seeking to support his clients



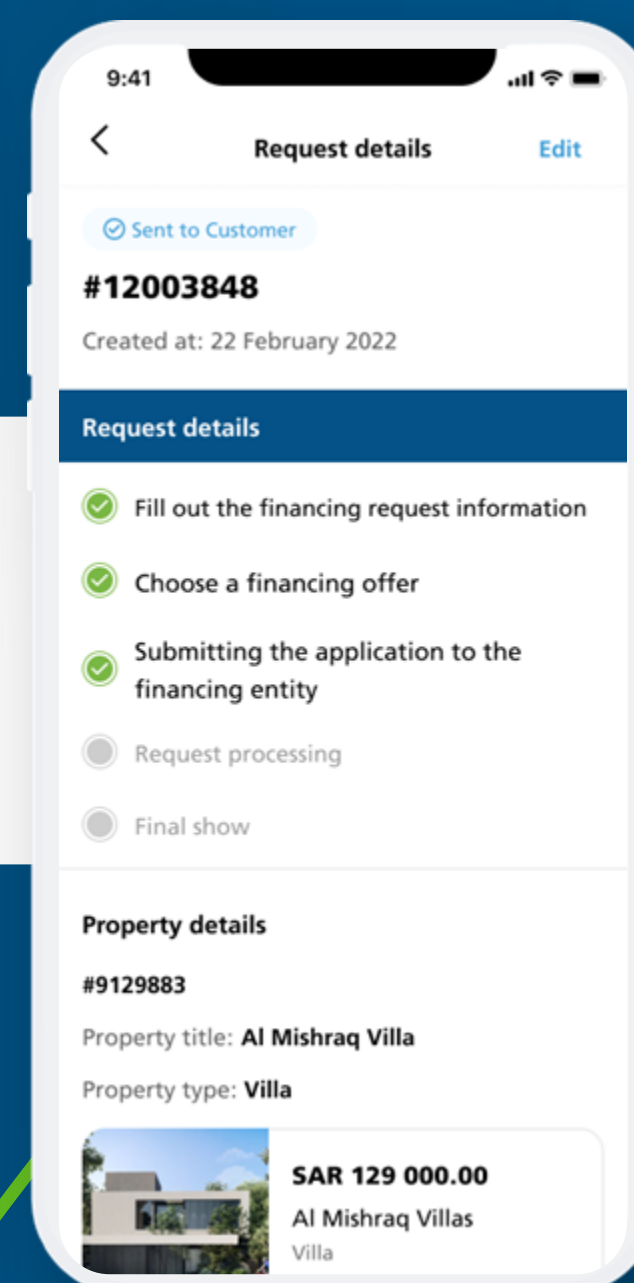
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Real-estate broker will have the ability to present an instant mortgage offers to their clients



# B2B Journey 2: a real-estate developer seeking a reservation and inventory management solution



Dashboard for Ralph Edwards showing project and property availability.

Projects available	Units available	Properties available	Active reservations
8	48	2	23

**Projects**

- Almajdiah Residence (Units total available: 120/12)
- Almajdiah Residence (Units total available: 120/12)
- Almajdiah Residence (Units total available: 120/12)

**Properties**

- Property title (Riyadh, Saudi Arabia)
- Property title (Riyadh, Saudi Arabia)
- Property title (Riyadh, Saudi Arabia)

1

Property details for Almajdiah Residence.

Unit number: 12 | District number: 9187 | Deed number: 1000 | Reservation period: Two weeks | Deposit: 50%

**Price: SAR 12000**

**Property details:**

- Total area, m<sup>2</sup>: 100
- Floors: 2/4
- Bedrooms: 3
- Living rooms: 2
- Bathrooms: 2
- Kitchen type: Open

2

Units availability for Almajdiah Villa.

Units availability					
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121
N-G121	N-G121	N-G121	N-G121	N-G121	N-G121

**Features & Services**

**Nearby facilities**

3

a real-estate developer seeking a reservation and inventory management solution

# Milestone achieved – Licensing

Holoul will acquire all regulatory licenses for operations

## Regulatory approvals

Holoul is currently finalizing its regulatory approval with both regulators to cover the following

مؤسسة النقد العربي السعودي

Saudi Arabian Monetary Authority



الهيئة العامة للمقار

REAL ESTATE GENERAL AUTHORITY





# Bank & Mortgage Companies Partnership:

we've engaged with more than 65% of the mortgage providers in the market

Partnerships to be completed 35% remaining

مصرف الراجحي  
alrajhi bank



بنك البلاد  
Bank Albilad



بنك أبوظبي الأول  
FAB  
First Abu Dhabi Bank  
KSA

بنك الرياض  
Riyad Bank



انق

SNB

بنك الجزيرة  
BANK ALJAZIRÁ

الأول  
SAB



أملاك  
AMLAK  
العالمية International



دار التمليك  
Dar Al Tamleek



بداية  
BIDAYA  
FINANCE  
للتقويم



# Integrations

with all relevant data providers

Including all KYC, Real estate and credit data providers



Credit bureau  
**Credit check**



Social Insurance  
**Salaries**



Real estate  
development fund  
**Subsidy**



Ministry of housing  
**Housing program**



Ministry of Justice  
**Title deed operations**



Nafath **Beneficiary authentication**



Absher  
**Beneficiary Details**



Real Estate General  
Authority  
**Data provider**



# THE COMPETITION

## MENA

**Huspy™**

**Holo**

## GLOBAL

**Better**

 **molo**

**Stavvy**

**Perenna**

 **StepLadder**

# BUSINESS MODEL



Commission successfully converting leads



Banks and Real-estate Companies subscriptions fees



Cross-selling of third-party services



Real-estate referral fees



# Our Investors

MENA



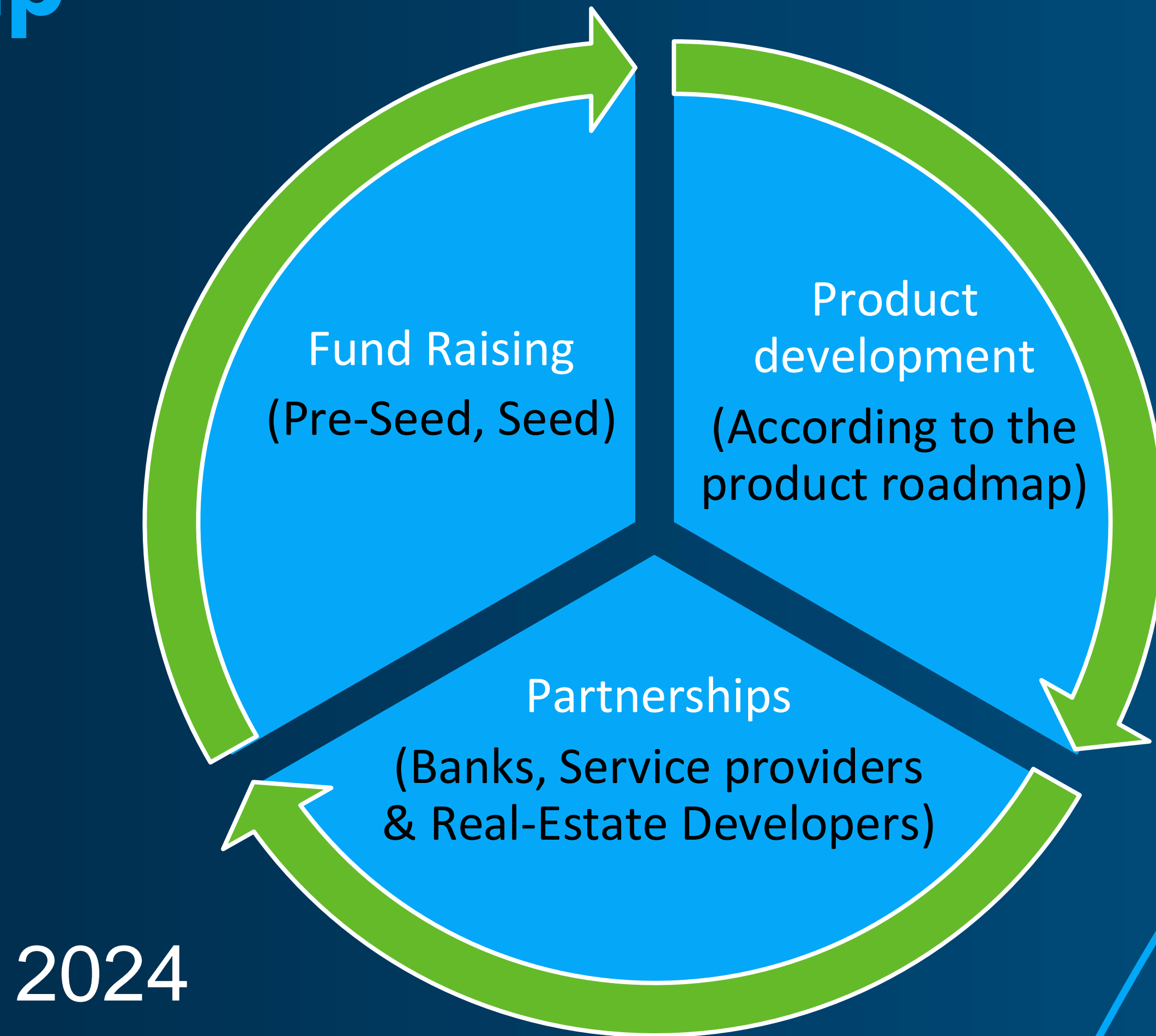
**FLAT6 LABS**



مجموعة عبدالرحمن محمد القاضي وأولاده القابضة  
Abdulrahman M. Alkadi & Sons Holding Group

**FIN-TACTICS**

# RoadMap

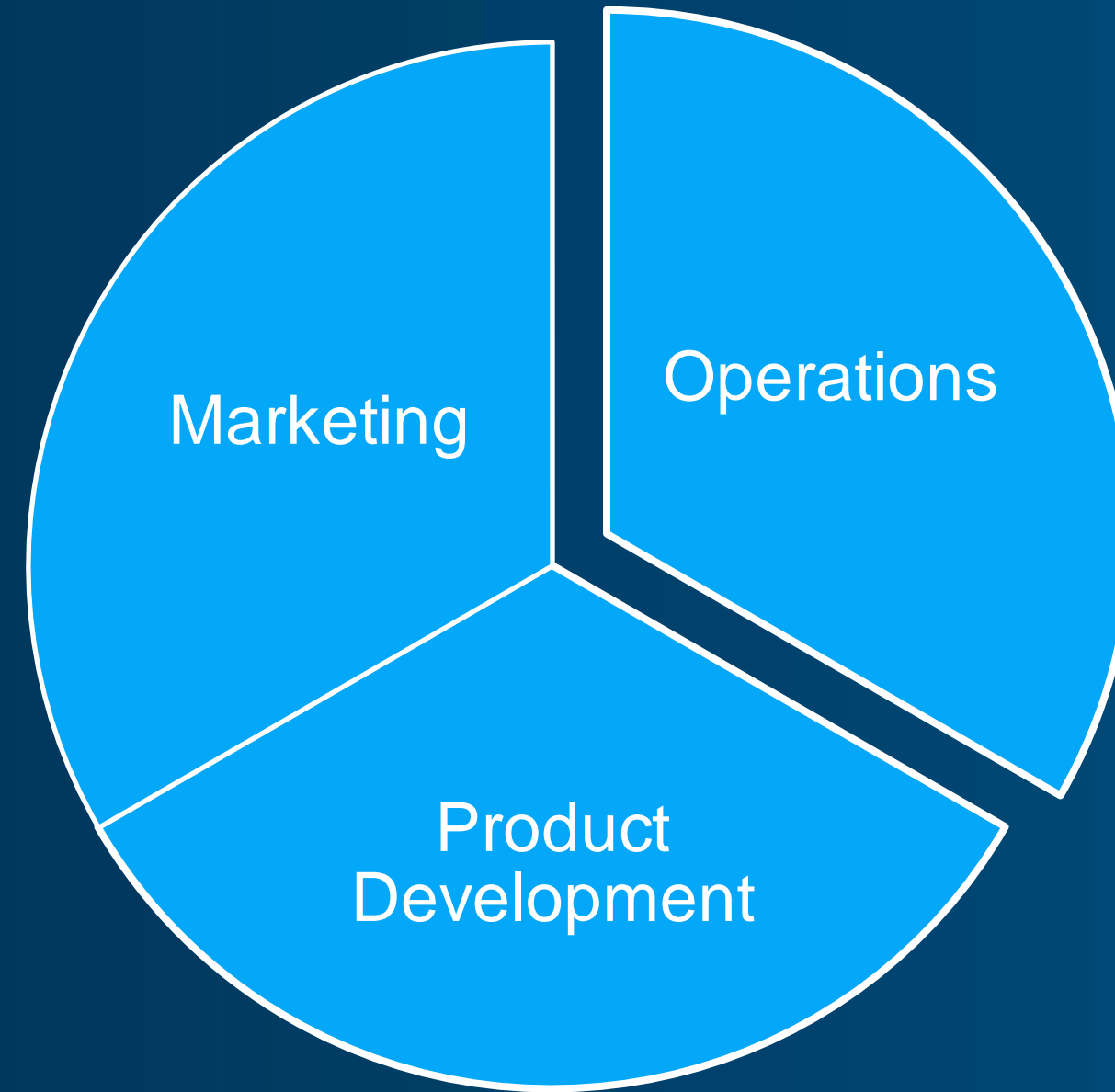




# RoadMap



# OUR ASK



We are Raising \$3M for Pre-Seed/Seed

# BOARD MEMBERS



**Basil Alshamlan**  
Holoul Co-founder & CEO



**Fabrice Susini**  
Ex-CEO at The Saudi Real  
Estate Refinance Company  
(SRC)



**Rashid Al-Qadi**  
CEO at Abdul Rahman  
Mohammed Al Qadi & Sons  
Holding Group



# THE TEAM



**Basil Alshamlan**  
Co-founder & CEO

Basil is the CEO and co-founder of Holoul. An accomplished Treasury and investment Manager with more than 16 years of experience and a proven record in the management of assets portfolios, budgets, and human resources & the creation of two new departments under Treasury & Investment of Riyadh Bank



**Camille Beyrouthy**  
Co-founder & COO

Camille is the COO and co-founder of Holoul. With 20 years of experience in finance and real estate financing. He worked on the setup of the Saudi Refinancing Company and has been previously an executive in various banks in Europe and the Middle East



**Haitham Alsaahfy**  
Co-founder & CSO

Haitham is the Chief Strategy Officer and Co-Founder of Holoul, with 15 years of experience in venture investment, finance and management consulting. Before joining Holoul, Haitham worked for Aramco Ventures and McKinsey & Co on transformation strategy projects, mainly in the financial sector. Haitham holds a full-time MBA from London Business School.



**+ 5 Team Members**

 **حلول**  
للتقويم  
**Thank you!**



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