fundy

The first crowdfunding platform in Uzbekistan



Pitch Deck

Presented by Amirbek Abdikahorov, Founder & CEO · fundy.uz

What is Fundy?

Fundy is a modern way of raising money: many people each contribute small amounts through an online platform to support a project, startup, or small business.

Types of crowdfunding

On Fundy

Donation-based

People support causes or startups they believe in — with no financial return expected.

On Fundy

Reward-based

Backers contribute money and receive creative rewards or early product access in return.

On Fundy

Equity-based

Investors fund a business in exchange for shared ownership and future profits.

Not on Fundy

Debt-based

Lenders provide funds to be repaid later with interest (not Sharia-compliant).

Problem

Lack of financial support

Startups & small businesses

Bank loans are costly and rare: banks fund just 13% of business investment. *(World Bank, 2024)*

22.3%
average bank rate on business loans
(CBU, Aug 2026)

63%
of founders say funding is #1 barrier
(Stanbase founder survey, Jul 2026)

Inactive capital

Individual investors

86% of adults have a bank account, but very few save or invest through it. *(CBU, 2025)*

4%
of adults hold a savings deposit
(CBU, 2025)

2.7%
of people own any shares
(Central Depository, Nov 2026)

Low brand recognition

Startups & small businesses

Founders struggle to promote their projects, with no trusted place to reach investors.

50%+
of founders lack marketing know-how
(Stanbase founder survey, Jul 2026)

39%
lack business development skills
(Stanbase founder survey, Jul 2026)

Lack of trust

Individual investors

Online fraud is surging, so people are wary of new digital finance platforms.

13×
more cybercrime cases in 5 years
(Interior Ministry, Aug 2026)

UZS 3.8T
lost to cybercrime in 5 years
(Interior Ministry, Aug 2026)

Solution

Bank-free funding

Fast, bank-free funds to startups, projects and small businesses.

Savings that work

Turns people's savings into real investments and grows the national economy.

Built-in visibility

Helps startups attract investors through videos, trends, and social media reach.

Safe and transparent

Safe, transparent investments via escrow, blockchain, and education.

Islamic finance

Our platform operates in full compliance with Islamic finance principles.

AI services

Project scoring, success predictor, content optimiser, fraud detector.

How it works

01 List → **02** Back → **03** Protect → **04** Fund

A business lists its project

Founders verify their identity with MyID. AI project scoring checks risks and potential.

People choose and contribute

Backers support projects with small amounts — as a donation, for a reward, or for an equity share.

Money is held in escrow

Payments go through Click or Payme and are held safely in escrow until the goal is reached.

Funds released, progress shared

The business receives its funds. Backers follow updates and get their rewards or share of profits.

Traction

ALL IN JUST 1 MONTH

100+

registered users

from **10+ countries**

10+

projects listed

before payments even go live

5+

partners and LOIs

ready to work with Fundy

MVP LIVE

fundy.uz

Core features are live, including project listings and Trend Projects.

IN PROGRESS

Secure payments

Integrating Click and Payme, with escrow so backers' money stays safe until a goal is reached.

Target users

Startups and small businesses

Age 18–30

47%

of startup founders are under 24

(Stanbase survey, Jul 2026)

+24%

under-30 entrepreneurs in 2025

(Stat. Committee; all ages +5%)

BEHAVIOR Ambitious, tech-aware, and seeking alternative funding sources

ROLE Founders, small business owners, or early-stage entrepreneurs

TYPE OF BUSINESS E-commerce, IT startups or services, AI-based products, small manufacturing

NEEDS Fast, interest-free funding; visibility; investor trust

Individual investors (citizens)

Age 30–45

12.8M

deposit accounts of 31–40s

(Central Bank, 2025)

60%

of people have savings

(Central Bank survey, Apr 2026)

BEHAVIOR Professionals with stable income, actively saving but hesitant to invest due to lack of trusted platforms

ROLE Retail investors, employees in finance, IT, education, or government

TYPE Middle-class workers, small-scale investors, migrant families

NEEDS Safe, transparent, and Sharia-compliant investment opportunities; financial education

Business model

5%

Success fee

only when a campaign is funded

Small commission from funded campaigns to support platform growth.

1%

Transaction fee

of each investment

Small fee on each investment to support secure and trusted transactions.

(Temporary business model until stable profit)

Plus

Subscription

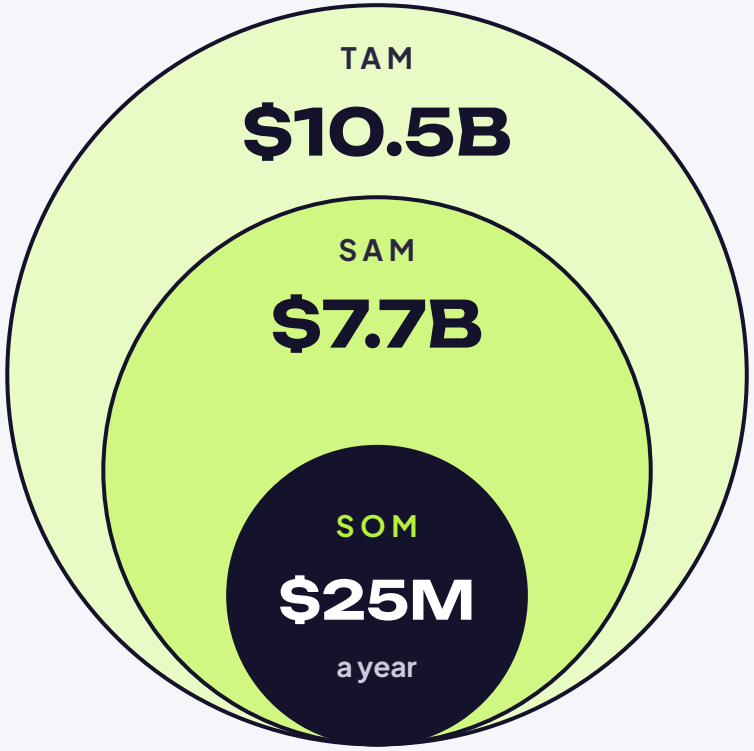
monthly Plus access

Optional paid features: AI project scoring, priority listing, detailed analytics, and verified-badge status.

HOW THE GLOBAL LEADERS CHARGE

Kickstarter	Indiegogo	Wefunder	StartEngine	Crowdcube
5% if funded	5% if funded	7.5% of raise	7% + 2% equity	7% + 2.49% investor fee

Market size



TAM — **Unmet credit demand of small businesses**

1.24M small businesses × ~$8.5K average need

IFC, Jul 2026 · Statistics Agency, Jul 2026

$525M
fee pool at 5%

SAM — **Our users: small firms and sole traders**

901.8K small firms and sole traders × $8.5K average

Household farms left out · Statistics Agency, Jul 2026

$383M
fee pool at 5%

SOM — **What Fundy can win a year by 2030**

3,000 funded campaigns × UZS 100M average

About $8.4K each · 1 in 300 small firms a year · Fundy target

$1.3M
revenue a year at 5%

WHY NOW

$18.9B
remittances in 2025, up 27%

$15.9B
household bank deposits

$329M
into startups in 2025, 5× more

2025
rules for investment platforms

$1 = UZS 11,912 (Central Bank, 4 Nov 2026). Sources: IFC; Statistics Agency; Central Bank; IT Park; PP-255.

Go-to-market

Great campaigns first. Each one brings its own backers.

STEP 1 · START

Hand-pick first campaigns

- Coach and film our 10+ projects
- Universities, IT Park, accelerators

4x

more money raised by campaigns with a pitch video

STEP 2 · SPREAD

Founders bring backers

- Share kit and referral rewards
- Uzbeks abroad in 10+ countries

9% → 40%

chance of funding when a founder has 10 vs 1,000 friends

STEP 3 · SCALE

Grow on Instagram

- Micro-influencers from $250 a post
- Telegram, the #1 news source

19M

Instagram users in Uzbekistan, reaching 95% of 18–29s

THE MATH

100 funded campaigns × **~100** backers each = **10,000+** customers in 2027

~$2 per customer, from our $20K growth budget

fundy

Sources: Indiegogo, 100K campaigns; Mollick (Wharton), 2014; NapoleonCat and Meta, 2026; Ijtimoiy Fikr, Sep 2026; Muna Media, 2026.

Competitive advantages

FEATURE	fundy	Imkon VC
Islamic-finance compliant: no interest	✓	✗
Built for small businesses and new projects	✓	✗
Escrow-protected payments	✓	✓
Donation and reward campaigns	✓	✗
Built-in marketing: videos, trends, social media	✓	✗
Verified users (KYC identity checks)	✓	✓
AI project scoring and fraud detection	✓	✗
Online investing in startups	✓	✓

Imkon VC details from imkon.vc, November 2026

Team



Amirbek Abdikahorov

Founder & CEO

- BA in Finance, University of Sydney
- 3 years in the fintech ecosystem
- Launched 2 startups and 1 project



Muhammad Raza

Co-Founder & CTO

- PhD in Computer Science, UNSW
- 12 years in software engineering
- 5 startups, 30 research papers



Sardorbek Khujaev

Fintech Advisor

7+ yrs | Software | Fintech

Fintech Team Lead at UZUM, Uzbekistan's #1 digital ecosystem

Ex-software engineer at AKFA and Green White



Sokhib Omonov

Chief Marketing Officer

2+ yrs | Marketing | Content

Media Team Lead at IT Community of Uzbekistan

BM in Marketing, University of Sydney



Abrorbek Omonboyev

Full-stack Developer

2+ yrs | Software | AI

BS in AI and Robotics, New Uzbekistan University

Builds the fundy.uz platform

TEAM IN NUMBERS

26+ years of combined experience | **7** startups launched by our founders | **30** research papers in fintech, CS and AI | **Top 30** universities worldwide

University ranks: QS World University Rankings 2027 (UNSW Sydney #19, University of Sydney #28).

Future plan

TODAY 100+ users in 10+ countries · 10+ projects listed · 5+ partners and LOIs · payments being integrated · raising our $150K pre-seed

Q1 2027

Payments live

- Close pre-seed; hire engineers and compliance
- Click and Payme with escrow; MyID checks
- Apply to NAPP for investment campaigns

TARGET, TOTAL

5	funded campaigns
50M	UZS raised
500	customers

Q2 2027

Investing live

- NAPP approval and a security audit
- Investment campaigns open; first revenue
- Referral rewards and investor quizzes

TARGET, TOTAL

20	funded campaigns
300M	UZS raised
2K	customers

Q3 2027

Growth

- Telegram mini app, Plus and AI scoring
- Universities, Instagram, influencers
- 3 regions beyond Tashkent; 20+ partners

TARGET, TOTAL

50	funded campaigns
1B	UZS raised
5K	customers

Q4 2027

Seed round

- Open investing to Uzbeks abroad
- UZS 150M revenue in 2027
- Raise our seed round

TARGET, TOTAL

100	funded campaigns
3B	UZS raised
10K+	customers

2028–2030 Scale across Uzbekistan and to Uzbeks abroad: 3,000 funded campaigns and about $25M raised a year by 2030

Targets are running totals. Donation and reward campaigns start right away; investment campaigns start after NAPP approval.

The ask

RAISING

$150K

Pre-seed round · SAFE

15 months of runway · about $9K a month

WHAT IT GETS US TO BY THE END OF 2027

- Payments and investing live, registered with NAPP
- 100 funded campaigns and UZS 3B raised
- First revenue, ready for our seed round

USE OF FUNDS



Team	2 engineers, compliance officer, growth lead, founders full-time	**$78K** 52%
Growth	Instagram Reels, influencers, campaign videos, events	**$20K** 13%
Compliance and security	NAPP registration, legal, escrow accounts, security audit	**$18K** 12%
Product and infrastructure	Servers in Uzbekistan, MyID checks, AI tools, design	**$11K** 7%
Operations and reserve	Office and travel, plus a 12% reserve for delays	**$23K** 16%

Budget built bottom-up from 2026 Tashkent salaries (IT Park estimates) and NAPP's rules for platform operators.

Thank you

for your time and attention



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