

BO
BO



BOBO Famex™

Extended Seed Opportunity

Contents

| | |
|-----------------------------------|----|
| About BOBO | 03 |
| Problems We're Solving | 04 |
| Our Solution Framework | 05 |
| BOBO Key Features | 06 |
| BOBO Revenue Model | 08 |
| Competitive Positioning | 09 |
| BOBO Roadmap | 10 |
| B2C Opportunity | 11 |
| B2B & B2B2C Opportunities | 12 |
| Sales & Growth Strategy | 13 |
| Projections | 14 |
| Management Team | 15 |
| Opportunity - Extended Seed Raise | 16 |
| Use of Funds | 17 |

About BOBO

Bourgeois Bohème (BOBO) was founded by two leading European family offices to address the real-world needs of today's affluent families and modern businesses needing smarter, more flexible ways to manage their operations and payments. Drawing on first-hand experience, BOBO created two distinct platforms:



BOBO Famex

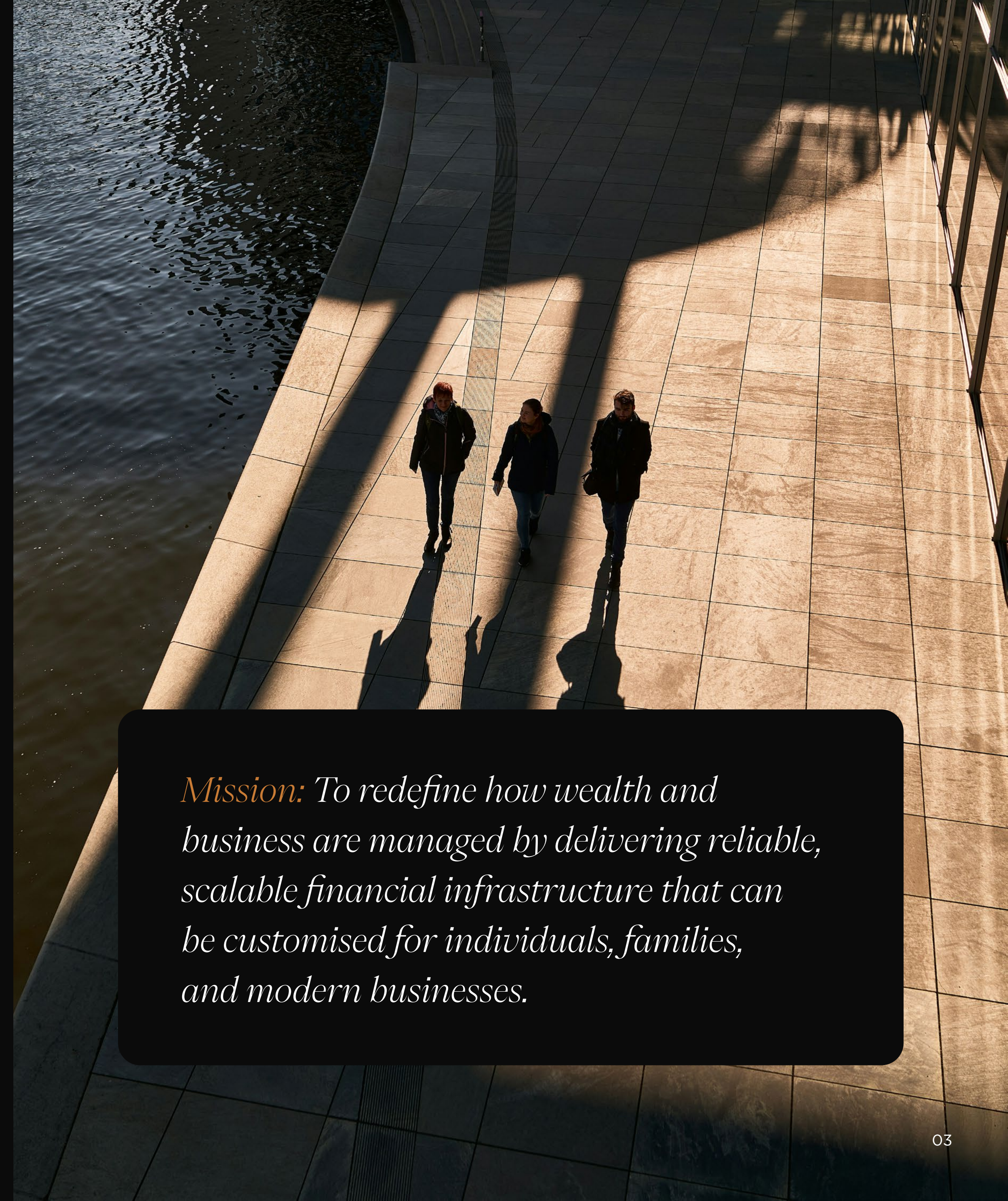
Simplifies wealth, household, and lifestyle management across borders.



BOBO Corporate

Designed for modern businesses that need better ways to manage payments, payroll, and currency flows.

Live across the UK, Switzerland, and EEA, BOBO replaces fragmented banks, apps, and tools with two cohesive platforms. Together they deliver high-limit, multi-user wallets, multi-currency accounts, concierge access, and payroll capabilities, all underpinned by infrastructure built to support complex financial lives and operational needs, both personal and professional.



Mission: To redefine how wealth and business are managed by delivering reliable, scalable financial infrastructure that can be customised for individuals, families, and modern businesses.

Problems We're Solving



01

Fragmented Systems

Wealthy individuals and businesses manage finances across disconnected banks, apps, cards, and spreadsheets, leading to inefficiencies, friction, and unnecessary risk.



02

Limited Control & Delegation

Assistants, advisors, and team members can't act independently without compromising oversight, permissions, or security.



03

Inflexible Financial Tools

Traditional providers offer rigid, retail-style solutions that fail to meet the real-world needs of complex households and modern businesses.



04

Limited Purpose-Built Infrastructure

Few providers offer both personal and business financial solutions with the depth of infrastructure required for complex use cases, from high-limit, multi-user wallets to payroll, spend controls, and cross-border transfers.



05

Misaligned Compliance Models

One-size-fits-all compliance leads to delays, blocked payments, and unnecessary friction for users with complex profiles, cross-border activity, or high transaction volumes.

Our Solution Framework



01

Integrated Platforms

Two purpose-built solutions in Famex and Corporate, designed to replace disconnected tools with unified, reliable infrastructure.



02

Smart Delegation

Role based permissions, approvals, and live oversight built for families, teams, and businesses managing complex financial activity.



03

Advanced Infrastructure

Famex: Designed for family wealth, household, and lifestyle operations.

Corporate: Built for multi-entity businesses, payroll, batch payments, and high-volume activity.



04

Operational Control

Live reporting, transparent workflows, and better decision-making across spending, teams, and financial processes.



05

Aligned Compliance

Tailored onboarding, KYC/KYB, and monitoring flows to reduce friction and support a wide range of user profiles and business models.

Key Features – BOBO Famex



Multi-User Wallet Infrastructure

Create wallets for family, staff, or assistants with configurable permissions, limits, and age-appropriate access (from 6 y.o). Linked to payment devices, wallets enable instant transfers and real-time visibility.



Payment Devices & Wearables

Virtual and physical Mastercard-issued cards with Apple Pay, Google Pay, Garmin Pay, and Fitbit Pay. Includes NFC rings, key fobs, and optional custom gold cards.



Control Hub

A single dashboard to manage household spending, approvals, permissions, and receipts. Advisors or PAs can be granted access for simplified oversight and reconciliation.



Financial & Administrative Tools

Delegated payments, document storage, high-limit transactions (high limits of up to 1M euro per card transaction with a MC waiver), and configurable approvals. Top-tier clients receive dedicated relationship managers.



Tailored Compliance Framework

Designed to support complex financial lives with structured onboarding and compliance checks, ensuring smooth, secure access without unnecessary delays.



Concierge & Lifestyle Integration

24/7 concierge services for travel, events, and lifestyle needs, accessed through the same app interface.



White-Label Ready

BOBO Famex can be white-labelled by firms offering financial services under their own brand. BOBO manages infrastructure, onboarding, and compliance, while partners focus on distribution and revenue.

Key Features – BOBO Corporate



Fast-Track Onboarding

Dedicated team experienced in onboarding complex structures including trusts, SPVs, holding companies, and multi-jurisdictional entities, with high-limit transfers and payments.



Dedicated 24/7 Support

Personal relationship managers for corporate clients.



Multi-User Platform

Role-based permissions, sub-accounts for team members, and designated roles.



Multi-Currency Accounts

Hold and manage EUR, GBP, and CHF under multiple entities, with transfers in multiple currencies from one dashboard.



Signature Payment Devices

Premium devices including payment rings, designer keyrings, and metal cards.



Payroll & Batch Payments

Schedule and automate monthly disbursements, process recurring expenses, and manage batch payments efficiently.



Fast Payments

Instant BOBO transfers between BOBO wallets, SEPA (EUR), Faster Payments (GBP), and SWIFT (for international CHF and USD transfers).



Smart Reporting & Reconciliation

Corporate admin panel for real-time expense tracking, invoice uploads, and accounting reports across users and entities.

BOBO Revenue Model



Subscription fees: tiered monthly/annual

Transaction fees: FX, ATM

Lifestyle commissions: concierge, travel, brand partnerships

In-app shop: premium wearables, gold, jewellery-backed cards



Account fees: setup, subscription, closure

Transaction fees: SEPA/SWIFT international transfers

Card fees: issuance, interchange, processing, authorisation

FX margin: cross-border, multi-currency transactions

ATM fees: Future: risk-based pricing



Setup/integration fees

Monthly platform fees

Revenue share across:

- Subscription fees (tiered monthly/annual)
- Transaction fees (FX, ATM, card-based interchange)
- Lifestyle commissions (concierge, travel, brand partnerships)

In-app shop: shared revenue on premium wearables, gold, and jewellery-backed cards

How we will compare

BOBO is uniquely positioned to lead the market by offering end-to-end solutions across both personal and corporate use cases.

| Who | Positioning | Private Clients | Corporate Clients | Banks / Fintechs | BaaS / WL | Multi-user Infrastructure | Digital Currency |
|------------------|--|-----------------|-------------------|------------------|-----------|---------------------------|------------------|
| BOBO | Financial infrastructure & lifestyle management for consumers and corporates | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| American Express | Global payments & travel benefits | ✓ | ✓ | × | × | × | × |
| Insignia | Luxury financial & lifestyle group | ✓ | ✓ | ✓ | × | ✓ | × |
| Privat3Money | Digital finance & wealth services | ✓ | ✓ | ✓ | × | × | ✓ |
| UBS | Global wealth manager | ✓ | ✓ | ✓ | × | × | × |
| HSBC | Global banking group | ✓ | ✓ | ✓ | × | × | × |
| Voly | Multi-asset finance solution | × | ✓ | × | ✓ | ✓ | × |
| Revolut | Challenger Bank | ✓ | ✓ | ✓ | × | × | ✓ |

BOBO Roadmap



Phase 1 (Current)

UK & Europe live, trusted partner license and tech stack, high limits waivers from Mastercard and banking partners, multi-currency + SWIFT, Corporate launch Q4



Phase 1.5 Extended Seed (Active round)

White-label Famex, stablecoins, explore expansion into Hong Kong & Singapore



Phase 2 (Post Series A)

Build in-house tech, replace some third-party providers, expand to Asia + Middle East



Phase 3

Secure licences + Mastercard principal membership with partner Payme Swiss

Consumer Opportunity

BOBO Famex (B2C)

BOBO targets under-served markets where financial and lifestyle needs are growing, but traditional tools remain fragmented, outdated, or inflexible.

Phase 1 (Live) UK & Europe

| | |
|------------------------|--|
| HNWIs in the UK: | 2.8M (€9.6T) |
| HNWIs across Europe: | 4.7M (€16.2T) |
| UHNWIs in the UK: | 26,000 |
| UHNWIs across Europe: | 89,000 |
| Single Family Offices: | 2,500–3,000 across Europe (AUM estimated within €1.5T–€2.6T) |
| Multi-Family Offices: | 1,000+ in UK, Switzerland, Luxembourg & Monaco (AUM typically €500M–€10B+) |
| Major wealth hubs: | London, Geneva, Zurich, Paris, Luxembourg |

Phase 2 APAC & Middle East

| | |
|----------------------------|--|
| HNWIs in APAC: | 6.9M (\$24T) |
| HNWIs in the Middle East: | 800,000 (\$3.2T) |
| UHNWIs in APAC: | 52,000 |
| UHNWIs in the Middle East: | 9,000 |
| Major wealth hubs: | Singapore, Hong Kong, UAE, Saudi Arabia |

- Fastest-growing private wealth region globally
- High UHNW density in UAE, Saudi Arabia, Qatar, Hong Kong

Sources: Capgemini World Wealth Report 2024, Knight Frank Wealth Report 2024, Deloitte



Corporate Opportunity

BOBO Corporate (B2B)

Modern businesses need multi-entity platforms, high limits, and controlled processes for approvals, payments, and reporting, especially in regulated or high-trust environments.

Opportunity:

- Growing demand for purpose-built financial infrastructure among fiduciaries, advisors, and complex businesses
- BOBO Corporate supports payroll, batch payments, expense cards, and multi-currency wallets
- Enables structured oversight, role-based access, and real-time reporting across teams and entities
- Direct revenue from subscriptions, transactions, and value-added services

BOBO White Label (B2B2C)

Many service providers want to offer financial tools under their own brand but lack the infrastructure, licensing, or compliance to do it independently.

Opportunity:

- BOBO Famex can be white-labelled by firms with existing clients or distribution reach
- Ideal for family offices, concierge services, tax advisors, fiduciaries, private banks, and platform-based communities
- BOBO handles onboarding, compliance, and infrastructure end-to-end
- Partners retain client relationships and generate recurring revenue
- Enables scalable, low-touch growth for BOBO while strengthening partner value and retention

Sales & Growth Strategy



01

Direct

Leverage warm intros, private events, conferences, and curated networking opportunities.



02

Corporate

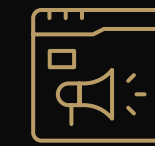
Target businesses with complex payment, payroll, or client fund needs across the UK, EEA, and Switzerland.



03

Partnerships

Focus on introducers and white-label partners with existing client bases or distribution networks.



04

Outbound

Email, LinkedIn, Apollo, and calling, continuously optimised through performance tracking.



05

Approach

Relationship-led sales model designed to scale.

Projections

| PROJECTIONS | 2026 | 2027 | 2028 |
|-----------------|------------|------------|------------|
| Revenue | 2,770,586 | 10,661,751 | 20,800,028 |
| B2C | 359,532 | 1,146,096 | 2,412,740 |
| B2B | 656,460 | 2,311,842 | 4,530,637 |
| B2B2C | 1,754,594 | 7,203,813 | 13,856,651 |
| Costs | 3,950,594 | 6,741,637 | 10,827,606 |
| Operating | 768,299 | 945,047 | 1,243,915 |
| Marketing | 431,735 | 499,888 | 575,613 |
| HR & Employees | 1,419,010 | 1,443,010 | 1,491,010 |
| IT & Dev | 335,600 | 335,600 | 335,600 |
| Admin & Offices | 302,120 | 302,120 | 302,120 |
| Variable | 693,830 | 3,216,773 | 6,880,149 |
| EBITDA | -1,180,008 | 3,920,113 | 9,972,421 |

Management Team



Hugo Gomez

Co-Founder & CEO

Former HSBC and Bancolombia. Leads vision, strategy, and disciplined execution.

[LinkedIn](#)



Kate Maslova

Co-Founder & Chief Business Development Officer

Ex-Luna, Bank Otkritie, VTB. Drives client relationships, growth, and platform partnerships.

[LinkedIn](#)



Willi Würms

Co-Founder & Strategic Advisor

Ex-UBS, Credit Suisse. Advises on platform alignment with UHNW client needs.

[LinkedIn](#)



Neil Weeks

Chief Commercial Officer

Founding team at Thredd (\$400M USD Exit). Launched: Revolut, Monzo, Starling, Curve, PPRO.

[LinkedIn](#)



James Tizzard

Chief Technology Office

Ex-Citi, Westpac. Leads tech infrastructure, operations, and cross-border scaling.

[LinkedIn](#)



Dorsa Sanadgol

Chief Operation Officer

Ex-Sygnum Bank. Drives operational strategy, cross-functional execution, and regulatory readiness.

[LinkedIn](#)



Olivia McGarvey

Head of Client Engagement

Ex-Thredd. 15+ years in fintech growth, marketing, and customer success.

[LinkedIn](#)



John Kerr

Head of Implementation

Founding team at Thredd. Delivered 50+ global card programmes including Revolut, Dubai Airports, and Curve.

[LinkedIn](#)

Advisory Board



Tural Mammadov

Founder & CEO, TENco

[LinkedIn](#)



Simon Isaev

Founder & CEO, Payme Swiss

[LinkedIn](#)

Opportunity – Extended Seed Raise

(€1.75M lead investor committed)

Option 1: Core Raise (Active Round)

- Raise Amount: €4.5M
- Post-Money Valuation: ~€36M
- Equity Offered: ~12.5%
- Lead Investor Committed: €1.75M
- Remaining Allocation: €2.75M
- Round Type: Extended Seed Round

Purpose: Extend runway, launch white label, grow users, and prepare for Series A.

Rationale: Builds revenue, strengthens foundations, and protects long-term equity value.

Option 2: Expanded Raise

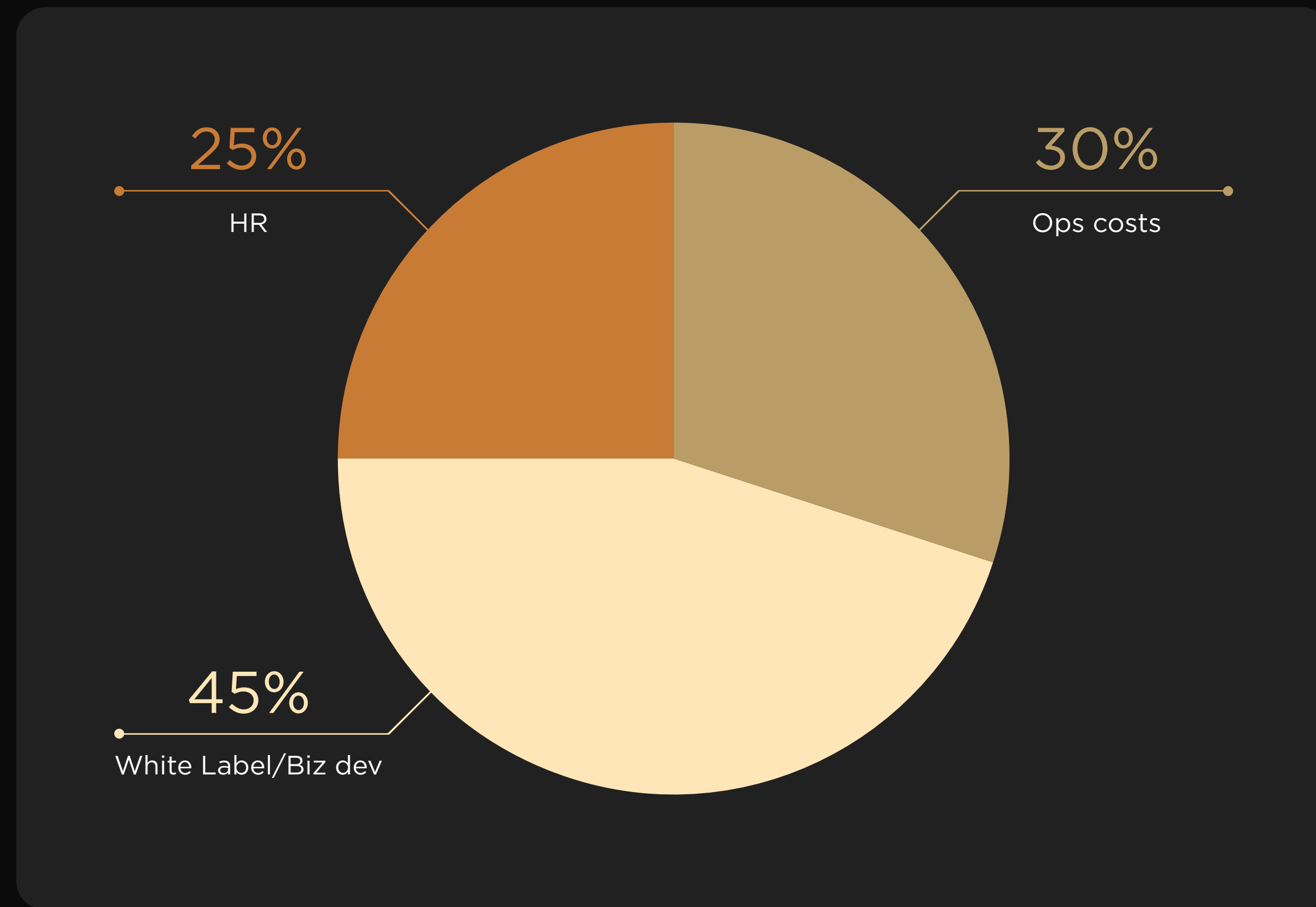
- Raise Amount: €6.3M
- Post-Money Valuation: ~€37.8M
- Equity Offered: ~16.7%
- Lead Investor Committed: €1.75M
- Remaining Allocation: €4.55M
- Round Type: Extended Seed Round

Purpose: Fast-track go-to-market, scale white-labels, investigate expansion to Asia & Middle East and strengthen Series A position.

Rationale: Speeds up rollout, boosts revenue, and expands reach in key markets.



Funding Allocation



Thank you

For more information contact:

neil.weeks@bobofin.com

www.bobofin.com

BO
BO

Disclaimer

1. This presentation is for general information only and does not constitute personal investment advice. It is not exhaustive and does not contain all information required for an informed investment decision regarding Bourgeois Bohème or its associated entities.
2. It has been prepared without considering the objectives, financial situation, or needs of any particular investor. Independent professional advice should be sought.
3. While reasonable care has been taken in preparing this presentation, Bourgeois Bohème and its affiliates make no representation or warranty as to its accuracy, completeness, or reliability. No liability is accepted for any errors or omissions.
4. Forward-looking statements are based on assumptions and expectations that may not prove accurate. Actual outcomes may differ materially.
5. Bourgeois Bohème and its affiliates disclaim liability for any loss or damage arising from reliance on this material.
6. Views and opinions are current as of the date shown and may change without notice.
7. Recipients who choose not to proceed are requested to return or securely destroy all copies of this material.

