



[www.thenoor.co](http://www.thenoor.co)

**“A SHARIAH GUIDED COMPANY”**



The Official Bank Partner

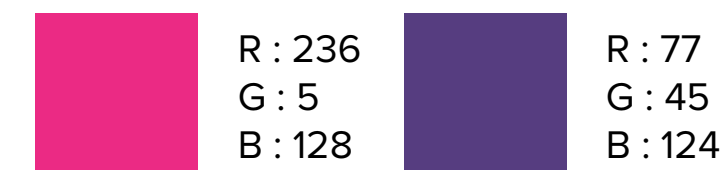


# The Brand



The Divine Light. **An-Nur**, meaning "**the light**" in Arabic. In Dutch and Flemish Noor can be a form of Eleonore cognate to the English name **Eleanor**, the first bearer of which was Eleanor of Aquitaine and is probably Occitan in origin. **Noor** is also an Estonian language surname, meaning "young". (wikipedia)

Noor (the light) lights up the life of every muslims and will be an app that is handy and accessible at any point of time, and to ensure this happens we've pledged the **PREMIUM** Noor App will be **LIFETIME FREE** to be downloaded by everyone.



 Pronounced as Noor / Nur



Arabic scriptures of Noor logo, turned upside down

# Mission Statement

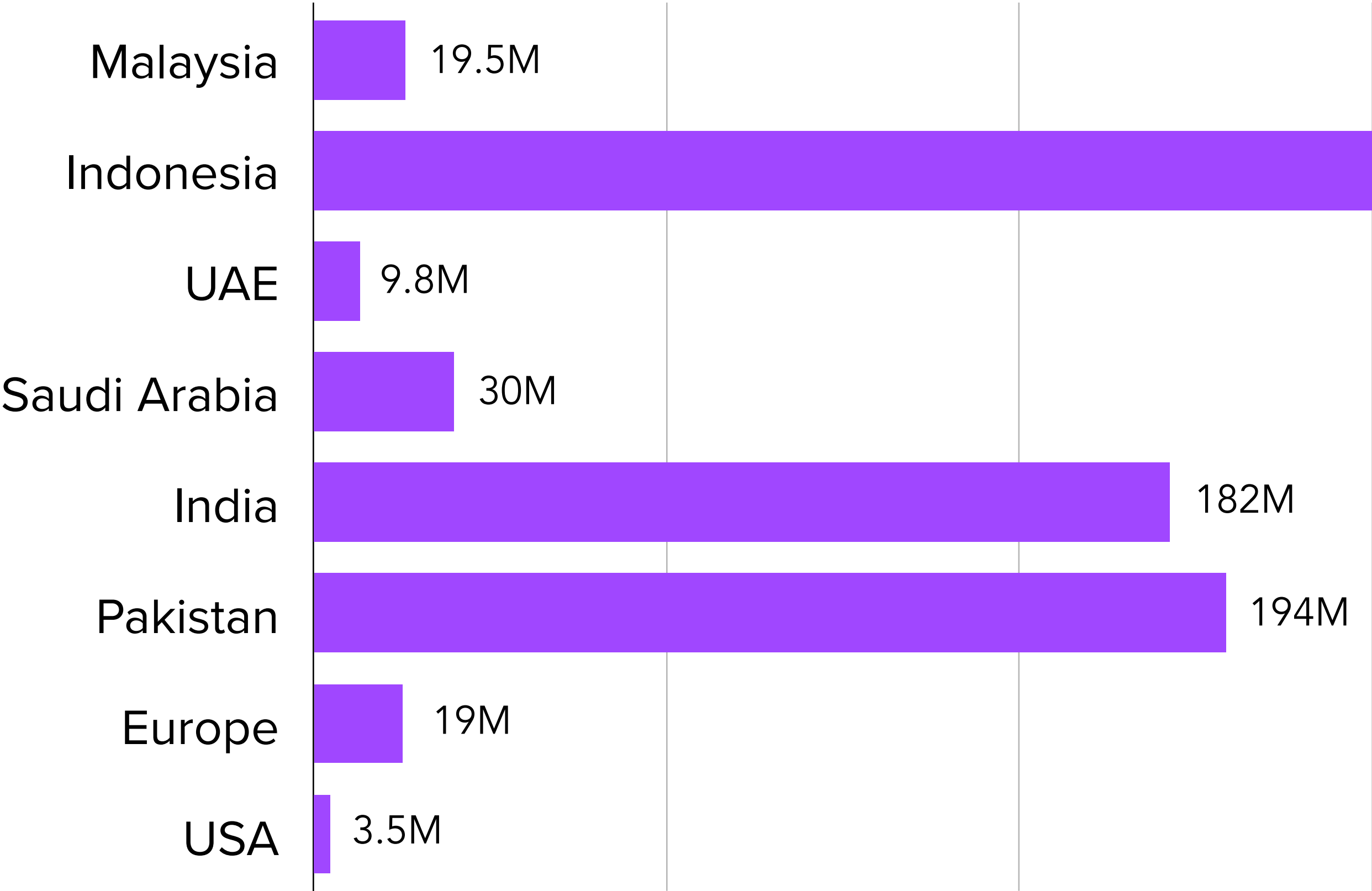
## Vision

To be the world's largest and fastest growing **Muslim** lifestyle app

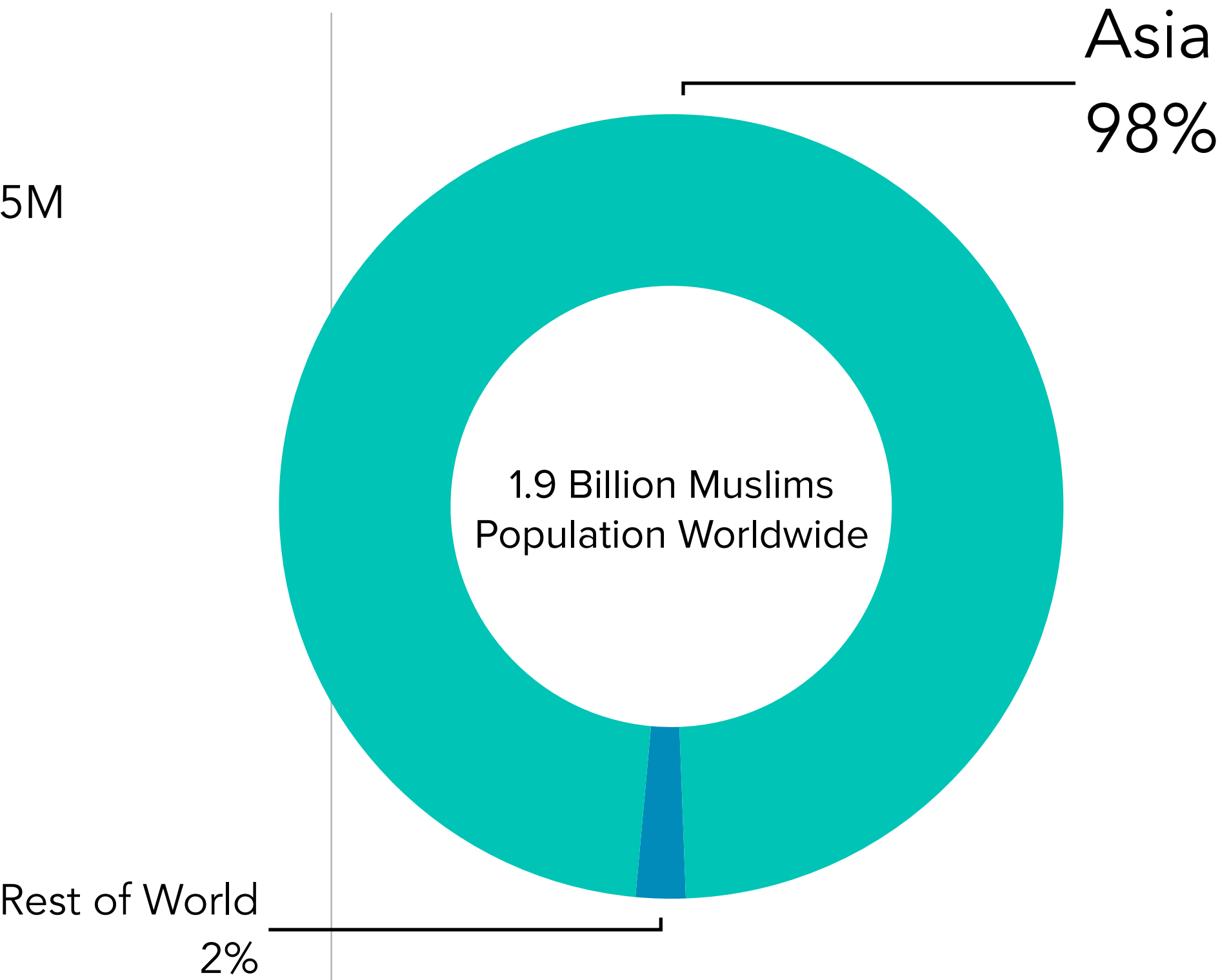
## Mission

To ensure Muslims around the world utilises ***TheNoor*** app for their daily habits to embrace the Islamic Lifestyle

# The Market



Source : [https://en.wikipedia.org/wiki/List\\_of\\_religious\\_populations](https://en.wikipedia.org/wiki/List_of_religious_populations)





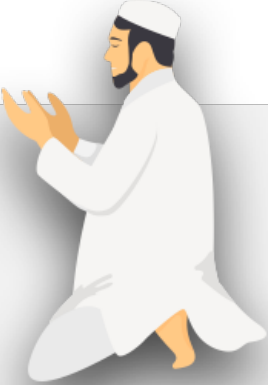


**“WE BUILD APPS  
WITH PURPOSE”**


**PRECISION MATTERS**




# Core Features




**Prayer Time**  
With personalisation features



**Qiblah Compass**  
Accuracy with fixed directions



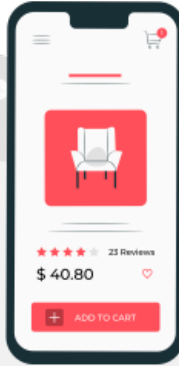
**Al-Quran & Hadith**  
Authentic & Verified Quran and Hadith Collections



**Live Channel**  
Islamic live & on-demand contents




**Multi Currencies**  
International Visa & Master multi currency card




**NoorCommerce**  
Selected and quality products worldwide



**NoorAds**  
Islamic & shariah compliant ads



**NoorTravels**  
Travels & holidays including Hajj & Umrah



**Noor Neo-Bank**  
Digital NEO Islamic & shariah bank

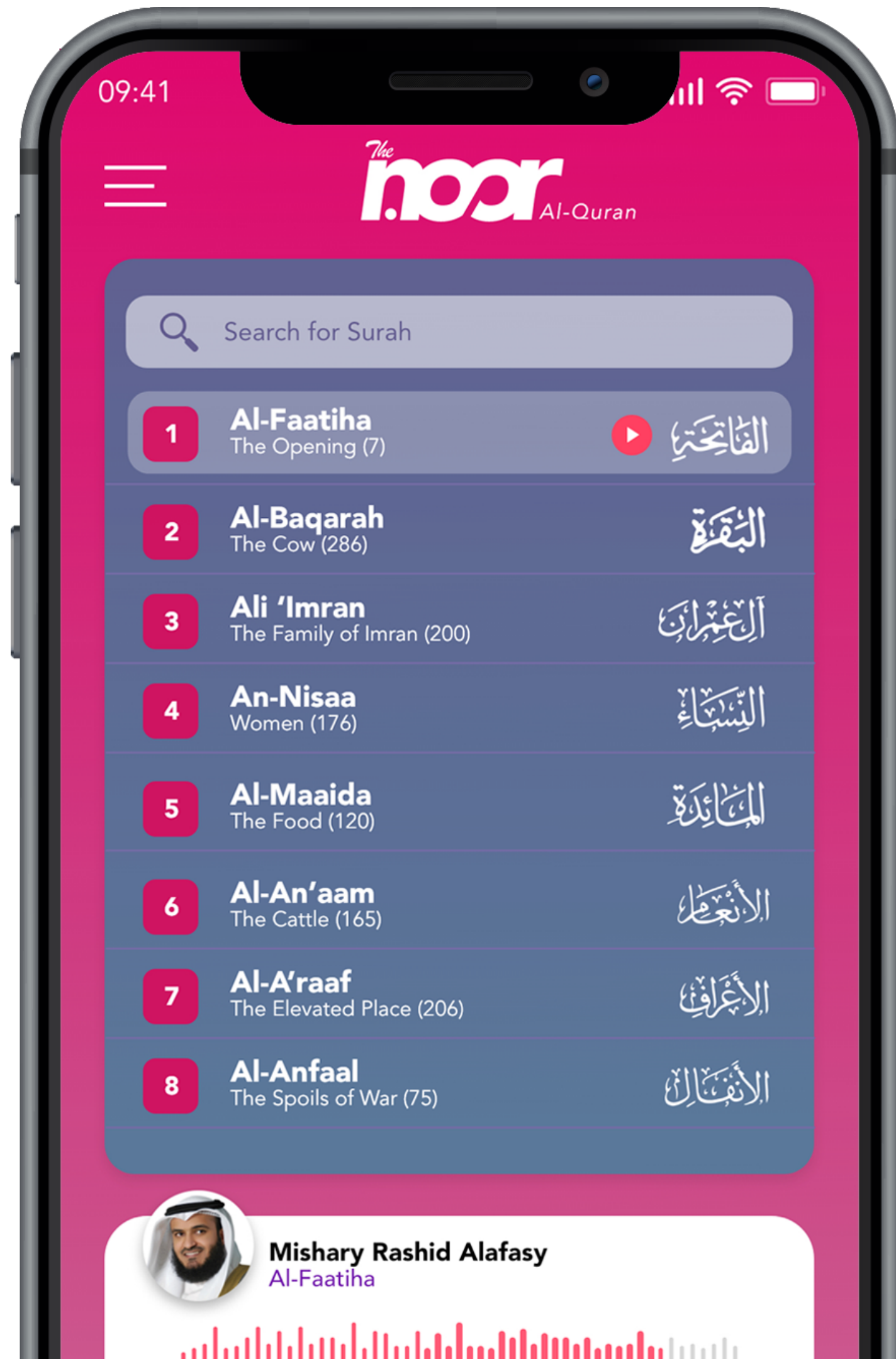








# Features



## Modern Al-Quran Player

Vibrant & contemporary Al-Quran player with multi-reciter selections.

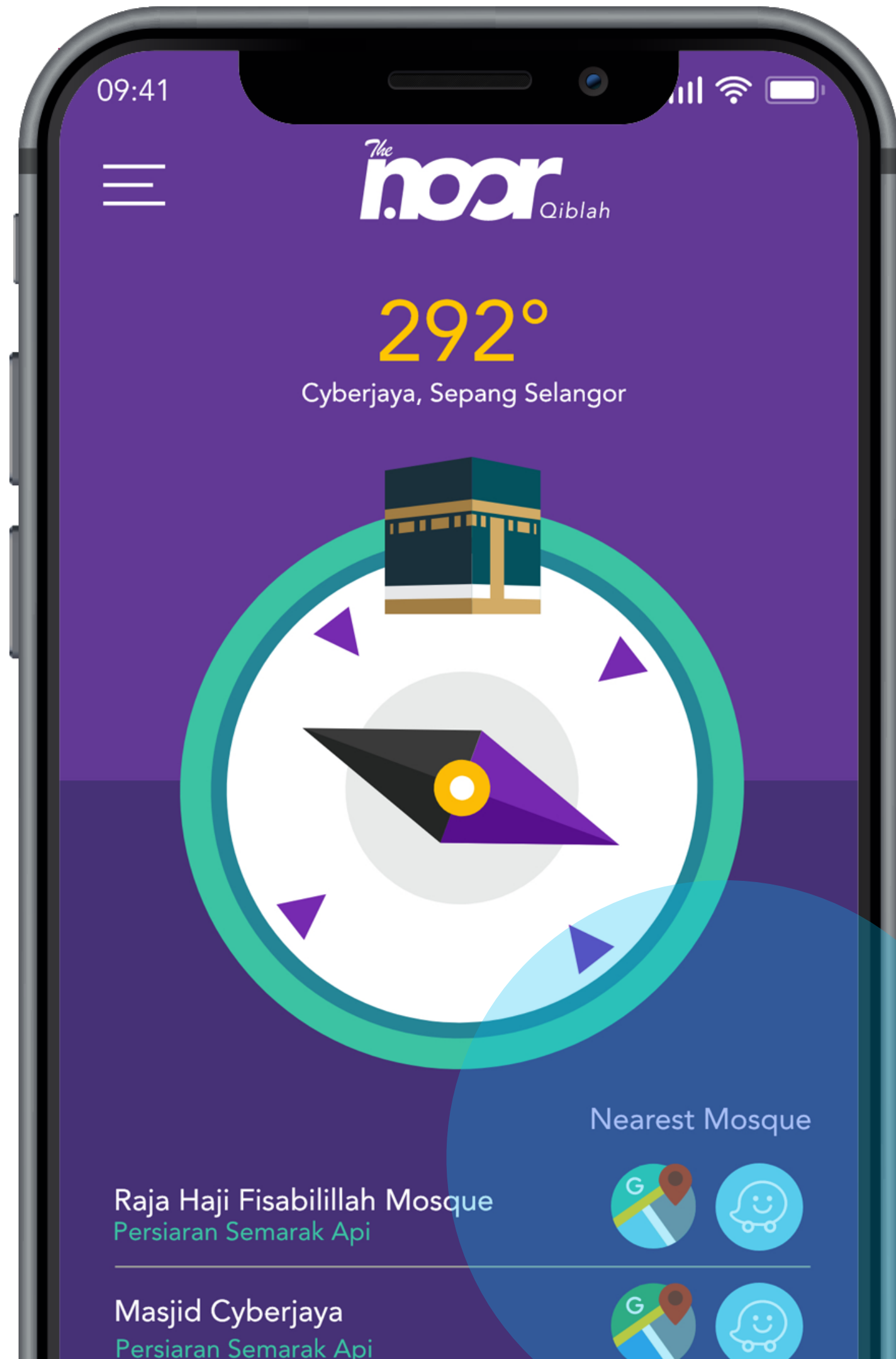
Listen to your favorite surah by replacing your in-car entertainment or treat it as on the go player.

Wide range of reciters



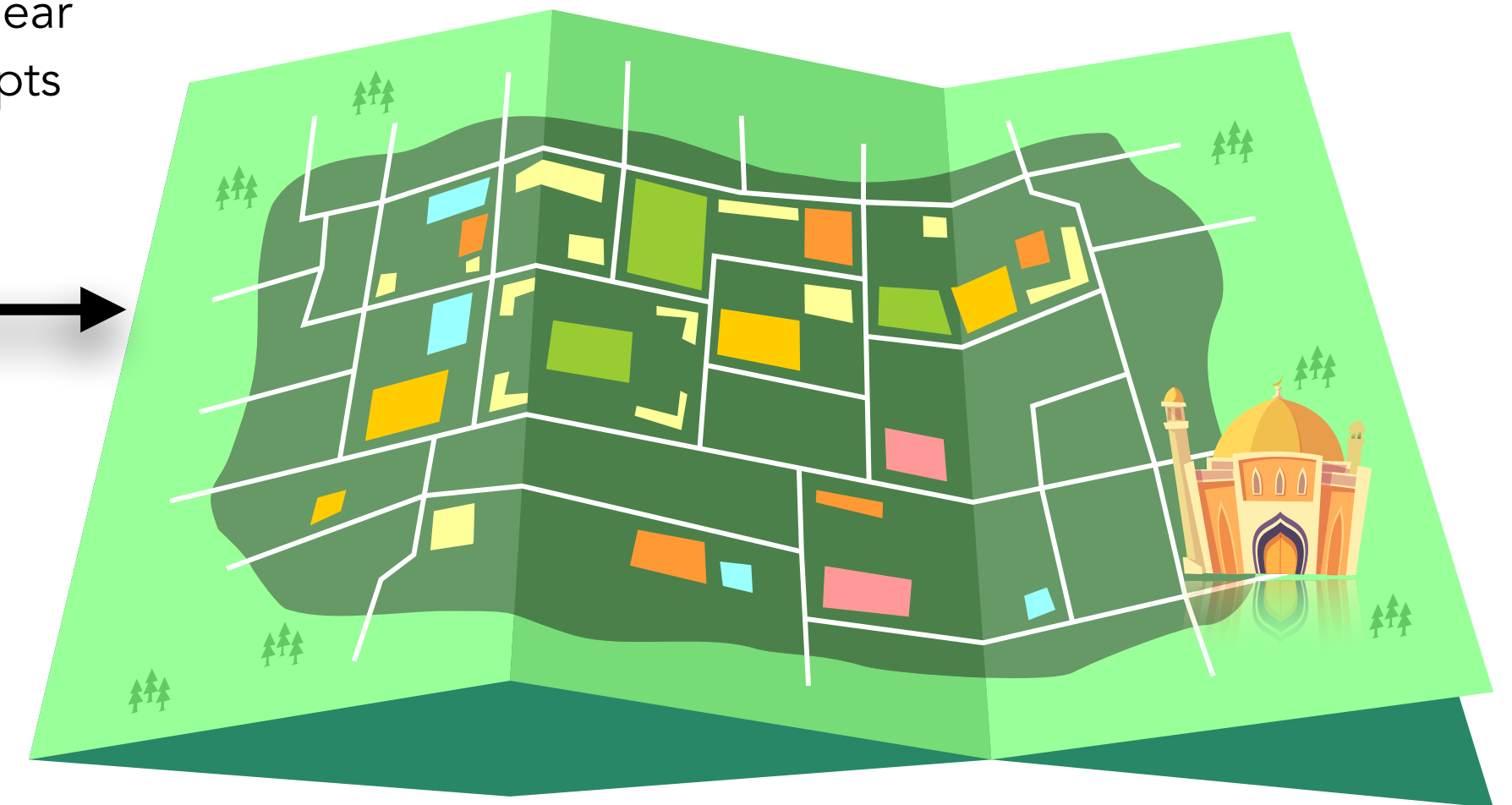


# Features



## Real-Time Location Detection

Drive to the nearest mosque or mussolla near you. High accuracy and suggestions prompts up every time Qiblah is activated.




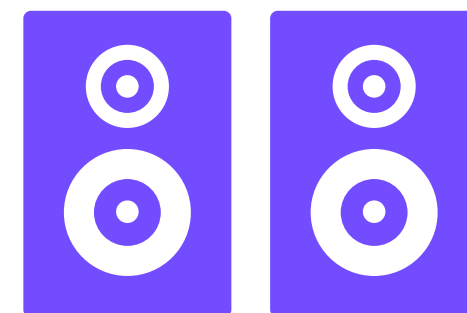
# Features



## Translations Voice Over

Al-Quran with translation voice over options. Multi languages to come in the future developments for Al-Quran translations.

Select the best reciters and listen to the definition of *High-Resolution audio*. Connect to your  **Bluetooth** or AUX devices to have a better experience.



With HQ decibels

Multi-language translation

## Select Reciter



Mishary Rashid  
Alafasy



Abdul Rahman  
Aziz As-Sudais



Sheikh Saad  
Al-Ghamidi

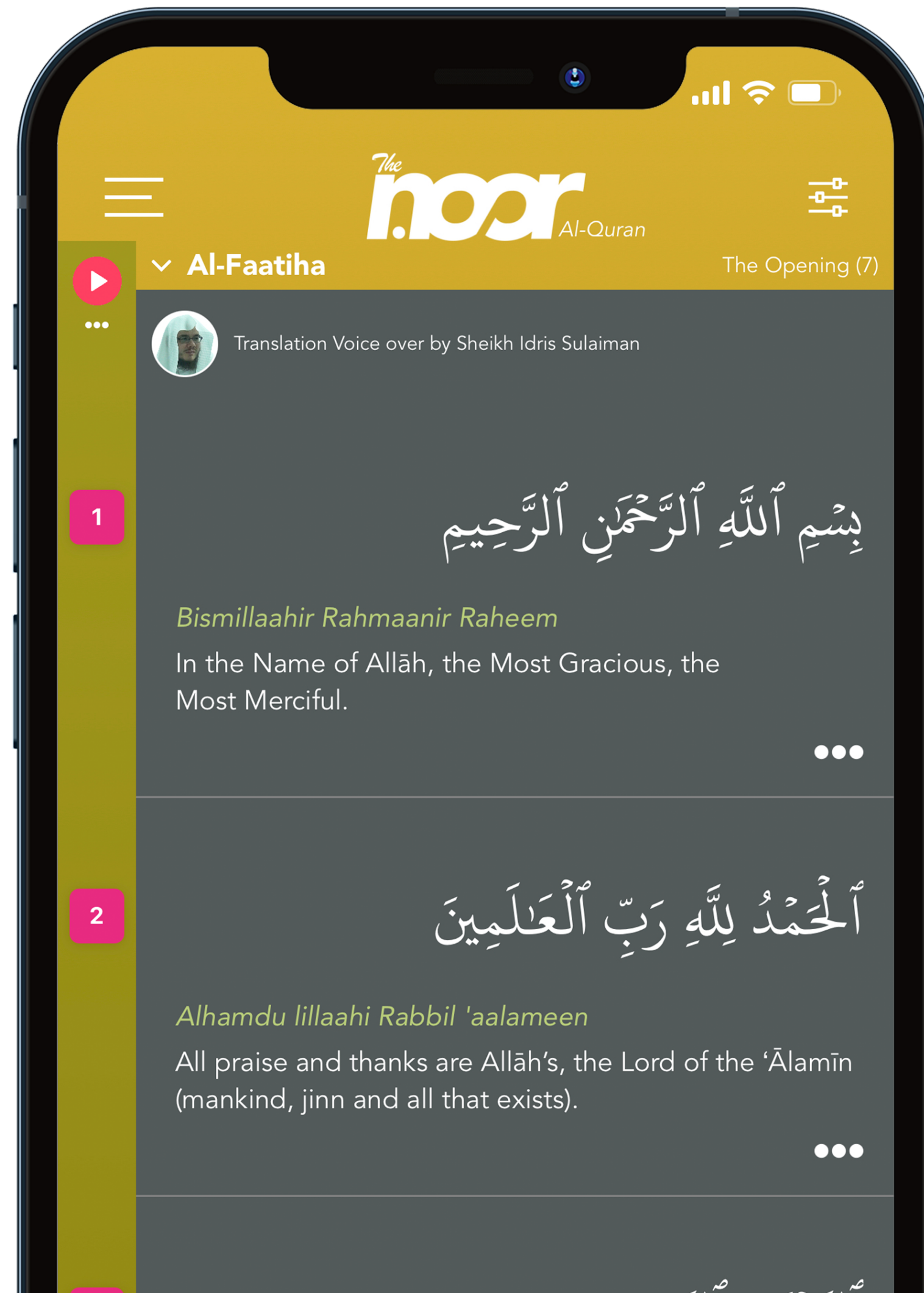


Translation Voice Over  
by Neelofa





# Features



## Transliteration

Al-Quran reading assistance for beginners to have a better pronunciation of the verses with high accuracy. Turn on/off whenever you want.



Show Translations

Hide Transliterations

Reset Settings



# Features

## + Weather Updates

Partly Cloudy, Current Temperature 26°



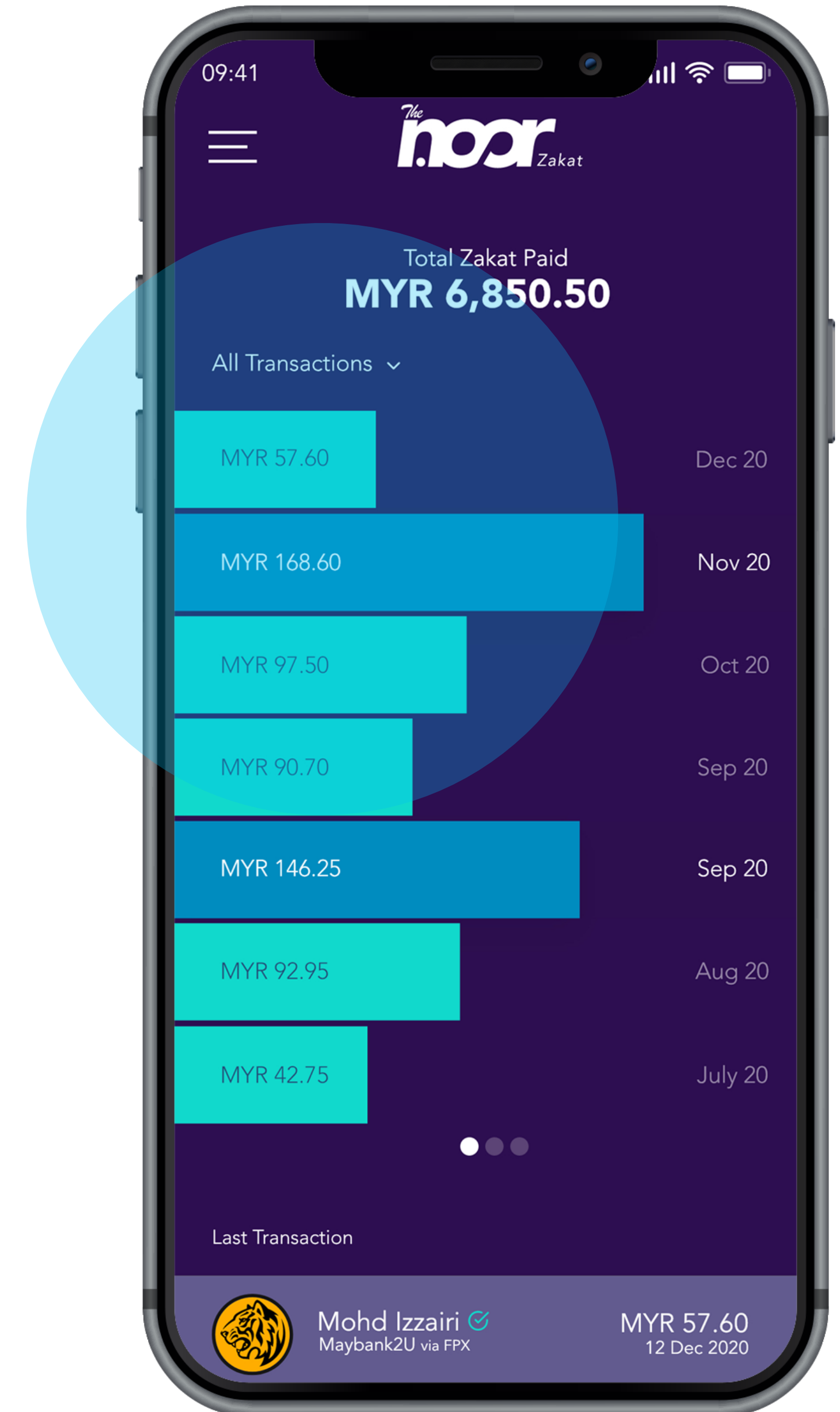
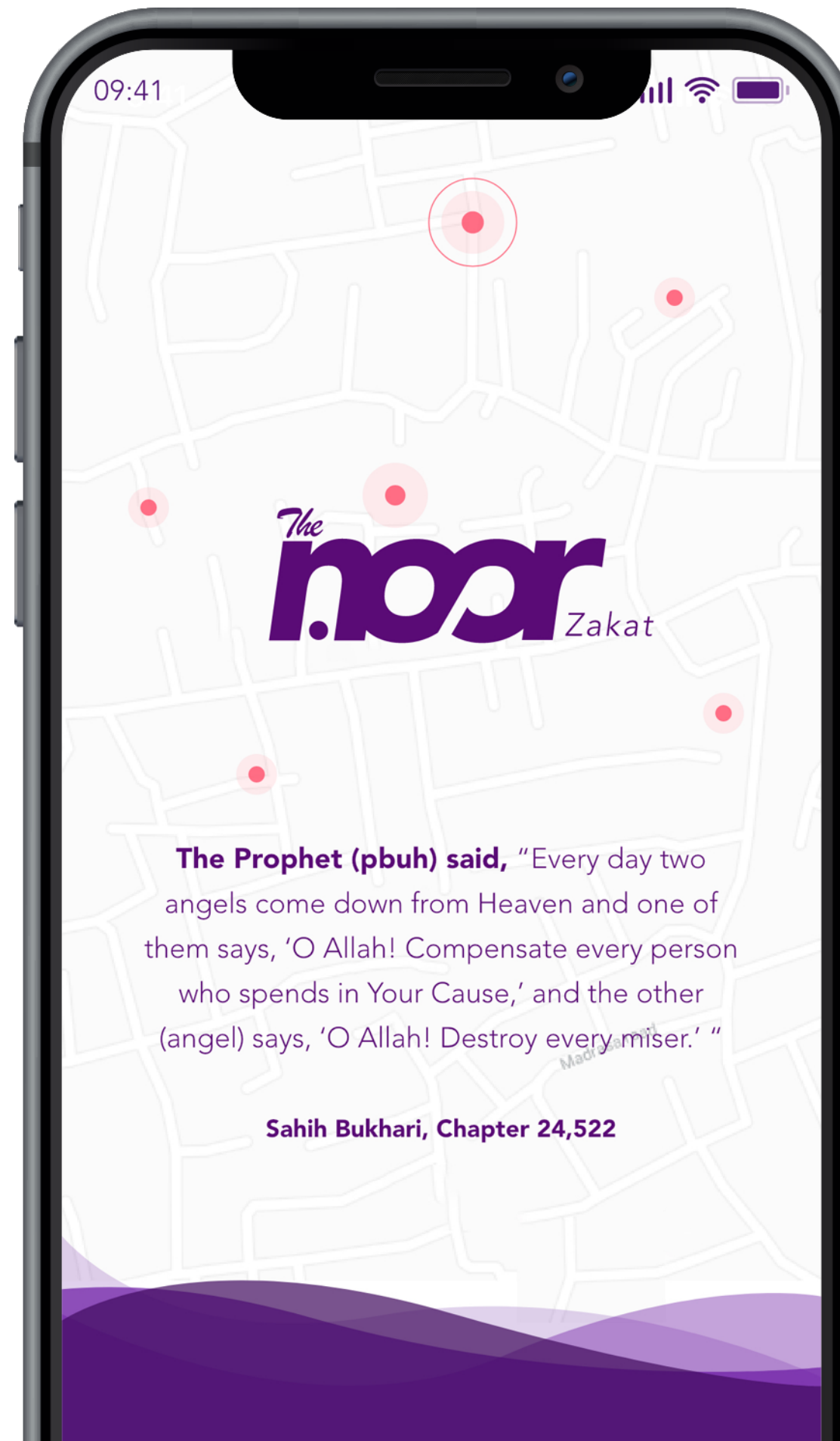
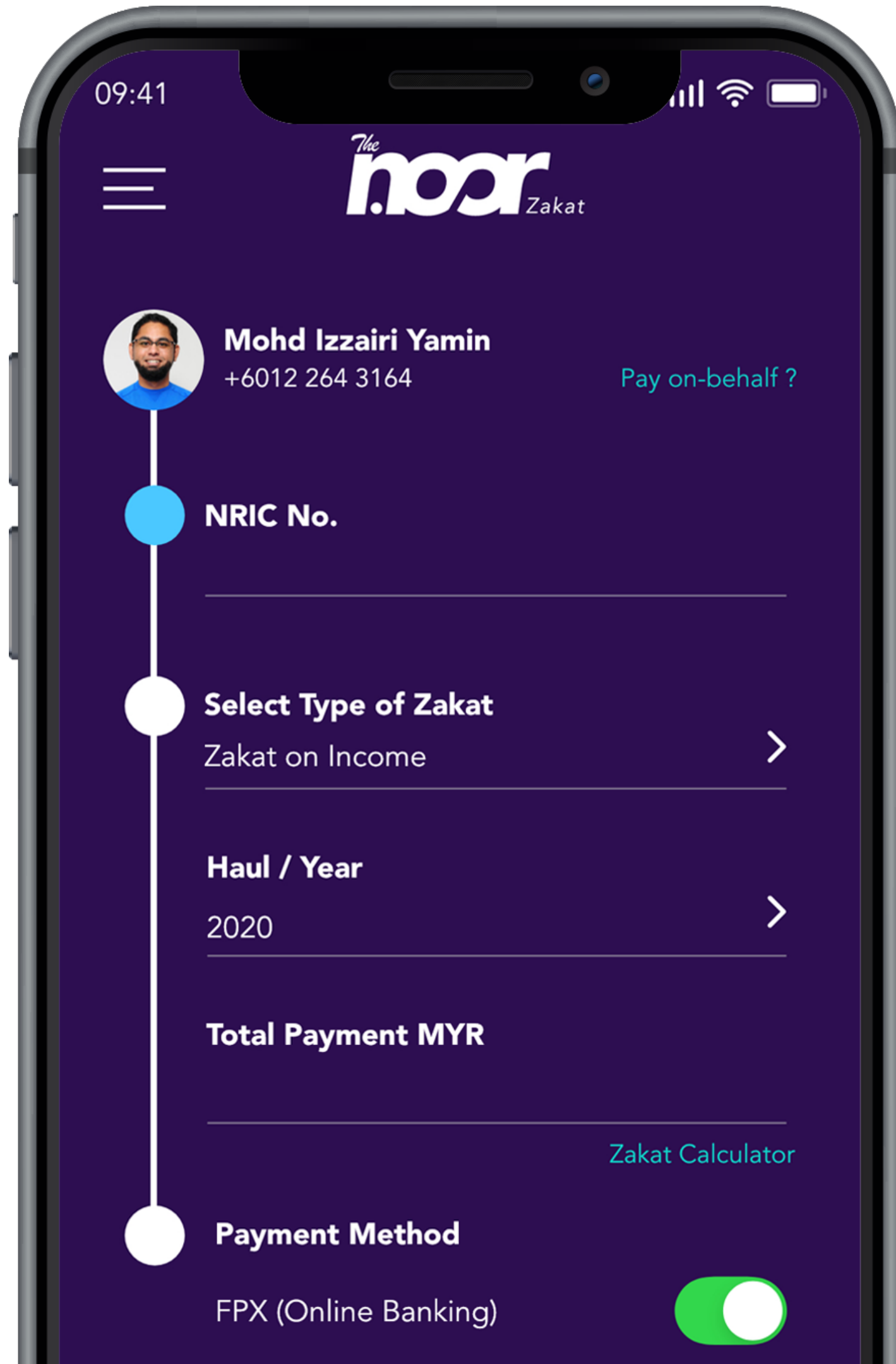


# Features

## Hassle Free, Transparent

Regional based Zakat payments made easy with non-complex payment system

Keep track of your Zakat payments and generate receipts on the Go.



# Features

## With Faraid Algorithm

Built-in Faraid Algorithm to automatically allocate the appropriate appointment of your estate

All your changes are saved automatically in the cloud and your data is stored on our fully secure servers

- Personal Details
- Guardians
- List Asset & Debts
- Gifts of Wassiya
- Beneficiaries
- Medical Support Clause
- Asset & Sadaqah
- Anti Fraud

Private & Confidential

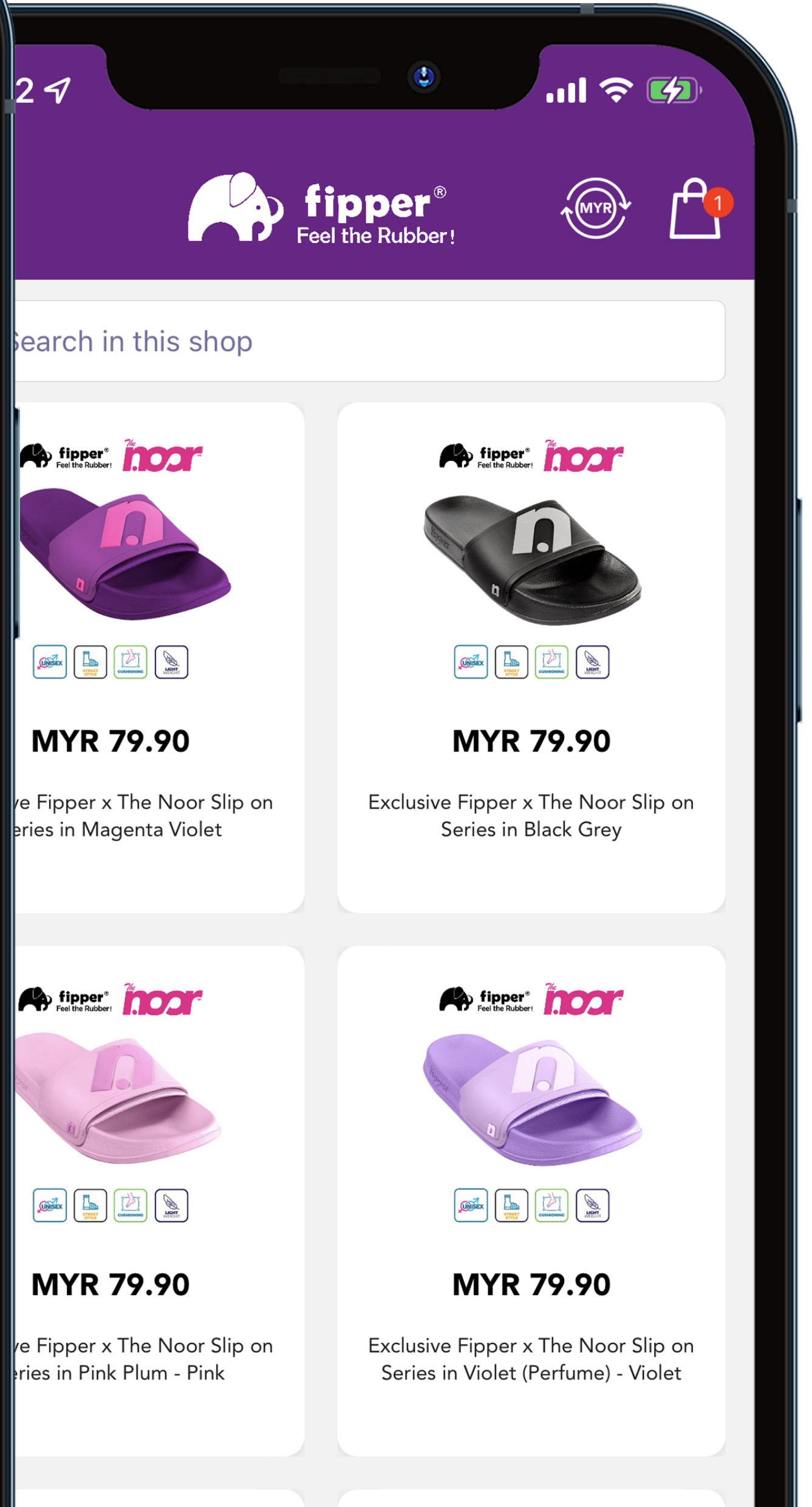
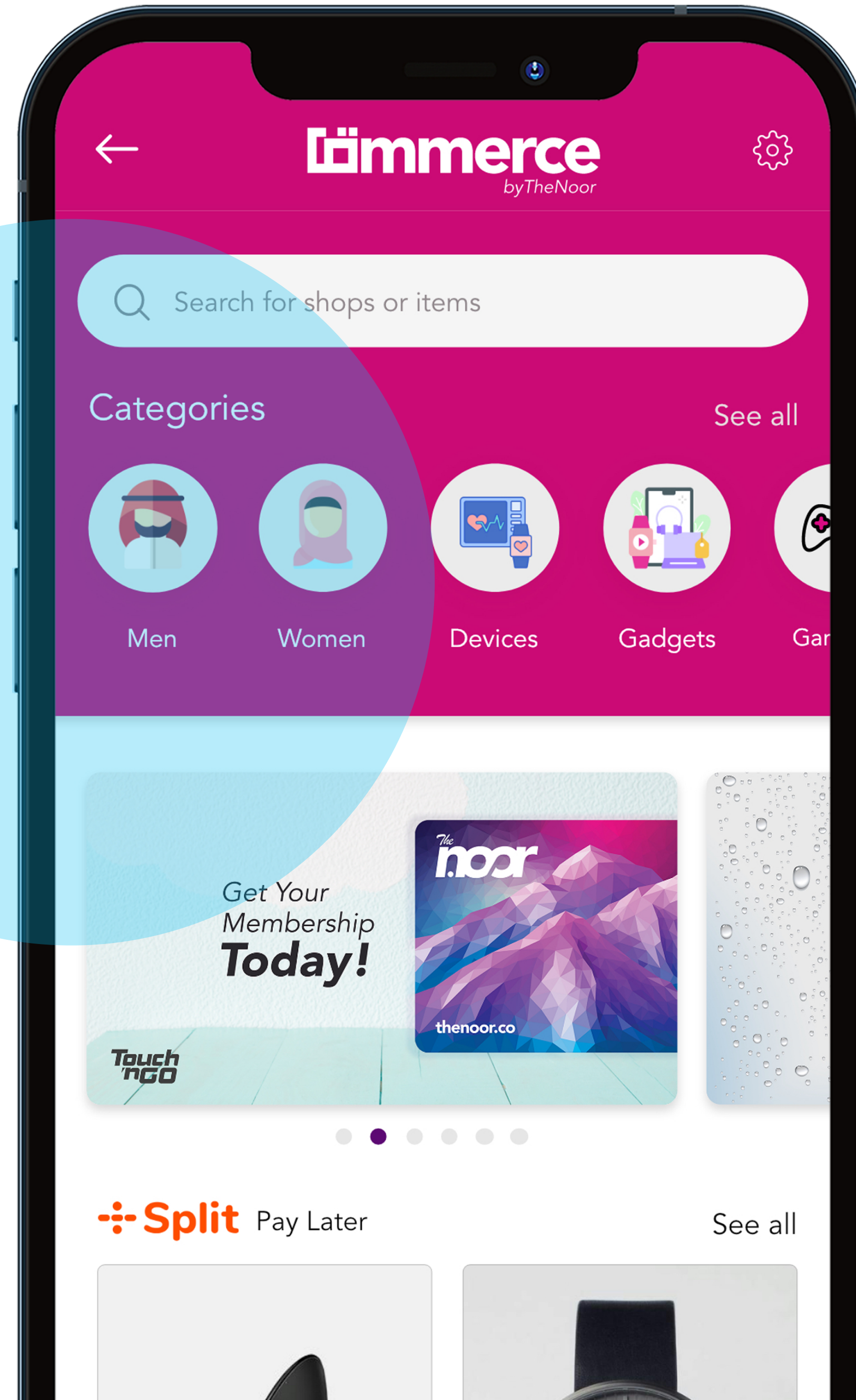
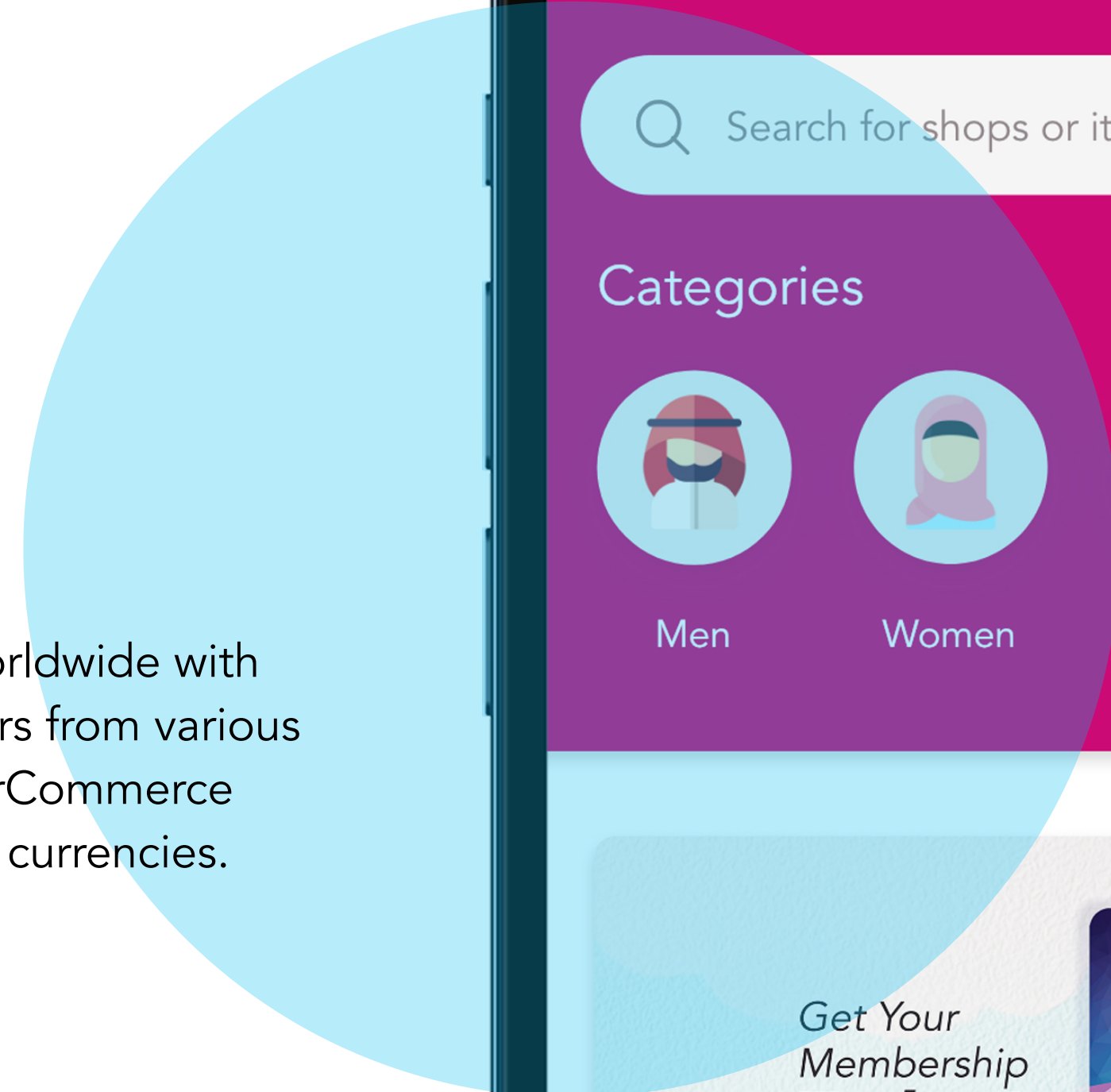




# Features

## NoorCommerce

Selected and quality products worldwide with variety of product segments. Users from various countries can buy or sell via NoorCommerce which also supports international currencies.



# Features

## Active Gears

Stay up to date and track your **Solah** prayer patterns. Burn more calories every-time you perform **Solah**.

Keep track of **Prayer Times** and **Qiblah** fixed directions on the go!

 **WATCH** **android**  
Watch





# Features

## </Super App/>

### In The Making

A complete and comprehensive muslim lifestyle app with important services.





# Heads Up

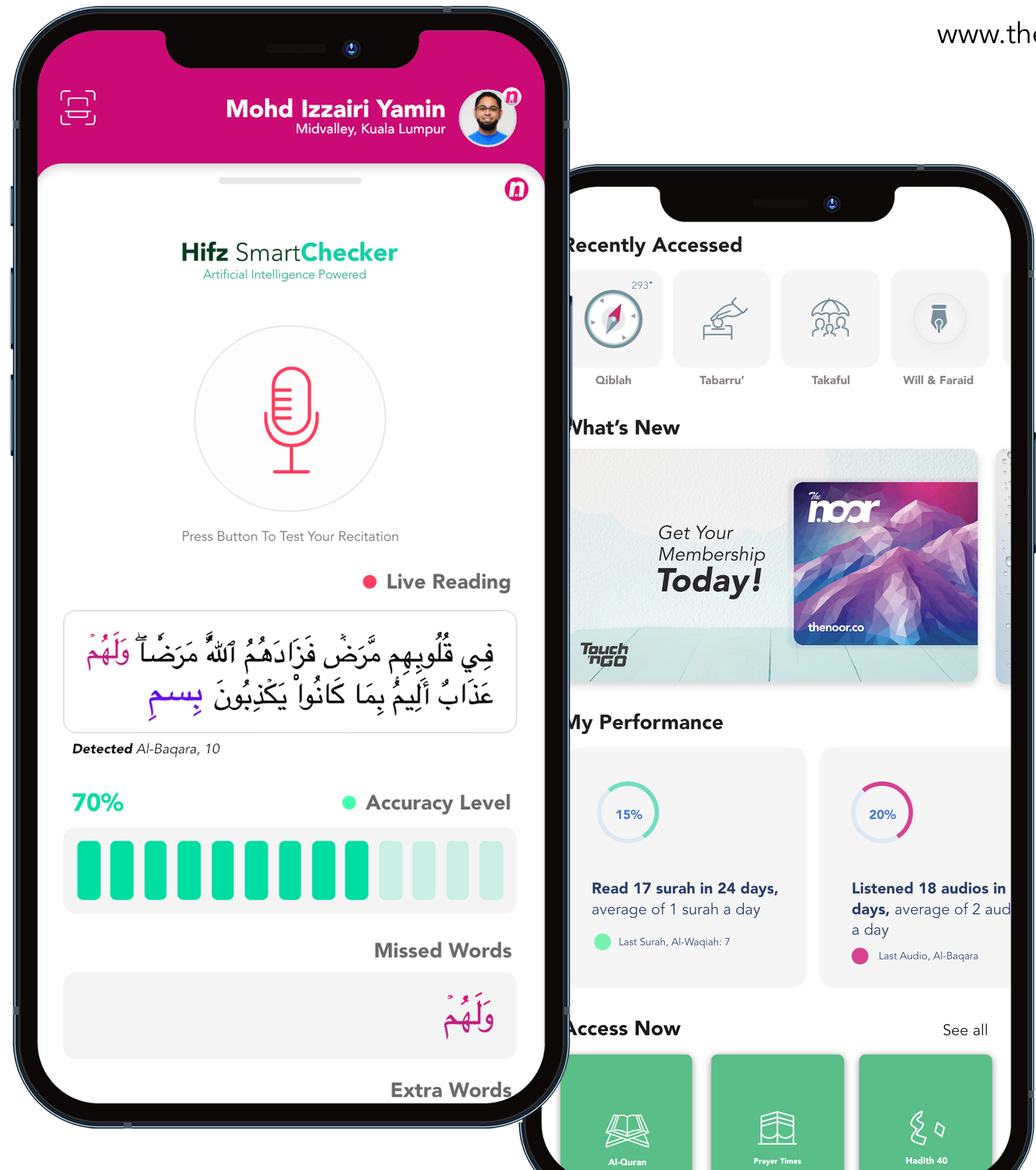


## Artificial Intelligence (A.I)

Improve your memorization and recital skills via our **ai/SmartChecker**. **ai/SmartChecker** monitors your recitals and highlights any imperfection in your recitals.

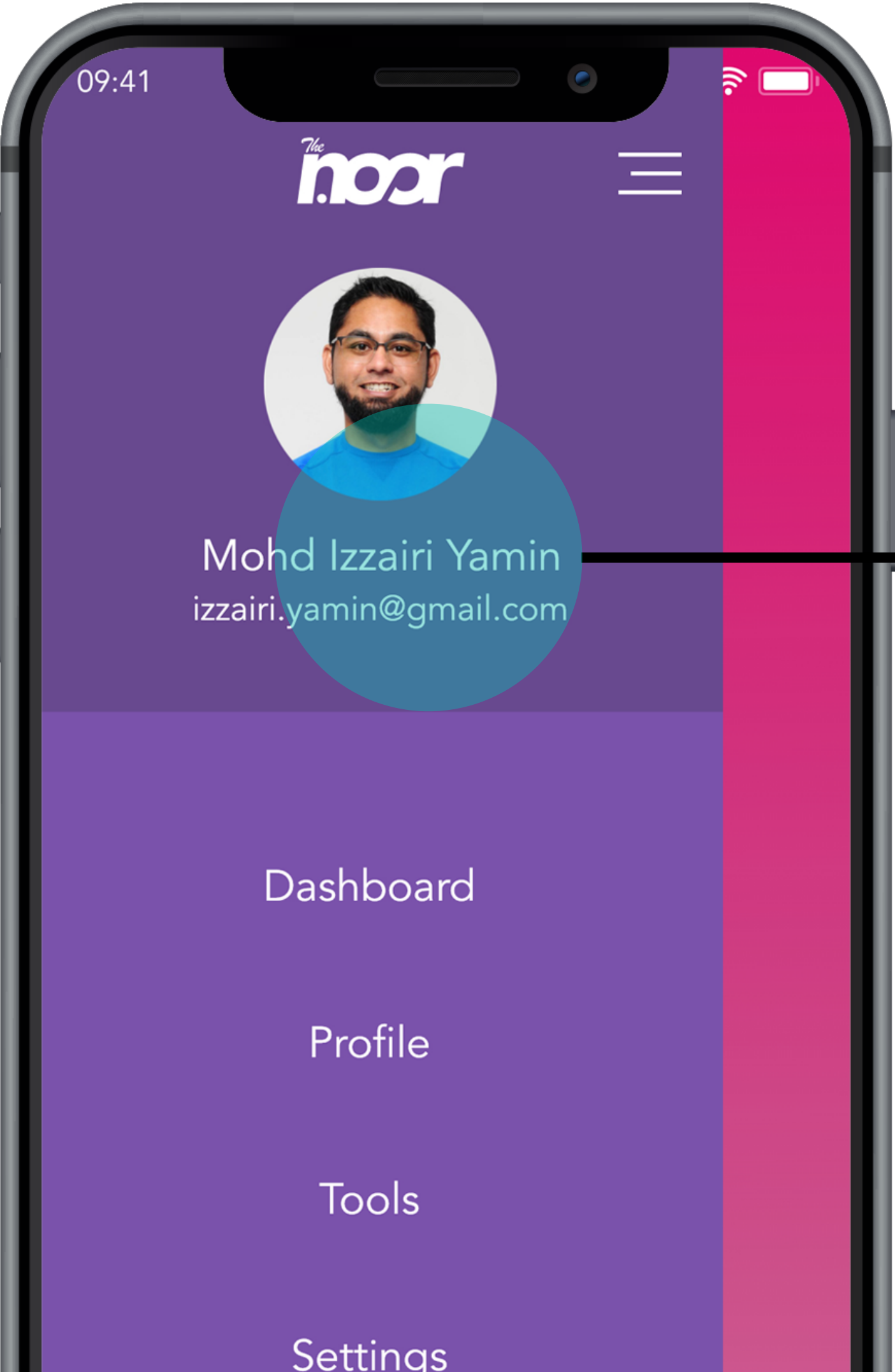
Avoid the mix-up. **ai/SmartChecker** enforces correct sentence structure and detects when you miss a word or recite the wrong verse.

Private & Confidential





# Heads Up



## Text to Speech Accuracy

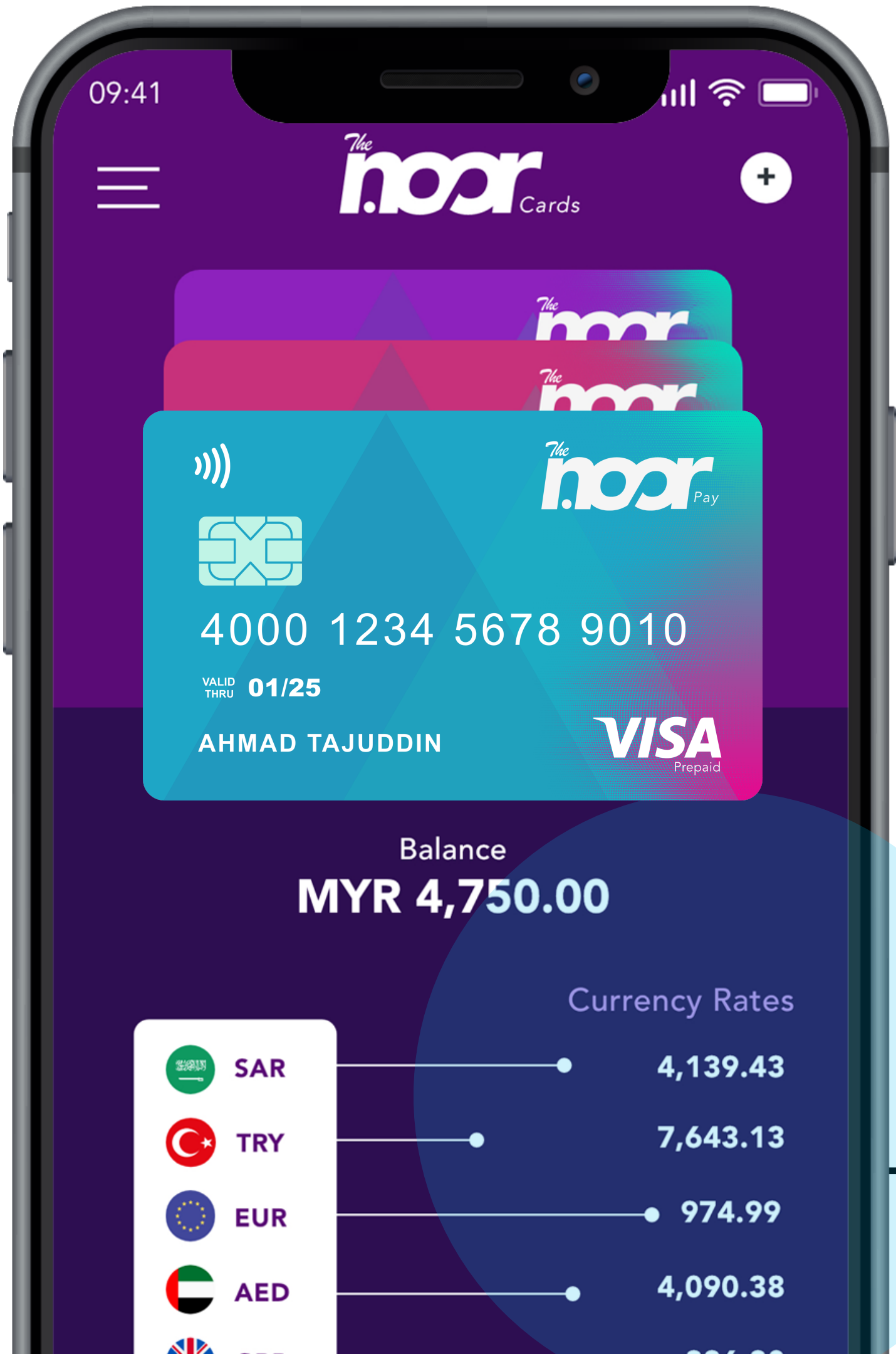


Mohd Izzairi Yamin, it's now time to perform Maghrib prayers.

Welcome message before Azan sound is played via Push notifications



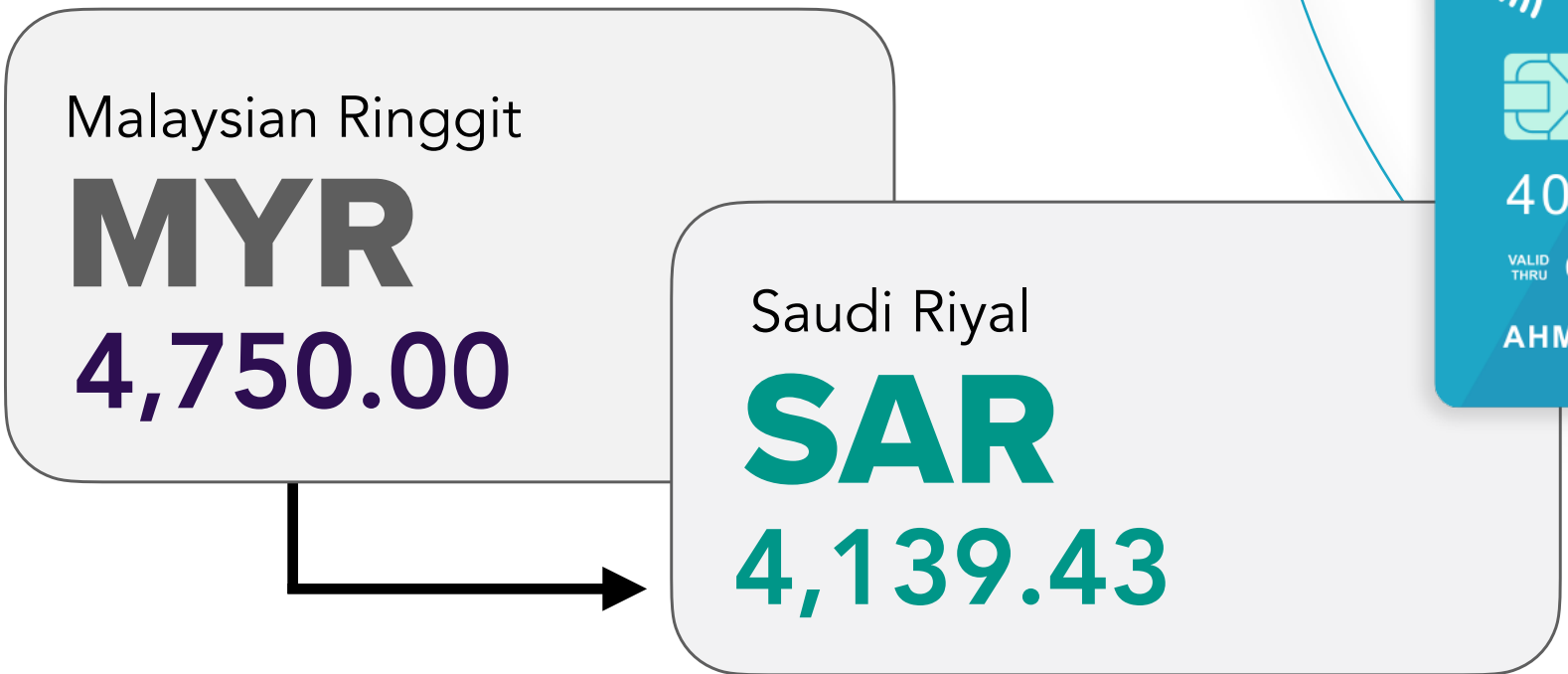
# Heads Up



## One Card for All

Enjoy the best transaction fees and competitive exchange rates when you use your Noor Visa in more than 150 currencies worldwide.

Enjoy no fees when you use your Noor Visa for cashless payments in-store and online worldwide.



Precision pointers indicating values of exchange rates.





# Heads Up



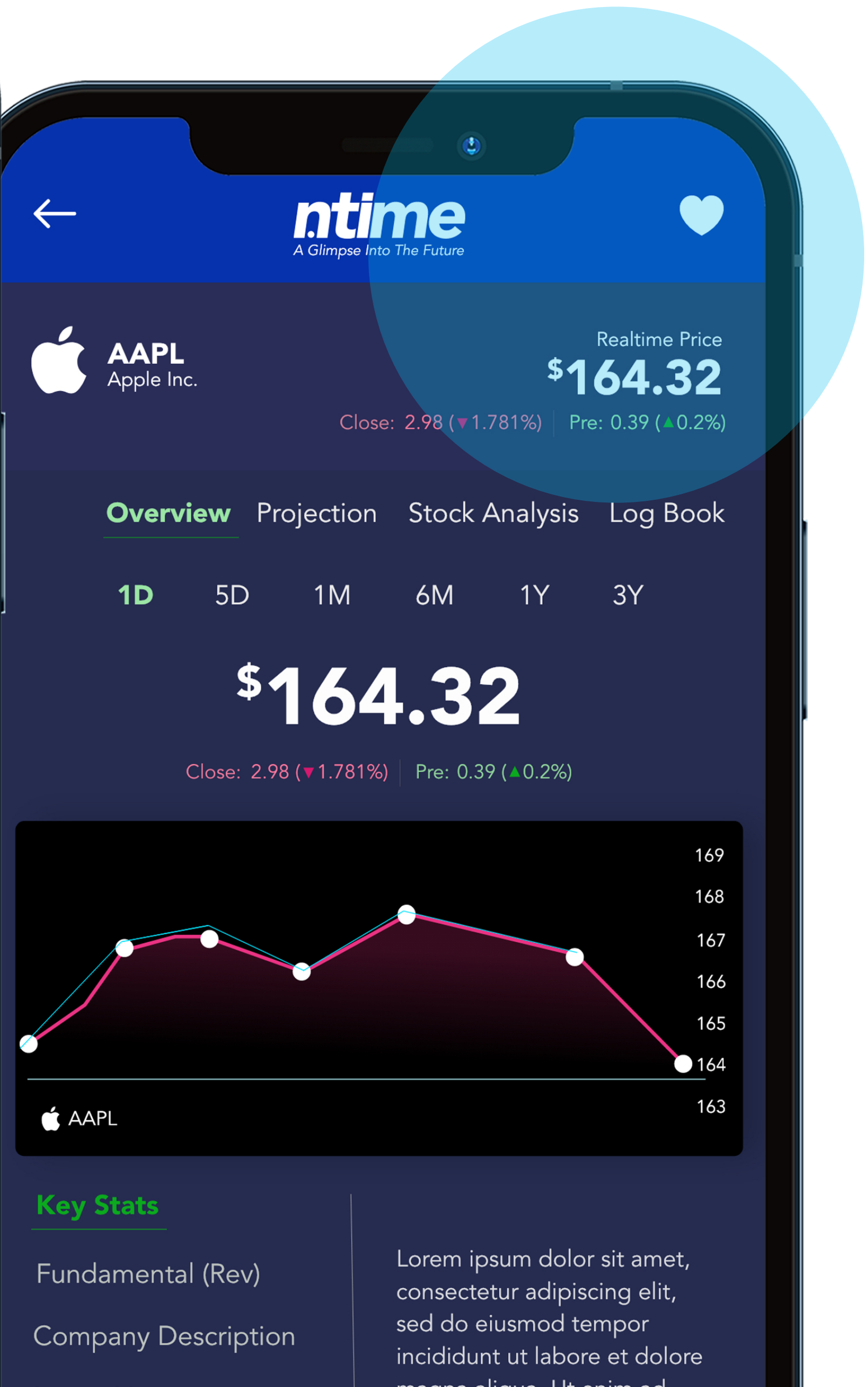
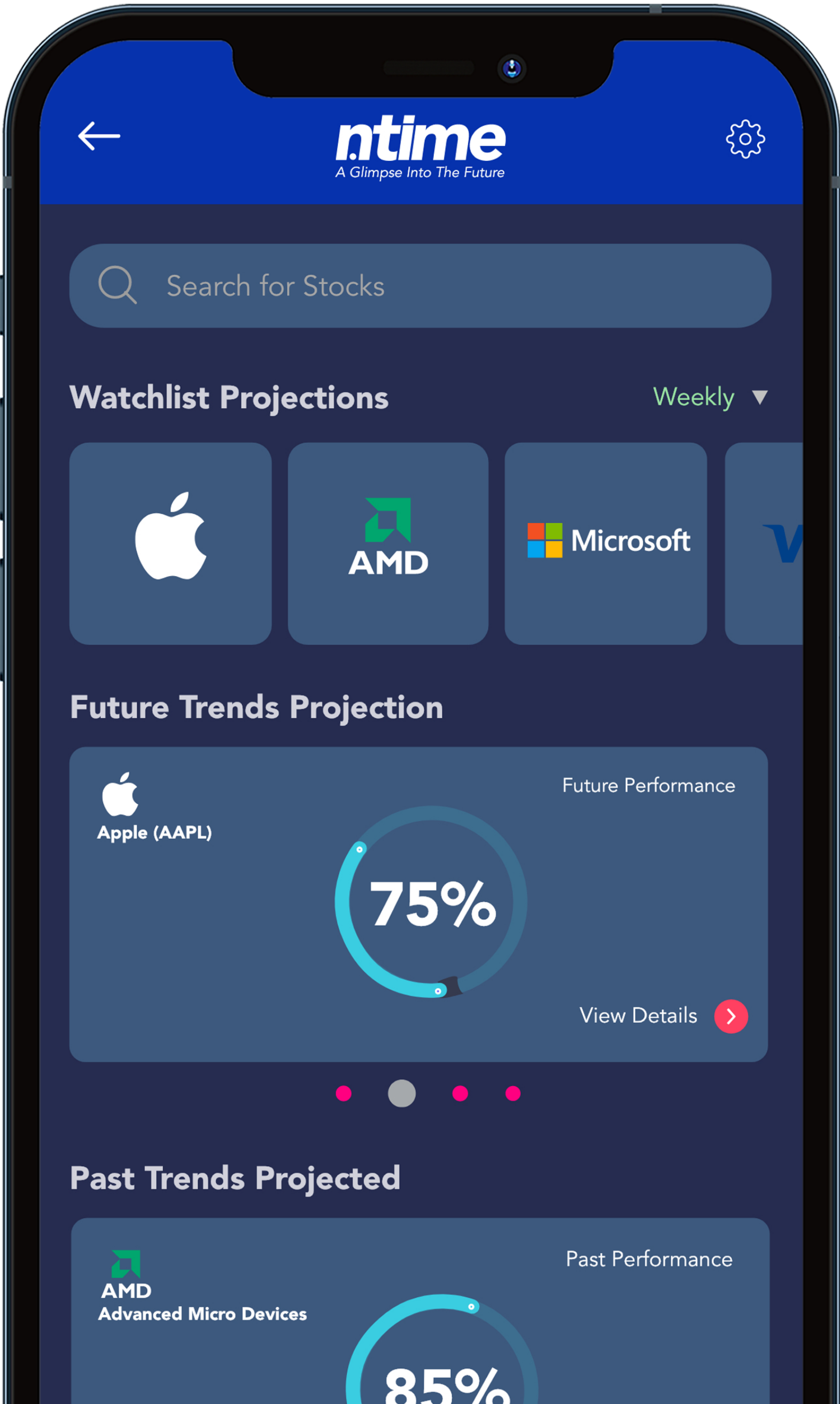
## Shariah Counters Projection

AI for modelling the future time indicator and price movement of the stock market. nTime helps traders to solve the “when” part in entering the market with 30-days high accuracy projections.

nTime also offers important summary info for traders such as inversion rate for time series.

## High Accuracy Projections

Private & Confidential



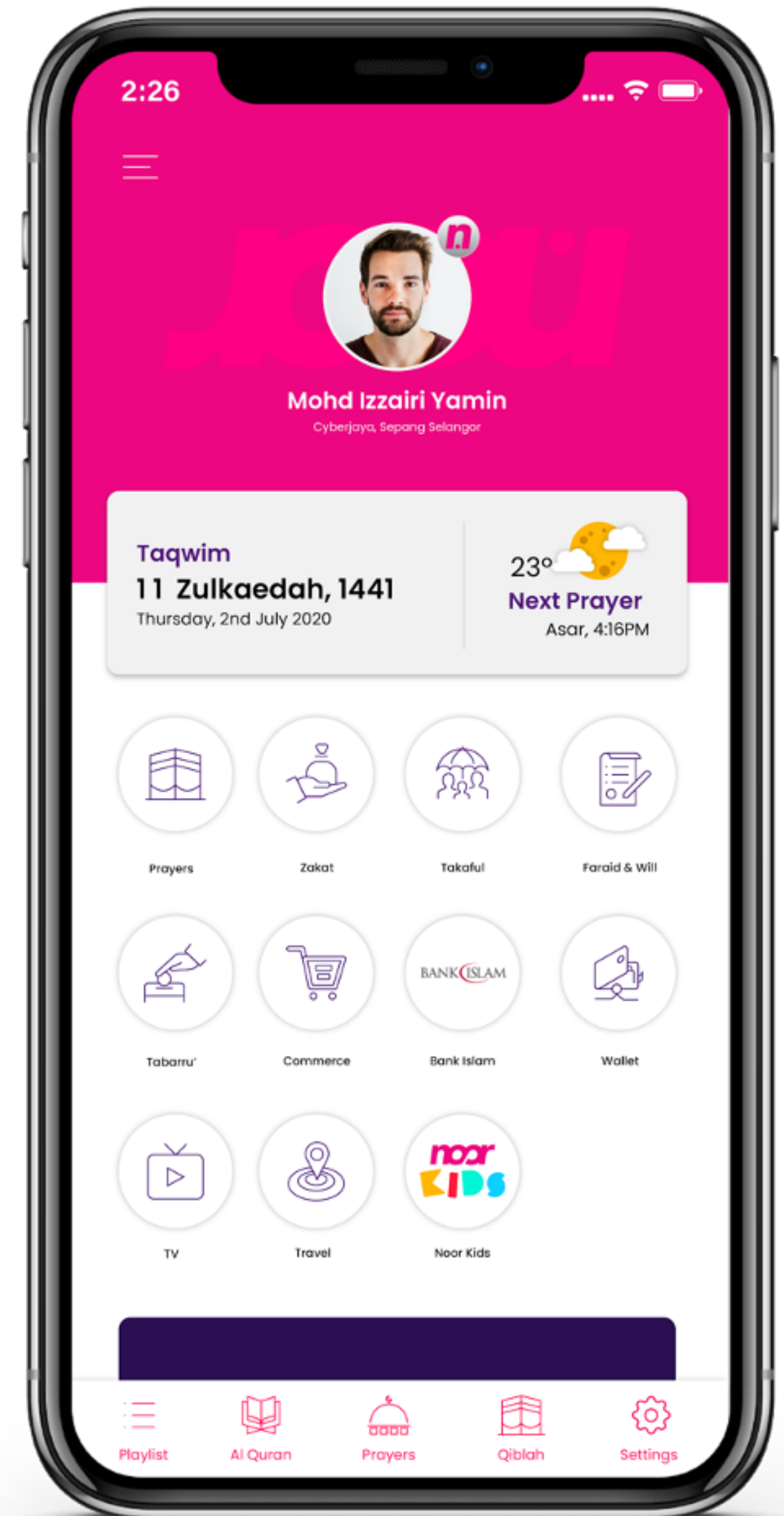
# Heads Up



- TheNoor Kids
- Islamic & Education app
- Lofa & Lofi Animation IP
- Premium Contents  
(Mini games, animation, audiobook)

# Heads Up

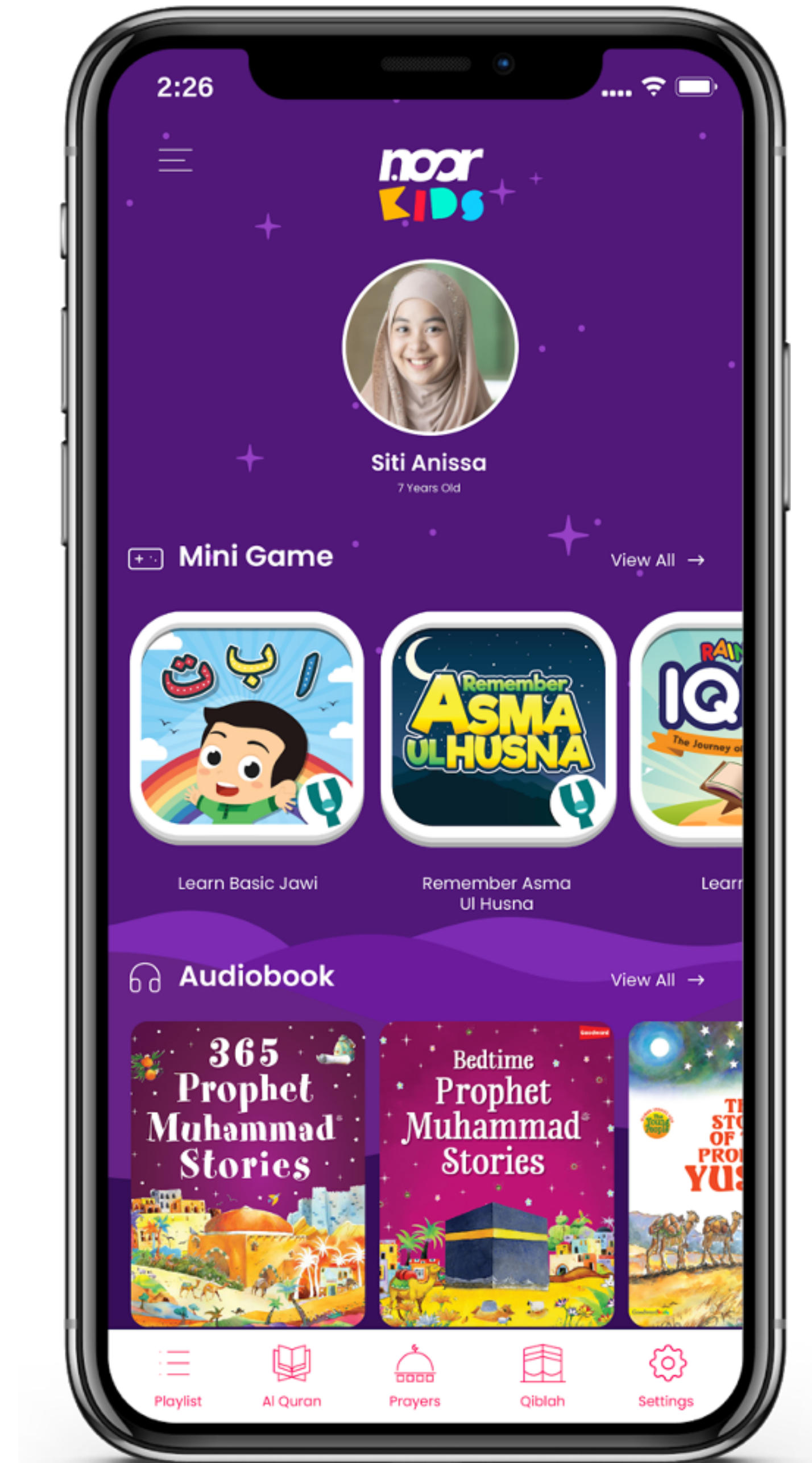
- **Enrich** contents targeted for Kids segment.
- Added value to TheNoor users
- Potential for Kids IP & strengthen the Brand Awareness.





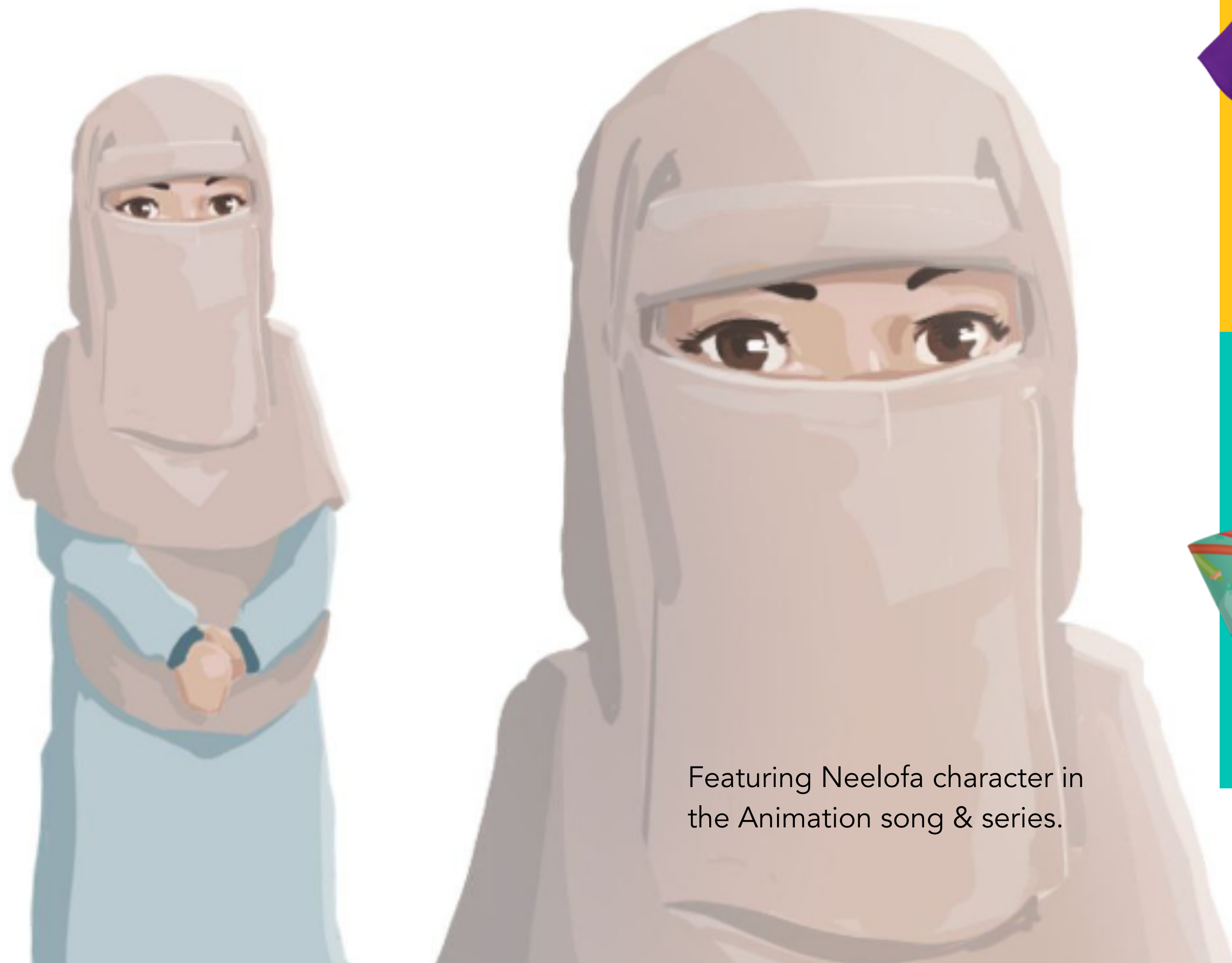
# Heads Up

- TheNoor Kids section and users can see various kids content.
- Future TheNoor Kids app animation contents
- Mini games, animation, audiobook





# Heads Up



Featuring Neelofa character in the Animation song & series.

Merchandise & physical products with NoorKids



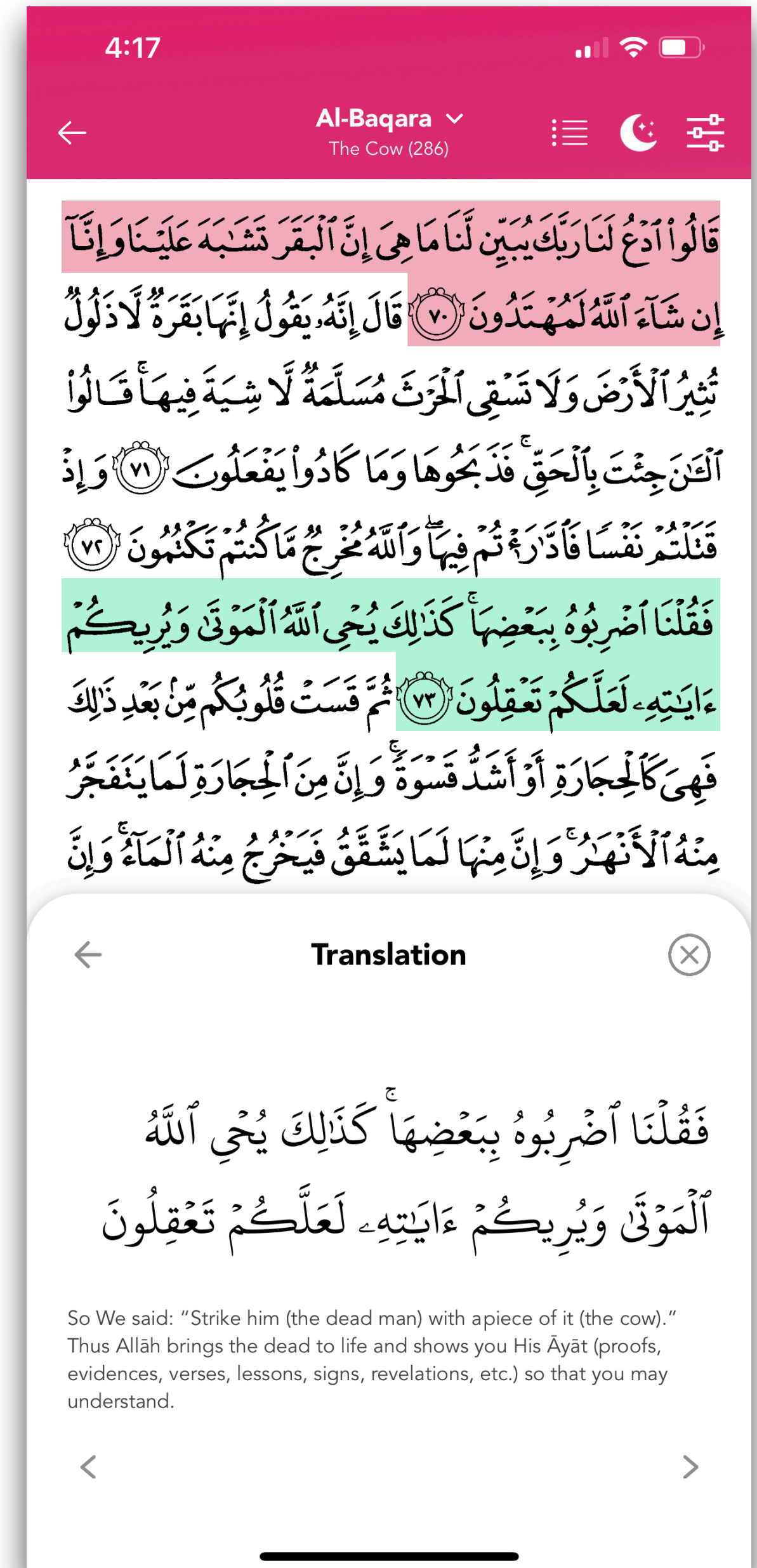


# Heads Up

## More Controls Mushaf #PowerMode

Al-Quran with mushaf mode for power users that loves the traditional Al-Quran reading mode.

Highlighter bookmarks and audio pin synchronisation enabled

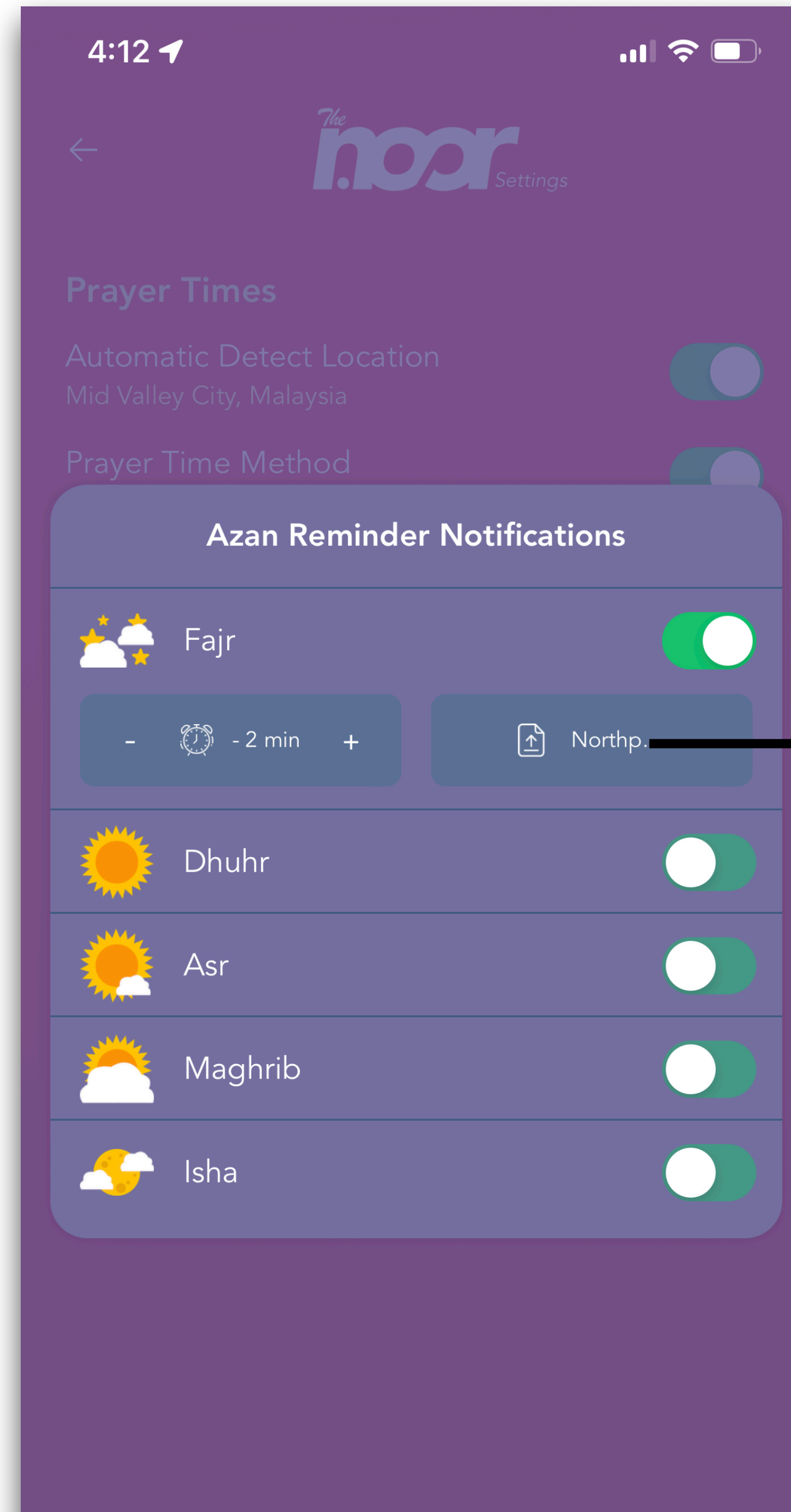




# Heads Up

## Prayer Reminders

Set your own azan reminders before the actual prayer times. Upload your favorite azan or audio clips that triggers you.



## 2 Minutes to 10 Minutes

Set your azan earlier from 2 minutes to 10 minutes.

## Set Your Own Audio Clips



**NAAK, JANGAN  
LUPA SOLAT YEA**



# Nurani Takaful

By Zurich General Takaful For TheNoor

Maximum Protection  
**MYR50K**

**30,000**  
Free Protection



**Fast & Efficient  
Disbursements**

**MYR**  
**6 to 12**  
Affordable Premiums



# Memberships

Discover More



The  
**noor**



Noor Neelofa  
Mohd Noor  
me@neelofa.co

thenoor.co  
Personalised Card





The Platinum  
Classic Badge

Personalised Profile  
Photo

Personalised Profile  
Name

Personalised Email  
Address



# Memberships



## Limited Edition Signature Cards

Privilege membership card  
Specially crafted with words of wisdom





# Memberships

Words of wisdom

**"The more you read the Quran,  
the more you fall in love  
with the 'Author'"**

- Neelofa

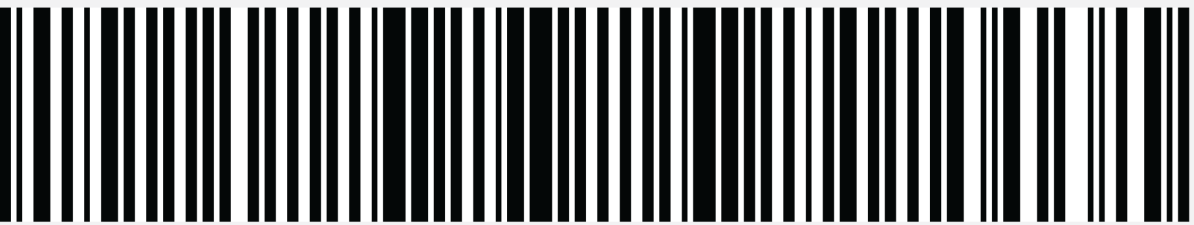
thenoor.co

TheNoor Privilege Programme is subject to its terms and conditions.  
This Card must be registered at **members.thenoor.co** in order to enjoy full benefits.  
Only one privilege card per IC number. If found please contact us at **noor@thenoor.co**



Please register your card at **www.touchngo.com.my**  
To avoid card deactivation and imposition of dormant fees, please  
ensure minimum usage of once a year.

Membership Privilege ID



2001300000 0001 - TN

**Serial No. :** 0123456789  
ICB 01/16 EXP 01/26





# The Voice



Localised & Impactful

Teuku Wisnu





# The Voice



**5** Main Languages





# Partners



**King Fahd Glorious  
Quran Printing**

**BANK ISLAM**



**Split**

**ZEPTO  
EXPRESS**

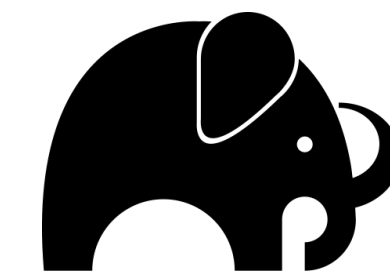
**FURADA** فرادی®



**Fasspay**



**Google Cloud**



**fipper**®  
Feel the Rubber!



**Money Exchange  
Money Transfer  
Wholesale**

**ZURICH**®  
TAKAFUL

**eTiqa**

**TABUNG HAJI travel**  
HAJI UMRAH PELANCONGAN  
*Kualiti yang tiada tandingan!*



# The Team



**Dato' Hj Ahmad Tajuddin Idris**  
Executive Chairman



**Hjh Noor Neelofa Mohd Noor**  
Executive Director & CEO



**Hj Mohd Izzairi Yamin**  
Executive Director & CTO



**Tan Sri. Dr Mohd Daud Bakar**  
Board of Advisors



**Sheikh Abdul Rahman Ibrahim Al-Robian**  
Board of Advisors



**Dr. Zaharuddin Abd Rahman**  
Board of Advisors



**Hj Ahmad Fazrin Yahaya**  
Board of Advisors



**Dato' Hj Khoirul Anam Mohamed Sarif**  
Board of Advisors



**Dalia Ali Amir Alkatiri**  
Board of Advisors



**Siti Nur Mokhtar**  
Board of Advisors



# Vetting & Approval



**Sheikh Dr. Kamilin  
Jamilin Al-Hafiz**



**Sheikh Dr. Amru  
Alhaz Adnan Al-  
Hafiz**



**Sheikh Muhamad  
Asri Idris Al-Hafiz**



**Sheikh Amir  
Intizam Othman  
Al-Hafiz**



**Sheikh Mohammad  
Asraff Ayob Al-  
Hafiz**



**Sheikh  
Hafeezuddeen  
Abbdu Rahman  
Al-Hafiz**

# Language Expert



**Dr. Mohamed Zain  
Sulaiman**

Arabic & English

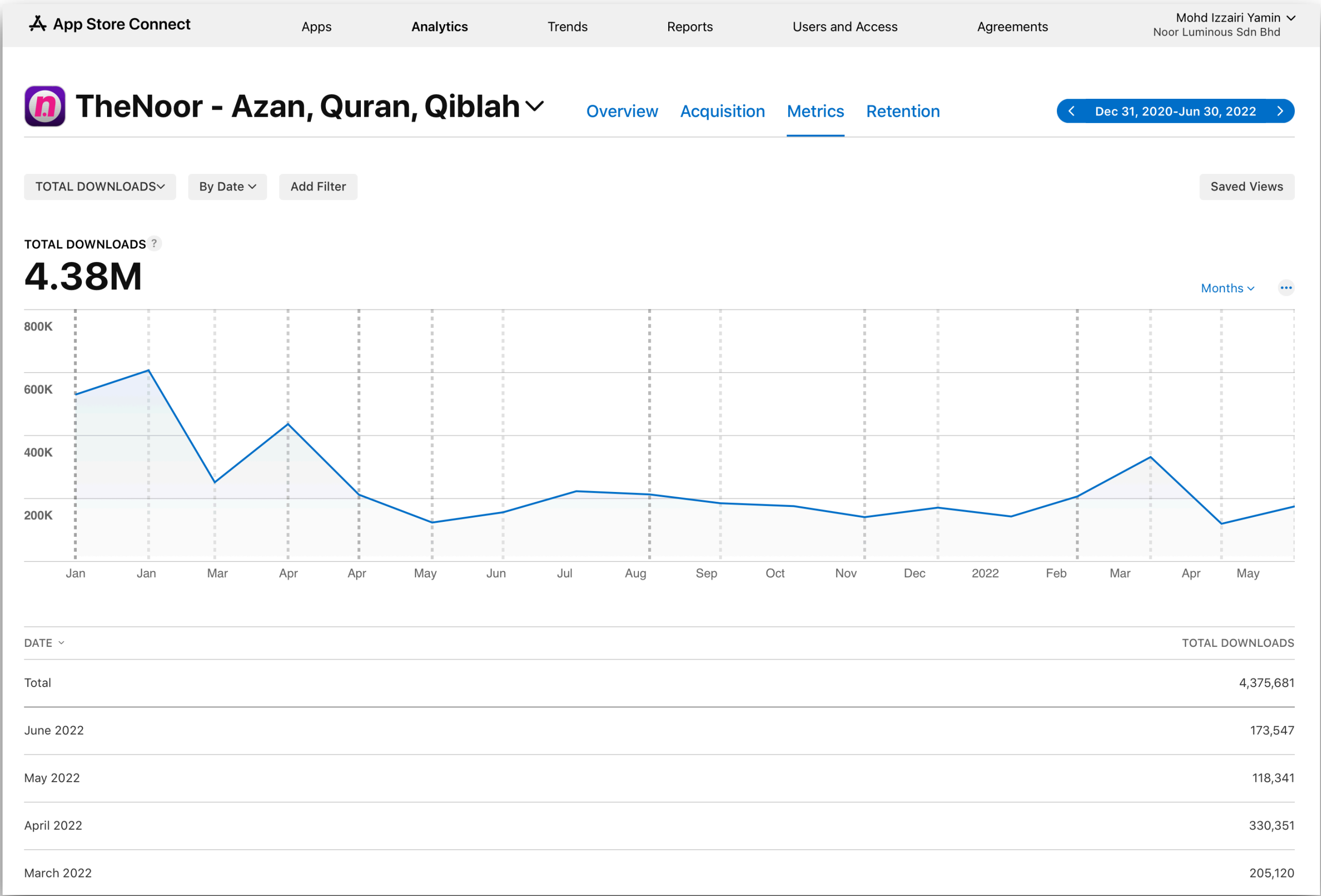
**Mohamed Zain Sulaiman** holds a Bachelor degree in Islamic Studies from the Islamic University of Madinah, Saudi Arabia; a Master of Science in Arabic-English Translation and Interpreting from Heriot-Watt University, Edinburgh; and a PhD degree (Translation Studies) from Monash University, Melbourne. He also holds a certificate for the memorisation of the Holy Qur'an awarded by the Qur'an Memorization Society of Makkah Al-Mukarramah, Saudi Arabia under the supervision of Imam Muhammad Bin Saud Islamic University.

Zain has been working as a professional linguist specializing in translation and interpreting since 1995. His working languages are English, Malay and Arabic. He served as Chief Translator and Interpreter and subsequently as Researcher in a diplomatic mission for eight years before joining Universiti Kebangsaan Malaysia (UKM) in 2008. Currently, he is a senior lecturer in Translation Studies and Arabic and the Head of Foreign Languages and Translation at UKM. As a professional translation practitioner, he has provided translation services for both the public and private sectors including the Malaysian Prime Minister's Department, Malaysian Institute of Translation & Books, Organization of Islamic Conference, Leo Burnett, Ogilvy & Mather, J. Walter Thompson, M&C Saatchi and many others. He was also on the Translation Committee tasked by the Department of Islamic Development, Malaysia to translate *Tafsir Pimpinan al-Rahman Kepada Pengertian al-Quran* into English.

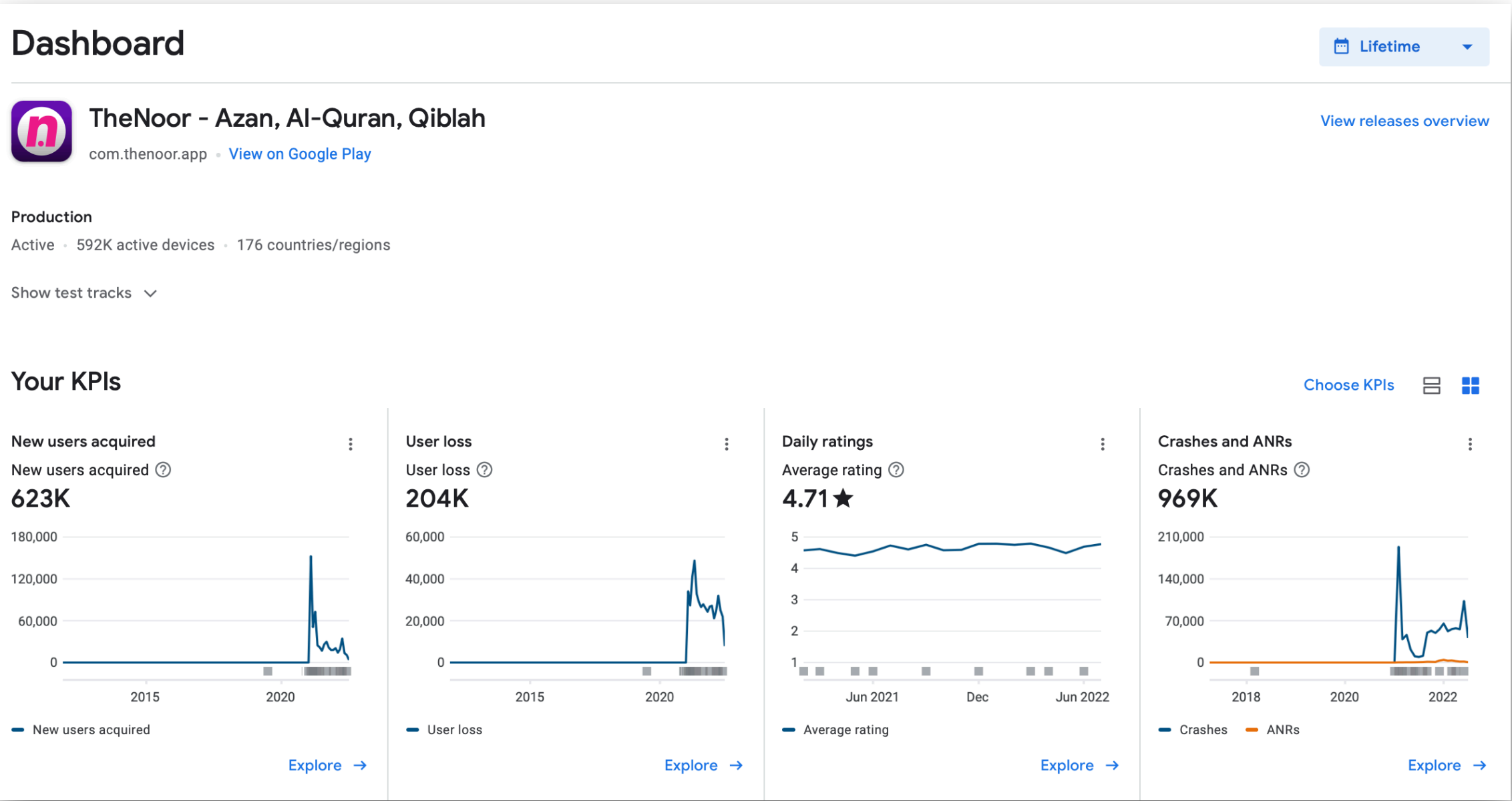
Zain has also lectured and supervised postgraduate students in the Arabic translation stream at Monash University, Melbourne from 2011 to 2013. His doctoral research on translation won third place worldwide for the CIUTI PhD Award 2015. In January 2016, he was invited to the CIUTI Forum held at the United Nations, Geneva to present his research findings and receive the award from the CIUTI Council. He is also currently on the editorial board of two renowned international journals in the field of Language Studies namely *GEMA Online® Journal of Language Studies* and *New Voices in Translation Studies*. He also co-authored, with Rita Wilson, a book titled *Translation and Tourism: Strategies for Effective Cross-Cultural Promotion* published by Springer in 2019.



# Tractions & Performance



**5.9M Downloads**  
Since Launched in Jan 2021



**2.8M Registered Users**

Private & Confidential

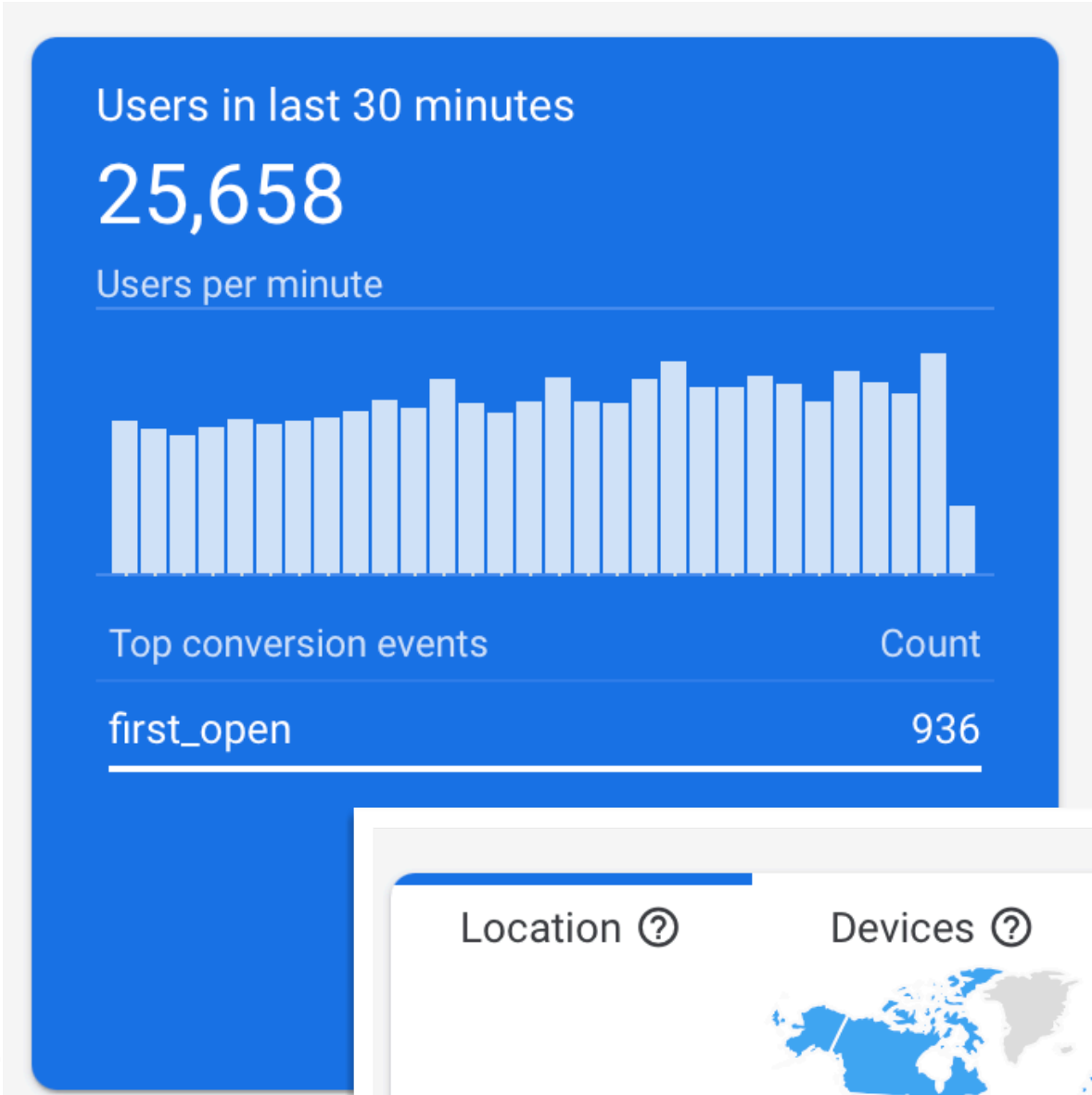
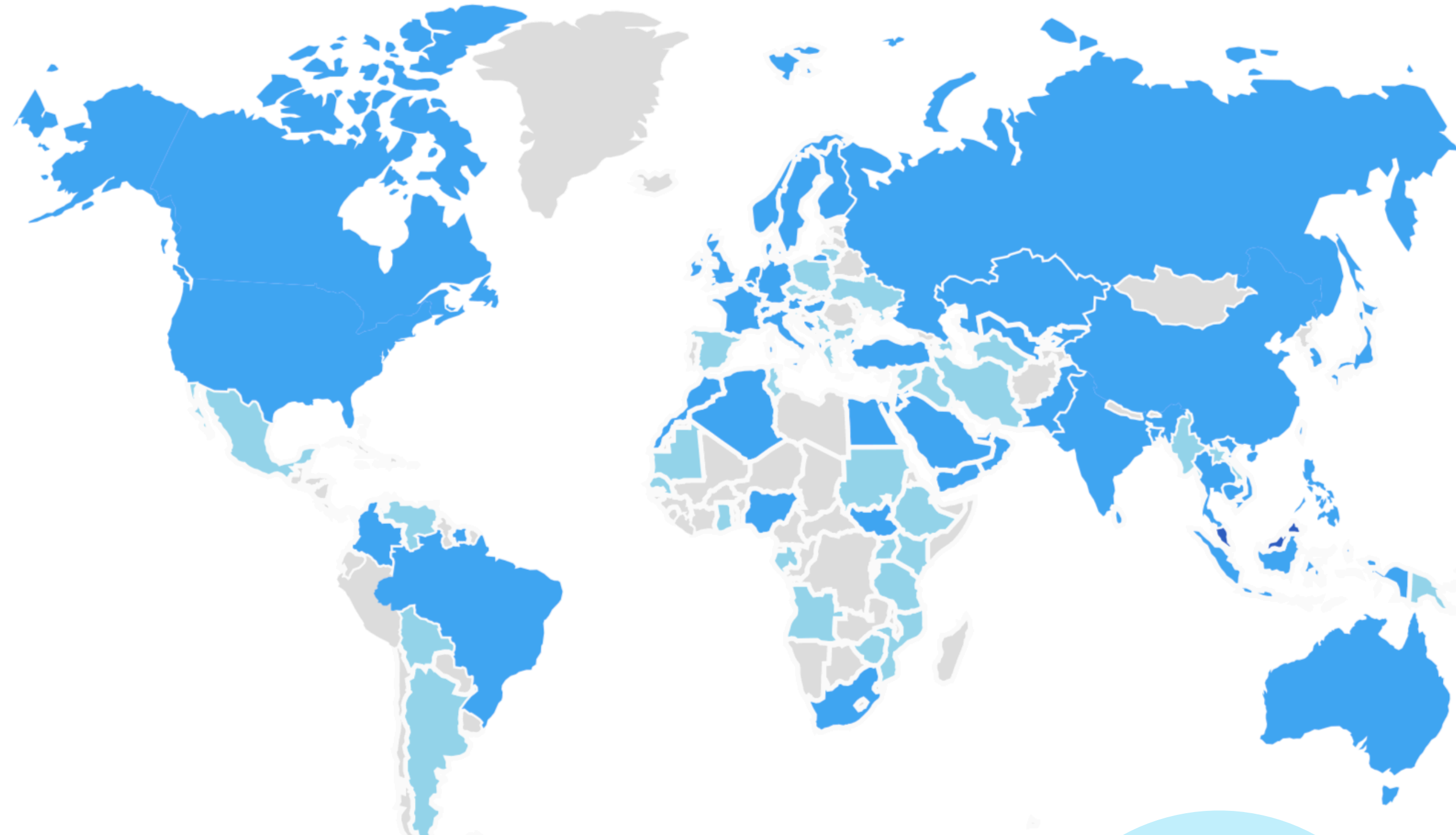
# Regions



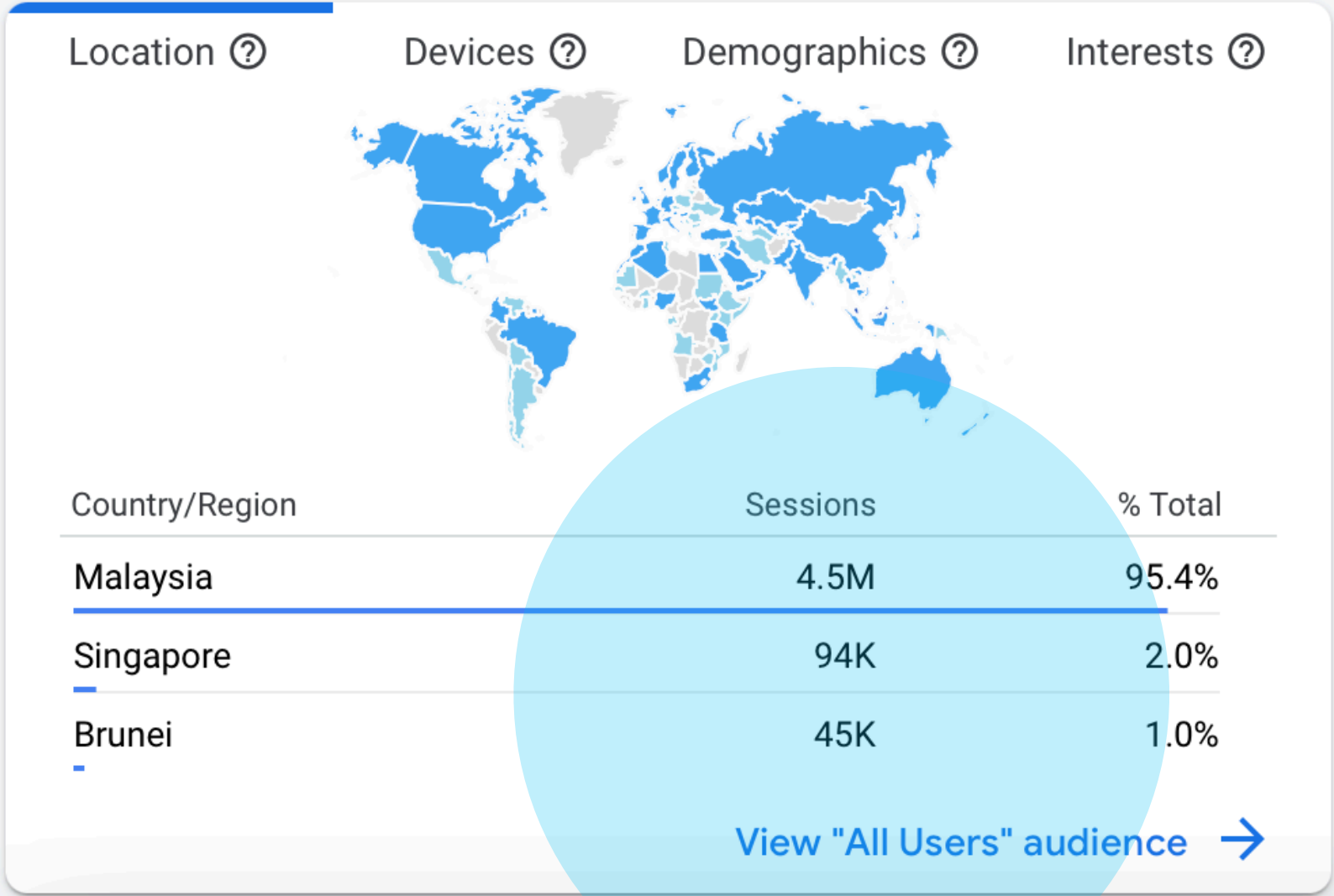
Map Colors From Low to High

30 Mins Avg Users

30 Days  
Active Sessions



App ↑	Latest release	Status	% of active users	Crash-free users
com.thenoor.app	1.1.11	Successful	83.8%	99.15%
com.thenoor.ios.apps	1.3	Successful	88.25%	99.32%



# Performance From July21 to May22

Total Sales	RM 2,617,423
Total Cost of Sales	RM 1,751,101
Total Gross Profit	RM 866,322
Total Operating Cost	RM 480,112
EBIDTA	RM 386,210

During our Beta and Development stage over the past year, we have achieved EBIDTA breakeven powered by our pre-seed investors totalling RM **1.7M** with the final pre-seed valuation round at **RM 35 Million**.

Our aim is to monetise from the current amount of RM 0.93 spent per registered users per year to RM 6.73 spent per registered user per month in the year 2026.

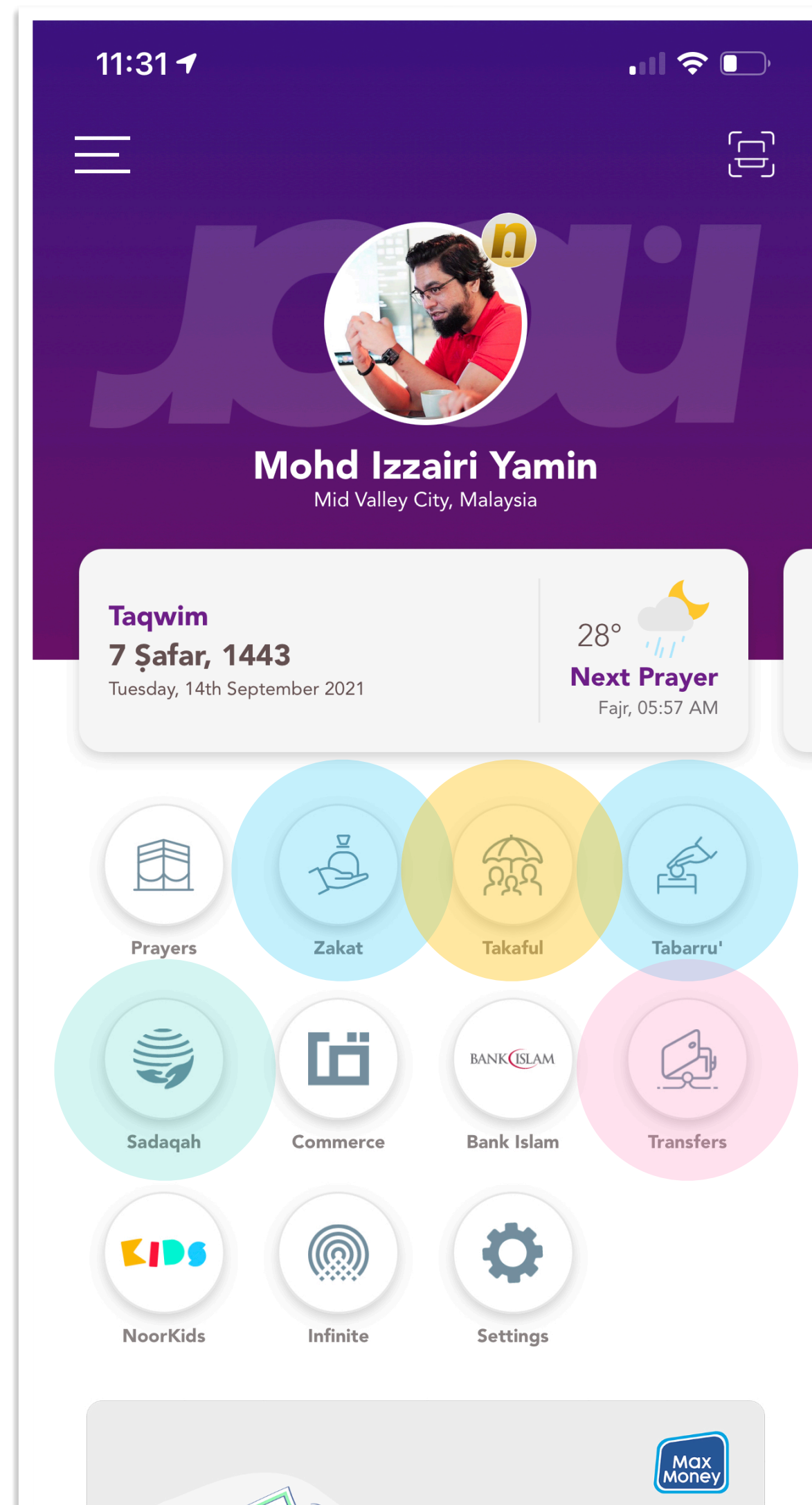


# Financial Services - Pilot

The New Digital Dashboard

- High daily purchases for Takaful PA Protection

- New donor registrations grew by 300%



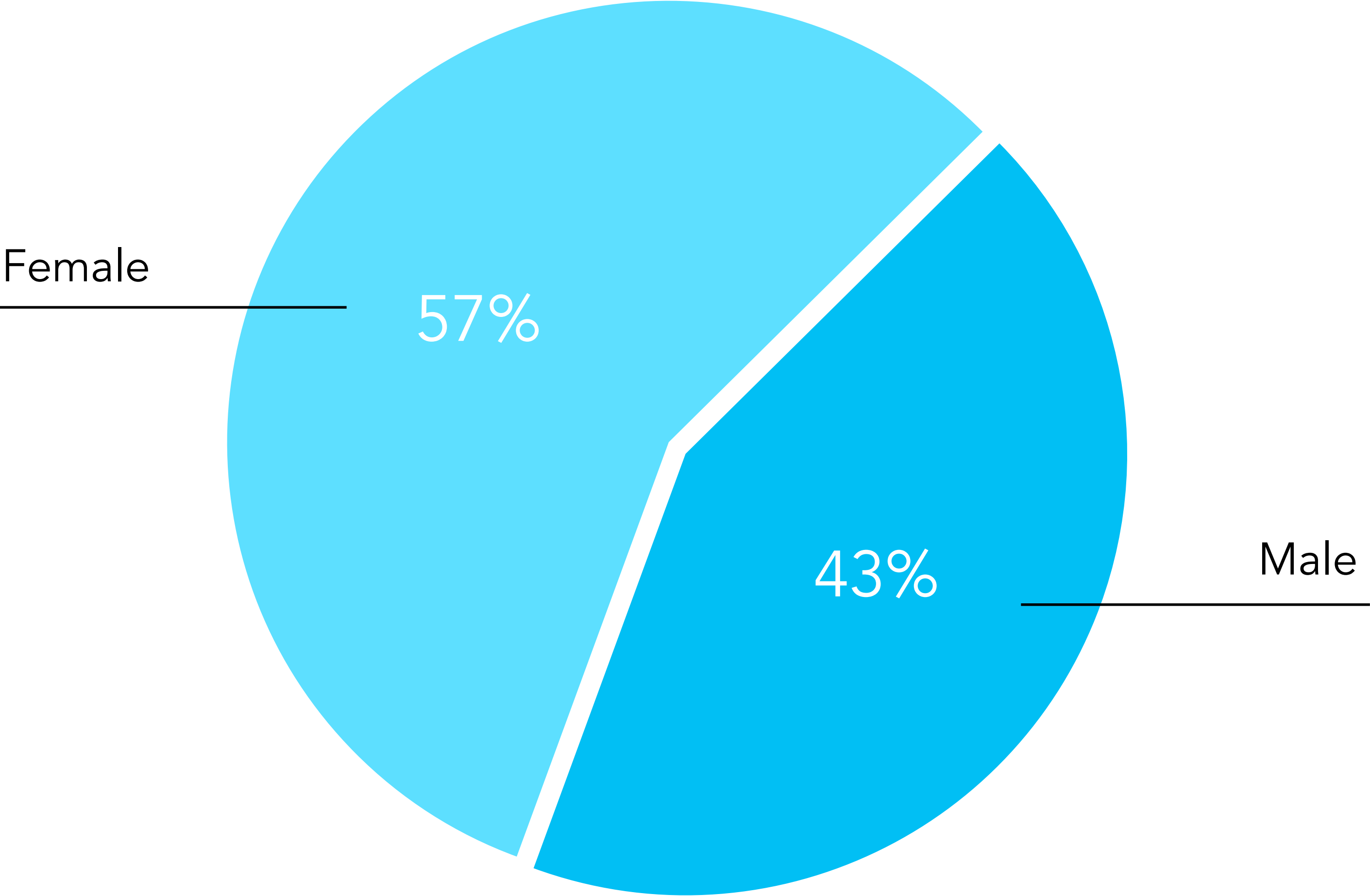
**GMV Increased by 800%**

RM 175K Within 1 Month

- Zakat contributions grew by 250%
- Tabarru' increased by 400%

- Surge in demand for International Money Transfers

# Demographics





# **TheNoor Merchant**



## Drive traffic to offline stores

Members of TheNoor enjoys perks & discounts



## Online presence via NoorCommerce

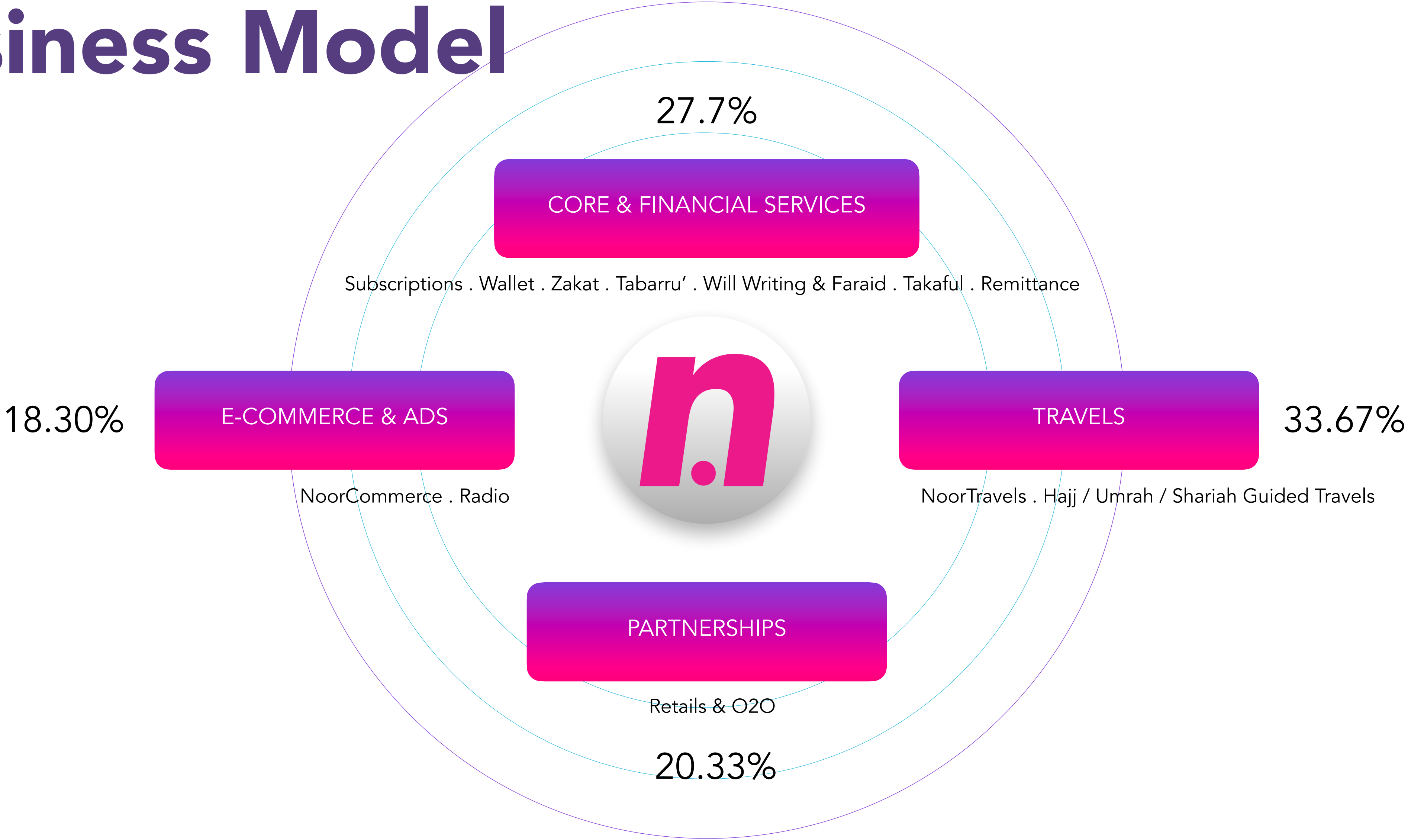
Daily high traffic eyeball views



**350K Users / Day**



# Business Model



# 5 Years Key Metrics

	2022	2023	2024	2025	2026
Total Number of Downloads	5,928,793	7,449,065	9,004,867	10,590,150	12,209,271
Total Number of Registrations	2,869,312	3,977,519	5,258,502	6,713,755	8,350,680
Total Monthly Active Users	5,027,616	6,391,297	7,816,224	9,298,151	10,841,832
Total Monthly Active Registered Users	2,433,176	3,412,711	4,564,379	5,894,676	7,415,403
Total Monthly Active Purchasing users	243,317	682,542	1,026,985	1,473,669	2,039,235
Total Number Of Transactions	481,430	5,293,249	8,094,911	11,751,181	16,397,515
Total Projected Transaction Amount	RM 21,172,081	RM 192,904,183	RM 295,227,911	RM 428,832,639	RM 598,684,517
Total Projected Revenue	RM 3,552,270	RM 27,901,374	RM 42,694,874	RM 62,008,845	RM 86,560,721
EBIDTA	-RM 1,115,331	RM 16,155,113	RM 25,574,034	RM 37,029,458	RM 50,197,171
Profit Before Tax	-RM 1,394,079	RM 15,870,889	RM 25,289,810	RM 36,745,235	RM 49,912,948
Profit After Tax	-RM 1,394,079	RM 12,061,876	RM 19,220,256	RM 27,926,379	RM 37,933,840



# Features Benchmark

Features	Sub Features	TheNoor	Brand A	Brand B	Brand C
Launch Year		2021	2020	2020	2019
Islamic Financial Services		YES	NO	NO	YES
Revenue Model		Strategic Sponsorships, Commissions, Subscriptions	NO	Subscription, Advertising	NO
Dashboard/Homepage	User Profile	YES	YES	YES	NO
	Taqwim/Calendar	YES	NO	YES	NO
	Prayer Time_Next	YES	YES	YES	NO
	Payment Records	YES	NO	NO	NO
	Subscription Status	YES	NO	NO	NO
	Features Icon	YES	NO	YES	NO
	Banners	YES	YES	YES	NO
	Quotes	NO	YES	NO	NO
	Journal Highlights	NO	YES	NO	NO
	Knowledge Contents	NO	YES	YES	NO
	Community_Shares	NO	YES	NO	NO
	Community_Link	NO	YES	NO	NO
	Social Media_Posts	NO	YES	NO	NO
	Navigation Bar	NO	YES	YES	NO
Prayers	Navigation Bar	YES	YES	YES	YES
	Prayers	YES	YES	YES	YES
	Weather Updates	YES	NO	NO	NO
	Prayer Time_Next	YES	YES	NO	YES
	Taqwim/Calendar	YES	YES	YES	YES
	Prayer Time	YES	YES	YES	YES
	Location	YES	YES	YES	YES
	Notification_Mode	YES	YES	YES	YES
Playlist Media Player	Quran_Playlist	YES	NO	NO	NO
	Multi Reciter	YES	NO	NO	NO
	Background Play Enabled	YES	NO	NO	NO
	SearchBar_Scroller	YES	NO	NO	NO
	Player	YES	NO	NO	NO
Qiblah	Qiblah	YES	YES	YES	YES
	Refresh	YES	NO	NO	NO
	Qiblah Navigation	YES	YES	YES	YES
	Nearest Mosque	YES	NO	YES	NO
	Compass Calibration	NO	NO	YES	NO

Features	Sub Features	TheNoor	Brand A	Brand B	Brand C
Al-Quran	Al-Quran	YES	YES	YES	YES
	Audio Recitation	YES	YES	YES	YES
	Audio Translations	YES	NO	NO	NO
	Transliteration Text	YES	NO	NO	NO
	Translation Text	YES	YES	YES	YES
	English	YES	YES	YES	YES
	Malay	YES	YES	NO	YES
	Mandarin	YES	NO	NO	YES
	Tamil	YES	NO	YES	YES
	Indonesian	YES	YES	YES	YES
	Bookmarking	YES	YES	YES	YES
	Copy Verses & Text	YES	NO	YES	YES
	Share	YES	NO	NO	YES
	Note Taking	YES	NO	NO	NO
	Highlighting Verses	YES	NO	NO	NO
	Last Read Detection	YES	YES	YES	YES
	Transliteration Assistance	YES	NO	YES	NO
	Power_Search	YES	NO	YES	NO
	Mushaf Al-Quran Mode	YES	NO	YES	NO
	Last Read Position	YES	NO	YES	NO
	Reciter_Selections	YES	NO	YES	NO
	Quran_Settings	YES	YES	YES	YES
	Font_Sizes	YES	YES	YES	YES
	Font_Selections	YES	NO	YES	NO
	Bookmarks_List	YES	YES	YES	YES
	Notes_List	YES	NO	NO	NO
	Language_Options	YES	YES	YES	YES
	Translation_Mode	YES	NO	NO	YES
	Transliteration_Mode	YES	NO	NO	NO
Educational Contents	Hadith Collections	YES	NO	NO	YES
	Hisnul Muslim	YES	YES	NO	YES
	Zikir Morning & Evening	YES	YES	YES	NO
	Asmaul Husna	YES	NO	NO	YES
	Favorites	YES	NO	YES	NO

# Investment Offering

	Minimum Target	Maximum Target
Target Amount	RM 1,000,000	RM 5,000,000
Type Of Shares To Be Issued	Ordinary A'di Shares (Without Purchase Back Undertaking)	
Pre Fund Raising Valuation	RM 42,900,000	
Issued Share Capital Before Funding Exercise	1,716,000	
Price Per Share	RM 25.00	
Shares To Be Issues	40,000	200,000
Indicative Equity Offered	2.28%	10.44%
Minimum Investment (20 Shares)	RM 500	
Investment Block (20 Shares)	RM 500	
Share Capital After Target Achieved	1,756,000	1,916,000
Target Purchase Back Period	Not Applicable (Ordinary Shares)	
Target Purchase Back Price Premium	Not Applicable (Ordinary Shares)	
Target Dividends	Up to <b>15% per annum</b> out of <b>Net Profit</b> for the year, based on investors equity, Subject to the corresponding dividends milestones	
Campaign Period	Up To 90 Days	



# Valuation

Final Pre-Money Valuation

**RM 42,900,000**

The valuation methods used are **DCF Method**, Growth in Perpetuity Method, **VC Method** and **EBITDA Multiple Approach**, each provided the valuation of **RM 57,200,196**, **RM 113,168,246**, **RM 346,288,847** and **RM 468,461,416** respectively. Additionally, this provides a price per share of **RM 33.33**, **RM 65.95**, **RM 201.80** and **RM 273.00**, respectively.

We have taken the lowest price per share amongst the four, further discounted it by **25%**, to obtain the price per share of **RM 25.00** and a final valuation of **RM 42,900,000**

# Fund Utilisations

18 Months Expansion Plan

## Expansion

- Core Product Development
- NoorTravel Development
- NoorKids Animation
- NoorPay Wallet
- Regional Partnerships

## R&D

- Improvements of Current Tech Stack
- Text to Speech Accuracy w NLP
- Artificial Intelligence
- Users Behaviours Analytics

## A&P

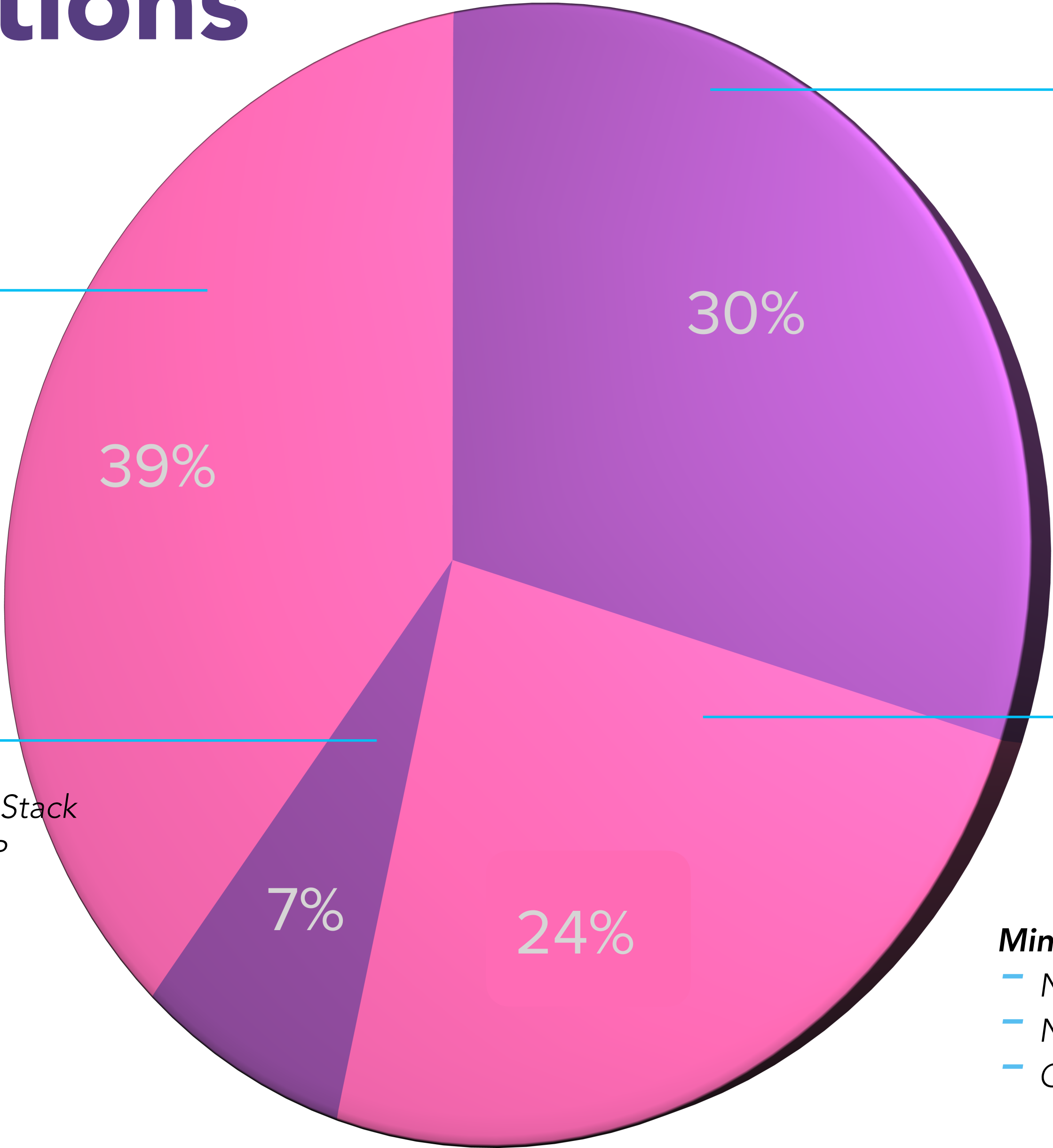
- Google / FB Ads
- Content Creations
- Ground Marketing
- Sponsorships
- Promotions
- Billboards & Events

## Opex

- General Expenses
- Team Expansion

**Minimum Funding Target MYR 1M**

- NoorTravel Development
- NoorPay Wallet
- Core Product Development





# Investment Packages

	Gold	Platinum	Emerald	Diamond
<i>Minimum Block Purchase</i>	10	100	250	750
<i>Amount</i>	RM 5,000	RM 50,000	RM 125,000	RM 375,000
<i>Bonus Shares Till 30/09/2022</i>	2%	4.2%	6.4%	8.8%
<i>Normal Shares Quantity</i>	200	2000	5000	15000
<i>Total Shares with Bonus Shares</i>	204	2084	5320	16320
<i>Discounted Valuation</i>	RM 41,201,160	RM 40,276,236	RM 39,351,312	RM 38,342,304
<i>Discounted Price</i>	RM 24.50	RM 23.95	RM 23.40	RM 22.80
<i>Annual Dividend</i>	15%	15%	15%	15%

# Investor Returns & Exit Plan

TheNoor is targeting a 20X multiplier from our current valuation for our IPO/M&A exercise. With the current valuation at USD 9.64 Mil (RM 42.9 Mil), TheNoor aims for the lowest exit of USD 192.8 Mil (RM 858 Mil) within the next 5 to 7 years. Aside from this, investors will also get up to a 15% dividend payout based on the company's Net Profit yearly.



For People, By People

# The Company



SURUHANJAYA SYARIKAT MALAYSIA  
COMPANIES COMMISSION OF MALAYSIA  
( Agensi di bawah KPDNHEP )



COMPANIES ACT 2016

[Section 17]

(ACT 777)

## CERTIFICATE OF INCORPORATION OF PUBLIC COMPANY

This is to certify that

**ELEANOOR BERHAD**  
**202001018780 (1375100-K)**

is, on and from the 15<sup>th</sup> day of July 2020, incorporated under the Companies Act 2016, and that the company is a company limited by shares and that the company is a public company.

Dated at **KUALA LUMPUR** this 15<sup>th</sup> day of July 2020.



SURUHANJAYA SYARIKAT MALAYSIA  
COMPANIES COMMISSION OF MALAYSIA  
( Agensi di bawah KPDNHEP )



COMPANIES ACT 2016

[Section 17]

(ACT 777)

## CERTIFICATE OF INCORPORATION OF PRIVATE COMPANY

This is to certify that

**NOOR LUMINOUS SDN. BHD.**  
**202001019111 (1375431-M)**

is, on and from the 17<sup>th</sup> day of July 2020, incorporated under the Companies Act 2016, and that the company is a company limited by shares and that the company is a private company.

Dated at **KUALA LUMPUR** this 17<sup>th</sup> day of July 2020.