

2023

Jordan and Palestine Fintech for a Future Incubator

IMPACT REPORT



Nov 2022 - Mar 2023

changelabsme.org



Hosted by



Implemented by



Welcome Note

Even though Jordan and Palestine are largely digitally connected, their populations remain significantly underbanked. Economic growth and financial inclusion are high on the priority list of both countries. Fintech solutions will thus be instrumental in closing some of these gaps and providing innovative solutions.

This year, we partnered with GIZ, FMO (the Dutch Entrepreneurial Development Bank), the SANAD Entrepreneurship Academy (European Union), and Zain Innovation Campus (ZINC), to identify 16 Jordanian & Palestinian fintech startups to participate in a 3-month training program that included 1:1 mentoring by regional and global experts, workshops, pitches to leading regional Venture Capitalists, access to funding, and much more.

For the Demo Day, we worked closely with our partners to arrange for 20+ Palestinian entrepreneurs from the West Bank and Gaza to travel to Jordan and pitch live before the investment community. They were joined by a similar number of Jordanian entrepreneurs. We are very proud of this achievement, especially in light of the challenging conditions many of these

entrepreneurs have to face on a daily basis, and with the understanding that innovation through entrepreneurship and youth empowerment are the cornerstones of healthy economic development. We aim to provide these entrepreneurs with the tools and support they need to succeed against all odds.

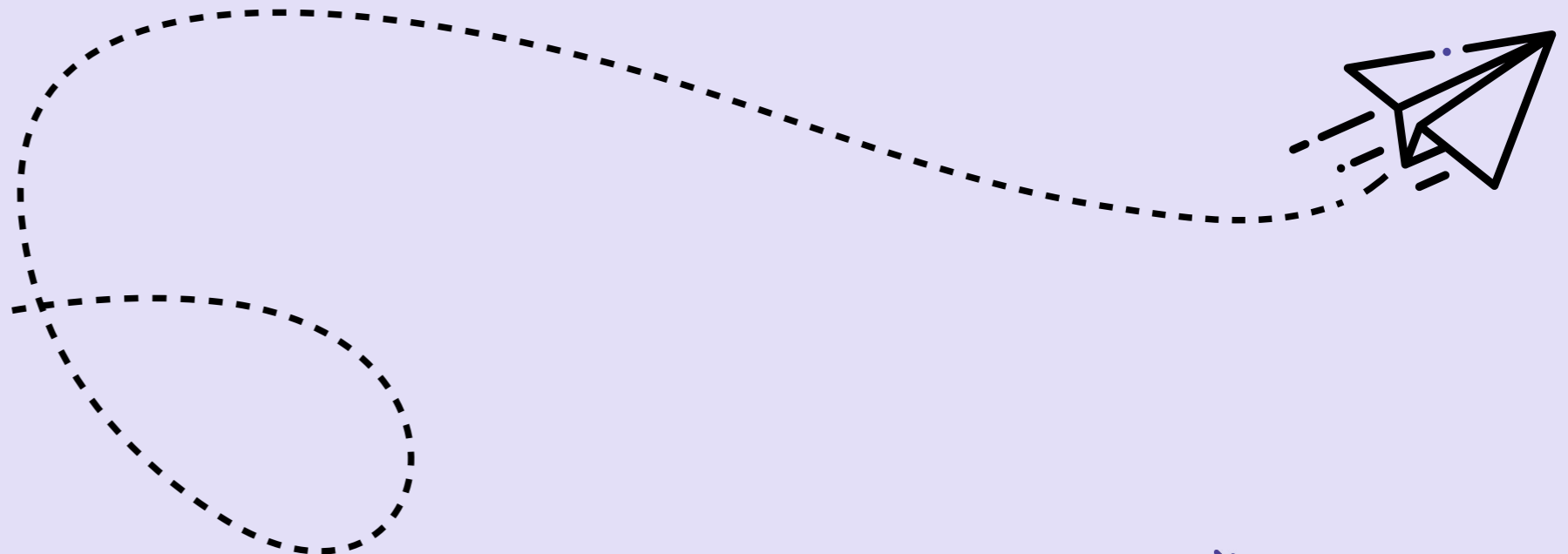
We hope you too will support these budding entrepreneurs by funding them, partnering with them, and lending a helping hand in any way possible.



Karim Samra
Co-founder

Jamal Khayyat
Co-Founder


Kenzy El Kalamawy
Head of Programs



Changelabs runs the Middle East and Africa's **leading impact-centered accelerators, bootcamps, festivals, and learning programs**


190+ 
Accelerated startups

1900+ 
Program applications

 **49%**
Of our startups have female founders or co-founders

 **500+**
In network mentors and coaches

\$11,400,000 
Completed and under negotiation investments

87% 
Of companies aligned with one or more of the SDGs

 **13+**
programs successfully executed in the last 3 years across Jordan, Egypt, Palestine, Lebanon

Our **dedicated team** facilitates the learning experience and helps founders make the best out of the resources available to them in our programs.



We believe entrepreneurship can change the world



Karim Samra
Founder & CEO



Kenzy El Kalamawy
Head of Programs



Zeyad Ahmed
Experts Lead



Layan Al Nimer
Operations Associate



Salwa Khallaf
Accounting Manager



Ruba Ghazzawi
Accountant



Salma Tarek
Community Lead



Sara Asham
ESG & Impact Officer



Nabil Abi
Operations Associate



Yara Lteif
Art Director



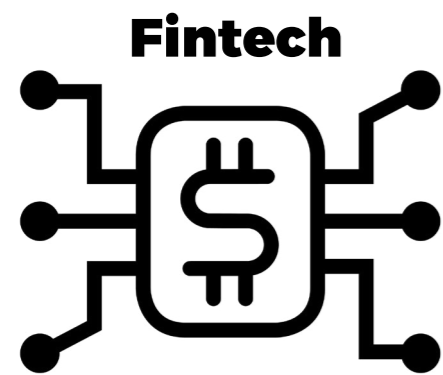
Noor Shamas
Social Media & Video Lead



Reem Karnib
Graphic Designer

Even though Jordan and Palestine's populations are largely digitally connected, with 85%+ smartphone penetration and 3.25 million internet users, **their populations remain significantly underbanked.**

Fintech solutions that give individuals and small businesses access to credit, facilitate cross border and online payments, and provide more flexibility and options for consumers are now needed more than ever. Accordingly, Changelabs trained and facilitated funding opportunities for the best fintech startups in the ecosystem to address this market gap.



Startups delivering impact in the fintech sector, which includes improving financial inclusion and literacy, accessible banking solutions, micro-loans, crowdfunding, money transfer platforms, mobile payments, insuretech, and ticketing platforms, among other innovative solutions serving the unbanked population.



Very good program that is tailored specifically for fintech startups with many valuable sessions with subject matter experts and pitching opportunities with professional VCs

Abdelhameed Yousef
IQ | Founder



In light of these challenges, we brought together **4 leading public and private sector organizations**, that are key players in the regional entrepreneurship ecosystem, to bring a fintech focused incubator to Jordan & Palestine.



Implemented by

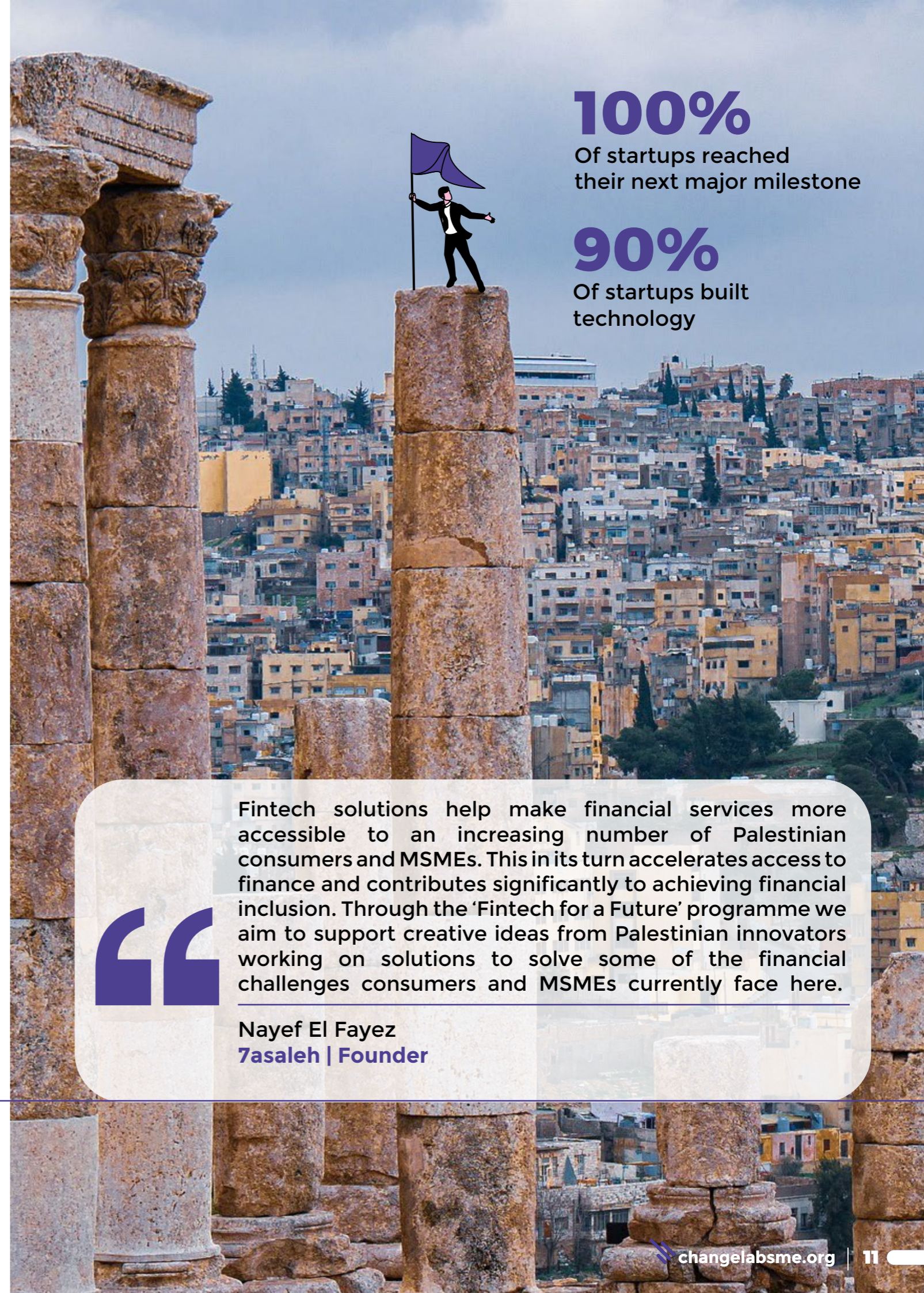


FMO

Entrepreneurial
Development
Bank



"we believe entrepreneurship can change the world"



100%

Of startups reached their next major milestone

90%

Of startups built technology



Fintech solutions help make financial services more accessible to an increasing number of Palestinian consumers and MSMEs. This in its turn accelerates access to finance and contributes significantly to achieving financial inclusion. Through the 'Fintech for a Future' programme we aim to support creative ideas from Palestinian innovators working on solutions to solve some of the financial challenges consumers and MSMEs currently face here.

Nayef El Fayez
7asaleh | Founder

With the help of the local entrepreneurship ecosystem in Jordan & Palestine, we launched a nationwide call for applications in August 2022, that yielded **180+ applications**.

Our Community Partners:



180+
Applications

16
Participating startups

18
Community partners

25%
Of startups have female founders

220+
Outreach emails

“It was an amazing and valuable experience, we learned new things through this program, which we can use to develop our solution, reach the largest number of people, and succeed in our startup

Sileena Al Mulqi
Masrafji | Founder

The Jordan and Palestine Fintech for a Future Incubator was featured in multiple MENA based media outlets

“ Our pitch deck has improved significantly, our knowledge of the regulatory environment in Palestine and Jordan is much deeper now and our business model is taking shape.

Mohammed Al Jamal
Crowdious | Co-Founder

Featured on

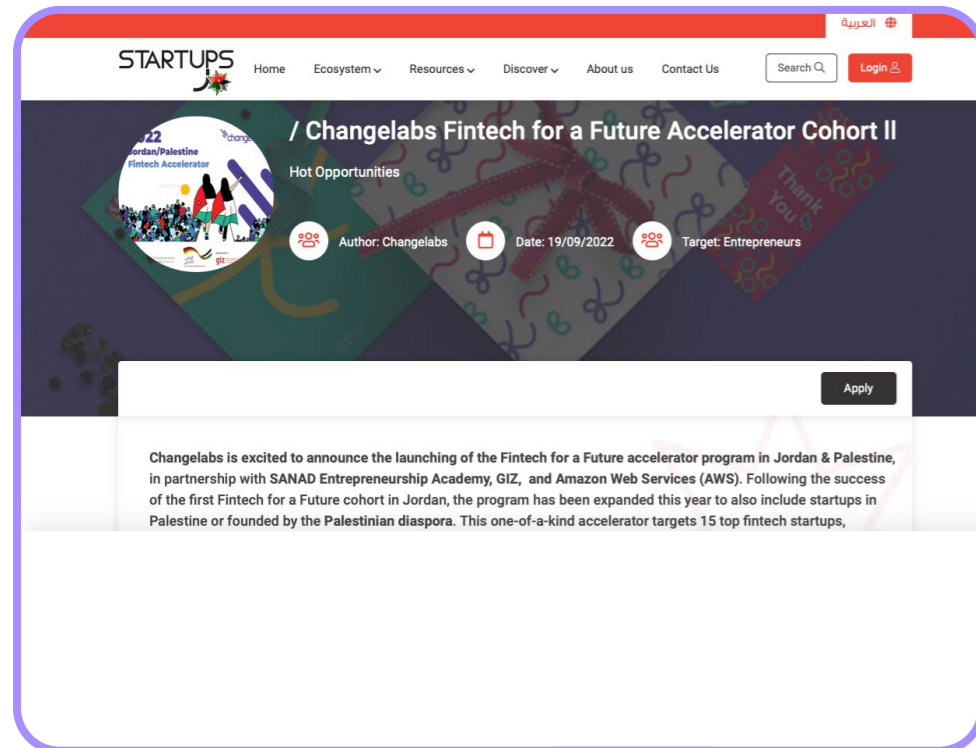


17
Social media posts

23,189+
Social Media reach

9
Media mentions

Selected examples of media mentions



Following a rigorous screening and selection process against specific scoring criteria, and virtual interviews with **30 top applicants**, we selected **16 fintech startups** to participate in the program

Fintesa

A subscription-based platform that enables merchants to make and receive online payments.

BeeezCrowd

A crowdfunding digital platform providing an opportunity for SMEs and startups to raise funds from individual equity investors.

7ASALEH MONEY SMART GENERATION

A personal finance and digital payment solution for youth (7-17) and their parents.

Dozdan

A local online payment system providing an e-wallet and payment gateway as well as a platform to enable SMEs to enter the ecommerce industry.

Lahza

An online subscription based platform that allows businesses to accept payments and orders online.

Palcoin Together We Invest

A decentralized cryptocurrency investment platform that enables individuals to invest in projects and rewards them with coins

OQOODi

A platform that provides an all in one management and financial tool to help freelancers and small businesses create contracts, initiate and manage projects, send invoices, guarantee payments, and track time.

NAVIATX QUANTIFYING DRIVING

A safe driving mobile app that collects driving information and converts it into a driving score optimizing insurance premium calculations and increasing overall road safety.

An active wealth management platform providing an alternative pension scheme and retirement fund for MENA expats working in the GCC

Sbaik

An online platform that enables customers to buy, sell, redeem and invest in gold, in small amounts, with physical delivery of gold upon customer's request.

مصرفجي masrafji

A solution empowering individuals to gain personal financial freedom and control.



It is one of the best programs that I have joined. A wholesome intensive program, with very supportive coordinators and very insightful sessions.

Nayef El Fayed
7asaleh | Founder

An on-demand ordering and delivery platform that allows customers to make orders and payments online.

A real estate crowdfunding platform that makes commercial real estate investments in the MENA region accessible to millions of limited income investors

An Arabic platform which helps merchants sell their products online through online stores in two simple steps with zero code.

LIVERY Beyond Logistics

A B2B SaaS platform with an all in one solution for small and medium sized logistics companies, including accounting and stock management.

DUFATY payontime

A smart product, which help people to schedule their purchases electronically under a deferred payment system integrated with PMA and Local Banks.

8

STARTUPS RECEIVED FUNDING

95%

★★★★☆

STARTUPS RATED THE PROGRAM CONTENT 4 OUT OF 5 STARS

16/16

STARTUPS COMPLETED THE PROGRAM

87

JOBS CREATED OR SUSTAINED

29

FEMALE JOBS CREATED OR SUSTAINED

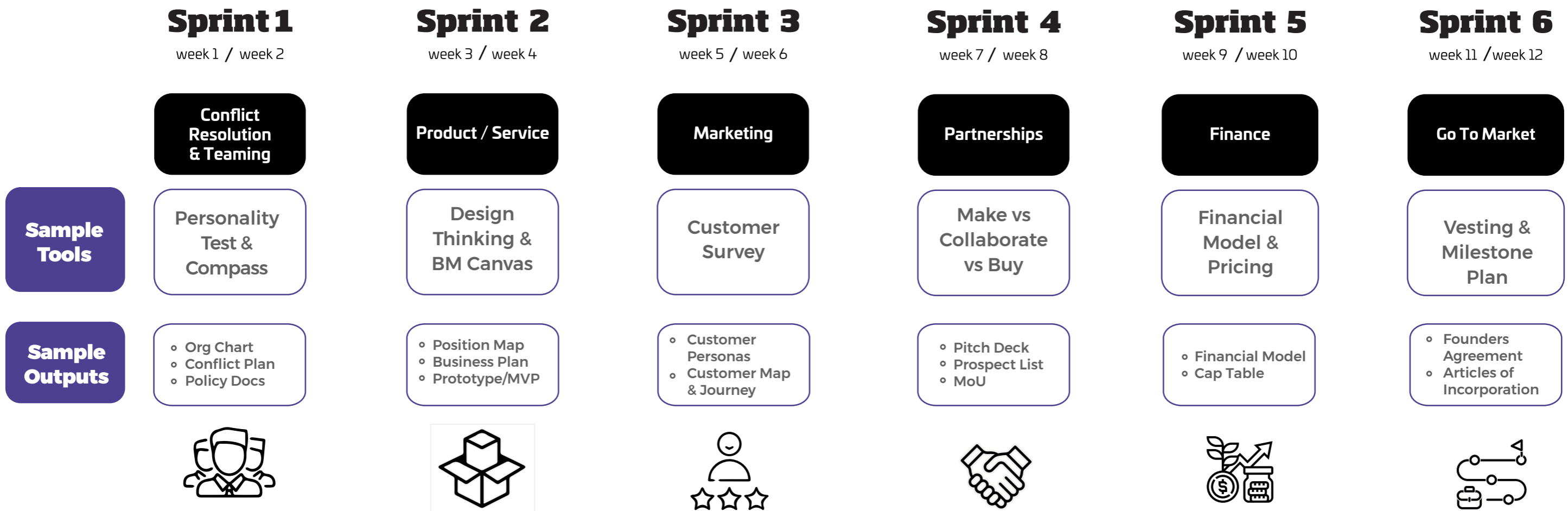
Our **12-week virtual curriculum** was designed around 6 main verticals that allowed companies to connect with leading experts, fine-tune their story and pitch, and reach their next major milestone before presenting to investors at Demo Day.

100%

OF STARTUPS REPORTED IMPROVEMENT ACROSS 1 OR MORE VERTICALS

75%

OF STARTUPS HIT 3 OR MORE MILESTONES DURING THE COURSE OF THE PROGRAM



All sessions received 4 stars and above

Top 3 Ranked sessions

Build Your Financial Model with Jade Bouhmouch

Fintech Roadshow with Arab Bank

Pitch to a VC: Beyond Capital & Shorooq Partners

We kicked off the program with a virtual event on **November 10th, 2022**, with the attendance of our partners, the Changelabs team and all the admitted founders.



“We’re pleased to support the Jordan & Palestine Fintech for a Future program run by Changelabs, which helped 16 fintechs improve financial inclusion and increased accessibility for Jordanians and Palestinians through entrepreneurship and innovation. The program helped companies raise funding, create jobs, and continue to expand on the thriving fintech ecosystem in both countries.

SANAD Entrepreneurship Academy




40 ATTENDEES

We delivered the program content through **4 main channels** over a 3 month timeframe

113+ Hours of world class training delivered | **72+** Hours of 1:1 mentorship & coaching



1 Structured Expert Sessions and 1:1 Mentorship



2 Curated Content and Self-directed Assignments



3 Live Pitches with Experts



4 Engaging Socials



Sharing knowledge, meeting other startups in the program and collaborating with them, and the overall experience with the mentors and the sessions is amazing.

Salah Yahya
Lahza | Founder

41 Hours of group sessions | **29** Assignments | **1** In-person bootcamp

The first 2 weeks of the program consisted of a **Fintech Roadshow** that introduced the companies to the various industry players and sandbox environments in the fintech ecosystem in Jordan & Palestine.

9 FINTECH ROADSHOW SESSIONS

Top ranked Fintech Roadshow Experts



Eric Modave
Deputy CEO
Arab Bank



Ala Alsallal
CEO
MadfoaatCom



Moayad Ghannam
Senior Business Innovation Specialist
JOPACC



An enjoyable and unique experience, especially when we talked with Zain Cash and the payment gateways in Jordan

Areej Selmi
Almnssa Alarbya | Founder

Fintech Roadshow



Over the course of the 3 month program, the startups got multiple opportunities to **pitch live to leading regional VCs** and receive valuable feedback.

11 Live pitches with VCs

39 Hours of pitch training

Top ranked Pitch to a VC judges



Reem Qawasmi
Venture Partner
Ibtikar Fund



Tamer Al Salah
Managing Director
Beyond Capital



Tina Daher
Senior Investment Professional
Shorooq Partners



I was excited to hear everyone's pitches and to be a part of this journey. Thank you for having me.

Mazen Nadim
Foundation Ventures | Managing Partner



I'm very grateful to be here today and for meeting these great entrepreneurs. I'm very interested in what these companies are doing and I'm excited to talk more

Tamara Abdel-Jaber
Amam Ventures | Partner

VCs



We leveraged our **local, regional, and global network of experts** to help companies excel



We're proud to enable this groundbreaking regional program focused on Palestinian and Jordanian entrepreneurs coming together to develop and grow innovative Fintech solutions that improve inclusion and access for all

Subject Matter Experts

Karim Samra
Changelabs | Co-founder & CEO

FUNDRAISING & PITCHING

FINANCIAL MODELING



Karim Samra
Founder & CEO
Changelabs



Reem Qawasmi
Venture Partner
Ibtikar Funds



Rafeh Saleh
Founding Partner
Cubit Ventures

DIGITAL MARKETING

TEAMING

PRODUCT & TECH



Cherine Michel
Senior Marketing Specialist
NACITA Corp



Maryam Zahran
Digital Marketing Leader
Sprints



Marilyn Davison
Teaming Expert
MIT



Amr Hamaky
Fintech Senior Manager
Aman Payments

DESIGN

SALES

LEGAL



Yara Lteif
Co-Founder
Beatbox



Jamal Khayyat
Strategy Manager
Accenture



Dr. Khaled Daoud
Founder & CEO
Daoud Law Firm



45

EXPERTS & MENTORS
DELIVERING THE PROGRAM

Top ranked Subject Matter Experts

Karim Samra
Founder & CEO
Changelabs

Yara Lteif
Co-founder
Beatbox

Cherine Michel
Senior Marketing Specialist
NACITA Corp

Mentors



Mohamed Okasha
Managing Partner
Disruptech



Mostafa Amin
Co-founder & CEO
Breakfast



Ziad Shaltuni
Managing Consultant
The Sales Advisors



Mustafa Deeb
Country Director
Zain Tech



Muhannad Ebwini
Founder & CEO
HyperPay



Katya Koryakovtsev
Co-founder & CEO
ChainCo

Fireside Chats



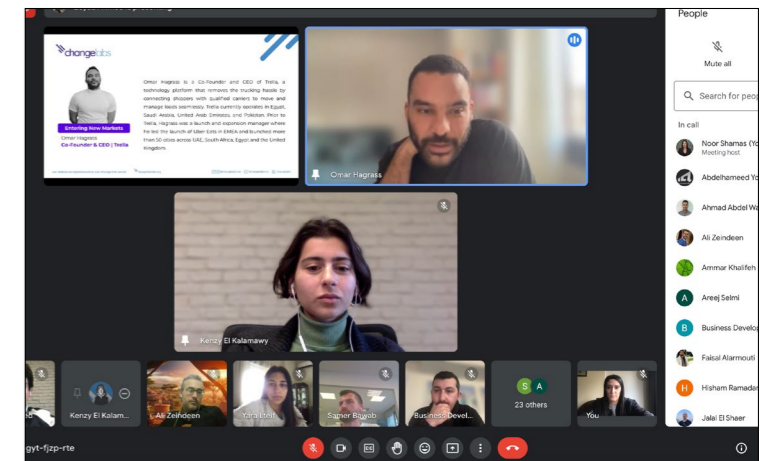
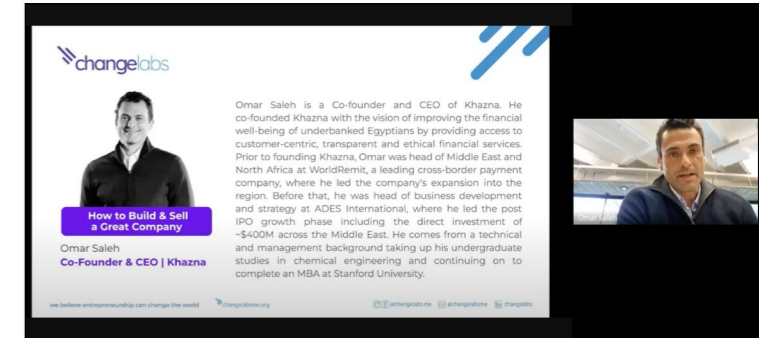
Omar Saleh
Co-founder & CEO
Khazna



Omar Hagrass
Co-founder
Trella



Ahmed Hammouda
Co-founder & CEO
Thndr



Your role as an entrepreneur will change with time. The challenges that you face in the first few years are very difficult and they keep changing. A big part of it is being true to yourself and to take it as an opportunity to evolve... It was a pleasure and I hope to see you all succeed

Omar Saleh
Khazna | Co-founder & CEO

We organized a 2 day in person bootcamp at **Zain Innovation Campus (ZINC)**, where the startups received intensive coaching and training to prepare them to pitch at **Demo Day**.

5

Experts

25+

Hours of 1:1 coaching

50+

1:1 meetings

2.5

Hours of live pitch training



This is a very special program for us! In Palestine, we feel quite isolated in the entrepreneurship ecosystem in our neighboring countries. We have great connections with Europe but you don't usually find great connections within the Arab world, so it was amazing to find a joint fintech program between Palestine and Jordan and I really want to thank Changelabs for bringing this together



Shurooq Qawariq
Fintech Business Specialist | GIZ

We closed the program with an in person **Demo Day at Zain Innovation Campus (ZINC)** on **March 4th, 2023**, where startups pitched live with the objective of finding partnership opportunities and raising funds

80

Attendees

3

Judges

13

Pitches

170+

Demo Day live stream views

40

VCs & Angel Investors reviewed investor pack



“On behalf of Zain, we’re all very excited to have you here and I want to thank the organizers for giving us the opportunity to host you here at Zinc.

Sultan Kashoura
CEO | Zain Cash

Demo Day Agenda

[Amman Time]

16:00 - 16:05 Welcome Notes

16:05 - 16:10 Intros

16:10 - 17:30 Pitches

17:30 - 18:00 Networking

The most wonderful thing about this Demo Day is that it brought Jordan and Palestine together.... Financial inclusion will not be achieved in traditional ways as large financial institutions don't see the many transactions that go under the radar, which represent around 70% of the population. Financial technology has already led to many positive developments, and there is still huge economic potential with the size of the market surpassing trillions of dollars



H.E Ahmad Hanandeh
Minister of Digital Economy & Entrepreneurship

"we believe entrepreneurship can change the world"



Cohort in numbers

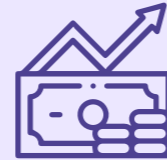


As a Palestinian Jordanian, when I look at the impact Changelabs is making in Lebanon, Egypt, Jordan and Palestine, I'm so proud to be a part of this story

Jamal Khayyat
Strategy Manager | Accenture



16
STARTUPS



\$775,000+
FUNDING
RAISED



\$3,000,000+
FUNDING UNDER
NEGOTIATION



6
1:1 INVESTOR
INTROS



9
1:1 PARTNERSHIP
INTROS



3
1:1 LEGAL INTROS



I like the great spirit and the willingness to help us. For Changelabs it's not only a job that needs to be done, and the whole team helped to improve our startup. From my heart, thank you all

Mohammed Ahmed
Founder | Dozdan





APPENDIX



Meet the Startups

Fintesa

Sector	Payment Service Provider
Stage	Scale
Ask	US\$ 9,000,000
T-Liner	A subscription-based platform that enables merchants to make and receive online payments.
Traction	Fintesa was established in mid-June 2022, we went live in October, and we have 220+ clients with no marketing and all word of mouth. We recently raised US\$ 250,000 from 500 Startups and have a potential US\$ 140,000 ARR, 53+ partnerships under negotiation, and are going to expand to KSA soon.
Market size	US\$90 billion globally with a 22%/y increase and US\$ 40 billion outside the USA.
Business model	2.9%+30c processing fee, or subscription plans
Pitch deck	Fintesa Pitch Deck



Sector	Logistics & E-commerce
Stage	Scale
Ask	US\$ 1,000,000
T-Liner	A B2B SaaS platform with an all in one solution for small and medium sized logistics companies, including accounting and stock management
Traction	US\$ 15,000 monthly revenue (MRR); US\$ 150,000 annual revenue (ARR); 100+ clients in 7 countries in the MENA region
Market size	US\$ 15.4 trillion by 2024
Business model	SAAS monthly subscription plans (US\$ 150 - US\$ 700), based on number of shipments.
Pitch deck	Olivery Pitch Deck



Sector	Payment Service Provider
Stage	Post- revenue
Ask	US\$400,000
1-Liner	An online subscription based platform that allows businesses to accept payments and orders online
Traction	US\$ 15,000 revenue; 40+ customers
Market size	4000+ social commerce businesses in Palestine
Business model	Commission based, 1.8% per transaction for locals, 2.5% for international
Pitch deck	Lahza Pitch Deck



Sector	Cash-based Payment Service Provider
Stage	Post-revenue
Ask	US\$ 125,000
1-Liner	A local online payment system providing an e-wallet, payment gateway and a platform to enable SMEs to enter the ecommerce industry.
Traction	US\$ 57,000 monthly revenue from 87 companies, and finalizing a partnership with Madfoatcom
Market size	Informal economy represents 50% of Palestine total GDP, at US\$ 18.04 billion.
Business model	Transaction fees and subscription fees
Pitch deck	Dozdan Pitch Deck



Sector	Mobile Payments
Stage	Post-revenue
Ask	Partnerships & Marketing
1-Liner	A platform that provides an all in one management and financial tool to help freelancers and small businesses create contracts, initiate and manage projects, send invoices, guarantee payments, and track time.
Traction	826 users, 5,663 transactions which generated US\$ 120,338
Market size	Total available market for online freelance work is US\$ 25 billion. Serviceable available market in MENA is US\$ 400 million, while serviceable obtainable market is US\$ 68 million. Palestine is 2nd biggest market for freelance work in MENA
Business model	2.7% on money deposits; 4.8% on freelancers; 1% for money withdrawal
Pitch deck	Oqoodi Pitch Deck



Sector	Logistics
Stage	Post- revenue
Ask	US\$100,000
1-Liner	An on-demand ordering and delivery platform that enables customers to make orders and payments online
Traction	3 grants (US\$14,000); 2 incubators
Market size	US\$ 123 million Jordan last mile delivery
Business model	B2C, service fees
Pitch deck	Doorbox Pitch Deck



Sector	Digital Payment Solutions
Stage	MVP
Ask	No Ask
1-Liner	A personal finance and digital payment solution for youth (7-17) and their parents
Traction	Integrating with one of the leading financial institutions in Jordan, negotiating a deal with a couple of schools in Amman for distribution opportunities and finalizing a deal with a Saudi Venture Studio to launch in the Saudi market.
Market size	2 million+ students in top tier private schools in MENA, 70% of which are unbanked, which gives us access to US\$ 6 billion in untapped annual cash allowance.
Business model	Annual subscription fees for prepaid debit cards, and revenue sharing with payment service providers via IRF.
Pitch deck	Zasaleh Pitch Deck



Sector	Smart Mobility & Insurtech
Stage	MVP
Ask	US\$ 1,000,000
1-Liner	A safe driving mobile app that collects driving information and converts it into a driving score, optimizing insurance premium calculations and increasing overall road safety
Traction	Launched in Egypt after signing a distribution deal with a UAE-based company and signed our first paying customer
Market size	US\$ 57.9 billion global smart mobility 2022
Business model	B2B strategy with a fixed annual fee + variable monthly fees per number of drivers.
Pitch deck	Naviatx Pitch Deck



Sector	E-commerce
Stage	Post-Revenue
Ask	US\$ 300,000
T-Liner	An Arabic platform that enables merchants to sell their products online through online stores in two simple steps with zero code
Traction	Since April 2021, we have 580 free plan registered users and 152 paying customers annually. US\$ 55,000 revenue; clients store sales reached US\$ 500,000. Connected with payment gateways like Tap, Moyasar and Strip Company and with shipping companies like Torood and Aramex
Market size	US\$ 438 million MENA
Business model	Monthly and annual tiered subscription plans
Pitch deck	Almnsa Pitch Deck



Sector	Payment Service Provider
Stage	MVP
Ask	US\$ 100,000
T-Liner	A smart application with a deferred payment system, integrated with PMA and local banks, that enables people to schedule payments for their purchases online.
Traction	MVP; partnerships with PMA, Central Bank & financial institutions; test event; social media campaigns.
Market size	US\$ 130 million Palestine; US\$ 400 million Jordan
Business model	Transaction fees
Pitch deck	Dufaaty Pitch Deck



Sector Crowdfunding

Stage MVP

Ask US\$500,000

T-Liner A crowdfunding digital platform providing an opportunity for SMEs and startups to raise funds from individual equity investors.

Traction The company prepared two investment opportunities (two companies) for crowdfunding.

Market size 400 million SMEs globally accounting for over 95% of firms covering 60%-70% of the employment rate.

Business model Profit sharing

Pitch deck [BeeezCrowd Pitch Deck](#)



Sector Personal Finance

Stage MVP

Ask US\$ 50,000

T-Liner A solution empowering individuals to gain personal financial freedom and control.

Traction US\$ 100,000 revenue in the first year.

Market size 6.4 million people in Jordan

Business model Tiered subscription plans (basic, premium & business)

Pitch deck [Masrafji Pitch Deck](#)



Sector	Commodities
Stage	Idea
Ask	US\$ 50,000
T-Liner	An online platform that enables customers to buy, sell, redeem and invest in gold, in small amounts, with physical delivery of gold upon customer's request.
Traction	35% IRR, USD 430,210 NPV expected based on 6 years prediction
Market size	US\$6.8 billion Palestine stock market
Business model	3% commission on sales and redemption of gold
Pitch deck	Sbaik Pitch Deck



Sector	Crowdfunding
Stage	Post-revenue
Ask	US\$500,000
T-Liner	A real estate crowdfunding platform that makes commercial real estate investments in the MENA region accessible to millions of limited income investors
Traction	Ready MVP; since August 2022 we raised \$400,000 in pledged money from 50 investors, with investments ranging from \$1000 - \$30,000
Market size	US\$100 billion MENA
Business model	Investment fees, management fees, and performance fees
Pitch deck	Crowdious Pitch Deck



Sector	Cryptocurrency
Stage	MVP
Ask	No Ask
T-Liner	A decentralized cryptocurrency investment platform that enables individuals to invest in projects and rewards them with coins
Traction	Partnership with large exchange portals to feed them with data; smart contracts technology; AI modules
Market size	N/A
Business model	Commission based business model
Pitch deck	Palcoin Pitch Deck



Sector	WealthTech
Stage	MVP
Ask	US\$ 1,000,000
T-Liner	An active wealth management platform providing an alternative pension scheme and retirement fund for MENA expats working in the GCC
Traction	MVP and key partnerships
Market size	US\$ 1 trillion MENA
Business model	Profit-sharing scheme between the company and the clients
Pitch deck	IQ Pitch Deck

Expert Bios



Marilyn Davison
Teaming Expert
MIT

Marilyn works mainly with MIT Sandbox and the MIT Explorer - Moroccan Program, as well as the Tufts Fletcher School and also with an accelerator in Germany at Schmaldkalden Institute of Technology. Currently she is working as a mentor with the start ups sponsored by the Sophia Business Angels and as a coach for the Cannes Team participating in the Global ActinSpace Competition with finals to be held in Cannes in February.



Karim Samra
CEO & Founder
Changelabs

Karim is the Founder and Executive Director of Changelabs, one of the region's leading accelerators that channels public and private funding to startups and scaleups across the region. At Changelabs, he designs and runs some of the most innovative on and offline action-based business learning programs and events in the Middle East and Africa. He also helps launch new companies in the online learning and digital marketing spaces. His aim is to help entrepreneurs use business as a sustainable force for change - leveraging market trends and shifting consumer behavior to fix supply chains, lower environmental footprints, nurture economic potential, improve access to value-added financial services, and more.



Yara Lteif
Co-Founder
Beatbox Design

Yara has gathered over 5 years of experience in the design field. With her extensive experience in multimedia, marketing, and print design, she has helped build impactful visual brands for local, regional, and international companies across different industries. Through her work as an Art Director at Changelabs, Yara leads the design work for all programs which aim to train and inspire startups. Having gained experience in working closely with entrepreneurs and CEOs to develop their brands and turn their ideas into reality through design, Yara firmly believes that design is an essential problem-solving tool when building a brand which contributes to its success by setting it apart from its competition and helping its customers identify with it. For this reason she was encouraged to found Beatbox and serve startups with all their design needs. Beatbox is all about equal opportunities to both entrepreneurs who need high quality designs at affordable prices as well as creative minds in the Middle East looking for jobs.



Tambi Jalouqa
CEO
Propeller

As CEO of Propeller Tambi heads the day to day operations and leads the Propeller team. Prior to Propeller, Tambi founded and led several technology startups, building teams and products that deliver tangible value to their customers. He is passionate about software craftsmanship and user experience that deliver products that are agile customer centric and scalable. He is an active member of the local tech and UX design community working to elevate the technical talent base in Jordan.



Omar Saleh
Co-Founder & CEO
Khazna

Omar Saleh is a Co-founder and CEO of Khazna. He co-founded Khazna with the vision of improving the financial well-being of underbanked Egyptians by providing access to customer-centric, transparent and ethical financial services. Prior to founding Khazna, Omar was head of Middle East and North Africa at WorldRemit, a leading cross-border payment company, where he led the company's expansion into the region. Before that, he was head of business development and strategy at ADES International, where he led the post IPO growth phase including the direct investment of ~\$400M across the Middle East. He comes from a technical and management background taking up his undergraduate studies in chemical engineering and continuing on to complete an MBA at Stanford University.



Mazen Nadim
Managing Partner
Foundation Ventures

Foundation Ventures is an early-stage venture capital fund focused on Egypt and the MENA region backing exceptional founders building industry defining companies. They unlock massive growth for the portfolio of companies by giving them access to the largest distribution channels in the country.



Aboudi Al-Qattan
Principle
Dash Ventures

Principal at DASH Ventures with over 5 years of experience investing in startups across the MENA region, Canada, Europe, and the United States. He has also worked at Messilah Ventures, an F&B focused Venture Capital firm. He is a graduate of Babson College.



Jake Reisch
CEO
Eversound

Jake Reisch is a Forbes 30 Under 30 entrepreneur with a passion for building impactful organizations from the ground up. He is the Founder and CEO of Eversound. Eversound helps senior living communities deliver vibrant, engaging experiences to their residents by solving one of the greatest quality of life issues -- hearing loss. He is also a member of the World Economic Forum's Young Global Shapers and serves on the Advisory Council for Entrepreneurship@Cornell. He is also the founder of Party Headphones, a company that rents wireless headsets for silent discos and raves.



Mousa Oweineh
Entrepreneur, Sales and
Marketing Influencer

Mousa Oweineh started creating sales and marketing content which gained him 250k+ followers in one year on all his platforms. He created courses titled "Instagram Promotion & Sales Mastery" where he shares stories of his success as well as tips and tricks on master online marketing. To date, he's trained more than 450 participants including individuals and corporates. He went on to build other businesses on Instagram including servicesbymousa that specializes in offering social media services to individuals and utoons specialized in offering personalized cartoon-themed drawings.



Amr El Hamaky
Fintech Senior Manager
Aman For E-Payments

Experienced product manager with a demonstrated history of working in the e-payment services industry & payment acceptance (Cards & Wallets) . Skilled in Negotiation, Operations, Agile , Features creation, and Management. Strong consulting professional with a Mini MBA focused in business operations from Missouri.



Jade Bouhmouch
Co-founder & Managing Partner
Ambo Ventures

Jade has a long track record of financial advising with organisations like Google and Africa50, and a long entrepreneurial journey that goes back to 2011 when he co-founded Veracity Consulting, a multinational company that helps businesses reach their goals. In 2019, Jade co-founded Matrix - a startups incubator then he co-founded Ambo ventures. Jade is currently a co-founder and a managing partner at Ambo ventures as well as being a board member at Earthly.



Cherine Michel
Digital Marketing Expert
Nacita Corp.

Cherine is an experienced Digital Marketing expert with over 10 years of experience. She is skilled in Search Engine Optimization (SEO), marketing strategy, social media management, branding, and online and offline campaigns management. Cherine has worked on all kinds of below and above-the-line marketing techniques. She believes that change is the most important stable thing in life.



Jamal Khayyat
Strategy Manager
Accenture

Jamal Khayyat is the Co-founder and Managing Partner at Changelabs and the internationally acclaimed Changemaker Festival. He previously headed Global Business Development for the Hult Prize Foundation. Jamal works with governments and private sector leaders to develop breakthrough programs to empower youth through entrepreneurship. An expert in the art and science of startups, Mr. Khayyat has designed bespoke entrepreneurial programs, led the implementation of award winning accelerators, and advised hundreds of entrepreneurs. Through his work, Jamal has helped deploy over \$5M into the impact space. Jamal has also MC'd massive 5k+ attendee events and moderated C-suite panels proudly inspiring and empowering thousands of youth en masse. A Jordanian-Canadian, Jamal currently spends his time between DC and the MENA region.



Ahmad Hammouda
Co-Founder & CEO
Thndr

Ahmad Hammouda is a Co-founder and CEO of Thndr, Egypt's first digital investment platform and first licensed player since 2008. Hammouda strongly believes in equal access to financial products & opportunities, and together with the team at Thndr they are on a mission to democratize investing in MENA. Being supported by leading global investors such as Tiger Global, BECO Capital and Prosus Ventures with Base Capital and existing investors Endure Capital, 4DX Ventures, Raba Partnerships and JIMCO, is a significant endorsement of the platform strategy and proof of the existence of a large market opportunity in the region.



Tamara Abdel-Jabar
Partner
Amam Ventures

Tamara is co-founder and CEO at Palma Consulting. She is responsible for strategy, project oversight, performance management and business development. She currently serves as the elected Chair of the Global Institute of Certified Management Consultants. Tamara is also a founding member of Girls in Tech - Jordan Chapter and served as its chair. Additionally, Tamara serves on the board of the Business and Professional Women Association in Jordan. She also serves as an observer for the World Bank's Women Entrepreneurs Finance Initiative (We-Fi) Governing Committee. In her belief in the importance of women networking and support groups, Tamara recently co-founded the Women in Business Arabia network which grew organically to 33K members of business owners and professional women. She mentors and advises several startups and women-led businesses. She is also a part of the VV100, a select group of 100 of the most engaged and visionary members of the Vital Voices Global Leadership Network.



Jenny Atout
Managing Partner
Amam Ventures

Jenny is on a quest for purpose-driven impact, gender parity and adventure! Her work involves supporting and investing in tech-enabled companies that are committed to equal opportunities and those eager to bring about positive change in the Middle East. Striving to make a contribution to solving the access to finance puzzle through the use of innovative financing tools. Passionate about using tech to democratizing access to technical assistance, improving philanthropy, moving the needle on women's economic participation in the Arab world and raising the standards of the investment profession.



Max Menke
Founding Partner
Growth X

Max has extensive experience developing and executing go-to-market strategies across various industries and products. His expertise is in helping companies develop the right ideal customer profiles, messaging, and strategic approach to build repeatable and scalable revenue generation engines. As a founding partner at GrowthX, Max has led over 100 scale ups and delivered early-stage technology to numerous Fortune 500 companies. Before joining GrowthX, Max built the sales technology stack and lead generation playbook for early stage companies with Tradecraft, and served as a financial planner at Elite Investment group. His mentorship resulted in exponential increases in lead generation and overall pipeline development, putting all companies he has worked with on a path to predictable and scalable revenue.



Adam Motiwala
Partner
Fifth Tribe

Adam is currently a partner at Fifth Tribe, serving nonprofit, government and private sector clients on digital strategy and engagement. His past experiences involved working with the United Nations World Food Programme, where he served as a disaster management officer working in conflict areas like Pakistan. Currently, Adam works with leaders from nonprofits, government and private sector companies to unlock and implement a digital strategy for communication, operations and marketing for their organization. His interest is in unlocking the ability digital communication provides to quickly create online audiences towards a specific goal and tell their stories. He has told the stories for brands such as the Peace Corps, Aetna, Hult Prize, Kaiser Permanente and Mississippi Public University. He is the creative founder and leader of the Digital Hope workshop at Street Sense which trains Street Sense vendors in becoming online marketing contractors.



Khaled Daoud
Founder & CEO
Daoud Law Office

Advocate Doctor Khaled Daoud, founder and CEO of Daoud Law graduated from Jordan University with a BA in Law after which he went on to achieve an honorary PhD from Europe. Subsequently he published various works including the acclaimed work on Insurance Law. The book is used in universities, the insurance industry and related fields. Well established and highly regarded, Advocate Doctor Daoud is known for setting the highest standards and consistently achieving desired outcomes. His Team have been hand picked by Advocate Doctor Daoud and trained to his uncompromising levels of excellence.



Reem Qawasmi
Venture Partner
Ibtikar Fund

Witnessing first hand the way new ideas and innovations contribute to the well-being and development of people motivates Reem. She is not only passionate about growing new talents and innovative minds, but also loves building networks that bring new value to all members and connect people to create new opportunities. She enjoys working with entrepreneurs and founders, advising them on market discovery and value creation, while helping them achieve their goals and believes that entrepreneurship is the engine for creating jobs and inventing the future.



Mohammad Khdair
Portfolio Manager
Ibtikar Fund

Mohammad Khdair, Joined Ibtikar fund in 2022 as Portfolio Manager. He has a solid experience in strategic planning, financial planning, financial and investment analysis, financial modeling and accounting. Mohammad held different positions at Ooredoo Palestine over seven years; Budget Analyst, Financial Analysis Supervisor and Accounting Supervisor, after Ooredoo he moved on to MEPS as the Finance Manager. As for his education; Mohammad has a Bachelors Degree in Accounting from Birzet University and CMA certificate from the Institute of Management Accountants.



John Chisholm
CEO
John Chisholm Ventures

John is CEO of John Chisholm Ventures, he has 3 decades of experience as entrepreneur, executive, and investor. He's a pioneer in online market research, for five years he served as the CEO/Chairman of Decisive Technology (now a part of Google), he also is the publisher of the first desktop and client-server software for online surveys. John is President Select of the MIT Worldwide Alumni Association, a member of the development committee of the MIT Corporation (board of trustees), and a trustee of the Santa Fe Institute. He serves on the advisory boards of the Gruter Institute for Law & Behavioral Research and the Network for Teaching Entrepreneurship (NFTE). He advises entrepreneurs through the MIT Venture Mentoring Service, the Thiel Foundation 20 under 20 Fellowship, and the Plug and Play Tech Centers of Silicon Valley. He has chaired the board of the Stanford Institute for the Quantitative Study of Society and of the MIT Club of Northern California, served on the visiting committee of the MIT math department, and on the market research council of the Association for Interactive Media.



Andrew Goldner
Co-founder & CEO
Growth X

Andrew is a serial entrepreneur who co-founded Thompson's financial news business leading to the acquisition of Reuters. At Reuters, Andrew worked on innovation and design-thinking with nearly 3,000 journalists based in 200 countries worldwide. He then became Co-Founder and Managing Director of the company's legal media business in Asia Pacific and the Middle East. After 6 years, Andrew co-founded GoodMoney to democratize high-performance, values-based investing. During this experience, Andrew met his current partners and co-founded GrowthX to help startups, companies and even countries commercialize innovation through capital, talent and the know-how



Daniel Walsh
Senior Vice Presiden
Cristo Ray Network

Dan is a seasoned marketing executive working in the educational sector for the betterment of economically challenged youth. Previously, Dan worked for 18 years in various marketing, innovation, finance and information technology leadership roles with two Fortune 200 companies. Within his 11 years at Coca-Cola, Dan's responsibilities included brand management, leading new product innovation teams and community involvement.



Peter Hopwood
Executive Speaker Coach
Hopwood Speaker Coaching

Peter Hopwood is a communication consultant, copywriter, public speaking coach, voiceover talent and founder of Hopwood Communications. Essentially, his strength lies in helping companies, professionals and startups to confidently communicate with impact. A passionate communicator, listener and motivator, Peter just loves to share ideas and holds a strong appreciation for collaboration and development. A quick thinker with an acute attention to detail - and loves to be kept on his toes. With a background career across the hospitality, travel, and training industries feeling lucky enough to have moved through 6 European countries, he now combines all of his accumulated communication experience, balancing his work between Croatia and the UK.



Omar Hagrass
Co-Founder & CEO
Trella

Omar Hagrass is a Co-Founder and CEO of Trella, a technology platform that removes the trucking hassle by connecting shippers with qualified carriers to move and manage loads seamlessly. Trella currently operates in Egypt, Saudi Arabia, United Arab Emirates, and Pakistan. He previously worked at Uber as Manager of Launch and Expansion, EMEA. Omar Hagrass attended Harvard Business School Online.



Tamer Al Salah
Managing Director
Beyond Capital

Tamer is the Managing Director of Beyond Capital, a company established in 2017 to mature the entrepreneurial and investment ecosystem in Jordan. Prior to joining Beyond Capital, Tamer held several positions within the entrepreneurial and SME support space in Jordan, where his most recent position was Projects Specialist at the European Bank for Reconstruction and Development (EBRD), a leading international financial institution, where he managed advisory projects to over 70 SMEs across Jordan. Al-Salah embarked on his career journey as a member of the Search and Selection team and later promoted to Entrepreneur Services and Growth Manager at Endeavor Jordan, a global non-profit organization for selecting and supporting high-impact entrepreneurs to join its global network.



Tina Daher
Senior Investment Professional
Shorooq Partners

As a Senior Investment Professional with Shorooq Partners, Tina harnesses her passion for creating an impact by working with A+ founders with disruptive tech solutions, shaping tomorrow's emerging market. She received her Bachelor's degree in Economics from the American University of Beirut, after which she completed her Master's degree in International Political Economy, Finance Focus, at The London School of Economics and Political Science. Prior to VC, Tina worked in Private Equity and Investment Banking, as well as explored avenues in Law and Insurtech.



Lama Masri
Founder & CEO
Young Coders

Lama is a dynamic and highly dedicated individual with experience in education, software development, as well as the communication industry. She is the Founder and CEO of Young Coders, an academy that teaches coding to youth. She is also a full-stack web developer, with a BA in International Affairs and a MA in Media Communication. Lama is a heavily involved individual in strategy of digital content and continuously looks to consulting SMEs in improving their business objectives.



Bashar Abu Zarour
Session Expert
Palestine Capital Market Authority (PCMA)

Dr. Bashar AbuZarour has more than 16 years of professional experience in the public and private sectors; including the last 14 years in leadership roles. Currently, he acts as the general director for the Digital Financial Service and Innovation Directorate at the Palestine Capital Market Authority (PCMA) where he assumes an active role in providing policy advice and recommendations to the capital market regulator as well as leading the development maneuvers of the Authority, including FinTech innovations and alternative finance initiatives. While at PCMA, AbuZarour played a key role in leading the Authority to attain the IOSCO ordinary membership and becoming one of the MMoU signatory. Likewise, he helped the Authority to develop and launch its regulatory innovation hub (IBTAKER) which is the first of its kind in the MENA region as a regulatory innovation hub for the non-banking financial. He also championed the development of innovative professional certification programs for the financial sector. Prior to joining PCMA, AbuZarour has served as a senior auditor in a number of prestigious organizations before working as an assistant professor in the finance department of Al-Najah National University.



Rafeh Saleh
Founding Partner
Cubit Ventures

Rafeh is a Founding Partner of Cubit Ventures and Founder Institute Egypt. He is an experienced executive, entrepreneur, and management consultant with a triple-digit track record. He led one of the largest consulting firms in Egypt, is an advisor to Toronto-based Loyal VC and has sat on Falak Startups board and Egypt Ventures governance committee. He has also advised numerous companies of all sizes on growth, turnaround, and business restructuring strategies. Rafeh is a judge with several organizations like Jack Ma Foundation Africa Business Heroes Prize, Africa Women Innovation & Entrepreneurship Forum and Unicorn Cup, as well as a mentor with Endeavor, Flat6Labs, and AUC V-lab.



Maryam Zahran
Digital Marketing Specialist
Sprints

Maryam is an experienced Digital Marketing Expert with over 10 years of experience. She is a certified trainer at Google, and comes with years of skills in Advanced Search Engine Marketing (SEM), E-commerce Marketing Strategies, Advanced Facebook Advertising, and Advanced SEO. She Graduated from Menoufia University and has a masters in Economics as well as Digital Marketing Diplomas from IMFND.



Mohannad Ebwini
Founder & CEO
HyperPay

Mohannad is the founder and CEO of HyperPay. With over 18 years of experience in the online, eCommerce, gaming, and payment industries, Muhannad was able to lead the business to its current position as one of the MENA region's fastest growing and widely successful online payment businesses. It is regarded as highly innovative and is seen as one of the new generation payment service providers. The company has offices in Riyadh, Dubai, Amman, and Cairo



Anwar Hamdan
Head of Marketing / Products & Services
Orange Money

Anwar is an experienced marketing professional with 14+ years in the ICT industry specializing in product development, digital payments, mobile money and FinTech solutions. At Orange Jordan, Anwar was responsible for managing the eShop by conducting retail activities of businesses operating exclusively online. As Head of Marketing at Orange Money, he defines and manages the marketing strategy, customer value proposition, customer segmentation, customer experience, product mix and roadmap. He's an American University alumni.



Zeid Husban
Founder & CEO
POSRocket

Zeid obtained his Bachelor's degree in Electronics and Communications Engineering from the University of Kent in the UK in 2008. He then moved back to Jordan and started his professional life as a technical support engineer, Zeid and a partner then founded ifood.jo in 2012, an online food ordering platform. Despite ifood.jo being a self-funded venture, both partners managed to eliminate all four competitors in the Jordanian market after few months of operations, with an annual growth of 200 percent, ifood.jo attracted the eyes of investors from abroad and in 2013, the company sold a majority stake to the Turkish food ordering company Yemeksipeti. Zeid sold the rest of his shares in ifood.jo in 2016 after a successful acquisition by the global giants "Delivery Hero". Since then, Zeid started another venture with the vision to revolutionize the point of sale systems in the region with a cloud-based product called "POSRocket".



Tunç Özgül
Head of Startup & VC ecosystem
Amazon Web Services

Tunç has more than 20 years of corporate experience in the fields of sales & marketing, digital transformation, internet of things, consulting, channel and partner management, retail and trade marketing in leading multinational technology and FMCG companies most recently as the deputy general manager of Intel Turkey from 2009 until 2017. Licensed angel investor and mentor in startup companies, board member for Ikar Industries industrial investment group and Business School at Bahcesehir University. Diversified leader as an industry executive, consultant, board member, entrepreneur, licensed angel investor and lecturer.



Samer Affanah
Fintech & Financial inclusion
Specialist
PMA

Samer holds a master degree in economics from Birzeit University, he also holds a certificate in digital finance from Frankfurt University-Germany, in addition to many academic and professional certificates specialized in the fields of central banking. Samer joined the PMA in 2013, he was involved in several important positions, he has a background in financial inclusion, and consumer protection and market conduct, until he was recently promoted as Chief of Fintech and innovation Division.



Eric Modave
Deputy CEO & COO
Arab Bank

Eric is the Deputy CEO and Chief Operating Officer of Arab Bank, he is in charge of the bank's Enterprise Architecture, IT & Digital transformation, Innovation Hub & Accelerator programme, Operations and Enterprise Programme Management Office. Eric is also the Chairman and General Manager of Arab Bank Shared Services in UAE supporting IT & Operations for Gulf countries. He is a Non-Executive Director of Europe Arab Bank (London - Frankfurt - Paris). Prior to Arab Bank, Eric worked with Barclays as the COO for Barclays Africa from September 2009 till June 2014 managing 12 African countries excluding South Africa and was based in Nairobi and Johannesburg. He was initially based in London from October 2006 till August 2009 as the bank's Head of Global Payment Operations. Eric worked with Citibank EMEA in various positions in Brussels and London between 1999 and 2006. His last role with Citi was Head of Consumer Banking Operations. He started his career with Arthur Andersen as an Audit Manager and was with the organization from 1991 till 1996.



Ahmed Elayyan
Manager of Digital Payments
MODEE (Jordan)

Ahmed is an expert in developing organizational and sectoral cybersecurity programs, and proficiency in a detail-oriented implementation relying on his solid technical background in different fields of IT and cybersecurity. Ahmed is the manager of Jordan FinCERT Unit at the Central Bank of Jordan. He also leads a number of teams concerned with digitizing payment services on both market infrastructure and access channels. Also, he lead and participated in a number of teams to build the infrastructure required for enabling electronic signing and digital identification at both levels, sectoral and national.



Rabab Sabbah
Financial Inclusion Manager
PCMA

Rabab Sabbah is a certified financial inclusion policy expert who has 15 years' experience on financial markets inclusion and capital markets supervision. Currently, she is the financial inclusion manager at Palestine Capital Market Authority, throughout her job, Sabbah became an advocate for the rights of the less fortunate financially excluded segments. She embarked on a huge contribution to the formulation of her financial inclusion strategy in Palestine, and is one of the team responsible for implementation. As per her current responsibilities, Mrs. Sabbah is responsible for "Ebtaker" the regulatory innovation hub in PCMA, where fintech innovations are addressed, and innovators are being regulatory guided through their innovation journey.



Bayan Arab
Strategy and Project
Management Office
Zain Cash

Bayan is leading strategy and the PMO division in Zain cash - Jordan. she has been with Zain cash for the past 4 years. Bayan has 12 years of experience with different industries in Operations, corporate performance, business intelligence, planning and project management. Bayan holds a bachelor degree in ICT (information and communication techs).



Nisreen Eid
Funding sourcing and
management specialist
MODEE

Experienced Project Management Specialist with a demonstrated history of working in the management consulting industry. Strong program and project management professional skilled in Business Planning, Operations Management, Business Process Design, IT Strategy, and Market Research.



Moayad Ghanam
Senior Business Innovation
Specialist
JoPACC

Moayad is the Business Innovation and Analytics Specialist at the Jordan Payments and Clearing Company (JoPACC), where he is leading the work on its newest business unit, JOIN Fincubator. Previously, he worked across the Business and Product Development and Knowledge Management and Business Analytics departments. Moayad is largely focusing on bridging the gap between innovation in financial services and public policy objectives. Moayad's academic background is in Neuroscience and Robotics, and he has worked in Agricultural and Green Technology before joining the financial services industry. Over his years of experience, he has co-authored multiple reports, represented JoPACC at workshops and working groups, and contributed across various interventions and projects. Equality and fairness drive Moayad's interest in financial inclusion and developmental finance. Therefore, guaranteeing that infrastructure is conducive to sustainable improvement in the livelihoods of marginalized communities, in light of domestic, regional, and global issues, is Moayad's key driver.



Enas Halaiqah
Senior Knowledge and Business
Analytics Manager
JoPACC

Enas Halaiqah is a Manager, Knowledge Management & Business Analytics at Jordan Payments and Clearing Company, a Credit Cards & Transaction Processing company founded in 2012. She manages the Business Intelligence team within the Engineering & Technical Department.



Mr. Ala' Alsallal
CEO
Madfoo3atCom

Ala is a seasoned CEO with 12+ years of corporate leadership and business development experience in the ecommerce and finance sectors. Recognized for demonstrating a natural aptitude for innovation, as well as for growing successful enterprises from the ground up. Currently, he is the CEO of MadfoatCom for ePayments. Under his leadership, he oversees a team of 120 employees to streamline the operations of the company. In addition, he spearheaded the internal restructuring of the company for operational efficiency and optimization of operational cost. He grew company revenues by launching new product lines, expanding company agents, and increasing company market share through various initiatives. Additionally, as the Founder and CEO of Jamaloon, he successfully launched the company from the start-up stage, growing it to the largest online bookstore in the MENA region with 10 million titles and world-wide delivery.



Ashraf Bany Mohammed
Board Member
ISSF

With 13+ years of experience in startups, green entrepreneurship, digital transformation, nonprofit, business development, innovation management, and digital economics. I co-founded both "SQAURE-T Technology Solutions" and "LEVANT for local community development NPO" and enjoy serving on the board of different Innovation and R&D funds, councils, committees, and institutes and helped more than 180+ early-stage startups and MSME's in Jordan and MENA. Using hands-on experience, data analytics, research methods and a Ph.D. in Technology Management Economics and Policy, I help different organizations to build more effective innovation, entrepreneurship and development strategies, policies and support ecosystem.



Sultan Kashoura
CEO
Zain Cash

Sultan Kashoura is currently the CEO of Zain Cash. He has an extensive background of 17 years of experience with over 13 years at Zain Telecom. Prior to Zain Cash, Sultan held several positions in the marketing department, the last as Director of Marketing & Operations at Zain.



Hussain Almarhoom
Founder & Managing Partner
Hala Ventures

Hussain Almarhoom is currently a Founder and Managing Partner at Hala Ventures. He is an experienced venture capitalist and business development manager with a demonstrated history in venture investment and corporate banking. Hussain is also a board member in two Saudi based companies.



Mostafa Amin
Co-founder & CEO
Breakfast

Mostafa Co-founder and CEO of Breakfast, an Egyptian food delivery startup which recently raised \$26 million Series A funding round co-led by Vostok New Ventures and Endure Capital, along with JAM Fund, YC Continuity Fund, Shorooq Partners, 4FX Ventures and Flexport. A serial entrepreneur, Mostafa previously co-founded Wassel, a self-titled Crunchbase of the Middle East, and Egyptian Streets, one of Egypt's most popular English publications by reach. Mostafa previously worked at COOING as a Product Advisor.



Mohamed Okasha
Managing Partner
DisrupTech Ventures

Mohamed is the Founder & Managing Partner at DisrupTech, he also serves as Chairman of the Investment Committee. Mohamed is an proficient Chief Executive with more than 25 years of experience. Most recently, Mohamed was Co-Founder and Chief Executive Officer of Fawry (CASE: FWRY), the leading electronic payment company in Egypt. Mohamed co-founded the company in 2009 and grew it through multiple rounds of financing until taking it public in 2019 in a 30x oversubscribed IPO. Before Fawry, Mohamed served as Head of Marketing at Vodafone Egypt, where he led various commercial operations. Earlier, Mohamed started his career at Raya Holding where he spent 10 years across several of the group's subsidiaries, culminating with him becoming General Manager of the Information Technology subsidiary. Mohamed holds an M.B.A. from the Paris ESLSA business school, and a B.Sc. in Computer Science from the American University in Cairo. Additionally, Mohamed completed the Management Development Program at the IMD Business School.



Katya Koryakovtsev
Co-Founder & CEO
ChainCo

Katya has over 10 years of experience in managing international sales and business development teams. She is passionate about developing business networks and helping companies strengthen their visibility, expand business opportunities, develop revenue streams and support community developing. She has lived and worked in over 10 countries and has an extensive business network in Africa, Europe and Central Asia.



Ziad Shaltuni
Managing Consultant
The Sales Advisors

Highly accomplished multi-lingual Business Transformation and Development Specialist with a career spanning over 15 years' operating within the technology, distribution and telecommunications industries, expert in steering marketing, distribution and sales strategies that deliver impressive business growth. After completing my Bachelor's degree in Business Administration in Marketing, I began my career working in Sales and Business Development roles gaining key skills in strategic company growth through developing stakeholder relationships and the ability to identify and maximise growth opportunities. With an entrepreneurial and results driven approach, I began expanding my knowledge into marketing where I founded a business worked with Gulf-based companies providing business development, marketing and communications services. I then made the strategic move into a multi-national organisation to develop my skill base further first within Intel and then for many years in Mobily. Today, I am familiar with both start up and turn around operations, having developed a deep understanding of how to create commercially successful strategies with operational controls that have consistently delivered the capability of maximizing customer acquisition, retention and profitability.



Mustafa Deeb
Country Director
ZainTech- Iraq & Jordan

With 10+ years of experience before Mustafa was the country Director he was the director of strategy planning and business development for zain.

Demo Day Guest List



Yazan Al Malkawi
Ministry of Entrepreneurship & Empowerment

Rawan Khoury
AB Accelerator

Saif Amareen
AB Accelerator

Ali Al Maddan
El Madden G

Dina Qutaishat
Injaz

Safa Hijazeen
Injaz

Ziad Al-Masri
Intaj

Huda Tahboub
Intersect Innovation Hub

Nedal Ihmaid
Jordan

Dina Alkhaled
Jordan Payments and Clearing Company (JoPACC)

Ala AlSallal
Madfoaatcom

Mohammed Musleh
Ministry of Entrepreneurship & Empowerment

Mohammad Aleisah
PM

Ahmad Ibrahim
Zain Innovation Campus (ZINC)

Mohammad Malhas
Zain Innovation Campus (ZINC)

Ahmad Hanandeh
Ministry of Digital Economy and Entrepreneurship

Nisreen Eid
Ministry of Digital Economy and Entrepreneurship

Bashar Abuzarour
Palestine Capital Market Authority

Samer Affaneh
Palestine Monetary Authority

Yara Darras
Palestine Monetary Authority

Abdelatif Nasereddine
AB Accelerator

Bashar Al Madan
GIZ

Razan Khalil
GIZ

Saif Mihyar
GIZ

Ulrich Hess
GIZ

Waleed Samarah
GIZ

Deborah Rammrath
GIZ

Rana Hanbali
GIZ

Shurooq Qawariq
GIZ

Nayef El Fayez
7asaleh

Areej Selmi
Almnssa Alarbya

Rania Maali sulaiman selmi
Almnssa Alarbya

Huda Ali Rawabdeh
Beez Crowd

Mohammad Alkhudari
Beez Crowd

Mohammed Al Jamal
Crowdious

Faisal Alarmouti
Door Box

Adham Ahmed
Dozdan

Mohammed Ahmed
Dozdan

Ahmad Abdel Wahhab
Dufaaty

Mohammad Al Sharief
Dufaaty

Omar Jabari
Dufaaty

Khaled Alomari
Fintesa

Abdelhameed Yousef
IQ

Ammar Khalifeh
Lahza

Salah Yahya
Lahza

Khaled Mashaal
Masrafji

Majid Nani

Odai Al Saheer

Lana Mashaal
Masrafji

Sileena Almulqi
Masrafji

Ayham Al Hakim
Molar

Obada Khaled Abdalkareem
Olivery

Ram Mere
Olivery

Islam Mezied
Oqoodi

Salah Ahmed
Oqoodi

Khalil Saleem
PalCoin

Saed Majdalawi
PalCoin

Fayez Abu Amriah
Sabaik

Jehad Aldahleh
Spectrate

Karim Samra
Changelabs

Kenzy El Kalamawy
Changelabs

Salma Tarek
Changelabs

Wael Ashi

Waleed Al Husein

Zeyad Ahmed
Changelabs

Layan Nimer
Changelabs

Jamal Khayyat
Changelabs / Accenture

Tamara Abdel-Jaber
Amam Ventures

Ashraf Bany Mohammed
ISSF and UJ

Ahmad Al Mughrabi
Tech 3arabi

Ahmad Yasarh
Coadyon

Ali Kattan
Exos

Ehab Kahwoti
IBTKRGO

Mohammad Labadi
IGI

Sadeen Shwaideh
IGI

Sultan Kashoura
Zain Cash

Ahmad Hasweh

Bassem Tomazy

Mohammad Khalil

Yazan Mansour

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