

FINANCIA STRATEGY LIMITED (UK)

MoneyMo

AI-Enabled **Financial & Social App** for the UK Eastern European Communities, Freelancers & Digital Natives in the UK

September 2025





MoneyMo: an AI-powered **financial and social platform** tailored to Eastern European communities, freelancers and tech-savvy users in the UK.

Founder & Core Team

Olga Dolzhenko – Founder & CEO

20+ years in international banking, fintech, audit and accounting. Proven track record leading cross-border financial projects across Ukraine, the EU and the US. Expertise: payments, digital strategy, compliance and product-market fit
<https://www.linkedin.com/in/olga-dolzhenko-8527753a/>

Roman Kuzminskyi – COO (potential Co-founder)

20+ years in operations and business development; specialises in digital transformation, operational efficiency and partner management. <https://www.linkedin.com/in/roman-kuzminsky-904760125/>

Oleg Romanov – CTO / AI Lead (potential Co-founder)

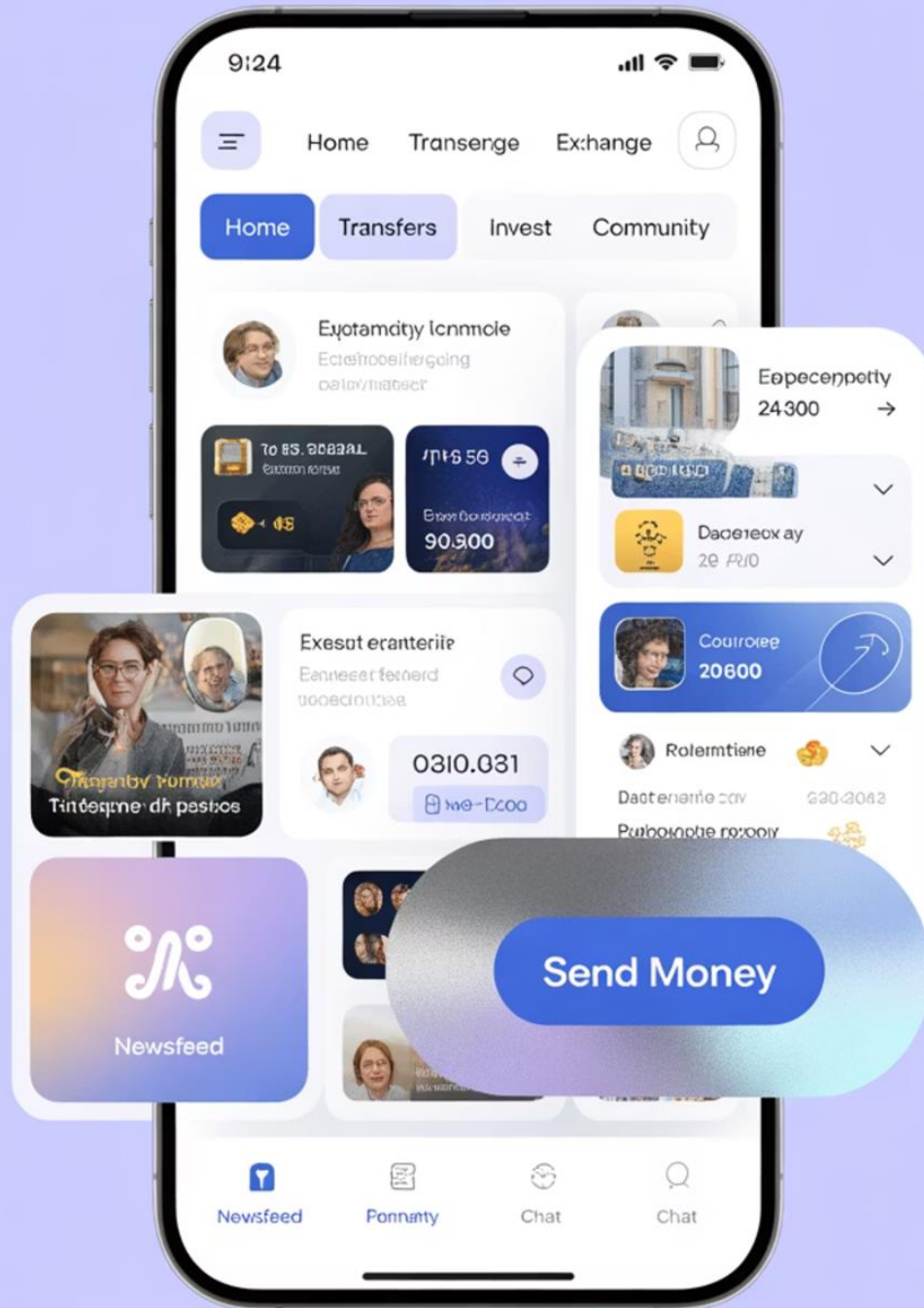
Senior AI & IT specialist responsible for platform architecture, AI agent development and security.
<https://www.linkedin.com/in/oleg-romanov/>

Olena Khalina – Compliance Officer / MLRO

Supporting the FCA SPI application and MLRO readiness.

Hiring plan (post-SPI registration): additional product, compliance and support hires to scale operations.

Business model & Product Offering



Financial services (under SPI scope):

- UK domestic P2P transfers (bank-to-bank).
- Payments to UK-registered merchants and service providers (smart bill payments).
- Targeted cross-border payouts initially to Ukraine, Poland, Moldova and Romania.

Non-financial / engagement features:

- Local content (daily playlist, local tips, job/letting board).
- Interactive English learning and cultural quizzes.
- Community events feed, mini-games and rewards.
- Expert access (advice: legal, financial, therapy, beauty).
- Promotional offers, image/quote/video of the day.

Implementation approach & Payment flows

Key principles

- MoneyMo will not hold customer funds beyond operational clearing windows.
- Primary reliance on UK Open Banking for account verification and payment initiation.
- Direct API integrations with payout institutions in target countries for cross-border settlement.

Product flows

P2P (UK)	SMART BILL PAY	CROSS-BORDER
Two-click transfers — sender does not need to share recipient bank details.	Aggregated monthly bill view, single-click or individual bill payments, payment reminders and payment history. Integration options: bill aggregators / PayPoint / Bunch.	Three-click payment flow with recurring payment promotion; open-banking initiation on the UK side and direct API payout partners on the receiving side to optimise FX and fees and enable near-round-the-clock service.
Testing integration in progress with Yapily for single payments and Variable Recurring Payments (VRP) where applicable.		

AI differentiator (initial agents)

AI Agent 1 – Voice-first Payments (Audio Navigation)

- Natural language payment initiation (e.g., "Send £50 to Dad").
- Voice UI in English, Ukrainian and Russian.
- Built-in safeguards to prevent unauthorised payments and preserve user control.

AI Agent 2 – Conversational Support

- Multilingual financial support bot tailored to migrant users and compliant with UK payment regulations.
- Handles most routine customer queries autonomously without human intervention.

Back-office AI

Additional agents for compliance automation, reconciliation and operational workflows.



Strategic positioning & Target audience

Positioning: High-usability, native-language financial and social hub for Eastern European migrants and freelance professionals in the UK.

Target audience: UK residents from Ukraine, Poland, Romania, Moldova (initial focus).

Unmet needs: native-language UX, culturally relevant services, low-cost remittances and integrated bill management.

Scalability: Platform designed for easy localisation and expansion to additional migrant segments and markets.

TAM (preliminary estimate): Up to £1bn in the UK, with further growth potential across the EU and North America.

Risk control, Compliance & Vendor Strategy

Regulatory & Compliance posture

- Full adherence to UK AML/CTF requirements and FCA guidance.
- Risk-based approach to customer, product and geography screening; avoiding high-risk profiles.
- Robust KYC, sanctions and transaction monitoring frameworks and risk-management frameworks.

Vendor / technology choices

All compliance and anti-fraud capabilities will be supplied by a single integrated vendor (SumSub for now). The Vendor will deliver a unified solutions covering:

- **Identity & KYC:** document verification and biometric liveness checks.
- **Sanctions & screening:** real-time sanctions, PEP and watchlist screening with ongoing monitoring.
- **Fraud & transaction monitoring:** behavioral analytics, device intelligence and real-time risk scoring for payments.

Funding strategy & Financial outlook, Own funds

Current status: Bootstrapped.

Funding channels:

Grants: Innovate UK, Antler, SFC capital, EIC Accelerator, Horizon Europe (HORIZON) programm and other EU/UK innovation programmes.

Equity: Angel investors and strategic Co-Founders (UK & international). Consider EIS/SEIS tax relief eligibility where applicable.

Financial outlook: Targeting path to profitability in 2027 with reinvestment into product and geographic expansion.

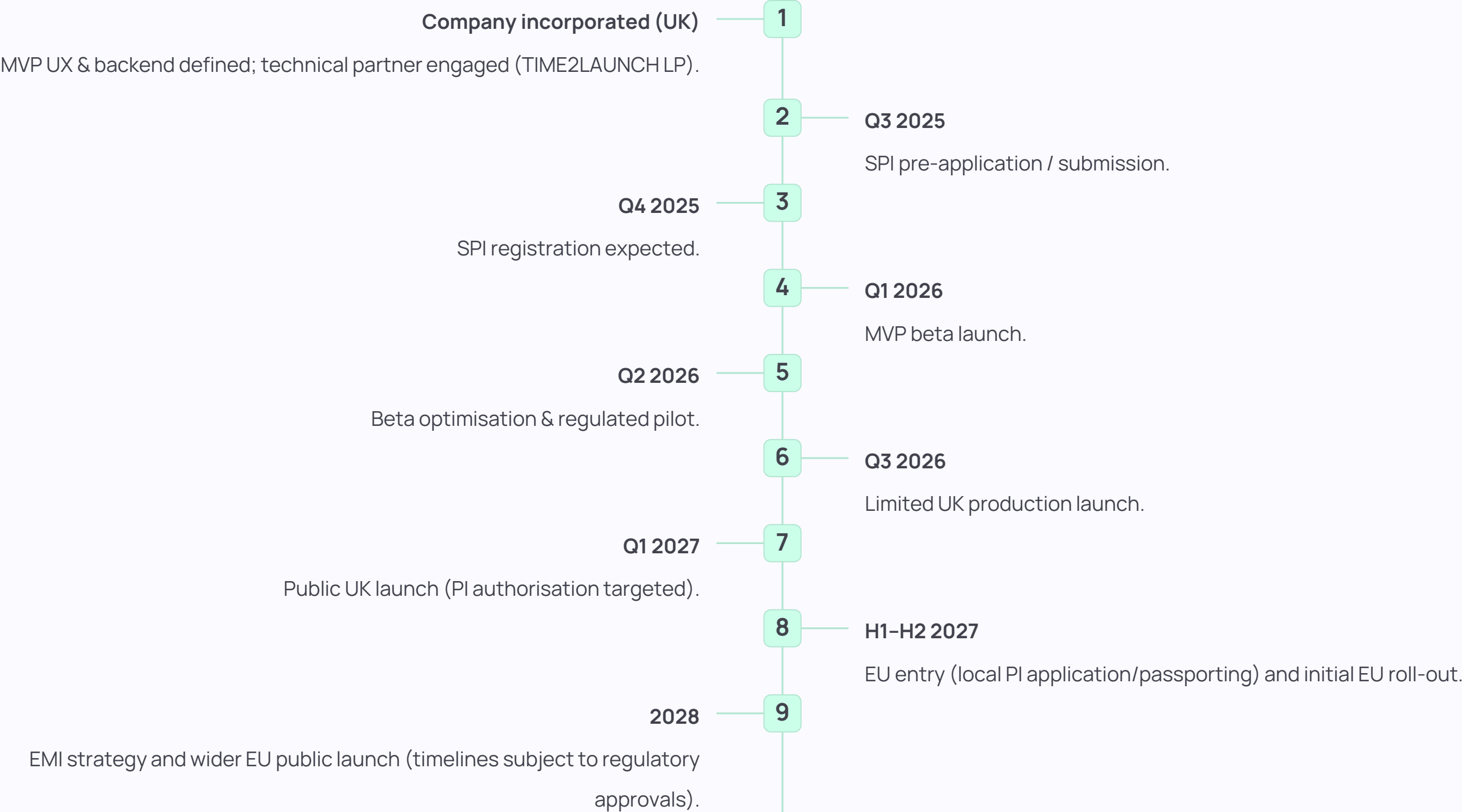
(Detailed projections attached).

Own funds calculation:

We have selected Method B (Payment Volume-Based) as the appropriate methodology for determining our required own funds, in accordance with Regulation 22(1) (b) and Schedule 3 of the Payment Services Regulations 2017.

Given our pre-launch stage, we have calculated our projected own funds requirement based on estimated transaction volumes using a conservative and transparent methodology.

Planned traction & Milestone timeline: Summary



ESG & Diversity commitments

Environmental

- Digital-first operations to minimise paper use and reduce carbon footprint.
- Cloud infrastructure prioritised with renewable energy providers where available.

Social

- Focused service design for under-served migrant communities.
- Financial literacy programmes and wellbeing support integrations.
- Community partnerships and local initiatives.

Governance

- Transparent corporate governance and regulatory compliance.
- Ethical AI principles and strong data protection policies.
- Inclusive hiring and equal-opportunity recruitment
- Accessible product design.

Let's connect:



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