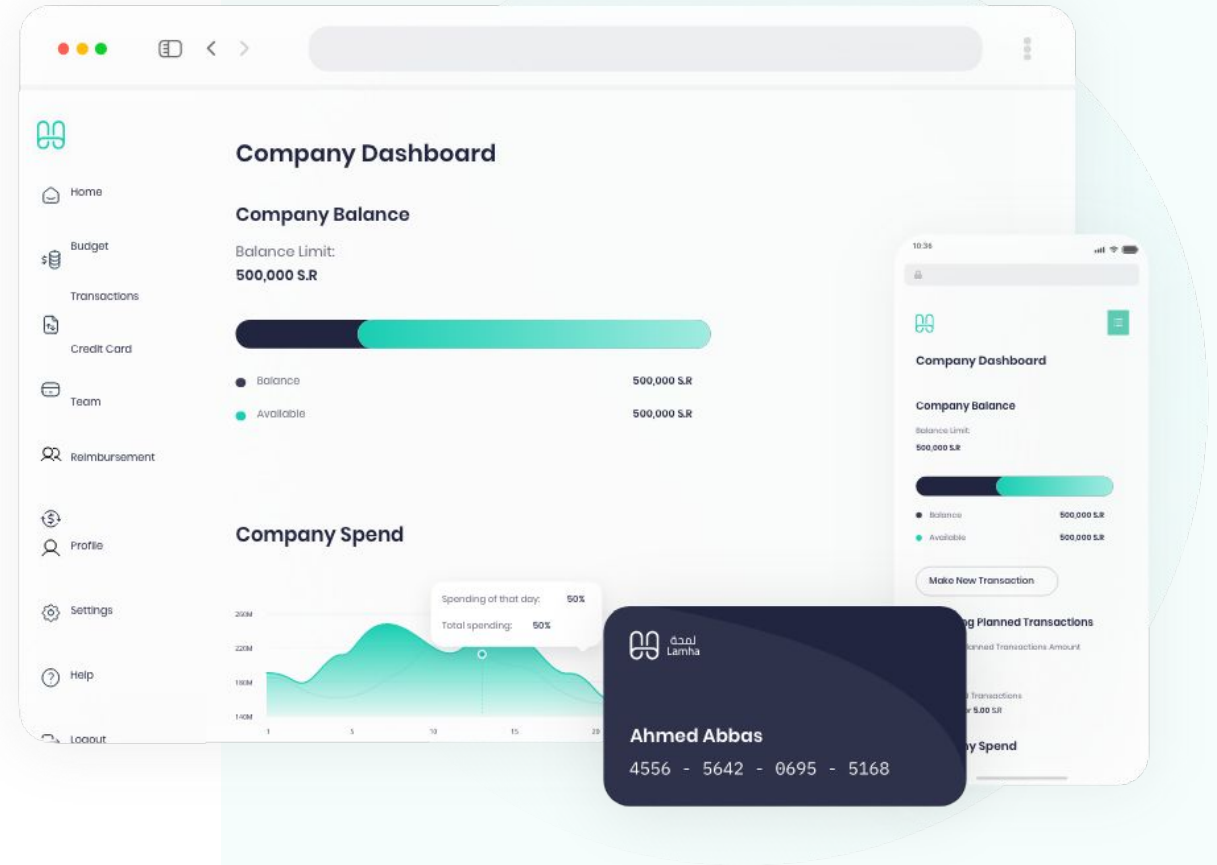




Lamha Pitch Deck

Helping SMEs thrive through streamlined & automated financial management

A Unified Financial Operations Platform for SMEs



getlamha.com

Confidential

Why Lamha?

The Problem

Today, there are leading providers of payment solutions. There is an exciting opportunity to expand by adding advanced financial management tools that will help businesses streamline their operations even further.

The Opportunity

Combining payment solutions with Lamha's financial platform creates a seamless network, solving SMEs' pain points while unlocking cross-sell and product expansion opportunities like financing, AI-driven insights, and industry-specific solutions.

The Outcome

Expand the market with a network-driven Financial Operations platform, offering advanced spend management, AR & VAT reporting, AP automation, cash flow forecasting, and cross-sell opportunities like financing and vendor marketplaces.



82% of small business shut down due to financial management issues.

The root cause lies in the status quo

Finance departments waste thousands of hours on repetitive manual tasks and outdated processes.

They are mostly limited to data entry & bookkeeping instead of playing a more strategic role that drives growth through better financial planning.

Small operational issues can snowball into significant strategic obstacles (1/2)



Inefficient Expense Tracking and Reporting

Manual expense tracking and reporting are time-consuming and prone to errors. Traditional methods rely on spreadsheets and paper receipts, making it difficult to consolidate and analyze financial data efficiently.

\$58 cost of a single expense report due to manual processing inefficiencies. ([Source](#))



Lack of Spending Control and Visibility

Without corporate cards for each employee, SMEs face significant hurdles in achieving real-time visibility and control over expenditures. This absence hampers centralized tracking of spending and prevents the setting of employee-specific limits.

Only 1 in 10 SMEs are using business corporate cards. ([Source](#))



Complex Reimbursement Processes

SMEs often struggle with complex reimbursement processes that delay compensating employees for out-of-pocket expenses.

These processes are typically manual, requiring paper-based submissions, manual approvals, and lengthy processing times, which can lead to dissatisfaction among employees.

70% of employees will look for a new job if faced with constant reimbursement delays. ([Source](#))



Cash Access and Handling Risks

SME owners face significant hurdles with cash withdrawals due to limited corporate card access, leading to reliance on time-consuming bank visits or risky workarounds involving employees cashing checks. These practices are inefficient and expose businesses and employees to fraud risks.

23% of all workplace fraud in 2022 involved cash receipts. ([Source](#))

Small operational issues can snowball into significant strategic obstacles (2/2)



Fraud and Compliance Risks

Manual and inefficient expense management systems are susceptible to fraud and non-compliance (failing to detect duplicate claims, inflated expenses, or non-compliant spending).

11% of fraud cases in companies with >100 employees arose from expense reports. ([Source](#))



Scalability Issues

As businesses grow, manual expense management systems cannot scale effectively to meet increased demands. This leads to bottlenecks in processing expenses and delays in financial reporting.

Automating expense management can save up to 78% per transaction by eliminating errors and streamlining processes. ([Source](#))



Lack of Trust in Financial Data

Manual systems contribute to data inaccuracies and delays in financial reporting, leading to a lack of trust in financial data among stakeholders.

Errors are present in 19% of expense reports processed manually. ([Source](#))

Poor financial management leads to a cascade of problems.

Lack of spending control.

inefficient expense tracking.

Cumbersome budgeting processes.

Delayed financial reports.

Manual data entry prone to errors.

Lack of real-time trustable financial KPIs.

Hindered strategic decision-making.

The impact of SMEs and their problems is **HUGE**

WORLDWIDE
**400 Million
SMEs**

90% of all businesses

50% GDP contribution

60% of all employment

MENA
**19–23 Million
SMEs**

80–90% of all businesses

40% GDP contribution

75% of all employment

Source:

unfccc.int

SAUDI
**1.3 Million
SMEs**

30% YoY growth

20% GDP contribution

32% of all employment

Source:

argaam.com
ifc.org
castlereagh.net

Introducing Lamha

On a mission to make financial management EFFORTLESS

Lamha enables financial departments to evolve to a more strategic role that drive growth, by automating financial management processes that help our customers with:



Budget allocations



Managing payments & purchases



Controlling expenses



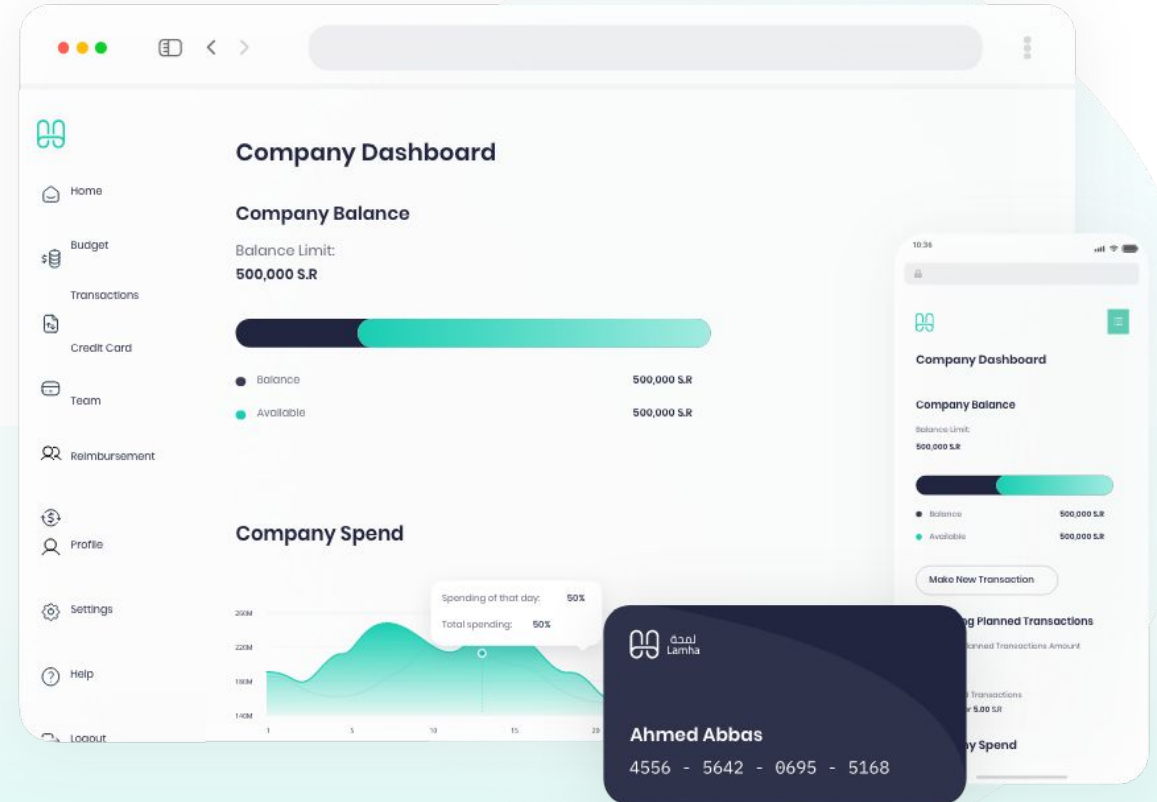
Managing cash flow



Recognizing revenue



Providing real-time financial KPIs



Saudi Vision 2030 financial goals contribution:

Enabling cashless transactions

Automate accounting entries

Budgeting & Forecasting

Streamline the budgeting process through the power of real-time monitoring and AI-enhanced forecasting that maintain financial discipline.

Insights and Analytics

Offer deep insights into spending with analytics tools that provide visibility into expenses at all levels of the organization.

Account Payable & Payment Initiation

Automate the process of receiving, processing, and paying invoices, reducing manual work and improving payment accuracy.

Lamha is the
all-in-one
financial solution

Account Receivable and VAT Reporting

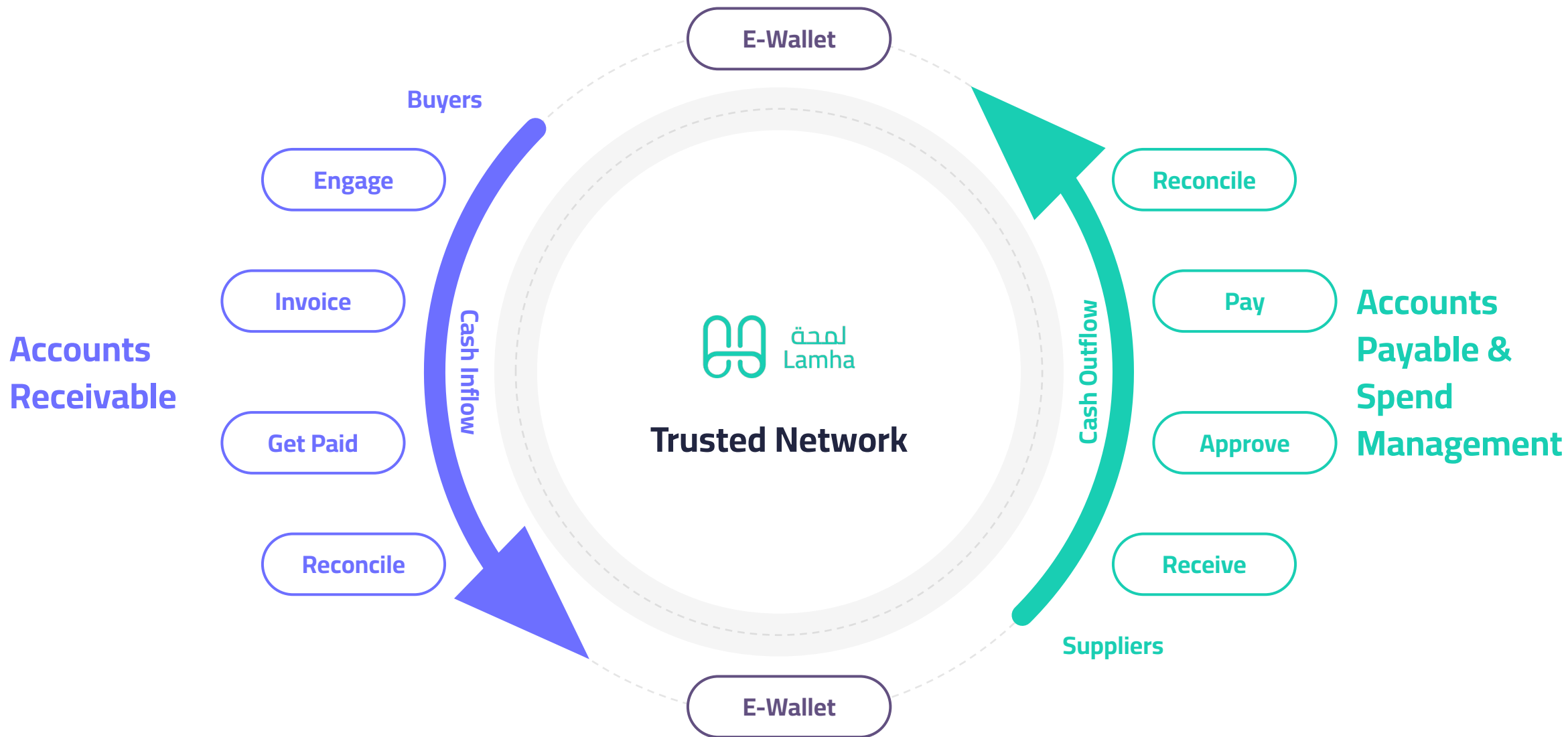
Automate customer invoicing, payment collection, and reconciliation while ensuring accurate VAT calculations and compliance.

Expense Management

A comprehensive end-to-end solution for managing all company expenses, from approval workflows to reporting.

A Seamless SME Transaction Network: Powered by Lamha

Powerful Network Enabling Instant
Payments, Transparency, Real-Time
Tracking and Cash Flow Forecasting



Global Trends in Financial Platforms



Valuation: USD 12.3B

Expanding Embedded Finance

Embedded Finance: Brex is moving beyond corporate credit cards, building a complete embedded finance platform to help startups and growing companies manage expenses, payroll, and accounting in one place.

New Initiatives: Brex is exploring vertical integrations with startups, allowing businesses to handle everything from spend management to payment processing seamlessly.

Brex's initiative to embed its financial services within operational platforms highlights the increasing demand for "banking-as-a-service" solutions across industries.



Valuation: USD 8.1B

Scaling Expense Management Globally

Rapid Expansion: Ramp, known for its smart spend controls and real-time reporting, has aggressively expanded globally, offering new features like corporate cards, expense management, and bill pay.

Customer-Centric Approach: Their commitment to transparency and cost control has resonated with global businesses, allowing them to scale rapidly by addressing pain points around expense fraud and inefficiency.

Ramp's global expansion into multiple markets shows that businesses around the world are seeking unified financial platforms that reduce complexity and increase control over spending.



USD 5.7B Market Cap: NYSE

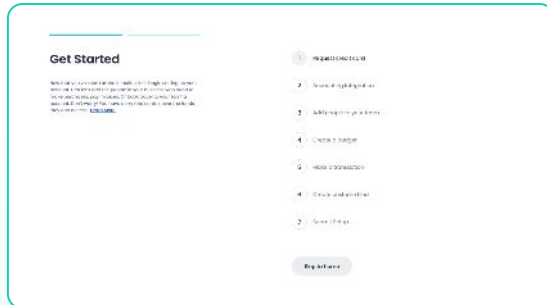
Integrating Financial Operations

Comprehensive Automation: Bill (formerly Bill.com) has focused heavily on AP/AR automation, partnering with platforms to integrate seamlessly into accounting software like QuickBooks and Xero.

Key Moves: Bill's integration with popular software allows businesses to manage payments, billing, and cash flow in a fully automated and paperless manner.

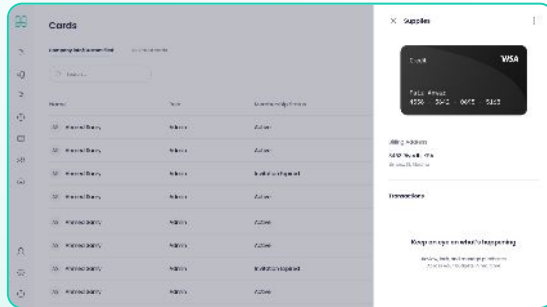
Bill's ability to automate financial operations has made it a critical player for companies looking to streamline financial processes, and this focus on deep integration is something payment solutions can emulate.

Our UX is seamless and intuitive, while supporting a robust product workflow



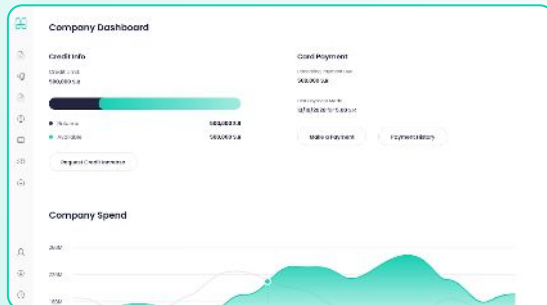
SIGN-UP

Start with creating an **account** by filling your **company's info** and finishing initial setup in **few minutes**.



INTEGRATE

Add **members**, issue **credit cards**, and link **bank account** and **accounting** software to integrate financials in **one place**.



MANAGE

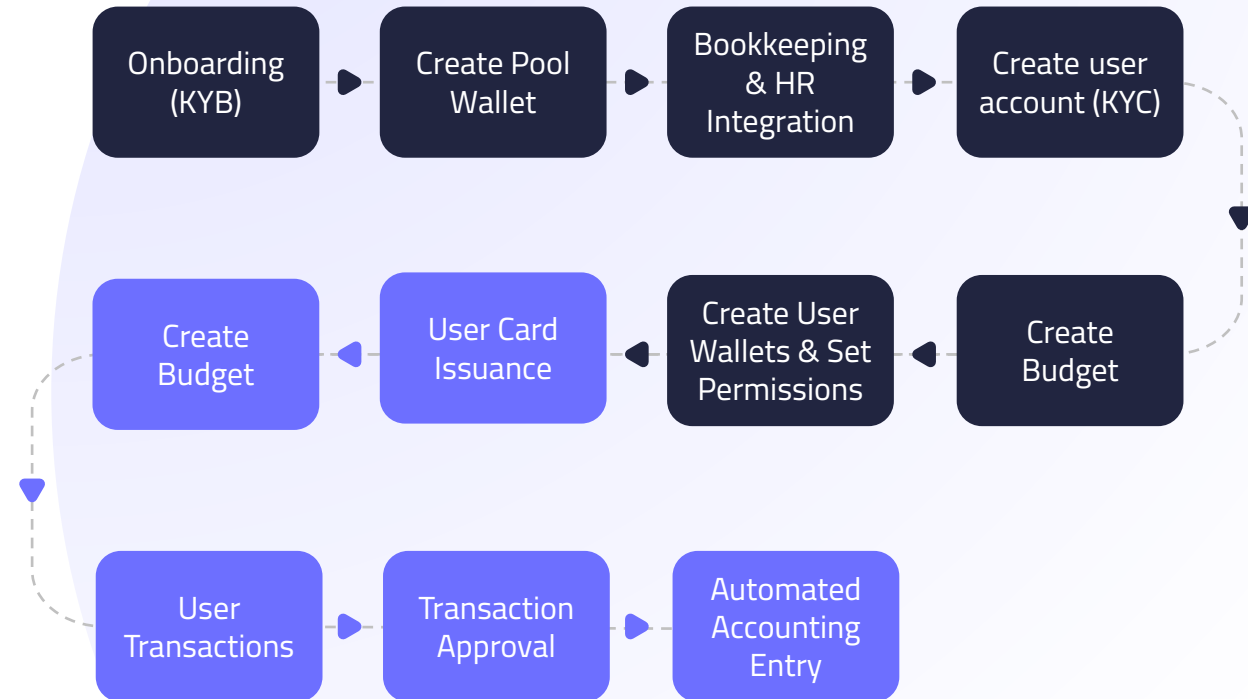
Manage **budgeting**, **reimbursement**, **spending**, etc. and oversee your company's **financial KPIs in a single view**.

Product Workflow

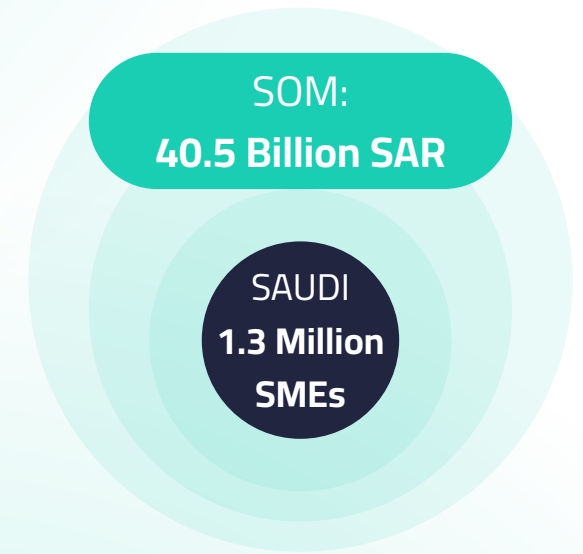
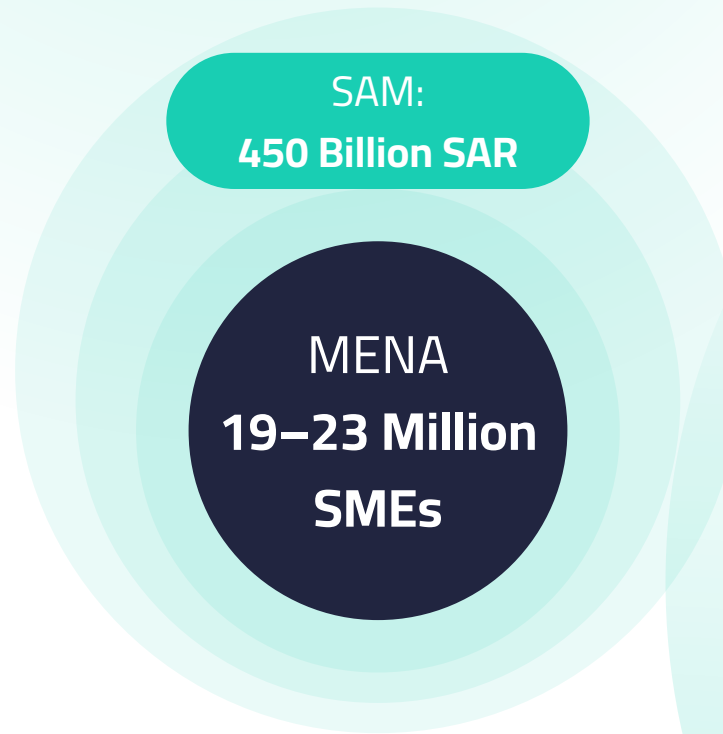
Legend:

Setup

Operation



Market size & market validation



Targeted users:

- Startups and SMEs
- With 1 to 249 employees
- Monthly expenditures ranging from SAR 5,000 to SAR 100,000.
- Industry agnostic

Global market validated – 3 unicorns & 1 large exit

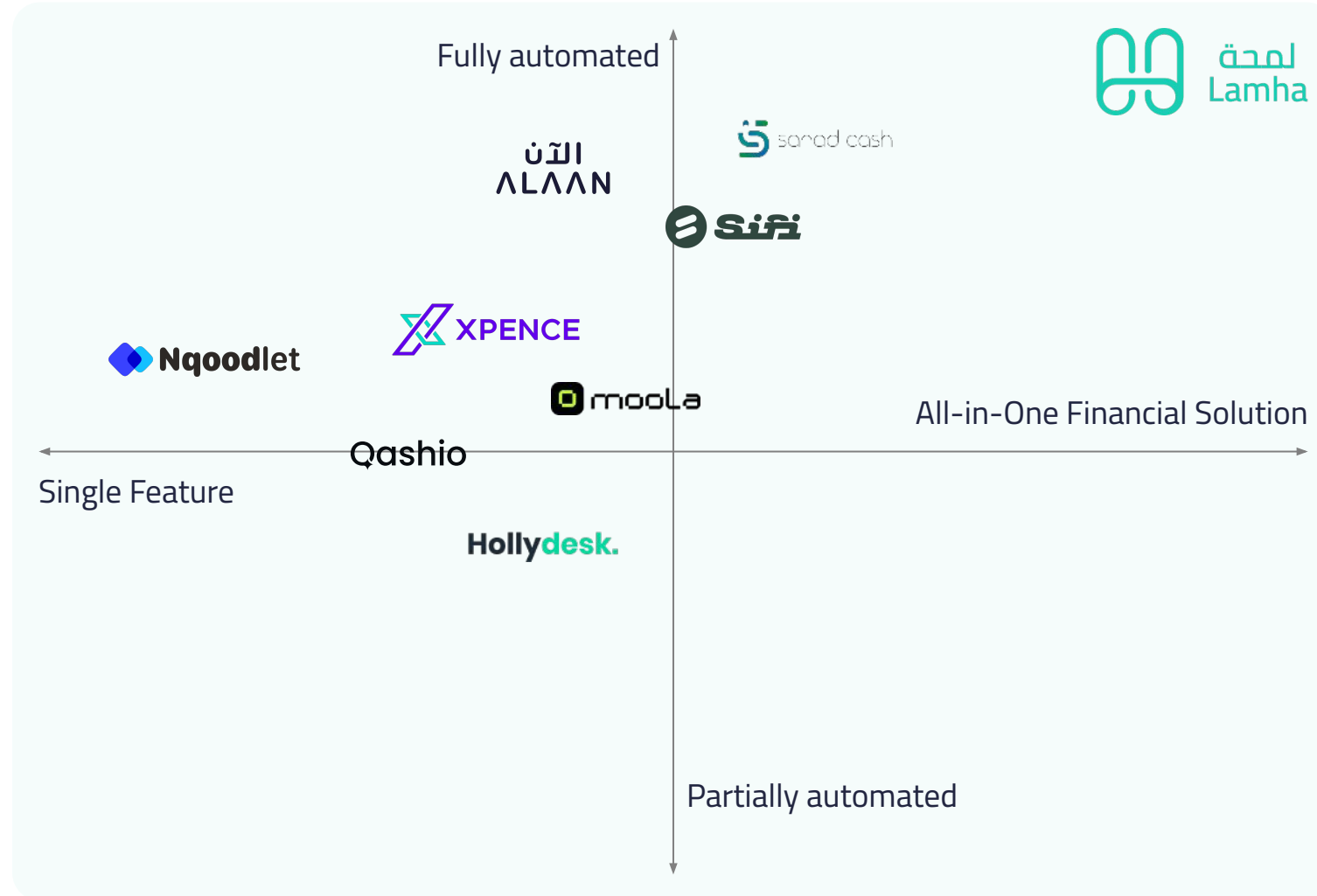
Expensify Brex

ramp

DIY

(Acq. by BILL.com
for \$2.5bn)

Competitive Landscape



Unique Selling Points

- **Real-Time Expense Tracking:** Offers both virtual and physical cards for immediate tracking of all expenditures, enhancing financial management and policy adherence.
- **AI-Driven Insights:** Utilizes AI for in-depth analysis of spending, offering predictive budgeting and expense optimization, differentiating it from conventional systems.
- **Customizable Controls:** Features advanced customization for spending limits and transactions, along with top-tier fraud detection for enhanced flexibility and security.
- **Local Compliance:** Ensures adherence to KSA's regulatory framework, crucial for companies in the region to remain compliant with local laws.
- **Market Know-How:** Founders with over 20 years in finance deeply understand and align with clients' needs, leveraging extensive local market insight for an added advantage.

Extending the market Core Offering

Current Focus

The market offers robust payment solutions for businesses, including:



Digital Wallets



Instant Payments



Card Issuing Solutions

Lamha's Added Value

We bring advanced financial management capabilities that go beyond payments:



Trusted Network to make
Paying and Getting Paid fast,
secure and transparent.



Advanced Spend and
Expense Management



Automated Accounts
Payable (AP)



Accounts Receivable (AR)
& VAT Reporting



Cash Flow Forecasting and
Insights



Accounting Integration

Unlocking Growth: Flywheel and Product Expansion Opportunities

Product Expansion Opportunities:

- 1 Vertical-Specific Financial Solutions:**
Develop tailored products for industries like healthcare, logistics, and professional services.
- 2 International Expansion:**
Enable cross-border payments and localized solutions for global SMEs.
- 3 API Integrations:**
Open Banking Support
Build an ecosystem by offering APIs for third-party developers and integrating with accounting/ERP systems.

Flywheel Opportunities:

- 1 Credit and Financing Products:**
Use transaction data to offer SME loans, BNPL, and invoice factoring based on payment behavior.
- 2 Vendor & Supplier Marketplace:**
Leverage the network to create a marketplace for trusted vendors and offer exclusive deals.
- 3 Dynamic Payment Terms:**
Offer flexible, tailored payment schedules and early payment discounts based on transaction history.

Go to Market Strategy



Phased Geographical Expansion

2022–2025: focus on Saudi

2026: penetrate GCC

2028: operational in Egypt as a starter for our North Africa expansion.



Strategic Partnerships within the financial Ecosystem

- Banks
- FinTech
- Card processors
- Semi-government institutions



Referral Programs for Sales Channels

Partnerships to establish sales channels through HR or bookkeeping companies and platform integration.

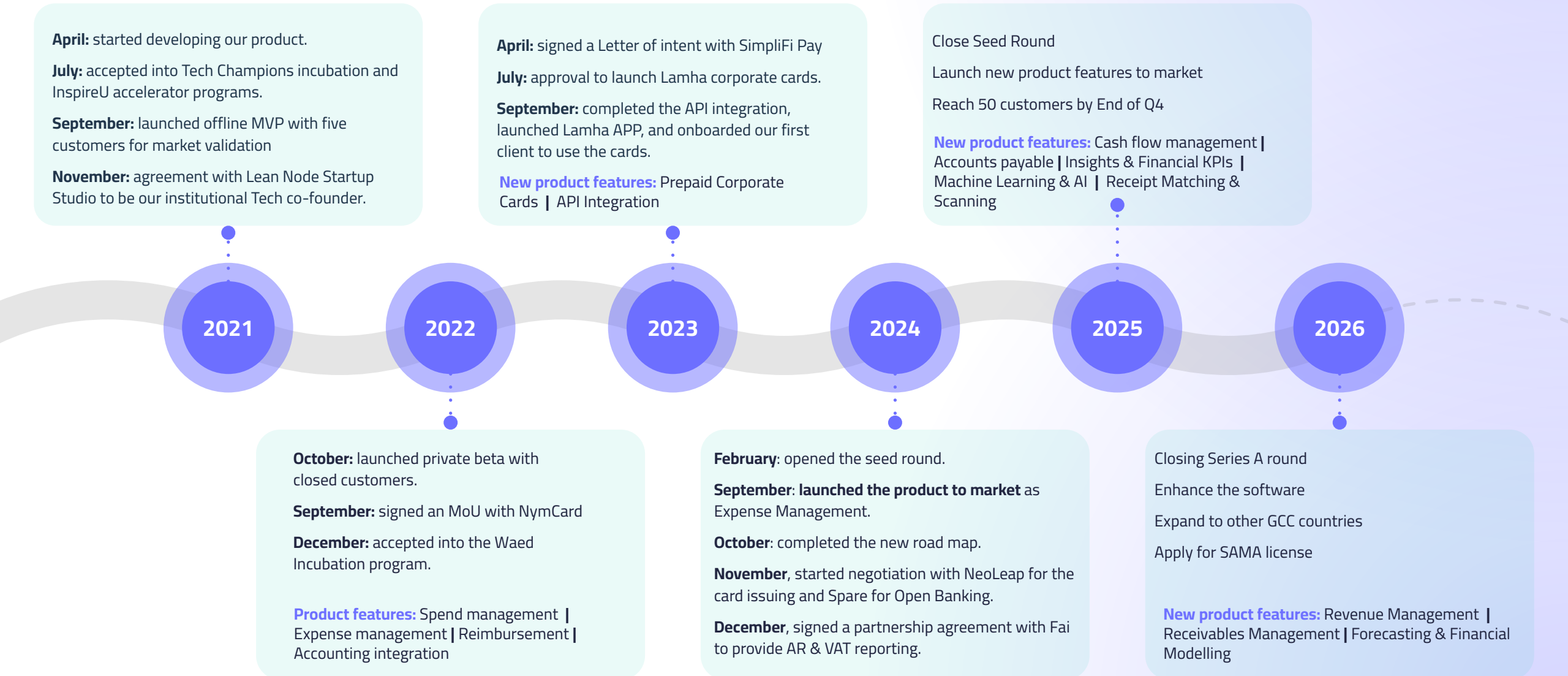


Digital Marketing & Sales

Outbound: Paid ads (Google, LinkedIn, X).

Inbound: YouTube, blogs, and webinars for educational inbound content focused on financial literacy.

Milestones & Roadmap



Phased Integration Plan Overview

Each phase builds on the strengths of Lamha's user experience and integrates seamlessly with existing payment functionalities.

Phase 1: Spend & Expense Management

Integrating Lamha's user experience with payment functionalities to enhance spend and expense management capabilities.

Phase 2: AR & VAT Reporting

Implement AR automation and VAT reporting through Lamha, integrated with payments, simplifying receivables tracking and VAT compliance.

Phase 3: AP Automation with Integrated Payments

Automate AP workflows using Lamha, with payment solutions ensuring instant vendor payments and efficient financial management.

Phase 4: AI Driven Insights & Cash Flow Forecasting

Leverage AI and Open Banking data to provide real-time cash flow forecasting and proactive financial insights, optimizing SME financial health.

Business Model

Monthly Subscription

SAR 249

- Budgeting
- Tracking
- Monitoring
- Card issuance
- Open banking API integration

Possible future packages based on customer size and needs

Add-on fees

Physical card issuance

SAR 38 / card*

*TBD on launch date & pricing

Transaction fees

Interchange fees for using the cards

2% per transaction

Financial Goal

Customers

13,961

Revenue

SAR 121
Million

Net Margin

57%

Targeted Goal by 2031:

- Customers: 13,961
- Revenue SAR: 121 Million
- Expenses SAR: 52 Million
- Net Profit SAR: 69 Million
- Net Profit Margin: 57%

Traction



Excellent support and a highly intuitive tool. Lamha really dives into what a financial professional is looking for. Its intricate features combined with their simplistic interface makes it easy to use and an all-in-one solution.

Rayyan Atma

Head of Finance and Accounting. ALGooru



PRE-PRODUCT

- Offline MVP.
- 1 M SAR Transactions Value.
- Adobe XD prototype.



PROGRAMS

- Qewam, T.C. 2, InspireU , WSL, Wa'ad
- Leap21, Seamless22, Seamless23
- Biban23, Tech Founder by CODE



PARTNERSHIP

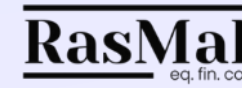
- Lean Node startup studio.
- Fai – for E-Invoicing & VAT, Spare – for Open Banking, Mercoa – For AP Automation, & NeoLeap – for BIN Sponsorship



PRODUCT

- Launched a private Beta product with 12 Customers
- Launched Lamha App

Customer pipeline to be onboarded



Founders



Ahmed Abbas



CEO

**Certified Financial Consultant with
12 years of experience in multiple fields.**

**Master of Science in finance from
Texas A&M University-Commerce.**

He has accumulated ten years of experience in finance through his work at Saudia Airlines and his previous small businesses. Also, he had a FinTech startup in the Islamic peer-to-peer micro-lending for individuals, and he has been in the entrepreneurial space full-time since 2019.



Mohammed AlGhamdi



COO

**18 years of experience in
Finance & Operation in multiple fields.**

MBA from Hult International Business School.

He has rich and diversified work experiences in multiple industries, from the banking industry to large family corporations, where he managed the food, hospitality, and travel companies.



AHMAD HAMAD
ALGOSAIBI & BROS. CO.

Partners & Advisors



Lean Node 

Venture Builder

A Saudi Startup Studio that is specializing in building ventures that aim to disrupt and lead various industries across the MENA region.

The Studio offers product development, technology, marketing, advisory, and other services.



Talal Alfi 

Legal Advisor

a corporate and financial lawyer with extensive experience in business formation and FinTech ventures.

His background includes managing high-value business incorporations, overseeing early-stage investments, and drafting key commercial regulations.

He has held leadership roles at the Capital Market Authority, the Real Estate Authority, and International Law Firm



Abdelrahman Mather 

Product Advisor

Over 15 years of experience in product management, including 8 years in Fintech.

Former Director of Strategic Partnerships at Bill.com.

He spent his time at Bill.com leading the development of the company's white-label product and forming strategic partnerships with major U.S. financial institutions, like Bank of America, JP Morgan Chase & American Express. He holds a degree in Accounting and MIS from Baylor University Hankamer School of Business.





Key Objectives

1. Technical targets:

- a. API integrations
- b. Works on developing our open banking capability, AR, AP & VAT, and AI tools

2. Sales & Business Targets:

- a. Reach to **50** customers **by Q4 2025**
- b. Launch E-Invoicing, VAT Reporting, AP Automation, Open Banking, and AI Analytical tool



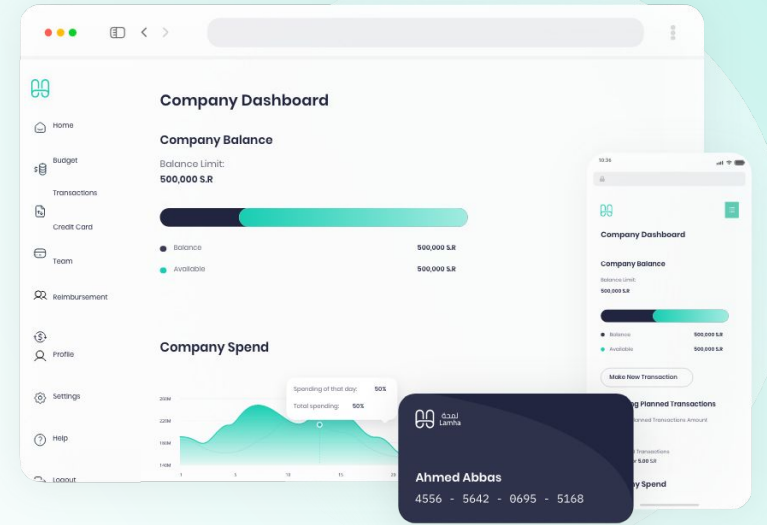
A Powerful Partnership: Enabling Growth and Efficiency

Powerful Ecosystem

Lamha can create a powerful ecosystem for Saudi SMEs, tapping into new industries and growing the customer base together.

Unmatched Tools

The combined solution provides unmatched financial management tools, improving cash flow, reducing operational overhead, and expanding market reach contributing to Saudi Arabia's 2030 vision.





**Join our mission to revolutionize
financial management, where
every transaction leads to smarter
business decisions**

Contact us:



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Ahmed@GetLamha.com

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Appendix

Competitive Landscape

Features	Lamha	LOCAL				REGIONAL					
		Nqoodlet	Sanad Cash	Sifi	MoolaPay	HollyDesk	Alaan Pay	Qashio	Pluto	Pemo	Expencc
Budgeting / Forecasting	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Cash Management	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Bill Payments	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗	✗
Corporate Card	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Accounting Integrations	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Invoice Automation	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Reimbursements	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Expense Automation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Approval Process Control	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Virtual Card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Real-time Reports	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
AI-driven insights	✓	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗

Financial Projections

		2025	2026	2027	2028	2029	2030	2031
Customers		50	474	1,783	3,921	6,758	10,191	13,961
Revenue	SAR	148,416	2,320,630	11,003,205	28,591,211	53,672,344	85,250,900	121,330,265
COGS	SAR	39,251	559,959	2,550,500	6,436,432	11,903,877	17,243,865	22,628,086
SG&A	SAR	3,018,055	4,476,645	7,551,381	12,540,845	17,110,263	22,122,273	27,738,448
EBITDA	SAR	(2,908,890)	(2,715,973)	901,324	9,613,934	24,658,204	45,884,761	70,963,731
EBITDA margin	%	0.00%	0.00%	8.2%	33.6%	45.9%	53.8%	58.5%
Net income/Loss	SAR	(2,908,890)	(2,743,545)	864,201	9,424,391	24,094,280	44,828,062	69,270,724
Net margin	%	0.00%	0.00%	7.9%	33.0%	44.9%	52.6%	57.1%
Active Cards		200	1,896	7,132	15,684	27,032	40,764	55,844
Transaction Volume		10,418	163,018	773,478	2,009,937	3,772,873	5,992,272	8,527,813
Transaction Value (SAR)		5,208,900	81,509,100	386,739,000	1,803,879,900	1,886,436,600	2,996,136,000	4,263,906,600
Headcount Number		16	23	33	44	52	58	65

Unit Economics

Unit of Economics	2025	2026	2027	2028	2029	2030	2031
Average CAC (SAR)	0	810	666	591	571	547	554
Average LTV (SAR)	8,200	11,808	12,092	12,170	12,206	12,226	12,239
LTV to CAC Ratio	0.0x	14.6x	18.2x	20.6x	21.4x	22.3x	22.1x
SaaS Quick Ratio	7.08	8.0	5.1	3.7	3.0	2.5	2.2
Average MRR (SAR)	12,327	116,593	438,393	964,000	1,662,161	2,507,525	3,434,802
Average ARR (SAR)	0.15M	1.40M	5.26M	11.57M	19.95M	30.09M	41.22M
Average Monthly Growth	18.2%	16.1%	8.7%	5.6%	4.0%	3.0%	2.4%

Creating an End-To-End Platform for Financial Operations

With Vision 2030 driving digital adoption, payment solutions and Lamha can meet the rising demand for embedded finance and automation.

1

Embedded Finance

US Trend: Platforms like Brex are embedding financial tools directly into business workflows, moving beyond simple payments to offer complete financial management services.

Saudi Implication: As Saudi businesses digitize, they will seek platforms that integrate payments, expense tracking, and financial tools in one place, much like in the U.S.

2

Automation of Financial Processes

US Trend: Companies like Bill.com and Airbase are automating AP/AR and expense management, reducing manual work and errors.

Saudi Implication: With the push for digital transformation, Saudi SMEs will need automated financial solutions to streamline operations and improve efficiency.

3

Integrated Platforms and Data Insights

US Trend: Platforms like Ramp and Airbase are providing real-time data insights and AI-powered financial forecasting within a single platform.

Saudi Implication: As digital payments grow in Saudi Arabia, businesses will seek integrated platforms that offer proactive cash flow management and advanced financial insights.

4

Expansion Beyond Payments

US Trend: Platforms like Brex are expanding from payments to broader financial services, offering credit lines, spend controls, and software integrations.

Saudi Implication: payment solutions can expand similarly by integrating financial management tools, offering businesses comprehensive solutions beyond payments.

Cross-Sell Opportunities

1 Factoring Solutions

Improve liquidity by converting receivables into cash through factoring services.

Benefit: Seamless integration with Lamha's AR automation for faster cash flow

2 Quick Finance

Provide short-term financing to cover urgent liabilities with quick approval and flexible terms.

Benefit: Access working capital instantly through payment integration.

3 Tawaruq Financing

Large-scale, Sharia-compliant financing for business expansion.

Benefit: Automate the eligibility process through Lamha's expense and cash flow insights.

4 Financial Leasing

Lease-to-own options for machinery and equipment through financial leasing.

Benefit: AI-powered recommendations for leasing when purchasing is not feasible.

5 POS Financing

Offer financing tied to point-of-sale transactions for retail businesses.

Benefit: Repayment terms linked directly to daily sales, optimizing cash flow.

6 Export Factoring & Trade Finance

Facilitate international trade with export factoring and non-recourse financing.

Benefit: Reduce risk in overseas transactions while improving liquidity.

Phase 1

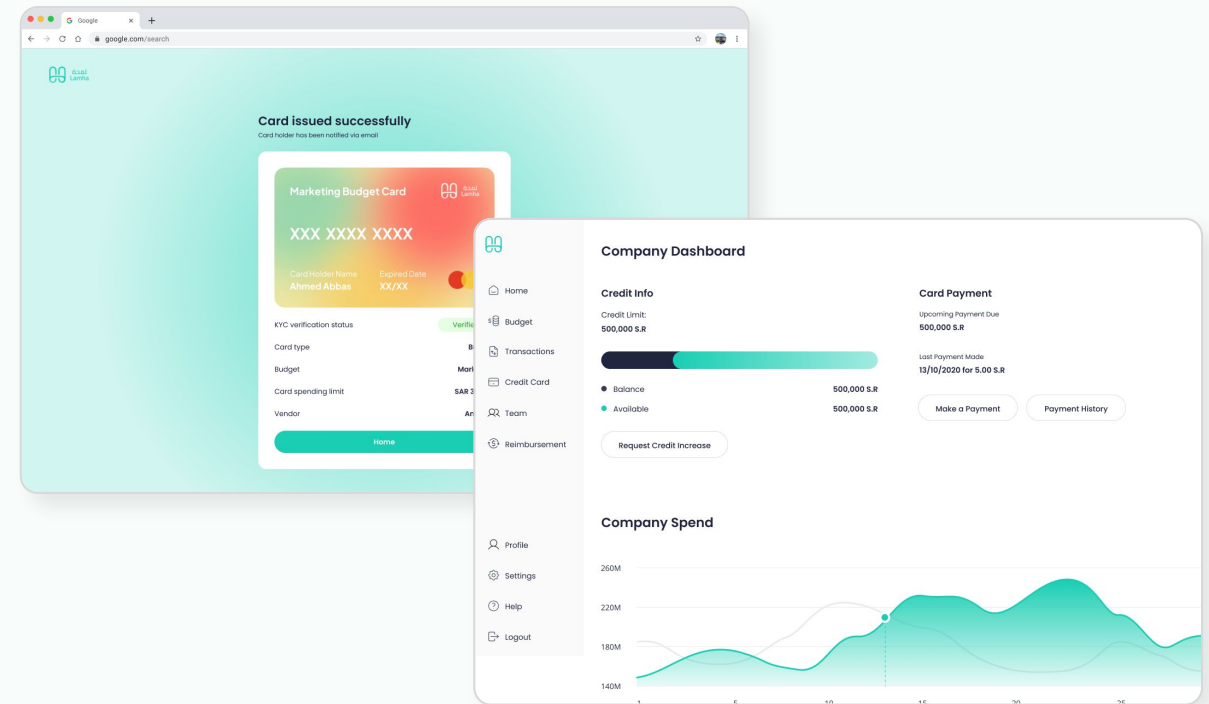
Spend and Expense Management

Current Pain Point:

SMEs need to track their spending across multiple categories but lack an integrated system that ties expenses directly to payments.

Solutions

- 1 Leverage Lamha's User Experience.** Intuitive spend and expense tracking.
- 2 Couple with Payment Capabilities.** Expenses are tracked and paid via payment solutions.
- 3 Benefit to Customers.** Full visibility, simplified reconciliation, streamlined budgeting.



Expected Outcomes

- 1 Improved customer retention through added value.**
- 2 Ability to attract non-retail SMEs (e.g., consulting firms, professional services).**

Phase 2

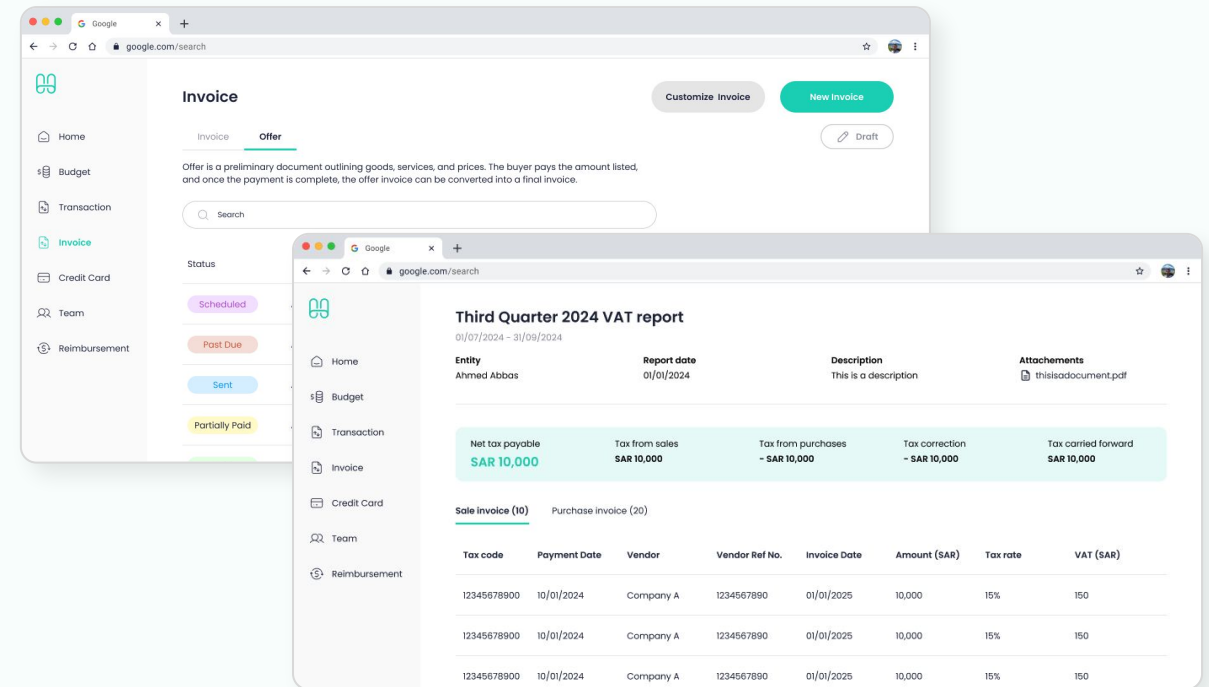
AR & VAT Reporting with Network Benefits

Current Pain Point:

Businesses need a reliable and efficient way to handle accounts receivable (AR) and VAT reporting.

Solutions

- 1 **Utilize Lamha's financial platform to introduce AR tracking and VAT reporting capabilities**, ensuring SMEs can easily monitor outstanding invoices and manage VAT obligations.
- 2 **Integrate payment systems to connect real-time financial data with the AR & VAT reporting features.**
This ensures businesses can track receivables and payments in sync with their financial transactions.
- 3 **Enable real-time tracking of receivables**, allowing businesses to see their cash inflow status, while also automating VAT reporting, reducing the manual effort required for compliance and improving accuracy.



Expected Outcomes

- 1 **Improved Cash Flow Visibility:** By automating AR tracking and integrating it with real-time payments, SMEs will have better visibility into their receivables, leading to more accurate cash flow forecasting and timely payments.
- 2 **Enhanced Compliance and Efficiency:** The integration of VAT reporting within Lamha's platform automates tax compliance, reducing manual errors and administrative overhead, while ensuring that businesses meet regulatory requirements efficiently.

Phase 3

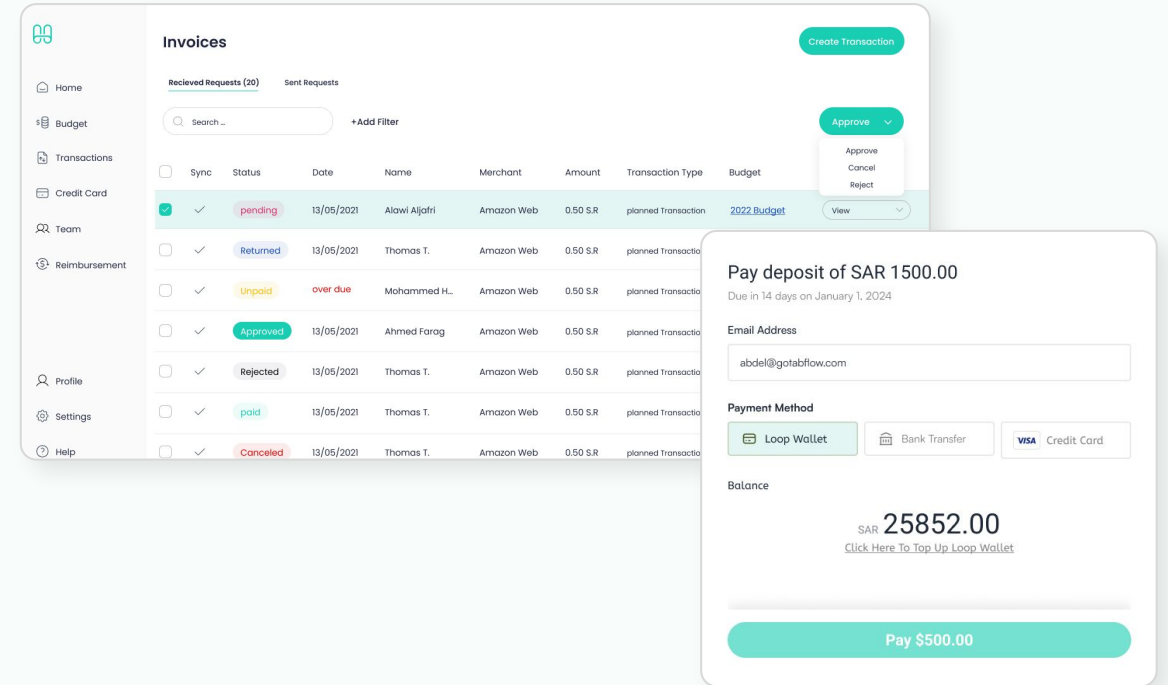
AP Automation with Integrated Payments

Current Pain Point:

Businesses struggle with manual accounts payable processes, leading to inefficiencies and errors.

Solutions

- 1 Leverage Lamha's AP platform to streamline and automate accounts payable workflows,** reducing manual intervention and improving efficiency in vendor payment processing.
- 2 Connect payment systems to facilitate smooth, automated payments for approved invoices,** ensuring swift and accurate payment execution.
- 3 Use the Lamha network to ensure instant payments to vendors,** providing real-time transaction tracking and boosting vendor confidence in receiving timely payments.



Expected Outcomes

- 1 Increased transaction volume for payment solutions as businesses use their payment functionality more.**
- 2 Enhanced efficiency and customer satisfaction by reducing operational overhead for SMEs.**

Phase 4

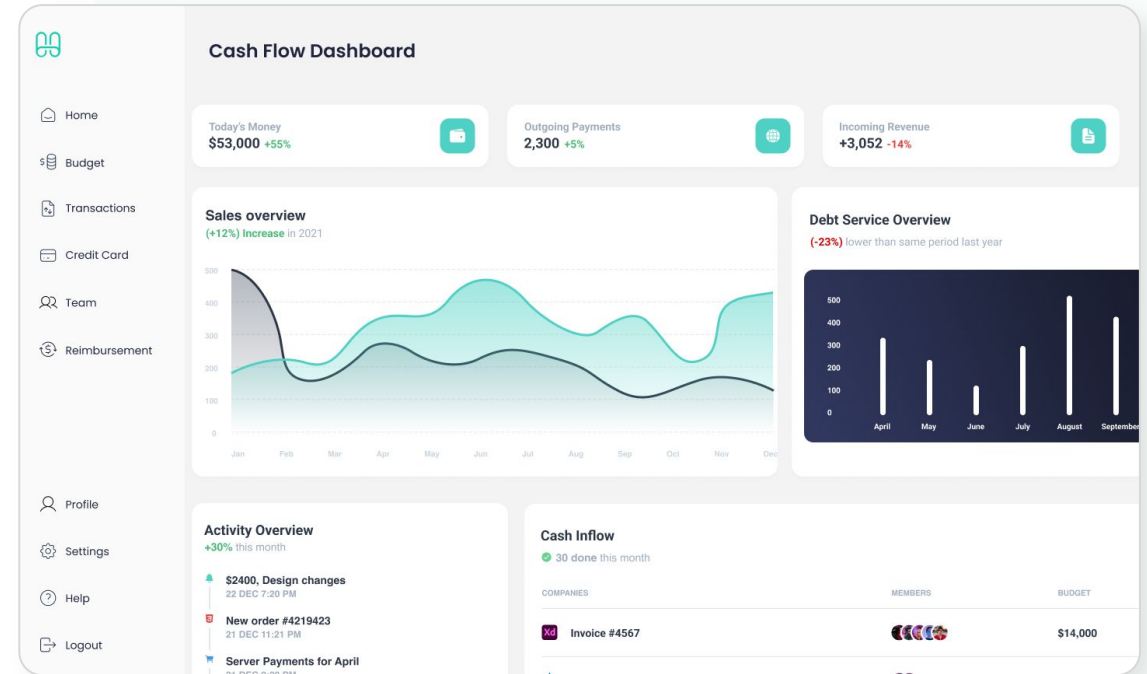
AI-Driven Insights, Cash Flow Forecasting & Open Banking Integration

Current Pain Point:

SMEs lack real-time visibility into cash flow, making it difficult to plan and make strategic decisions.

Solutions

- 1 **Combine rich transaction data from the Lamha network with financial data accessed through Saudi Arabia's Open Banking framework.** This provides a comprehensive financial view, enabling more accurate insights and financial forecasting for SMEs.
- 2 **Use AI technology to analyze patterns across both transactions and Open Banking data,** offering deeper insights into spending behavior, payment trends, and overall financial health. These insights help businesses make proactive, data-driven decisions
- 3 **Deliver real-time cash flow forecasting tools that leverage data from both the Lamha network and Open Banking APIs.** This enables SMEs to anticipate future cash needs, optimize payment schedules, and avoid cash flow gaps, ensuring more efficient financial management.



Expected Outcomes

- 1 **Higher engagement and loyalty from SMEs who rely on these insights to run their businesses.**
- 2 **Increased opportunities for cross-sell and upsell of additional financial services (e.g., credit, financing).**

Addressable Market Expansion

Current Focus

payment solutions are primarily tailored to retail businesses in Saudi Arabia.

Future Focus

By integrating Lamha, payment solutions can expand its market to include a broader range of industries, including:



Professional Services

- Accountants
- Agencies
- Consultants
- Legal Services



Healthcare

- Clinics
- Labs
- Private Practices



Logistics & Transportation

- Fleet Management
- Shipping Companies



Construction & Real Estate

- Property Managers
- Construction Firms

Benefits of Market Expansion:

- Diversify revenue streams by entering new verticals.
- Gain traction in non-retail sectors that have a high demand for financial management tools but are underserved by payment-only solutions.

Case Study (1/2)



Client
QEWAM

Size
11-50
employees

Industry
Tech Startup
Ecosystem

Need

organization of finance and expenses,
implementation of a full finance department

CHALLENGES

- Inefficient process for finance management with reliance on third-party bookkeeping.
- Cumbersome communication via WhatsApp and email, causing delays.
- End-of-month financial reporting lacked detail and spend visibility.

SOLUTION

- Developed an integrated expense management tool using Google Sheets as an Offline MVP.
- Provided a full dashboard for expense monitoring and verification without waiting for monthly reports.
- Enabled department-specific expense entry for streamlined data consolidation.
- Integrated budgeting features for financial planning comparison and forecasting.

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MONTHLY SPENDING (by category)

#	Category/ Month	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Grand Total
1	Monthly Total	6,600.00	22,362.68											26,962.68
2	5103 - عمولات البيع	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	5105 - تكاليف اللقائات السنائية	0.00	0.00	0.00	0.00	0.00	0.00	509.00	0.00	0.00	0.00	0.00	0.00	509.00
4	5106 - Bootcamp Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	5107 - Ads base Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	5109 - Referral Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	5201 - الرواتب والرسوم الإدارية	0.00	0.00	0.00	0.00	0.00	0.00	9,694.85	0.00	0.00	0.00	0.00	0.00	9,694.85
8	5202 - تأمين طبي	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	5203 - مصاريف استهوانية ودعائية	0.00	0.00	0.00	0.00	0.00	0.00	750.00	0.00	0.00	0.00	0.00	0.00	750.00
10	520301 - اشتراكات	0.00	0.00	0.00	0.00	0.00	0.00	2,464.60	0.00	0.00	0.00	0.00	0.00	2,464.60
11	520302 - المهور والمزاجات	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	520303 - المصحات الترويجية	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	520304 - المستلزمات	0.00	0.00	0.00	0.00	0.00	0.00	2,399.50	0.00	0.00	0.00	0.00	0.00	2,399.50
14	520305 - المحتويات	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	520306 - تسويق	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	5204 - مصاريف الإيجار	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	5205 - عمولات دوائر	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Budgeting

#	CATEGORY	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Grand Total
1	5103 - عمولات البيع													0.00
2	5105 - تكاليف اللقائات السنائية													0.00
3	5106 - Bootcamp Cost													0.00
4	5107 - Ads base Cost													0.00
5	5109 - Referral Cost													0.00
6	5102 - رواتب و أجور													0.00
7	5202 - تأمين طبي													0.00
8	5203 - مصاريف استهوانية ودعائية													0.00
9	520301 - اشتراكات													0.00
10	520302 - المهور والمزاجات													0.00
11	520303 - المصحات الترويجية													0.00
12	520304 - المستلزمات													0.00
13	520305 - المحتويات													0.00
14	520306 - تسويق													0.00
15	5204 - مصاريف الإيجار													0.00
16	5205 - عمولات دوائر													0.00

Home Setup Budgeting Dashboard History Monthly SG&A Mktg IT Ops

Case Study (2/2)



Client
QEWAM

Size
11-50
employees

Industry
Tech Startup
Ecosystem

Need
organization of finance and expenses,
implementation of a full finance department

RESULTS

- Organized **over SAR 1 million** worth of transactions.
- Reduced financial auditor's **time and effort by 50%**.
- Achieved **more accurate and organized financial records** compared to established SMEs.
- Provided real-time insights and a proactive approach** to financial management for Qewam's team.



After trying Lamha for quite some time now, we can confidently say that it's by far the most reliable tool to use to facilitate and manage a company's financials, it enabled us at Qewam to manage our expenses and spending.

Alaa Bekdash
COO
Qewam

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TRANSACTIONS HISTORY

	CATEGORY	DATE	AMOUNT	INVOICE No.	DESCRIPTION	PAYMENT METHOD	MADE BY	FROM (Account/ Card)	INVOICE LINK	REMARKS	TYPE
10	520304 - المصنفين	August 5, 2021	607.50			Bank Transfer	Alaa Bekdash	SNB - Main			SG&A
11	5201 - الرواتب والرسوم الإدارية	August 24, 2021	500.00		مبلغ من راتب ٨ - وائل الترابي	Bank Transfer	Alaa Bekdash	SNB - Main			SG&A
12	520301 - اشتراكات	August 24, 2021	228.84	INV-131883	رسوم اشتراك فودو لشهر ٨	Bank Transfer	Alaa Bekdash	SNB - Main	8Q&FSLedUCV	VAT Included	SG&A
13	5201 - الرواتب والرسوم الإدارية	August 1, 2021	5,694.85		راتب شهر ٧ - عمر جباب	Bank Transfer	Alaa Bekdash	SNB - Main			SG&A
14	5205 - الخدمات الخارجية	July 1, 2021	2,300.00	INV-2380	مبلغ اشتراك خدمات حسابية شهر ٧	Bank Transfer	Alaa Bekdash	SNB - Main	ShpMfrowZhwPbQ222ZawqUbf		SG&A
15	5208 - الرسوم التخصصية	August 25, 2021	1,000.00	1011147054	محدد الاشتراك في البريد السنوي	Bank Transfer	Alaa Bekdash	SNB - Main	Q7fobPV5v8szemt156Vvz-89V		SG&A
16	5103 - عمولات البيع	March 18, 2024	5,000.00								SG&A
17	5226 - مصاريف الموظفين	March 18, 2024	1,000.00								SG&A
18	5206 - ائتمان سفر	March 18, 2024	5,000.00								SG&A
19	5106 - Bootcamp Cost	March 18, 2024	10,000.00								SG&A
20	520304 - المصنفين	August 1, 2021	750.00			Linked Ad	Alaa Bekdash	SNB - Main	zzx5DvJ2-mch	VAT Included	Marketing
21	520304 - المصنفين	August 1, 2021	1,212.00		Upwork	Bank Transfer	Alaa Bekdash	SNB - Main	zJk8vCvdHMcHML8v8z3wqfLk		Marketing
22	520304 - المصنفين	August 24, 2021	580.00	INV-1	مبلغ اشتراك لخدمات الوندات	Bank Transfer	Alaa Bekdash	SNB - Main	gpfFrag2WQ5	VAT Included	Marketing
23	520301 - اشتراكات	August 25, 2021	431.25		اشتراك جيرا g confluence	Bank Transfer	Alaa Bekdash	SNB - Main	Choc6HtLc6CQ3P0X2N05Kv		IT
24	520301 - اشتراكات	August 13, 2021	37.45	D0172403194C	Adobe XD	Credit Card	Alaa Bekdash	Emp. Credit Card	zmy3-E3MvMH-EE4D2-1s2ZE		IT Budget
25	520301 - اشتراكات	August 11, 2021	58.01	INV/100515685	Zoom	Credit Card	Alaa Bekdash	Emp. Credit Card	haring_https://		IT
26	520301 - اشتراكات	August 10, 2021	73.52	INV06186-0011	Forre	Credit Card	Alaa Bekdash	Emp. Credit Card	sharing_https://		IT Budget

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