



The Financial Shield for Saudi SMEs

Compliance as a Service | Fine Protection | Bankability



FINE GUARANTEE

Up to SAR 10,000



COMPLIANCE

ZATCA Ready



PHASE 2

Compliant



EXPERT

Dedicated Support

CURRENT ROUND

Pre-Seed



PRESENTER

Founder & CEO

Investment-driven finance executive with deep expertise in corporate finance, capital structuring, and strategic partnerships

The Problem & Implications

1.7 Million Saudi SMEs are Walking Through a Regulatory Minefield

Small business owners forced to choose between expensive compliance or dangerous risks

ZATCA FINES

Phase 2 (Wave 23)

SAR 10,000

Minimum fine per violation

TASATTUR CRACKDOWN

Q2 2025 alone

SAR 2.1M

Fines issued in one quarter

COST BARRIER

Full-Time Accountant

SAR 96K

Annual cost (Salary + Iqama + GOSI)

Cannot Afford

Traditional firms

Cannot Survive

The fines

 SCALE OF OPPORTUNITY
1 new CR every minute in Saudi Arabia

1,400 daily

The Solution: Compliance as a Service (CaaS)

*"We don't just sell accounting. **We sell safety.**"*

1



Input

SME owner snaps a photo of an invoice via WhatsApp or our App

2



Process

Automation engine categorizes it + Human Accountant verifies it

3



Output

ZATCA-compliant filing and guaranteed '**Green**' status



Technology



Human Loop



The Engine Behind Your Safety

Differentiation: Blue Ocean Positioning

DIY Software

Qoyod: SAR 120/mo

Wafeq: SAR 119–249/mo

KEY WEAKNESSES:

- ✗ No accountant
- ✗ Requires user expertise
- ✗ High failure rate

Traditional Firms

SAR 2,000–5,000+/mo

KEY WEAKNESSES:

- ✗ Manual processes
- ✗ Relationship-based
- ✗ Cannot scale

Finume

SAR 500–5,000/mo

COMPETITIVE ADVANTAGES:

- ✓ Tech + Human Service
- ✓ Fine guarantee up to SAR 10K
- ✓ Complete ZATCA compliance

COMPARED TO TRADITIONAL FIRMS

 **5–10x Cheaper**

COMPARED TO DIY SOFTWARE

 **5–15x More Capable**



We replace the expensive '**Full-Time Accountant**' with a tech-enabled '**Fine Protection Subscription**'

Traction & Market Potential

Current Status

10+

Active Customers

30+

Vetted Experts

Achieved without any marketing investment

Supply Advantage

- ✓ Top 5% of talent (CPA/SOCPA holders)
- ✓ 2.25M freelancers available in KSA
- ✓ Only **~700** certified CPAs exist nationwide

Market Momentum

1

CR/minute

1,400

Daily

511K

Annually

Micro-SMEs (1-9 employees): 978,445
need compliance

Our Target Market



Micro-SMEs

without finance staff



Businesses

facing ZATCA pressure



Immediate

regulatory need

Business Model: Three-Tier Pricing Strategy



CR Guard

SAR 500/mo

TARGET:

Dormant CRs, holding companies

INCLUDES:

- ✓ Zero-filing VAT
- ✓ Annual Qawaem
- ✓ Basic Zakat
- ✓ Fine guarantee

POPULAR



ZATCA Shield

SAR 1,750/mo

TARGET:

Active retail, cafes, e-commerce

INCLUDES:

- ✓ Monthly bookkeeping
- ✓ Quarterly VAT filing
- ✓ ZATCA integration
- ✓ Fine guarantee



Audit Proof

SAR 5,000/mo

TARGET:

Funded startups, contractors

INCLUDES:

- ✓ Monthly closing
- ✓ Cost center accounting
- ✓ CFO reporting
- ✓ Audit coordination

CLIENT-TO-ACCOUNTANT RATIO

 **1:25**

REVENUE SPLIT

 **70% / 30%**

Why Now: Market Catalysts & GTM Strategy

Market Catalysts

1 ZATCA Phase 2 Wave 23

Jan – Mar 2026

Thousands of SMEs must integrate or face immediate penalties

2 End of Amnesty

Dec 31, 2025

Historical fines now enforceable – driving panic buying of compliance services

3 Digital Maturity

Saudi SMEs confident in digital transformation, ready for cloud-based solution

93% Readiness

Go-To-Market Channels



Fear-Based Direct Marketing

Penalty Risk Calculator – Show immediate risk to drive urgency



Strategic Partnerships

- ▶ Monsha'at (Jadeer Platform) – Reach 978,000 Micro-SMEs
- ▶ Neobanks – Convert un-fundable SMEs to loan-ready businesses



Content & Organic Marketing

- ▶ "Hall of Shame" – Case studies of businesses losing SAR 10k-50k
- ▶ "ZATCA Checklist" – Free downloadable lead magnet

Global Market: The Shift to Managed Marketplaces

Global Context

The model of "Software + Human Service" is displacing pure SaaS globally



Pilot.com

United States

\$1.2B

Valuation



Bench.co

Canada

\$300M

Valuation

MENA Opportunity

FINANCE GAP



\$240 Billion

MSMES IN MENA



19–23 Million



Regional Expansion

- ✓ Proven demand in UAE & Egypt
- ✓ Similar e-invoicing mandates



KEY INSIGHT

SMEs no longer want software; they want outcomes — specifically compliance safety and audit readiness

Vision 2030 Alignment

Vision 2030 Goal

 Increase SME contribution to national GDP **20% → 35%** by 2030

Finume's Role

Convert "unbankable" to "bankable" through standardized, audited financials

 **Audit-Ready Records**
ZATCA-compliant financial statements for immediate loan eligibility

 **Bank Integration**
Direct API connections with Saudi banks for seamless financing

 **Real-Time Insights**
24/7 financial visibility for better cash flow management

 **Trust Building**
Establish creditworthiness through transparent reporting

Key Contributions

 **SME Lending**
Bank-ready financials for loan approvals

 **Digital Ecosystem**
Banking API integration ecosystem

 **Fintech Champion**
Technology-first architecture

 **Digital Transformation**
ZATCA Phase 2 compliance

 **Private Sector Growth**
Regulatory burden reduction

 **Ease of Doing Business**
Compliance simplification

Market Sizing: Massive Addressable Market



TAM

Total Addressable Market

Active Commercial Registrations

1.7M

Annual Compliance Spend

SAR 10.2B



SAM

Serviceable Available Market

Micro-SMEs (1-9 employees)

978,445

Addressable Spend

SAR 5.8B



SOM

Serviceable Obtainable Market

12,000 active clients

1%

from SAM in year 3

Micro-SMEs without full-time finance staff

Target Market Characteristics



Micro-SMEs

Without full-time finance staff



Compliance Pressure

Businesses facing ZATCA compliance pressure



Immediate Need

Target market with immediate regulatory need



SalahEldin Hassan

Founder & CEO

PROFESSIONAL EXPERIENCE

- 20+ years in Strategy & Finance
- Ex- Property Finder, Careem, AYEN
- Expert in KSA Regulatory Landscape

CORE EXPERTISE

- ✓ Strategic Planning & Execution
- ✓ Financial Management & Growth
- ✓ Regulatory Compliance Leadership



Abdulrhman Kabalan

Chief Operating Officer

PROFESSIONAL EXPERIENCE

- 15 years in Supply Chain & Operations
- Ex- Property Finder, HP
- Operations excellence track record

CORE EXPERTISE

- ✓ Scaling gig-economy marketplaces
- ✓ Supply Chain Optimization
- ✓ Operational Excellence



Nawaf Alalawi

Chief Technology Officer

PROFESSIONAL EXPERIENCE

- 7 years in Fintech & ZATCA Integration
- Built systems processing 1M+ invoices
- Deep compliance technology expertise

CORE EXPERTISE

- ✓ Fintech System Architecture
- ✓ ZATCA Integration Specialist
- ✓ Compliance Technology Solutions



Khaled Genena

Chief Expert & Supply Officer

PROFESSIONAL EXPERIENCE

- 20+ years in Strategy & Finance
- Expert in 5+ industries
- Technology background
- Expert in KSA Regulatory Landscape

CORE EXPERTISE

- ✓ Strategic Financial Planning
- ✓ Multi-industry Consulting
- ✓ Technology Integration
- ✓ Regulatory Compliance Expertise



Saleh Basoudan

CFO & Strategic Partnerships Executive

PROFESSIONAL EXPERIENCE

- Samba Bank – Institutional banking (credit, liquidity, governance)
- KPMG – Corporate Finance Advisory (valuation, modeling, transactions)
- Medical Industry – Financial leadership in regulated environments
- PropTech – Finance, strategy, partnerships, growth execution

CORE EXPERTISE

- ✓ Financial Modeling & Valuation
- ✓ Capital Structuring & Banking Relationships
- ✓ Investment Relations & Deal Structuring
- ✓ Executive Reporting & Strategic Partnerships

Pre-Seed Investment: 18-Month Runway

 Investment Ask

SAR 5M

~ USD 1.34M

Pre-Seed Investment



STRATEGIC PURPOSE

Capture Q1 2026 market surge
driven by ZATCA Phase 2
deadline

Use of Funds (18 Months)



Product Development
40%



Marketing & Growth
30%



Operations & Talent
30%



Secure Your Investment in Future of Saudi Compliance

 Compliance as a Service •  Fine Protection •  Bankability



Founder & CEO

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