



Leading the future of SME financing

Feb-26

Financing Remains One of the Biggest Barriers for Saudi SMEs

41%

of SMEs are rejected on their first attempt to obtain credit from banks

58%

of SMEs report slow approval timelines delaying procurement and day-to-day operations

67%

struggle with cash-flow gaps caused by long merchant payment cycle and limited credit terms

Innovative financing products are required to address key issues

Raising capital is a daunting task for Small and Medium-sized Enterprises (SMEs), as they navigate set of challenges in their quest for financial resources.

Global issues



Rising complexity and longer **global supply chains durations**



Regulatory requirements and **exhausting KYC**



Demand access to various **sources of funding** via a single platform



Make payment process **digital**



Un-favourable **payment terms for SMEs**

KSA - specific issues



Longest **NWCDays in** Middle East



Notable **funding rejection rate** among SMEs



Uninventive financing products



High cost of funding

The emergence of innovative financial technology platforms improved accessibility to cheaper financing which raises competition with traditional financing providers such as banks

Split Smarter.
Pay Smoother.



Payments

Your invoice

☒ This Month SAR 15,000

☐ Next Month SAR 15,000

Billing

Pay with ProBuy

The ProBuy Advantage: Simplifying & Accelerating SME Financing


Banks/NBFI

Indirect Access

Onboarding



- Heavy documentation
- Manual process
- Collateral requirements

Credit Engine



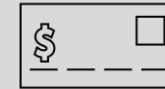
- Models not built for SMEs
- Uses corporate scoring
- Limited alternative data

Approvals



- Multi-layer approvals
- Conservative underwriting
- Low SME acceptance

Disbursement



- Slow processes
- Fixed payment plans
- Collections & reconciliation manually handled



Slow approval cycles (2 months)



Higher cost of financing



Legacy manual process



Low approval rates





Direct Access

Onboarding



- Bank statement only
- Automated process
- No collateral

Credit Engine



- Automated KYC
- Instant risk scoring
- SME-tailored underwriting

Disbursement



- Working capital release
- Flexible payment plans
- Automated settlement


Growth



Instant decisioning (up to 24 hours)



Lower transaction cost



End-to-end digital journey



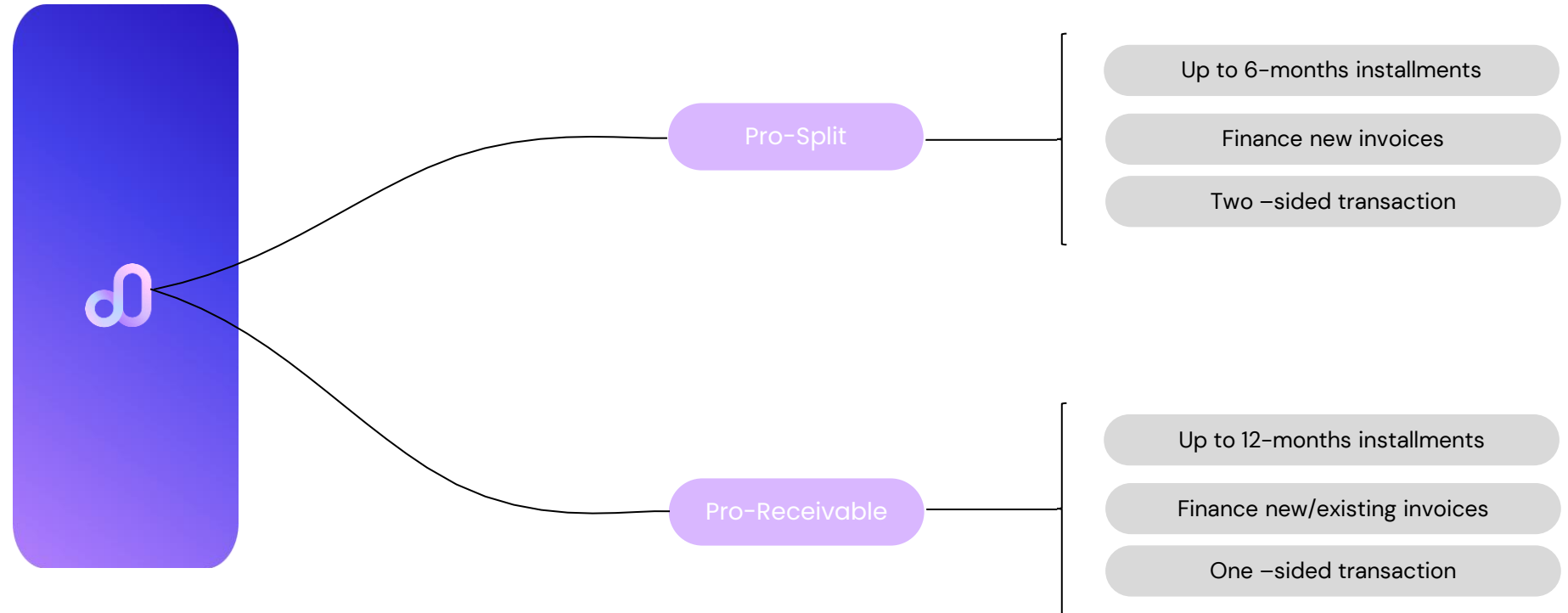
Higher SME approval rates



SME

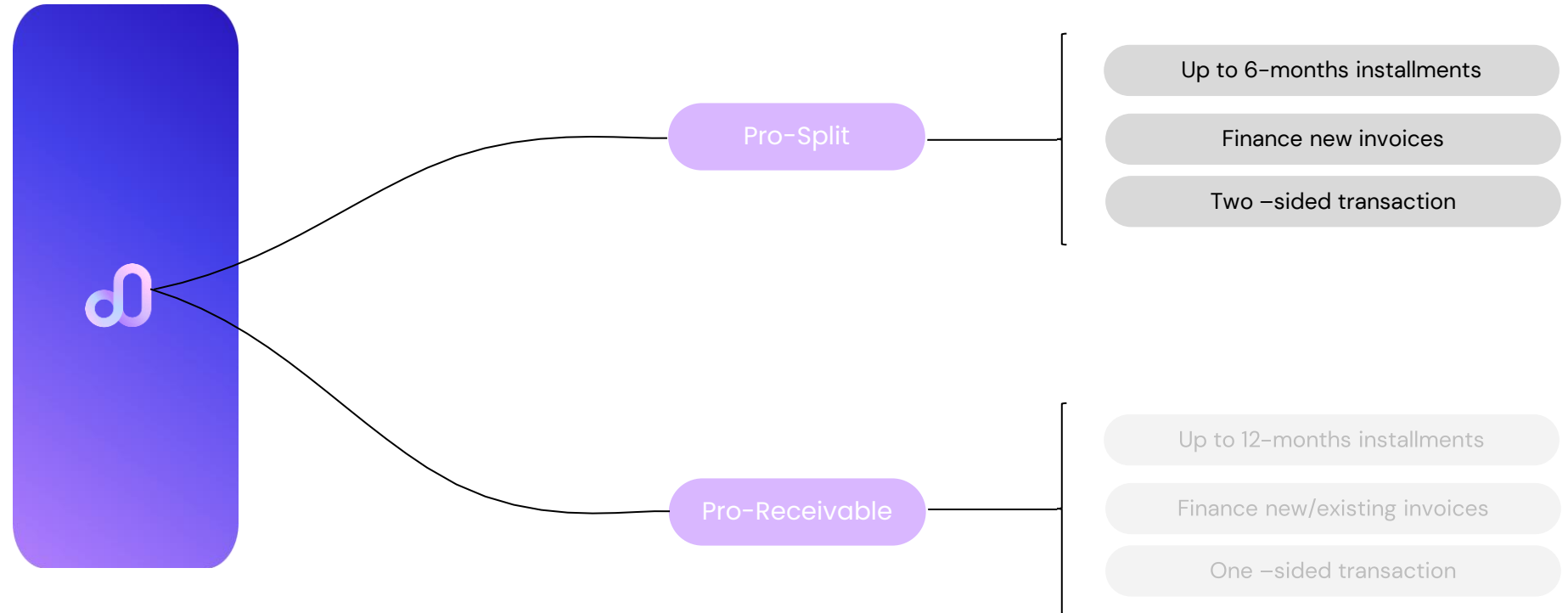
A Platform Designed for Every SME Financing Need

One Platform. Multiple
Financing Paths. Zero
Friction....



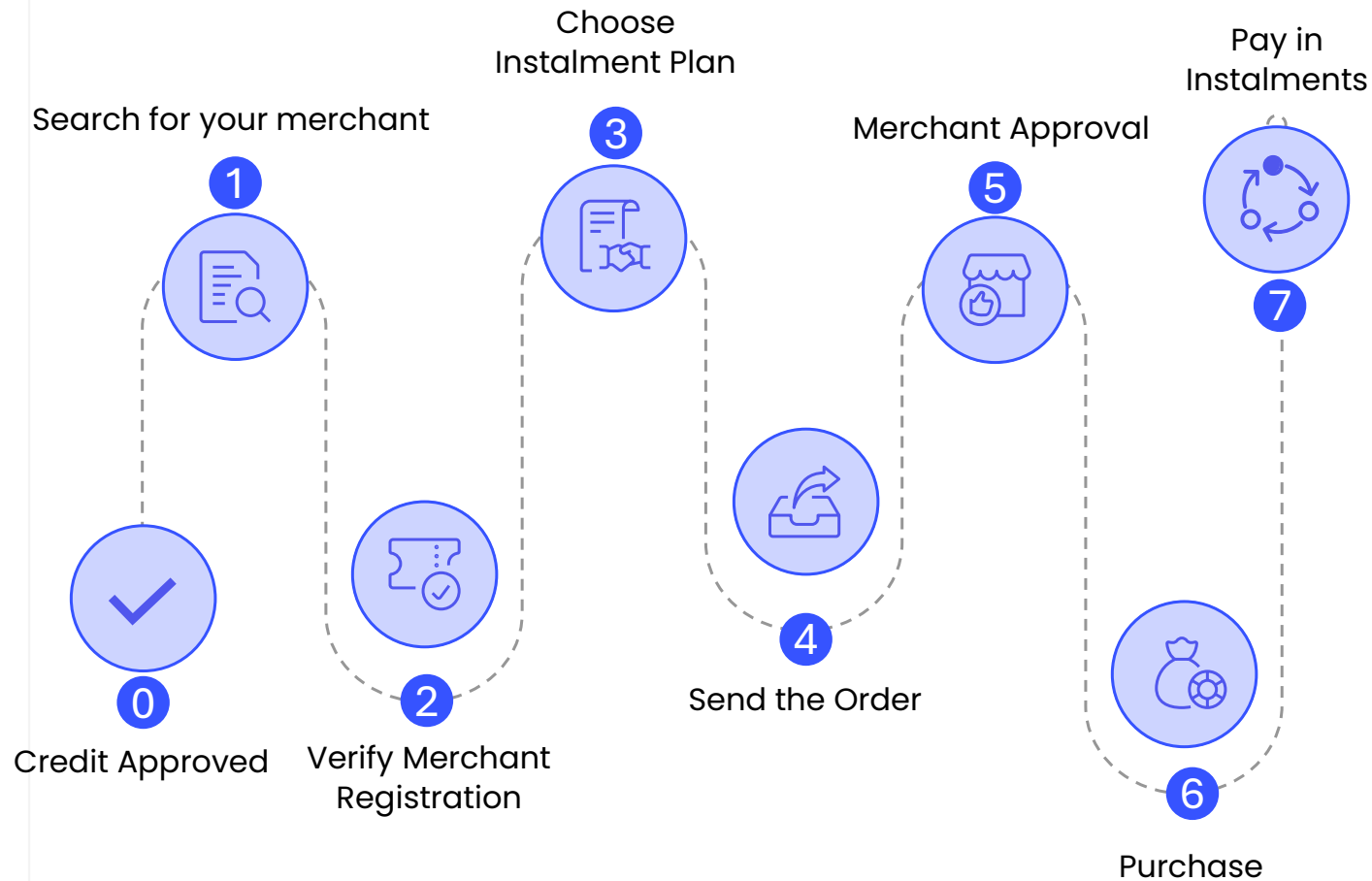
Pro-Split: The Easiest Way for SMEs to Pay Overtime

Built for SMEs that want flexibility in managing cash flow – pay over time while merchants get paid upfront...



The Pro-Split Journey

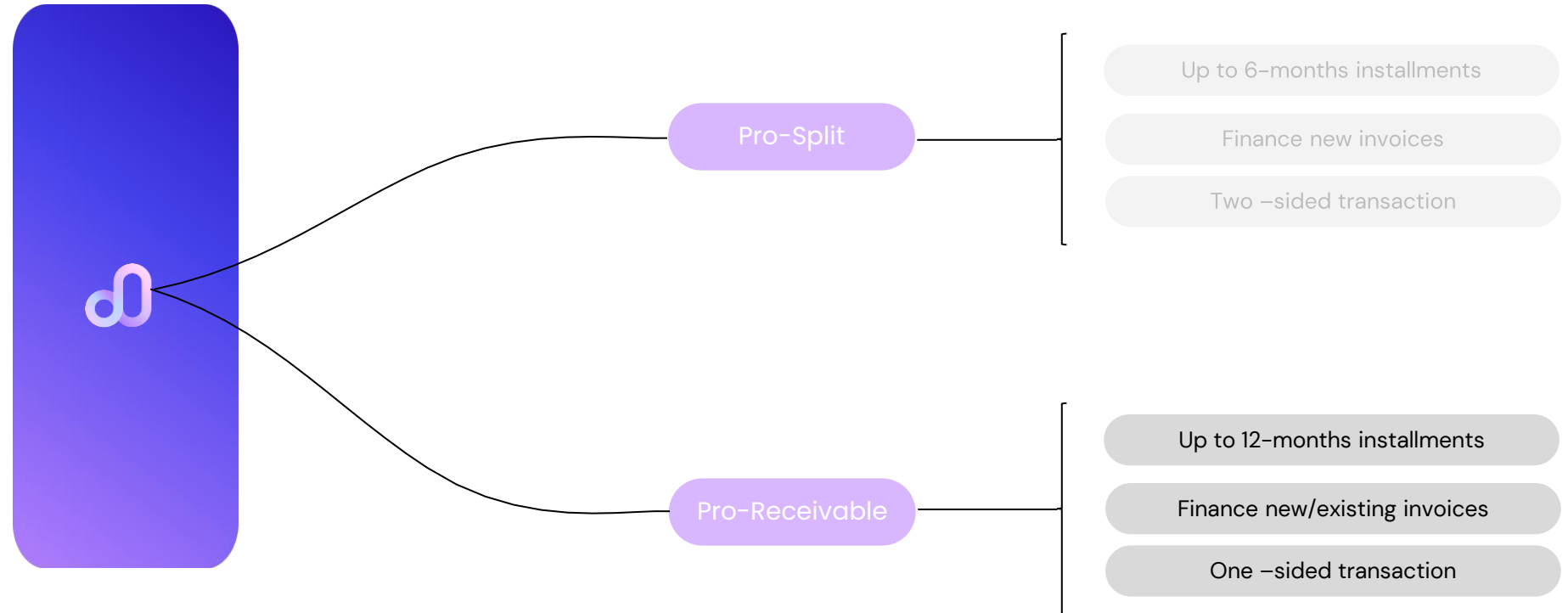
5 minutes to complete the transaction — faster via Checkout Flow



- 0 Credit limit approved
- 1 Find your Merchant using their commercial registration number
- 2 Make sure your merchant is already registered on the platform or send them an invitation to register
- 3 Select the number of instalments and the repayment duration that suits you.
- 4 Submit the order to the merchant through the ProBuy platform (including the amount and the transaction details)
- 5 Your merchant reviews and approves the order
- 6 ProBuy purchases the product/service from the merchant on your behalf
- 7 Repay later in easy monthly instalments (based on the plan you selected).

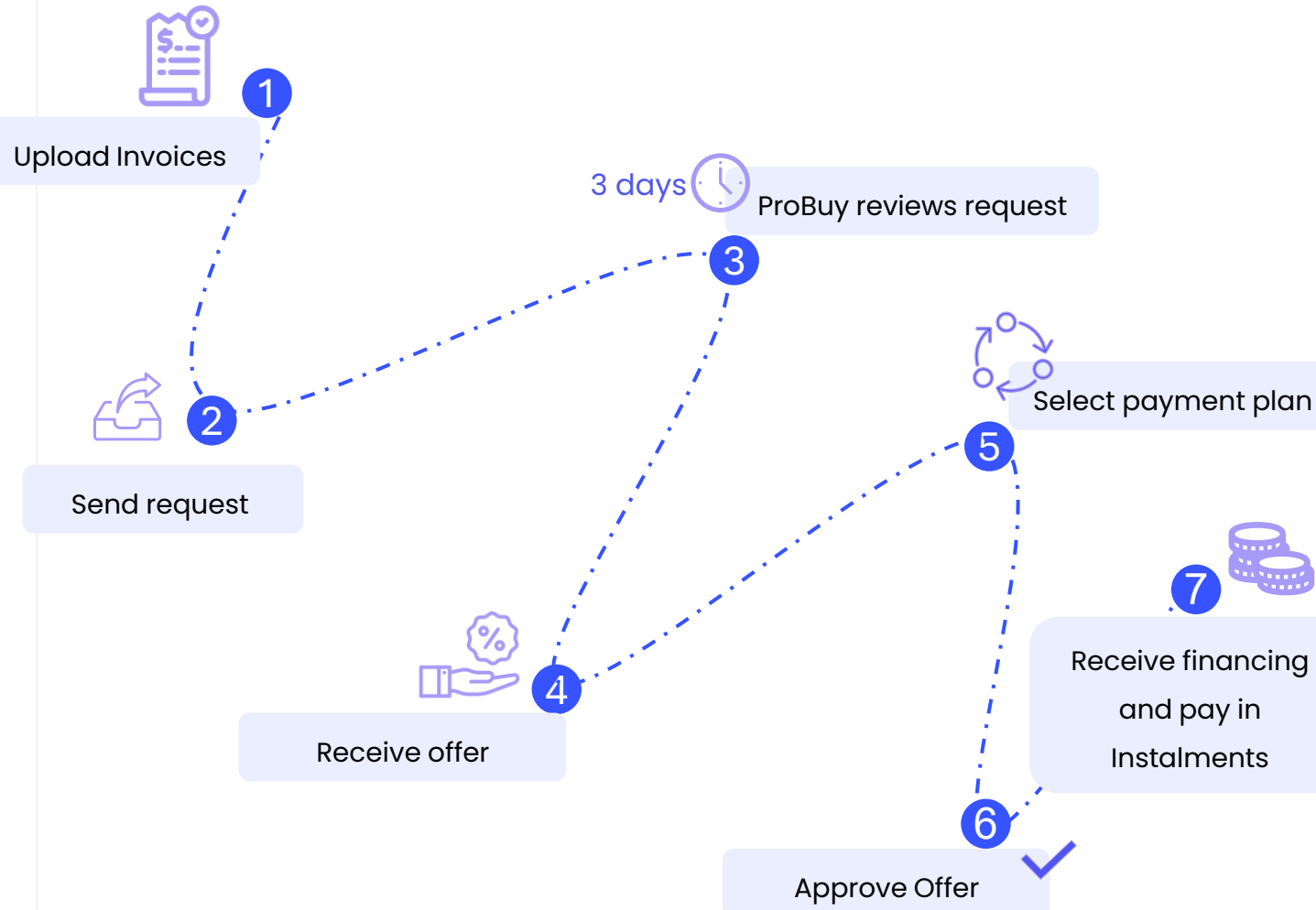
Pro-Receiveable: Immediate Cash for Your Receivables

Built for SMEs that need immediate liquidity by unlocking cash tied in invoices —get paid today while your clients pay later....



The Pro-Receiveable Journey

Fast, flexible invoice financing – approval in 24–72 hours



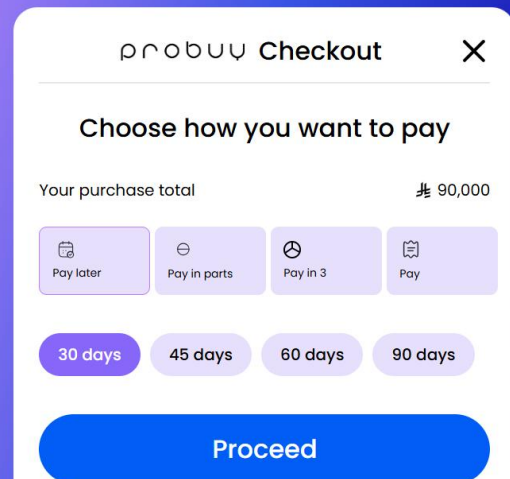
- 1 Submit the invoices you want to finance through the platform (up to 5)
- 2 Submit your financing request with one click
- 3 ProBuy verifies invoice details and eligibility
- 4 Tailored financing **offer** based on your submitted invoices
- 5 Choose your preferred repayment schedule
- 6 Review and confirm the financing agreement
- 7 Funds are transferred and instalments begin based on your selected plan

Powerful Platform with various channels

ProBuy facilitate purchases smoothly, whether online or offline, and ensure customers receive goods/services effortlessly with our **ALL PRODUCTS**

Online Checkout

Boost your conversion rate with the best payment options for your buyers



The image shows a mobile app interface for ProBuy Checkout. At the top, it says "probuy Checkout" with a close button. Below that, it says "Choose how you want to pay". Underneath, it shows "Your purchase total" as ₦ 90,000. There are four payment options: "Pay later", "Pay in parts", "Pay in 3", and "Pay". Below these, there are four buttons for "30 days", "45 days", "60 days", and "90 days". At the bottom, there is a large blue button labeled "Proceed".

Create Order

Amount

₦ 90,000

VAT

₦ 13,500

Order number

114961-12

Pay 39 days after shipment

Confirm

Marketplaces

Provide flexible payment options and unlock new revenue streams.

Multichannel Sales

Close offline deals faster with real-time credit checks and approval.

Share payment link now



Link

<https://www.probuy.io/en/onlinesho>

Create Order

Everything SMEs Need to Finance Purchases – In One Place

User Management Hub

Assign roles (Finance, Procurement, Approver, Viewer)

Manage instalments, due payments, and outstanding balances

probu

Mohammed Ali
Future Information Technology

Dashboard

Orders

Transactions

User Management

Company Profile

Al-Shahd Contracting

Installation Credit Payment

Credit Limit20,000 SAR

Available Balance5,000 SAR

Outstanding15,000 SAR

Instalment9,000 SAR

Credit6,000 SAR

Due Amount9,000 SAR

Instalment3,000 SAR

Credit6,000 SAR

Pay Advance

Pay Advance

Pay Now

Pay Now

Total Orders12

Due03

Fully Paid04

Partially Paid05

Create New Order

Current Payables

View All Orders

Order No.: 000988
National Insurance
Pending Approval2,400 SAR
Today

Order No.: 004570
Al-Duwaiya Restaurant • 4 Instalments
1/4 Paid12,000 SAR
1 days ago

Order No.: 344091
National Insurance • Credit
Paid2,400 SAR
15 days ago

Order No.: 004570
Al-Duwaiya Restaurant • Credit
InProgress1,900 SAR
16 days ago

Order No.: 004570
Al-Duwaiya Restaurant • 4 Instalments
Due9,000 SAR
27 days ago

Subscriber
12 days remaining

Renew

Profile

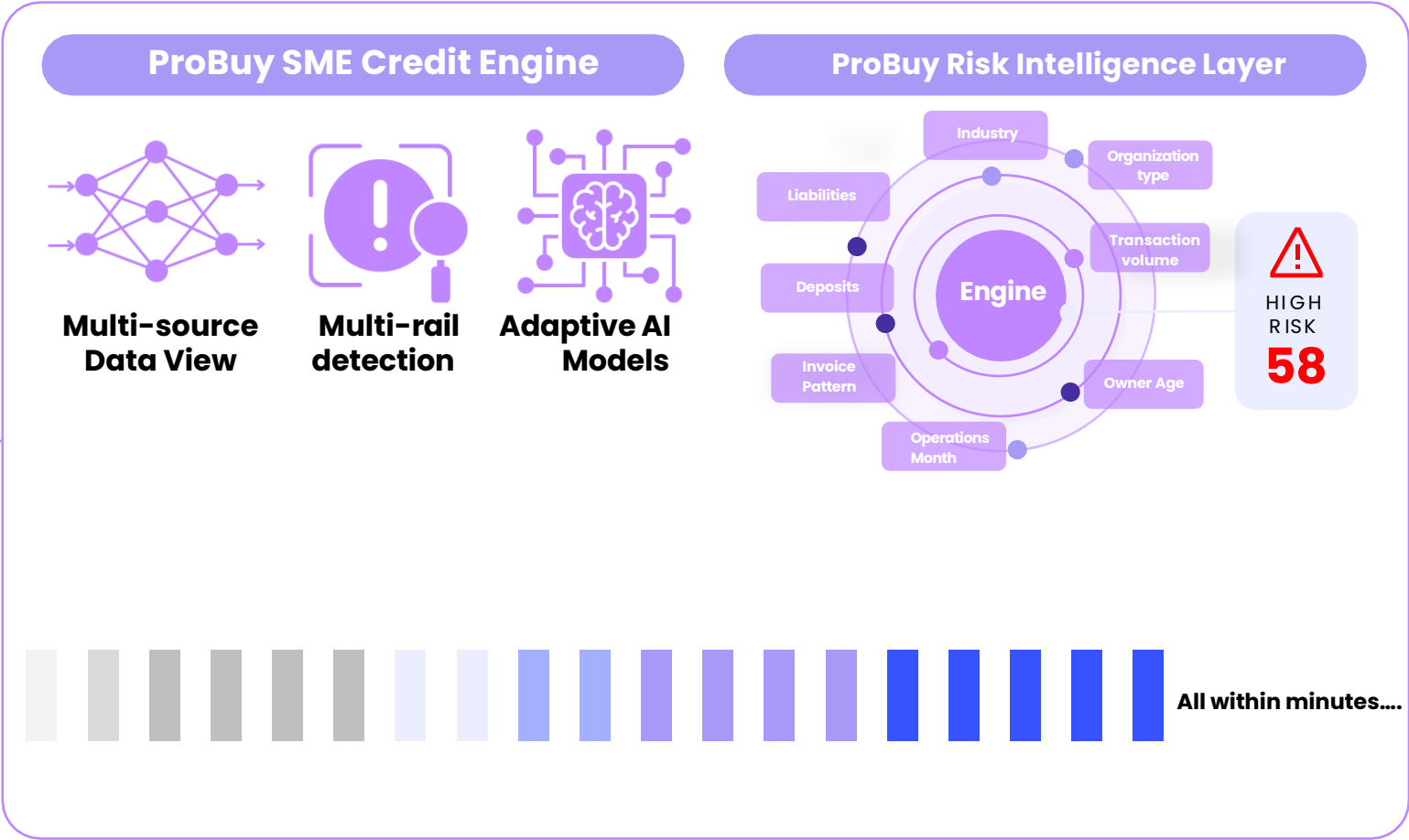
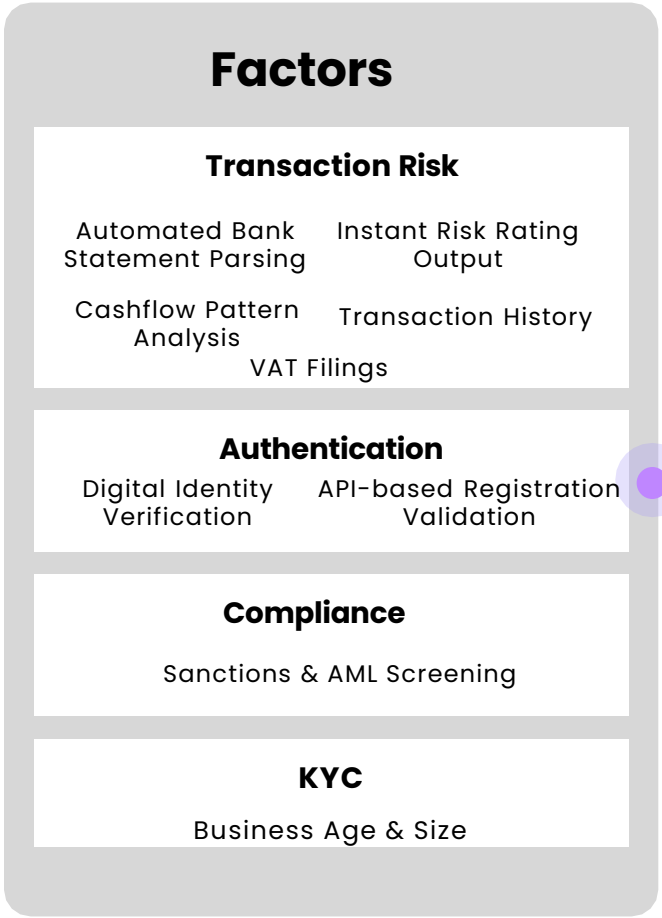
العربية

Logout

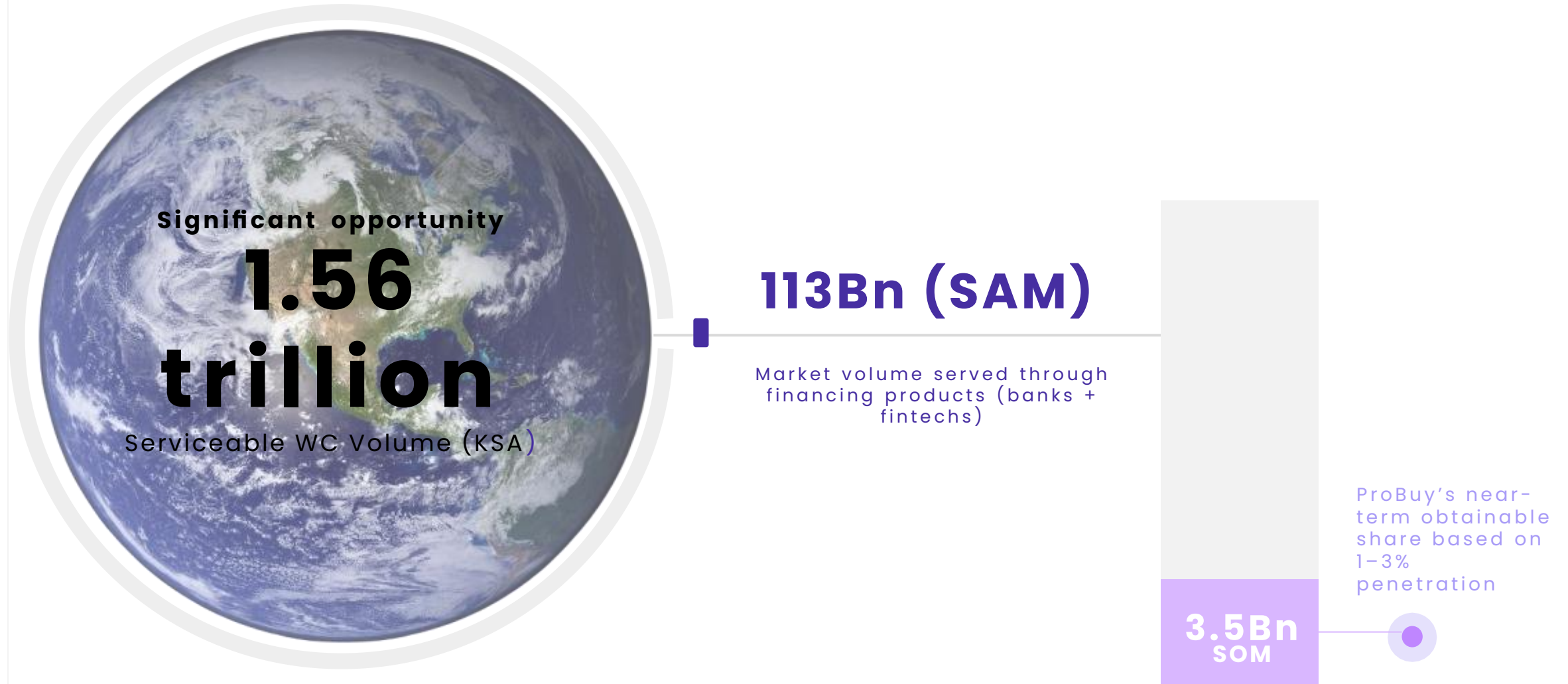
Track your available credit

Submit request in seconds

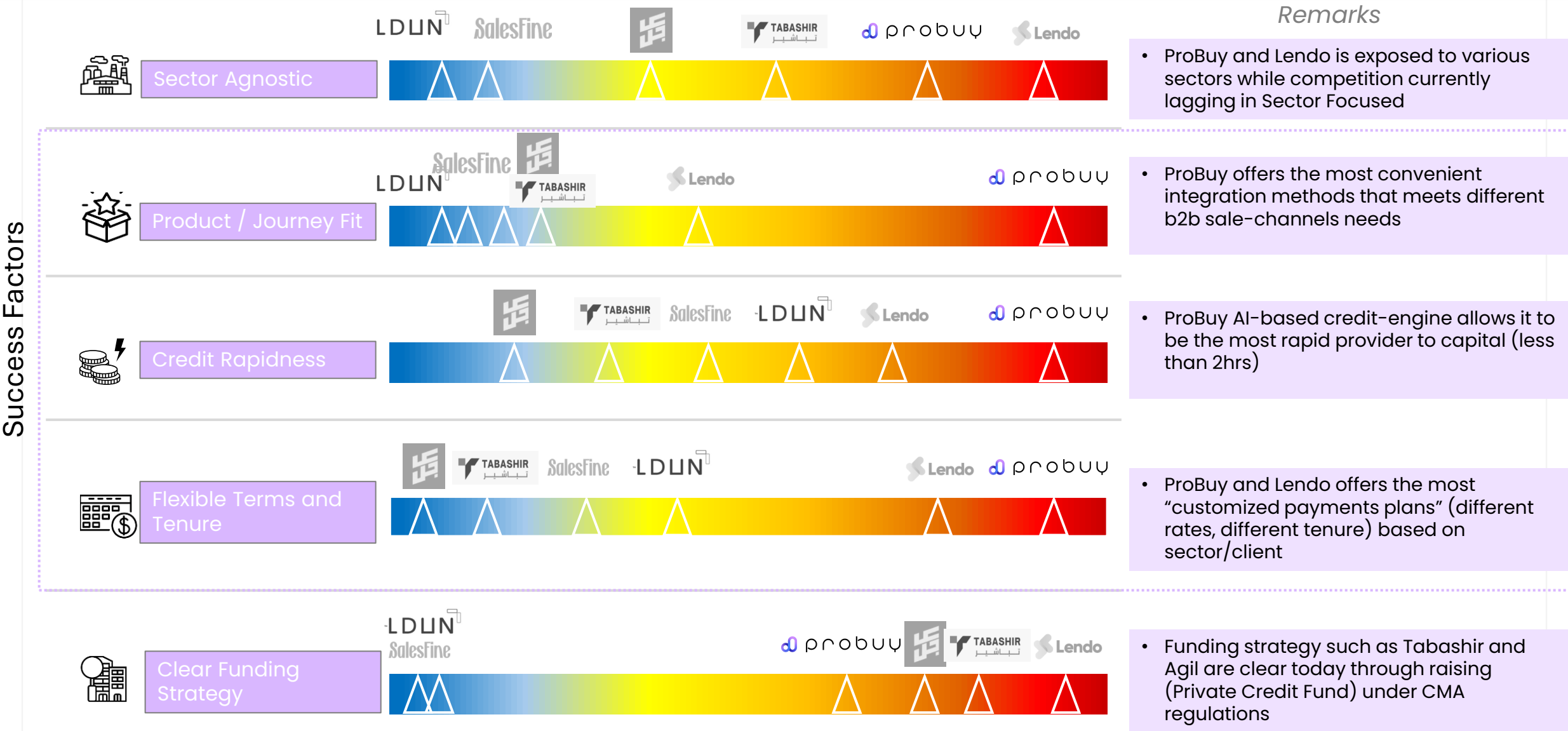
Instant Credit Decisions: Harnessing Multiple Data Points



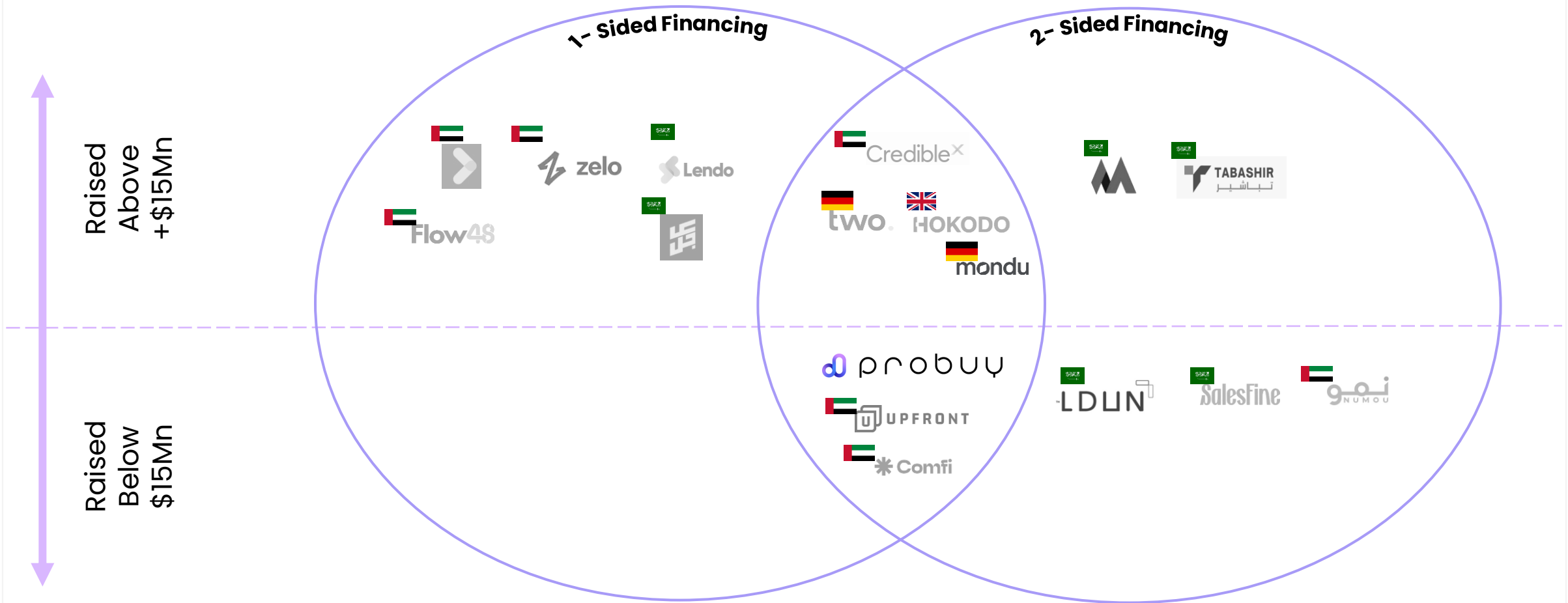
Local Market is Huge & Attractive



Drill Through Into the SME Fintech Market (local players)

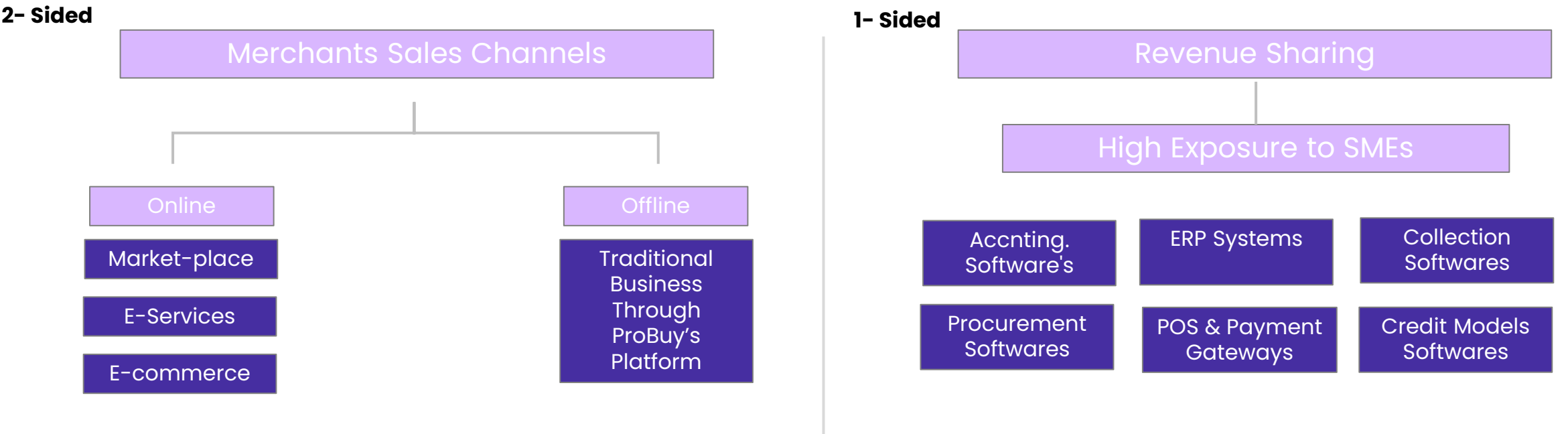


A Competitive Landscape – Indicating Strong Demand



- With ProBuy being the only local company that is focused on both “2-sided” financing that is focused on embedded financing as a “checkout” within Marketplaces / online service providers. And, focusing on “1-sided” financing for quick liquidation of SME’s AR needs
- ProBuy is determined to win the SMEs lending competitive landscape that is rapidly growing regionally

GTM Strategy – The Industry Game Changing Guide



Use-Case







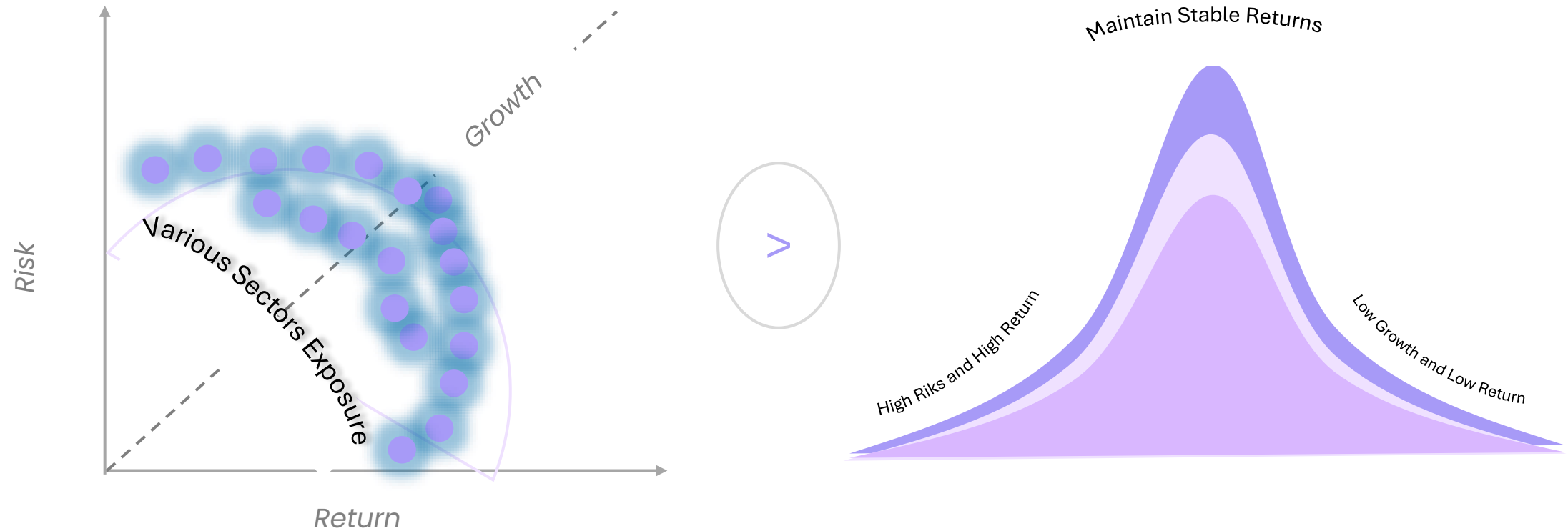


Traditional Businesses





Balancing the Portfolio



- Rapid scale and various types of exposure for different sectors will offset the desired risk / return objectives
- Extending different rates to different client bases supports having a “bell-curved” shaped portfolio
- Aligned with the GTM Strategy as no product offering can “fit-all” sectors and achieve the desired growth. Complexity is key for a successful GTM and balancing the right lending-portfolio

Rising GTV¹ & Strong Pipeline Signal Market Need

+47



Merchants onboarded

+90



SMEs onboarded

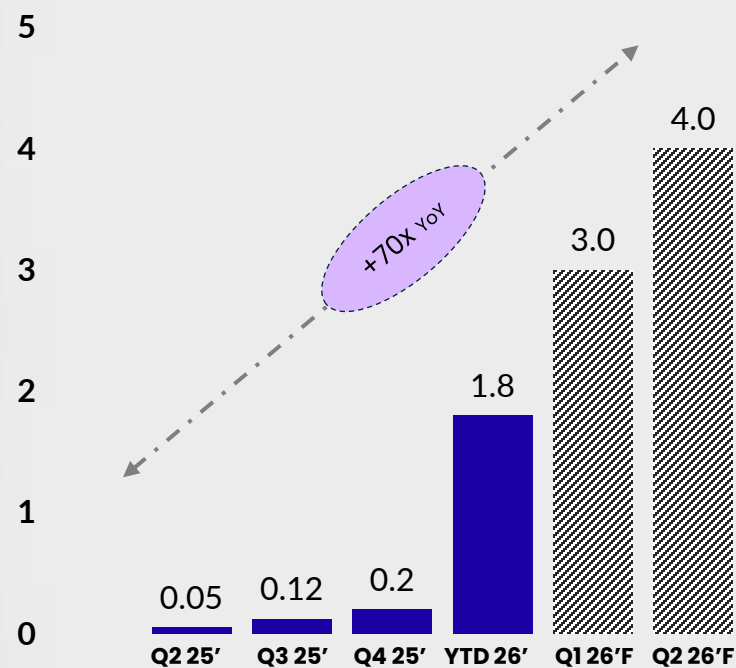
+120



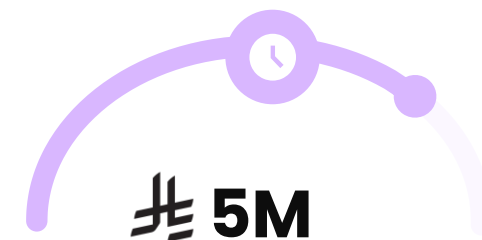
Transactions

GTV ₪Mn

Represents the total value of all orders processed through ProBuy



Pipeline



transactions are waiting to be funded through ProBuy

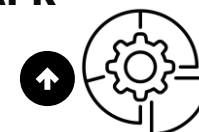
Actual Cumulative GTV Processed (Q2 25' – YTD.26)

₪ +2Mn



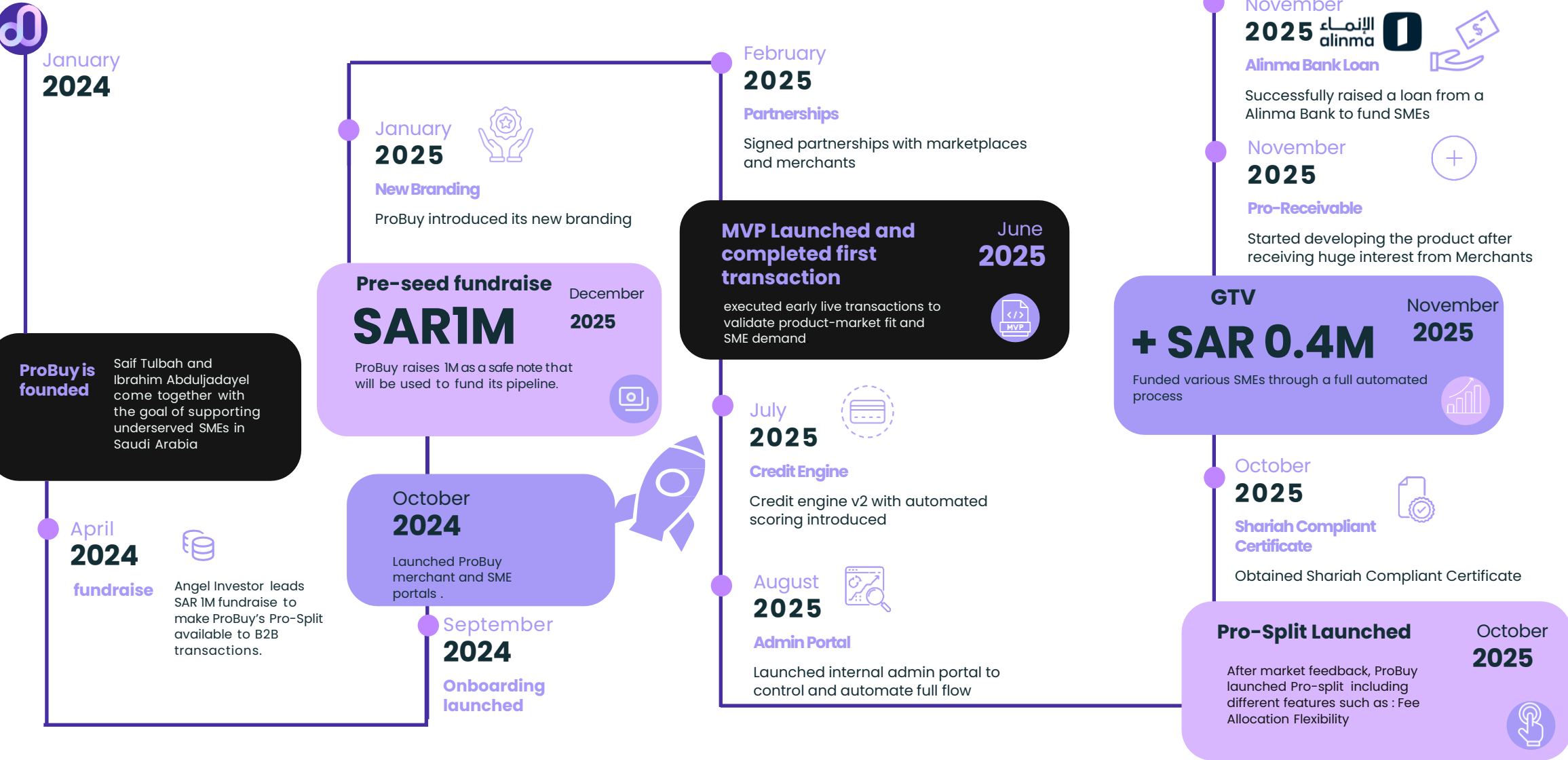
Avg. Take-Rate APR

~17%



1: Gross Transactions Value (or Gross Merchandise value)

2 Years in the Making: the ProBuy journey so far



Meet the Team

Founders



Saif Tulbah
Co-founder & CEO



Ibrahim Abuljadayel
Co-founder & CFO



Samir Aljaiban
Co-founder & CTO



Saud Aljebreen, SOCPA
CAO



Omar Almalki
Head – Business Dev.



Murtada AlGhanim
Senior Data Analyst



Alawi Alhebshi
Senior Credit Analyst



Headcount

10

Highly motivated team with various skills

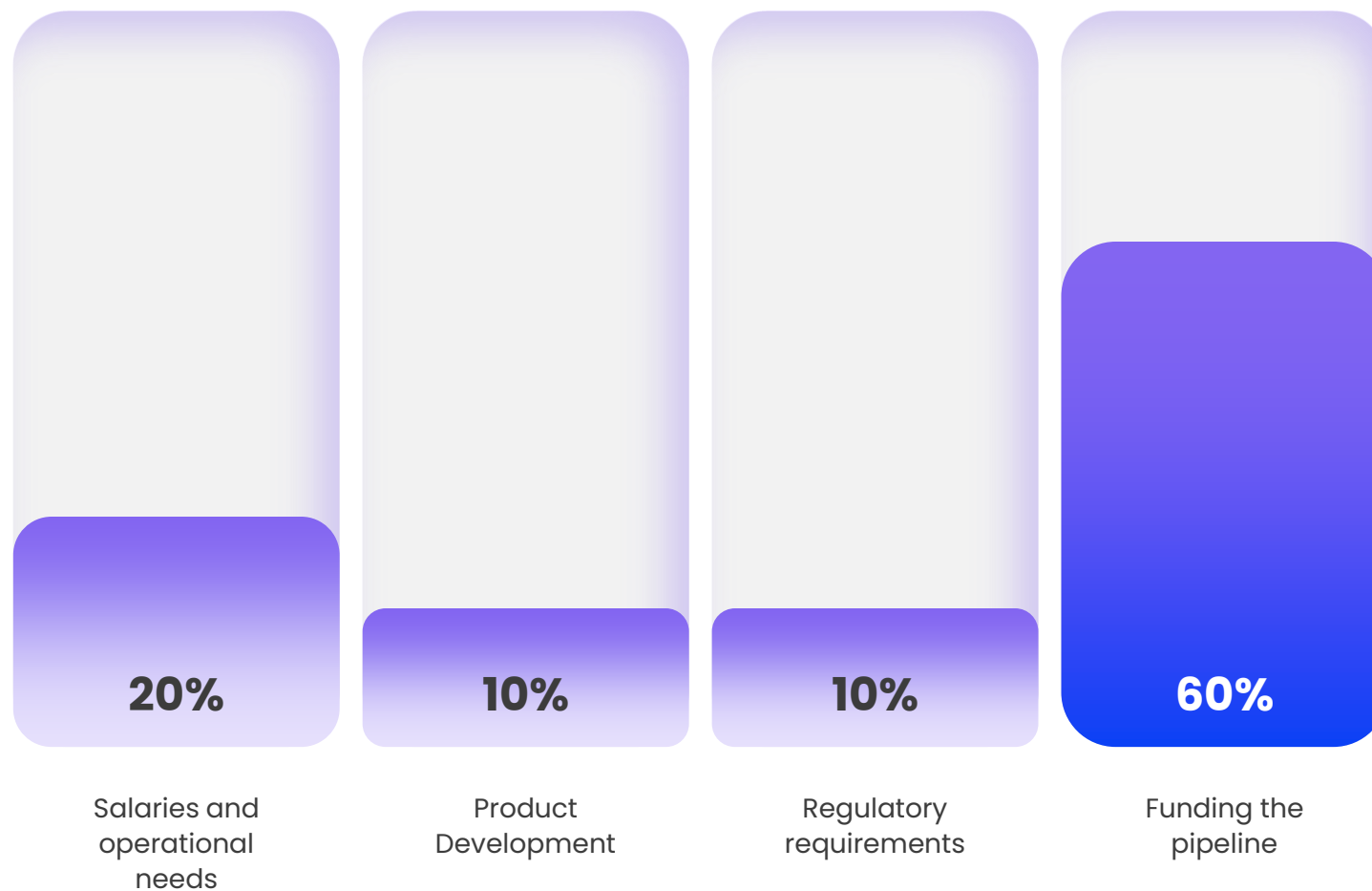


Funding Round

We're Raising

₣ 11.5M

Seed Round



Side Notes – Why You Should Invest

Birds Eye View

Market

- **Extreme worsening liquidity crunch locally.**
- **Governmental tighter spending creating a ripple effect making it harder than ever to access financing**
- **Private Credit rising sector locally with a continued momentum expected to last at least for the next 4-5 years**

Competition

- **A competitive landscape on the horizon. Marking an attractive opportunity.**
- **A play-ground big enough for all due to a significant market size of (~SAR 1.5T) locally.**

Funding

- **A roadmap is set for the funding strategy. A Private Credit Fund goes hand-in-hand with the regulatory aspects and allows for expansions without further dilution of shareholders**

Team

- **Solid experience in Finance, investments , and PE of (2) founders and a vastly experienced CTO (3rd founder)**
- **Team Managed to survive and thrive on a total of (SR 2.8Mn) funding to build the foundations of the company and generate a total of (~ SAR 2Mn) GMV (within 3 months)**

Product

- **Product that found the right fit for the market with a proven recurring Revenue from the current base-line on average of (~4x re-ordering retention rate)**
- **Continued products tailoring for market needs is set. Funding is required to test the product break-through**
- **Multiple cases of (WOM) marketing effect, clients pushing suppliers to sign-up or vice-versa with (zero) intervention from ProBuy's team**

Regulatory

- **The road-map of regulations is now clearer as proven by competition that only a CMA fund is required.**
- **While exploring the right approach for SAMA regulation simultaneously**

Make Financing **Suitable for everyone**



<https://probuy.me/>