



Making Car Sales and Financing Easy

Car Buying in Saudi Arabia is Broken

So, imagine walking into a dealership, ready to drive off in your dream car, only to be told **the financing process** will take over a week!

 **92% of car sales** suffer from this slow, manual, and inefficient process.

 **20% Customers drop off**, lenders struggle, and dealerships lose sales.

But The Market is a \$10 Billion Goldmine

But, here's the exciting part: Saudi Arabia is a **\$10 billion market** for car sales.

 Growing at **11.7% CAGR**.

 The GCC is worth **20 billion**, and MENA is a staggering **28 billion**.

 Only **47% of cars are financed** (vs. 80% in the US), makes this the perfect time to act!

Yet No One is Solving This Problem

Yet, despite the massive opportunity, no one is stepping up to fix this broken system

 Traditional dealerships are stuck in the past, relying on slow, manual processes.

 Banks still rely on **manual processes to approve loans**.

 **No embedded auto financing solutions** exist in Saudi Arabia



EmFlex is Revolutionizing Car Sales

And because EmFlex is here to change the game:



We're the **first digital commerce platform** for end-to-end automotive sales & financing.



We cut the car selling time from **7 days to just 90 minutes.**



Fast, automated, & efficient -customers, lenders, & dealerships all win!



How It Works: Simplifying Car Buying

So, here's how we deliver value:



Merchant Connect: Integrate with **marketplaces, dealerships, and showrooms.**



Pre-Qualify & Matching: Pre-qualify customers in **90 seconds.**



Seamless Application: Customers apply for financing **directly on the platform, or in the showroom**, and get approved quickly.

Traction: The Market is Buzzing

Therefore, the market is already responding with overwhelming interest.

 **LOIs** from major players like **Al Majdoui Motors, Syarah, & OpenSooq**

 **LOIs** with **Al Inma Bank, Bank AlBilad, & 10 others** in the pipeline.

 **77% of dealerships** are eager to use our product.



Competitive Moat: Why We Win

Because of this traction, we're building a competitive moat that sets us apart:



First-Mover: The first embedded financing solution in Saudi Arabia.



Robust Dealer Network: Exclusive long term relationships with dealerships create a barrier to entry.



Extensive Lender Network: Diverse lenders increase approval rates from **40% to 85%**, and offer unmatched **financing options**.



Business Model: Scalable & Sticky

Therefore, our revenue streams are diverse and scalable:



Per Car Sold

SAR 350 from banks/distributors



Additional Products

10% commission on F&I products sold



SaaS

Dealership retail portal for dealerships/OEMs

SAR 164m + SAR 188m + SAR 15m

TAM = SAR 365m

Per Transaction SAR 350 x 47% Loan Penetration rate x 1,000,000 cars registered in 2024 ([source](#))

Finance & Insurance products = 5% of car value x 10% commission x SAR 80k (Conservative estimate, avg car value) x 1,000,000 cars registered in 2024 ([source](#)) x 47% loan penetration rate

SaaS = 500 Dealerships x 2500 SAR/month x 12 months



The Money: \$1.5M to Scale

As such, we're raising **\$1.5M pre-revenue** via a SAFE to:



Create enough bandwidth to **Integrate 10 banks & 10 OEMs**.



Onboard 400 dealerships.



Build Custom-made solutions for Al Majdoui Motors, & others.

Secured **\$250,000** follow-on investment from Antler

Raised: \$180k pre-seed by Antler December 2024

🌟 Superstar Team: Proven Track Record



Ali Tabbalat 
Co-founder & CEO

- Fintech founder x2 built lending products from scratch
- Raised \$1.2m in 7 days
- Managed \$100m+ portfolios
- MBA, University of Wales

capital
bank



Alan Abbas 
Co-founder & COO

- Bootstrapped \$1.2M+ in sales as solo founder
- Product manager, Amazon
- Operational Excellence, Amazon
- Engineering, University of Waterloo

amazon



Ammar AlSomali 
Co-founder & CPO

- Built STC's and Bank Albilad's best in class API infrastructure
- Advised most KSA banks during his stint with Tarabut
- Sr. Manager of Solution design at Enjaz
- Computer Science, Brock University

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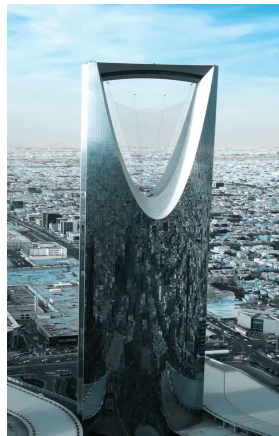
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Try the Demo

Scan the QR code or visit demo.emflex.co/ to experience the future of car sales and financing.



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