

Unlocking Potential:

Ajeer Pay Showcase

A Fintech + HRTech platform designed to connect companies and staffing agencies.

Pre-seed investment round Pitch deck



Diving into the Issue



Hiring Delays

Businesses cannot quickly secure qualified temp workers, causing disruptions, productivity loss, and missed revenue.



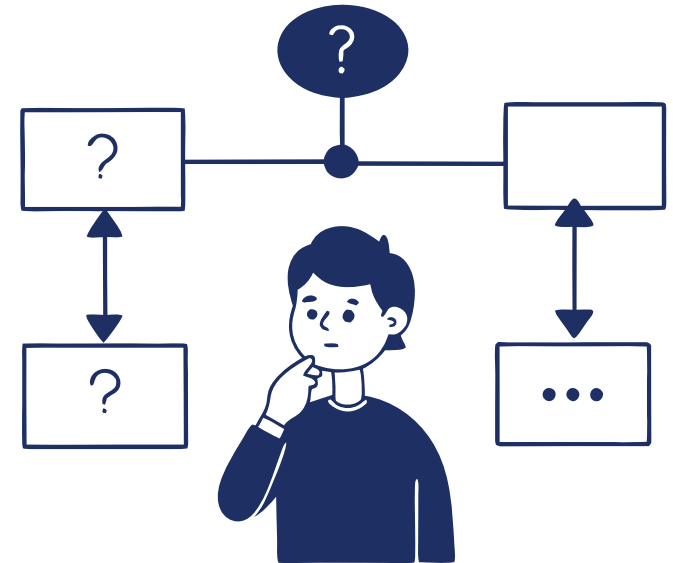
Payment Gaps

Staffing agencies struggle with 30-60 day payment delays, hampering growth and financial stability.



Financing Barriers

The market lacks accessible, transparent Sharia-compliant financing solutions for modern workforce operations.



Our Game-Changing Solution



Connect

Seamlessly link enterprises with pre-verified, qualified labor providers



Automate

Efficiently streamline work requests, approval processes, and digital contracts



Finance

Provide immediate payment to labor providers, while offering flexible 45-60 day terms to clients



Bridging gaps in the temporary workforce



Companies

Access qualified temporary workers instantly with full transparency and compliance.



Staffing Agencies

Receive immediate payments, eliminating cash flow delays and enhancing business stability.



Workers

Benefit from prompt compensation and increased work opportunities through efficient placement.



Exciting Market Potential

The temporary staffing industry is experiencing explosive growth with untapped potential in MENA markets.

Global Market

Annual temporary staffing market size with 5.8% CAGR.

MENA Region

Growing regional market with limited fintech solutions.

Payment Delays

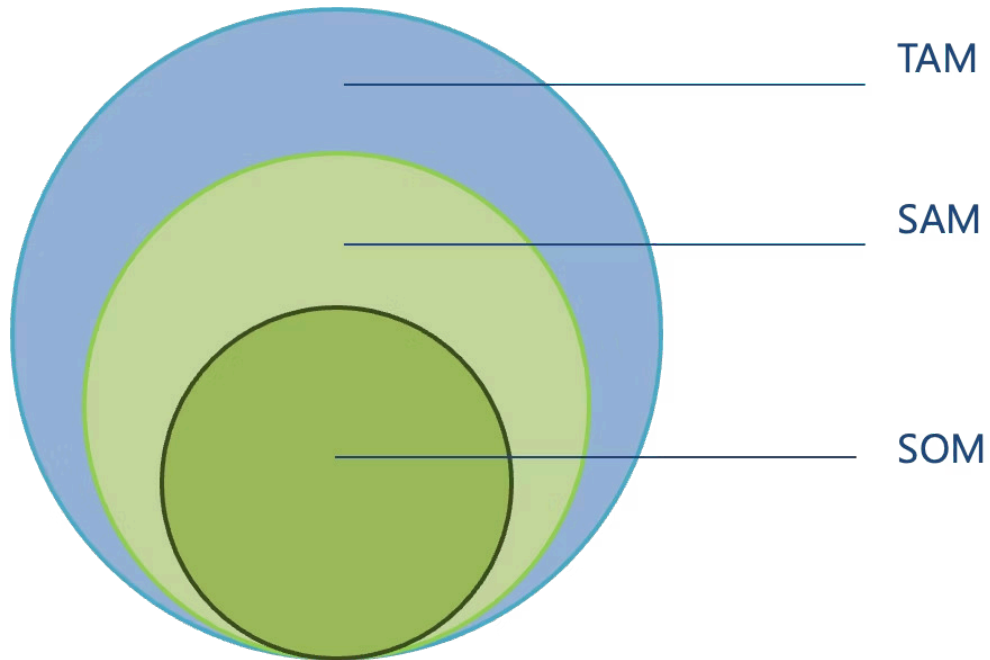
Staffing agencies face critical cash flow challenges.

Temp Workers

Projected MENA temporary workforce by 2025.



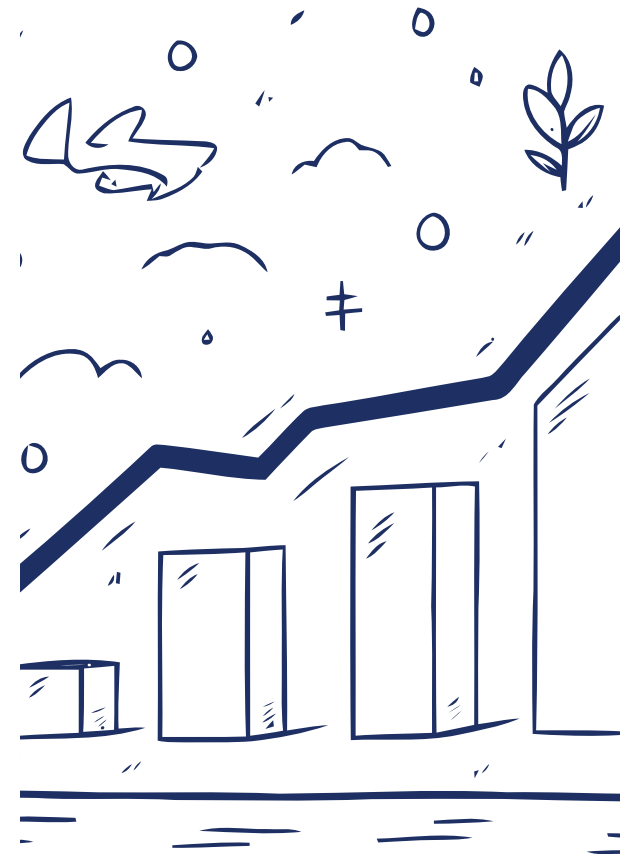
Market Opportunity



TAM (GCC): \$15B–\$20B
TAM (KSA Only): \$4B–\$5B

SAM (KSA): \$1.2B–\$1.5B
SAM (GCC): \$4B–\$6B

SOM (KSA): \$60M–\$150M
SOM (GCC): \$80M–\$300M



Our Revenue Strategy

1 Transaction Fees

Strategic 10-15% commission on each labor request fulfilled through our marketplace, scaling with volume.

2 Subscription Plans

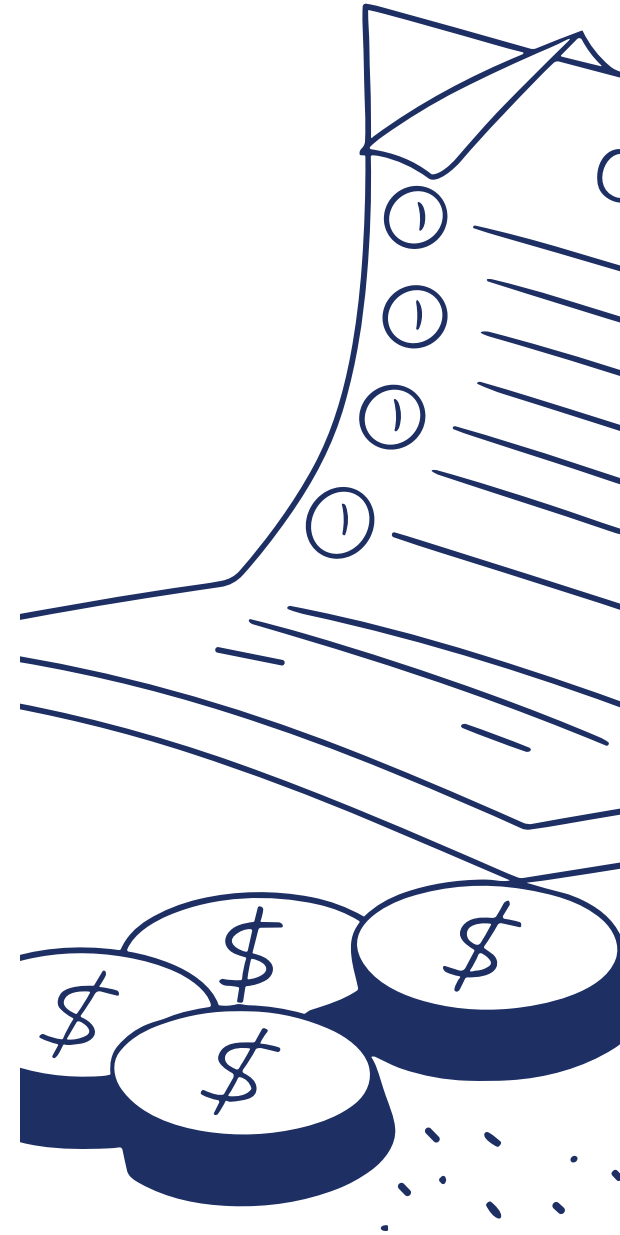
Customized tiered memberships: Basic (core services), Standard (advanced tools), and Premium (comprehensive enterprise solutions).

3 Invoice Financing

Ethical, Sharia-compliant financing with transparent flat service fees and zero hidden interest components.

4 Partner Commissions

Performance-based revenue sharing agreements with strategic partners who drive qualified client acquisitions.





AI Technology



Smart Matching

Advanced AI algorithms precisely match company requirements with qualified labor providers for optimal workforce solutions.



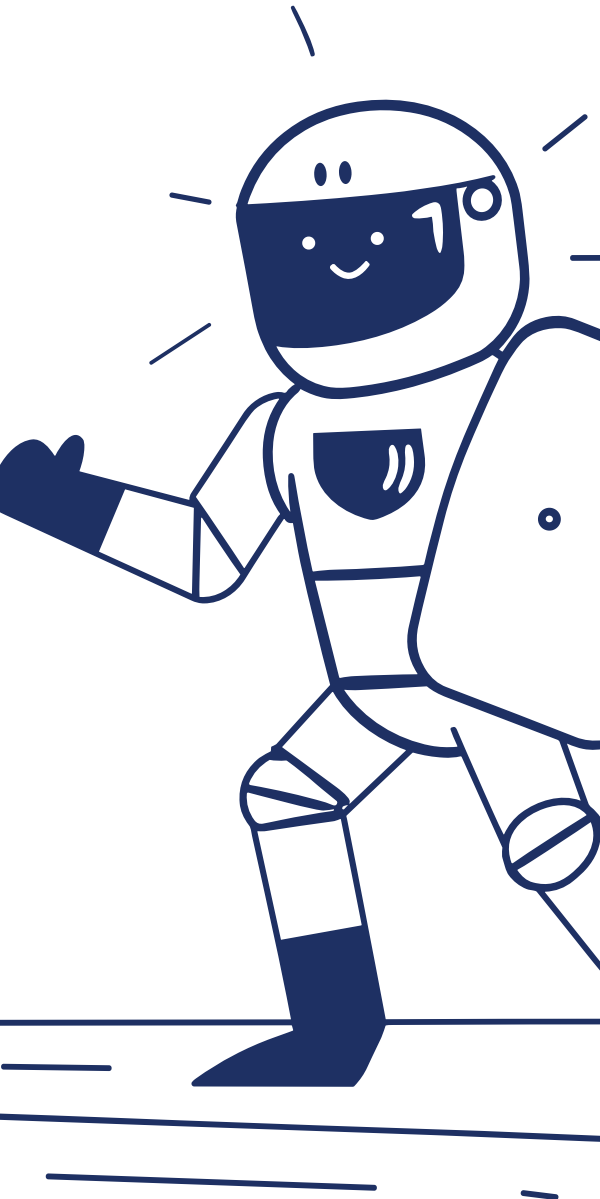
Risk Engine

Sophisticated risk assessment system analyzes multiple factors to deliver confident, data-driven invoice approval decisions.



Predictive Analytics

Powerful forecasting tools anticipate labor demands across industries, enabling strategic resource planning and cost optimization.



Cybersecurity

End-to-End Encryption

All contracts and invoices are fortified with AES-256 military-grade encryption, ensuring data remains inaccessible to unauthorized parties.

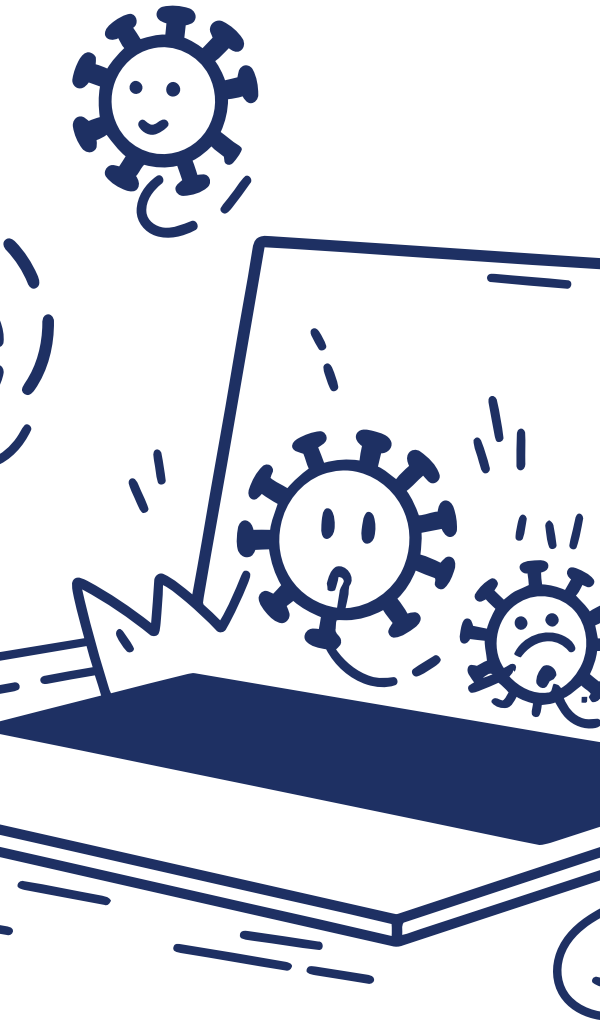
SAMA Compliance

Our systems rigorously adhere to Saudi Arabian Monetary Authority's comprehensive data protection frameworks and financial security protocols.

Blockchain Audit Trail

Our distributed ledger technology creates permanent, tamper-proof transaction records that enable complete transparency and regulatory confidence.

Risk Management



Tiered Risk Profiles

Strategic client segmentation based on financial history, credit strength, and payment reliability.



Payment Limits

Intelligent deferred payment thresholds tailored to each client's risk profile and transaction history.



AI Risk Flagging

Advanced machine learning algorithms that detect patterns of suspicious activity before they impact your business.



Takaful Protection

Shariah-compliant risk-sharing mechanism that safeguards high-value transactions through mutual guarantee principles.

Competitive Intelligence



Traditional Banks

Strong brands but slow to innovate.

- Inflexible for temp workers
- Interest-based (non-Sharia)
- Rigid credit assessment



Invoice Factoring Services

Liquidity with major drawbacks.

- Excessive fees (15-30%)
- Complex approvals
- No AI matching



Next-Generation Payroll Solutions

Good for permanent staff only.

- Poor risk management
- No blockchain integration
- Lacks Takaful protection

Competitor Analysis

Key Capabilities	Ajeer Pay	Freelance Platforms	Fintech Lenders	Traditional Agencies
Workforce Matching	✓	✗	✗	✓
Interest-Free Financing	✓	✗	✓ (interest)	✗
Compliance Integration	✓	✗	✗	✗
End-to-End Automation	✓	✗	✗	✗





Unique Value Proposition

Ajeer Pay offers a comprehensive solution unavailable anywhere else in the market.

Seamless Compliance

Integrated HRSD and SAMA regulatory framework ensuring complete legal protection with zero paperwork.

Interest-Free Financing

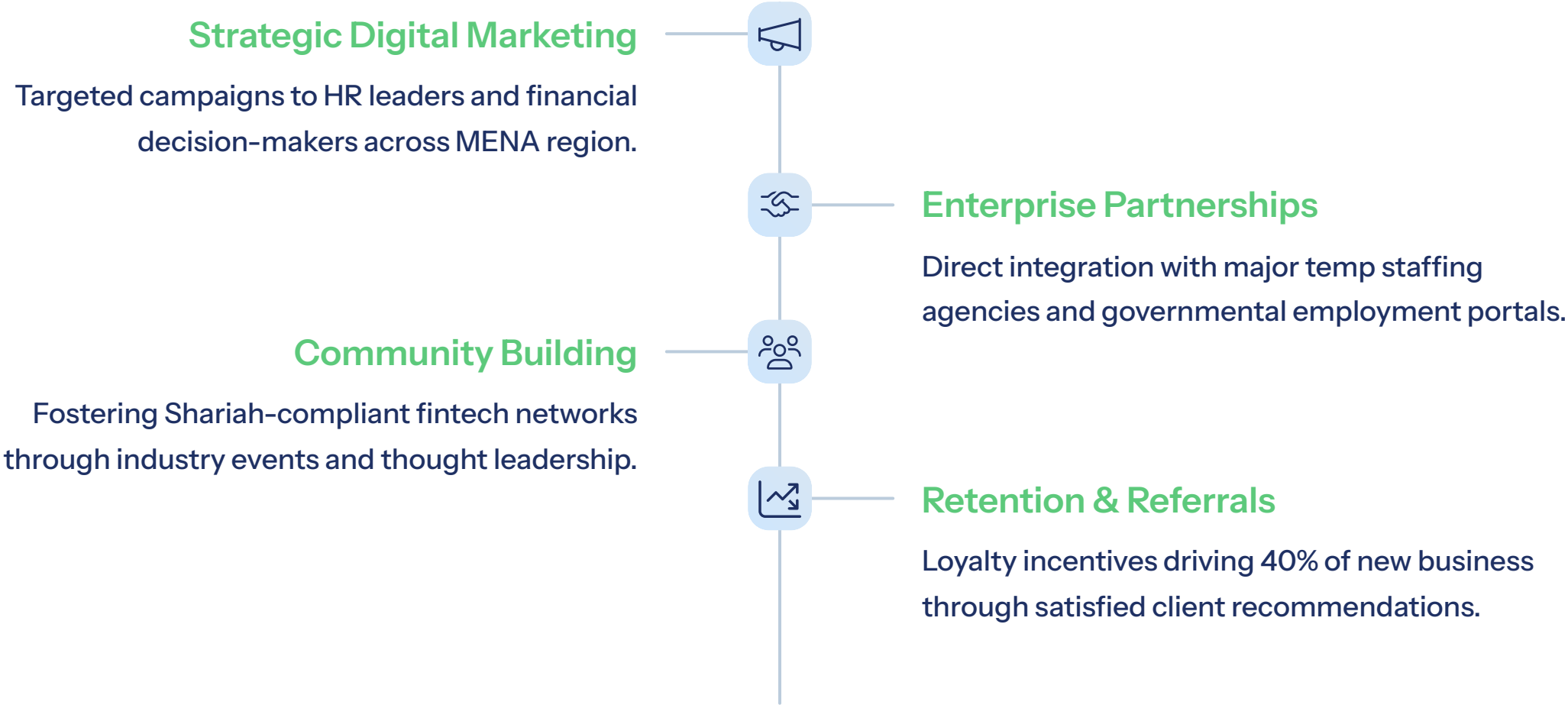
Shariah-compliant payment solutions that offer immediate liquidity without compromising Islamic principles.

Full Workforce Ecosystem

End-to-end platform connecting businesses, workers, and regulators in one unified digital experience.

Customer Acquisition

Our multi-channel strategy delivers exceptional growth with minimal acquisition costs.



Financial Projections

7M \$

Year 1

Achieving operational break-even within 20 months, establishing market validation and initial customer base.

20M \$

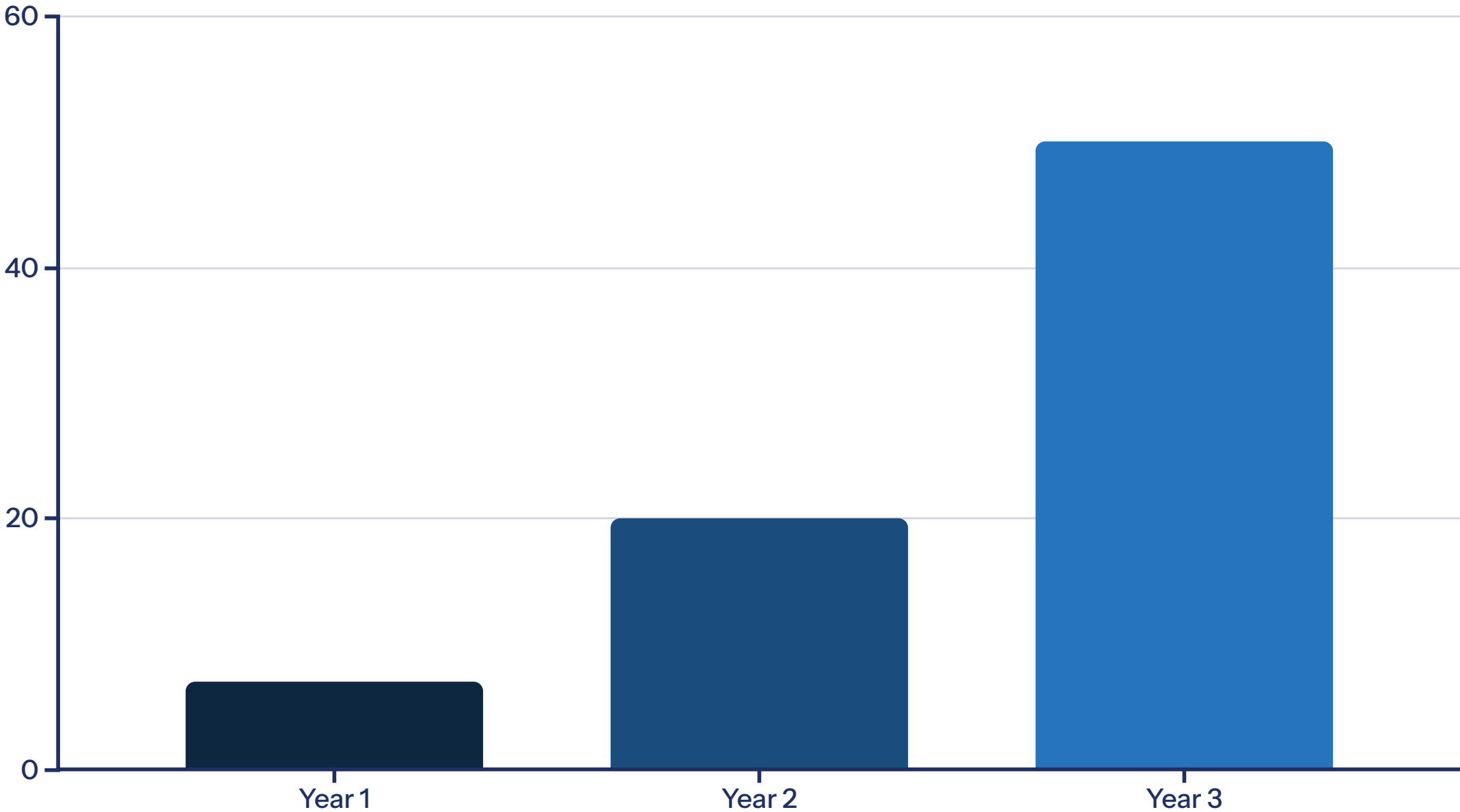
Year 2

Entering profitability phase with sustainable positive cash flow and remarkable 186% year-over-year revenue growth.

50M \$

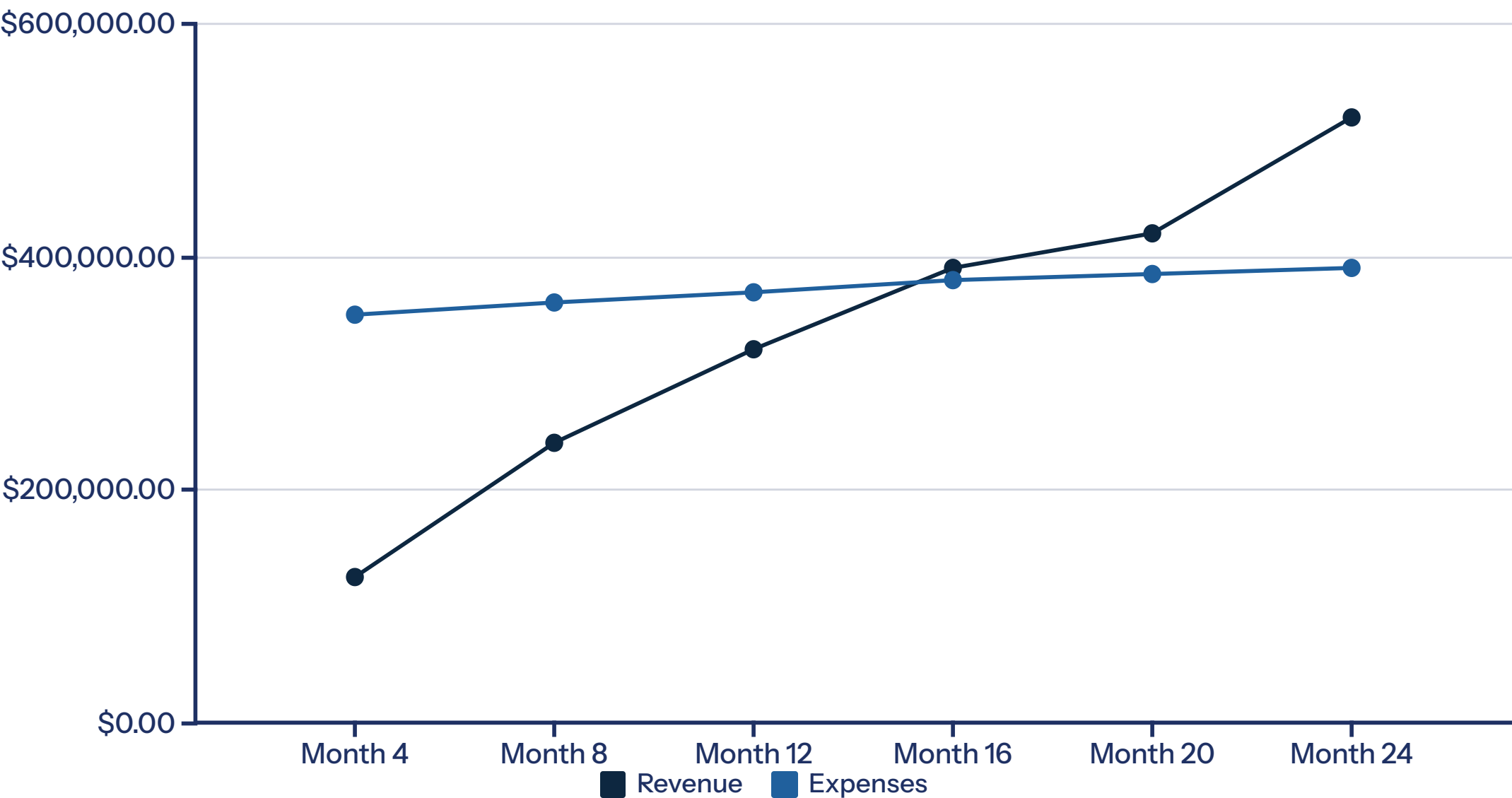
Year 3

Executing strategic expansion across GCC markets, driving a projected 150% revenue surge while building regional dominance.



Breakeven Analysis

Our financial model projects reaching breakeven by **month 20**, with positive cash flow thereafter.



The accelerating revenue growth is driven by our multi-channel acquisition strategy and high client retention rates. Operating expenses stabilize after initial infrastructure investments.

Expected Impact and Benefits

Delivering measurable results to transform workforce dynamics



Strategic Partnerships

Building a robust ecosystem through powerful alliances



Islamic Banking Partners

Collaborations with Shariah-compliant financial institutions to facilitate interest-free financing solutions.



Regulatory Bodies

Strategic alignment with HRSD and SAMA to ensure seamless compliance within the Saudi framework.



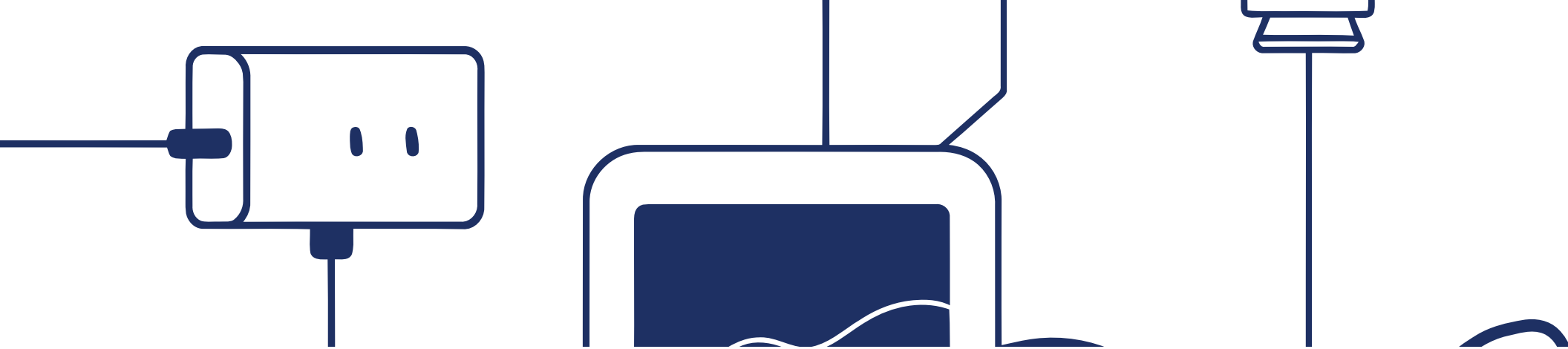
Enterprise Employers

Targeting relationships with major corporations seeking efficient temporary workforce management.



Takaful Providers

Integrating Islamic insurance solutions to offer comprehensive protection for workers and businesses.



Meet our Visionaries:



Zainab Al Basha

CEO & Founder

- Bachelor in Finance & Investment.
- +13 years of experience in temporary workforce market.



Khalid Khamis

CTO

- AI & blockchain specialist
- Led tech teams at major tech startups.



Hani Abdelwahab

CDO

- +15 years in Digital transformation.
- Expert in Growth, Strategies, Marketing.



Mohammed Al Shehri

COO

- Workforce management expertise
- +10 years of Human resources management

Journey Ahead..



Q4 2025

Launch Minimum Viable Product

- Cutting-edge employer-worker matching ecosystem
- Advanced smart contract automation infrastructure
- Frictionless enterprise onboarding experience



Q2 2026

Activate Financing Module

- Industry-leading Sharia-compliant invoice financing solution
- Proprietary AI-driven risk assessment algorithm
- Military-grade secure payment processing network



Q1 2027

Regional Expansion

- Targeted UAE market penetration strategy
- Enterprise-grade cross-border transaction infrastructure



Get in Touch

We're ready to answer your questions and help you revolutionize your business payments.



Email Us

Reach our support team at
hello@ajeerpay.com



Visit Our Website

Explore our solutions at
www.ajeerpay.com



Call Us

Speak directly with our team at
+966 9200 00595

Thanks for Tuning In

Join forces to revolutionize temporary workforce payments in Saudi Arabia, innovating for financial inclusion and outstanding results.

