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Unlocking Immediate Cash Flow for Saudi B2B Market

SEED STAGE | SAUDI ARABIA

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Saudi B2B Markets are Trapped in 30-120 Day Cash Cycles

The Liquidity Gap

Upfront costs for production and inventory are required months before revenue is realized, stalling growth and operational capacity.

Banking Friction

Traditional banks are slow, collateral-heavy, and rely on debt-based models that don't fit SME agility and speed requirements.

80%

Primary Barrier

of Saudi SMEs cite "access to finance" as their primary barrier to scaling their operations.

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THE SOLUTION

Instant fuels business growth by unlocking the unrealized revenue to bridge cash flow gaps and fueling operational essentials in exchange for a share of future revenue.



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How It Works: Asset-Based Liquidity

We purchase products and services upfront, providing immediate cash flow while businesses continue selling exactly as they do today.

Immediate Cash

01

Unlock capital trapped in long collection cycles. We provide the liquidity needed to operate and scale without waiting 30-120 days for payments.

Non-Disruptive

02

Seamless integration into your existing operations. You continue your day-to-day business and sales processes exactly as you do today.

Asset-Based

03

A Sharia-compliant, non-debt structure. We purchase tangible assets, products, or services upfront rather than lending money at interest.

Empowerment

04

Transform capital expenditure and inventory costs into a growth catalyst, enabling rapid expansion and market capture.

A Seamless Liquidity Engine

End-to-end digital. Powered by partnerships. Built for growth.



100% Digital Journey

No paperwork. No delays. All online.



Digital

Instant onboarding via API



Digital

Real-time eligibility & listing



Digital

Smart contract execution



Digital

Real-time order & delivery tracking



Digital

Automated reconciliation via APIs



Digital

Instant renewal & limit refresh



Faster Access to Liquidity

Get funded in hours, not weeks.



Lower Risk

Collections managed by trusted partner platforms.



Scalable Growth

Platform grows customer base, collects, and kills risk.



Sharia Compliant

Built on Salam structures for ethical financing.

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Empowering Scalability & Profitability

How our core mechanics create an unstoppable liquidity engine



Referral Advantage

↘ **Drastically reduces Customer Acquisition Cost (CAC) by leveraging the partner's existing ecosystem.**



Provides immediate credibility and trust to clients who are interacting with Instant for the first time.



Collection Security

↘ **Pushes collection costs to near zero by automating deductions through standing invoices.**



Almost eliminates default possibility, ensuring capital is safely returned and ready to be redeployed.

Combined, these two steps maximize profitability and empower rapid, risk-free scalability for Instant.

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Revenue Model

Monthly

4% - 7%

Per annum

48% - 84%

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Three Core Verticals



Logistics Essentials

Heavy operators with upfront capital needs. Instant provides the liquidity to keep fleets moving without draining reserves.

KEY FOCUS AREAS

- Delivery Bikes
- Fuel
- Tyres, Oil, and Batteries



Food Delivery Platforms

High turnover with predictable demand. SMEs face pressure for upfront inventory financing while awaiting platform payouts.

KEY FOCUS AREAS

- Restaurants
- Bakeries
- Coffee Shops

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Vertical: Logistics Essentials

Delivery Bikes

Instant fuels fleet expansion by providing delivery bikes through Sharia-compliant Murabaha.

This transforms a major capital expenditure into a growth catalyst, allowing logistics companies to scale their last-mile capacity without draining their cash reserves.

Key Impact

Scale last-mile capacity instantly without upfront Capex.

Fuel Provision

Instant ensures operational continuity by providing immediate fuel, eliminating the risk of fleet downtime.

This allows logistics providers to maintain high-velocity delivery schedules regardless of their customers' payment cycles.

Key Impact

Maintain high-velocity schedules and eliminate downtime.

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Vertical: Food Delivery Platforms

Eliminating the Cash Flow Gap

For restaurants, bakeries, and coffee shops, delivery platforms create weeks of cash flow gaps. We turn future receivables into immediate working capital.

- **Upfront Purchasing:** We purchase orders upfront at a fair discount.
- **Immediate Liquidity:** Merchants receive their cash instantly to fund daily operations.
- **Collection Management:** We take over the burden of collecting payments directly from the delivery platforms.

Use Case: Fueling Growth

The Scenario: A restaurant needs SAR 100,000 to produce its products for a peak 30-day sales cycle but lacks immediate liquidity.

The Instant Way: Instant purchases the products at a pre-agreed discount. The restaurant receives cash in 24 hours and starts production as usual.

Up to 22%

REVENUE GROWTH WITHOUT
DEBT

12x

ANNUAL CAPITAL ROTATIONS

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Traction & Strategic Partnerships

Early validation with real capital deployed and embedded access to demand.

JAHEZ

Direct exposure to the massive food and delivery ecosystem for rapid merchant acquisition.

43k merchants
25% Market share

REDCAP

Logistics and operational integration to streamline asset tracking and deployment.

+5,000 clients

SYARAH APP

Integration with fleet fuel management and business tools for operational synergy.

12 fuel brands
+1k clients

KAFARAT PLUS

Electronic system enabling savings and control over vehicle budgets and fuel management.

10 fuel brands
10k clients

HUNGER STATION

Unlocking immediate liquidity for the Kingdom's largest network of restaurants and cloud kitchens.

55K merchants
40% Market share

NINJA

Providing upfront working capital to restaurant partners within the fast-growing food delivery

Expanding food network

Accelerate Acquisition

Leveraging existing networks to scale merchant onboarding rapidly without high Customer Acquisition Costs (CAC).

Reduce Risk

Utilizing structured, verified data from partners for enhanced underwriting, execution, and collection.

Scalable Deployment

Enabling massive growth without changing merchant behavior or disrupting their day-to-day operations.

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\$500,000 Deployed in Q1: Rapid Market Fit

\$500,000

CAPITAL DEPLOYED

Achieved in the last quarter alone, validating our asset-based liquidity model within the Saudi B2B sector.

Proven Market Fit

High deployment velocity across Logistics and Food Delivery verticals demonstrates immediate demand for non-debt liquidity.

Rapid Scalability

Seamless integration with major partner platforms allows for massive growth without increasing customer acquisition costs.

Operational Excellence

Automated collection mechanisms through partner ecosystems ensure high capital rotation and minimal default risk.

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Market Opportunity: A SAR 269B SME Credit Gap in Saudi Arabia

TAM: TOTAL ADDRESSABLE MARKET

SAR 269B+

Total SME credit market in the Kingdom of Saudi Arabia.

SAM: SERVICEABLE ADDRESSABLE MARKET

SAR 45B - 60B

SMEs in high-turnover sectors: Food, Fuel, and Logistics.

SOM: SERVICEABLE OBTAINABLE MARKET

SAR 1.5B - 2.5B

Targeting 5% of SAM within the next 3-5 years.

Vision 2030 Alignment

Directly supporting the national goal to increase SME contribution to GDP through enhanced financial inclusion.

From 20% to 35%

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Competition Matrix: Instant vs. Traditional and Fintech Players

Features	Instant	Banks	Invoice Finance	BNPL
Pre-Production Liquidity	✓	✗	✗	✗
Asset-Based (Non-Debt)	✓	✗	✓	✓
Zero Collateral Required	✓	✗	✓	✓
No Operational Disruption	✓	✓	✓	✗
Speed of Funding (<24h)	✓	✗	✗	✓

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Global Validation: The Look-alike Landscape

The revenue-based advance model attracts significant institutional capital globally.

Company	Region	Total Raised	Latest Round / Valuation	Model Similarity
Wayflyer	Ireland / Global	\$1.24B	Unicorn (\$1B+) \$250M Credit Facility (Feb '26)	High eCommerce Advance
Liberis	UK / Europe	\$572M	Series D / \$12M (May '24) Backed by Barclays, Bain Cap	Very High Embedded RBF
Lemonero	Czech Rep / CEE	€12M+	€12M Round (Jun '22) Backed by Société Générale	Very High Embedded RBF
Velocity	India	\$63.4M	\$33.2M Revenue ('25) Backed by Valar Ventures	High eCommerce + Logistics
GetVantage	India	\$41.5M	Series B (Jul '25) Backed by ICICI Venture	High D2C Advance

**Instant differentiates via Sharia-compliant Salam structures tailored for the underserved Saudi B2B market.*

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Sharia Structuring: Ethical, Asset-Backed, and KSA-Compliant

Core Principles

Salam sales — zero interest. Returns come from trade margins on tangible assets, not lending.

Risk Sharing

Aligned interests via shared asset ownership during liquidity cycles.

Governance

Designed to comply with Sharia governance requirements for Saudi fintech.

Approved Trade Structures

Salam

A forward sale used to buy future receivables at a discount; price bargaining is flexible.

Murabaha

A cost-plus sale with agreed cost and profit margin for financing tangible assets.

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The Team



**Turki
Alobaidan**

**Executive Director,
CO-FOUNDER**

14+ years in Supply Chain,
Investment Banking &
Corporate Finance.

PRIOR EXPERIENCE

SNB, Saber, Barri



**Abdullah
Alshahrani**

MD, CO-FOUNDER

15+ years in Banking, Finance,
Digital Transformation & AI.

PRIOR EXPERIENCE

abwab.ai, GiB, SNB



**Abdulaziz
Aljarbou**

CFO

10+ years in Banking, Risk
Investment & Financial
Modeling.

PRIOR EXPERIENCE

PIF, AMLAK, Jibi



**Dr. Abdullah
Bugshan**

CRO

20+ years in Risk, Finance,
Investment & Market Research.

PRIOR EXPERIENCE

**Alrajhi Bank, Alrajhi Capital
Jubail University College**



**Mosab
Abu Marzouk**

CTO

10+ years in Software
Engineering & Mobile App
Development.

PRIOR EXPERIENCE

Aramco Ventures, Barri

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Investment Ask

Raising \$1.2M

15% Equity Ownership

*The percentage will depend on the post-money valuation

50% Capital Deployment & Liquidity Provision

30% Operations, Sales & Merchant Growth

20% Tech Stack & Risk Underwriting Engine

Let's Connect

Ready to transform your delivery operations?

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