

## **Tarmeez Assessment**

### **1. Project Overview**

#### **1.1 Topic Chosen**

For this assignment, the topic chosen is to compare four Saudi fintech crowdfunding platforms: Tarmeez, Manafa, Dinar, and Lendo. These companies operate in the alternative financing space and support SMEs by raising capital through Sharia-compliant crowdfunding models.

#### **1.2 Why This Topic**

Since the task is part of a Tarmeez recruitment exercise, selecting this topic made the most sense. It allowed me to work on something directly relevant to Tarmeez's business instead of choosing a random dataset with no practical value. Rather than doing a generic dashboard for the sake of completing the assignment, my goal was to create something that could actually be useful. Benchmarking Tarmeez against similar platforms provides real strategic insight and makes the exercise more valuable while also providing insight onto the available data web scraping.

#### **1.3 Questions the dashboard addresses**

The dashboard is built around four main questions that help compare market positioning and performance across the four platforms:

- a) Market Dominance – Total capital share

This helps show which platforms are leading in terms of total capital raised and where Tarmeez stands relative to others.

- b) Average Deal Size – How large are deals on each platform?

This highlights whether platforms focus on larger, more premium deals or smaller, high-frequency ones.

- c) Strategic Approach: Dominant Sectors – Which industries receive the most funding on each platform?

Categorizing deals by sector shows the focus areas of each company and whether Tarmeez has strong or emerging positions in certain industries.

#### d) Efficiency Matrix – Who is more efficient in value vs. volume?

By comparing the number of deals against the total capital raised, we can see whether each platform operates a high-value/low-volume model or a high-volume/moderate-value model.

## **2. Data Source**

The data used in this analysis was collected through web scraping, limited strictly to information that any normal user can freely access online. The purpose of using this approach was to rely only on publicly available and transparent data, ensuring that the dashboard reflects the real visibility and accessibility of each platform from a user perspective.

All data was obtained directly from the official websites of the four platforms. Since the data is limited to what these companies formally disclose, it naturally highlights differences in transparency, data availability, and public reporting between them. This constraint is intentional as it shows how much insight each company provides to potential investors or users and offers a realistic picture of what someone researching these platforms can see.

## **3. Steps & Methodology**

Below is the structured process I followed to turn scattered, inconsistent web information into a clean, reliable dataset suitable for a professional financial dashboard.

### a) Collecting the Data

I began by gathering data directly from the official websites of the four platforms. This required carefully scraping information that was often buried within pages, dynamic elements, or embedded sections. Since each platform publishes its data differently, the raw information was fragmented and inconsistent, which made the initial acquisition challenging but critical for accuracy.

### b) Converting Raw Web Material into Usable Data

The scraped content arrived in various formats: mixed paragraphs, partially structured tables, numerical highlights hidden inside marketing text, and visuals with no direct export options. I then manually had to extract, interpret, and rewrite significant parts of this information to turn it into clean, editable text.

This step demanded patience and precision, as I needed to protect numerical integrity while converting complex and sometimes unclear content into structured forms.

#### c) Organizing and Cleaning Everything in Excel

Once the data was in a workable text format, I imported it into Excel where the real transformation happened. I spent considerable time standardizing terminology across all platforms, normalizing financial values into consistent units, isolating true metrics from promotional language, removing duplicates, errors, and formatting inconsistencies and restructuring the data into clean columns suitable for analysis

This process was far from automatic because it required making judgment calls, verifying numbers, and reconstructing incomplete fields. By the end, the raw scraped material evolved into a coherent and trustworthy dataset in excel format.

#### d) Insights from the Clean Data

When the dataset finally reached a structured state, strong patterns began to appear. Differences in capital size, deal volume, sector concentration, and company transparency became visible. This was the moment the cloud lifted, and the comparative landscape of the four companies started to form clearly. These emerging signals shaped the analytical direction of the dashboard.

### **4. Dashboard Screenshots**

See Appendix A at the end.

### **5. Key Insights**

Based on the multi-frame dashboard analysis, the following four strategic pillars define Tarmeez Capital's current market position and long-term viability:

#### a) Market Authority (Total Capital Share)

The Narrative: This establishes the market hierarchy, positioning Tarmeez as the "heavy-duty engine" of the industry.

Key Insight: While competitors may handle a higher frequency of small transactions, Tarmeez acts as the primary destination for the vast majority of investment capital in the ecosystem. It is not merely a competitor; it is the market anchor.

#### b) Institutional Scale (Average Deal Size)

The Narrative: A comparison of deal sizes reveals a fundamental divergence in business models.

Key Insight: Tarmeez operates in a Higher Economic Tier than its peers. While competitors focus on micro-finance and small-business "pocket change," Tarmeez finances the large-scale infrastructure and corporate projects that drive the national economy.

c) Strategic Moat (Specialized Expertise)

The Narrative: This explains the "why" behind Tarmeez's dominance, focusing on high-barrier sectors like Construction and Contracting.

Key Insight: Instead of being a generalist, Tarmeez has built an "Expert Moat." By specializing in industries that require complex underwriting and high levels of trust, Tarmeez creates significant entry barriers for smaller players.

d) Operational Efficiency (Value vs. Volume)

The Narrative: This examines the "inner engine" of the company, focusing on the ratio of impact to effort.

Key Insight: Tarmeez is doing more with less. By generating massive financial impact through a smaller number of elite, high-value deals, the platform achieves lower operational risk and higher administrative efficiency than competitors managing thousands of micro-transactions.

## 6. Live Dashboard Link

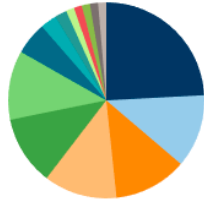
[https://public.tableau.com/views/TarmeezAssesment\\_Bedoor/Dashboard1?:language=en-US&publish=yes&:sid=&:redirect=auth&:display\\_count=n&:origin=viz\\_share\\_link](https://public.tableau.com/views/TarmeezAssesment_Bedoor/Dashboard1?:language=en-US&publish=yes&:sid=&:redirect=auth&:display_count=n&:origin=viz_share_link)

## 7. Assumptions & Limitations

My analysis is based entirely on publicly available data, so I had to assume that the figures published on each platform's official website were accurate, current, and representative of their true activity. Since every company discloses information differently, the dataset reflects only what is openly shared, which limits the depth and completeness of the comparison. The scraping process also introduced practical constraints since much of the information was unstructured and required interpretation and manual cleanup, meaning some values depended on my best effort to standardize and align inconsistent formats. Ultimately, the dashboard presents the most reliable picture possible using publicly visible data, but it cannot account for any internal metrics, undisclosed deals, or non-public financial activity that may paint a more detailed or different reality.

## Appendix A

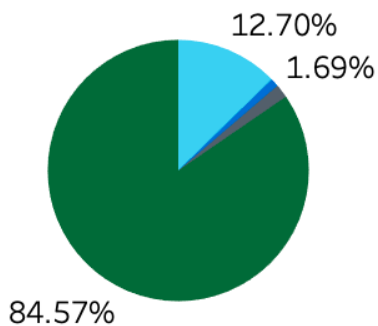
## Tarmeez Strategic Moat (Dominant Sectors)



### Sector/Type

- Construction
- F&B
- Invoice Finance
- Logistics
- Retail

## Market Dominance



### Platform

- Dinar
- Lendo
- Manafa
- Tarmeez

## KPIs

**797.0M**

Total Funding

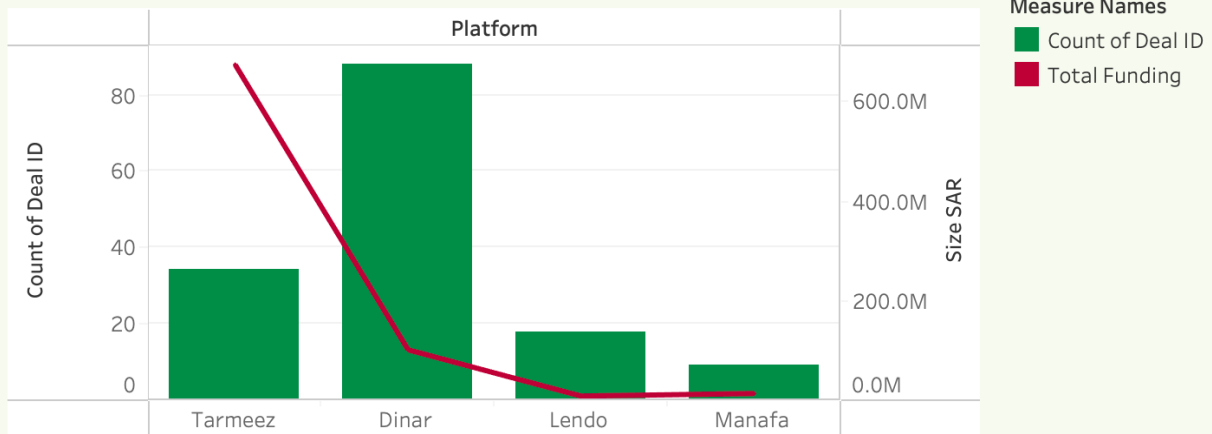
**13.9%**

Average ROI %

**5.3M**

Average Deal Size

## Efficiency Matrix (Value vs. Volume)



## Institutional Advantage (Average Deal Size)

