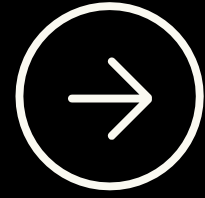


GARSHAIN PITCH DECK

AI Driven Lending Tool
Empowering Borrowers. Rewarding Lenders.



AGENDA



1 Introduction

2 Problem

3 Opportunity

4 Our Solution

5 Revenue Streams

6 Size of Market

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INTRODUCTION


Garshain is a Saudi-born fintech platform redefining access to short-term, Shariah-compliant credit.

We connect individuals in need of fast financing with everyday investors looking to grow their money —transparently and responsibly.


In a market where traditional banks underserve self-employed individuals, expats and those with limited credit history. Garshain offers a digital, inclusive solution rooted in Islamic finance principles and aligned with Vision 2030.




PROBLEM



Traditional banks enforce strict credit requirements and slow approvals, making it difficult for many to access short-term financing quickly and efficiently.



Self-employed individuals, those with non-traditional incomes, and the underbanked are often left out of conventional lending systems.



Borrowers face limited repayment options and rigid loan structures that fail to adapt to diverse financial circumstances and cash flow cycles.



OPPORTUNITY

- **Unlock Access for Underserved Segments**
- **Increasing appetite for short-term, halal investment vehicles**
- **Alignment with Vision 2030's financial inclusion goals**



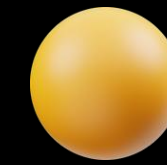
OUR SOLUTION



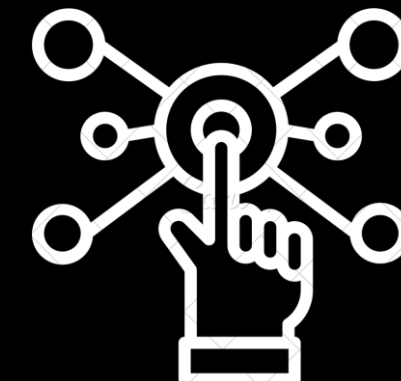
Instant loans from SAR
500 to 5,000



Flexible repayment
options (1–12 months)



Simple digital onboarding and
approval (AI-powered
investment engine)



REVENUE STREAMS



Platform Service Fees:

- Borrower Fee: percentage-based processing fees

Secondary Market Transaction Fees:

- A commission on investor-to-investor trades (early exits), 1% per transaction

Premium Features:

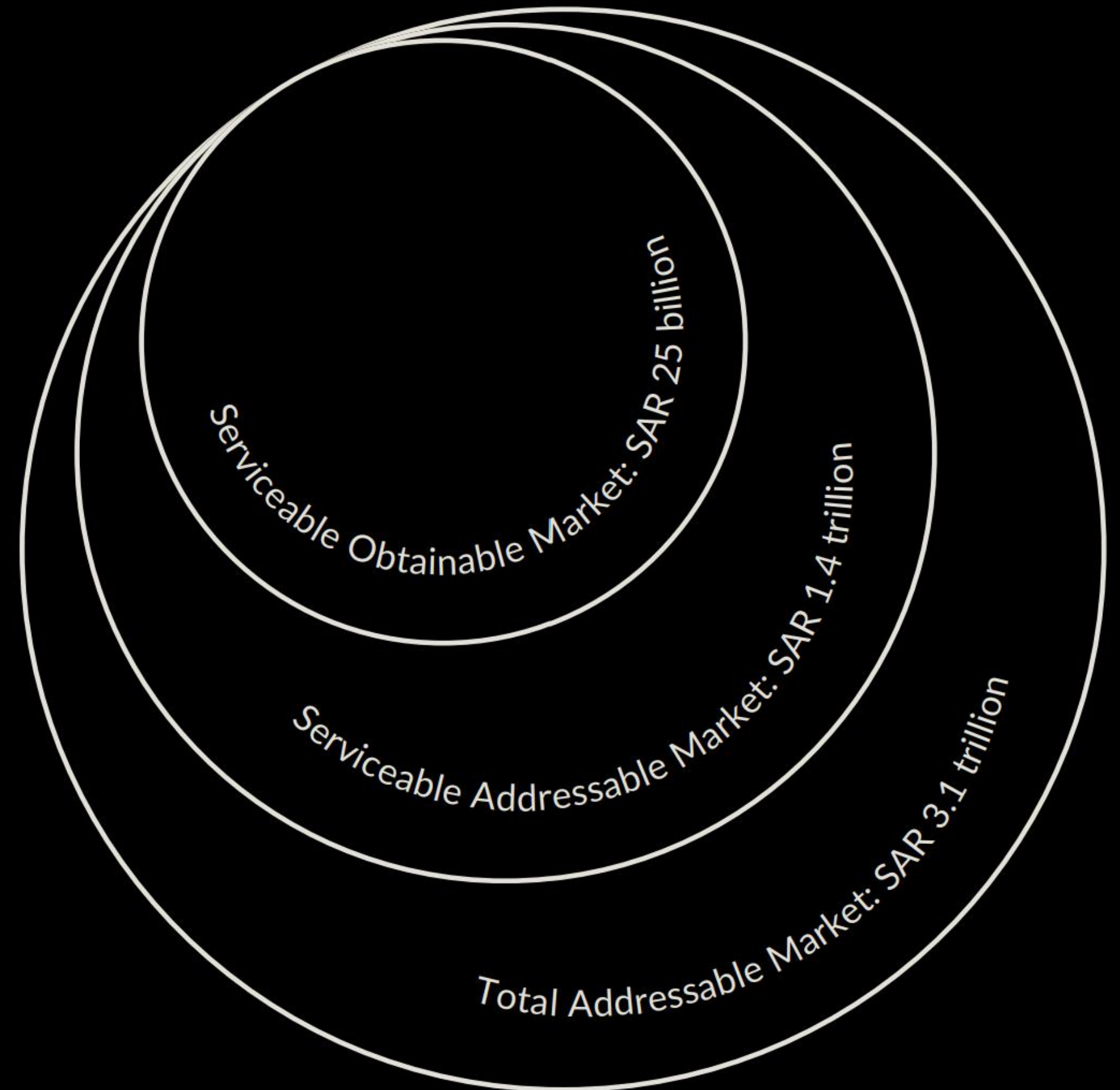
- Optional paid services for investors: performance analytics, auto-investment tools, or group lending syndicates.

SIZE OF MARKET













SAR 3.1 Trillion and growing.

The total lending market in Saudi Arabia — including both consumer and business loans — stands at approximately SAR 3.1 trillion as of 2025, and is growing at a projected CAGR of 7–10% through 2030.

Growth is fueled by Vision 2030 reforms, digital lending, and increasing demand for personal and short-term financing.



COMPETITIVE LANDSCAPE

| | Sulfah | Moneymoon | Lending Hub | Garshain |
|--------------------|---|---|---|---|
| Peer-to-Peer (P2P) |  |  |  |  |
| Flexible Repayment |  |  |  |  |
| Secondary Market |  |  |  |  |

PRODUCT ROADMAP



July

- Go-to-Market Launch (Android and IOS)
- Website Launch

September

New App Features

- Introduce Referral Incentives
- Financial Literacy Updates

October

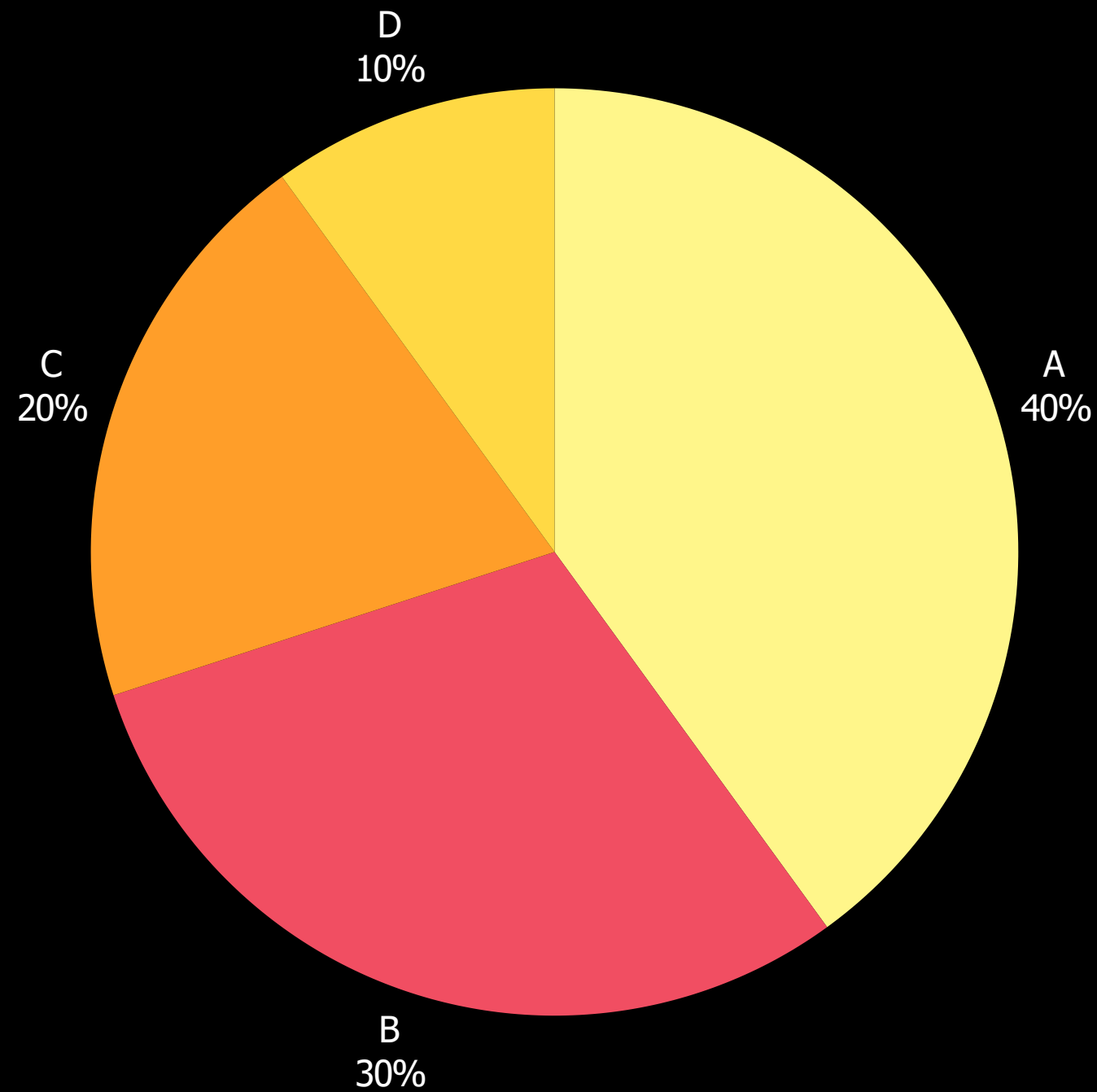
Secure SAMA sandbox entry and Shariah certification

December

Additional Features

- Private Group Lending

USE OF FUNDS



A. 40% Product Development

B. 30% Marketing and Sales

C. 20% Infrastructure and Operations

D. 10 % Expansion and Growth Initiatives



THANK YOU