



## Unlocking the full economic potential of Micro, Small and Medium Enterprises (MSMEs)

February 2025





# 1. Problem

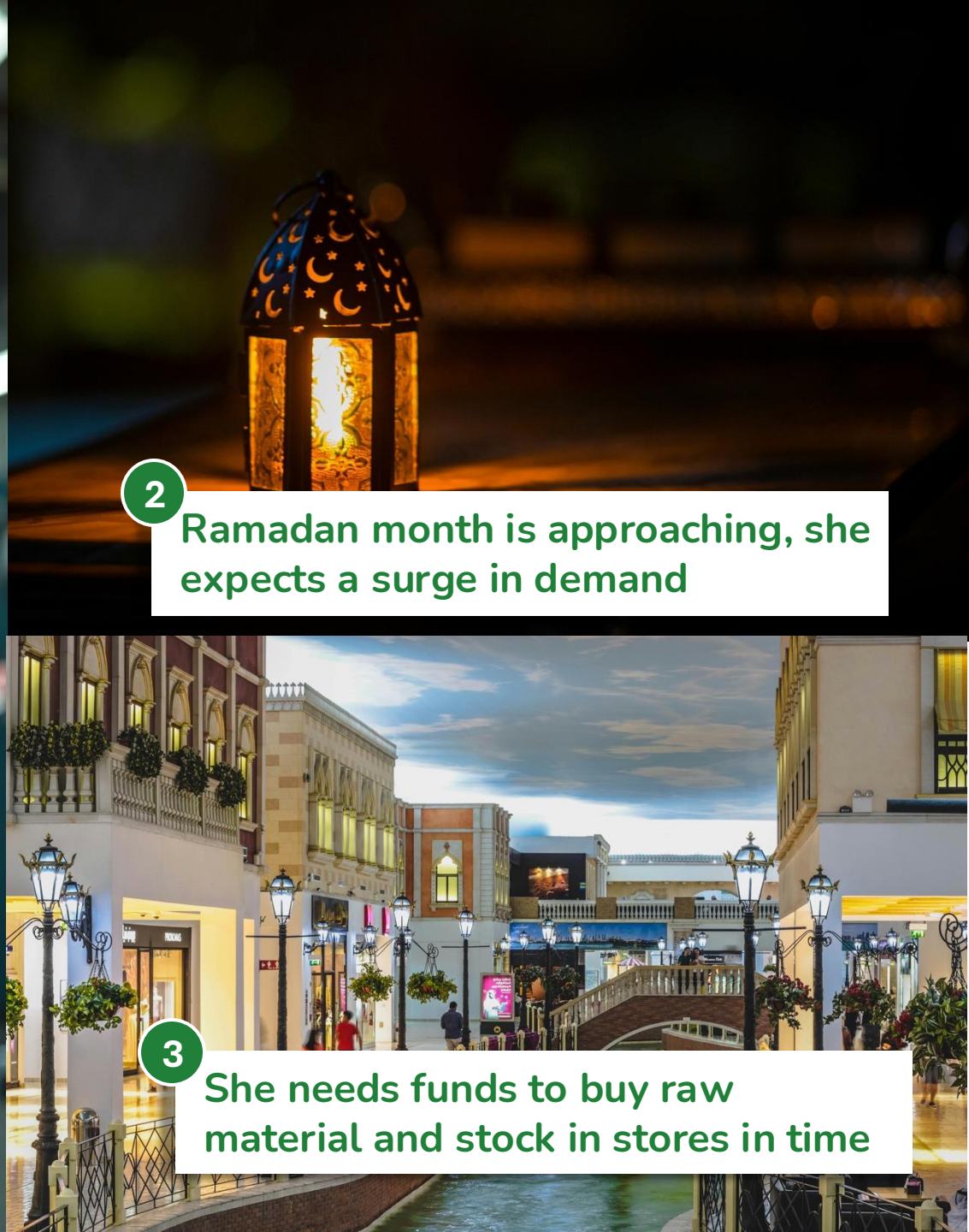


1

Meet Aisha,  
She owns a premium tailoring  
factory, that tailors women  
clothing like abaya, hijab, scarves

2

Ramadan month is approaching, she  
expects a surge in demand



3

She needs funds to buy raw  
material and stock in stores in time



# 1. Problem

1

Meet Fahad,

He is a factory owner in Qatar

Manufactures packaging material  
for local businesses.

His products' quality is making  
impact in customer businesses

2

Demand is rising, he wants to  
manage his working capital better

3

Post fulfilling orders, he is waiting  
for payments, to invest in next order



## 2. Scale of The Problem

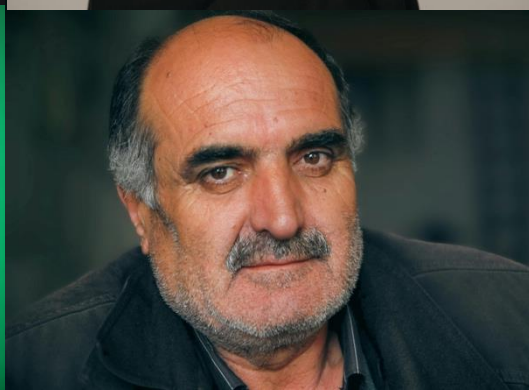
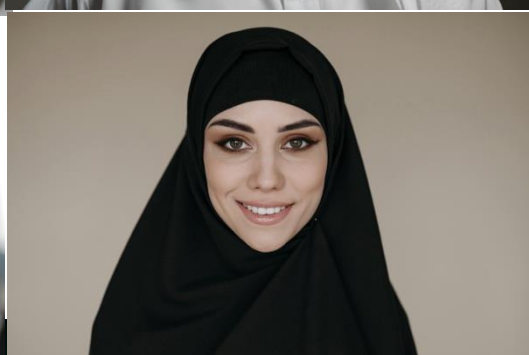
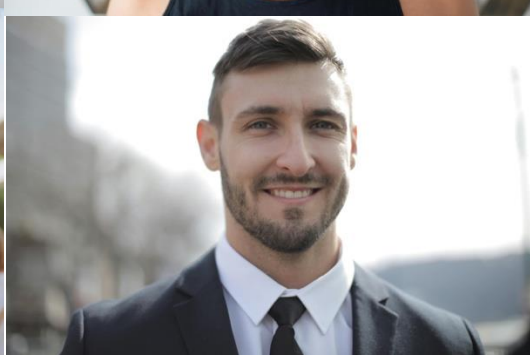
Aisha and Fahad are not alone,

3M

MSMEs in GCC, including

70k

in Qatar, face similar financing issues





### 3. Existing Solution and Gap

1

#### How MSMEs fund their needs?

60%  
use their own savings

15%  
fund through friends/family

25%  
Apply to Financial Institutions (FI)

2

#### Why only 25% go to FIs?

30%  
find the financing process  
complex and slow

25%  
not confident to approach FIs

15%  
not aware of the FIs

Rest  
find it too costly to go to FIs

3

#### What that results into?

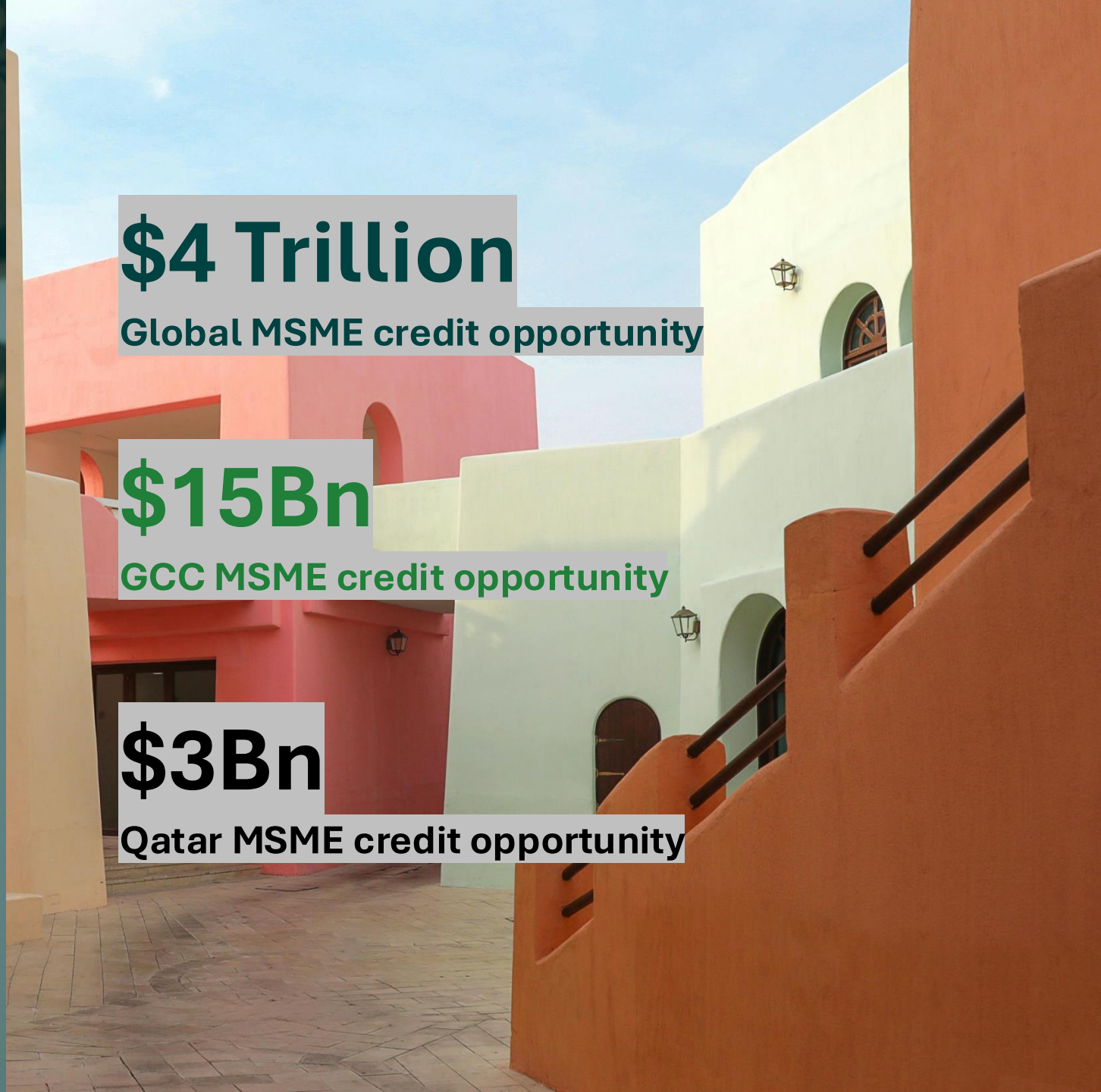
Only

**17%**

of MSMEs

get credit through FIs

for business needs







## 5. Madad's Value Add

**Madad is a tech-enabled financing platform facilitating custom lending products to MSMEs**

**Madad enables the funding from financial institutions to MSMEs, saving costs, and improving efficiency**

### Value proposition to MSMEs

- Quick cash directly into bank account
- Engage with financiers confidently with reliable platform
- Compare and choose among multiple financiers
- Build business score to increase creditworthiness
- Secure and trustworthy financing solutions

### Value proposition to Financial Institutions

- Pre-qualified leads to save cost and increase productivity
  - Digital transformation of complex financing process
- Credit scoring and lending automation with custom flows
  - Collate MSME portfolio at one channel
  - Access to data-driven insights



Starting with invoice discounting marketplace in Qatar

Madad has been granted sandbox entry approval by Qatar Central Bank (QCB)

Hence, an authorised participant for regulatory activities

Raised pre-seed funding





**Rashid Al-Derham**  
Co-founder & CEO



**Suresh Nambiar**  
Co-founder



**Ravindra Kumar**  
CBO

