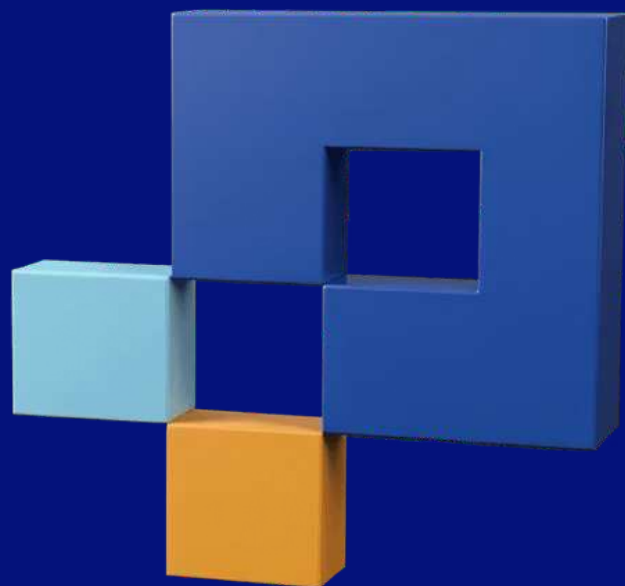




Credit Plus



Company Profile

INNOVATIVE AND COLLABORATIVE

2025

Overview

Supply chain finance (SCF) is a rapidly evolving sector in the Middle East and North Africa (MENA) region, particularly in Jordan, driven by technological advancements, regulatory support, and increasing demand for efficient cash flow management.

Market Size and Growth

- The global supply chain finance market is projected to grow significantly, with the MENA region expected to contribute substantially. The financial gap in this market is estimated to exceed \$200 billion.
- While specific figures for Jordan are not isolated, the region's growth is expected to mirror the global trend, especially given the country's strategic position and economic development plans.



Regional Dynamics

Regional developments creating favorable conditions for Supply Chain Finance growth:



Jordan's Economic Vision

Jordan's Economic Modernization Vision boosts transport and logistics sectors, directly supporting SCF growth.



UAE Digital Infrastructure

UAE's investments in digital infrastructure and supply chain technologies foster SCF development.



Saudi Arabia Investments

Saudi Arabia's supply chain technology investments drive regional SCF growth through modernization.



Egyptian Market Growth

Egypt's increasing adoption of supply chain technologies expands SCF services across North Africa.

SMEs and Financial Sustainability

- Small and medium-sized enterprises (SMEs) in Jordan and the broader MENA region are increasingly adopting SCF to improve their financial sustainability. Custom-tailored SCF programs are crucial for these businesses, focusing on credibility, simplicity, and regulatory support.



Benefits for SMEs

- Improved cash flow management
- Reduced financial stress
- Enhanced business sustainability
- Access to affordable financing

Market Opportunities

The current market penetration of SCF in the MENA region is relatively low, indicating substantial potential for growth. Only a small percentage of businesses currently use SCF strategies, but there is a growing interest in implementing these solutions.



About Us

CreditPlus is a leading digital platform, designed to offer comprehensive Supply Chain Finance (SCF) programs for banks, non-bank financial institutions, suppliers, and buyers.

Our platform supports multiple SCF solutions, including reverse factoring and factoring, all integrated into one seamless system by connecting all parties in the SCF to a single digital platform.



MISSION

At CreditPlus, we aim to revolutionize supply chain finance by providing an integrated platform that enhances cash flow management, optimizes working capital, and simplifies invoice payment processes for buyers, suppliers, and financial institutions.



VISION

Our vision is to become the most trusted digital platform in MENA. Starting from Jordan, we aim to revolutionize the management of supply chain finance and factoring. We strive to enable businesses to handle invoice financing with unparalleled ease and speed, fostering a seamless and efficient financial ecosystem.

Our Philosophy



Innovation

We leverage blockchain and AI technologies to transform supply chain finance into seamless digital solutions, improving liquidity management across the MENA region.



Customer Centricity

Our platform addresses the unique cash flow challenges of SMEs, buyers, suppliers, and financial institutions with tailored solutions that adapt to Jordan's evolving financial landscape.



Integrity

We maintain the highest ethical standards in all transactions, building trust through blockchain transparency, accountability in our financing solutions, and strict compliance with regional regulations.

PROBLEMS

In the MENA region's evolving financial landscape, businesses face significant supply chain finance challenges that impede growth and sustainability:

- **Suppliers:** Extended payment terms of 60–120 days create severe cash flow constraints, while limited access to affordable financing options forces reliance on costly short-term loans with interest rates often exceeding 15%.
- **Buyers:** Managing multiple supplier relationships and payment schedules leads to operational inefficiencies, while a lack of digitized processes results in processing delays and compromised supplier relationships.
- **Banks:** Traditional risk assessment models inadequately evaluate SME creditworthiness, while manual verification processes for invoices and trade documents create significant processing delays and increased operational costs.



Suppliers

Long payment terms

Suppliers often face extended waiting periods before receiving payment for goods and services delivered.

High interest rates

When seeking financing to bridge cash flow gaps, suppliers frequently encounter prohibitively expensive interest rates.

Cash flow insufficiency

The combination of delayed payments and expensive financing creates persistent cash flow challenges for suppliers.



Buyers

Buyers face significant challenges in managing their supply chain relationships:



Disruption of supply chain

When suppliers face financial difficulties, it can lead to delays in delivery, reduced quality, or even complete failure to fulfill orders, causing significant disruptions throughout the supply chain.



High inventory costs

Buyers often need to maintain larger inventory levels as a buffer against supply chain uncertainties, resulting in increased storage costs, capital tied up in inventory, and potential obsolescence risks.

Banks



Trade finance controls

Banks face challenges in maintaining effective oversight of trade finance transactions, ensuring compliance with regulations while facilitating business needs.



Invoice management

Managing and verifying the authenticity of invoices presents significant challenges for financial institutions.



Fraudulent transactions

Banks must constantly guard against sophisticated fraud attempts in supply chain finance transactions.



Solutions

CreditPlus is a simple, yet powerful platform designed to make managing your supply chain finances easy and affordable.

Suppliers will benefit from:



Faster Payments

Get paid quickly without waiting for extended payment terms.



Lower Interest Rates

Access affordable financing options with competitive rates.



Improved Cash Flow

Maintain healthy business operations with predictable cash flow.



Streamlined Processes

Manage all transactions through a single, intuitive platform.

Supplier Benefits

Get paid faster

Speed up payments from your customers and manage supplier invoices effortlessly.



Save money

Access lower-cost financing options and say goodbye to high loan rates.



Simplify everything

Get a clear picture of your entire supply chain in one place, with easy-to-use tools and automated processes.



Solutions

Buyers will

1

Get competitive inventory prices

By engaging multiple suppliers on the platform, the variety of choices is unlimited.

2

Improve cash flow

By extending payment terms, buyers can free up working capital and improve their cash flow.

3

Streamline procurement processes

The CreditPlus platform can automate many procurement processes, reduce administrative burdens, and improve efficiency.



Solutions

Banks will

1

Increase Revenue Streams

New Business Opportunities: Supply chain finance platforms provide banks with new avenues to generate revenue through fees and interest on financing provided to buyers and suppliers.

Cross-Selling: Banks can leverage their existing relationships with large corporate clients to offer supply chain finance solutions, increasing the overall value proposition and strengthening client ties.

2

Improve Client Relationships

Enhanced Services: By offering supply chain finance solutions, banks can deepen their relationships with both buyers and suppliers, providing a more comprehensive suite of financial services.

Customer Retention: Meeting the diverse financial needs of clients through supply chain finance can lead to higher client retention rates.

3

Mitigate Risk

When buyers with strong credit ratings participate in supply chain finance programs, banks can offer more favorable financing terms, reducing the risk of default.

KEY FEATURES

FAST APPROVAL PROCESS

Integration with multiple banking systems. Decisions in minutes, not days. Minimal paperwork, maximum efficiency.

COMPETITIVE RATES

Dynamic pricing based on real-time data. Transparent fee structure.

SEAMLESS INTEGRATION

Compatible with major ERP systems. API-first approach for easy connectivity. User-friendly interface for smooth adoption.

FLEXIBLE FINANCING OPTIONS

Invoice factoring. Reverse factoring. Purchase financing.



TRUSTED PARTNERSHIPS WITH LEADING FINANCIAL INSTITUTIONS

At Credit Plus, we have strategically partnered with some of the most reputable financial institutions in the region to provide our clients with unparalleled access to supply chain finance solutions. Our platform is proudly integrated with the following banks:

- Housing Bank for Trade and Finance.
- Jordan Ahli Bank
- Qatar Development Bank

And we are expanding...

These trusted partnerships allow us to offer our clients a comprehensive suite of financing options, competitive rates, and seamless integration with their existing banking relationships. By aligning with these esteemed institutions, we ensure that our clients benefit from the highest levels of security, compliance, and customer service.

Our commitment to building strong relationships with leading financial players in the market is a testament to our dedication to empowering businesses of all sizes to optimize their working capital and strengthen their supply chain resilience. Through these strategic collaborations, we continue to pioneer innovative supply chain finance solutions that drive growth and success for our valued clients.





WHY CHOOSE US?

1

Technology focus

Emphasize Credit Plus's technology-driven approach, highlighting the benefits of its SaaS platform and data analytics capabilities.

2

Customization

Offer tailored solutions to meet the specific needs of MENA businesses, considering cultural, regulatory, and economic factors.

3

Sharia compliant

Given the significance of Islamic finance in the region, offering Sharia-compliant products can be a strong differentiator.

4

Strong partnerships

Building strategic partnerships with local banks and financial institutions can help expand reach and credibility.

We are happy to help

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