

The logo for SME Bank, featuring the text "SME Bank" in a bold, dark blue font. The letter "k" is stylized with a teal-colored arrow pointing upwards and to the right.

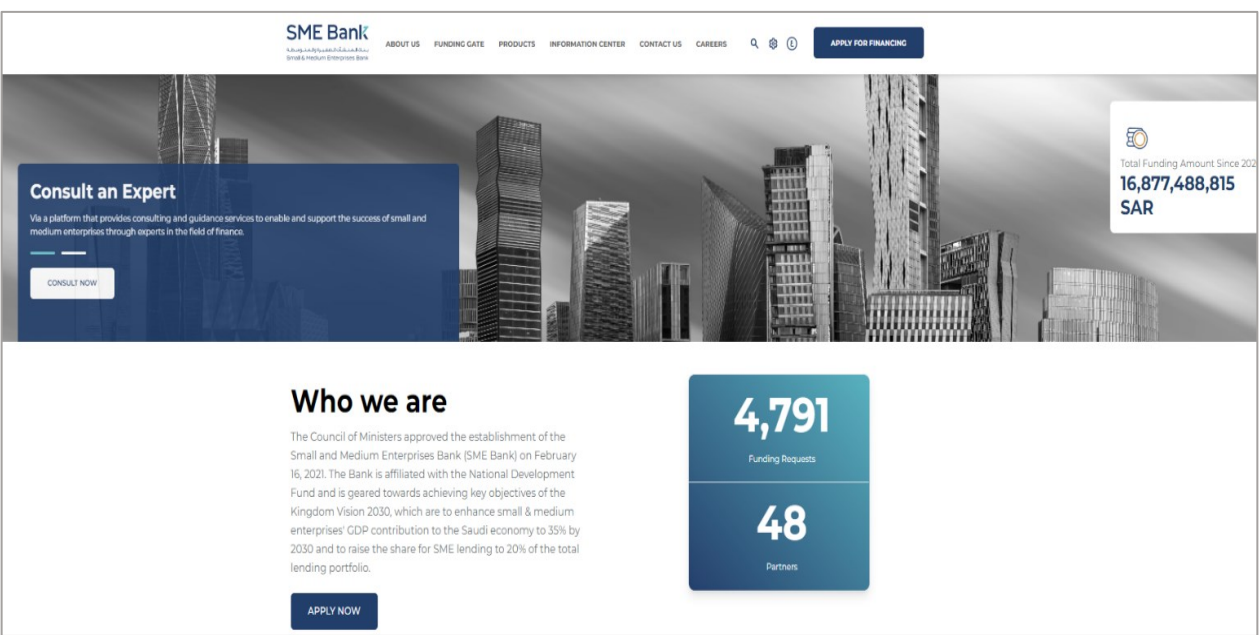
SME Bank

بنك المنشآت الصغيرة والمتوسطة
Small & Medium Enterprises Bank

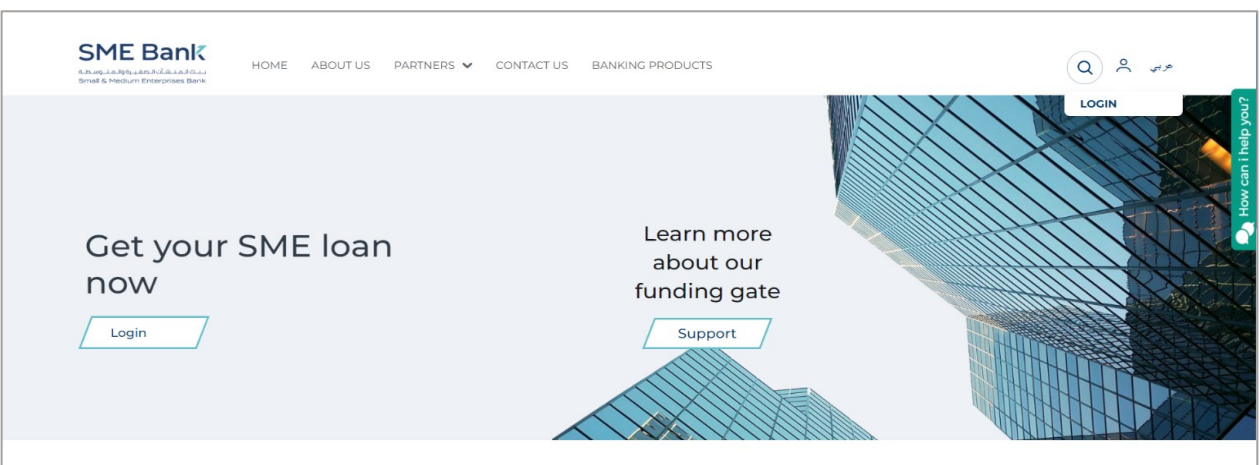
Funding Gate user manual For SME – Version (2.1)

1. Registration on Funding Gate

Before raising the first request, the user has to (log in) and that is done by entering thorough SME Bank’s website and clicking (Apply for Financing)



Then clicking on (Log in) on the right end of the screen



Registration on the platform is through (Nafath / SSO)



2. Section one: The Dashboard

The SME's dashboard will be displayed, and it will be divided into 2 sections

The screenshot displays the 'Debt Financing Dashboard' for a user with 493 financing requests. The interface is divided into two main sections: 'Financing Requests' on the left and 'Notifications' on the right.

Financing Requests (493):

- Filters:** Sub Entity (10100001...), Status (All Reque...), and a 'Reset' button.
- Buttons:** 'REQUEST FINANCING' and 'WITHDRAW'.
- Request Cards:** Two cards are shown, one 'In Progress' and one 'Closed'. Each card displays the company name (الرياض شركة), Required Amount (100,000 SAR), and Request Date (17 Sep 2023). The 'In Progress' card shows '3 opportunities received' and 'VIEW REQUEST' buttons. The 'Closed' card shows '2 opportunities received' and 'VIEW REQUEST' buttons.
- Withdrawn Cards:** Two cards at the bottom show 'Withdrawn by SME' for the company 'الرياض شركة'.

Notifications:

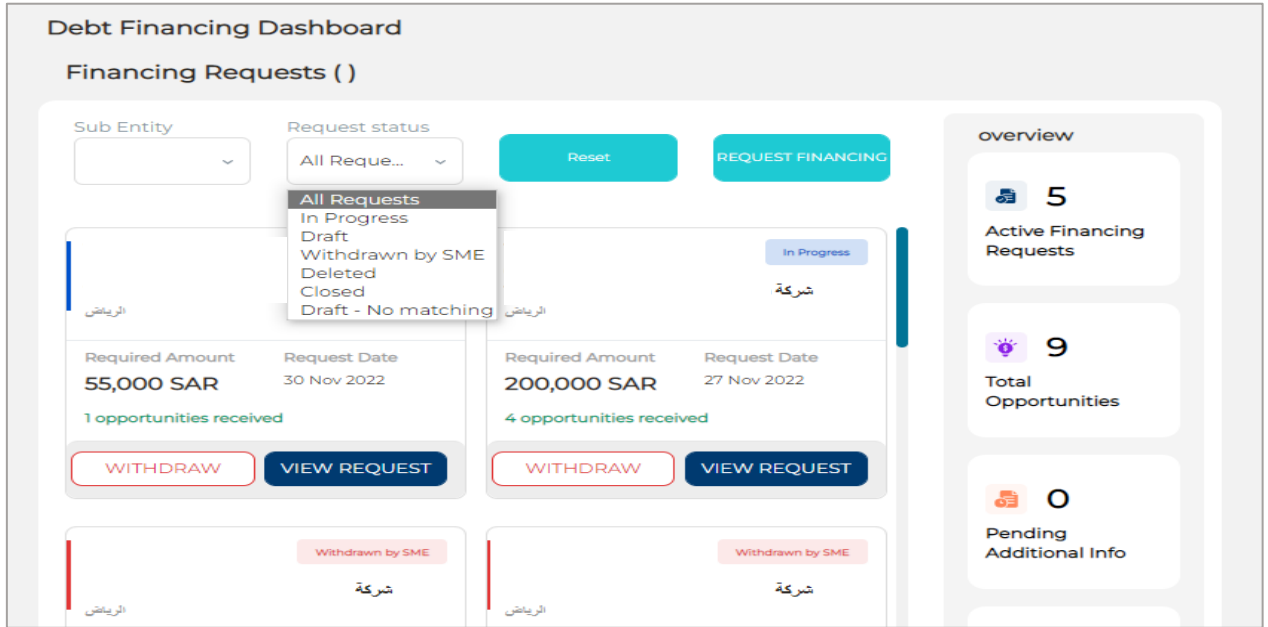
- OVERVIEW:** 3 Active Financing Requests, 10 Total Opportunities, 0 Pending Additional Info, and 0 New Offers Received.
- Latest:** A list of three requests with dates and times, and a 'VIEW ALL' link.

Dashboard to the left of the screen (Financing requests):
A drop-down list of names and commercial records registered under the identity of the owner

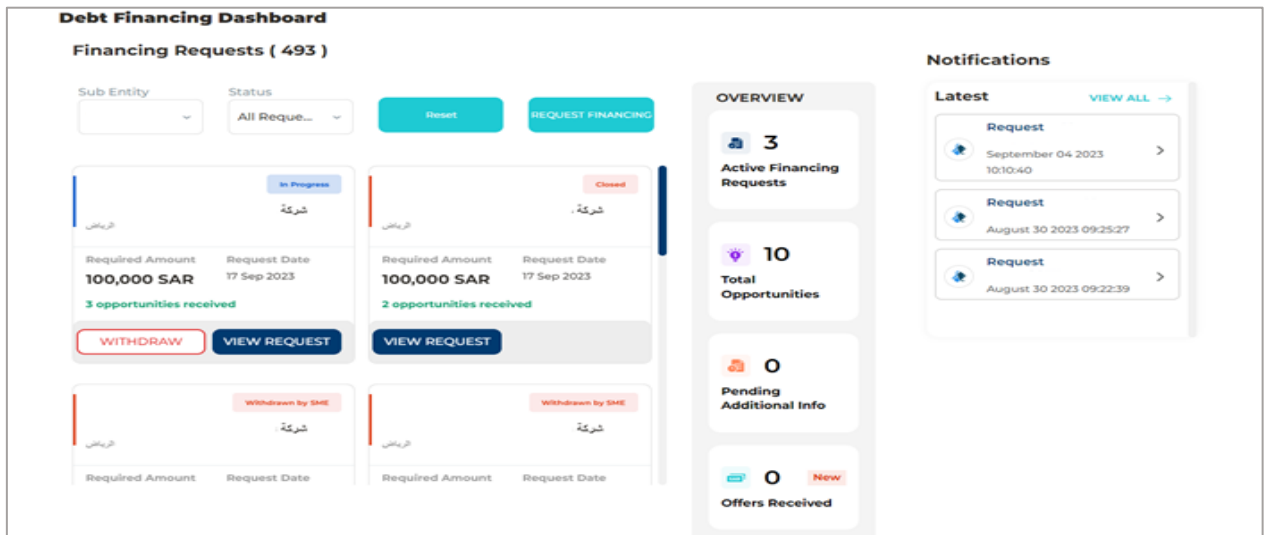
This screenshot is identical to the one above, but with a red box highlighting the 'Sub Entity' dropdown menu, which contains the value '10100001...'. This highlights the feature mentioned in the text: a drop-down list of names and commercial records registered under the identity of the owner.

1. Section one: The Dashboard

Next to it is a drop-down list of request status in which the results are filtered for the selected commercial registry



Click on (reset) in case you wish to reset the search results



1. Raising a financial request

Click on (Request Financing)

The screenshot displays the 'Debt Financing Dashboard' with the following details:

- Sub Entity:** A dropdown menu.
- Request status:** A dropdown menu set to 'All Reque...'. A 'Reset' button is located to its right.
- REQUEST FINANCING:** A prominent teal button.
- Request 1:**
 - Entity: الرياض شركة
 - Status: In Progress
 - Required Amount: 55,000 SAR
 - Request Date: 30 Nov 2022
 - 1 opportunities received
 - Buttons: WITHDRAW, VIEW REQUEST
- Request 2:**
 - Entity: الرياض شركة
 - Status: In Progress
 - Required Amount: 200,000 SAR
 - Request Date: 27 Nov 2022
 - 4 opportunities received
 - Buttons: WITHDRAW, VIEW REQUEST

Choose the entity and click on (Proceed to select product)

The 'Select a Product' screen offers the following financing options:

- Microloan
- Term Loan
- Credit Card
- Revolving Limit Loan
- E-Commerce Loan
- Working Capital Loan

A large blue button at the bottom is labeled 'Guide Me Select A Financing Product'.

1. Raising a financial request

SELECT SME

Select SME for new funding request *

Select SME

PROCEED TO SELECT PRODUCT

To display the products, click on (financing purpose) and all the detailed information about the product will be displayed, after that, click on the chosen product

For example, the product card below (Credit cards) is clicked, and more description can be found, and click on (Apply)

Select a Product

Microloan

Term Loan

Credit Card

Revolving Limit Loan

E-Commerce Loan

Working Capital Loan

Description:

The credit card product is targeting Micro, Small, and medium enterprises (whose annual revenues do not exceed SAR 200 Million and the number of employees not exceeding 250).

Purpose: to fulfilling the short-term financing needs & to cover business expenses of MSMEs, such as:

1. **Petty Cash:** usual business .. payments such as office supplies, transportation supplies, and marketing expenses.

2. **General Purposes:** travel expenses for employees including flight tickets, hotel bookings, dining expenses, and car rentals.

Apply

After choosing the product and clicking on (Apply) terms and conditions window will be displayed, after reading it and agreeing to the terms and conditions, click on (Agree and proceed)

9. الترخيص بالاستخدام:

يقر المستخدم بأن استعراض أو طباعة أو تحميل أي محتوى أو رسم بياني أو نموذج أو مستند من البوابة يعتبر ترخيصاً للاستخدام الشخصي فقط لغرض الاستفادة من البوابة وخدماتها وليس لأغراض أخرى كالنسخ أو التوزيع أو إعادة الترخيص للغير أو البيع أو إعداد أعمال مشابهة أو غير ذلك من الاستخدامات

Agree and proceed

2. Financing details

The application process is to be completed in 5 steps, and the establishment that has been identified and the purpose of financing will appear as well as the financing products.

1. Financing Details.
2. Financial Details.
3. Entity Details.
4. Entity Additional Information, credit information and certificates (to be extracted automatically).
5. Submitting Funding Request.

The screenshot shows a web interface for the 'Financing Details' step. On the left, there is a sidebar titled 'Application Steps' with five items: 'Financing Details' (highlighted with a blue circle), 'Financial Details', 'Entity Details', 'Entity Additional Information', and 'Submitting Funding Request'. The main content area is titled 'Financing Details' and contains four input fields: 'SME Type *' (a dropdown menu), 'Funding Amount *' (a text input field), 'The purpose of the funding description' (a dropdown menu), and 'Repayment Period (Months) *' (a text input field). At the bottom right, there are two buttons: 'Save request as draft' and 'Next'.

By The Financial Request Details, we mean the details of the financing request. The following information is to be filled in: Financing Details by selecting the status of the establishment “under construction, existing SME” – the amount of financing – selecting a description of the purpose of financing – and the repayment period in months)

This screenshot is identical to the one above, showing the 'Financing Details' step in the application process. It includes the 'Application Steps' sidebar, the 'Financing Details' form with fields for 'SME Type *', 'Funding Amount *', 'The purpose of the funding description', and 'Repayment Period (Months) *', and the 'Save request as draft' and 'Next' buttons.

2. Financing details

If it's an existing SME, it will look as displayed below:

The screenshot shows a web application interface for a 'Credit Card' product. On the left, there is a vertical 'Application Steps' menu with icons for: Financing Details (selected), Financial Details, Financial Statements, Bank Account and POS, Collateral, Licences, Attachments, Entity Details, Entity Additional Information, Credit bureau and Certificates, and Submitting Funding Request. The main content area is titled 'Financing Details' and contains the following fields:

- SME Type ***: A dropdown menu with 'Existing SME' selected.
- Funding Amount ***: A text input field containing 'SAR100,000'.
- The purpose of the funding description**: A dropdown menu with 'funding for business start-up purposes' selected.
- Repayment Period (Months) ***: A text input field containing '12'.

At the bottom right of the form, there are two buttons: 'Save request as draft' and 'Next'.

If SME is under construction:

This screenshot shows the same 'Financing Details' form as above, but with the 'SME Type' dropdown menu set to 'Under Construction SME'. All other fields, including the funding amount, purpose, and repayment period, remain the same. The 'Application Steps' menu on the left is also visible, with 'Financing Details' selected.

3. Entity Details

If SME is under construction

Disclaimer to file the application properly:

- Acceptable file formats for uploading are: PDF, JPEG
- Its size should not exceed 10MB.
- It will not be possible to proceed to the next page until the user has answered the mandatory questions
- If information or an attachment has been added, click on (Add).

4. Credit bureau and certificates -

It is filled out automatically by the competent authorities

5. Submitting Funding Request

1. At least one financial entity must be selected or select all

Application Steps

- Financing Details
- Financial Details
- Entity Details
- Entity Additional Information
- Credit bureau and Certificates
- Submitting Funding Request

Please select the appropriate funding entity (at least once) to process with your request as quick as possible

Bank of Jordan

TEB (Tajir Bank)

Bank of Palestine

Bank of Syria

Select All

Credit Bureau Consent

Allow funding entities to view financial information related to the entity and its shareholders.

back

Save request as draft

Submit Request

2. User has to agree with the terms presented at the bottom

Application Steps

- Financing Details
- Financial Details
- Entity Details
- Entity Additional Information
- Credit bureau and Certificates
- Submitting Funding Request

Please select the appropriate funding entity (at least once) to process with your request as quick as possible

Bank of Jordan

TEB (Tajir Bank)

Bank of Palestine

Bank of Syria

Select All

Credit Bureau Consent

Allow funding entities to view financial information related to the entity and its shareholders.

back

Save request as draft

Submit Request

5. Submitting Funding Request

If you wish to complete the application later, press (Save request as draft) or click on Back to amend, then Submit Request once the financing application data has been completed.

The screenshot shows a web application interface for submitting a funding request. On the left, there is a vertical sidebar titled 'Application Steps' with five items: 'Financial Request Details', 'Entity Main Information', 'Entity Additional Information', 'Credit Bureau and Certificates', and 'Submitting Funding Request' (which is highlighted with a blue circle). The main content area has a header instruction: 'Please select the appropriate funding entity (at least once) to process with your request as quick as possible'. Below this, there are four selectable cards, each with a bar chart icon and a label: 'Bank of Oman', 'TECHNOBANK', 'بنك عمان', and 'بنك عمان'. At the bottom of the main area, there are three buttons: 'Select All', 'Save request as draft', and 'Submit Request'. Below the 'Select All' button, there are two checkboxes: 'Credit Bureau Consent' and 'Allow funding entities to view financial information related to the entity and its shareholders'. A 'back' button is also visible at the bottom left of the main area.

After submitting the application, the following image will appear, showing your application number consisting of (commercial registration and application number) and the option to return to dashboard

The screenshot shows a confirmation message on a white background. At the top center is a green circular icon with a white checkmark. Below the icon, the text reads 'Thank You We Successfully Recieved Your Request'. Underneath this, it says 'Your Request Number is' followed by the number '1346'. At the bottom center, there is a blue button with the text 'Back to Dashboard'.

Request Card

After creating the application, its status will be in process, and the request card will show the following data

The screenshot displays a user interface for managing financing requests. At the top, there are filters for 'Sub Entity' and 'Request status' (set to 'All Reque...'), along with 'Reset' and 'REQUEST FINANCING' buttons. The main area shows four request cards:

- Two 'In Progress' cards (highlighted with a red box). Each card shows:
 - Entity: الرياض شركة
 - Required Amount: 55,000 SAR (left) and 200,000 SAR (right)
 - Request Date: 30 Nov 2022 (left) and 27 Nov 2022 (right)
 - Opportunities received: 1 (left) and 4 (right)
 - Buttons: WITHDRAW and VIEW REQUEST
- Two 'Withdrawn by SME' cards, each showing a red status bar and the entity name: الرياض شركة.

The right sidebar, titled 'overview', provides summary statistics:

- 5 Active Financing Requests
- 9 Total Opportunities
- 0 Pending Additional Info
- 0 Offers Received (with a 'New' tag)

Request Card

After creating the application, its status will be in process, and the request card will show the following data

The Request Card displays the following information:

- Request Reference number (consists of the CR number and application number):** 101013
- Region:** الرياض
- Requested amount (That has been chosen by the SME):** 200,000 SAR
- Request Date:** 27 Nov 2022
- Entity name:** شركة
- Number of opportunities (Indicates what has been chosen by the SME/ or added by the FE):** 4 opportunities received
- Buttons:** WITHDRAW (To withdraw) and VIEW REQUEST (To view request details)

To withdraw (Once clicked, it will be withdrawn by SME)

When clicking on (View request), the page shows us the request data at the top of the page, including information and an icon to withdraw the request in case the establishment desires to do so. It also shows us the opportunities on the left side of the page where it is possible to choose the financing entities, the reference number, and the status of the opportunity for liquidation.

The table shows us all the reference numbers, which consist of (commercial registration number – application number – opportunity number), the name of the financing entity – the required amount – the annual profit margin – the administrative fees – the grace period – the status of the opportunity – the deadline for the response

Debt Dashboard > Request Details

Entity Name: شركة | Duration: 12 Months | Required Amount: 200,000 SAR | No. Of Opportunities: 4 | Request Date: 27 November 2022 | WITHDRAW

Opportunities

Reference Number	Funding Entity Name	Offered Amount	Annual Profit Ratio	Administrator Fees	Grace Period	Opportunity Status	Response Deadline
	FUNDING ENTITY 1					Withdrawn by SME	>
	البنك العربي الوطني					In Progress	>
	الفاخرة 2 للتحويل					In Progress	>
	Abanob Comp.					In Progress	>

Filter Opportunities: Financial Entity Name, Reference Number, Status, APPLY

To view the details of the opportunity, click on > and the screen shows us the details of the funding request and the status of the opportunity

One of the following decisions can be taken if the opportunity is in progress and initial approval:

1. Withdraw application, means deleting the application completely for all financing agencies. The application can also be withdrawn completely through the request card.
2. Withdraw opportunity, which differs from the application, as it is deleted only for the financing entity indicated
3. Add a comment to the financing entity by writing or adding an attachment, then clicking on (Comment)

In Progress

Entity Name

شركة

Duration 12 Months

Required Amount 200,000 SAR

No. Of Opportunities 1

Request Date 27 November 2022

WITHDRAW

5 **الفائدة 2 للتمويل**

FE provided an offer

[Request New Appointment](#)

Offered Amount 111,111 SAR	Profit Rate Type decreasing + cybor	Annual Profit Rate 1 %
Duration 11 Months	Administrative Fee 0 %	Additional Non Administrative Fee 0.00 SAR
Response Deadline 2022-12-10	Grace Period (Months) 11 Months	Re-payment Frequency per 2 weeks
Purpose of finance -		

ACCEPT THIS OFFER REJECT

Add Comment

Comment *

Upload file

Maximum size: 10 MB -
Extensions: JPG JPEG PNG
GIF PDF DOC DOCX XLS
XLSX PPT PPTX ZIP

comment


Appointments [VIEW ALL](#) →

Decision making for the Opportunity Status

Debt Dashboard > Request Details > Opportunity Details

In Progress

Entity Name شركة Duration 12 Months Required Amount 200,000 SAR No. Of Opportunities 1 Request Date 27 November 2022 [WITHDRAW](#)

 البنك العربي الوطني [In Progress](#)

[Request New Appointment](#) [Withdraw Opportunity](#)

Opportunity Reference Number Type of funding Debt (Loan) Opportunity creation date 2022/11/27

Opportunity Status [In Progress](#) Offered amount 200,000 SR Opportunity last updated date 2022/11/27

2

Add Comment

Comment *

Upload file

Maximum size: 10 MB - Extensions: JPG JPEG PNG GIF PDF DOC DOCX XLS XLSX PPT PPTX ZIP

[comment](#)

Appointments [VIEW ALL](#) →

In case the status of the opportunity is a financing offer was submitted by the financing agency

Debt Dashboard > Request Details

In Progress

Entity Name شركة Duration 12 Months Required Amount 200,000 SAR No. Of Opportunities 4 Request Date 27 November 2022 [WITHDRAW](#)

Opportunities





Filter Opportunities

Financial Entity Name

Reference Number

Status

[APPLY](#)

Reference Number	Funding Entity Name	Offered Amount	Annual Profit Ratio	Administrator Fees	Grace Period	Opportunity Status	Response Deadline
	 FUNDING ENTITY1					Withdrawn by SME	>
	 البنك العربي الوطني					In Progress	>
	 الفاعدية 2 لتمويل					In Progress	>
	 Abanob Comp.					In Progress	>

One of the following decisions can be made if there is a financing offer was submitted by the financing entity:

1. Accept offer submitted by the financing entity
2. Reject offer submitted by the financing entity
3. Add a comment to the financing entity by writing or adding an attachment, then clicking on (Comment)

Decision making for the Opportunity Status

In case more information is required by the financial entity:

Debt Dashboard > Request Details

Entity Name: شركة
Duration: 11 Months
Required Amount: 123,123 SAR
No. Of Opportunities: 5
Request Date: 28 November 2022
[WITHDRAW](#)

Opportunities

Filter Opportunities

Financial Entity Name:

Reference Number:

Status:

Reference Number	Funding Entity Name	Offered Amount	Annual Profit Ratio	Administrator Fees	Grace Period	Opportunity Status	Response Deadline
	الفاذية 2 لتمويل					In Progress	>
	FUNDING ENTITY1					In Progress	>
	البنك العربي الوطني					In Progress	>
	الشركة الأولى					Rejected by FE	>
	Abanob Comp.					Waiting for more information	>

One of the following decisions can be made:

- 1- Complete the required information by adding a comment
- 2- Decide whether you wish to withdraw the opportunity, which is different than the application, whereas it is deleted only for the financing entity indicated
- 3- Add a comment to the financing entity by writing or adding an attachment, then clicking on (Comment)

Debt Dashboard > Request Details > Opportunity Details

Entity Name: شركة
Duration: 12 Months
Required Amount: 200,000 SAR
No. Of Opportunities: 1
Request Date: 27 November 2022
[WITHDRAW](#)

Request New Appointment [Withdraw Opportunity](#)

Opportunity Reference Number:

Type of funding: Debt (Loan)

Opportunity creation date: 2022/11/27

Opportunity Status: [In Progress](#)

Offered amount: 200,000 SR

Opportunity last updated date: 2022/11/27

Add Comment

Comment *

Maximum size: 10 MB -
Extensions: JPC JPEG PNG
GIF PDF DOC DOCX XLS
XLSX PPT PPTX ZIP

Appointments [VIEW ALL](#) →

Overview of funding requests (request statistics)

By entering the dashboard and selecting the commercial register from the (sub-entity), then statistics are displayed for us through (overview) about:

- 1- All active requests, which means all requests that have been created by the SME and the status of the request is still in progress
- 2- Total opportunities, which are all opportunities that were directed to financing entities
- 3- Waiting for additional information, which means there is an opportunity with the status (to complete the information), and it must be completed within 10 working days since the change of status was made by the financing entity.

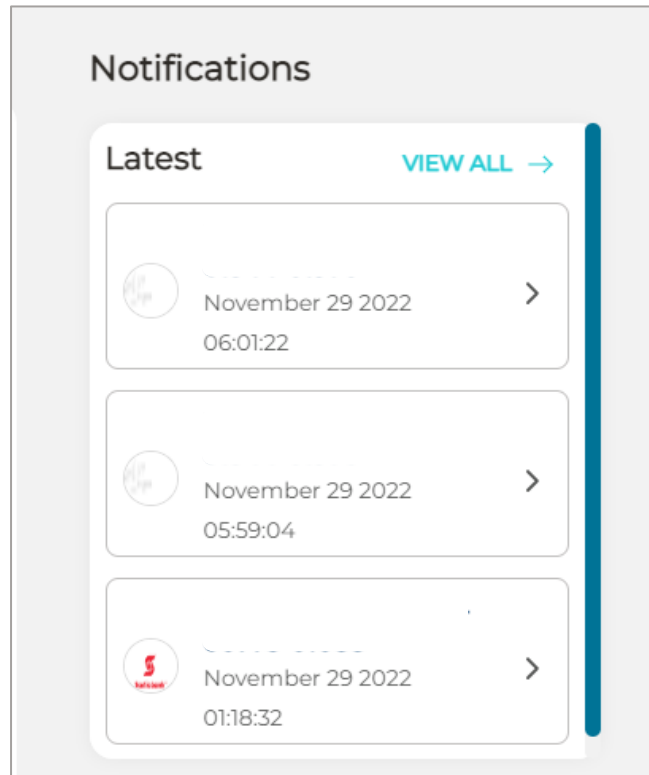
Offers submitted, which is the number of opportunities for which a financing offer was submitted by the financing

The screenshot displays the 'Debt Financing Dashboard' with the following components:

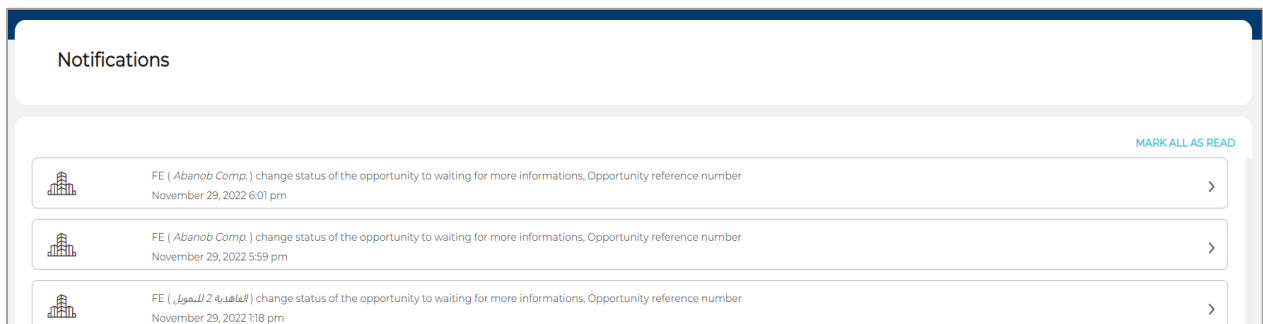
- Header:** 'Debt Financing Dashboard' and 'Financing Requests ()'.
- Filters:** 'Sub Entity' (10100001...), 'Request status' (All Reque...), 'Reset' button, and 'REQUEST FINANCING' button.
- Overview Panel (highlighted with a red border):**
 - 5 Active Financing Requests
 - 9 Total Opportunities
 - 0 Pending Additional Info
 - 0 New Offers Received
- Request Cards (In Progress):**
 - Card 1: Required Amount 55,000 SAR, Request Date 30 Nov 2022, 1 opportunities received. Buttons: WITHDRAW, VIEW REQUEST.
 - Card 2: Required Amount 200,000 SAR, Request Date 27 Nov 2022, 4 opportunities received. Buttons: WITHDRAW, VIEW REQUEST.
- Request Cards (Withdrawn by SME):**
 - Card 3: Required Amount, Request Date. Buttons: WITHDRAW, VIEW REQUEST.
 - Card 4: Required Amount, Request Date. Buttons: WITHDRAW, VIEW REQUEST.
- Notifications:** 'Latest' section with 'VIEW ALL →' link, showing three notification items with dates and times.
- Appointments:** 'This Week', 'Today', 'VIEW ALL →' buttons, and a 'FUND CONSULTING' button.

Section Two: Notifications

It shows the status of opportunities that a decision was made about in the recent period, and to view all notifications, press (View All)



The screenshot shows us all the notifications where decision has been made for all commercial records and shows the read and the the unread You can access the opportunity by clicking on any of the reference numbers or setting notifications as all read



SME Bank

بنك المنشآت الصغيرة والمتوسطة
Small & Medium Enterprises Bank

Thank you

In case of any inquiries, please contact us at the following addresses

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