



NEW ITFA MEMBERS

ITFA is pleased to welcome the following eight institutions to its growing family:

[ABBY](#) is a Digital Intelligence company. We provide a solution that enables financial institutions to gain control over their business processes and the documents that drive them. Designed to allow financial institutions to deploy solutions in standalone configurations or as a tightly integrated extension of industry-leading RPA, BPM and packaged application solutions.

ABBY technologies are used by more than 5,000 companies, including 14 of the top 20 global banks. ABBY is recognized as a market leader in Intelligent Document Processing (IDP) and Process Discovery & Mining for driving impact where it matters most: customer experience, effectiveness, profitability and competitive advantage.

ABBY has a worldwide presence with Headquarters in the United States and offices in 14 countries, including Germany, UK, France, Spain, Russia, Cyprus, Ukraine, Taiwan, Hong Kong, Singapore, Hungary, Australia, and Japan.

Cheryl Chiodi will be the main contact person for all ITFA related matters.

[Access Bank PLC](#). Is a leading full-service commercial bank operating through a network of more than 600 branches and service outlets, spanning three continents, 12 countries and 31 million customers. The bank employs 28,000 people in its operations in Nigeria and has subsidiaries in sub-saharian Africa and the United Kingdom (with a branch in Dubai, UAE) and representative offices in China, Lebanon and India. Listed on the Nigerian stock exchange since 1998, Access Bank is a diversified financial institution which combines a strong retail customer franchise and digital platform with deep corporate banking expertise and proven risk management and capital management capabilities. The bank serves its various markets through four business segments: retail, business, commercial and corporate.

Seun Bamidele Olufeko will be the main contact person for all ITFA related matters.

[Accelerated Payment Limited](#) (APL) provides working capital to SMEs in Europe and North America through selective invoice financing. APL uses leading edge technology to ensure the process is simple, affordable and efficient. APL require no PGs, minimum or long term contracts and support exports to over 40 OECD countries. A combination of an innovative Fintech platform, international footprint and trade records is driving continuous growth globally.

Ian Duffy will be the main contact person for all ITFA related matters.

[Banque Saudi Fransi](#) is a leading commercial bank leading in the banking industry in Corporate, Treasury and Trade Finance activities.

Muhammad Adnan Sabir will be the main contact person for all ITFA related matters.



[CARGOES Finance By DP World](#) provides importers, exporters and logistics companies around the globe with access to financing for receivables and payables.

Cargo owners form the backbone of global trade and lack of access to capital hinders the growth of these entities. Providing financing to these companies has a multiplier effect on trade, income and employment generation.

DP World seeks to address this working capital need through CARGOES Finance that provides access to a wide range of financing solutions from premier financial institutions.

CARGOES Finance aims to provide access to:

Trade Finance: A variety of pre & post shipment financing options for your imports & exports Logistics Finance: Receivables and payables financing facilities for sales and purchase of logistics services

Inventory Finance: Leverage your inventory as collateral and finance your business based on the value of your stock in the warehouse

DP World Financial Services Limited, are a company registered in the Dubai International Financial Centre ("DIFC") and regulated by the Dubai Financial Services Authority ("DFSA") for "arranging credit and advising on credit" in and from the DIFC (with Reference Number F006541). DP World Financial Services Limited is a subsidiary of DP World. DP world has developed CARGOES Finance Platform which facilitates lender-borrower interactions for arranging credit.

Veli Sinan Ozcan will be the main contact person for all ITFA related matters.

[Pemberton](#) is a leading European private credit manager transforming traditional credit markets, with one of Europe's largest office networks and investment teams. Supported by an equity backing from Legal & General, one of Europe's Top 3 insurers, Pemberton is a leading private debt manager investing in non-investment grade debt on behalf of institutional investors globally. The withdrawal of bank financing in Europe continues to create opportunities for direct lenders like Pemberton to step in and provide financing that helps the region's leading businesses grow. Through its network of 8 offices across Europe, in London, Luxembourg, Frankfurt, Paris, Milan, Amsterdam, Copenhagen and Madrid, and its 100+1 professionals dedicated to private markets, Pemberton provides borrowers flexible financing solutions using capital raised through four clearly delineated investment strategies. Pemberton aims to provide financing for companies across their capital structures from short term working capital solutions through longer tenor, senior debt, first lien, second lien, unitranche and preferred debt. The Supply Chain Finance Strategy focuses on the short term capital requirements of corporates.

Includes consultants, contractors and advisors, as at March 2021.

Jean Tournaire will be the main contact person for all ITFA related matters.

[Ta3meed](#) unlocks working capital and optimizes liquidity for small and medium-sized companies leveraging peer-to-peer financing from leading private and institutional investors looking for superior returns.

Ta3meed helps companies to get paid early and generate additional cash flow by financing their purchase orders (POs) with the first and only crowd-lending PO financing platform.

Key Market Inefficiencies:

Ta3meed platform, which means purchase order in Arabic is addressing two key challenges in the marketplace:



Current uncertainties in the global economy and financial markets are putting unprecedented pressure on small and medium-sized enterprises (SMEs) and their cash reserves in the region. Managing working capital has never been as important to SMEs in the Middle East as in today's market environment. Working capital is the ongoing source of funds a company needs to grow its business, invest in equipment, and pay for employees.

Today, SMEs pay high financing fees or don't get financing at all. Ta3meed offers a straightforward alternative to traditional lending to SMEs. We provide a flexible, on-demand financing solution, allowing companies to choose when they need funding, with a fully automated approval process within just one day. Financing offered by ta3meed is highly attractive with early payment discounts starting at 1% per month based on individual POs.

Currently, private investors in the Middle East have limited access to finance local companies, injecting liquidity into the marketplace and participating in the growth of their local economies. The market has been so far only served by banks at high financing rates SMEs based on manual, antiquated credit risk models.

Ta3meed has created a new short-term asset class, backed up by POs issued by government-owned entities or multinational corporates, creating a revolving, highly-rated revenue stream with very limited correlation to capital market performance.

Our financing solution is focussing on ESG (Environmental, Social and Corporate Governance) supporting local SMEs. Private, individual investors can generate higher rates than traditional investments with average net annualized returns of over 18%.

Ta3meed has been selected as one of the most innovative Islamic Fintech companies in The Global Islamic Fintech Report 2021.

The Ta3meed Platform is regulated and approved by the Saudi Central Bank . We maintain the entire funding process in accordance with Islamic regulations and have been certified by the Sharia Review.

Abdullah Mashari will be the main contact person for all ITFA related matters.

[Zenith Bank PLC](#) (Nigeria) is a large financial service provider in Nigeria and Anglophone West Africa. It is licensed as a commercial bank by the Central Bank of Nigeria, the national banking regulator.

Commercial Banking
International Trade
Letters of Credit Operations
Collection based mode of payments transactions
International Remittances and payments
Export and processing export letters of trade
Trade finance / Structured Trade

Ndukwe Acha Emmanuel will be the main contact person for all ITFA related matters.