

# Lendo and Jadwa Agree Landmark SAR 187.5 Million Murabaha Facility to Support SME Financing in Saudi Arabia

Riyadh — September 15, 2025 — Lendo, the leading Saudi debt-based crowdfunding platform compliant with Shariah principles, announced the signing of a strategic agreement with Jadwa Investment, one of the region's foremost asset management firms, valued at SAR 187 million. The facility will enable the provision of financing exceeding SAR 1 billion over a period of 2 years.

The announcement was made on the sidelines of the **Money20/20 conference in Riyadh**, marking a milestone that is set to reshape the financing landscape for small and medium-sized enterprises (SMEs) and strengthen their contribution to the national economy, in line with the objectives of **Saudi Vision 2030**.

**Osama Alraee, CEO and Co-Founder of Lendo, said:**

*"Since our inception, Lendo has been committed to providing innovative financing solutions for SMEs. Today, through this agreement with Jadwa, we are taking a **transformative step that redefines SME financing in Saudi Arabia and positions the Kingdom as a regional leader in fintech innovation.**"*

**Tariq Al-Sudairy, Managing Director and CEO of Jadwa Investment, added:**

*"This agreement is a landmark moment for Jadwa, where we combine our investment expertise with Lendo's fintech capabilities to create a **new model of strategic collaboration**. This partnership goes beyond SME financing—it **contributes to building a more diverse, sustainable economy and delivers long-term value for investors and society at large.**"*

To date, Lendo has facilitated over **SAR 3.5 billion** in SME financing across more than **8,000 transactions**, distributing more than **SAR 2.9 billion** to investors. Earlier this year, Lendo announced a partnership with **J.P. Morgan** to finance SMEs in Saudi Arabia.

## About Lendo

Lendo is the first licensed debt-based crowdfunding platform in Saudi Arabia, fully compliant with Shariah principles and regulated by the Saudi Central Bank (SAMA). Founded in 2019 by Osama Alraee (CEO) and Mohamed Jawabri (COO), Lendo connects qualified businesses seeking financing with investors looking to generate short-term returns.

## About Jadwa Investment

Jadwa Investment is a leading Saudi investment management and financial services firm, licensed by the Capital Market Authority. The company offers a wide range of innovative investment solutions to individuals and institutions, managing diverse assets with a strong focus on sustainability, governance, and innovation.