



The AI embedded
decision engine for
**businesses, lenders &
regulator.**

\$2M Pre-Seed Round pitch deck



It's hard to get an **instant business loan**

Businesses

- Lack of access to timely and affordable credit.
- Collateral-heavy requirements and complex application processes.
- Rigid loan products that don't fit seasonal business cycles.

Lenders

- High risk of non-performing loans, especially with SMEs.
- Inadequate data for accurate risk assessments.
- Rising competition from fintechs and alternative lenders.

Regulator

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The AI embedded lending as a service platform for businesses & lenders.

Business	Save Time	Save Money	Scale Faster
	Digitize loan application forms and gather data digitally.	Personalized ML based loan amount recommendation & rate suggestion.	Facilitate automated loan disbursement to the approved SMEs.
Lenders	Save Time	Earn More	Grow Faster
	Spend less time chasing credit worthy customers & gathering information.	Utilize bank decision engine for automated eligibility assessment.	Automated assessment + quick disbursement = more revenue

Here's how our app works for Lenders



We win on coverage, traction, and user ratings

	Lendverse	Adalfi	Qarar
Cover all borrower types (Consumer, SME & Corporate)	✓	✓	✗
Interfaces for Lender, Businesses & Regulator	✓	✗	✗
6 step validation	✓	✗	✗
ML based decision model	✓	✗	✗
Integrate with core systems (Nadra Verisys, FBR, Temenos, Tasdeeq)	✓	✗	✗



For every Customer, Lender pays **Lendverse**

Platform Fees

Percentage of the transaction for every loan disbursed through the platform.

Lending Pool Fees

Fees charged to lenders for accessing the platform's data-driven credit scoring and smart contracts.

Premium Features

Subscription-based access to premium financial management tools (e.g, cash flow analytics, dynamic repayment models).

How we'll acquire and retain Lenders & Customers

Partnerships

Focus on partnership with banks to assess credit worthiness of existing to Bank (ETB) customers.

Vision

Work with central banks / government institutions to enable targeted segments / initiatives with full transparency.

Integration

Integrate with large corporations to create customized credit assessments and disbursements platform.

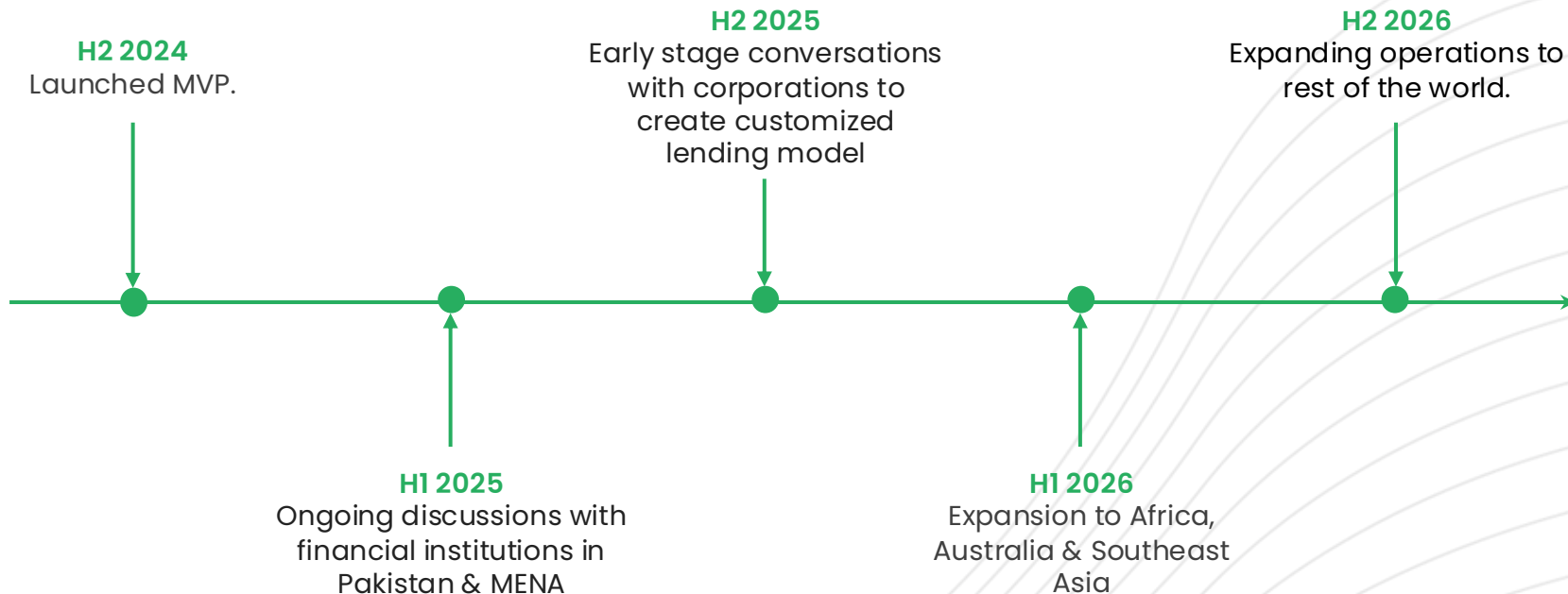
Services

Integrate with leading e-commerce platforms to offer embedded finance and tokenization services.

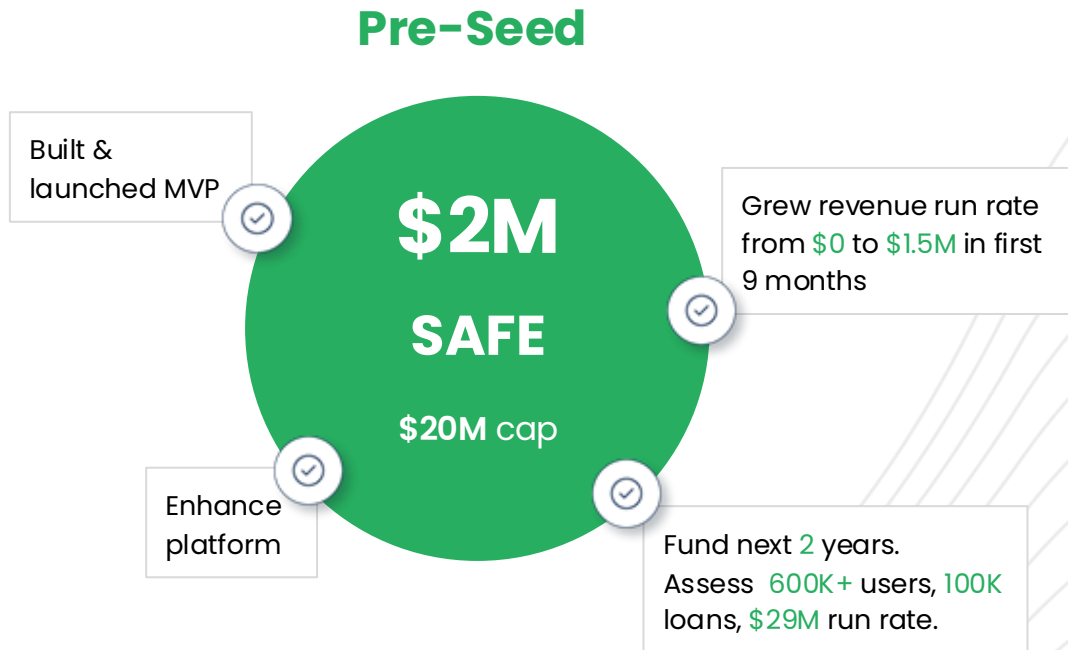
Scaling

Scaling to emerging markets.

How we'll maintain and extend our product advantage



We're raising a **\$2M** pre-seed round on a SAFE



Our investment thesis (recap)

\$2B Pakistan market

30% for market expansion (partnerships with local financial institutions & central bank in Pakistan & KSA).

Experienced team

SaaS, AI blockchain and operations experts

Robust product

Responsive web + native iOS and Android apps. 3 portals (consumer, lender, regulator).

\$10M by EOY 2027

With 1.5% market share.

Strong traction

Fund next 2 years. Assess 600K+ users, 100K loans, \$29M run rate.

Raising \$2M seed

SAFE \$2M valuation cap. \$500K already committed.

Few Of Our Customers



We have deep experience in SaaS and Fintech



Sibtain Raza

Co-founder

Ex. CBO, EOcean, Datagrid FZ LLC,
Momentum Tech , Beyond Vision UK,
Salsoft



Muhammad Baqir

Co-founder

Ex. CFO, Dastgyr, Engro, Khaadi,
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I'd love to tell you more!



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