

The logo for SME Bank, featuring the text "SME Bank" in a bold, dark blue sans-serif font. The letter "k" is stylized with a teal-colored arrow pointing to the right, integrated into its vertical stroke.

بنك المنشآت الصغيرة والمتوسطة  
Small & Medium Enterprises Bank

## Funding Gate user manual

For SME – Version (1)

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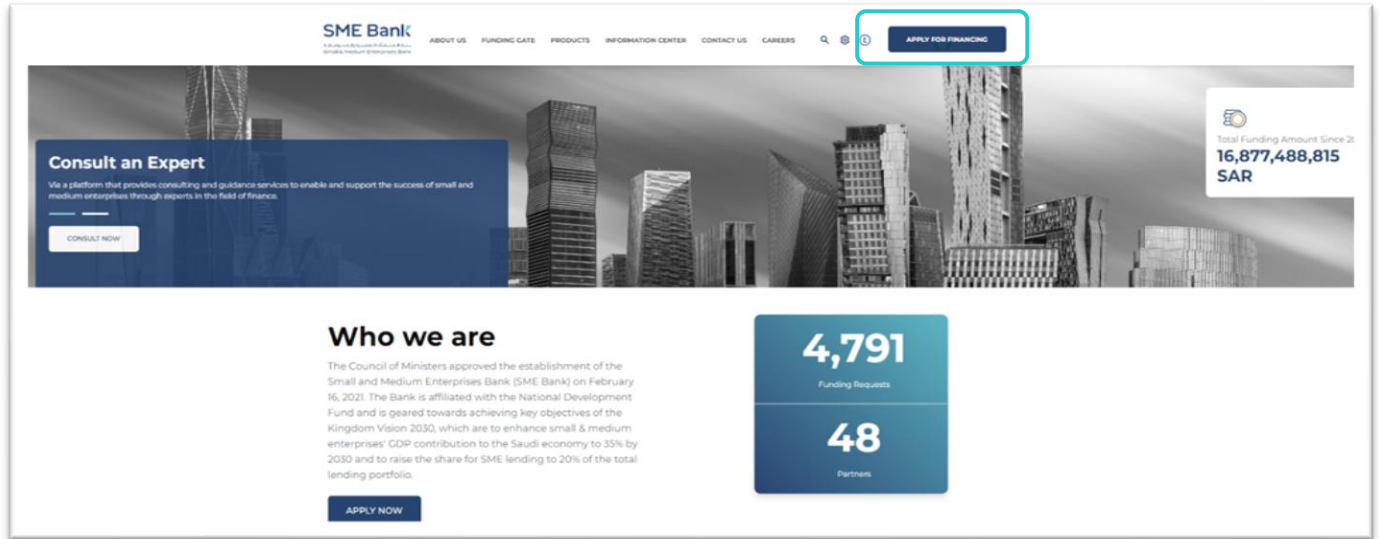
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# SME Bank

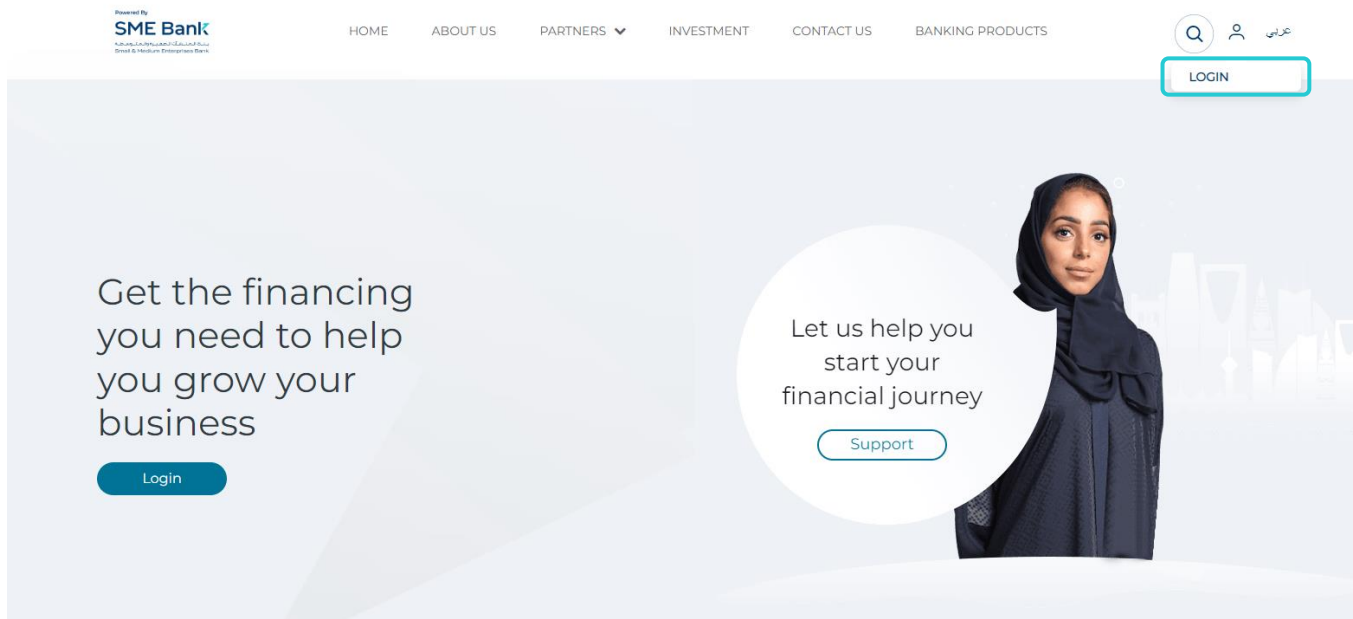
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Small & Medium Enterprises Bank

## ❖ Registration on Funding Gate

Before raising the first request, the user has to (log in) and that is done by entering through [SME Bank's website](#) and clicking (Apply for Financing)



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

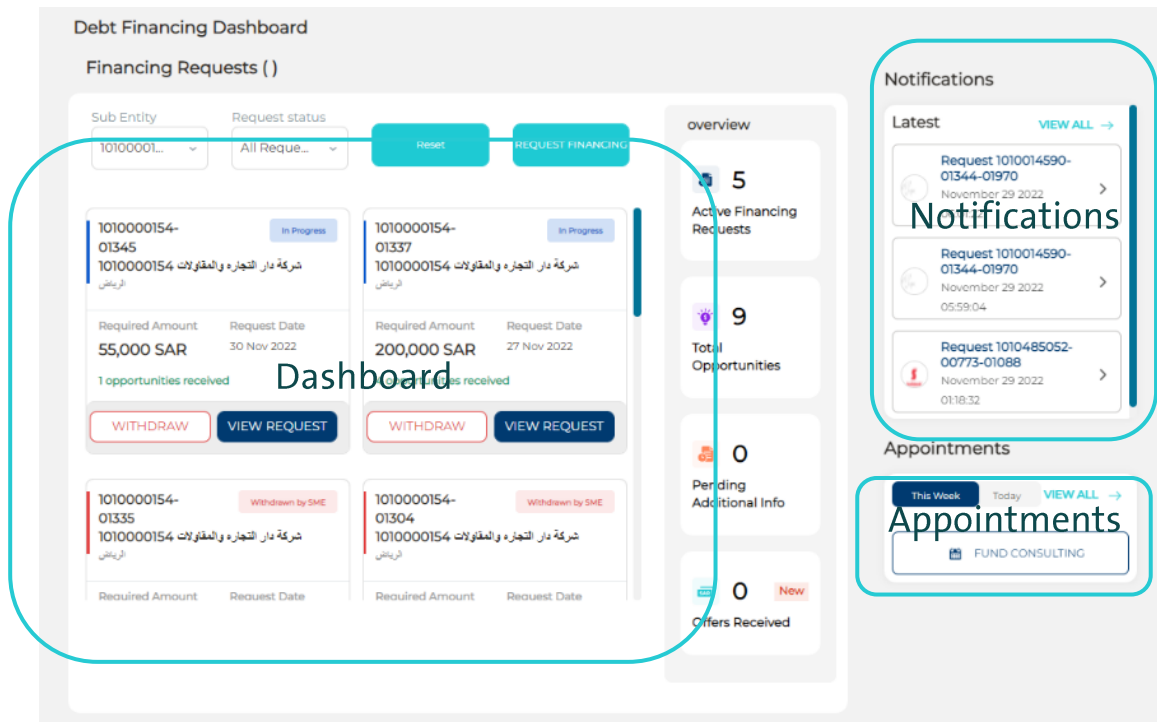


بنك المنشآت الصغيرة والمتوسطة  
المنشآت بموجب قرار مجلس الوزراء رقم (376)  
وتاريخ 1442/7/4 هـ الموافق 2021/2/16م

Small & Medium Enterprises Bank  
Established under Council of Ministers decision(376)  
dated 4/7/1442 corresponding to 16/2/2021  
info@smebank.gov.sa | smebank.gov.sa

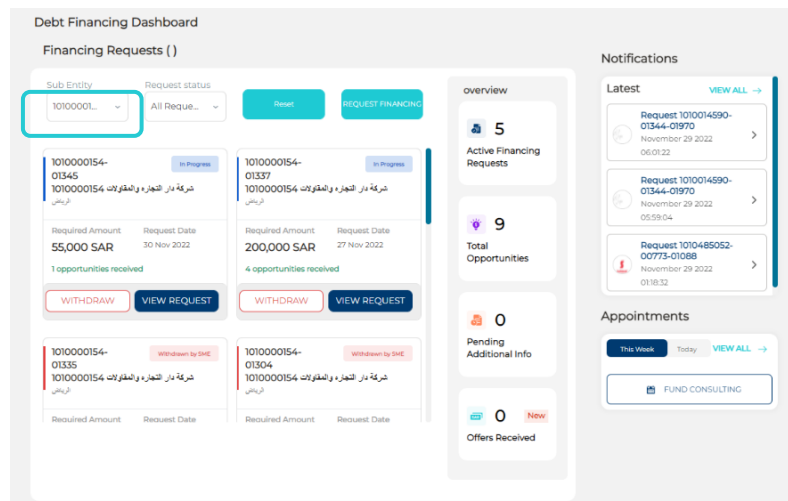
Registration on the platform is through (Nafath / SSO)

The SME's dashboard will be displayed, and it will be divided into 3 sections



## ❖ Section one: The Dashboard

- 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



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

The screenshot shows the 'Debt Financing Dashboard' with a 'Financing Requests' section. A dropdown menu for 'Request status' is open, showing options: 'All Requests', 'In Progress', 'Draft', 'Withdrawn by SME', 'Deleted', 'Closed', and 'Draft - No matching'. The dashboard displays two active requests: one for 55,000 SAR and another for 200,000 SAR. There are also two requests marked as 'Withdrawn by SME'. A 'Reset' button is visible next to the status dropdown.

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

This screenshot is similar to the previous one but highlights the 'Reset' button in a red box. The dashboard shows the same list of financing requests and status options. The 'Reset' button is located to the right of the 'Request status' dropdown.

## ❖ Raising a financial request

Click on (Request Financing)

The screenshot displays the 'Debt Financing Dashboard' with a section for 'Financing Requests ( )'. It features two filters: 'Sub Entity' (set to 10100001...) and 'Request status' (set to All Reque...). A 'Reset' button and a 'REQUEST FINANCING' button are visible. Below the filters, two request cards are shown, both in 'In Progress' status. The first card is for entity 1010000154-01345, requiring 55,000 SAR, dated 30 Nov 2022, with 1 opportunity received. The second card is for entity 1010000154-01337, requiring 200,000 SAR, dated 27 Nov 2022, with 4 opportunities received. Each card has 'WITHDRAW' and 'VIEW REQUEST' buttons.

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

The screenshot shows a 'SELECT SME' dialog box with a close button (X) in the top right corner. The text inside reads 'Select SME for new funding request \*'. Below this is a dropdown menu with 'Select SME' as the selected option. At the bottom right, there is a 'PROCEED TO SELECT PRODUCT' button.

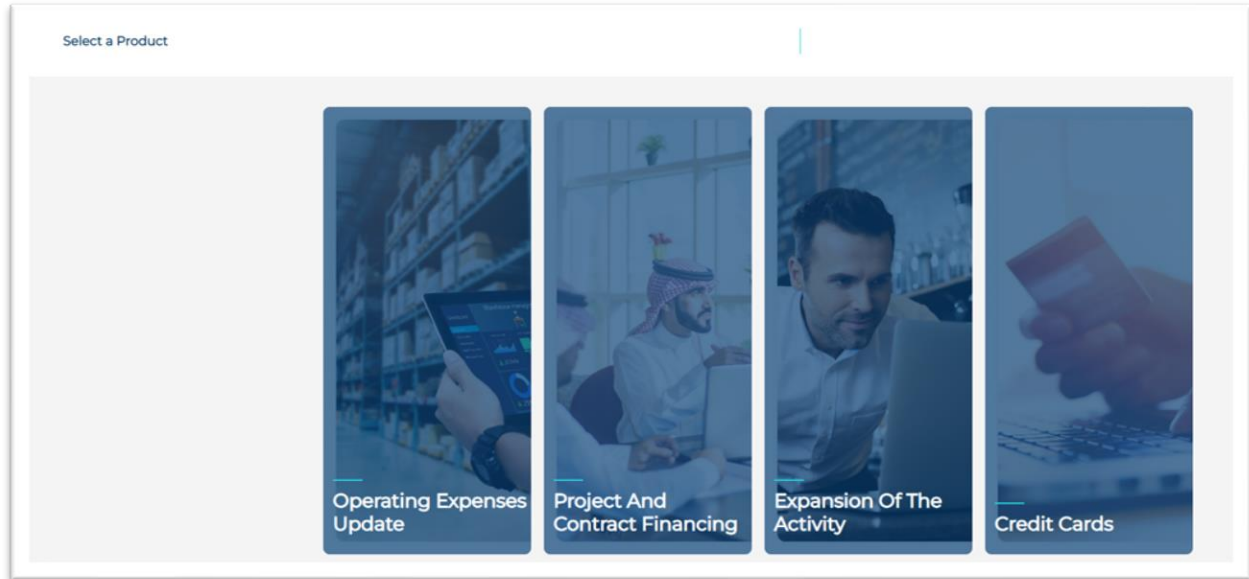


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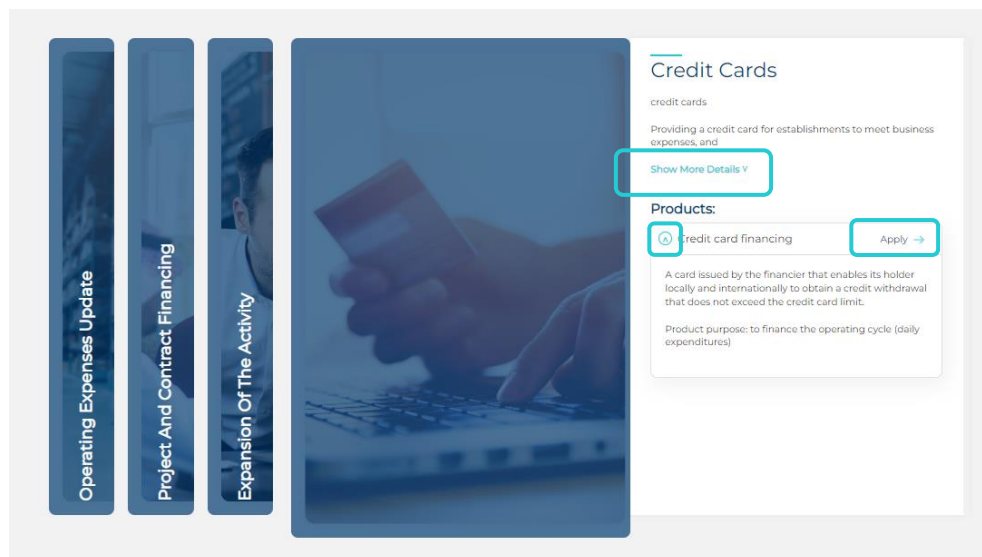
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To display the products, click on (financing purpose) and all the detailed information about the product will be displayed, after that, click on the chosen product



For example, the product card below (Credit cards) is clicked, and more information can be found by clicking on (Show more details) then the product "Credit card financing" is clicked to display more information and finally click on (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)





- By The Financial Request Details, we mean the details of the financing request. The following information is to be filled in:
  - Request 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)

Select a Product

4030231928 شركة دار التجاره والمقاولات  
4030231928

Application Steps

- Financial Request Details
- Entity Main Information
- Entity Additional Information
- Submitting Funding Request

Funding Details

SME \* Purpose of Finance \* Banking Product \*

4030231928 شركة دار التجاره والمقاولات Expansion of the activity(Purchasing machines and equipment, adding production lin Billing Financing

Request Details

SME type \* Funding Amount \*

The purpose of the funding description Repayment Period (Months) \*

Financial Details

Attachments

Next

- Financial Details**, which differ according to the choice made of the status of the establishment and the choice of the word (yes / no) in answering the questions

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

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**Funding Details**

SME\*\*  
المنشأة الصغيرة والمتوسطة

Purpose of Finance\*\*  
الغرض من التمويل

Banking Product\*\*  
المنتج المصرفي

Request Details

Financial Details

Do you have Financial Statements\*\*  
 Yes  No

Total annual revenue\*\*

Net Worth

Total assets

Number of years generating income

Do you have a Current bank account\*\*  
 Yes  No

Do you have Point of Sales Terminals\*\*  
 Yes  No

Is it possible to provide a collateral for financing\*\*  
 Yes  No

License Type

License Documents

+ ADD

Attachments

If SME is under construction:

**Funding Details**

SME\*\*  
المنشأة الصغيرة والمتوسطة

Purpose of Finance\*\*  
الغرض من التمويل

Banking Product\*\*  
المنتج المصرفي

Request Details

Financial Details

Total annual revenue\*\*

Number of years generating income

Is it possible to provide a collateral for financing\*\*  
 Yes  No

License Type

License Documents

+ ADD

Attachments

### 3- Attachments which differ based on the status of the SME

If it's an existing SME, the following will be displayed:

Copy of rental contract OR ownership deed  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

Social Insurance Certificate  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

Insurance Policy  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

Reports for the last 3 years implemented projects/ future projects report  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

Feasibility Study / Proposed Project plan  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

Other Documents  
 No file chosen  
Max size: 10 MB - extensions: PDF, DOC, JPEG

If SME is under construction:

Funding Details

SME \*  
مؤسسة جدة للتجارة الإلكترونية

Purpose of Finance \*  
Expansion of the activity/purchasing machines and equipment, adding production lines, buying land

Request Details

Financial Details

Attachments

Copy of rental contract OR ownership deed  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

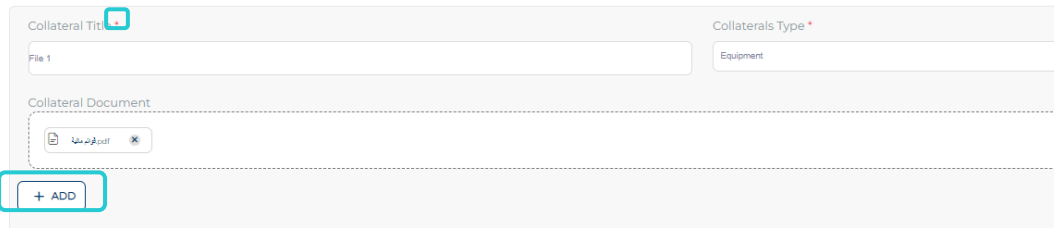
Insurance Policy  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

Feasibility Study / Proposed Project plan  
 No file chosen  
Max size: 10 MB - extensions: PDF, JPEG

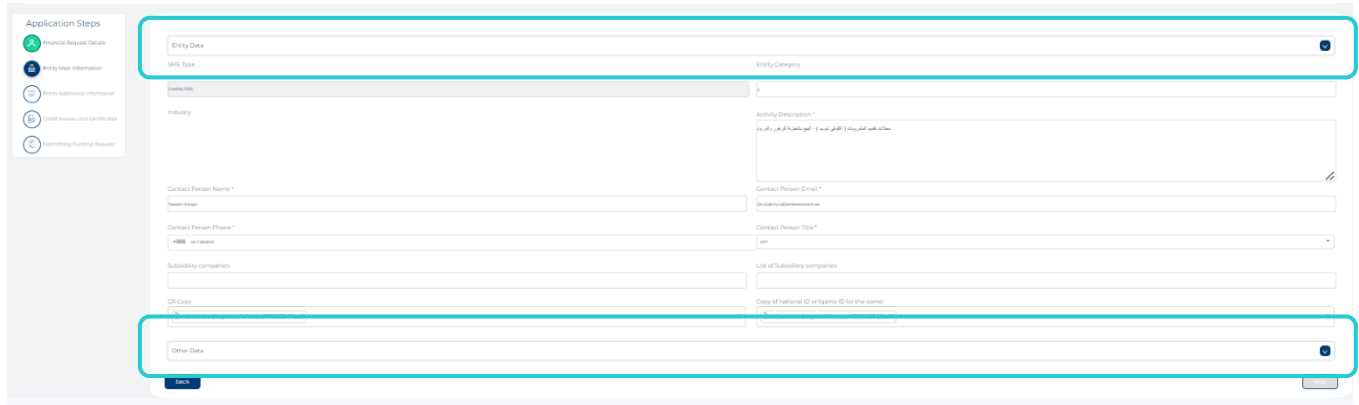
Other Documents  
 No file chosen  
Max size: 10 MB - extensions: PDF, DOC, JPEG

## Disclaimer to file the application properly:

- Acceptable file formats for uploading are: PDF, JPEG
- Its size should not exceed 10MB.
- The application fulfillment rate must be 70% or more
- 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)**, for example:



- Basic information of the SME, the following data is filled in:
  - 1- SME data, in terms of activity description, communication officer data, and others.
  - 2- Other data



- After clicking Next, (additional information for the establishment - credit information and certificates) will appear, this section it is filled in automatically by the competent authorities

Application Steps

- Financial Request Details
- Entity Main Information
- Entity Additional Information
- Submitting Funding Request

Commercial Registration Number

4030231928

Entity Name in Arabic

شركة دار التمارة والتفريات 4030231928

Is this entity a branch of another one?

لا

Legal Entity

ذات مسؤولية محدودة

Nitaq Category

المستوى الثاني (B)

City

Zakat Certificate

VAT Certificate

Saudization Certificate

Social Insurance

Bayan Credit Bureau Report

back

Next

- Submit funding request, after clicking on Next:

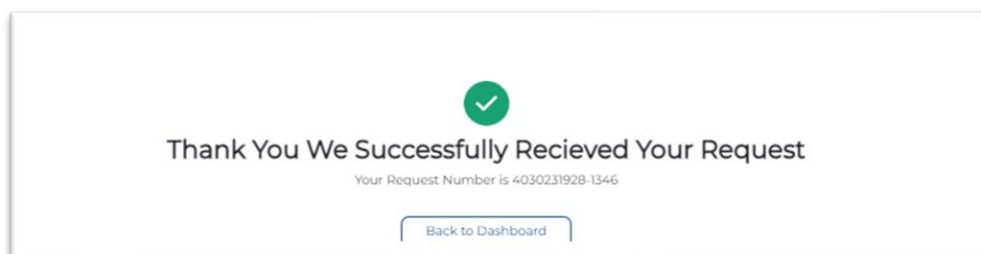




- 3- If you wish to complete the application later, press (Save request as draft) or click on Back to amend, then Submit Request once the financing application data has been completed.

The screenshot displays the 'Application Steps' sidebar on the left, with 'Submitting Funding Request' selected. The main area shows a prompt: 'Please select the appropriate funding entity (at least once) to process with your request as quick as possible'. Below this, four entities are listed with checkboxes: 'Bank Of World', 'TE 87101000000', 'بنك الكويت الوطني', and 'البنك السعودي'. A 'Select All' button is present. Below the entities, there are checkboxes for 'Credit Bureau Consent' and 'Allow funding entities to view financial information related to the entity and its shareholders'. At the bottom, there are three buttons: 'back', 'Save request as draft', and 'Submit Request'.

- 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



## ❖ Request Card

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

Sub Entity: 10100001... | Request status: All Reque... | Reset | REQUEST FINANCING

<b>1010000154-01345</b> 1010000154 شركة دار التجاره والمقاولات الرياض	In Progress
Required Amount: 55,000 SAR	Request Date: 30 Nov 2022
1 opportunities received	
WITHDRAW	VIEW REQUEST

<b>1010000154-01337</b> 1010000154 شركة دار التجاره والمقاولات الرياض	In Progress
Required Amount: 200,000 SAR	Request Date: 27 Nov 2022
4 opportunities received	
WITHDRAW	VIEW REQUEST

<b>1010000154-01335</b> 1010000154 شركة دار التجاره والمقاولات الرياض	Withdrawn by SME
Required Amount	Request Date

<b>1010000154-01304</b> 1010000154 شركة دار التجاره والمقاولات الرياض	Withdrawn by SME
Required Amount	Request Date

overview

- 5 Active Financing Requests
- 9 Total Opportunities
- 0 Pending Additional Info
- 0 Offers Received

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Request Reference number (consists of the CR number and application number) — 1010000154-01337 — Request status: In Progress

Region — الرياض — Entity name: شركة دار التجاره والمقاولات 1010000154

Requested amount (That has been chosen by the SME) — 200,000 SAR — Request Date: 27 Nov 2022 — Request submission date

Number of opportunities (Indicates what has been chosen by the SME/ or added by the FE) — 4 opportunities received — To view request details: VIEW REQUEST

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

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

1010000154-01337 Entity Name: شركة دار التجاره والمقاولات 1010000154 Duration: 12 Months Required Amount: 200,000 SAR No. Of Opportunities: 4 Request Date: 27 November 2022 WITHDRAW

Opportunities

Filter Opportunities


Financial Entity Name: [Dropdown]

Reference Number: [Dropdown]

Status: [Dropdown]

APPLY

Reference Number	Funding Entity Name	Offered Amount	Annual Profit Ratio	Administrator Fees	Grace Period	Opportunity Status	Response Deadline
1010000154-01337-01947	FUNDING ENTITY1					Withdrawn by SME	>
1010000154-01337-01948	البنك العربي الوطني					In Progress	>
1010000154-01337-01965	الفاحية 2 للتحويل					In Progress	>
1010000154-01337-01972	Abanob Comp.					In Progress	>

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

## ❖ Decision making for the Opportunity Status

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
- 4- Add a comment to the financing entity by writing or adding an attachment, then clicking on (Comment)

1010000154-01337 Entity Name 1010000154 شركة دار التجاره والمخبرات والمخبرات 1010000154 Duration 12 Months Required Amount 200,000 SAR No. Of Opportunities 1 Request Date 27 November 2022 [WITHDRAW](#)

[Request New Appointment](#)

**الفاقدية 2 للتحويل**  
FE provided an offer

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 DOCK XLS  
XLSX PPT PPTX ZIP

[comment](#)

**Appointments** [VIEW ALL](#) →



Debt Dashboard > Request Details > Opportunity Details

1010000154-01337 Entity Name شركة دار التجارة والمطاولات 1010000154 Duration 12 Months Required Amount 200,000 SAR No. Of Opportunities 1 Request Date 27 November 2022 **WITHDRAW** 1

2

البنك العربي الوطني  
In Progress  
Request New Appointment **Withdraw Opportunity**

Opportunity Reference Number 1010000154-01337-01948 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 \*  
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

1010000154-01337 Entity Name شركة دار التجارة والمطاولات 1010000154 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
1010000154-01337-01947	FUNDING ENTITY 1					Withdrawn by SME	>
1010000154-01337-01948	البنك العربي الوطني					In Progress	>
1010000154-01337-01965	الذخيرة 2 للتداول					In Progress	>
1010000154-01337-01972	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)

In case **more information is required** by the financial entity:

Debt Dashboard > Request Details

5907521902-01342 Entity Name 5907521902 شركة دار التجاره والمغذولات والمغذولات 5907521902 Duration 11 Months Required Amount 123,123 SAR No. Of Opportunities 5 Request Date 28 November 2022 [WITHDRAW](#)

In Progress

### Opportunities

Filter Opportunities	Reference Number	Funding Entity Name	Offered Amount	Annual Profit Ratio	Administrator Fees	Grace Period	Opportunity Status	Response Deadline
Financial Entity Name	5907521902-01342-01960	الفاضية 2 للتحويل					In Progress	>
	5907521902-01342-01961	FUNDING ENTITY 1					In Progress	>
Reference Number	5907521902-01342-01962	البنك العربي الوطني					In Progress	>
	5907521902-01342-01963	الشركة الأولى					Rejected by FE	>
Status	5907521902-01342-01964	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

1010000154-01337 Entity Name 1010000154 شركة دار التجارة والمقاولات 1010000154 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 1010000154-01337-01948 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 \*

Upload file

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

[comment](#)

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.

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

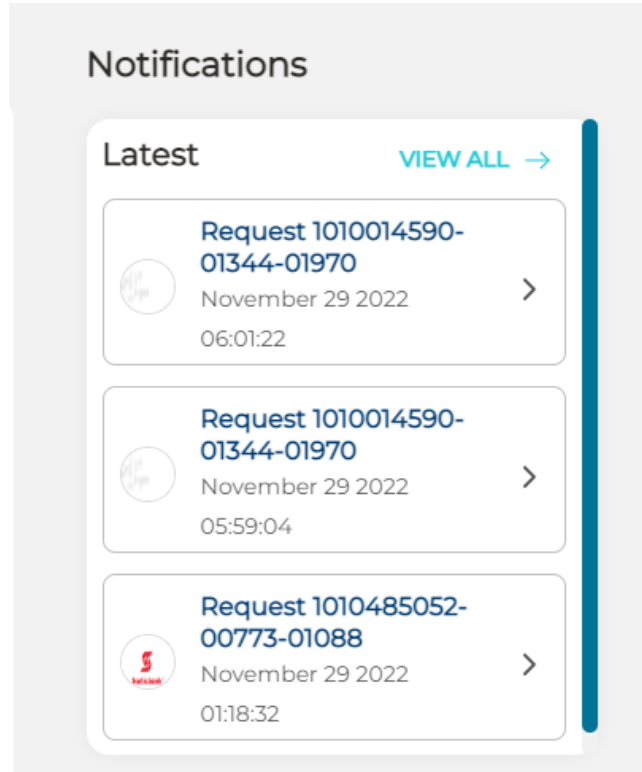
The screenshot displays the 'Debt Financing Dashboard' with the following sections:

- Financing Requests ( )**: Includes a filter for 'Sub Entity' (10100001...) and 'Request status' (All Reque...). A 'REQUEST FINANCING' button is visible.
- Overview**: A central summary box showing:
  - 5 Active Financing Requests
  - 9 Total Opportunities
  - 0 Pending Additional Info
  - 0 Offers Received (with a 'New' tag)
- Notifications**: A list of recent notifications for requests 1010014590-01344-01970 and 1010485052-00773-01088.
- Appointments**: A section for 'FUND CONSULTING' with a 'VIEW ALL' link.

Individual request cards show details for 'In Progress' and 'Withdrawn by SME' requests, including required amounts (55,000 SAR and 200,000 SAR) and request dates (30 Nov 2022 and 27 Nov 2022).

## ❖ 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 unread

You can access the opportunity by clicking on any of the reference numbers or setting notifications as all read



## Notifications

MARK ALL AS READ



FE ( *Abanob Comp.* ) change status of the opportunity to waiting for more informations, Opportunity reference number ( 1010014590-01344-01970 )  
November 29, 2022 6:01 pm



FE ( *Abanob Comp.* ) change status of the opportunity to waiting for more informations, Opportunity reference number ( 1010014590-01344-01970 )  
November 29, 2022 5:59 pm



FE ( *المهنية 2 للمويل* ) change status of the opportunity to waiting for more informations, Opportunity reference number ( 1010485052-00773-01088 )  
November 29, 2022 1:18 pm



## ❖ Section Three: Appointments

Appointments are set by clicking on (financial advice), then you will be taken to a new window to select the nearest appointment

## Appointments

This Week

Today

VIEW ALL →



FUND CONSULTING

# SME Bank

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Small & Medium Enterprises Bank

## Thank you

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

Phone:  
8003033333

Email:  
[Smebankcare@smebank.gov.sa](mailto:Smebankcare@smebank.gov.sa)