

CASE STUDY



LendWise

Revolutionizing Digital Lending in
MENA: Secure & Streamlined
Business-Bank Connections

www.zoondia.com



LendWise

Category : **Finance**

Location : **Dubai**

Business Background

Tasleefat is a trailblazing digital smart lending platform in the MENA region, regulated by the DFSA. It bridges the gap between businesses seeking quick, affordable financing and banks capable of fueling their growth. Tasleefat transforms the traditional lending process by eliminating cost and complexity, providing businesses with a secure, efficient, and streamlined funding process.



Challenges

- **Complex Traditional Processes**

The conventional loan application process was time-consuming and riddled with inefficiencies, leading to delays in funding.

- **High Costs**

Businesses faced excessive costs due to intermediaries and redundant procedures.

- **Limited Access to Finance**

Many businesses struggled to find suitable lending options tailored to their needs.

- **Lack of Transparency**

Traditional methods lacked real-time visibility and clarity, creating trust issues between borrowers and lenders.



Approach

○ Research & Analysis

We conducted a comprehensive study of existing lending workflows, borrower pain points, and bank requirements. By analyzing these challenges, we identified opportunities to optimize the process and improve user experiences.

○ Designing the Solution

We developed a secure, intelligent, and user-friendly platform with features to:

- ▶ Directly connect businesses with banks, bypassing intermediaries.
- ▶ Automate the loan application, approval, and disbursement processes.
- ▶ Provide real-time tracking for borrowers and banks.

- ▶ Ensure robust security to meet regulatory compliance standards set by the DFSA.

○ Implementation

- ▶ **Platform Development:** Built a scalable, cloud-based system supporting high transaction volumes.
- ▶ **Streamlined UI/UX:** Designed an intuitive interface for seamless navigation and user engagement.
- ▶ **Data Integration:** Ensured compatibility with banking systems for real-time synchronization and secure data exchange.



Results

● Accelerated Loan Approvals

The automated process reduced approval times significantly, ensuring faster funding.

● Cost Efficiency

Eliminating intermediaries reduced costs for both businesses and banks.

● Improved Access

Businesses could explore multiple lending options tailored to their needs in one platform.

● Enhanced Transparency

Real-time tracking and notifications fostered trust between borrowers and lenders.

● Regulatory Compliance

The platform adhered to DFSA guidelines, ensuring security and legal compliance.

Preferred Industries

- **Small and Medium Enterprises (SMEs)**

Providing fast, affordable financing for operational and growth needs.

- **Startups**

Enabling new businesses to access funding for scaling and innovation.

- **FinTech**

Supporting integration with digital financial solutions.

- **Retail and E-commerce**

Offering tailored lending options for inventory and operational expansion.

- **Manufacturing and Logistics**

Assisting in securing funds for production and supply chain needs.


- **Healthcare and Education**

Facilitating access to financing for infrastructure and service enhancements.



Screenshots


Home | Grow your Business | Loan Facility | About Us | Team | Contact Us | Register Now | Login




The Smarter Choice for safe Life

Lorem Ipsum is simply dummy text of the printing and typesetting industry. printing and typesetting simply dummy.


[Eligibility Test Now](#)




Professional Services
Lorem Ipsum is simply dummy text of the printing and typesetting



Low Costing
Lorem Ipsum is simply dummy text of the printing and typesetting



Live Support
Lorem Ipsum is simply dummy text of the printing and typesetting



Safe and Secure
Lorem Ipsum is simply dummy text of the printing and typesetting


Why Choose us

We Promise to Always to Try and Give The Best

Lorem Ipsum is simply dummy text of the printing


Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to

- Lorem Ipsum is simply dummy text of the printing
- simply dummy text of the printing
- Ipsum is simply dummy text of the printing
- simply dummy text



Our Lenders

We working with world class Lenders












To see all our lenders and find out more click [here](#)



HSBC BANK
hsbcbank@gmail.com





- Dashboard
- Qualified SMEs
- Manage Services
- My Profile
- Contact Us

Find something here...


Dashboard

Bank Details
Manage Users
Activities

Manage Users Filter By: Date Range | 10 Jan - 25 Mar | [Generate Report](#)

Sl.No:	User	Company ID	Industry	Loan ID	Facility amount	Action
1	 Sienna Walker	xxx xxx xxx	Automobile	256 GDJ523	AED 5,000	2023
2	 Jessica Rose	xxx xxx xxx	Clothing	256 GDJ523	AED 4,500	2023
3	 Deirdre Adams	xxx xxx xxx	Food And Services	256 GDJ523	AED 8,700	Cancelled 10 Feb 2023
4	 Sienna Walker	xxx xxx xxx	Fishing	256 GDJ523	AED 3,800	In Process 10 Jan 2023

taseofat © 2022 All Rights Reserved



HSBC BANK
hsbcbank@gmail.com

- Dashboard
- Qualified SMEs
- Manage Services
- My Profile
- Contact Us

Find something here...

Dashboard

Bank Details
Manage Users
Activities

Bank Details [Edit info](#)

Bank Name

Email Address

Contact Number

Address

Location

[Save & Continue](#)

© 2022 All Rights Reserved



KEY TAKEAWAYS

Tasleefat showcases how technology can revolutionize traditional lending processes. By eliminating cost, complexity, and inefficiencies, it empowers businesses to access affordable financing while enabling banks to expand their lending portfolio. This innovative platform serves as a model for transforming financial services, driving economic growth across industries in the MENA region.



Zoondia, 33 Level, Al Saqr Business
Tower, Sheikh Zayed Road, Dubai
Ph: +971 50 272 8681



CR - 152802 Office 703, 7th Floor,
Building 5, Street 905, Mushaireb, Doha,
P.O.Box: 16742
Ph: +974 5511 0799



71-75 Shelton Street, Covent Garden
London WC2H 9JQ
Ph: +447376579575



Florida

Zoondia LLC
4099 LA PLAYA BL VD, Coconut Grove,
Florida, USA 33133

Texas

276 State Highway
16 S #284, Bandera TX 78003
Ph: +1 786 802 5370



Trivandrum

T-2, 7th Floor, Thejaswini, Technopark,
Trivandrum - 695 581
Ph: +91 4714017676

Calicut

Sahya Building, Cyberpark,
GA College PO, Calicut - 673014, Kerala, India
Ph: +91 495 243 5011