

Post for Investment (PFI) partners with Cayesh Fintech to Launch Factoring Company in Egypt

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Post for Investment (PFI), the Investment Holding of Egypt Post, has announced a strategic partnership with Cayesh Fintech to establish a new factoring company in Egypt under the name “PFI Cayesh Factoring, which has obtained the initial approval from the Financial Regulatory Authority and scheduled to commence operations during the fourth quarter of 2025. This venture aims to provide innovative and seamless factoring products, targeting supply chain, for Small and Medium Enterprises (SMEs), empowering their growth and contributing to the expansion of Egypt’s economy.

Over the past four years, Egypt’s factoring market has grown at an impressive compound annual growth rate (CAGR) of **60%**, reflecting both the resilience and evolving needs of the country’s business community. This momentum has been fueled by two key forces: the rising demand from small and medium-sized enterprises (SMEs) for flexible, accessible financing, and forward-looking regulatory reforms that have created a more transparent, competitive, and supportive environment. By stepping into this space, PFI is not just entering a high-potential market, it is committing to empower entrepreneurs, close critical funding gaps, and contribute to the strength and vitality of Egypt’s economic backbone.

This partnership represents a significant milestone in PFI’s strategy to expand its presence in the non-banking financial services sector, building on its strong track record since its establishment in 2006. With paid-in capital of EGP 6.24 billion, PFI maintains a diversified investment portfolio spanning non-banking financial services, logistics, telecommunications, technology, and other key sectors.

Under this partnership, PFI and Cayesh Fintech will leverage their combined expertise and resources, ensuring customer-focused, and innovative supply chain financing tailored to the needs of the Egyptian market.

“Today, small and medium-sized enterprises contribute roughly 43% to Egypt’s GDP and make up about 98% of all registered businesses in the country. Together, they employ more than 47 million people—forming the very backbone of our economy,” said Ahmed Ali Abderahman, CEO of Post for Investment. “Yet, despite their importance, SMEs face a financing gap of nearly USD 46 billion, and only 15% currently have access to formal financial services. Through our partnership with Cayesh Fintech, we are committed to changing that, offering advanced factoring solutions that deliver fast,

seamless access to funding, so these businesses can thrive, create jobs, and fuel Egypt's growth."

This collaboration is a landmark for Cayesh FinTech growth trajectory to enable us capitalise on PFI and Egypt Post nationwide footprint offering innovative Supply Chain Finance products. Said Mahmoud Hassan, CAYESH FinTech Founder and CEO. We believe that this partnership is key milestone in transforming supply chain finance in the Egyptian market coupled by future digital transformation plan from PFI and CAYESH FinTech.

About Post for Investment (PFI)

Post for Investment (PFI) is the Investment Holding of Egypt Post, capitalised at EGP 6.24 billion. PFI has a clear mandate to deploy capital across strategic, operational, non-banking financial services, and logistics sectors, it complements Egypt Post's strategic priorities. Operating within the Egyptian market, to generate robust financial returns while delivering lasting, sustainable impact for PFI's stakeholders.

About CAYESH FinTech

CAYESH FinTech is a pioneering startup company that provides supply chain finance solutions (including invoice financing, purchase order financing, receivables financing, etc.). The company aims to solve working capital challenges faced by MSMEs. Through its solutions, CAYESH Fintech offers fast, convenient and secure financial solutions for financing receivables and payables locally and soon internationally. Since its establishment, the company has succeeded in introducing a new concept to the Egyptian market in supply chain financing, attracting large companies and their supply chain, mostly SME suppliers. It relies on the local and global experience of its founders in both finance and technology.