

MAALEXI SECURES A SHARIAH-COMPLIANT CREDIT FACILITY OF UP TO \$20 MILLION FROM AMWAL CAPITAL PARTNERS

Move will drive tech-enabled, SME-focused food security resilience across the UAE and Saudi Arabia

Dubai, UAE, 26 August 2025: Maalexi, a next-generation B2B food and agri platform has today announced that it has secured a shariah-compliant credit facility of up to \$20 million from Amwal Capital Partners (ACP), a leading independent firm specializing in alternative investments across the MENA region.

The strategic agreement will start with a US\$ 5 million tranche of capital that will enable Maalexi to scale its operations and advance its mission to strengthen food security across the UAE and Saudi Arabia. The facility will also be used by Maalexi to serve thousands of SMEs waiting to partner with the platform and build a solid foundation for future growth.

Maalexi enables verified SMEs to participate directly in cross-border food and agri-trade by reducing risk, optimizing capital, and enhancing transaction security. The platform leverages proprietary technologies to manage credit, inventory, compliance, and logistics with unmatched intelligence.

The facility is a fully tech-enabled securitization structure, designed to track daily risk positions in real time and execute swift, small-ticket transactions through Maalexi's patented blockchain-secured automation. It is collateralized against Maalexi's inventory and receivables across UAE warehouses. Future expansion is expected into origin-market procurement via partnerships with Farmer Producer Organizations (FPOs) and cooperatives.

The agreement is designed to accommodate future funding at a significantly higher scale as Maalexi builds trade volumes and deepens its data and algorithm-driven risk mitigation capabilities. These proprietary systems reduce critical operational risks — including quality, quantity, weight, price, counterparty, and payment risk — enabling greater efficiency and trust in complex food and agri-trade flows.

Dr Azam Pasha, CEO of Maalexi, said:

"This facility is more than capital — it is a catalyst to enhance our capabilities, and help us build resilient and intelligent food supply chains that are driven by speed, transparency, and trust. Partnering with Amwal Capital empowers us to scale our reach to tens of thousands of SMEs across the region while accelerating the deployment of our core technology stack — AI for risk intelligence and decision-making, IoT for real-time trackability and traceability, and blockchain for secured documents and immutable transaction records. Combined with the capital support of partners like Amwal Capital, these innovations are redefining how food is digitally procured, stored, and distributed — reinforcing food security across the UAE, Saudi Arabia, and the wider GCC."

With the UAE importing nearly US\$ 24 billion of food annually — 80% of which is re-exported to meet regional food security needs — SMEs remain an underutilized and underrecognized part of this food supply chain. Maalexi is addressing this gap by enabling SMEs to become a key part of the backbone of food security in the region.

In addition to funding expansion, this structure will allow Maalexi to allocate more of its equity capital toward further developing its advanced technology stack — including embedded technologies, proprietary datasets, and an upcoming tokenization layer that will enable real-time transactions and payments, executed within seconds.

Sharif Eid, Head of Private Credit at Amwal Capital Partners, added:

“Maalexi’s proprietary technology stack, deep market linkages, and robust operational controls set a new benchmark for de-risking and scaling agri-trade. This is precisely the type of impactful business we are committed to supporting.”

Amwal Capital is not only providing financing to Maalexi but also becoming its key strategic partner, supporting the company in scaling and deepening its impact across all SME segments in the food and agri-trade value chain.

Fadi Arbid, CIO at Amwal Capital Partners, further added:

“We are pleased to provide disruptive and non-traditional asset-backed capital to our partner Maalexi which in turn is disrupting a traditional industry poised for transformation through financial innovation in the strategically vital area of food security.”

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Further information

Maalex

Johanna Lawson-Dick

Maalex@thoburns.com

Notes to Editors

About Maalex

Maalex is a next-generation B2B trade platform empowering verified Small and Medium Enterprises (SME) to participate seamlessly in cross-border food and agricultural trade. By embedding proprietary data, patented technologies, and blockchain security into every transaction, Maalex mitigates operational risks, optimizes capital use, and enhances trade credibility — building what is effectively an intelligent food supply chain designed to strengthen global food security.

The platform integrates a suite of technologies that includes ClimaSense for AI and IoT-enabled monitoring of storage and transit conditions, CredIQ for advanced AI-enabled credit scoring, TrustPrice for dynamic risk-adjusted pricing, VeriPass for secure digital onboarding, and ContractIQ for digitally enforceable Ricardian contracts. It further operates StockIntel and TrackFlow for real-time inventory visibility both in storage and transit, Inspectra for AI-based inventory inspections and exceptions, and ThreatScan for predictive infestation detection. All transactions are immutably logged through Maalex's Smart Blockchain Authentication System, which has already executed the world's first Ricardian contracts in agricultural trade, giving SMEs access to legally enforceable contracts and transparent compliance.

By integrating AI, IoT, and blockchain technologies on a single platform, Maalex delivers faster and more secure cross-border trade for SMEs, provides real-time risk mitigation through deep intelligence, ensures enforceable digital contracts aligned with international arbitration standards, and builds a scalable foundation for global agri-asset tokenization. Together, these innovations make Maalex not only a trusted supply chain partner for SMEs now but also the first mover globally, in the near future, in creating enforceable, data-rich tokenized agricultural assets — transforming how food and agricultural commodities are procured, stored and sold by SMEs in the digital economy.

About Amwal Capital Partners

Amwal Capital Partners is an independent asset management firm focused on the Middle East and North Africa (MENA) region. The investment team brings several decades of experience and a consistent track record across diverse asset classes, primarily public equities, public fixed income and private credit. Amwal Capital Partners operates through Amwal Capital AlMaliyah, which is based in Riyadh, Saudi Arabia and is regulated by the CMA; and Amwal Capital Partners Limited, which is based in Dubai, UAE and is regulated by the DFSA.