

Comfi Raises US\$65 Million Pre-Series A Round to Scale SME Capital Across MENA

Dubai, UAE – April 27, 2026 — **Comfi**, a B2B embedded finance platform, today announced it has raised **\$65 million** in a Pre-Series A funding round consisting of both **equity and debt**. The equity round was led by **Iliad Partners** and joined by **Yango Ventures** and **Raw Ventures**, both making their first investment in the region. The round includes a credit facility from **Partners for Growth** and a mezzanine facility structured by **Shorooq**, with participation from a notable family office.

Founded in 2023 and headquartered in the UAE, Comfi was established by Sanjar Samiev, Alisher Akbarov, Amal Abdullaev, and Denis Gavrilin, a founding team with experience spanning fintech product growth, scaling operations, and engineering, shaped by firsthand exposure in the financial services industry and experience with SME cash flow challenges.

SMEs across the region are trapped in a persistent cash-flow race: B2B payment cycles stretch for months, restricting businesses from collecting payments in a timely manner and accessing the working capital they need to survive and grow. Comfi breaks this cycle with a unique B2B Buy Now Pay Later product that allows SME suppliers to provide up to 90-day payment terms to customers while getting paid within 24 hours, helping SMEs build resilience and sustain growth in a changing economic environment, to succeed.

Sanjar Samiev, Co-founder and CEO of Comfi, commented, "We built Comfi from firsthand experience with how disruptive payment cycles can be to an SME's operations. When you're waiting over 60 days to get paid, you can't invest in inventory, hire the right people, or take on new opportunities, you're just surviving. We're fixing that by combining embedded finance with AI-driven risk and underwriting to unlock capital instantly, without the friction of traditional lending. This Pre-Series A round gives us the resources to scale our products, strengthen our regional partnerships, and expand access to fast, reliable working capital across MENA."

Christos Mastoras, Founder and Managing Partner of Iliad Partners, commented "We invest in technology companies that strengthen and digitize the core infrastructure of the GCC economy. Comfi is doing exactly that, tackling one of the most fundamental pain points in the region: access to working capital for SMEs. By combining AI-driven underwriting with disciplined risk management, the team has built a scalable platform designed for real-economy impact. We have been consistently impressed by Sanjar and his co-founders' clarity of vision, speed of execution, and disciplined approach. We are proud to lead this round as Comfi scales across

MENA and beyond as a trusted financing partner to thousands of SMEs powering regional growth.”

Armineh Baghoomian, Managing Director, Head of EMEA, and Co-Head of Global Fintech at Partners for Growth, added, “We are pleased to deepen our partnership with Comfi as the company enters its next growth phase. Comfi’s strong model and innovative approach reflect the ambition, energy and hard work of Sanjar, Alisher, Amal and Denis, and we have been consistently impressed by the team’s execution. The business is a great fit with PFG’s structured credit strategy and our focus on backing high-growth, category-defining companies across the GCC.”

Joe Barron, Credit Principal at Shorooq, commented, “Across the GCC, SME liquidity constraints are not a demand problem - they are a structural financing problem. What stood out to us about Comfi is not just the growth, but its ability to execute and underwrite credit risk utilising its proprietary engine with real transaction data. From our perspective as credit investors, that creates a more resilient and scalable model than traditional working capital lending. We believe platforms like Comfi will become critical financial infrastructure for the region’s supply chains, and we’re excited to support the team as they institutionalize and expand this model across the GCC”

Comfi has processed over **15,000 invoices**, works with **4,000+ finance leaders**, and serves more than **1,000 clients**, reflecting growing demand for fast, flexible SME capital solutions across the region.

The new funding will support Comfi’s next stage of growth, including scaling its underwriting and risk capabilities, expanding its product offering, and accelerating growth across key regional markets.

About Comfi

Comfi is a B2B embedded finance platform that helps SMEs unlock working capital faster by offering flexible payment terms to their business customers (up to 90 days), while enabling suppliers to get paid immediately. Comfi bridges the cash flow gap in B2B supply chains across the MENA region by embedding financing directly into transactions, reducing payment delays and improving liquidity for SMEs. More on <https://comfi.ai/>

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