



## Valu Secures FRA Approval to Establish SME Financing Business, Unlocking Capital Access for Egypt's Growing Business Sector

*Valu's expansive merchant network stands to be among the primary beneficiaries, gaining direct access to tailored financing solutions through the platform they already trust*

**Cairo, May 06, 2026**

Valu, Egypt's leading financial technology powerhouse, has received regulatory approval from the Financial Regulatory Authority (FRA) to establish a dedicated Small and Medium Enterprises (SME) Financing business, a strategic move that extends its proven fintech capabilities into the B2B lending space and opens a critical new funding channel for the businesses that form the backbone of Egypt's economy.

SMEs represent the engine of economic growth across emerging markets, yet access to formal financing remains one of the most persistent barriers to their development. For many business owners, the inability to secure timely capital limits their capacity to expand operations, manage working capital, and compete at scale. Valu's entry into this space directly addresses that gap bringing the speed, data intelligence, and accessibility that have defined its consumer business to a segment long underserved.

At the heart of this expansion lies a distinct competitive advantage: Valu's existing merchant network. Having built deep, data-rich relationships with merchants across its ecosystem, Valu is uniquely positioned to assess creditworthiness with a level of precision and efficiency that conventional lenders cannot replicate. Proprietary underwriting algorithms and advanced data analytics refined through years of leadership in consumer finance will now be deployed to evaluate and serve business financing needs, enabling faster approvals, more accurate risk pricing, and a seamless digital experience for business owners.

"The establishment of Valu SME Financing is a natural and deliberate evolution of our mission," said **Walid Hassouna, CEO of Valu**. "We have spent years building trust with our merchant network and developing the data infrastructure to understand their financial behavior better than anyone else. We can now convert that insight into real capital access, helping companies scale, sustain their operations, and unlock their full potential. This is not just a new revenue stream for Valu; it is a meaningful contribution to the broader economic ecosystem we operate within."

The significance of this development extends beyond Valu's own growth trajectory. By channeling financing to SMEs, Valu is contributing to job creation, supply chain resilience, and the formalization of businesses that have historically operated outside the reach of institutional credit. For merchants within Valu's network in particular, this facility represents a transformative shift, transitioning them from transactional partners into fully supported business clients with access to the financial tools needed to grow.

This expansion reinforces Valu's broader strategy to evolve into a comprehensive financial services platform, deepening its footprint across the MENA region's fintech landscape while creating compounding value for its ecosystem of merchants, partners, and shareholders alike.

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## **About Valu:**

Valu (Legal name: U Consumer Finance S.A.E.) (EGX: VALU.CA) is the leading universal financial technology powerhouse offering customers and businesses convenient and comprehensive financial solutions. It is the first fintech company providing consumer finance to become a listed company on the Egyptian Exchange (EGX), and this, alongside Amazon having a direct stake in the firm, represents Valu's growth journey and dynamic business model.

Under its product universe, Valu pioneered Buy-Now, Pay-Later (BNPL) solutions in the MENA region through U, providing customizable financing plans for up to 60 months across more than 8,500 stores and online platforms – covering a diverse array of categories, including home appliances, electronics, home finishing, furniture, residential solar solutions, healthcare, education, travel, and fashion, among others. Valu also offers investment products, an instant cash redemption program, and a high-end financing program to facilitate the purchase of big-ticket items up to EGP 60 million in the luxury space, and its marketplace, through Valu Invest with the AZ Valu fund and EFG Hermes ONE, Sha2labaz, Ulter, and Shop'IT, respectively.

In addition, Valu offers business-to-business solutions through Valu Business. Valu introduced its prepaid card and co-branded credit card in collaboration with Visa, further expanding its range of payment options to provide customers with the most versatile, convenient, and comprehensive payment solutions, making Valu the ultimate choice for all clients' payment needs. As an award-winning fintech player in the MENA region, Valu embraces a progressive business approach with an agile team committed to architecting innovative financial solutions to meet customers' evolving needs.

Learn more about us at [www.valu.com.eg](http://www.valu.com.eg)

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### **Note on Forward-Looking Statements**

*In this press release, Valu may make forward-looking statements, including, for example, statements about management's expectations, strategic objectives, growth opportunities, and business prospects. These forward-looking statements are not historical regulations, instead represent only Valu's belief regarding future events, many of which, by their nature, are inherently uncertain and are beyond management's control and include, among others, financial market volatility; actions and initiatives taken by current and potential competitors; general economic conditions and the effect of current, pending, and future legislation, regulations and regulatory actions. Accordingly, the readers are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date on which they are made.*