TUWAYQ




# Company Profile
## 2026/2027

Digital Solutions for the Construction,
Building & Finishing Sector




# 02 About Tuwayq

**Tuwayq** is a specialized digital infrastructure platform that connects businesses across the construction, building, and finishing sector in Saudi Arabia through one integrated digital ecosystem.

In its current phase, **Tuwayq** connects wholesale suppliers with retailers, contractors, interior & exterior design firms, and maintenance & facility management companies, enabling them to complete buying and selling transactions while providing financing solutions through Saudi Central Bank (SAMA) licensed financing companies.



# 03
# Our Vision & Mission

## Vision

To become the digital infrastructure for the construction, building, and finishing sector in Saudi Arabia, enabling every business in the industry to manage its needs through one integrated platform.

## Mission

To empower suppliers and buyers in the construction and finishing sector to trade with greater ease, transparency, and confidence through a specialized digital platform that brings together sourcing, comparison, financing, and delivery in one .place




# 04 Market Challenges

## Challenges Facing Suppliers

- Selling on credit, which ties up working capital.
- Delayed customer payments require continuous follow-up and travel to collect payments.
- Accumulated receivables due to long payment cycles in the industry.
- Limited access to new buyers beyond existing business relationships.

## Challenges Facing Buyers

- Difficulty reaching major suppliers, especially outside their cities or regions.
- The need to travel between cities to compare prices, products, and suppliers.
- Limited cash flow and difficulty obtaining suitable financing.
- Lack of price transparency and difficulty comparing supplier offers.
- Higher procurement costs due to intermediaries and fragmented purchasing channels.
- Significant time and effort spent searching, negotiating, and purchasing.

# 04 Market Challenges

## Market Gap

Although Saudi Arabia's construction and finishing sector is one of the country's largest and most important industries, buying and selling processes still rely heavily on traditional methods.

There is a clear gap between the size of the industry and its level of digitalization. Tuwayq is built to bridge this gap through a specialized digital platform.





# 05 Our Solution

How Does Tuwayq Solve These Challenges?

**Tuwayq** brings suppliers and buyers together through one digital platform and addresses the challenges faced by both sides.

## Solving Collection & Credit Sales Challenges

At checkout, buyers can either pay directly or apply for financing. This increases suppliers' cash sales while reducing their dependence on traditional credit sales and collection efforts.

## Solving Store Management Challenges

Tuwayq offers a Managed Store Service, where our team handles product preparation, photography, listing, and store management, allowing suppliers to focus on their core business.

## Solving Buyer Access & Comparison Challenges

Buyers can browse multiple suppliers in one place, compare products and prices, and purchase without traveling or relying on intermediaries.

## Solving Cash Flow Challenges

Flexible financing options help buyers complete their purchases without requiring immediate cash liquidity.

## Building Trust & Transparency

Tuwayq verifies suppliers, displays product origin and warranty information, and protects payments until buyers confirm successful delivery.




# 06 Our Value Proposition

## For the Industry

- Accelerating digital transformation in a traditionally operated sector.
- Increasing transparency and trust between suppliers and buyers.
- Simplifying commercial transactions while reducing time and operational effort.

## For Suppliers

- Increase cash sales while reducing dependency on credit sales.
- Eliminate the burden of payment collection and follow-up.
- Fully managed online store without requiring an internal digital team.
- Promote products to a wider network of buyers.
- Structured commercial relationships supported by clear agreements.

## For Buyers

- Access trusted suppliers from one platform without traveling.
- Compare products and prices before purchasing.
- Flexible financing options to support purchasing decisions.
- Payment protection until goods are successfully delivered.
- Greater transparency through supplier verification, product origin, and warranty information.
- Nationwide delivery across Saudi Arabia.



# 07 Platform Features

## Financing at Checkout

Choose between direct payment or financing based on buyer eligibility, helping suppliers increase cash sales.

## Fully Managed Online Store

Tuwayq's team prepares product information, photography, listings, and store management.

## ERP Integration

Synchronize inventory and sales with suppliers' ERP systems without the need for manual data entry.

## Supplier & Product Verification

Display country of origin and warranty details to improve credibility.

## Escrow Payment Protection

Payments are securely held until delivery is confirmed, protecting both parties.

## Nationwide Shipping Network

Delivery services covering all regions of Saudi Arabia.

## Product Comparison

Compare products from multiple suppliers in one place.

## Access Anywhere

Use Tuwayq through any device, anytime.

## Order Management System

Track orders from confirmation through final delivery.



# 08 How Tuwayq Works

## 01-Supplier Registration & Verification

Suppliers join the platform and complete the verification process, including product origin and warranty details.

## 02-Product Listing

Products are uploaded and managed either by the supplier or through Tuwayq's Managed Store Service.

## 03-Browse & Compare

Buyers - including retailers, contractors, design firms, and future end consumers - browse products and compare suppliers, wholesale and retail prices.

## 04-Place an Order

Buyers select products and quantities before proceeding to checkout.

## 05-Checkout

Buyers can either pay in cash or choose flexible financing with easy, convenient repayment options.

## 06-Escrow Protection

Tuwayq securely holds payment until the buyer confirms successful delivery.

## 07-Shipping & Delivery

Light and heavy orders are shipped through Tuwayq to any region in Saudi Arabia, with the option of direct pickup from the supplier where available.

## 08-Delivery Confirmation

The buyer confirms receipt of the goods as agreed.

## 09-Supplier Payment

Once delivery is confirmed, payment is transferred directly to the supplier.

# 09 Target Market



## Current Focus (B2B)

- Wholesale Suppliers
- Retailers
- Contractors
- Interior & Exterior Design Firms
- Maintenance & Facility Management Companies



# 10 Industries We Serve

- Construction
- Building Finishing
- Plumbing
- Electrical
- Interior Design & Decoration
- Maintenance
- Tiles, Flooring & Wall Cladding






# 11 Why Tuwayq?

## Specialized Industry Platform
Tuwayq is purpose-built for the construction and finishing sector - not a general marketplace.

## Solving Credit Sales Challenges
Integrated financing at checkout helps suppliers increase cash sales and reduce dependence on traditional credit terms.

## Fully Managed Store Service
Suppliers can start selling online without building an internal digital team.

## Real Business Integration
ERP connectivity makes Tuwayq an extension of suppliers' existing operations.

## Trust & Transparency
Verified suppliers, product origin, warranty information, and escrow payment protection create a trusted trading environment.

## Nationwide Coverage
Reliable shipping and delivery services across Saudi Arabia.

## Early Opportunity in a Large, Underserved Market
A major industry that still relies heavily on traditional processes presents significant long-term growth potential.




# 12 Future Growth Vision

**Tuwayq** is being developed as a long-term platform with phased expansion, including:

- Expanding the supplier network across the sector.
- Introducing additional services that support the industry's evolving needs.
- Building a complete digital ecosystem serving every stakeholder across the construction, building, and finishing industry.

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# Supporting Saudi Vision 2030

**Tuwaiq** contributes to the objectives of Saudi Vision 2030 by accelerating digital transformation within the construction, building materials, and finishing sectors through a specialized digital infrastructure that connects market participants within a single integrated platform.

By enabling more efficient procurement, improving supply chain connectivity, expanding market access for suppliers, supporting SMEs, and facilitating digital commerce, Tuwaiq helps create a more transparent, efficient, and competitive business environment.

The platform also contributes to reducing reliance on traditional trading practices by digitizing commercial transactions, improving operational efficiency, and providing integrated services such as financing, logistics, and order management, supporting the Kingdom's vision of building a diversified, technology-driven economy.

رؤية VISION 2030
المملكة العربية السعودية
KINGDOM OF SAUDI ARABIA

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