FRESME

RIYADH · JEDDAH · MANAMA · LAHORE · KARACHI · LONDON

www.fresme.com

COMPANY PROFILE 2026 · BAHRAIN

We build and run the systems organisations depend on.

From our Manama office we serve banks, payment companies and enterprises in Bahrain, on our own servers in the country.



Fast Resource & Management Enterprise.

FRESME is a Saudi enterprise that brings enterprise software, FinTech, AI, IT services and ESG under one roof. The name is the brief: give organisations the resources and the management systems to move fast.

The problem we solve

01

Disconnected systems

Finance, HR, sales and operations sit in separate tools that don't talk to each other.

02

Regulation-heavy markets

E-invoicing, data residency and financial rules keep changing, and every system has to keep up.

03

Slow vendors

Projects stall between an integrator, a software house and a consultant, each owning one piece.

Five practices, one team.

Most clients start with one and grow into others. The same people design, build and support the work, alongside 30+ ready-made products.

01 Technology & Services

Custom software, web and mobile apps, AI and automation, engineered around your process.

02 ICT Services

Networks, cloud, cybersecurity and managed IT that keep day-to-day operations running.

03 Management Consultancy

Strategy, digital transformation and process design, carried from plan to rollout.

04 FinTech

Payment, wallet, lending and banking platforms built around local financial rules.

05 ESG & Sustainability

ESG data collection, reporting and sustainability tools for organisations that must report.

Everything we do, on one page.

Our products, grouped by the work they do, and the services around them. Each one has its own page on fresme.com.

ENTERPRISE ERP

- Tadbir ERP & modules
- Tadbir Production ERP
- Tadbir School Management
- Tadbir Fleet Management
- Tadbir Mobile Reports
- Engineering Solutions

PAYMENTS & MONEY

- PayLayer
- RewardLayer
- CarrierPay
- LendScore
- DigiCheques
- CashFleet
- Saudi Tourist Pay
- Bank of Fame

AI & OPERATIONS

- CamAI Solutions
- AIVA
- IntelliRecruit
- AI-Wa Travels

CUSTOMER ENGAGEMENT

- Hiwar
- Tappio
- AdJingo
- IntelliResponse

COMMERCE & PROPERTY

- Minutely
- DOBUY
- Fractional Real Estate

HEALTH & IDENTITY

- Wa'i
- FacePhi KYC

SERVICES

- Custom software
- Websites & apps
- E-commerce
- AI & data
- Cloud & IT
- Cybersecurity
- Dedicated teams
- Consultancy
- ESG & sustainability

Local teams, in-country servers.

From our Manama office we serve banks, payment companies and enterprises in Bahrain, on our own servers in the country.

SAUDI ARABIA

Riyadh & Jeddah

Registered with Ministry of Commerce

BAHRAIN — YOU ARE HERE

Manama

Registered with MOICT

PAKISTAN

Lahore & Karachi

Registered with SECP

UNITED KINGDOM

London

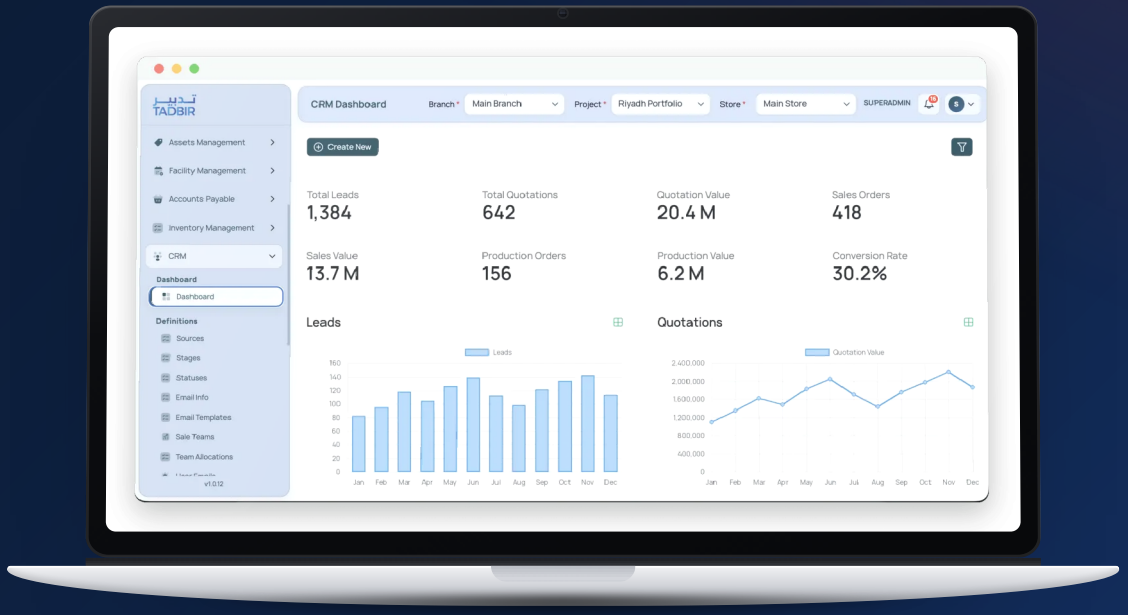
Registered with Companies House

02

TADBIR ERP

Your whole business, in one ERP.

Finance, supply chain, sales, people, assets and projects in one system. Implemented and customized by our own team, and cost-effective to run.



Tadbir ERP: the CRM dashboard (sample data).

14 modules, one database.

Start with the modules you need and add the rest as you grow. Every module posts to the same ledger.

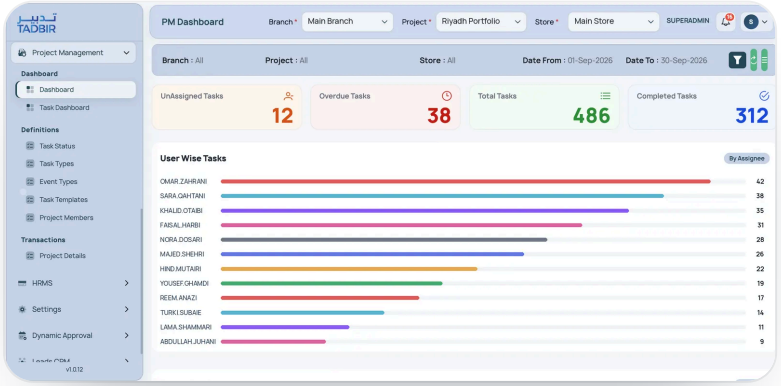
- Accounts & General Ledger
- Banking
- Budget Management
- Procurement
- Inventory & Warehouse
- CRM
- Sales & POS
- HR & Payroll
- Performance Management
- Asset Management
- Facility Management
- Project Management
- Dynamic Approvals
- Ask AI & dashboards

- Multi-CR
- Multi-branch
- Unlimited users
- Arabic & English
- Cloud or on-premise
- Tadbir Attendance app included

Built on Tadbir, made for the job.

Products for one team or one industry, on the same Tadbir platform.

- Tadbir CRM
- Tadbir Attendance Included
- Tadbir Mobile Reports Included
- Tadbir Project Management
- Tadbir Asset Management
- Tadbir Facility Management
- Tadbir Fleet Management
- Tadbir School Management
- Tadbir Production ERP
- Engineering Solutions



03

PLATFORMS · FINTECH

We build the technology. You hold the licence.

Digital banking, wallets, payment gateways, PSP/EMI infrastructure and onboarding, built around SAMA requirements. We design, build and run the platform, end to end.

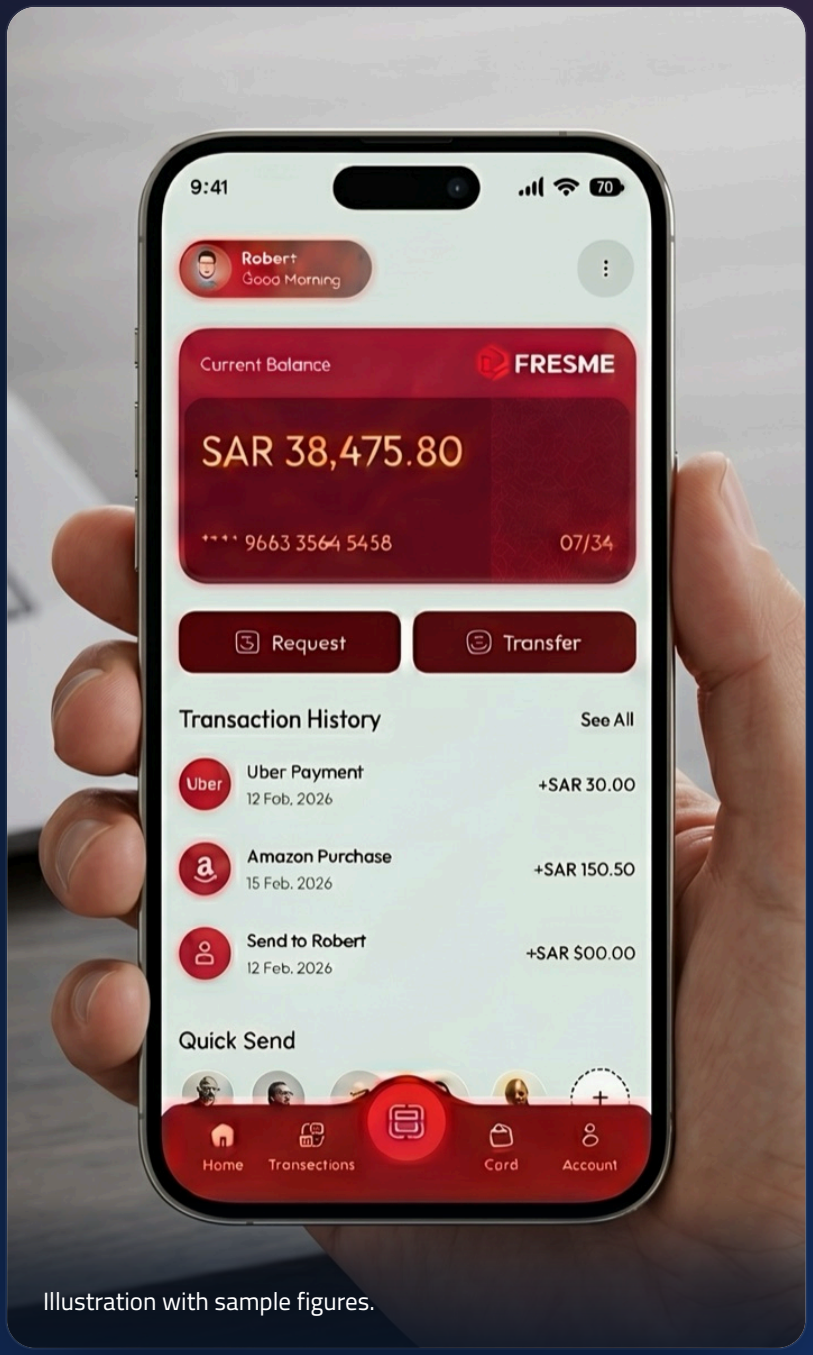


Illustration with sample figures.

FRESME is a technology provider. It is not a bank, payment service provider or e-money institution, and is not licensed or approved by the Saudi Central Bank (SAMA). The licence and the regulated activity stay with you.

Ready-made platforms, under your brand.

Each one launches under your brand and is configured for your market and your licence.

PayLayer

One payments layer: one API, orchestration, white-label wallets, digital banking and e-vouchers.

RewardLayer

White-label loyalty: points programmes in one wallet, redeemed as QR vouchers.

CarrierPay

Carrier billing, a SIM-linked wallet and one API, so customers pay with their phone number.

LendScore

Digital lending: a lending engine, credit scoring and digital disbursement.

DigiCheques

Electronic cheque issuance, clearance and verification.

CashFleet

Run a white-label ATM network: deployment, settlement, cash, maintenance and security monitoring.

Saudi Tourist Pay

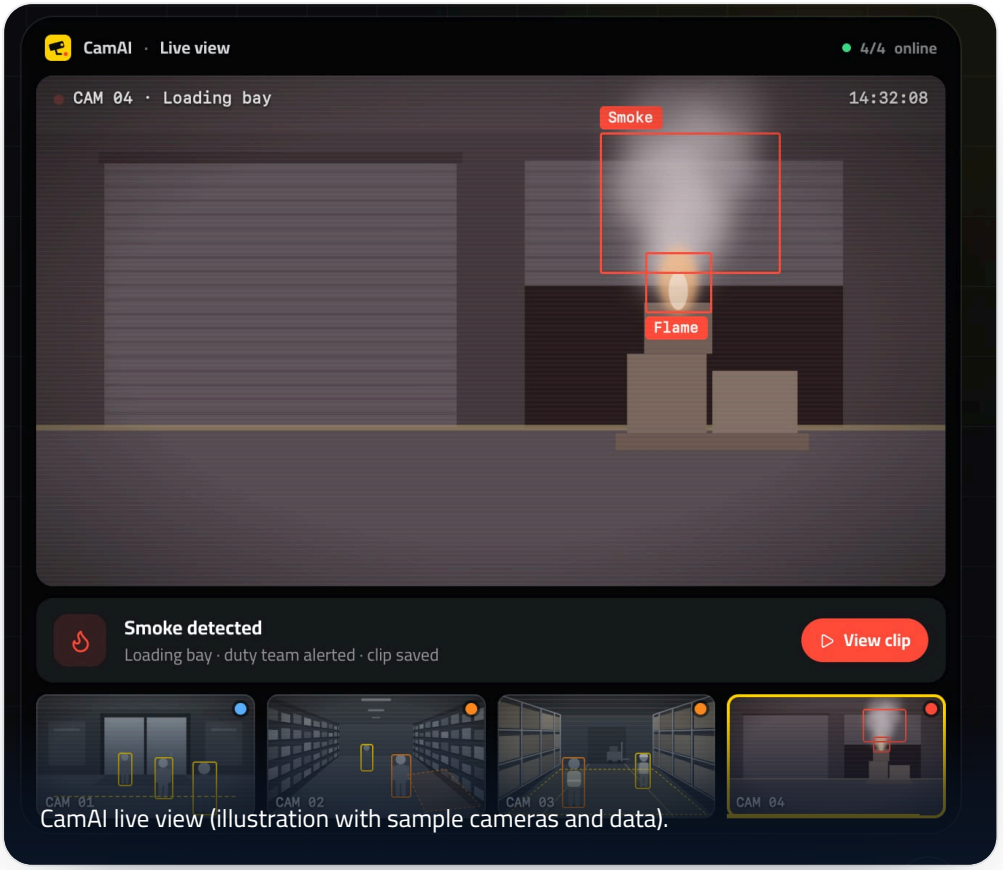
A wallet for visitors and pilgrims to the Kingdom. In development.

Bank of Fame

Branded banking for stars and their fans, with a licensed partner bank. In development.

AI that does real work, and stays governed.

From the cameras you already have to the reviews your customers write, we build AI into the systems you run, with a person approving the steps that matter.

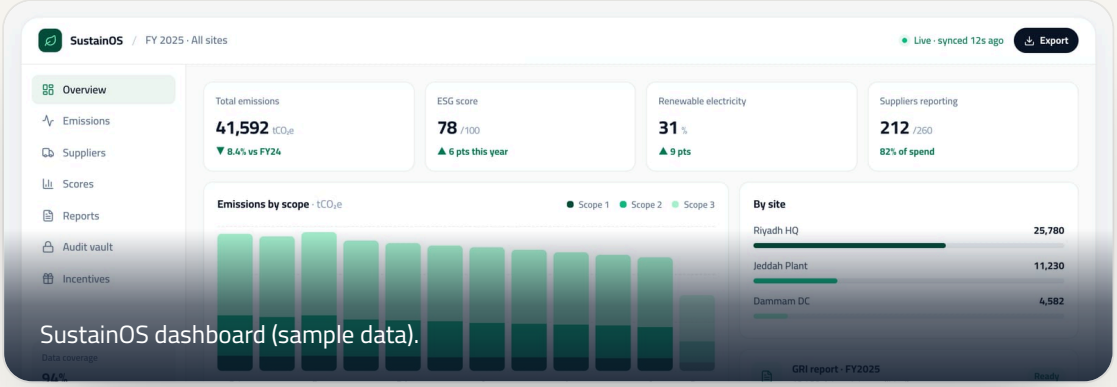


CamAI live view (illustration with sample cameras and data).

- CamAI Solutions
- AIVA
- IntelliRecruit
- AI & Data Solutions
- AI Agents & Voice AI
- IntelliResponse
- AI Governance

ESG is no longer a report. It is a service.

SustainOS is FRESME's ESG platform: Scope 1, 2 & 3 data collection, scoring and GRI / TCFD / SASB-aligned reporting for enterprises, banks and supply chains.



SustainOS dashboard (sample data).

Data Engine

Connects your ERP, sensors and supplier portals; ESG data is collected and normalised automatically.

Scoring & Benchmarking

Performance across E, S and G, benchmarked against industry standards and peers.

Reporting & Audit Vault

GRI, SASB, TCFD and CDP-aligned reports; every data point traceable to its source.

Incentive Engine

Points and rewards that drive sustainability behaviour across staff and suppliers.

> Framework alignment means SustainOS structures your data to each standard's disclosure requirements. It is not a certification, approval or endorsement by any standard setter or regulator, and it does not replace independent assurance.

04

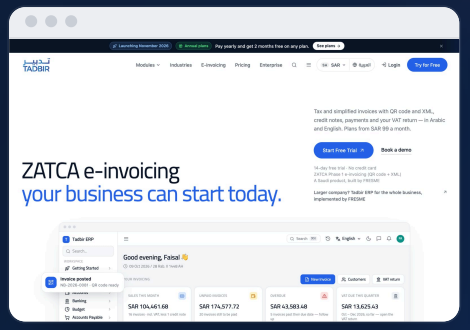
SERVICES · WEBSITES & DIGITAL

Websites that win you clients.

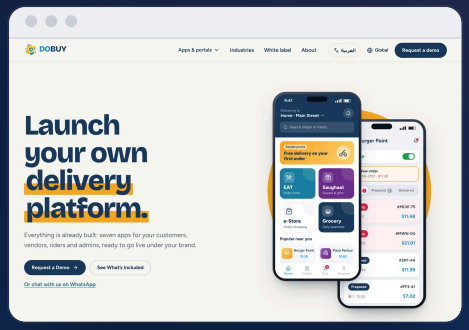
Corporate sites, e-commerce, apps and campaigns, bilingual Arabic and English. Fast, built to be found, and easy for your team to run. After launch, we stay.

- Web development
- App development
- E-commerce
- UI/UX design
- Digital marketing
- Custom software
- Care plans

BUILT & RUN BY FRESME



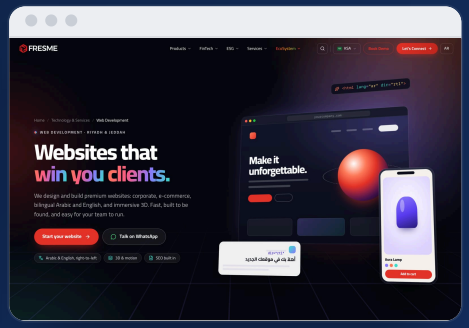
tadbirerp.com



dobuy.pk



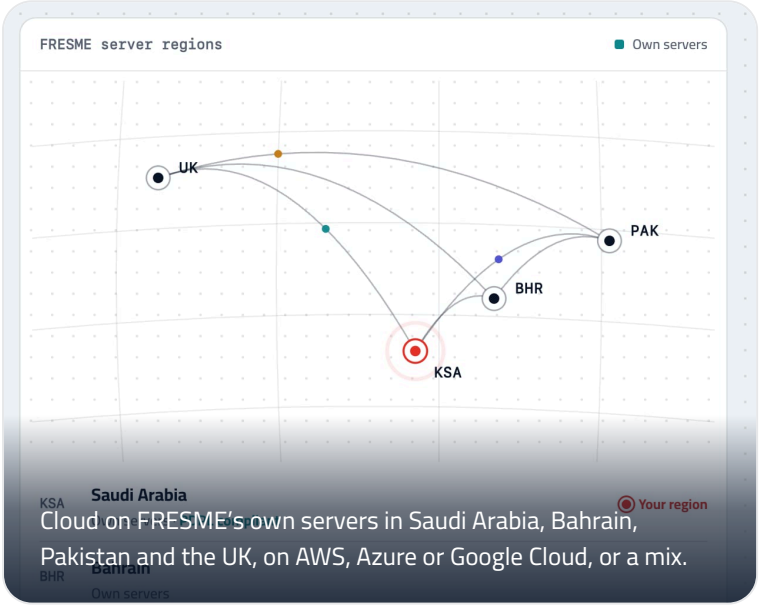
creatvz.com



fresme.com

The infrastructure that keeps you running.

Networks, security, data centres, cloud and the day-to-day support that keeps them working, set up and looked after by one team.

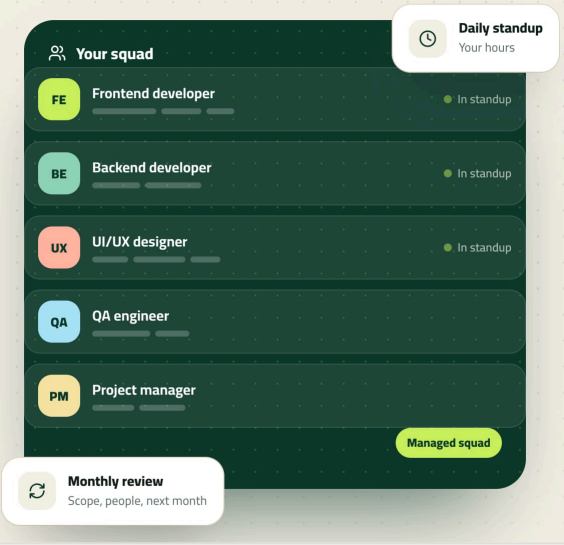


Cloud on FRESME's own servers in Saudi Arabia, Bahrain, Pakistan and the UK, on AWS, Azure or Google Cloud, or a mix.

- Cloud services
- Cloud infrastructure
- Cybersecurity
- Managed IT
- Network infrastructure
- Data centre solutions
- Unified communications
- DevOps automation
- IT support & helpdesk

A dedicated team, working only on your product.

A developer, a designer, a QA engineer or a whole squad, hired by the month. Managed by FRESME or embedded in your team, your choice.



01

Dedicated professional

One full-time specialist, working only on your product.

02

Embedded team

Our people join your standups and work inside your process.

03

Managed squad

A complete team with a FRESME project manager.

Think, transform, lead.

Strategy is a set of decisions. We help leadership teams make them well, and see them through, from decision to delivery.



- Strategy & Planning
- Digital Transformation
- PMO & Project Governance
- Financial Consultancy
- Operational Excellence
- Organisational Design
- M&A & Business Advisory
- AIVA, AI advisory

05

TRACK RECORD · HOW WE WORK

From first call to years of running it.

One team carries the work from the first conversation to the system you run every day.

01

Discover

We learn your goals, your systems and the rules you work under, then scope what you need.

02

Design

We shape the solution, a ready product, a configured one or a custom build, with a clear plan.

03

Build & integrate

We build, configure and connect it to the systems you already run.

04

Launch

We migrate data, train your team and go live in stages.

05

Run & improve

We host, support and update it, and adapt it when the rules change.

Three ways to engage.

Ready-made, white-label

Launch one of our products under your own brand, configured for your market.

Custom builds

Software designed and built around the way your organisation works.

Managed services

We host, monitor and run the system for you, on our own servers in your region.

Regulated work. The licence stays with you or your licensed partner. FRESME provides and adapts the technology.

Software that knows how your industry works.

One FRESME stack, set up for your sector: Tadbir ERP at the core, with the platforms each industry needs around it.

- Real estate & construction
- Manufacturing & industry
- Retail & e-commerce
- Healthcare & pharma
- Banking & financial services

Our clients.

85+ businesses run on Tadbir ERP. A few of them, named with their permission.

Yanbu Steel Company · Steel manufacturing

Yamama Cement · Construction & engineering

Marine Services · Logistics

Mushaar · Construction & engineering

Zentara Holding · Construction & contracting

The Desert Fountain · Enterprise IT & financial advisory

Broadway Contracting · Contracting services

Hammers · Construction & engineering

Blynk · Manpower services

Expert Engineering Consultancy · Construction & engineering

Apex · Construction & engineering

Expert للمساحة · Surveying

Rayan Ground Survey Company · Ground surveying

Desert Horizon Construction · Construction

High Star Est. for Operation & Maintenance · Operation & maintenance

Hyeetech Engineering · Engineering

AlwaAliMubarak Est. ·

85+

businesses use Tadbir ERP

Global clients.

Textile and apparel makers, utilities, a university IT department, public companies and more work with FRESME.

AAG Active Apparel Group
Active Apparel · Apparel manufacturing

KROSS KULTURE
Kross Kulture · Apparel & fashion

LWMC LAHORE WASTE MANAGEMENT COMPANY
Lahore Waste Management Company · Waste management

climate control
Climate Control · HVAC & engineering services

COMFORT KNITWEARS KNIT MANUFACTURERS
Comfort Knitwear · Knitwear manufacturing

COMBINED FABRICS LTD. The Knitwear Company
Combined Fabrics · Textile manufacturing

SITARA TEXTILE
Sitara Textile · Textile manufacturing

COUGAR
Cougar Clothing · Apparel & fashion

Taiga APPAREL
Taiga Apparel · Apparel manufacturing

AL HADI TEXTILE (PVT) LTD. Knitted Household Items & Garments
AlHadi Textiles · Textile manufacturing

AMMARA KHAN
Ammara Khan Clothings · Apparel & fashion

TIN Textile International NETWORKS
Textile International Networks · Textile trading

TEXTILE MARKETING COMPANY
Textile Marketing Company · Yarn trading

HAZARA ELECTRIC SUPPLY COMPANY HAZECO
HAZECO – Hazara Electric Supply Company · Power & utilities

The University Of Punjab
Punjab University Lahore – IT Department · Education · IT department

Sundar INDUSTRIAL ESTATE
Sundar Estate · Real estate

Golden MULTITECH
Golden Multitech · Manufacturing

43
packaging brands

43 packaging brands.

CRM, project management and HRMS, and for some the complete enterprise solution.

- Be Custom Boxes
- Best Box Shop
- Cardboard Cups
- Cone Sleeves
- Custom Papers Hub
- Custom Perfume Boxes
- Dodo Packaging
- Elite Box Printing
- GoTo Packaging
- Hot Dog Trays
- Inserts Hub
- Kraft Box Pack
- Lip Boxes
- My Bulk Packaging
- Packaging Bee
- Packaging Box Line
- Peptides Boxes
- Premium Custom Stickers
- Premium Mylar Bags
- Rigid Packaging Pro
- Royal Custom Packaging
- Shop Bubble Mailers
- Shop Cardboard Boxes
- Shop Display Boxes
- Small Food Boxes
- Soap Sleeves
- The Burger Boxes
- The Burger Sleeves
- The Candle Packaging
- The Candle Sleeves
- The Cereal Boxes
- The Coffee Sleeves
- The Cosmetic Boxes
- The Custom Stickers
- The Paper Cups
- The Product Boxes
- The Soap Packaging
- The Tube Packaging
- The Wax Papers
- Tycoon Packaging
- US Packaging
- Zee Custom Boxes
- Zee Pack

What we can say, and stand behind.

We are a technology provider. These are the facts about how our work is built and where it runs.

PDPL compliant, with our own servers	FRESME is compliant with Saudi Arabia's Personal Data Protection Law (PDPL), with our own servers in Saudi Arabia, Bahrain, Pakistan and the UK.
Designed around NCA ECC	Our infrastructure and software are designed around the National Cybersecurity Authority's Essential Cybersecurity Controls.
Built around SAMA frameworks	Our FinTech products are built around SAMA frameworks. The licence stays with you or your licensed partner.
Aligned with Vision 2030	Our work is aligned with Vision 2030 priorities: a digital economy, financial inclusion and digital government.

Registered in four countries

Saudi Arabia	Bahrain	Pakistan	United Kingdom
Registered with Ministry of Commerce	Registered with MOICT	Registered with SECP	Registered with Companies House

Four rules we work by.

Product, engineering and advisory in one place, built around local rules and kept running long after launch.

01

Local rules first

We start from the regulations of your market, e-invoicing, data residency, financial rules, and build to them from day one.

02

Build once, run for years

We design systems to be maintained and extended long after launch, and we stay to run them.

03

Say what's true

Honest timelines, clear scope and no claims we can't back. If something isn't possible, we say so early.

04

One team, end to end

Product, engineering and advisory in one place, so nothing gets lost between vendors.

06

CONTACT

Tell us what you need to run.

We reply to every enquiry within 2 hours. Share your systems, your market and your timeline.

Talk to us

Book a demo

Scan to chat on WhatsApp

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Procurement team? Send your RFQ or vendor-registration form. Email your RFQ · Or use the form