

Company Profile:

RM for Credit Assessment & Debt Collection W.L.L

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1. About Us

RM for Credit & Debt Collection W.L.L is a Bahrain-based company, established in February 2024, focused on enhancing the quality and volume of credit portfolios for clients in Bahrain and Saudi Arabia. We operate across borders to provide integrated services that strengthen credit decisions, reduce financial risks, and support sustainable business growth.

2. Vision

To become the chosen credit advisor and debt recovery partner in Bahrain and Saudi Arabia.

3. Mission

To empower our clients to build and grow their corporate and SME credit portfolios while mitigating credit risks and reducing default rates by providing innovative tailored solutions.

4. Scope of Business

We are pleased to present our specialized services in credit assessment and debt collection. We aim to be your strategic partner in supporting investments, government support initiatives, exporters, manufacturers, and companies seeking to grow their business through safe and secure credit sales in the Kingdom of Bahrain & Saudi Arabia.

We look forward to becoming your trusted strategic partner in Bahrain and Saudi Arabia through our specialized, high-quality services.

Banks and financial institutions typically conduct comprehensive credit assessments and due diligence (Know Your Customer – KYC) as a core part of risk management before granting credit facilities. These processes are essential for mitigating credit risk, protecting assets, and safeguarding stakeholder interests. They are also vital tools for investors before entering new partnerships or commitments, as well as for exporters and companies relying on credit sales to ensure well-informed, sound decisions.

However, companies often face significant challenges in implementing these processes due to high costs, a lack of specialized knowledge, and complex technical requirements. Guided by our principle that “prevention is better than cure”, we provide decision-makers with the tools and information needed to make informed choices. We deliver accurate credit reports and recommendations, making them accessible not only to banks and financial institutions but also to investors, helping them comprehensively assess potential partners and clients. We also assist international companies interested in exporting to or investing in Bahrain by gathering reliable credit information on potential clients within the Kingdom, reducing financial risks, and minimizing future defaults.

Every sound financial decision begins with accurate information. We are committed to empowering decision-makers across these sectors with direct, streamlined access to critical data, enabling strategic choices that drive business success and investment security.

While we strive to reduce credit risk and minimize defaults, we recognize that these procedures cannot completely guarantee the prevention of future defaults. Therefore, leveraging our extensive experience, we also provide effective debt collection services to ensure the safe growth of your business and investments.

Rest assured, whether your next client or investment is in Bahrain or Saudi Arabia, we guarantee a clear and direct view by granting you full access to all the information you need to make the right decision for safe and confident growth.

5. Targeted Clients

We mainly target Bahrain and Saudi exports, public and large private sector companies, banks, finance and leasing companies, and all entities offering support, credit facilities, or suppliers' facilities to Corporate and SME clients based in the Kingdom of Bahrain and the Kingdom of Saudi Arabia.

6. Our Goals

- Enhancing our clients' profitability by increasing their customer base while mitigating credit risks and reducing default rates.
- Increasing the volume of credit and suppliers' facilities, which enhances trade exchange between Bahrain and Saudi Arabia, by building the confidence of credit/suppliers' providers in their clients, especially SMEs in both countries.
- Assist Micro and SMEs in improving their credit ratings and obtaining credit facilities in order to grow and expand their businesses efficiently.



7. Our Services:

1. Credit Assessment and Due Diligence (KYC):

- Comprehensive reports to help companies:
 - Build new business partnerships with confidence.
 - Assess risks related to investments, government support, or bank facilities.
 - Improve credit sales strategies.
 - Protect decision-makers (companies selling on credit, government entities, manufacturers, exporters) from fraud and ensure the financial soundness of business partners.
- Service delivered within a maximum of 5 business days.

2. Debt Collection:

- Integrated solutions starting with amicable negotiations and escalating to legal action when necessary.
- Wide geographic coverage, including Bahrain and our partners in Saudi Arabia.

3. Credit Advisory for SMEs:

Promoting sustainable growth for small and medium enterprises through tailored credit strategies to enable access to government support and banking facilities.

4. Financial Planning & Debt Restructuring for Retailers:

Maintaining supplier trust through consistent, timely payments is critical to business survival and growth for retailers operating on credit-based inventory systems. However, unpredictable sales cycles, seasonal fluctuations, and mismatched repayment schedules frequently create cash flow shortfalls, leading to accumulating overdue payments, strained supplier relationships, and ultimately, the risk of defaults or even business closure. To address these challenges, we provide a **two-tiered strategic solution**:

Tailored Debt Restructuring:

- In-depth analysis of your cash flow and inventory cycles
- Customized repayment plans aligned with actual sales
- *(Fee based on debt amount & suppliers)*



Expert Supplier Negotiation:

Direct advocacy for your restructured payment terms - Success-based fees only upon approval.

Key Benefits: Prevent defaults and legal issues - Stabilize cash flow and operations
- Strengthen supplier relationships - Enable sustainable growth

5. Support Services through Our Partners:

Certified translation, company formation, management and regulatory consulting, private enforcement, and contract drafting.

8. Idea of Establishing the Business

- The company's idea arose from our full knowledge and awareness that assessing the creditworthiness of micro and SMEs requires a specialized approach and method, which differs to some extent from the traditional techniques used in corporate or retail finance.
- Several enterprises, especially SMEs, struggle to secure credit facilities or suppliers' facilities due to limited information and credit history, hindering growth and trade. Therefore, we seek to connect credit facility providers with local and foreign customers by providing integrated services that offer full access to their credit information, which contributes to increasing reassurance and mitigating credit risks. In addition, we implement effective debt collection solutions, which not only secure the financial health of a business but also support long-term growth and sustainability, leading to enhance the quality and volume of business and trade exchange between Bahrain and Saudi Arabia.

9. Our Team

Our dedicated team comprises experienced professionals with more than 16 years of experience in Corporate and SME creditworthiness assessment and debt collection, financial and cashflow analysis, and credit consultancy for financing Micro and SMEs. We are committed to delivering exceptional services and ensuring success.

10. How do we process the Creditworthiness Assessment Service?

- Collect applicant's information and implement due diligence standards, including:
 - Analyze the applicant's credit report (Benefit or SIMAH).
 - Market inquiries with suppliers and customers.
 - Field visit to verify business activity.
 - Confirm legal compliance and licensed operation.
- Prepare and issue a creditworthiness report, including:
 - Financial ratios spreadsheet
 - Financial analysis



- c- Risk analysis
 - d- Justified recommendation
3. Provide credit recommendations:
- a- Proposed facility type and amount
 - b- Proposed tenor and repayment terms

11. How to Apply for Our Services?

- Scan the QR Code or visit our website and create an account.
- Select the service and recipient(s).
- Upload the required documents or request pickup.
- Service is processed and delivered within 5 business days.

12. Commitment to Compliance and Credibility:

- Over 16 years of experience in the banking sector, specializing in SME finance and debt collection.
- Our website is certified by the Ministry of Industry and Commerce in Bahrain and carries the eCommerce Seal. ([eFADA](https://eFADA.gov.bh))
- We offer secure online payment options to facilitate international transactions, avoiding costly and slow bank transfers. (<https://rmcred.com>)
- Proud members of the Bahrain Banks Directory, reflecting our commitment to the highest standards of professionalism and trust.
- All operations are conducted with full transparency and in accordance with applicable regulations, respecting privacy and not sharing data without explicit written consent.

13. Contact Information

Website: rmcred.com

Email: info@rmcred.com

Phone – Bahrain: +973 3206 6669

Phone – Saudi Arabia: +966 5354 55814

