



Workshop

Exploring funding opportunities and selecting the right solutions for SME growth

19 November 2026

13:00–16:00 | Room: TBC

Background and regional context

For entrepreneurs, funding is rarely about one source or one moment. Financing needs can change significantly as a business moves from an idea to launch, growth and scale-up. Each stage opens different options: grants, competitions, loans, guarantees, crowdfunding and investment. Knowing what each option offers, what it requires, and when it is relevant can make the funding journey easier to navigate. This matters because access to finance remains uneven across markets and many small and medium-sized enterprises (SMEs) and entrepreneurs continue to face financing constraints.¹

The funding landscape is constantly changing. According to Wamda, startups in the Middle East and North Africa (MENA) region raised substantial capital in 2025, reaching \$7.5 billion, including debt financing.² MAGNiTT also reported that venture capital funding exceeded \$3 billion,³ with capital concentrated in particular markets, sectors and larger transactions, and a growing share directed to scale-stage businesses. This makes it important for entrepreneurs to explore the full range of available financing routes, rather than viewing investment as the only pathway to growth. Entrepreneurs increasingly look beyond traditional bank lending to fintech-enabled finance, crowdfunding, leasing and other non-bank instruments, which can offer alternatives for businesses that may not meet conventional lending requirements. Understanding the characteristics, conditions and suitability of these instruments can help them choose the right fit for their business stage, needs and circumstances.⁴

The financing journey can be even more challenging for businesses operating in markets affected by economic disruption, recovery or transition. In these settings, traditional financing may not be readily available or sufficient, making grants, blended finance, microfinance, guarantees, development finance and other mechanisms more relevant. Iraq provides a recent example of efforts to widen access to finance through credit guarantees: the Credit Guarantee Fund for SMEs, managed by the Iraqi Company for Bank Guarantees (ICBG), is expected to provide 3,000 loans worth a total of €100 million by 2031, with 25% allocated to women-led enterprises.⁵ Complementing these efforts, the first investment of the European Bank for Reconstruction and Development (EBRD) in Iraq provided a \$100 million trade finance facility to the National Bank of Iraq in 2025. The facility aims in part to improve access to finance for micro, small and medium-sized enterprises (MSMEs) and strengthen their integration with international markets.⁶

In Yemen, limited access to conventional finance remains an important constraint on businesses amid difficult economic conditions.⁷ At the same time, recent initiatives aim to expand financial inclusion and create new channels for financing and payments. For example, the Yemen Financial Market Infrastructure and Inclusion Project, financed by the World Bank and implemented by the United Nations Development Programme (UNDP), was launched in 2025 to support digital payment infrastructure and widen access to financial services.⁸

Securing funding is not only about finding an opportunity; it also requires being prepared to pursue it. Understanding what funders and investors look for, preparing the right information, presenting a clear funding request and avoiding common mistakes all affect the outcome. Financing decisions can also have longer-term

implications for a business, depending on the terms, requirements and expectations associated with different sources. Greater clarity around the available options helps entrepreneurs make more informed decisions and prepare for the funding conversations that support their next stage of growth.

Taking an entrepreneur-focused approach, the workshop combines funding options, practical tools, business experiences and the perspectives of funders and investors. It draws on regional resources, including the ecosystem mapping of the Digital Enabling Platform for the Arab Region (**DEPAR**), which covers organizations and initiatives supporting entrepreneurs across Arab countries. The workshop also highlights selected funding opportunities and resources that participants can explore after the Summit. It thereby complements the broader Summit discussions on investment and entrepreneurship with a practical focus on what entrepreneurs can use and apply.

Objectives

- Help entrepreneurs and SMEs understand the financing options available at each stage of their business journey, from idea to launch, growth and scale-up, and identify those that may be relevant to their needs.
- Explore practical financing approaches in recovery and transition contexts, drawing on experiences from countries such as Iraq, Lebanon, the State of Palestine, the Sudan and Yemen.
- Share experiences from entrepreneurs, funders and investors, including success stories, common challenges and key considerations when seeking finance.
- Provide practical guidance on accessing finance, including how to identify relevant opportunities, approach funders and investors, prepare a funding request, and make use of available tools and resources.

Agenda

Time	Title	Session description	Speakers/Moderators
13:00–14:00	Session 1 Identifying the right funding for your business	This session maps the sources of finance and support at each stage of a business. A growth-stage entrepreneur shares their own funding journey and lessons learned along the way.	Amr Aboelazm Co-Founder, Vice Chairman & CEO, Erada Finance Reem Qawasmi Venture Partner, Ibtikar Fund, State of Palestine Yassir El Ismail Managing Partner, 1MoreThing, Saudi Arabia
14:00–15:00	Session 2 Financing in recovery and transition contexts	Entrepreneurs share how businesses have accessed finance when traditional channels were limited, and which alternative financing mechanisms, support programmes and approaches have helped them continue and grow.	Hassan Mohamedi Senior Business Analyst, 249 Startups, Sudan Mohammed Al-Farran Chairman & President, Al Nama Microfinance, Yemen Ezzeddin Haiarieh Operations Director, Startup Syria Khaled Abu Alkheir Program Director Nawah Pre-Accelerator, State of Palestine Pamela Saber Investment Unit Manager, Berytech, Lebanon
15:00–16:00	Session 3 From opportunity to funding request	Funders and investors explain how entrepreneurs can approach different sources of finance, present a strong funding request and determine whether a funding opportunity is the right fit.	

Endnotes

1. Organisation for Economic Co-operation and Development (OECD), [Financing SMEs and Entrepreneurs 2026: An OECD Scoreboard](#), 2026.
2. Wamda Research Lab, [2025 Year in Review: Investments in MENA](#), 2026.
3. MAGNiTT, [FY 2025 State of Venture Capital in MENA](#), 2026.
4. OECD, [Financing SMEs and Entrepreneurs 2026: An OECD Scoreboard](#), 2026.
5. International Labour Organization (ILO), [ILO, the German Embassy and Iraqi Partners Launch a Guarantee Fund to Empower SMEs and Boost Inclusive Growth in Iraq](#), 7 October 2025.
6. European Bank for Reconstruction and Development (EBRD), [EBRD announces first investment in Iraq](#), 14 December 2025.
7. World Bank, [Economic Strain Deepens in Yemen as Regional Risks Intensify](#), 21 May 2026.
8. United Nations Development Programme (UNDP) in Yemen, [The Yemen Financial Market Infrastructure and Inclusion Project \(FMIIP\)](#), 2025.