Emirates NBD
بنك الإمارات دبي الوطني

National Digital Talent Incubator (NDTI)® Program | Cohort 4

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Executive Summary

On **April 21, 2025**, Emirates NBD launched the fourth cohort of the National Digital Talent Incubator (NDTI), welcoming four ambitious Emirati-led startups into a program designed to amplify their visibility, unlock global connections, and accelerate their path to scale.

This year's edition of NDTI marked an important evolution in the program's journey. Each startup engaged in customized growth experiences shaped in collaboration with partners such as DIFC Innovation Hub, Visa, Microsoft, and Dell Technologies. These tailored immersions gave founders direct access to senior decision-makers, critical resources, and specialized expertise aligned to their business challenges.

Over a six-week period, the cohort engaged in a structured program designed to accelerate growth and exposure. Founders participated in tailored workshops, one-on-one mentoring sessions with senior Emirates NBD executives, and investor pitching forums, while also gaining visibility through fintech showcases, global events, and immersive partner engagements.

Visibility on global stages became a defining highlight. Founders were given exclusive participation in the Dubai FinTech Summit, where they interacted with international leaders, policymakers, and innovators. Alongside panel discussions and live podcasts, the cohort showcased how Emirati entrepreneurship is pioneering solutions in areas such as sustainability, digital transformation, and intelligent systems.

Equally important, the program continued to foster direct collaboration between founders and Emirates NBD's leadership teams. Through curated dialogues with Group ESG & Sustainability, Business Banking, Transaction Banking, and other divisions, startups explored potential synergies while gaining valuable feedback from across the Bank's ecosystem.

The NDTI program **continues to fuel the UAE's innovation economy** and shape a generation of entrepreneurs ready to lead on the world stage.

This year the program broke new ground through a flagship collaboration with Emirates NBD London. Anchored around London Tech Week 2025, founders engaged with global investors, innovation hubs, and industry pioneers, positioning Emirati ventures at the center of one of the world's most dynamic technology ecosystems.

NDTI Cohort 1 – 2023

Spotlight on the NDTI Journey

$ 13 Mn+
Funds Raised
+ 1 successful exit

200 +
Partner Sessions, Emirates NBD Decision Makers, Market Experts, Government Officials

3
Commercial Engagements

NDTI has welcomed **17 Emirati-led startups** across four cohorts, transforming from a startup program into a national platform for innovation.

NDTI Cohort 2 – 2024

NDTI Cohort 3 – 2024

Meet Our NDTI® Cohort 4 Founders

Introducing the Founders of the National Digital Talent Incubator Cohort 4

Meet Omar

Meet Maryam

Meet Majid

Meet Muhannad

SELECTED PARTICIPANTS AND THEIR VENTURE

Watermelon | The All-In-One F&B Ecosystem

Watermelon is a UAE-based all-in-one F&B ecosystem that connects manufacturers, farmers, and F&B outlets across the Gulf region. Its offers embedded financial solutions and equips suppliers and buyers with tools to enhance operational efficiency.

Omar Alshamsi | CEO & Founder

Jadwelny | AI-Powered Seamless Travel Platform

Jadwelny is an AI-enabled digital platform for seamless travel scheduling and booking. Enabling users to easily manage their itineraries and reservations.

Muhannad Aldarrai | Founder & CEO

Carbon2Capital | Carbon Management Platform

Carbon2Capital is a sustainability platform that provides carbon management APIs, real-time dashboards, and carbon literacy programs to help businesses, startups, and financial institutions measure, manage, and offset their carbon footprint through data-driven tools and sustainability insights.

Maryam AlAbbar | Co-Founder & CEO

Quick Pay | Instant Payment Solutions

Quick Pay is a digital platform that accelerates payments in real estate by connecting developers, investors, and financial institutions. It offers early invoice settlement, enabling payouts in a short amount of time for a small fee.

Majid Mohammed | Founder & CEO

At Watermelon, we believe in building infrastructure that simplifies the complex and brings value to every participant in the food supply chain. Our mission is rooted in making F&B smarter, more efficient, and more inclusive.

The NDTI program offered a valuable learning experience and solid exposure to the startup ecosystem in the region. It helped us better understand how to navigate the challenges of building a company from the ground up. The access to experts contributed positively to our journey, especially in refining our growth strategy and identifying the right paths to scale.

Watermelon

The All-In-One F&B Ecosystem

WATERMELON

- **Founder**
  Omar Alshamsi
  Founder & CEO
- **Founded in** | 2022
- **Sector** | F&B Tech

Watermelon Market   LinkedIn

Watermelon is a UAE-based all-in-one F&B ecosystem connecting manufacturers, farmers, and F&B outlets across the Gulf region. Through its proprietary platform, it streamlines procurement, offers embedded financial solutions, and supports suppliers and buyers with tools to drive operational efficiency. The ecosystem includes eProcurement, marketing, financing, and hardware-software integrations to empower stakeholders and reduce costs.

Watermelon enhances transparency, drives digital transformation, and supports food security in the region. By digitizing procurement for over 1,000 F&B outlets and onboarding hundreds of suppliers, it reduces inefficiencies and promotes sustainable practices. The ecosystem supports local economic growth, creates jobs, and facilitates access to markets for small-scale producers and manufacturers.

Jadwelny

AI-Powered Seamless Travel Platform

- **Founder**
  Muhannad Aldarrai
  Founder & CEO
- **Founded in** | 2023
- **Sector** | AI Travel & Tourism

Jadwelny   LinkedIn

“Always hire people who are smarter than you. That's the advice I'd give to my fellow entrepreneurs.

“EmiratesNBD's NDTI program was one of the best things that happened to us, since we launched the platform. Partnering with a leading corporate bank like Emirates NBD brings an incredible level of credibility, not just with our customers, but also within our professional networks. After all, who wouldn't want the chance to collaborate with one of the largest banks in the Middle East. It's the kind of opportunity that comes once in a lifetime and fuels our bold ambition.

Jadwelny is an AI-powered travel planning and booking platform, founded in November 2023. It simplifies the way users plan and book travel by offering personalized, efficient, and localized experiences tailored to individual needs.

Jadwelny empowers travelers by providing a seamless, comprehensive online platform for planning and booking trips, supporting the global travel and tourism industry by increasing accessibility, streamlining planning, and directing tourism flows toward overlooked local businesses. Guided by its vision to be the go-to destination for travelers seeking convenience, variety, and personalized travel experiences, the platform leverages AI-driven solutions to promote more frequent travel, boost spending, and encourage sustainable tourism. By distributing demand across regions and supporting small and mid-sized travel providers, it delivers on its core values of innovation, customer-centricity, reliability, and sustainability.

"Carbon2Capital was built on urgency, on the belief that climate action needs to be real, visible, and built into the systems we use every day.

"NDTI was a pivotal growth accelerator for Carbon2Capital, offering strategic access to key decision-makers and trusted partners like Emirates NBD, Visa, and DIFC. It opened doors that would've been hard to reach, helped position us for a pilot with Emirates NBD, and expanded our global network through experiences like London Tech Week. The program sharpened our vision, boosted credibility, and laid a strong foundation for long-term impact.

Carbon2Capital

End-to end sustainability ecosystem

- **Founder**
  Maryam Alabbar
  Co-Founder & CEO
- **Founded in** | 2023
- **Sector** | ESG

Carbon2Capital   LinkedIn

Carbon2Capital empowers businesses and corporations to cut emissions and drive a sustainable future through its plug-and-play infrastructure that transforms financial transactions into measurable environmental impact. By integrating directly into banking systems and SME operations, the platform delivers real-time carbon footprint tracking, automated Scope 1–3 emissions reporting, and access to verified green investments.

Its end-to-end sustainability ecosystem helps organizations measure their footprint, gain actionable insights to reduce it, and offset the remainder through blockchain-verified sustainable projects and API licensing for seamless integration into corporate and banking systems. Bridging environmental goals with financial returns, Carbon2Capital positions itself as a leader in making sustainability tangible, actionable, and accountable, while advancing climate tech, AI, compliance, and data science as part of its mission as a future-ready, UAE-born company.

“

We want people to grow. We don’t want people to struggle.

“

Our experience with NDTI was both positive and highly beneficial. The team demonstrated true dedication and went above and beyond in sharing valuable information and providing consistent support. Their generosity and professionalism stood out, and they treated our company as if it were their own. Their involvement was not only helpful but instrumental in driving meaningful progress.

Quick Pay

Payment solution for seamless cash flow

- **Founder**
  Majid Mohammed
  Founder & CEO
- **Founded in** | 2024
- **Sector** | Fintech

Quick pay   LinkedIn

Quick Pay is a digital platform that accelerates real estate payment processes by connecting developers, investors, and financial institutions.

Quick Pay addresses cash flow challenges faced by Dubai’s SMEs by reducing invoice payment cycles from up to 90 days to just 5, improving liquidity and enabling businesses to reinvest in growth and innovation. The solution also reduces costs associated with delayed payments and alleviates financial strain across key sectors including construction, retail, logistics, and services. By enhancing payment efficiency, Quick Pay contributes to a healthier business environment and fosters a more dynamic startup ecosystem in Dubai.

Six-Week Bespoke Blueprint for Founders

The **six-week** NDTI program delivered a tailored roadmap for founders, combining hands-on learning, corporate immersions, international exposure, global events, and direct investor engagement. Together, they equipped participants to refine their strategies and accelerate growth.

1

Business Model Refinement

Founders engaged in targeted activities to fine-tune their business models, ensuring clarity in value propositions and readiness for stakeholder and VC engagement.

2

Partner Immersion

Cohort members connected with leading industry partners to explore emerging trends and innovative solutions, gaining access to offerings designed to accelerate startup growth.

3

Investor Meeting

Dedicated sessions with top regional VCs provided founders with direct exposure to potential investment opportunities and critical feedback.

4

Dubai Fintech Summit

Participation in the Dubai FinTech Summit gave founders global visibility, direct engagement with fintech leaders, and opportunities to present their businesses in curated sessions.

5

Global Exposure

Startups advanced their go-to-market strategies through exclusive international immersion, including tailored access to the UK ecosystem.

6

Decision Makers

This year's program emphasized curated one-on-one meetings with Emirates NBD's senior stakeholders, offering mentorship and pathways for collaboration.

The Launchpad for Ambition and Growth

Kicking off our 4th cohort of the year 2025

Discovery Day

The Launch of NDTI Cohort 4

The program officially launched with a high-impact Discovery Day designed to set clear expectations, align stakeholders, and define the path forward for participating founders.

It brought together founders, Emirates NBD senior leadership, and key partners for a focused agenda of strategic introductions, vision sharing, and targeted discussions. The session reinforced program objectives while creating an open platform for identifying founder priorities and growth opportunities.

Discovery Day set the critical foundation for Cohort 4, aligning all participants around shared priorities and accelerating the design of individualized workplans for each founder. The program team translated these insights into tailored mentorship, market access opportunities, and strategic support, driving measurable impact over the six-week program.

Discovery Pathway

Vision Sharing
Startup goals and challenges

Program Orientation
Structure and success measures

Strategic Dialogue
Executive feedback and input

Collaboration Pathways
Mentor and partner connections

Startup Innovation and Banking Leadership

❝
As a Board Member of the NDTI program, I am constantly inspired by the energy, ambition, and innovative mindset that these young Emirati founders bring. The program is a win-win: founders gain access to Emirates NBD's expertise and network, while the bank benefits from fresh ideas and new perspectives. It's a unique opportunity to support nation-building while nurturing talent with a global outlook. ''

Ahmed Qassim
Group Head of Wholesale Banking, Emirates NBD

The Bank Decision Makers at the Forefront of NDTI Cohort 4

Cohort 4 introduced a redefined Decision Maker Series, replacing broad forums with highly targeted engagements. Each startup was paired with the most relevant Emirates NBD business leaders, enabling focused mentorship, strategic alignment, and direct pathways to collaboration.

Transaction Banking | Quick Pay

Quick Pay participated in a focused session with Emirates NBD's Transaction Banking leadership, exploring how technology can address payment challenges in the real estate value chain. The dialogue centered on enhancing transparency, reducing settlement delays, and improving cash flow visibility across developers, brokers, and buyers. This engagement provided the startup with direct mentorship on market fit, operational models, and scalable growth pathways within large banking ecosystems.

"Working closely with founders in our Decision-Maker Series, such as Quick Pay, has been incredibly rewarding.
The sessions allow us to share strategic insights into transactional banking while exploring areas of collaboration.
By providing access to technology, mentorship, and practical guidance, we're enabling startups to scale rapidly, strengthen their solutions, and compete on a global stage."

Anith Daniel
Group Head of Transaction Banking Services

"The NDTI program exemplifies how structured mentorship, and strategic collaboration can unlock real value for startups. Engaging with ventures like Watermelon allows us to offer practical guidance, identify synergies with our business banking solutions, and accelerate innovation. This program is pivotal in developing the next generation of Emirati fintech leaders with a global perspective."

Rohit Garg
Group Head of Business Banking

Business Banking | Watermelon

Watermelon engaged with Emirates NBD's Business Banking leadership to explore synergies between its fintech offering and SME banking needs. The session focused on practical strategies for scaling, partnership models for integration, and ways to accelerate innovation within the bank's ecosystem. This direct exchange gave Watermelon clarity on aligning its solution with corporate client requirements.

“The NDTI program goes beyond traditional mentorship; it empowers startups to integrate sustainability into their core business models. By engaging with founders like Carbon2Capital, we help them align innovation with ESG principles, creating solutions that are not only commercially viable but also socially and environmentally responsible. This approach positions our fintech ecosystem as globally competitive and future ready.”

Vijaypal Singh Bains
Chief Sustainability Officer and Group Head of ESG

ESG & Sustainability | Carbon2Capital

Carbon2Capital engaged with Emirates NBD’s ESG and sustainability leadership to examine opportunities in sustainable finance and carbon reduction initiatives. The session highlighted alignment with the bank’s long-term ESG priorities, including climate transition financing, responsible investment frameworks, and integration of sustainability metrics into core business practices. The session concluded with strategic mentorship and guidance on market readiness and long-term impact.

Enterprise Services | Jadwelny

jadwelny engaged with Emirates NBD’s Enterprise Services executives to present its AI-powered travel booking platform and its potential relevance for large-scale organizational needs. The discussion explored opportunities to optimize employee travel management, enhance cost efficiency, and integrate intelligent booking tools into enterprise workflows. The session concluded with tailored mentorship and guidance on strengthening the value proposition for institutional adoption and long-term scalability.

“Through the Decision-Maker Series, we’ve had the privilege of engaging directly with startups like Jadwelny, offering strategic guidance and sharing our approach to enterprise services. These interactions are invaluable as they not only help founders refine their solution but also create synergies that accelerate innovation across the fintech ecosystem. NDTI continues to strengthen the bridge between Emirati talent and practical business impact.”

Dhiman Bhaumik
Head of Enterprise Services Operations

Ecosystem Immersions Driving Startup Readiness

Partner Immersions in Cohort 4 brought founders into the center of Emirates NBD's strategic ecosystem with DIFC Innovation Hub, Dell Technologies, Microsoft and Visa. These engagements delivered rare access to global leadership insights and enterprise practices, empowering founders to refine their ventures, strengthen market readiness and accelerate their path to scale.

Highlights

The Partner Immersion series amplified NDTI Cohort 4's value by combining mentorship, industry insights, and enterprise access.

Microsoft

The Microsoft Immersion Day immersed founders in AI-driven growth, cloud strategy, and ESG innovation. Sessions covered customer success, cybersecurity, and GenAI adoption, alongside practical resources from Microsoft for Startups.

DIFC Innovation Hub

Cohort 4 founders engaged in a dedicated Immersion Day at DIFC Innovation Hub, gaining critical exposure to the region's financial innovation ecosystem. Sessions included a regulatory deep dive, interactive workshops on market readiness, and a VC pitch round with DIFC-linked investors.

Dell Technologies

Dell's Immersion Day connected founders to global enterprise perspectives on cloud transformation, cybersecurity, AI adoption, and sustainable technology. Through leadership briefings, startup roundtables, and a guided data center tour, founders explored cutting-edge infrastructure solutions and real-world collaboration models.

Visa

Visa hosted a curated immersion track focused on the future of payments, embedded finance, and fintech innovation. Regional leadership shared deep insights into regulatory trends, innovation programs, and co-development pathways. Founders also presented their solutions in dialogue sessions, receiving tailored feedback on payment architecture and scalability.

Strategic Impact

These engagements prepared founders to navigate regulatory landscapes, adopt scalable technologies, and align with global innovation standards, strengthening their path to venture readiness and long-term viability.

Showcasing NDTI on the Global Stage

As Premium Banking Partner of the **Dubai Fintech Summit 2025**, Emirates NBD reaffirmed its role in advancing the UAE's entrepreneurial ecosystem. Over two days, The (NDTI)® Cohort 4 founders joined industry leaders, investors, and regulators to share insights, explore opportunities, and showcase the power of homegrown innovation.

Spotlights

Amplifying Voices

The **founder panel** “Future-Forward Founders: Redefining Everyday Systems” featured startups tackling challenges across real estate, procurement, sustainability, and lifestyle solutions. Discussions highlighted how Emirati entrepreneurs are transforming critical industries and driving the digital economy.

A dedicated **NDTI podcast** series gave founders a platform to share their journeys, spotlighting stories of resilience, innovation, and market impact. These dynamic conversations captured the essence of Emirati entrepreneurship and provided invaluable lessons for the next generation of leaders.

Achievements Beyond The Summit

NDTI’s impact was further recognized as **Cohort 3 startup Homie** was nominated for the **Fintech World Cup**, positioning Emirati innovation on a global stage. In parallel, Emirates NBD signed a pilot collaboration with **Letswork** (Cohort 2), demonstrating the bank’s commitment to converting incubation into tangible business adoption.

International Market Exposure

The international trip to London placed NDTI Cohort 4 at the center of **London Tech Week 2025**, securing exposure to one of Europe's most dynamic innovation ecosystem. Over **four days**, founders engaged global investors, regulators, and ecosystem leaders, gaining insights into scaling strategies and international market opportunities.

Highlights

Global Exposure equipping Emirati founders with insights, strategic networks, and investor visibility, ensuring they are prepared to scale beyond the UAE.

During the **first two days**, founders immersed themselves in London Tech Week, exploring its flagship events and ecosystem showcases.

They explored the exhibition floor, attended curated sessions on fintech, AI, and digital assets, and leveraged the platform to hold targeted one on one meetings with investors and tech leaders, building visibility and benchmarking their ventures against global standards.

Day 3 | Strategic Dialogues

The delegation also held an exclusive session with the **CEO of Emirates NBD London**, where discussions centered on cross-border banking innovation and opportunities for UAE startups to expand onto the global stage.

This was followed by a private roundtable hosted by **London & Partners** and a **City of London** private event gaining perspectives on, market expansion strategies, digital assets, regulatory developments, and London's role as a global hub for fintech and entrepreneurship.

Day 4 | Entrepreneurial Exchange

The trip concluded at the University of Westminster, where founders participated in an entrepreneurial dialogue designed to foster cross-cultural learning. The session highlighted the intersection of academic insight and practical venture-building, reinforcing the global mindset required to compete and scale internationally.

Transforming Ventures through Ecosystem Engagements

The program delivered a transformative **six-week** journey, equipping NDTI founders with the networks, skills, and insights needed for sustainable growth.

Strategic Engagements

The Impact

Cohort 4 marked a step-change in both scale and diversity of impact. Founders engaged with leading industry players, international partners, and Emirates NBD executives, gaining perspectives that spanned markets, technologies, and enterprise practices. Alongside this, the program delivered intensive skill-building sessions and strong media visibility, broadening both capability and reach.

The multifaceted engagements created measurable outcomes. Startups were able to refine their business models, expand professional networks, and amplify their market presence, positioning their ventures for long-term growth across local, regional, and international ecosystems.

36
Industry & International Partner Engagements

18
Emirates NBD Executive Connections

22
Skill Development Sessions

10
Investor Connections

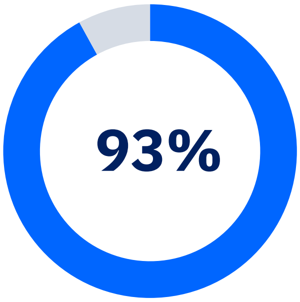
20
Marketing & Media Initiatives






Insights That Shape the Future

NDTI Cohort 4 leveled up in scale and quality, providing founders with high-impact exposure to decision-makers, global ecosystems, and practical growth insights.



The program received strong ratings across all dimensions, reflecting its ability to strengthen value propositions, expand networks, and open pathways to regional and international growth.

96%

Learning & Development

Workshops and training sessions were consistently rated as highly relevant, sharpening founders' capabilities and problem-solving skills.

90%

Leadership Engagement

Direct dialogues with Emirates NBD leaders provided rare access to strategic perspectives and mentorship.`

90%

Global Exposure

The London immersion stood out as a defining highlight, offering firsthand insights into global innovation hubs and market expansion.

90%

Ecosystem Connectivity

Networking opportunities created meaningful links with investors, corporates, and regulators.

95%

Partner Immersions

Sessions with DIFC, Microsoft, Dell, and Visa offered founders practical insights and direct guidance on growth and market readiness.

100%

Learning & Development

Founders rated their experience as excellent, confirming the program's transformational impact.

Founders Voice	Key Takeaway	Action
"London trip was a highlight; it gave real insights I couldn't get elsewhere."	International exposure drives strategy.	More structured touchpoints in global visits.
"Every session was valuable, but we needed a dedicated pitch refinement with VCs."	Need sharper investor readiness.	Introduce VC pitch clinics with live practice.
"Sessions at Visa, Microsoft, Dell, and ENBD were practical and eye-opening."	Partner access provides real insights.	Expand, and scale the dialogues.
"The six-week program felt compressed."	Value in additional structured engagement.	Introduce a booster module to extend learning.

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