



National Digital Talent Incubator (NDTI)[®] Program | Cohort 5

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Executive summary

On October 8, 2025, Emirates NBD launched the fifth cohort of the National Digital Talent Incubator (NDTI), bringing together four Emirati-led startups for a program designed to strengthen their visibility, accelerate their growth, and open doors to key local and global opportunities.

Through targeted mentorship, ecosystem engagements, and exposure to senior leadership, cohort 5 continues NDTI's mission of empowering the next generation of Emirati innovators.

This year marked a significant milestone for the NDTI program, which celebrated its two-year anniversary and demonstrated notable growth in both scale and the number of startups supported.

Each founder experienced a highly tailored journey, created in partnership with strategic collaborators including DIFC Innovation Hub, Visa, Microsoft, and Dell Technologies.

These bespoke engagements provided valuable access to senior leaders, essential resources, and expert guidance tailored to each startup's growth ambitions.



Equally important, NDTI deepened collaboration between founders and Emirates NBD's leadership and business units. Curated dialogues with Group Strategy, Analytics and Venture Capital, ESG & Sustainability, Business Banking, Corporate and Institutional Banking, Transaction Banking, and other divisions enabled startups to explore synergies while receiving valuable feedback from across the Bank.

Across six weeks, founders engaged in a structured acceleration program focused on capability building, market exposure, and growth enablement. This included focused workshops, investor pitching sessions, and direct leadership mentorship from senior members of Emirates NBD's Innovation and FinTech Engagement leadership. Complementing this, startups gained increased visibility through global fintech platforms and immersive partner engagements, supporting their commercial and strategic progression.

As part of NDTI, founders engaged in **partner-led immersion days** with Visa, Microsoft, Dell, and DIFC, gaining insights into industry challenges and collaboration opportunities. The program also enabled global exposure through curated engagements, including a founder-investor session and participation in the DIFC Innovation Hub Annual Investor Day 2025.

The NDTI program **stands as a catalyst for the UAE's innovation-led future**, empowering Emirati founders to scale globally and lead the next wave of economic growth.

Through a curated delegation to the Singapore FinTech Festival 2025, cohort 5 founders engaged in panels, founder spotlights, hackathon showcases, closed-door roundtables, and one-to-one investor meetings. Cohort 5 also explored potential pilot and commercial opportunities.

The founders also presented their ventures during a dedicated engagement with the UAE Ambassador in Singapore, reinforcing the international presence of Emirati entrepreneurship.

The evolution of NDTI

Through successive cohorts, NDTI has supported over 22 Emirati-led startups, evolving from a startup program into an innovation platform delivering measurable business impact.



[NDTI cohort 4 | 2025](#)



[NDTI cohort 1 | 2023](#)



[NDTI cohort 2 | 2024](#)



[NDTI cohort 3 | 2024](#)



COHORT 5

Meet our NDTI founders

Introducing the founders of the National Digital Talent Incubator cohort 5



[Click here to watch the video](#)

COHORT 5

Meet the founders



[▶ Meet Hoor](#)



[▶ Meet Ahmed](#)



[▶ Meet Mohammad](#)



[▶ Meet Abdulrahman](#)



Startups company overview



HAAY | Climate Technology | Water | AI

HAAY is an ESG-focused sustainability startup providing AI-powered water management solutions that help organisations reduce water waste, improve efficiency, and meet environmental compliance goals. Its UAE-developed atmospheric water generation (AWG) technology addresses water scarcity through scalable, climate-resilient innovation.

Hoor Alkatheeri | Founder & CEO



Hoor Alkatheeri
Founder & CEO



HAAY | Climate | Technology | Water | AI

Founded in | 2025
Sector | ESG

HAAY
[Linkedin](#)

HAAY builds AI-enabled systems that generate potable drinking water directly from air making water available anywhere, anytime, independent of groundwater, desalination plants, or centralised distribution.

This directly advances the UAE's national priorities for water security, climate resilience, and sustainable living, positioning hydration as adaptive infrastructure that supports human wellness in a warming world.

“At HAAY, we believe water access isn't a privilege—it's a right. If air is everywhere, water should be too.”

Beyond generation, HAAY controls mineral composition to deliver hydration—designed for human wellness and performance. Water is no longer just clean or abundant—it is intentional.

By replacing extraction and transport with intelligent generation, HAAY introduces a new layer of infrastructure: one where water is created on demand, anywhere, and built for a warming world and the future of human hydration.

ECONOMIC IMPACT

At scale, HAAY unlocks trillions of liters of non-depleting water by generating potable water from atmospheric moisture using AI.

With approximately 13,000 trillion liters of freshwater contained in the atmosphere, HAAY breaks the link between water access and geography, aquifers, and salinity constraints enabling reliable water availability independent of location or legacy infrastructure.



Smooth | Payments & Loyalty Solutions

Smooth is a fintech startup providing a unified payments and loyalty platform that helps SMEs accept payments, grow their customer base, and improve retention, while offering customers a seamless way to pay and earn rewards.

Ahmed Alabadla | Founder & CEO



Transcend Technologies | AI Driven Enterprise Solutions

Transcend Tech is an AI-powered technology company providing intelligent enterprise solutions that enhance operational efficiency and decision-making. Its platform leverages advanced analytics and automation to support digital transformation across multiple industries.

Mohammad Al Mansoori | Co-Founder & CEO



Syspos | FinTech, Retail & F&B Technology | End-to-end F&B solutions

Syspos is a fintech platform designed to streamline backend operations for retail and F&B businesses through an integrated digital system. It enables businesses to manage point-of-sale transactions, inventory, and reporting in one platform, improving operational efficiency and providing real-time business insights.

Abdulrahman Kamhie | Co-Founder & CEO



Smooth | Payments & Loyalty Solutions

Founded in | 2025
Sector | Payments

Smooth

Ahmed Alabadla
Founder & CEO

Smooth is a fintech startup providing a unified payments and loyalty platform designed to help SMEs accept payments, grow their customer base and improve customer retention. The platform enables businesses to manage digital payments and customer rewards through one seamless system, allowing customers to pay and earn rewards effortlessly.

Through its QR code-based payment system, Smooth combines payments, loyalty rewards, tips, and customer feedback into a single experience. Customers receive cashback rewards whenever they shop at Smooth merchants, which can then be redeemed across the Smooth network or through in-app services. By simplifying payments and loyalty into one step, Smooth helps businesses increase customer engagement while reducing the cost and complexity of traditional loyalty programs.

ECONOMIC IMPACT

Smooth supports SMEs by increasing customer retention and revenue through accessible digital payment and loyalty tools. By simplifying digital transactions and offering a universal cashback ecosystem, the platform helps businesses attract repeat customers while

improving the overall customer experience. The solution is currently preparing for its official market launch, with over 60 merchants already in the onboarding pipeline as it builds its early ecosystem of partners.

As the platform scales, Smooth aims to onboard hundreds of merchants across the UAE while processing a growing volume of digital transactions through its ecosystem. Targeting over 500,000 SMEs across the UAE, the platform enables businesses to accept digital payments while building customer loyalty, contributing to the country's transition towards a more connected and cashless economy.

“Smooth is about making payments simple, seamless, and rewarding for everyone.”



Transcend Technologies | AI-Driven Enterprise Solutions

Founded in | 2023
Sector | AI Solutions/Enterprise AI

Transcend Technologies

Mohammad Al Mansoori
Co-Founder & CEO

Transcend Technologies is a UAE-based artificial intelligence company delivering enterprise AI solutions tailored to organisational needs. Founded by professionals with backgrounds in banking, government, and research, the company focuses on translating advanced AI technologies into practical, deployable systems that enhance operational efficiency and decision-making.

Transcend develops customised AI solutions across areas such as natural language processing, computer vision and intelligent data analytics. These solutions include automated email classification, AI-powered chatbots, behavior analysis from CCTV footage, and advanced data processing tools that help organisations automate workflows and generate insights from complex data. By prioritising security and customisation, Transcend ensures that data processing and model training remain aligned with each organisation's infrastructure and operational requirements.

ECONOMIC IMPACT

Through its participation in the NDTI program, Transcend has strengthened collaboration within the Emirates NBD ecosystem. Its AI-driven solutions help organisations identify high-impact

use cases, optimise processes and generate measurable returns from AI adoption. Transcend currently serves 10 strategic clients across government, defense, manufacturing, and large enterprise sectors, reflecting growing demand for its AI capabilities. As AI adoption accelerates globally, industry benchmarks show that AI-driven initiatives can deliver over 250% return on investment within approximately 18 months, demonstrating the growing economic value of practical AI solutions in driving efficiency and digital transformation as part of the country's transition towards a more connected and cashless economy.

“Technology and AI is accessible to all. Identifying use cases with ROIs and de-risking the transition is what shareholders need.”



Syspos

Syspos | Retail & F&B POS Management Platform

Founded in | 2022

Sector | Fintech, Retail & F&B Technology

Syspos

Abdulrahman Kamhie

Co-Founder & CEO

Syspos is a UAE-born technology company providing cloud-based POS systems, digital payment solutions and AI-driven analytics for retail and food and beverage businesses. The platform helps businesses streamline operations, manage transactions efficiently and gain insights that support scalable growth. Syspos integrates multiple operational tools into a single ecosystem, including digital menus, QR-code payments, inventory management, customer loyalty programs and advanced reporting dashboards. By centralising these capabilities within one platform, Syspos enables businesses to operate more efficiently, improve customer experience and make data-driven decisions that support long-term growth.

By helping businesses improve operational efficiency, reduce errors, and better manage inventory and customer interactions, Syspos supports the digital transformation of retail and food and beverage sectors. The platform continues to expand internationally across multiple markets while contributing to the broader adoption of smart business technologies in the UAE and beyond.

“We build technology that helps businesses operate smarter and grow sustainably.”

ECONOMIC IMPACT

Syspos currently supports over 300 clients, processing millions of transactions annually across restaurants, retail businesses, and hospitality venues. The platform processes over 20,000 transactions daily and has facilitated more than AED 115 million in transaction value, demonstrating strong adoption within the market.



Personalised startup growth framework

Through a carefully designed six-week program, NDTI provided founders with a personalised roadmap that combines hands-on learning, corporate engagement, international exposure and investor connectivity. Together, these elements empowered participants to refine their vision and fast-track their business development.

Business model refinement

Founders participated in focused workshops to strengthen their business models, sharpen value propositions, align their offerings with market needs and prepare to position themselves in front of VC's and stakeholder engagements.



Ecosystem immersion

The cohort engaged with strategic ecosystem partners through curated immersion sessions, gaining insights into emerging technologies and collaboration opportunities. The program also included practical workshops on customer acquisition, pricing strategy and enterprise sales.



Pitch simulation

Dedicated pitch simulation workshops were introduced to replicate real investor and enterprise pitching environments. Founders received structured feedback to refine storytelling, delivery and confidence ahead of high-stakes engagements.



Investor engagements

Founders engaged directly with regional and international investors through targeted pitching sessions. Founders also attended a formal investor demo day hosted at DIFC. These engagements provided exposure to investor expectations, critical feedback and insights into potential funding and long-term growth pathways.



Global exposure

The cohort gained international exposure through participation in the Singapore FinTech Summit, complemented by high-level ecosystem meetings and an official engagement with the UAE Ambassador. This experience expanded global visibility and cross-border connections.



Decision makers series

Curated one-to-one and small-group sessions with Emirates NBD senior leadership provided founders with direct access to decision makers, mentorship and pathways for potential collaboration within the bank.



The catalyst for future growth

Where the NDTI anniversary comes to life, kick-started by the launch of cohort 5 and setting the tone for a milestone year ahead.



IGNITING THE JOURNEY OF NDTI COHORT 5

Discovery Day

The program officially commenced with a Discovery Day that marked the launch of NDTI cohort 5. The session was designed to set clear expectations, align key stakeholders and establish a shared direction for the cohort as they embarked on their NDTI program journey.

Discovery Day brought together founders, Emirates NBD leadership and strategic partners for a focused and structured agenda. Through program walk-throughs, facilitated discussions and open dialogue, founders were introduced to the program’s objectives, delivery model, and success milestones. Founders also learned more about the opportunities available to support their growth within the NDTI ecosystem.

Beyond serving as an introductory session, Discovery Day laid the foundation for cohort 5 by aligning participants around common priorities and clarifying the path forward. Insights gathered during the session informed the development of individualised engagement pathways for each founder, enabling the program team to design targeted mentorship, relevant stakeholder connections and strategic support mechanisms throughout the cohort.



DISCOVERY PATHWAY

- 
Vision sharing
 Clear purpose and expectations
- 
Program orientation
 Aligned goals and commitment
- 
Strategic dialogue
 Founder priorities identified
- 
Collaboration pathways
 Early stakeholder engagement



Startup innovation and banking leadership

“As a Board Member of the National Digital Talent Incubator (NDTI), I see initiatives like this as central to building the UAE’s future innovation economy. By providing Emirati founders with the right ecosystem of mentorship, challenge and institutional support, NDTI helps transform entrepreneurial ambition into scalable and investable ventures. Emirates NBD is proud to support this journey and contribute to nurturing the next generation of national innovators and technology leaders.”

Neeraj Makin
 Group Head of Strategy, Analytics and Venture Capital



IMPACTFUL MOMENTUM

Strategic partnership with Hub71

Through its strategic partnership with HUB71, NDTI continues to strengthen its pipeline of high-potential Emirati startups. Watermelon, an alumni of NDTI cohort 4 originally onboarded by HUB71, joined the NDTI program as part of this collaboration, highlighting the shared commitment between both organisations to identify and empower promising founders within the UAE's innovation ecosystem.

As part of this ongoing partnership, NDTI was invited to attend the HUB71 Impact event in Abu Dhabi, where Watermelon showcased its growth journey and presented its solution to a regional and global audience of investors and ecosystem leaders. The engagement reflects the strong collaboration between HUB71 and NDTI in supporting Emirati founders by providing access to high-impact platforms, investment networks, and opportunities for global exposure.

“Participating in the Hub71 Impact event was a great opportunity to share insights, connect with startups and

investors, and strengthen our ability to lead and expand Watermelon's impact in the tech ecosystem.”



SHOWCASING NDTI ON A GLOBAL PLATFORM

DIFC Demo Day | Investor Day 2025

Our startups participated in the DIFC Investor Day 2025 at the DIFC Innovation Hub, joining founders, investors and ecosystem leaders for a full day of startup pitches, panel discussions, and high-level networking.

The event highlighted innovation emerging from the Global South, positioning regional founders within the broader global investment landscape. During the program, HAAY and Syspos represented NDTI cohort 5, presenting their solutions to regional and international investors and gaining direct exposure to investor expectations, market dynamics and potential funding opportunities.

Through these engagements, founders explored discussions centered on FinTech, AI, and digital transformation, reinforcing Dubai's role as a bridge between regional innovation and global capital corridors. Participation in the event strengthened founder confidence, investor readiness, and market visibility, translating program learnings into real-world engagement while opening doors to future partnerships, collaborations and opportunities within the DIFC ecosystem and beyond.





SHOWCASING NDTI ON A GLOBAL PLATFORM

Smart Retail Challenge | Ignyte Demo Day 2025

The Smart Retail Challenge took place on January 14 at the Museum of the Future, Dubai, as part of Ignyte Demo Day. From a competitive pool of 50+ startups, SYSPOS was shortlisted to pitch in front of an audience of over 450 attendees, including ecosystem partners and industry representatives.

The challenge centered on FinTech, AI, and digital transformation within the retail sector, reinforcing Dubai's role as a bridge between regional innovation and global capital networks.



SHOWCASING NDTI ON A GLOBAL PLATFORM

From immersions to market readiness

Cohort 5 featured a series of curated partner immersion sessions that embedded founders within Emirates NBD's strategic innovation ecosystem, through direct engagement with DIFC Innovation Hub, Dell Technologies, Microsoft, and Visa. These immersions provided founders with rare access to enterprise innovation environments, leadership perspectives and real-world operating practices, equipping them to sharpen their solutions, strengthen market readiness and accelerate pathways to scale.

Highlights

Partner immersions provided founders with firsthand exposure to enterprise operations, innovation ecosystems and emerging technologies.

Through engagement with global partners, founders strengthened their market readiness, refined their strategic direction and identified opportunities to scale their solutions.

DIFC Innovation Hub

Cohort 5 founders participated in an immersive engagement at DIFC Innovation Hub focused on ecosystem navigation, founder growth journeys and market readiness.

The session featured insights from ecosystem leaders, active startups and NDTI alumni, offering founders practical perspectives on scaling, positioning and building credibility within regulated and global markets.

Microsoft

The Microsoft immersion provided founders with a forward-looking perspective on AI-driven innovation, cloud strategy and responsible technology deployment.

Sessions explored applied AI use cases, enterprise platforms and startup enablement tools, helping founders identify how advanced technologies can be integrated into their solutions to support B2B, B2C, and B2B2C growth models.

Visa

Visa's immersion experience focused on the future of payments, embedded finance and fintech collaboration. Founders engaged with regional experts to understand innovation programs, partnership pathways and evolving payment architectures. Session attendees received targeted feedback on how their solutions could align with scalable, global

payment ecosystems.

Dell Technologies

Dell Technologies hosted founders for an in-depth immersion centered on enterprise infrastructure, digital transformation, and scalable technology adoption.

Through leadership discussions, operational walkthroughs, and exposure to global service environments, founders gained clarity on how enterprise-grade systems are designed, managed, and deployed at scale.



International market exposure

As part of the program, our startups traveled to Singapore to gain global exposure and explore international growth opportunities. Founders engaged with Emirates NBD's Singapore headquarters, met senior leadership and the UAE Ambassador and attended the Singapore FinTech Festival, connecting with investors and ecosystem leaders from across Asia and beyond.

“The growing collaboration between the UAE and Singapore reflects the emergence of two of the world's most dynamic financial and innovation hubs. Initiatives such as the National Digital Talent generation of innovators shaping the future of finance.”

Vanessa Leung

Chief Executive Officer, Emirates NBD Singapore



GLOBAL EXPOSURE STRENGTHENING REGIONAL-TO-GLOBAL READINESS

Highlights

First day in Singapore. Our founders visited the Emirates NBD headquarters in Singapore, where they engaged with our CEO (Vanessa Leung) and senior leadership (including Neeraj Makin, Group Head of Strategy, Analytics and Venture Capital). The visit provided valuable exposure to the bank’s regional and global strategic priorities.



The NDTI founders had the honor of meeting the UAE Ambassador to Singapore (His Excellency Jamal Abdulla AlSuwaidi), and each startup held a private session to walk through their business portfolio and growth plans.



The founders received relevant, meaningful, and actionable feedback, alongside insights into potential avenues of support through the Ambassador’s broader ecosystem. This session further strengthened NDTI’s international positioning and market readiness.



Overview

Through participation in the Singapore FinTech Festival, NDTI founders immersed themselves in one of the world’s largest fintech ecosystems, connecting with global leaders, investors and innovators while exploring pathways for international growth.

During the second, third and fourth days of the international trip, our NDTI founders participated in the Singapore FinTech Festival, one of the world’s largest fintech gatherings.

Day 2 focused on exploring the global fintech ecosystem, where founders navigated the exhibition floor, technology booths and innovation showcases, while attending panel discussions and founder stages featuring global industry leaders.

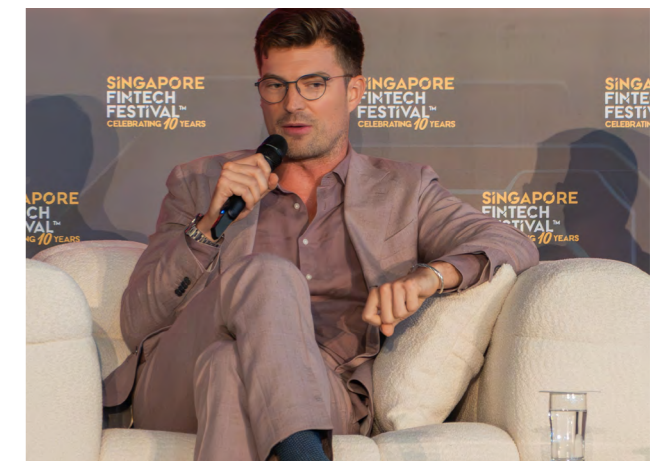
This initial exposure allowed the cohort to identify emerging trends, connect with ecosystem players and better understand how global fintech innovation is evolving. Building on this experience, day 3 centered on targeted ecosystem engagement. Founders participated in Investor Hours, conducting one-to-one meetings with international investors to explore potential partnerships, collaborations and market expansion opportunities.



The cohort also attended a Singapore FinTech Festival side event hosted by Standard Chartered, gaining insights into how global banks collaborate with venture ecosystems.

On day 4, founders joined Synergy Soup roundtables, participating in sector-focused discussions with global professionals across fields such as AI, digital transformation and financial services innovation.

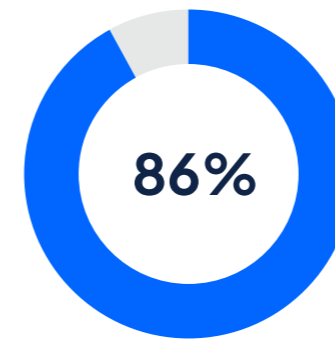
The experience concluded with founders reflecting on the valuable insights and connections gained throughout the Singapore FinTech Summit. Through engagements with investors, industry leaders and global innovators, the cohort strengthened their understanding of international fintech ecosystems while identifying opportunities to scale their ventures beyond regional markets.





Driving the next wave of entrepreneurial leaders

The program brought together founders, mentors and ecosystem leaders to foster collaboration, learning, and growth. Through these experiences, founders strengthened their ventures while developing the mindset, confidence, and leadership needed to grow as entrepreneurs. Participants left the program better equipped to navigate the next stage of their business journeys.



The program received **strong feedback** across key areas, reinforcing its role in strengthening founders' value propositions, expanding ecosystem networks and enabling pathways for regional and global growth.

100%

LEARNING & DEVELOPMENT

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

100%

ECOSYSTEM CONNECTIVITY

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

100%

GLOBAL EXPOSURE

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

96%

LEADERSHIP ENGAGEMENT

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

100%

GLOBAL EXPOSURE

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

78%

PARTNER IMMERSIONS

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

Founder's Voice

"The DIFC sessions helped us refine our pitch and align our messaging to investors."

"Microsoft's session was highly relevant to our company stage and opened new opportunities."

"The partner engagements were impactful and gave us exposure to real ecosystem players."

"Overall, the program was extremely informative and helped us pivot in the right direction."

Key Takeaway

International exposure strengthens founders' strategic outlook and market expansion ambitions.

Investor-focused pitch preparation is highly valued by startups.

Partner collaborations provide practical insights and ecosystem access.

Founders value structured engagements that directly support business growth.

Action

Introduce more structured investor pitch preparation sessions.

Strengthen partner engagement with clearer collaboration pathways.

Expand international exposure and networking opportunities.

Continue facilitating direct connections between startups and Emirates NBD business units.

Two years of NDTI cohorts



Cohort 1 Foundation & Ecosystem Access

The inaugural cohort established NDTI's core mission supporting Emirati fintech founders through access to senior leadership, strategic partners, and regional ecosystems. The focus was on **discovery, validation and exposure**, creating a strong foundation for future cohorts and setting the tone for an engagement-driven, market-connected program.



Cohort 2 Market Alignment, Industry Engagement & Early Outcomes

The program expanded its regional exposure with an ecosystem visit to Turkey, where founders engaged with innovation leaders and institutions such as Deniz Bank's NEOHUB. The experience helped strengthen founders' market understanding while connecting them with regional fintech and entrepreneurship ecosystems.



Cohort 3 Execution, Partnerships & Ecosystem Recognition

The program shifted toward stronger execution & market visibility. Founders participated in ecosystem engagements in Egypt, presenting their ventures to regional stakeholders and industry leaders. HOMIE (one of the cohort's startup) was also nominated to pitch at the Dubai FinTech Summit's FinTech World Cup, gaining exposure to global investors and industry experts.



Cohort 4 Scale Readiness, Leadership Engagement & Business Integration

This phase emphasised scale readiness and deeper ecosystem integration. During the London trip, founders attended London Tech Week, engaged with organizations such as London & Partners, and participated in discussions with policymakers and innovation leaders exploring the role of AI and emerging technologies in future economies.



Cohort 5 Global Readiness & Ongoing Engagement

Marking the anniversary of the program, NDTI evolved further by expanding its global exposure and ecosystem engagement. Founders traveled to Singapore, meeting Emirates NBD leadership and the UAE Ambassador to Singapore. Founders also attended the Singapore FinTech Festival, where they connected with global investors and industry leaders. The cohort also introduced pitch simulation sessions and leadership-led workshops, preparing founders to confidently present their ventures on international platforms.

