



SADADK DEBT COLLECTION

COMPANY PROFILE

Built for Recovery. Run Like Operators.

End-to-end debt collection operations for telecom, utilities, banking, and insurance portfolios across the MENA region.

ISSUED

2026

VERSION

1.0

OWNER

SADADK DEBT COLLECTION

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A Specialized Collection Operations Partner

Sadadk is a specialized debt collection outsourcing and operations company headquartered in 6th October City, Egypt.

We design, build, and operate complete collection environments for organizations that need measurable recovery performance, not just additional seats. Our leadership team combines over 50 years of hands-on experience across telecom, utilities, banking, and insurance portfolios in the MENA region.

We work as a subcontracting partner for collection companies, financial institutions, and service providers, enabling them to scale operations, reduce cost per recovered dollar, and improve quality through professionalized processes and integrated systems.

Sadadk is not a staffing agency. We are an operations partner. Clients come to us to solve collection performance problems, not to rent seats.

50+ years combined experience

4 core industries

End-to-end operations

MENA coverage

We Don't Just Provide Agents

We Build Complete Environments

From infrastructure and systems to trained teams and performance management, Sadadk acts as a true operational partner. Every engagement starts with a portfolio diagnostic and ends with measurable improvement in recovery rates, contact efficiency, and aging metrics.

We Integrate, Not Isolate

Our operations connect to your core systems: CRM, billing, ledger, case management. No siloed spreadsheets, no delayed reporting. Portfolio data flows in real time, giving you full visibility into performance, not just end-of-month summaries.

We Measure What Matters

Recovery rate, right-party contact rate, promise-to-pay conversion, kept-rate, portfolio aging, and cost-per-dollar-recovered. These are the numbers we manage to. Everything else is secondary.

What We Stand For



Transparency

Every report, every number, every conversation is honest. We believe integrity compounds.



Respect for Time

Faster response, faster decisions, faster recovery. Time is the most expensive currency in collection work.



Operational Excellence

We obsess over process, quality assurance, and measurable improvement, not over claims.



Discretion

Client data, portfolio details, and debtor information are treated with absolute confidentiality.



Partnership

Our success is measured by our clients' recovery curves, not by our billable hours.



Problem-Solving Discipline

We favor practical, measurable improvements over clever ideas that don't move numbers.

Five Capabilities. One Integrated Operation.

Sadadk delivers five interconnected services. You can engage them individually or as a fully integrated outsourcing package.

- | | |
|-----------|--|
| 01 | Full Outsourcing |
| 02 | Infrastructure & Contact Center |
| 03 | Systems Integration |
| 04 | White Label Operations |
| 05 | Consulting & Setup |

Outsourcing & Infrastructure

01

Full Outsourcing

End-to-end managed collection teams measured by portfolio performance. We provide agents, supervisors, QA analysts, and daily operations management, all under defined SLAs, reporting to you on your cadence.

You bring the portfolio. We bring everything else, including the accountability for recovery outcomes.

- Trained agents, supervisors, and QA analysts
 - Portfolio performance reporting on your cadence
 - Daily operations management and shift planning
 - SLA-governed delivery with defined KPIs
-

02

Infrastructure & Contact Center

Cloud or on-premise contact center setup with enterprise-grade dialers, VoIP, call recording, and real-time monitoring. Built to scale from 10 seats to 500+.

We operate on proven platforms (3CX, Bitrix24, custom integrations) chosen to fit your portfolio size, regulatory context, and cost profile.

- Cloud or on-premise infrastructure setup
 - Call recording and compliance logging
 - Predictive, progressive, and preview dialers
 - Real-time dashboards and quality monitoring
-

Integration, White Label & Consulting

03

Systems Integration

CRM integration, API connectivity, and workflow automation, connecting collection operations to your core systems. No more manual exports, delayed reconciliation, or siloed data.

- CRM integration and data synchronization
 - Workflow automation (n8n, native tooling)
 - API connectivity to billing and ledger systems
 - Real-time data flow between client and Sadadk
-

04

White Label Operations

Dedicated teams operating under your brand, following your processes, reporting on your terms. Your clients never need to know that Sadadk is operating behind the scenes.

- Fully branded agent scripts and communications
 - Custom reporting templates and delivery cadence
 - Dedicated team structure under your oversight
 - Confidential operations with zero brand attribution
-

05

Consulting & Setup

Build collection departments from scratch. Process design, KPI frameworks, team structure, technology selection, hiring strategy, training curriculum, and go-live support.

- Process design and KPI framework
 - Technology selection and vendor evaluation
 - Organizational structure and hiring plan
 - Training curriculum and go-live support
-

Four Sectors. Portfolio-Deep Expertise.

Telecom

Postpaid, prepaid, and enterprise collection portfolios for operators across MENA. We understand usage-based billing disputes, SIM-swap edge cases, and regulatory holds specific to telecom debt recovery.

Utilities

Electricity, water, and service provider collections with field coordination and portfolio aging discipline. We operate across regulated environments where fair-collection practices are non-negotiable.

Banking & Finance

Retail lending, credit card, and SME portfolio recovery with full compliance documentation. Our processes are audit-ready and aligned with Central Bank regulatory expectations across MENA.

Insurance

Premium collection, lapsed policy recovery, and subrogation follow-up. Includes specialized approaches for motor, health, and property insurance receivables.



Flexible Engagement. Clear Accountability.

We structure engagements to match your operational context, not the other way around.

Four standard models, each with defined accountability and delivery structure. Whether you need named agents working a specialized portfolio, a shared pool for seasonal volume, a build-and-transfer arrangement to spin up an in-house team, or a fully white-labeled operation under your brand, we have a model that fits.

Four Engagement Structures

Dedicated Teams

WHEN *You need consistent handling, brand alignment, or specialized portfolios.*

SCOPE Named agents, dedicated supervisor, your own QA framework, SLAs defined per portfolio.

Shared Teams

WHEN *Smaller portfolios or seasonal volume where dedicated capacity isn't cost-efficient.*

SCOPE Pool of trained agents, shared supervisor, standardized QA, portfolio-level reporting.

Build-Operate-Transfer (BOT)

WHEN *You plan to bring collection in-house long-term but need to launch fast.*

SCOPE We build the operation, run it to performance, then transfer to your team with full documentation.

Full White-Label

WHEN *You want to offer collection services to your clients without operating them yourself.*

SCOPE Fully branded under your identity, operated by Sadadk, invisible to your end clients.



Built by People Who Ran Collection Operations.

Our founding team combines over 50 years of hands-on collection operations experience across banking, telecom, utilities, and insurance portfolios in the MENA region.

We've been the operators, not just the consultants. We've built teams from 10 agents to 200+, designed QA frameworks that reduced complaint rates while raising recovery, and integrated collection systems into the back-end of multi-billion-dollar telecom and banking platforms.

Founding Team



Hazem Hassan

CO-FOUNDER, OPERATIONS LEAD

20+ years in collection operations

Led large-scale collection operations across MENA telecom and banking portfolios. Specialized in high-volume contact center operations, portfolio segmentation strategies, and agent performance management. Built and scaled collection teams exceeding 200 agents.



Amgad Farouk

CO-FOUNDER, TECHNOLOGY LEAD

15+ years in collection technology

Deep expertise in contact center infrastructure, CRM integrations, and workflow automation for collection operations. Designed and implemented integrated collection platforms across telecom, banking, and utility clients in the MENA region.



Yahya Taha

CO-FOUNDER, PERFORMANCE LEAD

10+ years in portfolio performance

Specialist in portfolio aging management, QA frameworks, and field collection coordination. Designed KPI systems and performance dashboards for clients managing mixed retail and corporate collection portfolios.



Measurable Outcomes. Anonymized Cases.

Two recent engagements, anonymized under client confidentiality, illustrating the kind of outcomes Sadadk delivers.

Client identities are withheld under confidentiality agreements. Metrics and methodologies are verifiable upon request under NDA.

Two Anonymized Engagements

Case 1 — Telecom Portfolio Optimization

Client: MENA mobile operator (anonymized) · Portfolio: SAR 80M mixed postpaid · Engagement: 6 months, full outsourcing

+22%

RECOVERY RATE
UPLIFT

-35%

PORTFOLIO AGING
(90+)

+40%

RIGHT-PARTY
CONTACT

"Restructured the collection workflow around portfolio segmentation, implemented a predictive dialer with optimized call windows, and redesigned agent scripting based on debtor behavioral segments. Performance management moved from monthly to daily cadence."

Case 2 — Utility Collection Program

Client: GCC utility provider (anonymized) · Portfolio: Residential + commercial electricity · Engagement: 9 months, dedicated teams

+28%

RECOVERY
IMPROVEMENT

+55%

CONTACT EFFICIENCY

-30%

COST PER
RECOVERED UNIT

"Built a dedicated 40-agent team with field coordination capability. Integrated with client's billing system for real-time debtor updates. Introduced a tiered contact strategy based on aging bucket and debtor value."

Six Reasons Clients Stay.

Proven Team

50+ years of combined collection operations experience.

Full Capability

Not just agents. Systems, infrastructure, QA, and management.

Cost Efficient

Egypt-based delivery with regional-benchmark quality.

Fast Deployment

Pilot teams operational within 2-4 weeks.

Flexible Models

Dedicated, shared, BOT, or full white-label.

Confidential

Absolute discretion on client data and portfolios.

From First Call to Live Operation.

01

WEEK 1

Discovery & Diagnostic

Short briefing call, portfolio sample review, and engagement model recommendation. We understand your volumes, aging profile, regulatory context, and desired outcomes.

02

WEEKS 2-3

Design & Setup

Process design, technology setup, team hiring or allocation, scripting, and QA framework definition. Draft SLAs and reporting templates.

03

WEEK 4

Pilot Launch

Live pilot with small portfolio segment. Daily monitoring, rapid iteration on scripts and workflows, baseline metric establishment.

04

MONTH 2 ONWARDS

Scale & Optimize

Full portfolio handover, performance optimization cycles, monthly business reviews, continuous process improvement based on real data.

Let's Talk About Recovery.

We respond within one business day. For a portfolio discussion, an engagement proposal, or just to understand what Sadadk can do for your operation, reach out directly.

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SADADK

Debt Collection

Sadadk is a limited liability company registered in Egypt. We design, build, and operate complete collection environments for telecom, utilities, banking, and insurance portfolios across the MENA region.