

CASE STUDY, CONSTRUCTION, ENGINEERING**September 24th, 2025****El Nuwr Factors a Construction and Engineering Company in Completing RM41.5 Million Projects.**

Photo for illustration only

Situation

A growing SME in the construction and engineering sector had secured a major contract to build a student hostel blocks and an open car parking lot. The project, valued at RM41.5 million, marked a significant milestone for the company and required substantial upfront financing to ensure smooth and completion in time. While the company managed to obtain a loan from traditional banks, the facility obtained was insufficient to cover the working capital demands of such a large-scale undertaking due to loan limitation. The tight and limited financing posed a risk of slowing progress and potentially disrupting construction work.

Solution

Recognizing the urgent need for a more flexible financial solution, the company turned to El Nuwr. El Nuwr structured a Factoring facility worth RM9.7 million — equivalent to 23% of the project's total value. The facility allowed the company to submit invoices progressively, whether monthly or every few months, as portions of the project were completed. El Nuwr advanced up to 70% of the invoice value, ensuring immediate access to cash flow without the delays of long payment cycles or the constraints of traditional bank financing.

Result

With the help from El Nuwr, the company successfully maintained uninterrupted project progression, keeping construction activities on track while meeting financial obligations to staff and suppliers. The financing facility offered by El Nuwr eased cash flow pressures, enabling the company to focus on delivering quality work on time. El Nuwr's facility services provides stability, trust, and reliability needed to sustain and reinforced a company's position as a capable contractor in the construction industry.

For enquiries, kindly email: cc@elnuwr.com

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