



Delivering Innovative AI
Financial Solutions



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The Challenge



Small businesses suffer with cash problems and default because of poor cash management behaviours such as using data conventional tools , i.e. excel, and also because of bad credit decisions that damage their liquidity.

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Market Analysis



Total SMES number increased from **892,000** in **2021**, gradually to **1.13 MIO** in **2022** and reach **1.3 MIO** in **2023**



Total Operating Expenses increased from **628 BIO SAR** in 2020, gradually to **814 BIO SAR** in **2021** and reached **851 BIO SAR** in **2022** .
(Total Operating Expenditures = Operating expenditures + Employee Compensation)

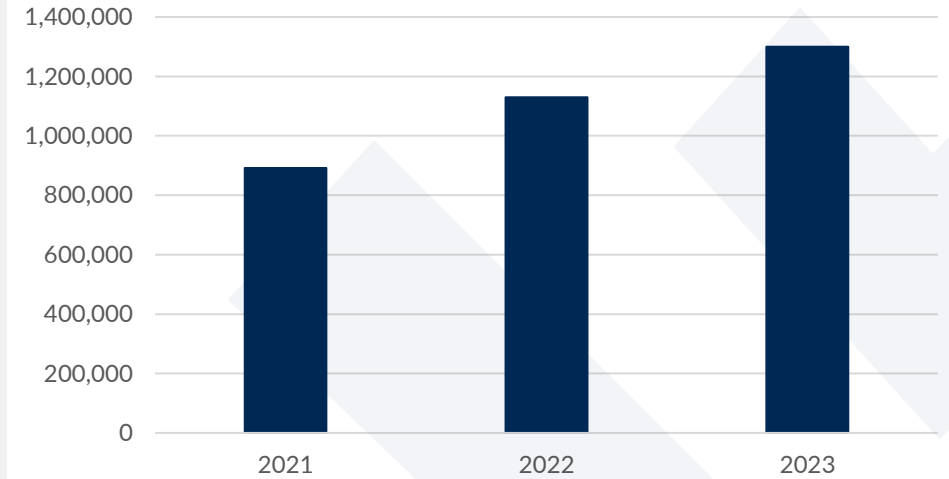


Total % defaulted Bank Loans to SMEs is estimated to be around **70%**.

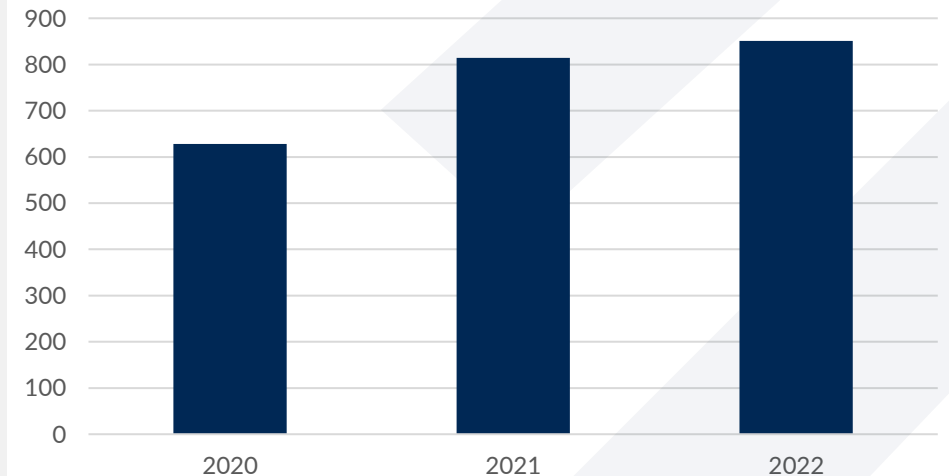


Given the rise in Total expenditure of SME Market combined with high estimated % default in SMEs bank loans, cash management problems persist to increase with SMEs.

Number of SMEs



SMEs Total Expenditure



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Market Analysis



The total expenditure in the Supply, Retail, Hotel, and F&B sectors increased from **217 billion SAR** in **2021** to **317 billion SAR** in **2023**. This represents significant market growth across these industries.



Tourism has shown a **121%** YoY increase and now contributes **10%** to the national economic growth. This indicates the growing importance of tourism in the national economy.

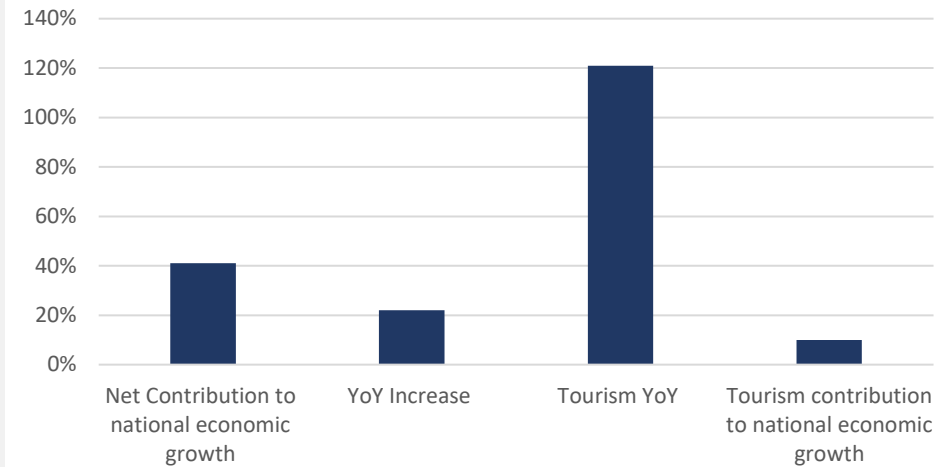


SME Growth in Tourism, Sports, and Culture: In Q1 **2022**, there were **8000** SMEs active in the tourism, sports, and culture sectors, highlighting the increasing business activity in these areas.

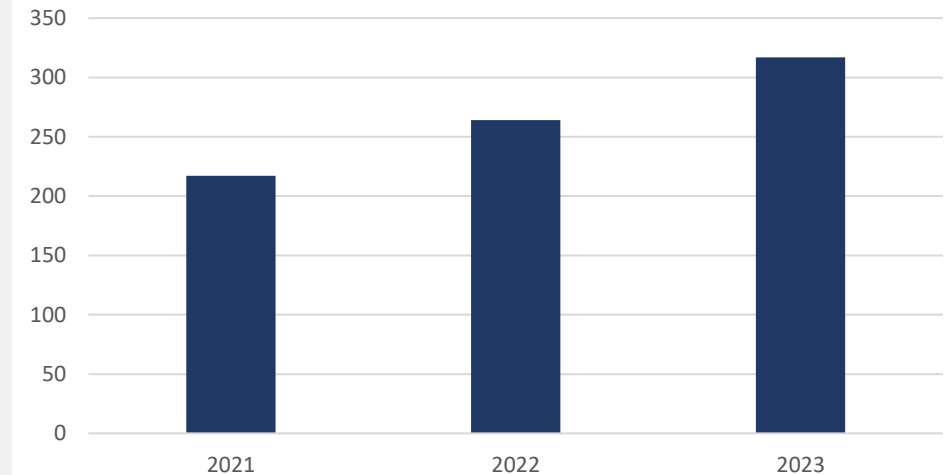


In the Food & Beverage sector, consumer spending reached **8.54 billion SAR** in **2021**, showing a **45%** increase compared to the previous year.

Tourism & Economic Contribution



Total Expenditure



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The Solution

AI Cash management technical system that minimizes/eliminates cash problems for SMEs through the following functions:



AI Payments Management through cashflow analysis based on Client's bank aggregated data and their consolidated bank payments in one system.



AI Credit Risk Assessment through full credit analysis and report based on data feed by leading govern credit institutes such as a Simah and Bayan combined with Client's recent bank and transaction data.



AI Controlled Loan Disbursement to help maximize Client's cashflow for debt payments and investments.



AI Investment Advisory to increase client's capital appreciation and returns through dedicated investment wallets.



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Go-to-Market Strategy



Entrepreneur Visit clients to understand their product requirements from the business for the MVP through promoting free subscription.



Market product 1.0 to 50 clients to use free for 3 months through , free implementation, training and support.



Market Product 2.0 to 100 clients to use free for 3 months through free implementation training and support.



Sell 1 year subscription to 100 clients

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Product Strategy

01



Entrepreneur and & Product Manager prepares questionnaire to visit clients and map first view of product.

02



Build the Product Map & BRD.

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Revenue Model

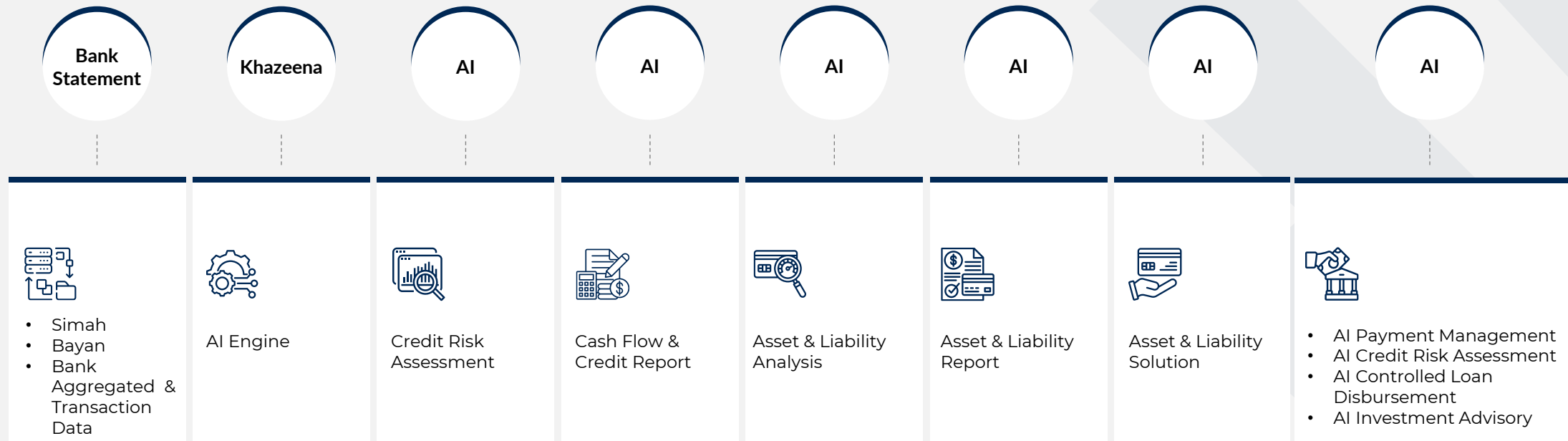
Subscription Fees (Annual / Monthly)

Competitor Analysis

												
Company	Khazeena	Bwa	Malaa	Lean Technologies	Mod5r	Sanam	Spare	Tarabut	Single view	Drahim	Xsquare	Neotek
Data Aggregation	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available	-	Available
Payment Solutions	Available	Available	-	Available	-	-	Available	Available	Available	-	Available	-
Credit Risk Assessment	Available	-	-	Available	-	-	-	-	-	-	-	-
Loan Disbursement	Available	-	-	Available	-	-	-	-	-	-	-	-
Investment Advisory	Available	-	Available	-	-	-	-	-	-	Available	-	-
AI	Available	-	-	-	-	-	-	-	-	-	-	-

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Solution Workflow



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Team and Advisors



CEO:

**FERAS AL
SHAHWAN**

10 years experience in Front Office
Trading Treasury in SAB



BOARD SALES ADVISOR

**SALEH AL
JEBREEN**

10 years experience in Front Office
Sales Treasury in SAB, AlAwwal & NCB.



CTO:

**FAISAL AL
MANA**

10 years of experience working in Core
Banking System, Service Testing &
Quality Assurance in SADAD, SAMA &
Bank Saudi Fransi.



CFO:

**ZIYAD AL
SAAB**

12 years experience of Middle Office
Treasury, Corporate Banking, Corporate
Treasury, Financial Advisor & CFO.



Fundraising Requirements

We would like to seek \$270,333 funding for launching the initial MVP based on the below costs:

Total One year Cost	
Product Manager	\$8,000
Credit Manager	\$5,333
CEO	\$24,000
Chief Sales Officer	\$19,000
Chief Technical Officer	\$19,000
Simah Registration	\$20,000
Bayan Registration	\$0
<u>Net Salaries</u>	<u>\$95,333</u>
Office Rentals	\$10,000
Legal Contracts	\$15,000
Tech Development Fees	\$150,000
<u>Net Operating Costs</u>	<u>\$175,000</u>
<u>Total Funding</u>	<u>\$270,333</u>

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Call to Action

Join us in revolutionizing the landscape of financial technology, to partner with Khazeena خزينة to shape the future of treasury management and to be at the forefront of AI innovation in the finance sector.

Our team are looking forward to your response with best investment proposal for our business.

Thank you for kind review. We are happy to receive your questions and inquiries on

+966554787860

