



# Bayanati

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Trusted Data. Confident Decisions



BAYANTI

[Bayanati.data@gmail.com](mailto:Bayanati.data@gmail.com)



# Table of Contents

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EXECUTIVE SUMMERY	3
SOLUTION OVERVIEW	4
TARGET MARKET	5
BUSINESS MODEL	6
TECHNICAL & NON-TECHNICAL ARCHITECTURE (HOW IT WORKS)	7
MINIMUM VIABLE PRODUCT (MVP)	8
REGIONAL CONTEXT & CASE SUPPORT — WHY NOW	9
USE CASE EXAMPLES (HYPOTHETICAL POTENTIAL CLIENTS)	10



# Table of Contents

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<b>BUSINESS TIMELINE</b>	<b>12</b>
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<b>HOW BAYANATI WILL BE BUILT</b>	<b>13-14</b>
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<b>STEP-BY-STEP USER FLOW FOR CLIENTS (FOR SMES)</b>	<b>15-16</b>
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<b>FINANCIAL PLAN</b>	<b>17</b>
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<b>MANAGEMENT TEAM</b>	<b>18</b>
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# Executive Summery

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## SUMMARY:

BAYANATI IS A SECURE DATA EXCHANGE PLATFORM THAT ENABLES TRUSTED, PERMISSION-BASED DATA SHARING BETWEEN SMES AND LARGE CORPORATIONS (ESPECIALLY BANKS AND FINANCIAL INSTITUTIONS). BY STANDARDIZING, ENCRYPTING, AND VERIFYING DATA, BAYANATI MITIGATES CORPORATE FEARS OF DATA LEAKS WHILE EMPOWERING SMES TO SECURELY PROVE CREDIBILITY TO UNLOCK FINANCING AND PARTNERSHIPS.

## PROBLEM STATEMENT:

SMALL STARTUPS AND SMES STRUGGLE TO ACCESS HIGH-VALUE DATA FROM LARGE CORPORATIONS BECAUSE ENTERPRISES FEAR DATA LEAKS AND WEAK SECURITY CONTROLS. THIS LACK OF TRUSTED DATA-SHARING PREVENTS SMES FROM PROVING CREDIBILITY, ACCESSING FINANCE, AND FORMING STRATEGIC PARTNERSHIPS, LIMITING GROWTH DESPITE STRONG FUNDAMENTALS.

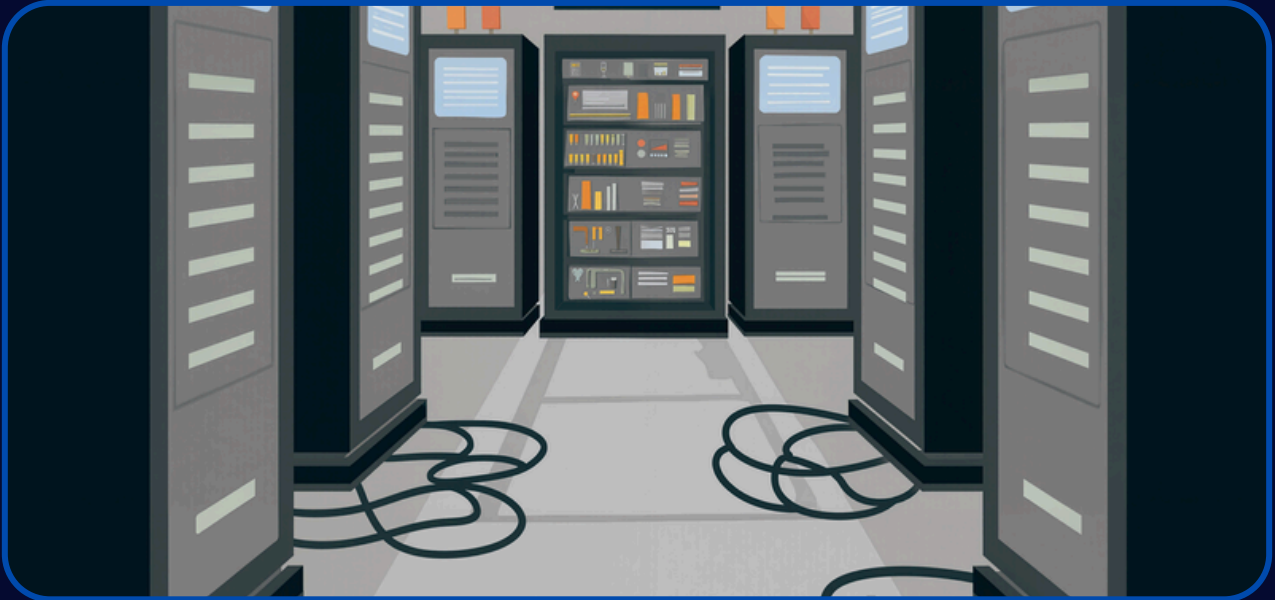
## MISSION:

TO ENABLE SECURE, TRUSTED, AND PERMISSION-BASED DATA SHARING BETWEEN SMES AND ENTERPRISES, HELPING BUSINESSES PROVE CREDIBILITY, REDUCE RISK, AND UNLOCK ACCESS TO FINANCE AND PARTNERSHIPS.

## VISION:

TO BECOME THE LEADING SECURE DATA-SHARING INFRASTRUCTURE IN THE GULF, EMPOWERING SMES TO GROW THROUGH TRUST, TRANSPARENCY, AND COMPLIANT DIGITAL COLLABORATION.

# Solution Overview



1

STANDARDIZES  
SME DATA  
(FINANCIAL,  
OPERATIONAL,  
PERFORMANCE).

3

ENCRYPTS AND  
VERIFIES DATA  
BEFORE  
SHARING.

2

ENSURES SECURITY  
CONTROLS, AUDIT  
TRAILS, AND  
GOVERNANCE FOR  
COMPLIANCE AND  
TRUST

4

PROVIDES  
PERMISSION-BAS  
ED ACCESS, SO  
CORPORATIONS  
SEE ONLY THE  
DATA THEY NEED

## VALUES:

Trust First

Transparency

Security

Empowerment

# Target Market



## INDUSTRY OVERVIEW

- Primary Customers: Local banks and large financial institutions in Bahrain and the Gulf region.
- Secondary Customers: Corporations with SME ecosystems (telcos, logistics, and supply-chain integrators).
- Market Opportunity (Bahrain): SMEs contribute nearly 30% of GDP and employ ~75% of private sector workforce. Access to finance remains a barrier due to strict lending criteria and lack of credible data for credit assessments.



# Business Model

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- **MODEL: B2B SAAS WITH SUBSCRIPTION PRICING FOR ENTERPRISES.**
- **REVENUE STREAMS:**
  - Monthly/annual SaaS subscriptions
  - Tiered plans based on data volume and number of corporate users
  - Additional premium modules (analytics, integrated risk scoring)



# Technical & Non-Technical Architecture (How It Works)

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## Technical Explanation

**Data Integration Layer:** APIs and connectors to source structured data from SMEs' accounting systems, banking feeds, and ERP systems

**Encryption & Access Control:** Data encrypted at rest and in transit using industry-standard cryptography; permission engines enforce selective access.

**Verification Engine:** Standardizes data and verifies authenticity against source systems or trusted references.

**Audit & Governance Panel:** Tracks all access events, supports compliance reporting, and includes role-based controls.

## Non-Technical Explanation

SMEs upload or connect their business data (financials, transactions).

Bayanati standardizes and secures the data so it can be trusted.

Banks request access to specific pieces of SME data (e.g., revenue history).

SMEs grant permission, and Bayanati shares it securely without exposing full sensitive datasets.



# Minimum Viable Product (MVP)

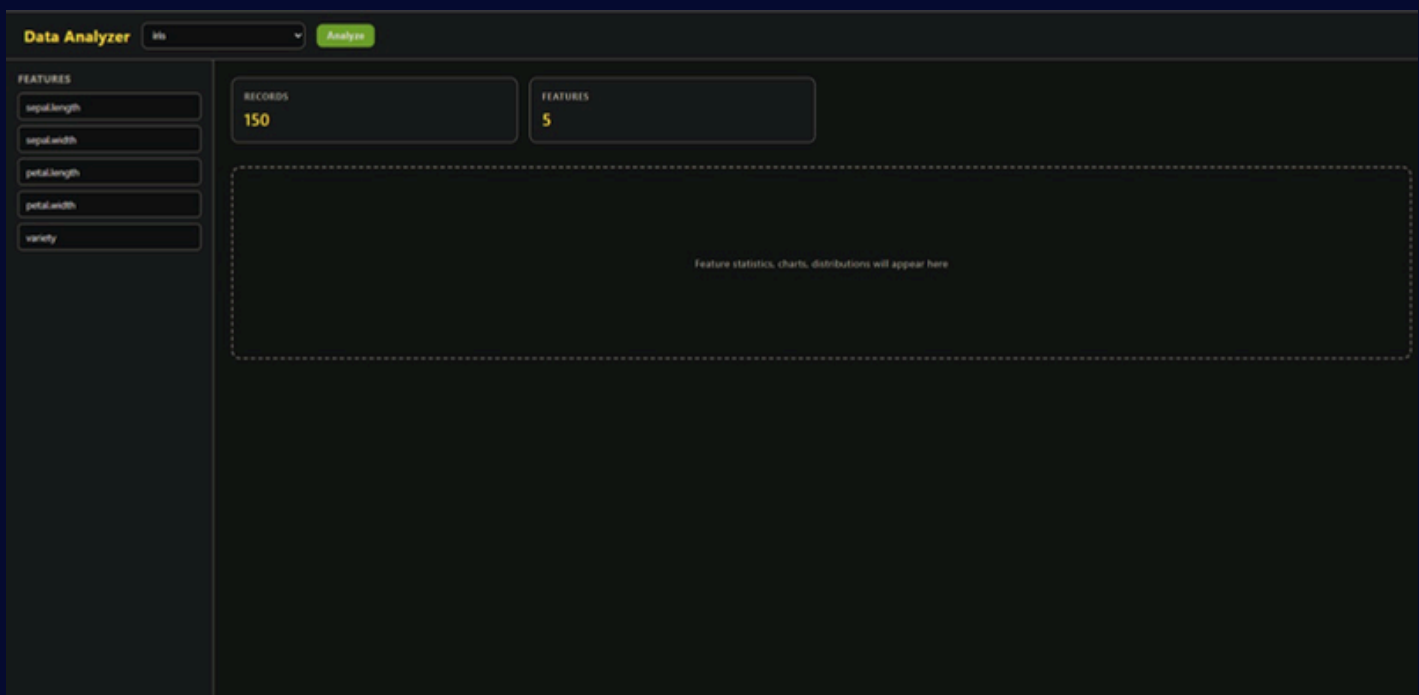


## CORE FEATURES:

- SME data upload & secure storage
- Data standardization & verification module
- Permission-based data sharing dashboard
- Enterprise portal for requesting and viewing shared data
- Basic audit trail and consent logs

## MVP SUCCESS METRICS:

- Number of SMEs onboarded
- Number of corporate logins & data requests
- Reduction in data request turnaround time
- Customer satisfaction (NPS)



# Regional Context & Case Support — Why Now

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## BAHRAIN FINTECH LANDSCAPE

- The Central Bank of Bahrain (CBB) fintech sandbox supports innovation and experimentation with API and data-driven platforms.
- National digital initiatives with Singapore aim to create interoperable infrastructure for SME trade data and alternative credit scoring.
- The Bahrain Development Bank (BDB) runs the “tijara” digital platform to streamline SME financing, showing institutional support for digital data use.

## LOCAL FINTECH ADOPTION

Multiple banks in Bahrain have embraced digital platforms, open banking APIs, and innovative customer onboarding — indicating readiness for secure data exchange solutions.

Central Bank of Bahrain



مصرف البحرين المركزي

# Use Case Examples (Hypothetical Potential Clients)



## NATIONAL BANK OF BAHRAIN (NBB)

- Use Bayanati to access verified SME performance data before approving working capital loans, accelerating credit decisions and reducing risk.

## BAHRAIN ISLAMIC BANK (BISB)

- Integrate Bayanati into digital lending processes to enhance Sharia-compliant financing decisions with secure SME financial data.

## BAHRAIN DEVELOPMENT BANK (BDB)

- Use Bayanati to standardize applicant data for digital loan platforms like tijara, reducing manual verification and improving loan processing.



# Business timeline

1

## Q1–Q2 2026: Build & Validate MVP

- Finalize MVP features
- Pilot with 3–5 SMEs and 2 partner banks
- Collect feedback & iterate

2

## Q3–Q4 2026: Expand Enterprise Integrations

- Add analytics and risk insights module
- Forge partnerships with fintech sandboxes (CBB FinHub 973)
- Onboard first paying enterprise customers

3

## 2027: GCC Expansion

- Tailor platform for regional data standards
- Integrate with open banking APIs across UAE and KSA
- Attend regional fintech events to drive adoption

Year	SMBs Onboarded	Enterprise Customers	Revenue
2026	50	3	\$75k
2027	200	10	\$450k
2028	500	25	\$1.8M

# How Bayanati Will Be Built

1

## MVP STAGE (CURRENT)

- Backend: Python (Flask/Django) for API handling and server logic
- Database: PostgreSQL or MongoDB for storing SME data
- Frontend: React or simple HTML/CSS/JS dashboard for SME and corporate interfaces
- Security: Basic HTTPS and database encryption

2

## FEATURES IN MVP

- SMEs can upload financial or operational data via dashboard or CSV files
- Corporations can request access to specific data fields
- SMEs grant permission, and data is shared securely
- Basic audit logs track who accessed what and when

3

## HOW IT WORKS

- SME logs in → uploads data → data stored encrypted → corporation requests data → SME approves → corporation can view requested data → audit log updated

# How Bayanati Will Be Built

4

## API INTEGRATION

- Connect directly to SME accounting systems, ERP software, or bank feeds
- Automatically pull verified data instead of manual uploads
- Data validation using Python scripts and standardization algorithms

5

## DATA STANDARDIZATION & VERIFICATION

- Normalize data (revenue, expenses, payroll, KPIs) to common format for corporate consumption
- Verify authenticity using automated checks (e.g., cross-reference bank statements)

6

## ENCRYPTION & SECURITY LAYER

- AES-256 encryption for data at rest
- TLS/HTTPS for data in transit
- Permissioned access: corporations only see approved fields
- Blockchain-based audit trail (optional) for tamper-proof logs

# Step-by-Step User Flow for Clients (For SMEs)

**01**

**SIGN UP ON BAYANATI →  
CREATE COMPANY PROFILE**

**02**

**UPLOAD CSVs OR CONNECT  
ACCOUNTING/ERP SYSTEM  
VIA API**

**03**

**DATA IS ENCRYPTED,  
STANDARDIZED, AND STORED**

**04**

**RECEIVE REQUESTS FROM  
BANKS/CORPORATIONS**

**05**

**APPROVE OR DENY ACCESS  
TO SPECIFIC DATA FIELDS**



# Step-by-Step User Flow for Clients (For Corporations (Banks, Enterprises))

01

SIGN UP → VERIFY COMPANY ACCOUNT

02

SEARCH FOR SMES OR REQUEST SPECIFIC SME DATA

03

SUBMIT DATA ACCESS REQUEST SPECIFYING FIELDS REQUIRED

04

SME APPROVES REQUEST → CORPORATE DASHBOARD SHOWS VERIFIED, STANDARDIZED DATA

05

USE DATA FOR CREDIT DECISIONS, FINANCING, OR PARTNERSHIP EVALUATION



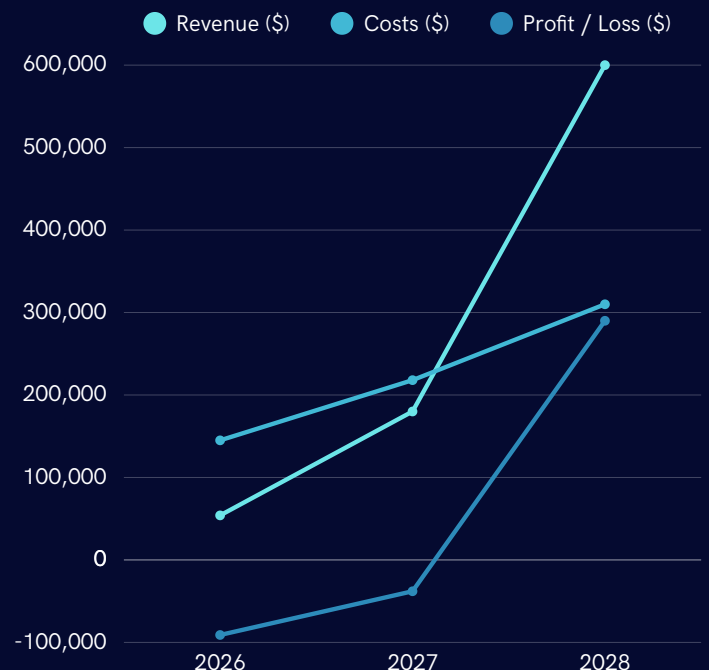
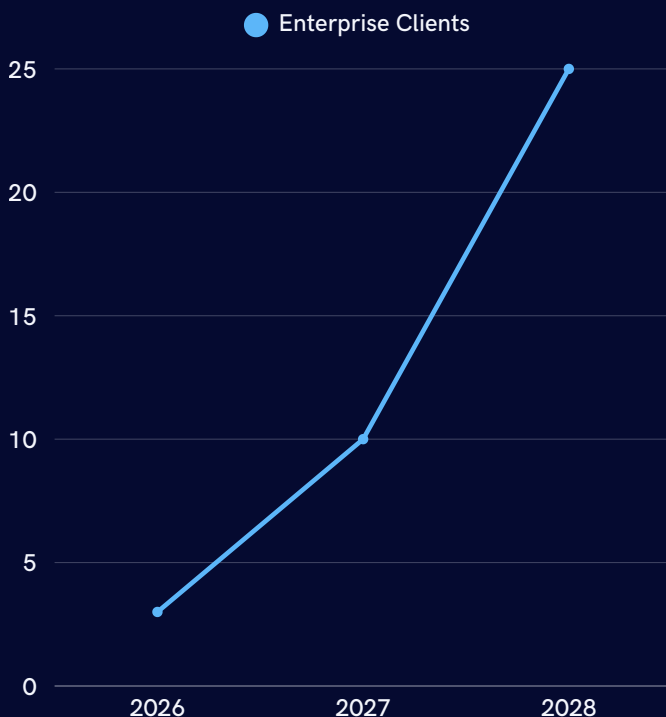


# Financial Plan



## ASSUMPTIONS:

- Business Model: B2B SaaS
- Pricing:
  - SMEs: Free onboarding for data submission (to attract them)
  - Enterprises: Subscription-based (tiered by number of SME data accesses)
    - Small package: \$500/month (access up to 50 SMEs)
    - Medium package: \$1,500/month (up to 200 SMEs)
    - Large package: \$3,500/month (unlimited access)
- Customer Acquisition: Start with 2-3 pilot banks in Bahrain in Year 1
- Growth Rate: 50-100% annual growth in enterprise customers after MVP validation
- Cost Structure:
  - Personnel (3 founders + 2 devs + 1 support)
  - Cloud hosting & data storage (AWS/GCP)
  - Marketing & sales
  - Legal/compliance



# Management Team

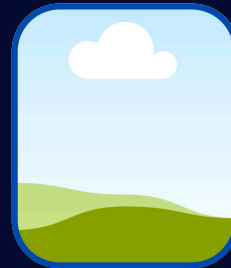
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**FERAS ALSADADI**  
Founder



**HASAN SHABANI**  
Co-founder



**MOHAMMED HEJAIRI**  
Co-founder

