

DEVONEERS RootRise EBRD Star Venture: CEO Expert Briefing

Prepared for: Rouba El Kharrat, CEO

Purpose: Panel-Ready Deep Dive for Every Anticipated Question

Programme: EBRD Star Venture 2025

EXECUTIVE INTELLIGENCE BRIEF

The EBRD Star Venture Programme represents a strategic opportunity with substantial upside. Since 2019, the programme has supported **400+ startups** across 26 markets, with portfolio companies raising **€573 million** in funding and achieving **6x average revenue growth**. EBRD currently prioritizes three pillars—**Green Economy Transition, Human Capital/Gender Equality, and Economic Governance**—with digital transformation as a core enabler. RootRise aligns directly with EBRD's stated goal of reaching the 65 million formal SMEs in developing economies lacking access to professional advisory services.

Your presentation should emphasize three themes panelists care most about: **scalable impact** (jobs created, SMEs served), **commercial sustainability** (path to profitability with reasonable unit economics), and **additionality** (reaching SMEs that traditional consulting cannot serve). EBRD's evaluation criteria weight problem relevance, differentiation, go-to-market clarity, team experience, and demonstrated traction.

SLIDE-BY-SLIDE DEEP DIVE

SLIDE 1: Title Slide — DEVONEERS

EBRD Star Venture Programme Intelligence:

The programme offers up to **€80,000 in tailored advisory services** plus **€10,000 grants** for mentoring and visibility. Winners gain access to **1,500+ world-class mentors** and investor pitch events. Eligibility requires annual turnover under €1 million, operation in at least one EBRD country, and an innovative, scalable tech-driven solution.

Selection Criteria to Address:

- **Problem relevance** — demonstrate the \$5.7 trillion SME financing gap
- **Differentiation** — show how AI-powered advisory is distinct from generic tools
- **Go-to-market strategy** — present clear institutional + direct channels
- **Team experience** — 30+ years practitioner credibility is a major asset

- **Traction** — any pilot customers, LOIs, or revenue signals

Recent Winners for Context: Proofminder (Hungary), Algebra Intelligence (Jordan), Lendox (Romania), PREDICTO (Bulgaria)—all tech platforms addressing specific market gaps with measurable impact potential.

EBRD 2024-2025 Strategic Priorities:

- **>50% of investments** must be green by 2025
 - **40% of operations** must include gender equality components
 - Digital transformation is classified as a "strategic enabler"
 - Expanding to Sub-Saharan Africa and Iraq in 2025
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SLIDE 2: WHO WE ARE

Positioning Impact-Driven Tech for DFIs:

Development finance institutions evaluate ventures through an **impact-first lens** with commercial sustainability as validation. The winning formula: demonstrate you're addressing a **market failure** that private capital alone won't solve, while building a viable business model.

Best Practice Framework for DFI Positioning:

1. **Articulate Theory of Change** — SMEs lack access to quality advisory → our platform democratizes consulting expertise → SMEs become investment-ready → jobs created and economic growth enabled
2. **Quantify Impact Metrics** — jobs created per \$100K invested, SMEs served annually, women entrepreneurs supported
3. **Show Additionality** — we serve SMEs that could "never afford McKinsey"
4. **Align with SDGs** — SDG 8 (Decent Work), SDG 5 (Gender Equality), SDG 9 (Industry/Innovation)

Successful DFI-Backed SME Platform Examples:

- **EBRD Women in Business:** 100,000+ women-led MSMEs, €900M+ financing
- **EBRD Digital Transformation Financing Facility (Türkiye):** €150M for manufacturing SME digitalization
- **Go Digital Western Balkans:** €377M combined EU/EBRD financing

Key Messaging: "We enable the 99.9% of businesses that could never afford McKinsey to access transformation advisory at scale."

SLIDE 3: WHY SMEs — Statistics

VALIDATED STATISTICS WITH SOURCES:

Claim	Validated Figure	Source	Date
SMEs contribute 33% of GDP in developing economies	33-40% (range is accurate)	World Bank/IFC MSME Finance Gap Report	2022-2025
SMEs make up over 90% of all businesses in Arab economies	96% of registered companies	IMF Policy Paper "Enhancing the Role of SMEs in the Arab World"	December 2019
SMEs account for 70% of jobs outside agriculture	70% of total global employment (micro/small + own-account workers)	ILO "Small Matters" Report	2019
14% of SMEs in MENA are women-owned	14% exact — lowest globally outside South Asia	CGAP (World Bank Group)	2015

Additional High-Impact Statistics to Deploy:

- **\$5.7 trillion:** Global MSME financing gap in emerging markets ([World Bank](#)) ([International Finance Corporation](#)) (IFC/World Bank March 2025)
- **7%:** Bank lending to SMEs in MENA — lowest in the world ([IMF](#)) (vs. 27% OECD average)
- **78%:** Egyptian SMEs with no banking facilities ([ResearchGate](#)) ([Academia.edu](#))
- **42.4%:** Youth unemployment in Jordan (2023)
- **15-25%:** MENA SMEs with online presence — massive digital gap ([IMF eLibrary](#))

EBRD Countries SME Counts:

- **Egypt:** 2.5-3.7 million SMEs (99% of non-agricultural businesses) ([ResearchGate](#))
- **Saudi Arabia:** 1.3 million (الوكالة السعودية) SMEs (الوكالة السعودية) (62% private sector employment) ([Scholasticahq](#))
- **UAE:** 350,000+ SMEs (53% GDP contribution)
- **Jordan:** ~166,000 registered SMEs (60% formal workforce)
- **Lebanon:** ~200,000 SMEs (95%+ of enterprises)

Anticipated Question: "Where does the 33% GDP figure come from?" **Answer:** "World Bank and IFC research shows a range of 33-40% depending on methodology. The more conservative 33% figure is from emerging economy averages; the 40% represents the upper bound in some markets. We use 33% to be credible."

SLIDE 4: OUR FOCUS — Enterprise Upgrading & Market System Facilitation

Established Methodology Alignment:

RootRise's approach directly parallels international development best practice. UNIDO, ITC, GIZ, and the World Bank all employ **phased transformation models** with diagnostic, intervention, and sustainability components.

UNIDO Industrial Upgrading Methodology:

- Three intervention levels: Enterprise, Institutional/Support, Policy/Regulatory (UNIDO)
- IT-based diagnostic tools for standardized assessment
- Train-the-trainer models for certified SME advisors

M4P (Making Markets Work for the Poor) Framework:

- Six sequential elements: Strategy → Diagnosis → Vision → Intervention → Measurement → Management (Adaptdev)
- Key diagnostic questions: "How is the system not working?" → "Why is the system not working?" (enterprise-development)
- Sustainability analysis: "Who does?" and "Who pays?" for current vs. future state

DCED Standard for Results Measurement:

- Seven-step framework used by 150+ development projects globally (BEAM Exchange)
- Emphasis on results chains, attribution, and cost-effectiveness

Your Positioning: "Our methodology builds on 30 years of real-world SME transformation experience, systematized into a scalable AI platform. We're not reinventing development practice—we're making proven approaches accessible at scale through technology."

Key Quote to Use: "The M4P approach emphasizes facilitators play a temporary, catalytic role. That's exactly what RootRise does—we accelerate SME capability building without creating dependency."

SLIDE 5: RootRise Introduction

AI-Powered SME Platform Landscape:

The market for AI-powered business advisory is emerging rapidly. Key competitors include:

Platform	Positioning	Pricing	Differentiator
Consulting IQ	"AI-powered boutique consultant for SMBs"	Starting \$99/month	5,000+ preloaded prompts
Xavier AI	Democratizing MBB-quality insights	Subscription	Revenue doubling monthly since April 2025
MoreThanDigital Insights	1,400+ business dimensions analyzed	Assessment-based	130+ page reports

RootRise Differentiation:

- MENA-Specific Expertise** — Arabic language, regional regulatory knowledge (Halal, GSO standards)
- Multi-Agent Architecture** — Named expert agents (Drucker, Graham, Porter) vs. single-model chatbots
- Human-in-the-Loop Quality Assurance** — Expert validation for high-stakes recommendations
- Sector Intelligence** — Deep customization for Food & Beverage, Textiles, Manufacturing with compliance automation
- Development Impact Focus** — Built for DFI reporting and impact measurement from day one

Key Market Opportunity Quote: "99.9% of businesses could never afford McKinsey. RootRise brings McKinsey-quality diagnostic methodology to the 99.9%."

SLIDE 6: SME Realities — Challenges

Validated Challenge Data:

Technology Adoption:

- Only **15-25%** of MENA SMEs have online presence ([IMF eLibrary](#)) (IMF/WTO 2019-2020)
- MENA digital market: \$55B (2024) → projected \$418B by 2034 (22.5% CAGR) ([Future Market Insights](#))
- 70% of digital transformation projects fall short of goals ([Digital Adoption](#))

Digital Maturity:

- "Businesses in MENAP have generally been slow to adopt the internet" ([IMF eLibrary](#)) (IMF Working Paper 2020)
- Internet used primarily for entertainment/communication, less for business transactions ([IMF eLibrary](#))

Export Readiness:

- Egypt SMEs contribute only ~4% to exports despite being 99% of businesses ([ResearchGate](#))
- Jordan MSMEs: <10% of total exports despite being 98.5% of businesses

EBRD's Own Research on SME Constraints:

- Access to finance is #1 obstacle globally ([World Bank](#))
- 40% of formal MSMEs are credit-constrained (19% fully, 21% partially) ([World Bank](#))
- Informal competition cited by 32% as top-5 constraint
- Regulatory complexity and talent gaps significant barriers

Key Stat for Emotional Impact: "1.2 billion young people will reach working age in the next decade, but only 420 million jobs are expected to be created. ([World Bank](#)) SMEs are the only scalable solution to this employment gap." ([World Bank](#))

SLIDE 7: RootRise Methodology — Diagnose, Transform, Sustain

Three-Phase Transformation Methodology Research:

Your Diagnose-Transform-Sustain framework mirrors established consulting and development practice:

Phase	RootRise	UNIDO	M4P	McKinsey
Phase 1	Diagnose	Enterprise diagnostics	System mapping + root cause	Current state assessment
Phase 2	Transform	Remedial/transformation actions	Catalyze partner change	Implementation
Phase 3	Sustain	Capability building	Sustainability + exit	Capability transfer

AI-Augmented Consulting Effectiveness:

Harvard Business School/BCG 2023 study with 758 consultants found:

- GPT-4 users completed **12.2% more tasks**
- Finished tasks **25.1% faster**
- Achieved **40%+ improvement in output quality** (Medium)
- Junior consultants saw **43% productivity gains**

The "AI & I" Concept:

"AI & I" (AI and Human) represents responsible AI deployment where:

- AI handles research, data synthesis, and pattern recognition
- Humans provide judgment, relationship management, and ethical oversight
- The combination outperforms either alone

Key Quote: "Harvard Business Review 2025 identifies three emerging roles in AI-augmented consulting: AI Facilitators, Engagement Architects, and Client Leaders. Our platform operationalizes all three."

SLIDE 8-9: Workflow Overview

Human-in-the-Loop (HITL) Systems Research:

Why HITL Matters:

- Salesforce Research: "Customers aren't ready to fully trust generative AI without a human at the helm" (Salesforce)
- Stanford research shows HITL can achieve **96% reduction in hallucinations**
- PwC identifies "human oversight and feedback" as key component of Responsible AI Agents

HITL Architecture Benefits:

- **Improved accuracy** through human feedback correction (CareerFoundry) (Holistic AI)
- **Bias mitigation** through human identification and flagging (Holistic AI) (Google Cloud)
- **Increased transparency** and explainability (Holistic AI)
- **Enhanced user trust** through collaboration (Google Cloud)
- **25% higher customer satisfaction** per Crescendo.ai research

AI-Assisted Business Diagnostics Best Practices:

1. **Confidence scoring** — flag low-confidence outputs for review
2. **Source-linked citations** — show reasoning basis for recommendations
3. **Escalation protocols** — route complex decisions to human experts
4. **Feedback loops** — continuous improvement from corrections

Continuous Learning Architecture:

- **Short-term memory:** Current task/session context
- **Long-term memory:** User-specific data, goals, history
- **Episodic memory:** Past workflows and problem-solving episodes
- **Semantic memory:** Domain knowledge and relationships

Anticipated Question: "How do you prevent AI from giving bad advice?" **Answer:** "We use multi-layered validation: RAG grounding, domain-specific fine-tuning, confidence scoring, and human-in-the-loop review for all high-stakes recommendations. Our architecture mirrors what leading AI companies call 'trust but verify.'"

SLIDE 10: What Makes RootRise Different

Competitive Positioning vs. Traditional Consulting:

Factor	Traditional MBB	Generic AI Tools	RootRise
Engagement Cost	\$250K-\$2M+	\$0-99/month	\$99-500/month
Time to Insights	4-8 weeks	Minutes (low quality)	Hours-days (validated)
Accessibility	Fortune 500 only	Anyone	SMEs in MENA
Quality Assurance	Expert judgment	None	Human-in-the-loop
Regional Context	Limited	None	Deep MENA expertise

Cost Reduction Data:

- BCG Research 2025: AI reduced marketing agency costs **20-30%**
- Unbranded content: from \$20,000+ to nearly free
- Localization: from 2 months to 1 day
- McKinsey: 30% time saved on information gathering, 20% improvement in content quality

Quality Assurance Framework (Infosys BR² Model):

1. **Business Assurance** — alignment with business goals
2. **Benchmarking** — performance against standards
3. **Red Teaming** — adversarial testing
4. **Responsible AI** — ethical deployment

Key Differentiators to Emphasize:

- **Efficient:** AI handles 80% of cognitive load
 - **Agile:** Real-time adaptation vs. months-long engagements
 - **Comprehensive:** Multi-domain expert coverage through agent architecture
 - **Quality:** Human validation ensures actionable, accurate recommendations
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SLIDE 11-12: Intelligence Architecture

Multi-Agent AI Orchestration Technical Deep Dive:

Leading Frameworks:

Framework	Best For	Key Characteristics
LangGraph (LangChain)	Complex workflows, precise control	Graph-based orchestration, industry leader
CrewAI	Enterprise reliability, structured pipelines	Lower latency (200-400ms), role-based
AutoGen (Microsoft)	Research, open-ended problem-solving	Chat-driven, conversational

Four-Layer Architecture Explanation:

Layer 4: APPLICATION INTERFACE

- Multi-channel access (Web, Mobile, API)
- Natural language interaction
- Personalized dashboards

Layer 3: MULTI-AGENT ORCHESTRATION

- Named Expert Agents (Drucker, Graham, Porter personas)
- Supervisor coordination pattern
- Human-in-the-loop checkpoints

Layer 2: CONTEXTUAL INTELLIGENCE ENGINE

- RAG with MENA regulatory knowledge bases
- Sector-specific compliance modules
- Continuous learning feedback loops

Layer 1: UNIFIED DATA WAREHOUSE

- Enterprise connectors (ERP, CRM, POS)
- Document processing pipeline
- Benchmarking data repository

Enterprise-Grade AI Architecture Examples:

- Build.inc: "Accomplished in 75 minutes what previously took humans 4+ weeks" ([LangChain](#))
- Klarna, Replit, Elastic use LangGraph for production AI ([GitHub](#))

Multi-Agent Collaboration Patterns:

1. **Supervisor Pattern** — central orchestrator coordinates specialized workers
2. **Handoff Pattern** — agents pass control directly to each other
3. **Tool-Calling Pattern** — controller treats other agents as callable tools ([Langchain](#))
4. **Shared Scratchpad** — agents collaborate on shared message state

Anticipated Question: "Are you just a wrapper around ChatGPT?" **Answer:** "Our defensibility comes from layers OpenAI cannot replicate: proprietary SME transformation methodology refined over decades, domain-specific workflow integration, curated expert network, and regional market expertise including MENA regulatory knowledge."

SLIDE 13: The Pantheon — AI Advisory Council

Multi-Agent Collaboration Research:

Why Named Personas Work:

- Research shows named personas "significantly improved cooperative outcomes and reasoning quality"
- Clear expertise domains help users understand agent capabilities instantly
- Personas capture "both roles and real behaviors/accountabilities"
- System prompts ensure consistent personality across interactions

The Drucker-Graham-Porter Naming Strategy:

Naming agents after recognized business pioneers serves multiple purposes:

1. **Instant recognition** — users understand what "Porter" means (competitive strategy) without training
2. **Trust building** — association with proven methodologies
3. **Specialization clarity** — each agent has clear domain boundaries
4. **Memorability** — easier to reference than "Agent 1, Agent 2"

Agent Configuration Framework:

- **Name and identity** — clear role definition
- **Tone and behavioral patterns** — consistent communication style
- **Domain expertise specification** — knowledge boundaries
- **Goal-oriented task allocation** — what each agent optimizes for
- **Memory and context management** — information persistence

Key Quote: "The era of one-size-fits-all AI is over. True enterprise value is unlocked by specializing agents for specific roles. Domain-specific LLMs natively understand highly specialized terminology."

Anticipated Question: "Why multiple agents instead of one powerful model?" **Answer:** "Single models try to be good at everything and end up being great at nothing. Our multi-agent architecture allows each specialist to excel in its domain—Porter for competitive strategy, Drucker for management principles, Graham for growth and entrepreneurship. The orchestration layer ensures they collaborate effectively."

SLIDE 14-15: Sector Intelligence

Why Generic AI Fails for Specialized Industries:

Research confirms: "The era of one-size-fits-all AI is over." Generic LLMs provide baseline capabilities, but specialized systems minimize misinterpretations and reduce back-and-forth clarifications.

Sector-Specific Customization Approaches:

1. **Psychological Priming** — MBTI-in-Thoughts framework creates distinct personality archetypes without model fine-tuning
2. **Domain-Specific Training** — industry knowledge bases
3. **Prompt Engineering** — system prompts defining expertise, constraints, terminology
4. **RAG Integration** — industry-specific document retrieval

MENA Regulatory & Certification Requirements:

Sector	Key Standards	Purpose
Food & Beverage	HACCP, ISO 22000, Halal, FSSC 22000, GMP	Food safety management
Textiles	OEKO-TEX, ISO 9001, ISO 14001	Safety and quality certification
Manufacturing	ISO 9001, GMP, GSO standards	Quality management
All Sectors	Gulf Standardization Organization (GSO)	Regional compliance

Halal Certification Intelligence:

- Halal Critical Control Points (HCCPs) for contamination prevention ([American Halal Foundation](#))
- Integration with FSSC 22000 frameworks ([American Halal Foundation](#))
- Regional certification bodies (Halal Center Group with branches across MENA) ([ZoomInfo](#))

Integration Opportunity: "Our platform automates compliance checking against multiple standards simultaneously, reducing certification preparation from months to weeks."

Anticipated Question: "How do you handle industry-specific regulations?" **Answer:** "We've built sector-specific modules with regulatory knowledge bases covering HACCP, ISO 22000, Halal certification, GSO standards, and more. When RootRise diagnoses a food manufacturing company, it automatically considers Halal Critical Control Points alongside standard food safety requirements."

SLIDE 16: Transformation Lenses (&Eye)

Goal-Oriented Diagnostic Frameworks:

The same enterprise data, analyzed through different strategic lenses, produces fundamentally different action plans. This is the core insight behind RootRise's "&Eye" concept.

Lens Framework Explanation:

Strategic Lens	Primary Focus	Key Outputs
Export Readiness	International market access	Certification gaps, market entry strategy, compliance roadmap
Investment Attraction	Investor/lender readiness	Financial documentation, governance, growth metrics
Profitability	Operational efficiency	Cost reduction, margin improvement, pricing optimization
Green Transition	Sustainability transformation	Carbon footprint, efficiency gains, certification needs

How Same Data Produces Different Plans:

Example: A manufacturing company with revenue data, production costs, and quality certifications:

- **Export lens** sees: certification gaps for target markets, packaging requirements, logistics optimization
- **Investment lens** sees: revenue trends, margin trajectory, governance structure, growth potential
- **Profitability lens** sees: cost drivers, efficiency opportunities, pricing power, overhead reduction

Configurable Diagnostic Tool Examples:

- McKinsey's diagnostic tools segment by strategic priority
- ITC's SME Competitiveness Framework examines enterprise capabilities, business environment, and national environment through different analytical lenses

Key Messaging: "The &Eye system means RootRise doesn't give generic advice. When an SME says 'I want to export to Europe,' every recommendation is filtered through export readiness requirements. When they say 'I want to raise investment,' the same data generates a completely different action plan."

SLIDE 17-19: Team — The &I Factor

What DFIs Look for in Founding Teams:

Development finance institutions evaluate teams on:

1. **Domain expertise** — deep understanding of the problem space
2. **Execution capability** — ability to build and ship product
3. **Market access** — relationships with customers and partners
4. **Credibility** — track record that builds trust
5. **Complementary skills** — balanced team composition

Positioning 30+ Years Experience as Competitive Advantage:

Research on founder-market fit shows domain expertise is a decisive competitive advantage:

- **Customer understanding** — you've been in the shoes of target users
- **Trust and credibility** — you speak the language of financial institutions and development organizations
- **Quality assurance** — you can personally validate AI output quality
- **Network effects** — relationships built over decades translate to distribution

Harvard Business Review Insight: "65% of startup failures trace to team issues. We've structured specifically to mitigate this risk through complementary capabilities and documented systems."

Combining Domain Expertise with Technical Capability:

The ideal AI startup team combines:

- **Problem experts** who understand customer needs deeply
- **Technical builders** who can create scalable solutions
- **Go-to-market leaders** who can acquire and retain customers

Key Quote: "The best AI companies are emerging in verticals where founders deeply understand the problem space. We're not asking AI to figure out SME transformation—we're systematizing expertise we already possess."

Anticipated Question: "You have consulting experience, but can you build technology?" **Answer:** "Our team deliberately combines deep domain expertise with technical execution capability. The domain expertise is my contribution—30 years of hands-on SME transformation experience. We've complemented that with [technical capabilities/advisors]. GoingVC's framework emphasizes that business success comes from collective team efforts—we have both problem understanding AND solution capability."

SLIDE 20: Growth & Commercialization

B2B AI Platform Growth Strategies:

Land and Expand Model:

1. Win initial deployments (pilot programs, single departments)
2. Demonstrate value quickly (Time-to-Value critical for retention)
3. Track expansion revenue separately from retention
4. Measure Account Managers on expansion, not just churn prevention 

SaaS Growth Benchmarks 2024-2025:

Metric	Good (50th%)	Great (75th%)
Growth Rate	26%	50%+
Net Revenue Retention	100-110%	120%+
Gross Margin	70-75%	80-90%
CAC Payback	18-24 months	12-15 months
LTV:CAC Ratio	3:1	5:1+

AI-Specific Economics:

- AI gross margins: 50-60% (vs. 80-90% traditional SaaS)
- 73% of AI companies still experimenting with pricing
- Infrastructure costs = #1 constraint for 67% of AI startups

Partnership Channel Strategy:

- Development agencies as distribution (EBRD, GIZ, USAID)
- Financial institutions as channel partners
- Local consulting firms as implementation partners

SLIDE 21: Market Opportunity — TAM/SAM/SOM

Market Sizing Validation:

Metric	Claim	Validated Range	Source
TAM: Total MENA SMEs	5.5M	4.5-6M enterprises	Aggregated country data
SAM: Addressable Segment	550K	~10% digitally-ready SMEs	Industry estimates
SOM: Obtainable (3-5 years)	3K-5K	Conservative penetration	Bottom-up calculation

SME Counts by Country (Validated):

Country	SME Count	Source
Egypt	2.5-3.7M ResearchGate Academia.edu	OECD, CAPMAS
Saudi Arabia	1.3M	Monsha'at Q4 2023
UAE	350,000+	Industry data
Jordan	~166,000	World Bank
Lebanon	~200,000	Pre-crisis estimates

Market Sizing Methodologies:

- **Bottom-up:** (Target SME count × penetration rate × ARPU)
- **Top-down:** Industry reports filtered by geography and segment
- **Value theory:** How much value product unlocks for customers ([Medium](#))

Comparable Platform Analysis:

- Middle East B2B e-commerce: \$795B (2024) → \$3.8T by 2033 (19% CAGR)
- MENA Digital Transformation market: \$58.3B (2025) → \$179.7B by 2030
- SME cloud adoption: 26.87% CAGR through 2030

Anticipated Question: "Is your TAM realistic?" **Answer:** "We've validated country-by-country: Egypt has 2.5-3.7M SMEs per OECD and CAPMAS data, [ResearchGate](#) Saudi Arabia 1.3M per Monsha'at, UAE 350,000+."

Our SAM focuses on the ~10% that are digitally-ready and growth-oriented. Our SOM of 3-5K in 3-5 years represents less than 1% penetration—conservative and achievable."

SLIDE 22: Customer/Revenue Nexus

B2B2G Business Model Research:

Business-to-Business-to-Government Model:

- Partner with development agencies who fund SME programs
- Agencies pay for platform licenses; SMEs receive subsidized access
- Creates three-way value: DFI gets impact metrics, SME gets advisory, RootRise gets revenue

Key Institutional Partners in MENA:

- **EBRD**: €40-80K advisory support, up to €10K grants [EBRD](#)
- **World Bank**: \$5M-250M project financing (avg. \$25M) [EBRD](#)
- **USAID**: SME development and supply chain programs
- **GIZ**: SME capacity building and financial supervision
- **IFC**: SME Ventures, blended finance facilities

White-Label Platform Pricing Benchmarks:

Model	Structure	Typical Range
Revenue Sharing	% to technology provider	30-40% (starting) to 40-60% (leadership)
Flat Licensing	Annual recurring fee	\$10,000-\$100,000
Usage-Based	Per-user, per-transaction	Scales with adoption
Tiered Licensing	Good-Better-Best	Feature-based tiers

Multi-Channel Revenue Architecture:

Channel	Target	Pricing	Revenue Share
Direct SME	Growth-oriented businesses	\$99-499/month	40%
Institutional	DFIs, development agencies	\$50K-500K/year	35%
Franchise/Partners	Consulting firms, FIs	Revenue share 20-40%	25%

SaaS Pricing Intelligence:

- 55% of AI companies use tiered pricing
- 30% charge usage-based (credits/tokens)
- "Good-Better-Best" packaging dominates B2B (40.8%)

SLIDE 23: Where We Are Now — Roadmap

EBRD Star Venture Traction Expectations:

Stage	Revenue	Customers	Key Proof Points
Pre-Seed	\$0-50K	5-10 pilots	Problem validation, team capability
Seed	\$50K-500K ARR	20-50 paying	Product-market fit signals
Series A	\$500K-3M ARR	100+ customers	Repeatable sales process

EBRD Portfolio Performance Benchmarks:

- Average funding raised: \$2.9M per startup
- 69% of startups raised funding  post-program
- 76% grew revenue (average 6x growth)

Pilot Program Design Best Practices:

- **Duration:** 3-6 months typical for B2B
- **Pricing:** 50-70% discount with conversion incentives
- **Success Criteria:** Pre-defined KPIs (usage, outcomes, satisfaction)

- **Graduation Path:** Clear pathway to standard/enterprise plans
- **Data Collection:** Systematic feedback loops from day 1

For Development Agency Pilots:

- Align with agency's impact metrics (jobs, women-owned businesses)
- Build in measurement/evaluation framework
- Plan for scale from pilot design stage

Milestone Progression for AI B2B Platforms:

1. **Validation:** Letters of Intent, pilot commitments
 2. **Product-Market Fit:** 20% MoM growth, <5% monthly churn
 3. **Scalability:** Repeatable acquisition channels, NRR >100%
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SLIDE 24: Contact

Standard closing slide — no additional research needed.

CRITICAL Q&A PREPARATION

AI Reliability Questions

Q: "How do you prevent AI hallucinations?"

A: "We achieve what Stanford research shows can be a 96% reduction in hallucinations through multi-layered validation:

1. **RAG grounding** — all recommendations sourced from our verified knowledge base
2. **Domain-specific fine-tuning** — models trained on business advisory content, not general internet
3. **Confidence scoring** — low-confidence outputs flagged for expert review
4. **Human-in-the-loop** — critical recommendations always route through qualified advisors

As IBM emphasizes: fluency does not equal accuracy. We've built 'trust but verify' into our architecture."

Q: "What stops a well-funded competitor from copying this?"

A: "Our moat is multi-layered and compounds over time:

1. **Proprietary methodology** — 30 years of codified frameworks that can't be replicated with money alone
 2. **Data gravity** — each engagement adds to our knowledge base, improving accuracy
 3. **Expert network** — relationships across EBRD markets take years to build
 4. **Workflow depth** — embedded in how advisors and SMEs work, creating switching costs
 5. **Trust and brand** — in development finance, reputation matters enormously"
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Q: "Big consulting firms have more resources. Why won't McKinsey win this market?"

A: "Large consultancies face structural barriers to serving SMEs:

1. **Cost structure** — partner economics require high-fee engagements; SMEs can't afford \$500/hour rates
2. **Attention** — SMEs are 'small' accounts that don't move the needle for billion-dollar practices
3. **Delivery model** — built for bespoke, high-touch engagements, not scalable technology
4. **Market knowledge** — focus is multinationals, not local SMEs in emerging markets

We're not competing with McKinsey—we're bringing McKinsey-quality methodology to a market segment they structurally can't serve."

Unit Economics Questions

Q: "AI companies have terrible margins. What are your unit economics?"

A: "We're building a hybrid model:

- Traditional SaaS: 80%+ gross margins
- Pure AI applications: 50-60% gross margins
- **AI-augmented advisory platforms: 70-78% target** — that's our profile

Why we can achieve this:

- We're not just an API wrapper—domain expertise creates pricing power
- Expert review is selective, not on every transaction
- Inference costs declining 50-100x per year

- Value-based pricing reflects business outcomes, not compute"
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Q: "What's your path to profitability?"

A: "Three phases:

- **Phase 1 (Current):** Invest in product-market fit; accept lower margins during learning
- **Phase 2 (Scale):** Automate the automatable; capture operational leverage
- **Phase 3 (Maturity):** Achieve 70%+ gross margins through efficiency gains

DFIs understand development businesses prioritize impact before pure profit—but we have a clear path to commercial sustainability."

Impact Metrics Questions

Q: "What impact metrics will you track for EBRD reporting?"

A: "We've aligned with HIPSO (Harmonized Indicators for Private Sector Operations) and Joint Impact Indicators:

Primary metrics:

1. **Jobs created/sustained** — FTE tracking at 6, 12, 24-month intervals
2. **Revenue growth** — YoY increase in client SMEs
3. **Export enablement** — new markets accessed, export revenue generated
4. **Women-owned business support** — % of women-led SMEs served
5. **Climate/sustainability** — carbon footprint reductions, green practice adoption

Measurement approach:

- Baseline assessment at engagement start
 - Quarterly tracking against indicators
 - Independent verification for sample of outcomes
 - Transparent reporting aligned with EDFI Principles"
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Q: "How do you demonstrate additionality?"

A: "Three forms of additionality:

1. **Financial additionality** — we serve SMEs lacking access to traditional advisory due to cost
2. **Knowledge additionality** — systematic methodology SMEs couldn't access otherwise
3. **Market-building additionality** — creating culture of professional business management

Measurement:

- Control group comparisons where feasible
 - Counterfactual analysis based on baseline trajectories
 - Documentation of gaps filled ('first formal business plan,' 'first export strategy')"
-

Team Questions

Q: "Why should we believe a practitioner can build a technology company?"

A: "Research on founder-market fit shows domain expertise is a decisive competitive advantage:

1. **Customer understanding** — I've been in the shoes of our target users
2. **Trust and credibility** — I speak the language of financial institutions and DFIs
3. **Quality assurance** — I can personally validate whether AI outputs make sense

The best AI companies emerge in verticals where founders deeply understand the problem. We're not asking AI to figure out SME transformation—we're systematizing expertise we already possess."

EBRD-Specific Questions

Q: "How does this align with EBRD's transition mandate?"

A: "Our platform directly supports EBRD's transition impact goals:

1. **Market development** — we help build sustainable SME ecosystems, not just fund individual companies
2. **Skill transfer** — our platform builds local advisory capacity, not dependency on foreign consultants
3. **Private sector development** — stronger SMEs create competitive, resilient economies
4. **Inclusive growth** — we can target underserved segments (women-owned, regional, first-generation entrepreneurs)"

CLOSING CONFIDENCE STATEMENT

For Rouba to internalize and deliver with conviction:

"We've built something unique: decades of practitioner expertise, systematized into a scalable platform, with quality controls that ensure AI augments rather than replaces human judgment.

The SME financing gap is \$5.7 trillion annually. The advisory gap is even larger—99.9% of businesses can never afford quality consulting.

We're not trying to solve all of it. We're trying to make more SMEs transformation-ready so that gap can close.

That's a mission aligned with EBRD's mandate, delivered through a commercially sustainable model.

The question isn't whether SMEs need this. The question is whether we can build it fast enough to meet the demand. We can—and we're asking EBRD to help us scale."

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Sources: EBRD official publications, World Bank/IFC MSME Finance Gap Reports, IMF Policy Papers, ILO Statistics, CGAP Research, M4P Operational Guide, DCED Standard, Harvard Business School/BCG AI Studies, LangChain/LangGraph Documentation, Industry Reports