

DAWALLY Business Plan

Prepared for: Angel Investors, Pre-Seed VCs **Date:** December 30, 2025 **Author:** Khaled Msmly, Founder

1. Executive Summary

DAWALLY is an AI-powered stock prediction “factory” built exclusively for the Saudi stock market (Tadawul). We provide institutional-grade, transparent, and ready-to-use prediction models, saving traders and financial institutions from the extreme cost and complexity of building in-house AI capabilities. Our mission is to democratize access to sophisticated financial AI, making the market more efficient and accessible for all participants.

The Problem: Accessing predictive AI for Saudi equities is prohibitively expensive and complex, costing institutions over 1.5M SAR annually with a high risk of failure. Retail traders are left with generic, untrustworthy tools.

Our Solution: DAWALLY offers a multi-model, transparent platform that delivers ready-made forecasts from advanced AI models like LSTM, Transformers, and TFT, specifically trained on Tadawul data. We are not a tool; we are a factory providing continuous, reliable predictive intelligence.

Market Opportunity: We are targeting the intersection of the *3BSaudi fintech market and the 7M + retail investor on Tadawul. Our Serviceable Obtainable Market (SOM) is conservatively estimated at 50M annually.*

Financials: Based on our projections, we anticipate reaching 20.4M SAR in annual revenue by Year 5 with a break-even point at Month 24. Our model demonstrates exceptional capital efficiency with a blended LTV:CAC ratio exceeding 6:1.

The Ask: We are raising a 2.5M SAR SAFE note to scale our engineering team, expand our data infrastructure, and initiate our go-to-market strategy. This funding provides a 22-month runway to achieve profitability and secure our position as the leading financial AI provider in the region.

2. The Problem

The Saudi stock market, with a market capitalization exceeding \$2.7 trillion, is one of the most dynamic in the world [14]. However, participants—from individual retail traders to sophisticated financial institutions—face a significant and costly barrier to leveraging modern Artificial Intelligence for a competitive edge. The process of building and maintaining proprietary AI prediction models is fraught with financial and operational challenges.

For an institution, the estimated annual cost to stand up a minimal AI trading research unit is over **1.5 million SAR**:

Cost Component	Estimated Annual Cost (SAR)	Description
AI/ML Engineers (2)	840,000	Average salary for specialized talent
Data Pipelines & APIs	300,000	Real-time market data, news feeds, sentiment analysis
GPU/Cloud Compute	250,000	Costs for training and running complex models
Total Initial Cost	1,390,000	Excludes management, overhead, and risk

This cost is compounded by significant operational pains:

- **Constant Retraining:** Financial models decay quickly and require continuous updates.
- **High Failure Rate:** Industry reports suggest over 40% of AI projects fail to deliver ROI.
- **Model Comparability:** It is extremely difficult to benchmark different AI models (e.g., LSTM vs. Transformer) to know which is performing best under current market conditions.
- **Talent Scarcity:** Finding AI talent with deep expertise in financial markets, especially the nuances of Tadawul, is a major bottleneck.

For the **7 million retail investors** in Saudi Arabia [12], the situation is worse. They are relegated to using generic global platforms with limited local insight or relying on untrustworthy “black box” signals from social media, leading to poor, uninformed decisions.

3. The Solution: The AI Prediction Factory

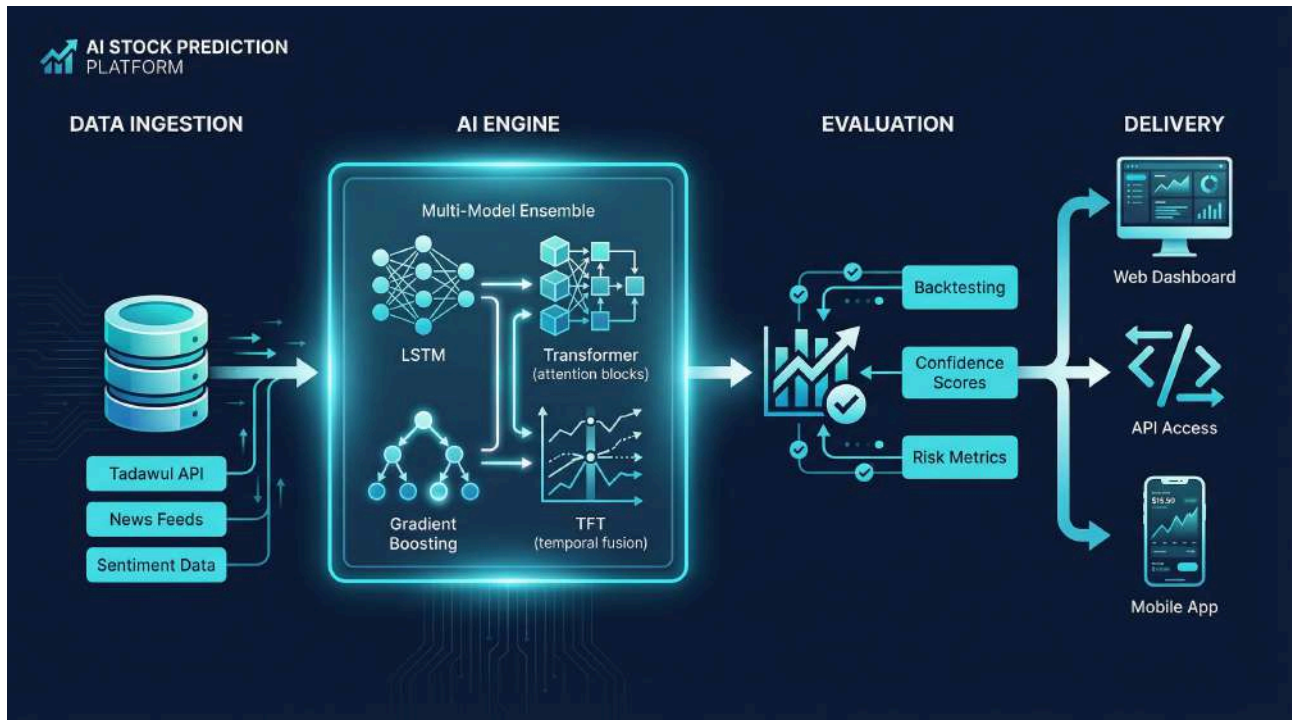
DAWALLY solves this problem by fundamentally changing the paradigm. We are not another charting tool or a black-box signal provider. We are a **Prediction Factory**.

Our platform provides subscribers with direct access to a suite of ready-to-use, institutional-grade AI models specifically trained on the Saudi market. We handle the entire complex workflow—data ingestion, model training, evaluation, and delivery—so our clients don’t have to.

Our Core Value Proposition:

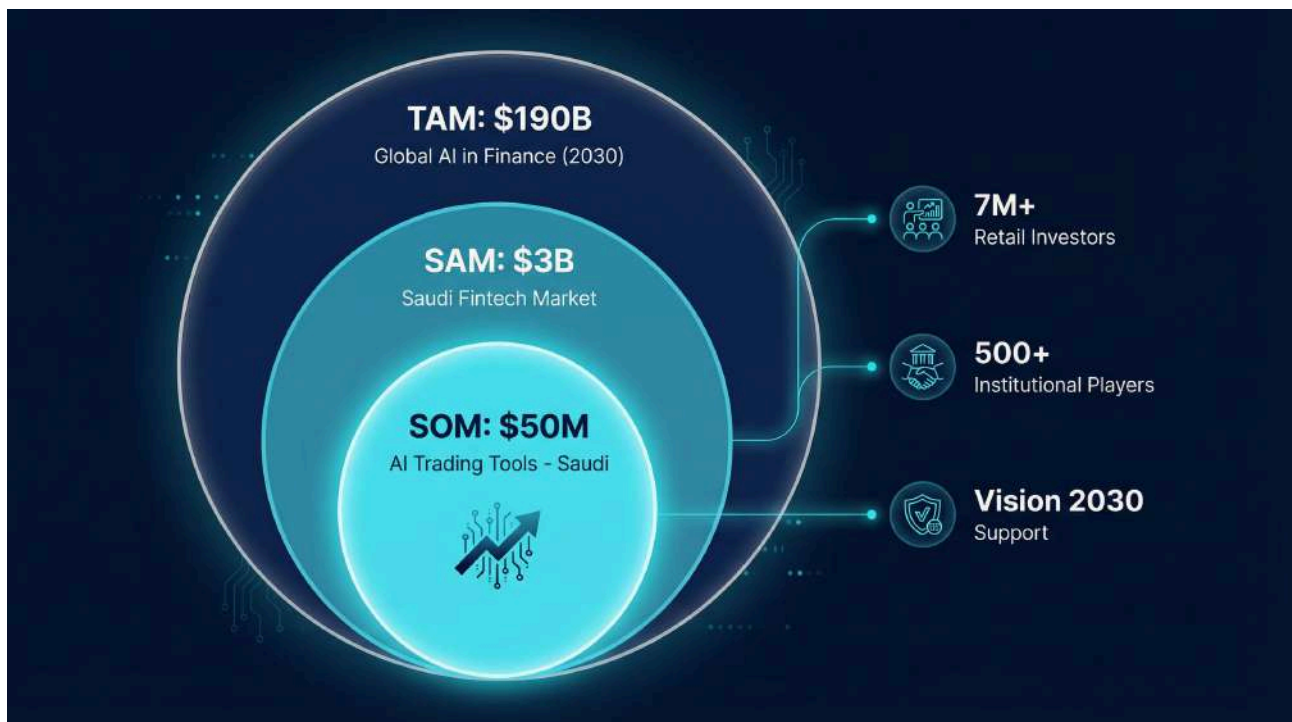
1. **Democratized Access:** We provide the power of a multi-million dollar AI research desk for a simple monthly subscription, starting from 199 SAR.
2. **Radical Transparency:** We don’t hide our models. Users can see the predictions from multiple different AIs (LSTM, Transformer, etc.) side-by-side, complete with confidence scores and risk metrics. This “glass box” approach builds trust and enables superior decision-making.

3. **Saudi-Specific Intelligence:** Our models are not generic. They are purpose-built for the unique volatility, liquidity, and behavioral patterns of the Tadawul, incorporating local market sentiment and news.



4. Market Opportunity

The opportunity for DAWALLY lies at the convergence of three powerful forces: the rapid growth of the Saudi fintech ecosystem, the global explosion of AI in finance, and the specific, underserved needs of Tadawul participants.



- **Total Addressable Market (TAM): \$190 Billion** This represents the projected global “AI in Finance” market by 2030 [1]. While massive, our focus is more targeted.
- **Serviceable Addressable Market (SAM): \$3 Billion** This is the current, direct opportunity within the Saudi fintech market, which is growing at a CAGR of over 13% [2]. This market is actively supported by Saudi Vision 2030’s Financial Sector Development Program, which aims to triple the number of fintechs and drive digital transformation [7].
- **Serviceable Obtainable Market (SOM): \$50 Million** This is our initial, conservative target within the Saudi market. We calculate this based on capturing a small fraction of the two key segments:
 - **Retail:** Penetrating less than 0.1% of the 7M+ retail investors with an average ARPU of ~3,500 SAR/year.
 - **Institutional:** Securing contracts with 20-30 of the 500+ financial institutions (brokerages, asset managers) at an average contract value of 216,000 SAR/year.

Our financial projections indicate a path to capturing over 20M SAR of this SOM within 5 years, demonstrating a significant and scalable business opportunity.

5. Target Customers

Our go-to-market strategy is built on a multi-segment approach, creating a flywheel effect where growth in one segment supports another.

1. B2C: Retail Traders & Sophisticated Investors

- **Profile:** Active traders, high-net-worth individuals, and technically-minded investors who want a data-driven edge but lack the resources to build their own tools.

- **Need:** An affordable, trustworthy, and powerful alternative to generic charting software and social media noise.

2. B2B: Brokerages, Asset Managers & Fintechs

- **Profile:** Small to mid-sized financial institutions that need to offer AI-powered insights to their clients but face the prohibitive “build vs. buy” cost.
- **Need:** A reliable, white-label, or API-driven solution to enhance their product offerings and retain clients.

3. B2G: Regulators & Government Entities

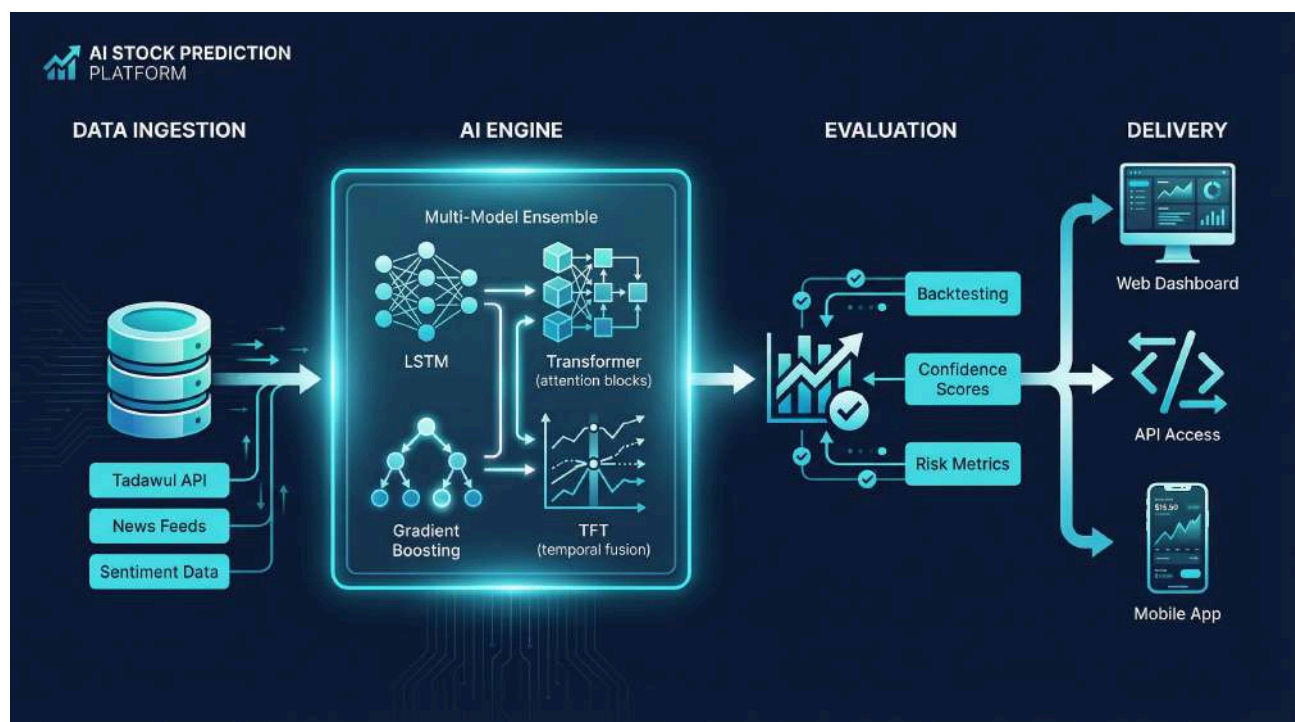
- **Profile:** Market regulators (like the CMA) and government investment funds.
- **Need:** Advanced market monitoring tools to understand systemic risk, identify anomalies, and analyze market behavior at a macro level.

6. Product & Technology

DAWALLY’s core asset is its proprietary “Prediction Factory” technology stack, designed for scalability, transparency, and continuous improvement.

Technology Architecture

Our platform is built on a modern, cloud-native architecture that automates the end-to-end machine learning lifecycle.



- 1. Data Ingestion:** We process terabytes of data from multiple sources, including real-time Tadawul market data, global news APIs, and proprietary Arabic sentiment analysis feeds.

2. **AI Engine:** The heart of our factory is a multi-model ensemble where we simultaneously run and evaluate several state-of-the-art AI models.
3. **Evaluation & Backtesting:** Every prediction is rigorously backtested and assigned a confidence score before being delivered to the user.
4. **Delivery:** Insights are delivered through a clean web dashboard, a mobile app, and a robust API for enterprise clients.

AI Models

We believe no single AI model is perfect. Our strength lies in our multi-model approach:

- **LSTM (Long Short-Term Memory):** Ideal for capturing short to mid-term sequential patterns in time-series data.
- **Transformers:** State-of-the-art for identifying complex, long-range dependencies and regime changes in the market.
- **Gradient Boosting (e.g., XGBoost):** Excellent for incorporating structured fundamental data alongside price action.
- **Temporal Fusion Transformers (TFT):** A cutting-edge Google model that combines the benefits of multiple architectures for superior forecasting performance.

Transparency & Explainability

Unlike “black box” competitors, we provide users with:

- **Side-by-Side Model Predictions:** See what each model is forecasting.
- **Confidence Scores:** Understand the level of agreement across the model ensemble.
- **Feature Importance:** See which data points (e.g., trading volume, sentiment) are influencing the prediction.

7. Competitive Landscape

DAWALLY is uniquely positioned in a market served by incumbents that are either too generic, too expensive, or too opaque.

Competitor	Saudi Focus	AI Transparency	Target Audience	Weakness
Bloomberg / Refinitiv	Low	Low (Black Box)	Enterprise	Extremely expensive, not tailored to Saudi nuances
I Know First / Tickeron	Low	Low (Black Box)	Retail	Generic global models, lacks credibility
Local Brokerage Tools	High	None	Retail	Basic technical analysis, no predictive AI
DAWALLY	High	High (Glass Box)	All Segments	N/A

Our Key Differentiators:

- Saudi-First Specialization:** We are the only platform with a singular focus on the Tadawul, allowing us to build a deep data and model moat.
- Multi-Model Transparency:** Our “glass box” approach is a direct antidote to the untrustworthy black-box signal providers.
- Cost-Effectiveness:** We provide the power of a 1.5M SAR AI team for a fraction of the price, making us the clear choice for the underserved mid-market.



8. Business Model

DAWALLY's business model is designed for scalability, recurring revenue, and high margins. We operate a classic Software-as-a-Service (SaaS) model with tiered subscriptions, supplemented by high-value enterprise contracts and future API monetization.

Revenue Streams:

1. **B2C Subscriptions:** A tiered model for retail traders.

- **Free:** Limited access to 1-2 stock predictions. Serves as our primary lead generation and user acquisition channel.
- **Standard (199 SAR/month):** Access to predictions for 20 stocks, basic model comparison.
- **Pro (499 SAR/month):** Unlimited stock predictions, advanced model analytics, and priority support.

2. **B2B/B2G Enterprise Contracts:** Custom solutions for institutional clients.

- **Pricing:** 8,000–30,000 SAR MRR per client, based on the number of seats, API access volume, and custom feature requirements.
- **Contracts:** 12–24 month terms, ensuring predictable revenue.

3. **API Licensing (Future):** As our platform matures, we will offer paid API access to fintechs, trading platforms, and news outlets, creating a high-margin B2B2C revenue stream.

Unit Economics (Base Case Projections)

Our model is built on highly efficient unit economics, demonstrating the long-term profitability of our customer acquisition strategy.



- **B2C:** With a Customer Acquisition Cost (CAC) of ~280 SAR and a Lifetime Value (LTV) of ~2,940 SAR, our B2C LTV:CAC ratio is an exceptional **10.5x**.
- **Enterprise:** The enterprise sales cycle is longer, but with a CAC of ~11,250 SAR and an LTV of ~513,000 SAR, the ratio is an outstanding **45.6x**.

9. Go-To-Market Strategy

Our GTM strategy is a phased approach focused on establishing a strong beachhead in the Saudi retail market before expanding into the lucrative enterprise and GCC markets.

Phase 1: Build Credibility & Community (Months 1-6)

- **Channel:** Content Marketing (educational blogs, market analysis), Social Media (Twitter/X), and partnerships with local finance influencers.
- **Goal:** Drive sign-ups for our Freemium tier, build a community of early adopters, and gather feedback. Our initial marketing spend is focused on brand awareness and lead generation, not aggressive conversion.

Phase 2: Scale B2C & Launch B2B Pilots (Months 7-18)

- **Channel:** Targeted digital advertising (Google, LinkedIn), SEO, and direct outreach to fintechs and brokerages for pilot programs.
- **Goal:** Convert free users to paid subscribers (Standard/Pro) and sign our first 3-5 B2B pilot partners. Success in this phase validates our product-market fit and unit economics.

Phase 3: Enterprise & GCC Expansion (Months 19-36)

- **Channel:** Build a dedicated enterprise sales team, attend industry conferences (like LEAP and Seamless), and form strategic alliances with major financial institutions.
- **Goal:** Scale enterprise contracts and begin localization for adjacent GCC markets like the UAE and Qatar.

10. Traction & Roadmap

DAWALLY is currently at the MVP stage, but has achieved significant validation and has a clear path forward.

Current Traction (as of Dec 2025):

- **Product:** MVP is live and operational, generating daily predictions for the top 50 Tadawul stocks.
- **Interest:** We have a waitlist of over 200 interested users for our Freemium tier and are in preliminary discussions with two local fintech platforms for potential pilot partnerships.
- **Founder:** The platform is built on the 25+ years of trading experience and AI research of our founder, Khaled Msmly.

18-Month Roadmap

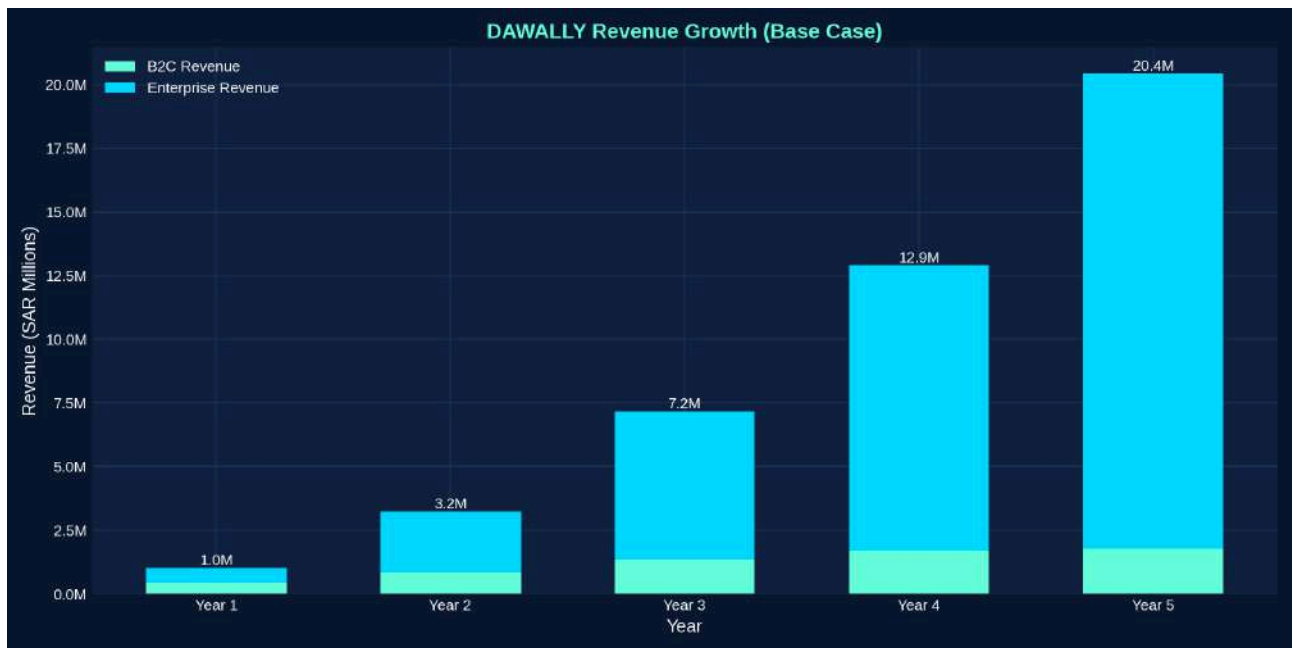
Our roadmap is funded by the 2.5M SAR seed round and is focused on hitting key milestones to unlock our Series A.

Milestone	Timeline	Key Activities
Full 4-Model Ensemble Live	Q2 2026	Deploy Transformer & TFT models, expand coverage to all Tadawul stocks.
3 B2B Pilot Partners Signed	Q4 2026	Convert discussions into paid pilot programs with local fintechs.
2,500 Active B2C Users	Q1 2027	Scale digital marketing campaigns and community growth.
\$100k MRR Achieved	Q2 2027	Reach profitability and demonstrate scalable revenue.
Series A Ready	Q3 2027	Begin fundraising for the next stage of growth.

11. Financial Projections

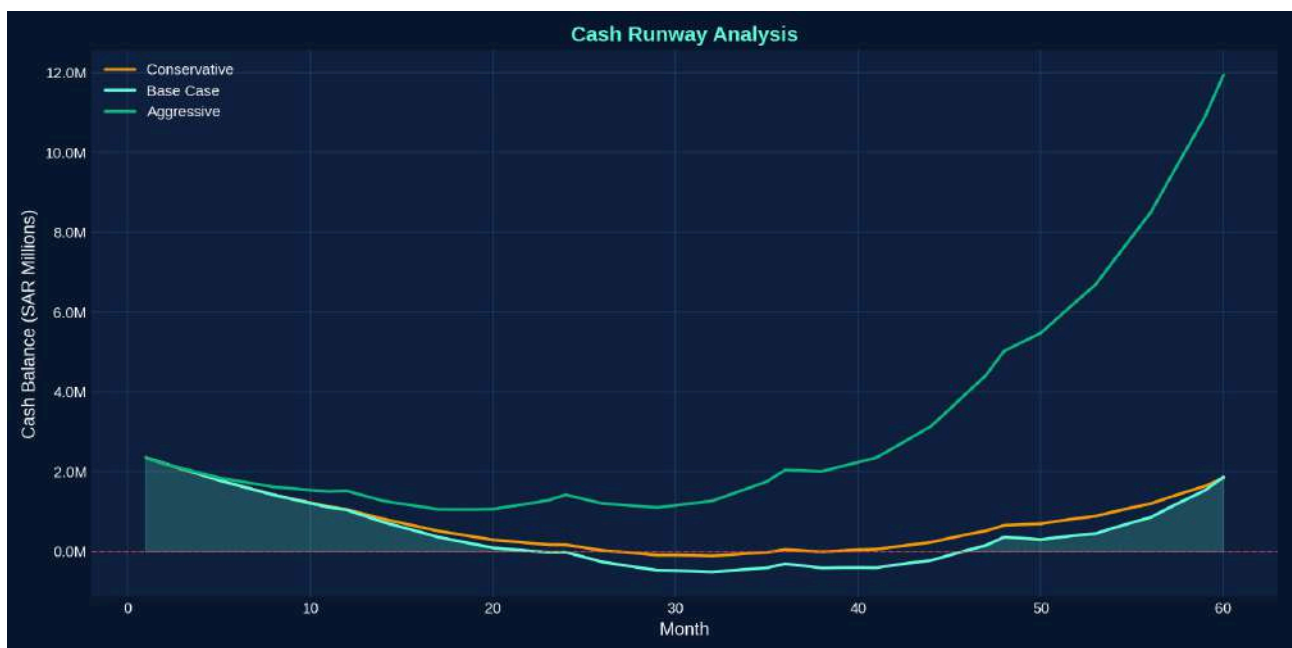
Our financial model projects a clear and realistic path to profitability and significant scale within five years. The projections are built bottom-up, based on conservative assumptions for user growth, conversion, and enterprise sales cycles.

Revenue Growth (Base Case)



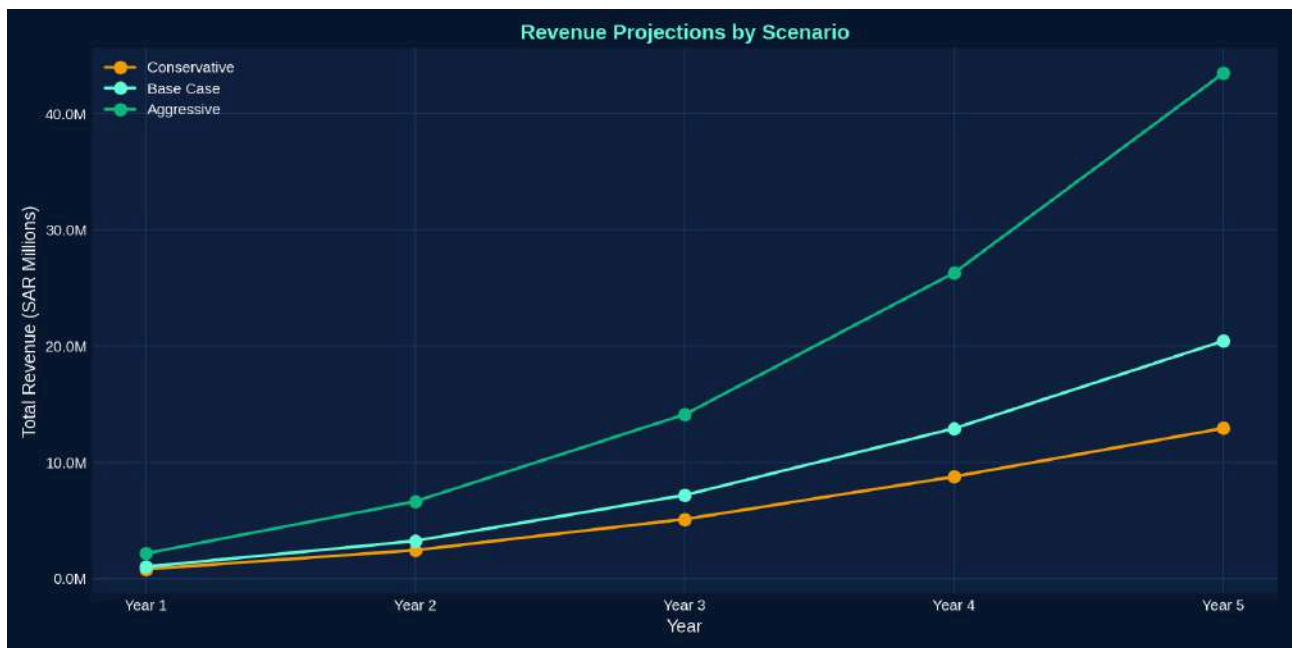
We project reaching **20.4M SAR in annual revenue by Year 5**, driven initially by B2C subscriptions and increasingly by high-value enterprise contracts.

Profitability & Cash Flow



With a 2.5M SAR seed investment, we have a **22-month runway** in our base case. We project reaching **EBITDA break-even at Month 24**, demonstrating a highly capital-efficient model. The company becomes self-sustaining without requiring significant further funding post-Series A under the base scenario.

Scenario Analysis



We have modeled three scenarios to account for market uncertainties. Even in our conservative case, the initial seed funding provides a 26-month runway, showcasing the resilience of our business model.

(For a detailed breakdown, please refer to the full financial model provided separately.)

12. Fundraising

We are seeking to raise **2.5 million SAR** through a **post-money SAFE (Simple Agreement for Future Equity)** note. This structure is chosen for its speed, efficiency, and alignment with the interests of early-stage investors.

- **Valuation Cap:** We are targeting a post-money valuation cap of **20M SAR**, which we believe is a fair reflection of our technology, market opportunity, and the extensive experience of our founding team. This represents a ~10x multiple on our projected Year 2 revenue.

Use of Funds

The capital will be strategically deployed to achieve our 18-month milestones:

- **Technology & Product (40% - 1M SAR):** Hire 2 senior AI/ML engineers to accelerate model development and expand our data infrastructure.
- **Sales & Marketing (30% - 750k SAR):** Execute our GTM strategy, scale digital marketing, and hire a B2B sales lead.
- **Operations & G&A (30% - 750k SAR):** Cover cloud compute costs, legal, and administrative overhead.

13. Risks & Mitigation

Every venture has risks. We have identified the primary risks to our business and have proactive mitigation strategies in place.

Risk	Impact	Mitigation Strategy
Model Accuracy	High	Our multi-model ensemble approach diversifies model risk. Continuous backtesting and retraining ensure performance remains high.
Competition	Medium	Our deep focus on the Saudi market and our transparent “glass box” approach create a strong data and brand moat against generic global competitors.
Key-Person Dependency	High	As a solo-founder company, this is a near-term risk. We will use seed funding to hire a core engineering and business team to distribute knowledge and responsibility.
Regulatory Changes	Low	We operate as a technology provider, not a financial advisor. We will maintain close contact with regulators (CMA, SAMA) to ensure compliance.

14. Team

DAWALLY is led by its founder, **Khaled Msmly**.

Khaled is a unique blend of a seasoned trader and a hands-on AI researcher. With over **25 years of active trading experience**, including deep expertise in the Saudi stock market, he possesses an intuitive understanding of market dynamics that cannot be replicated by pure technologists. He has spent the last five years dedicated to AI research, developing and backtesting the proprietary models that form the foundation of DAWALLY.

His vision is to bridge the gap between the theoretical power of AI and the practical needs of real-world traders and investors.

15. Conclusion: Why Now?

The window of opportunity to become the dominant financial AI infrastructure for the Saudi market is open now, but it will not remain open forever. The convergence of **massive market growth** (Vision 2030), **immature competition** (generic global tools), and **technological maturity** (DAWALLY’s prediction factory) creates a perfect storm.

DAWALLY is not just another fintech app. It is the right company, with the right technology, at the right time, in the right market. We invite you to join us in building the future of intelligent investing in Saudi Arabia.

References

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