DAWALLY 5-Year Financial Projections (2025–2029)

This document outlines the 5-year financial projections for DAWALLY, an AI-powered stock prediction factory for the Saudi stock market (Tadawul). The model is built from the bottom up, considering B2C and B2B revenue streams, detailed operating expenses, and three growth scenarios: Conservative, Base Case, and Aggressive.

All financial figures are in **Saudi Riyals (SAR)** unless otherwise noted.

1. Core Assumptions

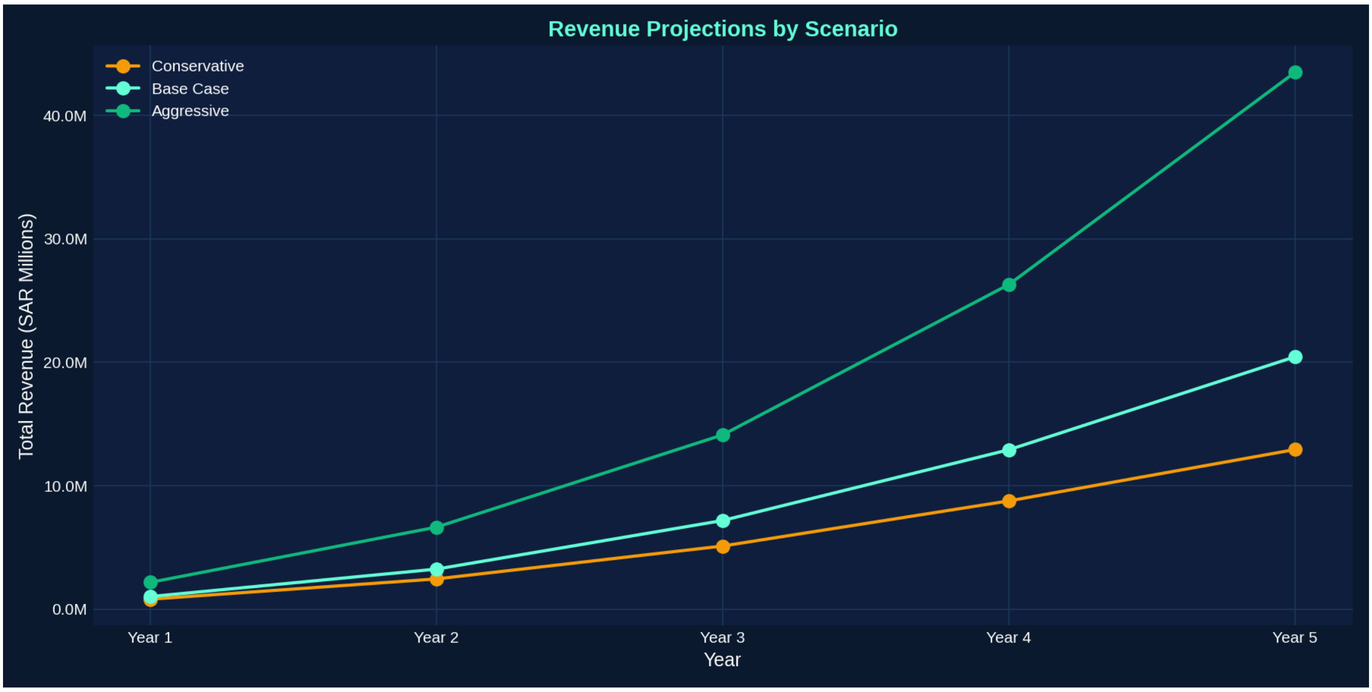
The model is based on a set of realistic, conservative assumptions for an early-stage AI SaaS startup in the Saudi market.

Metric	Assumption	Rationale
Seed Funding	2,500,000 SAR	Initial capital to cover ~22 months of runway in the base case.
B2C ARPU	289 SAR/month	Blended average of Standard (199 SAR) and Pro (499 SAR) plans.
Enterprise ARPU	15,000 SAR/month	Mid-point of the 8k-30k SAR contract range.
B2C Churn	5.0% monthly	Standard for B2C SaaS, reflecting a competitive market.
Enterprise Churn	1.5% monthly	Reflects stickier, high-value contracts with longer sales cycles.
Gross Margin	82%	Accounts for cloud infrastructure (COGS) scaling with revenue.
CAC (B2C)	450 SAR	Cost to acquire a single B2C subscriber through digital marketing.
CAC (Enterprise)	18,000 SAR	Cost to acquire an enterprise client, factoring in a sales

		team.

2. Scenario Summary

The three scenarios provide a comprehensive view of potential outcomes based on different growth trajectories.



Metric	Conservative	Base Case	Aggressive
Year 5 Revenue (SAR)	12.9M	20.4M	43.5M
Year 5 Revenue (USD)	$3.4M	$5.5M	$11.6M
Year 5 B2C Users	67	514	2,437
Year 5 Enterprise Clients	86	133	257
Break-Even Month	Month 30	Month 24	Month 12
Runway (2.5M SAR Seed)	26 months	22 months	60 months

3. Financial Projections (Base Case)

The following tables detail the 5-year projections for the **Base Case** scenario.

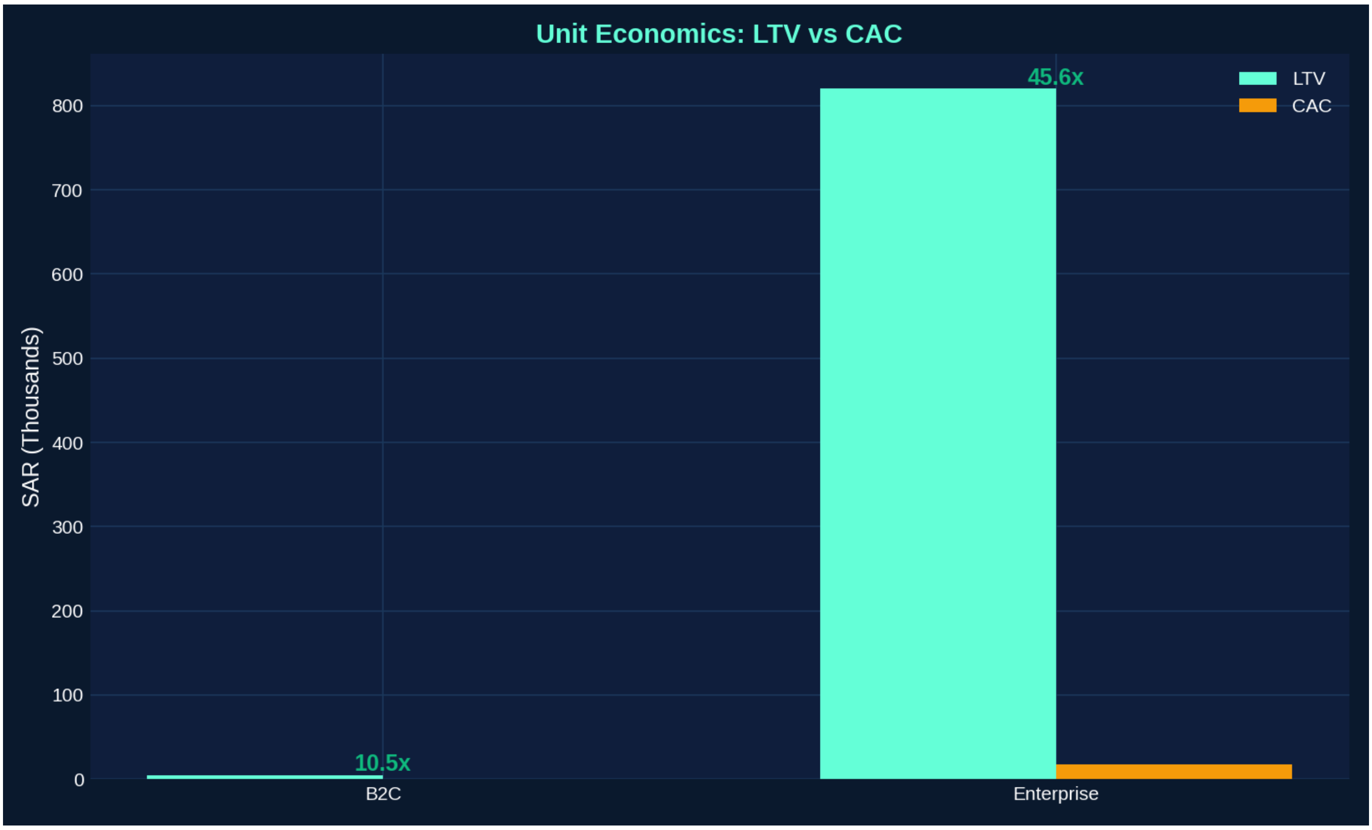
3.1. Profit & Loss (P&L) Summary

Metric	Year 1	Year 2	Year 3	Year 4	Year 5
B2C Subscribers (EOY)	180	322	457	514	514
Enterprise Clients (EOY)	7	22	48	83	133
B2C Revenue	440,436	866,422	1,355,410	1,689,494	1,782,552
Enterprise Revenue	570,000	2,370,000	5,820,000	11,220,000	18,660,000
Total Revenue	**1,010,436**	**3,236,422**	**7,175,410**	**12,909,494**	**20,442,552**
COGS	(181,878)	(582,555)	(1,291,573)	(2,323,708)	(3,679,659)
Gross Profit	**828,557**	**2,653,866**	**5,883,836**	**10,585,785**	**16,762,892**
Gross Margin %	*82.0%*	*82.0%*	*82.0%*	*82.0%*	*82.0%*
Salaries	(1,080,000)	(2,160,000)	(3,600,000)	(5,400,000)	(8,100,000)
Cloud & Compute	(600,000)	(600,000)	(639,660)	(1,032,759)	(1,635,404)
Marketing	(364,544)	(712,012)	(1,578,590)	(2,840,088)	(4,497,361)
G&A	(240,000)	(241,152)	(358,770)	(645,474)	(1,022,127)
Total OpEx	**(2,284,544)**	**(3,713,165)**	**(6,177,020)**	**(9,918,322)**	**(15,254,893)**

EBITDA	**-1,455,986**	**-1,059,299**	**-293,184**	**667,462**	**1,507,999**
EBITDA Margin %	*-144.1%*	*-32.7%*	*-4.1%*	*5.2%*	*7.4%*

3.2. Unit Economics

The model demonstrates exceptionally strong unit economics, particularly in the enterprise segment, indicating a highly efficient and scalable business model.

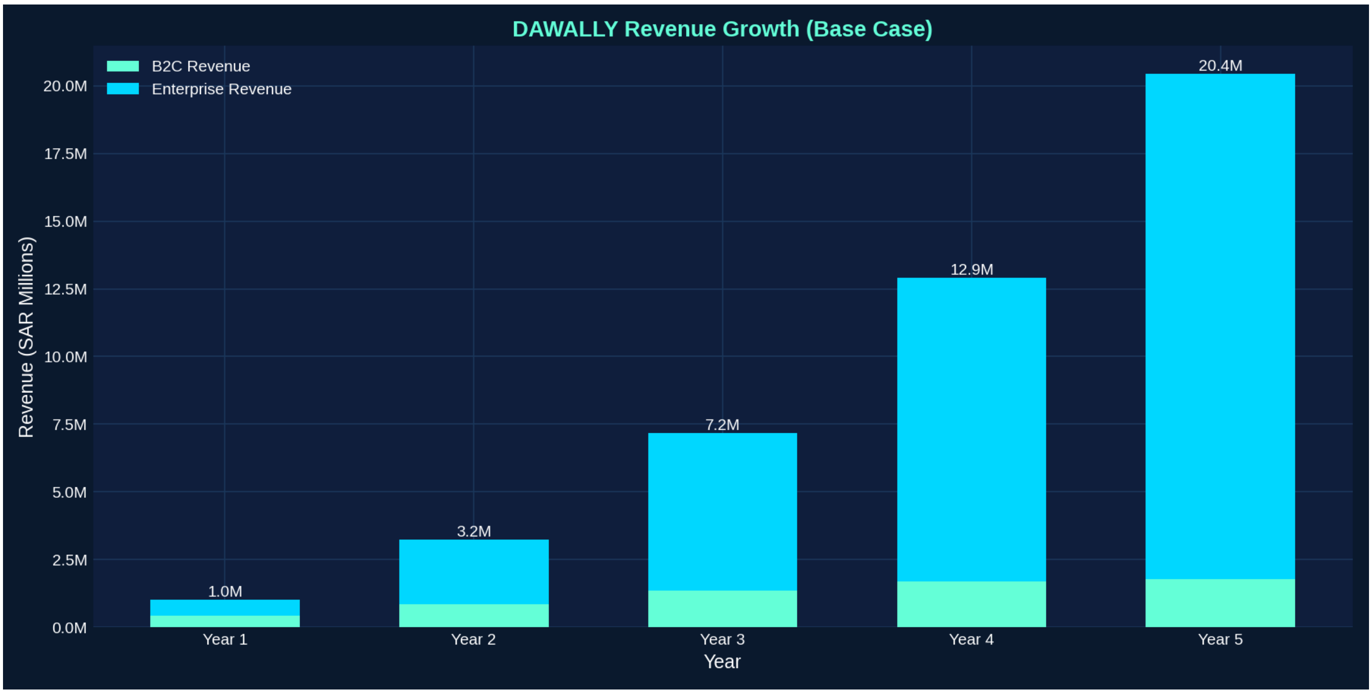


Metric	B2C	Enterprise
ARPU (SAR/mo)	289	15,000
LTV (SAR)	4,740	820,000
CAC (SAR)	450	18,000
LTV:CAC Ratio	**10.5x**	**45.6x**

4. Key Visualizations

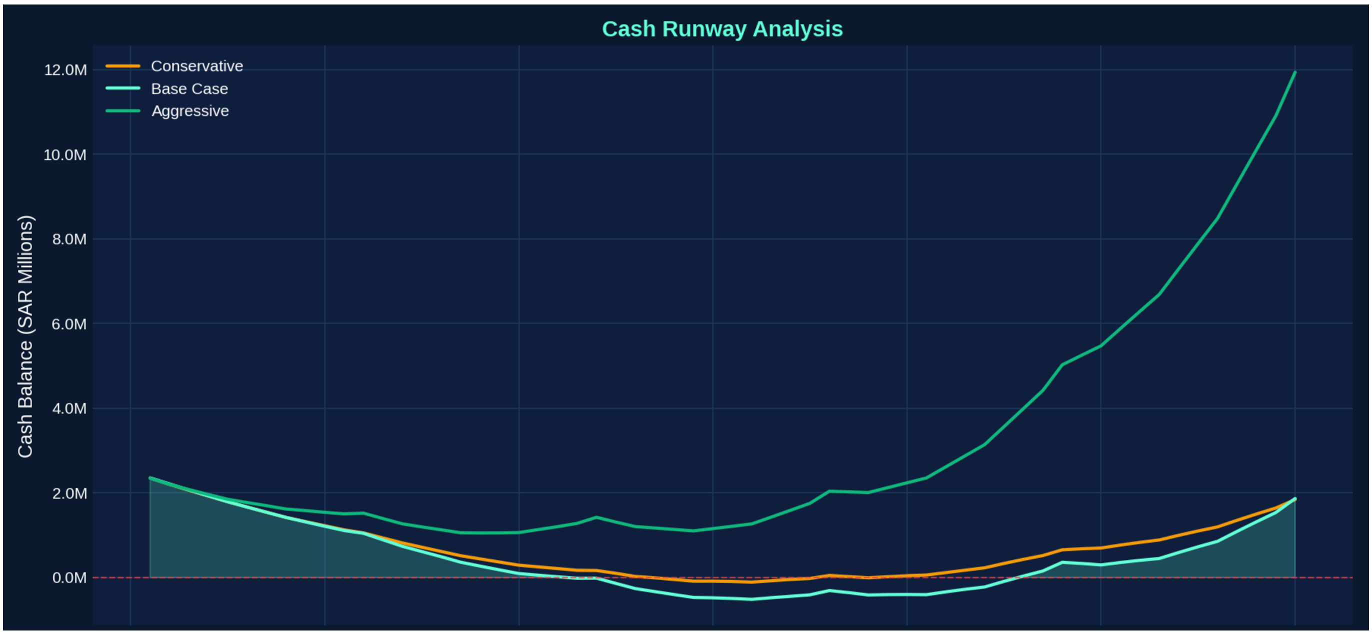
4.1. Revenue Growth (Base Case)

Revenue is projected to grow to over 20M SAR by Year 5, driven primarily by the expansion of high-value enterprise contracts.



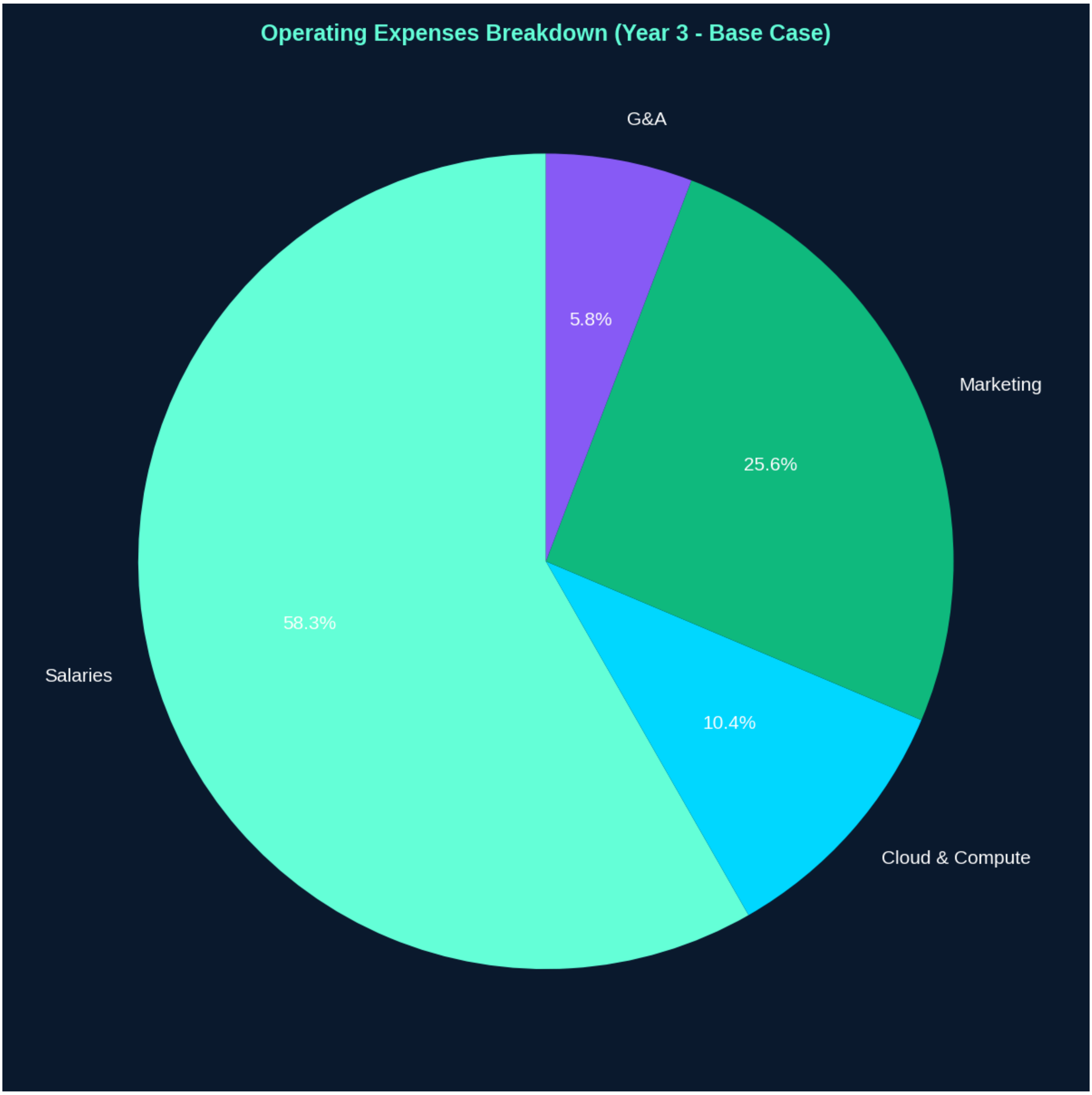
4.2. Cash Runway Analysis

With a 2.5M SAR seed round, the company has a runway of approximately 22 months in the base case, reaching EBITDA break-even in Month 24. The aggressive scenario achieves profitability within the first year and does not require further funding within the 5-year horizon.



4.3. Operating Expenses (Base Case, Year 3)

As the company scales, salaries constitute the largest portion of operating expenses, followed by marketing and cloud costs.



This document contains forward-looking statements based on a set of assumptions. Actual results may vary.