

BANK-FACING · FINANCING REQUEST

KATE INTERIORS · KATE AR

CONFIDENTIAL FINANCING REQUEST

21 September 2026

To: Business Banking / Credit Team

Subject: AED 250,000 growth financing request - KATE AR launch and commercialisation

KATE INTERIORS - FZCO is seeking a growth facility of AED 250,000 to accelerate KATE AR, a technology-enabled AR / spatial-commerce sub-brand built directly on the company's existing interior design, 3D visualisation and client-delivery capabilities.

The company is not seeking financing for an unrelated start-up. Kate Interiors remains the operating core, while KATE AR is intended to add a higher-margin and more repeatable digital revenue layer across furniture/interiors, hospitality/food and high-value showroom/developer use cases.

The supplied Wio Business statements from July 2025 through July 2026 show real client receipts across multiple counterparties, although project income is uneven. The purpose of the facility is to reduce dependence on project timing by funding a staged product build, cloud/GPU infrastructure, a repeatable 3D/AR asset pipeline and commercial pilots.

Facility requested	AED 250,000
Preferred structure	Long tenor; amortisation / grace subject to lender
Primary purpose	Technology adoption, product build, commercialisation and working capital
Borrower	KATE INTERIORS - FZCO

The proposed use of funds is: AED 70k platform engineering; AED 40k cloud/GPU/testing; AED 35k 3D/AR pipeline/software/devices; AED 45k pilots/sales/marketing; AED 35k core working capital; AED 15k compliance/legal/accounting/insurance; AED 10k contingency.

The accompanying package includes a lender presentation, 36-month financing model, business plan, risk/mitigation summary and available bank-statement evidence. Management will provide current trade licence, corporate/KYC documents, management accounts / financial statements and supporting contracts or invoices requested for credit review.

We would welcome an initial discussion regarding eligibility, indicative pricing, tenor, grace/amortisation structure and any guarantee or security requirements before a formal credit submission.

For KATE INTERIORS - FZCO

Management

KATE AR PRODUCT WEBSITE
ar.kate-interiors.ae

FOUNDER-FUNDED FOUNDATION AND FACILITY LOGIC

Management states that the founders financed Kate Interiors' UAE market entry and the initial development of KATE AR from profits generated through established design and construction activities in Serbia and across Europe. The requested facility is intended to accelerate product engineering, paid pilots and recurring UAE revenue; it is not presented as refinancing accumulated losses.

Management-provided background. It is not included in Kate Interiors' UAE turnover, Wio receipts or historical DSCR support.