KATE AR

Growth Financing Request

KATE INTERIORS - FZCO

Existing UAE design business · technology-enabled AR / spatial commerce expansion

AED 250,000
requested growth facility

September 2026

KATE AR PRODUCT WEBSITE
ar.kate-interiors.ae

An existing UAE design business adding a scalable digital revenue layer

The financing request is for KATE AR acceleration — not for a stand-alone speculative startup.

AED 110.6k

Identified external receipts

13 uploaded Wio statement months, Jul 2025–Jul 2026.

AED 49.6k

Strongest visible month

September 2025 client receipts.

AED 10k

Current Matcha Vibes contract

Management-provided: AED 5k paid, balance on completion.

AED 250k

Requested facility

72-month model; pricing and final terms subject to lender approval.

CORE BUSINESS + FOUNDER FUNDING

Kate Interiors remains the UAE operating base. Management states that the founders financed market entry and initial KATE AR development from established design and construction activities in Serbia and Europe. This background is not counted as UAE turnover or DSCR support.

GROWTH PROJECT

KATE AR productizes capabilities already used in the core business: 3D assets, visualization, client-facing presentation and spatial design — then adds recurring digital revenue.

USE OF CAPITAL

Engineering, UAE cloud/GPU testing, 3D/AR asset pipeline, commercial pilots and working capital during the transition. Spending is milestone-gated.

Sources: Wio Business statements Jul 2025–Jul 2026; KATE AR Cloud business plan dated 20 Sep 2026; Matcha Vibes current contract information provided by management.

Core business moves to a permanent Dubai operating base

The 36-month case models a measured operating reactivation — not a flat legacy business.

2024–2025

Intermittent market presence

Founder visits typically lasted one to two months, limiting continuity and immediate client response.

JAN 2026

Dubai office opened

The company invested in a local operating base and prepared for a more continuous commercial presence.

2026 DISRUPTION

Return to Serbia

Regional conflict interrupted the planned operating pattern and reduced the cadence of local activity.

CURRENT DECISION

Permanent Dubai base

Management has decided to keep the family and operating base in Dubai for the long term.

WHY THIS CHANGES THE CORE REVENUE CASE

- **Continuous availability** — The company can respond when a prospect calls, instead of scheduling around travel.
- **Faster site response** — Meetings, surveys and site visits can be handled locally and without relocation delay.
- **Sales continuity** — Follow-up, referrals and relationship building can continue throughout the year.
- **Marketing can restart** — The base case allows for measured local promotion after months without active advertising.

Management-provided operating history. Forecast uplift remains a planning scenario and is not a guarantee of revenue.

KATE AR is a sub-brand built on capabilities Kate Interiors already owns

The strategic logic is adjacency, not diversification into an unrelated industry.

KATE INTERIORS

Existing operating business

- Interior / spatial design
- 3D authoring & visualization
- Client relationships
- Project consulting

SHARED CAPABILITIES

Existing know-how becomes product infrastructure

- 3D assets & material fidelity
- Design QA
- Client presentation workflows
- Hospitality / furniture context

KATE AR

Scalable digital layer

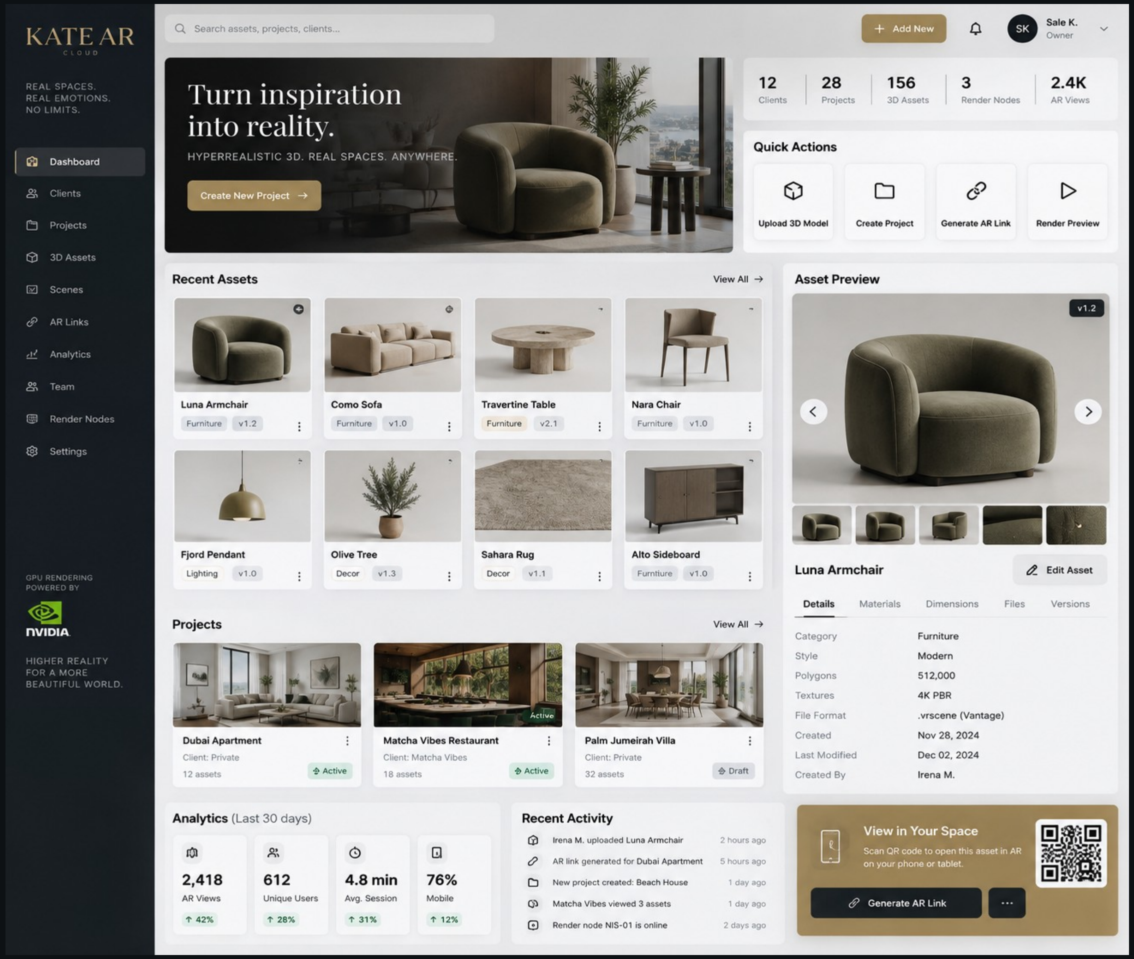
- AR asset portal
- QR / embed / analytics
- Setup + asset services
- Recurring SaaS / cloud delivery

Result: lower product-development risk and a natural cross-sell path into existing and future design clients.

Product today: high-fidelity AR with a path to cloud-rendered delivery

KATE AR starts with practical web/mobile AR and evolves toward remote GPU rendering where fidelity justifies it.

- High-poly master assets remain under controlled production workflow.
- Phone acts as camera, tracker and display — not necessarily the main renderer.
- AR asset CMS organizes clients, projects, versions, links and analytics.
- Cloud GPU / ray-traced path is a differentiation target, not a prerequisite for first revenue.
- Fallback WebAR keeps early deployments practical while latency and licensing are validated.



~$130/m	**~$0.23**	**<100 ms**
POC baseline	**5-min GPU cost**	**Target**
fixed infra assumption	model assumption	p95 pose-to-frame

Source: KATE AR Cloud business plan, 20 Sep 2026. Figures are model assumptions and technical decision gates, not production guarantees.

Go-to-market starts where Kate Interiors already has an advantage

The first buyer is purchasing a measurable result — not “a platform”.

1 · FURNITURE / INTERIORS

Primary wedge. Strong ROI from correct scale, material fidelity and context in the customer’s room. Clients often already have CAD / 3D assets, shortening time to launch.

2 · HOSPITALITY / FOOD

AR menus and product storytelling provide an immediate demonstration use case. Photogrammetry / scanning can speed asset creation and shorten pilot delivery.

3 · DEVELOPERS / SHOWROOMS

High-ticket categories justify premium visualization: kitchens, sanitaryware, lighting, fixtures, bespoke joinery and real-estate fit-out.

Current proof point: Matcha Vibes — AED 10,000 interior project plus a dedicated AR menu pilot / upsell path.

Go-to-market verticals and positioning: KATE AR Cloud business plan. Matcha Vibes project value/payment status: management-provided.

Commercial model combines recurring SaaS with setup and asset-production fees

Pricing is deliberately premium relative to low-cost AR viewers because the proposition is fidelity + workflow + controlled assets.

Pilot

$249 / mo

914 AED / mo

Setup $500

≤10 assets · 300 render min

STARTING PACKAGE

Studio

$699 / mo

2,567 AED / mo

Setup $1,500

≤30 assets · 1,500 render min

Commerce

$1,490 / mo

5,472 AED / mo

Setup $3,000

≤100 assets · API / ecommerce

Enterprise

$3,500+ / mo

12,854+ AED / mo

Custom setup

Dedicated capacity / SLA

Separate asset-production hypothesis: $150–300 for preparation of a quality existing 3D asset · $300–700 for hyperreal master prep · $500–1,200+ for scan/photo → production asset.

Source: KATE AR Cloud business plan. Prices are management hypotheses for pilot validation, not contracted market prices. AED conversions use USD/AED 3.6725.

KATE
INTERIORS

COMMERCIAL MODEL · TWO LINKED REVENUE ENGINES

One technology stack · two commercial channels

Near-term services. Recurring platform revenue.

01 · MANAGED AR SERVICES

Turnkey AR delivery for clients

Turnkey AR menus, furniture and product experiences, 3D asset preparation, publishing, testing and ongoing support. Managed delivery creates project, asset-production, setup and maintenance income.

UAE-first · faster route to cash

02 · KATE AR CLOUD PLATFORM

Self-service infrastructure for global professionals

A global self-service platform for architects, designers, manufacturers and agencies to manage 3D libraries and publish branded AR experiences. Revenue comes from setup, subscriptions, usage and additional services.

Worldwide · scalable recurring revenue

Managed services generate near-term project revenue and create the customer base, while KATE AR Cloud converts suitable clients into recurring subscriptions and enables international scale.

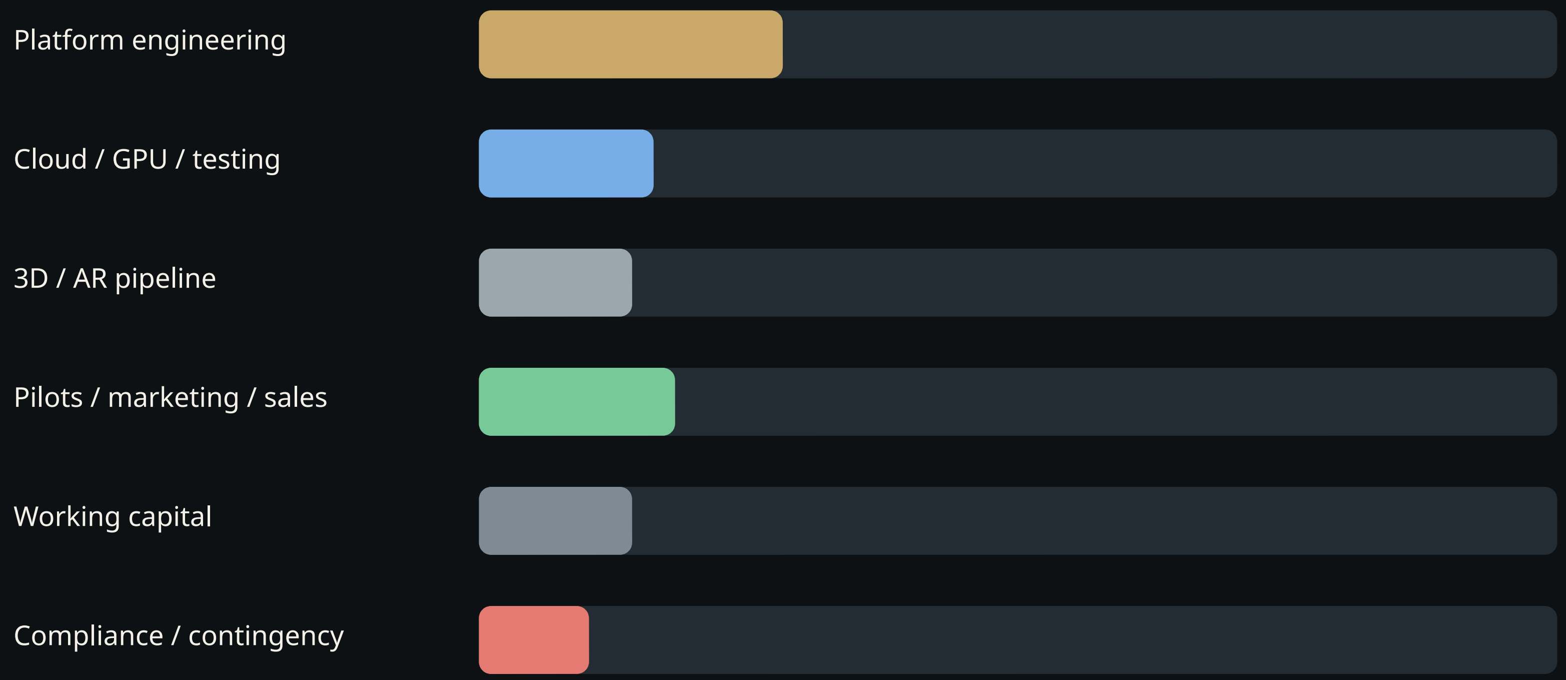
ONE-TIME SETUP FEE

Onboarding; account and asset-library configuration; branding; initial model integration; publishing workflow; device testing; analytics; and user training. New 3D assets and advanced custom integrations are priced separately.

KATE AR PRODUCT WEBSITE ↗

AED 250k is deployed against specific launch milestones

Spend is staged to accelerate productization and customer acquisition while preserving liquidity.



0–3 MONTHS

Production pipeline · branded KATE AR offer · first paid pilots · cloud POC preparation.

AED 35k 14%

4–6 MONTHS

UAE GPU tests · latency / cost gates · 3–5 paying clients · standardized onboarding.

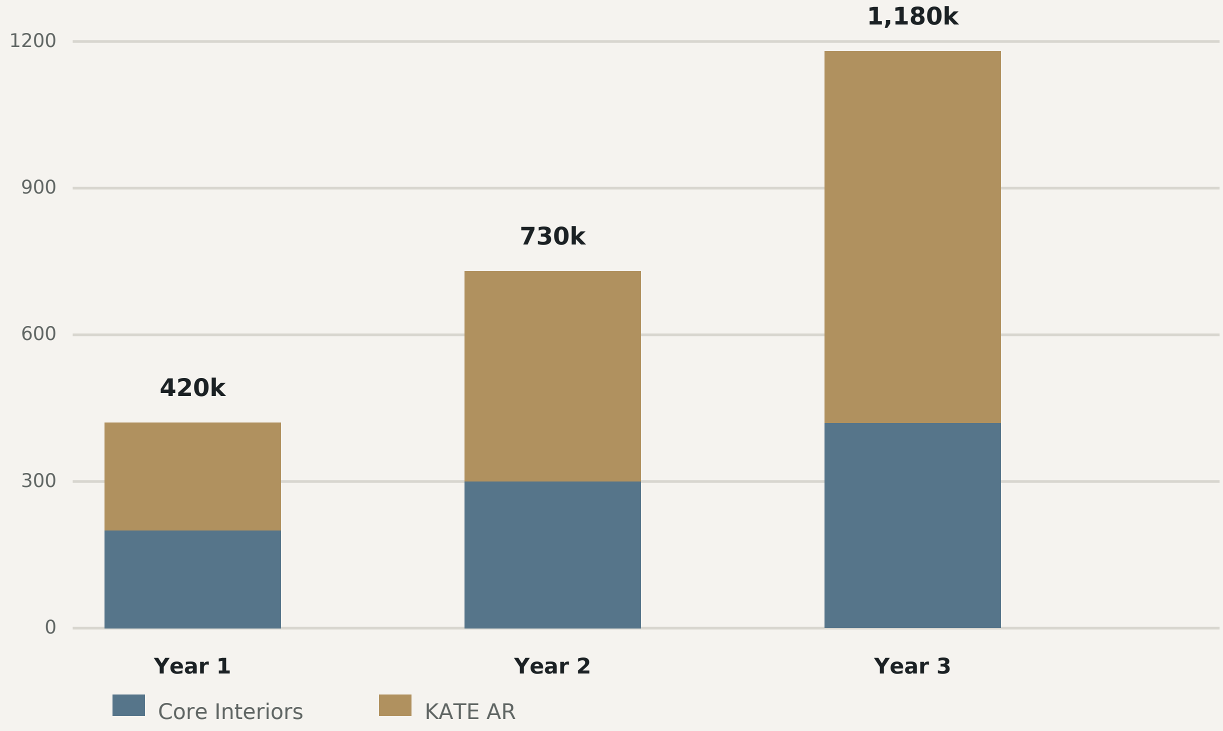
7–12 MONTHS

Recurring subscription base · 3 packaged vertical offers · repeatable sales and support workflow.

Use of funds: management financing plan. Detailed workbook supplied separately.

Base case reflects a measured core-business reactivation

KATE AR assumptions are unchanged; only the core interiors path now reflects permanent local presence.



AED 000s	Y1	Y2	Y3
Core Interiors	200	300	420
KATE AR	220	430	760
Total revenue	420	730	1,180
EBITDA	124	256	489.6
Annual debt service	55.6	55.6	55.6
Illustrative DSCR	2.23x	4.61x	8.81x

Core revenue averages approximately AED 16.7k/month in Y1 and AED 35k/month in Y3 — a measured ramp, not a peak-activity assumption.

Model: AED 250k · 72 months · 10% planning rate · ~AED 4.63k/month. Final lender pricing and structure are not assumed.

Risk is managed through staged spend, technical gates and the retained core business

The plan is designed to stop or redirect spend if product economics do not validate.

Commercial ramp	Subscription adoption is slower than plan.	Preserve core design revenue; sell setup / asset services first; milestone-gate cloud spend.
Latency / UX	Cloud-rendered AR feels unstable or slow.	POC gate; UAE-region GPU; fallback WebAR / native wrapper; p95 <100 ms target.
Renderer / licensing	Vantage / CloudXR licensing or control is insufficient.	Written vendor confirmation before scale; Unreal / Datasmith production fallback.
Concurrency / cost	Warm capacity raises infrastructure cost.	Scheduler, preloading, usage quotas and measured cost per session.
Material translation	Corona → real-time pipeline loses fidelity.	Golden-reference QA and controlled asset preparation.

Downside principle: if paying pilots, latency, licensing or session economics fail the gates, the company can slow cloud build-out and continue monetizing design + conventional AR / 3D services.

Risk register and decision gates: KATE AR Cloud business plan, 20 Sep 2026.

The financing purpose aligns with EDB's published digitalization and startup mandate

Final eligibility remains subject to EDB / partner-bank credit assessment.

STARTUP / EXPANSION FINANCE

EDB states that qualifying startups can access expansion and day-to-day financing, with flexible tenors up to 72 months and up to AED 2m for business expansion / project financing based on financial and qualitative evaluation.

DIGITALIZATION

EDB explicitly lists cloud computing, data analytics, artificial intelligence and IoT as technologies supported by its digitalization financing programs.

APPLICATION PACK

EDB’s SME application requests trade licence, audited financial statements, one year of bank statements, company profile, business plan and supporting documents.

KATE AR financing purpose: technology adoption + product build + cloud infrastructure + commercialisation inside an existing UAE SME.

Official sources: edb.gov.ae/customers/startups · edb.gov.ae/solutions/digitization-finance · edb.gov.ae/sme-customer-application (accessed Sep 2026).

Requested structure and lender package

The request is intentionally sized as an initial acceleration facility rather than maximum available leverage.

AED 250k
Facility request
Initial KATE AR growth facility.

up to 72m
Preferred tenor
Subject to lender product / underwriting.

if available
Grace
Principal grace preferred during launch phase.

monthly KPIs
Control
Revenue, pilots, MRR, burn, cloud cost/session.

SUPPORTING MATERIALS

- 13 monthly Wio Business statements (Jul 2025–Jul 2026)
- KATE AR Cloud technical / business plan
- Bank-ready 36-month financial model
- KATE AR demo assets and pilot examples
- Company profile / trade licence / financial statements to be attached in the formal application package

PROPOSED NEXT STEP

1. Preliminary lender discussion
2. Confirm acceptable facility structure / guarantees
3. Submit full EDB / partner-bank application
4. Complete credit / KYC diligence
5. Draw facility in milestone-linked tranches if offered

Objective: accelerate KATE AR to paying recurring clients while retaining Kate Interiors as the operating and cash-flow base.