

HAVALL

B2B Procurement Marketplace for Armenian Business

FULL 3-YEAR BUSINESS PLAN

AI Assistant • Chat & Calls • Web + Telegram • In-Platform Payments

Yerevan, Armenia • 2026

Confidential

1. Executive Summary

Havall is a universal B2B procurement platform for small and medium businesses in Armenia, where an AI assistant works on behalf of the user: monitors inventory, analyzes sales, finds the best supplier by price, rating, and proximity, and even negotiates pricing.

The platform connects buyers (restaurants, stores, pharmacies, auto repair shops, workshops, hotels) with suppliers across all product categories — food, pharmaceuticals, auto parts, electronics, construction materials, and household chemicals.

The key differentiator from all existing solutions — the AI functions as a full-fledged business consultant, accountant, and assistant simultaneously. Not just a catalog, but a smart employee that handles most of the work autonomously.

Procurement Savings	Time Savings	Target Market
15-25% for every business	2-3 hours per day	60,000+ small businesses in Armenia

2. Market Problem

2.1. Buyer Problems

Restaurants, cafes, stores, pharmacies, auto repair shops, workshops, and hotels in Armenia face the same problems:

- Spend 2-3 hours daily on calls, trips to markets (Tashir, GUM, Sevan, Malatia), and haggling with suppliers
- Don't know if they're overpaying — no price transparency
- Order blindly: sometimes too much (products spoil), sometimes too little (lose customers)
- Keep records in notebooks or Excel — no analytics, no understanding of spending
- Can't see supplier inventory — must call to check availability
- Can't get wholesale prices alone — volumes too small

2.2. Supplier Problems

Suppliers (farmers, wholesalers, distributors, importers, parts stores, pharma distributors) also suffer:

- 50+ calls per day — half lead nowhere
- Unpredictable demand — impossible to plan purchases from manufacturers
- Clients delay payments, no debt tracking
- Find new clients only through word of mouth
- Unsold inventory spoils — losses up to 15%
- Don't know competitor pricing — set prices blindly

3. Solution: Havall AI Assistant

Havall is not just a catalog. It's an AI assistant that functions as a full-fledged business consultant, accountant, and procurement manager simultaneously. It handles all routine work for the user.

3.1. What AI Does for Buyers

The buyer opens the platform. AI already knows their business: what they sell, current inventory, last week's sales, what they typically order on Mondays.

Scenario: Restaurant in the Morning

The restaurant owner opens the app and asks: "What do I have left and what do I need to buy?"

AI responds: "You have 3 kg of tomatoes left — enough until lunch. Chicken 8 kg — enough for today. Lavash 0 — sold out. I recommend ordering now: 20 kg tomatoes, 15 kg chicken, 200 lavash. For tomorrow — also add 5 kg cheese (statistically, you consume it fast on weekends)."

AI immediately finds the best suppliers:

- Tomatoes — farmer from Armavir, 380 AMD/kg, rating 4.9, delivery 2 hours, 3 km away
- Chicken — wholesaler 'Ararat Meat', 1,850 AMD/kg, rating 4.8, delivery by 11:00, 5 km
- Lavash — bakery 'Yerevan', 80 AMD/piece, delivery right now, 1 km away

Scenario: Auto Repair Shop

A mechanic receives a Hyundai Tucson with brake pad issues. Asks AI: "Need front brake pads for Hyundai Tucson 2018, find where to get them."

- Store on Bagratunyats 93 — original, 18,500 AMD, in stock, delivery 1 hour, rating 4.7
- Drive Motors — Bosch replacement, 12,000 AMD, delivery 2 hours, rating 4.9
- Store in Garage Masters Mall — original, 19,200 AMD, available for pickup

3.2. What AI Does for Suppliers

The supplier uploads products to the platform (or we help during the first months). AI becomes their personal business consultant.

Scenario: Supplier Uploads a Product

An auto parts store uploads new brake discs for Toyota Camry. Asks AI: "How much does this cost on the market?"

AI responds: "According to platform data, these discs are sold by 4 other stores in Yerevan. Prices: 22,000, 24,500, 23,000 and 26,000 AMD. Average price — 23,875 AMD. If you set 22,500 AMD — you'll be the cheapest while still profitable (your import cost is ~18,000 AMD). This will attract more clients — my forecast: 15–20 sales in the first month instead of the usual 8."

AI as a Daily Consultant

Every morning the supplier receives a brief AI report:

- Yesterday: 12 orders totaling 240,000 AMD
- Best-selling product — Castrol 5W-30 oil (5 units)
- Running low: Mann filters (3 left) — recommend reordering
- Tomorrow forecast: 14–16 orders, prepare courier by 10:00
- Your starter prices are 15% above market — recommend reducing by 8% to boost sales

3.3. AI as a Universal Assistant

For both sides, AI works simultaneously as:

- Accountant — tracks all sales, expenses, inventory, exports reports to Excel on request
- Procurement assistant — forms orders, finds suppliers, negotiates pricing
- Business consultant — analyzes trends, advises what to stock, which products are profitable
- Analyst — shows where money goes, which categories are growing or declining
- Customer manager — reminds about repeat orders, offers loyalty discounts

3.4. Buyer–Supplier Communication

The platform provides several direct communication methods:

- Built-in chat — messaging with suppliers directly in the app, history saved
- In-platform calls — press a button, talk by voice without leaving the app
- AI negotiator — client says 'negotiate 10% volume discount,' AI contacts the supplier and brings back the response
- Direct contact — if needed, platform provides phone number and supplier address

4. Categories and Use Cases

The platform works for all small business categories in Armenia:

4.1. Food & Beverages (HoReCa — Hotels, Restaurants, Cafes)

Buyers: restaurants, cafes, hotels, canteens, bakeries. Suppliers: farmers from the Ararat Valley, wholesalers at Tashir and GUM, meat processing plants, dairy factories, importers.

4.2. Auto Parts & Services

Buyers: auto repair shops, car washes, tire shops, private mechanics. Suppliers: parts stores at Sevan market, Garage Masters Mall, Drive Motors, MG Parts, importers from Moscow, UAE, and Europe.

4.3. Pharmacies & Medical Facilities

Buyers: pharmacy chains and independents, clinics, dental offices. Suppliers: pharma distributors, wholesale drug warehouses, medical device importers.

4.4. Construction Materials & Renovation

Buyers: construction companies, renovation crews, interior designers. Suppliers: 'Gnuni Mek', 'StroyPrice', building material bases, brick and cement factories, tile importers.

4.5. Electronics & Technology

Buyers: electronics stores, phone/laptop repair shops, offices, schools. Suppliers: dealers, importers from China and UAE, wholesale warehouses.

4.6. Household Chemicals & Supplies

Buyers: hotels, cleaning companies, restaurants, barbershops, offices. Suppliers: chemical manufacturers, importers of international brands.

5. Product Components

Every platform user (buyer or supplier) receives a complete toolkit:

Component	What It Provides
AI Assistant	Full business consultant, accountant, procurement helper, and analyst in one
Web Version	Complete dashboard with analytics, reports, order management
Mobile Version	Convenient mobile app for quick orders and barcode scanning
Telegram Bot	Notifications, quick orders, AI chat without installing the app
Built-in Chat	Direct messaging with suppliers/buyers within the platform
In-Platform Calls	Voice calls directly in the app, no external phone needed
Excel Reports	Any report on demand: sales, expenses, inventory — all in Excel with 1 click
Product Scanner	Barcode and QR scanning via camera for quick catalog entry
Bank Integration	From Year 2 — in-platform payments via Idram, Telcell, bank cards

6. Monetization Model

The monetization strategy is built on Armenian market reality: small businesses are cautious about subscriptions, so the first 3 months are free — to build the user base and prove value. After that — gentle introduction of pricing at Armenian market rates.

6.1. Phase 1: Free 3 Months (Base Building)

All features are free for everyone — buyers and suppliers. Goal: build a base of 100+ buyers and 50+ suppliers, prove platform value with real savings.

6.2. Phase 2: Subscriptions (from Month 4)

Plan	Target	Monthly Price	Includes
Basic	Small buyer (cafe, workshop)	8,000 AMD (~\$20)	AI, orders, chat

Standard	Medium business (restaurant, pharmacy)	18,000 AMD (~\$45)	Basic + analytics + Excel
Premium	Chains and hotels	35,000 AMD (~\$90)	Everything + multiple locations
Supplier	Suppliers	12,000 AMD (~\$30)	AI consultant, analytics
Top Placement	Suppliers	+15,000 AMD	First in catalog listings

Additionally: 3% commission per transaction, delivery fee 800–2,500 AMD per order (paid by buyer).

6.3. Phase 3: In-Platform Payments (from Month 13)

- Idram — the most popular electronic payment system in Armenia
- Telcell Wallet — second most popular wallet
- ARCA — local bank cards
- Visa / Mastercard via Ameriabank, Inecobank, Acba (through acquiring)

How it works: buyer pays for the order directly in the platform. Funds are held in escrow on Havall's account. Supplier prepares and ships (or delivers). After delivery confirmation — funds are automatically transferred to the supplier. This solves suppliers' main pain — payment delays and debts.

Additional revenue streams:

- Acquiring 1.5–2% per transaction (standard in Armenia)
- Factoring — 7–14 day payment deferral for verified buyers at 2% commission
- Float — funds held between payment and delivery generate interest income

7. Smart Advertising & Automated Outreach

A dedicated platform feature — smart advertising for suppliers, manufacturers, and factories. It works as an automatic 'sales manager' that finds the target audience and delivers offers without supplier involvement.

7.1. How It Works

- Identifies all buyers who sell or use products of that type
- Sends personalized notifications via Telegram bot, push, and email
- Shows the product at the top of search results for the target audience
- Adds a 'New' or 'Promoted' badge in the catalog
- Tracks who viewed, added to cart, purchased — full analytics

7.3. Reverse Request: Buyer Seeks Best Price

A mirror feature — for buyers only. The buyer sends a request to all matching suppliers simultaneously and receives competitive offers with prices.

7.4. Advertising Pricing

Plan	Reach	Price	Includes
Targeted	Up to 50 buyers	5,000 AMD	One blast + top catalog for 3 days
City-wide	All of Yerevan	15,000 AMD	3 blasts + top 1 week + push
Nationwide	All of Armenia	35,000 AMD	Unlimited + top 2 weeks + analytics
Premium Sub	Entire month	80,000 AMD/mo	Unlimited blasts + constant promotion
CPC	By choice	50–200 AMD/click	Pay only for genuinely interested buyers

7.6. Platform Revenue from Advertising

- Year 1: 50 advertisers × 15,000 AMD/mo = 750,000 AMD/mo (~\$1,930/mo)
- Year 2: 200 advertisers × 20,000 AMD/mo = 4M AMD/mo (~\$10,300/mo)
- Year 3: 600 advertisers × 25,000 AMD/mo = 15M AMD/mo (~\$38,660/mo)

8. 3-Year Step-by-Step Roadmap

8.1. Year 1: Launch & Model Validation

Months 1–3: Free Pilot

- Launch Telegram bot, mobile app, and web version
- Connect AI assistant (basic functionality)
- Personally visit 30+ suppliers across all categories
- Attract 30+ pilot buyers
- Coordinate delivery manually, collect feedback
- Goal: prove that AI genuinely saves time and money

Months 4–6: Enabling Payments

- Introduce subscription plans
- Launch built-in chat and calls
- Expand AI features (price recommendations, demand forecasting)
- Growth: 100+ buyers, 80+ suppliers

Months 7–12: Scaling

- Full AI automation: AI forms orders and negotiates
- Expansion across all categories
- Obtain payment operator license
- Connect Idram, Telcell, bank cards
- Goal by year-end: 400+ buyers, 250+ suppliers, break-even

8.2. Year 2: Payments & Deepening

- Full in-platform payments via Idram, Telcell, ARCA, Visa/MC
- Escrow mechanism: funds reach supplier only after delivery
- Launch factoring for verified clients
- Expand to Gyumri and Vanadzor
- AI becomes more accurate with accumulated data
- Launch order insurance (partnership with local insurers)
- Partnerships with Armenian banks (Ameriabank, Inecobank, Acba)
- Goal: 1,200+ buyers, 700+ suppliers

8.3. Year 3: Regional Expansion

Months 25–30: Preparing for International

- Localization into Georgian, Russian, English
- Adapt to Georgian and Kazakh regulations
- Partnerships with local payment systems
- Attract Series A investment based on proven model

Months 31–36: Launching in New Countries

- Pilot in Tbilisi (Georgia) — same problems, same approach
- Prepare pilot for Almaty (Kazakhstan)
- Goal by end of Year 3: 3,000+ buyers in Armenia, 500+ in Georgia

9. 3-Year Financial Forecast

The forecast is conservative, based on real prices and purchasing power of Armenian small businesses. All figures are for all of Armenia, but the core of operations and 70–80% of the client base is Yerevan.

9.1. User Base Growth

Metric	End of Year 1	End of Year 2	End of Year 3
Active buyers	200	650	1,500
Active suppliers	120	400	900
Orders per month	~800	~4,500	~14,000
Average order (AMD)	100,000	130,000	150,000
Monthly GMV (AMD)	80M	585M	2.1B
City coverage	Yerevan only	+Gyumri, Vanadzor	+Small cities

9.2. Monthly Revenue Forecast (end of each year)

Revenue Source	Year 1 (AMD)	Year 2 (AMD)	Year 3 (AMD)
Buyer subscriptions	1.6M	5.2M	12M
Supplier subscriptions	0.8M	2.6M	6M
Transaction commission (3%)	2.4M	12M	30M
Top placement	0.3M	1.5M	4M
Delivery	0.6M	3M	8M
Acquiring (1.5%)	0	1.5M	8M
Factoring	0	0.5M	2M
Smart advertising	0	0.5M	2M
TOTAL monthly (AMD)	5.7M	26.8M	72M
TOTAL monthly (USD)	~\$15,200	~\$71,500	~\$192,000

Exchange rate: 1 USD = 375 AMD (per Armenian bank rates).

10. What the Platform Creator/Owner Gets

10.1. Financial Results

Metric	Year 1	Year 2	Year 3
Annual revenue (USD)	~\$182,000	~\$858,000	~\$2.3M
Expenses (team, servers, marketing)	~\$96,000	~\$300,000	~\$660,000
Net profit (USD)	~\$86,000	~\$558,000	~\$1.64M
Company valuation (3–5x ARR)	~\$0.5M	~\$2.5M	~\$5–10M

IMPORTANT: the first 6 months may operate at zero or slight loss while building the paying client base. Real profit begins from month 7–9.

10.2. Strategic Advantages

- Full ownership of the platform and accumulated market data
- Unique position: first universal B2B platform with AI in Armenia
- Database of all small business procurement in Armenia — a valuable asset
- Option to sell the company or attract investment by end of Year 3
- Platform becomes critical infrastructure for Armenian small business

10.3. Exit Options (end of Year 3)

- Sale to strategic buyer (Armenian banks, regional tech companies): \$5–10M
- Series A investment at \$3–6M valuation (selling 15–25% for \$500K–1.5M)
- Keep as cash-cow: net profit \$1.5–2M/year with a stable team
- Regional expansion (Georgia, Kazakhstan) for significant valuation growth

11. Risks & Mitigation

Risk	Description	Mitigation
Low AI trust	Older generation doesn't trust AI with procurement	AI only recommends, human confirms. Gradual onboarding with small orders
Supplier resistance	Don't want price transparency	Free 3 months, proven sales growth, personal work with each supplier
Payment license	Obtaining certificate takes time and money	Partnership with licensed bank in Phase 1, own license by Year 2
Bank competition	Armenian banks may launch a similar product	Fast market capture, network effect, AI advantage, bank partnerships
Technical failures	AI makes wrong recommendations	Human control at every step, return guarantees, order insurance

12. Competitive Analysis

There are no direct competitors in Armenia. Global analogs (Choco, Pepper, Rekki) don't operate in Armenia and won't enter due to the small market size. Key Havall advantages:

- AI as a full business consultant — competitors only offer basic recommendations
- Multi-category — everyone else is HoReCa only, we cover all categories
- Built-in payments through local systems (Idram, Telcell)
- Localized for Armenia — Armenian/Russian interface, understanding of local business
- Full onboarding — we help set up everything ourselves in the first months

13. Realistic Expectations: What the Owner Actually Gets

This section is an honest assessment, without exaggeration. The previous financial forecasts (sections 9 and 10) represent the optimistic scenario under ideal conditions. Here we show a realistic scenario accounting for the actual Armenian market characteristics.

13.1. Lessons from Armenian Platform History

- Glovo entered Armenia in September 2021 with millions in investment from Delivery Hero. After a year — team of 17 people and ~300 couriers. Even with such resources, scaling was gradual.
- List.am — Armenia's largest local platform — took over 10 years to build its dominant position.
- Menu.am and Buy.am have existed for years and remain relatively small services.
- PicsArt, Krisp, and other successful Armenian startups grew large not from the Armenian market — they immediately targeted global.

Key takeaway: a local Armenian platform grows slowly but steadily. Expecting thousands of clients in the first months is unrealistic. The right approach — build the base patiently, through personal relationships and trust.

13.2. Realistic Market Size

Segment	Total in Armenia	Realistically Achievable in 3 Years
Restaurants, cafes, bars in Yerevan	~3,000-4,000	300-500
Auto repair shops, parts stores	~2,000-3,000	200-400
Pharmacies & medical facilities	~800-1,200	100-200
Construction, contractors	~1,500-2,000	150-300
Electronics stores, workshops	~500-800	50-150
Hotels, cleaning, other HoReCa	~400-600	50-100
TOTAL achievable buyers	~8,000-12,000	850-1,650

Realistic market capture over 3 years: 10-15% of total active small businesses.

13.7. Realistic Growth Forecast (3 Scenarios)

Metric	Pessimistic	Realistic	Optimistic
Clients by month 3	20-30	40-60	70-100

(free)			
Clients by month 6	40-60	80-120	150-200
Paying by month 12	80-120	180-250	300-400
Paying by end of Year 2	250-400	500-800	900-1,200
Paying by end of Year 3	600-900	1,200-1,800	2,000-3,000

13.8. Realistic Owner Income

- Year 1: ~200 paying clients, revenue ~\$15,200/mo, profit ~\$7,200/mo, annual ~\$86,000
- Year 2: ~650 paying clients, revenue ~\$71,500/mo, profit ~\$46,500/mo, annual ~\$558,000
- Year 3: ~1,500 paying clients, revenue ~\$192,000/mo, profit ~\$137,000/mo, annual ~\$1.64M
- Company valuation by end of Year 3: \$5-10M

13.10. Honest Bottom Line

Pros	Cons & Risks
Stable business with real income \$7,000-15,000/mo by end of Year 1	First 6 months almost certainly without profit, possibly with losses
Unique market position — first B2B platform with AI in Armenia	Requires extensive personal work — market visits, calls, meetings
Accumulated market data — a valuable asset	If a bank or major player copies — tough competition ahead
By Year 3 — business with \$2M+/year turnover, valued at \$8-15M	Armenia is a small market, growth ceiling is realistically limited

FINAL HONEST ANSWER: With proper execution and realistic expectations, the platform owner will have a stable Armenian business generating \$550-800K/year revenue by end of Year 2 and \$1.6-2.1 million by end of Year 3. This is not a unicorn — it's a real, working, profitable business that can be kept as a long-term income source or sold in 3-5 years for \$5-10 million.

14. Long-Term Vision

Havall becomes the infrastructure of Armenian small business. By the end of Year 3, 1,500+ entrepreneurs in Armenia open the app every day, and AI handles all their procurement routine.

After validating the model in Armenia — careful expansion into Georgia and Kazakhstan, where the market is larger but the problems are the same. Long-term — a regional B2B infrastructure for Caucasus small business. But this is a 5–7 year goal, not 3. The first 3 years — we build the foundation in Armenia.

13.11. Why the Name HAVALL

The platform name is no accident. It was designed to work on multiple levels of meaning and be globally unique.

Three meanings in one word:

- HAVE ALL (English) — sounds like "have all," "you have everything." A direct marketing message.
- ՀԱՅ (Hay, Armenian) — "Hay" means "Armenian" in Armenian. Hidden local identity.
- ALL — suffix meaning "all-inclusive," universality. Not just food, not just auto parts — everything in one platform.

Slogan: "Havall — Have all your business needs in one place"