



SettleRight

The AI-Powered Onboarding Platform for GCC Expat Hiring
From offer letter to fully settled - in 30 days

TEAM 16

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GCC Expat Onboarding is Broken



No Roadmap

Sarah accepts a Dubai job offer with 30 days to relocate. She discovers each dependency the hard way: can't sign a lease without a UAE bank account, can't open a bank account without an Emirates ID, can't get an Emirates ID without a stamped visa. She spends 40+ hours on Reddit and WhatsApp discovering each step.



No Visibility

Ahmed manages People Ops at a 60-person Dubai tech startup. He tracks every onboarding in a Google Sheet, chases employees on WhatsApp, and finds out about delays days after they happen. One PRO officer. Zero audit trail. No scale.



Real Cost

Every delayed onboarding costs the business in lost productivity. Current solutions are manual, expensive, and invisible to management.

How It's Handled Today

- PRO Officers: Manual, WhatsApp-based. AED 12K/month. Zero software, zero visibility
- Relocation Agencies: AED 7,000-18,000 per employee. Slow, inaccessible to startups
- Static Guides: Relocate.me, Expatica. No personalisation. No execution
- HR Manually: Spreadsheets and tribal knowledge. Not scalable, error-prone

The Gap

The software layer doesn't exist. Every solution is either a person doing it manually, or a page telling you what to do. **No software executes GCC onboarding.**

We Execute, Not Just Advise

What SettleRight Does

SettleRight AI is an agentic onboarding platform that executes expat relocation workflows on behalf of companies. It is not a chatbot. It is not a checklist. It is a personalised execution engine.

- Builds a dependency-mapped 30-day onboarding plan per employee in seconds
- Executes tasks in the only order that actually works in GCC
- Flags risks before they become costly delays
- Requests human approval only when legally required

Competitive Moat

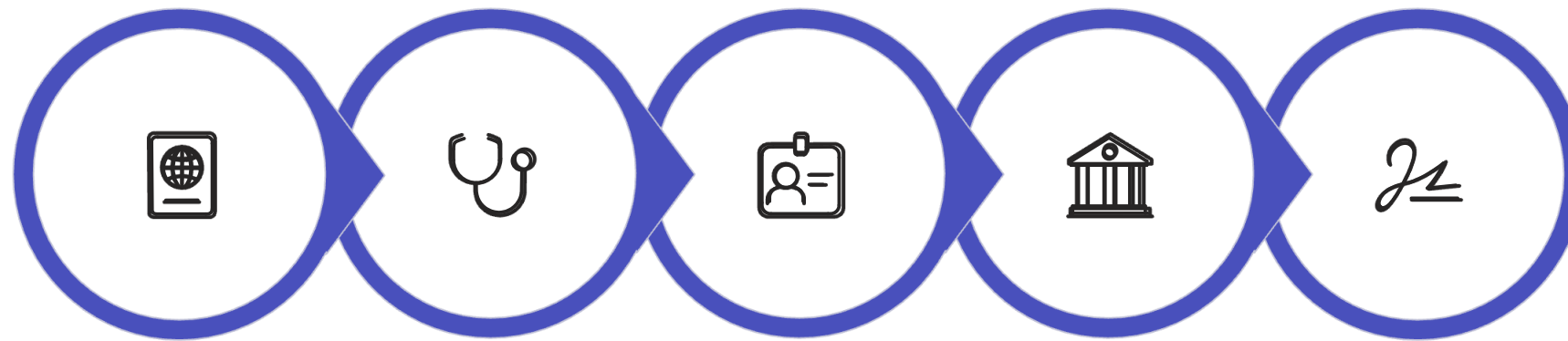
First software encoding of how GCC onboarding tasks interconnect. No competitor has this depth of local logic built in.

Core Differentiator

Execution, not information. HR time per employee: 8 hours → 45 minutes. Cost: AED 550 vs AED 18,000 agency.

Why Now

Technology: Agentic AI became viable in 2024. Infrastructure: GDRFA digitised 2022. Demand: GCC talent war - Dubai & Riyadh competing for global talent.



Entry Visa

Medical Test

Emirates ID

Bank Account

Sign Lease

An AED 7-11B Market with Zero Software Penetration

AED 110B+

TAM

Global corporate relocation market including agencies, PRO services, and software globally

AED 7-11B


SAM

GCC expat onboarding spend annually across 25M expats in 6 countries

AED 33M

SOM

Year 1 UAE tech beachhead: 2,000 startups × 20 hires/year × AED 275/employee + AED 1800/month subscription

 **Beachhead:** 2,000+ tech startups in DIFC + Hub71 | 60-80% international workforce | 20 hires/year average | AED 0 software spend today | Vision 2030 adds 1M+ expats to KSA by 2030

One Product - Three Layers. One Platform.



Intelligence Layer

AI builds a personalised, dependency-mapped onboarding plan per employee. Locked tasks cannot start until prerequisites are done. Risk alerts fire before mistakes happen. Cost breakdown generated in AED on Day 1.



Execution Layer

Pre-fills documents, sequences tasks, sends WhatsApp nudges, tracks status across every step. Requests human approval only when legally required. No manual chasing.



Visibility Layer

Real-time dashboard across all employees. Bottleneck alerts, compliance audit trail, one-click WhatsApp reminders. Full portfolio view for People teams.

Workflows Covered at MVP

Visa & Residency

Process guidance + document sequencing for all 15+ UAE visa categories

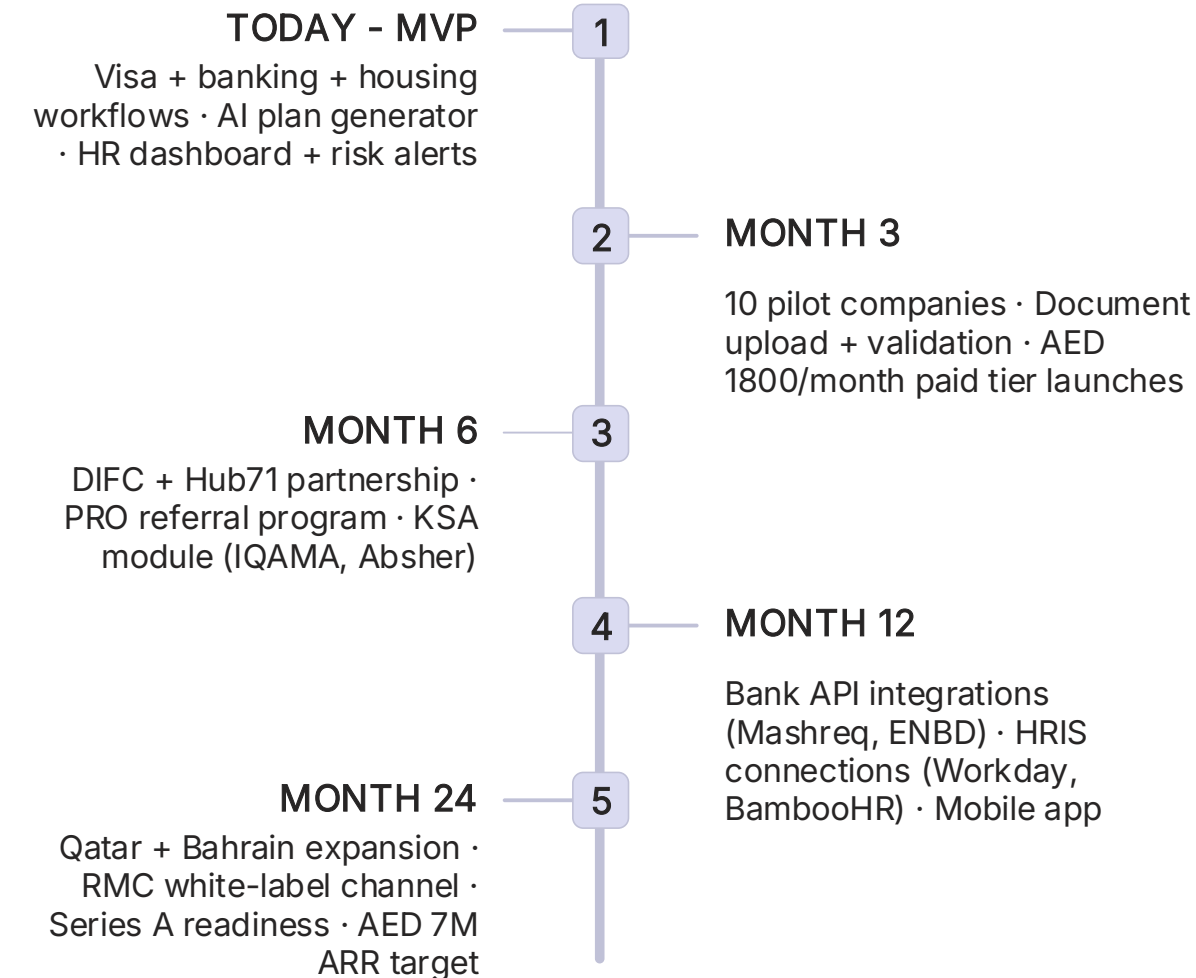
Banking

Salary-matched bank recommendations + KYC checklist per bank (Mashreq Neo, ENBD, FAB, ADCB)

Housing

Budget + commute-matched area suggestions + UAE lease workflow (post-dated cheque guidance)

Product Roadmap



Simple Pricing. Massive ROI.

AED 275

Per Employee

Per onboarding completed. Scales directly with customer hiring volume. One avoided visa mistake costs more than AED 275.

AED 1800-9000

SaaS Subscription

Per month by tier:
 Starter (AED 1800, up to 10 onboardings)
 Growth (AED 3700 · 10-50)
 Enterprise (AED 9000 · 50+)

>110%

Net Retention

Revenue grows as customers hire more.
 No upsell needed → hiring growth = automatic revenue growth

Unit Economics

Metric	Value
Avg monthly revenue - startup	~AED 3200
Avg monthly revenue - mid-market	~AED 9200
Customer acquisition cost (Year 1)	~AED 5500
Payback period	~2 months
Gross margin	~78%

Cost Comparison

Solution	Cost/employee	Timeline
Relocation agency	~ AED 7-18K	45-60 days
PRO officer	~AED 3K	45-60 days
HR manually	~AED 1.5K (HR time)	55+ days
SettleRight	AED 275-550	28 days

"The GCC runs on expat talent. The entire system for onboarding that talent is manual and broken. SettleRight is the software layer that fixes it - and nobody has built it yet."