

iBizAI

- The CEMI group, as platform supplier and delivery arm: CEMI Factory for production, CEMI Solutions for delivery, and the Personal engine for the persona layer. Same-group relationship, not an arm's-length commercial contract.
- Frontier-model providers, strictly as suppliers of inference. No reseller status, no partner programme membership and no endorsement is held or claimed.
- Anthropic's open-source Claude for Financial Services reference implementations (Apache 2.0), tracked module by module on this site and adapted where they fit. That is a public upstream under an open licence — there is no agreement, no partnership and no endorsement between the two companies, and the site's tracker exists so the distinction stays visible.
- Chambers of commerce, business associations, cooperatives and diversified holdings, as the intended institutional route to market. Beyond the published Franco-Dominican Chamber engagement — a client relationship — no such agreement is signed, and none is implied here.

- **Curating the Suite's tool catalogue and orchestrating front-end models by task** – the company chooses models, tools and data to be used by the client.
- **Building and operating grounded assistants on a client's own knowledge base**, with citations, anti-hallucination guardrails and a human in the loop on irreversible tasks.
- **Writing and releasing current the trilingual content library and the low AI-readiness assessment instruments** – the acquisition surface the whole commercial offer sits on.
- **Institutional business development**, chambers, associations, cooperatives and diversified holdings, in the Caribbean and Latin America first and Europe second.
- **Delivering adoption and readiness engagements** and running the learning cohorts.
- **Managing the security review**, the data-protection posture and the prompt disclosure that a regulated buyer asks about before it signs anything.

Business AI a company outside the largest markets can actually use: grounded in its own documents with citations rather than in the open web, trilingual by construction rather than by translation afterwards, and published at two regional price tiers rather than one first-world number. The guide and the builder are deliberately separate — iBizAI recommends without needing to win the implementation, CEMI builds and operates and owns the outcome.

- Subscription on the Individual and Team plans.
- Self-serve provisioning is not live – accounts are set up by hand, and automating that is what this round pays for.
- Dedicated on Enterprise and Group / Holding: a named contact, the published SLD, and the integration the client's own stack requires.
- Advisory on adoption and readiness engagements, built at arm's length from delivery. iBGA's recommends, CEM builds and oversees the outcome.
- Cohort relationship in the learning programs, built around the participant's own process rather than the teaching.
- Open and unpaid with everyone else: the educational layer is free and stays free, so a company can decide for itself – including not to buy.
- Institutional: the counterpart is the institution, the audience its membership – one assistant is bought, and the members meet the platform through it.

- SMEs
- Large corporations
- Freelancers and independent professionals
- Startups
- Banks and financial institutions
- Government and public sector
- NGOs and foundations

- One human: the founder, who is the company's engineering, delivery and commercial capacity at once – the plan's first constraint.
- Access to the best people group platform – the Personal Engine, CEMI Factory and CEMI Solutions – which this company uses rather than builds.
- A disclosed AI executive team from the CEMI Personal Engine, which lets one human run a wider operation. Limited to 10, they hold no shares.
- A production installation at the Franco-Dominican Chamber of Commerce, its knowledge base integrated – the only published proof of the method.
- The brand, its Ibiza ad domain and its contact addresses.
- Purchased frontier-model inference. A dependency, not an asset, and costed as one.
- No patent is held and none is claimed.
- A model-specific orchestration logic that picks the best tier for each per task, wrapped in workloads, guardsrails and the client's own knowledge.

The free trilingual site itself – option guides, quick wins, the glossary, opinion articles and the tour AI-readiness assessments – read without a login, a lead grade or a sales conversation.

Institutional intermediaries: chambers of commerce, business associations, cooperatives and diversified holdings, each of which brings a membership or a portfolio of subsidiaries with it.

The published Franco-Dominican Chamber of Commerce engagement is the template.

Direct commercial contact for anything priced on scope – business@ibizai.ae and the site's quote and contact forms.

Learning programmes, masterclasses and workshops, which are a paid line and a sales channel at the same time: the room that learns is the room that buys next.

The CEMT group: the institutional dossier, the group investor kit and the sibling initiative sites, which cross-refer to one another.

- Engineering and delivery try — the largest line, and today the founder's own rather than a payroll figure.
- Frontier-model inference, metered per use. The one cost that rises with revenue, which is why usage metering is funded before anything else.
- Hosting and platform infrastructure.
- Content production across three locales — writing, translation by Claude, and keeping the sector material current.
- Go-to-market: institutional business development, events and travel to the rooms where chambers and holdings actually meet.
- Security review, data protection and the compliance posture a regulated buyer requires before signature.
- No sales headcount and no office. The model deliberately carries neither at this stage, and the plan does not pretend they are coming with this round.

- Subscriptions (SaaS, memberships)
- Sale of services
- Consulting
- Training and events
- Licensing and royalties
- Free — no direct income

Lean Canvas

iBizAI

PROBLEM

Outside the largest markets AI arrives as a demonstration. The demo works, the pilot stalls, and the company is left with a subscription nobody uses. Three things break it: the tool does not know the company's own reality, it does not speak the customer's language well enough to be put in front of one, and it is priced for a budget the company does not have.

SOLUTION

- Ibizai AI Suite — Individual
- Ibizai AI Suite — Team
- Ibizai AI Suite — Enterprise
- Ibizai AI Suite — Group / Holding Edition
- Custom AI helpdesk and customer-service assistants
- AI adoption, AI readiness and strategy engagements
- Learning programmes, masterclasses and workshops
- Free trilingual business-AI education platform

KEY METRICS

- Paying Suite accounts, split by plan and by regional price tier.
- Monthly recurring revenue, and the split between subscription income and service income.
- Net revenue retention on Team and Enterprise accounts — whether a vault, once filled, makes the account worth more each month.
- Delivery cost per assistant build, which the round exists to drive down.
- AI-readiness assessments completed on the free layer, and the share of them that become a commercial conversation.
- Institutions signed, and members or subsidiaries reached through each one.
- None of these has a published value. They are the instrument panel the round installs, not a result already measured — and the investor documents publish no figure that is not already public.

UNIQUE VALUE PROPOSITION

· Business AI a company outside the largest markets can actually use: grounded in its own documents with citations rather than in the open web, trilingual by construction rather than by translation afterwards, and published at two regional price tiers rather than one first-world number. The guide and the builder are deliberately separate — iBizAI recommends without needing to win the implementation, CEMI builds and operates and owns the outcome.

UNFAIR ADVANTAGE

· Two things a competitor cannot simply buy this quarter. First, access to the CEMI group platform — the persona engine, the production pipeline and the delivery arm — on same-group terms, which is why a one-person company can carry an operating surface this wide. Second, a trilingual published content library and four assessment instruments that accumulated by being written, not by being budgeted for. Neither is a patent, neither is permanent, and both are expensive rather than impossible to copy — which is the honest version of the claim.

CHANNELS

- The free trilingual site itself — sector guides, quick wins, the glossary, opinion articles and the four AI-readiness assessments — read without a login, a lead gate or a sales conversation.
- Institutional intermediaries: chambers of commerce, business associations, cooperatives and diversified holdings, each of which brings a membership or a portfolio of subsidiaries with it. The published Franco-Dominican Chamber of Commerce engagement is the template.
- Direct commercial contact for anything priced on scope — business@ibizai.ai and the site's quote and contact forms.
- Learning programmes, masterclasses and workshops, which are a paid line and a sales channel at the same time: the room that learns is the room that buys next.
- The CEMI group: the institutional dossier, the group investor kit and the sibling initiative sites, which cross-refer to one another.

CUSTOMER SEGMENTS

- SMEs
- Large corporations
- Freelancers and independent professionals
- Startups
- Banks and financial institutions
- Government and public sector
- NGOs and foundations

COST STRUCTURE

- Engineering and delivery time — the largest line, and today the founder's own rather than a payroll figure.
- Frontier-model inference, metered per use. The one cost that rises with revenue, which is why usage metering is funded before anything else.
- Hosting and platform infrastructure.
- Content production across three locales — writing, translation by Claude, and keeping the sector material current.
- Go-to-market: institutional business development, events and travel to the rooms where chambers and holdings actually meet.
- Security review, data protection and the compliance posture a regulated buyer requires before signature.
- No sales headcount and no office. The model deliberately carries neither at this stage, and the plan does not pretend they are coming with this round.

REVENUE STREAMS

- Subscriptions (SaaS, memberships)
- Sale of services
- Consulting
- Training and events
- Licensing and royalties
- Free — no direct income

Lean Canvas · iBizAI · generated from the business profile / growth.json on 2026.09.12

Value Proposition Canvas — SMEs

iBizAI · Segment: SMEs

Value map

PRODUCTS & SERVICES · Ibizai AI Suite — Team — Up to ten users, collaborative vault and shared workflows, for SMEs and departments. · AI adoption, AI readiness and strategy engagements — Assessment, roadmap and hands-on guidance for boards, transformation teams and operations directors. · Learning programmes, masterclasses and workshops — Cohort learning for executives, managers and professional teams, built around the learner's process rather than the teaching. · Free trilingual business-AI education platform — Sector guides, quick wins, glossary, FAQ, success stories, opinion articles and four AI-readiness assessments, published free in EN / ES / FR. No direct income; it is the acquisition surface for every paid line.	GAIN CREATORS · Ten seats, a shared vault and shared workflows on the Team plan, so what one person figures out the others inherit. · The free assessments and sector guides first, so the company arrives at the purchase already knowing what it needs.
	PAIN RELIEVERS · The private vault: the company's own documents go in, and the assistant answers from them with the source attached rather than from the open web. · The developing-economy price tier, published beside the developed-economy one instead of negotiated in private.

Customer profile



Value Proposition Canvas · SMEs · iBizAI · generated from the business profile / growth.json on 2026.09.12

Value Proposition Canvas — Large corporations

iBizAI - Segment: Large corporations

Value map

PRODUCTS & SERVICES · Ibizai AI Suite — Enterprise — Custom integrations, SSO and an SLA, for organisations with their own stack and governance. · Ibizai AI Suite — Group / Holding Edition — One platform across subsidiaries: shared core, isolated vaults, per-brand voice, cross-subsidiary benchmarking and a single compliance console. · Custom AI helpdesk and customer-service assistants — Assistants built on the client's own knowledge base, with citations, anti-hallucination guardrails, multimedia answers, smart routing and CRM lead capture. The published case is the Franco-Dominican Chamber of Commerce assistant. · AI adoption, AI readiness and strategy engagements — Assessment, roadmap and hands-on guidance for boards, transformation teams and operations directors. · Learning programmes, masterclasses and workshops — Cohort learning for executives, managers and professional teams, built around the learner's process rather than the teaching.	GAIN CREATORS · Cross-subsidiary benchmarking, so the group can compare units on the same instrument. · Published group-volume terms on one contract rather than a stack of per-unit subscriptions.
	PAIN RELIEVERS · The Group / Holding edition: a shared core with isolated vaults per subsidiary, a per-brand voice, and one compliance console — which is what this round builds. · SSO, the published SLA and integration into the stack the group already runs, on the Enterprise plan.

Customer profile



Value Proposition Canvas - Large corporations - iBizAI - generated from the business profile / growth.json on 2026.09.12

Value Proposition Canvas — Freelancers and independent professionals

iBizAI - Segment: Freelancers and independent professionals

Value map

PRODUCTS & SERVICES · Ibizai AI Suite — Individual — The curated business AI tool set for one professional, with a private knowledge vault. · Learning programmes, masterclasses and workshops — Cohort learning for executives, managers and professional teams, built around the learner's process rather than the teaching. · Free trilingual business-AI education platform — Sector guides, quick wins, glossary, FAQ, success stories, opinion articles and four AI-readiness assessments, published free in EN / ES / FR. No direct income: it is the acquisition surface for every paid line.	GAIN CREATORS · A vault that makes the tool more useful each month, because it keeps what the professional has already produced. · Workshops and masterclasses that build the practitioner's own judgement, not a dependency on ours.
	PAIN RELIEVERS · The Individual plan: one curated tool set with the private vault, at the regional tier, instead of a shelf of separate subscriptions. · The free guides, glossary and assessments, which answer the "is it worth it" question before any money changes hands.

Customer profile



Value Proposition Canvas - Freelancers and independent professionals - iBizAI - generated from the business profile / growth.json on 2026.09.12

Value Proposition Canvas — Startups

iBizAI · Segment: Startups

Value map

PRODUCTS & SERVICES · Ibizai AI Suite — Individual — The curated business AI tool set for one professional, with a private knowledge vault. · Ibizai AI Suite — Team — Up to ten users, collaborative vault and shared workflows, for SMEs and departments. · Free trilingual business-AI education platform — Sector guides, quick wins, glossary, FAQ, success stories, opinion articles and four AI-readiness assessments, published free in EN / ES / FR. No direct income; it is the acquisition surface for every paid line.	GAIN CREATORS · The same platform from Individual to Team to Enterprise, so growth is a plan change and not a migration. · The free trilingual layer as the team's own reading list while it learns the terrain.
	PAIN RELIEVERS · One curated set rather than a build-your-own stack, so the founders make no tooling decisions they do not have to make. · The regional tier and a one-seat entry point, so the first month costs what a first month should.

Customer profile



Value Proposition Canvas · Startups · iBizAI · generated from the business profile / growth.json on 2026.09.12

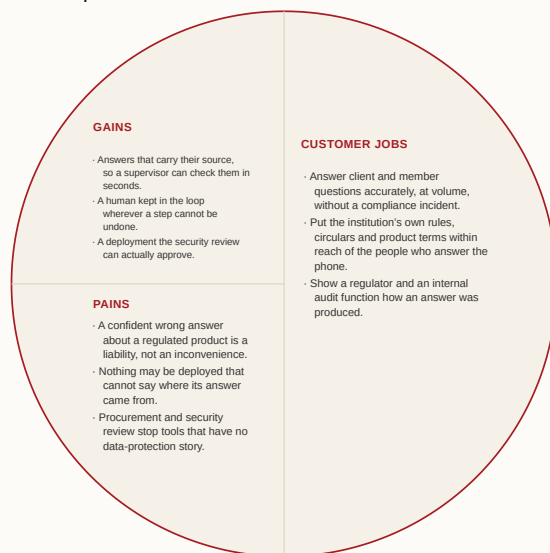
Value Proposition Canvas — Banks and financial institutions

iBizAI · Segment: Banks and financial institutions

Value map

PRODUCTS & SERVICES · iBizAI AI Suite — Enterprise — Custom integrations, SSO and an SLA, for organisations with their own stack and governance. · Custom AI helpdesk and customer-service assistants — Assistants built on the client's own knowledge base, with citations, anti-hallucination guardrails, multimedia answers, smart routing and CRM lead capture. The published case is the Franco-Dominican Chamber of Commerce assistant. · AI adoption, AI readiness and strategy engagements — Assessment, roadmap and hands-on guidance for boards, transformation teams and operations directors.	GAIN CREATORS · An assistant built on the institution's own corpus rather than configured on top of the open web. · An adoption engagement that leaves the institution's own team able to run it, which is the point of the Impact Arc rather than a retainer.
	PAIN RELIEVERS · Retrieval from the institution's own knowledge base with the citation attached, and a prompt discipline written to refuse rather than to invent — the same discipline used in the published Franco-Dominican Chamber build, which cites Dominican law and decrees in its answers. · SSO, the SLA and a documented data-protection posture on the Enterprise plan, which is what the security review asks for.

Customer profile



Value Proposition Canvas · Banks and financial institutions · iBizAI · generated from the business profile / growth.json on 2026.09.12

Value Proposition Canvas — Government and public sector

iBizAI · Segment: Government and public sector

Value map

PRODUCTS & SERVICES - Custom AI helpdesk and customer-service assistants — Assistants built on the client's own knowledge base, with citations, anti-hallucination guardrails, multimedia answers, smart routing and CRM lead capture. The published case is the Franco-Dominican Chamber of Commerce assistant. - AI adoption, AI readiness and strategy engagements — Assessment, roadmap and hands-on guidance for boards, transformation teams and operations directors. - Free trilingual business-AI education platform — Sector guides, quick wins, glossary, FAQ, success stories, opinion articles and four AI-readiness assessments, published free in EN / ES / FR. No direct income; it is the acquisition surface for every paid line.	GAIN CREATORS - The published Franco-Dominican Chamber assistant as a working precedent an institution can look at before it commits. - The free educational layer, which lets a public body form its own view of what AI can and cannot do for it.
	PAIN RELIEVERS - Grounding in the institution's own published corpus, with the citation shown and a refusal where the corpus is silent. - Trilingual construction rather than translation afterwards, so a second language is not a second project.

Customer profile



Value Proposition Canvas · Government and public sector · iBizAI · generated from the business profile / growth.json on 2026.09.12

Value Proposition Canvas — NGOs and foundations

iBizAI · Segment: NGOs and foundations

Value map

PRODUCTS & SERVICES - Custom AI helpdesk and customer-service assistants — Assistants built on the client's own knowledge base, with citations, anti-hallucination guardrails, multimedia answers, smart routing and CRM lead capture. The published case is the Franco-Dominican Chamber of Commerce assistant. - Ibizai AI Suite — Group / Holding Edition — One platform across subsidiaries: shared core, isolated vaults, per-brand voice, cross-subsidiary benchmarking and a single compliance console. - Learning programmes, masterclasses and workshops — Cohort learning for executives, managers and professional teams, built around the learner's process rather than the teaching. - Free trilingual business-AI education platform — Sector guides, quick wins, glossary, FAQ, success stories, opinion articles and four AI-readiness assessments, published free in EN / ES / FR. No direct income; it is the acquisition surface for every paid line.	GAIN CREATORS - Multilingual answers from a single deployment, matching a membership that does not share one language. - A route for the members themselves: the institution buys one assistant, and its members meet the platform through it.
	PAIN RELIEVERS - The published Franco-Dominican Chamber build is exactly this job done: an assistant on the institution's own knowledge, citing the law it answers from, routing qualified leads to the chamber's team. - Anti-hallucination guardrails and a citation on every answer, because the institution's credibility is what is at stake.

Customer profile



Value Proposition Canvas · NGOs and foundations · iBizAI · generated from the business profile / growth.json on 2026.09.12