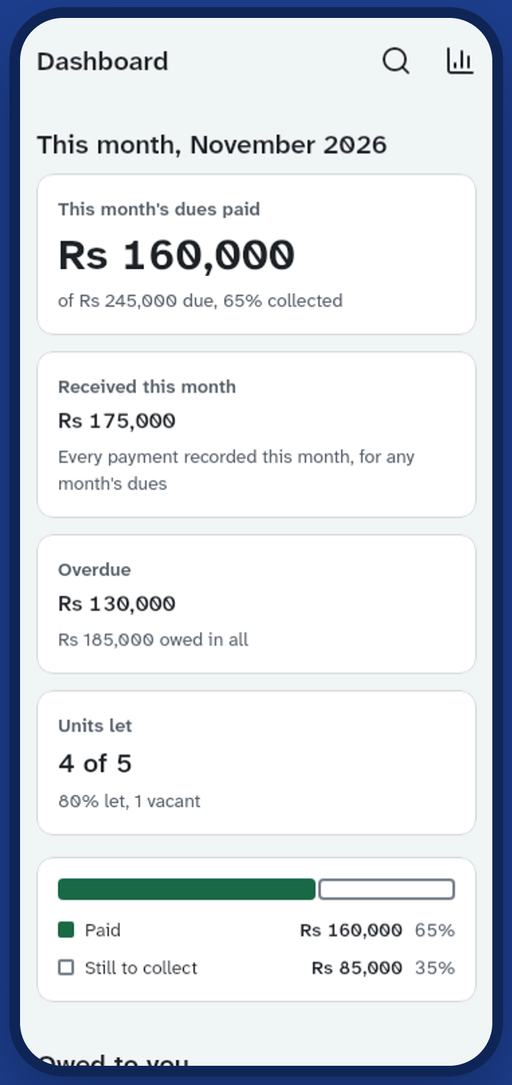
AR LABS · PITCH DECK · NOVEMBER 2026

Maalik-e-Makaan

مالکِ مکان

One rent ledger Pakistani landlords can trust, in English and Urdu. Built so every rupee is recorded once and exactly, whoever records it: a landlord, a caretaker or an AI agent.

Version 1.2.0, released 12 November 2026 · Android, iOS and web



THE PROBLEM

Rent runs on registers, cash and WhatsApp threads

01

Who owes what, and since when?

Part payments, late fees and old arrears live in a paper register or a spreadsheet. Nobody can see how long each rupee has been owed.

02

Cash in a caretaker’s hand

An overseas owner’s relative collects the rent in cash and hands it on later. The owner abroad cannot see every rupee.

03

Paperwork with penalties

Police tenant registration within days, agreements and e-stamp, the Rent Registrar, and tax withheld by company tenants under section 155.

Deadlines and tax rules as researched for the website’s guides: police registration within 15 days in Punjab and 48 hours in Sindh.

THE MARKET

4.5 million households rent their home

4.5M

renter households: 11.9% of the 38.3M counted in the 2023 census

3.6M

of them in cities, where 23.8% of households rent

$41.6B

sent home by overseas Pakistanis in FY26, many of whom own property let by a relative

None

official register of rental units: no department holds complete records

Our estimate: subscriptions alone are about US$20M a year, at Rs 100 per rented home a month. The larger prizes are overseas owners paying in foreign currency, property managers, and payments on a residential rent roll near US$4 billion a year.

Sources: PBS Census 2023, National Housing Policy 2025, SBP FY26 (via press reports). Estimates are ours.

WHY NOW

Phones and payments have moved. Rent records haven’t.

742M

Raast instant payments in one quarter (Q3 FY26), worth Rs 23.3 trillion

92%

of retail payments are digital by count, but only about a third by value: large payments like rent still move in cash

200M

mobile subscriptions; about 72% of devices on the networks are smartphones

~100M

WhatsApp accounts, where landlords already chase rent

Landlords already remind on WhatsApp and get paid by Raast. Nothing ties those into one record they can trust.

Sources: SBP Payment Systems Reviews FY26; PTA 2025–26; PTA chairman, 3 Nov 2026 (via press reports).

THE PRODUCT

One ledger for the whole tenancy

Ledger and receipts

Dues raise themselves. Cash, bank, Raast, JazzCash or Easypaisa, with numbered receipts in English or Urdu.

WhatsApp reminders

In English, Urdu or Roman Urdu, from the landlord’s own number, with a gentle suggestion to wait late at night or during Friday prayers.

Deposits

Held, applied at move-out and refunded, with a running balance for every tenancy.

Owners abroad

Four roles. A caretaker records cash and hands it over; the owner sees every rupee from abroad.

Paperwork deadlines

Police registration by province, agreement and e-stamp details, and CNICs masked on screen.

Tax-year statements

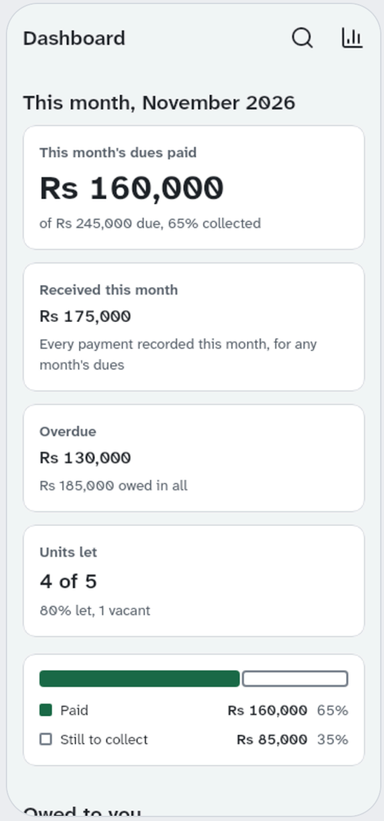
July–June statements, with tax withheld by company tenants under section 155.

Also in v1.0: expenses, utility bills and meter readings, maintenance, documents, a dashboard of what needs attention, and exports.

THE APP

The real app, in both languages

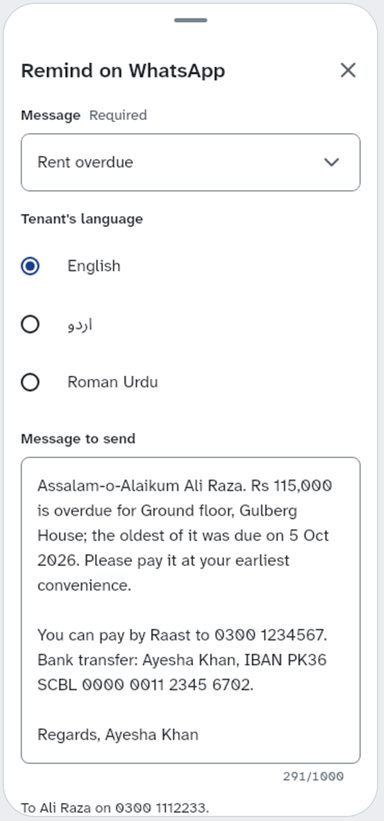
Urdu is an equal first language: plain, clear Urdu type that reads easily on a phone, right to left, every one of 1,528 strings in both languages.



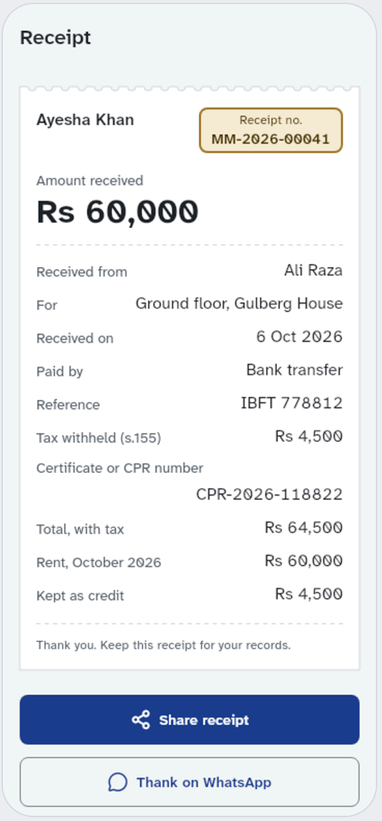
Who owes what, and since when



The same screen in Urdu



A reminder in the tenant’s language



A numbered receipt, with s.155 tax

Screens from the app’s test suite, with made-up names and amounts.

WHY IT CAN BE TRUSTED

Built so the money can’t drift

Whole paisa, never floating-point numbers.

Idempotent payments: a retry on a bad connection never counts a payment twice.

Void, never delete: every correction keeps its reason, and receipts are numbered without gaps.

Rules in the database: row-level security on every table, and 21 reviewed functions are the only way to write.

Open source under the MIT licence, with an OpenSSF Best Practices badge.

1,755
app tests, all passing

912
database tests in 21 suites

30
race scenarios run in parallel

98.6%
app line coverage

6
TLA+ models of the concurrent paths

44
Lean 4 theorems on the money maths

App tests run on 11 Nov 2026; coverage and the other suites as recorded on 8 Nov 2026. Z3 and Bend checks too.

COMPETITION

Nobody else is built for the Pakistani landlord

Kind of product	Who it serves	Urdu, right to left	WhatsApp reminders	Pakistani law and tax
Global landlord software: Buildium, AppFolio, TenantCloud, RentRedi	US landlords and managers, in US dollars	No	No	No
Property portals: Zameen, Graana	Buyers, renters and agents	Urdu site	None found	Guides only
Agency and hostel software: Esset, Moneypex	Agencies and hostels	Not confirmed	Receipts (Moneypex)	FBR invoicing
Simple ledger apps: Home Rent Record, Udhaar Book	Individual landlords, shops	Partly	No	No
Maalik-e-Makaan	**Landlords with 1–25 units, owners abroad**	**Yes, equal to English**	**Yes, in 3 languages**	**Police deadlines, s.155, tax year**

From public product pages and listings, November 2026. “No” and “None found” mean we found no public evidence of it.

THE AGENTIC ERA

Property software is turning into agents.

AppFolio, Yardi, Entrata and EliseAI shipped AI agents in 2026, and AppFolio's now takes actions from inside Claude. All of them serve large US landlords. None serves a cash-first, Urdu-speaking one.

Maalik-e-Makaan: the rent ledger an AI can be trusted with.

WHERE IT GOES

Munshi: the assistant drafts, the landlord confirms

Speak or paste a payment

A voice note, a bank or wallet SMS, or a Raast screenshot becomes a draft payment. The landlord confirms, and the same idempotent function records it.

Bring your own AI

An MCP server lets the landlord’s own assistant read the ledger first, then make confirmed, additive changes.

Reminders and reconciliation

Drafts reminders in Urdu, Roman Urdu or English, and matches incoming Raast credits to open dues for a person to approve.

Tenants and documents

A tenant asks for their own balance and receipts; CNICs and agreements are read with masking and recorded consent.

Proposed. Munshi (منشی) is the clerk who once kept a landlord’s books.

AGENT-SAFE BY DESIGN

The database decides what an agent may do

The request

From WhatsApp, a voice note, or the landlord’s own AI through MCP

→

A scoped agent role

Read-only at first; limits on which tenancies, the largest amount, a monthly budget and an expiry

→

21 checked functions

The only way to write, each checking the caller’s role; voids and team changes never offered to agents

→

The ledger

Idempotent, void-never-delete, an audit trail that marks agents, proven in TLA+ and Lean

No amount from model text alone. Urdu numerals, lakh and crore, and Roman Urdu are parsed by tested code, then read back.

A person confirms. Every agent write above a set amount waits for the landlord’s tap.

Privacy first. CNICs are masked before any model call, data stays in the region and consent is recorded.

Built today: the 21 functions, idempotent payments, voids, audit records and the proofs. Proposed: the agent role and its limits.

ROADMAP

From a trusted ledger to trusted agents

NOW TO FEB 2027

Launch, then listen

- Google Play and App Store
- Native Urdu and legal review
- Audit-trail screen
- Read-only MCP server
- “Speak or paste a payment”
- Urdu amount parser and tests

6 TO 12 MONTHS

The assistant

- WhatsApp assistant, with voice
- MCP writes within limits
- Tenant portal and tenant agent
- Reconciliation suggestions
- Documents read on the phone
- Hostel and PG mode

12 TO 24 MONTHS

Money that moves

- Raast Request-to-Pay, through a licensed partner
- Open-banking data, once SBP’s rules are final
- An oversight agent for owners abroad
- Landlord, tenant and caretaker agents that coordinate

Plans, not commitments; each step ships only when the one before it is trusted.

BUSINESS MODEL

Free to start, priced by the units let

Free

Rs 0

Up to 5 let units, the owner and 1 viewer. The whole ledger, receipts and reminders.

Pro

Rs 499

A month for 5 let units, Rs 500 more per 5, up to 25. A team of 5, caretaker handovers, statements.

Business

Rs 2,999

A month for 30 let units, Rs 500 more per 10. Hostels, plazas and managers; a team of 10.

Overseas

US$2.49

A month for 5 let units: US$1 for each Rs 200 of Pro or Business, in the owner's currency through the app stores.

A year costs 10 months (about 10 on Overseas). Free during early access; accounts opened before billing get half price for a year. Later, revenue from rent collected on Raast.

A let unit has its own rent and a running lease; empty ones are free. Rupee prices include Pakistani tax; stores show local tax before you pay.

GO TO MARKET

Start with the owners who feel it most

Owners abroad first

They pay in strong currencies and can’t see their caretaker’s cash. About 975,000 Roshan Digital Accounts by September 2026. Reach them through banks’ overseas desks and ads in Saudi Arabia, the UAE, the UK and the US.

Estate agents as partners

Agents already earn about a month’s rent for each letting. A free Business seat for their first landlords, and a referral fee on every paid plan.

Loops that cost nothing

Every PDF receipt and statement the app makes says it was made with Maalik-e-Makaan. Free guides and calculators on the website answer landlords’ questions in English and Urdu.

Roshan Digital Account count from press reports of SBP data.

BUILDING ON AWS

What AWS credits would build

AWS service	What it does for Maalik-e-Makaan
Amazon Bedrock (Claude)	Munshi in Urdu and Roman Urdu: answers, draft payments, reminders, owners’ statements
Claude vision on Bedrock	Reading Urdu agreements and stamp paper, CNICs masked first
Amazon Textract	Reading English utility bills
Amazon Transcribe	Urdu voice notes, once tested with Pakistani speech
Amazon SES	Receipts and statements by e-mail
Region	ap-south-1 (Mumbai), next to today’s database

Today’s ledger runs on Supabase (Postgres) and Vercel. The credits fund the new AI and messaging layer, at an estimated fraction of a US cent per assistant action.

STATUS

Where we are, November 2026

Shipped

- Version 1.2.0, released 12 November 2026
- Android apps, the web app and an iPhone build, with checksums
- Database, website and web app deployed
- Weekly encrypted backups, with a rehearsed restore
- Pricing published, and free for everyone during early access

Next

- Google Play (waiting on a D-U-N-S number) and the App Store
- A native Urdu review and a legal review of the terms
- The app’s own icon and store artwork
- A pilot with the first landlords; no paying users yet

Releases: github.com/ar27111994/maalik-e-makaan/releases · Web app: maalik-e-makaan.vercel.app

THE COMPANY

AR Labs (SMC-Private) Limited

Detail	Record
Registered name	AR LABS (SMC-PRIVATE) LIMITED
Company number (CUIN)	0361950
Incorporated	20 October 2026, with the SECP
Registration office	Islamabad
Product	Maalik-e-Makaan, open source (MIT)
Contact	maalik-e-makaan@news.ar27111994.dev



Ahmed Rehan

Founder and CEO

Full-stack engineer since 2014: four years on Eagle 6's enterprise security product, 40+ Upwork projects rated 5.0, and open-source developer tools and agent systems. MCS, Arid Agriculture University, Rawalpindi.

A single-member private company, incorporated with the Securities and Exchange Commission of Pakistan.

WHAT WE ASK FOR

Credits to build the agent layer

AWS Activate credits to build Munshi on Amazon Bedrock, and to take Maalik-e-Makaan from a released app to landlords who use it every month.

Product site
maalik-e-makaan-site.vercel.app

Sign up
maalik-e-makaan.vercel.app

Code
github.com/ar27111994/maalik-e-makaan

Contact
maalik-e-makaan@news.ar27111994.dev

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