

<b>PROBLEM</b> <p><b>#ifa</b> spend too much time in educating their customers</p> <p><b>#planners</b> cannot see big picture</p> <p><b>#education</b> people are not interested</p> <p><b>#advice</b> people do not understand products and pitfalls</p>	<b>SOLUTION</b> <p><b>#education</b> the output UI is attractive and gamified</p> <p><b>#education</b> the input is simplified and accessible</p> <p><b>#advice</b> the tool understands the financial market so users do not have to</p> <p><b>#planners</b> the tool covers all aspects of financing to allow compromises to be understood</p>	<b>UNIQUE VALUE PROPOSITION</b> <p>Enabling the financially uncertain 90% to understand and plot their financial future.</p>	<b>UNFAIR ADVANTAGE</b> <p>no selling - we will not try to sell anything</p> <p>no opinion - we not advice, we will simply illustrate</p> <p>no knowledge - we will never know your financial details</p> <p>no expectations - we will not assume your knowledge</p>	<b>CUSTOMER SEGMENTS</b> <p><b>#Planners</b> - the financially organised</p> <p><b>#IFA's</b></p> <p><b>#Education</b> services</p> <p><b>#Advice</b> services</p> <p><b>#Providers</b> - using white labeling</p>
<b>EXISTING ALTERNATIVES</b> <p>product provider tools and resources</p> <p>samaritan organisation tools and resources</p> <p>day-to-day finance apps</p>	<b>KEY METRICS</b> <p><b>#advice</b> number of unique anonymous visitors</p> <p><b>#advice</b> number of repeat visitors</p> <p><b>#planners</b> number of subscribers</p> <p><b>#ifa</b> number of companies / models</p>	<b>HIGH-LEVEL CONCEPT</b> <p>Addressing the financial advice gap for the 90% in a trustable and engaging way.</p>	<b>CHANNELS</b> <p><b>#ifa</b> approach larger IFA companies</p> <p><b>#advice</b> approach organisations / websites</p>	<b>EARLY ADOPTERS</b> <p><b>#ifa</b> targeted IFAs</p> <p><b>#education</b> targeted services</p> <p><b>#advice</b> targeted services</p>
<b>COST STRUCTURE</b> <p>people costs</p> <p>hosting costs</p> <p>marketing (mainly travelling) costs</p>			<b>REVENUE STREAMS</b> <p><b>#ifa</b> direct fee per model/user</p> <p><b>#planners</b> direct fee for persistence</p> <p>once objective seeking added, charge for computation</p> <p>OR moneysavingexpert-style model</p> <p><b>#providers</b> - per user (actual/available) or usage</p>	

