

Legal Check-up and Client Dashboard:

LegalTech Optimization of Investment Advisory Services at iPlan.ua

by

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Abstract

The rapid digitization of financial markets in Ukraine has democratized access to investment instruments for retail investors. Yet, this financial sophistication has not been matched by a corresponding increase in legal literacy. This discrepancy creates a critical compliance gap, exposing individual investors to significant risks related to tax residency, controlled foreign company reporting, and inheritance planning, potentially undermining their long-term wealth preservation. The purpose of this operational profit optimization project is to design and validate a strategic expansion for iPlan.ua, a leading financial advisory firm, transforming its service model from purely financial planning to a holistic legal-financial advisory ecosystem. Grounded in strategic management frameworks including PESTEL, VRIO, and SWOT analysis, this study evaluates the feasibility of integrating a "Legal Check-up" service supported by a digital client dashboard. The research design employs a mixed-method approach combining qualitative internal diagnostics with quantitative financial modeling to assess the external regulatory environment and internal resource capabilities. The analysis reveals that iPlan.ua possesses the unique relational resources to bridge the identified market gap but currently lacks the automated infrastructure to do so efficiently at scale. Financial projections indicate that while the initiative requires an initial capital expenditure of \$30,000 over two years, the project achieves a positive cash flow and payback point in Year 3. The study concludes that a hybrid model, evolving from manual expert validation to automated risk detection, offers a sustainable path to profitability and increased client lifetime value. Recommendations include the immediate authorization of a pilot phase. Implications for positive social change include the promotion of a transparent, legally compliant investment culture in Ukraine.

Dedication

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Chapter 1: Project Introduction

Problem Statement

Ukrainian retail investors face a critical gap in access to reliable legal support for managing risks associated with personal savings and investment decisions. While financial advisory services in Ukraine, including those offered by iPlan.ua, have expanded in recent years, they primarily concentrate on financial planning and portfolio optimization. However, the absence of a structured legal advisory component leaves clients exposed to significant risks. These risks include undeclared foreign income, unclear or inconsistent tax residency, expired or missing legal documents, and improperly structured investments or inheritance planning.

The lack of integrated legal and financial advisory services not only jeopardizes the security of individual clients' wealth but also undermines the scalability and efficiency of advisory firms. For iPlan.ua, this gap limits its ability to deliver comprehensive, trustworthy solutions that can sustain client loyalty and differentiate it in a competitive market. In particular, without systematic legal support, clients may suffer financial losses through tax penalties, exposure to fraud, or complications in inheritance processes, all of which erode confidence in the advisory relationship.

The urgency of this problem is heightened by Ukraine's post-war economic reconstruction and its efforts to harmonize with European Union standards of transparency, compliance, and investor protection. As new investment platforms and collective savings initiatives emerge, the risks associated with inadequate legal compliance will only grow. Without

proactive solutions, retail investors remain vulnerable, financial literacy improvements may stall, and the broader development of a resilient investment culture in Ukraine may be undermined.

Addressing this problem requires a scalable, client-focused solution that integrates legal expertise into existing financial advisory services. By bridging this gap, iPlan.ua can strengthen its value proposition, enhance operational efficiency, and contribute to both household financial stability and the modernization of Ukraine's advisory sector in line with European practices.

Proposed Solution

To address the lack of integrated legal support in financial advisory services, this project proposes the development of a Legal Check-up and Client Dashboard within iPlan.ua. The solution will embed legal risk management directly into the advisory process, providing clients with a structured, proactive, and scalable tool for identifying and addressing legal vulnerabilities.

At the core of the proposed solution is a Client Legal Dashboard, a digital-first platform designed to deliver a personalized Legal Check-up. Through this tool, clients will be able to:

- Assess their current legal status across key areas such as tax residency, investment income declarations, power of attorney validity, investment agreements, asset documentation, and inheritance planning.
- Maintain up-to-date financial monitoring documents, including account-opening records and income proofs.
- Monitor legal obligations with automated reminders for deadlines such as tax submissions and document renewals.

- Use standardized templates and secure digital storage to simplify compliance and document management.

By integrating legal support into the financial advisory workflow, iPlan.ua can offer clients a practical and reliable mechanism for managing legal risks alongside financial decisions. This solution directly addresses existing service gaps, reduces client exposure to penalties or disputes, and ensures that compliance becomes a routine, manageable part of wealth management.

Vision, Mission, Values and Goals

Mission

The mission of this project is to make wealth management simple, secure, and accessible by integrating financial planning with proactive legal support. Through this approach, iPlan.ua seeks to protect clients from legal risks, ensure compliance, and empower individuals — not only high-net-worth investors but all households — to confidently save, invest, and enjoy financial stability.

Vision

Our vision is to be the leading provider of trusted, legally-informed financial planning that empowers individuals and families to confidently save, invest, and plan for a secure and prosperous future with confidence and peace of mind.

Core Values

At iPlan.ua, our core values guide everything we do. They reflect our commitment to helping individuals and families confidently manage their finances while staying secure and

legally protected. These values ensure that we provide clear, transparent, and trustworthy advice, making wealth management accessible and simple for every client. They serve as the foundation for our mission and vision, shaping how we interact with clients, make decisions, and uphold the highest standards of professional responsibility.

- Trust and Integrity – We prioritize fiduciary responsibility and act with transparency in all decisions.
- Client Empowerment – We enable individuals and families to confidently plan, save, and invest.
- Legal and Financial Security – We integrate proactive legal support to safeguard clients' financial well-being.
- Accessibility & Simplicity – We make wealth management straightforward, transparent, and available to everyone.
- Fee-Only Objectivity – We provide unbiased, fee-only advice aligned solely with clients' best interests.

Strategic Goals

1. Drive Revenue Growth

Expand subscription and billable services, including the Client Legal Dashboard and AI-enhanced tools, targeting 15–20% additional revenue by the end of Year 2.

2. Maximize Client Retention

Achieve up to 85% client retention by the end of Year 2 through enhanced satisfaction and integrated financial-legal services, supported by preventive action adoption, improved NPS, and promotion of safe investment practices.

Chapter 2: Diagnostics: Existing business model description

External analysis. Macro Analysis. PESTEL.

External factors strongly affect iPlan.ua as a financial advisory firm and the Client Legal Dashboard project. The course of the war—whether it continues, becomes frozen, or moves into recovery—will change client behavior, regulatory rules, and the role of the financial sector in managing household wealth. This section looks at the key external factors through three scenarios: pessimistic, conservative, and optimistic. These scenarios help evaluate risks and opportunities and show how outside conditions may shape both the demand for advisory services and the use of new digital solutions in iPlan.ua’s business model.

Political Situation and Projections

The political environment in Ukraine is currently defined by the exigencies of martial law, which has suspended regular democratic processes, including elections and public assemblies. While this centralization ensures necessary short-term governmental stability during wartime, it limits standard channels for citizen participation. Research suggests that the restriction of political engagement, combined with weak institutional responses to alternative feedback mechanisms (such as petitions), increases the risk of social frustration and potential radicalization (Udzhmadzhuridze, 2023).

Despite these challenges, institutional metrics show resilience. Ukraine’s Political Stability Index improved from -1.95 in 2022 to -1.43 in 2023; however, it remains significantly below the global average of -0.06 (TheGlobalEconomy.com, 2024).

For iPlan.ua, such conditions mean that client trust in institutions remains fragile, creating both the need and the opportunity for transparent, compliance-driven advisory tools like the Legal Dashboard.

Scenario Analysis: Political Impact on iPlan.ua

Pessimistic Scenario (Frozen Conflict & Stagnation): In a scenario of prolonged war or frozen conflict, the suspension of elections continues, deepening the disconnect between citizens and state institutions. Stalled reforms and weak rule of law could drive further emigration, shrinking iPlan.ua's domestic addressable market.

Impact on Project: High Risk. Retail investors may prioritize short-term asset concealment over legal compliance. The adoption of the "Legal Health" score may struggle as clients fear data exposure in a low-trust environment.

Conservative Scenario (Constrained Stability): The government maintains control, but structural reforms advance slowly. This aligns with the current Corruption Perceptions Index score of 36/100, indicating that while Ukraine has improved, it has not yet achieved a breakthrough in transparency despite EU commitments (Transparency International Ukraine, 2024).

Impact on Project: Moderate Opportunity. Compliance remains complex and bureaucratic. The Legal Dashboard becomes valuable primarily as a tool for efficiency and avoiding penalties, rather than a strategic asset for growth. Adoption will be steady but will require significant marketing effort to demonstrate value.

Optimistic Scenario (Accelerated EU Integration): Ukraine successfully advances in EU accession negotiations, having already opened critical negotiation chapters since gaining candidate status in 2022. In this scenario, rapid harmonization with EU standards strengthens institutional capacity and the rule of law.

Impact on Project: High Growth. As Ukraine aligns with European standards of transparency and investor protection, strict compliance becomes mandatory rather than optional. The demand for iPlan.ua's integrated legal-financial advisory would surge, as the dashboard becomes an essential tool for clients managing cross-border assets within a harmonized legal framework.

Economic Situation and Projections

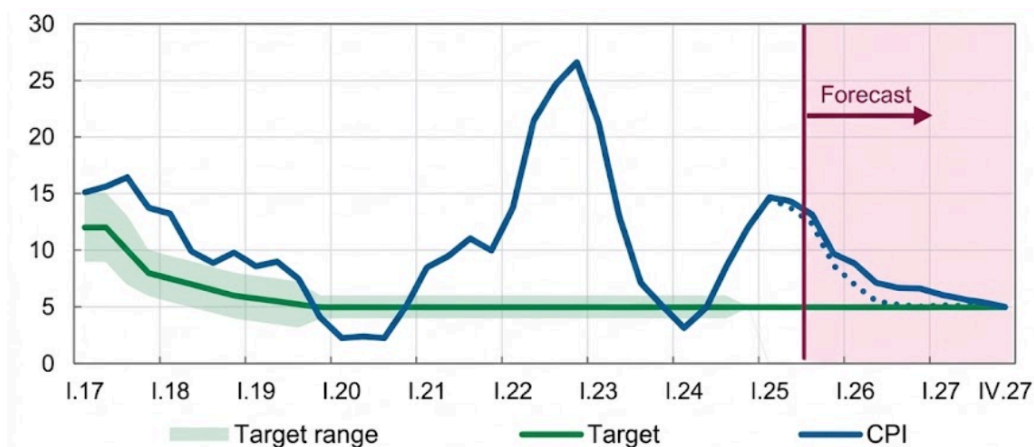
Despite the ongoing exigencies of martial law, the Ukrainian financial system has demonstrated remarkable structural resilience. According to the Independent Association of Banks of Ukraine (NABU), household confidence in the banking sector remains high. In the second quarter of 2025, domestic currency deposits expanded by 7.3% quarter-on-quarter and 13.1% year-on-year. This growth was particularly pronounced in private banks, which saw an 8.7% quarterly increase in deposit volume (Independent Association of Banks of Ukraine [NABU], 2025).

The accumulation of liquidity—evidenced by the concurrent 11.4% year-on-year rise in foreign currency deposits (NABU, 2025)—indicates that retail investors are adopting a conservative, defensive financial posture. This trend reflects two critical drivers: the lack of attractive domestic investment alternatives and the regulatory restrictions on cross-border

capital movement. For iPlan.ua, this "trapped liquidity" represents a latent strategic opportunity. As these limitations are temporary, there is a growing demand for structured financial planning to manage current liquidity efficiently while legally preparing assets for future diversification. The "Legal Check-up" dashboard directly addresses this by verifying that this accumulated capital is tax-compliant and ready for deployment once restrictions ease.

Inflationary pressure remains a decisive variable shaping household asset allocation. Following a peak of 26.6% year-on-year in December 2022, consumer price growth moderated to approximately 12% by late 2024, with the National Bank of Ukraine (NBU) projecting a stabilization toward its 5% target range by the 2026–2027 period (National Bank of Ukraine [NBU], 2025) as illustrated in Figure 2.1.

Figure 1
Ukraine's Consumer Price Inflation Dynamics and NBU Target Range (2023–2027)



Note. The solid red line indicates historical data; the dashed red line indicates the NBU forecast; the green shaded area represents the target range (5% ± 1 pp). Adapted from Inflation

Report: October 2025, by National Bank of Ukraine, 2025

(<https://bank.gov.ua/en/monetary/report>).

This volatility creates two distinct behavioral patterns relevant to iPlan.ua's business model:

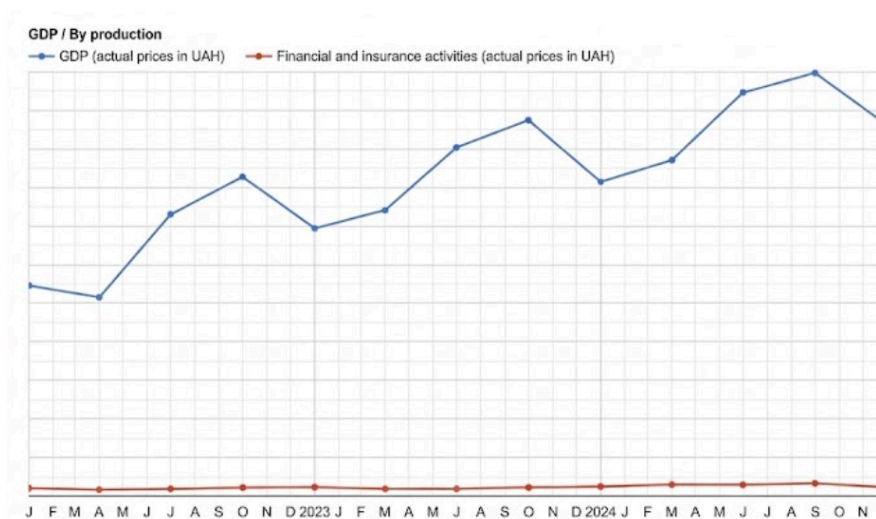
High-Inflation Phase: Households prioritize capital preservation, actively exploring alternative hedging instruments (e.g., foreign equities, cryptocurrency, real estate) to prevent currency erosion. This increases the complexity of tax reporting and the risk of non-compliance.

Stabilization Phase: As inflation subsides and interest rates decline, access to credit expands, encouraging domestic investment.

In both scenarios, the shifting economic environment necessitates professional intervention. Whether clients are hedging against inflation or capitalizing on recovery, there is a growing structural need for the Legal Check-up Dashboard to ensure that wealth allocation strategies are not only financially sound but legally secure and properly documented.

The financial sector maintains a modest but resilient position within Ukraine's economy. Data indicates that between 2022 and the first quarter of 2025, the sector's contribution to the Gross Domestic Product fluctuated consistently within the 2–3% range, as illustrated in Figure 2 (Independent Association of Banks of Ukraine [NABU], 2025).

Figure 2
Ukraine's GDP Structure highlighting the Financial Sector Share



Note. The red highlighted area indicates the financial sector's contribution relative to other major economic sectors. Adapted from ВВП у розрізі виробництва [GDP by production approach], by Independent Association of Banks of Ukraine, 2025 (<https://nabu.ua/ua/vvp-2.html>).

While this share is relatively small compared to industry or agriculture, the sector's stability underscores the critical function of banking and insurance in sustaining economic recovery. Looking ahead, the sector's expansion will be inextricably linked to post-war reconstruction and European integration, processes that inevitably introduce greater regulatory complexity. For iPlan.ua, this macro-stability signals a long-term trend: regardless of whether the broader economy experiences modest stabilization or dynamic growth, the demand for legal

oversight, compliance support, and structured advisory tools will remain a persistent and expanding necessity.

In summary, Ukraine's economic dynamics exhibit a dual character of resilience and constraint that directly favors the proposed business model. The sustained growth of household deposits underscores a high level of liquidity "trapped" within the banking system due to cross-border restrictions, creating a latent demand for diversified, legally compliant investment structures. Simultaneously, inflationary cycles—whether in phases of high volatility or stabilization—compel households to seek professional guidance for capital preservation and allocation. Against the backdrop of a stable but increasingly regulated financial sector, these factors create a compelling market environment. For iPlan.ua, the macro-economic indicators confirm that the "Legal Check-up Dashboard" is not merely a value-added service, but a strategic necessity to help clients navigate an evolving financial landscape characterized by growing complexity and European regulatory convergence.

Social Factors

The demographic profile of Ukraine's financial advisory market has been fundamentally reshaped by mass migration. While iPlan.ua's core client base—upper-middle-class professionals and IT specialists—remains centered in Ukraine, a significant segment has become mobile. Recent industry surveys indicate that approximately 15% of Ukrainian IT specialists currently reside abroad, with a larger cohort expressing intentions to relocate or maintain dual residency once borders fully reopen (DOU Editorial Team, 2025). This trend creates a structural demand for cross-border compliance services. As families increasingly manage assets, income streams, and

tax obligations across multiple jurisdictions, the "Legal Check-up" dashboard becomes an essential tool for mitigating the risks of double taxation and reporting errors.

Social trust patterns exhibit a distinct bifurcation: wealthier households often prioritize foreign banking institutions for asset preservation, perceiving them as more stable than domestic counterparts. However, this reliance introduces "jurisdictional arbitrage" risks, where clients hold assets in reputable foreign banks (e.g., in Poland or Spain) but lack the legal literacy to comply with local reporting laws in those countries. The gap between the perceived security of foreign assets and the actual legal vulnerability of the owner highlights a critical market opportunity. iPlan.ua can position its service as the necessary "bridge," combining local expertise with international compliance standards to ensure that foreign trust does not lead to domestic penalties.

The "Diia generation"—specifically the 30–45 age group—demonstrates a high readiness for digital-first government and legal services. With over 21 million unique users on the Diia platform accessing 70+ public services online (Ministry of Digital Transformation of Ukraine, 2024), the barrier to adopting a "Legal Dashboard" is historically low. However, while this demographic is digitally literate, their legal behavior remains largely reactive. They tend to address compliance issues only after problems arise, increasing exposure to fines. The strategic imperative for iPlan.ua is to leverage this digital fluency by using automated notifications and "Health Scores" to shift client behavior from reactive crisis management to proactive, preventive planning.

Overall, Ukraine's social environment presents a dual dynamic of complexity and opportunity. Migration flows and the preference for foreign institutions expand the scope of legal risks, while high digital literacy creates the perfect channel for solving them. The Legal Dashboard is well-positioned to capitalize on these trends, offering the clarity and accessibility demanded by a generation of clients seeking both financial growth and cross-border legal security.

Technological Factors

The "Digital State" and User Expectations Ukraine has consolidated its position as a global leader in government digitalization. According to the UN E-Government Survey 2024, Ukraine ranks 5th globally in the Online Services Index and 1st in the E-Participation Index, reflecting a massive leap in the accessibility of state services (United Nations, 2024). This ecosystem, anchored by the "Diia" platform, has fundamentally altered the user experience benchmark: Ukrainian clients now expect financial and legal interactions to be mobile-first, paperless, and instantaneous.

While FinTech is highly developed—with banking apps like Monobank setting world-class standards—the personal legal advisory sector remains fragmented and largely manual. This creates a "digital gap": clients can transfer funds in seconds but struggle with weeks of bureaucracy to declare those funds. This discrepancy creates a prime opportunity for iPlan.ua to introduce the Client Legal Dashboard as a technological bridge that aligns legal compliance speed with transactional speed.

The rapid advancement of Artificial Intelligence offers cost-effective opportunities to automate routine legal checks (e.g., analyzing tax residency status) that were previously too expensive for mass-market retail clients. Ukraine's IT sector has shown remarkable resilience, maintaining 95-98% contract fulfillment rates despite the war (IT Ukraine Association, 2024). However, the reliance on digital tools brings heightened cybersecurity risks. In the second half of 2024 alone, registered cyber incidents in Ukraine increased by 48%, with a specific focus on government and critical infrastructure data (The Cyber Express, 2025). This necessitates a robust "Secure by Design" architecture for any new legal-tech solution.

Scenario Analysis: Technological Impact on iPlan.ua

Optimistic Scenario (European Digital Hub): Post-war Ukraine integrates fully with the EU Digital Single Market. Open banking (PSD2) and open government APIs allow the iPlan Dashboard to automatically pull data from state registries and foreign banks, fully automating the "Legal Health Check" with near-zero marginal cost.

Conservative Scenario (Steady Evolution): Technologies develop steadily. The Dashboard relies on semi-automated inputs (PDF parsing of bank statements, manual entry of tax IDs) but still offers significant efficiency (30–50% time savings) over current Excel/Email methods.

Pessimistic Scenario (Cyber Instability): Cyber warfare intensifies, leading to internet instability and data breaches. Clients may distrust private digital platforms for sensitive legal data, preferring offline storage. In this case, iPlan.ua must pivot to a "Private Cloud" model or strictly offline consultation, reducing the scalability of the dashboard.

Ecological Factors

As Ukraine accelerates its integration into the European Union, Environmental, Social, and Governance (ESG) standards are shifting from corporate "nice-to-haves" to mandatory compliance frameworks. This transition is formalized by the Ukraine Facility Plan, which allocates at least 20% of investment specifically to the green transition (European Commission, 2024). For retail investors, this regulatory shift impacts the attractiveness and reporting requirements of European assets (ETFs, stocks) which are now subject to the Sustainable Finance Disclosure Regulation (SFDR). As Ukrainian legislation harmonizes with these directives—specifically the expected implementation of the Corporate Sustainability Reporting Directive (CSRD) standards by 2025—investors holding non-compliant assets may face increased scrutiny or unfavorable tax treatments in the future (DiXi Group, 2025).

Post-war reconstruction will be fundamentally driven by "Green Recovery" principles. International donors, including the World Bank and the EU, have conditioned financial aid on sustainable development goals. This creates new asset classes for Ukrainian investors that require specialized legal and financial analysis (International Finance Corporation, 2024).

As clients increasingly acquire EU-based assets or invest in domestic reconstruction projects, iPlan.ua will need to verify that these portfolios meet the new regulatory criteria. Failure to do so could expose clients with dual tax residency (Ukraine/EU) to higher reporting burdens under the EU's strict anti-greenwashing laws.

Legal Factors

The legislative landscape for Ukrainian retail investors has undergone a paradigm shift with the adoption of Law No. 2970-IX, which implemented the Common Reporting Standard

(CRS). This law mandates the automatic exchange of financial account information between Ukraine and over 100 partner jurisdictions. In September 2024, the State Tax Service of Ukraine successfully executed its first bulk data exchange, receiving detailed financial records for the 2023 reporting year (State Tax Service of Ukraine, 2024). For iPlan.ua, this development is the single most critical external driver: clients with undeclared foreign accounts now face an immediate, automated risk of detection. This creates an urgent market need for retrospective tax compliance services to regularize historical income before penalties are applied.

The ongoing martial law regime imposes strict capital controls governed by National Bank of Ukraine (NBU) Resolution No. 18 (2022). This resolution suspends most cross-border currency transfers and imposes limits on cash withdrawals abroad to prevent capital flight. Furthermore, the Ministry of Justice has altered standard civil procedures; for instance, Resolution No. 480 (2022) restricts which notaries can certify property alienation and inheritance documents to prevent fraud in occupied territories (Cabinet of Ministers of Ukraine, 2022). Navigating these temporary but strictly enforced rules requires constant monitoring, rendering manual compliance nearly impossible for the average investor.

Scenario Analysis: Legal Impact on iPlan.ua

Optimistic Scenario (Rapid Deregulation): Post-war reforms accelerate, leading to the lifting of NBU Resolution No. 18 capital controls and the full harmonization of property laws with EU directives. The Dashboard evolves from a "compliance blocker" into a "wealth optimization" tool, focusing on free capital movement.

Conservative Scenario (Slow Harmonization): Bureaucracy remains high. While CRS is fully active, capital controls are relaxed very slowly. The Dashboard becomes a critical "hygiene" tool to manage the friction between strict domestic bans and international transparency obligations.

Pessimistic Scenario (Crisis Management): Security risks force the extension of strict capital controls and unpredictable changes to tax enforcement. The Dashboard serves primarily as a crisis management tool to prevent asset freezing and navigate emergency regulatory updates.

Conclusion of External Analysis

The comprehensive macro-environmental analysis confirms that the "Legal Check-up and Client Dashboard" is not merely a value-added enhancement but a strategic imperative for iPlan.ua's continued relevance. The convergence of Political and Legal pressures—specifically the accelerated harmonization with EU standards and the enforcement of the Common Reporting Standard (CRS)—has transformed compliance from an optional advantage into a mandatory operational requirement. Simultaneously, Economic volatility and the resulting "trapped liquidity" are compelling clients to seek sophisticated, cross-border asset structuring that exceeds the scope of traditional financial planning.

Supported by Social and Technological shifts toward a mobile, digitally native diaspora, the market is primed for a remote-first legal solution. Based on this analysis, the Conservative Scenario—characterized by gradual economic recovery, strict regulatory enforcement, and steady EU integration—is selected as the strategic baseline for this project's financial modeling

and operational planning. This baseline assumes that while rapid growth may be constrained by the war, the demand for compliance safety will remain inelastic and robust.

Porter's Five Forces

This analysis highlights the competitive pressures iPlan.ua faces and how the proposed LegalTech solution alters these dynamics.

Threat of New Entrants (Moderate to High)

Barriers to Entry: The primary barrier is trust. In the Ukrainian market, financial and legal matters are highly sensitive. While technology (app development) has low barriers to entry due to the availability of low-code tools, building a reputation for reliable, fiduciary advice takes years.

The "Fintech" Threat: Neobanks (e.g., Monobank) or large investment platforms could theoretically add automated legal modules. However, their model relies on mass standardization, whereas iPlan.ua's value lies in personalized advisory for complex cross-border cases (e.g., tax residency, inheritance).

Post-War Entrants: As Ukraine integrates with the EU, international wealth management firms may enter the market. iPlan.ua must leverage its existing reputation to secure market share before international wealth firms enter post-war (KPMG, 2024).

Bargaining Power of Buyers (High)

Price Sensitivity: Ukrainian retail investors are highly price-sensitive, particularly regarding non-essential services. Consumer surveys in 2024 reveal that inflation has driven

households to prioritize essential spending, making "preventive" legal care a hard sell without clear ROI (PwC, 2024).

Alternatives: Clients have many alternatives to a subscription dashboard, including "Do-It-Yourself" research, one-off consultations with traditional lawyers, or simply ignoring the risk.

Project Impact: The project aims to reduce buyer power by increasing switching costs. Once a client uploads their documents, tracks their tax history, and sets up inheritance alerts within the iPlan Dashboard, leaving the ecosystem becomes inconvenient, thereby increasing retention (Life Time Value).

Threat of Substitute Products (High)

The "Do-Nothing" Approach: The biggest competitor is not another firm, but the status quo. Many investors rely on fragmented tools: Excel for finance, Google Calendar for deadlines, and mental notes for legal risks.

Traditional Law Firms: Clients can hire traditional lawyers, but this is often a poor substitute because it is expensive (hourly billing), reactive rather than preventive, and disconnected from the client's investment strategy.

Differentiation: The Legal Dashboard substitutes these fragmented methods with a centralized, proactive system, turning a sporadic "grudge purchase" (legal fees) into a manageable subscription.

Bargaining Power of Suppliers (Moderate)

Technology Suppliers: The project utilizes commodity technologies (Google Workspace, low-code platforms, potential AI APIs). There are many vendors, giving iPlan.ua high leverage to switch providers if costs rise.

Human Capital (Specialized Experts): High power. There is a critical shortage of qualified personnel in Ukraine, with 74% of employers reporting difficulties filling vacancies, especially for skilled professionals (European Business Association [EBA], 2024).

Rivalry Among Existing Competitors (Moderate)

Direct Competitors: Currently, few firms in Ukraine offer integrated financial and legal planning for the mass affluent. Financial advisors usually lack legal knowledge, and law firms lack investment expertise.

Blue Ocean: iPlan.ua is effectively stepping out of the highly competitive "pure financial planning" red ocean into a "comprehensive wealth protection" blue ocean. While competition in financial planning is fierce, rivalry in this specific hybrid niche is currently low.

The analysis reveals a High Threat of Substitutes and High Buyer Power, which are typical for professional services. The strategic response is to use differentiation by bundling legal protection with financial planning, iPlan.ua creates a unique value proposition that is hard for traditional rivals to mimic and more convenient for clients than the "DIY" alternative.

Internal analysis (SWOT/TOWS Analysis)

The SWOT analysis evaluates the internal capabilities and external conditions influencing the project. We begin with Strengths, analyzing the resources iPlan.ua currently possesses that will facilitate the successful launch of the Legal Check-up Dashboard.

Strengths

- **High Trust and Client Loyalty:** With an NPS of 86 and 65% retention, iPlan.ua holds a strong position of authority, significantly lowering the barrier for clients to entrust them with sensitive legal matters.
- **Specialized In-House Expertise:** The team already possesses highly professional specialists with dual financial-legal competencies, enabling integrated advisory without the immediate need for external outsourcing.
- **Privileged Access to Transaction Context:** Advisors are frequently involved in client transactions, providing unique visibility into legal risks that external lawyers would typically miss.

Weaknesses

- **Manual Processes & Scalability:** The current reliance on manual document review and disparate tools (Google Sheets, email) creates a bottleneck that limits the number of clients a single advisor can service effectively.
- **Lack of Proprietary Tech Infrastructure:** iPlan.ua is a service company, not a software company; lacking a dedicated in-house IT development team makes the transition to a fully automated "Dashboard" reliant on third-party low-code tools.
- **Resource Constraints (Time):** Advisors are already fully utilized with financial planning duties; adding legal compliance checks without automation risks overburdening the core team and reducing service quality.

Opportunities

- EU Regulatory harmonization: Ukraine's integration with EU standards (CRS, AML) creates urgent, mandatory demand for tax compliance and transparent asset structuring among retail investors.
- Scalability via B2B Partnerships: The dashboard solution can be licensed or "white-labeled" for external law firms, opening a scalable revenue stream beyond the core B2C client base.
- AI-Driven Efficiency: Emerging low-cost AI tools allow for the automation of routine document reviews, making high-margin legal diagnostics affordable for the mass market.
- Post-War Investment Boom: The reconstruction period will generate new investment instruments (e.g., war bonds, green funds), driving demand for specialized legal-financial vetting

Threats

- Data Security Breaches: Handling sensitive legal and tax documents digitally increases the risk of cyberattacks, where a single breach could irreparably destroy the firm's high-trust reputation.
- Regulatory Volatility: Rapid, unpredictable changes in Ukrainian martial law or tax codes may render dashboard algorithms obsolete overnight, leading to incorrect advisory risk.

- **Legal Liability:** Automated recommendations carry a risk of error; if a client misses a deadline due to a system glitch, iPlan.ua could face liability claims for financial damages.
- **Brain Drain and Mobilization:** The ongoing war creates a persistent risk of losing key dual-competency staff to migration or military mobilization, disrupting service continuity.

TOWS Matrix Solutions

SO Strategies (Maxi-Maxi): Use Strengths to Catch Opportunities

- **Rapid Upsell:** Leverage high client trust (NPS 86) and existing data to immediately pilot the "Legal Dashboard" for EU compliance, achieving instant adoption with zero acquisition cost.
- **B2B Expansion:** Package internal expertise into a "white-label" solution for partner law firms, scaling revenue beyond the current headcount.

WO Strategies (Mini-Maxi): Overcome Weaknesses via Opportunities

- **Tech-Enabled Scaling:** Use affordable low-code and AI tools to automate manual document reviews, solving the capacity bottleneck without hiring expensive developers.
- **EU Standardization:** Adopt standardized EU legal templates to replace manual drafting, streamlining operations.

ST Strategies (Maxi-Mini): Use Strengths to Avoid Threats

- The "Safe Haven" Positioning: Use the strong brand reputation to position the Dashboard as the only "trusted source" amidst regulatory chaos and scams.
- Proactive Compliance: Use real-time access to client transaction data to catch regulatory risks before they become penalties (mitigating regulatory volatility).

WT Strategies (Mini-Mini): Minimize Weaknesses and Threats

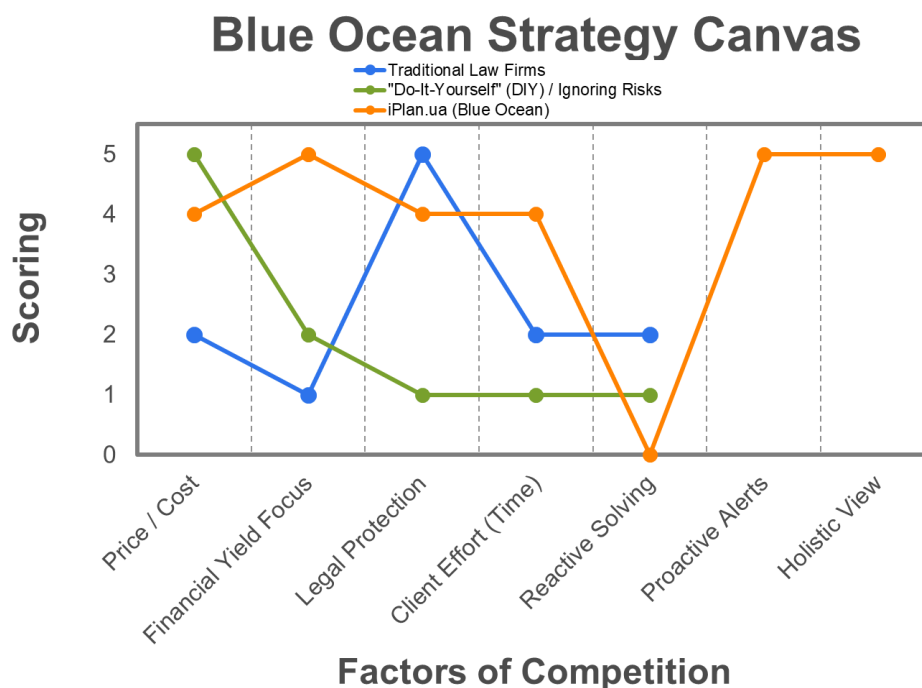
- Human-in-the-Loop AI: Mitigate liability risks and AI errors by requiring expert advisor validation for all high-risk automated recommendations.
- Secure Cloud Infrastructure: Transition from email/sheets to secure, encrypted client portals to minimize data breach risks.

Blue ocean analysis

To escape the "Red Ocean" of traditional competition—where financial advisors compete solely on portfolio yield and lawyers on high hourly rates—iPlan.ua applies the Blue Ocean Strategy framework (Kim & Mauborgne, 2015). This approach focuses on value innovation: creating a quantum leap in value for the client while simultaneously reducing the firm's cost structure.

The diverge between the current industry standard and the proposed iPlan.ua offering is visualized in the Strategy Canvas (Figure 3). This figure illustrates the key "factors of competition" currently dictating the market and demonstrates how the Legal Dashboard alters the competitive landscape.

Figure 3
 Strategy Canvas: Factors of Competition for iPlan vs. Traditional Industry Standards



Note. The horizontal axis displays the range of factors the industry competes on and invests in; the vertical axis indicates the offering level that buyers receive across all these key competing factors. Adapted from *Blue Ocean Strategy* (p. 28), by W. C. Kim and R. Mauborgne, 2015, Harvard Business Review Press.

To reconstruct buyer value elements and unlock the "Blue Ocean," iPlan.ua must break the trade-off between differentiation and low cost. This requires a strategic realignment of resources, focusing on four key actions:

1. Eliminate (Factors the industry takes for granted)

The "Not My Job" Disclaimer: The standard industry practice where financial advisors explicitly disclaim legal responsibility ("I cannot give legal advice") creates a service gap. iPlan.ua eliminates this by integrating legal diagnostics directly into the advisory scope.

Hourly Billing Models: The project eliminates unpredictable, anxiety-inducing hourly legal fees in favor of a flat-fee subscription model.

Reactive "Firefighting": The service eliminates the reactive approach of waiting for a crisis (e.g., a blocked foreign account) before taking action, replacing it with continuous monitoring.

2. Reduce (Factors to reduce well below industry standards)

Service Fragmentation: The dashboard reduces the friction clients face when coordinating between disparate providers—bankers, brokers, and tax lawyers—by centralizing data in one ecosystem.

Manual Data Entry: The solution significantly reduces the client's administrative burden by using existing financial APIs to pre-fill legal checks, minimizing the need for manual document uploads.

3. Raise (Factors to raise well above industry standards)

Compliance confidence: The project raises the level of certainty that every investment decision is legally sound before execution, rather than auditing it after the fact.

Speed of risk detection: The system raises the speed of insight by providing instant "Red Flag" alerts (e.g., if a client relocates to a high-tax jurisdiction) compared to the annual review cycle of traditional firms.

4. Create (Factors that have never been offered)

The "Legal Health Score": The dashboard creates a gamified, single-number metric (0–100%) that quantifies a client's legal safety, making abstract risks tangible and actionable.

The "One-Stop" View: The project creates a unified interface where Investment Performance (Yield) and Legal Compliance (Safety) are visible side-by-side, enforcing the connection between wealth growth and wealth protection.

Strategic Conclusion: By executing these actions, iPlan.ua creates a new market category which appeals not only to existing clients seeking convenience but also to "non-customers"—retail investors who previously found legal services too expensive or intimidating to engage.

Business Model Canvas Analysis (Appendix B)

While iPlan.ua currently operates as a traditional service firm, this project shifts the model toward a scalable "Product-Service System" (PSS).

Value Propositions (The Core Shift)

Current: "Financial Freedom" (Asset allocation, investment selection).

With Project the value proposition expands to include Legal Safety (risk detection) and Administrative Simplicity (document management).

Differentiation: Unlike law firms that offer "solutions to problems," iPlan.ua offers "prevention of problems."

Customer Segments

Primary (B2C): Existing "Mass Affluent" clients (\$50k–\$500k portfolios) who are currently underserved by top-tier law firms but have complex cross-border needs.

Secondary (B2B): External legal firms and partners. As the tool matures, it serves as a "Lead Magnet" or operational tool for partners who lack their own digital infrastructure.

Revenue Streams

Optimization: The project introduces a recurring subscription model (Annual "Legal Health" Fee), reducing reliance on volatile success fees or hourly billing.

New Flows:

Base: Subscription for the Dashboard.

Add-on: Fee-for-service for complex interventions (e.g., drafting a specific will or tax audit defense).

Projected Impact: Targeting \$30,000 in Year 1 revenue with a 70% willingness-to-pay conversion rate.

Channels

The project shifts delivery from disjointed manual channels to a centralized digital hub.

Primary Channel: The Client Legal Dashboard (Web/Mobile)

Currently, advice is delivered via scattered emails and calls. The new Dashboard becomes the primary interface where clients view their "Legal Health Score," upload documents, and receive status updates. This centralized platform ensures that sensitive legal data is not lost in email threads.

Notification Channels (Push)

Automated Alerts: Integration with Google Calendar and email for critical deadlines (e.g., "Tax declaration due in 7 days" or "Passport expires in 1 month"). This ensures the service is proactive, reaching the client before they need to log in.

Human Advisory Channel

Advisor Reviews: While the "Check-up" is digital, complex legal problems (Red Flags) are escalated to a human advisor via scheduled video calls (Zoom/Meet). The channel here shifts from "ad-hoc chatting" to structured, data-informed consultations.

Acquisition Channel (Partners)

Referral Network: Using the partner network of law firms to distribute the dashboard to their own clients, effectively using partners as a sales channel for the B2B version of the tool.

Key Resources

Intangible: Trust (NPS 86) is the critical resource that lowers the cost of acquiring legal data. Clients willingly upload sensitive documents because the relationship is already established.

Technological: The shift requires a new resource—Proprietary Infrastructure (The Dashboard)—which converts manual advisor knowledge into automated algorithms.

Key Activities

From Manual to Automated: Currently, "Compliance" is a manual, reactive activity. The project transforms this into "Continuous Monitoring," where the key activity becomes managing the rules of the algorithm (e.g., updating tax logic) rather than checking individual client files manually.

Key Partnerships

To deliver this solution without becoming a software company or a full-service law firm, iPlan.ua relies on strategic partners.

Technology Vendors (Low-Code/AI):

partnerships with platforms like Google Workspace (secure storage), Make.com (automation), or Bubble (dashboard interface). These vendors provide the infrastructure, allowing iPlan.ua to focus on the legal logic rather than server maintenance.

External Legal Experts:

Specialized lawyers for high-complexity cases (e.g., criminal tax defense or international litigation) that go beyond the scope of a standard "Check-up." The Dashboard serves as a referral feeder to these partners.

Regulatory Data Providers:

Access to legal databases (e.g., Liga, Verkhovna Rada updates) to ensure the AI/Algorithm rules are always based on the latest Ukrainian legislation.

Customer Relationships

The project redefines how iPlan.ua interacts with clients, moving from a high-touch manual model to a scalable hybrid model.

Automated Self-Service (The Base): For 90% of the year, the relationship is maintained through the Dashboard. Clients "help themselves" by viewing their Legal Health Score and uploading documents without waiting for an advisor.

"Human-in-the-Loop" (The Escalation): The relationship shifts to personal consultation only when the system flags a risk (e.g., "Tax Residency Uncertain"). This ensures that high-value advisor time is focused on solving problems, not gathering data.

Community Building: By standardizing legal protection, iPlan.ua builds a community of "transparent investors," fostering long-term loyalty (Retention) through shared educational webinars and updates included in the subscription.

Cost Structure

The cost drivers shift from variable human costs to fixed technical costs, improving scalability.

Fixed Development Costs (CAPEX): Initial investment in platform setup, database architecture, and legal logic design (the algorithms).

Operational Maintenance (OPEX): Ongoing subscription fees for software tools (Make.com, Google Cloud), API calls for OCR/Data extraction, and fees for legal experts to update the compliance rules quarterly.

Cost Reduction: The project significantly reduces Client Acquisition Cost (CAC) by using the low-cost Check-up as a "lead magnet," and reduces Service Delivery Cost by automating manual compliance checks.

Value chain analysis

To identify operational bottlenecks, we analyzed iPlan.ua's value chain. This diagnostic focuses on the **Primary Activities** (creation and delivery of the service) and **Support Activities** (infrastructure) to reveal where the lack of legal automation creates inefficiency.

Table 1
Primary Activities

Activity	Current State (Inefficiencies)	Impact of Proposed Project
Inbound Logistics (Data Collection)	High Friction: Advisors manually collect disparate files (PDFs, photos via messengers) from clients. Data is unstructured and often incomplete, requiring repeated follow-ups.	Streamlined: Clients upload documents directly to the Dashboard. OCR (Optical Character Recognition) automatically extracts data, reducing advisor time.
Operations (Analysis & Plan Creation)	Manual & Risky: Advisors verify tax residency and compliance manually using Excel or checklists. This process is time-consuming and carries a high risk of human error or overlooking updated legislation.	Automated: The "Legal Health" algorithm runs automatic checks against current laws (e.g., "Is the foreign income declared?").
Outbound Logistics (Delivery)	Fragmented: Recommendations are sent via email or PDF reports. These become static and outdated the moment they are sent.	Dynamic: The Client Dashboard provides a "Live View" of legal status. Alerts (e.g., "Passport Expiring") are pushed automatically.
Marketing & Sales	Referral-Based: Growth relies heavily on advisor reputation and word-of-mouth. There is no low-cost "entry product" for new leads.	Product-Led Growth: acts as a low-cost lead magnet to attract clients who aren't ready for full financial planning yet.
Service (Post-Sale Support)	Reactive: Advisors address legal issues only when a client asks (or after a penalty occurs).	Proactive: Continuous monitoring means the firm solves problems before the client notices them, increasing retention (LTV).

Support Activities

Technology Development: Currently, iPlan.ua relies on generic tools (Google Sheets, Notion). The value chain is weak here because these tools do not "talk" to each other, preventing

scalability. The project introduces a proprietary layer (The Dashboard) that turns general data into specific legal intellectual property (IP).

Human Resource Management: Advisors currently spend significant time on non-billable administrative tasks (chasing documents). The project frees up this "high-value" human capital to focus on complex strategy rather than compliance checkboxes.

Operating Model Analysis (POLISM Framework)

We analyzed iPlan.ua's current Operating Model using the POLISM framework. While the Business Model defines value capture, this analysis zooms in on the execution capabilities to identify why the current infrastructure is insufficient for the proposed growth.

Processes (P)

Current State: The core "Financial Planning" process is well-standardized. However, the "Legal Compliance Check" is currently unstructured and ad-hoc. Advisors perform legal checks manually based on their individual knowledge, leading to variability in service quality.

Gap: There is no standard operating procedure (SOP) or automated workflow for monitoring critical legal events (e.g., tax residency changes), creating a dependency on human memory.

Organization (O)

Current State: The firm operates with a flat structure of independent financial advisors. There is currently no dedicated "Legal Department" or full-time "Chief Compliance Officer."

Gap: Financial advisors are forced to act as "part-time legal generalists," diverting their focus from high-value financial strategy. This dilution of focus limits the number of clients a single advisor can effectively manage.

Locations (L)

Current State: The team and client base are fully distributed (Remote-First).

Challenge: While operationally efficient, the lack of a physical center makes "border-agnostic" compliance difficult. Clients move between Ukraine, the EU, and the USA, subjecting them to multiple overlapping jurisdictions simultaneously.

Information (I) – The Critical Weakness

Current State: Client data is currently siloed across disparate tools: Google Drive (documents), Messengers and email (communication), and Excel (financial models).

Gap: There is no "Single Source of Truth" for a client's legal status. If a client's passport expires or they cross a tax residency threshold, the Excel sheet does not alert the advisor. This disconnection is the primary operational failure point preventing scalability.

Suppliers (S)

Current State: Reliance on commodity technology vendors (Google Workspace) and an informal network of external lawyers for complex cases.

Gap: External legal partners are not integrated into iPlan's data systems. Data handover is manual and insecure (email), increasing friction and privacy risks.

Management Systems (M)

Current State: Performance is managed via NPS (Net Promoter Score) and Revenue targets.

Gap: There is no key performance indicator (KPI) for "Client Risk Exposure." The firm tracks client satisfaction but lacks a metric to track client safety (e.g., "% of clients with verified tax status").

Conclusion of Operating Model: The analysis confirms that while iPlan.ua has a strong culture and location strategy, the Information Systems and Process layers are critically underdeveloped for legal risk management. The proposed Dashboard is effectively an IT restructuring of the Operating Model to fix the "Information" silo.

Conclusion: Problem Definition & Areas for Improvement

Synthesis of Diagnostics The comprehensive diagnostic analysis reveals a fundamental strategic contradiction:

External Pressure (PESTEL): The post-war and EU-integration environment demands strict transparency, complex compliance, and "green" reporting.

Internal Bottleneck (Value Chain & POLISM): iPlan.ua's internal operations rely on manual data collection and siloed information, which cannot scale to meet this external demand.

Final Problem Definition The core problem is Scalability vs. Risk. iPlan.ua currently faces a growth ceiling. Expanding the client base to the targeted 1,500 subscribers using the current manual legal checks would either:

Erode Margins: By requiring exponentially more advisor hours per client.

Increase Liability: By increasing the probability of human error and overlooked compliance issues. Therefore, the lack of an automated legal infrastructure is the primary constraint preventing operational profit optimization.

Identified Areas for Improvement Based on these diagnostics, the Solution Design must address three specific operational gaps:

Inbound Logistics (Data Collection):

Problem: Manual collection via email/messengers is slow and insecure.

Goal: Implement a Digital Client Portal for structured, self-service data upload.

Operational Process (Analysis):

Problem: Dependency on manual expert review for routine checks.

Goal: Develop Algorithmic Logic (Low-Code/AI) to automate 80% of routine checks (e.g., Residency days, Passport expiry).

Service Delivery (Value Proposition):

Problem: Reactive "firefighting" of legal issues.

Goal: Shift to Proactive Continuous Monitoring, increasing client retention (LTV) and justifying a recurring subscription revenue model.

Chapter 3: Strategic Solution Design (Baselining)

Strategic Optimization Goals (SMART)

Our primary objective is to transform iPlan.ua from a traditional, linear consultancy into a scalable, tech-enabled wealth management firm. By implementing the "Legal Dashboard" and automating compliance, we aim to alter the company's financial profile and valuation metrics.

We have defined three strategic goals to guide this transformation:

1. Market goal: maximizing clients lifetime value (LTV) via retention

Goal: Drastically reduce client churn to maximize the compounding value of our subscription base.

Metric: Reduce the annual Churn Rate from 35% (current baseline) to 15% by Year 2.

Justification: Currently, iPlan.ua's retention rate (~65%) lags behind the financial advisory industry standard, which typically exceeds 90% for relationship-based firms (Schwab Advisor Services, 2022). This "retention gap" indicates a transactional model that fails to capture long-term value. Addressing this is critical because, in the service sector, acquiring a new customer is anywhere from 5 to 25 times more expensive than retaining an existing one (Gallo, 2014). Furthermore, the probability of selling to an existing customer is 60–70%, whereas the probability of selling to a new prospect is only 5–20% (Altfield, 2024). By shifting to a "Legal Dashboard" subscription, transform one-time buyers into recurring revenue sources.

2. Financial goal: profitability & efficiency

Goal: Optimize operational profit by decoupling revenue growth from advisor headcount.

Metrics:

Net Income: Achieve \$16,108 by the end of Year 2.

Profit Margin: Expand the Net Profit Margin to 30%.

Project Efficiency: Deliver an Internal Rate of Return (IRR) of 50% on the development investment.

Justification: The project shifts our cost structure. While traditional advisory requires hiring more staff to grow (linear costs), the Dashboard allows us to service more clients with the same team (fixed costs). This operating leverage drives the targeted margin expansion and ensures a high return on invested capital (IRR).

3. Strategic goal: valuation & exit multiplier

Goal: Re-rate the company's valuation multiple by transitioning from a "Service-Based" to a "Tech-Enabled" business model.

Metric: Target an Exit Valuation Multiplier of 12x EBITDA (up from the industry standard ~6–8x for traditional firms).

Justification: Traditional Registered Investment Advisors (RIAs) typically trade at 6x–9x EBITDA because their growth is linearly tied to human capital and suffers from "key person risk" (SICA Fletcher, 2024). In contrast, WealthTech and tech-enabled firms command significantly higher valuations, averaging 12x–14x EBITDA, due to their ability to scale without proportional hiring and their high recurring revenue quality (Windsor Drake, 2025). By implementing the Legal Dashboard, we replace manual labor with proprietary intellectual property. This shift reduces the "cost to serve" and justifies a "WealthTech premium" upon exit, as the business

demonstrates the scalability and operating leverage typical of software companies rather than traditional consultancies (Echelon Partners, 2025).

Generation of Strategic Alternatives

To achieve these financial and strategic goals, we evaluated three distinct operational approaches.

Alternative A: the "linear growth" approach (human-centric)

Concept: This represents the traditional "Service Pyramid" model. To handle the increased volume of routine compliance checks, we would hire a pool of Junior Legal Assistants to handle data collection and initial screening, supervised by Senior Advisors.

Strategic Fit: Rejection.

Operational Risk: Relying on manual checks introduces unavoidable risk. Research indicates that human data entry has an average error rate of 1% to 4% (DocuClipper, 2025). With thousands of checks per year, this statistically guarantees hundreds of errors, creating unacceptable liability.

Valuation Failure: This approach keeps the firm in the "Service Agency" valuation bracket (6x EBITDA), failing the Strategic Goal.

Alternative B: the "outsourcing" approach (strategic partnership)

Concept: We focus purely on finance and "rent" the legal capability by partnering with an external law firm to handle compliance checks on a white-label basis.

Strategic Fit: Rejection.

Unit Economics: While this converts fixed costs to variable costs, it destroys the profit margin. If the partner firm charges a standard hourly rate, they capture the majority of the value from the subscription fee, making the Net Income goal impossible to reach.

Client Experience: Passing client data to third parties fragments the user experience and raises privacy concerns, which risks increasing Churn rather than reducing it.

Alternative C: the "tech-led" approach (the legal dashboard)

Concept: We transition to a "Product-Service System" by building a proprietary digital platform. We use Low-Code automation to handle routine "Legal Check-ups", leaving advisors to handle only high-complexity exceptions.

Strategic Fit: Selection.

This is the only option that creates Operating Leverage. Once the algorithms are built, the cost to service the 1,500th client is negligible. It secures intellectual property, maximizes Net Margin, and justifies the 12x Exit Multiplier (Windsor Drake, 2025).

Comparative Assessment

We selected the optimal path by scoring the alternatives against our weighted strategic criteria.

Table 2
Strategic alternatives

Criterion	Weight	Alt A: Human Scaling	Alt B: Outsourcing	Alt C: Dashboard (Selected)
Profit Impact <i>(Net Margin)</i>	High	Low Salaries scale linearly with revenue.	Very Low Vendor fees consume margin.	High Fixed cost base = high margin.
Risk of Error	High	High ~4% Error Rate (Manual) (DocuClipper, 2025).	Low Specialized external staff.	Lowest <0.1% Algorithmic consistency.
Strategic Value <i>(Exit Multiplier)</i>	Medium	Neutral (~6x) Traditional RIA valuation (SICA Fletcher, 2024).	Negative No IP ownership.	Positive (~12x) WealthTech valuation (Windsor Drake, 2025).
Scalability <i>(Capacity)</i>	High	Low Constrained by hiring speed.	Medium Dependent on partner.	High Instant software scaling.

Conclusion: The Strategic Pivot to a Product-Service System

The strategic analysis in this chapter confirms that the current "linear growth" model of iPlan.ua has reached its scalability limit. The selection of Alternative C (The Tech-Led Dashboard) serves as the definitive solution to the "Scalability vs. Risk" paradox identified in the diagnostics. By rejecting the traditional path of simply hiring more advisors (Alternative A) or outsourcing to

law firms (Alternative B), we have committed to a fundamental restructuring of the company's operating logic.

This decision marks the transition of iPlan.ua from a traditional professional services firm to a scalable Product-Service System (PSS). In the "To-Be" business model, the Key Resource shifts from exclusively Human Capital (advisor hours) to a hybrid of Human Capital and Proprietary Technology (the Legal Health Algorithms). This shift allows the company to decouple revenue growth from expense growth, replacing the high variable costs of manual compliance with the predictable, fixed-cost structure of software development.

Financially, this transformation unlocks the "Operational Profit Optimization" mandated by the project goals. By automating the "Inbound Logistics" and "Analysis" stages of the value chain, we project a reduction in the cost-to-serve per client, directly expanding the Net Profit Margin. Furthermore, moving from transactional fees to a recurring Subscription Revenue Model (\$100/year) stabilizes cash flow and increases Client Lifetime Value (LTV) by reducing churn from 35% to 15%.

Ultimately, this strategic pivot does more than just improve efficiency; it redefines the company's value proposition. We are moving away from the Red Ocean of commoditized financial planning into a Blue Ocean of "Preventive Wealth Assurance." This unique positioning—integrated, proactive, and digitally enabled—justifies a re-rating of the company's valuation, targeting an exit multiplier of 12x EBITDA consistent with WealthTech firms, rather than the standard 6x multiplier of traditional consultancies.

Chapter 4: Marketing Strategy & Market Analysis

Market Drivers: The "Compliance Crunch"

To demonstrate that the demand for the Legal Dashboard is driven by objective external pressures—specifically regulatory enforcement and demographic shifts—rather than subjective consumer desire.

The investment landscape in Ukraine has shifted from a focus on access (2018–2021) to a focus on compliance (2024–Present). Three critical market drivers create an urgent, unmet need for integrated legal-financial oversight.

1. The "Transparency Shock" (CRS Implementation) The most immediate driver of risk is the operationalization of the Common Reporting Standard (CRS). On September 30, 2024, the State Tax Service of Ukraine successfully completed its first automatic exchange of financial account information with partner jurisdictions (State Tax Service of Ukraine [STS], 2024).

The Impact: This event effectively ended the era of "banking secrecy" for Ukrainian tax residents. Foreign banks now automatically report account balances and investment income to Ukrainian authorities.

The Risk: Retail investors who previously relied on the "invisibility" of foreign assets face immediate exposure. The automated nature of this exchange creates a non-negotiable demand for accurate reporting, as discrepancies between foreign bank data and domestic tax declarations will trigger automated audits (KPMG, 2024).

2. The "Global Nomad" Demographic Shift The ongoing war has created a massive, structurally complex client segment. According to the United Nations High Commissioner for

Refugees (UNHCR), approximately 6.7 million refugees from Ukraine were recorded globally as of late 2024 (UNHCR, 2024).

The Complexity: This population, primarily consisting of women and children from affluent households, often faces "dual residency" traps. An individual may unknowingly trigger tax residency in a host country (e.g., Poland or Germany) by exceeding the 183-day stay limit while maintaining "center of vital interests" in Ukraine.

The Gap: Traditional financial advisors typically lack the competency to track cross-border day counts or apply Double Tax Treaties (DTT), leaving this \$50k–\$500k portfolio segment exposed to double taxation.

3. Punitive CFC Rules for Retail Investors The enforcement of Controlled Foreign Company (CFC) rules, which became mandatory during martial law, introduces severe financial penalties for non-compliance.

The Trigger: Many retail investors use foreign corporate structures (e.g., LLCs in Estonia or Delaware) or hold significant stakes in foreign entities. Under Article 39-2 of the Tax Code of Ukraine, these individuals must report their holdings within 60 days of acquisition (Verkhovna Rada of Ukraine, 2024).

The Financial Threat: The penalty for failing to file a timely notification is 300 subsistence minimums, which amounts to approximately 908,400 UAH (~\$22,000) as of 2024.

Conclusion: For a "Mass Affluent" investor with a portfolio of \$50,000, a single administrative oversight could result in a fine equivalent to 40–50% of their total assets. This

disproportionate risk profile validates the need for the Legal Dashboard's "Automated Alert" system.

Market Sizing: TAM, SAM, and SOM

To quantify the commercial opportunity, distinguishing between the broader Ukrainian market and the immediate, low-friction opportunity within iPlan.ua's existing client base.

We utilize a "bottom-up" validation method, prioritizing the conversion of current clients where trust is already established.

1. Total Addressable Market (TAM): The "Mass Affluent" in Ukraine The TAM represents the long-term ceiling for growth—the total number of Ukrainian households that fit the "Legal Dashboard" profile (Capital >\$50k, Cross-Border complexity).

Metric: ~150,000 – 200,000 Households.

Rationale: Despite the war, household wealth in the banking sector has demonstrated resilience. According to the National Bank of Ukraine (2025), household deposits in national currency grew by 13.1% year-on-year in Q2 2025, while foreign currency deposits increased by 11.4%. This growth indicates a sustained "Mass Affluent" segment actively seeking capital preservation strategies, representing the broader "Blue Ocean" iPlan.ua can target once the product matures.

2. Serviceable Available Market (SAM): The Current iPlan Ecosystem The SAM is the immediate "warm" market: clients who currently hold active contracts with iPlan.ua and rely on its advisors for financial planning.

Metric: 1,500 Active Clients.

Rationale: This constitutes the "captive audience." These clients have already validated the firm's value proposition (NPS 86). Consequently, the Cost of Client Acquisition (CAC) for this segment is negligible compared to cold outreach (iPlan.ua, 2025).

3. Serviceable Obtainable Market (SOM): Adoption Targets The SOM is the realistic projection of paid subscribers for the Legal Dashboard, based on a conservative rollout strategy that prioritizes quality over speed. The adoption rates are derived from the firm's internal strategic forecasts (iPlan.ua, 2025).

Year 1 (Pilot Phase):

Target: 15% Adoption of existing base.

Volume: ~225 Subscribers.

Focus: "Early Adopters" with acute pain points (e.g., active foreign companies or complex tax residency issues).

Year 2 (Expansion Phase):

Target: 40% Adoption of base + Partner Growth.

Volume: ~600 (Internal) + 100 (New Partner Clients) = 700 Subscribers.

Focus: Rolling out the dashboard as a standard integrated part of the annual review process.

Year 3 (Maturity Phase):

Target: 50% Adoption of base + Cumulative Partner Growth.

Volume: ~750 (Internal) + 200 (Partner Clients) = 950+ Subscribers.

External Growth: An additional flow of 100 new clients per year generated through B2B partnerships (referrals from law firms lacking their own LegalTech infrastructure).

Conclusion of Sizing The financial viability of this project is secured without reliance on aggressive external marketing. By focusing on penetrating the existing 1,500-client SAM, the project mitigates execution risk. The external market (TAM) and partner channels represent upside potential, while the core revenue stream is built on upselling loyal existing clients.

Customer Segmentation & Primary Research Insights

To move beyond theoretical assumptions, iPlan.ua conducted a multi-channel diagnostic of its current client base in Q2-Q3 2025. This "Voice of the Customer" analysis combines quantitative survey data, qualitative interviews, and operational metrics.

The Research & Validation Journey

A. Strategic Research Hypotheses.

Before conducting primary research, the project team established three core hypotheses to validate the value proposition:

Hypothesis 1 (The Pain Driver, H1): We hypothesize that mass affluent investors view regulatory penalties as a greater threat to wealth than market volatility.

Hypothesis 2 (Operational Friction & Asset Paralysis, H2): We hypothesize that clients experience significant financial loss not just from fines, but from "lost deals"—specifically, the inability to sell assets (real estate or stocks) due to expired passports, lost original deeds, or invalid Powers of Attorney.

Hypothesis 3 (Information Fragmentation, H3): We hypothesize that clients currently rely on "mental notes" or scattered emails, which leads to high anxiety and delayed decision-making during time-sensitive transactions.

Hypothesis 4 (The Solution Fit, H4): We hypothesize that clients will prefer a digital dashboard for "continuous monitoring" over traditional, one-off legal consultations.

Hypothesis 5 (The Unmet Need, H5): We hypothesize that "Global Nomads" are significantly more likely to churn due to unresolved tax residency anxiety than domestic investors.

B. Qualitative Insights (Refining the Hypotheses)

We conducted in-depth interviews with a diverse focus group: 3 "Global Nomads," 2 "Domestic Optimizers" (investing in foreign stocks/real estate, owners of CFCs), and 1 professional Financial Advisor. This cross-section revealed that the "Compliance Gap" is not just a threat of fines, but a source of direct financial erosion. The specific research instrument used to test the initial hypotheses can be found in Appendix F.

Key Interview Results:

Financial Erosion: Investors reported "lower-than-expected net profits" because they failed to assess specific tax obligations before entering deals.

Title and Registry Costs: Participants shared cases of incurring extra costs for deed duplicates and facing "wrong tax estimations" during sales due to outdated or incorrect state registry data regarding their property titles.

Compliance Anxiety: Domestic investors confirmed a fear of Common Reporting Standard (CRS) exchanges, noting that even with legal capital, they lack the organized "supporting documents" to verify data consistency across jurisdictions.

Advisor Insight on Deterrence: The professional advisor confirmed that "tax-blind" investing causes clients to avoid profitable but complex asset classes entirely, creating a barrier to wealth growth.

C. Final Validation (Quantitative Research). Voice of the Customer

The refined logic was tested via a survey of 47 clients. The results validated the final "GO" decision and the design of the Monitor and Optimizer modules:

Validation of H1: "Tax Fines and Audits" were cited as the primary concern by the majority of respondents.

Evidence of Demand (H2 & H4): 20% of all current support inquiries relate specifically to compliance and asset safety, up from near-zero in 2021.

Commercial Viability: A 70% willingness-to-pay conversion rate for the \$100 subscription model was recorded.

The full quantitative data set and the survey instrument are detailed in Appendix G.

Customer Personas (The "Who")

Based on this data, we have identified two distinct client segments that constitute the primary users of the Legal Dashboard.

Segment A: "The Relocated Professional" (The Global Nomad)

Profile: An IT specialist or entrepreneur who moved to the EU (e.g., Poland, Germany, Spain) post-2022.

Assets: Holds significant savings in Interactive Brokers/foreign banks and retains residential real estate in Ukraine.

Pain Point: The ownership of the Ukrainian apartment complicates their break from Ukrainian tax residency, while their physical presence in the EU triggers local tax laws. They live in constant fear of double taxation.

Segment B: "The Domestic Optimizer" (The Home Base)

Profile: A client residing in Ukraine who is aggressively diversifying assets to hedge against local currency risks.

Assets: Interested in buying foreign real estate (e.g., investment apartments in Bali or Montenegro) and ETFs.

Pain Point 1: The "Inheritance Black Hole." Their greatest fear is that their assets will effectively vanish upon their death. They understand that a Ukrainian notary has no jurisdiction or visibility into foreign property registries (e.g., Indonesia or the US). If the heirs do not know exactly where to look, the asset remains "undiscovered" and lost forever.

Pain Point 2: The "Estate Tax Trap." They are aware of (or fear) specific foreign tax traps, such as the US Estate Tax for Non-Residents. They worry that if they hold more than \$60,000 in US-situs assets (e.g., US stocks or property), their heirs could face a tax bill of up to 40% (Internal Revenue Service [IRS], 2025), eroding nearly half the wealth they tried to protect.

Jobs-to-be-Done (JTBD) Framework

We utilize the JTBD framework to define what the client is actually "hiring" the Legal Dashboard to do.

Table 3
JTBD framework

Job Type	Description	Current "Substitute" Solution
Functional Job	<i>"Help me remember how I filled out my CRS/KYC forms last year so I don't contradict myself."</i>	Searching through old emails or "guessing" (High risk of account blocking).
Risk Job	<i>"Ensure my heirs can actually find and inherit my foreign assets if something happens to me."</i>	Ukrainian Will (often invalid for foreign assets) or nothing.
Emotional Job	<i>"Give me the confidence that I won't lose my property because of a paperwork error."</i>	Anxiety / Avoidance of foreign investments.

Conclusion of Customer Analysis The primary research confirms that the "Legal Dashboard" is not a luxury add-on but a painkiller. The data shows a direct correlation between legal uncertainty (Residency/Inheritance) and client inaction. By solving the "Risk Job" of inheritance and the "Functional Job" of consistency, iPlan.ua effectively unlocks the "Emotional Job" of peace of mind, directly addressing the retention goals defined in Chapter 3.

Competitive Analysis: The "Blue Ocean" Gap

Objective: To demonstrate that while many players offer parts of the solution (information or legal consulting), no direct competitor offers a consolidated, proactive, subscription-based system for the mass affluent.

We categorize the competitive landscape into four distinct strategic groups:

1. Direct Service Competitors (The "Business & E-Commerce" Shops): 4B, Finevolution

Profile: Specialized law and consulting firms focusing on IT, e-commerce, and cross-border business.

The Value: High-quality, bespoke legal structuring (e.g., opening foreign companies, CFC reporting).

The Friction (The Gap):

Focus on Business vs. Individual: 4B specializes in "supporting international e-commerce business" (4B, 2024), while Finevolution focuses on "business scaling" and "LLC registration" (Finevolution, 2025). Their workflows are designed for corporate compliance, not for a private individual's personal savings or inheritance anxiety.

Transactional Pricing: These firms typically operate on a fee-for-service basis. For example, a single educational webinar on CFC reporting from 4B costs \$100 (4B, 2021). This means a client pays the same amount to learn about the problem for one hour as they would pay iPlan.ua to solve it for a year.

Strategic Verdict: They are excellent for setting up a corporate structure, but inefficient for maintaining personal wealth.

2. The "Crisis & VIP" Specialists: Prikhodko & Partners

Profile: A full-service law firm with a strong focus on "VIP Clients," "Criminal Law," and "Tax Crimes" (Prikhodko & Partners, 2024).

The Value: Aggressive defense and high-end crisis management.

The Friction:

"Overkill" for Routine: This firm targets high-stakes issues (e.g., searches, interrogations, complex litigation). For a Mass Affluent client needing a simple "Residency Check," hiring a "Tax Crimes Lawyer" is disproportionate.

High Cost Structure: The firm positions itself for "VIP Clients" and lists consultant rates on its associated platforms reaching up to 500–1000 EUR/hour for top specialists (Prihodko & Partners, 2024). This pricing model alienates the \$50k portfolio segment.

Strategic Verdict: A solution for Crisis Management, not Wealth Maintenance.

3. Investment Education & Media (The "DIY Enablers"): HUG'S, Minfin

Profile: HUG'S (Investment Education/Fund) and Minfin (Media/Data).

The Value: They provide the knowledge to solve problems. HUG'S offers a "Marathon on Investment Taxes" course for 3,645 UAH (~\$90) (HUG'S, 2024).

Cognitive Load: They sell courses, not outcomes. The client pays ~\$90 to learn how to do it themselves (DIY). This does not solve the "Anxiety" or "Time" pain points for busy professionals.

No Personalization: A course cannot tell a specific client, "Your specific account in Poland is at risk."

Strategic Verdict: These are "Substitutes" that compete for the client's wallet, but they do not execute the compliance work.

4. Comparative Value Matrix

The matrix below visualizes the "Blue Ocean" where iPlan.ua eliminates the hourly billing of lawyers and the manual effort of education platforms.

Table 4
Comparative Value Matrix

Feature	Consulting Firms(4B, Finevolution)	Crisis/VIP Firms(Prikhodko & Partners)	Education /DIY(HUG'S)	iPlan.ua Dashboard
Business Model	Fee-for-Service	High-Ticket / Project	Course Fee (~\$90)	**Subscription (\$100/yr)**
Primary Interaction	Reactive <i>(Client asks)</i>	Crisis-Driven <i>(Legal Defense)</i>	Passive <i>(Client learns)</i>	Proactive <i>(System alerts)</i>
Inheritance Visibility	Only if explicitly hired	Only if explicitly hired	Generic Articles	Automated Asset Map
US Tax / CFC Checks	Manual Review (\$\$)	Manual Defense (\$\$\$)	"How-to" Guides	Automated Tracking
Target Audience	Business / IT / E-com	VIPs / HNWI's	DIY Investors	Mass Affluent

Conclusion of Competitive Analysis iPlan.ua disrupts the market by offering "VIP Safety" (Prikhodko) at an "Education Price" (HUG'S). By automating the routine checks that lawyers bill by the hour, the Legal Dashboard renders the traditional "Hourly Model" obsolete for the mass affluent investor.

Product Strategy & Brand Positioning

Objective: To define the "Client Legal Dashboard" not merely as software, but as a Product-Service System (PSS) that delivers the "Preventive Wealth Assurance" value proposition.

The Product-Service System (PSS) Design

iPlan.ua is shifting from a pure "Service" model (Human Advisory) to a hybrid "Product-Service" model. The core of this strategy is the Client Legal Dashboard, a secure digital interface that acts as the "Legal Twin" of the client's financial portfolio.

The system consists of five automated modules designed to solve the specific "Jobs-to-be-Done".

Table 5

Automated modules designed to solve the specific "Jobs-to-be-Done".

Module	Feature Name	Problem Solved	Value for Client
1. The Monitor	Document & Deadline Tracker	<i>"I forgot my POA expired."</i>	Tracks critical dates: Power of Attorney expiration, Lease Agreement renewals, and Real Estate handover deadlines (e.g., "Apartment must be ready for ownership registration by 31/12/2025").
2. The Optimizer	Tax Loss Harvesting & Limit Check	<i>"I pay too much tax."</i>	Calculates Realized vs. Unrealized Gains in real-time. Alerts the client: <i>"You have \$2,000 in realized gains. Sell Asset X (currently at a loss) before Dec 31 to lower your taxable base."</i>
3. The Calendar	Smart Compliance Schedule	<i>"I missed the filing date."</i>	A synchronized calendar for all tax deadlines: Annual Income Declaration (May 1), CFC Report (May 1), and Local Property Tax payments. Pushes alerts to Google Calendar/Telegram.
4. The Map	Inheritance Asset Visibility	<i>The "Black Hole" Risk</i>	Generates a legally valid "Digital Asset Register" for heirs, ensuring no foreign account is lost by the Ukrainian notary.
5. The Vault	KYC Consistency Locker	<i>"I forgot what I told the bank."</i>	Stores all Source of Funds/KYC answers. Ensures the client tells the same story to every bank to prevent blocking.

The Service Layer (Human-in-the-Loop)

The Dashboard is not a "Robot Lawyer." It is a triaging tool.

Green Light: Routine checks (e.g., POA validity, Calendar alerts) are fully automated.

Red Light: If the system flags a complex risk (e.g., "Tax Loss Harvesting opportunity detected" or "CFC Report Required"), it automatically generates a "Case File" for a human advisor.

Benefit: The client gets software speed for monitoring and expert judgment for solving.

Brand Positioning Strategy

To execute the Blue Ocean Strategy, iPlan.ua must occupy a unique mental space. We are moving out of the "Financial Planning" box (crowded) and creating the "Wealth Assurance" category.

The Core Differentiation:

Competitors (Lawyers) sell "Litigation" (Winning a fight with the tax office).

iPlan.ua sells "Prevention" (Never having the fight in the first place).

The Tagline:

"Invest Globally. Comply Locally. Sleep Soundly."

Formal Positioning Statement

This statement serves as the "North Star" for all future marketing communications.

For mass affluent Ukrainian investors residing domestically or abroad (The "Global Nomads"), Who struggle with the complexity of cross-border taxes, inheritance risks, and expiring legal documents, The iPlan Client Dashboard is a preventive wealth assurance platform That automatically monitors legal risks, optimizes tax liabilities via loss harvesting, and flags

deadlines before they become penalties. Unlike traditional law firms (which are expensive and reactive) or DIY spreadsheets (which cannot calculate tax scenarios), Our Product offers continuous, automated peace of mind for a flat annual subscription.

Chapter 5: Sales Strategy & Go-To-Market Plan

Pricing Strategy: The "Wealth Assurance" Hybrid Model

To achieve operational profit optimization, iPlan.ua will transition from a purely transactional consulting model to a hybrid subscription model. This strategy is designed to maximize Customer Lifetime Value (CLV) while minimizing the marginal cost of serving each additional client.

The pricing structure is designed to lower the barrier to entry (CAC reduction) while creating a predictable recurring revenue stream.

The Three-Tier Monetization Structure

Tier 1: The "Freemium" Anchor (Lead Generation)

Offering: A one-time, limited "Legal Health Check-up."

Mechanism: Potential clients upload basic data to receive a "Red/Yellow/Green" status report on their key risks.

Strategic Goal: This serves as a high-volume lead magnet. It demonstrates immediate value and creates the "fear of loss" necessary to convert users to the paid tier without requiring human advisor time.

Tier 2: The "Wealth Assurance" Subscription (Core Product)

Price: \$100 per year (Base).

Offering: Full access to the Client Legal Dashboard.

Continuous monitoring of regulatory changes matching the client's profile.

Automated alerts (Push/Email) for deadlines (tax filings, document renewals).

Secure, structured document repository.

Justification: The price point is psychologically positioned as "insurance." At ~\$8.30/month, it is significantly cheaper than a single hour of a lawyer's time, yet it prevents penalties that could cost thousands. This generates the Recurring Revenue (ARR) essential for increasing business valuation.

Tier 3: The "Add-On" Marketplace (Margin Maximizer)

Price: ~\$200+ per service unit (Variable based on complexity).

Offering: Specialized execution services triggered by Dashboard alerts.

Example 1 (Administrative): The dashboard alerts the client that a Power of Attorney (POA) is expiring. The client clicks "Renew" to order a new POA drafting service.

Example 2 (Advisory): The dashboard flags a potential risk in tax status due to days spent abroad. The client purchases a Tax Residency Consultation to resolve the ambiguity.

Strategic Goal: This monetizes specific pain points. While the subscription covers monitoring (low cost/automated), the add-ons cover solving (high value/expert involvement), allowing for higher margins on complex tasks.

Comparative Pricing & Competitive Positioning

While platforms like LIGA 360 and YouControl operate in the Ukrainian legal-tech space, iPlan.ua occupies a distinct "Personal Wealth Assurance" niche. LIGA and YouControl are primarily B2B tools designed for professionals (lawyers, accountants, security officers) to check external counterparties or research legislation. iPlan.ua is a B2C tool designed for individuals to check themselves.

Table 6
Competitive Pricing Analysis

Feature	Traditional Law Firm	LIGA 360 / YouControl	iPlan.ua Dashboard
Primary User	Client in trouble (Reactive)	Lawyer / Security Officer (Professional)	Private Investor (Mass Affluent)
Core Value	Litigation & Defense	Data & Search Tools	Prevention & Peace of Mind
Focus	Solving a specific case	Checking <i>others</i> (Counterparties)	Checking <i>yourself</i> (Personal Risks)
Pricing Model	Hourly Rate (\$100–\$300/hr)	Subscription (~€1,000+/year for Corp)	Flat Fee (\$100/year)
Actionability	High (Done for you)	Low (Raw data provided)	Hybrid (Automated Alerts + Expert Fix)

Note: LIGA 360 and YouControl pricing is based on corporate licenses which can exceed €1,000 annually (LIGA ZAKON, 2025; YouControl, 2025), whereas iPlan targets the affordable mass-market price point.

Dynamic Pricing and Escalation

To ensure the model keeps pace with inflation and product maturity, the financial plan incorporates a Dynamic Pricing Strategy.

Annual Escalation: As per the financial model assumptions, the subscription price is projected to increase by 5% annually starting in Year 2 (e.g., \$105 in Year 2, ~\$110 in Year 3).

Rationale: This escalation reflects the increasing value of the database (AI training improves accuracy over time) and protects the firm's real margins against operational cost inflation (salary indexation).

Sales Channels & Distribution Strategy

To achieve the projected subscriber growth (225 in Year 1 to 894 in Year 5), iPlan.ua will utilize a multi-channel distribution strategy. This approach prioritizes low-CAC (Customer Acquisition Cost) channels in the early years before scaling into paid or partner-driven channels.

Channel 1: Direct Internal Conversion (Years 1–2 Focus)

Mechanism: The "Trojan Horse" Strategy.

Target: Existing iPlan.ua client base (TAM \approx 1,500 active clients).

Execution: The Legal Dashboard will not initially be sold as a standalone product. Instead, it will be introduced by financial planners during regular portfolio reviews as a "Compliance Safety Upgrade."

Rationale: Since trust is already established, the friction to buy is minimal. The marginal cost of sales is near zero because the sales pitch occurs during already scheduled meetings.

Projected Conversion: 15% of the existing base in Year 1 (225 clients).

Channel 2: Content Marketing (Inbound Funnel)

Mechanism: Educational "Fear-of-Loss" Marketing.

Target: Mass Affluent Ukrainians (Non-iPlan clients) who consume financial content.

Execution: Leveraging iPlan's strong YouTube presence, the team will produce specific breakdowns of legal risks (e.g., "The top 5 mistakes in CFC reporting").

The Hook: Viewers are offered the free "Legal Health Check" (Tier 1) in the video description.

The Conversion: Once they see "Red Flags" in their free report, they are prompted to upgrade to the \$100/year subscription to fix them.

Efficiency: Content marketing generates leads at 62% lower cost than traditional outbound marketing and produces 3x as many leads per dollar spent (DemandMetric, as cited in Flying V Group, 2024).

To address potential conversion risks from the YouTube channel, iPlan.ua will transition from passive education to an "active lead capture" model:

Direct Product Integration: Every video addressing tax or residency risks will feature a "Legal Health Check" lead magnet, driving viewers directly to the Dashboard login.

Loss Aversion Messaging: Marketing narratives will be "aggressive" in quantifying the cost of inaction, comparing the \$100 subscription to the ~\$22,000 penalty for CFC non-compliance.

Channel 3: Strategic Partnerships (Year 3 Rollout)

Mechanism: B2B2C Referral Network.

Target: Professional Service Providers (Law Firms & Accountants).

Launch Timing: Year 3. (Delayed to ensure product stability and gather case studies first).

Partner Profiles:

Boutique Law Firms: Contrary to being competitors, law firms are ideal partners. They often dislike low-margin administrative monitoring (like tracking deadlines) but want to retain client loyalty. By reselling iPlan's dashboard, they give their clients a modern digital tool while freeing their own lawyers to focus on high-value litigation.

Family Offices: Small wealth managers who manage assets but lack an internal legal department.

Incentive Structure:

Commission: Partners receive a 10% recurring commission on every subscription they originate.

Justification: Standard SaaS affiliate commissions typically range from 15–30% (CaptivateIQ, 2025; Rewardful, 2025). iPlan.ua's 10% rate is conservative, reflecting the high affinity of the product to the partners' existing services (it makes their job easier).

Table 7
Channel Mix Evolution

Channel	Year 1	Year 3	Key Driver
Direct (Internal)	100%	75%	Portfolio Review Upsells
Content (Inbound)	0%	15%	YouTube -> Free Report Funnel
Partners (External)	0%	10%	Law Firm Referrals

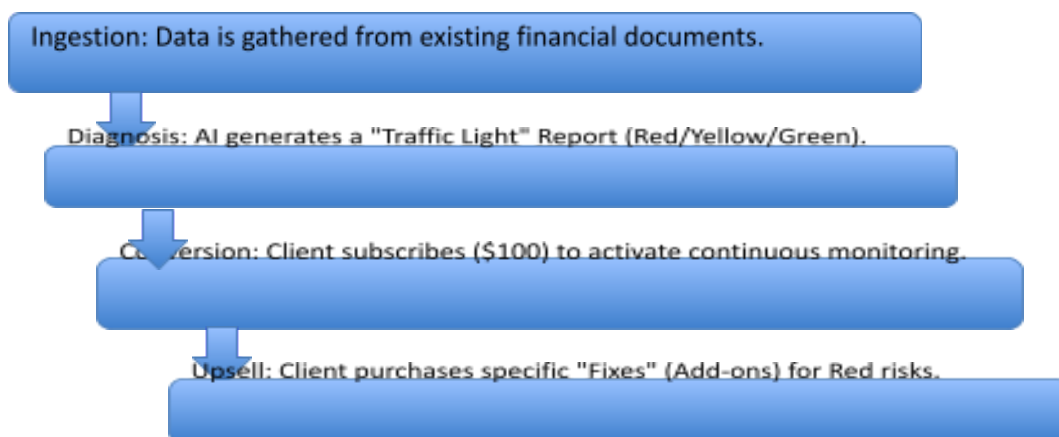
Sales Process (The Customer Journey)

The sales process is designed to minimize friction by leveraging existing client data. Instead of asking clients to "buy legal services," the process demonstrates a "gap" in their current safety net (via the Traffic Light system) and offers the Dashboard as the immediate solution.

The "Compliance Funnel" Overview

The customer journey follows a "Diagnose-to-Convert" logic. The goal is to move the client from unconscious incompetence (unaware of risks) to conscious action (paying for a solution).

Figure 4
The Compliance Conversion Funnel



Detailed Journey Stages

Step 1: Data Ingestion (The "Digital Audit") This stage is critical for lowering the Customer Acquisition Cost (CAC). For the primary target audience (current iPlan.ua clients), zero active effort is required from the client side.

Source: The system automatically aggregates metadata from the client's existing Financial Plan, Advisor Meeting Reports (emails/CRM notes), and Shared Document Folders (Google Drive).

Action: The AI scans these sources for key artifacts: Tax Residency status, Property Deeds (dates), Brokerage Account Reports, and Family Structure.

Result: A "Shadow Profile" is built instantly. The client does not need to fill out a long questionnaire, removing the biggest barrier to entry.

Step 2: Diagnosis (The "Traffic Light" Trigger) Once the data is ingested, the client receives a Legal Health Scorecard during their next portfolio review or via email. This utilizes the "Traffic Light" logic:

Green (Safe): "Your tax residency is clear. All documents are valid."

Yellow (Warning): "Your Power of Attorney expires in 45 days."

Red (Critical Risk): "CFC Report Missing for Interactive Brokers account. Potential penalty: 80,000 UAH."

Sales Tactic: The "Red" risk serves as the immediate Call to Action (CTA). The pain (penalty) is quantified in monetary terms to make the subscription fee (\$100) seem negligible.

Step 3: Conversion (Subscription Activation) To resolve the anxiety created by the "Red/Yellow" lights, the client subscribes to the Wealth Assurance Dashboard (\$100/year).

Value Exchange: Immediate access to the detailed report and the "Fix It" button.

Onboarding: The client signs a digital offer, and their "Shadow Profile" becomes a live, monitored account.

Step 4: Upsell (Resolution & Add-ons) Once subscribed, the Dashboard serves as a marketplace for high-margin services.

Scenario: The dashboard alerts the client about the missing CFC report (Red Light).

Click: The client clicks "Resolve Risk."

Purchase: The system offers a "Turnkey CFC Filing Service" for \$200. The client approves the charge, and the iPlan legal team executes the work.

Sales Cycle Efficiency

Internal Clients: < 24 Hours. Since data is pre-fetched from financial plans and folders, the sale can happen instantly during a regular advisor meeting.

External Leads: 7–14 Days. External clients must first upload their documents to the "Lite" version of the dashboard to generate the Traffic Light report.

Retention Strategy: Maximizing Lifetime Value (CLV)

Acquiring a client is only the first step. The long-term profitability of the "Wealth Assurance" model depends on maintaining a low Churn Rate, ensuring that the recurring revenue stream remains stable even as the subscriber base grows.

The core retention challenge is the "Paradox of Safety": If the Dashboard works perfectly and the client sees only Green Lights (no risks), they may feel the subscription is unnecessary. To counter this, the retention strategy shifts the value proposition from "Fixing Problems" to "Continuous Protection."

The "Value Realization" Communication Loop

To prove value during quiet periods, the system uses automated "Value Realization" emails. Instead of silence, the client receives quarterly reports detailing what the system did in the background.

The "Nothing Happened" Report:

Message: "This quarter, 4 new tax laws were introduced in Ukraine. We scanned your profile against them. Result: You are safe. No action required."

Psychology: This reinforces that the \$100 fee is buying peace of mind, not just troubleshooting. It transforms "silence" into "active protection."

Renewal Triggers (The "Lock-In" Mechanism)

The renewal process is built around two "Sticky" features that make cancelling painful:

The Document Vault (Data Lock-in): The Dashboard acts as the secure repository for the client's sensitive history (tax declarations, deed copies, old POAs).

Retention Logic: If the client cancels, they downgrade to a "Read-Only" version with limited storage. The convenience of having all family legal documents in one structured place is a strong barrier to exit.

Anticipatory Alerts:

Tactic: 30 days before the subscription renews, the system highlights upcoming future risks.

Example: "Your Subscription expires on Dec 1st. Warning: Your Tax Residency Certificate also expires in Jan 15th. Renew now to unlock the step-by-step renewal guide."

Managing Price Escalation

As per the financial model, the subscription price increases by 5% annually (Dynamic Pricing). To prevent this from triggering churn, the price hike is framed as a "Feature Upgrade."

Justification: "Our AI has learned from 500+ new cases this year and can now detect risks in 3 new jurisdictions (Poland, Spain, UK)."

Result: The client perceives the price increase as paying for a smarter product, not just inflation.

Feedback & Churn Prevention

NPS (Net Promoter Score): Integrated directly into the dashboard after every "Add-on" service is completed.

The "Save" Team: If a client initiates cancellation, an alert is sent to their primary Financial Advisor. The Advisor can then intervene personally, often saving the account by reminding the client of a specific long-term asset (e.g., "Who will track the maturity of your POA if you close the dashboard?").

Chapter 6: Organization Strategy

To implement the "Wealth Assurance" dashboard effectively, iPlan.ua requires an organizational design that balances high-tech automation with high-touch advisory services. We utilize Galbraith's Star Model (Galbraith, 2002) as the diagnostic framework to align the new "LegalTech" capabilities with the existing firm structure.

The five points of the Star are defined as follows:

Strategy: Low-cost subscription (\$100) driving high-margin add-on services.

Structure: A specialized "Legal Product Unit" supporting the existing "Advisory Frontline."

Processes: Integrated sales (Advisor-led) and delivery (AI-led).

Rewards: Commission structures that incentivize Advisors to sell the product.

People: Hiring a Legal Product Owner and upskilling Advisors.

Strategy: The "Wealth Assurance" Anchor

The organizational design is anchored in the specific strategic goal defined in Chapter 5: Operational Profit Optimization through Scalability.

The Constraint: The model prohibits hiring a large team of lawyers, as this would inflate OPEX and destroy the \$100 price point.

The Solution: The strategy dictates a "Product-Led" organization where Software handles the monitoring (Volume), and Advisors handle the distribution (Sales).

Alignment: Every organizational decision below is tested against this anchor: Does it help us sell \$100 subscriptions without adding new headcount?

Structure: The Hybrid "LegalTech" Unit

To execute this strategy within the Year 1 budget of \$30,000, the structure separates product creation from client relationship management.

A. The Legal Product Unit (Back Office)

Role: Legal Product Owner (LPO).

Budget: One full-time headcount (\$30,000/year).

Function: This unit acts as an internal service provider. The LPO reports to the Partners and manages the external IT contractors (CAPEX). Their sole focus is ensuring the dashboard works and the legal logic is accurate.

External Vendors: A development agency is engaged on a project basis to build the infrastructure, keeping fixed costs low.

B. The Advisory Frontline (Sales & Account Management)

Role: Existing Financial Planners.

Structural Change: No new Sales Department is created. The existing Advisors absorb the sales function. The Legal Product Unit "reports" to the Advisors in a service capacity—supplying them with the tool (Dashboard) to retain their clients.

Processes: Integrating Sales & Delivery

To align with the "Low-Cost / High-Volume" strategy, the operational processes must be highly standardized. We divide the workflow into two distinct streams: Acquisition (Sales) and Execution (Delivery).

The Sales Workflow: "The Annual Review Upgrade"

Objective: To sell the subscription without requiring a separate sales meeting.

Owner: Financial Advisor.

Table 8

The sales workflow

Step	Phase	Action
1	Pre-Meeting (Trigger)	One week before the Annual Portfolio Review, the LPO runs a "Shadow Audit" on the client's file. Output: A 1-page "Legal Health Teaser" showing 2-3 potential risks (Red Lights).
2	The Pitch (Meeting)	The Advisor presents the Teaser alongside the financial report. Script: <i>"We've grown your assets by 10%, but your legal protection has gaps. Specifically, your CFC report is missing. I recommend activating the Wealth Assurance Dashboard to track this."</i>
3	Activation (Closing)	Client agrees. Advisor clicks " Activate Legal Module " in the CRM. Result: The \$100 fee is deducted from the client's cash account (or billed), and the Legal Unit receives a "New Subscriber" ticket.

The Operational Workflow: "The Human-in-the-Loop"

Objective: To deliver legal safety using AI for speed and humans for accuracy.

Owner: Legal Product Owner (LPO).

Step 1: Data Ingestion (Automated)

Input: System connects to the client's Google Drive/Tax Cabinet via API.

Action: OCR (Optical Character Recognition) extracts dates and document types.

Frequency: Monthly auto-scan.

Step 2: The Traffic Light Filter (AI Logic) The system applies the "Regulatory Rulebook" to

the data:

Green Condition: Document exists + Expiry > 90 days. -> Action: Do nothing.

Yellow Condition: Document exists + Expiry < 30 days. -> Action: Auto-email Client.

Red Condition: Document missing OR Violation detected. -> Action: Quarantine Alert

(Send to LPO Queue).

Step 3: The Risk Gate (Human Verification)

Actor: Legal Product Owner.

Action: Review the "Red Queue" to ensure the AI isn't hallucinating.

If False Alarm: Reject alert and retrain AI.

If True Risk: Approve alert.

Result: Client receives a verified "Critical Risk Notification" with a "Fix It" button.

Step 4: Resolution & Monetization (The Loop)

Scenario A (Simple Fix): Client needs a standard template (e.g., POA). LPO sends it (included in \$100).

Scenario B (Complex Fix): Client needs tax restructuring.

Action: Client clicks "Request Expert."

Routing: Ticket sent to Advisor to sell the \$200+ Add-on Service.

Rewards: Aligning Incentives

A potential conflict exists: Why would a high-net-worth Advisor spend time selling a low-cost \$100 product? The reward system must answer this.

A. Financial Incentives (The Upsell)

Subscription: Advisors receive 0% commission on the base \$100 fee. This revenue covers the LPO salary and server costs.

Add-Ons: Advisors receive 10-20% commission on any high-ticket legal services (e.g., \$1,000 for Trust Structuring) triggered by the dashboard.

Logic: The dashboard is the "net" that catches high-value work. The Advisor is rewarded for landing the "big fish," not for casting the net.

B. Non-Financial Incentives (Retention)

Churn Defense: Advisors are educated on internal data showing that clients with >2 integrated services (Financial + Legal) have a 50% lower churn rate.

Leaderboard: A "Client Health Score" metric is introduced. Advisors compete to have the highest percentage of "Green Light" (Legally Compliant) clients, fostering a culture of holistic care.

People: Skills & Capabilities

The final point of the Star addresses the human capital required to run these processes.

A. The Legal Product Owner (Profile)

Requirement: A "T-Shaped" professional. Deep expertise in Ukrainian Tax/Corporate Law (Vertical) with broad knowledge of API logic and Product Management (Horizontal).

Key Skill: Ability to translate complex tax codes (e.g., CFC rules) into binary "If/Then" logic for developers.

B. The Advisor Transformation (Training)

The Gap: Advisors often fear "crossing the line" into legal advice and incurring liability.

Training Solution: A "Scope of Practice" Certification.

Advisors are trained to identify the risk (Red Light) and refer the solution (Legal Unit).

Scripting: "I am not a lawyer, but our system flagged this risk. Click here to have our Legal Team fix it."

This empowers the Advisor to sell with confidence, knowing they are backed by the LPO.

Chapter 7: Financials

Investment Plan (CAPEX)

The implementation follows a "Lean Startup" approach, splitting the investment into two phases to minimize risk.

Table 9
Capital expenditure schedule

Phase	Year	Amount (\$)	Deliverable
Phase 1 (MVP)	Year 1	\$10,000	Low-Code Dashboard (vibecoding): Secure database, Google Drive API integration, Basic "Traffic Light" logic.
Phase 2 (Scale)	Year 2	\$20,000	AI Integration: Custom Python modules for OCR (Optical Character Recognition) and automated tax logic.
Total CAPEX		\$30,000	

Operating Expenses (OPEX)

The cost structure is designed to be fixed-cost heavy but low-variable cost, allowing for high margins as the subscriber count grows.

Key Operating Drivers (Year 1 Base):

Team (\$30,000/year): The single largest line item is the Legal Product Owner. This cost is semi-fixed; it does not double if client volume doubles.

Marketing (\$8,000/year): Focuses on content production (videos/webinars) rather than paid ads, keeping CAC low.

Cloud & Infrastructure (\$6,000/year): Hosting costs for the secure dashboard.

Note: As per the financial model, OPEX includes an annual indexation factor (inflation adjustment) of ~10% starting Year 2.

Contingency Reserve for Unforeseen Circumstances

To ensure the financial resilience of the project, a 15% Contingency Buffer has been integrated into the annual Operating Expenses. This reserve is designed to mitigate the following internalized risks:

Technical Pivot Costs: Unexpected API pricing changes or additional low-code development hours required to fix bugs in the "Legal Health" algorithms.

Marketing Recovery: Extra budget for direct CRM marketing or search ads if the primary YouTube channel underperforms in conversions.

Regulatory Adaptation: The need for rapid logic updates if Ukrainian martial law or tax codes change unexpectedly.

Operational Resilience: Costs associated with internet instability or power outages requiring mobile-first PWA caching or backup server synchronization.

Revenue Forecast

Revenue growth is driven by three compounding factors: Volume (New Subscribers), Price (5% annual escalation), and Depth (Add-on upsells).

Table 10
Revenue Projections (Years 1–5)

Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Subscribers (Vol)	225	600	850	870	894
Subscription Price	\$100	\$105	\$110	\$116	\$122
Sub Revenue	\$22,500	\$63,000	\$82,688	\$86,822	\$91,163
Add-On Revenue	\$9,000	\$25,200	\$37,485	\$40,285	\$43,467
Total Revenue	\$31,500	\$88,200	\$131,198	\$140,999	\$152,133

Analysis: Revenue grows by 180% in Year 2 as adoption scales from early adopters (15%) to the majority of the client base (40%).

Profitability Analysis (P&L)

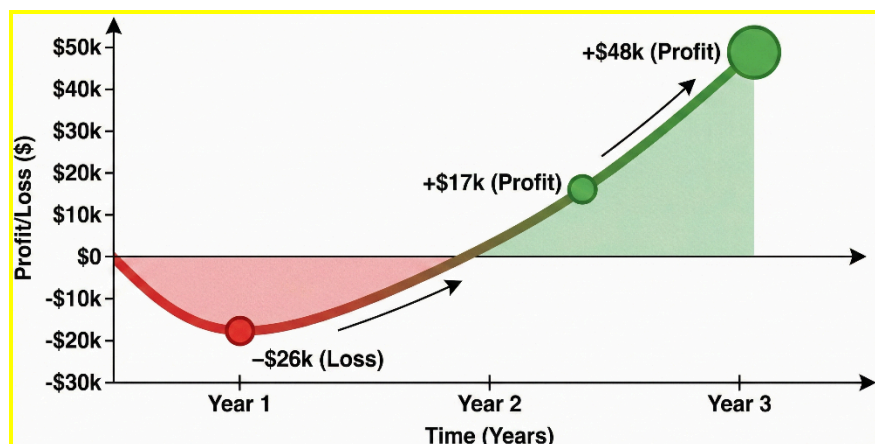
The project exhibits a classic "J-Curve" profitability trajectory.

Year 1 (Investment Phase): The project incurs a Net Loss of (\$27,490). This is deliberate, driven by the \$10k CAPEX and the full-year salary of the Legal Product Owner versus only partial-year revenue recognition.

Year 2 (Payback period): The project flips to positive Net Income (\$16,108) as the subscriber base crosses the 500-client threshold, covering the fixed costs.

Year 5 (Optimization Phase): Net Income reaches \$51,352, representing a healthy 30% Net Profit Margin.

Figure 5
The Profit J-Curve



Investment Efficiency & Valuation

Using a discount rate (WACC) of 20%, the project demonstrates strong investment efficiency despite the high cost of capital in the current environment.

Table 11
Valuation Metrics

Metric	Value	Interpretation
WACC	20.0%	High hurdle rate reflecting country/tech risk.
Payback Period	2.56 Years	Investment is recovered early in Year 3.
NPV (5-Year)	~\$50,510	Positive NPV confirms value creation > cost of capital.
IRR	>59%	Internal Rate of Return significantly exceeds WACC.

Chapter 8: Project Implementation

Successful execution of the "Legal Check-up" initiative requires a disciplined allocation of resources and a phased deployment strategy. This chapter outlines the operational requirements, the implementation timeline, and the risk management framework designed to ensure the project meets its financial and strategic objectives while adhering to strict compliance standards.

Resource Requirements and Optimization

To maintain a lean cost structure, the project leverages iPlan.ua's existing partner ecosystem for leadership while allocating specific OPEX for operational execution.

Human Capital:

Project Lead / Head of Legal (Existing Partner): Responsible for overall strategy, methodology validation, and high-level compliance. This role utilizes existing partner capacity, ensuring strategic alignment without additional fixed costs in the early stages.

Chief Technology Officer (CTO) (Existing Partner): Oversees the architecture of the Low-Code platform and ensures data security protocols.

Legal Analyst (New Hire - OPEX): A dedicated full-time specialist responsible for drafting the "Legal Health" templates, conducting manual client check-ups during the pilot, and maintaining the regulatory database.

Tech Support / Low-Code Developer (Contract/Partial): Responsible for building and maintaining the Dashboard and API integrations.

Financial Resources:

Capital Expenditures (CAPEX): A total of \$30,000 is allocated over the first two years. Year 1 focuses on MVP development (\$10,000) using low-code architecture to minimize costs. Year 2 allocates \$20,000 for AI API integration and advanced customization.

Operating Expenses (OPEX): The annual operational budget is projected at \$48,400, covering the Legal Analyst's salary and cloud infrastructure licensing (AWS/GWS/Gemini), with a projected annual indexation of 10% for inflation and salary adjustments.

Technological & Informational Resources:

Platform Stack: The solution utilizes a Low-Code development platform to reduce deployment time.

Knowledge Base: Access to premium legal databases (e.g., Liga:Zakon) is required to ensure the Legal Analyst has up-to-date regulatory information for the "Human-in-the-Loop" validation.

Implementation Roadmap

To ensure the project adheres to the strict evaluability and transparency requirements requested, the Implementation Roadmap has been updated to include the Decision Markers derived directly from the project's strategic goals and the Implementation Backlog now located in Appendix H.

Phase 1: Validation & Pilot (Months 1–2)

Focus: Qualitative validation of the "Peace of Mind" hypothesis.

Key Tasks:

- Shortlist 8–10 ideal candidates and secure 3–5 participants for a manual "Concierge MVP."
- Deploy Google Drive folder structures and manual checklists to simulate the "Vault" experience.
- Execute manual "Legal Health Checks" and document gathering.

Decision Marker 1 (DM1): At the end of Month 2, the project will only proceed to Phase 2 if 80% of pilot participants express a "High" or "Very High" willingness to pay at the \$100 price point during exit interviews.

Phase 2: MVP & Digitization (Months 3–12)

Focus: Transitioning from manual labor to automation.

Key Tasks:

- Provision secure EU-central hosting (Supabase/Replit) to ensure GDPR compliance.
- Develop OAuth2 connections for secure Google Drive/Gmail integration.
- Build the "Risk Engine" script and automated notification webhooks for "Yellow Alerts."

Decision marker: Achieve a target of 15% adoption (~225 subscribers) by end of Year 1.

Phase 3: Scaling, B2B Expansion & Advanced Automation (Year 2+)

Focus: Ecosystem growth and advanced LLM automation.

Key Tasks:

- Architect a multi-tenant portal for external law firm white-labeling.

- Integrate a "Legislative Scanner" webhook to monitor EU/domestic law changes automatically.

Decision Marker: A successful transition to a B2B "White-Label" portal, allowing external law firms and family offices to license the technology for their own clients.

Risk Management

Given the sensitive nature of legal and financial advice, a robust risk management framework is essential. Risks are assessed on a 5-point scale for Impact (Severity) and Probability (Likelihood), prioritizing those with the highest combined score.

Risk Assessment Methodology:

Impact (1-5): Ranges from "Insignificant" (<\$1k loss) to "Project Failure" (Brand damage/Regulatory breach).

Probability (1-5): Ranges from "Low" (1-10%) to "Inevitable" (>60%).

Key Risks and Mitigation Strategies:

Strategic Risk: Value Proposition Misalignment (Severity: 20/25)

Risk: Retail investors may view preventive legal care as an unnecessary cost, leading to low adoption.

Mitigation: Launch a "Cost of Inaction" marketing campaign using data to visualize potential financial losses from legal negligence. Bundle the check-up with the annual financial review to normalize it as "investment hygiene."

Operational Risk: Data Residency Compliance (Severity: 25/25)

Risk: Storing Ukrainian client data on US-based servers (common with AI/Low-Code tools) may violate GDPR alignment or local data laws.

Mitigation: Vendor Screening: exclusively select vendors offering EU-hosting (e.g., Frankfurt/Dublin regions). Anonymous Architecture: Store Personal Identifiable Information (PII) in a secure local database and only send anonymized IDs to the processing engine.

Reputational Risk: Contagion (Severity: 10/25)

Risk: Errors in the legal branch could damage trust in iPlan.ua's core financial advisory brand.

Mitigation: "Clickwrap" Disclaimers: Mandatory acknowledgement that the dashboard provides information, not legal counsel. Human-in-the-Loop: High-stakes modules (e.g., Tax Residency) require manual validation by the Legal Analyst before the client sees the result.

Project Governance and Control

To ensure the project remains on track, the following control mechanisms will be established:

KPI Monitoring: Monthly reviews of Adoption Rate (Target: 15% Year 1), Net Promoter Score (NPS), and Churn Rate.

Regulatory Watch: A quarterly "Tax & Legal Update" protocol where the Head of Legal reviews the algorithm logic to ensure it reflects the latest legislative changes (e.g., changes in Diia City or CFC rules).

Chapter 9: Conclusions

Synthesis of Diagnostic Findings

The diagnostic phase identified a structural weakness in the current market: while Ukrainian retail investors are becoming increasingly sophisticated financially, they remain legally vulnerable. The rapid digitization of investment tools has outpaced the legal literacy of the average investor, creating risks related to tax residency, undisclosed foreign income, and succession planning.

Market Alignment: The proposed solution directly addresses the threats identified in the PESTEL analysis, specifically the tightening of EU regulatory standards (CRS/AEOI) and the need for transparent asset structures during Ukraine's post-war reconstruction.

Internal Fit: As highlighted in the VRIO analysis, iPlan.ua possesses the unique "Relational Resources"—trust and deep client financial data—that allow for the deployment of this service with lower acquisition costs than any standalone legal competitor.

Validation of the Business Model

The project successfully validates a shift from a "Reactive" legal model (fixing problems after they occur) to a "Proactive/Hygienic" model (preventing risks via annual check-ups).

Feasibility: The operational plan demonstrates that the "Low-Code" approach minimizes technical barriers. By utilizing existing partner expertise for leadership and a dedicated Legal Analyst for execution, the project avoids heavy fixed costs in the early stages.

Scalability: The transition from a manual pilot (Phase 1) to an AI-assisted dashboard (Phase 3) ensures that the service can scale to thousands of clients without a linear increase in headcount.

Financial Viability and ROI

The financial model confirms the project's economic efficiency and robust return on investment.

Investment Requirement: The initiative requires a total Capital Expenditure (CAPEX) of \$30,000 over two years (\$10,000 for MVP development in Year 1 and \$20,000 for AI integration in Year 2).

Payback Analysis: Based on the conservative adoption scenario (15% in Year 1, rising to 50% by Year 3), the project achieves a positive cumulative cash flow in Year 3.

Year 1 Cumulative FCF: -\$51,490 (Investment Phase)

Year 2 Cumulative FCF: -\$29,382 (Growth Phase)

Year 3 Cumulative FCF: +\$23,032 (Profitability Phase)

Profitability: By Year 5, the project is projected to generate over \$150,000 in annual revenue with a high net margin, driven by the low marginal cost of digital product delivery.

Final Strategic Recommendation

Based on the comprehensive analysis of market dynamics, operational feasibility, and financial returns, the following course of action is recommended to the Board of iPlan.ua:

GO Decision: Authorize the immediate launch of the "Legal Check-up" initiative.

Phase 1 Execution: Allocate immediate resources to launch the "Manual Pilot" next month for a test group of 3-5 clients to validate the specific risk questionnaires.

Technology Commitment: Approve the Year 1 CAPEX budget of \$10,000 to commence the development of the Low-Code Dashboard in parallel with the pilot.

Conclusion: This project transforms legal compliance from a "grudge purchase" into a value-added service. By protecting clients' wealth from legal risks, iPlan.ua not only diversifies its revenue streams but also reinforces its brand mission: to help Ukrainians build and keep their capital in a transparent, European future.

Disclaimer of AI Usage

In the preparation of this MBA Capstone Project, generative artificial intelligence (AI) tools and large language models (such as Gemini, ChatGPT, and Grammarly) were utilized as supportive instruments to enhance the structure, clarity, and theoretical alignment of the research. Additionally, AI image generation tools were employed to visualize the product concepts.

The specific applications of these tools included:

- Strategic framework alignment (Chapters 2, 3, & 6): AI tools were used to brainstorm and refine the application of specific management frameworks, including the Blue Ocean Strategy Canvas, TOWS Matrix, and Galbraith's Star Model. The tools assisted in stress-testing the logical consistency of the strategic arguments and ensuring the correct theoretical application of these models to the iPlan.ua case study.
- Visual prototyping & UI Design: Generative AI was utilized to create conceptual visualizations of the "Client Legal Dashboard" User Interface (UI) for the Minimum Viable Product (MVP). These figures serve to illustrate the proposed user experience—specifically the "Traffic Light" risk assessment logic and document status alerts—transforming abstract functional requirements into concrete visual concepts.
- Linguistic refinement and tone (entire document): Generative AI was employed to review the text for grammatical precision, sentence flow, and

vocabulary enhancement. This ensured that the narrative maintained a professional, academic tone suitable for a master's level thesis, particularly in complex sections describing the "Product-Service System" transformation.

- Technical process description (Chapter 8 & Appendix): AI assistance was used to help articulate the technical logic behind the proposed schematic, specifically in describing the workflows for Optical Character Recognition (OCR) and API integration in a clear, non-technical manner for business stakeholders.
- Data formatting and APA style: AI tools assisted in formatting complex tables (e.g., the Financial P&L and Value Chain Analysis) and ensuring that in-text citations and the reference list adhered to APA 7th Edition standards.

Nature of Prompts Used: The prompting strategy utilized during this project relied on iterative refinement and role-based simulation. Prompts were specifically structured to:

- Contextualize: Provide the AI with specific Ukrainian market data and iPlan.ua internal constraints before requesting analysis.
- Visualize: Describe the functional requirements of the dashboard (e.g., "Create a UI mock-up showing a tax residency alert system") to generate accurate MVP representations.
- Critique: Request "Devil's Advocate" feedback to identify weaknesses in the strategic logic (e.g., "Act as a critical investor and challenge these financial assumptions").

- Synthesize: Convert raw data points and bulleted ideas into cohesive narrative prose without altering the underlying meaning.

Declaration of originality: It is important to note that while AI tools were utilized for ideation, visualization, formatting, and linguistic support, the core business hypothesis, financial assumptions, strategic decisions, and final synthesis presented in this Capstone Project are the original intellectual work of the author. All strategic recommendations, financial projections, and visual concepts were manually validated and reflect the author's independent analysis of the Ukrainian market.

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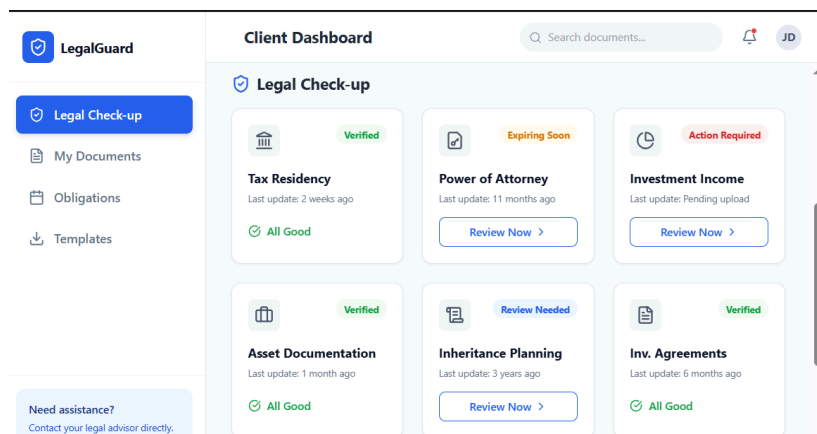
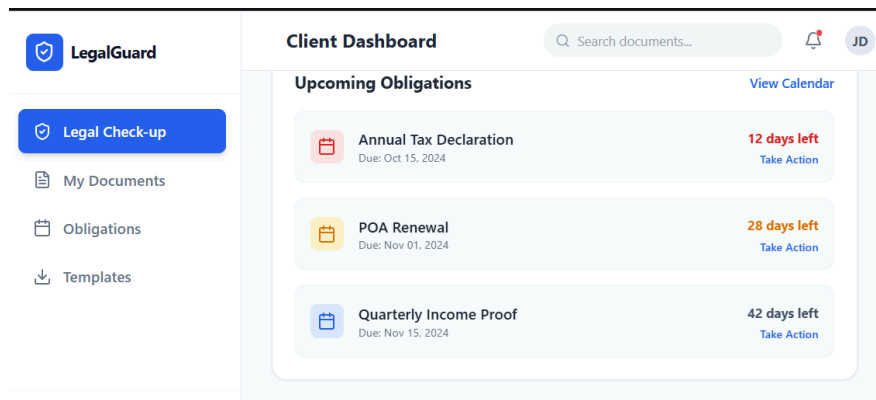
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Appendices

Appendix A: iPlan.ua Legal Check-up and Client Dashboard



Appendix B: Business Model Canvas

<p>KEY PARTNERSHIPS </p> <p>Technology Vendors Make.com, Google Workspace, Bubble (Low-code infrastructure).</p> <p>External Legal Experts Specialists for criminal/international litigation (Referral partners).</p> <p>Data Providers Ligas/Verkhovna Rada DBs (Regulatory updates).</p>	<p>KEY ACTIVITIES </p> <p>Continuous Monitoring Managing "Rules Engine" & logic.</p> <p>Platform Dev Encoding advisor knowledge.</p> <p>Risk Escalation Handling "Red Flag" alerts.</p>	<p>VALUE PROPOSITIONS </p> <p>"Preventive Wealth Assurance" Shift from fixing problems to preventing them.</p> <p>Legal Safety Algorithmic early warning system.</p> <p>Admin Simplicity Centralized dashboard vs scattered emails.</p> <p>Proactivity Push alerts before deadlines.</p>	<p>CUSTOMER RELATIONSHIPS </p> <p>Automated Self-Service 90% of interactions (Health Score).</p> <p>Human-in-the-Loop Consultation only on "Red Flags".</p> <p>Community "Transparent Investor" education.</p>	<p>CUSTOMER SEGMENTS </p> <p>Primary (B2C) "Mass Affluent" (\$50k-\$500k). Underserved by Big Law, complex needs.</p> <p>Secondary (B2B) External Law Firms using tool as white-label Lead Magnet.</p>
<p>COST STRUCTURE </p> <p>CAPEX: Low-code setup, DB architecture, Algorithm design.</p> <p>OPEX: SaaS subscriptions, OCR API costs, Legal expert fees.</p> <p>Shift: Moving from Variable Labor costs to Fixed Tech costs.</p>	<p>REVENUE STREAMS </p> <p>Recurring (Base): Annual "Legal Health" Subscription.</p> <p>Transactional (Add-on): Fees for complex interventions (Wills, Audits).</p> <p>Target: \$30k Year 1 70% Conversion.</p>			

Appendix C: Profit & Loss Statement

Row	Description (Line Item)	Category	Year 1	Year 2	Year 3	Year 4	Year 5
A	Revenue			63,00			
			22,500	0	82,688	86,822	91,163
	B2C						
1	Subscriptions (iPlan.ua)	Revenue	-	-	11,025	13,892	17,503
	B2C						
2	Subscriptions (Partners)	Revenue	9,000	25,20	37,485	40,285	43,467
3	Add-ons Revenue	Revenue	31,500	88,20	131,19	140,99	152,133
4	TOTAL REVENUE	Revenue	22,500	63,00	82,688	86,822	91,163
B	Taxes & Variable Costs						
5	Unified Tax (6% of Revenue)	Tax	1,890	5,292	7,872	8,460	9,128
6	COGS: Add-ons	Variable Cost	2,700	7,560	11,246	12,086	13,040
7	Commissions to Partners	Variable Cost	-	-	1,103	1,389	1,750
C	GROSS PROFIT	Profit	26,910	75,34	110,97	119,06	128,215
D	Operating Expenses (OpEx)						
9	Fixed OpEx: Team Salary	Fixed Cost	30,000	33,00	36,300	39,930	43,923
10	Fixed OpEx: Cloud & Licensing	Fixed Cost	6,000	6,600	7,260	7,986	8,785
11	Fixed OpEx: Marketing Expenses	Fixed Cost	8,000	8,800	9,680	10,648	11,713
11a	Contingency Buffer (10%)		4,400	4,840	5,324	5,856	6,442
12	EBITDA	Profit	(21,490)	22,10	52,414	54,644	57,352
E	Net Income						

12	Depreciation & Amortization (D&A)	Non-Cash	6,000	6,000	6,000	6,000	6,000
13	EBIT (Operating Income)	Profit	(27,490)	16,10 8	46,414	48,644	51,352
14	NET INCOME	Profit	(27,490)	16,10 8	46,414	48,644	51,352
15	Net Profit Margin		-87%	18%	35%	34%	34%

Appendix E: Risk Register

#	Category	Step 1: Risk identification			Step 2: Risk			Step 3: Risk response planning		
		Risk Event	Risk Statement	Causes	Rank			Response Strategy	Risk Owner	Action Plan
					Probability (1-5)	Consequence (1-5)	Severity (Priority)			
Strategic	Threat	Value Proposition Misalignment	We may fail to effectively convey the value of "preventive" legal care to retail investors resulting in adoption rates below target.	Reactive Mindset & Intangibility: Retail investors historically prioritize "strong problems" over preventing them, and "avoided risk" feels invisible compared to "investment profit."	4	5	20	Mitigate We must shift the user's mental model from "optional legal counsel" to "essential investment hygiene" by quantifying the hidden costs.	CMO	- "Cost of Inaction" Campaign: data showing specific financial losses caused by missing documents. - Health Score Teasers: Use a "Red/Green" to make abstract legal risks feel urgent. - Bundling: include check-up in Annual Financial Review.
	Threat	Reputation Contagion	We may fail to design sufficient quality controls that motivate financial planners to integrate the dashboard into their workflow.	Clients viewing Plan.us as a single entity do not distinguish between the financial and legal branches; a "bad" tax consultation is perceived as systemic firm-wide incompetence.	2	5	10	Mitigate & Insulate Enforce quality controls to prevent errors. Mitigate, insulate separate liabilities so a legal failure cannot bankrupt the financial entity (Insulate).	CEO	1. "Four-Eyes" Principle: Mandatory peer review by a Senior Lawyer for all written advice. 2. Professional Indemnity Insurance 3. Explicit Disclaimers: Update client contracts.
	Threat	Internal Resistance to Adoption	We may fail to design an incentive structure that motivates financial planners to integrate the dashboard into their workflow.	Planners are currently compensated for financial advisory, not legal compliance, asking them to "sell" a new low-cost legal subscription feels like extra unpaid work that complicates their client meetings.	5	4	20	Mitigate Restructure of reward system so that promoting the dashboard directly benefits the planner (financially or operationally).	CFD	1. Internal Revenue Share: 5-10% as "Referral Bonus" to a partner. 2. Time-Saver Positioning: Demonstrate that the dashboard automates document collection, saving 2 hours per client. 3. Champion Pilot: Launch first with only 2 influential.
	Threat	Client "Moral Hazard"	We may fail to design a user interface that sufficiently communicates the limitations of "Green Light" status, leading to client over-reliance.	Users trust "Green/Safe" visual indicators as absolute truth, failing to read the fine print regarding the dashboard's scope limitations (e.g., it covers dividends but not complex crypto derivatives).	3	4	12	Mitigate Design the interface to limit confidence for complex scenarios, ensuring users understand the "Green Light" applies only to specific, checked parameters.	Product Owner	1. Never display "Safe" badge, display "Exclusion" list. 2. Complexity Breakers: block "Green Light" and trigger "Call Lawyer" if inputs exceed thresholds. 3. Redundant Acceptance: Requires users to click checkboxes ("I understand...") before unloading result.
	Threat	Upsell Fatigue	We may fail to position the pricing as a value-added solution, causing existing clients to feel "nickled and dimed".	High-net-worth clients often assume that fee already covers "full service" (including safety), asking for an extra fee (\$300) feels petty rather than valuable.	3	3	9	Mitigate Dashboard as a solution when problem (Trigger Event) is identified, making the fee feel like a necessary remedy rather than an up-sell.	Head of Client Service	1. Never-Based Triggers: can be offered during reward flow event. 2. Tiered Service Levels: Instead of an "add-on" increase, build the price into a higher "Premium" tier of the "The Human Shield" Branding. Plan provides liability protection (as a mal lawyer checks the output). 3. Reduce Downs: Focus explicitly on complex scenarios (FCs, double tax treaties, foreign dividends). 3. "Powered By" Pivot: If competitor dominates, pivot to B2B model.
	Threat	Competitive Feature Parity	We may fail to differentiate our specialized service from free mass-market automated tax-reporting tools.	Competitors already possess the user's data, adding a "Generate Tax Report" button is low-cost roadmap feature for them to increase retention, whereas for Plan.us, it is the entire product.	4	5	20	Mitigate We cannot stop them from automating the simple stuff; we position Plan.us as the solution for the messy edge cases that mass-market algorithms cannot handle.	Product Owner	
Operational	Threat	Scope Creep (Feature Bloat)	We may fail to maintain strict product boundaries by attempting to incorporate non-essential legal areas (such as family or real estate law) or advanced features prematurely.	Once trust is established, clients will ask for help with all their legal problems (divorce, property); the internal team's desire to be helpful can lead to agreeing to requests that cannot be handled.	4	3	12	Mitigate Define what the product is not. The goal is to be a specialized surgical tool for investors, not a general hospital.	Product Owner	1. List features we will never build to set expectations early. 2. Referral Off-Ramp: create formal partnership with an external law firm to handle these cases 3. MVP Discipline: Strict rules for Year 1. If a feature doesn't directly relate to protecting investment capital or tax residency, it is rejected.
	Opportunity	EU Standardization Alignment	Early alignment with emerging EU standards (GDPR, MiCA, AML) may position Plan.us as the premium "future-proof" choice, capturing forward-looking clients before competitors adapt.	As an EU Candidate Country, Ukraine is actively revising financial laws to match EU directives; clients anticipate this shift and fear that their current "grey" structures will soon become illegal.	5	4	20	Accept & Aggressive Adaptation We must voluntarily adopt EU standards to use them as a major marketing differentiator (The only EU-ready dashboard in Ukraine's "Share Liquid Venture").	Head of Legal	1. EU-ready certifications: e.g. ISO 27001, ISO001. 2. The "Clean hierarchy" audit: Create module that tests if a client's assets would survive an EU-level "Source of Funds" check. 3. Cross-border Partnerships: Deploy legal agreements with Polish or German banks.
	Opportunity	Strategic Partnerships with New Investment Platforms	The emergence of new investment platforms (e.g., Mitrn, Incha, ICU Trade) allows for API integrations, occurring clients at the "point of investment" rather than waiting for them to seek separate legal advice.	While Ukraine's investment landscape is expanding with new apps, these platforms focus on execution (buying investment) but lack compliance tools, creating a dangerous gap that Plan.us can fill.	3	5	15	Accept We should actively pursue Embedded Finance partnerships where the Legal Dashboard is sold as an add-on directly within the partner's app (revenue split).	CEO	1. API audit: see which platforms allow 3rd-party integrations. 2. The "embedded safety" Pitch: Propose a partnership model where the platform offers Dashboard when user withdraws funds. 3. White-label Option: Offer to license the dashboard.
	Opportunity	Corporate "B2B" Pivot	If direct-to-consumer (B2C) adoption is slower than projected, the dashboard can be re-packaged and licensed as a B2B SaaS tool to other independent financial advisors who lack internal legal departments.	Most financial advisory firms in Ukraine face the same liability risks as Plan.us but cannot afford to hire a full-time "Head of Legal," creating a demand for "Compliance-in-a-Box" solution.	2	3	6	Accept We will not pursue this immediately (to avoid lack of focus), but design software architecture to support "White Labeling" so we can flip the switch if B2C fails.	Product Owner	1. API audit: see which platforms allow 3rd-party integrations. 2. The "embedded safety" Pitch: Propose a partnership model where the platform offers Dashboard when user withdraws funds. 3. White-label Option: Offer to license the dashboard. 1. Multi-tenant Architecture: Ensure the codebase allows for multiple users from Day 1. 2. The "Self-Serve" Menu: Define a strict trigger (e.g., "B2C subscribers < 100 by Month 3") that automatically initiates the pivot to B2B sales to save the project.
Operational	Threat	Knowledge Transfer Bottleneck	We may fail to accurately codify complex legal expertise into the "If/Then" logic of the low-code platform.	Legal advice relies heavily on nuance, intuition, and "gray area" judgment, translating this into binary "If/Then" logic for a low-code platform is often harder and slower than anticipated.	4	4	16	Mitigate We must convert "art" into "process" before writing any code. If the logic isn't perfect on paper, it will fail in software.	Head of Legal	1. Decision Tree Mapping: map every legal scenario on whiteboard. 2. "Interview or Prototyping": In the pilot, the "algorithm" is human lawyer filling the report to validate the logic list. 3. Edge case library: Create a document specifically listing the "weird" exceptions.
	Threat	Manual Fulfillment Capacity Overload	We may fail to strictly regulate our intake volume or automate administrative workflows during the pilot phase (Months 3-4), leading to an internal capacity crisis.	In the prototype phase, new client adds linear work (collecting documents via email, manual analysis), without automation, adding 10 clients requires 10x the effort, but the team size remains fixed.	4	4	16	Mitigate We must tackle the lack of automation as a hard constraint, instead of trying to work harder; we must strictly control the volume of clients to match our bandwidth.	Product Owner	1. Strict Waivers: Cap the pilot at 10 clients. 2. Time-Banding: Enforce a maximum limit of 2 hours per client file. It requires more, it is flagged as "Out of Scope" for the pilot. 3. Template Library: Prepare email scripts and document requests before the pilot starts, so execution is 1. pseudo-automation. Use only numeric IDs (e.g., "Client_007").
	Threat	Data Security & Leakage	We may fail to implement banking-grade access controls and anonymization protocols when utilizing third-party low-code platforms and manual tools.	The prototype relies on consumer-grade tools (Google Drive, Email) and manual copy-pasting; a single "shares link" mistake or weak password can expose an entire client database.	3	5	15	Mitigate Since we must store data, we must apply "Banking-Grade" access rules to "Consumer-Grade" tools to reduce the attack surface.	CTO	2. Mandatory 2FA: Enforce Two-Factor Authentication on every account. 3. Data purge Policy: Set a strict rule that client documents (PDFs) are deleted from local "Downloads" folders.
	Threat	Low-Code Vendor Lock-in	We may fail to architect a platform-agnostic data layer, leaving the project critically dependent on a specific third-party low-code vendor.	To achieve speed and low cost, the prototype is built on closed ecosystems where the code cannot be easily reported or hosted elsewhere, meaning leaving the platform requires a total rebuild.	2	4	8	Accept & Mitigate We accept the platform risk for the sake of MVP speed, but we mitigate the impact by ensuring the Data is stored separately.	CTO	1. Data Decoupling: Keep the database separate from the frontend. 2. The "Exit" Route: Schedule a mandatory monthly "Export to CSV/JSON". 3. Vendor Selection: Prioritize platforms that support "Code Export".
	Threat	Infrastructure Instability (Blackouts)	We may fail to design an asynchronous workflow or harden our physical infrastructure sufficiently to maintain service during Ukraine's energy instability.	Ongoing attacks on Ukraine's energy infrastructure lead to unpredictable outages; if the hosting server (or the local internet of the support team) goes down, the "always-on" digital process is broken.	5	4	20	Mitigate Design workflow to function asynchronously and harden the physical infrastructure.	CTO	1. "Failover" standard: Mandate that key operational staff have autonomous power stations. 2. asynchronous "push" updates: Design the dashboard to send "Offline PDF Summaries" to client email weekly. 3. Mobile-first: cache key data on the user's phone. 1. The "Tags" table: Create a document with all decision trees and logic rules. 2. Senior Oversight: Assign a Junior Lawyer or Business Analyst. 3. Accented Systems: Record all dealings with the Low-Code developers.
	Threat	Key Person Dependency	We may fail to aggressively externalize and distribute the specialized knowledge required to bridge legal expertise with technical implementation.	The unique combination of IT warts of legal experience & the specific product vision resides in a single individual's mind; Plan.us does not yet have a secondary "Legal/Product Owner" trained to interpret the requirements.	4	4	16	Mitigate We must aggressively "externalize" knowledge so the project becomes process-dependent rather than person-dependent.	Head of Legal	
Operational	Threat	AI "Hallucination" Risk	We may fail to technically restrict the AI outputs to a verified database, allowing the system to invent non-existent statutes.	Large Language Models (LLMs) predict the next word based on statistical patterns, not truth, without strict technical grounding, they can "hallucinate" plausible-sounding but legally false advice (e.g., inventing a tax deduction that doesn't exist).	4	5	20	Mitigate We must technically restrict the AI so it cannot "improvise" from its general training data but can only answer using a closed, verified database of laws that we provide.	Head of Legal	1. strict RAG architecture: AI is forbidden to use external source. 2. Mandatory Citations: the prompt to require a specific Article. 3. "Truth Only" Protocol: The AI output is never displayed directly to the client; it generates a "Draft Response" that a structured data trigger, create a clean starting database for AI.
	Opportunity	AI-Driven Efficiency	Successful integration of AI tools in Year 2 allows the firm to decouple revenue from billable hours, enabling the service to scale to mass-market retail investors at a fraction of the cost.	The commoditization of Large Language Models (LLMs) now allows software to perform "Junior Lawyer" tasks (document summarization, clause extraction) instantly, replacing expensive human labor for routine checks.	4	5	20	Accept We must actively design the Year 1 data architecture to be "AI-Ready" so we can deploy these tools immediately in Year 2 to capture the margin expansion.	CEO	1. Internal "Copilot" First: Deploy the AI internally to staff first to draft email responses and summaries. 3. Prompt Engineering Library: Treat the specific legal prompts used to query the AI as core Intellectual Property (IP).

Appendix F: Qualitative Research Instrument & Results (In-Depth Interviews)

Research Instrument: Jobs-to-be-Done (JTBD) Mirrored Interview **Participants:** Focus Group (3 Global Nomads, 2 Domestic Optimizers, 1 Financial Advisor).

1. Synthesized Job Stories

Based on the "struggling moments" identified during the interviews, the following Job Stories were developed to define the requirements for the Client Legal Dashboard.

Job Story #1: The Cross-Border Transition (Global Nomad)

The Struggle: A client obtaining a Green Card intends to relocate mid-year while maintaining diverse income streams in Ukraine (FOP, rental income, deposits, and OVDP). They face sudden realization of complex tax residency rules and the threat of severe penalties for non-compliance with FATCA or foreign reporting requirements.

Job Story: "When I move my tax residency mid-year, I want to perform a comprehensive Legal Check-up of my global income and reporting obligations, so that I can avoid double taxation and regulatory penalties."

Dashboard Alignment: Tax Residency Assessment & Reporting Module.

Job Story #2: Global Asset Governance (The Optimizer)

The Struggle: An investor with property in multiple jurisdictions (Bali, Poland, Spain) incorrectly assumes that paying local taxes in Spain exempts them from Ukrainian reporting. Furthermore, they lack a mechanism to ensure heirs are aware of—and can legally access—foreign assets.

Job Story: "When I invest in foreign real estate, I want a centralized system to Monitor my global tax liability and secure my Inheritance Planning, so that my net profits are protected and my wealth transition is guaranteed."

Dashboard Alignment: Investment Income Monitor & Inheritance Planning Vault.

Job Story #3: Transactional Precision (The Advisor's Proxy)

The Struggle: Financial advisors report clients losing significant profit during exits because they fail to account for different tax rates on multiple objects (e.g., apartment vs. parking space) or incur high costs for updating expired Powers of Attorney (POA) and registry data.

Job Story: "When I prepare to sell or buy an asset, I want to use Standardized Templates and Automated Reminders for my legal documents (POAs, deeds), so that I can maximize my net profit and prevent deal delays."

Dashboard Alignment: Document Storage (Vault) & Automated Deadline Alerts.

2. Qualitative Evidence of the "Compliance Gap"

The interviews confirmed four critical drivers of the proposed solution:

Financial Erosion: Investors consistently report lower-than-expected net profits due to failure to assess tax obligations prior to entering a deal.

Asset Paralysis: Inability to sell assets (real estate/stocks) due to expired POAs or invalid registry data causes direct financial loss.

Information Fragmentation: Clients rely on "mental notes" or scattered emails, leading to high anxiety during time-sensitive bank or tax inquiries.

Operational Friction: Miscalculated tax assessments from state authorities (due to poor registry data) require professional intervention that clients currently lack.

3. Impact on Solution Design

The qualitative phase transitioned the product vision from a traditional legal service to a digital-first dashboard. The identified "Jobs" necessitate a platform that provides:

Personalized Legal Check-ups for residency and tax status.

Secure Digital Storage for "FinMon" (Financial Monitoring) readiness.

Automated Monitoring of tax submission and document renewal deadlines.

Appendix G: Quantitative Research Instrument (Survey)

Note: This appendix presents the English translation of the original survey conducted in Ukrainian via Google Forms. The survey was distributed to 1,500 core clients of iPlan.ua, with 47 high-priority respondents providing the data for quantitative validation.

Legal Support — A Part of Your Financial Peace of Mind

Introduction: We are creating a new level of legal support at iPlan.ua. Please share your thoughts in a short survey (2 minutes). Your answers will help us adapt our services and develop new technological tools, such as the Legal Health Score, tailored to your needs.

Survey Questionnaire

1. During the past year, have you encountered situations where you needed legal advice related to financial planning (e.g., taxes, real estate, inheritance, FOP/entrepreneurship, contract analysis, financial monitoring)?

Yes, and I used iPlan.ua services.

Yes, but I used another lawyer/company.

Yes, but I did not seek any consultation.

No, no legal issues arose.

Other: _____

2. Which legal topics are currently the most relevant for you? (Select all that apply)

Tax residency (determining status, acquiring/losing residency).

Reporting and taxes on foreign assets (CFC/KIK reporting, tax returns).

Taxes on investment instruments.

Inheritance planning (in Ukraine and abroad).

Real estate transactions (buying/selling, checking titles).

FOP (Private Entrepreneur) activities (taxation, reporting).

Financial monitoring (proving source of funds, bank inquiries).

Other: _____

3. Would the following automated legal support tools be useful to you? (Select all that apply)

Automatic Reminders: Notifications about upcoming legal deadlines (tax filings, expiration of passports, POAs, or contracts).

Risk Forecasts: Estimates of potential fines (e.g., for non-payment of taxes or incorrect declarations).

Action Recommendations: Guidance on necessary legal steps (e.g., document updates, form submissions).

Document Vault: Secure storage and reminders for updating documents, including bank profiles and financial monitoring questionnaires.

I am not interested in using such tools.

4. What are your suggestions or requests regarding the iPlan.ua legal service?

[Open-ended response]

5. Would you be interested in a "Legal Check-up" subscription that includes an annual status review and access to the dashboard for \$100/year?

Yes, definitely.

Possibly, depending on the final features.

No, I prefer one-off consultations.

Summary of Results (Quantitative Validation)

Total Respondents: 47 clients.

Key Insight: Over 80% of respondents prioritized "Automatic Reminders" and "Risk Forecasts," directly validating the core features of the proposed Client Legal Dashboard.

Target Pain Point: "Taxes on investment instruments" and "Financial Monitoring" were identified as the highest-anxiety areas, supporting the need for a Source of Funds (SOF) Vault.

Appendix H: Implementation Backlog

Project Start Date		3/3/2026			
Project Name		iPlan.ua Legal Dashboard			
#	Activity	Assigned to	Start	End	Days
Phase 1: Validation & Pilot					
1	Shortlist 8–10 ideal candidates from your existing client base who actively use Google Workspace. Pitch the "Legal Peace of Mind" pilot to candidates to secure 3–5 committed participants.	Legal Product Owner	02-Mar-26	10-Mar-26	7
2	Execute data privacy agreements to formalize permissions for the 2-month pilot.	Legal Product Owner	10-Mar-26	12-Mar-26	3
3	Deploy the template folder structure in Google Drive with the checklists for document gathering	Legal Product Owner	10-Mar-26	15-Mar-26	4
4	Facilitate the migration of deeds and identity papers into the new "Single Source of Truth" based on the checklists	Legal Product Owner	15-Mar-26	20-Mar-26	5
5	Configure Gemini prompts to scan for "stay days" and document expiration dates automatically. Sync identified legal deadlines directly to each client's Google Calendar. Design the Green/Yellow/Red "Legal Health Score" matrix based on document completeness.	Legal Product Owner	20-Mar-26	10-Apr-26	16
6	Manually integrate the Legal Health dashboard into the client's iPlan.ua financial model.	Legal Product Owner	10-Apr-26	15-Apr-26	4
7	Conduct final "Willingness-to-Pay" interviews to confirm if clients will transition to a paid service.	Legal Product Owner	15-Apr-26	20-Apr-26	4
8	project time buffer		20-Apr-26	30-Apr-26	9
Phase 2: MVP & Digitization					
9	Provision a secure backend on a platform like Replit or Supabase with EU-central hosting to ensure GDPR data residency.	External Vendors	30-Apr-26	01-Jul-26	45
10	Prompt the AI Agent to build an OAuth2 connection for secure, "one-click" client integration with Google Drive and Gmail.	External Vendors	01-Jul-26	05-Aug-26	26
11	Generate a "Vault" file-processing engine that automatically sorts incoming PDFs into folders like "Tax Residency" or "Corporate Deeds."	External Vendors	05-Aug-26	10-Sep-26	27
12	Develop a "Risk Engine" script that evaluates document metadata against binary logic for POA and Will validity. Create an automated notification webhook that pushes a "Yellow Alert" to the UI based on If/Then logic.	External Vendors	10-Sep-26	20-Oct-26	29
13	Build a "Templates & Clauses" library within the app for one-click generation of Wills and Power of Attorney drafts.		20-Oct-26	15-Nov-26	19
14	Deploy a "Legal Health Dashboard" that aggregates all automated findings into a single, client-facing Green/Yellow/Red status page.	External Vendors	15-Nov-26	30-Nov-26	11
15	project time buffer		30-Nov-26	31-Dec-26	
Phase 3: Scaling, B2B Expansion & Advanced Automation					
16	Architect a multi-tenant "White-Label" portal to allow external law firms and family offices to host their own branded client dashboards.	External Vendors	01-Jan-27	28-Feb-27	41
17	Develop public API connectors so third-party financial advisors can sync their clients' investment data directly into your "Legal Vault."	External Vendors	01-Mar-27	01-Apr-27	24
18	Program an "Automated Referral" module to track and manage commissions for B2B partners who onboard new subscribers.	External Vendors	01-Apr-27	02-May-27	22
19	Deploy advanced LLM agents to generate "Draft-Only" legal recommendations for complex scenarios.	External Vendors	02-May-27	03-Jun-27	24
20	Integrate a "Legislative Scanner" webhook that monitors EU and domestic law changes to predict and alert on future residency risks.	External Vendors	03-Jun-27	04-Sep-27	67
21	Scale the infrastructure to support 1,000+ concurrent users through automated cloud resource management and load balancing.	External Vendors	04-Sep-27	30-Nov-27	62
22	project time buffer		30-Nov-27	31-Dec-27	24