



ELA business plan

Emergency Legal Assistance · Draft for review, 2 October 2026 · Confidential

1 Executive summary

The UAE runs on people who were not born here. They came to build careers and families. When one of them is arrested or detained, the first hour has a simple problem: no lawyer is coming, the consulate has not been told, and the family is waiting for a call.

- **What ELA is.** A membership for UAE residents: an iPhone and Android app with an Apple Watch companion.
- **How it works.** The member holds the emergency button for three seconds. Once the hold commits, the response runs on our servers: a vetted UAE law firm takes the case, the consulate is told, a trusted contact gets a private live link, and the member's live location goes to our response team.
- **Where we are.** Working product on TestFlight, running end to end on our production servers in test mode. About 4-6 weeks of launch work remain.
- **How we earn.** One membership through the App Store, an optional legal-costs insurance add-on, and a referral commission on legal fees.
- **The ask.** AED 7M (about USD 1.9M): the year-one budget of AED 4.62M plus AED 2.38M contingency.

3 seconds

One hold sends for a lawyer, the consulate and family.

4-6 weeks

Launch work left, per the 22 September stock-take.

AED 7M

The raise: one year of launch and operations, plus contingency.

2 Where we are

How the business got here

Date	Milestone
7 May 2026	Build starts: product specification and first code.
12 June	Production server live in London.
29 July	ela.now registered.
31 July	Business plan v3: pricing, three revenue lines, a year-one budget and the AED 7M raise.
12-14 August	Insurance add-on premium set at AED 3,000 per adult.
22 August	Membership moves to App Store subscriptions: AED 24.99 a week, 79.99 a month or 749.99 a year.
20-22 September	Proven end to end on production in test mode (TestFlight build 99): signup, App Store purchase, the emergency button, dispatch, live location and case close.
22 September	Launch stock-take: about 4-6 weeks of launch work.
26 September	First Android test builds.
30 September	Launch film finished.

What works today

- An iPhone app with an Apple Watch companion and lock-screen live updates. The Android app is in testing and goes live at launch.
- Dispatch to a law firm, the consulate and a trusted contact, with live location. Messages are simulated until the messaging provider is live.
- An operations console for the response team, with case chat and voice notes to the member's phone or watch.
- App Store membership purchase (Apple's test environment) and card payments (Stripe test mode).
- Production and staging servers, with health-checked releases and automatic rollback.

Built, signed and still to do

Area	In place	Still to do
Technology	App, watch, dispatch server, operations console and payments, all working in test mode.	Live messaging (Twilio), email, the location licence, monitoring and offsite backups, and 2-3 weeks of pre-launch fixes.
Law firm	The plan: one vetted firm covering all seven emirates at launch.	The firm agreement is unsigned. It is on the critical path.
Insurance	Agreed in principle with Howden and AIG.	Final commitment, which waits on the capacity provider's sign-off; then the group policy, commission terms and written policy schedule.
Operations	Operations console. In test mode the COO is the operations contact.	24/7 response desk, planned as outsourced from soft launch.
Company	Launch entity: Murrayfield Law. Apple developer account (individual).	ELA's own company later (Jon leads), the App Store organisation account and the App Store listing.

3 Business model

One membership that everyone joins. The emergency response is the same for every member; the insurance add-on changes who pays the legal fees, never what happens.

Revenue line	How it works	Price or rate
Membership	Every member joins through the App Store. Legal fees are agreed between the member and the law firm.	AED 24.99 a week, 79.99 a month or 749.99 a year
Insurance add-on	Optional legal-costs cover, agreed in principle with Howden and AIG, added after joining. Pays legal fees up to AED 100,000 and bail up to AED 50,000 per claim. ELA earns a commission.	AED 3,000 per adult a year. ELA earns 10% of the premium.
Legal referral	The law firm pays ELA a commission on legal fees from the cases ELA sends it.	10% of legal fees, subject to legal advice (section 8)

What a member is worth after VAT and Apple

Plan	Price (AED)	Gross a year	Year one, Apple 30%	Year two on, Apple 15%
Weekly	24.99	1,304	869	1,056
Monthly	79.99	960	640	777
Annual	749.99	750	500	607

Net per member per year in AED, after 5% UAE VAT and Apple's commission. Apple keeps 30% of a member's first year and 15% from their second year. Its Small Business Program charges 15% from day one, but only while our App Store proceeds stay under USD 1 million a year. Company seats sold by contract skip Apple.

4 Routes to market

Channel	How we reach them	Year one (model)	When
Individuals	Social media campaign and legal content creators.	200,000	At launch
Corporates	Direct approach, employer-paid seats. Targets include Accenture, Citibank, Deloitte, PwC, EY, KPMG, HSBC, Siemens and Microsoft.	50,000	After the company-seat build
SMEs	Direct, plus co-selling with law firms and insurers.	25,000	After the company-seat build
Embassies and consulates	Direct approach. Every dispatch notifies the member's consulate.	5,000	After launch

Year-one figures are the company's July 2026 model for the base case: 280,000 of the 300,000 members, with the rest unallocated. Named organisations are targets; no agreements are signed.

Partner channels next

- **Employee-wellbeing providers:** ELA inside their crisis support for employers. First target: Lyra Health MENA.
- **Legal content creators:** UAE lawyers with large social audiences. Ahmed Odeh (@lawbyodeh), the first one we looked at, has a conflict: Legal Cover's terms name his firm, MIO & Partners, as a partner firm, and he promoted Legal Cover in 2025.
- **Travel insurers, premium bank cards and residency advisers:** ELA bundled with their cover.
- **D&O insurers:** ELA offered alongside directors' and officers' policies.

5 Financials

Three year-one cases from the company's July 2026 model. These are our own assumptions, not a forecast.

Year one	Low	Base	High
Members	100,000	300,000	500,000
AED million			
Membership, AED 500 each	50.0	150.0	250.0
Insurance commission	15.0	45.0	75.0
Legal referral commission	5.0	15.0	25.0
Total revenue	70.0	210.0	350.0
Year-one costs	4.6	4.6	4.6
Result before tax	65.4	205.4	345.4

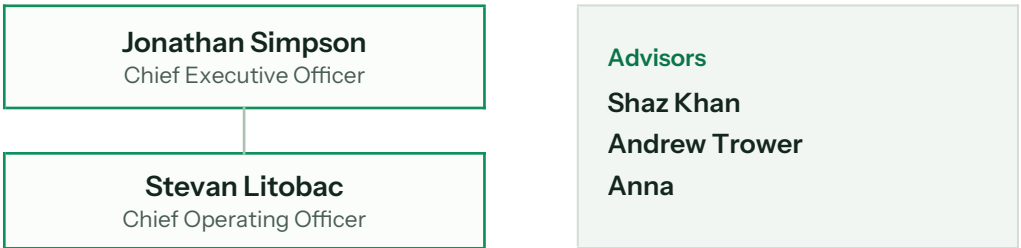
Membership counts every member at the annual price after VAT and Apple: weekly and monthly members pay more. Half of members take the insurance add-on, and ELA earns 10% of their AED 3,000 premiums. All figures exclude VAT.

Year-one budget

Technical	AED k	Marketing	AED k	Administration	AED k
Server cloud services	100	Helios AI Agency	480	Personnel (accounts, tech, B2B)	600
Outsourced call centre	140	Social media ads	480	Office	500
Outsourced tech support	600	Public relations	480	D&O and PI insurance	100
Equipment	100	Contingency	100	Board fees	480
Services and licences	160			Contingency	200
Contingency	100				
Technical total	1,200	Marketing total	1,540	Administration total	1,880

Total year-one costs: AED 4,620,000 (July 2026 plan). The AED 600,000 for outsourced tech support pays for the delivery team in section 6 for 12 months, at Eastern European rates of about EUR 40,000 a year per full-time person.

6 Team



- **Jonathan Simpson, CEO:** leads the negotiations with law firms, insurers and brokers, and the business and financial plans.
- **Stevan Litobac, COO:** product, technology and operations; built the product.
- **Advisors:** Shaz Khan, Andrew Trower and Anna.

The delivery team we need: a development partner, part cash, part equity, under evaluation

Role	Load	Covers	Priority
Lead engineer (full-stack TypeScript, a named person)	Full time, about 160 hours a month	App and watch (with AI tools), server, database, operations console, releases	1
Backup engineer (part time)	40 hours a month, guaranteed	Cover for the lead, on-call	1
UI designer	About 25 hours a month, 60 around launch	App screens and marketing design	1
DevOps	About 25 hours a month from day one	Monitoring, alerts, backups, deploys. The lead engineer sets up the launch essentials.	2
Project coordination	About 15 hours a month	Planning, keeping documentation current	3
Second full-time engineer	Full time, from a trigger (below)	More capacity as members grow	3
Technical support, first line	As volume needs	App, account and payment questions; passes problems to engineering	3

Priority 1: in place before launch. Priority 2: part time from launch. Priority 3: added as members grow. The second full-time engineer starts at whichever comes first: 90 days after soft launch, about 2,000 members, or two months running above 120% of planned hours.

Operations cover: a 24/7 response desk

Cases can start at any hour. ELA operations picks up each new case, chases the law firm until one accepts, keeps the member and their family informed, and checks the outcome before the case closes. The plan is an outsourced desk, trained on our procedures and working in our operations console around the clock from soft launch, with ELA’s own operations team behind it.

Role	Load	Covers	Priority
24/7 operations desk (outsourced)	Around the clock from soft launch	New cases, chasing law firms, updates to members and families; escalates to ELA operations	1

Budget: the outsourced call centre line, AED 140,000 (section 5).

7 Invested to date

Built May to September 2026 by our COO directing AI coding agents: iPhone and Android apps with an Apple Watch companion, a dispatch server, an operations console and payments, running end to end on our production servers in test mode.

What	Basis	Value (AED)
COO time (sweat equity)	About 600 hours from 7 May to 30 September 2026, including long runs of full days, valued at his salary rate.	about 180,000
CEO time (sweat equity)	Meetings and negotiations with law firms, insurers and brokers since May.	TBD
Cash spent	AI development tools (Claude and Codex), servers, the ela.now domain, and video and audio tools for marketing.	about 15,000
Total so far	COO time and cash; the CEO’s time is still to be added.	about 195,000 + TBD

None of this time has been paid. Where it leaves us: the product works end to end on our production servers in test mode, and about 4–6 weeks of launch work remain (section 2).

8 Risks and competition

Strengths

- Working product: iPhone and Android apps, Apple Watch, servers and a console.
- One hold sends for a lawyer, the consulate and family.
- Once the hold commits, the response runs on our servers.
- Built for residents at home; card and travel cover only works on trips.

Weaknesses

- Pre-launch: no members or revenue yet.
- One law firm at launch, and its contract is unsigned.
- The Android app is newer and less tested than the iPhone app.
- Small team; the 24/7 response desk is not yet staffed.

Opportunities

- UAE authorities don't routinely notify the US embassy of arrests (State Department).
- Employers' duty of care: company-paid seats for resident staff.
- Partners: wellbeing providers, insurers, banks and assistance companies.
- Gulf roll-out from year two.

Threats

- UAE law fines anyone paid a commission to bring clients to a lawyer.
- Legal Cover or a similar subscription adds an emergency service.
- A bank, insurer or card issuer bundles something similar.
- Pay-per-use SOS services, like Bahrain's, reach the UAE.
- Earning insurance commission may need a Central Bank licence.

The competitors that matter

Our scan found no product in the UAE or the Gulf where one button sends for a lawyer, the consulate and family. Today people pay a firm per case.

Name	What it does	How ELA differs
Legal Cover (UAE)	Legal-advice subscription from AED 95 a month. Markets "police matters" but sells advice calls, with response options from priority to 24 hours. No app and no court representation.	Built for the emergency itself: one hold sends the case to a law firm and alerts the consulate and family.
Lawyers.bh Legal SOS (Bahrain)	An SOS page that sends the nearest advocate within minutes, around the clock. Pay per incident: BHD 150 for an arrest.	A membership with app and watch that also alerts the consulate and family. Bahrain is in our year-two roll-out.
Dubai law firms with 24/7 arrest lines	Call after an arrest. Some promise a response within 30 minutes and attend the police station. Fees set per case.	No number to find in the moment: one hold alerts the firm, the consulate and family, with the member's location.
Phone SOS (Apple, Android)	Free. Calls emergency services and alerts the member's emergency contacts with their location.	In an arrest the police are the detaining authority. ELA sends for a lawyer and the consulate as well as family.
Travel insurance and premium cards	Bail, or a lawyer's fee advanced to the card, on trips only (Sukoon Travel Easy, Amex Platinum). Sukoon's travel policy excludes detention for breaking the law.	Covers residents at home. ELA's planned insurance add-on pays legal fees and bail.
Employer assistance (International SOS)	24-hour assistance for organisations' staff, with a Dubai assistance centre. For an arrest, its published service (in an older guide) is a lawyer referral.	Runs the whole response for resident staff at home. More likely a partner than a rival.

Name	What it does	How ELA differs
Consulates	Help once they are told, with lists of local lawyers. The US says UAE authorities “do not routinely notify” it of a citizen’s arrest.	ELA tells the consulate at once and brings in a firm that takes the case.

Abroad, LegalShield in the US sells membership legal plans whose 24/7 line covers arrests, and says it serves over 4.5 million people across all its plans, in the US and Canada. All examples checked at source on 1 October 2026.

Legal checks before launch

- **Referral commission.** UAE law fines anyone who, for a commission, brings clients to a lawyer (Federal Decree-Law 34 of 2022, Art. 101). We may need written advice, or a different fee structure, before charging firms.
- **Insurance.** Earning commission on the add-on, or promoting it in the app, may need a licence or a licensed intermediary.
- **Who represents.** Only licensed lawyers may represent people before the police and prosecutors (Art. 6), so our response team coordinates and the law firm acts.

9 The raise

AED 7,000,000 (about USD 1.9M), as proposed in the July 2026 plan.

Use of funds	AED	Share
Technical	1,200,000	17%
Marketing	1,540,000	22%
Administration	1,880,000	27%
Contingency	2,380,000	34%
Total	7,000,000	100%

- The product is built, so the raise pays for launch and the first year of running and selling ELA.
- About 18 months of runway before any revenue: the year-one budget covers 12 months, and the contingency carries the same spending for about six more.
- Instrument and valuation to be agreed.
- A development partner contributing work for equity would reduce the cash needed (under evaluation, section 6).

A Appendix

Insurance add-on terms (July 2026 plan)

Premium	AED 3,000 per adult a year
Cover per claim	Up to AED 150,000: legal fees up to AED 100,000, bail up to AED 50,000
Deductible	AED 20,000 per claim
Cooling-off period	30–90 days
Claims are triggered by	A criminal complaint, arrest or detention, or prosecution

The insurer’s claims model, base case

300,000 members, half of them insured: 150,000 insured adults paying AED 450M in premiums. The July plan takes 0.5–1.5% of policyholders claiming each year, from comparable legal expenses insurance markets. Each claim is assumed to use the full cover, less the deductible: AED 130,000.

Claims case	Claims a year	Claims cost (AED M)	Insurer’s result (AED M)
Low (0.5%)	750	97.5	352.5
Base (1.0%)	1,500	195.0	255.0
High (1.5%)	2,250	292.5	157.5

Country roll-out

Year 1	UAE
Year 2	Saudi Arabia, Qatar, Oman, Bahrain
Year 3	India, China; South America, Mexico and Europe, timing to be set
Year 4	Pakistan, Thailand, Indonesia, Malaysia
Year 5	Korea, Japan