



ELA business plan

Emergency Legal Assistance · Draft for review, 7 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, or as company seats that employers buy by contract. An optional legal-costs insurance add-on, a referral commission on legal fees and, from year three, a membership fee from the law firms on our panel.
- **The numbers.** A monthly model in three cases (section 5) puts members at the end of year one at about 2,800 (Cautious), 11,000 (Base) and 33,000 (Upside), after paying for marketing, App Store fees, VAT, a 24/7 desk and a 15% contingency.
- **The ask.** AED 7M (about USD 1.9M) to launch ELA and run it to profit. In the Base case the business makes a monthly profit from month 9 and cash never falls below AED 5.2M. In the Cautious case the raise lasts 14 months (section 9).

2 Where we are

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.

Area	In place	Still to do
Law firms	The plan: a panel of three to five vetted firms covering all seven emirates at launch.	No firm agreement is signed yet. 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 desk in two stages: an on-call desk at launch, staffed seats from 10,000 members (section 6).
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	Members join through the App Store. Employers can also buy seats for their staff by contract, outside the App Store.	AED 24.99 a week, 79.99 a month or 749.99 a year. Company seats AED 500 a year plus VAT
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. The model assumes 5%, 15% or 25% of members take it (Cautious, Base, Upside).	AED 3,000 per adult a year. ELA earns 10% of the premium.
Legal referral	The law firm pays ELA a commission on the legal fees from the cases ELA sends it. The model assumes members keep the panel firm in 60% of dispatches, at average fees of AED 25,000.	10% of legal fees. Counted in the projections; to be removed if UAE law rules out a per-case commission (section 8)
Law-firm panel	ELA launches with a panel of three to five vetted firms. Firms get free access to the network for the first two years, and ELA sends them the cases. From year three, each firm pays a panel membership fee to stay on the panel.	From year three. AED 5,000 per firm a month in the model, a placeholder

ELA pays the law firms nothing: no attendance fee and no retainer. The member, or the insurance add-on, pays the lawyer.

What a member is worth after VAT and Apple

Plan	Price (AED)	Gross a year	Apple at 15%	Apple at 30%
Weekly	24.99	1,304	1,056	869
Monthly	79.99	960	777	640
Annual	749.99	750	607	500
Company seat	500 + VAT	525	500	500

Net per member per year in AED, after 5% UAE VAT and Apple's commission. In year one Apple's Small Business Program charges 15%, while our App Store proceeds stay under USD 1 million a year. Past that, Apple keeps 30% of a member's first year and 15% after; the Base case passes USD 1 million in month 11. Company seats sold by contract skip Apple.

4 Routes to market

Channel	How we reach them	Joined in year one (Base)	When
Individuals, paid	Paid social media campaigns.	6,000	At launch
Individuals, earned	Public relations, legal content creators and word of mouth.	3,600	At launch
Corporates and SMEs	Direct approach, employer-paid seats. Targets include Accenture, Citibank, Deloitte, PwC, EY, KPMG, HSBC, Siemens and Microsoft. SMEs directly, and through law firms and insurers.	3,200 seats	From month 5
Embassies and consulates	Direct approach. Every dispatch notifies the member's consulate.	Not modelled	After launch

New members joining in year one in the Base case: 9,600 individuals and 3,200 company seats. Some weekly and monthly members stop during the year, so 10,969 are members at its end. 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

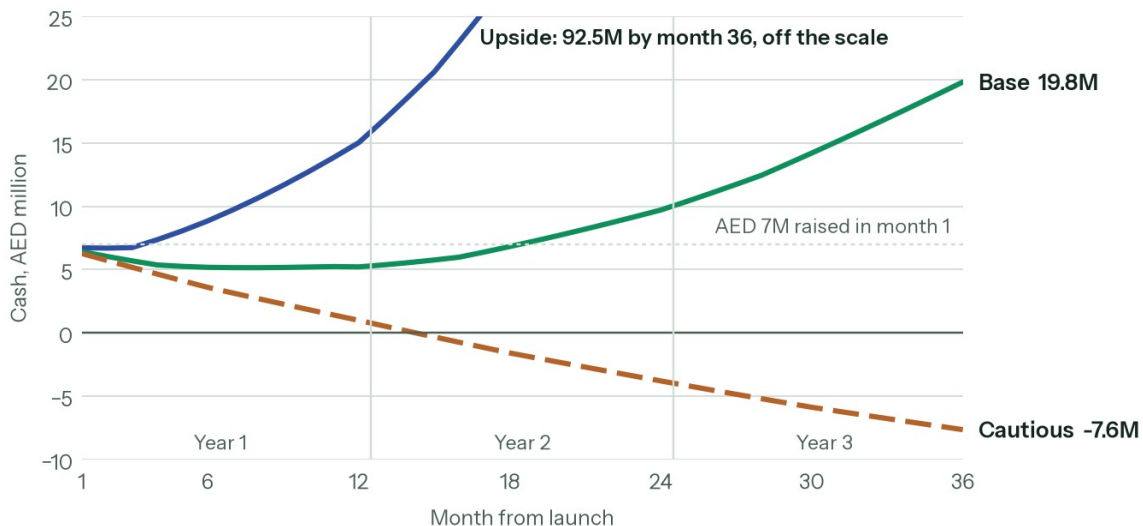
Three cases from our monthly model, over the first three years from launch. Members join month by month from paid marketing and word of mouth, some stop paying, and every cost is counted, with a 15% contingency on top. These are our own assumptions, not a forecast.

AED million	Cautious			Base			Upside		
	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Members at year end	2,756	5,481	7,839	10,969	21,848	31,564	33,031	65,850	96,383
Net revenue	1.6	3.3	5.1	6.2	13.6	20.5	17.1	41.1	62.4
Direct costs	(0.1)	(0.3)	(0.4)	(0.4)	(1.0)	(1.4)	(1.3)	(2.8)	(4.3)
Marketing	(2.9)	(3.4)	(4.0)	(2.9)	(3.4)	(4.0)	(2.9)	(3.4)	(4.0)
Operations	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.4)	(0.3)	(0.7)	(1.1)
Technology	(1.6)	(1.5)	(1.5)	(1.6)	(1.5)	(1.5)	(1.6)	(1.5)	(1.5)
Administration	(1.8)	(1.8)	(1.8)	(1.8)	(1.8)	(1.8)	(1.8)	(1.8)	(1.8)
Contingency (15%)	(1.0)	(1.1)	(1.2)	(1.0)	(1.2)	(1.4)	(1.2)	(1.5)	(1.9)
Result	(6.0)	(4.8)	(3.8)	(1.8)	4.5	10.1	8.0	29.4	48.0
Cash at year end	1.0	(3.8)	(7.6)	5.2	9.7	19.8	15.0	44.5	92.5

Net revenue is after VAT and Apple's commission; costs are in brackets. Members include company seats. Cash includes the AED 7M raise in month 1.

Over the three years	Cautious	Base	Upside
First month with a profit	None in 3 years	Month 9	Month 3
Lowest cash balance (AED M)	(7.6) in month 36	5.2 in month 8	6.7 in month 2
Cash runs out	Month 15	No	No
Marketing per new member, year one (AED)	1,026	300	100
Lifetime value / marketing cost, year one	1.3x	5.8x	19.9x

Marketing per new member is all marketing spend divided by new individual members. Lifetime value is the contribution per member-month times the expected life of a member (16, 21 or 27 months), undiscounted.



Cash balance by month after the AED 7M raise. Upside reaches AED 92.5M by month 36.

What the cases mean

The Base case loses AED 1.8M in year one, makes a monthly profit from month 9 and never takes cash below AED 5.2M. The Cautious case, with installs at AED 25 and 3% of them paying, spends about AED 1,030 of marketing for each new member, earns that back too slowly, and runs out of cash in month 15. The Upside case needs everything to go right at once: cheap installs, high conversion and as many members again from word of mouth. What decides between them is the cost per install and the conversion rate, which the first three months of paid campaigns will show. At AED 35 per install and 3% conversion, with Base settings otherwise, cash bottoms out at AED 0.1M.

Key assumptions

Assumption	Cautious	Base	Upside
Performance marketing a month	AED 150k, 200k, 250k	in years 1, 2, 3	in all cases
Cost per install (AED)	25	15	10
Installs that become paying members	3%	5%	8%
Organic, PR and creator members, per paid member	30%	60%	100%
Weekly / monthly payers who stop, a month	15% / 8%	12% / 6%	10% / 5%
Annual members who renew	50%	60%	70%
Company seats a month (from month)	100 (7)	400 (5)	1,000 (4)
Insurance take-up (from month)	5% (9)	15% (6)	25% (4)
Apple commission, year 1 / years 2-3	15% / 20%	15% / 20%	30% / 25%

Same in all cases: new members split 40% annual, 45% monthly and 15% weekly; dispatches for 1.5% of members a year; the legal referral and panel fee as in section 3; a 15% contingency on all operating costs.

One member's year

AED a year	Weekly	Monthly	Annual	Company seat
Price, VAT included	1,304	960	750	525
less VAT	(62)	(46)	(36)	(25)
less Apple at 15%	(186)	(137)	(107)	none
Net to ELA	1,056	777	607	500
less direct costs	(66)	(58)	(53)	(49)
Contribution	989	719	554	451
At Apple 30%: net	869	640	500	500
At Apple 30%: contribution	809	586	451	451

Direct costs per member-year: messages, codes and hosting (AED 24), refunds and chargebacks (3%), the ID check (AED 10, first year only) and calls on dispatch. ELA pays the law firms nothing. Insurance and referral commission come on top.

Base case, year one: from bookings to result

AED thousand	Base, year 1	Share of bookings
Gross bookings, VAT included	7,058	100%
less VAT	(336)	-5%
less Apple commission	(851)	-12%
Membership and company seats	5,871	83%
plus insurance commission	212	3%
plus legal referral commission	128	2%
Net revenue	6,211	88%
less direct costs	(443)	-6%
Contribution	5,768	82%
less marketing	(2,880)	-41%
less operations (24/7 desk)	(210)	-3%

AED thousand	Base, year 1	Share of bookings
less technology	(1,600)	-23%
less administration	(1,820)	-26%
less contingency (15%)	(1,043)	-15%
Result	(1,785)	-25%

How these numbers changed

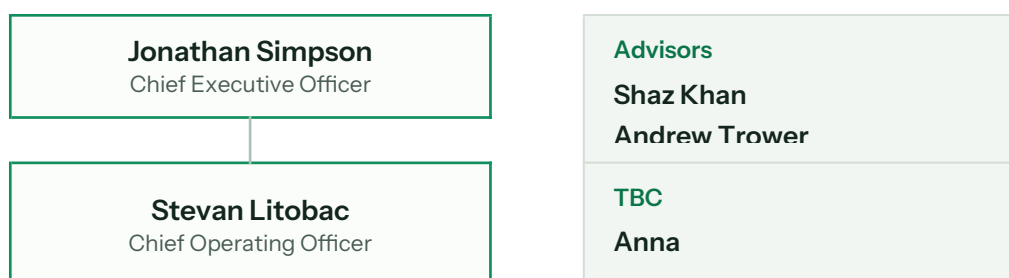
- **Members.** The July plan counted every member for the whole of year one, with no ramp. The Base case has about 11,000 at the end of year one, between the 7,000 and 20,000 in Jon's notes of 28 July.
- **Costs.** Year-one costs rise from AED 4.62M to AED 8.0M in the Base case. New: AED 1.8M of performance marketing, App Store fees, member costs, a 24/7 desk, a delivery team at AED 1.2M and a 15% contingency.
- **Result.** From AED 241.38M of profit in year one to a loss of AED 1.8M, with a profit from year two (AED 4.5M).

Year-one budget, Base case

Marketing	AED k	Operations	AED k	Technology	AED k	Administration	AED k
Performance marketing	1,800	24/7 desk	210	Delivery team	1,200	Personnel	600
Helios AI agency	480	Member costs	443	Servers, cloud and licences	300	Office	500
Public relations	360			Equipment	100	D&O and PI insurance	100
Creators and partnerships	240					Board fees	480
						Legal and accounting	140
						Founders' salaries	0
Marketing	2,880	Operations	653	Technology	1,600	Administration	1,820
					AED k		Share
Marketing, operations, technology and administration					6,953		87%
Contingency, 15% of all operating costs					1,043		13%
Year-one costs					7,996		100%

Member costs are ID checks, messages, hosting, refunds and dispatch calls; they grow with members. Public relations is AED 40,000 a month for the first six months, then AED 20,000. Legal and accounting includes AED 50,000 once in month 1 for legal opinions, the entity and licences. Against these costs, the Base case earns AED 6.2M of net revenue in year one.

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 and Andrew Trower.
- **TBC:** 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. The budget for the delivery team is AED 1.2M for 12 months (AED 100,000 a month), about double the July plan's AED 600,000, to allow for agency rates and the second engineer.

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 desk grows with members in two stages, trained on our procedures and working in our operations console, with ELA's own operations team behind it. It now has its own budget line (section 5).

Role	Load	Covers	Priority
Stage 1: on-call desk	While active members are under 10,000. AED 15,000 a month	One daytime operator, plus a paid night and weekend on-call rota or answering service, alerted by the console	1
Stage 2: staffed seats	From 10,000 active members. AED 30,000 per seat a month, to be quoted	About five agents per seat for round-the-clock cover; one more seat for every further 30,000 members. Base case: from month 11	2

7 Invested to date

Built May to September 2026 by our COO directing AI coding agents: iPhone and Android apps, an Apple Watch companion, a dispatch server, an operations console and payments.

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

What	Basis	Value (AED)
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. - A panel of three to five firms at launch; none signed yet. - 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.

Name	What it does	How ELA differs
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.
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.

Why ELA wins

Anyone can build an app quickly now, so the code is not the moat. What is hard to copy is what sits behind the button, and each of these takes time to build:

- **The law-firm panel:** vetted firms with agreed response times across the seven emirates. A rival would have to find, vet and sign them again.
- **The 24/7 desk and its procedures:** who is called, in what order, and what happens when a firm does not pick up.
- **Routes to consulates:** who to tell at each embassy and consulate, and how, so the first call lands.
- **The insurance product:** legal-costs and bail cover, agreed in principle with Howden and AIG.
- **Partner channels:** employers, wellbeing providers, insurers, banks and card issuers.
- **The founders' experience:** Jon's in legal practice; Stevan's in building and running regulated financial services.

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). The projections count the commission until Jon confirms otherwise. 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. In the Base case it pays for year one's costs of AED 8.0M together with AED 6.2M of revenue, and keeps a reserve for the slower cases.

Use of funds, Base case, year one	AED k	Share of costs
Marketing	2,880	36%
Operations: 24/7 desk and member costs	653	8%
Technology	1,600	20%
Administration	1,820	23%
Contingency (15%)	1,043	13%
Year-one costs	7,996	100%
Paid for by net revenue	6,211	
Paid for by the raise	1,785	
Left from the raise at the end of year one	5,215	

- **Runway.** Base case: cash never runs out. Its lowest point is AED 5.2M in month 8, and it makes a monthly profit from month 9. Cautious case: 14 months of runway; cash runs out in month 15.
- **What the raise must prove**, in the first year: paying members (the Base case has about 11,000 by month 12); the cost of a new member (about AED 300 of marketing each in the Base case); the renewal rate (60% of annual members renewing at 12 months); and company contracts (400 seats a month from month 5).
- **A staged option.** If the first months track the Cautious case, the raise can come in two tranches, the second tied to those milestones; and ELA can cut performance spend and fixed costs well before cash runs short in month 15.
- 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

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

The financial model covers the UAE only: the roll-out beyond it is not in the numbers.