

Value proposition

- * Medical scheme that aims to eliminate third parties in medical aid scheme
- Third parties in medical aid schemes are:
 - ✓ Medical aid scheme companies
 - ✓ Medical aid scheme brokers
- * dApp shall reduce costs by allowing users to administer their own scheme
- Unused user premiums shall be refunded at the end of the year

Customer segments

* Working class, crypto-currency/blockchain enthusiasts, anyone who is tired of high costs of insurance or medical aid

Channels

* The product shall be accessed through online web application on desktops and laptops

Customer relationships

Customer shall be acquired through social media platforms, physical meetups and presentations

Revenue streams

- * ketanelabs shall get revenue
 - ✓ through donations
 - ✓ annual fees which shall be 1.5% of scheme contributions
 - ✓ paid workshops

Key resources

- * ketanelabs shall need and use:
 - ✓ Laptops for its developers
 - ✓ Office space
 - ✓ vehicles to travel across Lesotho and South Africa to market the dApp

Key partners

- * ketanelabs key partners shall be:
 - ✓ Web hosting companies
 - ✓ Existing insurance companies looking to implement decentralized systems
 - ✓ clients

Costs

- * ketanelabs will incur:
 - ✓ Product development costs
 - ✓ Web hosting costs
 - ✓ Marketing costs

Conclusion

- The following still require some work:
 - ✓ User Interface to capture all functionalities
 - ✓ Smart contract security
 - ✓ Additional functionalities not currently implemented such as refunding member after 365 days from contract creation, ensuring members contribute at least 3 times before they can claim, et. This could not be implemented due to time issues