



BIDAYAX

VaultHeir™ – Comprehensive Business Plan

BidayaX | Divitiae Good Doers Inc.

1. Executive Summary

VaultHeir™ is a next-generation, AI-powered digital estate, emergency binder, and generational-legacy platform engineered to revolutionize how families prepare, secure, and preserve their most critical life information. Through its intelligent automation engine — combining AI legal drafting, executor automation, CNS (Cosmic Neural Substrate) audit logging, encrypted vaulting, family-sharing permissions, and multi-signature access — VaultHeir™ solves the long-standing global problem of disorganized, inaccessible, and outdated life-planning documents.

VaultHeir™ positions itself as the world's most advanced digital-legacy operating system. It transforms wills, directives, memories, and essential documents into an intelligent, secure, dynamic, and living ecosystem that updates with each life event.

2. Company Overview

Name: VaultHeir™

Parent Company: BidayaX | Divitiae Good Doers Inc.

Industry: LegalTech, FinTech Security, AI Automation, Digital Legacy Management

Product Type: Web App + Mobile App + Enterprise Integrations

Mission Statement:

To build the world's most secure, intelligent, and accessible estate-planning and emergency-readiness platform for families everywhere.

Vision Statement:

To ensure every family, globally, has a future-proof, AI-automated legacy system that preserves their story, protects their wealth, and secures their directives.

3. Problem Statement

Global Pain Points:

- 68% of adults globally have **no will or estate plan**.
- Unclaimed assets exceed **\$2.3 trillion** worldwide.
- Families often lose **critical financial and medical documents**.
- Emergency information is scattered across emails, folders, phones, and paper.
- Probate processes are slow, expensive, and confusing.
- Existing tools (Google Drive, Dropbox, templates) lack legal structure and automation.
- No system provides a **holistic, AI-driven digital legacy ecosystem**.

Who Suffers Most:

- Single parents
- Multigenerational households
- Immigrants needing cross-border estate structures
- Elderly and disabled individuals
- Families with children
- Executors who must handle complex documentation during grief

The estate market is outdated, fragmented, and inaccessible. VaultHeir™ solves this.

4. VaultHeir™ Solution Overview

VaultHeir™ is a full-spectrum digital-legacy operating system combining:

1. AI Legal Systems

- Will generation
- Trust templates
- Guardianship selection
- Healthcare directives
- Beneficiary mapping

2. Emergency Binder (Automated)

- Insurance
- Medical contacts
- Banking info
- Password vault
- Emergency instructions
- Family contacts & roles

3. Executor Automation Engine

- Probate task automation
- Document release permissions
- Role authentication
- Death-event triggers

4. CNS Security Layer

- Zero-trust encryption
- Multi-signature unlocks
- Geo-fenced access
- Immutable access logs

5. Memory Preservation System

- Photos
- Videos
- Voice stories
- Recipes
- Letters

6. Family Vault Mode

- Controlled sharing
- Time-based releases
- Consent workflows
- Role management

VaultHeir™ transforms estate planning from a static PDF into a **dynamic, intelligent, living system**.

5. Market Analysis

Total Addressable Market (TAM): \$14.1 Trillion (Global Estate Transfer Market)

Serviceable Available Market (SAM): \$850 Billion (Digital LegalTech & Document Management)

Serviceable Obtainable Market (SOM): \$5.8 Billion (Next-5-Year Penetration Estimate)

Target Demographics:

- Ages 25–85
- Parents & guardians
- Homeowners
- Professionals
- High-net-worth families

- Individuals seeking organized life planning

Market Trends:

- AI adoption accelerating
 - Death-tech/legacy-tech emerging globally
 - Millennials seeking digital-first solutions
 - Post-pandemic preparedness mindset
 - Remote families needing shared digital access
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6. Competitive Landscape

Competitors:

- LegalZoom
- Trust & Will
- Everplans
- Dropbox/Google Drive (storage only)
- Notion templates

Their Weaknesses:

- No executor automation
- No CNS audit layer
- No AI-driven updates
- Limited global scalability
- No multi-signature vaulting
- Static PDF-based workflows

VaultHeir™ Competitive Advantages:

- AI legal ecosystem
- Emergency binder automation
- CNS encryption and logging
- Real-time family collaboration
- Digital memory preservation
- Enterprise-level security

VaultHeir™ is not a will-maker — it is a **digital legacy intelligence system**.

7. Business Model

Subscription Tiers:

- **Free Forever** – Basic vault
- **Plus – \$4.99/mo** – Binder, storage, basic automation
- **Pro – \$14.99/mo** – Executor tools, CNS, memory vault
- **Enterprise Family – \$24.99/mo** – Full family vault + unlimited sharing
- **Lifetime License – \$399** – Permanent access

Enterprise Licensing:

- Insurance companies
- Funeral homes
- Estate law firms
- Financial advisors
- Hospitals & medical networks

Additional Revenue Streams:

- Storage add-ons
 - Executor service marketplace
 - Family-vault upgrades
 - AI-generated legal templates
 - Cross-border estate modules
 - Partner integrations
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8. Go-To-Market Strategy (GTM)

Phase 1 – Pre-Launch:

- Branding & UI design
- Website launch
- Early adopters (email waitlist)
- Influencer micro-campaigns
- TikTok + Instagram content

Phase 2 – Launch:

- Press release & PR outreach
- Partnerships with law firms
- Family-oriented ad campaigns
- SEO optimization
- YouTube education series

Phase 3 – Scale:

- B2B enterprise contracts
 - Affiliate program
 - Multi-language rollout
 - Mobile app store releases
 - Government & institutional adoption
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9. Technology Stack

Core Stack:

- React / Next.js Frontend
- Node.js or Supabase Backend
- PostgreSQL Database
- AES-256 + CNS Encryption
- S3 or Supabase Storage

AI Systems:

- AI Will Lawyer v5
- Grief Companion
- Executor Automation AI
- Memory Forge™ Story Engine

Security Layer:

- Zero-trust architecture
 - Multi-signature unlock
 - Device fingerprinting
 - Geo-fenced access
 - Encrypted document containerization
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10. Operations Plan

Core Departments:

- Engineering (AI + Web)
- Compliance & Legal
- Customer Support
- DevOps & Infrastructure
- Product Design
- Marketing & PR
- Finance & Investor Relations

User Support:

- 24/7 AI assistant
 - Ticket system
 - Premium executor hotlines
 - Automated binder reports
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11. Financial Plan

Funding Required: \$2.75M**Allocation:**

- Development – 32%
- AI Systems – 18%
- Security & CNS Infrastructure – 20%
- Branding & Marketing – 15%
- Legal & Compliance – 10%
- Operations – 5%

Projected Revenue:

- Year 1: \$1.9M
- Year 2: \$6.5M
- Year 3: \$18.2M
- Year 5: \$72M+

Break-Even: 18–24 months

12. Risk Analysis

Risks:

- Regulatory differences across jurisdictions
- User adoption barriers for estate tools
- Data breach attempts (mitigated by CNS)
- High competition in basic will-maker market

Mitigation:

- Multi-regional compliance team
- Premium user onboarding flows
- Blockchain-grade CNS encryption
- Competitive differentiation through AI

13. Future Roadmap

Planned Innovations:

- AI Notary detection system
- Cross-border estate synchronization
- Heir Proof-of-Ownership blockchain certificate
- Memory Capsules with voice cloning (ethical mode)
- Executor robotics automation API
- Legacy NFT-backed assets

VaultHeir™ will evolve into a full **Generational Wealth Operating System**.

14. Team

- **Founders:** Naimah Barnes | Anthony Garner
- **Vision Architect:** Naimah Barnes

Core support includes AI engineers, legal consultants, cloud security architects, and family-experience designers.

15. Contact

Founders: Naimah Barnes | Anthony Garner
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End of Business Plan

This document can be exported into PDF, investor format, pitch deck format, or branding deck format upon request.