

BUSINESS MODEL COMPARISON

Item	Traditional Model (Red-Ocean)	Leveraged Model (Blue –Ocean)
Model	B to B	B to B & B to C
Target Users	Licensed intermediary	Financial Entrepreneurs
Source of Profit	Selling plan to clients	Selling FP Education Program*
Fees	Must negotiate	Standard Pricing
Data Entry	Manually by advisor	Online by user
Report creation	Manually by advisor	Online by user
Liability	Yes	Nil
Product	Advisory work	Online software
Market Potential	Domestic	Global
Income Type	Active	Leveraged

^{*} Software that comes with education, decision training, motivation, sales opportunities...

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