

KVK Aruba Growth Roadmap

Executive summary

From registry services to trusted business infrastructure. Lower operating pressure. Stronger data value. More stable revenue. Better institutional relevance.

EXECUTIVE SUMMARY

Context and opportunity

KVK Aruba already holds one of the most important positions in the island's business ecosystem. It is the official source of business and organization information. The next step is not simply to build a larger portal, but to create more value from the trust, data and services KVK already owns.

Today, high value users such as banks, notaries, accountants, insurers and government departments rely on KVK data for serious operational and compliance work. The current access pricing does not yet reflect the value, cost and responsibility behind that service. Occasional users pay Afl. 5 per request, while institutional users access the full database for Afl. 100 per year.

Current reality

- Low value per transaction relative to the institutional use of the data.
- Recurring operating cost for hosting, security, support and data maintenance.
- Fragmented user journey between occasional public use and recurring professional use.
- Underused data, with limited verification, monitoring and institutional services.
- Incomplete coverage of organization types relevant for compliance and policy.

The pricing model should distinguish between occasional public use and recurring professional value. Occasional access can remain affordable. Recurring professional and institutional access should be priced as a service.

The opportunity

Keep the entry service accessible, while creating additional document and service layers for users who need more certainty, speed and control. The same trusted data can serve a tiered set of products with very different value profiles.

- Higher transaction value, by offering verified and premium documents.
- Stronger recurring revenue, by introducing professional and institutional subscriptions.
- Better service depth, from a single product today to a tiered portfolio tomorrow.
- More stable revenue mix, by combining occasional access with recurring services.

Revenue model

From occasional requests to recurring service revenue. Keep occasional access affordable, while turning ongoing data use into monthly service tiers based on depth, frequency, control and institutional value.

01 Occasional access

Afl. 5 per request

Public and small businesses. Simple, occasional information needs. Pay only when you need it. Low price, high volume.

02 Basic monthly access

Afl. 25 to 50 per month

Recurring light users. Simple company information with limited recurring access. Name, registration, legal form, status, basic address.

03 Professional access

Afl. 100 per month per user

Accountants, advisors, legal offices and notaries. Detailed company profiles, higher search volume, basic document history, saved searches, monthly invoice.

04 Professional Plus / Data services

Afl. 250 to 500 per month

Operational B2B clients. Richer data, bulk checks, validation, file comparison, monitoring, downloadable reports, multi user access, basic audit trail.

05 Institutional access

Afl. 750 to 2,500 per month

Banks, insurers, government and compliance teams. Controlled access, role based users, audit logs, compliance reporting, monitoring, institutional dashboards, API ready access.

Illustrative revenue scenarios

Pilot model	Afl. 75K to 110K per year. Indicative blended total around Afl. 89,400.
Growth model	Afl. 175K to 250K per year. Indicative blended total around Afl. 202,200.
Mature model	Afl. 350K and above per year. Indicative blended total around Afl. 372,000.

Cost, hosting and data

Cost and hosting assessment

Before committing to new investment, the current cost base should be reviewed against three reference models: keep, optimize or renegotiate the current setup, move to a cloud model, or move to a regional hosting model. The assessment should cover cost baseline, legal requirements, security needs, data residency, continuity and vendor dependency.

- Cost baseline: annual hosting, licensing, backup and support.
- Legal requirements: privacy law, processing and contractual safeguards.
- Security needs: access control, encryption, monitoring and incident response.
- Data residency: where data is stored, processed and accessed.
- Continuity: uptime, backup, disaster recovery and recovery time.
- Vendor dependency: exit options, portability and support dependency.

Data completeness

The value of a registry grows when organization profiles are not only registered, but also complete, current and enriched with meaningful information. Better data at registration helps improve verification, banking, compliance, subsidy control, policy insight and public trust.

A stronger registry does not only show that an organization exists. It helps others understand whether the organization is active, reliable, properly represented and ready to do business.

Phased roadmap

Start small, validate, then scale. The first phase should create value without heavy development. Larger technical investments should only follow after the revenue model, cost base and institutional demand are validated.

Phase 1 / Value packaging

1 to 3 months

Product naming, pricing tiers, verified document options, institutional landing page and quick UX improvements.

Phase 2 / Cost assessment

1 to 2 months

Hosting review, infrastructure comparison, vendor dependency, security, data residency and savings potential.

Phase 3 / Data quality

3 to 6 months

Entity coverage, outdated records, non profit and organization registration, data standardization and completeness.

Phase 4 / Institutional access

3 to 6 months

Bank, notary and government pilot, audit logs, role based access and professional subscriptions.

Phase 5 / Data services

6 to 12 months

Verification API, monitoring alerts, data services, partner onboarding and recurring usage model.

What success looks like

Success should be measured across operational and financial outcomes, not only website activity.

Revenue

- Higher value per document
- More subscription revenue
- Institutional service income
- API and data service potential

Cost

- Lower hosting pressure
- Less manual handling
- Reduced support burden
- Clearer vendor control

Data

- More complete records
- Higher data quality
- Better validation
- Fewer outdated profiles

Service

- Faster user journeys
- Clearer access rights
- Better document trust
- Improved stakeholder experience

Governance

- Audit trails
- Role based access
- Management dashboards
- Compliance ready reporting

Recommended next step

Start with a focused discovery sprint. Validate the value model, cost base and first implementation opportunities before committing to larger development.

- 1. Executive alignment session** Confirm priorities, constraints, decision criteria and internal appetite.
- 2. Value and cost assessment** Review products, pricing, hosting, data quality, users, institutional demand and quick wins.
- 3. Roadmap and investment decision** Deliver a phased roadmap with effort, cost, revenue opportunities, risks and recommended sequence.

This summary accompanies the full Growth Roadmap presentation. For the interactive version, the supporting visuals and the relevant experience appendix, please refer to the online proposal.