

Pushing Capital — Business Plan

v1.0 · 2026-05-25 · The narrative backbone for diligence. Synthesizes the canonical positioning + the component artifacts (linked). Modern investors skim — lead them with the deck, one-pager, and live data room; this is the depth behind those.

1. Executive summary

Pushing Capital is a **data-first operating platform for high-friction personal and business workflows** — we aggregate each customer's data into one golden record, orchestrate across systems that don't talk to each other, and **deliver the outcome** through a hybrid AI + human network, monetizing both the **workspace** and the **work**. PC operates three cross-cutting service families — **Automotive · Finance/Credit/Lending · Business Services** — on one shared spine.

PC is **post-revenue and soft-launched: \$261,758 earned across 9 months** (best month \$93.5K), reconciled from bank records, with **zero outside capital** — run by **two founders + an agentic AI workforce** (~119K tasks executed, 9 live agents). The constraint isn't demand; it's **two-founder delivery capacity**. We're raising a **\$2.5M seed (post-money SAFE)** to remove that cap and reach **\$2M ARR run-rate within 12 months**.

2. Company

Pushing Capital LLC (formed Sept 2025), Delaware C-corp conversion planned with the round. Two founders, 50/50 (see [cap table](#)). Production on Google Cloud ([brain-481809](#)): 40+ Cloud Run services, AlloyDB golden record, BigQuery warehouse, ~14K customer profiles. See [architecture](#).

3. Problem & market

The highest-friction slices of life and business — auto loans, DMV/title, credit, bookkeeping, business formation — are **paperwork-heavy, multi-party, deadline-driven, and owned by no single system of record**. Today they're absorbed by phone calls, PDFs, and people. → **Market sizing (TAM ~\$100B US) · Competitive battlecard**. Why now: the 2026 Bain/Sequoia/BCG/Gartner consensus on services-as-software, window "in quarters, not years."

4. Product & technology

One **Ingest** → **Orchestrate** → **Persist** → **Serve** spine powers every family. Unified golden record (AlloyDB) + document intelligence + an agentic workforce + licensed subcontractor delivery. Each new vertical inherits the same primitives (identity, documents, comms, payment rails, audit log), so each one is cheaper to add and the data graph compounds. The live investor data room is itself built on the platform — proof, not slideware.

5. Business model

Hybrid monetization: **workspace** (software access, ~90% margin) + **work** (outcome delivery, ~70% margin). Revenue-per-customer rises via cross-family bundles on the shared record. → [Unit economics](#) · [Lean Canvas](#).

6. Go-to-market

Land-and-cross-sell on the unified record; channels led by zero-CAC cross-sell + high-intent content + partnerships, with paid acquisition inside a 28%-of-new-revenue guardrail. → [GTM & pricing](#).

7. Operations & team

Two founders (Manny — CEO; David — CDO/CFO) + agentic workforce; first 5 operational hires from the round, staggered M1–M12. → [Hiring plan](#) · [Mission/Vision/Values](#).

8. Financials

Bank-reconciled baseline (\$261.8K lifetime, \$22.6K/mo trailing, breakeven). Base-case model: **\$2.0M ARR @ M12**, \$4.4M @ M18, cash floor ~\$1.6M, **18mo+ runway, default-alive in all scenarios**. → [Financial model \(3-statement\)](#).

9. The raise & use of funds

\$2.5M seed, post-money SAFE (cap in discussion). Use of funds: **40% Hire** · **25% GTM** · **20% break the capacity cap** · **10% consolidate infra** · **5% reserve**. The round converts a breakeven two-person shop into a \$2M+ ARR, cash-positive, Series-A-ready company — without a bridge.

10. Risks

Capacity-capped revenue (the raise addresses it); multi-iteration product surface (consolidation funded); pre-launch hardening; two-founder key-person risk (first hires); timing window (move fast). → full register in [governance](#).

Appendix — artifact index

Positioning v0.5 · Deck · One-pager · Elevator pitch · Lean Canvas · Mission/Vision/Values · TAM/SAM/SOM · Battlecard · GTM · Hiring plan · Unit economics · 3-statement model · Cap table · Legal checklist · KPIs/OKRs/Risks · Live data room (invest.pushingcap.com).