

# Pushing Capital — Lean Canvas

**v1.0 · 2026-05-25** · Derived from canonical positioning brief v0.5. The 1-page strategic snapshot (Ash Maurya's 9 blocks). Update as the model evolves.

## 1. Problem

The highest-friction slices of personal & business life — **auto loans, DMV/title, credit & lending, bookkeeping/tax, business formation** — are paperwork-heavy, multi-party, and deadline-driven. **No single system of record owns the outcome**, so the work is absorbed by phone calls, PDFs, and people. *Existing alternatives*: fragmented point tools + manual service providers (brokers, agencies, bookkeepers) that don't share a data layer.

## 2. Customer Segments

Consumers and SMBs who hit these workflows, across **three service families**: Automotive · Finance/Credit/Lending · Business Services. *Early adopters*: PC's legacy client + referral base; SMB owners who need more than one family at once (e.g. forming an LLC + financing + credit).

## 3. Unique Value Proposition

**We operate the system of record for the workflows that don't fit a SaaS form.** Fill your information in once; every service draws from the same record; we deliver the actual outcome — not a tool that sits beside the work. *High-level pitch*: "Intuit for high-friction, cross-system work" — services delivered as software.

## 4. Solution

A **data-first operating platform**: a unified golden record + an **agentic AI workforce** + licensed subcontractor delivery, all on one **Ingest** → **Orchestrate** → **Persist** → **Serve** spine. Each new vertical inherits the same primitives (identity, documents, comms, payment rails, audit log).

## 5. Channels

*Today*: founder + referral network, legacy client base. *Seed-funded*: public launch across the families, counterparty/partner integrations, content/owned media.

## 6. Revenue Streams (hybrid)

- **Workspace** — software access / seats (~90% gross margin).

- **Work** — outcome delivery per job (~70% gross margin). Optionality on which side scales fastest; structurally more robust than pure-SaaS or pure-autopilot.

## 7. Cost Structure

Platform & infra (GCP), agent runtime, **subcontractor delivery (COGS)**, two founders today; seed adds first hires + GTM spend. Key lever: software + agents drop per-job marginal cost by an order of magnitude.

## 8. Key Metrics

Lifetime revenue (**\$262K**, 9 mo), best month (**\$93.5K**), 6-mo avg (**\$22.6K/mo**), implied ARR, gross margin, customer concentration, agent tasks executed (**119K+**), and the north star: **per-job marginal cost** as automation scales.

## 9. Unfair Advantage

The **multi-source, multi-vertical golden-record data graph** built over time (hard to replicate without equal time-in-market) + **three-layer ownership** (data + orchestration + delivery, vs. competitors' single layer) + **agentic operating leverage** (two founders running a ~30-person operation).

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*Note: revenue figures are the canonical bank-reconciled baseline; gross-margin figures (~90%/~70%) are management estimates pending the unit-economics build (Phase A).*

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