



# PUSHING CAPITAL

The data-first operating platform for high-friction personal and business workflows.

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SEED ROUND · 2026 · CONFIDENTIAL

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# The work that crosses every system

PC delivers across automotive, finance / credit / lending, and business operations — dozens of distinct workflows. Across all of them, the same pattern repeats: **no single SaaS owns the outcome.**

THREE OF MANY · ILLUSTRATIVE EXAMPLES FROM ACROSS THE CATALOG



## Auto loan

Dealer DMS, multiple lenders, credit bureaus, insurance, DMV title — one customer, six systems, zero shared record.



## DMV title transfer

State portals, lienholder, proof-of-insurance, ID verification, payment rails — paperwork that spans agencies that never talk.



## Business formation

Secretary of State, IRS EIN, banking, bookkeeping, licensing — a founder stitching together five providers by hand.

**...and many more across the catalog.** The friction is the opportunity — it's where hours, dollars, and accuracy are lost today.

# The market just arrived

In 2026, four major research desks independently sized the exact opportunity PC is built around.

## BAIN & COMPANY

May 2026

\$100B US / \$200B global from agentic AI converting cross-system labor into software spending.

*The window is quarters, not years.*

## SEQUOIA CAPITAL

March 2026

“Services: The New Software.” The next trillion-dollar company sells the work itself.

*Autopilot, not copilot.*

## BCG

2026

A \$200B agentic-AI opportunity in tech services — hybrid AI + human delivery at scale.

*Exactly PC's delivery model.*

## GARTNER

by 2030

40% of enterprise SaaS spend shifts to usage / agent / outcome-based pricing.

*The seat-based model is breaking.*

PC has been building the substrate of this exact opportunity for ~8 months – before the framework existed publicly.

# Three layers, one platform

Most agentic-AI plays own one layer. PC owns all three — and the integration across them compounds.



## Identity

The unified golden record per customer — multi-source data aggregated into one profile.

INDUSTRY ANALOGUE

**Credit Karma**



## Orchestration

Cross-system workflow + agent backbone that moves work between systems that don't natively talk.

INDUSTRY ANALOGUE

**QuickBooks**



## Delivery

A hybrid AI + human network that delivers the actual outcomes — not just software.

INDUSTRY ANALOGUE

**TurboTax / H&R Block**

**The data is the moat. The workspace is the leverage. The delivery is the revenue.**

# Three service families. Cross-cutting by design.

FOUR OF DOZENS · HEADLINES FROM EACH FAMILY'S CATALOG



## Automotive

- Vehicle data & deals
- Transport & logistics
- Inspections & appraisals
- Parts & sales



## Finance / Credit / Lending

- 3-bureau credit intelligence
- Reverse-auction lender match
- Paygates & financial profiles
- Bookkeeping & tax



## Business Services

- DMV / IRS / paperwork
- Business formation
- Automation & content
- Data & CRM support



**The verticals overlap on purpose.** Auto loans cross auto + finance + paperwork. DMV crosses auto + bureaucracy. That overlap is exactly the “no single system owns the outcome” opportunity.

# The data graph: built over time, hard to replicate

Live in production today — verified against GCP 2026-05-13.

**~14,000**

unified customer profiles

**13,000+**

credit profiles · 3-bureau FICO + utilization

**150+**

auto-finance deals across 35+ lenders

**~6,000**

document-extracted fields

**100K+**

tasks executed · 75K+ tickets

**40+**

Cloud Run services · 35+ BigQuery datasets

This graph wasn't bought — it was operated into existence over ~8 months, without outside capital.

# How every PC service runs

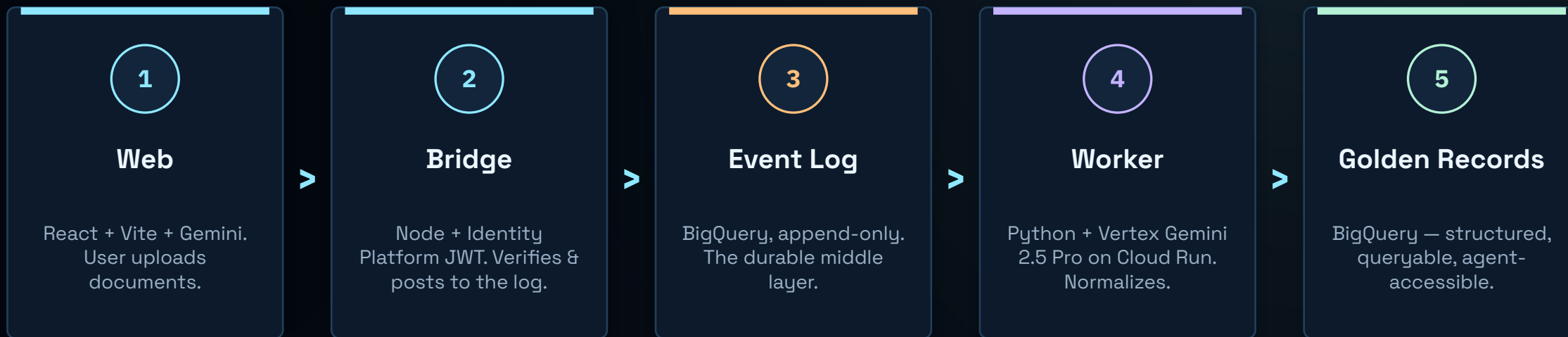
Every service in PC's catalog follows the same four-stage architecture.



**40+ Cloud Run services run this exact pattern in production.** Next slide: Doc Croc — one of them, end to end.

# Doc Croc — the pattern, end to end

The same four stages as the previous slide, with PC's actual document-intelligence pipeline filling each. One concrete example of 40+ services that share this shape.



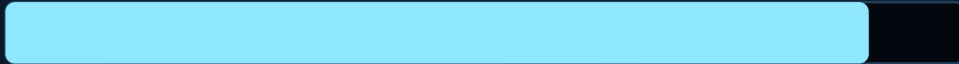
**One of 40+ services that share this shape.** Same four stages, different filling.

# Hybrid monetization — workspace AND work

Two revenue streams from one platform. Not pure-SaaS, not pure-services.

## Workspace revenue

Software access for operators



~90% margin

UserOne \$1,000 founding seat · Pushing Content subscription tiers · Deal Architect portal access.

## Work revenue

Outcome delivery for customers



~70% margin

Margin captured between customer payment and subcontractor cost — accounting, lending, DMV/IRS, business formation.

**Industry-aligned, not contrarian:** 43% → 61% of SaaS companies move to hybrid pricing in 2026 (Monetizely / Gartner).

# Post-revenue, soft-launched, capacity-capped

We're not pre-product or pre-revenue — we're post-product, post-revenue, pre-public-launch. Capital-efficient to here.

~\$200K

total revenue to date · low-5-figure typical month, six-figure best · legacy-client servicing

Live

UserOne Retail Dealer 101 — first commercial software in market at \$1,000 founding seat

Daily

deploy cadence — actively shipping across 40+ services in production

\$0

outside capital raised — the entire foundation is bootstrapped

## *“Why haven't you launched publicly yet?”*

The honest answer is discipline, in three parts:

1

### **Data layer first**

A public launch without the golden record = the same broken services everyone else sells. We built the spine before the storefront.

2

### **Validated under constraint**

We chose to do the work manually, with paying customers, before scaling. The seed funds the delivery layer so we scale without doing the work personally.

3

### **Learned the workflow**

Operating as a private services firm with real money on the line taught us exactly what to productize.

# Why this is hard to replicate

Every one of these is verifiable in production today — not on a future roadmap.



## Three-layer ownership

Data + orchestration + delivery. Most agentic plays own one layer.



## The data graph

Multi-source ingestion compounds daily. Can't be bought — only operated.



## Cross-cutting design

Vertical-siloed competitors can't service workflows that span verticals.



## Hybrid monetization

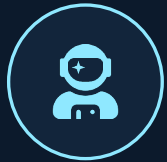
Optionality on which margin stream — workspace or work — scales fastest.



## Capital efficiency

A full production foundation, built with zero outside capital.

# Two founders, plus a working agentic workforce



## Emmanuel “Manny” Haddad

Co-founder & CEO

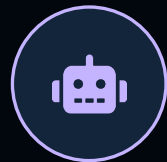
Builds the platform end-to-end — data layer, orchestration, and agent backbone. Formerly CEO of Right Direction Auto, bringing automotive-industry operating depth.



## David Berger

Co-founder & CDO / CFO

Runs operations, data governance, finance, and the customer-facing side. Operator-shape leadership across every non-technical function PC needs to scale.



## Plus a working AI agent workforce

PC doesn't only build agentic AI — it runs on it. Live RBAC profiles for named AI agents (Charles, Antigravity, P), 9 active agent-to-agent endpoints on the production event log, and daily commits authored alongside the founders. The Bain / Sequoia thesis, demonstrated in our own ops.

First operational hires come from this round.

# What we're not hiding

Investors who've been burned by hidden problems appreciate this slide. Here's what we know we need to address.

1

## Capacity-capped revenue

### THE RISK

~\$10K/mo on good months — real but small.

### THE ANSWER

The automation we're raising for directly lifts this cap.

2

## Multi-iteration surface

### THE RISK

Fast iteration produced parallel attempts at similar concepts.

### THE ANSWER

Consolidation is an explicit use-of-funds line.

3

## Pre-launch hardening

### THE RISK

Gated site, trust pages, credential migration still required.

### THE ANSWER

All scoped into the GTM and consolidate buckets.

4

## Two-founder team

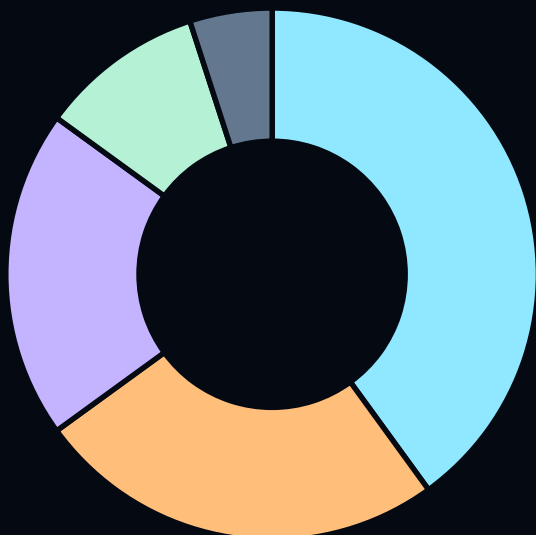
### THE RISK

Capital-efficiency strength — and key-person risk.

### THE ANSWER

First operational hires come from this round.

# Seed • \$2.5M



	<b>Hire</b>	<b>40%</b>	\$1.0M
	First operational team		
	<b>GTM</b>	<b>25%</b>	\$625K
	Public launch + acquisition		
	<b>Break-cap</b>	<b>20%</b>	\$500K
	Automation — the unlock		
	<b>Consolidate</b>	<b>10%</b>	\$250K
	GCP multi-project cleanup		
	<b>Reserve</b>	<b>5%</b>	\$125K
	Buffer		

## 12-MONTH MILESTONES



### Public launch

Graduate from soft-launch — open to the general public across all three service families.



### \$2M ARR run rate

By month 12 — roughly 3-4x the current best month, annualized.

Every line maps to revenue unlock — hire is the biggest because the bottleneck is two founders doing the work.



THE ASK

# Let's talk.

We're raising **\$2.5M seed** to break the two-founder cap and launch publicly. Per Bain, the window is **quarters, not years** — and PC has the substrate ready.

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