










The Business Model Canvas

<div><div>Key Partnerships</div><div></div><div>Banking & Financial<ul style="list-style-type: none">Stripe Treasury (custodian)Plaid (bank connection and verification)</div><div>Development & Technical<ul style="list-style-type: none">Atomic Object (Dev Partner)OpenAI (Conversational AI)</div><div>Platform & Infrastructure<ul style="list-style-type: none">Supabase (backend/database/API)GitHub (version control)Firebase/OneSignal (push notifications)</div></div>	<div><div>Key Activities</div><div></div><div><ul style="list-style-type: none">Maintain Conversational InterfaceProcess Logs & Update HHS/IndicesWeekly TransfersGenerate User InsightsCompliance & SecurityData Integrity & MonitoringCustomer SupportGrowth & Acquisition</div></div> <div><div>Key Resources</div><div></div><div><ul style="list-style-type: none">AI Agent & Conversation EngineHHS AlgorithmBehavioral DatasetIndices EngineData InfrastructureBanking Stack (Stripe + Plaid)React Native AppSecurity & Compliance FrameworkDesign System & BrandingInsight Engine</div></div>	<div><div>Value Propositions</div><div></div><div><p>"Progress pays" = The only platform combining real financial accountability with habit tracking through conversational AI.</p><p>Real money: Users reward themselves with actual savings.</p><p>Tangible habit value: Every action translates into dollars earned.</p><p>Chat-first tracking: Log habits by talking, not tapping.</p><p>AI accountability partner: A supportive, consistent guide in your pocket.</p><p>BUILD + BREAK mechanics: Earn for action. Earn for restraint.</p><p>Habit Strength Score (HHS): A true measure of habit quality and automaticity.</p><p>Behavioral indices: Real-time percentile rankings for context and motivation.</p><p>Savings goal allocation: Route earnings toward what matters most.</p><p>Achievement badges: Milestones that recognize meaningful progress.</p><p>Insightful charts: Clear data showing trends, momentum, and consistency.</p><p>Opportunity cost metrics: See the gains your discipline unlocks.</p><p>FDIC-insured savings: Protected funds through Stripe Treasury.</p><p>Clean, professional UI: A focused, investment-style interface that feels trustworthy and modern.</p></div></div>	<div><div>Customer Relationships</div><div></div><div><p>Daily Conversational AI: Natural, ongoing interaction.</p><p>Non-Judgmental Accountability: Support without friction or shame.</p><p>Weekly Insights & Opportunity Cost: Clear, motivating behavioral summaries.</p><p>Transparent Money Movement: Real-time clarity on earnings and transfers.</p><p>Community Benchmarks: Percentile context for motivation.</p><p>Personalized Guidance: Adaptive suggestions based on patterns.</p></div></div> <div><div>Channels</div><div></div><div><ul style="list-style-type: none">iOS App StoreGoogle PlaySocial media (TikTok, IG, Reddit)YouTube PodcastsProduct Hunt launchReferral loop</div></div>	<div><div>Customer Segments</div><div></div><div><p>Quantified-Self Optimizers Love data, insights, and measurable progress.</p><p>Habit App Abandoners Tried everything. Want something frictionless.</p><p>Financial Control Seekers Need structure to curb impulse spending.</p><p>Purposeful Short-Term Savers Save for holidays, trips, and near-term goals.</p><p>Productivity Enthusiasts Chase systems, routines, and daily momentum.</p><p>Young Professionals Building Discipline Want stability, growth, and better habits.</p></div></div>
<div><div>Cost Structure</div><div></div><div><ul style="list-style-type: none">Engineering & AI: Build, improve, and operate the system.Banking & Stripe Fees: Treasury, transfers, and financial operationsCompliance & Legal: Security, audits, and regulatory work.Cloud Hosting: Compute, storage, and uptime.Marketing & Acquisition: Paid growth, campaigns, and channels.Customer Support: Account help and issue resolution.Analytics & Monitoring: System performance, data integrity, fraud checks.App Store Fees: Apple and Google platform costs.</div></div>		<div><div>Revenue Streams</div><div></div><div><ul style="list-style-type: none">Premium Subscription: Core recurring revenue at \$3.99/mo.Annual Subscription: Discounted yearly plan for long-term users.Behavioral Data Licensing: Anonymized insights for wellness, insurance, and research.Enterprise API: Behavioral analytics and indices for organizations.Indices Licensing: Recurring institutional access to Flux benchmark indices.Stripe Interest Share: Small revenue from pooled Treasury interest.Partner Rewards: Aligned referral revenue from partner brands.</div></div>		

