

The Business Model Canvas

Designed for:

Flux

Designed by:

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<p>Key Partnerships</p>  <p>Banking & Financial</p> <ul style="list-style-type: none"> • Stripe Treasury (custodian) • Plaid (bank connection and verification) <p>Development & Technical</p> <ul style="list-style-type: none"> • Atomic Object (Dev Partner) • OpenAI (Conversational AI) <p>Platform & Infrastructure</p> <ul style="list-style-type: none"> • Supabase (backend/database/API) • GitHub (version control) • Firebase/OneSignal (push notifications) 	<p>Key Activities</p>  <ul style="list-style-type: none"> • Maintain Conversational Interface • Process Logs & Update HHS/Indices • Weekly Transfers • Generate User Insights • Compliance & Security • Data Integrity & Monitoring • Customer Support • Growth & Acquisition 	<p>Value Propositions</p>  <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>	<p>Customer Relationships</p>  <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>	<p>Customer Segments</p>  <p>Quantified-Self Optimizers</p> <p>Love data, insights, and measurable progress.</p> <p>Habit App Abandoners</p> <p>Tried everything. Want something frictionless.</p> <p>Financial Control Seekers</p> <p>Need structure to curb impulse spending.</p> <p>Purposeful Short-Term Savers</p> <p>Save for holidays, trips, and near-term goals.</p> <p>Productivity Enthusiasts</p> <p>Chase systems, routines, and daily momentum.</p> <p>Young Professionals Building Discipline</p> <p>Want stability, growth, and better habits.</p>
<p>Cost Structure</p> <ul style="list-style-type: none"> • Engineering & AI: Build, improve, and operate the system. • Banking & Stripe Fees: Treasury, transfers, and financial operations • Compliance & 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. 		<p>Revenue Streams</p>  <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. 		



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