

The Business Model Canvas

Designed for:

Flux

Designed by:

Ryan Watters

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1.0

<p>Key Partnerships</p>  <p>#BANKING & FINANCIAL INFRASTRUCTURE</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) - Apple App Store - Google Play Store - GitHub (version control) - Firebase/OneSignal (push notifications) <p># FUTURE DATA LICENSING PARTNERS</p> <ul style="list-style-type: none"> - Insurance companies - Corporate wellness programs - Research institutions - Healthcare providers 	<p>Key Activities</p>  <p># PRODUCT DEVELOPMENT</p> <ul style="list-style-type: none"> - Native mobile app development (React Native - iOS and Android) - AI conversational interface and command center - Banking infrastructure integration - Cross-platform codebase maintenance <p># DATA OPERATIONS</p> <ul style="list-style-type: none"> - Behavioral data collection and aggregation - Habit Strength Score (HHS) calculation and updates - Behavioral indices calculation and maintenance - Data quality monitoring and gaming prevention - Anonymous data aggregation for indices - Monthly performance summaries and opportunity cost analysis - Badge and achievement tracking (100% monthly completion detection) <p># USER ENGAGEMENT</p> <ul style="list-style-type: none"> - AI-powered conversational interactions - Habit creation and logging systems - Real-time transfer processing - Stripe Treasury account management and custody - Withdrawal processing - Community building (founding members) <p># BUSINESS DEVELOPMENT</p> <ul style="list-style-type: none"> - Data licensing partnerships - Academic research collaborations - Media content production (behavioral reports) - Marketing and user acquisition <p>Key Resources</p>  <p># PROPRIETARY TECHNOLOGY</p> <ul style="list-style-type: none"> - HHS Algorithm (multi-factor quality scoring - patentable) - Savings goal allocation system - Achievement & badge system (100% detection) - Monthly insight engine - Behavioral indices calculation - Anti-gaming detection <p># BANKING INFRASTRUCTURE</p> <ul style="list-style-type: none"> - Stripe Treasury integration (fund custody) - Plaid connectivity - Transfer processing systems - Compliance frameworks (KYC/AML) <p># INTELLECTUAL PROPERTY</p> <ul style="list-style-type: none"> - HSS algorithm (patent candidate) - BUILD/RESIST mechanics - Chat-first interface - Savings goal methodology - Behavioral indices methodology - FTO verification ("Freedom to Operate") <p># AI & SOFTWARE</p> <ul style="list-style-type: none"> - Conversational AI (OpenAI/Anthropic) React Native cross-platform Codebase HabitContext state management BUILD/BREAK mechanics <p># DATA ASSETS</p> <ul style="list-style-type: none"> - High-quality behavioral data Category performance indices Trend analysis Comparative benchmarks 	<p>Value Propositions</p>  <p># CORE INNOVATION</p> <ul style="list-style-type: none"> "Progress pays" - The only platform combining real financial accountability with habit tracking through conversational AI. <p># FOR USERS</p> <ul style="list-style-type: none"> - Real money transfers (checking FDIC-insured Flux/Stripe Treasury) - Chat-first interface eliminates form fatigue - BUILD/BREAK dual mechanics (positive reinforcement only) - Habit Strength Score (HHS) - quality measurement beyond completion - Savings goal allocation within Flux account - Behavioral indices for comparative performance - Achievement badges for 100% monthly completion - Monthly opportunity cost insights - Investment portfolio aesthetic ("Bloomberg Terminal for habits") <p># FOR DATA PARTNERS (FUTURE)</p> <ul style="list-style-type: none"> - Authoritative behavioral data (financial incentives = superior quality) - Category-specific indices - Real-time insights - Ethical data practices <p># DIFFERENTIATION</p> <ol style="list-style-type: none"> 1. Only app rewarding BOTH positive actions & avoided negative behaviors 2. Proprietary HHS (multi-factor quality scoring, not just completion) 3. Savings goal allocation (habit-to-financial-goal mapping) 4. Chat-first interface (eliminates form fatigue) 5. Native mobile from day one (professional fintech quality) 6. Bloomberg Terminal aesthetic for habits 7. Real money from day one (not future feature) 8. Achievement badges for 100% monthly completion 9. Opportunity cost intelligence (what you left on table) 10. Behavioral indices (S&P 500 for behavior) 11. BUILD vs RESIST mechanics (psychologically-aligned) <p># COMPETITIVE ADVANTAGES</p> <ul style="list-style-type: none"> - Financial data quality moat HHS algorithm (patentable) Chat-first architecture Behavioral indices infrastructure Savings goal integration Perfect consistency achievements Opportunity cost intelligence <p>Market Gap: No competitors combine real money + any habit type + portfolio aesthetics + behavioral indices + conversational AI + HHS + savings goal integration</p>	<p>Customer Relationships</p>  <p># CONVERSATIONAL AI (Flux AI)</p> <ul style="list-style-type: none"> - Natural language habit creation/logging - Non-judgmental, supportive tone - Personalized insights based on HHS - Monthly summaries with opportunity cost - Achievement celebration (100% badges) <p># FINANCIAL ACCOUNTABILITY</p> <ul style="list-style-type: none"> - Automatic transfer processing (user confirms) - Real-time balance updates - Transparent transaction history - Withdrawal functionality (anytime) - FDIC insurance protection <p># COMMUNITY</p> <ul style="list-style-type: none"> - "Founding members" for early adopters - Contribution to indices unlocks features - Comparative data without social pressure - Privacy-first <p># TRUST & TRANSPARENCY</p> <ul style="list-style-type: none"> - Clear money flow explanation - Visible anti-gaming measures - User controls all transfers <p>Channels</p>  <p># Primary Distribution</p> <ul style="list-style-type: none"> - Native iOS App (React Native) - Native Android App (React Native) - App Store & Google Play (discovery) <p># Marketing & Acquisition:**</p> <ul style="list-style-type: none"> - Content marketing (behavioral reports) - Product Hunt launch - Social media (Tik Tok, Facebook, X, YouTube) - Finance Podcasts (Caleb Hammer, S. Galloway, Coffeewill, P. Boyle) - Productivity/Wellness channels - Comedy Channels (TMG, Flagrant 2) <p># PARTNERSHIP CHANNELS</p> <ul style="list-style-type: none"> - Data licensing portal (API) - Corporate wellness integrations <p># WORD OF MOUTH</p> <ul style="list-style-type: none"> - Founding members as evangelists - Referral program (future) - Behavioral indices create conversation - People will compare to Acorns 	<p>Customer Segments</p>  <p># PRIMARY USERS</p> <ul style="list-style-type: none"> Budget App Users (Mint, YNAB users) - Can see spending, can't stop habits Micro-Investment Users (Acorns, Digit) - Want behavior-linked saving Self-Accountability Seekers - Want stakes without punishment (tryd stickK/Beeminder) Habit App Abandoners - Virtual rewards don't motivate, form fatigue killed apps Financial Wellness Seekers - Know they should save, lack discipline Gamification Skeptics - Tired of fake points, want real consequences Behavioral Change Enthusiasts - Read Atomic Habits, need implementation tools Young Professionals (25-35, \$50-100K) - Lifestyle creep, convenience spending Parents Modeling Behavior - Breaking bad habits, building family savings Impulsive Spenders - \$200+/week on delivery/impulses, want control Recovery/Addiction Support - Broad definition: shopping, food delivery, gambling Savings Goal Pursuers - Vacation, house, wedding - struggle with consistency Data-Driven Self-Optimizers - Track fitness/sleep, want behavioral data Fitness Enthusiasts - Great physical discipline, struggle with financial habits <p># COMMON THREADS</p> <ul style="list-style-type: none"> Age 22-55 Income \$35K+ Tech-comfortable Values tangible rewards Prefers positive reinforcement Wants professional tools (not gamified/childish) Seeks data/insights beyond tracking <p>Unifying Need: "I know what I should do, but I don't do it consistently. I need real accountability with real rewards, delivered without friction."</p> <p>TAM Expansion: Not just "habit trackers" - competes with budget apps, micro-investment apps, accountability platforms, and wellness tools</p> <p># DEMOGRAPHICS</p> <ul style="list-style-type: none"> Age 25-45 Tech-comfortable Income \$50K+ Values tangible rewards <p># FUTURE B2B</p> <ul style="list-style-type: none"> - Insurance companies (behavioral risk assessment) - Corporate wellness programs (employee engagement) - Research institutions (behavioral science) - Healthcare providers (treatment adherence)
<p>Cost Structure</p>  <p># PRE-DEVELOPMENT</p> <p>Discovery: \$12-16K (Atomic Object, 3-4 weeks) - Business model refinement, prototype review, technical guidance</p> <p># CORE DEVELOPMENT: \$200-300K</p> <ul style="list-style-type: none"> - React Native Build: \$100-150K (15-20 screens, navigation, portfolio, feeds, settings) - AI Integration: \$40-60K (ChatGPT API, serverless functions, 8 function calls, chat UI, voice input) - Banking Infrastructure: \$60-90K (Stripe Treasury \$35-50K, Plaid \$15-20K, flows \$10-20K) <p># COMPLIANCE & LAUNCH: \$60-100K</p> <ul style="list-style-type: none"> - Legal & Compliance: \$30-50K (ToS, privacy, Stripe compliance, FDIC disclosures) - Testing & QA: \$25-40K (security audit, penetration testing, beta coordination, bug fixes) - App Store Submission: \$5-10K (iOS/Android submission, ASO) <p># MANAGEMENT & OPERATIONS: \$40-65K</p> <ul style="list-style-type: none"> - Project Management: \$30-50K (technical PM, timeline, quality, communication) - API & Infrastructure: \$10-15K (Stripe fees, ChatGPT API, hosting) <p># RISK MANAGEMENT: \$60-110K</p> <ul style="list-style-type: none"> - Contingency Buffer (20%): Scope changes, technical challenges, extended timelines <p>*** TOTAL DEVELOPMENT BUDGET</p> <ul style="list-style-type: none"> - Low: \$380K - Mid: \$485K - High: \$595K 	<p>Revenue Streams</p>  <p># USER SUBSCRIPTIONS</p> <p>Free Tier</p> <ul style="list-style-type: none"> 5 habits max Basic features Current week indices Virtual money only Data contribution No savings goals Badges <p>Premium (\$3-5/month)</p> <ul style="list-style-type: none"> Unlimited habits Advanced analytics Historical indices Real money transfers Priority support Detailed HHS Savings goals Monthly Insights <p># PROJECTIONS</p> <ul style="list-style-type: none"> - Month 12: \$2,500 (subscriptions only) - Month 18: \$12,000 (\$10K subscriptions + \$2K licensing) - Month 24: \$35,000 (\$25K subscriptions + \$10K licensing) - Month 36: \$85,000+ (\$50K+ subscriptions + \$35K+ licensing) <p>Profitability Target: Month 15-18</p>	<p>Data Licensing</p> <p>Tier 1 - Free:</p> <ul style="list-style-type: none"> Current week indices Public API (rate limited) Attribution required <p>Tier 2 - Pro (\$500/month)</p> <ul style="list-style-type: none"> Historical data Subcategories Commercial use <p>Tier 3 - Enterprise (Custom)</p> <ul style="list-style-type: none"> Real-time feeds Custom integrations Dedicated support <p>\$5K-50K/month</p>		



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