

Investor Deck (Detailed)

AI that executes, crypto that settles.



Raising 1.5M - 2.5M (at 24.5M pre-money) | February 2026

1. The Problem:

AI can plan and recommend, but it can't securely execute real-world purchases across a team.

This problem is threefold:

- **Context fragmentation:** task, research, approvals and receipts live in different tools. Multi-model usage is normal but AI-use is a stack with no orchestration layer unifying context → approvals → execution.
 - **Trust gap at checkout:** Networks are shipping tokenization, authentication, and spend rules for agent-led purchases, but users and teams don't trust AI agents.
 - **Payment rails aren't agent-native:** Coinbase + Cloudflare are standardizing x402 for machine-to-machine web payments, but agent-driven settlement needs protocol-level path.
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Way-To-Do is the first unified workspace where a task goes:

Create → Collaborate → Execute

with multi-LLM routing + COLLAB approvals + X402 settlement.

Agentic productivity for individuals: a single assistant that plans across multiple LLMs, gets your approval, and executes real-world actions (including purchases) via crypto payments.

Solved Pain Points:

- The moment a purchase is required, the workflow stops and a human has to take over.
- Users don't trust agents spending without clear approvals and limits.
- No centralized audit trail for agent-executed spend.
- AI agents need a protocol-level way to request/settle payment and then continue execution.

2. Market Opportunity:

Market 1: PaaS platforms handling delegated payments

Trend: Networks (Visa, PayPal, Stripe, Coinbase) are shipping tokenization, authentication, and spend rules for agent-led purchases. The infrastructure for "AI can buy things" is now live but the control layer is still missing.

Size + Growth:

- Current (2025): **\$14.5B–\$18.3B**
- Forecast (2030): \$45.6B–\$58.8B
- Growth Rate: 16-32% CAGR

Sources: Mordor Intelligence, ResearchandMarkets, Grand View Research

Market 2: Workflow Automation Software

Trend: Coinbase and Cloudflare are standardizing x402 via the x402 Foundation - a universal HTTP 402 standard for machine-to-machine web payments. AI agents can now request resources, pay, and continue execution without touching a checkout form.

Size + Growth:

- Current (2025): **\$14B–\$21B**
- Forecast (2030): \$37B–\$44B
- Growth Rate: 9–16% CAGR

Sources: Straits Research, Mordor Intelligence, Market Mind Partners

Market 3: AI Orchestration Platforms

Trend: 37% of enterprises now run 5+ LLMs in production (a16z 2025 CIO survey). There's no unified layer that lets users pick the best model per task, get team approval, and execute (including payments). AI has become a stack; orchestration is the product gap.

Market Size:

- Current (2025): \$11B
- Forecast (2030): \$30.2B
- Growth Rate: 22.3% CAGR

Sources: MarketsandMarkets

Combined TAM (2030): \$112.8B–\$133.8B

Enterprises are standardizing on a portfolio of LLMs, creating demand for a unified hub that routes across models.

37% of enterprises run 5+ LLMs - creating a need for unified routing + governance.

Shopping and checkout are shifting into AI-native surfaces.

This calls for agent-safe payments with tokenized credentials and enforceable transaction controls.

Stablecoins are graduating from 'crypto trading chips' to usable payment rails as major payment platforms build accounts and orchestration for real-world money movement.

AI is moving from individual prompting to team-based, governed workflows.

Buyers want shared context, approvals, audit trails and repeatable 'agent runs' inside a collaborative workspace.

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- a16z's 2025 enterprise CIO survey reports it has become "the norm" to have multiple models deployed in production, and says **37% of respondents use 5+ models** (up from 29% the prior year), driven primarily by use-case differentiation (not just lock-in).
 - Visa's "Intelligent Commerce for AI Agents" explicitly provides **tokenized credentials bound to an agent**, user authentication, and controls to ensure an agent's payment actions align with authorized instructions.
 - PayPal's "agent ready" is designed to let millions of PayPal merchants **accept payments on AI surfaces** and includes fraud detection, buyer protection, and dispute resolution—i.e., the control layer required for autonomous/agent checkout.
 - PayPal launched Agentic Commerce Services explicitly to let merchants accept payments on "AI surfaces," i.e., AI-driven shopping/checkout experiences.
 - TechCrunch reports PayPal partnering with OpenAI so users can pay for shopping within ChatGPT—direct evidence of checkout moving into AI interfaces.
 - Stripe announced stablecoin-backed financial accounts that let businesses **hold stablecoins, receive funds on crypto + fiat rails, and send stablecoins globally**, starting with USDC and USDB.
 - Stripe also frames stablecoins as having "tangible uses" with transaction volumes that are "surging," and highlights its acquisition of Bridge to help execute stablecoin strategies and move funds across geos.

3. Solution: An Execution Layer for Agentic AI

Workspace

Way-To-Do routes input across multiple LLMs and **context is continuous with no app switching**. Users can set preferred AI chains per task to always get the **right LLM for the job**.

AI surfaces options and research in a shared Collab Workspace, where multiple people can review, approve, and track actions in real time.

Checkout

AI settles payments autonomously over BASE chain via x402 and settles payments in ~2 seconds with zero checkout friction.

Once approved the app completes the purchase built-in stablecoin wallet. No manual payments with form-filling — **payment is frictionless** and every transaction leaves an auditable record.

Community+

Communities from small groups planning weekend trips to entire industries like weddings can set **shared governance rules, reusable task templates, and community-wide spending policies** at setup, then invite members into a pre-configured workspace.

4. (Pre-Launch) Traction to Date:

Software Ready (Working Internal Build)

- **Multi-LLM orchestration:** ChatGPT + Claude integrated
- **COLLAB:** Real-time shared workspace + approvals + audit trail
- **Agentic purchase flow:** Create → Collaborate → Execute end-to-end in one workspace
- **Early community beta signals:** Seeded 3–5 niche communities (poker, weddings, students) validating template reusability + revenue-share viability

Payments De-Risked

- **x402 is being formalized** via the x402 Foundation (Cloudflare + Coinbase), validating the protocol direction
- **x402 design target:** ~2-second settlement and very low fees (protocol-level fit for agent payments)

Execution Cadence

- **Weekly shipping cadence** with dedicated build team (CTO + engineers + design)
- **Staged MVP roadmap** into Q1 2026

Next Proof Points (30–60 Days)

- **Public demo video:** "Agent pays via x402" + receipts in audit trail (viral proof that autonomous execution works)
- **Community revenue-share demo:** Show real community leader earning 8% on cohort transactions (viral proof of economic alignment)
- **Waitlist + first closed beta cohort:** Target 50–100 users focused on crypto-native individuals
- **Community onboarding data:** Validate CAC assumptions (\$8–\$12 per user via community seeding) vs. paid channels
- Weekly shipping cadence with dedicated build team (CTO + engineers + design)
- Staged MVP roadmap into Q1 2026.

Year 1-3 Vision:



5. Go-To-Market:

Distribution thesis: Win communities where crypto + AI already spread fast (niche groups → vertical cohorts → entire industries) then scale efficiently through network effects and revenue alignment.

Why this works:

- Web2 productivity apps don't have crypto-native distribution or "agent pays" virality as a native hook
- Crypto projects don't ship consumer-grade workflow UX + multi-LLM orchestration + approvals/audit trail
- Communities become locked-in economic units: shared governance → higher transaction volume → token value appreciation → stronger incentive to evangelize

Primary acquisition channels:

<u>Channel</u>	<u>How we acquire</u>	<u>Estimated CAC/CPA</u>
Community+	Poker circuits, wedding industry, student cohorts, musician collectives, professional teams via Discord/Telegram token-gated early access	\$3-12
Web3 influencers + ecosystem	Micro-influencers (10K-50K), Base partnerships, community admin revenue share incentives	\$15-35
Performance (intent-driven)	SEO/content, Google Ads, social media ads	\$1-\$80 (varies)

Launch catalysts:

- **Product Hunt launch:**
 - Spike high-intent early adopters (target: 10K-50K signups)
 - **x402 execution demos:**
 - Viral proof that "AI actually pays" (weekly demo views → clickthrough → installs)
 - **Community revenue share announcement:**
 - Community leaders earn 8% of transaction fees from their cohort → organic evangelism
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6. Product Differentiation:

Way-To-Do is the first unified workspace combining:

- **Multi-LLM Hub** — No vendor lock-in; best model per task
- **Approved Execution** — Create → Collaborate → Execute with COLLAB governance
- **Agent Settlement** — x402 + built-in BASE wallet for autonomous crypto payments
- **Governance + Audit Trail** — Real-time spend limits, receipts, immutable transaction history
- **Community-Driven Network Effects** — Shared task templates, collective governance rules, and revenue alignment turn niche groups into locked-in economic units

Multi-LLM Task Hub:

Users choose their preferred AI (ChatGPT, Claude, Gemini, or Grok) to power task recommendations, research, and intelligent suggestions. Each task gets its own AI chat providing tailored guidance.

No vendor lock-in, just the best model for the job every time.

Agent Settlement: x402 Protocol Integration + Built-in BASE Wallet

Powered by Coinbase's x402 payment protocol, we allow AI agents to autonomously execute cryptocurrency payments. AI can buy things online using stablecoin wallets with no human intervention required.

Native wallets on Coinbase's BASE blockchain (Ethereum L2) enables seamless Web3 transactions.

Settlement in ~2 seconds with checkout-like simplicity and no manual wallet operations.

Collaborative Workspaces + Community Governance

Users share tasks with teams and communities in unified spaces where AI supports the entire group with research, suggestions, and coordinated actions. Communities can set up shared governance rules, reusable task templates, and community-wide spending policies once, then invite members into a pre-configured workspace.

Instead of onboarding users one-by-one, communities become self-contained units with:

- **Shared context** (task templates, approval chains, transaction history)
- **Collective governance** (community admins set limits, members inherit workflows)
- **Economic alignment** (communities earn 8% of transaction fees, creating built-in evangelism)

Community-Driven Network Effects: The Defensibility Wedge

Communities are a structural moat. A wedding-planning community sets up approval chains and vendor templates once, then invites 50 members into a pre-configured workspace.

Instead of individual CAC, we acquire cohorts at \$3-\$12/user and create switching costs through shared governance history and collective workflows.

By Month 3 thriving communities become self-reinforcing economic units:

more members → higher transaction volume → deeper audit trails + richer templates → stronger community lock-in.

By Month 6, with revenue share incentives in place, community leaders actively evangelize growth.

Token economics compound this:

higher transaction volume → token value appreciation → stronger incentive for members to recruit.

Unlike Notion (productivity users who tolerate Web3) or Todoist (individual task managers) we're building 100K+ community-native users who want autonomous agents, shared governance, and on-chain settlement. Competitors can copy the product but not the social graph and 6-month audit history locked inside each community's workspace.

Competitive insulation:

Feature	Advantage	Status
Multi-LLM Hub	No vendor lock-in; best model per task	Live
X402 Integration	First-mover on autonomous crypto payments	Mainnet Q1 2026
Collab Workspaces	Team approval + payment unified Community templates + revenue share	Shipping Jan 2026
WTD Token Economics	Governance + staking lock-in Community revenue participation	Launch Month 6

Technical (1-2 Months): x402 first-mover advantage. By the time competitors build this integration, you'll have months of transaction volume, integration partnerships, and user data advantage.

Community (Month 3+): 100K+ crypto-native users who want autonomous agents and on-chain settlement. Unlike Notion, you're not acquiring productivity users who tolerate Web3—you're acquiring community-first users. By Month 3, this community becomes self-reinforcing.

Token (Month 3+): Network effects via WTD token + DAO staking. More users → more transactions → higher token value → stronger incentive to evangelize. Community leaders earn a cut of transaction fees, aligning their success with platform growth. By the time competitors copy your product, your network effects are very difficult to compete against.

Marketplace (Q2 2026): Communities marketplace + revenue-share platform. Community admins can monetize templates and governance frameworks. New communities fork pre-built workflows instead of starting from scratch. Higher-volume communities earn visibility, token rewards, and ecosystem status. This accelerates network effects and deepens lock-in.

7. Risk-Proofing:

Critical Pivot Triggers:

- Week 2:** If Google Ads CPA > \$50, shift 30% budget to community seeding + SEO/content
- Month 3:** If waitlist conversion < 40%, revise onboarding flow + test community-first acquisition
- Month 3:** If first community cohort churn > 8%, revisit revenue-share model (increase from 8% to 10-12%)
- Month 6:** If Free→Pro < 5%, extend breakeven timeline to Month 24
- Month 6:** If community revenue-share underperforms, maintain core subscription focus but double down on COLLAB features for organic referrals
- Month 7:** If token launch underperforms, maintain core subscription focus

Risk Mitigation

Risk	Probability	Impact	Mitigation	Timeline
CPC exceeds \$80 (2x projection)	25%	Moderate	Shift 50% to community seeding + affiliate within 48 hours	Ongoing
Free→Pro conversion < 5%	30%	High	Weekly A/B testing on onboarding flows; test community-first funnels	Month 1+
Community revenue-share underperforms	15%	Moderate	Increase share to 10–12%; prioritize high-volume communities first	Month 3
Community churn > 8%	20%	High	Expand COLLAB governance features; invest in community admin tooling	Month 3+
Community leaders churn / exit to fork	12%	High	Revenue-share agreement with lock-in (3-month notice); invest in exclusive community features	Month 6+
BASE ecosystem loses momentum	10%	High	Multi-chain readiness (Arbitrum, Optimism)	Month 3
x402 API breaks/changes	5%	High	Maintain fallback payment processor	Month 1
Token launch fails	15%	Moderate	Core business doesn't depend on token price; communities revenue-share works standalone	Month 6
Apple/Google rejects app	20%	Moderate	Web-first strategy, PWA fallback ready	Month 2
Notion/Todoist copies x402	40%	Moderate	12-month head start + community moat; their users don't have shared governance workflows	Month 12+

Downside Scenarios & Hedges

Scenario: Community revenue-share model doesn't drive adoption (15% probability)

- Impact:** Lose the primary differentiation lever; falls back to individual-user SaaS metrics
- Hedge:** Core subscription (\$20–\$50/mo) is cash-flow positive on its own; communities are acceleration, not requirement for profitability
- Mitigation:** By Month 4, if < 20% of transaction volume comes from communities, shift marketing budget back to performance channels

Scenario: Competitors (Notion, Monday) ship x402 + AI (40% probability)

- Impact:** Feature parity on technical layer; product becomes commoditized
- Hedge:** Community audit history + governance workflows aren't copyable in 12 months; social graph creates switching costs
- Mitigation:** By Month 12, communities with 6+ months of shared templates + approval history = defensible moat

Scenario: Community churn outpaces growth (20% probability)

- Impact:** CAC improves but LTV collapses; unit economics break
- Hedge:** Individual users (Free tier + Pro subscribers) remain viable fallback; community tier is upside, not core
- Mitigation:** Invest in community admin tooling (leaderboards, revenue dashboards, template marketplace) to increase community leader retention

Stress Test

Assumption	Base Case	-20% Scenario	+20% Scenario	Impact
Free→Pro Conversion	7%	5.6%	8.4%	+\$140K ARR Year 1
Monthly Churn	5%	6%	4%	+\$50K MRR compounding
Blended CPA	\$25	\$30	\$20	+\$200K marketing efficiency
Viral Coefficient	0.5	0.3	0.7	±40K organic users
Community CAC	\$8	\$12	\$5	±\$300K acquisition efficiency Year 1
Community Revenue Share	8%	5%	12%	±\$100K net impact Month 6+

*Even in worst-case (-20% across all metrics), existing runway means profitability by Month 26

8. Valuation: \$24.5M (Pre-Money)

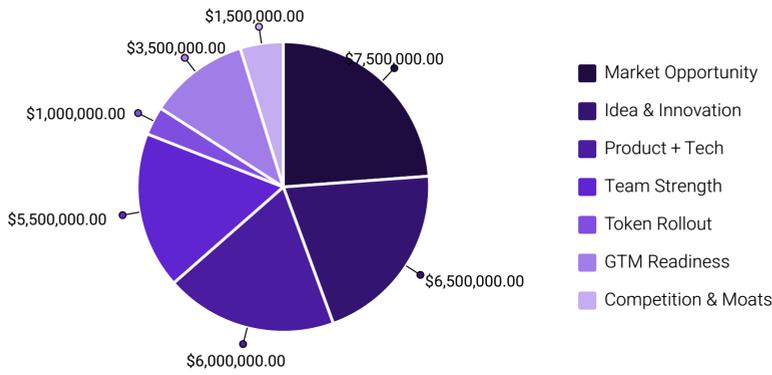
We value this from first principles.

Market signals:

- AI productivity is growing 13–14% CAGR; we're in the fastest-growing wedge
- x402 + multi-LLM + COLLAB is genuinely differentiated; competitors don't have this stack
- Community+ lowers execution risk - compressing CAC, upping retention, and creating defensible switching costs

Comparable multiples:

- Early-stage SaaS multiples: 8–12x ARR at Series A
- Your Year 2 projection: \$7.3M ARR → 8x multiple = \$58.4M post-money valuation
- De-risked to: \$24.5M in pre-launch state before users - discount is for execution risk, partially mitigated by community traction signals



Valuation Segment	Allocation	Rationale
Market Opportunity	\$7.5M	Exposure to three adjacent, growing markets (delegated payments, workflow automation, AI orchestration) that directly map to our core workflow. TAM is \$112.8B–\$133.8B by 2030. Conservative at seed, but reflects accelerating crypto/payment infrastructure adoption.
Idea & Innovation	\$6.5M	Differentiated wedge: multi-LLM routing + collab approvals/audit trail + agent-native x402 settlement + built-in BASE wallet. Unlocks multiple monetization paths: subscriptions, transaction fees (2–3% on x402), and token-driven incentives.
Product & Tech	\$6.0M	Prices technical feasibility and execution-layer complexity. Secure agent spend controls + wallet/identity, multi-LLM routing, and reliable on-chain payment execution are harder than standard SaaS. But capital-efficient: x402 is chain-agnostic middleware (~2-second settlement, very low fees). Hardest part is productizing controls and workflow, not inventing new rails.
Team Strength	\$5.5M	Execution risk mitigated by team alignment: payments/fintech systems engineering (CTO), product delivery (CPO), and operating discipline (CEO/COO). Proven track record scaling complex builds and navigating crypto infrastructure.
GTM Readiness	\$3.5M	GTM plan is specific and measurable (channel mix, CPA ranges, blended CPA, LTV:CAC targets). Community-first acquisition strategy reduces CAC from \$25 to \$8–\$12 and creates feedback loops that drive organic growth. Sized lower than product/team because plan hasn't been validated in-market yet.
Competition & Moats	\$2.0M	Early-stage defensibility that compounds near-term. Community audit history + governance workflows create switching costs; revenue-share alignment turns community leaders into evangelists. 12-month head start on x402 integration. Upgraded from \$1.5M because community moat is more concrete than individual-user switching costs. Moat strength will be confirmed post-launch through usage, retention, and network effects.
Token Rollout	\$1.0M	Defined execution scope (token launch plan, distribution mechanics, DAO staking governance). Treated as contingent rather than core to valuation. Token value depends on compliance posture and demonstrated impact on CAC/retention.
Execution-Risk Discount	(-\$7.5M)	Reflects pre-traction uncertainty across PMF, conversion, retention, and scale. Anchored to Scorecard methodology benchmarks for pre-revenue seed valuations (typically 20–25% discount). Applying 23.4% haircut (higher than standard 21% because community traction signals haven't been fully validated yet—this discount compresses as beta data arrives).
Total (Pre-Money)	\$24.5M	Conservative for a category-defining product pre-traction stage. Assumes execution on communities thesis; if communities outperform projections (lower CAC, higher LTV:CAC), valuation upside is significant in Series A.

Revenue Model & Unit Economics

Subscription Tiers:

Tier	Price	Year 1 Users	Revenue	Free→Pro Conversion	LTV:CAC Ratio
Free	\$0	40%	\$0	7% Year 1, 10% Year 2	6:1 to 12:1
Starter	\$20/mo	35%	\$5.8M	Monthly Churn: 5% Year 1, 3.5% Year 2	—
Pro	\$50/mo	20%	\$8.3M	—	—
Business	\$100/mo	5%	\$4.2M	—	—

Additional Revenue Streams:

- Transaction fees:** 2-3% on x402 payments (estimated \$200K-\$400K Year 1, scaling to \$2M+ Year 2)
- Community revenue share:** 8% of transaction fees earned by community leaders (builds evangelism flywheel; minimal cost to platform)
- WTD token:** Staking rewards & ecosystem participation (contingent on token launch; not core to profitability)

Path to Profitability:

- Year 1**
 - 120K users, \$168K MRR at Month 12
 - Revenue: \$850K (subscriptions \$680K + transaction fees \$170K)
 - Marketing: \$1.8M | Operations: \$900K
 - Net: -\$1.85M** (expected investment phase; communities CAC advantage lowers burn)
- Year 2**
 - 350K users, \$612K MRR at Month 24
 - Revenue: \$4.2M (subscriptions \$3.2M + transaction fees \$800K + community revenue-share pass-through \$200K)
 - Marketing: \$2.4M | Operations: \$1.2M
 - Net: +\$600K profit** (breakeven achieved; unit economics validate community thesis)

Why communities improve trajectory:

- Blended CAC drops from \$25 (performance marketing) to \$8–\$12 (community seeding) by Month 3–4
- Community churn < individual user churn (shared governance + revenue alignment = stickier)
- Community transaction volume > individual volume (poker circuits, wedding groups execute higher-ticket purchases together)
- Revenue-share model aligns incentives without impacting unit economics materially

Use of Capital (\$2M Seed = 12–14 Months Runway)

- Product/Engineering:** \$600K (shipping x402 mainnet integration, token + DAO smart contracts, community governance features, enterprise API connectors)
- Marketing/Growth:** \$900K (scale what works: community seeding, Product Hunt launch, x402 demo virality, performance channels)
- Operations/Team:** \$500K (hires to support core team: community operations manager, data/analytics engineer, customer success)

Profitability with \$2.5M in capital: Disciplined unit economics (LTV:CAC 6–12x) + community acquisition flywheel enables breakeven by Month 24–26, even in -20% downside scenarios.

③ If communities validate at projected CAC (\$8–\$12) and churn targets (5% monthly for individual users, <3% for community cohorts), Year 2 ARR scales to \$7.3M+ and justifies 8–12x multiple (\$58M+ post-money). Current \$24.5M pre is a conservative entry point that rewards early believers in the community thesis.

9. Roadmap:

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1. Launch in Q1 2026

Full MVP launch, x402 live with 5–10 partners, WTD token launch, public beta (10,000–50,000 users)

- Multi-LLM orchestration (ChatGPT, Claude, Gemini) shipping
- x402 settlement live on Base mainnet
- COLLAB governance + audit trail in production
- WTD token distribution (staking, DAO governance)
- First community governance templates live (poker, weddings, students)
- Product Hunt + x402 execution demo viral push

2. Q2 2026: Post-Launch + Communities Marketplace

Browser extension launch, integrate Visa Agentic Payment infrastructure, Communities Marketplace + Revenue-Share Platform

- Browser extension for seamless x402 execution across the web
- Visa Agentic Payment infrastructure integration (unlocking worldwide retail + fraud protection)
- **Communities Marketplace live:** Community admins can monetize templates and governance frameworks
- **Revenue-share v1:** 8–10% of transaction fees flow to community leaders
- **Leaderboards:** High-volume communities earn visibility, token rewards, ecosystem status
- **Template library:** New communities fork pre-built workflows instead of starting from scratch

Why Q2 (not Q4): Communities are our primary GTM lever. By Month 4–5, we'll have 5–10 thriving communities with proprietary workflows. Launching the marketplace early turns those workflows into revenue streams for community leaders and creates a self-reinforcing incentive loop: more communities → more templates → lower friction for new communities → faster network effects. This accelerates our path to profitability and deepens lock-in before competitors can respond.

Q3–Q4 2026: Growth & Enterprise Expansion

Web app launch, interactive Avatar unlock, Communities section for task templates, expansion of COLLAB's advanced features, API connectors, enterprise outreach

- Full web app (desktop-native experience, not just mobile)
- Interactive Avatar: AI agents with personality + visual presence (UI/UX differentiation)
- Communities task templates marketplace (wedding planning flows, poker bankroll trackers, student group research templates, etc.)
- Advanced COLLAB features: custom approval chains, budget allocation by role, community treasury management
- API connectors: Slack, Discord, Notion integrations for task creation + approvals
- Enterprise outreach: B2B2C model targeting teams and organizations

9. Stress-Testing:

We're hedged. Even in worst-case (-20% across all metrics) existing runway means profitability by month 26

Assumption	Base Case	-20% Scenario	+20% Scenario	Impact
Free→Pro Conversion	7%	5.6%	8.4%	±\$140K ARR Year 1
Monthly Churn	5%	6%	4%	±\$50K MRR compounding
Blended CPA	\$25	\$30	\$20	±\$200K marketing efficiency
Viral Coefficient	0.5	0.3	0.7	±40K organic users

If Conversion Drops to 5.6%:

- Breakeven extends to Month 24 (still achievable)
- Weekly A/B testing on onboarding flows to mitigate

If Churn Rises to 6%:

- Need additional \$300K runway or reduce marketing spend 15%
- Focus will be on retention features and community engagement

If CPA Increases to \$30:

- Shift 50% of budget to organic and community channels immediately
- Mitigate with pre-tested affiliate and content strategies at the ready

If Viral Coefficient Stays at 0.3:

- Increase paid acquisition budget by \$400K Year 2
- Mitigation through doubling down on COLLAB features to drive referrals

10. Team:

Our doxxed, execution-first founding team is deliberately small, focused, and aligned on execution:

CEO - Yusuf Aslam

AI automation & Web3 ecosystem strategist focused on turning agentic workflows into real-world execution. Built deep distribution and dealflow leverage by facilitating \$50M+ in seed/private funding across 50+ crypto projects, alongside operator roles in advisory, consulting, and co-founding. Brings a rare blend of hands-on product sensibility (web/graphic design), payments/crypto fluency, and operational leadership from scaling a Berkshire real estate agency and running IT across London education institutions. Biomedical Science (University of Hertfordshire); based in London/Hertfordshire.

Founder & CFO - Atif Janjua

Finance leader and execution operator built for tight runway discipline: capital planning, fundraising support, and accountable delivery across complex builds. Developed operating systems through real estate and consulting, then led digital transformation at Ecosubs (brand, lead gen, team build) and founded Way-To-Do and MediaK9—turning strategy into measurable traction. Brings the rigor needed to scale a payments + AI product with clean governance, budgeting, and milestone control.

CTO (Payments & Infrastructure) - Muhammad Sabir

Payments and blockchain engineer (12+ years) specializing in high-availability, security-first fintech systems—exactly the backbone required for agent-led spend, settlement, and auditability. Delivered production remittance/wallet and cross-border transfer systems (Afro Money Transfer, Afro Mobile Money, CAM Transfer), plus real-time monitoring (StormWatch+) and risk tooling (RentRisk). Leads cross-functional engineering across mobile, blockchain, and AI with a reliability mindset that fits mission-critical “agents that can pay” infrastructure.

Founder & Chief Product Officer - Rizwan Bhatti

Product and delivery owner built to make “Create → Collaborate → Execute” a shippable, repeatable cadence. Converts strategy into clear priorities, scoped roadmaps, and accountable execution—protecting speed without losing quality. Brings operator leadership from project management (Mechano) and founder/exec roles across Way-To-Do, MediaK9, MZ Foods, and Q Marketing—experienced at shipping what matters on time.

Head of Product Design (UX/UI) - Osama Khan

Design-to-engineering bridge who turns complex AI collaboration and approval workflows into simple, trustworthy UI/UX. Leads end-to-end product design at Way-To-Do while running AI-native media production at Media Wiz/MediaK9, including “Hailey” built on a custom ComfyUI + LoRA pipeline. Combines award-winning immersive/3D experience (Unity/Vuforia/Blender), strong brand systems thinking, and current master’s-level AI work (NUST) to ship product experiences users actually trust at checkout.

Chief of Staff (to CEO) - Dharma

Internal operator who converts messy human systems into scalable feedback loops, reliable comms, and owner-led execution that keeps shipping velocity predictable. Proven at stakeholder coordination and outcomes delivery through policy-to-employer work (SEMLEP Kickstart provisioning), community scaling in crypto education, advisory support across marketing initiatives and concurrent public initiatives in the academic and local government sectors of Brighton and Hove. High learning velocity with strong distribution instincts—well-matched to building repeatable internal systems as the team scales into beta and beyond. Studying AI at the University of Sussex.

