A SHARED FUND FOR GROUP TRIPS.

Nobody has to be the bank for their friends.

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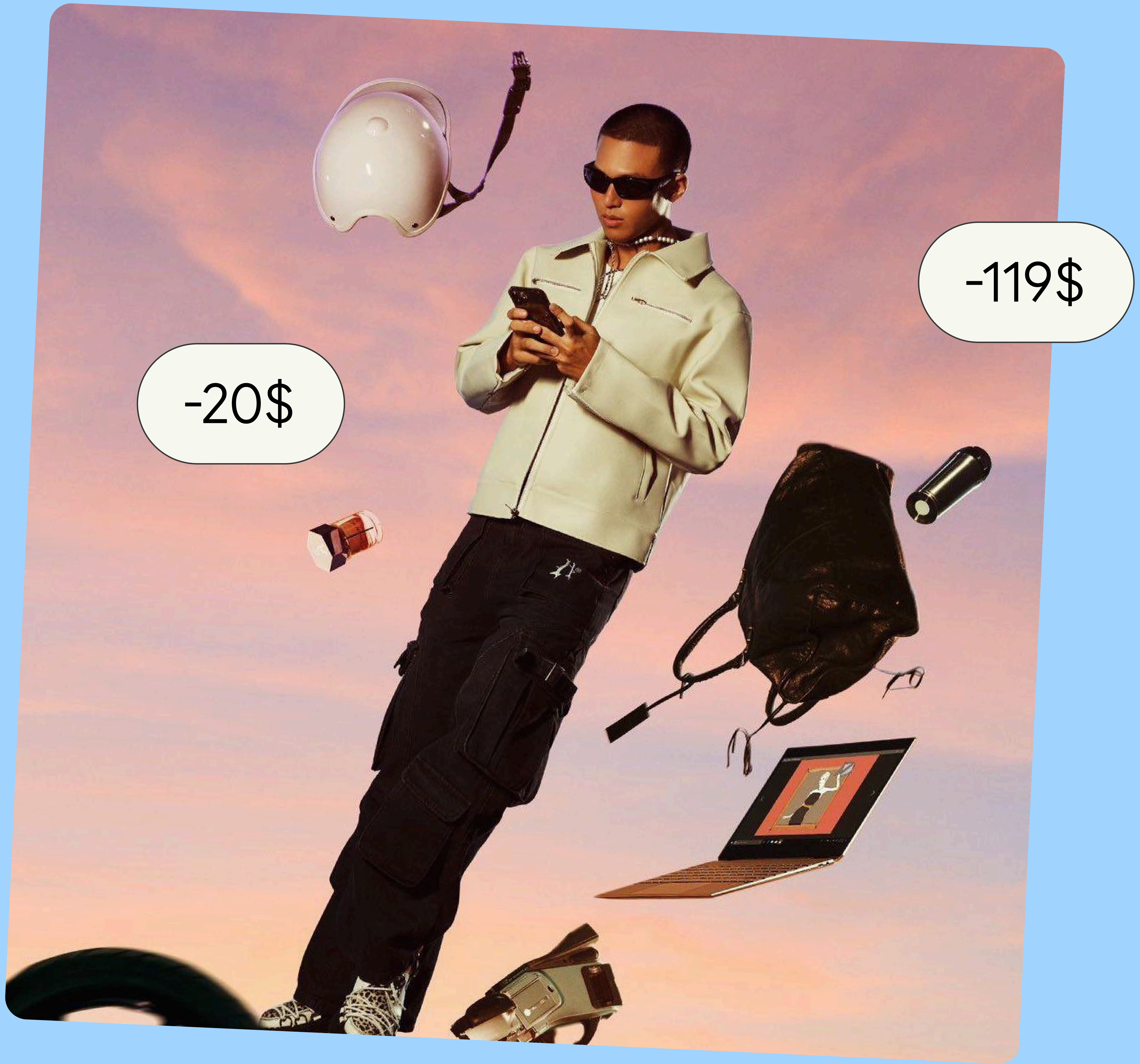
PROBLEM

Every group trip has a character nobody wants to be: the friend who books everything on their own card, then spends the trip, and the weeks after it, chasing everyone else.

The industry has built itinerary apps, bill-split apps, and reminder apps. All of them handle the consequence (recording who owes whom) instead of the cause: the group's money sits in one individual's wallet.

How did they do it?



We know this because we shipped and read the data

Half of everyone who downloads the app creates a real trip, with zero ad spend behind any of it. Demand is proven.

And the last two lines together are the most valuable thing v1 bought us: when an invite goes out, it is accepted every single time, yet almost nobody sends one.

The appetite for group travel is fully there. One specific thing is blocking it, and we found it.

Metrics (Aug 19, 2026, zero ad spend)	
Registered users	750
Trips created	419
Users who created at least one trip	362 (50% of signups)
Users who logged group expenses	91
Users who ever invited a friend into a trip	04 (1%)

Why nobody taps the invite button

WHY NOBODY TAPS THE INVITE BUTTON

Interviews and behavioral data point to the same place: in every app on the market today, inviting friends into a trip means volunteering to front the money. Nobody wants that role, so organisers plan alone and take the group back to the chat, where financial responsibility stays comfortably vague.

This is not a flaw in our invite flow. The 100% acceptance rate shows the flow works perfectly. It is a structural problem with how the entire category handles money, and no planning feature can solve it.

That is the insight this round is built on: the first product to remove the "reluctant banker" role does not just win our users' invites. It unlocks the group behavior every travel app has failed to capture. The money layer is the product.

THE PRODUCT:
A SHARED TRIP FUND

Deposit Each member pays into the trip's own fund (stablecoin, embedded wallet created silently on first use, no seed phrase)

Spend Scan a merchant QR code and pay straight from the fund; every spend is visible to the whole group in real time

Control Any spend above the trip's threshold requires a second signature; the group sets its own threshold

Settle At trip end, one atomic transaction splits every balance to the cent and closes the fund permanently

Users never see the blockchain: no external wallet, no gas, no jargon. What they experience is "the trip ended and nobody has to text anybody about money."

Technical status, stated plainly: the entire flow above runs end to end on testnet (contract deployed, under- and over-threshold spending, settlement). Three things do not exist yet and are what this round funds: payments to real merchants (currently mocked), a fiat on-ramp, and dynamic FX/fees (currently hardcoded).

WHY ON-CHAIN

A shared fund is only trustworthy if no party can unilaterally change the rules, including the company operating it. If we keep the ledger, the product merely swaps "do you trust the friend holding the money" for "do you trust this startup". With an on-chain contract:

- Spending caps and second-signature requirements are enforced by code, not by policy
- Settlement is one atomic transaction: everyone gets split correctly, or nothing happens; there is no limbo state of "charged this person, haven't paid that one"
- Stablecoins let a multi-nationality group fund one pot without depending on anyone's domestic bank

The chain was chosen because fees are low enough to split to the cent and speed is sufficient for point-of-sale payment; the fund logic is not locked to one chain (architecture: Appendix A).

WHY NOW

Record inbound travel:
Vietnam received 12.3 million foreign arrivals in H1 2026, tracking toward ~25 million for the year

The receiving rails are already built:
QR payment is the national default, down to street vendors; the merchant side needs zero change

The paying side still hurts:
Foreign visitors lose 2.5-3.5% in card fees plus FX, or carry cash risk

The wallet barrier collapsed:
Embedded wallets are mature (no seed phrase), and stablecoins have regulatory frameworks in most visitor-origin markets

Three years ago, mainstream users could not have used this product.
Three years from now, this position will be taken.

Business Model

Transaction fee: 1% on all fund spending. The licensed payment provider operating the rails takes 0.7%; 0.3% stays with OnePlan, near-pure margin at scale. From the traveler's side, 1% still beats the 2.5-3.5% they currently lose to international card networks.

Pro subscription (weekly, monthly, yearly): Advanced planning and fund features. The trip organiser, the person who gets the most value from the product, is the natural converter.

AI packs (in-app purchase): paid AI usage, bought at the exact moment of highest engagement, while planning the trip.

The structure matters more than the numbers: money sits in the fund from day one of the trip. We do not have to win each transaction against Visa or cash; once a group funds the pot, the trip's shared spending flows through us by default, and one trip touches all three revenue lines.

MARKET, BUILT BOTTOM-UP

Extending to Southeast Asia (Thailand, Indonesia, the Philippines share the QR + inbound-travel structure): ~4× that.

We do not need to win the market; 2% of Vietnam + Thailand flow at a 1.5% take rate is a ~$12M revenue business.

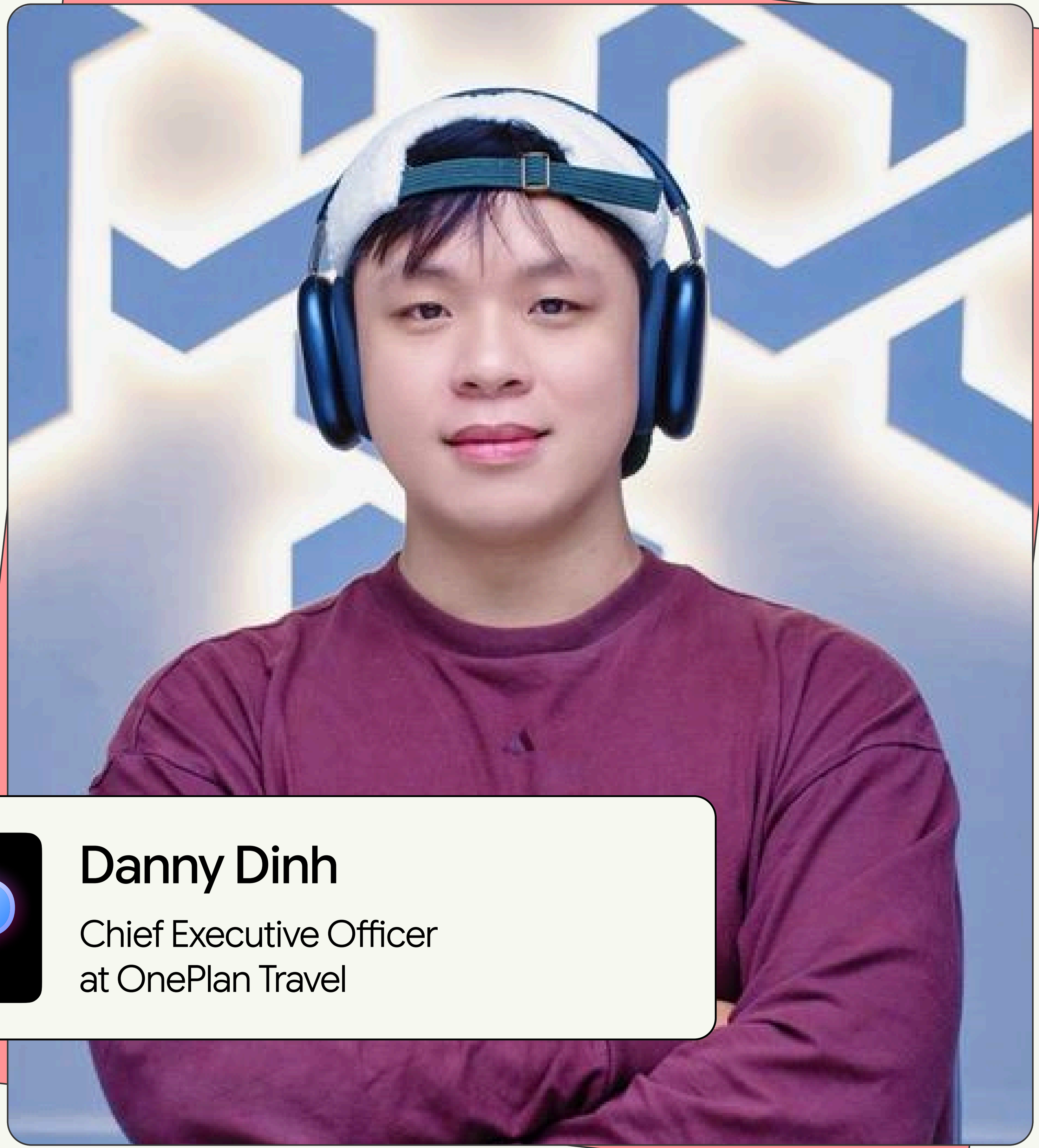
Step	Value	Source / assumption
Foreign arrivals to Vietnam, 2026	~25M	Extrapolated from 12.3M in H1 (published statistics)
Share traveling in groups of 2+	65%	Assumption, medium confidence
Average spend per visitor per trip	~$1,100	Published travel spend surveys, medium confidence
Share of spend that is shared (lodging, food, transport, tickets)	~55%	Assumption based on group trip cost structure
Fundable shared spend, Vietnam alone	~$9.8B / year	Product of the above

THE 12-MONTH PLAN AND THE ONLY METRIC

North Star: trips fully settled (group of 2+, spent from the fund, settlement completed). We do not track downloads or signups.

Quater	Milestone
Q1	First real transaction to a real merchant · working fiat on-ramp
Q2	First 100 foreign-visitor groups, one corridor in Ho Chi Minh City
Q3	Priority merchant network · open a Bangkok corridor
Q4	$10M cumulative TPV through the fund

Team



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THE ASK

Raising $750K, seed round (equity with a token warrant).
18 months of runway, to the $10M TPV milestone, with 6 months of buffer beyond it to raise the next round from strength.

Allocation	Amount
Engineering: payment rails, fiat on-ramp, contract audit	$340K (45%)
Legal and licensing (Vietnam, Thailand)	$190K (25%)
Merchant network + first-100-groups corridor operations	$150K (20%)
Reserve	$70K (10%)

On the token, briefly: not launched. It launches only when three conditions are met: ≥300 merchants accepting fund payments, ≥$10M TPV over 12 months, and a clean legal opinion.

When it does: value accrues via buyback-and-burn from real revenue (20%), emissions follow real transactions rather than a time schedule, and TGE float is 25-30%. Seed investors receive a token warrant at a $15M FDV.
Full detail: tokenomics document attached.

Failure condition, self-declared: if trips-fully-settled is not growing after 12 months, we will raise the product question with the board ourselves.

THANKS FOR LISTENING

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for their friends.

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