

# Foundation One-Pager

## Philanthropic-track entry materials for foundation program officers and donor-advised-fund administrators

### Zion Public Benefit Corporation

*Consumer-controlled records, consent, and eligibility infrastructure for the 56 million U.S. households the existing benefits and identity systems were not built to serve.*

**Mission:** To give individuals durable, trustworthy control over the health, behavioral-health, social-services, and workforce data that affect their lives — and to reach the population the existing benefits and identity systems were not built to serve.

**The population we serve.** Forty-two percent of U.S. households — approximately 56 million households, 110–130 million people — live below the cost of basic survival in their county (the United Way ALICE Threshold). In every U.S. state, the typical (median) household earns less than the MIT Living Wage threshold for a family of four. These households interact with SNAP, Medicaid, UI, WIC, TANF, child-care subsidies, federal housing, and workforce-development programs annually, often quarterly, and increasingly under documentation regimes that compound rather than relieve their stress.

**Why now.** The macroeconomic environment as of May 2026 has materially worsened for this population. The One Big Beautiful Bill Act (signed July 2025) cuts SNAP by \$186 billion through 2034 with state cost-share beginning FY 2028 and expanded work requirements effective May 1, 2026. April CPI accelerated to 3.8% YoY; real wages turned negative in April; the NY Fed Q1 2026 Household Debt Report shows credit-card delinquencies at a 15-year high, subprime auto at a 32-year record, and 2.6 million new student-loan defaulters in a single quarter. The household-level stress is increasing precisely when the administrative infrastructure that serves these households is being defunded.

**What we are building.** *LP Account* is the household's portable record under user consent. *Zion's OutPost* is the community engagement layer that reaches the population through trusted Local Partners (faith congregations, libraries, food pantries, community health centers, recovery groups, workforce-development providers). The combination produces, for the household, one-click recertification, cliff-distance awareness before income changes, multi-state portability, and a user-visible audit log of every access to their record.

Post-Series A, OutPost expands into the **Oasis architecture** — a comprehensive community platform spanning local arts, media, news, community gathering, and creator commerce. The Oasis is structurally distinct from existing creator platforms (Substack, Patreon, Bandcamp, YouTube) because the No Core Paywall Pledge forbids advertising and behavioral profiling, and the Local Partner network provides physical anchors that no purely-digital platform has. Creators retain 90–95% of what they earn. This is, for foundations, the platform infrastructure for the

local journalism, community arts, mutual aid, and cultural preservation work that low-income communities produce constantly but that the mainstream platforms structurally under-distribute.

**Mission lock — structural, not aspirational.** Zion is a Delaware Public Benefit Corporation with five charter-level commitments that legally bind the company in perpetuity: (1) **Consumer-Controlled Records** — the data is owned by the user, not the platform or the agency; (2) **Anti-Surveillance Architecture** — no data resale, no targeted advertising, no behavioral profiling; (3) **No Core Paywall Pledge** — core features free forever, by corporate charter; (4) **Trust Advisory Board** with veto rights on charter amendments, sale-of-control, mission-affecting product changes, and policy changes; (5) **Mission Trust** — a Patagonia-model Perpetual Purpose Trust holding 3–5% of fully-diluted equity, with consent rights over major decisions and proceeds restricted to Local Partner support, civic-tech grant-making, and community-controlled research.

**Why this matters to your foundation.** Foundation capital deployed into Zion at the pre-seed stage catalyzes additional venture and state-procurement capital at a leverage ratio of approximately **5–10× over the 10-year capital plan**. Foundation capital also activates Zion’s Local Partner network — the mechanism through which the product actually reaches the ALICE-Threshold population. The Local Partner network is unfundable through venture capital (it produces no near-term returns) and only funded sustainably through philanthropy. Foundation capital is therefore the structural unlock for both the for-profit growth path and the mission-aligned community impact.

**What we are asking.** \$250K–\$1M Program-Related Investment (PRI) at below-market interest under IRC §4944(c), structured as a convertible note or revenue-share instrument with the foundation’s standard PRI terms. Or an outright grant of \$50K–\$250K to fund Local Partner network buildout and the Mission Trust startup. Or both.

**The PRI mechanics in brief.** Under IRC §4944(c), a foundation may make a Program-Related Investment to a for-profit Delaware PBC if (a) the primary purpose is to accomplish one or more of the foundation’s exempt purposes, (b) the production of income is not a significant purpose, and (c) no purpose is to influence legislation or elections. Zion’s charter commitments and Mission Trust structure provide the substantive grounding for the §4944(c) determination. Counsel-reviewed PRI memo and Form of PRI Note available upon request.

**Reporting commitment.** Foundation funders receive: monthly cash and runway updates; quarterly KPI reports against the Milestone Tracking Framework; annual Impact Report under Bylaws §9.2 covering Local Partner growth, audit-log access metrics, Consent Grant Rate, Eligibility-Surfacing Success Rate, and No Core Paywall Pledge attestation; biennial Public Benefit Statement under DGCL §366; ad-hoc updates on any material event.

**Reference materials available.** Pitch Memo v3 (10,000 words); 5-Year Development Plan v3 (10,000 words); Financial Model (1,122 formulas, 7 tabs); SNAP State Benefits Forecast (May 13, 2026); Iran Conflict Tracking Update (May 13, 2026); NY Fed Household Debt Tracking (May 13, 2026); Income vs. MIT Living Wage Analysis; Medicaid 50-State Brief; Corporate Documents package (Certificate of Incorporation, Bylaws, TAB Charter, No Core Paywall Pledge, Mission Trust Package). Full data room access available upon mutual NDA.

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