

Zion Public Benefit Corporation — One-Page Teaser

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.

The problem. 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. The benefits, identity, and credentialing systems these households interact with are agency-controlled, jurisdiction-bounded, and structurally hostile to portability. Recertification fatigue, benefits-cliff surprises, and cross-state friction cost these households months of eligibility every year.

The product. *LP Account* is the household's portable record. It holds health, behavioral-health, social-services, workforce, and credential data under the user's consent, with a granular consent spine, a user-visible audit log, and an eligibility-surfacing engine that pre-computes benefits across SNAP, Medicaid, UI, WIC, and others. *Zion's OutPosts* is the community engagement and venue-discovery surface, distributed through faith congregations, libraries, food pantries, community health centers, recovery groups, and workforce-development providers — the trust mechanism that existing digital-only platforms cannot reach. Post-Series A, OutPosts expands into the **Oasis architecture** — a comprehensive community platform spanning local arts, media, news, community gathering, and creator commerce, where creators retain 90–95% of what they earn and the platform takes no advertising revenue from anyone. The combination is intentional: LP Account is the consumer-controlled record; OutPosts / Oasis is the digital and in-person community, controlled by the consumer-creator.

Why now. The One Big Beautiful Bill Act (signed July 4, 2025) is the largest SNAP restructure since the 2008 Farm Bill: \$186B cut over ten years (CBO), state cost-share beginning FY 2028, work-requirement expansion effective May 1, 2026. The April 2026 CPI accelerated to 3.8% YoY; UMich consumer sentiment hit a new 73-year record low of 48.2 in May; 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 2.6M new student-loan defaulters in a single quarter. The macro environment that drives demand for LP Account — and the state-procurement pressure that drives administrative-modernization buying — is at a generational inflection.

Why us. Founded as a Delaware Public Benefit Corporation with five charter-level commitments that legally bind the company in perpetuity: consumer-controlled records, anti-surveillance architecture, the No Core Paywall Pledge, Trust Advisory Board veto rights on enumerated decisions, and a Patagonia-model Perpetual Purpose Trust holding 3–5% of fully-diluted equity. The mission is structurally protected against the typical drift that consumes mission-driven companies through acquisition or executive turnover. Twenty-plus strategic, financial, product, and macro-tracking memos already produced (HANDOFF.md v9 — available on request).

The round. \$3.5M pre-seed at \$18.5–25.5M post-money cap (post-money SAFE). Diversified across VC (~50–60%), Program-Related Investments and philanthropic capital (~30–40%), and federal/state grants (~10–15%). The philanthropic-overlay structure is the structural answer to the current capital-markets environment: foundation capital is countercyclical to venture, and a household-stress macro environment heightens foundation interest in mission-locked organizations serving ALICE-Threshold populations.

The trajectory. Pre-seed \$18.5–25.5M → Seed \$55–95M → Series A \$240–490M → Series B \$1.15–2.95B → Series C \$3.5–6.8B → IPO 2034–2036 at \$16–31B (midpoint \$20–24B). Closest public comparable: Tyler Technologies at 8.5× revenue (\$19.7B market cap on \$2.3B revenue). Closest PBC public-company precedent: Veeva Systems (NYSE: VEEV).

What I’m asking. A 30-minute conversation. After that, a closer look at the data room (corporate documents, financial model, pitch memo, pitch deck, macro overlays, state procurement deck, and the post-OBBBA GTM analysis), and a decision on whether to engage. If you’d prefer to receive the materials before the call, the pitch memo and the pitch deck can go to you today.

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Zion Public Benefit Corporation. Delaware PBC. May 2026. This teaser is a fair description; the full body of work governs in the event of any conflict. Materials available on request under mutual NDA.