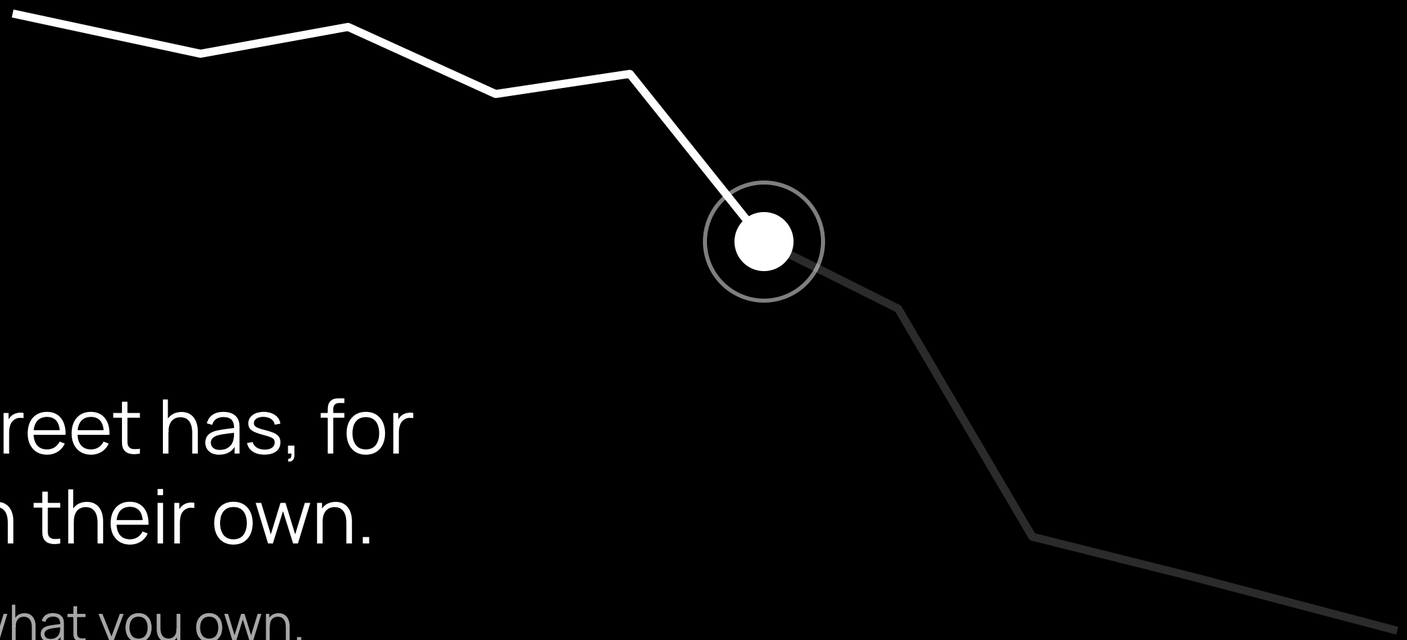
PRE-SEED · NOVEMBER 2026

TICK



The analyst desk Wall Street has, for everyone who invests on their own.

Financial intelligence, built around what you own.

Yahya Raissouni, founder 9579-0416 Québec inc. · Montréal

THE PROBLEM · MARCH 2023

Silicon Valley Bank died in 48 hours. The warning was public.

March 8	SVB discloses a $1.8 B loss in a public filing. The stock closed at $267.
March 9	The stock closes at $106.
March 10	A $209 billion bank is gone: the second-largest bank failure in US history.

What if an app had told you that night?

SVB filing, March 8, 2023. Closing prices. TICK launched in 2026, so it did not exist then, and we do not claim it would have predicted the failure. It reports facts, and never gives advice.

THE PROBLEM

Wall Street pays to know first. Everyone else finds out last.

Robinhood took the first step: trading became free. The last edge left is the news: how fast you get it, and whether you can read it.

$30,000+

a year, for one Bloomberg Terminal.

60%

of the day's move gone when a 5% price alert fired, in TICK's own test.

1 in 2

events TICK scored important never fired that alert, in the same test.

Not anymore. News comes late, in long articles nobody has time to read. TICK turns each one into two plain sentences on what you own, for everyone, not only for sophisticated investors.

Bloomberg: list price. TICK's own replay of real news and minute prices, Sept 28 – Oct 20, 2026: 135 and 316 events, one earnings season, not independently reviewed. Method and limits in the annex.

THE SOLUTION · HOW IT WORKS

So I built TICK. It reads everything, keeps what matters, and ties it to what you own.

The AI-powered financial intelligence operating system. Speed is the infrastructure. Relevance is the product.

01
Ingestion
SEC filings, press releases, newswires, governments, markets, big money, crypto. 24–27 public sources.
LIVE

02
Event detection
New filings, price moves and trading halts, picked up as they appear. Minutes today.
LIVE

03
Verification
One post per story. Every amount checked against the article. A second model rereads each post.
LIVE

04
Intelligence
Importance out of 100. Results against expectations. A memory of past events on each stock.
LIVE

05
Your feed
What happened, what was expected, what you own, the original source. Facts, never advice.
LIVE

PLANNED Licensed feeds, minutes to about a second. X and Reddit. Live calls. **Then act on TICK: buy or sell in one tap, executed at your own broker. Every broker, one app.**

24–27 active public sources, Nov 1, 2026, on free feeds and headlines with no data licence. Live means running in the public beta, tested by few people so far. Trading from TICK: TICK is not a broker, the order runs at your broker; it starts after a legal review.

PRODUCT DEMO

Two plain sentences, with the source, on what you own.

TICK 6:04 a.m.

Northrop Grumman: Q3 EPS $7.89 vs $7.18 expected, sales up 7%. Outlook raised.

Source: SEC filing

1. **You own it,** at any of your brokers. Read-only.
2. **The filing lands** at 6:00 a.m.
3. **TICK compares it** with what the market expected.
4. **You know at 6:04,** with the source. You decide.

A real post: 6:04 a.m. A 5% price alert: 9:33.

TICK's real post on Oct 20, 2026, shortened; the alert is Robinhood's 5% rule replayed on real prices. Broker link open to 40 brokers, 2 connections live so far. In the beta, sources are free public feeds, so posts can take minutes.

MARKET SIZE AND WHY NOW

107 M investors and accounts in the Americas. We start with 52 M.

TAM

$8.45 B

a year: all of them at $79. A ceiling, not a forecast.

SAM

$4.1 B

a year: US investors who trade by app, and Canada. First.

SOM

$3.95 M

a year: 50,000 paying of 1 M users. A scenario beyond this round.

WHY NOW

28.7 M funded customers at Robinhood alone.

~30% of US stock trading comes from individuals.

½ cent for AI to read and summarize a filing.

USD. The US and Brazil count people; Canada and Mexico count accounts, and one person can hold several. Not counted: Europe and finance professionals. Long term, 5% of the total would be $420 M a year: an illustration. Robinhood 10-Q, Sept 30, 2026 · Goldman Sachs via Bloomberg, July 2026 · TICK's measured cost, $0.0055.

BUSINESS MODEL

Free until the community is here. Then Pro makes it yours.

FREE

$0

Forever

Know first.

- The fact feed on everything you own
- Your portfolio, typed by hand
- Flash alerts on the biggest events, before the post is even written
- Your week in review, every Sunday
- 5 AI questions a month

SYNC

$0

Free too, paid by the round.

Skip the typing.

- Every broker linked, read-only
- Holdings read daily, nothing to type
- Your real return, from real transactions
- Everything in Free

PRO

$9.99/mo

or $79 a year · 14-day free trial

Make it yours.

- Everything in Free and Sync
- Your own alert line, flash alerts included
- Expectations before every report
- Morning and evening briefs
- Insider, Congress and fund alerts
- Unlimited AI on your portfolio

“As long as I can afford it, TICK charges nothing, until everyone sees how easy managing your stocks can be.” Prices could switch on around 5,000 monthly actives, but nothing is decided yet. No ads, no money from brokers or the companies we cover.

Linking your brokers never becomes a price. SnapTrade charges about $1 per linked user a month: the round pays it, then our own broker connections bring it to $0. TICK earns from Pro only.

USD. Every feature listed is live in the beta. Pro margin modelled at 59–73%, not yet measured. X, Reddit and live earnings calls come later.

COMPETITION

Everyone does a piece. Investors don’t yet get them all in one place.

	News apps	Broker apps	AI finance apps	TICK
Financial news	Yes	Yes	Yes	**Yes**
What you own, across brokers	US only	Their own accounts	US only	**Open to 40**
A source on every post	Varies	Varies	Yes	**Yes, and scored**
One post per story	Varies	Varies	Varies	**Built, to prove with users**
Importance score, your alert line	No	No	Portfolio limits	**Yes, out of 100**
Neutral	Show ratings	Earn when you trade	SEC adviser	**Facts only, no ratings**

News: Yahoo Finance, Seeking Alpha. Brokers: Robinhood. AI finance: Astor (YC). About 90 apps and brokers checked on official pages, Oct 23 – Nov 1, 2026; none tested with an account, so “Varies” means we have not verified it for all of them.

UNDERLYING MAGIC · WHY IT GETS HARDER TO COPY

Anyone can buy the AI. What grows every day is what we build on top.

Event memory	Each event makes the next follow-up clearer: it adds to the story instead of repeating it.
Source verification	Every error found by hand becomes a new automatic check on the next post.
Accuracy record	Every summary is scored against its source, day after day, by source and by model.
Personal scoring	Importance out of 100, your alert line, “useful?” on each post. That last one is new, with no results yet.
Data infrastructure	Filings, news, prices and past reactions in one history a newcomer starts without.

½ cent to read and summarize a filing. Reading everything used to take a room of analysts.

The compounding is how we built it, not yet a measured result. Cost per summary: TICK’s measured $0.0055, Oct 2026. Scores are TICK’s own, not independently reviewed.

GO-TO-MARKET

The product is built. Now we prove people want it.

TODAY

1

friend testing, founder-led. No independent users yet.

NEXT · TARGET

30–50

real investors, from Montréal's student funds and investing clubs.

6 MONTHS · TARGET

500–1,000

testers. A friend reads a shared post in the browser, no wall, then gets the app.

15 MO · OPTIMISTIC

Millions

of users. Base case: 5,000 monthly actives by month 12.

WHAT WE TEST

5-minute demos in the clubs, the app installed in the room. Shared posts that open with no wall. Then search, referral, creators.

WHAT MUST BE TRUE

People return on day 7 and day 30 with no reminder from me. 90% of subscribers still pay a month later.

Every number after "Today" is a target, not a result. No paid ads until we know people stay. Base case paying: 3–8%, about $1,500–4,000 a month at monthly prices. The share page is live; search pages and referral are not built yet.

TEAM

One founder built the engine. Now the team that scales it.

FOUNDER

Yahya Raissouni

Computer Science & Economics, McGill. Built TICK alone: data pipeline, AI layer, scoring engine, broker link, iPhone and Android apps.

Before: AI engineering intern at Berexia (RAG, FastAPI, vector search). Satellite ground communications, McGill Rocket Team. High school with highest honors, moved alone to Canada at 18.

HIRING · 2

Marketing

A growth lead and a content and community marketer.

HIRE 1 · EQUITY

Engineering

A full-stack engineer ships with the founder every day: a second person who can run the whole product.

CO-FOUNDER

Europe

Opens and runs the European markets from 2028.

HIRING · 1

Security

Protects users' financial data as we grow.

Key-person risk: today the product depends on one person. Hire 1 and the written runbooks are how it keeps running without the founder.

PRODUCT EXECUTION · FROM ZERO TO A WORKING PRODUCT

I built all of it alone, in 45 days.

BUILT AND LIVE

- iPhone and Android apps, public beta
- 24–27 public sources, read in minutes
- AI layer and importance score
- A second AI rereads every post: 555 wrong posts withdrawn in one week
- Broker link: 3 accounts, 2 live connections

NOT PROVEN YET

- One friend testing
- No independent users
- No paying customers, $0 revenue
- Retention not measured yet
- Product-market fit not shown

THIS ROUND UNLOCKS

- Licensed feeds: minutes to about a second
- X and Reddit as sources
- Broker links past today's 25-user cap
- An independent security audit
- The first independent users, measured

The product exists. Now we find out who can't live without it: that is what this round pays for.

First code: Sept 18, 2026. Withdrawn posts: 2,206 posts reread, Oct 30 – Nov 6, 2026, 91.9% of 9,255 claims proven by a quote from the source. TICK's own speed and accuracy tests, not independently reviewed, are in the annex: they measure the product, not demand.

FUNDRAISING

$300K USD

First, the news the second it happens, for every user. Then a validated financial intelligence platform, in 15 months. Cheques of $25K–$100K.

Real-time news — $156K

Licensed feeds: from minutes to about a second. Broker links past 25 users, an independent audit.

Licensed data $90K · Servers, AI, SnapTrade $30K · Security audit, lawyer, accountant $36K

Differentiation — $99K

Unlocks personal intelligence that holds up with real users.

Full-stack engineer, with equity $75K · Product designer $24K

Market validation — $45K

Unlocks proof that investors come back and pay.

Growth, creators and marketing $45K

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3 MONTHS

30–50 real investors. Return on day 7 and 30 measured. 15–20 interviews.

6 MONTHS

500–1,000 testers. Licensed feeds live. Security audit done.

12 MONTHS

5,000 monthly actives. Paying share measured. Real cost per user known.

$1.5M USD pre-money, $1.8M post, 16.7% across the round. No salary for the founder.

Next: a live demo on my phone. Yahya Raissouni · raissouni.yahya@tickapp.app · testflight.apple.com/join/XpjMyxHm

US dollars. Milestones are targets, not results. Terms are our proposal, not an established valuation.