

CanadaX Investor Pitch

10-Month Runway & Growth Strategy

Executive Summary

CanadaX is a next-generation super app for Canadians, integrating payments, bills, government services, and local commerce into one trusted platform. We are raising **\$2.5M CAD** to fund a 10-month runway, build an MVP, run pilot programs, and prepare for expansion.

Problem

- Fragmented apps for payments, transit, and government services.
- Newcomers face complex onboarding.
- No central hub promoting Canadian-made commerce.

Solution: CanadaX

- Payments: Interac P2P, bill pay, taxes, utilities.
- Government hub: CRA, Service Canada, licenses.
- Commerce: discover Canadian-made products.
- Newcomer hub: guidance on jobs, housing, healthcare.

Market Opportunity

- 40M Canadians, 500k newcomers annually.
- \$500B+ consumer payments market.
- 75%+ smartphone penetration.
- Rising demand for Canadian-made products.

10-Month Runway — Budget Allocation

Category	% Allocation	Budget (CAD)	Notes
Product & Engineering	45%	\$1,125,000	10-person dev/design team
Compliance & Security	15%	\$375,000	KYC, audits, SOC2 prep
Marketing & Growth	20%	\$500,000	Beta testing, PR, ads
Operations & Partnerships	10%	\$250,000	Government, banks, utilities
G&A	10%	\$250,000	Admin, legal, HR
Total	100%	\$2,500,000	10-month runway

Challenges & Mitigations

- Regulatory complexity → Experienced compliance partners.
- Trust & adoption → Start with newcomers & commerce focus.
- Competition → Aggregate, not replace, government/banking.
- Provincial fragmentation → Pilot in Ontario first.

Roadmap (10 Months)

- Months 1–3: MVP (Stripe + Interac, rent/bill-split).
- Months 4–6: Bills/reminders, marketplace beta, municipal pilot.

- Months 7–10: Scale marketing, refine fraud/risk, 10k users.

Call to Action

We are raising **\$2.5M CAD** for 10 months of runway to:

- Launch Canada's first true super app.
- Secure government & financial partnerships.
- Scale to 10,000+ active users within 1 year.

Join us in shaping the future of Canadian digital life.