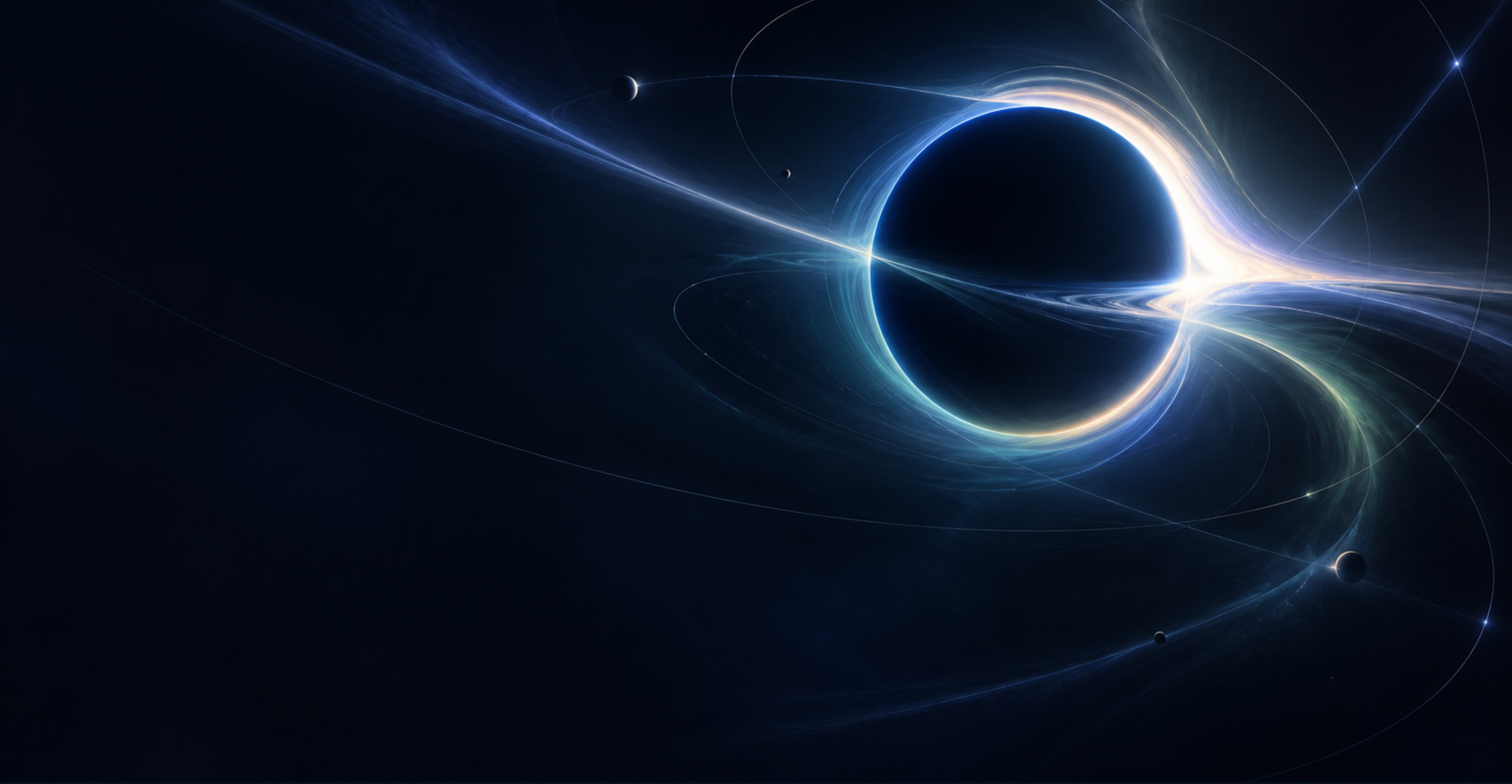
ZORA ONE

The business & investor plan

Costs, execution, organic operations and a company that can explain itself.



One intelligence.
An entire constellation.

Inside this document

From today's working foundation to a company that can explain itself

Version: 1.2 / 26 September 2026 **Companions:** Execution Bible, M2M Execution Contract, Financial Model, Investor Runtime Contract. **Purpose:** a practical operating plan for the Founder, successors, delivery team and potential investors. All financial scenarios are illustrative planning assumptions, not audited actuals, market validation or investment promises.

The investor invitation is simple: **Meet Zora. Ask her what we are building. Then ask her to prove it.**

1 The business in one page

ZORA ONE is a persistent relationship with an intelligence that helps people act through a growing constellation of specialized capabilities. The public website begins that relationship. An optional account preserves it. ZoraTrade is the first paid capability inside the account. Zora Prime coordinates the company within explicit authority, using the same underlying patterns of memory, delegated work, evidence and follow-through.

The first customer hypothesis: self-directed traders who already use a supported brokerage, value a clear research and decision workflow, accept defined authorization boundaries, and will pay for measured utility. This is a hypothesis to validate through interviews and a monitored pilot. Do not market universal financial outcomes or imply that a subscription creates trading profits.

The first job to be done: help a customer understand a watchlist, research developments, maintain a coherent decision record, prepare an action within limits, and review outcomes. The exact live offer depends on legal review, broker permissions and the code's proven release state.

The business model: recurring capability subscriptions, starting with the supplied five-tier Trade ladder. Future capabilities expand account value only after the first product proves retention, delivery economics and reliable operations. The present forecast includes Trade subscriptions only. It assigns no revenue to hypothetical future products, proprietary trading, brokerage assets or investor funds.

The proposed advantage: continuity across devices and products; governed delegation; a company that routes customer needs to accountable work; verified results rather than fragmented conversations. Each is a defensibility hypothesis until supported by retention, outcomes, integration depth and implementation evidence. A polished AI interface alone is readily imitated.

The financing thesis: capital buys defined risk reduction: preserve the current work, verify Trade, build relationship continuity and commerce, operate a measured pilot, then expand. The amount sought must follow verified costs and runway, not a valuation invented from the vision.

2 Where we actually are

Area	Evidence today	What still needs verification
Public presence	Existing zoraconstellation.com guide, account entry and Trade view were observed	Authenticated flow, real customer usage and conversion
Voice	Public status reported ready; client includes voice session and member-context contracts	Microphone behavior, reliability, cost and production backend controls
Trade	Build inventory, risk modules, tests and pricing plans are documented; Founder reported partial completion	Current repository, exact commit, fresh tests, broker behavior and release clearance
Company architecture	Detailed human and machine plans exist	Actual service deployment, owners, operations and accounting
Revenue and funding	No verified current ledger or financing figures were supplied	Cash, liabilities, paid customers, collections, contracts and cap table
Continuity	Preservation and successor procedures are specified	Executed legal instruments, controlled vault, restore drill and authorized alternates

Do not use historical fleet counts, the reported completion percentage or a live public status response as proof of commercial readiness. Create a dated evidence register before an investor meeting. Zora must distinguish live, documented, Founder reported, projected and unknown.

3 Your next ten business days

The Founder is the decision owner until named delegates accept each role. One person can hold several early roles; each responsibility still needs an owner and alternate.

Day	Founder action	Delivery owner	Concrete result
1	Identify the current production source, access owners, domains and bills	Founder + engineering lead	Current-state register with commit, environment and ownership
2	Approve a preservation window and recovery owner	Engineering + Prime custodian	Two independent backups, manifests and isolated restore result
3	Supply actual cash, liabilities, recurring bills and obligations	Founder + finance lead	Opening balance and 13-week cash forecast from records
4	Confirm entity, IP ownership, collaborator agreements and successor instruments	Founder + qualified counsel	Rights and authority gap list, each with owner and due date
5	Run the current Trade and account tests without enabling new live-money behavior	Engineering + product owner	Verified build baseline and ranked defect list
6	Select the first customer segment and interview script	Founder + product owner	Ten interview invitations prepared; no mass outreach without approval
7	Test the existing guest-to-account journey and consent language	Experience + identity owner	Recorded acceptance results and integration work packet
8	Replace estimated staffing and vendor inputs with written quotes	Finance + engineering	Revised model, scope exclusions and spend ceiling
9	Assemble the investor evidence room and approved claim register	Founder + finance + engineering	Dated evidence set with access levels and expiry rules
10	Approve one bounded delivery sprint	Founder	Two-week backlog, acceptance tests, owners and rollback

A missing current repository, failed restoration, unclear IP right or unresolved trading hold is a specific gate. Continue interviews, budgets and design work while resolving it. Do not erase working systems to create a cleaner demonstration.

4 The execution sequence

Dates are planning windows from a verified baseline. Passing the evidence gate controls progression. A late gate moves dependent work and revenue timing.

Window	Deliver	Business objective	Exit evidence
Weeks 1-2	Reconciliation, backups, rights, cash baseline	Know what exists and what it costs	Current commit, restore, obligations and named owners
Weeks 3-6	New experience shell on existing voice/account foundation	Let visitors meet the real Zora	Guest controls, accessible text fallback, member isolation and truthful service state
Weeks 7-10	Consented continuity, personal world and feedback cases	Establish one ongoing relationship	One-use account claim, memory controls, support routing and follow-up
Weeks 11-16	Trade hardening, payment/entitlement integration, investor retrieval	Make the first offer and evidence review coherent	Reconciliation, risk tests, signed webhooks, privacy/security assessment
Months 5-6	Bounded monitored pilot and economic measurement	Verify usefulness and delivery cost	10-20 trading days, cohort retention, cost distributions and incident review
Month 7 onward, base assumption	Paid launch only if gates pass	Establish repeatable paid retention	Cleared offer, operational readiness, support and measured tier capacity
Months 8-12	Retention improvements and repeatable acquisition	Prove that value outlasts the first encounter	Cohort use, cancellation reasons, contribution and acquisition payback
Months 13-18	Expand capacity and selected workflows	Reduce operational concentration risk	Staffing coverage, reliability, margin, independent recovery drill
Months 19-36	App and next capability through separate business case	Expand a proven relationship	Incremental willingness to pay, capability economics and release gates

The first six months should create a functioning business foundation and a measured first offer. They should not attempt every future capability at once. The 36-system blueprint defines the destination and interfaces; release stages limit what is activated.

5 Cost architecture and staffing

The target company is operated by Zora Prime and specialist Stars, with humans at authority gates. The workbook budgets temporary build capacity, independent validation, human authority and exception reserves. It does not prescribe conventional human departments. It models monthly cash-loaded labor or contractor-equivalent rates. These are planning estimates, not salary benchmarks or vendor quotes. Geography, scope, availability, employment structure and current team contributions can materially change them.

Role	Monthly rate per full-time equivalent	M1-3	M4-6	M7-12	M13-24	M25-36
Build / technical review	$14,000	1.00	1.00	0.50	0.25	0.25
Integration / exception reserve	$11,000	0.50	1.00	0.50	0.50	0.75
Design build / review reserve	$9,000	0.25	0.50	0.15	0.10	0.10
Security independent validation	$12,000	0.10	0.25	0.20	0.25	0.30
Customer escalation reserve	$6,500	0	0	0.15	0.25	0.35
Founder / authority oversight	$7,000	0.50	0.50	0.50	0.50	0.50

Fractional FTE represents purchased capacity, not a promise that every specialist will accept a part-time contract. Founder unpaid labor is still an economic contribution. Record it separately if cash compensation is deferred.

The base internal Prime/Stars/evaluation allowance rises from $750 per month in M1-3 to $1,250 in M4-6, $4,000 in M7-12, $8,000 in M13-24 and $14,000 in M25-36. This is an unvalidated operating budget, not a claim that those amounts purchase complete autonomy. Fixed overhead also adds cloud/development tools and legal/accounting/insurance. These are separate from customer delivery cost and free visitor experience cost. Acquire actual market-data redistribution, broker, AI, voice and insurance terms before locking budgets.

One-time base allowances: $15,000 formation/IP/contracts in month 1; $6,000 hardware/recovery in month 1; $20,000 Trade legal scope review in month 3; $20,000 independent security review in month 5; $15,000 remediation allowance in month 6. The $76,000 total is added once. These allowances do not establish the ultimate regulatory scope or costs.

The first-six-month build cash requirement includes the staff and fixed costs already in the forecast, acquisition experiments, visitor service and these one-time items. Do not add a separate development quote on top of the same labor without removing the overlapping budget.

6 Revenue, contribution and cash

The supplied planned monthly prices are $59, $99, $199, $299 and $499. The model assumes a mix of 30%, 35%, 20%, 10% and 5%, giving a blended $147 per paid customer per month. Mix has not been validated. The prior annual-price proposals exist in the execution bible but are excluded here to avoid treating upfront annual collections as monthly revenue.

Revenue formula: average of opening and closing paid customers multiplied by blended monthly price. New customers are modeled from website visitors, account conversion and paid conversion after the launch month. Opening customer count is set to zero for an illustrative new-cohort build, not as an assertion about today's customer base. Prelaunch accounts do not convert later automatically in this conservative simple model.

Customer roll-forward: opening paid customers plus new paid customers minus opening customers multiplied by monthly churn. Expected cohort counts can be fractional. Actual reports must use real customer records.

Base paid delivery assumption: 30% of subscription revenue, consistent with the earlier target reserve, including AI, payment fees, data and other variable delivery. The model adds a separate 2% refund/collection-loss reserve, leaving 68% contribution before guest service, acquisition and fixed costs. This is not a 68% net profit margin.

The domestic-card pricing reviewed from Stripe is 2.9% plus $0.30 per successful transaction. Other payment methods, international cards, billing products and contract terms may add costs. This benchmark is contained within the variable-cost allowance, not added again. Source: https://stripe.com/us/pricing, reviewed 26 September 2026.

Free visitor service: base $0.075 per website visitor is an assumed blended allowance across visitors who only browse and those who use text/voice. It is not a vendor tariff. Instrument sessions, minutes, model usage, abuse and cost. Add quotas, brief guest sessions and graceful fallback while preserving a useful introduction.

Cash: the workbook assumes monthly subscriptions are collected in the service month, net of the reserve. Payroll and overhead are paid in that month. It excludes corporate income taxes, financing fees, debt schedules and working-capital delays. It is an operating cash planning model, not audited statements. Before fundraising, add real cash, accounts payable, tax obligations, deferred annual subscriptions and contractual commitments.

7 Three scenarios and the funding decision

The workbook has one editable case selector and one 36-month forecast. Downside, Base and Upside change the launch date, demand, conversion, churn and cost assumptions. No scenario is assigned a probability.

Driver	Downside	Base	Upside
Paid launch month	10	7	5
Starting monthly organic visitors	2,000	5,000	8,000
Organic visitor growth / month	4%	8%	10%
Paid cost per visitor	$2.50	$1.75	$1.25
Visitor-to-account conversion	5%	8%	10%
New account-to-paid conversion	3%	6%	9%
Monthly paid customer churn	6%	4%	2.5%
Paid delivery / revenue	38%	30%	26%
Refund / collection-loss reserve	3%	2%	1.5%
Guest delivery / visitor	$0.15	$0.075	$0.05
Fixed budget multiplier	1.75x	1.00x	1.20x

Paid acquisition spend rises by phase. It is a spending assumption, not evidence that that much traffic can be purchased at a constant price. Organic compounding is particularly uncertain. Reforecast monthly and stop extending the growth rate when channel evidence fails to support it.

The funding calculation takes the maximum cumulative cash deficit through the chosen horizon and adds three months of that horizon's fixed operating, acquisition and guest-service costs. It does not count future financing as revenue and does not assume negative cash can actually be spent. Opening cash and new financing are separate editable inputs, initially zero.

Use the 18-month result as an initial financing planning envelope, then adjust for existing cash, liabilities, financing costs, commitments and the specific milestone scope. Present capital sought only after those facts are reconciled. Consider a smaller staged first commitment that funds preservation, source audit and customer validation, followed by capital released against measured gates. Financing instruments, valuation, dilution and investor suitability need separate decisions and review.

Calculated scenario results

These are snapshots from the supplied model, calculated 26 September 2026. They are not actual results. Years below are planning periods beginning October 2026.

Metric	Downside	Base	Upside
First six months build cash	$531,657	$312,987	$349,190
Revenue months 1-12	$3,946	$162,267	$934,560
Revenue months 13-24	$96,297	$1,660,589	$8,034,951
Revenue months 25-36	$224,175	$4,757,479	$25,643,523
18-month funding + reserve	$1,555,699	$646,156	$604,269
M18 break-even paid customers	865	566	757

The base illustration requires approximately **$313,000 for the first six months** and **$646,000 for an 18-month horizon including the modeled reserve**, before adjusting for actual cash, liabilities, taxes and financing costs. Treat this as a scoped planning envelope, not an approved raise. The upside depends on sustained 10% monthly organic traffic growth and strong conversion; it is a sensitivity, not a sales forecast.

The downside is a warning to change course. Do not keep spending through three years of poor demand simply because the spreadsheet contains 36 months. Review weekly cash and monthly cohort evidence. If cash falls below the approved minimum or demand/cost gates fail, stop discretionary acquisition, preserve customer obligations, narrow the offer and require a new authority decision before further investment.

8 Customer acquisition and proof of demand

Start with Founder-led discovery and a tightly defined supported customer profile. Conduct ten interviews, five observed workflow sessions and an initial bounded pilot. Those counts are proposed research targets, not proof of demand. Ask what people use today, what fails, what they would replace, what they would pay and why they might cancel. Record contrary evidence.

Build the funnel around useful work: Meet Zora, complete a valuable task, choose to preserve the relationship, discover a relevant capability, explicitly purchase, activate and return. Measure each transition independently. An impressive first conversation is not equivalent to retained product value.

Potential channels to test include educational demonstrations, niche trader communities where participation is permitted, referrals, relevant partnerships and small paid experiments. Do not assume access to someone else's audience, promote fabricated testimonials, or automate unsolicited investor/customer messages.

Before increasing paid acquisition, require at least two observable cohorts with satisfactory activation and retained use, bounded service cost, known cancellation reasons and a credible cash payback period. Set numerical targets after pilot measurement rather than presenting invented targets as industry truths. A proposed initial rule is to avoid scaling a channel whose variable-contribution payback exceeds available cash runway.

9 The investor encounter

Design objective: the investor experiences the core product and inspects the business in one conversation. Zora may lead the meeting; investment decisions still depend on evidence, terms and diligence. No demonstration can guarantee a financing commitment or answer facts the company has not established.

A twelve-minute guided opening

Time	Zora does	Evidence the investor can inspect
0-1 min	Introduces herself and asks what matters to the investor	AI identity, purpose, privacy and mode
1-3 min	Helps the visitor explore a concrete intent	Real approved tool results or clearly labeled demonstration
3-5 min	Explains the persistent relationship and first offer	Guest/account continuity and current Trade scope
5-7 min	Shows how a real feedback case becomes accountable company work	Redacted case, owner, decision, outcome and audit trail
7-9 min	Opens the financial model and changes an assumption	Recomputed revenue, cash requirement and source assumptions
9-11 min	Answers the investor's hardest questions with sources	Dated evidence, limitations and controlled data-room access
11-12 min	Summarizes fit, unresolved questions and next step	Investor-approved meeting summary and diligence checklist

After that opening the investor can interrupt, choose a different topic or examine the evidence in depth. The sequence guides; it does not trap the visitor in a script.

Suggested opening: “Hello, I'm Zora, the AI ambassador for ZORA ONE. I can show you the experience, explain the business, and open the evidence behind our claims. What would you like to test first: the product, the economics, or how the company operates?”

When evidence is missing: “We have not verified that yet. Here is what we do know, the assumption in the model, and the person responsible for resolving it.” An explicit unknown is more useful than a confident invented answer.

When asked for terms: retrieve only an approved, current financing summary in the investor's authorized access scope. Zora does not invent a valuation, promise returns, accept funds, issue securities or bind the company. Route commitment and signatures through the approved legal workflow.

10 Investor knowledge and answer architecture

Create an investor-safe knowledge collection separate from Prime's private memory and customer records. Every claim needs an ID, exact text, classification, source, source date, owner, access level, expiry/review date and allowed wording. Superseded claims must stop appearing in answers.

Knowledge group	Required material	Update owner
Company	Entity, ownership, cap table, IP assignments, governance	Founder / counsel
Product	Current release, demo environment, feature status and limitations	Product / engineering
Market	Segment interviews, alternatives, willingness-to-pay evidence	Product / growth
Traction	Cohorts, paid accounts, recognized revenue, retention and cancellations	Finance / customer operations
Economics	Model version, invoices, unit-cost samples, acquisition records	Finance
Technology	Architecture, tests, permissions, incident and recovery reports	Engineering / security
Financing	Approved amount, instrument, use of funds, milestones and process	Founder / counsel
Team	Verified biographies, responsibilities, staffing gaps and succession	Founder / people operations

A public visitor sees published product and company information. A verified investor may see a curated confidential collection after required access checks. Highly restricted legal, employee, customer, security or personal records remain separately controlled. A signed NDA alone does not grant every access permission.

The runtime retrieves evidence, checks scope and freshness, computes numerical answers through a deterministic model, drafts an answer with citations, checks claims against retrieved facts, and records the response version. Numerical projections must identify the scenario, horizon and assumptions. Never let a model perform invisible arithmetic on invented revenue figures.

Use a typed action such as model.evaluate to accept bounded scenario edits and return results, model hash and changed assumptions. The action cannot modify the approved company budget. A separate diligence.question.create action records an unanswered question only with the investor's consent. Outbound messages require the actual authorized send workflow.

11 Questions Zora must be ready to handle

“Ready” means a sourced answer, a clearly labeled projection, a protected-information response or an accountable unknown. It does not mean universal knowledge.

Investor question	Required response basis
What exactly can I use today?	Current feature register and working release
What is still a demonstration?	Explicit demo boundaries
Who is the first paying customer?	Defined segment and actual pilot evidence
Why will customers return?	Cohort behavior and measured recurring job
How much revenue exists now?	Reconciled ledger; otherwise unverified
How much cash is in the bank?	Authorized recent statement and ledger
How much are you raising and why?	Approved financing plan and milestone budget
What happens if launch is late?	Recomputed launch-delay cash scenario
What happens if AI cost doubles?	Recomputed variable delivery and guest cost
What is the acquisition cost?	Channel spend and attributable paid cohorts
How does cancellation work?	Current subscription, entitlement and retention policy
How do you protect customer data?	Tenant controls, tests and incidents
Does Prime see every conversation?	Scoped intake and access policy, not broad transcript sharing
Who owns the IP and source?	Executed rights records
What can the AI do without approval?	Current policy envelope and audited actions
Can it trade with customer money?	Exact released capability, valid mandate and broker controls
What is the regulatory posture?	Counsel-approved scope and outstanding work
Why cannot a model provider copy this?	Demonstrated retention, workflow depth and execution, with limits
What happens if a model vendor fails?	Tested fallback and state portability
What happens if the Founder dies?	Executed succession authority and tested recovery
How reliable is the system?	Defined service measurements and incidents
Which metrics would make you stop?	Approved operating gates and cash thresholds
What are the biggest risks?	Current ranked risk register and owners

Investor question	Required response basis
What is the valuation?	Approved terms if any; otherwise undecided
What is the investor return?	No guarantee; approved financing analysis only
Can I inspect the source or cap table?	Authorized data-room path and scoped access
Can you sign or accept my investment?	Authorized human/legal closing process
What do you still not know?	Explicit open-gaps register

12 Business controls and operating rhythm

Every Monday, review cash, obligations, releases, incidents, customer cases and the next gate. Every Friday, reconcile what shipped, what it cost, what customers used and what failed. Once a month, replace forecast months with actuals, update the remaining forecast, review cohorts and decide whether to hire, spend, pause or reduce scope.

Finance: separate company funds from customer brokerage assets. Reconcile payment processor, subscription ledger and bank. Record refunds, annual obligations, taxes, expenses, contractor commitments and approved spend. Require a second authorized reviewer for material disbursement changes, financing documents and bank access.

People: define contractor versus employee arrangements with appropriate review, confidentiality and IP ownership. Hire against specific capacity and coverage gaps. Do not make AI the sole decision maker for hiring, dismissal or other consequential employment decisions. Maintain a human escalation and grievance path.

Sales and marketing: maintain an approved claims register and clear product availability. Measure conversion and retention without hiding the commercial choice. Keep investor materials separate from broad public solicitation until the permitted financing process is established.

Customer operations: publish real support coverage, escalation and incident notices. Distinguish billing complaints, technical faults, feature requests and financial-product concerns. Return outcomes to the customer and preserve audit evidence.

Governance: Zora Prime prepares decisions, forecasts and work packets. Accountable humans retain the consequential authority specified by policy and law. Log approvals, exceptions and overrides. A machine-generated recommendation does not self-authorize.

The SEC describes multiple exempt offering pathways with different conditions. Qualified counsel should determine the applicable route and what the public investor experience may say before investment solicitation or accepting funds. Source: https://www.sec.gov/resources-small-businesses/exempt-offerings, reviewed 26 September 2026. This plan does not select an exemption or issue an offer.

13 Investor readiness gates

An internal rehearsal may use synthetic examples labeled as such. A live investor demonstration must have a defined release, approved claim set, access controls, truthful status and recovery plan.

1. Product: guest interaction, account boundaries and capability status work end to end.

2. Evidence: all material claims resolve to approved sources; expired and contradictory records are handled explicitly.

3. Numbers: scenario computations reconcile to the model and disclose assumptions.

4. Security: cross-tenant requests, prompt injection, secret extraction and unauthorized data-room access are blocked.

5. Reliability: voice outage falls back to text; uncertain tool outcomes do not become false success.

6. Business: actual cash, ownership, use of funds, material obligations and financing process are reviewed.

7. Follow-through: unanswered questions have consent, owner, due date and approved response path.

Build an initial evaluation set of at least 60 questions: product, economics, ownership, risk, succession, unknowns and adversarial access attempts. For release, require zero fabricated financial/ownership claims and zero unauthorized disclosures in that set, exact model agreement to displayed rounding, and documented handling of every unanswered question. These tests are a bounded release check, not a claim of universal accuracy. Repeat after material changes.

14 The first decision to make

Authorize a two-week baseline-and-budget sprint with named owners and a spend ceiling set from actual available cash. Its deliverables are the verified current build, restoration proof, company rights register, opening financial position, pilot customer hypothesis and revised 18-month model.

Then build the investor encounter on those records while the product team finishes the first usable paid journey. The company earns the right to tell a stronger story each time its evidence improves. Zora becomes the guide through that evidence and the working example of what the company can deliver.

15 Organic intelligence is the operating company

The intended organization has an intelligence at its center. Zora Prime maintains the company state, identifies what success requires, creates plans, delegates to Stars, executes within approved policies, verifies outcomes and updates the company model. Human beings set purpose, grant authority, approve consequential commitments and resolve exceptions. Ordinary departmental work should be assigned to the intelligence by default.

The operating cycle

1. Observe: ingest permitted customer, product, financial, operational and external signals with provenance and freshness.

2. Understand: reconcile those signals into a company state graph, including unknowns, conflicts and obligations.

3. Assess: compare state against goals, commitments, cash, policies and measured outcomes.

4. Plan: rank possible actions by expected value, cost, confidence, dependencies and reversibility.

5. Authorize: determine whether the action fits a current policy envelope or needs human approval.

6. Execute: assign scoped missions to Stars with budgets, deadlines, tool rights and completion criteria.

7. Verify: use evidence independent of the acting worker where practical. Check external results rather than accepting a worker's assertion.

8. Learn: update beliefs and procedures, evaluate proposed changes, and promote them through release gates.

Functions and authority

Function	Intelligence does routinely	Human authority gate
Strategy	Monitors goals, develops options, models trade-offs and proposes priorities	Purpose, risk appetite, major commitments and capital allocation
Product / engineering	Converts feedback to specifications, drafts changes, tests and prepares releases	Sensitive production changes, unresolved risks and policy exceptions
Finance	Reconciles records, forecasts cash, detects variances and prepares payment proposals	Bank authority, material payments, financing, tax sign-off as required
Sales / marketing	Answers approved questions, personalizes demonstrations, proposes campaigns and measures outcomes	New claims, contracts, pricing policy and authorized outbound activity
Customer service	Triages cases, resolves approved routine issues and returns outcomes	Disputes, sensitive exceptions and actions outside the envelope
People / legal administration	Maintains obligations, prepares documents and schedules reviews	Employment decisions, legal representations and signatures
Security / reliability	Detects anomalies, isolates scoped faults and performs approved recovery	Major shutdowns, sensitive access changes and incident decisions outside policy

These are logical functions, not a mandate to employ a human in every department. Accountable-role labels elsewhere in the bible identify responsibility. The execution owner may be a Star; each consequential authority still resolves to a verified human or lawful entity role.

Authority without becoming a bottleneck

Approve bounded policies in advance: allowed action classes, cumulative spend, tenant scope, permitted tools, expiry, evidence requirements and rollback. Routine actions run inside that envelope. Zora presents only exceptions and consequential choices, with a short decision packet: recommendation, evidence, alternatives, cost, risk, reversibility and deadline. Silence is never approval. Timed-out requests pause or follow an explicitly approved fallback.

Measure human attention per completed mission, approval queue age, intervention rate, cost per verified outcome, repeat failure rate and unauthorized-action attempts. Decreasing human labor is earned through measured capability. It must not be assumed merely because the operating model is AI-led.

Complete awareness as an engineering requirement

The system should know where company facts live, whether they are current, how they conflict, which it may access, and which it still lacks. A coverage register tracks every source connector, owner, freshness limit, reconciliation status and blind spot. When a bank feed fails or a contract is missing, Zora marks the state incomplete and limits dependent decisions. This makes broad company understanding testable. Universal knowledge and guaranteed success are not present capabilities to claim to investors.

Transition and cost gates

Start with read-only company observation and draft recommendations. Move to reversible internal actions after evaluations pass. Expand approved external actions only after scoped trials and independent verification. Major money movement, legal commitments, personal-data decisions and production authority retain explicit gates. Every autonomy expansion has a rollback and expiry.

The financial base case assumes much less purchased human capacity after M6 as the operating loop proves itself. If it does not, keep work paused or fund intervention. The downside case applies a 1.75x fixed-cost stress to expose the risk of delayed autonomy; it is an allowance, not a detailed staffing quote. Do not remove necessary coverage to make the model look attractive.