SPOKE

Where riders work.

Each employee is the company.

WHITE PAPER — DRAFT 17

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Investment Snapshot

For a reader with five minutes. Full detail follows in the sections indicated.

Category	Detail
The Opportunity	Same-day courier demand in SF is proven and decades-old (Section 2, 9) — three incumbent companies have survived 30+ years on it. None have ever made the job itself good.
The Model	B2B subscription pricing that mirrors the exact ordering behavior clients already know (zone, size, speed), replacing per-job billing with predictable monthly revenue (Section 4).
Unit Economics	Premium pricing (~20% above the $30/tag market floor, ~$36/stop blended) was stress-tested across stop-rate scenarios: margin holds at 55-77% even in the most conservative case. Roughly 10 Starter, 5 Growth, or 1-2 Enterprise accounts fill one rider's day (Section 5).
Rider Outcome	~$50k/year guaranteed floor, real path to $100k/year for top performers via tenure, tips, and rider-originated accounts — plus a 401(k), the first in this industry (Section 7).
Competitive Landscape	Espresso, Godspeed, and King Courier prove the demand; none disclose rider pay or benefits, none guarantee proof of delivery by default (Section 9).
Go-to-Market	Jackson Square confirmed as first cluster; a fully researched, address-level call list across 10 client verticals is ready now (Section 6, Appendix B).
What This Is Not	Not a consumer marketplace, not gig-economy dispatch, not food delivery. A professional courier network built so the job is worth having (Section 3).
The Ask	To be defined — this document is the operating and economic model the raise will be built on.

Contents

1. Executive Summary

SPOKE is a same-day courier network built for San Francisco businesses, reinventing an industry that has not meaningfully changed in decades. Same-day, in-person delivery is not a new idea, it is the oldest idea in San Francisco's commercial life, carried for decades by bicycle messengers who moved the city's paper, film, and deals across its hills faster than any car could. Every consumer delivery brand operating today is a descendant of that model, stripped of the person who made it work.

The core thesis: this is not a new market. It is an old, already-proven market, currently served by at least three established San Francisco courier companies (profiled in Section 9), each surviving on real, durable client relationships. What none of them have done in three decades of operation is pass any of that stability down to the person doing the work. SPOKE's bet is that the client relationship and the worker relationship can both be stable at once, and that building the second one properly is the actual innovation, not a new app, not a new gimmick.

The model rests on four connected commitments:

— A subscription-first revenue base that mirrors the exact client-facing choices (zone, size, speed) the market already understands, but replaces per-job billing with predictable monthly pricing.

— A rider model built for tenure, not turnover: guaranteed shift pay, transparent job math, a career ladder toward $100k/year for top performers, equity participation, and a 401(k) retirement benefit.

— A go-to-market built on real relationships in dense business clusters, sequenced so rider headcount is never hired ahead of the client density needed to fund it.

— A technology layer, the manifest and live-tracking system described in Section 8, that makes the mechanism (reliable, accountable delivery) and the message (a name, a face, a real relationship) inseparable from each other.

This is Draft 3. It incorporates a substantially expanded item taxonomy and San Francisco target business list spanning ten client verticals (Appendices A and B), explicit single-order access for any individual caller, an expanded client acquisition process confirming Jackson Square as the first cluster, and vertical-specific accuracy on what each client type actually needs. Financial figures remain directional estimates pending the validation work listed in Section 11.

2. The Opportunity

2.1 What has not changed

The mechanics of moving something across a dense city faster than traffic allows have not changed since the messenger industry's peak. What changed is who captures the value of that mechanic. Modern delivery platforms scaled the logistics layer of the messenger business, dispatch, routing, payment, and discarded the labor model that made the original job desirable: a known rider, a real relationship with the client, and ownership over a route and a reputation.

2.2 The gap this creates

Consumer delivery apps compete on price and speed for low-stakes goods at the cost of driver dignity and retention. That leaves a gap for businesses whose deliveries are not low-stakes: legal documents, contracts, original artwork, architectural drawings, production materials, high-value retail goods. These clients want a known, accountable, professional courier relationship, delivered with modern visibility and reliability.

2.3 The cultural dimension

San Francisco's bicycle messenger community has always drawn a distinct kind of person: athletes, artists, musicians, people who wanted a job that rewarded skill and grit rather than credentials. That community, and its culture, still exists but has nowhere purpose-built to work today. A business that treats that community as its foundation, rather than as cheap contract labor, has a genuine, hard-to-copy asset.

2.4 What still moves physically in the digital age

A reasonable objection to this entire thesis is that everything worth moving has already gone digital. That is not true, and the specifics matter, because they define exactly who SPOKE sells to and what it should never claim to deliver.

- Legal: signed originals, notarized packages, closing documents, evidence, wet-ink signature pages — anything a digital signature cannot legally replace.
- Architecture & design: material and finish samples, large-format drawings, scale models, physical mockups — nothing about these is digitizable.
- Galleries & art: this is the vertical worth being precise about. A gallery is not a realistic client for insured transport of the artwork itself, that is specialized fine-art logistics, a different business entirely, and SPOKE should never position itself as that. What a gallery genuinely needs same-day is the social layer around a show: formal printed invitations hand-delivered to a curated list of exclusive buyers ahead of an opening, a detail that carries real weight precisely because it is not an email. The value is the gesture, not the cargo.
- Production & film: physical media, wardrobe and props, signed release forms, equipment between sets.
- Boutique retail & fashion: sample garments, altered pieces, trunk show materials, client-specific custom orders.
- Financial & professional services: signed financial instruments, board materials, client gifts, printed pitch materials.

The full item taxonomy, expanded by vertical, is in Appendix A.

3. Brand & Positioning

3.1 The name

The brand is SPOKE, chosen specifically for its double meaning: a bicycle wheel spoke, the mechanism that transfers force and holds the structure together, and "spoke," the past tense of a message delivered. A courier company named after both the mechanism and the message it carries.

3.2 Visual identity

The wordmark treats the word itself as the mark, in the spirit of identity systems where the typography does the entire job (no separate pictorial logo). Two custom letterforms carry the brand's meaning directly: the S is drawn like the curve of a road a rider leans into at speed, and the K is doubled and mirrored to form a connecting symbol at the point of contact, a nod to the wheel's hub and to two things touching to pass something between them. This is logo pass V2, refined further in a later phase, but the direction is confirmed.

3.3 Positioning statement

Concept	Where riders work.
Category	Professional same-day courier network
Primary market	San Francisco B2B clients with recurring or time-sensitive delivery needs
Differentiation	Named, dedicated riders; guaranteed reliability; transparent technology; a rider model built on dignity and tenure
Not competing on	Lowest price, largest consumer marketplace, algorithmic dispatch

SPOKE explicitly does not deliver food or meals to consumers. That category, defined by low per-order value, algorithmic dispatch, and driver anonymity, is precisely the model this paper argues against. It offers no path to the dignity, tenure, or income this rider model is built to provide, and diluting the brand with it would undercut the entire thesis.

3.4 Visual and tonal direction for the website and brand materials

— Strictly black and white, matching the all-black rider uniform — no accent color at rest, with an optional color reveal only on hover/interaction

— Oversized wordmark as the hero element, minimal navigation, generous white space, confident rather than busy

— Documentary-style black and white photography over staged lifestyle imagery

— Credibility built through proof of service (live stats, the manifest system, rider and client testimony) rather than founder narrative

4. Business Model & Subscription Structure

4.1 Revenue architecture

— B2B subscriptions (primary engine): flat monthly fees for guaranteed daily capacity.

— Premium on-demand overflow: non-subscriber, one-off same-day jobs priced above marketplace rates.

— Rider-originated accounts: senior riders who bring their own recurring clients keep a larger share of that specific relationship's revenue.

4.2 Pricing logic: same client behavior, different mechanism underneath

Every established competitor in this market (see Section 9) already prices on the same three client-facing variables: zone/distance, package size, and speed tier. SPOKE deliberately keeps those same variables in the client experience, a client's ordering behavior does not change. What changes is that instead of paying per individual job ("tag to tag"), a client's typical pattern across those variables is blended into a single predictable monthly subscription tier. Requests that fall genuinely outside that pattern (an oversize item, an out-of-zone stop, an ASAP upgrade) are billed as disclosed add-ons, exactly as every competitor already prices those same exceptions today. The client relearns nothing. Only the bill changes, from a stack of itemized per-tag charges to one predictable number.

4.3 Subscription tiers (premium positioning, stress-tested pricing)

SPOKE prices as a premium service, not a discount alternative. Against the current SF market floor (Godspeed's $30/tag starting rate, see Section 9), SPOKE sets its blended per-stop rate roughly 20% above that floor, not below it and not multiples above it. This number was arrived at by stress-testing margin at multiple stop-rate assumptions (Section 5.1), not by picking an arbitrary premium figure: at a 20% premium, margin stays healthy (roughly 55-77% depending on realized stop rate) without overshooting into a price that would invite the obvious, fair question a working messenger would ask, why does the client pay so much more than the rider has always charged? A defensible premium is one a rider can do the math on themselves and agree with.

Tier	Monthly Fee	Guaranteed Capacity	Effective Rate / Stop	Best Fit
Starter	$2,400	~3 stops/day (66/mo)	~$36	Small studios, boutique retail
Growth	$5,500	~7 stops/day (154/mo)	~$36	Firms with daily recurring needs
Enterprise / Dedicated	$12,000+	Rider substantially dedicated to account	Custom, volume-based	Law firms, galleries, production houses

4.4 Client acquisition sequencing

Density precedes headcount. SPOKE commits to one dense business cluster at a time and builds subscriber density there before hiring the rider that cluster's revenue will fund.

4.5 Single-order access for anyone

SPOKE is not subscription-only. Exactly like every incumbent profiled in Section 9, anyone, a business without a subscription or an individual member of the public, can call and place a single one-off delivery at the disclosed on-demand overflow rate, no account or commitment required. This matters for two reasons: it keeps the door open to convert one-off callers into subscribers once they experience the service, and it means SPOKE never turns away real revenue while a cluster is still building toward the density that funds a dedicated rider.

4.6 The fixed-cost inversion

FedEx and UPS pay their people by the hour: the labor cost to the company is always a fixed X, regardless of how much or how little work actually gets done in that hour. SPOKE inverts this. The cost to the client is always a fixed X, regardless of volume, within the normal range described in 4.2. Both models fix the same variable, cost, on one side of the transaction. The difference is which side benefits from that fixed point. The traditional model fixes cost in the company's favor. SPOKE fixes it in the client's favor, and pools client subscriptions together specifically so that a fixed rider wage can be guaranteed on the other side as well. Both parties get the same kind of certainty that used to only protect the employer.

5. Unit Economics

5.1 Cost per rider-day

Cost Component	Estimated Daily Cost
Shift pay guarantee	$200
Equipment / gear amortization	$15
Insurance & dispatch/ops overhead allocation	$25
401(k) employer match (amortized daily)	~$5
Fully loaded cost per rider-day	~$245

The founder's own prior professional riding experience puts a sustainable, experienced-rider pace at roughly 30 stops across an 8-hour shift (about 3.75 stops per hour), with real day-to-day and time-of-day variance, some days lighter, occasional days at 40-50. This is a materially different, and more realistic, figure than an unvalidated 15-per-day estimate, and it changes the economics meaningfully.

Stops per 8-hr shift	Cost per stop	Margin per stop (at $25-28 blended revenue)
15 (conservative, early density)	~$16.33	~$9-$12
30 (experienced-rider target)	~$8.17	~$17-$20

At the higher, experienced-rider pace, cost per stop roughly halves, meaningfully improving margin at the same subscription pricing. This does not mean pricing should drop to match; it means the model has real room, either as improved margin, as a stronger floor under the rider pay guarantee, or both. Actual achievable stop rate remains one of the open validation items in Section 11, since it will vary by neighborhood density, traffic, and rider experience.

5.1.1 Stress-testing the premium price point

Pricing was stress-tested against the full range of stop-rate assumptions before being set, rather than picked as an arbitrary premium over the market floor. At the Section 4.3 pricing (~$36/stop blended), margin holds up across every realistic scenario:

Stops per 8-hr shift	Cost per stop	Margin at ~$36/stop	Margin %
15 (conservative floor)	~$16.33	~$19.67	~55%
20 (early realistic)	~$12.25	~$23.75	~66%
30 (experienced-rider target)	~$8.17	~$27.83	~77%

Margin never drops below roughly 55%, even at the most conservative stop-rate assumption. This is the actual justification for the ~20% premium over the $30/tag market floor described in Section 4.3: it is the minimum premium needed to comfortably fund the guarantee, tenure raises, and 401(k) match across the full range of realistic operating conditions, not the maximum the market might tolerate. A materially higher premium (the initial $44+/stop pricing considered in an earlier pass) was rejected specifically because it produced 80%+ margins even in the worst case, more room than the model needs, and the kind of gap a working messenger could reasonably read as opportunistic rather than justified.

5.1.2 W-2 payroll and workers' compensation validation

This resolves one of the open validation items from Section 11: the real cost of California and San Francisco W-2 employer obligations, layered onto the directional $245/day estimate.

— Mandatory employer taxes: FICA (Social Security and Medicare) at 7.65% of gross wages, FUTA/SUTA (federal and CA unemployment insurance) modeled at ~3.4%, CA Employment Training Tax at 0.1%, and an SF local payroll allocation budgeted at ~0.5%. Combined: ~11.15% of gross wages, or about $22.30/day on a $200 base.

— SF Healthcare Security Ordinance: does not apply until a business crosses the 20-employee threshold, so it does not affect the founding-phase cost structure directly. It is still budgeted early, at $1.50-$2.50/hour overhead, so margins do not collapse the moment headcount crosses that line.

— Workers' compensation: SF/CA courier work falls under class code 7380 (Drivers, Couriers, and Messengers), one of the higher-risk classifications due to bike and urban traffic exposure. A new entity with no prior safety experience modification history should expect a starting premium of roughly 12-18% of gross payroll; this model uses 15%, or about $30/day.

Cost Component	Base Daily Cost	CA/SF W-2 Burden	Fully Loaded
Rider shift guarantee	$200.00	included	$200.00
Employer taxes (FICA/FUTA/SUTA/ETT)	—	+11.15%	$22.30
Workers' comp insurance (~15%)	—	+15%	$30.00
Equipment/gear amortization	$15.00	—	$15.00
Ops overhead & tech allocation	$25.00	—	$25.00
401(k) employer match	$5.00	—	$5.00
TOTAL per rider-day	$245.00	+$52.30	$297.30

Re-running the Section 5.1.1 margin stress-test against this fully loaded $297.30 figure, rather than the original $245 directional estimate, still holds:

Stops per 8-hr shift	Cost per stop (revised)	Margin at ~$36/stop (revised)
15 (conservative floor)	~$19.82	~45% (down from ~55%)
20 (early realistic)	~$14.87	~59% (down from ~66%)
30 (experienced-rider target)	~$9.91	~72% (down from ~77%)

Even fully loaded with real California W-2 tax exposure and one of the state's more expensive workers' compensation classifications, the margin floor never drops below roughly 45%. The premium pricing strategy was built with enough room to absorb the actual cost of doing this properly and legally, not just the optimistic version of it.

5.2 Break-even density per rider

Break-even density scales directly with the realistic stop-rate assumption. A rider working toward 30 stops a day needs roughly double the client volume to fill compared to the conservative 15-stop estimate:

Tier	Accounts needed at 15 stops/day	Accounts needed at 30 stops/day
Starter (~3 stops/day)	5	10
Growth (~7 stops/day)	2	5 (rounded up)
Enterprise/Dedicated	1	1-2, depending on account size

This sharpens, not weakens, the density-before-headcount sequencing in Section 6: a rider capable of a higher, more efficient stop rate is only valuable to the business once there is genuinely enough client volume to keep them busy at that rate. Hiring ahead of that density risks paying a full guarantee for a rider sitting idle. The practical implication is that the first cluster (Section 6.1) needs to reach real volume, not just a token handful of accounts, before the first rider is brought on.

5.3 The path to $100k for top riders

The base guarantee alone (~$200/day, ~250 working days) produces roughly $50k/year, a genuine floor, not the ceiling. Tenure-based raises to the guarantee, tips retained at 100%, and rider-originated client revenue share are all designed to let a rider who is excellent at the job and good with people realistically reach $100k/year within 12-24 months, an earned outcome of the career ladder, not a flat promise. A rider operating at the higher, experienced 30-stop pace, with strong tips and a self-sourced account or two, has a clearer and faster realistic path to this number than the conservative estimate alone would suggest.

6. Sales & Client Acquisition

Target clients (law firms, galleries, architecture and design studios) buy recurring courier relationships through trust and in-person relationship-building, not through a landing page. A dedicated, well-incentivized salesperson is the single highest-leverage early hire.

6.1 First cluster: Jackson Square

Jackson Square and the adjacent 49 Geary gallery building are confirmed as the first target cluster. The density of galleries, boutiques, and antique dealers within a few blocks matches the density-before-headcount sequencing directly: enough real accounts within easy rider range to fully fund one rider's guaranteed shift before any hire is made.

This is the first neighborhood within the broader Core Cluster defined in Appendix C (Jackson Square, Financial District, Union Square, SoMa East). Once Jackson Square reaches its density threshold and the first rider is hired, the same salesperson expands outward into the remaining three Core Cluster neighborhoods before any new, more distant cluster is opened, per the Section 10 sequencing.

6.2 Selling to what the client actually needs

Client acquisition works best when the pitch matches the real use case per vertical, not a generic "we deliver anything" pitch. A gallery is not sold on insured art transport, a service it does not need and SPOKE does not offer, it is sold on hand-delivered, formal invitations to its buyer list ahead of an opening, a use case with genuine social and reputational weight. A law firm is sold on signed originals and closing documents. An architecture studio is sold on material samples and drawings. A creative or advertising agency is sold on presentation boards, press kits, and launch materials, a natural extension of the founder's own agency background. A wine and spirits retailer is sold on same-day corporate gifting and rush celebratory orders, the direct real-world use case behind the rider uniform's wine-case-capacity front rack. The sales conversation should open with the specific object that vertical actually needs moved, drawn from Appendix A, not a generic capabilities pitch.

6.3 Outreach sequencing

- Build the initial call list from Appendix B, now spanning ten verticals, organized within the Jackson Square cluster first, then expanding cluster by cluster.
- Lead with the specific, vertical-accurate use case (Section 6.2), not a generic pitch.
- Target Growth and Enterprise-tier conversations first, since those two account types alone can fund a rider's day.
- Track which verticals actually convert and feed real outcomes back into Appendix A and B so both lists sharpen with evidence rather than assumption.

6.4 Incentive structure

- Signing bonus paid on contract execution, not deferred.
- Tiered commission, weighted toward Growth and Enterprise accounts.
- Cluster-completion bonus when a neighborhood reaches the density that fully funds one rider's guarantee.
- Retention override at 90 and 180 days.
- First-90-days speed multiplier, since funding the first rider fastest de-risks the entire venture.

Full dollar figures, milestone triggers, and the retention-override structure are worked out in Appendix F.

7. The Rider Model

Each employee is the company.

This is a service business built on a simple premise: earning an honest living by riding a bike should be enough. If that's not enough for someone, the job isn't for them. Every mechanism below exists to make that sentence true in practice, not just in mission-statement language.

7.1 Pay structure

— Guaranteed base pay per shift, not per delivery.

— Job pay shown before acceptance, using a transparent, published formula.

— Tenure-based raises to the base guarantee.

— Tips retained 100% by the rider.

Directional tenure schedule: $25.00/hour ($200/shift) at hire, scaling to $27.50/hour ($220/shift) at six months with a clean manifest record and no safety infractions, and $30.00/hour ($240/shift) at twelve months alongside eligibility to help train incoming riders. These figures are illustrative and should be finalized against real production data before being treated as fixed policy.

7.2 Career ladder

— Messenger → Senior/Lead Messenger → Dispatcher → Fleet Partner

— Senior riders may bring their own recurring clients onto the network and retain a larger share of that account's revenue, directionally modeled at a 5% recurring override on the account's monthly subscription value.

7.3 Ownership and long-term benefits

— Equity or profit-share pool for riders reaching tenure and performance milestones.

— 401(k) retirement benefit with employer match, vesting in step with tenure-based pay raises — the clearest signal that time in this job accrues value rather than resetting every shift.

7.4 Classification note

Guaranteed shift pay and a 401(k) both point toward W-2 employee classification rather than 1099 contractor status, with real implications for payroll, insurance, and entity structure. To be confirmed with employment counsel (see Section 11).

7.5 Rider identity and uniform

A deliberate, restrained uniform system, shared silhouette with room for individual expression:

— Large professional-grade messenger bag, brand at the rider's choice (Timbuk2 or Chrome Industries are strong SF-credible starting points).

- Plain white helmet, no stickers or branding at launch — brand decals introduced in a later phase, once the brand itself has currency.
- Front rack capable of carrying at least a case of wine; a hard requirement for wine/heavier-goods routes, route-dependent elsewhere given rack-mount compatibility varies by bike type (fixed-gear bikes typically lack fork mounts).
- All-black wardrobe: black cycling jersey or plain black t-shirt, no logos; black Dickies work shorts worn over cycling shorts, chosen specifically for on-bike fit and office presentability.
- Personal creativity preserved in: bike choice and style, socks, shoes, sunglasses, and lock style — the individual expression inside a shared, recognizable silhouette.

7.6 Recruiting and culture

Riders are recruited from San Francisco's existing messenger and courier culture, including the alley-cat racing community, rather than sourced as an anonymous labor pool. Riders are identified by name, both to clients and internally, reinforcing the same accountability and continuity clients are paying for.

8. Technology & Operations

The technology layer exists to make the mechanism (reliable, accountable delivery) and the message (a real name, a real relationship) visible to everyone involved, client, rider, and, eventually, an internal call center team.

8.1 Manifest and proof-of-delivery system

Reinvents the traditional paper manifest (a signature and a time, recorded on paper) as a full digital chain-of-custody record:

- Digital signature capture, plus typed recipient name (stronger proof than a signature alone).
- Immutable timestamp and GPS stamp at both pickup and drop-off.
- Proof-of-delivery photo, geotagged.
- Pickup and delivery condition photos for high-value items (art, legal originals, wine).
- Built-in exception flagging (wrong address, waiting time, dry run) for accurate, fair billing on both the client and rider side.

8.2 Customer panel

- Live rider location map, updating in real time.
- Active delivery status, ETA, and rider name/photo.
- Full manifest and proof-of-delivery archive, searchable by date and account.
- Automatic text or email confirmation the moment a delivery is completed, including the POD photo and timestamp.

8.3 Live Data section (website feature)

A public-facing, real-time view of San Francisco delivery conditions, styled consistent with the site's black-and-white identity: live count of active riders, current traffic conditions in key corridors, and a small, locally-resonant detail, live fog/weather status "over the hill on Twin Peaks." This functions as both a transparency feature for clients and a quiet piece of proof that SPOKE is genuinely watching the city closely, not just running an app on top of it.

8.4 Ops / call-center dashboard

- Real-time status of every active delivery, searchable by client, rider, or manifest ID.
- Historical manifest archive for billing and reliability reporting.
- Permission tiers by role (rider sees their own manifests, call-center staff see all active ones, account managers see their assigned clients' full history).

8.5 Technical architecture: a Progressive Web App, not a native build

To avoid burning early capital on a native iOS/Android app before demand is proven, the manifest and proof-of-delivery system is built as a Progressive Web App (PWA), a browser-based tool riders open from a link, with no app-store approval cycle and no separate iOS/Android codebase to maintain. This keeps the technology layer cheap and fast to ship in the founding phase, while still delivering everything Section 8.1's manifest and Section 8.2's customer panel require.

- Signature capture: an HTML5 canvas with a standard signature-pad library, converting the recipient's signature into a stored image file, no paper, no separate hardware.
- Timestamp and location: generated server-side at the moment of submission, not read from the rider's device clock, which can be altered. The browser's Geolocation API supplies hardware GPS coordinates, checked against the destination address within a 50-meter radius to confirm the rider was actually there.
- Photo capture: a native camera prompt (not the phone's photo gallery) captures the proof-of-delivery image directly, compressed before upload to keep it fast over cellular connections in dense downtown blocks.
- Offline resilience: San Francisco's Financial District has real dead zones, basements, elevator banks, older buildings with poor cell coverage. The app caches a delivery's signature, photo, and location locally on the device the moment connectivity drops, then syncs automatically the instant the rider is back on the street. No delivery record is lost to a bad signal.

This is a deliberate build-cheap-first decision, not a permanent ceiling: it is the fastest path to a working, trustworthy system during the founding phase, with the note that heavier infrastructure (a dedicated mobile app, deeper analytics) is a reasonable investment once subscription volume justifies it, not before.

9. Competitive Landscape: The Old Guard

Three established San Francisco courier companies were reviewed in detail. All three have survived multiple decades on real, durable client relationships. What none of them have done is pass that stability down to the rider.

Company	Zones	Pricing Model	Insurance Cap	Proof of Delivery	Rider Pay/Benefits Disclosed
Espresso Delivery Systems	6	Zone + speed tier (Decaf/House Blend/Espresso/Double Espresso)	$100 (unless additional insurance purchased)	Not automatic	None
Godspeed Courier	3 (SF) + 9-county Bay Area	Zone + speed tier (Standard/Rush/ASAP), starts at $30	$100	"Available upon request"	None
King Courier	5	Zone + speed tier (Immediate/Rush/Standard/Deferred)	Not disclosed	Not disclosed as automatic	None

Current San Francisco courier/messenger pay averages approximately $19.65/hour (range $17–22), or roughly $37k–49k per year in total pay. This is the ceiling of the existing model, not the floor SPOKE is designed to guarantee.

9.1 Why 30 years of survival does not mean 30 years of a good job

A courier company surviving three decades proves the client relationship is durable. It does not prove the job is good. These companies have quietly decoupled the two facts: the company captures the value of long-term client loyalty, while the rider is paid the same uncertain per-tag rate whether it is their first week or their fifteenth year. SPOKE's core bet is that the same durable client demand these incumbents have already proven can fund a fundamentally different outcome for the worker, if the cost of doing so is built into the pricing model from day one rather than retrofitted onto a legacy cost structure never designed to support it.

9.2 Proof the premium market already exists

Godspeed Courier, arguably the most credible incumbent by reputation and longevity, publicly lists a client roster including Airbnb, Salesforce, FastSigns, Gap, Sephora, First American Title, Compass, Uber, and Herman Miller. This is independent, third-party proof that sophisticated companies with real vendor-selection processes already choose and pay for premium same-day courier service, it is not a market that needs to be created. Notably, First American Title also appears on SPOKE's own Appendix B target list, external confirmation that the target list is identifying real, active demand rather than speculative leads. Godspeed's public marketing emphasizes speed, reliability, and its client wall; it says nothing about who rides the bike or what that job pays. That silence is the opening. If the most credible player in the category makes no claim at all about the rider, no incumbent has yet claimed that ground.

10. Launch Sequencing

— Phase 1: Select one dense San Francisco business cluster. Begin direct outreach with an incentivized salesperson before any rider is hired.

— Phase 2: Once subscriber density reaches the break-even threshold for one rider, bring on the first rider, potentially with founder involvement during the initial launch window to validate the model directly.

— Phase 3: Layer in overflow/on-demand pricing to absorb capacity slack and improve margin.

— Phase 4: Repeat the cluster-by-cluster sequencing in adjacent neighborhoods.

10.1 Owner-operator economics in the founding phase

The founding phase can run leaner than the steady-state model in Sections 5 and 7 suggest, structurally reviving the original owner-operator courier model (the Pony Express, in essence) rather than a conventional management hierarchy. A founder who rides alongside a small early crew, rather than only managing it, can draw from three distinct sources rather than one: a small override on each rider's production, a rider's own wage for their own deliveries, and an owner's draw on the business itself. This means the founding phase adds producing capacity (an additional rider on the street) without adding a pure overhead salary on top of it, the founder is a fourth working body, not a fifth non-producing cost. This directly supports the density-before-headcount sequencing in Phase 1–2: the founder's own labor can help absorb early, uneven demand while client density is still building toward the volume needed to justify the first outside hire.

11. Open Questions for Draft 4

— Real per-shift stop-rate data by neighborhood density, rather than the current estimate.

— Legal entity structure and employment classification review (W-2 implications of the guarantee/401k model).

— Detailed 401(k) plan design and administration cost.

— Recruiting and culture strategy: direct engagement with the existing SF messenger community, including industry voices who have raised early skepticism (see Section 9).

12. Closing Note

Spoke works for the employee.

This paper treats dignity, tenure, and cultural authenticity as load-bearing parts of the business model, not marketing layered on top of it. The competitive research in Section 9 sharpens the argument rather than undermining it: the market is proven, durable, and already profitable for its incumbents. What has never been proven is that the job itself can be good. That is the entire bet this paper is making, and every mechanism in it, the subscription pricing, the guarantee, the 401(k), the manifest system, exists to make that bet real rather than aspirational.

The scale of the target business list in Appendix B is deliberate: this is meant to be enough real, qualified ground to keep a dedicated salesperson working for a year, not a short list to exhaust in a month. The goal underneath the pricing model and the pipeline is the same goal stated plainly in Section 7: real riders making real, growing income, with a retirement account and a career ladder, doing a job that has never offered either before. If this works the way it is designed to, it will be visible: a same-day courier network in San Francisco where the workers are paid like it is a real career is not a small operational change, it is a different answer to a question the entire industry, and every consumer delivery platform built after it, has quietly avoided for decades. That is a story, not just a business.

Appendix A: Item Taxonomy

What messengers move today, organized by vertical. This list is a starting framework, expanded as real client conversations validate demand; the goal is hundreds of specific item types over time, not a finished inventory.

Legal

Signed contracts and originals, court filings requiring physical delivery, deposition exhibits, closing documents, notarized packages, evidence boxes, subpoenas, redlined paper drafts, wet-ink signature pages, escrow documents.

Architecture, Design & Construction

Blueprints and large-format drawings, material samples (fabric, tile, stone, wood finishes), scale models, permit sets requiring physical stamps, punch-list photos and binders, furniture and fixture samples for client review, mockups and prototypes.

Art & Galleries

Formal printed invitations hand-delivered to a curated buyer list ahead of an opening, exhibition catalogs, condition-report paperwork, consignment transfer documents. Note: insured transport of the artwork itself is a specialized fine-art logistics service and is explicitly not a SPOKE offering.

Film, Photo & Production

Hard drives and physical media, camera and lighting equipment between sets, wardrobe and props, call sheets and physical scripts, signed release forms, location scouting materials.

Boutique Retail & Fashion

Sample garments between showroom and buyer, altered/tailored pieces, jewelry and small high-value goods, trunk show materials, press samples for editorial, custom orders between workshop and store.

Hospitality & Restaurants (B2B supply only, not consumer meal delivery)

Specialty ingredients transferred between kitchens, wine and spirits transfers, catering equipment, event decor, last-minute vendor items, menu proofs and printed materials. This is business-to-business logistics between kitchens, vendors, and event sites, never a plated meal delivered to a diner. SPOKE does not compete with or resemble food-delivery apps in any form.

Financial & Professional Services

Signed financial documents, notarized packages, board materials for meetings, physical checks and financial instruments, client gift deliveries, printed presentation materials for pitches.

Advertising & Creative Agencies

Printed presentation boards and campaign comps, physical mockups and mounted deliverables for client reviews, press kits, awards submission materials, client and press gifts, launch-event invitations, signed contracts and statements of work.

Wine & Spirits Retailers

Corporate gifting (bottles delivered same-day to clients or event hosts), rush celebratory or event orders, curated case deliveries to offices and private clients, gift-wrapped and personalized bottle orders. This vertical is also the direct real-world use case behind the rider uniform's front-rack wine-case capacity.

Florists & Event Flowers

Time-critical arrangements for offices, events, and personal deliveries where a flower delivery app cannot guarantee condition or timing the way a known local rider can; corporate lobby and reception arrangements on standing schedules; last-minute apology, celebration, and sympathy deliveries.

Jewelers & Fine Goods

High-value pieces moved between a jeweler's workshop and a client for private, discreet delivery; repair and appraisal item transfers; custom pieces requiring signed, insured hand-off; a natural fit for the manifest system's chain-of-custody photos given the value and discretion involved.

Printing & Reprographics

Rush print jobs delivered same-day to client offices (presentation boards, booklets, signage, business cards); large-format prints and trade show materials; this vertical also functions as a lead-generation partner, since print shops routinely serve the same law firms, agencies, and architecture studios already on SPOKE's target list.

Real Estate & Title / Escrow

Signed closing documents and disclosures, physical checks, keys handed to a new homeowner or tenant, notarized packages between agents, title companies, and escrow officers. A high-frequency, deadline-driven vertical structurally similar to legal.

Equipment Rental Houses

Camera bodies, lenses, lighting, and grip equipment moved same-day between a rental house and a production, often on tight call-time windows; return pickups at wrap. A natural adjacent vertical to Production & Film, but with its own independent, recurring same-day delivery need.

Local Coffee Roasters

Scheduled weekly or twice-weekly bean drop-offs to cafes, restaurants, and grocery accounts, plus emergency restock runs when a shop sells out mid-week. A naturally recurring, subscription-shaped need already common in this vertical; some roasters currently run these deliveries themselves rather than paying per tag.

Events & Nonprofits

Auction items, printed event materials, floral and decor, signage, donor gift deliveries, last-minute vendor runs.

General Office & Miscellaneous

Recurring interoffice mail between multi-location businesses, urgent document exchanges, gift and client-appreciation deliveries, equipment (laptops, AV gear) between offices.

Appendix B: San Francisco Target Business List

This is a working call sheet, not a directory. Each table gives what a salesperson actually needs to make the first call: address, phone where confirmed, and the specific pitch angle for that vertical. Where an address or phone is not yet independently confirmed this pass, it is marked "confirm" rather than guessed, since a wrong number is worse than a flagged gap.

Art Galleries — Jackson Square / Union Square / 49 Geary cluster

Gallery	Address	Phone	Pitch angle
Fraenkel Gallery	49 Geary St, 4th Fl, Ste 450, SF 94108	(415) 981-2661	Photography gallery since 1979; hand-delivered opening invitations to buyer list
Jessica Silverman	621 Grant Ave, SF 94108	confirm	Represents 20+ emerging artists; opening invitations, consignment paperwork
Berggruen Gallery	10 Hawthorne St, SF 94105	(415) 781-4629	Modern/ contemporary; opening invitations, private-viewing paperwork
Hosfelt Gallery	260 Utah St, SF 94103 (SoMa)	confirm	International contemporary; opening invitations
49 Geary Art Galleries building	49 Geary St, SF 94108	varies by floor	Multiple galleries under one roof — single stop reaches several accounts at once
San Francisco Art Exchange	Jackson Square, SF	confirm	Confirm address on-site visit; Jackson Square cluster
111 Minna Gallery	111 Minna St, SF 94105	confirm	SoMa gallery and event space
Caldwell Snyder Gallery	Jackson Square, SF	confirm	Confirm address on-site visit
Gallery 16	SoMa, SF	confirm	Owned by painter Griff Williams, opened 1993; confirm current address
Catharine Clark Gallery	SF	confirm	Confirm address on-site visit
George Lawson Gallery	SF	confirm	Confirm address on-

Gallery	Address	Phone	Pitch angle
			site visit
Brian Gross Fine Art	SF	confirm	Confirm address on-site visit
Gallery Japonesque	Jackson Square, SF	confirm	Jackson Square cluster
Foster-Gwin Art & Antiques	Jackson Square, SF	confirm	Jackson Square cluster, antiques and fine art

Law Firms — Financial District / Embarcadero Center cluster

Firm	Address	Pitch angle
Benesch	100 Pine St, SF 94111	30+ attorneys; corporate, securities, litigation — signed originals, closing documents
Manatt, Phelps & Phillips	One Embarcadero Center, SF 94111	40+ years in SF; strategic/business advisory — board materials, signed agreements
Allen Matkins	Three Embarcadero Center, SF 94111	270+ attorneys, real estate roots — closing documents, escrow packages
Clark Hill	505 Montgomery St, 13th Fl, SF 94111	Historic Financial District address — signed filings, client packages
Nixon Peabody	One Embarcadero Center, 32nd Fl, SF 94111	Corporate/finance/IP — signed agreements, board materials
Keller and Heckman	Embarcadero Center, SF	Confirm suite — regulatory/IP practice
Lathrop GPM	Embarcadero Center 4, SF	Confirm suite — signed filings
Wilson Sonsini	One Market St, Spear Tower, SF	M&A and startup/VC counsel — signed deal documents, closing binders

Architecture & Design Studios — SoMa cluster

Studio	Address	Pitch angle
William Duff Architects	1275 Folsom St, SF 94103	(415) 371-0900 — retail/residential/commercial; material samples, drawings
Garcia Tamjidi Architecture + Design	SoMa, SF	confirm address — designed Airbnb HQ; material samples, mockups
Stanley Saitowitz | Natoma Architects	SoMa, SF	confirm address — commercial/institutional; drawings, models
David Baker Architects	SoMa, SF	confirm address — affordable/mixed-use housing; drawings, samples
D-Scheme Studio	SoMa, SF	confirm address — restaurant/retail/mixed-use; material samples

Studio	Address	Pitch angle
Martinkovic Milford Architects	SF	confirm address — residential/commercial
Winder Gibson Architects	SF	confirm address — residential/commercial
MBH Architects	SoMa, SF	confirm address — hospitality/retail/workspace, minority-owned firm

Advertising & Creative Agencies — citywide, Presidio/SoMa concentration

Agency	Address	Pitch angle
Camp + King	The Presidio, SF	confirm suite — AdAge Small Agency of the Year; presentation boards, press kits
Duncan Channon	SF (also LA office)	confirm address — brand relaunch specialists; launch materials, client gifts
Argonaut	SF	confirm address — Fitbit, VW clients; campaign comps, press kits
barrettSF	SF	confirm address — AdAge West Coast Small Agency of the Year
Cutwater	SF	confirm address — works with Google, Feeding America
Hub Strategy & Communication	SF	confirm address — integrated design/ad/strategy hub, ~100-freelancer network

This vertical is a natural fit for early outreach given founder background in agency creative leadership — a direct, credible warm-call angle none of the other verticals offer.

Wine & Spirits Retailers — Financial District / citywide

Retailer	Address	Pitch angle
Flatiron Wines & Spirits	Two SF locations	Already runs in-house same-day delivery — approach as overflow/white-label partner, not just a client
Financial District Wine & Spirits	300 Kearny St, SF 94108 (confirm — one source lists 360 Pine St)	Beer, wine, spirits, cigars — corporate gifting, rush orders
Cask	SF	confirm address — curated spirits retailer
K&L Wine Merchants	SF	confirm address — large-format wine retailer
Soma Wine & Spirits	SoMa, SF	confirm address
The Whisky Shop	SF	confirm address — spirits specialist, online + in-store
Union Square Wine & Spirits	Union Square, SF	confirm address

Real Estate & Title / Escrow — Financial District / Embarcadero Center cluster

Company	Address	Pitch angle
First American Title	Two Embarcadero Center, Ste 1150, SF 94111	(415) 771-8168 — signed closing docs, keys, escrow packages
Chicago Title	Financial District, SF	confirm suite — same closing/escrow use case
Fidelity National Title	SF	confirm address — same closing/escrow use case

Production & Film — SoMa / Potrero Hill / Dogpatch cluster

Company	Address	Pitch angle
LV Productions	SF (SoMa/Dogpatch area)	Corporate/commercial video for tech brands; same-day equipment and media runs
Limber Media	Potrero Hill, SF	Podcasts, corporate video, event content
Fine Grain Pictures	SF	confirm address — video production
Dogpatch Studios	991 Tennessee St, SF	Shared production/event venue — one call reaches multiple production clients renting the space

Equipment Rental Houses — SoMa / Bayview cluster

Rental house	Address	Pitch angle
Videofax	1750 Cesar Chavez St, Unit G, SF 94124	(415) 641-0100 — cinema camera specialists; same-day gear runs to productions
Chater Camera	SF Bay Area	confirm address — full-service motion picture camera and optics rental
Little Giant Lighting & Grip	SF	confirm address — lighting/grip/production equipment
DTC Lighting & Grip	SF	confirm address

Local Coffee Roasters — citywide, SoMa/Mission concentration

Roaster	Address	Pitch angle
Ritual Coffee Roasters	SF (Mission/SoMa)	SF original since 2005, woman-owned; weekly cafe/account drops
Sightglass Coffee	SF (SoMa roastery)	Well-known SF roastery with multiple cafe accounts citywide
San Francisco Coffee Company	SoMa, SF	Family-owned since 1985; wholesale bean deliveries

Roaster	Address	Pitch angle
Sam's Coffee Roasters	SF Bay Area	Family-run since 1995; currently self-delivers most SF accounts — worth approaching as an overflow/partner conversation, not just a client
Andytown Coffee Roasters	SF	confirm address — specialty small-batch roaster

Florists & Event Flowers — Financial District / Embarcadero / Union Square cluster

Florist	Address	Pitch angle
Lydia's	Embarcadero Center 4, SF	Serves the same law-firm cluster already on the target list
Flower Icon	Financial District, SF	confirm address — luxury, premium arrangements
Not Just Flowers	Financial District, SF	confirm address — locally owned, private events
Urban Botanica	SF	confirm address
Rincon Flowers	SF	confirm address
Union Square Flowers	Union Square, SF	confirm address

Jewelers & Fine Goods — Union Square / Union Street cluster

Jeweler	Address	Pitch angle
G KROWN Jewelers	Union Square, SF	40+ years in business — custom design, appraisals; discreet high-value hand-off
Yadav Diamonds & Jewelry	Financial District, SF	confirm address
La Bijouterie	Union Square, SF	confirm address — custom engagement rings
Brilliant Earth	Union Square, SF 94108	Ethical diamonds, appointment + walk-in; repair/appraisal transfers
Yael Designs	Union Square, SF	confirm address
Maxferd Jewelry & Loan	SF	confirm address — est. 1912, estate jewelry and loans
Union Street Jewelers	1931 Union St, SF 94123	Family-owned; engagement/custom design, repair transfers

Printing & Reprographics — SoMa cluster

Print shop	Address	Pitch angle
Rapid Lasergraphics	SoMa, SF (near Moscone Center)	Rush turnaround, presentation boards, trade show graphics — same-day

Print shop	Address	Pitch angle
		delivery already core to their pitch
City Copy & Print Center	837 Mission St, Ste G2, SF 94103	Business cards, posters; serves individuals and small businesses
Duxwell Printing	SF	confirm address — 24-hour same-day facility with local delivery
All City Printing	1061 Howard St, SF 94103	Commercial printing, SoMa West

This vertical doubles as a referral source: these shops already serve law firms, agencies, and architecture studios on SPOKE's own target list, worth asking directly who else they'd recommend.

Boutique Retail & Fashion

Dedicated pass still owed; Jackson Square, Hayes Valley, and Union Square remain the natural clusters. Next research step: pull a current retail directory for each corridor rather than relying on general search.

Restaurants & Hospitality

Dedicated pass still owed; likely a secondary cluster given lower per-delivery value than legal/art/architecture. Next research step: identify catering and event-driven restaurants specifically, not general dining, since that's the actual same-day delivery need.

Appendix C: Add-On Price Sheet

This is the concrete pricing behind the 'exceptions are priced like exceptions' logic in Section 4.2. All add-ons are tracked automatically via the customer panel and billed monthly alongside the core subscription fee, no manual invoicing, no surprise line items.

C.1 Speed Upgrades

— ASAP Flash Upgrade: +$15 per stop. Upgrades standard or rush pacing to direct, immediate routing (first-priority drop).

— Late-Night / Weekend Run: +$25 per stop. Applies to any dispatch requested after 6:00 PM or on Saturdays/Sundays.

C.2 Size & Weight Surcharges

— Standard Cargo (included): envelopes, document boxes, or items fitting inside a standard messenger bag.

— Oversized Rack Load: +$12 per stop. Applies to items requiring the front rack (wine cases, architectural scale models, presentation boards).

— Overweight: +$1.50 per lb over 20 lbs. Hard maximum of 40 lbs total per bike courier, a rider-safety limit, not a business rule.

C.3 Geography & Zone Multipliers

— Core Cluster (included): Jackson Square, Financial District, Union Square, and SoMa East.

— Zone 2, The Mid-City Cross: +$10 or 1.5 allocation credits. Mission, Potrero Hill, Lower Haight, Hayes Valley.

— Zone 3, Over the Hills / Outer Ring: +$20 or 2 allocation credits. Richmond, Sunset, Marina, Presidio, Bayview.

The allocation-credit option lets a client choose how an out-of-core-cluster run is absorbed: as a direct add-on charge, or as a larger draw against their tier's included monthly volume. This preserves the subscription's predictability while still pricing real distance and complexity honestly.

Appendix D: Terms of Service — Credit Rollover Policy

Note on pricing consistency: overage rates below are stated at the flat ~$36/stop rate established in Section 4.3, rather than the tiered $42/$38 figures from an earlier drafting pass, so that pricing is identical everywhere in this document. If tiered overage pricing is adopted later, Section 5's margin stress-test should be re-run against the new figures before publishing.

D.1 Credit Allocation and Expiration

All subscription credits (stops) are allocated on the 1st of each calendar month. Unused delivery credits expire automatically at 11:59 PM PST on the final day of the billing cycle. Credits do not roll over to subsequent months, nor can they be redeemed for cash, refunds, or service discounts.

D.2 Retention Anchoring

This strict use-it-or-lose-it policy directly funds the SPOKE rider wage guarantee. Because SPOKE secures full-shift pay and benefits for its courier fleet regardless of daily market fluctuations, client subscription revenue must remain fixed and predictable.

D.3 Cap Variance and Overages

SPOKE reserves the right to decline dispatch requests exceeding the established hard daily cap for a given tier. Stops performed beyond a client's monthly allotted tier capacity are itemized and billed as overages at ~$36 per stop, consistent with the blended rate in Section 4.3.

D.4 The Sales Answer to “Why don't credits roll over?”

This question should be answered with complete transparency, since the honest answer is the differentiator: “We don't roll credits over because we don't roll our riders' wages over. Your subscription guarantees a high-performing rider is paid a fair, livable daily wage to keep your neighborhood moving, rain or shine. We reserve that capacity exclusively for you.”

Appendix E: Sample Outreach — 49 Geary Galleries

A worked example of the vertical-specific outreach approach described in Section 6.2 and 6.3, built for the first confirmed cluster (Jackson Square / 49 Geary). Intended as a template to adapt for other verticals in Appendix B, not a one-time script.

E.1 Cold email, direct and specific

Subject: A faster way to get your opening invitations there

Hi [Name], I'm reaching out from SPOKE, a new same-day courier network built specifically for San Francisco businesses like [Gallery Name]. Most galleries in the 49 Geary building still handle opening invitations the same way they have for years, mailed early, or hand-delivered by whoever has time that week. We built SPOKE to solve exactly that: a dedicated rider who knows the building, knows your buyer list is time-sensitive, and gets your invitations delivered same-day, tracked, with photo confirmation the moment they arrive. We're not a courier app. We're a subscription service built around one guarantee: the rider showing up is paid whether today is quiet or busy, which is exactly why we can promise the same person, the same route, every time. I'd like to offer [Gallery Name] two weeks of guaranteed same-day service, no cost, no commitment, so you can see the difference before deciding if it's worth keeping. Would you have 10 minutes this week for a quick call?

E.2 Cold email, warmer and relationship-first

Subject: Quick question about your next opening

Hi [Name], I've been getting to know the galleries in and around 49 Geary, and I wanted to reach out directly rather than send something generic. We're launching SPOKE, a same-day courier service built for San Francisco, starting right here in Jackson Square and the gallery district. The idea is simple: a dedicated rider your gallery can count on for invitations, consignment paperwork, anything that needs to move same-day, without you needing to think about it. I'd love to have SPOKE handle deliveries for your next opening, free, as a trial, so you can see how it feels before any conversation about a subscription. Do you have a few minutes this week to talk?

E.3 Cold call script

- Opener (get past the front desk): “Hi, this is [Name] with SPOKE, a new same-day courier service starting right here in the Geary gallery district. Is there someone who handles deliveries or event logistics I could talk to for just a minute?”
- The pitch: “We're not another delivery app. We built a courier network specifically for galleries, invitations, consignment paperwork, anything that needs to move same-day and matter when it arrives. Our riders are guaranteed pay whether the day is quiet or busy, which means we can promise you the same rider, the same reliability, every time.”
- The ask, the trial, not the subscription: “For your next opening, I'd like to handle your invitation deliveries for free, two weeks, no commitment. If it's not better than what you're doing now, no hard feelings.”
- If they hesitate (“we already have someone”): “Totally understand, most galleries around here do. This isn't about replacing them today, it's just seeing the difference for one opening.”

- Close: "Can I get your email so I can send the details, and grab a date for your next opening?", converting the call into a concrete next action rather than a vague "we'll think about it."

E.4 Cold email, legal cluster — wet-ink security focus

Subject: Securing your wet-ink originals in the Financial District

Hi [Name], I'm reaching out from SPOKE, a professional courier network built specifically for San Francisco law firms like [Firm Name]. While electronic signatures handle standard paperwork, corporate closings, real estate escrows, and litigation filings still require secure, wet-ink originals moved under a tight deadline. Traditional delivery platforms rely on anonymous gig-economy contractors with no professional accountability, which introduces real risk to your chain of custody. SPOKE replaces that with a dedicated, W-2 courier who treats your firm as a daily route, with an immutable digital chain-of-custody log on every dispatch, GPS-stamped pickup, recipient name verification, and a geotagged delivery photo sent to your desk. I'd like to handle your firm's next major corporate closing or court filing completely free of charge, so your team can see the tracking panel firsthand before any conversation about a subscription. Do you have ten minutes for a brief call this week?

E.5 Cold email, legal cluster — fixed-cost overhead angle

Subject: Streamlining [Firm Name]'s monthly courier expenses

Hi [Name], if your office manager is spending hours every month auditing a stack of variable, itemized courier invoices, there's a cleaner way to handle it. We recently launched SPOKE, a same-day courier service built for the Embarcadero Center legal community. Instead of charging per tag, per zone, and per rush upgrade, SPOKE uses a flat-fee subscription that blends your typical delivery pattern into one predictable monthly line, easier to budget, easier to pass through to client billing. Just as important, your subscription funds a guaranteed, livable shift wage and 401(k) for our riders, so the person handling your sensitive materials is a vetted, long-term professional, not a transient gig worker. I'd like to drop off a one-page summary of our tiers this week. Would Tuesday or Thursday morning work?

E.6 Cold call script, legal cluster

- Opener: "Good morning, my name is [Name] with SPOKE. We're a professional courier network launching a route through the Embarcadero Center this month. Could you connect me with whoever manages your time-sensitive court filings and original document deliveries?"
- The pitch: "We know your firm already has a courier. We built SPOKE because modern delivery apps degraded vendor accountability, anonymous gig workers with no real stake in getting it right. We run dedicated, W-2 couriers with a real-time chain-of-custody log, a geotagged photo, a GPS stamp, and a typed recipient name on every delivery."
- The ask: "I'm not asking you to change vendors today. I want to handle your next urgent document run or closing binder for free. If it doesn't outperform your current setup, you never have to hear from me again. Can I get your email to send the trial scheduling details?"
- Handling "our paralegals handle local runs": "Paralegals are a billable asset. An hour walking a permit set across the Financial District is an hour not billed. SPOKE is a flat, predictable extension of your team, so your staff stays on casework."

Appendix F: Sales Compensation Architecture

This is the fully worked-out version of the incentive structure summarized in Section 6.4, designed to reward the kind of competitive, self-driven salesperson described there, someone who wants proof of their own skill and sees themselves as the whole machine, not a capped, order-taking role.

F.1 The compensation mix

— Base draw: $3,500/month, structured as a recoverable draw against future commissions for the first 90 days, giving real runway while local contracts move through approval cycles.

— Commission paid directly upon signed contract execution, not deferred, protecting the incentive to move fast.

F.2 Contract commission tiers

Payouts scale with subscription contract value, not a flat percentage, to push toward larger accounts:

Tier Sourced	Monthly Subscription Value	One-Time Commission Payout
Starter	$2,400/mo	$500
Growth	$5,500/mo	$1,500
Enterprise	$12,000+/mo	$3,500

F.3 Density-before-headcount milestones

The salesperson's primary operational goal is reaching $6,300/month in recurring Jackson Square revenue, the threshold that fully covers one rider's loaded shift pay (~$297.30/day × ~21 business days ≈ $6,243/month, per Section 5.1.2) before that rider is officially hired.

— Milestone 1, the Launch-Pad Anchor: locking in the first Growth or Enterprise account within Jackson Square earns a $1,000 cash bonus. This single account establishes the baseline volume needed to begin routing shifts.

— Milestone 2, Cluster Completion (the first hire): reaching $12,000+/month in recurring Jackson Square revenue earns a $2,500 cash bonus. This de-risks hiring the first non-founder, full-time W-2 rider for that neighborhood.

— Milestone 3, the First-90-Days Velocity Modifier: signing a combined $25,000/month in active subscriptions across adjacent clusters within the first 90 days earns a 1.5x commission multiplier, applied retroactively to every account closed in that window. This rewards early speed, which directly de-risks the case for a broader regional raise.

F.4 The retention override

To prevent a salesperson from prioritizing signups over account quality, commission is tied to account health, not just the signature:

— 90-day account health check: a $250 bonus if the account survives its third monthly billing cycle without cancellation.

— 180-day account health check: an additional $500 bonus at six active months.

This keeps the incentive aligned with what actually matters for a subscription logistics business: durable, predictable B2B relationships, not a fast churn of accounts that look good on a signing report and disappear a month later.

Appendix G: Two-Week Pilot Agreement

A one-page agreement to hand a prospect in person, framing the free trial (Section 6.2, Appendix E) as a real institutional pilot rather than a casual verbal offer. Legal entity name is a placeholder pending incorporation and counsel review, not a confirmed name.

[LEGAL ENTITY NAME, TBD] — Pilot Agreement

This document establishes the parameters of a temporary, zero-cost operational pilot between [Legal Entity Name, TBD] (“SPOKE”) and [Client Name] (“Client”).

G.1 Scope of trial

SPOKE will provide Client with up to two (2) weeks of same-day bicycle courier capacity, capped at a maximum of six (6) total standard deliveries within the SPOKE core cluster (Jackson Square, Financial District, Union Square, SoMa East).

G.2 Performance assurance and security

— Every delivery executes under the SPOKE manifest system described in Section 8.

— Real-time tracking links issued to Client by email or text upon dispatch.

— Deliveries require full proof-of-delivery validation: GPS verification, timestamp, signature capture, and typed recipient name.

G.3 Liability

SPOKE maintains a standard $100 cargo loss/damage cap per individual manifest run, matching the industry-standard cap already used by the incumbents profiled in Section 9. Client agrees not to dispatch items exceeding this valuation during the trial period without prior written arrangement.

G.4 Automatic expiration

This pilot expires automatically fourteen (14) days from the signature date below. No payment method is required to begin. Upon expiration, trial access ends until a Starter, Growth, or Enterprise subscription tier is explicitly selected.

Authorized Client Signature: __________________________ Date: ___________________

Authorized SPOKE Signature: __________________________ Date: ___________________

Note: this draft should be reviewed by counsel before use with a real client, particularly the liability cap and expiration language, once the actual legal entity is formed.

Appendix H: Seed-Round Investor Outreach Templates

Two cold-email templates for early investor outreach, built to lead with the unit economics already validated in Sections 4-5 rather than a general pitch.

H.1 The B2B model angle

Subject: Inverting the courier industry's cash-flow problem in San Francisco

Hi [Investor Name], traditional couriers pay riders weekly but collect client invoices on 30-60 day terms, a cash-flow drag that kills service businesses as they grow. SPOKE inverts this: clients pay a flat monthly subscription upfront, financing operations with their own capital before a single delivery happens. Our unit economics are stress-tested: a fully loaded California W-2 rider-day cost of $297.30 (Section 5.1.2) against a gross margin floor of 45% on slow days, scaling to 72% at target density. I'd like to send over our white paper and pitch deck if you're open to reviewing a same-day logistics model built on real, validated numbers rather than projections.

H.2 The compliance-as-moat angle

Subject: Turning California's W-2 laws into a competitive advantage

Hi [Investor Name], most delivery platforms in California treat W-2 compliance as a cost to minimize. SPOKE was built the other way: every rider is a W-2 employee with a guaranteed shift wage and the first 401(k) in the same-day courier industry, and our premium subscription pricing was specifically stress-tested to absorb that cost while holding a real margin. We're targeting San Francisco's law firms, galleries, and design studios, businesses already paying incumbents like Godspeed and Espresso for premium courier service, with a structurally better offer for both the client and the worker. Happy to send the white paper and deck if useful.

Appendix I: Investor Due Diligence Preparation Checklist

Honest status check: these are the four things a serious investor conversation will ask for after reviewing the pitch deck. None of the four are complete yet, this is a to-do list, not a claim of readiness, and it should stay current as each item is actually finished.

— A binding workers' compensation premium quote from a licensed insurance broker, confirming the actual starting rate for CA Class Code 7380 (Drivers, Couriers, and Messengers), against the 15% modeled in Section 5.1.2.

— Written confirmation from legal counsel on entity formation (structure, state of incorporation, and any deferred-fee arrangement), resolving the open item in Section 11 on entity structure and W-2 classification.

— A working break-even calculator demonstrating the density math from Section 5.2 with real inputs, not just the directional figures in this document.

— A cost estimate from an actual developer for the PWA build described in Section 8.5, to replace the current directional estimate with a real quote.

Appendix J: PWA Functional Specification & Database Schema

A developer-ready version of the technical architecture described in Section 8.5, precise enough to request a real fixed-fee quote against, resolving one item on the Appendix I checklist.

J.1 The rider delivery loop

- Manifest view: the rider opens a secure link on their mobile browser (no app install) and sees a minimalist list of assigned drops for the shift, tapping a drop opens direct turn-by-turn navigation.
- Camera prompt: on arrival, the rider taps “Initiate Drop.” The app checks device GPS against the destination; within a 50-meter radius, it opens the rear camera directly. The photo is compressed to roughly 1200px wide and cached locally before upload.
- Signature and recipient name: an HTML5 canvas captures the recipient's signature, and the rider types the recipient's name into a required text field. Submitting logs a server-side timestamp, immune to a rider's device clock being altered, and pushes the record to the database.

J.2 Database schema (illustrative, PostgreSQL)

A relational structure a developer can implement directly, satisfying the immutable-manifest requirement in Section 8.1:

```
CREATE TABLE client_accounts (
  id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
  company_name TEXT NOT NULL,
  contact_email TEXT UNIQUE NOT NULL,
  subscription_tier TEXT CHECK (subscription_tier IN ('Starter','Growth','Enterprise')),
  monthly_allowance INT NOT NULL,
  allowance_remaining INT NOT NULL
);

CREATE TABLE riders (
  id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
  first_name TEXT NOT NULL, last_name TEXT NOT NULL,
  employment_status TEXT CHECK (employment_status IN ('Probationary','Senior','Lead')),
  active_cluster TEXT NOT NULL
);

CREATE TABLE manifests (
  id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
  client_id UUID REFERENCES client_accounts(id),
  assigned_rider_id UUID REFERENCES riders(id),
  pickup_address TEXT NOT NULL, dropoff_address TEXT NOT NULL,
  delivery_status TEXT DEFAULT 'Pending' CHECK (delivery_status IN ('Pending','En
Route','Delivered','Flagged'))
);

CREATE TABLE proof_of_deliveries (
  id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
```

```
  manifest_id UUID UNIQUE REFERENCES manifests(id),
  recipient_name_typed TEXT NOT NULL,
  signature_image_url TEXT NOT NULL, photo_storage_url TEXT NOT NULL,
  gps_latitude DECIMAL(9,6) NOT NULL, gps_longitude DECIMAL(9,6) NOT NULL,
  server_timestamp TIMESTAMPTZ DEFAULT NOW()
);
```

This schema is illustrative, meant to make a developer conversation concrete, not a substitute for that developer's own review and estimate.

Appendix K: Illustrative Pre-Launch Budget (First Raise)

The allocation below is a directional example of how a first raise could be deployed, built around a $100,000 total for illustration. The actual target raise amount is not yet decided (see the open Ask on Slide 10 of the pitch deck) and should not be treated as confirmed until set deliberately.

Category	Allocation	Detail
Software development	$14,500	PWA developer contract ($12,000), infrastructure setup ($2,500)
Legal & corporate compliance	$8,500	Entity formation ($3,500), CA employment counsel and payroll setup ($5,000)
Insurance escrow	$12,000	Workers' comp deposit ($7,500), commercial general liability ($4,500)
Sales runway & outreach	$16,500	First salesperson's 90-day draw ($10,500), outreach materials ($6,000)
Rider operations & gear	$18,500	First W-2 payroll escrow ($12,500), fleet hardware allowance ($6,000)
Working capital reserve	$30,000	Liquid cushion for collection-timing variance and licensing fees
TOTAL	$100,000	Illustrative only, pending a confirmed raise target