steward

Household CFO. Collective purchasing power.



Steward is an AI household CFO that handles financial tasks and arranges purchases on your behalf, with your approval.
When needs align, it pools households' buying power for better deals.

Mehtap Mae Ozkan, Field Runtime
October 2026

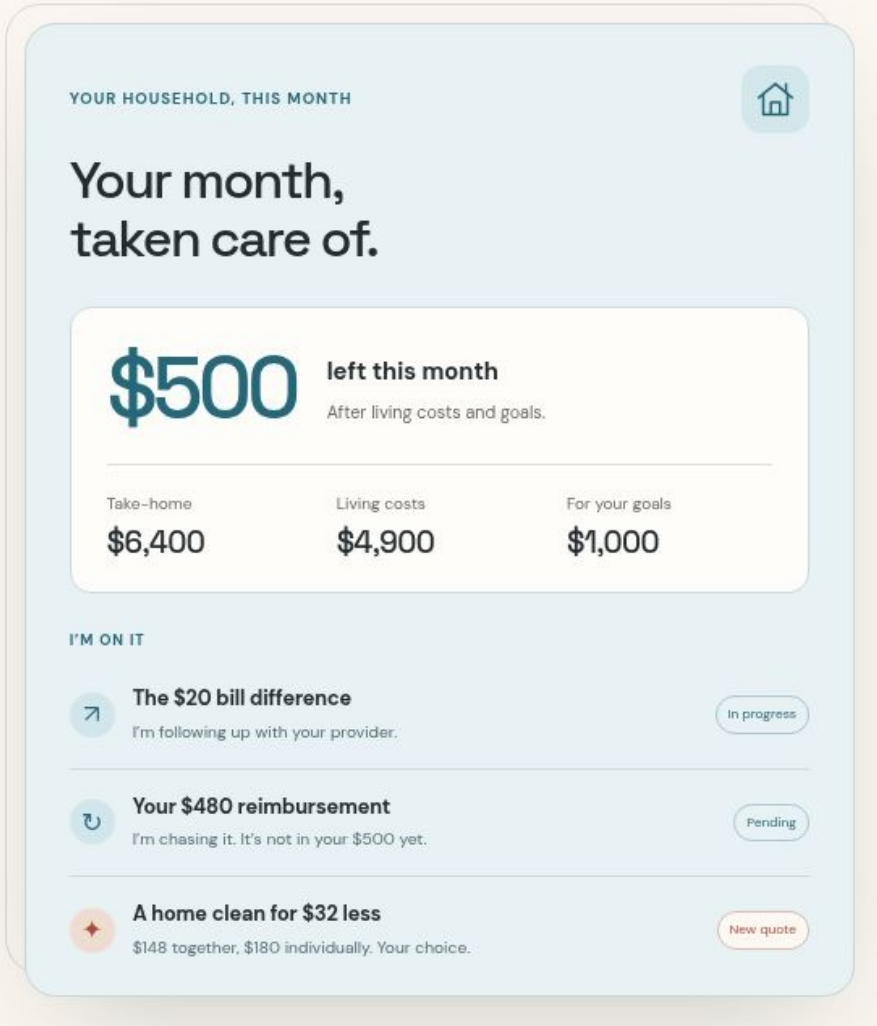
Steward keeps household finances current

Bills change. Money is owed. Goals still need protecting.

Steward corrects bills, chases reimbursements and protects household goals.

$500 left this month

The pending $480 stays outside available money.



We built the accounting system first

Evidence

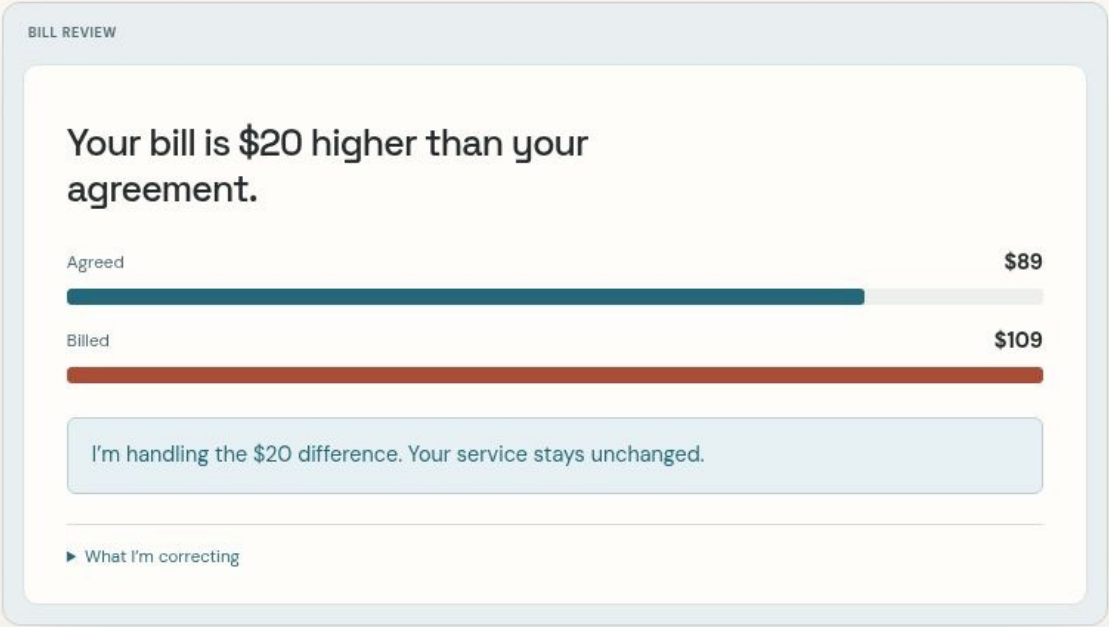
Bill review, saved records
and corrections

Household accounting

Billing and accounting logic
Shared meaning across records
Context across visits

Continuity

Open work and outcomes
Evidence-linked follow-through

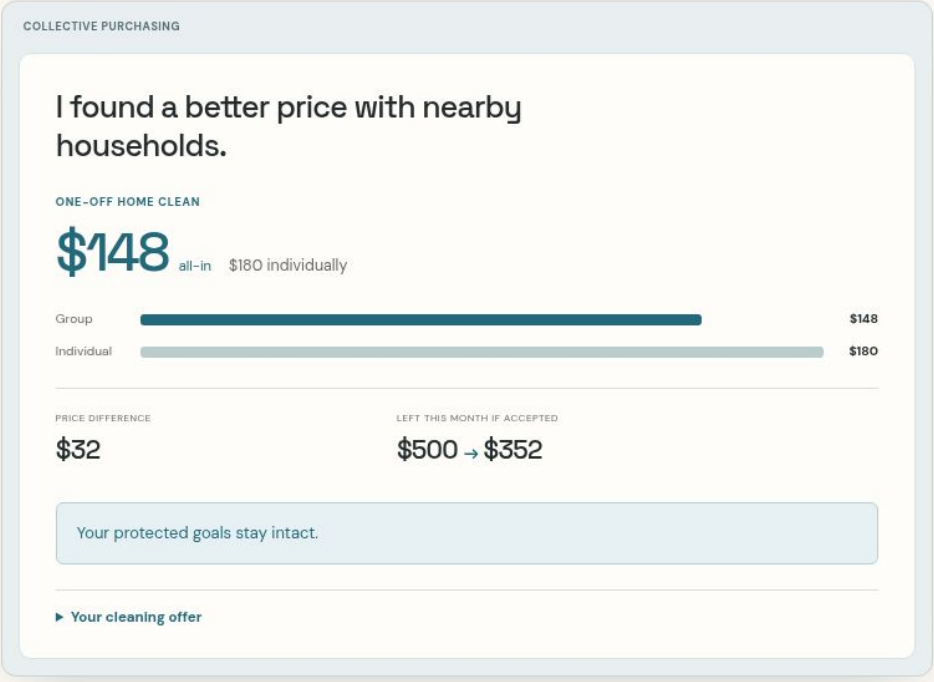


Evidence grounds affordability,
protected goals and the next action.

Everyday needs strengthen collective purchasing power

A clean today.
A roof, HVAC service
or a trip tomorrow.

Steward matches compatible needs, negotiates a shared offer and lets each household decide.



Steward takes the work off your hands

The household decides. Steward handles the purchase and delivery.



Steward negotiates

A cleaning offer

You approve

The choice stays with you

Steward books

The approved clean is booked

Steward verifies

The agreed service is delivered

Household accounting is the purchasing advantage

Starting point	Typical focus	Steward's approach
Budgeting apps	Track and plan money	Act on household financial work
General agents	Broad assistance and execution	Specialized household accounting
Deals marketplaces	Supply aggregation, find an existing offer	Demand aggregation, compatible needs
Steward	Household CFO + group purchasing	Context, authority and collective demand

The defensibility thesis: household context and authority, with demand suppliers can serve together.

The economics of $1bn in household purchases

DECEMBER 2027 VOLUME TARGET

$1bn

Annualized completed purchasing volume

EFFECTIVE RETAINED FEE YIELD

1%	3%	5%
$10m	$30m	$50m

Annualized retained fees

Supplier fees on qualifying completed purchases

No household subscription. No sale of personal information.

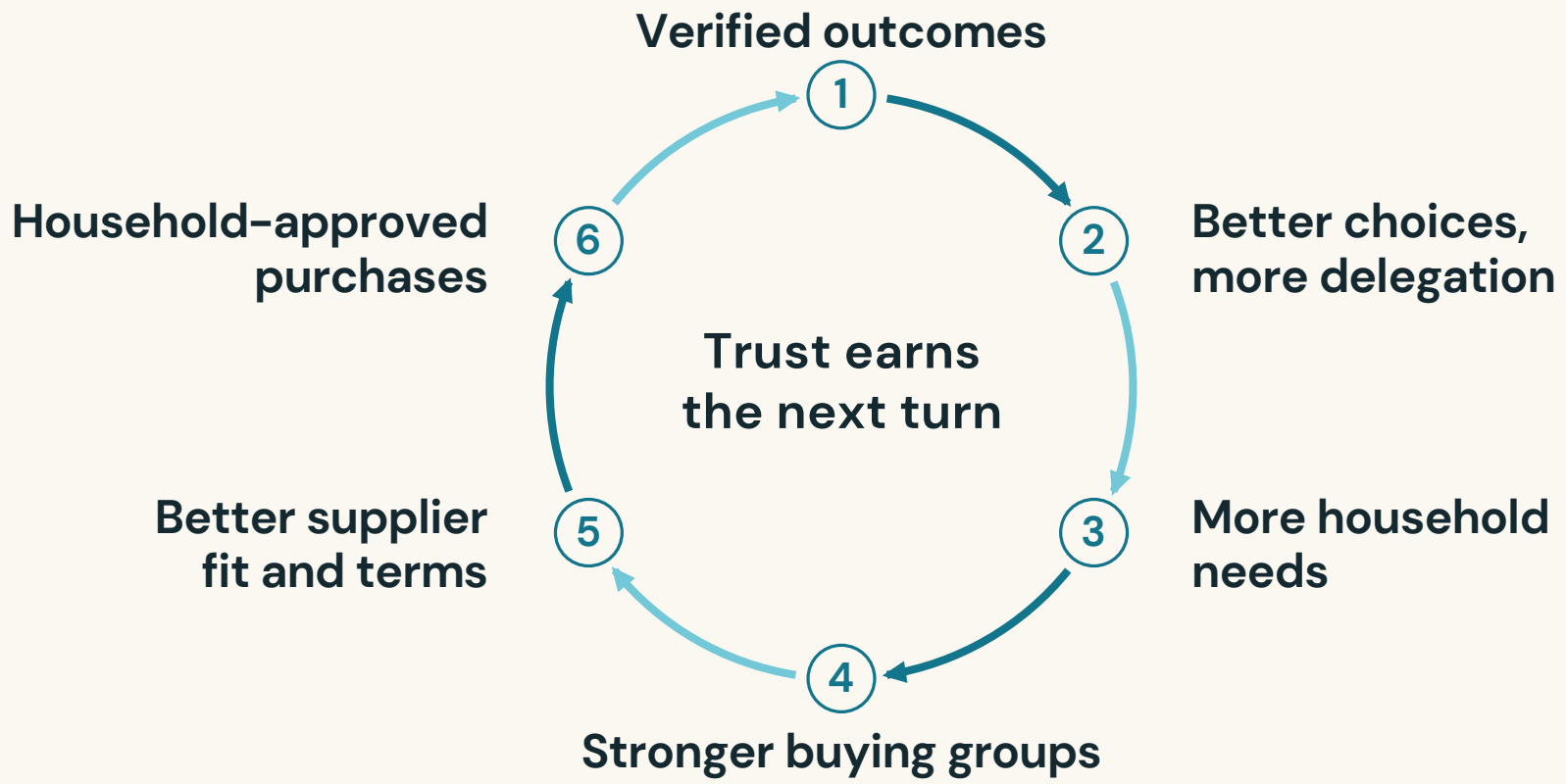
Local communities concentrate the first demand



Mom communities **Local households** **Shared need** **Approved purchase** **Repeat + referrals**

Partners earn on eligible purchases. Compare with direct signups before expanding.

Trust compounds into purchasing power



The breakout plan: 1 million households

DECEMBER 2026

10k

activated households

Standalone launch and Muse access

Launch through community cohorts

JUNE 2027

100k

activated households

Multicategory community purchasing

Replicate across partners and categories

DECEMBER 2027

1m

activated households

250k monthly active
$1bn annualized completed purchasing

Scale channels with retention and payback

Technical and venture-building experience

Mehtap Mae Ozkan

Founder, Field Runtime

FIELD RUNTIME

Building Steward's household accounting and purchasing agent

GOLDEN HORN VENTURES

Founder

PRE-SEED ROUND

$2.5M-$3.5M

SAFE

Target close: 30 November 2026

Funding the December launch and commercial validation

December launch

Product reliability
Standalone + Muse access

Verified unit economics

Contribution after refunds, tools and support costs

Repeatable acquisition

Activation, repeat use and payback by partner

SAFE cap and discount remain to be determined.