

Status: Pre-seed. Founder-built. Two paying pilots in pipeline. Jersey-incorporated.

One-line

RegAlign is the compliance navigator for regulated firms in the Channel Islands and UK — live obligation oversight, hash-chained audit, Dear-CEO automation, sold to compliance officers, MLCOs (Money Laundering Compliance Officers), and boards. It is a compliance-risk operating system, not a SAR or financial-crime tool; the statutory MLRO function is intentionally out of scope and sits in the firm's financial-crime stack.

The wedge

Supervisory regimes are converging on **continuous, evidenced oversight**. The FCA's Consumer Duty, the JFSC's outcomes-based supervision, the GFSC's new AML/CFT cadence — same direction of travel. Firms that can answer *"prove this control was live and effective for the period"* in seconds will win.

Most firms cannot. The second-line stack is PDFs, spreadsheets, and named individuals carrying load in their heads. The market knows it; nobody has shipped the product.

RegAlign is the product.

Why us

- **Founder is the customer.** Twenty years in regulated firms, three jurisdictions, two enforcement matters lived through from the inside. The product is what the founder wished existed.
 - **Built, not slidewared.** Twenty production surfaces, hash-chained audit, public verifier, Trust Centre, multi-jurisdiction packs, twenty Insights Hub lenses, four board cadences, Value Realised dashboard — all in the build today.
 - **Defensible IP stack.** Proprietary wordmark (registered trade mark application filed), intra-group licence, founder IP assignment deed, escrow + named successor.
 - **Engineered trust.** Public chain verifier means we cannot quietly cheat. That is the moat.
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Traction

- Two pilot proposals out (one Startup TCB at £7,500, one Equiom-scale at £12,000).
 - Public preview at regalign.app. Trust Centre live. Status endpoint live. Public verifier live.
 - Pen-test SoW signed. DPIA + BCP + sub-processor list + retention schedule published. JOIC-registered controller. UK ICO registration in progress.
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Unit economics (planning case)

Tier	Year-1 ACV	Gross margin	Notes
Standardised	£9,500	85%+	Single jurisdiction, self-serve onboarding.
Bounded	£25,000 opening / £34,000 headline	80%+	Multi-jurisdiction, group-rollup, one workflow configured.
Bespoke	POA	70%+	Configured workflows, dedicated env.

Year 2 = year 1 (written at signature). Year 3+ CPI + 3%, capped at 7%. Reference-price protection clause in all pilots.

Market

- **Beachhead:** Jersey + Guernsey + Isle of Man category-one and category-two TCBs, fund admins, trust businesses. ~300 firms within reach. Decision-makers are knowable by name.
- **Expansion:** UK FCA-regulated firms of equivalent size, ~2,000 firms. Same primitives, same evidence model, different rulebook.
- **Adjacent:** Banks, insurance, payments — same hash-chained audit primitives, different obligation graphs.

Ask

Pre-seed round to take RegAlign from two paying pilots to ten, then to SOC 2 Type I and the first UK FCA-regulated logo. Use of funds: SOC 2 audit, pen-test report, second engineer, first commercial hire.

Detail on request: funding map ([docs/canonical/23_Funding_Map.md](#)), UK HoldCo decision brief ([docs/canonical/24_UK_HoldCo_Decision_Brief.md](#)), IP register ([docs/canonical/27_IP_Register.md](#)).

Risk register (honestly)

- **Concentration:** Single-founder build. Mitigation: named successor + escrow + six-month notice in every pilot contract.
- **Regulatory licensing:** RegAlign is software, not a regulated activity. JOIC controller registration in place; UK ICO in progress.
- **Adoption:** Compliance buyers are slow. Mitigation: fixed-price success-criteria-bounded pilots, reference-price protection.
- **AI risk:** Per-tenant appetite, human-approved irreversibles, no training on customer data. AI accept-rate published daily.

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