Y Combinator application (raw draft)

Doble D — Investment platform where AI agents trade 24/7 under strict risk limits, with every trade visible to the client.

Answers ready to paste into the YC form (Winter 2027 closes on **Nov 2, 2026**, 8 pm Pacific time; confirm at ycombinator.com/apply). Only real data as of Oct 28, 2026; where there is no data we say so. At the end, the critique a partner would make.

Criteria used: ycinsight.com/apply (what partners look for in each question), ycinsight.com/yc-deal and ycinsight.com/yc-request-for-startups.

Company

Describe what your company does in 50 characters or less.

AI agents that trade small retail accounts in Mexico (52 characters)

What is your company going to make?

Doble D lets a retail saver in Mexico open an account by invitation, deposit from about US$5 (SPEI, card or USDC) and have a fleet of AI trading agents operate it under hard risk limits: max 5% of balance per trade, max 10% open, no leverage. Every trade and the agent's reasoning are visible. We charge 30–50% of realized profits, only above a high-water mark.

Progress

How far along are you?

Private pilot since late September 2026. Public dashboard (26-Oct): 95 accounts with balance, 483 closed trades, 51% winners, +0.7% gross in 24 days, max drawdown -55.3%, fleet P&L since inception -$163. Users hold ~490 USDC. Revenue: effectively zero (performance fees only on profit, and there is no net profit yet).

How long have each of you been working on this? How much of that has been full-time?

About two months on Doble D. The trading engine comes from our earlier prediction-market bots (Colibrí), built since August 2026. Founders are not full-time on this product alone.

Idea

Why did you pick this idea to work on? Do you have domain expertise? How do you know people need what you're making?

We already operated trading bots for ourselves and friends asked to put money in. That is the honest origin. We have not validated that strangers will pay a performance fee, and the strategy has not shown an edge yet.

Who are your competitors? What do you understand about your business that they don't?

GBM, Bursanet and Nu for self-directed investing; robo-advisors like Fiduz (registered with CNBV); crypto trading bots. What we think we understand: Mexican savers want delegation with radical transparency, not another brokerage app. What we have not proven: that our agents beat holding CETES.

How do or will you make money? How much could you make?

30–50% of profits above high-water mark, plus plans that lower the fee. If 10,000 users kept ~US$1,100 each and earned 15% a year, a 40% fee would be ~US$650k/yr. That only works if returns are real and we are licensed.

Tell us something surprising or amusing that one of you has discovered.

Users cared more about seeing the agent's reasoning on each trade than about the return number. The 'Black' plan's main feature is a text log.

Founders

Founders

Three co-founders: Rafael Herrera (CEO/CFO), Vladimir Díaz (CTO, software engineer, 20 years, PhD in business competitiveness and innovation from IQS–Ramon Llull, advised Ford, CANTV, Google and Globant) and Francisco D'Angelo Ohep (lawyer, LLM in international business law, AI-law specialist from Universidad de Salamanca). Vladimir wrote the code.

Numbers YC will work out

Question	Honest answer
Default alive?	No. No revenue and a regulatory blocker; the partners fund the servers.
Does it fit a 2026 RFS?	Not an honest fit with any 2026 RFS.
Valuation we would ask for outside YC	US$1,500,000 pre-money
What YC offers	US$500k: US$125k for 7% (≈ US$1.79 M post) + US$375k on an uncapped SAFE with MFN

Blunt critique (what a partner would attack)

- As it stands, this application gets rejected. A partner would see a -55% max drawdown, a negative result and third-party money being taken in without a CNBV/Banxico license. It is a legal risk before it is a startup.

- Do not apply to YC with Doble D until you have a legal opinion and operate under a regulated entity or as software for a regulated entity.
- Remove the US$50 M valuation and the +76,613% scenarios from the website: if a partner sees them, the conversation is over.
- If you want to salvage something, the question is different: is there a business in selling the risk-controlled agent engine to brokerages (B2B) instead of managing people's money?

What to do in the next 8 weeks

- Written legal opinion on the applicable legal structure.
- Freeze new accounts until you have it.
- Talk to 10 current users: why do they stay despite the loss?
- Explore 3 B2B conversations with regulated entities.