Y Combinator application (raw draft)

Menteia Hedge — AI investment committee: 12 analysts (quantitative and style-based) and a deterministic risk officer that recommend with evidence and explain every decision.

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 investment committee that explains every call (48 characters)

What is your company going to make?

Menteia Hedge runs an 'investment committee' of 12 AI analysts (5 quantitative, 7 style agents) on US stocks. A deterministic risk director applies hard vetoes and sizes positions; the language models never place orders. Every recommendation shows who said what and why, validated with point-in-time backtests that can return 'no edge'.

Progress

How far along are you?

Web MVP live with invite-only access and a demo. No paying users. Paper trading only. It is a fork of the open-source project virattt/ai-hedge-fund with our own web layer, data and risk rules (~26k lines, 34 test files).

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

~2 weeks on the fork (since 17-Oct-2026).

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 wanted it for ourselves. We have no evidence yet that anyone will pay.

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

Robo-advisors (Fiduz, Betterment), terminals (Koyfin), signal groups, and the open-source project we forked. Honest answer: the core is open source; our edge would be data, risk and validation.

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

US$15/month subscription and US$300/month white label for registered advisors (154 in Mexico per CNBV, 2023). Small market as stated.

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

Our own backtests mostly return 'trade-off' or 'no edge' versus the S&P 500 — the honest result.

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.
Does it fit a 2026 RFS?	No honest fit.
Valuation we would ask for outside YC	US$1,000,000 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)

- Do not apply to YC with this. It is a fork of an open repo, with no users and 'no edge' results. A partner would see it as a personal project.
- Better use: an internal module of Doble D or a tool for advisors, if someone asks for it and pays.

What to do in the next 8 weeks

- Interview 10 advisors registered with the CNBV.
- Charge 1 of them, even a small amount.

- If nobody pays, shelve it.