



Clutch

— PRODUCT BRIEF & BUSINESS PLAN

The concierge for everything you keep meaning to do.

Clutch is an AI concierge that makes the calls, waits on the hold, and runs the errands you dread — from one plain-English request.

9 task types, one inbox

Real AI phone calls

Live & in pre-flight

Delta Air Lines — Support

connected

● LIVE

- 1 Dialing the support line...
- 2 Navigating the phone menu
- 3 On hold — holding your place
- 4 Human detected · disclosing it's AI
- 5 Bridging you in — your phone rings



07:41 — connected

✓ Connected

Clutch is a consumer AI concierge that completes the phone calls and life-admin tasks people avoid — booking, cancelling, negotiating, and above all waiting on hold — from a single plain-English request.

The product is **live in production** with eight task types; its flagship real-call engine is built, reviewed, and one supervised call from launch. The market for “AI that makes calls for you” arrived in 2026 — and that is the opportunity, not the threat. A wave of single-purpose call agents has proven consumers want this; none of them tie the calls to the full sweep of life-admin, package the work as **outcomes** rather than a phone tool, or lead with **trust**. Clutch competes on breadth, concierge-grade outcomes, and a disclosure-first stance, monetized as a simple \$15/month upgrade over a free tier.

9

task types, one inbox

Live

in production · 8 types shipped

\$15/mo

Clutch+ freemium upgrade

Cents

marginal cost per AI call

Problem

Product

Traction

Market

Competition

Business model

Go-to-market

Financials

Team

Risks

Roadmap

— THE PROBLEM

Everyone owes an hour to a phone tree.

Booking, cancelling, disputing, waiting on hold, chasing a quote, getting a sooner appointment — the **life-admin tax**. It's not hard. It's just tedious, synchronous, and stuck behind hold music. So we all put it off, pay the late fee, keep the plan we meant to cancel, and take the appointment three weeks out.

Days/yr

a typical adult loses to hold music, phone menus, and follow-up calls

\$100s

left on the table each year in un-negotiated bills and forgotten cancellations

1 tab

is all it takes to avoid the task entirely – the friction always wins

Figures above are illustrative framing of a universal, well-documented friction – not audited market data.

— WHAT CLUTCH IS

You ask in plain English. Clutch does the rest.

Type “get me an earlier dentist appointment” or “sit on hold with the airline and put me through to a human.” Clutch reads the intent, picks the right kind of task, fills in the details it can, and goes to work — placing the calls, navigating the menus, negotiating, or watching for an opening.

You get a live view of what’s happening, an itemized receipt when it’s done, and a decision only when one’s actually yours to make. It’s the difference between a **to-do list** and a **concierge desk**.

— THE CATALOG · NINE WAYS TO HAND IT OFF

Holdline

FLAGSHIP · LIVE CALL

Clutch dials a support line, works through the menu, waits on hold, and rings you the moment a real person picks up. “*Wait on hold with Comcast and get me a human.*”

Sniper

WATCH & GRAB

Continuously watches for an earlier slot — appointment, reservation, opening — and grabs it the instant it appears. “*Find me a sooner opening.*”

Reservation

BOOK

Books the table — and will call the restaurant to cancel it later if plans change. “*Table for four Friday at 7.*”

Appointment

SCHEDULE

Books doctor, dentist, DMV, salon, or vet visits around your availability. “*Schedule a checkup with Dr. Lee.*”

Bill negotiation

SAVE

Calls the provider and works the bill down, then reports what it saved. *"Lower my internet bill."*

Cancel

CLOSE IT OUT

Ends the subscription or service you keep forgetting to kill. *"Cancel my gym membership."*

Quotes

COMPARE

Gathers and compares prices so you don't make five calls yourself. *"Get me quotes on movers."*

Waitlist

STAND BY

Gets you on the list and watches for your name to come up. *"Get on the standby list."*

Errand

ANYTHING ELSE

Anything that doesn't fit a lane — described in your own words. *"Whatever you need."*

— THE FLAGSHIP

Holdline: a real AI phone call, end to end.

This is the part that isn't a demo. Holdline places a **genuine outbound phone call**, hears the line in real time, talks its way through the menu, and waits — so you don't sit there with the phone to your ear. It's built on the same voice + reasoning stack the biggest AI labs ship, wired into a purpose-built state machine.

01

Dial

Places a real outbound call to the number you name.

02

Navigate

Listens to the IVR and speaks or presses its way to a human.

03

Hold

Waits out the hold music — for as long as it takes.

04

Detect & disclose

Recognizes a real person, and says up front that it's an AI.

05

Bridge

Rings your phone and connects you the instant the human's there.

✓ Always discloses it's an AI

✓ Never records the call

✓ Hard time cap per call

✓ Number allow-list

✓ Ships dark behind a flag until proven

Under the hood: Twilio ConversationRelay for the live voice leg, Claude (Opus) for menu navigation and human detection, and a purpose-built, fully unit-tested call state machine with a human-detection guard so hold announcements can't trigger a false handoff.

— TRACTION · WHERE IT STANDS TODAY

Not a prototype. A shipped product in final pre-flight.

Clutch is **live in production** with a full account system and eight task types running today. The live-call engine is **built, reviewed, deployed, and dark** — one real-world validation pass away from switching on. This is a side project that has quietly become a real product.

The app

LIVE

Deployed at clutch.mosaic.site on managed Postgres + object storage. Accounts, login, password reset, memory that pre-fills your next request, itemized receipts, and shareable recaps — all in production.

Eight task types

LIVE

Reservation, Appointment, Bill, Cancel, Quotes, Waitlist, Sniper, and Errand run today, each with guardrails against split-brain state, cross-user access, and stranded jobs.

Holdline live-call engine

PRE-FLIGHT

Real Twilio + Claude call path, built and code-reviewed, deployed behind a feature flag. Ingress for the live voice socket is confirmed in production. One supervised real call away from launch.

Engineering rigor

GREEN

50+ automated tests — unit and full end-to-end integration suites — passing, with a self-cleaning harness that leaves production untouched. Built test-first, task by task, each reviewed before merge.

— MARKET ANALYSIS

A universal chore. A newly-proven category.

Every phone-owning adult is a potential user — the tasks Clutch handles are ones nearly everyone faces. The reachable market is the slice who will pay to never do them again: busy households, professionals, and anyone for whom time beats the phone. The tiers below are an illustrative top-down model with assumptions stated — framing for scale, not audited research.

TAM • EVERYONE WITH THE CHORE

~130M

U.S. adults who regularly deal with bills, bookings, cancellations, and hold queues.

SAM · WILL DELEGATE TO SOFTWARE

~25M

Digitally-comfortable adults open to an app placing calls for them — the behavior 2026's call-agents have now validated.

SOM · A CREDIBLE EARLY WEDGE

~250K

~1% of SAM in the first phase. At \$15/mo, that is already a meaningful, self-funding base.

Illustrative model — TAM ≈ U.S. adult population; SAM ≈ share comfortable delegating calls to software; SOM ≈ an early-penetration wedge. Conversion and pricing are proposed, not observed. Intended to frame opportunity size, not forecast revenue.

— COMPETITIVE ANALYSIS

The category is real. No one owns the whole job.

"AI that waits on hold" went mainstream in 2026 — proof of demand, and proof we're not alone. But today's players are point tools: a call agent, *or* a bill-fighter, *or* a booking bot. Clutch's bet is that people want one place that does the whole sweep, reports the outcome, and is honest about being an AI.

PLAYER	REAL END-TO-END CALLS	BREADTH OF TASKS	COST STRUCTURE	TRUST & TRANSPARENCY
Clutch AI concierge · 9 task types	☒ Dials, navigates, holds, bridges	☒ Broad — calls + bookings + negotiation + more	☒ AI — cents per task	☒ Discloses AI never records, receipts
AI call agents GetHuman, Assindo, Simple AI, HeyRobyn	☒ Yes — the category we share	☐ Narrow — calling only	☒ AI — low	☐ Varies by app
AI consumer-rights DoNotPay	☐ Mostly chat / form-based	☐ Disputes, bills, cancellations	☒ AI — low	☐ FTC settlement (2025) over AI claims; low trust scores
Human assistants Fancy Hands, EAs, task services	☒ Yes — a person calls	☒ Broad — anything	☐ Human — \$/task, doesn't scale	☒ High — it's a person
Do it yourself the status quo	☒ You, on hold	☒ Anything — if you find the time	☐ Your hours	☐ —

Where Clutch wins

The only option that is broad *and* cheap *and* honest: AI-cost economics like the call-agents, task breadth like a human assistant, and a disclosure-first stance that is the deliberate opposite of the category's trust problems. Outcomes — receipts, a "won," a decision only when it's yours — turn a phone tool into a concierge.

Where we're exposed

Hold-waiting is no longer novel, and some rivals are free or funded. Breadth is our edge but not yet a moat; the defensibility we're building is task-completion data — IVR trees, negotiation patterns — and a trusted consumer brand. We plan *against* incumbents adding breadth, not around the hope that they won't.

— THE BUSINESS

Free to fall in love with. Paid to rely on.

Adoption comes from letting anyone hand off a task for free. Revenue comes from the people for whom that becomes a habit — the ones who want the calls made, the bills fought, and the hold-waiting done without thinking about it.

CLUTCH — FREE

\$0

- Plain-English intake, all task types
- A few live tasks a month
- Live status, receipts, and history
- The whole product — just metered

CLUTCH+

\$15 / month

- Unlimited tasks, including Holdline live calls
- Priority handling & longer hold caps
- Sniper always-on watching
- The concierge you stop thinking about

~\$15

monthly price anchors to a single saved evening on hold

Cents

marginal cost per live call – voice + AI minutes, not human labor

1:many

one Clutch handles calls no human assistant could staff at this price

Pricing shown is the proposed launch model and is adjustable. Unit-economics notes are illustrative of the structural advantage of an AI-run concierge versus a human one – not a financial forecast.

— GO-TO-MARKET

Lead with the pain everyone feels.

Acquisition starts where the hurt is sharpest and the demo most visceral — waiting on hold — then widens into the full concierge once trust is earned. The best marketing is a result worth screenshotting.

WEDGE

“Never wait on hold again”

- Free hold-waiting as the front door
- Shareable “Clutch held 47 min for me” recaps
- SEO on every “[company] customer service / wait time” search

EXPAND

One task becomes many

- Post-call nudge: "want Clutch to lower this bill too?"
- Memory pre-fills the next request → habit
- Repeat free users convert to Clutch+

COMPOUND

Word of mouth & trust

- Referrals — the results are inherently shareable
- Disclosure-first brand as a wedge vs. distrusted rivals
- Partnerships where hold time is a known tax

— FINANCIAL OUTLOOK

Cents to serve. A habit to monetize.

The structure is favorable: each AI call costs cents in voice and model minutes, while the value it replaces — an evening on hold, a human assistant — is worth orders of magnitude more. The three-year sketch below shows shape and operating leverage on the proposed \$15/mo price and stated assumptions. It is an illustration, not a forecast or a commitment.

ILLUSTRATIVE MODEL	YEAR 1	YEAR 2	YEAR 3
Free users (cumulative)	25,000	150,000	500,000
Paid conversion	4%	5%	6%
Clutch+ subscribers	1,000	7,500	30,000

ILLUSTRATIVE MODEL

YEAR 1

YEAR 2

YEAR 3

Annual recurring revenue

~\$180K

~\$1.35M

~\$5.4M

Illustrative only — $ARR = \text{subscribers} \times \$15 \times 12$. User growth, conversion, and price are assumptions chosen to show operating leverage, not projections of actual results. Marginal cost per completed call is expected in the single-digit-cents range, well under the subscription's per-task value.

— TEAM & OPERATIONS

Founder-built, and further than it looks.

Clutch was designed and built end-to-end by its founder — the full product, the account system, and a real telephony + AI call stack with a fully-tested state machine and safety guardrails. What a solo build has already shipped is the strongest signal here; what it needs next is deliberate resourcing.

Today

SHIPPED

Solo founder-operator. Live product, eight task types, real-call engine in pre-flight, 50+ automated tests, self-cleaning infrastructure. Runs on managed cloud (Postgres, storage, containers) — low fixed overhead.

To scale

NEXT

Reliability & on-call coverage for live calls, a growth/GTM partner, and support as volume grows. The engineering foundation is built to widen the allow-list — not to be rebuilt.

— RISKS & MITIGATIONS

▲ Funded or free competitors

AI call-agents already exist; some are free or well-backed.

MITIGATION – Compete on breadth + outcomes + trust, not “can do calls”; build the task-completion data advantage early.

▲ Trust & regulation of AI calls

AI placing calls raises disclosure, consent, and recording-law questions — and rivals have been burned.

MITIGATION – Disclosure-first by design: always announces it’s an AI, never records, hard caps. Trust as a feature, not an afterthought.

▲ Real-world call reliability

IVRs, accents, and edge cases are messy, and the live engine is pre-flight.

MITIGATION – Ships dark behind a flag + tight allow-list; a supervised first call, then widen deliberately — human-detection guard already in place.

▲ Unit economics at scale

Voice + AI minutes are cheap but not zero; heavy free use could add up.

MITIGATION – Free tier is metered; the expensive live-call tasks sit behind Clutch+, so cost scales with paid usage.

▲ Single-founder concentration

Key-person risk on a solo build.

MITIGATION – Documented, tested, handoff-ready codebase; resourcing the team is the explicit next step.

▲ Platform dependency

Relies on third-party telephony and model providers.

MITIGATION – Provider-agnostic call and AI seams; the state machine and product logic are ours and portable.

— WHERE IT GOES NEXT

NOW — PRE-FLIGHT

Switch on the calls

- First supervised real Holdline call
- Turn on request-signature checks
- Open Holdline to early users, tight allow-list

NEXT — THE WEDGE

Make hold-waiting the hook

- “Never wait on hold again” as the front door
- Convert free hold-waiters into Clutch+
- Bill negotiation as the second live-call win

THEN — THE VISION

Anything that needs a phone

- One concierge for every call you’d rather not make
- Proactive: it notices the task before you do
- The default place you hand off life-admin

— THE SHORT VERSION

It’s built. It works. It’s ready to make the call.

Clutch takes the most universally hated part of adult life — the phone calls and the waiting — and quietly does it for you. The product is live, the hard engineering is done,

and the flagship is one real call from launch. What's left isn't whether it works. It's how far it goes.

Clutch · Product brief & business plan

Product live at clutch.mosaic.site