FINCA — Business Plan

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Internal Founder Master · Full-Candor Edition

> ***Document control.*** *This is the **Internal Founder Master**. It contains full-candor numbers, pricing, the co-founder situation, and named competitors.* **Do not send this version externally.** *Two derived versions exist: the* Investor / Partner Edition (*guardrails applied*) *and a* generic / lender *edit. The accompanying Excel model* (`FINCA_Financial_Model_3yr.xlsx`) *holds the live financials.*

1. Executive Summary

FINCA is a members' society for globally mobile people — the trusted social infrastructure you plug into the day you land in a new city. We start in Mexico City, prove belonging through recurring in-person rooms, and turn that trust into local access, partner value, and eventually a multi-city membership.

The problem. Relocators, remote workers, and third-culture people arrive in a new city with money, curiosity, and zero trusted network. The options are all broken at the edges: free Meetup/WhatsApp groups are chaotic and transactional; expat clubs are dated and corporate; status-driven private clubs (Soho House and its imitators) are expensive, real-estate-heavy, and organised around who you are rather than whether you belong. There is a large **empty middle** between "free and shallow" and "exclusive and extractive" — a curated, affordable, belonging-first membership simply does not exist in the markets we serve.

The solution. FINCA is built around a single repeatable ritual — the **Open House**, a hosted Saturday gathering where *nobody arrives alone and nobody leaves unknown* — wrapped in a light membership layer. The ecosystem has seven parts: the **Club** (events), the **Passport** (membership + app, currently a waitlist), the **Directory** (a vetted local network of places and providers), **Impact** (a purpose/contribution layer), plus the recurring **Events**, the **App**, and a member **Publication**. We are deliberately **manual-first**: if people won't do something by hand, an app won't save it. Trust is built in rooms, then digitised.

Target market. Our beachhead is Mexico City — one of the fastest-growing relocation and remote-work destinations in the world, with a large, continuously refreshing pool of newly-arrived, high-disposable-income internationals plus globally-minded locals. CDMX is the proving ground; **Bali is the planned second node**, with a multi-city "membership for a borderless life" as the long-term prize. We size this in §2.

Competitive advantage. Three moats. (1) **Founder–market fit and a real global network** — the founding team has personally built and hosted social communities across London, Vancouver and Singapore and can seed rooms from day one rather than buying an audience. (2) **A ritual and operating doctrine** competitors don't have — Never Arrive Alone onboarding, the six-role Host system, the Event Quality Bar, the conversion ladder — which makes belonging reproducible. (3)

An owned-asset, capital-light model: we don't buy buildings. Venues give us a free room in exchange for the food-and-beverage spend we bring, so each event is cash-generative from the first night.

Financial highlights. Revenue stacks in deliberate order: **F&B consumption commission** (15–20% of attendee spend — the base layer that keeps the event free), **Open House sponsorships** (a brand underwrites a Saturday + activation), **B2B Directory packages** (web/app/newsletter/social placements for vetted local businesses), and finally **Passport membership** (a tiered monthly subscription, **deferred until the event line-up justifies it**). With a capital-light cost base, the model reaches monthly operating break-even once recurring sponsorship + directory income covers a lean fixed-cost base — modelled in §5 at roughly **3–6 active sponsor/directory relationships**.

The ask. We are raising a **friends-and-strategic round of approximately US$120,000–$180,000** to fund the first 12 months: entity setup, a 90-day proof season of Open House events in CDMX, the Passport waitlist-to-paid conversion, and the first Directory/sponsor cohort. Strategic partner Teddy is joining the cap table. Use of funds and milestones are in §4–§5.

2. Market & Competitor Analysis

2.1 The customer and the problem

Our customer is the **globally mobile professional**: relocators on a 1–3 year horizon, remote workers and “slow nomads,” returning third-culture nationals, and internationally-minded locals who want a wider world without leaving home. They are time-rich on weekends, cash-comfortable, socially under-served, and acutely aware that *arriving is easy and belonging is hard*. The pain is not “I have nothing to do” — it is “I have no one I trust, and the rooms I can find feel transactional.”

2.2 Market sizing (CDMX beachhead → multi-city)

We frame the market as a funnel, not a single number:

- **TAM** — globally mobile people in destination cities worldwide (relocators + digital nomads + international returnees). The digital-nomad population alone is estimated in the tens of millions and growing double-digits annually, before counting traditional relocators and third-culture locals.
- **SAM** — newly-arrived and internationally-oriented residents in our launch and second-node cities (CDMX, then Bali), refreshed continuously by inbound migration. CDMX receives a large and rising flow of foreign remote workers and relocators each year, concentrated in a handful of neighbourhoods (Roma, Condesa, Juárez, Polanco) — a dense, reachable market.
- **SOM (24-month target)** — a membership base in the **low thousands** across CDMX and Bali, drawn from event attendees converting up the ladder, plus a partner/Directory book of dozens of local businesses. We deliberately **cap the room** before we cap demand: if growth would break the quality of belonging, we cap intake (the Quality Bar).

> ***Internal note — do NOT externalise:*** *We will* not *claim the ~6,000-member legacy Meetup community as FINCA traction. Ownership of that community is contested in the co-founder separation; in all outward materials FINCA is positioned as an* ***independent, build-from-scratch venture seeded by the founders' personal global network****, not as an inheritor of the Meetup audience.*

2.3 Competitive landscape

Competitor (type)	Strengths	Weaknesses	Gap FINCA exploits
Soho House / private members' clubs	Strong brand, real estate, status signal, global reciprocity	Expensive, capex-heavy, status-organised, slow to open a city, waitlists feel exclusionary	We are belonging-first not status-first, capital-light, and live in a city in weeks not years
Meetup / Eventbrite / Partiful (open event platforms)	Free, huge reach, easy discovery	No curation, no trust, no follow-through, “nobody talks to the newcomer”	Curated, hosted ritual with Never-Arrive-Alone onboarding and a return ladder
InterNations / expat clubs	Established, large, structured	Corporate, dated, transactional networking tone, low warmth	Warm, design-led, locally-rooted, “no pretension”

Competitor (type)	Strengths	Weaknesses	Gap FINCA exploits
Timeleft / Bumble BFF / friendship apps	Low-friction matching, app-native	Thin, one-off, no place or community continuity, app-first not trust-first	Recurring physical home + manual-first trust that compounds
Selina / co-living & co-working communities	Built-in social layer, nomad-native	Tied to lodging, churny, brand instability, not a membership you keep across cities	Portable membership not tied to where you sleep; Directory + Passport travel with you

Indirect competitors / substitutes: neighbourhood WhatsApp & Telegram nomad groups (free, chaotic, no trust), language exchanges, run/yoga clubs, and "just make friends at the co-working space." These define the *status quo* we displace, and they prove the demand is real.

2.4 Where we win

The defensible position is the **empty middle**: more curated and warmer than Meetup, far more affordable and less status-driven than Soho House, more durable than a friendship app, and more portable than a co-living community. Our edge is not a feature — it's a **reproducible ritual** plus a **founding team who can fill a room on reputation alone**, in a market that refreshes its newcomers every single month.

3. Marketing & Sales Strategy

3.1 Go-to-market — first 6 months

The strategy is **prove the room, then sell the proof.** We do not run paid acquisition into a cold product; we run a tight 90-day proof season of Open House events, capture every attendee into a CRM, and convert trust into membership and partner revenue.

Positioning line (public): *New here. Known here.* **Operating ritual:** *Come alone. Leave known.* (Internal north-star tagline "You belong anywhere" stays internal for now per brand guardrails.)

3.2 Customer acquisition channels (ranked)

1. **Founder network seeding (week 1).** The single highest-leverage channel. Each founder personally invites their CDMX and global network to the first rooms — warm, free, high-trust. This is how we fill rooms 1–4 without spend.
2. **The Open House itself.** Every attendee is asked to bring exactly one person to the next room (trust transfer is built into the ritual). Controlled, compounding, on-brand growth.
3. **Owned digital — Instagram (@fincasocialclub.cdmx → @fincasocialclub), TikTok, the live website, and the member Publication.** Editorial, photo-led recap content turns each event into next event's invitation.
4. **Venue & partner co-marketing.** Our host venue (ONTO Álvaro Obregón as lead) and early F&B/brand partners cross-promote to their audiences.
5. **Earned/PR + the legacy Meetup listing** (rewritten, off-brand language removed) as a discovery surface — secondary, not a traction claim.

3.3 Pricing strategy

A deliberately **stacked, sequenced** model (full numbers in the Excel model; pricing is held private externally):

- **Events stay free at the door.** Revenue comes from a **15–20% F&B consumption commission** — the base layer. The venue gives a free room; we bring the spend.
- **Open House sponsorship packages** — a brand underwrites a Saturday ("this Saturday brought to you by…") plus an on-site activation. Mid-four-figure USD per event, scaling with attendance.
- **B2B Directory packages** — tiered web/app/newsletter/social placements for vetted local businesses (housing, F&B, wellness, services).
- **FINCA Passport membership** — a **tiered monthly subscription ($25 / $50 / $100 ladder, internal)**, launched **only once a recurring event line-up exists** and the Founding cohort is proven. **Founding 100** at a founder rate seeds it.
- **FINCA Impact** — a contribution/volunteering layer; reputational not revenue-led.

Sequencing rule (locked): never gate something that was previously free. Donations sustain the free Open House; memberships unlock *additive* new offerings.

3.4 Sales roadmap — first 10 paying customers

"Paying customers" in the first 90 days are split across two lines, owned by Mike (commercial):

- **First 5 — Founding Passport members.** Pulled from the most engaged Open House regulars (the people climbing the return ladder: attend → return → bring someone → pay). Target **Founding 15 by Day 90**, of which the first 5 closes validate willingness-to-pay.
- **First 5 — Founding partners (sponsor + Directory).** A "Founding 10 Partner Package" sold to local venues, F&B brands, and service providers who want access to a curated, high-intent,

internationally-mobile audience. The **Partner Proof Report** (attendance, audience profile, redemptions, sentiment) is the document that earns the renewal — build it before the first 90-day renewal lands.

The motion: room → CRM → 24h/48h/72h/7-day follow-up ladder → Founding invitation → close. Manual, founder-led, high-touch. We do not automate the first ten; we earn them.

4. Operational Plan & 12-Month Roadmap

4.1 Daily / weekly workflows

The operating rhythm is built around the event and a low-cognitive-load single hub (the three founders are neurodivergent and have committed to **everything in Asana**).

- **Weekly Open House production.** Every room runs with the **six Host roles named in advance** — Door host, Room connector, Founder presence, Photographer/content lead, Member-conversion lead, Partner-relationship lead. A room missing any of the six fails the **Event Quality Bar**.
- **Never Arrive Alone onboarding (5 stages):** RSVP → 48h welcome → 24h reminder + Triple Introduction names → Welcome Table within 2 minutes of arrival → post-room follow-up.
- **Post-room conversion ladder:** thank-you + photos at 24h; Founding Passport invite for first-timers at 48h; two-question feedback at 72h; next-room invitation at 7 days.
- **Founder cadence:** weekly founder sync; every material decision logged within 24h in the Decision Log; monthly off-site against kill-criteria. Lanes: **Michelle** — Vision/Brand/Strategy/Member Experience; **Mike** — Revenue/Sales/Partnerships/BD; **Michael** — Community/Events/Local/Legal-first-pass. Each holds one lane-scoped protective veto.

4.2 Technology stack

Layer	Tool	Status
Operating brain / PM	**Asana (Premium, 3 seats)**	Committed; Notion retired
Payments	**Stripe + Mercado Pago**	For donations + memberships
Web	Live bilingual site (5 pages)	Production; Netlify
App / Passport	Waitlist first, then Member Atlas → Intelligent app	Manual-first; build deferred
CRM	Lightweight CRM w/ return-ladder fields	Build in Month 1
Atlas / Directory	Manual (Google Doc/Airtable) → Member Atlas → app	Stage 1 manual, Days 0–60

4.3 "Supply chain" / logistics

We have no physical product, but we do have an **event supply chain**: venues (free-room + F&B-commission model; ONTO Álvaro Obregón lead, alternates held), photographers/content leads, F&B and beverage partners, and sponsors. The protective rules: no rental holds, trials sequenced not stacked, and **brand fit outranks commercial terms**. Note: **event insurance is not required in Mexico** (coverage is personal here, unlike Germany etc.) — it is *not* a gap or use-of-funds line.

4.4 12-month roadmap — quarterly milestones

Q1 (Months 1–3) — Prove the room.

- Mexican entity opened; Asana Premium live; CRM + Partner Proof Report template built.
- **2–4 Open House events** run as a proof season; per-event metrics captured (attendance 60–100, repeat %, consumption).

- ONTO (or alternate) confirmed as permanent-intent home; rain-cover gap closed.
- **Founding 15** Passport members; **first 5 paying members + first 3 partners** closed.

Q2 (Months 4–6) — Convert the proof.

- Recurring (biweekly→weekly) cadence; **Founding 100** opened.
- **Founding 10 Partner Package** sold; first Directory cohort live; first sponsored Saturday.
- Passport paid tier launched to the waitlist; 40% repeat attendance / 70% renewal-intent targets tracked.

Q3 (Months 7–9) — Systematise.

- Member Atlas (Stage 2) live; host scripts + decline/removal scripts in place.
- Monthly revenue from sponsorship + directory covers lean fixed costs (operating break-even target).
- Begin Bali groundwork (venue scout, local host network).

Q4 (Months 10–12) — Extend.

- Second-node (Bali) pilot rooms; "membership for a borderless life" multi-city framing.
- Publication cadence established; Impact layer piloted.
- Raise or reinvest decision based on CDMX Win Conditions (repeat %, renewal %, partner renewals).

5. Financial Projections & Funding

Full, editable detail is in `FINCA_Financial_Model_3yr.xlsx`. Figures below are the structured outline and base-case assumptions. ***All revenue figures are assumptions to validate against live event data****, not guarantees.*

5.1 Initial setup costs (one-time, ~US$)

Item	Estimate (US$)
Mexican entity formation + legal/IP first pass	2,500 – 4,500
Brand, website, photography (largely complete)	1,500 – 3,000
CRM + Passport waitlist + Directory build (manual-first)	1,000 – 2,500
First proof-season event production (4 rooms: content, comps, host kit)	4,000 – 8,000
Working capital buffer	6,000 – 10,000
Total setup	**~15,000 – 28,000**

5.2 Primary ongoing operating expenses (monthly, lean)

Item	Monthly (US$)
Event production (photographer, content, comps, materials)	1,200 – 2,500
Founder draws / contractor (ramps with revenue)	2,000 – 6,000
Software (Asana, Stripe/Mercado Pago fees, hosting, CRM)	200 – 500
Marketing / content	300 – 800
Legal / accounting (ongoing)	300 – 600
Total monthly opex (lean)	**~4,000 – 10,400**

Venue cost is ~US$0 for the room itself under the free-room + F&B-commission model.

5.3 Revenue model & cash-flow assumptions

Four stacked lines (drivers in the model; **consumption figures are the key assumption to confirm — see note**):

- **F&B commission** = attendees × avg consumption/head × 15–20%. Ramps with attendance and cadence.
- **Sponsorship** = mid-four-figure USD per sponsored Saturday; begins Q2.
- **Directory** = monthly package × number of vetted partners; begins Q2, compounds.
- **Passport membership** = paying members × blended monthly tier; begins Q2, compounds as the base.

> ***Assumption flag — confirm before circulating:*** *internal notes record member consumption at ~10–15K MXN and non-member at ~30–40K MXN. The model treats these as figures* ***to validate*** *(per-head vs per-group, per-event vs lifetime is ambiguous) and currently drives revenue off a conservative blended*

> ***per-head consumption*** *input you can overwrite. Please confirm the correct interpretation so we can lock the base case.*

5.4 Break-even analysis

Because the model is capital-light, break-even is a **fixed-cost-coverage** question, not a unit-volume mountain. At a lean fixed base of ~US$5–8k/month, operating break-even is reached when recurring **sponsorship + Directory + membership** income clears that base — modelled at roughly **3–6 active sponsor/Directory relationships plus the first ~30–60 paying members**, with F&B commission covering variable event cost. Target: **monthly operating break-even in Q3**, on plan.

5.5 Three-year shape (illustrative framework)

	Year 1	Year 2	Year 3
Cities	CDMX	CDMX + Bali pilot	CDMX + Bali (+1)
Events / year	~25–35	~50–70	~90–120
Paying members (EoY)	~60–120	~400–700	low thousands
Revenue mix	Commission-led	Commission + Directory + Sponsorship	Membership-led
Posture	Prove & break even	Scale & systematise	Multi-city compounding

5.6 Funding need

Raising ~US$120,000–$180,000 (friends-and-strategic; Teddy joining the cap table) to cover ~12 months of runway, the proof season, the first partner/Directory cohort, and the Passport paid launch — with operating break-even targeted in-year so the raise buys *proof and optionality*, not survival.

Prepared June 2026. Internal Founder Master — confidential. Reflects the latest canonical FINCA state (independent venture; sponsorship + Directory-led monetisation; multi-city CDMX→Bali). Supersedes earlier weekly-cadence and Meetup-traction framings.