Business plan

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

1. Summary

Doble D is an investment platform where a fleet of AI agents trades the user's capital 24/7 under hard risk limits (5% per trade, 10% exposed, no leverage), with a log for every trade, a protection fund, and fees charged only on profits.

Your money, working with artificial intelligence.

2. Problem

- Investing in Mexico is still for the few: ~1% of the population invests, and most of the 22 M open investment accounts are empty.
- Automated quantitative strategies exist only for institutional funds; retail savers have no access.
- Investment apps show balances but don't explain what is done with the money or why.

3. Solution and product

- Invite-only sign-up with Google or email code, identity verification (Menteia's in-house KYC engine) and two-factor authentication.
- Deposits via SPEI (Mexico's interbank transfer), card (Mercado Pago, from US$5) or USDC.
- AI agents trade within programmed risk limits; the user sees every trade and, on the Black plan, the agent's reasoning.
- 20% of every profit goes into a protection fund; withdrawals to a bank (≤72 h) or Binance with 2FA.
- CFDI 4.0 (Mexican e-invoice), proof of source of funds, and annual account statement.

Technology

- Next.js + React front end, Postgres; own server behind Caddy.
- In-house fleet of trading agents (Colibrí project) with deterministic risk control.
- OpenAI and Claude LLMs for analysis and explanations; Mercado Pago, OneSignal and Google Auth.
- Double-entry ledger and per-trade log.

4. Market

Level	Annual size	How it is calculated
TAM	US$60 M	~3 M Mexicans with funded investment accounts × US$20/year revenue per user
SAM	US$9 M	15% digital, upper-middle-income users willing to use automated strategies
SOM	US$300k	15k active users (0.5% of TAM) in 36 months

Supporting data:

- 22 M investment accounts open, the vast majority unfunded (CNBV via El CEO, Nov-2025).
- CetesDirecto manages over US$12 B with an average balance of ~US$4k (Expansión, Aug-2026).

- Nu Mexico is approaching 14 M customers (DPL News, Feb-2026): Mexican users already adopt 100% digital finance.
- ENIF 2024 (national financial inclusion survey): about 1% of the population invests.

Market figures are estimates based on public sources; validate them before sending to institutional funds.

5. Target customer

- Digital professionals aged 25–45 with US$500–27,000 in savings who don't invest for lack of time or knowledge.
- CetesDirecto, GBM or Nu users looking for higher returns with capped risk.
- Mexican crypto community holding USDC that wants returns with clear rules.

6. Business model and pricing

Performance fee on realized profits (with high-water mark: charged only on new highs) plus subscription plans that lower the fee. Additional revenue from referrals and, later, from licensing the infrastructure.

Item	Price
Gold plan	50% of profits, no fixed fee
Platinum plan	40% of profits
Black plan	30% of profits + visible agent reasoning
Protection fund	20% of every profit set aside for the client
Referrals	5% of the referred user's profits for 3 months (acquisition cost)

7. Go-to-market strategy

- Invite-only pilot with our own community (current).
- Referral program as the main acquisition engine (low CAC).
- Educational content and audited, transparent results as social proof.
- Partnership with a regulated entity (broker-dealer, investment adviser or fintech institution/ITF) to scale compliantly.

8. Competition and positioning

Alternative	What it offers	Our advantage
GBM / Bursanet	Stock brokerage; the user decides	Automated AI management with risk limits
CetesDirecto / Nu	Low-yield fixed income	Active strategies with capped risk
Robo-advisors (Fiduz, Finamex)	Passive portfolios by profile	Agents trading 24/7 with visible reasoning
Crypto bots	Opaque, no risk control	Hard rules, trade log and protection fund

9. Defensible advantages

- Programmed risk, not discretionary: per-trade and exposure limits the agent cannot override.
- Radical transparency: every trade and its reasoning are visible to the client.
- Aligned incentives: Doble D only earns when the client earns (performance fee with high-water mark).

- In-house trading and KYC infrastructure, reused from other Menteia products (low marginal cost).

10. Traction

- Pilot launched in September 2026; ~60 active users in 2 months (95 funded accounts on the public dashboard as of 26-Oct-2026).
- 483 trades closed by the agent fleet; 51% winners.
- Platform live: sign-up, KYC, SPEI/card/USDC deposits, withdrawals and e-invoicing.

11. Team

Partner	Role	Stake in Menteia
Rafael Herrera	CEO / CFO	33.3%
Vladimir Díaz	CTO	33.3%
Francisco D'Angelo	Head of Legal and Compliance	33.3%

Hires funded by the round:

- AI / ML engineer — from month 1
- Senior full-stack engineer — from month 1
- Compliance officer — from month 1
- Support / operations — from month 4
- Growth / digital marketing — from month 7

12. Financial projection (24 months)

Quarter	Revenue	Expenses	Net cash flow	Cumulative cash flow
Q1	US$1,260	US$69,773	US$-68,513	US$-68,513
Q2	US$1,530	US$75,489	US$-73,959	US$-142,473
Q3	US$2,196	US$90,684	US$-88,488	US$-230,961
Q4	US$3,428	US$90,927	US$-87,499	US$-318,460
Q5	US$5,350	US$91,170	US$-85,820	US$-404,280
Q6	US$8,351	US$91,413	US$-83,062	US$-487,341
Q7	US$13,035	US$91,656	US$-78,621	US$-565,962
Q8	US$20,346	US$91,899	US$-71,553	US$-637,515

- Monthly recurring revenue (MRR) at month 24: **US$7,810** (ARR US$93,717)
- Total 24-month spend: **US$693,010**; cumulative revenue: **US$55,496**
- Breakeven falls after month 24; the round covers the full runway without relying on revenue

Revenue assumptions:

- Average revenue per active user: US$6/month (net performance fees + plans).
- Users: moderate growth through month 6 (regulatory phase), then 16% monthly: ~1,300 users by month 24.

- No growth in capital per user and no outsized returns are assumed.

13. The round

- Amount: **US$775,000** for **34.1%** (pre-money US$1,500,000, post-money US$2,275,000).
- Use of funds detailed in *06_Modelo_Financiero_y_Ronda* (financial model and round).

14. Risks and mitigation

Risk	Mitigation
Regulatory: managing third-party capital without CNBV/Banxico authorization	Round priority #1: legal opinion, own license or partnership with a regulated entity before scaling; funds released in tranches
Performance: 55% max drawdown in the pilot	Tighten risk limits; validate strategies with 90+ days out-of-sample before opening sign-up
Reputational risk from how returns are communicated	Remove hypothetical scenarios; publish only audited results
Custody of virtual assets	Regulated, multisig custodian; AML compliant with LFPIORPI (Mexico's AML law)
Dependence on foreign prediction markets	Diversify into instruments legally accessible from Mexico