24-month roadmap

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

Next 8 weeks (before asking for money)

What YC recommends doing first: talk to users, charge early and get 10 customers who actually use the product.

- Interview 10 advisors registered with the CNBV.
- Charge 1 of them, even a small amount.
- If nobody pays, shelve it.

Milestones tied to the use of funds. Each quarter has a deliverable the investor can verify.

Months 1–6: Validate and register

- Own repository and differentiation from upstream
- CNBV adviser registration
- Market interviews

Months 7–12: Commercial launch

- Pro subscription
- First 3 white-label advisers
- 200 subscribers

Months 13–18: Mexican equities

- BMV/BIVA coverage
- Brokerage partnership
- 450 subscribers

Months 19–24: Scale

- ~700 subscribers
- 15 advisers
- Decide on Series A or integration with Doble D

Features that answer competitors' customer complaints

Taken from 09_Competencia_y_Quejas: what customers complain about with competitors that we do not fully cover yet.

Months 1–6

- **Public live track record with metrics (hit rate, vs S&P, drawdown)** (partial, high): A hash-chained paper portfolio log exists, but no public metrics page with re-verified results.
- **CNBV investment adviser registration** (missing, high): Required before charging for recommendations; already on the months 1–6 roadmap.
- **Documented human oversight (adviser reviews before publishing)** (partial, high): Risk is deterministic, but there's no human review workflow; the CNBV expects one and it fits the white-label model.
- **Spanish interface and explanations** (partial, medium): The value proposition cites English-only tools as a pain, but full Spanish coverage is not documented.

Months 7–12

- **One-click cancel, pre-renewal notice and prorated refund** (missing, high): No billing yet; designing it this way at commercial launch turns the sector's top complaint into a differentiator.
- **White label for independent advisers** (partial, high): Pricing defined (US$300/mo) but no clients or multi-client dashboard yet; first 3 advisers in months 7–12.
- **Low monthly price and MXN option** (partial, medium): Free demo and Pro at US$15/mo (cheaper than Danelfin or Seeking Alpha), but no MXN pricing or local payment method.
- **Analysis of the user's own portfolio (import holdings)** (missing, medium): Today it analyzes tickers and paper portfolios; missing risk and recommendations on what the user already holds.
- **Human support with response-time commitment** (missing, medium): Not planned; robo-advisors lose reputation over unhelpful support.

Months 13–18

- **BMV/BIVA equities coverage** (missing, medium): US market only; on the months 13–18 roadmap.
- **Connection to brokers usable from Mexico (GBM, IBKR)** (missing, medium): Paper-only execution via Alpaca; the few-brokers complaint applies here too.
- **Mobile app with alerts** (partial, low): Signals via Telegram and webhook; no own app.

Metrics we will report every quarter

- Subscribers and demo → Pro conversion
- White-label advisers
- Audited signal performance
- Monthly churn
- MRR