

TrustChekr — Business Plan & Investor Update

Prepared for Steve | March 1, 2026

Executive Summary

TrustChekr is a consumer-facing scam detection platform that lets anyone check if a text, email, phone number, URL, or crypto address is a scam. Free, private, no account needed. Built in Toronto, federally incorporated as 17734344 Canada Inc.

The problem: Canadians reported \$638M in fraud losses in 2024. Only 5-10% report. Real losses are in the billions. There's no consumer tool in Canada that helps people check before they click.

The solution: Paste something suspicious → get a plain-English risk assessment in seconds. Plus a live Scam Radar showing what's active right now, an AI chat assistant, and a Safety Academy.

The business: Free tool builds the audience. Revenue comes from B2B partnerships (credit unions, telecoms, police), affiliate commissions, premium subscriptions, and data licensing. Target: \$1M+ ARR within 18 months.

What's Built (Live at trustchekr.com)

Core Product

- **Scan engine** — 138 detection rules across 13 scam categories
- **9 security database checks** per scan, running in parallel
- **AI analysis** for natural language scam classification
- **49,762-domain blocklist** of known scam sites
- **13 types of scams detected:** CRA/IRS, bank impersonation, crypto fraud, romance scams, phishing, tech support, job scams, delivery scams, toll scams, AI deepfakes, and more

Unique Features (*Nobody Else Has These*)

1. **Scam Radar** — live threat dashboard monitoring real-time scam activity across North America. Updated throughout the day. No competitor offers anything like this.
2. **Screenshot scanning** — users upload a screenshot instead of clicking dangerous links. In-browser processing, nothing uploaded to servers.
3. **XRPL blockchain analysis** — first consumer tool that can analyze XRP Ledger wallet risk
4. **Romance scam ML classifier** — trained model that identifies romance scam conversation patterns
5. **Canada-first detection** — CRA, Interac, RCMP, Canada Post specific patterns

Education & Community

- **Safety Academy** — 10 interactive modules with quizzes
- **Learn Center** — 10+ articles with sourced statistics
- **AI Chat** — conversational scam checker (web + Telegram)
- **Community Reports** — users report scams they've seen
- **Scam Map** — interactive North America heat map

Business Infrastructure

- **Partner API** — REST endpoint for B2B integrations
- **Embeddable widget** — drop-in scam checker for partner websites
- **White-label capability** — partners can brand it as their own
- **Data feed exports** — threat intel for SIEMs and fraud systems
- **Demo request form** — live on /partners page

Development Update (Last 48 Hours)

This weekend alone, we shipped:

- ■ Grok/xAI integration — real-time X/Twitter scam monitoring
- ■ Scam Radar — live threat dashboard on homepage
- ■ AI Chat redesign — professional dark theme with branded UX
- ■ Professional icon system (Lucide SVG, replacing all emoji)
- ■ Custom font pairing (Plus Jakarta Sans + Inter)
- ■ Full dark/light mode support
- ■ Real founder story with sourced CAFC statistics
- ■ Security audit — clean (documented)
- ■ Senior-friendly navigation restructure
- ■ 3 new scam categories (job, delivery, toll road)
- ■ 3 new educational articles (IRS, Zelle/Venmo, immigration)
- ■ Full competitive analysis (honest assessment)
- ■ CanExport SMEs application draft
- ■ Removed all technical details from user-facing pages
- ■ 119 commits in 48 hours

Corporate Structure

Item | Status

Corporation | 17734344 Canada Inc. (federal CCPC)

Incorporation date | February 28, 2026

Type | Canadian-Controlled Private Corporation

Domain | trustchekr.com (purchased Feb 26)

GitHub | github.com/DropZone7/TrustChekr

Hosting | Vercel (auto-deploys from GitHub)

Competitive Landscape (Honest Assessment)

What competitors have that we don't

- **Norton LifeLock** (\$2.8B revenue): Mobile app, \$1M insurance, call blocking, credit monitoring, millions of users, \$12-35/mo pricing
- **ScamAdviser** (6.5M monthly users): Mobile app, B2B API, call blocking, established brand
- **McAfee**: Top-rated accuracy in independent testing, enterprise backing
- **Aura** (\$2.5B valuation): All-in-one platform, \$9-15/mo

What we have that they don't

- **Real-time Scam Radar** — first in the world
- **Canada-first** — ScamAdviser gets <3% Canadian traffic
- **Free with no account** — Norton/Aura require subscription + personal info
- **Screenshot scanning** — check without clicking
- **XRPL analysis** — first consumer tool
- **Privacy-first** — we store nothing
- **Romance scam ML** — trained classifier
- **Speed** — shipping faster than funded teams

Our strategic position

We're not trying to beat Norton at their game. We're filling the gap they ignore: Canada, prevention (not monitoring), free access, and privacy. By the time they notice us, we'll have the Canadian market locked.

Funding Pipeline

Program | Amount | Status | Timeline

CanExport SMEs | Up to \$25,000 (50% of \$50K project) | Application drafted | Apply now, deadline May 29

SR&ED Tax Credit | ~43% of R&D spend | Eligible (CCPC) | File with 2026 taxes

IRAP | Up to \$50,000 | Ready to apply | Call 1-877-994-4727

Cybersecure Catalyst | Accelerator + funding | Apply March | TMU program

CDAP | Up to \$15,000 | Eligible | Digital adoption

MaRS IAF | Up to \$500K | Future (need traction) | Revenue stage

Total accessible now | \$90K–\$115K |

Total potential | \$545K–\$925K+ |

90-Day Action Plan

Month 1 (March)

- Submit CanExport SMEs application
- Apply to Cybersecure Catalyst accelerator
- Call IRAP (1-877-994-4727)
- Set up email (hello@, partnerships@, media@trustchekr.com)
- Launch NordVPN affiliate (first revenue)
- Get 10 testimonials from real users
- Apply to Web Summit Vancouver ALPHA (free startup program)

Month 2 (April)

- First 3 API partner pilots (credit unions, local police)
- Mobile-responsive optimization
- Premium tier soft launch
- CAFC Fraud Prevention Forum membership
- Central 1 Forge application
- CARP partnership outreach (330K senior members)
- First media coverage push

Month 3 (May)

- 10+ API partners

- 2-3 widget deployments
- Target \$5K MRR
- SR&ED documentation started
- Investor deck for seed round
- Web Summit Vancouver attendance

Financial Projections

Year 1

Quarter | Revenue | Source

Q1 (Mar-May) | \$3K–\$8K | Affiliates + first API partners

Q2 (Jun-Aug) | \$10K–\$25K | API growth + widget pilots

Q3 (Sep-Nov) | \$25K–\$50K | Premium launch + Central 1

Q4 (Dec-Feb) | \$40K–\$80K | Enterprise + data licensing

Year 1 Total | \$78K–\$163K |

Year 2

- 50+ partners, premium tier at scale, US expansion

- Target: **\$500K–\$1M ARR**

Year 3

- Enterprise contracts, data licensing, potential acquisition interest

- Target: **\$1M–\$3M ARR**

Operating Costs

Item | Monthly

Hosting (Vercel Pro) | \$20

APIs (Grok, Gemini, OSINT) | \$50-100

Domain | \$2

Email (Zoho free tier) | \$0

Total | \$72-122/month

At \$10K MRR, margins are **98%+**. This is a software business.

What We Need

Immediate (No money required)

- CanExport application submission
- IRAP phone call
- NordVPN affiliate signup
- 10 user testimonials
- Email setup on Namecheap

Short-term (\$5K–\$15K)

- Professional logo refinement
- Legal review of Terms of Service
- First conference attendance (Web Summit ALPHA is free)
- Part-time content writer for weekly blog

Growth stage (\$50K–\$150K angel round)

- Mobile app development
- ML infrastructure for improved detection
- First full-time hire (developer)
- Sales/BD for partner acquisition
- E&O + cyber insurance (\$2,300-3,400/yr)

The Bottom Line

TrustChekr is live, working, and differentiated. The Canadian market has no real competitor in consumer scam detection. The product is built. The corporation exists. The grant pipeline is real. The revenue model has 5 distinct streams.

The question isn't whether this can make money. It's how fast we can acquire partners and users. Every week that passes, more Canadians get scammed — and more of them would have used TrustChekr if they'd known about it.

Prepared by the TrustChekr team. Questions: hello@trustchekr.com