ChatGPT

TrustVibe Puerto Rico Business Plan – Revised MECE Report

Date: February 11, 2026
Team size: 2 (founder + co-founder)

Introduction

Home-repair and improvement in Puerto Rico suffers from a chronic trust deficit: customers pay deposits or full amounts and then contractors disappear or do poor work. **TrustVibe** aims to solve this by combining a neutral payment escrow with a structured workflow for quotes, contracts, scheduling and release of funds. The current prototype is an MVP built in a monorepo. It implements the core flow (project → quote → agreement → hold → release) but uses **mock payments** and leaves many advanced features behind feature flags [1]. A `MockPaymentProvider` is active, while the Stripe Connect provider is stubbed and disabled [2]. Phase-2 modules such as milestones, change orders, scheduling, recommendations and growth are scaffolded but disabled by default [3] [4]. Contractor profiles can store licenses and certifications, but there is no automated credential verification workflow [5].

This report presents a **revised business and product strategy** tailored to a small founding team. It refines the monetization plan, acquisition tactics and operational policies to ensure the platform directly addresses the "paid then disappeared" problem. At the end, we summarise the gaps in the current GitHub prototype and outline specific development recommendations.

1. North-Star Positioning

Tagline: *"Pay safely for services in Puerto Rico."*

TrustVibe must be perceived as **neutral infrastructure**: it does not judge workmanship quality or act as a mediator [1]. Instead, it:

- Holds funds in escrow and only releases them on customer approval, a jointly signed release, or after an external resolution document is provided [1].
- Captures complete documentation (proof photos, contracts, communications) to build a reliable reputation system.
- Rewards reliable contractors with higher ranking and repeat work while penalising no-shows and off-platform bypasses.

2. Target Segments (MECE)

A. High-LTV / High-Repeat Customers (launch wedge)

1. **Property-management companies** overseeing long-term rentals – they suffer from chronic maintenance pain and appreciate reliability.
2. **Short-term rental (STR) operators and co-hosts** – urgent repairs directly impact revenue; they value quick dispatch and documentation.
3. **Small commercial owners** (retail, restaurants, clinics) – downtime is costly and they need consistent vendors.

B. Volume Customers (scale later)

1. **Homeowners** – make up the majority of spend but have lower frequency; onboard them after marketplace health is established.

C. Supply Segmentation

1. **A-team contractors** – reliable, licensed professionals who become the backbone of the marketplace.
2. **Long-tail contractors** – admitted only for low-risk jobs until their reliability score grows.

3. Product Mechanics

A. Payment Structure for Trust

- **Escrow per job size:**
- **< $1,000:** hold the entire amount until completion or dispute resolution.
- **$1,000 – $7,500:** use **milestone holds** so contractors receive progress payments for materials and labour; this requires enabling the milestone payments module which is currently behind a feature flag [3].

- **> $7,500:** offer a **concierge mode** (described later) with detailed scoping, multiple bids and more stringent controls.

- **Estimate/booking deposit:** Collect a small deposit (e.g., $29–$79 depending on category) when a customer requests an on-site estimate. This deposit filters tyre-kickers, covers the contractor's time, and is credited towards the job if they proceed; it is refunded automatically if the contractor no-shows. The current prototype has no function for such deposits [6].

- **Risk-based auto-release:** The escrow auto-release job is configurable [2]. For high-reliability contractors (good response times, few disputes), small jobs can auto-release after *N* days if the customer is silent. For others, auto-release should be disabled.

B. Proof Requirements

- Contractors must submit time-stamped photos of the site (before, during, after) and confirm location; missing proof blocks completion requests. This reduces false completions.

- Customers must accept or dispute within *N* days; otherwise, the risk-based auto-release applies.
- All proof, contracts, messages and change orders are compiled into a **dispute packet**. This helps an external mediator or judge resolve issues quickly.

C. Dispute Handling

TrustVibe does not arbitrate quality. The hold can only be released via:

1. **Customer approval** after completion request.
2. **Joint release**: both parties sign a release with agreed distribution of funds.
3. **External resolution document**: e.g., a judgement, mediation or arbitration agreement [1].

The admin's role is to execute the signed outcome and log it in the ledger [1]. Cases are flagged for admin attention after *M* days if unresolved [1].

D. Reliability Score

Ranking contractors by star rating alone is insufficient. A reliability score should combine:

- Show-up rate (estimate appointments and scheduled visits).
- Response time to messages/quotes.
- Dispute frequency and resolution outcomes.
- Proof completeness.
- On-time completion against promised timeline.

This score determines search ranking, eligibility for larger jobs, auto-release eligibility and payout speed.

4. Monetization Model

A. Estimate/Booking Deposit

- **Small jobs (e.g., plumbing, electrical repairs):** $29 deposit.
- **Medium jobs:** $49 deposit.
- **High-ticket jobs:** $79 deposit.

Deposits are credited to the job if it goes ahead. Contractor no-shows result in an automatic refund to the customer and a penalty to the contractor's reliability score.

B. Transaction Fee (Take Rate)

Job size	Platform fee	Notes
<$1,000	10% (max $120)	protects small-job economics
$1,000 – $5,000	7% (max $300)	moderate take for mid jobs
>$5,000	4% (max $1,500)	reduces bypass incentives

Fees should be configured server-side in `config/platformFees`; the current prototype has a single percent + fixed fee configuration [7].

C. Subscription Plans

- **Pro Contractor ($79/month):** priority placement, lower fee (minus 1 percentage point), early access to larger jobs and milestone features.
- **Premium Contractor ($199/month):** further fee reduction (minus 2 percentage points), access to high-ticket concierge projects, faster payouts once payments are live.

D. Property Manager / STR SaaS

Provide consolidated invoices, dispatch SLAs and property history:
- $49/mo (1–5 units), $99/mo (6–20 units), $199/mo (21–60 units).
This taps recurring revenue from repeat buyers.

E. High-Ticket Concierge

For projects above a threshold (e.g., $5k), charge a $199 intake fee plus a 2% success fee, or alternatively charge contractors a referral fee. The concierge service includes professional scoping, multiple bids, milestone plan creation and documentation enforcement.

F. Growth & Referrals

Phase-2 growth functions such as promotions and referral codes exist behind the `growthEnabled` flag [4]. Once enabled, implement a referral program where both parties receive credit after a completed job, and optionally feature contractors in paid listings.

5. Acquisition Strategy

A. Supply

- **Recruit quality over quantity**: aim for ~300 contractors onboarded, with ~150 active and ~50–80 trusted “A-team” in the launch area. Use direct outreach via hardware stores, trade associations and Facebook groups. Offer zero platform fees on the first $2k or first month to seed supply.
- **Enforce reliability**: no-shows or attempts to bypass payment result in deprioritisation or delisting. The scheduling endpoints are currently behind a feature flag and need to be implemented [8].

B. Demand

1. **Property managers & STR operators**: Outreach to property management firms and co-hosts; emphasise dispatch SLAs, documentation and consolidated billing.
2. **Small commercial owners**: Target high-urgency sectors (retail, restaurants, clinics) with a “never lose revenue due to maintenance” message.
3. **Homeowners**: Use social channels, Meta ads and QR codes at hardware stores once supply reliability is proven.

C. Growth Loops

- Contractor shares quote/contract link → customer must open the app → organic user acquisition.
- Completion generates a shareable before/after "job card" encouraging word-of-mouth.
- Referral credits only when a job is completed, deterring abuse.

6. Operational Policies

- **Anti-bypass controls**: do not reveal contact information until the deposit is paid. Make warranties, proof archives and tax documentation accessible only within the app so users stay on-platform.
- **Fraud controls**: multi-tier identity verification; deposit requirement filters fake requests; strong audit logs track all money and admin actions [1]. Contractor credential verification should be automated (see below).
- **Dispute workflow**: encourage joint release agreements first; if unresolved, collect external resolution documents and execute them exactly [1]. Disputes older than *M* days are flagged for admin attention [1].

7. Financial Projections (Year 1)

To keep expectations grounded, here are two scenarios for the first year.

Conservative Scenario (metro area + property managers)

- **Jobs:** 2,000 jobs completed (avg. ticket $850) → GMV $1.7M.
- **Take-rate revenue:** 7% average → $119k.
- **Deposits:** 3,000 estimate deposits × $39 avg → $117k.
- **Contractor subscriptions:** 50 contractors × $79/mo × 12 mo → $47k.
- **Total revenue:** ~**$283k** (before payment processing and overhead).

Aggressive Scenario (strong adoption + referrals)

- **Jobs:** 8,000 jobs (avg. $900) → GMV $7.2M.
- **Take-rate revenue:** 6% average → $432k.
- **Deposits:** 12k deposits × $39 → $468k.
- **Contractor subscriptions:** 200 contractors × $79/mo × 12 mo → $190k.
- **Property manager SaaS:** 200 accounts × $49/mo × 12 mo → $118k.
- **Total revenue:** ~**$1.2M**.

Deposits are a major revenue line and a quality control lever. Without them the platform will struggle to enforce reliability and cover basic costs.

8. Execution Roadmap (First 90 Days)

Days 0–30 – Core Promise & Controls

- Implement **estimate deposit flow** (custom API + UI).
- Enable **milestone payments** and ensure partial releases are possible.

- Build **reliability scoring** engine using no-show rate and response times.
- Finish core UX polish (copy consistency and EN/ES i18n) [9].

Days 31–60 – Repeat Buyers

- Onboard 20–50 property managers and STR operators.
- Provide them with consolidated billing and dispatch SLAs.
- Launch referral program for small commercial clients.

Days 61–90 – Scaling & Metrics Review

- Expand to additional municipalities only if key KPIs are healthy (no-show <10%, quote-to-book >40%, repeat rate >25%).
- Activate growth modules (promotions, referrals) once reliability metrics are stable and enable credential verification to boost trust.

9. Prototype Gaps & Recommended Fixes

The current GitHub prototype (as of February 2026) is impressive but omits several critical features necessary for market success.

Gap	Evidence from repo	Recommended fix
No deposit or booking fee functionality	The API supports `fundHold` (holding full project funds) but there is no function for collecting small deposits for estimates or bookings [6].	Build a `createEstimateDeposit` callable function; extend data models to record deposit amounts and link to projects; implement refund and credit logic; update client UI to collect deposit on quote request.
Mock payments only; real payments disabled	MVP uses `MockPaymentProvider`, and the Stripe Connect provider is stubbed behind a feature flag [2] [10].	Integrate Stripe Connect or a local payment rail (e.g., ATH Móvil) and remove the `mock` fallback; update Firestore to handle real transactions; perform compliance review.
Credential verification absent	Contractor profiles can store licenses and certifications but there is no automated verification and the `credentialVerificationEnabled` feature flag defaults to false [4] [5].	Build a verification workflow that captures DACO registration numbers and perito licences, validates them against government databases, updates credentials' status and displays badges; enable the flag.

Gap	Evidence from repo	Recommended fix
Scheduling and no-show penalties not implemented	The `createBookingRequest` and `respondBookingRequest` functions exist but are gated by the `schedulingEnabled` flag [8].	Activate these functions; tie appointment confirmation to the deposit; record attendance and enforce penalties for no-shows; add calendar integration and reminders.
Subscription plans & property manager features missing	Platform fees are globally configured as a simple percentage + fixed fee [7]; there are no subscription plans or property manager modules.	Extend `PlatformFeeConfig` to support tiered fees; add `subscriptionPlans` in config; build SaaS billing and UI for contractors/property managers; implement recurring billing.
Growth and referral modules disabled	`growthEnabled` is false by default, and there is no UI for referrals, promotions or featured listings [4] [11].	Implement growth endpoints: `adminSetPromotion`, `applyReferralCode`, `listFeaturedListings`; build UI for promotions and referrals; enable the feature flag.
UX and i18n polish incomplete	The workplan notes that mobile UX polish is in progress [9].	Finalise copy, ensure all new features have bilingual text, use simple flows, provide clear deposit and dispute explanations, and test extensively on low-bandwidth devices.

10. Summary & Next Steps

A successful launch in Puerto Rico requires **combining payment safety with a structured workflow and real enforcement**. Customers will adopt only if deposit and completion flows are transparent, while contractors will participate only if they can receive materials money along the way. Build reliability scoring and strong proof requirements to make sure you do not recreate the problem you are trying to solve. Focus on the segments with the highest pain (property managers, STRs, small commercial) before pushing volume.

For development, the immediate priorities are implementing the **estimate deposit**, enabling **milestone payments**, integrating a **real payment provider**, and adding **credential verification**. These changes will allow the two-person team to test the marketplace with real money and verify that reliability incentives work before expanding further.

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[1] README.md
https://github.com/gex82/trustvibe_app/blob/9091673309638817c3114770cc72d78e1d05015c/README.md

2 3 architecture.md
https://github.com/gex82/trustvibe_app/blob/main/docs/architecture.md

4 featureFlags.ts
https://github.com/gex82/trustvibe_app/blob/main/packages/shared/src/featureFlags.ts

5 types.ts
https://github.com/gex82/trustvibe_app/blob/main/packages/shared/src/types.ts

6 8 11 api.md
https://github.com/gex82/trustvibe_app/blob/main/docs/api.md

7 fees.ts
https://github.com/gex82/trustvibe_app/blob/main/packages/shared/src/fees.ts

9 workplan.md
https://github.com/gex82/trustvibe_app/blob/main/docs/workplan.md

10 assumptions.md
https://github.com/gex82/trustvibe_app/blob/main/docs/assumptions.md