

LONJA

Local commerce, sales through agents

Business model, monetisation and validation plan
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Executive summary

Lonja could earn a fee on purchases it processes, but that revenue model has not been approved or activated. The product implements a Stripe test payment flow in a connected merchant account. The test configuration retains no platform fee, and the commercial policy remains open. First validate that Lonja generates incremental sales and solves a real discovery and purchase problem. Then agree the fee, costs, responsibilities and merchant terms.

This analysis describes evidence in the reviewed repository and documents. It does not establish live production deployment, real transactions, merchant adoption or current revenue. All scenario figures are illustrative.

1. Executive view

Lonja connects neighbourhood shops with customers and shopping agents. The initial experience starts at a physical shop: identify the shop and item, confirm variant and price, pay, then collect in store.

Business thesis. Small merchants often lack a digital catalogue that agents can use and a simple way to turn a question into a sale. Lonja provides a merchant-confirmed listing and catalogue, exposes it through API/MCP, and coordinates consent, payment and store pickup. Commercial value depends on incremental sales or less work and friction for merchants.

2. Product and value flow

Discovery. Find a shop by name, address or shopfront image. Imported listings are marked unverified.

Activation. Merchant claims a listing, provides evidence, reviews the profile, configures payments and confirms the catalogue. Ownership checks and seller eligibility are separate.

Purchase. Customer photographs an item. An agent suggests matches from the confirmed catalogue, and the customer selects an item and variant.

Consent and payment. Lonja shows the VAT-inclusive price and terms. The customer approves the exact quote. Stripe confirms payment through a webhook.

Fulfilment. The buyer receives a visual pickup ticket and the shop receives a notification. Collection happens at the shop.

Value to each party. Merchants seek additional sales, a digital presence without building an online shop, and fewer interruptions. Buyers seek local products, clear prices and convenient payment. Agents need confirmed commerce data and explicit purchase permissions. Lonja needs repeated use and a positive contribution margin.

3. Business model and monetisation

Commission on sales. The founder's intuition, earning money when a purchase happens through Lonja, fits the checkout flow. Today this is a proposed model, not an approved operating policy.

Implementation evidence. The purchase creates an unconfirmed PaymentIntent in the connected Stripe account context. The provider specification keeps the pilot in test mode and leaves processor-fee allocation open. Decision D-031 proposes a zero platform fee in Stripe test. Question Q-005, covering Connect type and fee allocation, remains open. Production roles, responsibilities and merchant-of-record status also need decisions.

Revenue options. Commission: a percentage of eligible paid, non-refunded orders. It aligns price with merchant outcomes, but depends on Stripe Connect design, cost allocation and attribution. Merchant subscription: predictable revenue, but hard to sell before recurring value is proven. Hybrid plan: free/basic access plus a fee and paid services, with additional pricing and support complexity. Agent infrastructure: API usage or commercial platform agreements, but there are no confirmed contracts or volume.

Recommendation. Treat a transaction commission as the first hypothesis to validate with merchants. Do not report commission revenue until Lonja actually retains a fee under a live, agreed configuration.

4. Illustrative transaction economics

This sensitivity uses an assumed €45 average order value. It is not a forecast, approved target, budget or evidence of demand. Figures show gross hypothetical commission before costs, VAT, refunds or discounts.

Orders / month	Illustrative GMV	5% fee	10% fee	15% fee
50	€2,250	€112	€225	€338
200	€9,000	€450	€900	€1,350
500	€22,500	€1,125	€2,250	€3,375

At 200 orders a month, €45 per order implies €9,000 monthly GMV. A 10% take rate would produce €900 gross hypothetical commission before any costs. The 5%, 10% and 15% rates are sensitivity points, not recommended prices.

Measure next. Eligible orders net of cancellations/refunds; attributed GMV; effective take rate; payment fees and losses; variable AI, messaging, infrastructure and support costs; contribution margin per order; and incremental sales versus a baseline or control.

5. Initial market and go-to-market

The repository describes a Valencia pilot and an in-store purchase flow. It contains no external market estimate and no evidence that the index is a serviceable market. Build the opportunity bottom-up from merchants willing to sell, orders per merchant and a validated fee.

Pilot sequence. Controlled demo on the real host and test payments; recruit a small merchant group in one compact area; measure value and willingness to pay; expand only when merchant support, data rights and payments can support it.

Supply funnel. Indexed listings → merchants located → claims started → verification passed → profile and catalogue confirmed → payment account enabled → first sale → repeat sales.

Local data. The Valencia OSM snapshot contains 2,643 local listings, all unverified, with 17 possible duplicates. These are discovery records, not 2,643 participating merchants.

Channels to test. Direct outreach in a microzone; referrals from merchants and local associations; customer demand captured through the public site and agents. Measure acquisition effort and activation by channel.

6. Position and alternatives

Lonja combines structured merchant data with an agent-executable purchase action requiring explicit consent. Potential alternatives include maps/directories, phone or messaging, traditional marketplaces, merchant-owned websites and doing nothing.

Potential advantage. The underlying technology is replicable. A durable advantage could come from dense merchant coverage, reliable catalogues, conversion history by channel, agent integrations and low-cost onboarding. That advantage only emerges through merchant participation, repeat demand and data quality. A public index alone is not a strong moat.

Strategic implication. Early on, local density and verified catalogue quality matter more than broad geographic coverage.

7. Metrics and experiments

Track two funnels, merchant activation and buyer purchase. Separate observed data, estimates and targets in every report. The backend records purchase states and readiness, but a deployed product analytics system and commercial validation are not evidenced.

Core metrics. Merchant activation; time to first confirmed sale; qualified-session-to-payment conversion; repeat purchase by merchant and buyer; GMV per active merchant; contribution margin; critical price, availability, authorization or payment incidents.

First 90 days. Observe real purchase tasks and measure completion without team help. Compare Lonja-attributed sales with normal sales and ask merchants whether they would continue. Present transparent fee scenarios and measure acceptance. Time onboarding, catalogue corrections, support and reconciliation. Log match errors, abandonment, price discrepancies, unavailable stock and payment concerns. Measure repeat purchases before expanding geography.

Decision gate. Continue if activated merchants complete sales, accept the workflow and show repeat use, while contribution margin can become positive under verifiable costs. Change the flow if catalogue, trust or payment blocks purchases. Pause expansion if human support, attribution or payment compliance cannot operate sustainably.

8. Risks and production readiness

Payments and monetisation. Commission and fee allocation are undecided; checkout has only been tested. Resolve Q-005 and define Connect, balances, refunds, disputes and reconciliation.

Legal and tax. The test does not establish who sells or invoices. Get specialist review of contractual role, VAT, invoicing, consumer rules, payments and data protection.

Index data. 2,643 OSM records are unverified and 17 possible duplicates were flagged. Check duplicates, freshness, claims and ODbL obligations for the combined index.

Catalogue availability. There is no live inventory counter. Keep physical-item confirmation and define expiry and cancellation.

Agent integration and operations. Complete validation on the real host and device. Define monitoring, alerts, support, backups and incident response.

Production gates. Approve Stripe Connect and cost allocation; recruit a real pilot merchant; rehearse test payment and recovery for unknown states; verify host authorization and consent; review legal, tax and data obligations; define operational monitoring.

9. Work plan and decisions

P0. Choose Connect model and assign fees, disputes, refunds and responsibilities. Complete an end-to-end demo on the real host. Recruit pilot merchants and confirm their catalogues in one microzone.

P1. Instrument attribution and unit economics. Test fee sensitivity and incremental merchant sales. Complete review of the combined index and ODbL-compatible distribution.

P2. Decide on subscription, hybrid pricing, commercial API and geographic expansion based on repeat use, margin and support costs.

Questions for the team. What counts as a Lonja-attributed sale, and for how long? Which fee leaves positive margin for the merchant and Lonja? Who is the seller to the buyer and who handles VAT, invoices, refunds and support? Can Lonja show incremental and repeat sales without manual assistance? Which channel brings demand?

10. Sources, assumptions and glossary

Sources reviewed. README.md and apps/web/README.md; spec/HUMAN_SPEC.md; spec/lonja/decisions.spec.ir, D-031 and Q-005; spec/lonja/interfaces/providers.spec.ir; apps/api/README.md; spec/VALENCIA_PILOT_IMPORT.md; spec/DATA_SOURCE_REVIEW.md; spec/IMPLEMENTATION_STATUS.md.

Synthetic fixture. The €79.90 shoe and 21% VAT example is synthetic. Do not treat it as a real price or tax determination.

Scenario assumptions. €45 average order value, 50/200/500 monthly orders and 5%/10%/15% take rates are illustrative inputs selected only for arithmetic comparison. They are not Lonja data, a market study, a forecast or current revenue.

Glossary. GMV: gross merchandise value. Take rate: platform commission divided by eligible GMV. Contribution margin: Lonja net revenue less variable costs.