

CaribbeanBudget.com

How the site makes money: ten income streams, estimates by country, an advertising rate card, a newsletter plan and a 12-month launch roadmap.

Prepared for Gerald Petty

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A free money site that pays for itself, and then some

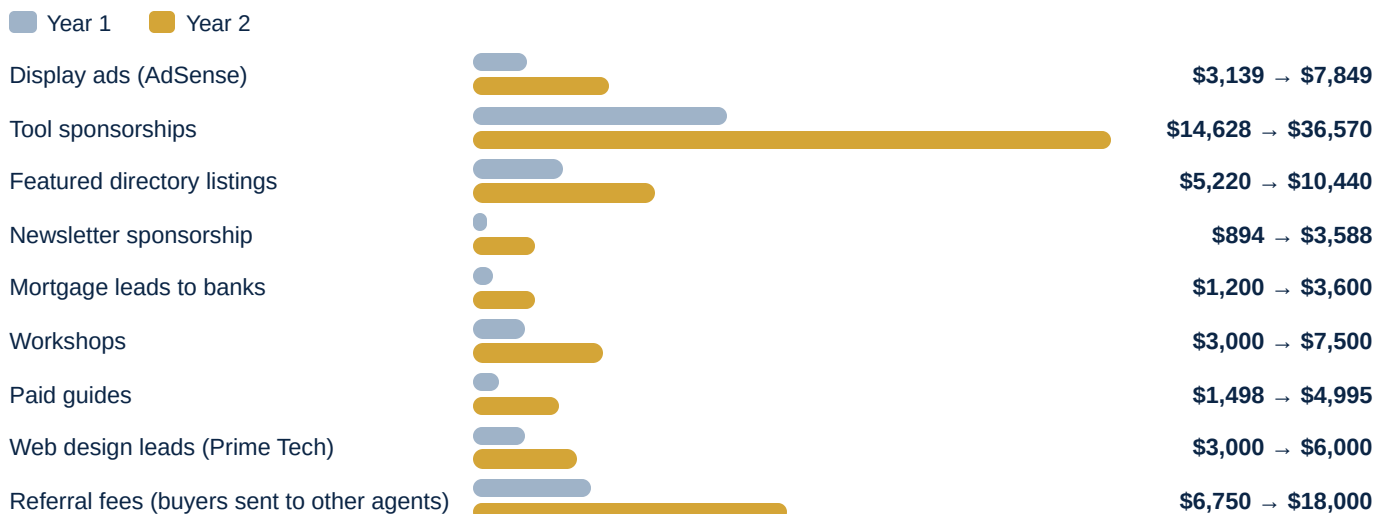
CaribbeanBudget.com gives people free tools they come back to: budgets, an asue tracker, savings challenges and property cost calculators. That traffic earns money in three ways: **businesses pay to reach those visitors** (sponsors, listings, newsletter, ads), **visitors buy small extras** (guides, workshops), and **some visitors become real estate clients**.

Website income, Year 1 (base) \$39,330 about \$3,277 a month	Website income, Year 2 (base) \$98,542 about \$8,212 a month	Plus one Bahamas sale from a site lead \$24,000 gross commission, before splits
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Three things to know

1. **Real estate is the biggest prize.** One \$400,000 Bahamas sale (6% commission) earns about as much as half a year of all other website income. Every tool should lead people toward the property calculator and the lead form.
2. **Sponsors beat ads.** Google ads pay little in small Caribbean markets (we estimate about \$3,139 in Year 1). A single local bank sponsoring the mortgage tool at \$249/month pays more. Sell sponsorships first; add AdSense as a bonus.
3. **The newsletter is the engine.** It brings people back every month, builds trust, and becomes a product you can sell to sponsors once you pass 1,000 subscribers.

Where Year 1 money comes from (base case)



Base case assumes you personally sell 2 Bahamas sponsors, a few in Jamaica and Trinidad, and start the newsletter sponsorship in month 7. The conservative case halves everything; the strong case doubles it.

Income streams and what is already built

STREAM	HOW IT WORKS	BUILT ON THE SITE NOW	PRICE
1. Real estate leads	Buyers use the property calculator and lead form. You close Bahamas sales; refer buyers in other countries to local agents.	Lead form, "Talk to an agent" buttons, PerfectHomes links throughout	6% (developed) / 10% (land) commission; 25% referral fee
2. Tool sponsorships	A business sponsors one tool in one country: "Sponsored by..." with logo link.	"Sponsor this tool" link on all 22 tools; edit SPONSORS list to switch on	\$99–\$249 / month
3. Country sponsor	One brand on every tool for a whole country.	Same SPONSORS list ("BS.*")	from \$499 / month
4. Find a pro directory	Agents, attorneys, lenders, insurers and builders pay for a featured spot.	Directory with 5 categories per country, "List my business" form	Free basic; \$29 / month featured
5. Newsletter	Monthly Money Note: sponsor slot plus featured property.	Sign-up band, worksheet and quiz sign-ups	\$149–\$299 / issue; \$49 per property
6. Mortgage leads	Pre-qualification requests sold to a partner bank or broker.	"Get pre-qualified" form on mortgage and affordability tools	\$25–\$75 per lead
7. Workshops	Money classes for employers, schools, churches, credit unions.	Workshop request form (Learn tab)	\$500–\$1,500 per session
8. Paid guides	First Home Buyer's Guide per country, Asue Organiser Kit, Money Basics.	Waitlist form with prices	\$4.99–\$9.99
9. Display ads	Google AdSense in two clean ad spots.	Ad spots ready; paste your AdSense ID to switch on	~\$1–\$12 per 1,000 pages
10. Affiliates + Prime Tech	Amazon (hurricane supplies), Booking.com (travel planner), Starlink and web design through Prime Tech.	Affiliate links appear when IDs are added; "Want a website like this?" footer line	3–10% commission; ~\$1,500 per website

More ideas to grow

- **Sponsored challenges:** a bank or credit union sponsors the 52-week challenge with a prize for finishers.
- **Saver of the month prize** sponsored by a local store.
- **Seasonal sponsors:** hardware stores for hurricane season (May–June), school suppliers for back to school (July–August), airlines and hotels for the travel planner.
- **School savings competition** with a sponsor's name on it.
- **Short videos** (TikTok, Instagram, Facebook): one tool, one tip, 30 seconds, linking to the site.
- **WhatsApp channel** with the daily positive vibe and a weekly tip.
- **Spanish version** for the Dominican Republic and Puerto Rico (millions more people).
- **Annual "Caribbean Money Survey"** report, sold as a sponsorship to a bank.

What each country could earn (base case, US\$)

Traffic is a share of each country's population visiting each month: higher in The Bahamas where you will promote it most, very low in the Spanish-speaking markets until there is a Spanish version.

COUNTRY	POPULATION	VISITORS / MONTH Y1	ADS Y1	SPONSORS Y1	DIRECTORY Y1	TOTAL Y1	TOTAL Y2
The Bahamas	400,000	3,000	\$324	\$5,976	\$1,740	\$8,040	\$19,230
Turks & Caicos	46,000	230	\$25	\$894	\$348	\$1,267	\$2,993
Cayman Islands	88,000	440	\$48	\$894	\$348	\$1,290	\$3,050
Jamaica	2,800,000	4,200	\$454	\$2,988	\$696	\$4,138	\$9,996
Dominican Republic	11,300,000	1,130	\$41	—	\$174	\$215	\$450
Puerto Rico	3,200,000	640	\$184	—	\$174	\$358	\$809
Trinidad & Tobago	1,500,000	2,250	\$243	\$1,494	\$348	\$2,085	\$5,038
Barbados	282,000	1,128	\$122	\$894	\$348	\$1,364	\$3,236
Belize	410,000	1,230	\$133	\$447	\$348	\$928	\$2,146
Guyana	830,000	1,245	\$134	\$447	\$174	\$755	\$1,802
Antigua & Barbuda	94,000	376	\$41	\$297	\$174	\$512	\$1,192
St Kitts & Nevis	47,000	188	\$20	—	—	\$20	\$51
Grenada	126,000	504	\$54	\$297	\$174	\$525	\$1,227
British Virgin Islands	39,000	195	\$21	—	\$174	\$195	\$401
Diaspora / international		3,000	\$1,296	—	—	\$1,296	\$3,240
TOTAL	21,162,000	19,756	\$3,139	\$14,628	\$5,220	\$22,987	\$54,859

Excludes the newsletter, leads, workshops, guides, referrals and your own sales, which are counted site-wide on the next page. Populations rounded. Ad earnings per 1,000 pages: about \$3 for Caribbean English-speaking visitors, \$1 for the Dominican Republic, \$8 for Puerto Rico and \$12 for visitors from the US and Canada. These are lowered from published finance-sector figures because a new site earns less at first.

Key assumptions

- 3 pages per visit
- Sponsor price per tool: \$249 (big markets), \$149 (mid), \$99 (small)
- Featured directory listing \$29/month
- Year 2 traffic ×2.5, sponsors ×2.5, directory ×2
- About 19,800 visitors a month in Year 1 across all countries
- Bahamas: 2 sponsors all year and 5 featured listings
- Diaspora traffic: 3,000 visitors a month in Year 1
- Change any number in the spreadsheet's yellow cells

Conservative, base and strong

INCOME STREAM	Y1 CONSERVATIVE	Y1 BASE	Y1 STRONG	Y2 BASE
Display ads (AdSense)	\$1,570	\$3,139	\$6,279	\$7,849
Tool sponsorships	\$7,314	\$14,628	\$29,256	\$36,570
Featured directory listings	\$2,610	\$5,220	\$10,440	\$10,440
Newsletter sponsorship	\$447	\$894	\$1,788	\$3,588
Mortgage leads to banks	\$600	\$1,200	\$2,400	\$3,600
Workshops	\$1,500	\$3,000	\$6,000	\$7,500
Paid guides	\$749	\$1,498	\$2,997	\$4,995
Web design leads (Prime Tech)	\$1,500	\$3,000	\$6,000	\$6,000
Referral fees (buyers sent to other agents)	\$3,375	\$6,750	\$13,500	\$18,000
Website income (excluding your own sales)	\$19,665	\$39,330	\$78,660	\$98,542
Your own Bahamas sales from site leads (gross commission)	–	\$24,000	\$72,000	\$72,000
TOTAL	\$19,665	\$63,330	\$150,660	\$170,542

Conservative = half the base for website streams and no sale of your own in Year 1. Strong = double the base and three Bahamas sales. Real estate commission is gross to the brokerage before agent splits, and depends on the market.

What it costs to run

ITEM	COST	NOTES
Domain (caribbeanbudget.com)	~\$15 / year	Any registrar
Hosting	\$0–\$20 / month	Netlify, Cloudflare Pages or your current host
Form-to-email (FormSubmit)	Free	Already built in
Newsletter (MailerLite / Mailchimp)	Free to start	Paid plans once the list grows
Payments for guides and listings	~3–4% per sale	PayPal or a local payment provider
Attorney review of privacy policy and sponsor terms	One-time	Recommended before selling ads and leads
Your time	4–6 hours / week	Selling sponsors, newsletter, social posts

Advertising packages (launch prices)

PACKAGE	WHAT THE ADVERTISER GETS	BIG MARKETS*	MID	SMALL
Tool sponsorship	"Sponsored by" name, link and one line on one tool, one country	\$249/mo	\$149/mo	\$99/mo
Country sponsor	Name and link on every tool for one country, plus newsletter mention	\$999/mo	\$699/mo	\$499/mo
Newsletter sponsor	Top slot in the Monthly Money Note	\$149/issue (to 1,000 subscribers) · \$299 (to 5,000)		
Featured directory listing	Top, highlighted spot in Find a pro	\$29/month or \$290/year		
Featured property	Listing in the newsletter and the real estate section	\$49 each		
Seasonal takeover	Hurricane season, back to school or end-of-year planner for 3 months	from \$399 per season		

*Big: Bahamas, Jamaica, Trinidad & Tobago, Dominican Republic, Puerto Rico. Mid: Cayman, Barbados, Turks & Caicos, Belize, Guyana. Small: Antigua, St Kitts, Grenada, BVI. Offer 2 months free on a 12-month deal to win your first sponsors.

Who to approach first

- Banks and credit unions (mortgage, afford, asue, savings tools)
- Insurance companies (life, car, hurricane tools)
- Hardware and building suppliers (hurricane budget, build or buy)
- Real estate attorneys and brokers (directory, property calculator)
- Car dealers (car loan tool)
- Internet and Starlink providers, including Prime Tech
- Airlines, hotels and travel agents (travel planner)
- Schools and uniform suppliers (back-to-school planner)

Your 30-second pitch

"CaribbeanBudget.com is a free money site for the Caribbean. People use it to plan budgets, run their asue and work out what a home really costs. When someone in [country] uses our [mortgage] calculator, they are thinking about [a loan] right now. For [\$249] a month, your name and link sit right on that tool. No one else in your category can take that spot while you have it."

The Monthly Money Note

Every issue, same simple format

1. **One money tip** (2–3 sentences)
2. **Tool of the month** with a link
3. **Did you know?** one property fact
4. **Saver of the month** story from the Saver wall
5. **Home of the month** from PerfectHomesBahamas
6. **Positive vibe** to finish
7. Sponsor slot and share button

Growth milestones

SUBSCRIBERS	WHAT TO DO
0–100	Invite friends, clients, church and community groups
100–500	Push the free worksheets and quiz on social media
500–1,000	Sell featured properties (\$49)
1,000+	Sell the sponsor slot (\$149+)
3,000+	Raise to \$299; consider two sponsors per issue

Send on the same day every month (for example, the first Tuesday). Move sign-ups from your inbox into MailerLite or Mailchimp so people can unsubscribe with one click.

07 · 12-MONTH ROADMAP

Launch plan

Months 1–3: Launch

- Register domain, upload site
- Activate forms (one click)
- Attorney reviews privacy policy
- Set up MailerLite
- Post 3 short videos a week
- Seed directory with 10 free listings

Months 4–6: First sales

- Pitch 20 Bahamas businesses
- Sign 2 tool sponsors
- Apply for Google AdSense
- First 2 workshops
- Agree referral terms with agents in 3 countries

Months 7–9: Newsletter money

- Reach 1,000 subscribers
- Sell newsletter sponsor
- Launch first paid guide
- Sign a bank for mortgage leads
- Expand sponsors to Jamaica and Trinidad

Months 10–12: Scale

- Hurricane-season and back-to-school sponsor deals for next year
- Start Spanish version
- Review numbers and raise prices
- Plan Year 2 targets

How to switch things on

TO DO THIS	DO THIS IN INDEX.HTML (SEARCH FOR THE WORD IN BOLD)
Add a tool sponsor	Add a line to SPONSORS , e.g. 'BS.mort': name, website, one line
Add a directory listing	Add an entry to DIRECTORY (country, type, name, company, email, website, featured)
Turn on Google ads	Paste your publisher ID and slot into ADS
Turn on affiliate links	Add your Amazon tag or Booking.com ID to AFF
Change prices	Edit PACKAGES and GUIDES
Feature a saver	Add their story and photo to SAVERS (only with consent)

Track every month

- Visitors and top tools (Google Analytics or Plausible)
- Newsletter subscribers and open rate
- Leads: real estate, pre-qualification, workshops
- Sponsors signed and renewals due
- Revenue by stream vs this plan
- Closings from site leads

Risks and how to handle them

- **Traffic grows slowly.** Focus on The Bahamas first, post short videos weekly, and lean on the share buttons and newsletter.
- **Sponsors want proof.** Offer the first month free and send a simple monthly report (visits to their tool, clicks to their site).
- **Tax and fee rules change.** Review the property calculator every 6 months and after each national budget.
- **Data protection.** Only share leads with partners when visitors tick the consent box (already built in), and have an attorney review the privacy policy.
- **Time.** Selling is the job. Block two afternoons a month just for sponsor calls.

This guide gives business estimates for planning, not financial or legal advice. Confirm pricing, tax treatment and referral agreements with your accountant and attorney.