



# Contract Keepers Solutions

Redefining Home Improvement contracting, assuring clients get what they pay for.

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# The Home Improvement industry is fraught with delays, cost overruns & broken promises

**98%**

of Americans have experienced firsthand or known someone NOT getting what they paid for or agreed to while doing home improvements, even with a signed contract

**Only 30%**

of contractors finish a job on time

**80%**

of larger construction projects end up over budget

## Billions of \$ lost every year in

- Fraudulent transactions
- Facebook Marketplace & Craigslist scams
- Insurance Fraud
- Disaster relief fraud
- Government contracting fraud

## The Opportunity in Home Improvement

**\$1 trillion**

market value (2027)

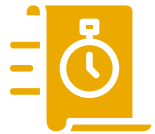
**2x**

Faster growth annually than all other retail categories



# Contract Keepers Solutions (CKS)

An easy-to-use platform for any two parties to create legally-binding custom contracts



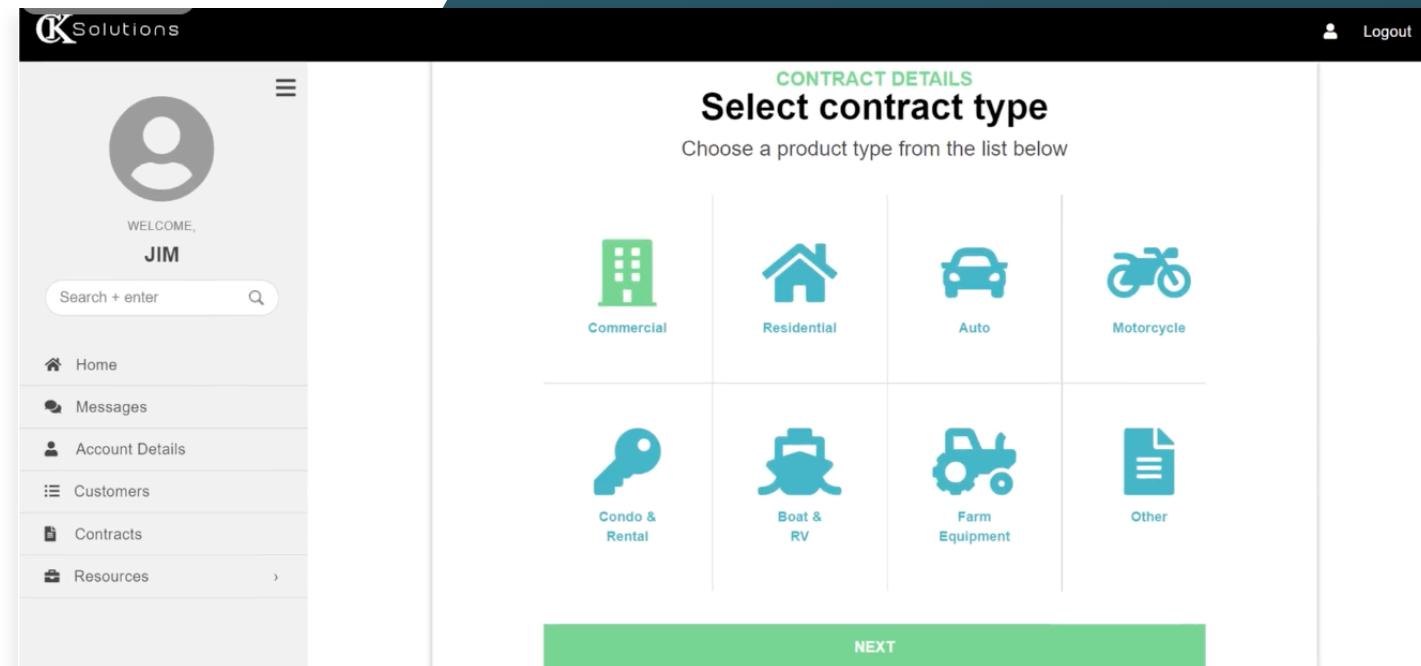
No more missed deadlines



No more late payments



No more excuses.





# CKS is a marketplace that provides a type of insurance policy for both clients & contractors

## What we do for our Clients - Features



They can choose their own professionals for the job or select from our database



We validate who contractors are & what they do



Allows client & contractor to agree to time, dates, phases, costs and changes



Up to 25 phases in a project



Provides seamless communication, budgeting, on-site organization



Both can upload photos/videos, paperwork, documentation including copies of permits



Can change the number of phases, cost of each phase & conditions of each phase



Only releases funds when both parties agree a project phase is 100% completed



Can leave a rating



Satisfaction of getting what they paid to have done



# CKS is a marketplace that provides a type of insurance policy for both clients & contractors

## What we do for Contractors



Provide them access to new clients & work



Assure \$ funds are there



Prevent risk of not receiving payment for finished / completed jobs.



Provide easy understanding of what is required



Central hub to keep track of business, progress, active and inactive contracts



Add reputable value behind business name



Assist with 1099s and lien releases



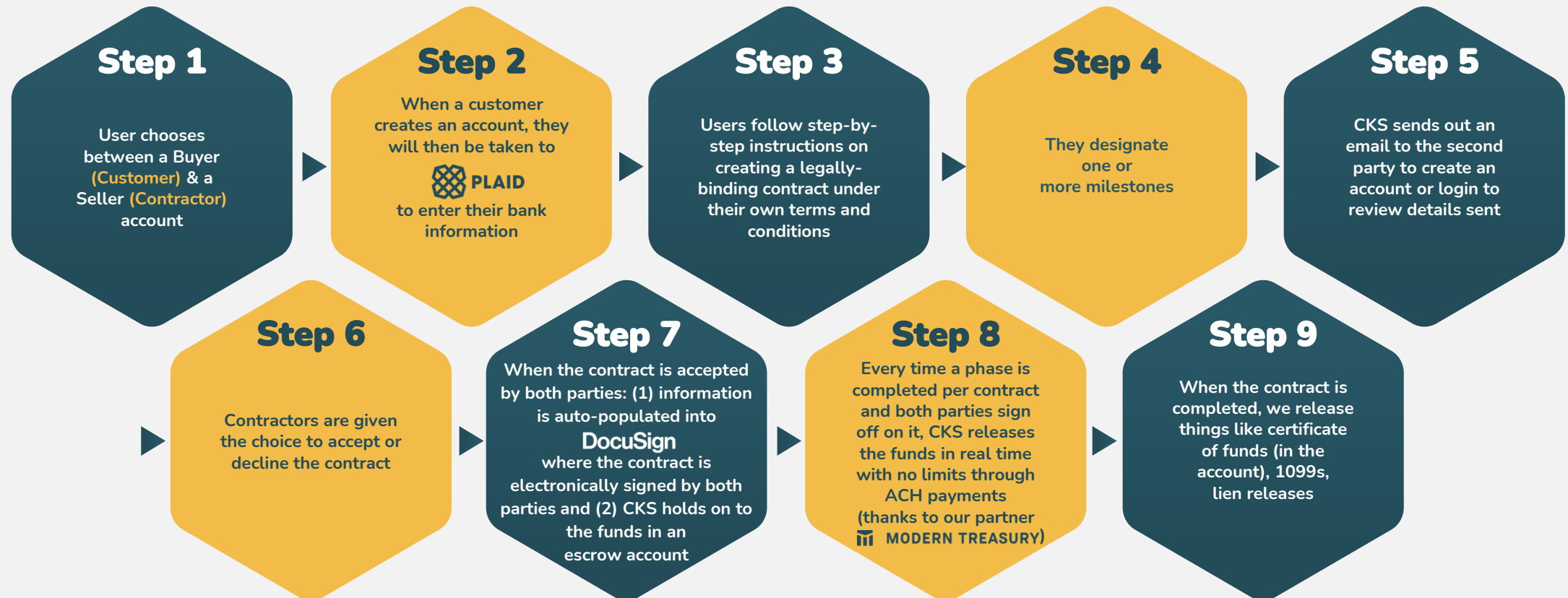
Easy communication between buyer and seller



The ability to upload any type of document from ring doorbell to a gasoline receipt



# CKS: How it works



# Product Evolution

## Today



From landscaping projects, to remodeling an existing home to new home construction.



From simple projects of a few thousand dollars to multi-million dollar projects.

## Future



A database with a list of contractors for customers



Commercial build-outs



Working with banks to offer consumers loans for projects



Auto, boat, motorcycle and heavy construction equipment sales



Offer warranty or no warranty on vehicles (capability to have multiple parties on one contract)



Platform added to Facebook



Marketplace, eBay, Craigslist etc.



Opening up to D2C Market. Direct to consumer market





# Use Cases

#1



Homeowner in Grand Rapids, MI needs to build a Deck with firepit & jacuzzi

**CKS provides:** A simple way to find a vetted contractor and build a legally-binding contract to get the work done within 90 days.

#2



Property Management Co. in Ohio needs to bring 5,000 units in an apartment complex up to the new fire code

**CKS provides:** A legally-binding contract that is used with multiple contractors, and 100% visibility of the work being done through the dashboard and platform.

#3



Facebook Marketplace ad for a used car in Austin, TX

**CKS provides:** Our platform issues a certificate of funds, automatically produces a bill of sale, and allows the buyer and seller the ability to negotiate a warranty or no warranty.





# Revenue Model

**P2P + B2B + B2P**

**1% - 1.75%**

upfront of total value of the



**\$1.50**

for every draw



**0.5% & 3.5%**

Escrow float (interest)



**5%**

on every work order change



**\$3,000/mo.**

Sale of consumer meta-  
data

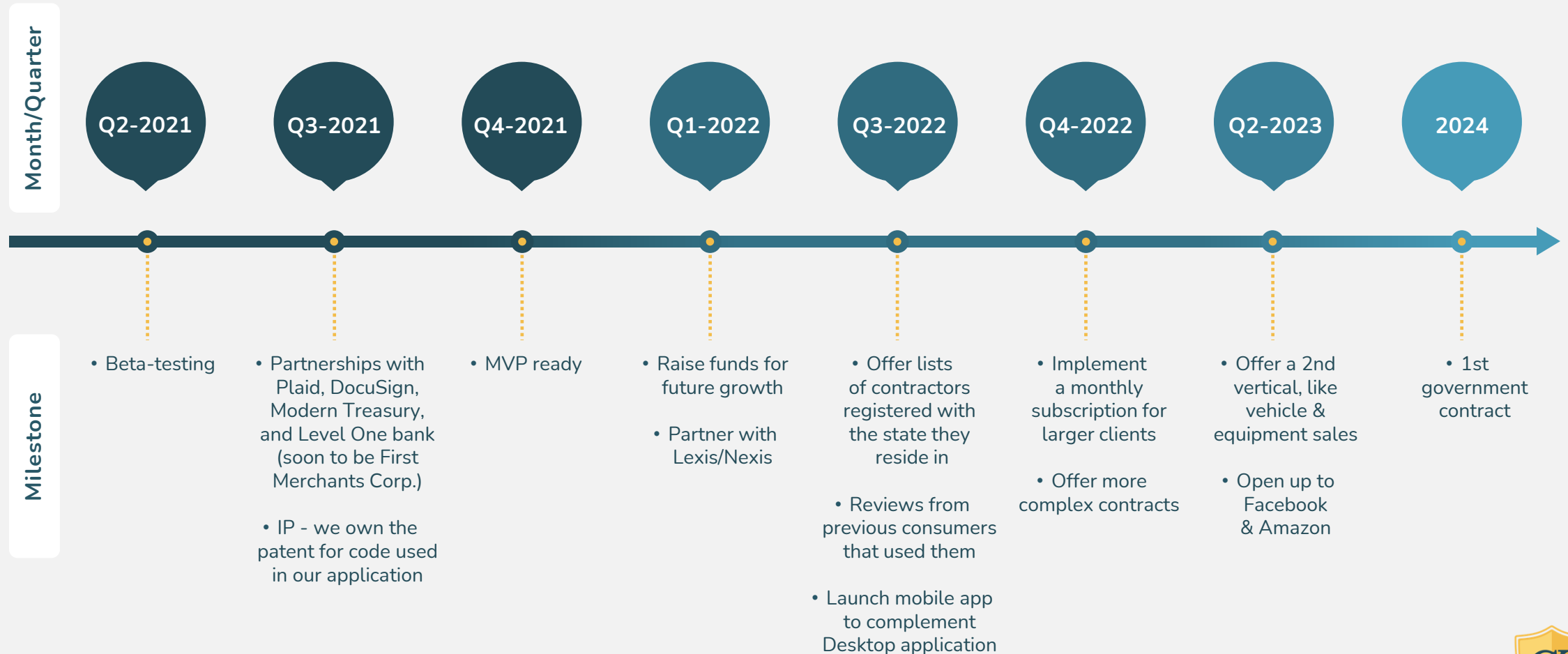


Future

**Subscription  
Service**



# Roadmap



# Target Audience

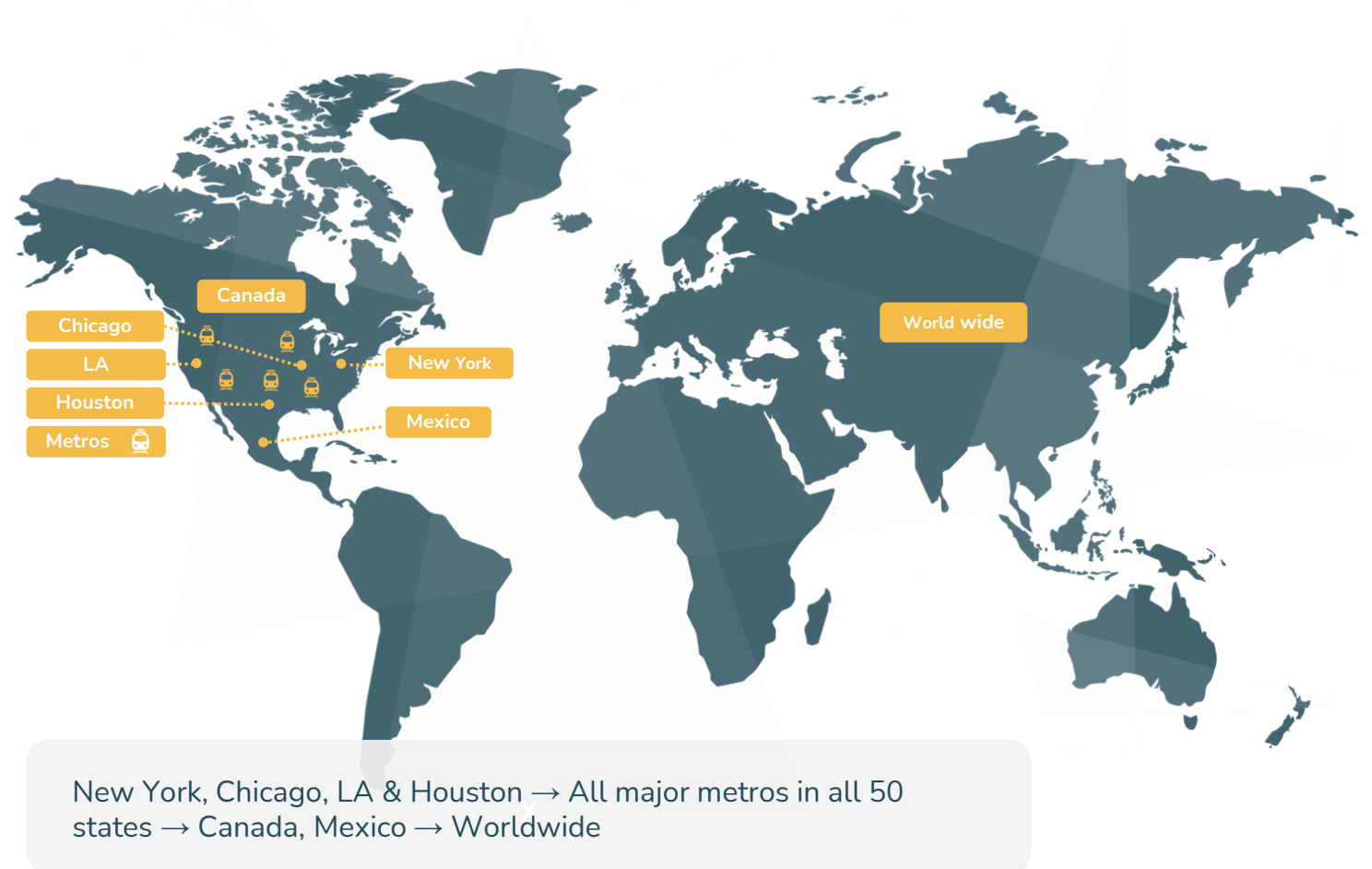
Homeowners who are looking to add extra protection to their transaction

- Women, millennials 24 and above
- Upper-middle and upper socioeconomic levels
- Major Metros and growing cities
- Purchasing power: \$20,000 - \$40,000 (avg.)

Contractors doing work for the homeowners

Property Management Co.'s

## Geographic Rollout





# Go To Market

## Inbound Marketing - Customers & Contractors



- Content marketing on Social media
- TV / Radio
- Brand Ambassadors
- Ads on Facebook & Craigslist

## Outbound Marketing - Property Management Co.'s



- Hire Sales accelerators Team
- Future: Partner with home improvement stores like Home Depot/Lowe's
- Industry Shows / Events

# Tam

\$XXX million =

## Management Fees

\$20,000 average contract value X

1.5% avg. management fee X

130 million households in the U.S. X

34% of client population cohort (upper middle-class & upper class) X

50% does a home improvement/year



## Draw Fees

\$1.50 for every draw/contract X

4 avg. draws per contract/client X

130 million households in the U.S. X

34% of client population cohort (upper middle-class & upper class) X

50% does a home improvement/year



## Work Order Change Fees

\$1,000 average value of a work order change X

5% work order change fee X

130 million households in the U.S. X

34% of client population cohort (upper middle-class & upper class) X

50% does a home improvement/year





## Float on Escrow balance

\$58.5 million average amount in escrow X

2% avg. escrow float/year



# Competitors

			Co.'s that hold and process money	Co.'s that provide consumers with extra safety when making purchases
Marketplace that connects consumers & contractors	✓	x	x	x
Allows people to create a legally-binding contract that ensures both parties get exactly what they agreed on	✓	x	x	x
Easy to create contracts with step-by-step guidelines	✓	x	x	x
Contracts are populated into DocuSign, which allows both parties to digitally sign & send to the other party in real time	✓	x	x	x
Integration with Plaid & Modern Treasury to facilitate payments	✓	x	x	x
<i>Partnership with LexisNexis</i>	✓	x	x	x





# CKS' Secret Sauce

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**We fix a worldwide  
problem by**

Assuring work is done properly to the client's satisfaction, making sure they get exactly what they pay for (no bait & switch), on time and on-budget by 3rd-party contractors.

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Preventing fraud and other types of scams involving non-cash payments.



# Leadership Team



**Dr. Joseph Ruggirello**  
*Co-Founder & CEO*

- Captain in the United States Army, started a dental practice and grew it to a multimillion-dollar practice with 20 employees and doctors.
- Has multiply patents and trademarks
- Bachelor's degree from Oakland University; Doctor of Dental Surgery from University of Detroit Mercy
- Hobbies: Hiking, ice and roller hockey, skydiving, and scuba diving.



**Max Zade**  
*Co-Founder & COO*

- 5+ years of management experience growing a family-owned entertainment center into a multimillion-dollar company.
- Finance Major from Wayne State University.
- Hobbies: Sport card & NFT collector; music production, tennis player.



# Financial Projections

(in US\$)	2022	2023	2024	2025	2026
Revenue	\$23,243,500	\$89,421,500	\$171,991,750	\$245,021,000	\$300,541,500
<b>COGS</b>	\$19,795,000	\$81,875,000	\$163,540,000	\$236,600,000	\$292,305,000
Gross Profit	\$3,448,500	\$7,546,500	\$8,451,750	\$8,421,000	\$8,236,500
<b>SG&amp;A (operating exp)</b>	\$1,076,083	\$1,634,517	\$1,816,623	\$1,972,634	\$2,024,645
Net Income	\$2,370,585	\$4,577,239	\$5,390,980	\$5,052,184	\$4,854,766
Profit Margin (%)	10.2%	5.1%	3.1%	2.1%	1.6%





# Fundraising

Raising

**\$2 million**

for 24 months of runway in order to scale by making key hires (in business development, marketing, product development and administration), and by implementing a comprehensive sales & marketing program to reach new markets and enterprise clients

Use of funds

