

We are developing a funds administrator platform that manages and protects payments for homeowners, contractors, lenders, and insurers during residential renovation/restoration projects.

# The Problem

- Residential construction lacks financial infrastructure.
- Payments are front-loaded, poorly verified, and weakly controlled.
- No standardized Schedule of Values.
- Results in misallocated capital, liens, disputes, abandoned projects, and inflated contractor costs.
- Over \$40B lost annually to fraud, slow/no-pay, and payment friction.

# Why This Matters

Homeowners: Prepay for unverified work, contractor flight risk, liens.

Contractors: Slow payment, cashflow strain, sub-contractor flight, factoring dependence.

Lenders: Limited fund visibility, renovation loan risk, high mitigation costs.

Insurers: Absence of audit quality documentation, limited financial control, resource constrained adjuster oversight.

*Bottom Line: Residential construction operates without commercial-grade controls.*

# The ConstructSure Solution

- Technology-enabled, third-party funds administrator.
- Granular, milestone-based (SOV) fund governance.
- Homeowner-Contractor verified approvals tied directly to payment.
- Lien waiver based payment applications.
- Documented, approved, and pre-funded change orders.
- Trust infrastructure for residential construction.

# How It Works

- Project scope converted into digital SOV.
- Funds (20% forward balance) deposited into NewCo-administered account.
- Milestones verified digitally via NewCo platform.
- Approved payments released within 1–2 days.
- Permanent audit trail.

# Product Snapshot

- Digital SOV engine.
- Milestone verification workflows.
- Funds administration and ledger system.
- Lien waiver and compliance tracking.
- Real-time dashboards and lender portals.

# Market Opportunity

- \$560B annual U.S. renovation market.
- 6–8M major (> \$120,000) projects annually.
- Highly fragmented, financially inefficient industry.
- NewCo monetizes financial control.

# TAM / SAM / SOM

**Total Addressable Market:** \$560B - \$600B Annually <sup>1</sup>

*Contractor Share: 40% of renovators hired a contractor.  
Dollar value was 78.5% for those that hired contractors.*

**Serviceable Available Market:** \$440B (78.5% of \$560B) <sup>2</sup>

*Spend Distribution: Average range of \$17,947 - \$78,308. Top 10% invested \$180,000 or more. Excludes disaster repair. <sup>3</sup>*

**Serviceable Obtainable Market:** \$44B (10% of SAM)

**Growth Rate:** 4.6% CAGR <sup>4</sup>

# References

<sup>1</sup> Home Improvement Research Institute, 2024; Harvard Joint Center for Housing Studies, 2022; Disaster repairs - included within - accounted for 6% of dollar value (Harvard JCHS).

<sup>2</sup> Statista, 2025

<sup>3</sup> Architectural Digest, 2023

<sup>4</sup> 3.4% forecast 2025; to \$716B by 2030; Grand View Research

# Proforma Relationship Modeling

ConstructSure | Trust • Transparency • Control

<i>Contractor Fee</i>	2.50%
<i>Assumed Interest Rate</i>	3.75%
<i>Average Term of Contract (mo)</i>	6
<i>Average Deposit Value Over Term</i>	29.0%

*Based upon 20% funding triggers at +10% of project progress*

	\$	560,000,000,000	% of Rev	\$	560,000,000,000	% of Rev	\$	560,000,000,000	% of Rev	\$	560,000,000,000	% of Rev
Annual Renovation Market (TAM)	\$	560,000,000,000		\$	560,000,000,000		\$	560,000,000,000		\$	560,000,000,000	
Percentage Under GC (SAM)		78.5%			78.5%			78.5%			78.5%	
Percent of SAM Captured (SOM)		0.01%			0.10%			1.00%			10.00%	
Contracted Dollar Value		\$43,960,000			\$439,600,000			\$4,396,000,000			\$43,960,000,000	
Contractor Fee %		2.50%			2.50%			2.50%			2.50%	
Contractor Fee Revenue	\$	1,099,000	82.1%	\$	10,990,000	82.1%	\$	109,900,000	82.1%	\$	1,099,000,000	82.1%
Deposits Handled	\$	43,960,000		\$	439,600,000		\$	4,396,000,000		\$	43,960,000,000	
Interest Rate		3.75%			3.75%			3.75%			3.75%	
Percentage of Deposits on Hand		29.0%			29.0%			29.0%			29.0%	
Average Term of Contract (mo)		6			6			6			6	
Deposits on Balance Sheet	\$	6,374,200.0		\$	63,742,000.0		\$	637,420,000.0		\$	6,374,200,000.0	
Interest Income	\$	239,033	17.9%	\$	2,390,325	17.9%	\$	23,903,250	17.9%	\$	239,032,500	17.9%
Gross Revenues	\$	1,338,033		\$	13,380,325		\$	133,803,250		\$	1,338,032,500	

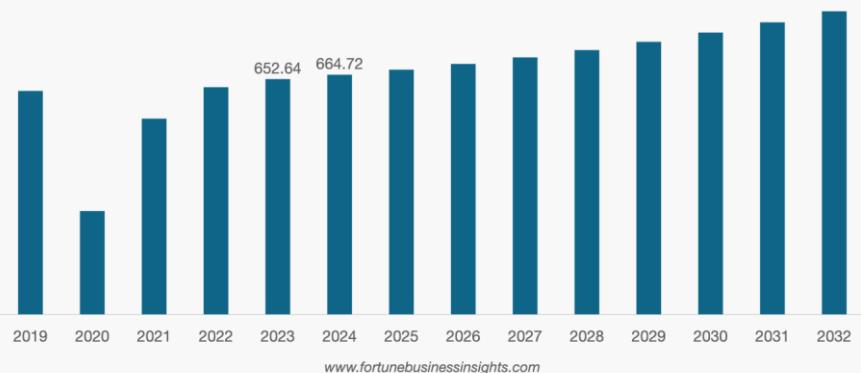
# Proforma Relationship Modeling

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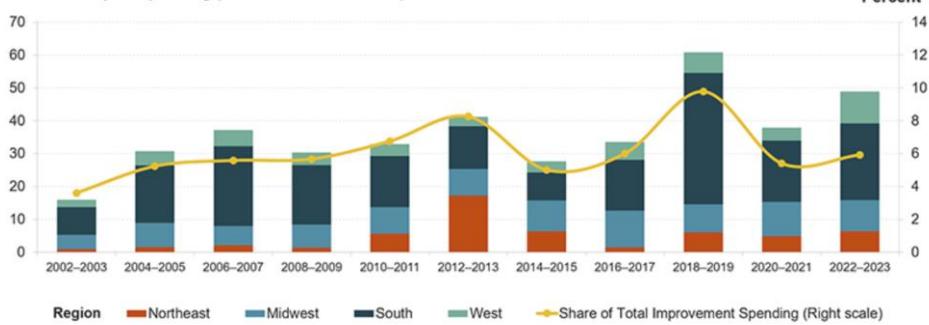
Average Job Value	\$ 150,000					
Contractor Fee	2.50%					
Assumed Interest Rate	3.75%					
Average Term of Contract (mo)	6					
Average Deposit Value Over Term	29.0%					
Jobs On Hand	1	10	100	1,000		
Contracted Dollar Value	\$150,000	\$1,500,000	\$15,000,000	\$150,000,000		
Contractor Fee %	2.50%	2.50%	2.50%	2.50%		
Contractor Fee Revenue	\$ 3,750	\$ 37,500	\$ 375,000	\$ 3,750,000		
Deposits Handled	\$ 150,000	\$ 1,500,000	\$ 15,000,000	\$ 150,000,000		
Interest rate	3.75%	3.75%	3.75%	3.75%		
Percentage of Deposits On Hand	29%	29%	29%	29%		
Average Term of Contract (mo)	6	6	6	6		
Deposits on Balance Sheet	\$ 21,750	\$ 217,500	\$ 2,175,000	\$ 21,750,000		
Interest Income	\$ 816	\$ 8,156	\$ 81,563	\$ 815,625		
Gross Revenues	\$ 4,566	\$ 45,656	\$ 456,563	\$ 4,565,625		

# Charts

North America Home Renovation Market Size, 2019-2032 (USD Billion)



Disaster Repair Spending (Billions of 2023 Dollars)



Notes: Disaster repairs are a subset of improvement spending on owner-occupied homes. Expenditures are adjusted for inflation using the CPI-U for All Items.

# Potential Revenue Streams

- Per-project administration fees.
- Contractor subscriptions.
- Lender/Insurer platform licensing.
- Transaction-based payment fees.
- Fund administration account balance interest.

# Competitive Advantage

- First mover in residential funds administration.
- Built on proven commercial construction finance.
- Multi-stakeholder network effects.
- Expansion into lending and insurance ecosystems.

# Go-To-Market Opportunities

- Direct to homeowners.
- Renovation lenders.
- Contractor networks.
- Insurance restoration firms.
- Institutional homebuyers.
- Partnership-led scale.

# Financial Vision

- Per project administration fees.
- Transaction revenue.
- Revenue scales with transaction volume.
- Lender/Insurer platform licensing.
- Best-in-class balance sheet backed by FDIC insured cash deposits.
- Low-touch, agentic AI processes.
- Automation-driven margins.

# The Raise

- Raising \$750,000 via SAFE.
- Platform development.
- Pilot markets.
- InsurTech and FinTech feature development and integration planning.
- Compliance, legal, insurance, and security.
- MVP → pilots → partnerships → scale.

# Our Vision

Not software.

Financial infrastructure.

Verified, governed, protected residential  
renovation/restoration construction capital.