

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 ¹

*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) ²

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

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

Growth Rate: 4.6% CAGR ⁴

References

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

² Statista, 2025

³ Architectural Digest, 2023

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

Proforma Relationship Modeling

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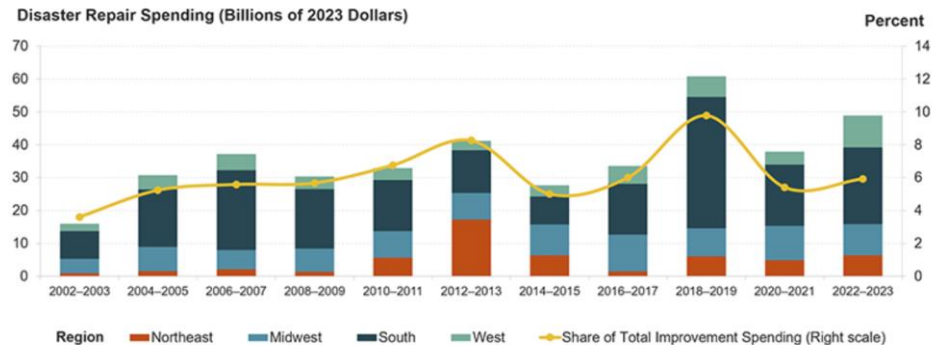
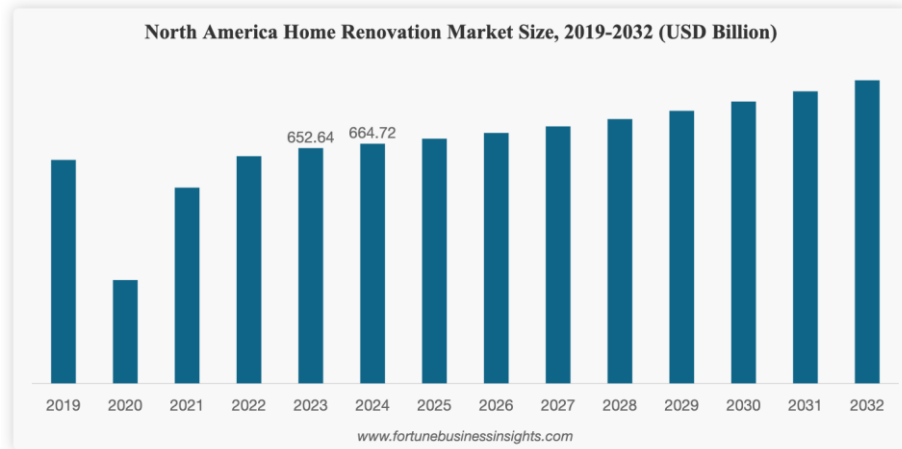
Contractor Fee		2.50%										
Assumed Interest Rate		3.75%										
Average Term of Contract (mo)		6										
Average Deposit Value Over Term		29.0%		Based upon 20% funding triggers at +10% of project progress								
		% of Rev			% of Rev			% of Rev			% of Rev	
Annual Renovation Market (TAM)	\$	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%	
Deposits Handled	\$	43,960,000			\$	439,600,000			\$	4,396,000,000		
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		
Interest Income	\$	239,033	17.9%		\$	2,390,325	17.9%		\$	23,903,250	17.9%	
Gross Revenues	\$	1,338,033			\$	13,380,325			\$	133,803,250		

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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



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.