**Executive Summary**

**Multi-Tenant HOA Accounting System**

**Company:** [Your Company Name]

**Project:** saas202509

**Date:** October 2025

***Confidential***

# The Opportunity

**We're building the first multi-tenant fund accounting platform designed specifically for Homeowners Associations (HOAs)** that eliminates $70K+ in annual accounting costs while ensuring zero tolerance for financial errors.

# The Problem

370,000 HOAs in the United States struggle with fragmented, error-prone accounting systems:

* **90% use spreadsheets** or generic accounting software not designed for fund accounting
* **Manual bank reconciliation** takes 20-40 hours/month per property
* **Delinquency tracking** is reactive, costing HOAs $50K-$200K annually in lost revenue
* **Audit preparation** requires 60-120 hours of manual ledger reconstruction
* **Zero tolerance for errors** - financial mistakes can result in board liability and legal issues

# Our Solution

**A multi-tenant SaaS platform with:**

## 1. Fund Accounting (Core Differentiator)

* Separate accounting for Operating, Reserve, and Special Assessment funds
* Double-entry bookkeeping with zero error tolerance
* Event-sourced, immutable ledger for audit compliance

## 2. Bank Reconciliation (90%+ Auto-Match)

* Plaid integration for real-time bank feeds
* AI-powered transaction matching
* Reduces 20-40 hours/month to 2-4 hours

# Market Opportunity

| **Metric** | **Value** |
| --- | --- |
| **Total Addressable Market (TAM)** | 370,000 HOAs × $5,000/yr = **$1.85 billion** |
| **Serviceable Available Market (SAM)** | 100,000 HOAs (50+ units) = **$500 million** |
| **Serviceable Obtainable Market (SOM)** | 1% in 5 years = **$5 million ARR** |

# Business Model

**SaaS Subscription:**

* **Tier 1 (50-100 units):** $400/month → $4,800/year
* **Tier 2 (100-250 units):** $600/month → $7,200/year
* **Tier 3 (250-500 units):** $800/month → $9,600/year

**Customer Economics:**

* **Current cost:** $70K-$120K/year (outsourced CPA or internal bookkeeper)
* **Our price:** $4,800-$9,600/year
* **Customer savings:** $60K-$110K/year (85-92% cost reduction)

# Funding Ask

**Round:** Pre-Seed / Friends & Family

**Amount:** $100,000 - $500,000

**Structure:** SAFE note with $1.5M - $2M valuation cap, 20% discount

**Milestones (Next 12 Months):**

* Month 3: MVP launched with 3 pilot customers
* Month 6: 10 paying customers, $50K ARR
* Month 9: 25 paying customers, $120K ARR
* Month 12: 40 paying customers, $200K ARR
* Month 12: Apply to Y Combinator (Winter 2026 batch)

# Contact

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Founder & CEO

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*This is a confidential document intended solely for potential investors.*

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