

# SuprFi: Transforming Home Service Financing

Enabling home service businesses to offer instant, seamless financing options to their customers — right where they work.



# The Opportunity at a Glance

## Market Size

\$500B+ U.S. home services market characterized by high-ticket, non-discretionary purchases

## Focus Segment

Essential maintenance and smaller repairs under \$25K, with aggressive focus <\$5K transactions

## Distribution Strategy

Two-phase approach: B2B2C point-of-sale financing, then direct-to-consumer marketplace

SuprFi is poised to capture significant market share by transforming a complex, high-friction sales process into a simple, seamless "quote-to-close" workflow. **We're building the most comprehensive dataset on home services financing, enabling superior underwriting, new revenue streams, and long-term defensibility.**

# Two Critical Problems, One Elegant Solution

## The Homeowner Challenge

Many home service expenses are unexpected and unplanned. The primary barrier isn't need—it's *cost* and *cash flow*.

- Traditional options (credit cards, personal loans) are slow with high interest rates
- High-friction application process is separate from service quote, resulting in significant sales drop-off
- Low approval rates for near-prime and sub-prime consumers

## The Business Challenge

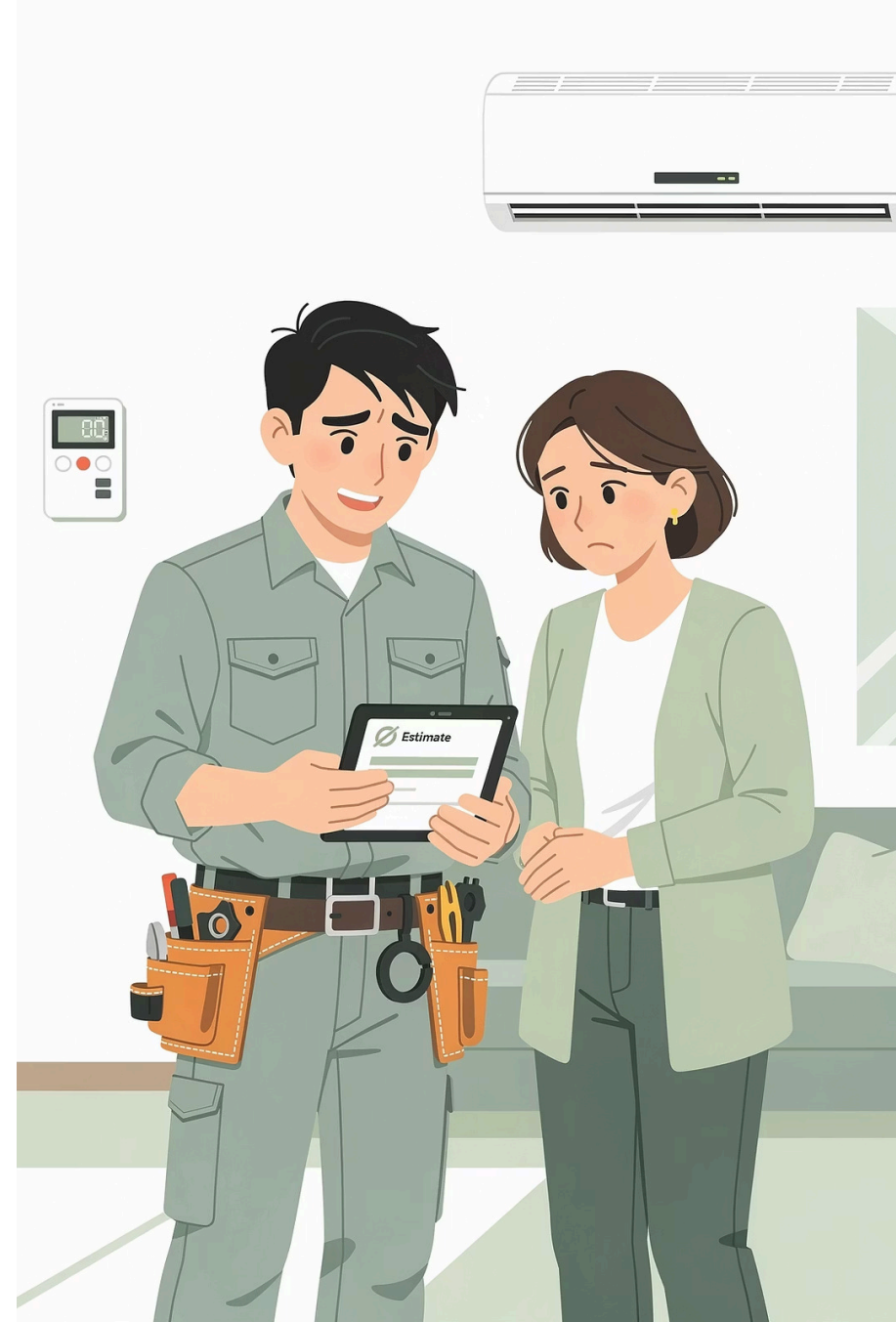
Financing is a critical sales tool, yet it's fundamentally broken for home service providers.

- Current solutions operate outside core CRM systems
- Technicians must juggle multiple, disjointed applications
- Customers manually re-enter data causing reconciliation issues between job status and payment application
- High friction leads to low adoption and abandoned applications

# The Revenue Impact

"This friction leads to low adoption by technicians and high application abandonment by customers, resulting in millions in lost revenue for home service businesses."

Workflow friction and technical fragmentation don't just frustrate customers—they directly impact the bottom line. Technicians with limited financing knowledge must awkwardly present options while customers struggle through redundant data entry. The result? Lost sales opportunities at every turn.



# SuprFi Makes "Pay Later" as Easy as "Tap-to-Pay"

Our API-first platform seamlessly integrates with existing CRM and Field Service Management platforms, providing a universal, scalable solution to offer financing across the home services industry.

As we scale and build our network of merchants and service providers, we'll expand to offer direct financing options to consumers, leveraging our CRM integrations to facilitate customer onboarding, scheduling, and loan funding for our partners.



# Seamless Quote-to-Close: B2B2C Flow

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## Quote

Technician builds a quote directly in their CRM on tablet/mobile device and generates a pre-populated financing application sent to the consumer via link to their personal device.

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## Approve

Loan decision from our multi-lender waterfall delivered in under 60 seconds, with multiple approved financing options displayed to customer.

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## Apply

Application is pre-filled with customer data from the CRM, requiring only a few clicks to connect open-banking data and enter SSN for soft credit inquiry.

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## Close

Customer e-signs, job marked as "Sold" in CRM with pending payment applied. Business is automatically funded following service completion.

# Direct-to-Consumer Marketplace: B2C Flow



## Apply

Customer visits SuprFi.com to apply directly for financing for needed home services, providing service details and financial information.



## Approve

Multi-lender waterfall delivers decision in under 60 seconds. Customer receives financing options with recommended vendors from our vetted network, ranked by satisfaction and performance.

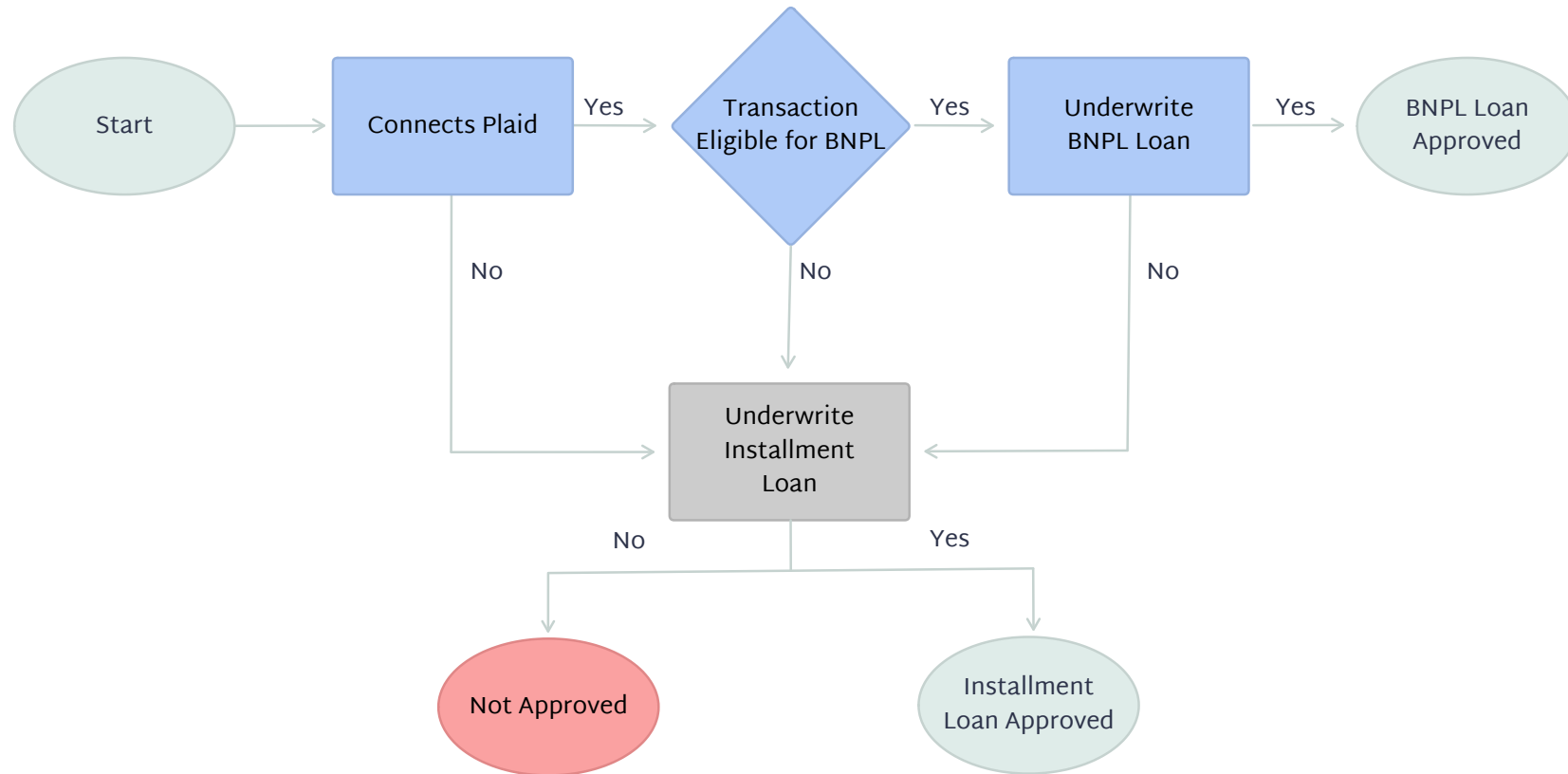


## Close

Customer e-signs and selects vendor. SuprFi facilitates customer onboarding in merchant's CRM, coordinates scheduling, and processes funding upon job completion.

# Decisioning Flow

This waterfall decisioning logic prioritizes BNPL for eligible applicants, ensuring a streamlined process with a clear fallback to traditional installment loans for broader inclusion.





# Go-to-Market Strategy: Precision Distribution

**Our primary market is large, multi-branch, multi-technician home service operators.** Initial focus on \$500-\$25,000 ticket size positions us at the lower end of the market for urgent, unplanned services and repairs requiring less purchase consideration.



## Scale Advantage

One "enterprise" sale unlocks hundreds or thousands of technicians, who effectively act as sales reps for SuprFi across their daily service calls.



## Standardization

They've mandated CRM usage (ServiceTitan, Jobber, FieldRoutes, etc.), making our integration a scalable, single plug-in solution.



## High Volume

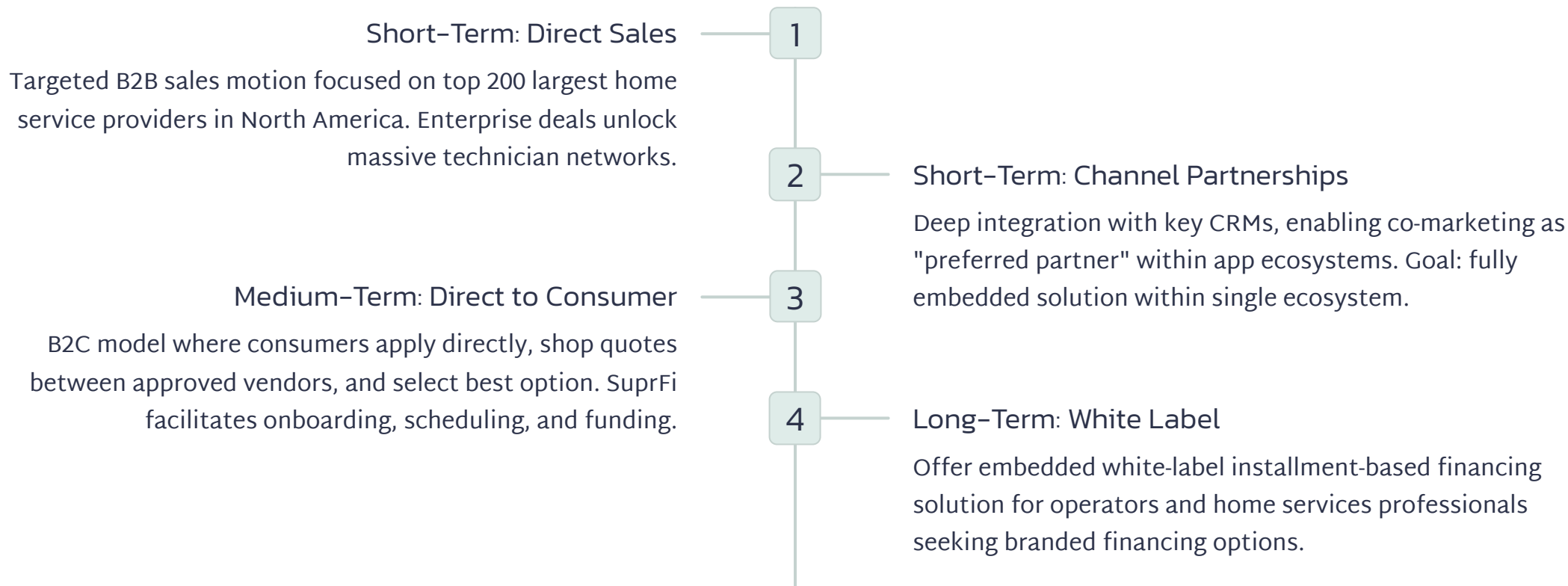
These operators represent disproportionately large share of high-ticket job volume and lower-value, high-frequency services.



## AI Underwriting

Utilize AI and open-banking data to offer financing for lower-value loans without hard inquiry, with secondary requirement only if needed.

# Distribution Channels: Building Momentum



# Revenue Model: Simple, Transparent, Aligned

## Primary Revenue Streams

- Merchant Discount Rate (MDR): <3.9% of total loan value
- Revenue share with funding partners
- Servicing fees
- Interest and fees
- Monetization of turndowns and data

Our revenue model is aligned with our partners' success.

- Merchants pay MDR because financing directly drives high-value sales and increases conversion on otherwise lost opportunities.
- For marketplace sales, merchants pay a premium as we meaningfully reduce their customer acquisition cost by bringing high-value, high-intent customers.
- Lenders pay revenue share for sourcing high-quality loans and servicing fees as SuprFi manages the full loan lifecycle.

# Capital Model: Staged Evolution

## Stage 1: Marketplace

Operate capital-light marketplace model. SuprFi is the technology layer, sourcing loans through merchants funded by origination partners. Act as servicer.

## Stage 2: BaaS Partnership

Establish Banking-as-a-Service partnerships with origination partners. SuprFi acquires and services loans with partner capital.

## Stage 3: Direct Origination

Obtain lending licenses for direct origination model. Own the full value chain from application through servicing.

## Stage 4: Diversified Funding

Expand funding options including forward-flow agreements, securitization, and institutional partnerships for scaled capital deployment.

# Competitive Advantages: What Sets Us Apart

## CRM-Native Workflow

API-first platform seamlessly integrates with any CRM and FSM platform, supporting two-way data flow to bridge technical fragmentation. No more disconnected systems.

## Enterprise Distribution Focus

Current offerings target independent contractors. We're an enterprise solution built to support businesses of scale, leveraging their technician networks as our sales force.

## Zero-Training Technician Adoption

Platform designed for technicians requiring zero training. If they can build a quote, they can offer financing. Solves the critical "last-mile" adoption problem.

## Frictionless Customer Journey

Remove duplicative data capture and circumvent hard inquiry for lower-value purchases. Alternative data underwriting improves approval rates and credit outcomes.

## Multi-Lender Waterfall

Route applications through multiple lenders achieving higher approval rates through "second-look" financing. Capture more sales than single-lender programs.

# AI Underwriting: Our Technical Edge

## The Advantage

Leverages instant soft-credit approvals and cash-flow underwriting for \$500–\$5,000 loans, eliminating hard inquiries that harm customer credit and conversion rates.

## Investor Rationale

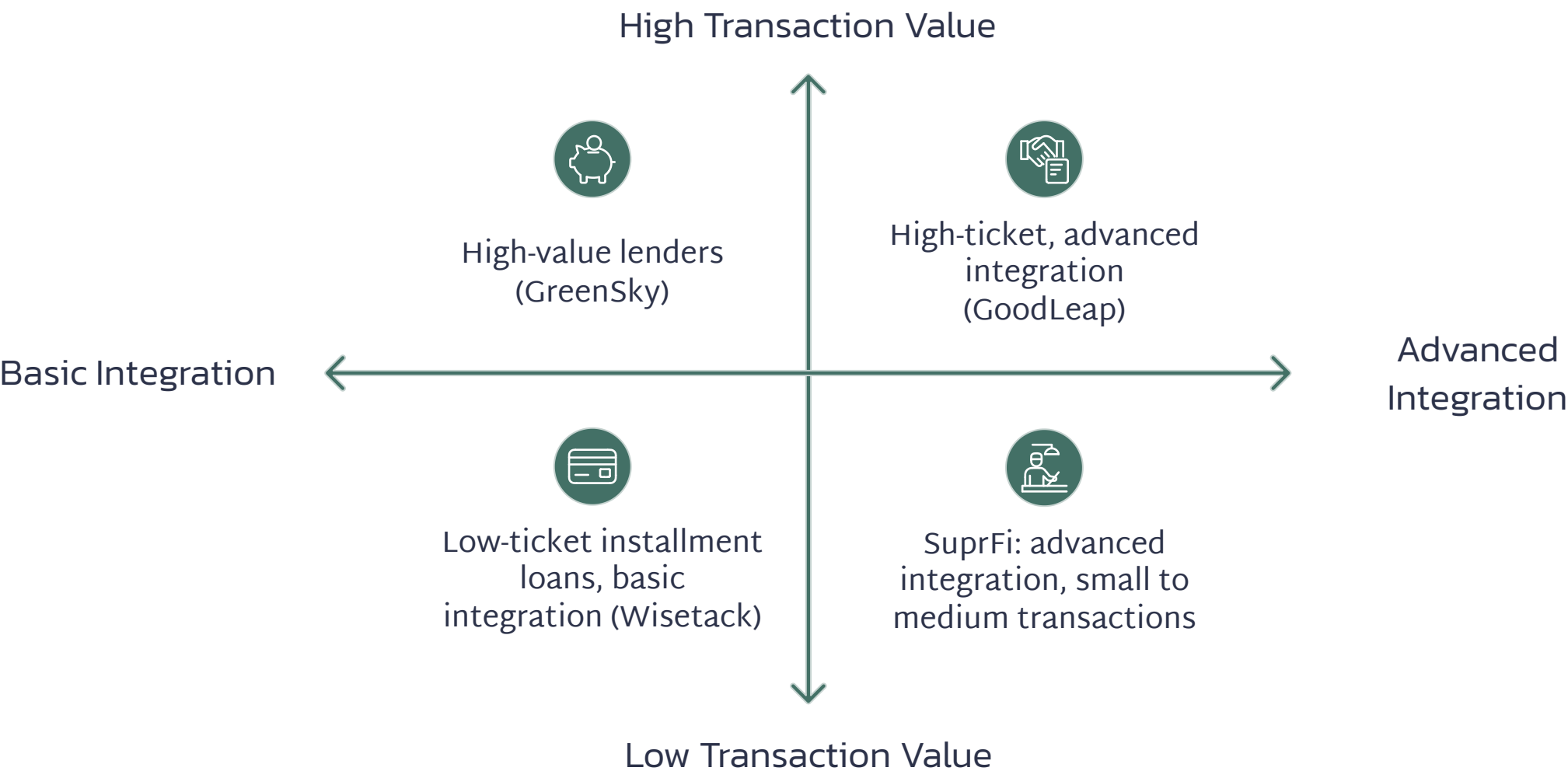
Higher approval rates in underserved segment. Better customer experience drives repeat usage and word-of-mouth growth. Lower acquisition cost per funded loan.

## Competitor Weakness

Most competitors reserve soft-pulls only for pre-qualification, forcing hard inquiry for final offer regardless of loan value or terms.

# Competitive Landscape: Positioning Analysis

The Point-of-Sale financing market for Home Services is highly fragmented yet dominated by a few established players. SuprFi competes against Dedicated Vertical Players, Horizontal BNPL Platforms, and Traditional Lenders. Our strategy focuses on the underserved market for lower-value essential repairs with superior application flow and AI-driven underwriting.



# Key Competitors: Gaps We Exploit

Competitor	Primary Focus	Competitive Gaps
GoodLeap	Solar & Sustainable Home Improvement	Focused on >\$10K projects with opaque, high dealer fees. Deep solar integration makes them poor fit for general HVAC/plumbing/pest control. Facing liability and regulatory headwinds.
GreenSky	High-Ticket Home Improvement	Known for slow, high-friction application process (up to 15 minutes). Post-acquisition integration challenges. Losing ground to agile fintech competitors.
Wisetack	Smaller Home Services	Closest competitor offering soft-credit-pulls up to ~\$25K. Less sophistication in multi-loan structures and enterprise-level service operator specialization.

We recognize Wisetack's first-mover advantage but believe the market will evolve into a multi-option environment as operators maximize customer approval rates—similar to current e-commerce checkout processes.



# Market Trends: Three Powerful Tailwinds



## Shift to High-Frequency Repair Financing

Financing applications for essential repairs jumped **37%** in 23 months through December 2024, while replacement equipment applications declined 7%. Rising interest rates drive "stay-in-place" mentality.



## Explosive Growth of Embedded Finance

Global embedded finance market projected to reach **\$251.5B by 2029**, growing at 16-30% CAGR. B2C segment holds highest growth rate, validating our B2B2C distribution model.



## Rapid Technician AI Adoption

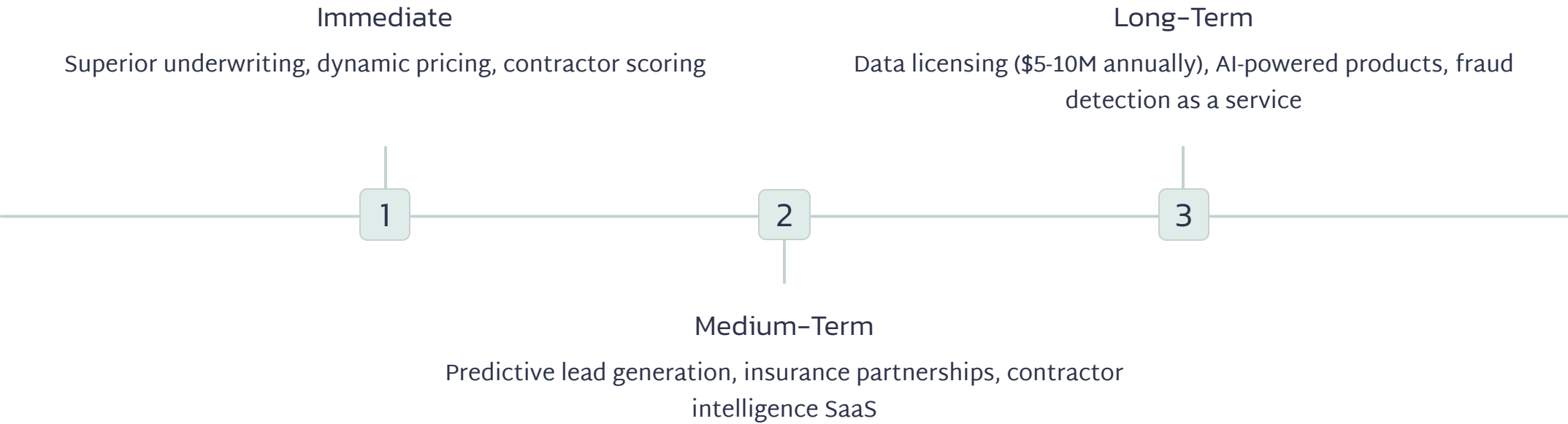
**70%** of home service professionals tried AI tools in 2024. Of those, 57% reported increased revenue. Contractors actively seek digital tools for administrative tasks.

# Data Moat: Our Long-Term Competitive Advantage

While we're building a lending business, our true competitive advantage comes from owning the most comprehensive dataset on home services financing behavior. This data becomes increasingly valuable over time and creates multiple monetization opportunities.

## Unique Data We Capture

- Transaction-level: job type, urgency, seasonality, quote-to-close rates
- Contractor performance: completion rates, customer satisfaction, pricing variations
- Consumer behavior: repair frequency, seasonal patterns, cross-service purchasing
- Market intelligence: real-time pricing, demand patterns, capacity utilization



# Traction: Enterprise Interest Secured

We've secured significant interest from leading home service operators and are in active conversations to pilot our Minimum Viable Product (MVP) with the following companies:

## Proforce Pest Control

Residential and commercial pest control with **11 branches** and **150+ technicians** across Southeast US including Florida, North Carolina, South Carolina, Virginia, and Georgia.

## Rack Electric

Leading full-service electrical contractor in Florida, specializing in whole-home and commercial generator systems, HVAC, EV charging, and new construction electrical.

## Matthews Turf Management

Specialized lawn treatment company delivering golf course-quality results through science-based fertilization, weed control, and pest management across Augusta, GA and CSRA regions.

# The Team: Proven Fintech & Home Services Expertise

## Gabriel Gil, CEO

Seasoned finance executive with 15+ years driving growth in venture-backed startups and public companies. Interim CFO at ProForce Pest Control, scaling ARR from \$13M to \$30M in six months.

Direct consumer lending expertise from Zilch (UK fintech pioneering D2C BNPL for subprime market), leading US launch and managing card/marketplace lending programs. Previously led finance at Chewy pre-IPO through public listing. CPA (inactive).

## Doug Rose, COO

Product executive and growth leader with 10+ years leading breakthrough digital products across fintech, consumer, and AI sectors from seed through hypergrowth.

Chief Product Officer at The Lucky Group, leading product strategy for home financing ecosystem. First product hire at Zilch, scaling from seed to unicorn in under three years—launched award-winning app growing from 1,500 to 250K+ monthly active users and \$100M monthly transaction volume. Led products across five venture-backed startups in Europe and US.

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## The Ask

# Seeking \$5M Seed Round



### Engineering Resources

Build scalable platform with seamless CRM integrations and robust API infrastructure



### Sales & Marketing

Hire enterprise sales team and marketing personnel to accelerate partner acquisition



### Strategic Partnerships

Establish key relationships with CRM platforms, lenders, and enterprise home service operators