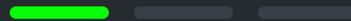


T O R O  
**PAYMENTS**

Lowest Transaction Costs Around ... No Bull





# Single Solution for Multi-Channel Payments

Includes: P2P, Credit & ACH Payments, Mapping, Messages, Media,  
and Project Management



# Our Story

Over 10 years working with the Construction Industry

After a career in the Hedge Fund Industry, I was looking for a new opportunity set. The construction industry is extremely large, will always exist in the market, and ripe for services related to **Digital Marketing, Technology Services, and Payment Processing**.

We started **TotalHousehold Pro** serving contractors, manufacturers, and organizations across the U.S. and Canada. The goal has always been to make an efficient process at a great price. Hence efficiency in with Content and Website Creation, Google Ads, and Fixed Rate Payment Processing, which results in a high client retention rate.

Now, having been part of the industry for more than a decade, we KNOW how members of the Construction Industry work. They are Tough, Hard-working, Adverse to excessive costs, and **Not Tech Savvy**. Every product we have created has these characteristics in mind.

There is a shift in the payment processing world to be more Peer-to-Peer. Our new product will assist in making **P2P payments**, traditional **Credit Card** and **ACH** payments, as well as innovative features such as location, routing, **CRM** functionality, **File Management, Project Management, and Communication (Messaging)**.

We simply call it the TORO app.



# The Problem: part 1

Consumers have more options than ever to pay for goods and services  
And yet, Businesses accept very few



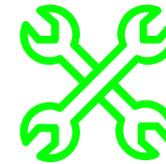
## Consumer

### Lifestyle:

1. They want more options
2. They are more social
3. Less adverse to transaction / convenience fees
4. Wants FREE usage, no monthly subscription

### Use:

Cash  
Checks / ACH  
Credit Cards  
Paypal  
Venmo  
Cash App  
Crypto



## Business

### Objections:

1. Fees are too high (#1 Reason)
2. Too complex
3. Needs to be Efficient
4. Needs to be simple
5. QuickBooks connection
6. Customer location & optimization are important

### Accept:

Cash  
Checks





# The Problem: part 2

How a typical small business in the Construction Industry accepts payment

### Checks: Problem is TIME



### Credit Cards: Problem are the FEEs

**3.5%**

Average Transaction Fee of the gross, varies depending on what card type, how it is accepted, reward points, etc.

**10.6%**

Business's perspective, a 3.5% fee of the gross is 10.6% of the **gross profit** (assuming 1/3 model).

**17.5%**

Business's perspective, a 3.5% fee of the gross is 17.5% of the **net profit** (assuming 1/3 model).

**\$0-400**

Equipment charges can range from free to \$400 on average for office processing equipment



# The Problem: part 3

Lack of an Easy and Efficient Project Management tool to maintain all communication and media

### Current project management software issues



#### Consumer

- Too complex
- Just a view only, not a participant
- Typically, just a one time user



#### Business

- Too expensive
- Complex to set up
- Learning curve is high to know how to use it efficiently
- Has to teach their customer how to use it as well
- Geared for larger companies due to complexity.
- **Only 18%** of Construction Businesses use Project Software.

### Current Options



<u>Price</u>	<u>Learning Curve</u>	<u>Mobile Quality</u>	<u>Customization</u>
High	High	Good	Some
High	High	Good	Some
Medium	High	Limited	Some
Low	Medium	Good	A lot needed



# The Solution

One App to Accept ALL forms of Payment: Peer-to-Peer, Credit Cards, Checks, Crypto, and more.



## Consumer

### Use:

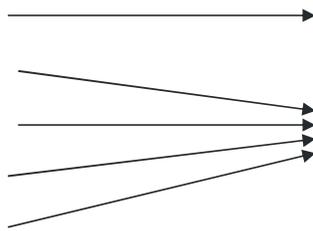
Cash

Checks / ACH

Credit Cards

**Peer-to-Peer**

Crypto



## Business

### Accept:

Cash



**Toro App**



## P2P Benefits:

1. **Saves Money:** Cost **0.25%** compared to **3.5%** normally
2. **Simple:** Fast & Easy
3. **Time:** Immediate Funding
4. **Risk:** No Chargebacks
5. **Efficient:** QuickBooks connection & invoice sync

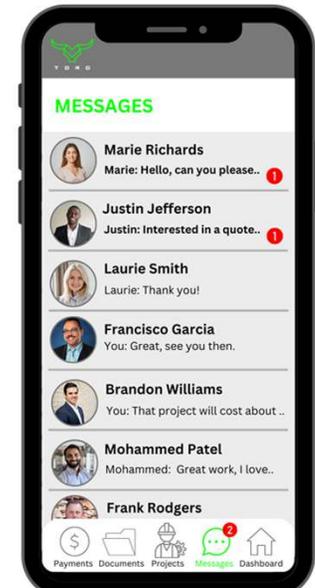
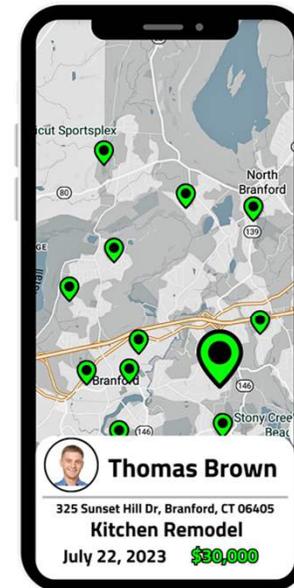
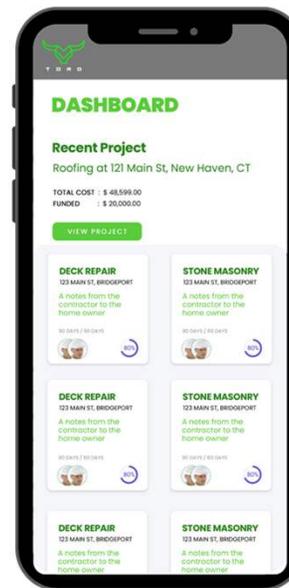


# The Solution

A Payments, Communication, & Project Management app

## ONE App to Manage:

1. **Payments** – P2P, Credit Cards, ACH, and Crypto
2. **Clients** – CRM functionality, project description, payments, location optimization
3. **Messaging** – All client communication
4. **Documentation Management** – attached agreements, images, videos, permits, change orders, etc.





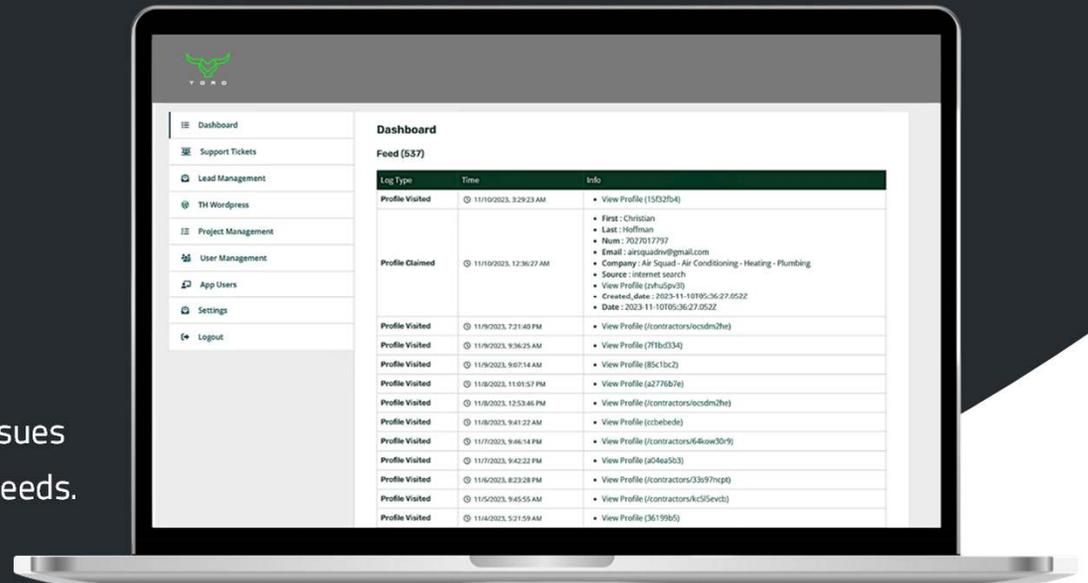
# Solution: Efficiency

Increased Efficiency = Increased Profits

CRM + Project Management + Payments

Key Performance Indicator improvement

- **Timeliness** – able to keep projects on track
- **Productivity** – keep workers flowing
- **Cost Savings** – understand labor & material needs
- **Material Management** – control of supply chain issues
- **Labor Shortage** – understand of projects & labor needs.
- **Compliance** – documentation of services
- **Client Satisfaction** – end result, reputation management leads to more projects





# The Market

P2P Payments will continue to grow

The global P2P payment market was valued at USD **2.21 trillion** in **2022**

Growth expected to hit around USD **11.62 trillion** by **2032**

Growing at a CAGR\* of **18.10%** during the forecast period 2023 to 2032.



\*CAGR = Compounded Annual Growth Rate



# The Industry

## Construction Growth

Construction Spending at over **\$2.05 Trillion** in the U.S.

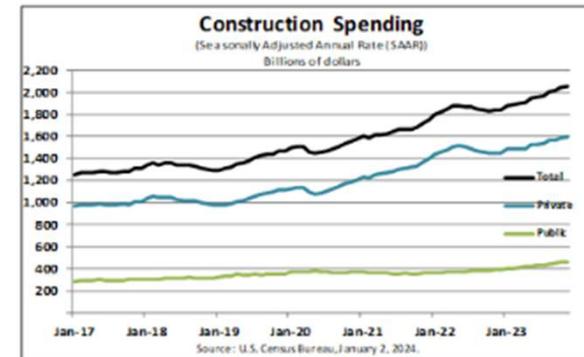
Private Construction represents **77.8%** of all spend

**91.7%** of Construction businesses have an average of **4** employees (3.7 actually)

There are roughly **919,000** Construction companies in the U.S.

There are **3,962,000** total Construction related business in the U.S.

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CONSTRUCTION SPENDING	
NOVEMBER 2023	\$2,050.1 billion
OCTOBER 2023 (revised)	\$2,042.5 billion
Next release: February 1, 2024	
Seasonally Adjusted Annual Rate (SAAR)	
Source: U.S. Census Bureau, January 2, 2024	



# Addressable Market

TAM vs SAM vs SOM

## TAM: Total Addressable Market

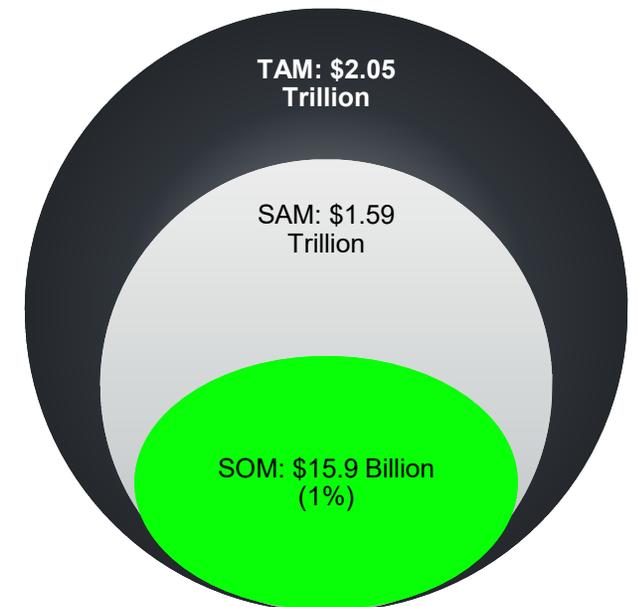
Nov 2023: Construction Spending at over **\$2.05 Trillion** in the U.S.

## SAM: Serviceable Addressable Market

Businesses in the US Census Bureau categories of **<20** employees (**91.7%**), and mainly Private Construction (**77.8%**)

## SOM: Serviceable Obtainable Market

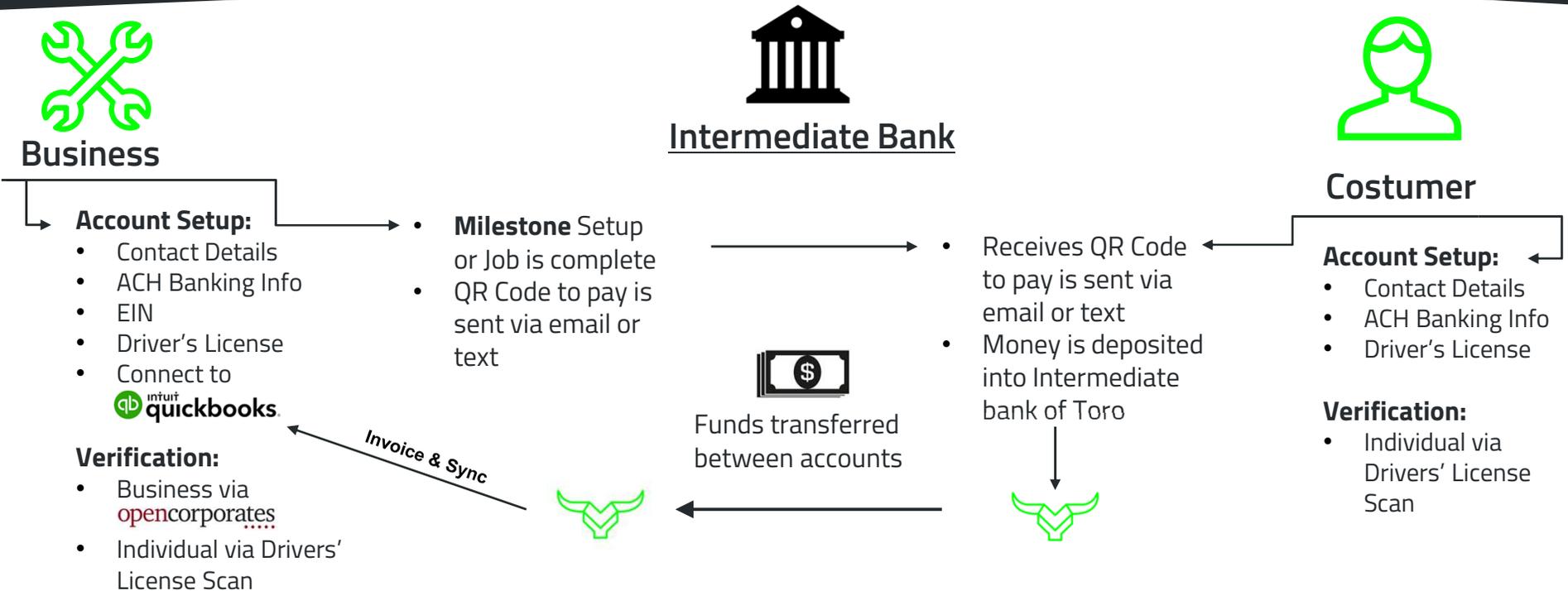
We believe obtaining 1% of the market is reasonable within 4 years.





# The Process

Peer-to-Peer Payments is Fast, Simple, & Secure.

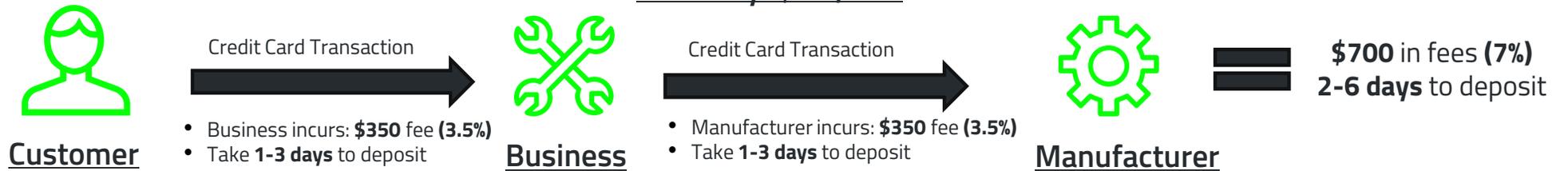




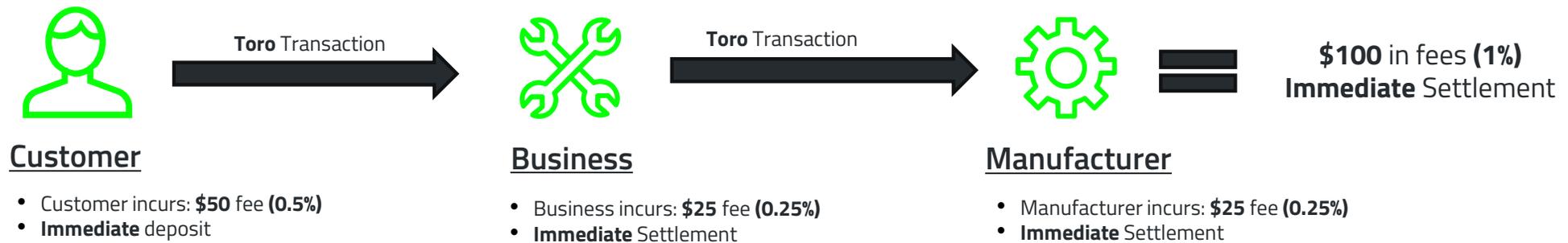
# Old Way vs Toro Way

Reduce those transaction costs.

## Old Way: \$10,000



## The Toro way: \$10,000





# Service Offerings

The more services a client participates in the greater the client retention

## Client Retention = Less Churn

### Our Retention Rate

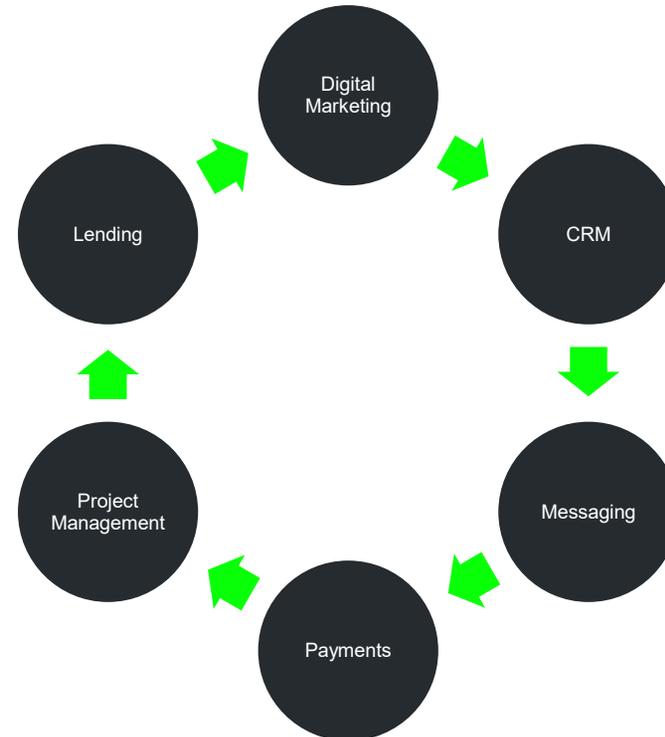
**Year 1:** 99.6%

**Year 2:** 95.6%

**Year 3:** 87.4%

**Year 4:** 79.8%

**Year 5:** 74.2%



**Churn Rate at other agencies is 20-30% PER YEAR**



# What Clients Are Saying About Us...



✓ Verified Review

*"If you are looking for a game changer in your business look no further than TotalHousehold Pro. . ."*



✓ Verified Review

*"The TotalHousehold Pro team are experts in their field and are incredibly knowledgeable regarding how to make the most out of your online reputation..."*



ENCORE METAL ROOFING  
AND CONSTRUCTION



✓ Verified Review

*"This is the team of professionals that take technology and website builds to the next level. . ."*



✓ Verified Review

*"... On a scale of One to Five, we give them a 10. The services they provide are essential in making sure that we are found on the web."*



✓ Verified Review

*"From start to finish Jeff makes this process simple, easy and fun. He explains his plan for your website very clearly and follows through with what he says!"*



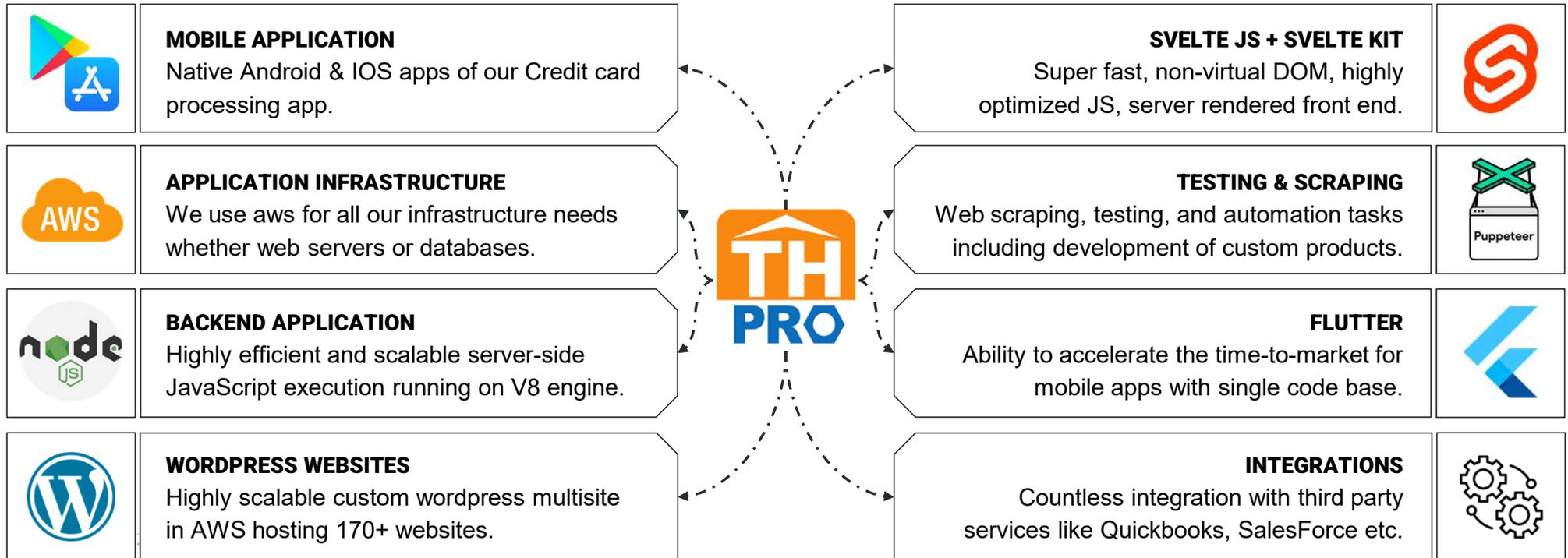
✓ Verified Review

*"... They are quick to reply, respond & make excellent recommendations..."*



# Current Technology Infrastructure

Sophisticated Infrastructure





# Revenue Model

Transaction Data Opens the door to other opportunities

## Payments

- ▶ Peer-to-Peer: **0.75%** per transaction
- ▶ Credit Cards: **0.30%** per transaction

## Digital Marketing

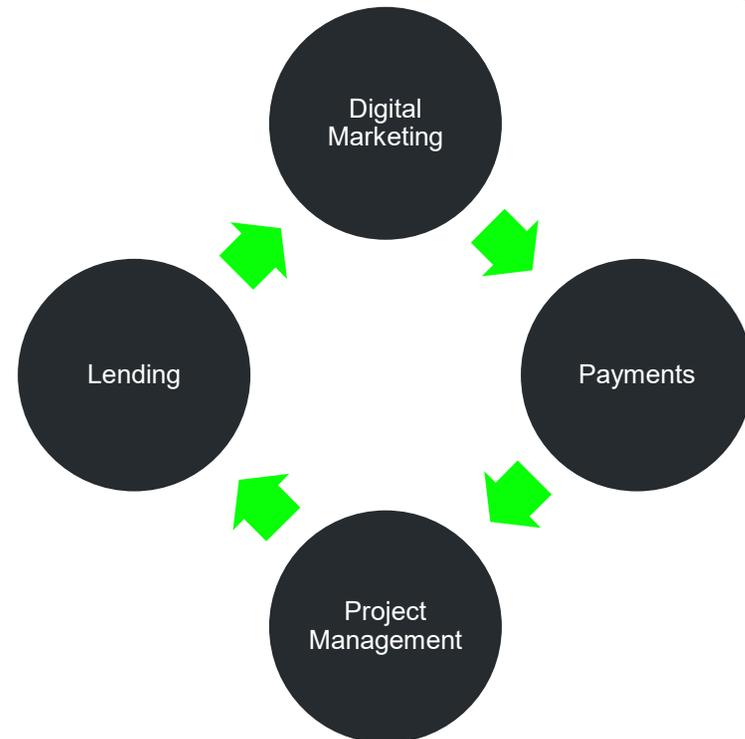
- ▶ Setup Fee average: **\$4,000**
- ▶ Monthly Subscription average : **\$500**

## Project Management Software

- ▶ Monthly Subscription average : **\$300**

## Lending

- ▶ Average per home loan: **2%** of the loan amount
- ▶ Average per business loan: **7%** of the loan amount





# Toro's Offerings

Some Available Today and Some Tomorrow

## ► Payments

### **Accept:**

- Peer-to-Peer:
- ACH / Checking
- Credit Cards

### **Features:**

- Invoices
- Sync's QuickBooks
- Reduced Transaction fees
- Split Payments between Client accounts
- Milestone Payments
- Ability to Pay others
- Map & Routing

## ► Digital

### **Website**

- Creation & Design
- Hosting
- Content Creation

### **Google Ads**

### **SEO**

### **Content Creation**

### **Security**

### **App Creation & Management**

## ► Technology

### **Store Locator**

- Sync's with Clients' CRM

### **Countertop Catalog**

- Scraper of Fabrication Product Information

### **Visualizers**

### **Chat**

- On Clients' websites
- Live Video
- Peer-to-Peer:
  - Facebook Messenger
  - Google
  - Instagram DM

## ► Capital

### **Loans: Operating & Equipment**

- Based on clients' transaction history
- Sync with their QuickBooks
- Sync with their bank accounts

### **Escrow Services**

### **Homeowner Loans for projects**

### **Equity in Businesses**

## ► Planner

### **Project Management**

- Pre-Construction
- Construction
- Post Construction

### **Messaging**

### **Document Management**

- Designs
- Quotes
- Contracts
- Permits
- Change Orders

### **Material Management**

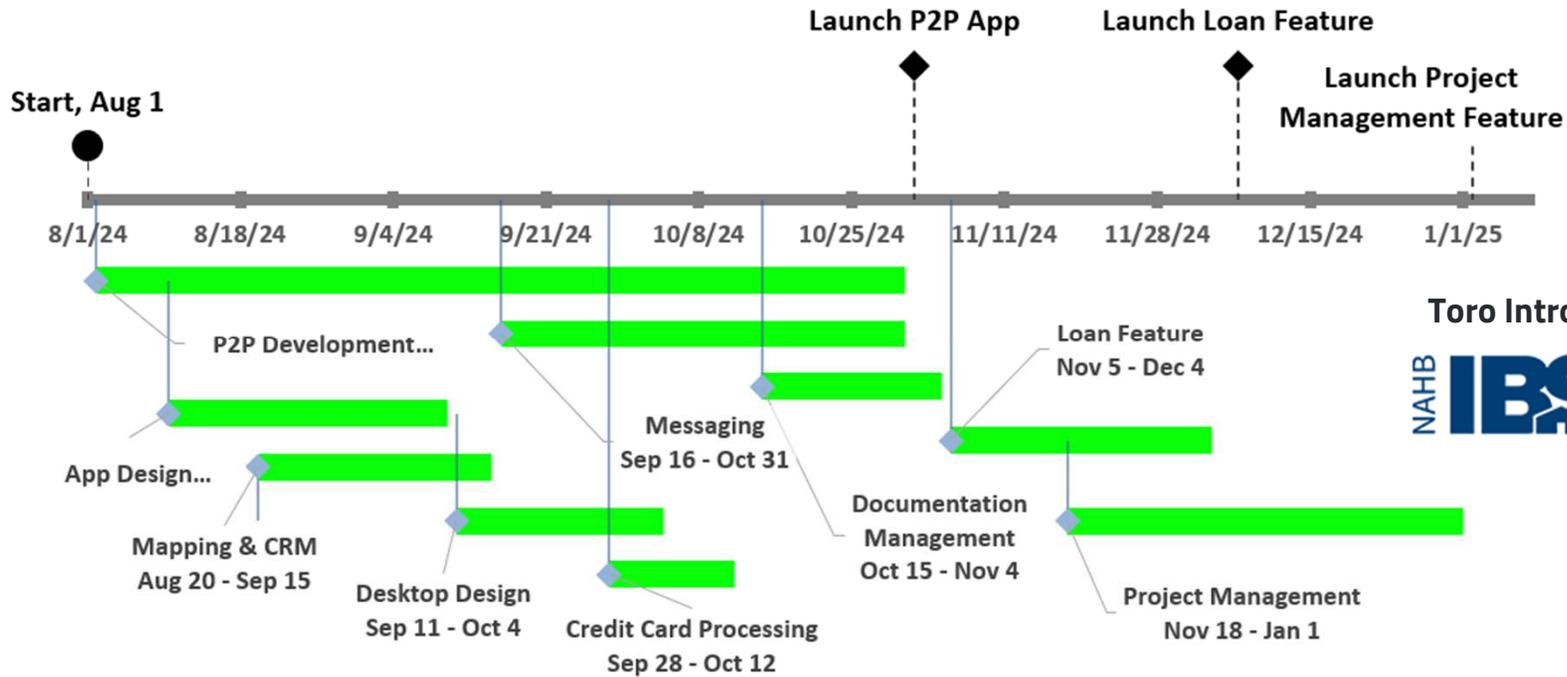
- Construction materials
- Finishing Materials

### **Optimal Routing**



# Development Road Map

## Toro Payments Development Timeline



**Toro Introduction to the World**  
NAHB IBS™ | FEB 25 - 27, 2025  
LAS VEGAS, NV



# Investment Plan: Step2

Below is an Estimate per Year

**Raise \$6m = 24 month runway**

Costs below are per year

**Technology: \$730k**

- ▶ 1 CTO
- ▶ 6 Developers
- ▶ 2 Product Designers
- ▶ 2 Product Managers

**Sales: \$780k**

- ▶ 1 Director of Sales
- ▶ 3 Business Development Reps
- ▶ 6 Sales Reps
- ▶ 3 Customer Success Manager

**Marketing: \$870k**

- ▶ 1 Director of Marketing
- ▶ 2 Marketing Personnel
- ▶ 1 Event Coordinator
- ▶ 8 Industry Events
- ▶ Social Media Campaigns
- ▶ Marketing Materials

**Back Office: \$120k**

- ▶ 1 Human Resources
- ▶ 1 Bookkeeper



# Management Team



**Jeff LaCava**

**CEO / Founder**

CEO of TotalHousehold Pro for 13 years

20 years of Alternative Investment Asset Management experience in the hedge fund industry



**Siva Gannavarapu**

**CTO / Founder**

CTO of TotalHousehold Pro for over 8 years

15 years as a technology leader with expertise in Server Architecture, Node.js, AWS, security, app development.



**Shamik Cholera**

**Managing Director - Investor Relations**

20 Years of Experience in:  
- Sales & Marketing within the Financial Industry (FX, Hedge Funds, ETFs, and other financial products)  
- Passive Currency Overlays  
- FX Payments and Hedging  
- Corporate Client Relationships



**Nicole Mastromarco**

**Managing Director - Marketing**

Digital Marketing Manager of TotalHousehold Pro for 3 years

5+ years of Marketing experience in the technology industry with a focus on social media, email, content creation and design



**Sean Corcoran**

**Managing Director - Product Development**

20+ Years of Experience in:  
- Engineering Management  
- Software Development  
- Product Development  
- Information Architecture  
- Innovation and Technical Excellence



T O R O

THANK YOU FOR YOUR TIME

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 [www.totalhousehold.com](http://www.totalhousehold.com)