

# WeHELP foundation.com

**Our mission is to help educate, motivate and empower the community with our housing, transportation and personal development programs.**

## Strategic Business Plan

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# CONFIDENTIALITY AGREEMENT

Reading beyond the cover of this Business Plan shall constitute an agreement to, and acceptance of the following terms.

This Business Plan contains confidential and proprietary information of the We Help Foundation, We Help Brokerage and Auto Help Corporation also referred to as (“us”), (“organization”), (“we”). The information contained in this business plan shall not be disclosed to others for any purpose, or used by or for others, without the express written consent of Matthew Roberts.

This Business Plan and the information contained herein shall not and do not constitute an offer to sell or the solicitation of an offer to buy any security. The information contained in this Business Plan is intended for informational purposes only. The offer and sale of any securities shall be made only in compliance with the registration and/or qualification provisions of the Securities Act of 1933, as amended and any applicable state or province securities laws, or exemptions from the registration and/or qualification requirements of such Act and such laws.

With regard to projections or targets contained in this Business Plan and in any correlating proforma, we caution that such projections may not be accurate. We reasonably believe there is a reasonable basis for such projections as of the date of this Business Plan.

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## THE ORGANIZATION

Our organization is located in Jacksonville, Florida. We have been in business for more than ten years during which we have tested and proven our business model. The business is structured with separate legal entities: (i) the We Help Foundation, (ii) We Help Brokerage, (iii) Auto Help Corporation. In 2007 we started our project as the Stellar Foundation. In 2009 we renamed our operation to the current name and brand with each of the entities having the “help” label and brand. Each organization is independent and filed with the state as separate legal entities (Corporations). Our organization offers consumers a one-stop-shop home and auto ownership program. We specialize in creating highly profitable transactions from the two largest consumer purchases; **real estate** and **automobiles**. The organization is capitalized by one individual - Mr. Matthew Wayne Roberts. We Help Brokerage is a Real Estate brokerage firm with a licensed real estate broker which allows the organization to conduct real estate transactions (owned by Mr. Roberts).

We have a win-win-win program that produces quality buyers and fiscally sound real estate transactions. Since inception, we have gained a significant amount of experience building our housing and transportation programs to where they are now.

We have developed literature, brochures, contracts, agreements and other collateral materials for marketing and explaining our services to buyers and sellers (program participants). We have pre-designed signs and advertisements, letters, flyers, etc. We’ve had over a decade to develop just about everything an organization would need to conduct business successfully.

We have an active advertising system that includes but is not limited to social media, internet marketing, magazine ads, word of mouth referrals and various other exposure sources. The advertising system creates a substantial number of new and unique prospects that need and want our services. The prospects are connected to our team of professionals who explain our program, book them for a free initial consultation, usually starting with the purchase of a vehicle and typically results in the enrollment into one or more of our programs.

We have a pipeline of buyers waiting on homes and vehicles.

## THE BUSINESS MODEL

Our objective is to build a “Brand” that consumers recognize as the “go-to” organization for the two largest financial transactions a consumer can make; (i) the purchase of a home and (ii) the purchase of an automobile. We have built a consumer friendly business that captures maximum profits from these two transactions. Our business is sound with a strong Supply and Demand model. We uniquely create buyers from a large segment of the market place that no other organization is interested in approaching (consumers that have “challenges”). We currently offer two programs to these consumers: (i) our Housing Program and (ii) our Transportation Program. These counseling programs turn interested leads into loan ready candidates who want to buy either a house or a vehicle from us (or both).

## THE HOUSING PROGRAM

We offer potential buyers/renters that have challenges like poor credit an affordable pre-home ownership assistance program that is designed to improve their credit, secure a loan and purchase a home. We offer consumers that are renting a unique credit system designed to improve a person's credit score over a 6 to 24 month time frame. We have become experts at turning employed renters into home owners. We know that 1 out of 10 program participants end up qualifying for conventional financing. We know that 2 out of 10 will qualify for VA financing and 7 out of 10 program participants will qualify for FHA financing. Our advising program can generate 25 to 30 + viable buyers per year that will utilize real estate brokerage (our firm) to purchase residential real estate in the northeast Florida market.

When it comes to the (“Supply”) side of the equation, we offer a **Community Revitalization Program** that targets distressed properties that include, (i) MLS listed bank owned properties, (ii) direct listed short sales, (iii) MLS short sales. We also purchase land and build new construction homes for program participants. Our brokerage firm can list and sell real estate for traditional buyers just like any other Real Estate organization. This is not really our objective. We prefer to incubate buyers and then source distressed properties or build new ones. We start with the demand first then get the supply.

**We Help Brokerage** is the licensed entity that provides legal authority and oversight to complete the transactions; earning real estate commissions, rental income, etc. As a broker, we can incorporate the efforts of realtors to handle the daily activities of the seller and buyer transaction. Realtors provide credibility to the operation when dealing with the listing agents because banks typically do not respond favorably to investors. These professionals receive a higher net commission with our operation than they would with a traditional broker.

**We Help Foundation** is the entity (corporation) that takes an ownership interest (takes title) to the properties. This organization will hold title to the property until it is sold to the program participant. The objective is to build a new home or purchase a property at the discounted rate and then turn around and sell that property to a buyer from our pipeline at retail using the equity differential to; (i) credit back the gfc savings program to the program participant, (ii) cover the transaction closing costs, (iii) and provide a return to the funding source.

## **THE REAL ESTATE TRANSACTION**

We construct profitable real estate transactions. The premise is to source a distressed property or build a new one, that will have enough equity to cover the project costs while producing substantial profits. Equity is created because we purchase or build at enough of a discounted rate to ensure that the property achieves a higher retail value.

Our objective is to source properties that match up to our tier one program participants that are now ready-to-buy. The numbers work if we are able to secure a property and be “all-in” around 65% to 70% of the After-Repair-Value (ARV). The same goes for new construction, build and be all in around 65% to 70%.

The equity profit has to be significant enough to cover the costs of a renovation and transaction costs like closing costs, home warranty, realtor commissions, and a return on investment to the seller, investor or funding source.

## **THE TRANSPORTATION PROGRAM**

We use our transportation program to attract poor credit buyers. People with bad credit that are in the market for a vehicle, are perfect candidates for our housing program. We utilize online social media platforms to attract poor credit buyers to our transportation with the goal of (i) generating revenues from the sale of a vehicle and (ii) introducing our housing program with a plan to own the vehicle they are buying from us in 18 months or less.

The average credit challenged consumer is purchasing vehicles from buy-here pay-here lots at incredibly high interest rates. Our objective is to capture these buyers and offer them a one-stop-shop program for their home and auto purchasing needs. We offer a highly attractive way to buy a vehicle, that saves the consumer money. It makes sense that the majority of these same consumers would want to come back to our organization and take advantage of our housing program.

The comparison between the way we sell a vehicle and the way dealerships sell vehicles is explained in greater detail on our website. You can visit our website and click on the transportation program link at the bottom of the menu to review the web page that describes these benefits.

## COMPETITIVE COMPARISON

What makes us different? We're going after consumers that our competitors are not interested in. The real estate industry is full of agents, mortgage professionals and investors all looking for the fastest way to bring a seller and buyer together at closing and make as much profit in the process. Both locally and nationally, there are many companies that could be considered as competition as many of these organizations offer what seems to be similar services to both sellers and buyers. We stand apart from everybody because we focus on buyers NOT listings. On that basic fundamental principle the "other-guys" are NOT even competing with us since they focus on listings and credit-worthy buyers (a small percentage of the renting population).

The majority of real estate companies focus on one thing; finding buyers who are in a position to "purchase" now. Yes, we will sell a house to a "loan-ready" buyer, but we realize that the larger segment of the renting population are those consumers which want to own but have challenges like poor credit, high debt to income issues, or other issues that are fixable with the right coaching and accountability mechanisms put in place. These consumers are NOT in a position to "purchase" now - but with a little **help** – could purchase in the future. We identify and create future buyers that NOBODY else is targeting.

We have all the moving parts needed to help people achieve their goals of home ownership. We start with the vehicle and help consumers pay off their vehicle and nurture the relationship with that car buyer to the point where we turn them into a home buyer.

We have an advising team that understands how to get a consumer's credit where it needs to be. We have an administrative team, a marketing team, a technical team, legal team and an experienced management team. The "other-guys" may have one or two of these moving parts in play, whether it's a mortgage team or real estate agency, but they tend to work with loosely connected alliances for the others and they fall short in providing the full-spectrum from within one organization. The "convenience" factor of dealing with one-team for all these services is very attractive to our program participants.

Few competitors are positioned solely to serve the complete set of needs of a consumer. The overall process can be complex and intimidating to the inexperienced. The lifecycle typically involves 4 to 6 different companies, each with their own specialty. This leaves a short fall of integrated services that for the less sophisticated competitor can create challenges and difficulty in converting business successfully. We have a single organization (operation) that can provide all of these services as a turnkey package, thereby saving time and lowering risk for all involved. Our position in the market place is strong. Our services are in-demand and our value disposition is high. We're the only organization of our kind that has created a program that brings buyers and sellers together in volume **distinguishing us from the competition.**



## THE TEAM

### Matthew Roberts, Founder & CEO

Mr. Roberts has over 25 years of experience with various companies. His skillset includes: building brands, product distribution management, investor relations, PPO networking & contracting, third party administration, direct sales, management, and marketing. One of his earliest successful ventures at the early age of 23 was the development of an ATM company (cash-dispensing machines). During his tenure, Matthew was instrumental in the growth of the organization from 80 store locations to over 1,000 locations by hiring and organizing sales managers, developing advertising campaigns and managing multiple regional sales directors.



Mr. Roberts co-founded and sat on the board of a brokerage firm that specialized in supplying products and services to marketing companies. During his tenure, he successfully acquired 3 reseller organizations that generated \$4.5 million dollars in gross monthly revenues within the first 90 days and within a year was generating over \$5 million dollars a month in gross monthly revenues. He was responsible for negotiating with vendors, PPO networks and administrators to supply benefits and services to these national marketing firms. He also managed the sales and implementation process of various products and services into these organizations. Mr. Roberts achieved unparalleled success as a founder which drove revenues to their current status of over \$20 Million a month. Mr. Roberts founded the We Help Foundation in 2007 to assist the HUD housing program and the city of Jacksonville, Florida with their home buying program. Within a year he converted the city project to an open market system that creates profitable real estate and automobile transactions to a pipeline of loan-ready buyers.

Mr. Roberts graduated with a bachelor of fine arts degree from the University of North Florida where he studied business and computer applications. He was the first student to be awarded an academic scholarship to UNF from the Florida Community College at Jacksonville for academic excellence in the high school program for the gifted. He has been a long-time member of Trinity Baptist Church with his wife Elizabeth and 5 children in Jacksonville, Florida. **Matthew's extensive experience and aggressive leadership is ideal for leading this organization. He's a proven team builder and leader who sets goals and achieves them.**

### Elizabeth Roberts, Billing & Finance

Elizabeth has over 19 years of customer service, billing and book keeping experience. Mrs. Roberts was instrumental in servicing members for Citibank financial early in her career. She left Citibank and spent the last 18 years managing the books and finances for companies founded by Matthew Roberts. Elizabeth works full-time on the accounting team and is instrumental in the oversight of all banking and bookkeeping functions for our organization.



### Additional Team Members:

- Jim Reimann, Broker of Record, We Help Brokerage
- Darcy Ammon, Realtor, We Help Brokerage
- Nick Fletcher, Technical Support (all companies)
- John Owens, Legal Counsel/Attorney (all companies)
- Benjamin Mathews, Accounting, (all companies)
- Clint Grigley, Real Estate Development, (We Help Foundation)
- Kurt Peterson, Senior Technician, Auto Help Corporation
- Kimber Kahre, Junior Technician, Auto Help Corporation

## **CLOSING STATEMENT**

In closing, we believe that our business model is unique in several ways. We have an incredible brand that attracts buyers. The “We Help” brand conveys a sense of trust that fosters consumer confidence. We generate revenues by helping consumers in ways that no other organization can. We help program participants improve their quality and standard of living.

Our team of self-motivated, success oriented and hardworking professionals are motivated by the opportunity to help others.