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Modern Tools. Smarter Associations.

\$1MM Angel Round followed by a
\$10 MM Growth Round via Milestone Investment
Program (\$1MM / \$2MM / \$3MM / \$4MM)

The Problem

38% of all associations are self managed

If we look at a basic 100 unit HOA

3 to 5

Good Hearted but
unqualified Volunteer
Board Members

5 to 10

Hours a week they can
dedicated to running an
association

40 to 70

Hours needed to effectively
run an association to the
required legal standards

- Maintain and update association records (member directories, governing documents, meeting minutes)
- Manage communication with homeowners, board members, and vendors
- Schedule and organize board and annual meetings
- Prepare and distribute meeting agendas and minutes

The Problem (Cont)

The list goes on

- Respond to homeowner inquiries and service requests promptly
- Ensure compliance with association bylaws and Florida statutes
- Manage digital systems (like Kaloop or similar HOA platforms)
- Prepare annual budgets and financial forecasts
- Collect assessments, fees and fines
- Reconcile bank statements and manage accounts payable/receivable
- Review and approve vendor invoices
- Generate and distribute monthly financial reports to the board

The Problem (Cont)

This is required of volunteers

- Oversee audits and tax preparation
- Monitor reserve accounts and long-term funding strategies
- Oversee routine maintenance of common areas (landscaping, pools, lighting, etc.)
- Manage vendor contracts and performance (landscaping, security, cleaning, etc.)
- Coordinate repairs and inspections for shared facilities
- Develop preventative maintenance schedules
- Ensure compliance with safety codes and insurance requirements
- Maintain inventory of association-owned assets

The Problem (Cont)

Remember they only have 3 to 7 hours a week

- Solicit and evaluate bids for services (RFPs)
- Negotiate and renew vendor contracts
- Track contract expiration and performance terms
- Ensure contractors are licensed, insured, and compliant
- Maintain clear communication between vendors and the board
- Manage architectural review applications and approvals
- Conduct community inspections to ensure compliance with rules
- Issue violation notices and follow up on corrective actions

The Problem (Cont)

Some of these are a full time job in itself

- Maintain records of ARC requests and violations
- Advise the board on enforcement and appeals
- Send newsletters, updates, and announcements
- Manage community website or portal
- Organize community events and meetings
- Promote positive homeowner relations and engagement
- Serve as a liaison between residents and the board
- Stay informed of changes in HOA laws and local ordinances
- Ensure all operations comply with state statutes and governing documents

The Problem (Cont)

How can volunteers do all of this?

- Coordinate with legal counsel for disputes or rule enforcement
- Oversee insurance renewals and claims management
- Maintain proper documentation for audits and inspections
- Assist with goal setting and long-term community planning
- Board member transitions and elections
- Provide training resources for new board members

The Solution

Marry an independent CAM Marketplace hired by the hour, with AI assistants within an AI powered platform built from the ground up to perform all functions.



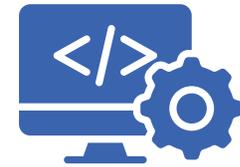
Independent CAMs

Contracted by the hour to meet the needs of the association



Integrated AI Agents

Unlimited availability to take requests, complete tasks, outbound and inbound.



Kaloop Software

Designed from the ground up around task management, integrating the human & AI.

Business Model

The Kaloop Platform creates a CAM Marketplace of real people, where we earn 35% of their revenue, deploy AI agents at \$2 an hour to accomplish tasks and a dozen features including 8 paid by residents as fees throughout the year. These numbers are based on a 150 unit association.

CAM Marketplace

$$\begin{matrix} \text{2} \\ \text{Hours} \end{matrix} \times \begin{matrix} \text{\$40} \\ \text{Rate} \end{matrix} \times \begin{matrix} \text{52} \\ \text{Weeks} \end{matrix} \times \begin{matrix} \text{35\%} \\ \text{Margin} \end{matrix} = \begin{matrix} \text{\$1,456} \end{matrix}$$

AI Agent

$$\begin{matrix} \text{60} \\ \text{Hours} \end{matrix} \times \begin{matrix} \text{\$2} \\ \text{Rate} \end{matrix} \times \begin{matrix} \text{52} \\ \text{Weeks} \end{matrix} \times \begin{matrix} \text{90\%} \\ \text{Margin} \end{matrix} = \begin{matrix} \text{\$5,616} \end{matrix}$$

Kaloop Platform

$$\begin{matrix} \text{8} \\ \text{Features} \end{matrix} \times \begin{matrix} \text{\$10} \\ \text{Fee} \end{matrix} \times \begin{matrix} \text{62} \\ \text{Actions} \end{matrix} \times \begin{matrix} \text{70\%} \\ \text{Margin} \end{matrix} = \begin{matrix} \text{\$3,472} \end{matrix}$$

Market Opportunity

With over 132,000 self-managed associations in the U.S. and no national platform serving their specific needs, Kaloop is positioned to lead a \$5B+ untapped market.

- TAM: Over \$5 billion in potential platform revenue from CAM service margins alone

- No existing national competitor offering the same integrated CAM + AI + Software model

Total US Associations: **347,000**

Self Managed Opportunities: **132,860 (38%)**

Florida Associations Alone: **79,000***

*30,000 Self Managed in Florida

Growth & Traction

With our beta successfully launched and early associations already onboard, Kaloop is proving product market fit. We're scaling steadily with clear milestones ahead.

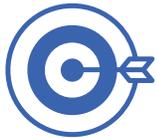
- **React to Users**

- **Refine Features**

- **Market Presence**

Official Beta Launch on July 17th

Kaloop Goals for Future



2025-2026

200 Associations



2026-2027

800 Associations



2027-2028

2,000 Associations

Revenue Projections

Based on revenue of \$10,544 per association of 150 units in size per year, we can project the following revenue once Kaloop is full up and running just in the State of Florida.

| Market Penetration | Associations | Revenue* |
|--------------------|--------------|--------------|
| 1% | 300 | \$3,163,000 |
| 3% | 900 | \$9,489,000 |
| 5% | 1,500 | \$15,816,000 |
| 10% | 3,000 | \$31,632,000 |
| 20% | 6,000 | \$63,264,000 |

*EBITDA

\$1MM Angel Round

Kalooop plans to continue product development and focus on growth to 100 associations, leveraging a small angel round offered via Private placement memorandum under the Reg D offering. This initial angel group will own 20% of the company.

- 40 units available at \$25,000 each

Angel Round Goals



**Build internal
CAM team**



**Streamline
Onboarding**



**Establish
Industry Presence**

\$10MM Growth Round

While the company is expanding to its first 100 associations, we will begin to position with a single investment fund to raise growth capital by issuing 20% of the company, without diluting the Angel Round. The capital will be deployed in stages as debt, tied to specific growth milestones, ensuring capital preservation while securing potential upside. The debt will be convertible once the full investment has been completed.

- Investors can stop at any time; previous investments convert to debt

- Strong long-term upside with flexible commitment path

Structured Milestone Program



Initial

\$1MM
Investment



200 Associations

Additional \$2MM upon
Milestone

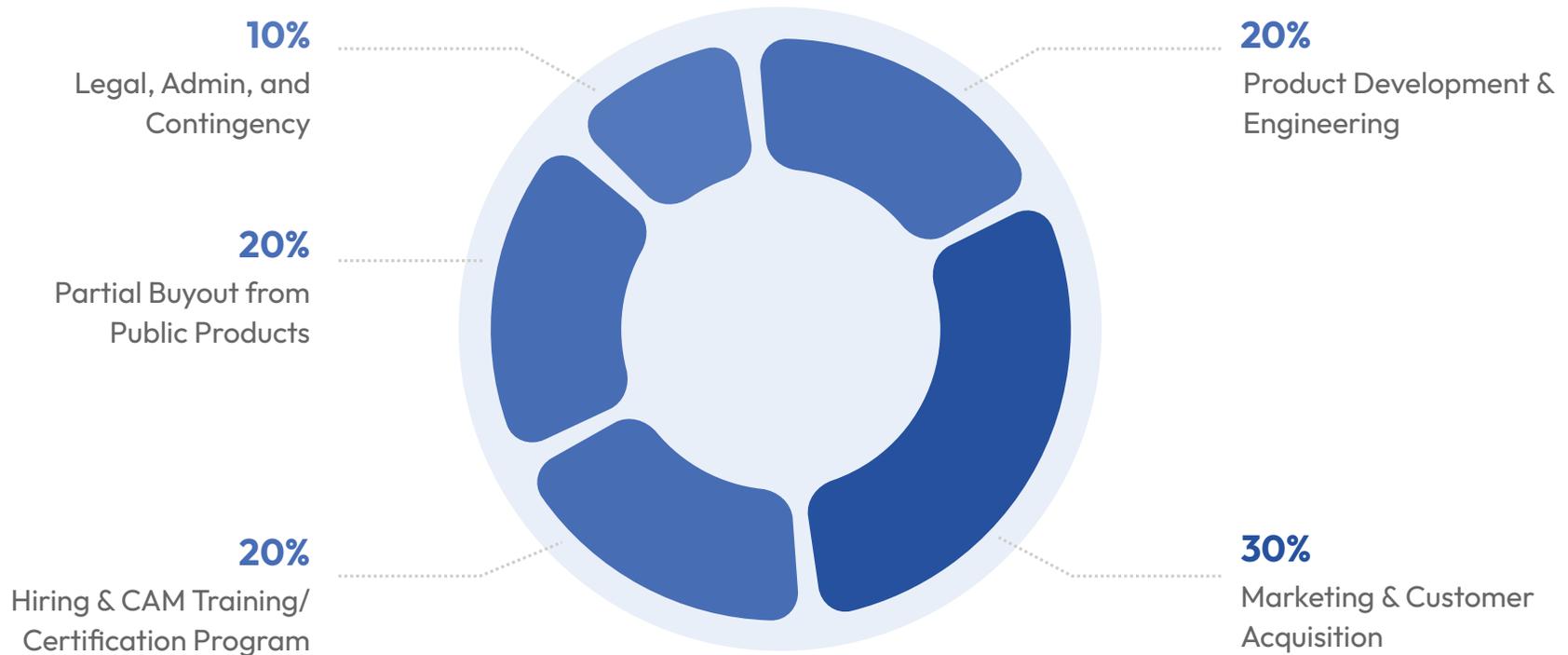


350 & 500 Associations

\$3MM + \$4MM to convert
into 20% Ownership

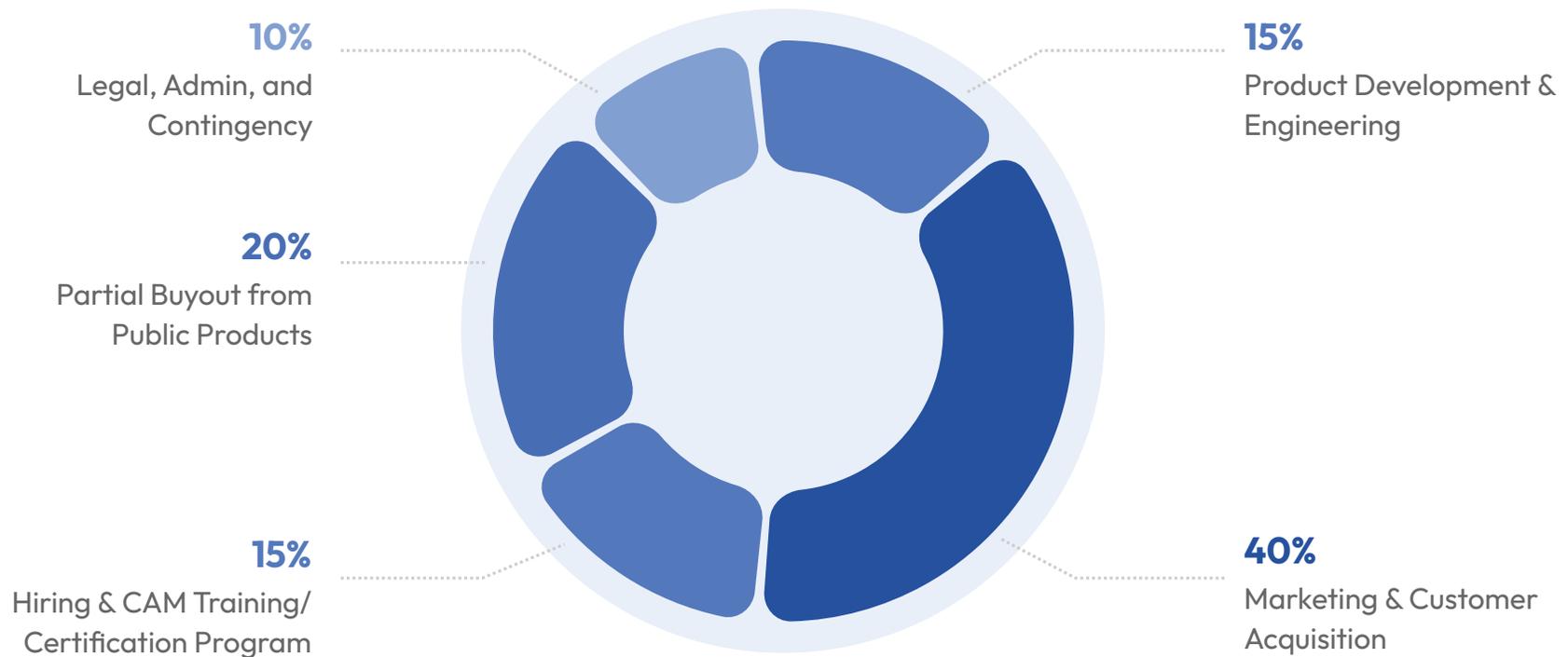
\$1MM Draw Use of Funds

Kaloop offers a de-risked investment path: capital is deployed in stages, tied to measurable growth. Investors retain control without sacrificing upside.



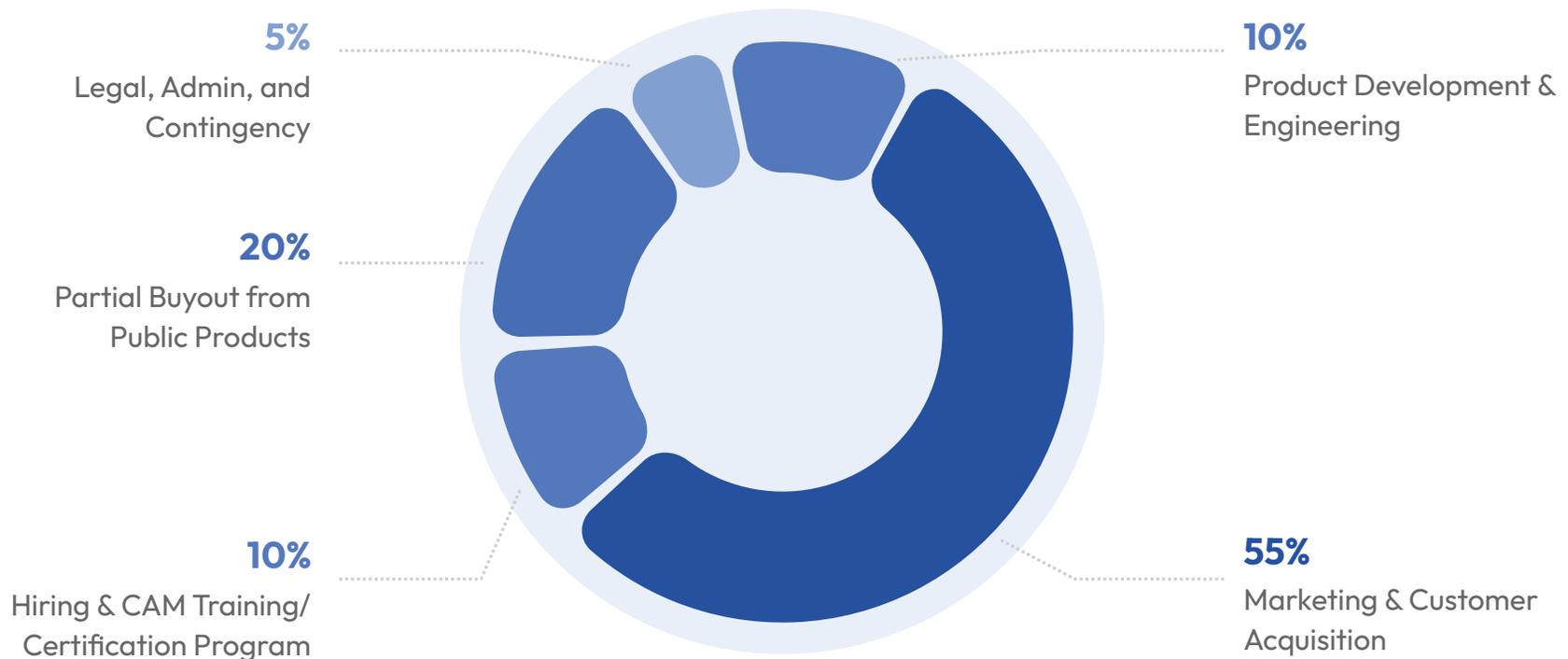
\$2MM Draw Use of Funds

Initial investment in Kaloop will be focused on bringing CAM's into the platform and establishing a foothold in the CAM community Statewide while refining the product.



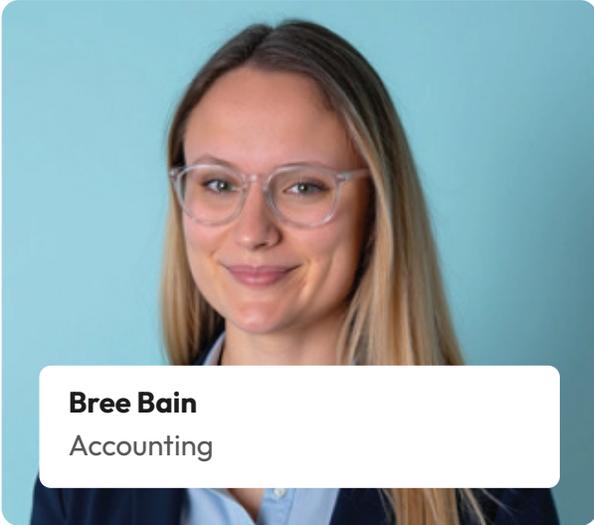
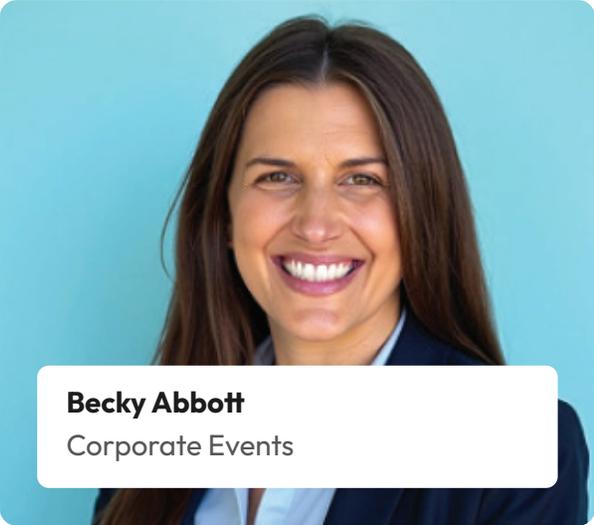
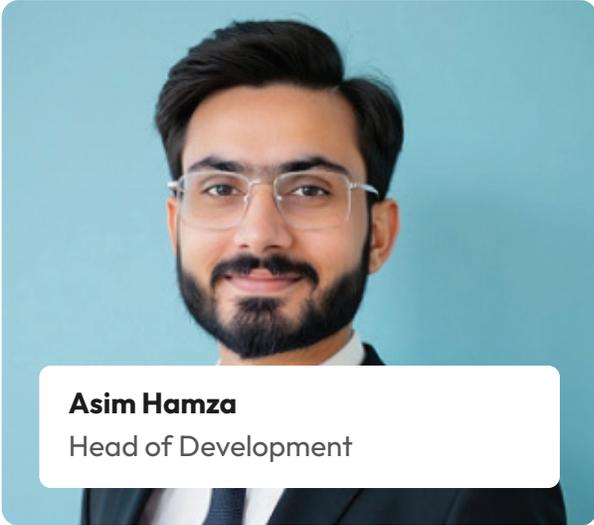
\$3 & 4 MM Draw Use of Funds

Initial investment in Kaloop will be focused on bringing CAM's into the platform and establishing a foothold in the CAM community Statewide while refining the product.



Our Team

Meet the people guiding vision and strategy behind our success.



Early Results

In the Fall we attended 7 tradeshows to introduce Kaloop to CAM and Board Members. The first show was Oct 7 and the last was Nov 14. Here are the findings and results as of December 10, 2025.

- Long Sales Pipelines. A board member needs to go back and sell the other members, We are seeing 2-3 months cycles.

- We spent a total of \$29,000 on Tradeshows and Marketing support with 19 in pipeline, 17 signed, 7 paying, \$805 CPA



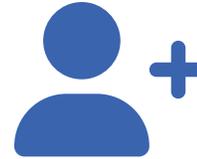
188

Raised Hand



82

Attendend Demo



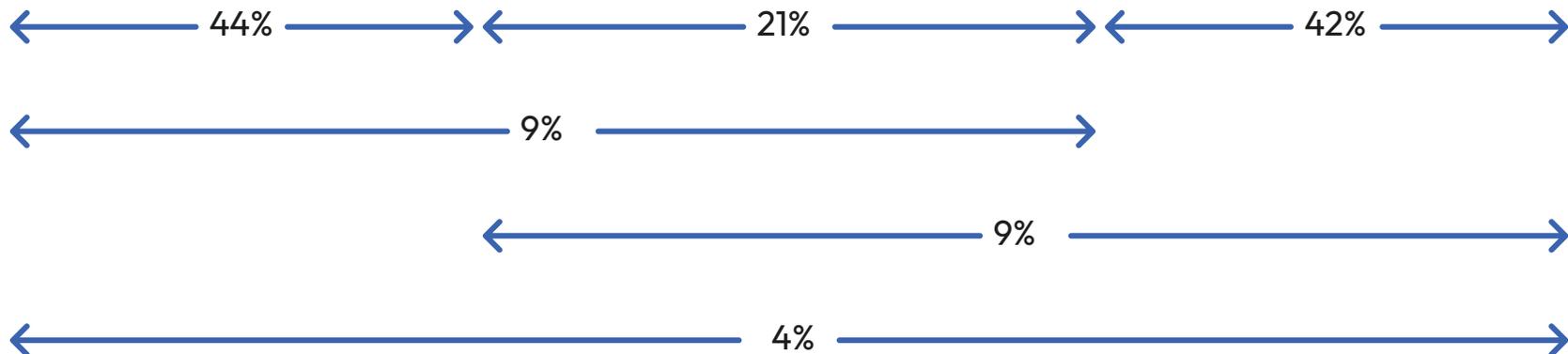
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Created Account



7

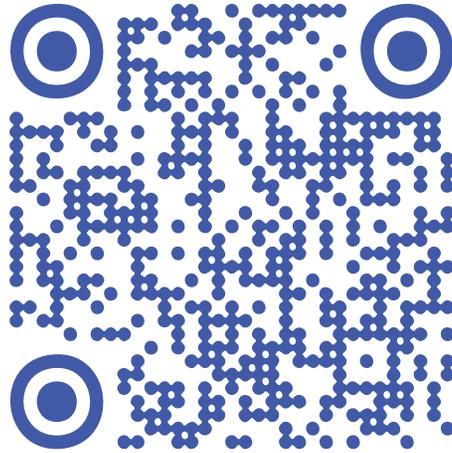
Active and Paying



Product Mix

Based on Limited data, we can track what Associations are gravitating to right now. Since we provide an ala carte service they can pick what makes the most sense for them.

| | Less than 25 | 26-75 | 76-149 | 150+ |
|--------------------------------|---------------------|--------------|---------------|-------------|
| Number of Associations | 7 | 6 | 3 | 6 |
| Architectural Approvals | | | | 1 |
| Association Letters | 2 | 1 | 1 | 1 |
| Association Books | | 2 | | |
| Association Docs | 1 | 2 | 1 | 2 |
| Board Email | 1 | 2 | | 2 |
| Buyer Approvals | | 1 | | 1 |
| Community RFP | 2 | 2 | | 3 |
| Free Website | 2 | 4 | 1 | 1 |
| HOA Agendas | | | | |
| On Demand CAM | 2 | 3 | | 2 |
| Stamp to Scan | 1 | 1 | | |
| Violation Tracking | | | | |



Ready to learn more?

Scan the QR code to schedule a time with me. I'll answer your questions, share the details, and help you see if we're the right fit.

Let's transform an outdated industry together