Home Upgrade Financing

Business Owner Partnership Overview

A practical overview for contractors and home improvement business owners considering whether to offer financing through the Home Upgrade Financing platform.

Core idea

Help residential contractors **close more projects** by making financing easier for homeowners with hundreds of lending options we always have “Best available rate and term”.

Help contractors **grow revenue** and then scale by providing sales support, marketing resources, and CRM with business automation tools.

More Options	Better Follow-Up	Contractor-Focused
Multiple lending programs instead of a single financing source.	CRM workflows and marketing support built around contractor sales pipelines.	Designed for residential home improvement businesses and referral partners.

1. Executive Summary

Home Upgrade Financing is a contractor-facing financing platform operated by Startup Consulting LLC. The platform connects residential contractors and homeowners with lending options for home improvement projects while also helping contractors improve sales follow-up, marketing consistency, and financing-related workflows.

The model is simple: many homeowners want to move forward with a project, but the project is delayed, reduced, or lost because the homeowner is uncertain about funding. Home Upgrade Financing gives contractors a way to present financing as part of the sales process and gives homeowners access to multiple lending options through affiliated lending technology and lending partners.

What the business owner should understand first

- Home Upgrade Financing is not positioned as a single lender program. It is a platform that coordinates access to lending partners and financing resources.
- The platform is built for residential home improvement contractors and referral partners.
- The value to the contractor is not only financing access. It also includes sales support, marketing support, and CRM automation designed to help contractors close and manage more projects.
- Contractors are not limited to one credit box or one financing path because the platform works with multiple lending relationships.

2. Quick Due Diligence Snapshot

Area	Overview
Operating company	Startup Consulting LLC | 1777 Latimer Street, Suite 1302 Denver Colorado | Formation: July 2022 Colorado Managing Partner: Scott Stein https://www.linkedin.com/in/scottstein2/
Platform brand	**Home Upgrade Financing**, Lending for Construction, Contractor Pathway Hub, AI Pathway Hub
Primary business purpose	Securing homeowners with the funds needed to hire you for residential home improvement projects.
Technology support	Customized GoHighLevel. AI Pathway Hub is a business operating system with complete CRM workflows for sales pipeline, marketing and operational automation, and financing application support
Lending ecosystem	Our core partners are VistaFi, Foundation, Figure, Lend Key, FR, LFCU, F1, SB. We also have connections with similar platforms and providers as well as private money investors.
Partner focus	Residential contractors, referral partners, and home improvement businesses that want financing access without being limited to one lender

3. Why Financing Matters to a Contractor

For many home improvement businesses, the most expensive lost opportunities are not bad leads. They are homeowners who want the work done but hesitate because of cash flow, Fear of consuming savings, bank approvals, or uncertainty.

Business problem this solves

When financing is not clearly presented, homeowners often delay the decision, reduce the project scope, or disappear after receiving the estimate. A financing option can keep the sales conversation moving.

Contractor benefits

- Increase the number of projects that can move forward because funding is available.
- Improve close rates by giving homeowners a practical payment path.
- Expand approval opportunities by using multiple lending sources rather than one provider.
- Support marketing and reputation growth through financing-related campaigns and follow-up.
- Use automation to track leads, Sales, application follow-up, and old estimate reactivation.

4. How the Platform Works

1. The contractor introduces financing as an option during the sales or estimate process.
2. The homeowner is directed to the contractor's financing link, QR code, or application path.
3. The financing request is routed through the appropriate lending technology or lending partner relationship based on the borrower profile and project need.
4. The contractor receives support around follow-up, marketing, and customer communication so financing becomes part of the normal sales process.
5. The contractor continues to sell and perform the project while the lending partner handles financing evaluation and funding requirements.

5. Lending Ecosystem

Home Upgrade Financing works with lending technology platforms and lending partners to provide access to multiple financing options. This structure is intended to prevent the contractor from being dependent on only one lender or one narrow approval standard.

Examples from the current ecosystem include:

- VistaFi Solutions LLC: a financial technology platform that provides access to a network of lenders offering home improvement financing.
- Foundation Financing: a lending partner focused on borrowers with more challenging credit profiles and staged funding needs.
- LendKey: a consumer lending platform that provides financing solutions for borrowers with stronger credit profiles.
- Figure Platform: Perfect for self-employed, business owners, or people with high DTI.

Important distinction

Lending decisions, underwriting requirements, rates, terms, documentation, approvals, and funding are controlled by the lending partner or lending platform involved in the transaction.

6. Relationship Between Entities

Entity / Platform	Role in the Relationship
Startup Consulting LLC	Business owner Consulting, strategic operational, and management level. Sales and marketing strategy and execution.
Home Upgrade Financing	**Contractor-facing financing platform brand. Home owner pre-underwriting, credit review and consulting, loan processing.**
AI Pathway Hub	Contractor Business Operating System and Communication Hub. CRM and workflow support environment configured around contractor sales and communication needs.

7. What a Contractor Receives

The exact engagement can vary by contractor, but the business owner should expect a practical support model designed around making financing visible, accessible, and usable during the sales process.

Typical partner support may include

- Access to multiple home improvement financing programs.
- A contractor-facing financing application path, link, or QR code.
- Sales and marketing consulting related to financing presentation and follow-up.
- CRM tools and workflows configured for contractor sales pipelines and financing application follow-up.
- Support for re-engaging past estimates or homeowners who delayed projects because of funding concerns.
- Guidance on how to make financing visible on estimates, websites, email campaigns, and job-site marketing materials.

8. Contractor Fit: Who This Is Best For

- Residential home improvement contractors with projects large enough that monthly payment options can influence the buying decision.
- Contractors who frequently hear objections such as “we need to think about the money,” “we need to check with the bank,” or “we may do this later.”
- Businesses that want financing available but do not want to rely on only one financing company.
- Contractors willing to make financing visible in their sales process, website, follow-up messaging, and homeowner communication.
- Referral partners who want to introduce a financing solution to contractors, homeowners, or related home service businesses.

This may not be the best fit when

- The contractor does not want to have a backlog of business.
- The average project size is too small for financing to matter.
- The contractor expects guaranteed approvals or guaranteed terms for every homeowner.
- A strong referral base and growing project size are not desired.

9. Business Model Overview

Home Upgrade Financing revenue may include lender referral compensation, processing fees and commissions associated with the platform consulting and advisory services, SaaS platform membership or usage fees. The specific structure depends on the partner relationship, the services selected, and the lending or technology channel being used.

No Fees to Contractors:
There are no Dealer or merchant fees charged to our referral partners. Standard Quarterly consulting sessions and basic access to AI Pathway Hub are free to our referral partners.

Advanced AI Pathway Hub features, usage overages, website work and hosting, and other technical services are available for monthly services. Owner level consulting on project basis.

10. Compliance and Industry Alignment

The financing programs accessed through the platform are intended to operate within applicable lending regulations and industry standards. Partner lenders and lending platforms maintain appropriate regulatory registrations where required, including NMLS registration for entities involved in consumer lending.

Home Upgrade Financing coordinates among contractors, homeowners, lending platforms, and financial partners. It does not replace the lender’s underwriting process, loan disclosures, legal requirements, or consumer compliance obligations.

11. Practical Questions a Business Owner Should Ask Before Starting

1. What financing link, QR code, or application path will my company use?
2. What project sizes, credit profiles, or homeowner situations are best suited for the platform?
3. How should financing be presented on my website, estimates, invoices, and follow-up messages?
4. What CRM or automation tools are included, and who manages them?
5. What reporting will I receive on applications, approvals, declines, funded projects, and follow-up activity?
6. Who is responsible for homeowner questions after an application is submitted?

12. Recommended Launch Checklist

Launch Area	Recommended Action
Website placement	Add “Financing” as a clear navigation item, footer link, or dedicated financing page.
Estimate process	Mention financing before the homeowner decides the project is unaffordable.
QR code usage	Place the QR code on estimates, leave-behind materials, showroom displays, trucks, and job-site signage where appropriate.
Past estimates	Re-engage homeowners who previously delayed or declined due to cost concerns.
Sales training	Schedule a team meeting with us. We’ll provide simple language for introducing financing without pressure.
Follow-up automation	Use email, SMS, and CRM tasks to track financing conversations and unfinished applications.

13. Next Step

A business owner considering a relationship with Home Upgrade Financing should start with a Strategic conversation. The purpose is to confirm project type, average ticket size, homeowner profile, sales process, website readiness, and whether financing can realistically help increase close rates or recover old estimates.

Suggested first meeting agenda

Review the contractor's average project size, current financing options, common homeowner objections, website placement, past estimate list, sales process, and the best launch path for a financing link and QR code.

Contact

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Important Notice

This document is a business overview for prospective partners. It is not a loan commitment, lending disclosure, legal opinion, compliance opinion, or guarantee of approval. All financing is subject to final lender review, borrower qualification, program availability, underwriting, documentation, and applicable law.