

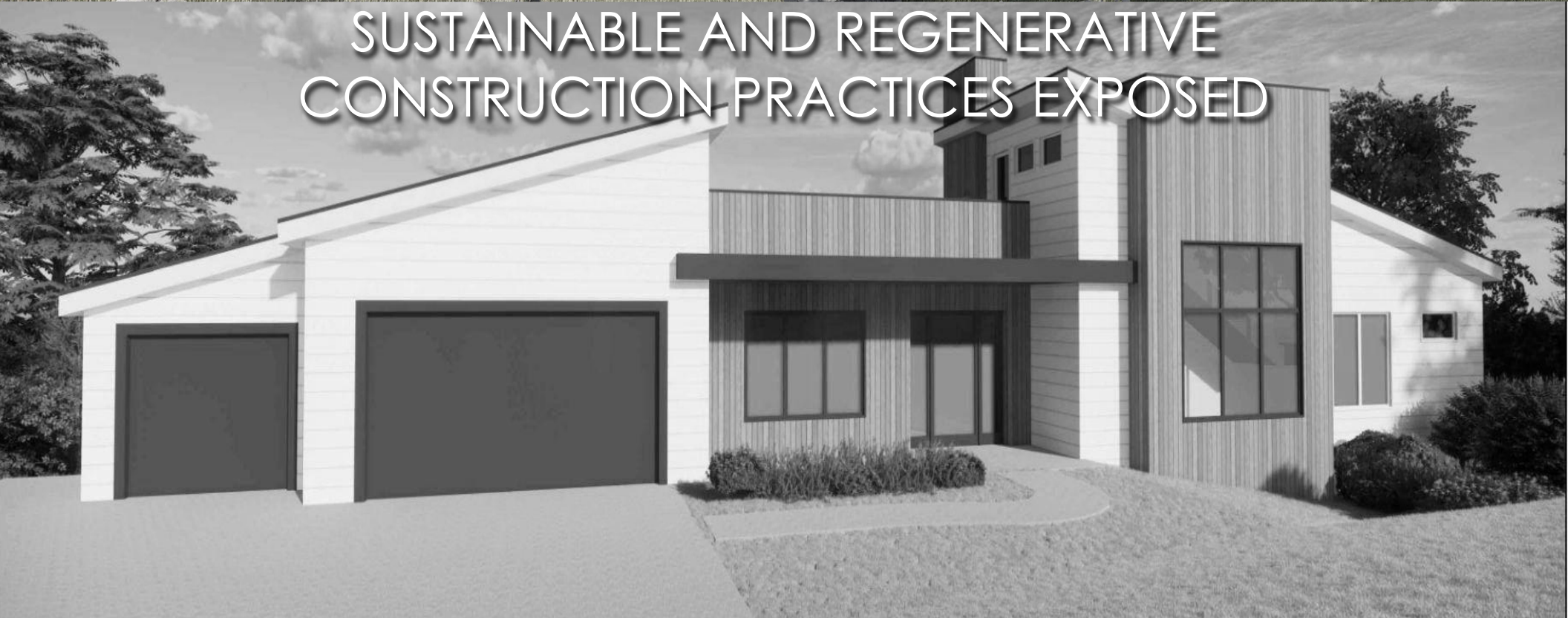


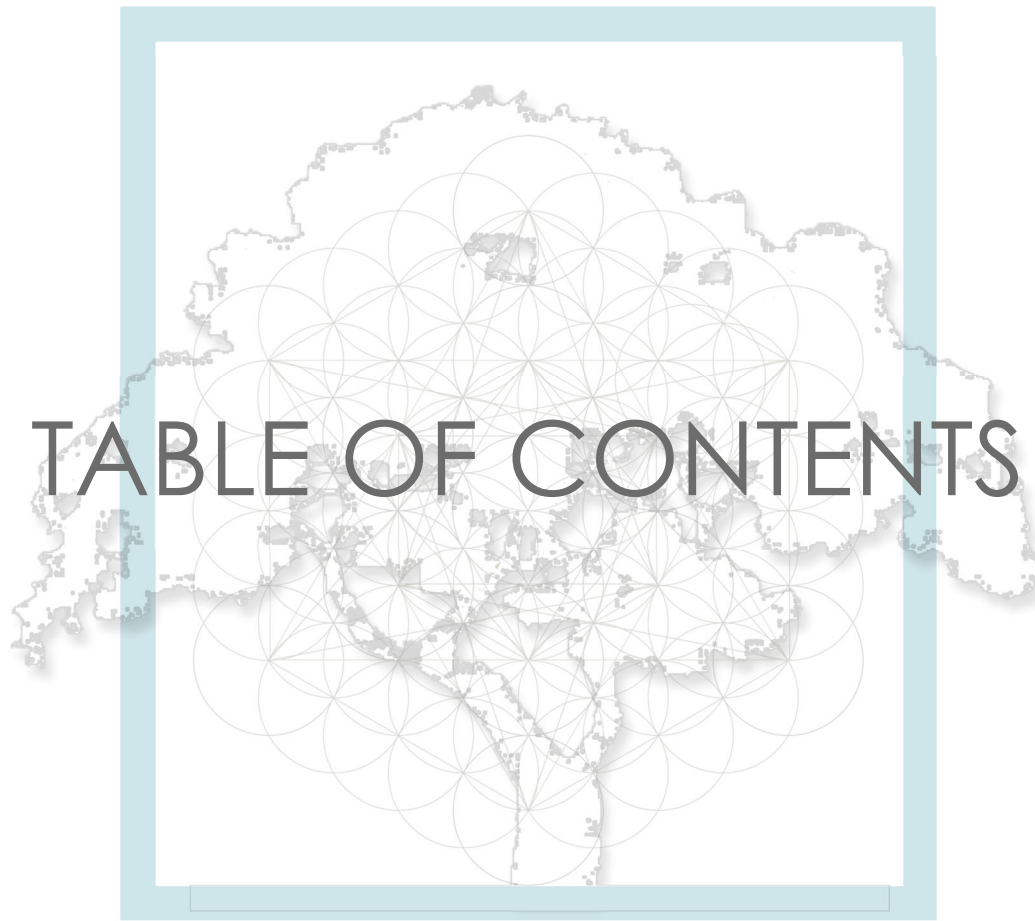
ECOPHI



ECOPHI BUSINESS PLAN 2025

SUSTAINABLE AND REGENERATIVE
CONSTRUCTION PRACTICES EXPOSED







EXECUTIVE SUMMARY
EXECUTIVE TEAM
COMPANY CORE VALUES
PROBLEM/SOLUTION/PROJECT
MARKET ANALYSIS
MARKETING PLAN
OPERATIONS
LONG TERM DEVELOPMENT
FINANCIAL DATA
INVESTOR INFORMATION



EXECUTIVE SUMMARY



EcoPhi Associates brings together a team of diverse professionals from around the world to revolutionize the construction landscape by combining sustainable building materials with advanced BIM construction practices. By leveraging our in-house expertise in construction, design, sourcing, and manufacturing, we deliver versatile and ecological solutions such as our **EcoPhi Adaptive Modular Construction©** systems and **BP2 Panels™**. We are committed to implementing cutting-edge innovations, including sustainable, regenerative, and circular economy practices, dynamic gardening, and community-driven impact, all while addressing the need for affordable housing in our communities.

Our vision is to establish the most profitable and philanthropic company model by developing sustainable and regenerative mixed-use communities. We aim to achieve this by fostering local partnerships, utilizing manufacturer-direct sourcing, and fabricating in our own indoor facility in Northern Michigan. At the same time, we give back to the community by offering diverse residential and commercial options at varying price points, made possible through a **trickle-up economics approach**.

Our comprehensive approach ensures exceptional quality control and nurtures creativity, enabling us to cater to a wide range of market segments, including economical, mid- to high-end residential, and mixed-use commercial projects.

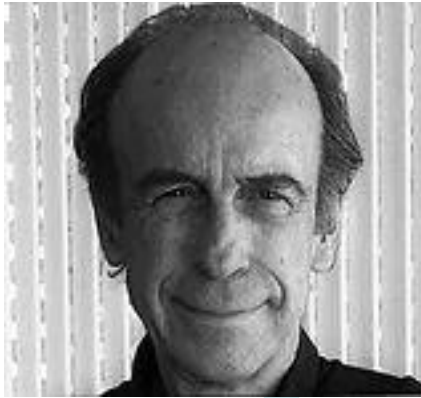




JESS ALLEN GLOWACKI

Visionary of this Endeavor, Director of Board

CEO of EcoPhi Architecture & Sustainable Development & EcoPhi Associates
BIM Architecture + Engineering + Sustainable EcoDevelopment + Eco Manufacturing



ANGEL GARCÍA DE VINUESA

Board Advisor

Principal Partner at IDM Networks
Co-founder of BRH Hybrid Living



MARK DAVID HEATH

Board Advisor

Master Builder - Blue Planet
Panels



ROB MANCHISE

Board Advisor

Founder, Director of Marketing and
Design for Blue Planet Building Panels



MATT QUIGLEY

Board Advisor

Master Builder, Licensed Builder, General
Contractor of Quigley Custom Carpentry



LYNNE TEMPLETON

Board Advisor

Co-Founder Greenable, Alternative Project Solutions
Founder Renewal Studio, Sustainable Design



DR. KATH WILLIAMS

Consultant and Board Advisor

Principle Kath Williams + Associates
World Renowned Sustainability
Leader



BOB BRICK

Board Advisor

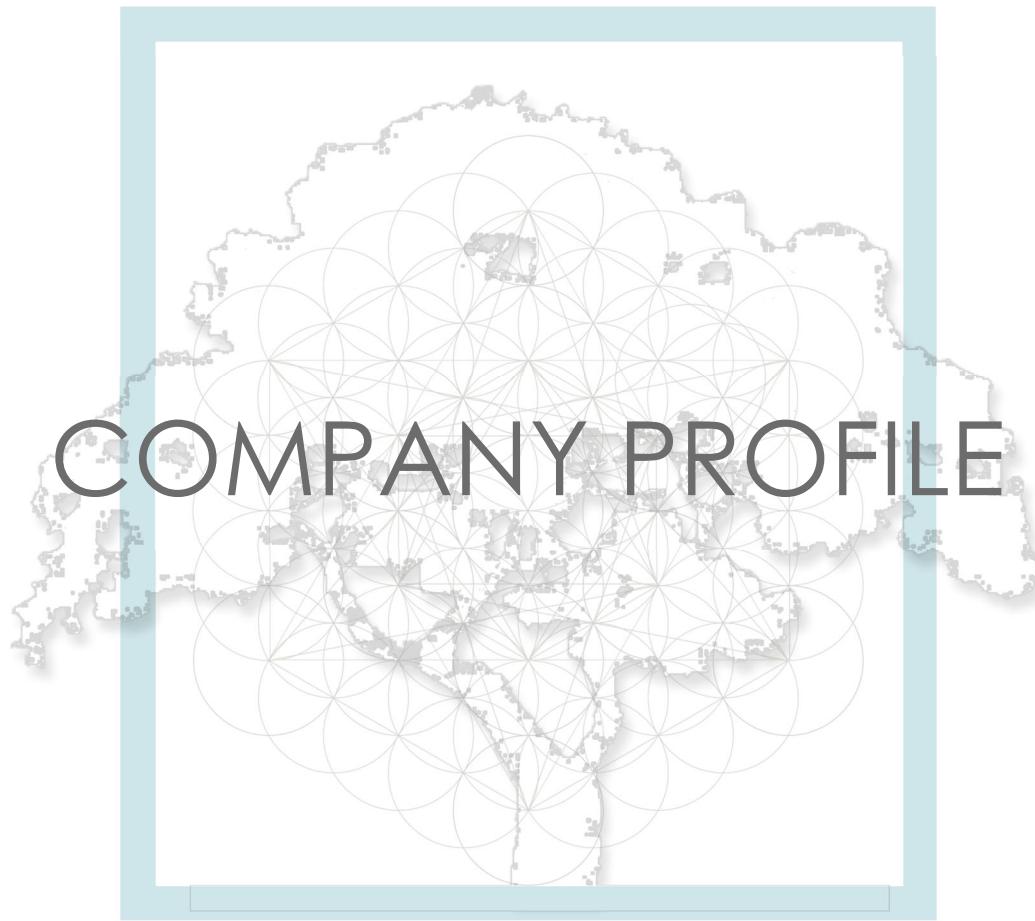
Real Estate Mogul - Northern Michigan



CHUCK MEEK

Board Advisor

Executive Director - Solve for X





ECOPHI Associates is composed of multiple affiliates that are strategically aligned to tackle the challenges of the construction industry. Together we are pioneering a new approach to sustainable development; one that eliminates the need for traditional client and/or developer involvement in the building process. By removing the complexities and delays caused by client-related issues, we can focus solely on delivering high-quality housing and infrastructure to the public without having valuable sustainable & wellness features of the development undervalued and potentially removed from the project program.

Our model prioritizes new technology, sustainability, efficiency and innovation, ensuring that every project meets the highest standards of design and construction. At the heart of our approach is Sustainable BIM Integrated Project Delivery, a cutting-edge method that integrates technology and sustainability principles. By embracing the latest advancements in the industry, we aim to lead the way towards a more sustainable future for construction.



PROBLEM/SOLUTION/PROJECTS

THE PROBLEM:

THE HOUSING CRISIS & UNSUSTAINABLE CONSTRUCTION PRACTICES

Northern Michigan is facing a severe housing crisis, driven by skyrocketing construction costs and unsustainable development models that prioritize profits over people. Housing affordability has declined drastically, with the average cost of new construction surging from \$200/sq.ft. to over \$400/SF in just a few years. As a result, local families, young professionals and essential workers are being pushed out of the region, unable to afford to live where they work.

Compounding this crisis is the outdated and inefficient nature of conventional construction. Traditional building methods rely on fragmented supply chains, excessive material waste and energy-inefficient designs, making sustainable, affordable housing both cost-prohibitive and environmentally damaging. In a region where seasonal tourism further distorts the housing market, long-term residents are left with limited options, while speculative development drives up prices even further.

THE SOLUTION:

A DATA-DRIVEN, SUSTAINABLE SOLUTION

EcoPhi Associates, L3C is redefining the way housing is built and delivered, tackling affordability through modular, high-performance construction techniques. By leveraging our EcoPhi Adaptive Modular Construction© and BP2 Panels™, we reduce material waste, streamline the building process and cut construction costs by 22-55%. Our approach enables fast, high-quality, energy-efficient housing that remains attainable for local residents and workforce populations.

To ensure transparency and accountability, we are implementing an open-book financial model, tracking real construction costs in real-time. This will allow investors, policymakers and communities to see exactly what it takes to build truly sustainable, cost-effective housing, creating a blueprint for replicable, scalable development. Through these innovations, EcoPhi is not just addressing the housing crisis—we are building a model for the future of resilient, Ecological Developments in Northern Michigan and beyond.





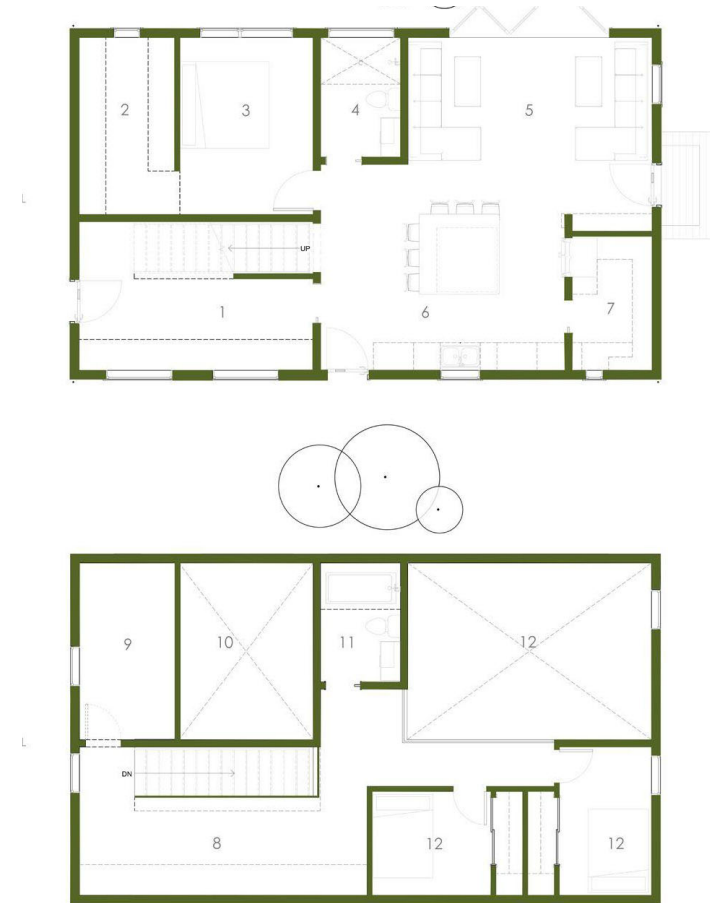
PROJECT #1



PROJECT #2



PROJECT #3



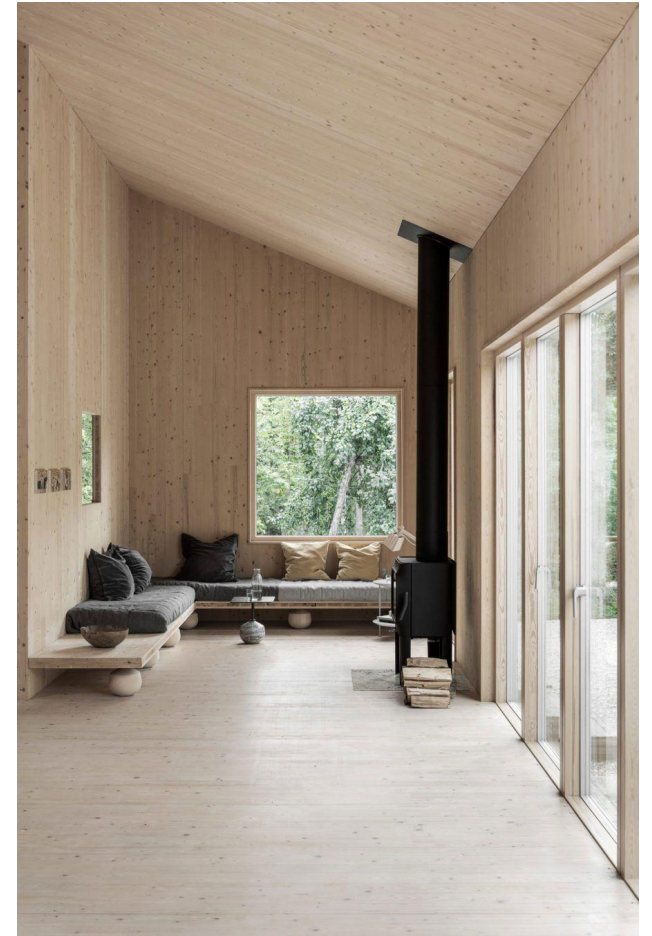
SUGAR LOAF OWNED BY JESS ALLEN GLOWACKI AND WILL BE ACQUIRED BY ECOPHI ASSOCIATES, L3C TO BE PUT INTO ECOPHI, LLC UPON APPROVAL OF FINANCING.

LOT 52 SCENIC MOUNTAIN VIEW ESTATES, 4140 SOUTH TOWNLINE RD., CEDAR, MI 49621, NEAR SUGAR LOAF GOLF COURSE AND GOOD HARBOR BEACH.

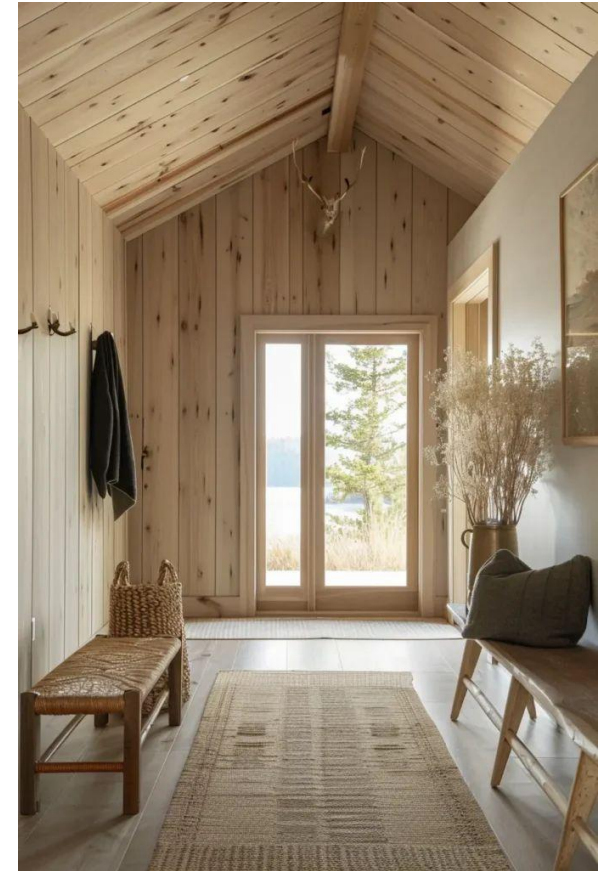
THIS WILL BE UTILIZED AS A PASSIVE INCOME PROPERTY FOR ECO-RETREATS, SHORT AND LONG TERM RENTALS OWNED BY ECOPHI, LLC WITH THE OPTION FOR PRIVATE RETREATS.

PROPERTY COST = \$64,000
PHASE 1 CONSTRUCTION = \$333,000

PROJECT #1



PROJECT #1



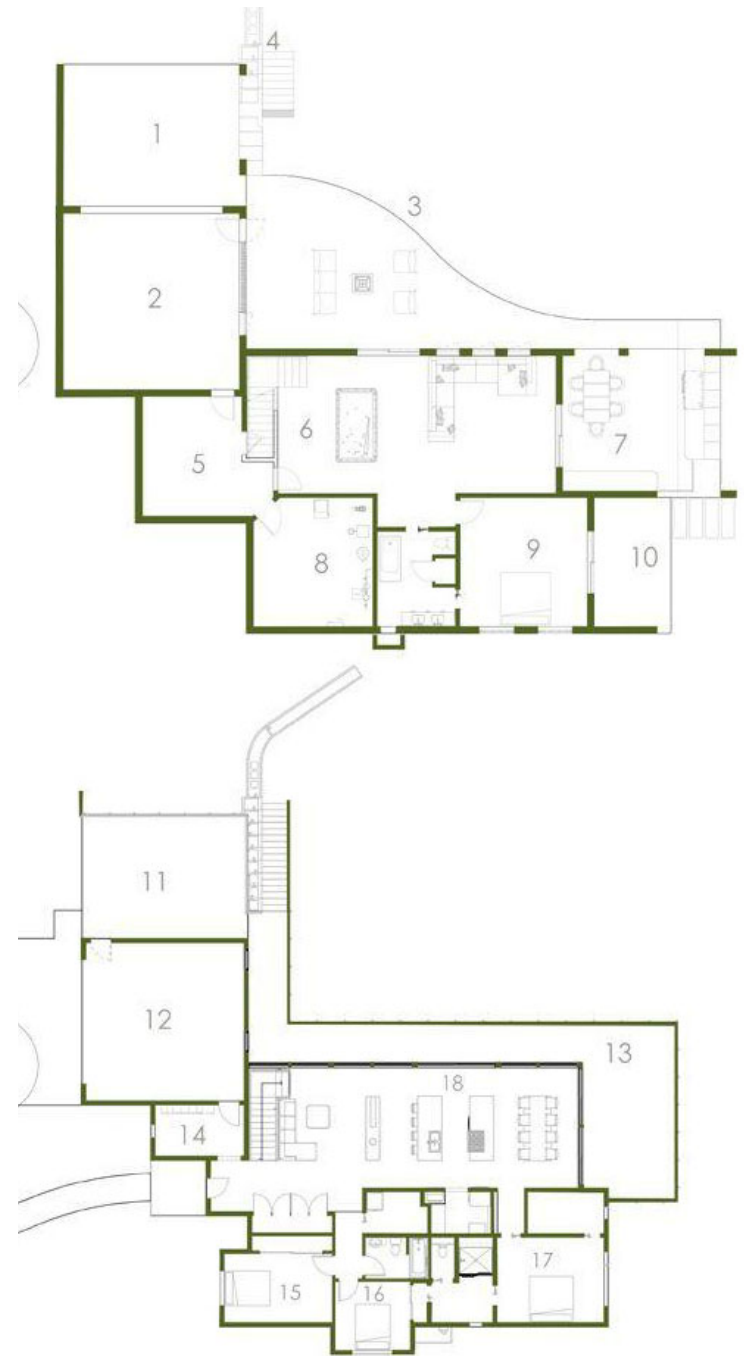
PROJECT #1



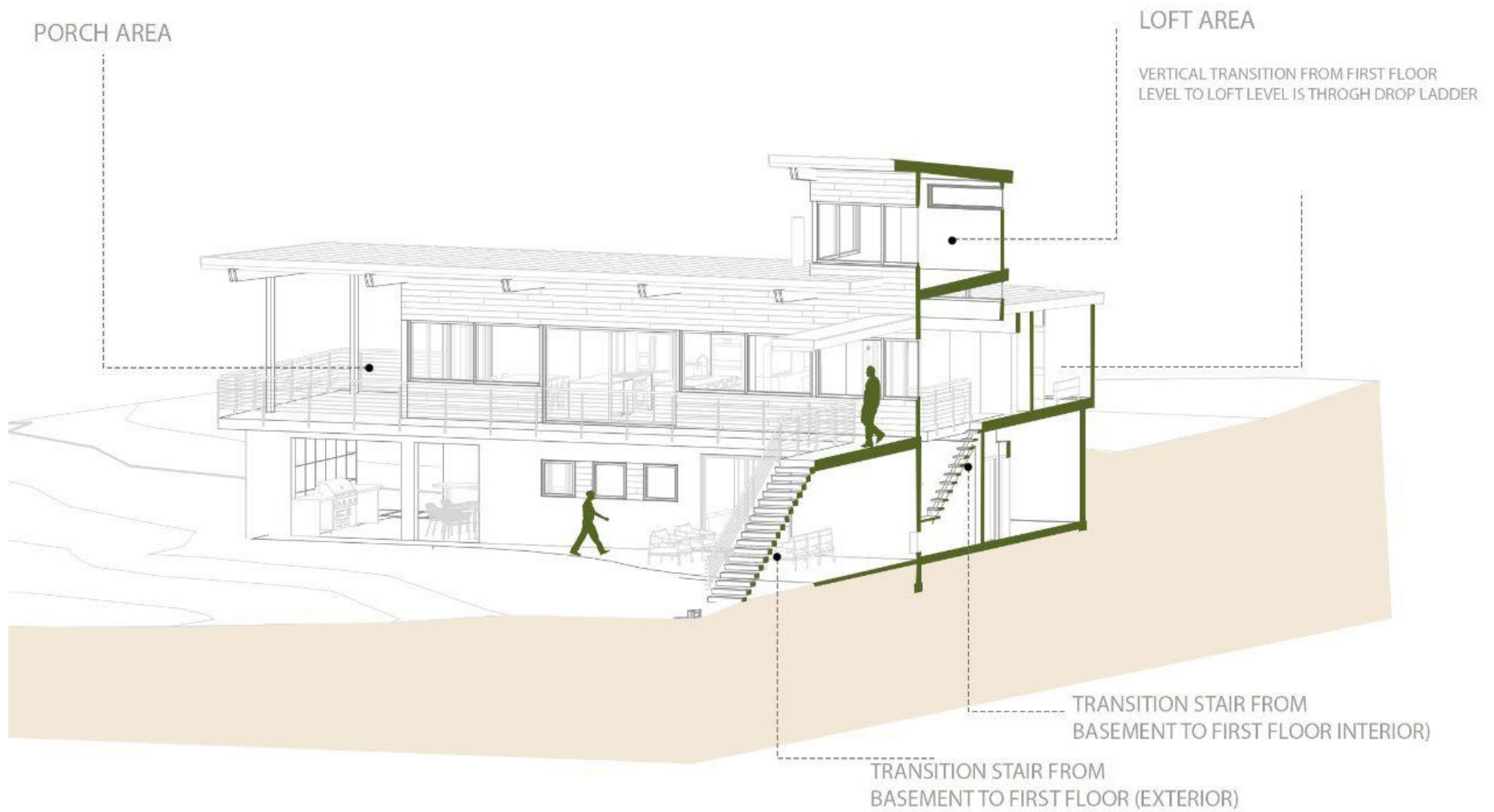
BINGHAM RIDGE OWNED BY JESS ALLEN GLOWACKI AND WILL BE ACQUIRED BY ECOPHI ASSOCIATES, L3C UPON APPROVAL OF FINANCING AND PUT INTO AN LLC FOR DEVELOPMENT WITH STRATEGIC PARTNERS TO PAY OFF INITIAL LOAN

7815 S. BINGHAM RIDGE DRIVE TRAVERSE CITY, MI 49684;
BINGHAM RIDGE LOT #24; .57 ACRES

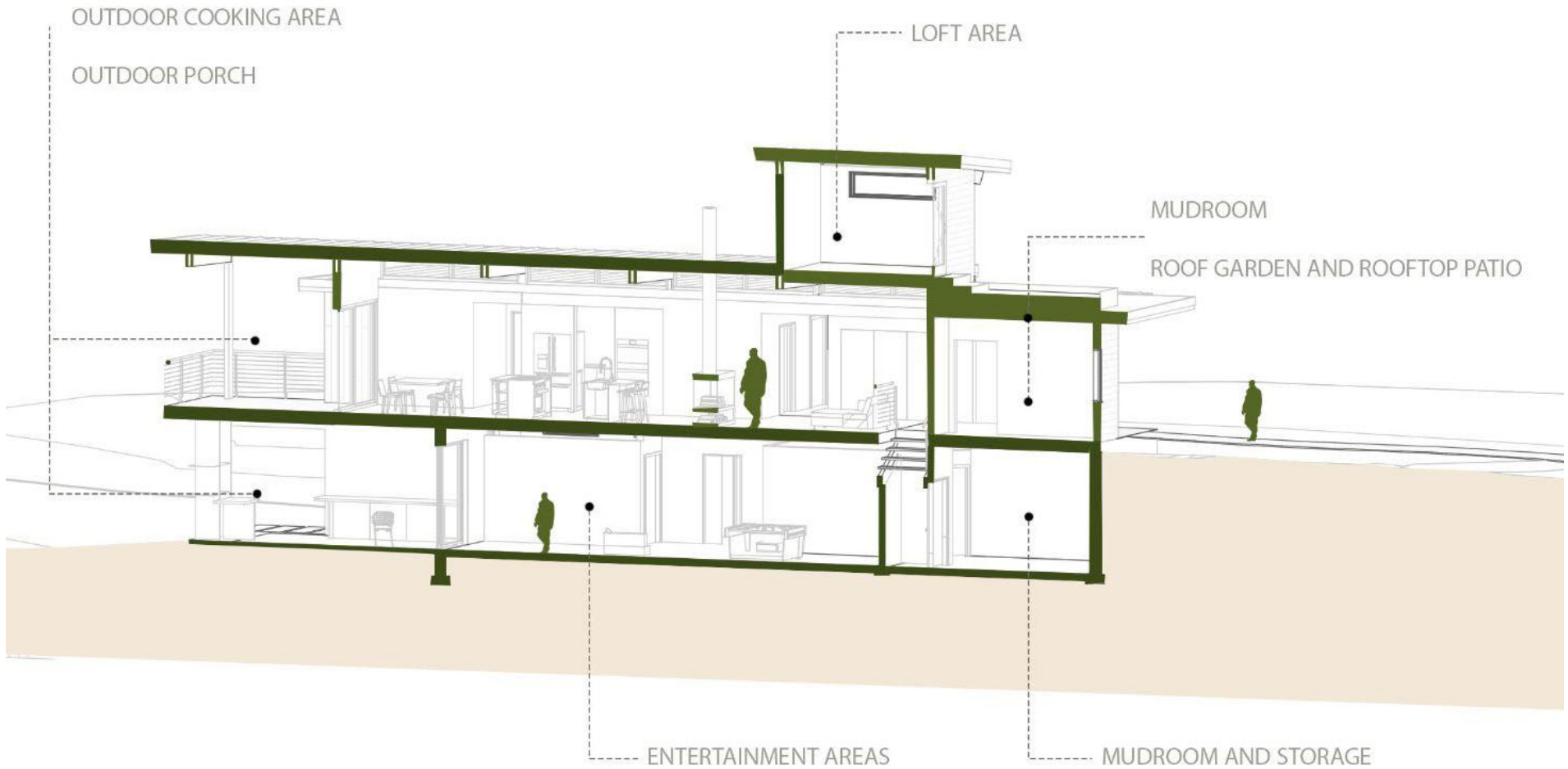
SINGLE FAMILY DEVELOPMENT THAT WILL BE DESIGNED FOR THE BNR MODEL FOR ALTERNATIVE REAL ESTATE OPTION WITH ID+M NETWORKS PROPERTY COST \$88K



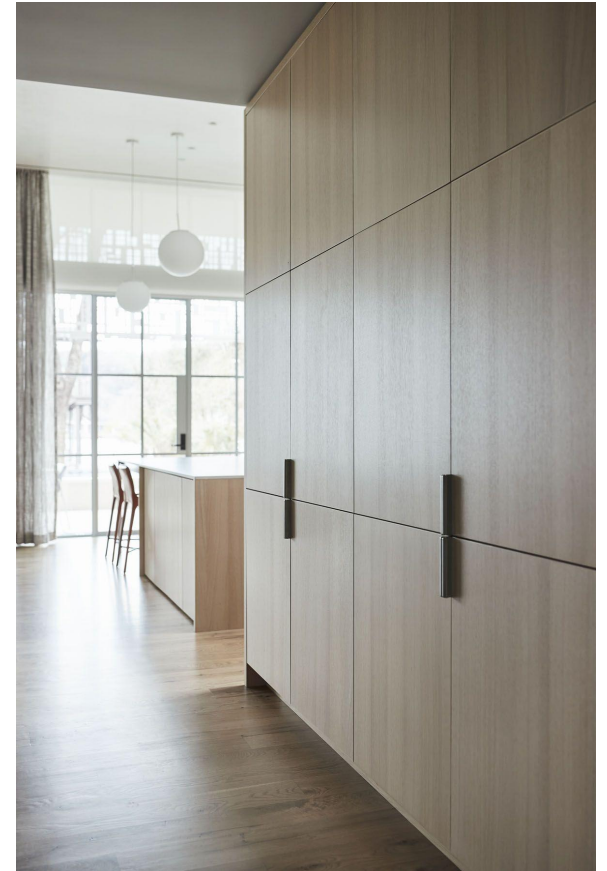
PROJECT #2



PROJECT #2



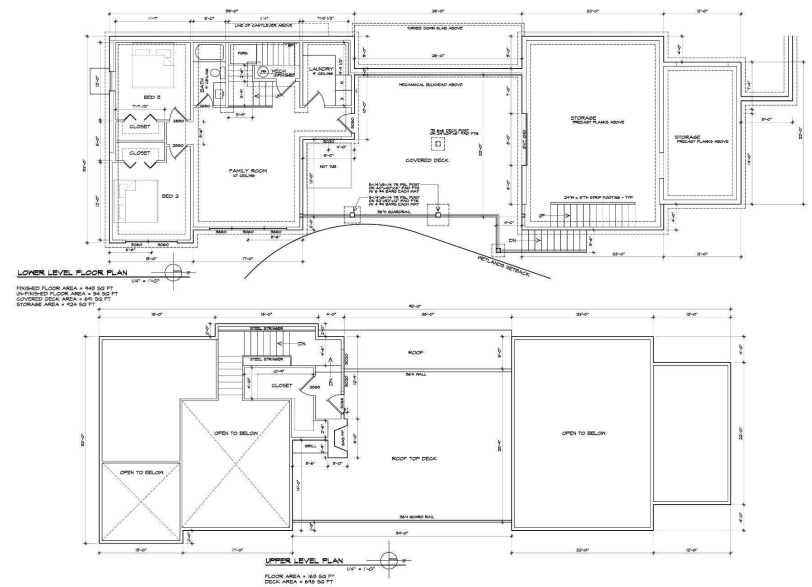
PROJECT #2



PROJECT #2



PROJECT #2



INCOCHEE OWNED BY BOB BRICK AND WILL BE ACQUIRED BY ECOPHI ASSOCIATES, L3C UPON APPROVAL OF FINANCING OR WILL BE PAID UPON COMPLETION OF PROJECT WITH A CONTRACT WITH BOB BRICK, THIS PROJECT WILL ALSO BE PUT INTO A LLC AS A SPEC HOME TO PAY OFF INITIAL LOAN.

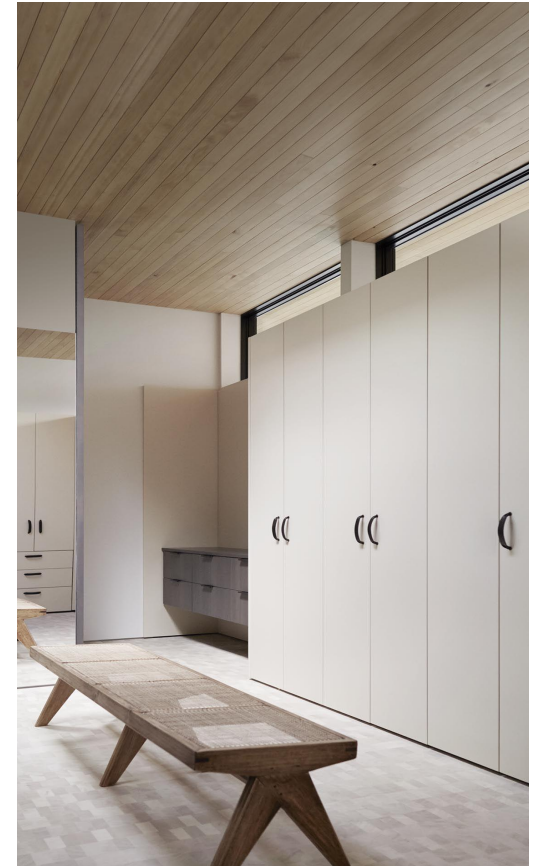
LOT 38 IS LOCATED IN THE INCHOCHEE DEVELOPMENT. THE LOT HAS A GREAT VIEW OF THE GRAND TRAVERSE BAY AND IS SURROUNDED BY HOMES OF EQUAL OR HIGHER VALUE. HOWEVER, THE PROPOSED HOME WAS CAREFULLY DESIGNED IN PLAN AND SECTION TO MAXIMIZE THE POTENTIAL OF THE BUILDABLE FOOTPRINT AND THE EXISTING GRADE. THIS 1-STORY, PLUS WALKOUT, PLUS ROOFTOP DECK HOME, HAS 3 BEDS, 2-½ BATHS AND A 3 CAR GARAGE. VIEWS OF THE BAY CAN BE CAUGHT FROM THE KITCHEN, DINNING, LIVING, OWNER'S SUITE, AND ROOFTOP DECK.

PROPERTY COST OF \$100K
 HEATED SQUARE FEET = 2,942
 MAIN LEVEL = 1,836
 GARAGE= 868

PROJECT #3



PROJECT #3



PROJECT #3



PROJECT #3



The Northern Michigan building market presents a unique landscape characterized by a blend of traditional architectural styles and a growing demand for sustainable construction practices. As a region known for its natural beauty and outdoor recreational opportunities, there is a steady influx of residents and tourists alike, driving the need for both residential and commercial development. Additionally, the area's seasonal fluctuations, with tourism peaking in the summer months, influence construction trends which are focused on timely project completion, in order to cater to the seasonal demand.

Typical residential construction has increased from \$200/SF to around \$400/SF, currently at the low end of construction. This puts an average size house in Michigan of 1726 SF at a cost of \$345,200 as compared to \$690,400. Our goal is to reduce the cost of construction by 22% by using trickle up economics by not focusing on one level of housing, but a community with multiple types of housing and other sources of income in the community.



MARKETING STRATEGY

Our business model is focused around many different concepts we have been formulating over the decades working together with our strategic partners. We have gathered the most effective social and sustainable solutions for developments and how to bring communities back together, created with the end user in mind not developer's return on investment.

We know it is important to have a sustainable business model to be successful, but it is not the most relevant need to create the best possible solutions for people. We are focusing on bringing families back together in mixed-use circular zero waste communities to ensure they have all the resources and priorities met while not cutting corners on what really matters in life. We have been creating this network of like minded individuals for over 2 decades and are now ready to bring the knowledge and expertise to where Jess Allen Glowacki was born and raised in Northern Michigan.



COMPANY STRUCTURE: L3C

EcoPhi Associates, L3C; is the business organizational structure for optimizing the ability to do business with corporations and non-profit organizations. This allows us to have loans & contracts with these organizations for the benefit of all parties involved.

MANUFACTURING FACILITY

EcoPhi already has a 2 year rented 9,600 sq.ft. indoor building warehouse located off of M-72, three miles from Traverse City, located at 5800 Denali Drive. The warehouse is already out-fitted with all the necessities to begin our indoor panel manufacturing and includes a designated area for cabinetry construction as well. There are two other 9,600 SF warehouses available on site. All buildings are available for purchase for \$1.6M USD. Once we have the proof of concept we will establish the necessary space to expand to our market needs.

EDUCATIONAL, MANUFACTURING & FELLOWSHIP

The educational portion of the process will be utilized to train high school students and extension programs from the local community with the expertise in running these types of programs from Richard Lutz, who started programs similar to this at Eastern Michigan University.

Richard will be creating our curriculum to operate and run the division while training the best possible candidate for the job based on his experience and expertise. He is currently seeking seed funding to ensure we can afford the best possible candidate to run the program for the first few years of the process as it will take time to explore our building process and gather the best possible structure for training.



LONG-TERM ECOLOGICAL DEVELOPMENT

GRAND TRAVERSE REGION DEVELOPMENT



Mixed-Use Sustainable/Regenerative
Communities including but limited to:



- +Circular Economy
- +Maker Space & Education Center
- +Health & Wellness Care
- +Amphitheater & Community Center
- +Commercial Community Kitchen
- +Assisted Living, Hospice, Daycare & Preschool
- +Restaurants with Coworking Space

- +Hyper-Local Design
- +Zero Waste Net Positive
- +High R-Value, Low U-Value
- +Waste & Stormwater Gardens
- +Rainwater Harvesting for Irrigation/Gray Water
- +Geothermal Driveways
- +Passive Strategies

- +Organic In-Ground Greenhouses for Year Round Food Production
- +Biodynamic Gardening
- Permaculture Edible Landscapes, Vertical Gardens, Geothermal Greenhouses
- +Single Homes, Studios, Community Lots and Multi-family Housing

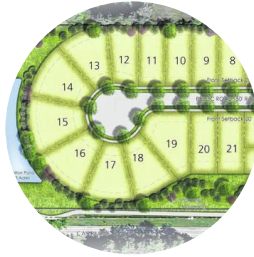
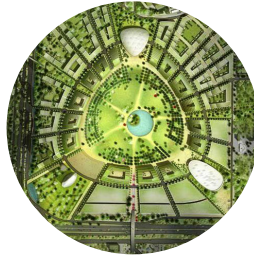
- +EcoHotel, Camping, Glamping
- +BIM Energy Modeling
- +Advanced Modular Construction
- +



Forecasted Costs & Revenue Summary

Income	2025	2026	2027	3 Yr Total
Investment	\$2,200,000			\$2,200,000
Property Sales		\$900,000	\$900,000	\$1,800,000
Rental Units - Sugar Loaf		\$0	\$36,000	\$36,000
Total Projected Revenue	\$2,200,000	\$900,00	\$936,000	\$4,036,000
Operating Expenses				
Property Taxes, Ins, Fees	\$5,750	\$5,900	\$6,2000	\$17,850
Staffing & Utilities	\$250,000	\$290,000	\$330,000	\$870,000
Equipment, Technology & Misc.	\$333,000	\$123,000	\$80,000	\$536,000
Marketing & Virtual World	\$20,000	\$20,000	\$20,000	\$60,000
Tax & Accounting Firm	\$5,000	\$5,000	\$5,000	\$15,000
Total Operating Expenses	\$613,750	\$443,900	\$441,200	\$1,498,850
Phase 1 Expenses				
Phase 1 - Property #1 Sugar Loaf	\$444,000			\$444,000
Phase 1 - Property #2 Bingham #23	\$744,000			\$744,000
Phase 1 - Property #3 Bingham #24	\$744,000			\$744,000
Ongoing Expenses	\$100,000			\$100,000
Development Expenses Total	\$0	\$0	\$0	\$0
EBITDA	\$369,761	\$17,174,250	\$15,559,500	\$33,367,530

Development Roadmap



2024

2024

2025

2025

2025

2026

Due Diligence & Land Acquisition

Assess the topography, location impact, resource availability, financial models and do local surveys to ensure the project's success and feasibility.

Master Planning

Master planning for the project including construction docs, architectural renderings, full scope, timeline, materials lists, and detailed costs.

Infrastructure & Permitting

Go through processes to obtain permitting for legal water, electric, and construction. Start the development process for infrastructure, internet, roads, and earthworks.

Lot Subdivision & Sales

Subdivide lots for the homes and amenities and create a virtual world and metaverse from the master plan and renderings to sell the lots and homes.

Development & Project Management

Plan implementation for development including building amenities, homes, public spaces, & sustainability evaluations, analysis, and quality control.

Giveback & Replicate

Give to non-profit projects w/ regenerative development education and create replicable models for regenerative community processes worldwide.



INVESTOR INFORMATION

Foundation Funding

EcoPhi Associates is an L3C, or Social Enterprise, is simply a proxy for a charitable cause to fund our projects. A tax-exempt private foundation can make a **Program Related Investment** in or with an L3C and count it toward their 5% annual minimum payout required by the IRS.

A PRI, unlike a grant, can be recouped and reinvested in the next tax year; that can create a perpetual cycle of investments and returns with the same bucket of money. The foundation's purpose must align with the Social Enterprise's - i.e., affordable housing, environmental stewardship, sustainable education...

Our Ask is for a **5.5 million** loan to get the whole operation up and running for phase 1 with a payback of .5% interest loan for 3 years with a 70% payback of the loan to the foundation so EcoPhi does not have to pay for the taxes on the income received by the loan from the given foundations as it is considered income for EcoPhi Associates, L3C.

Investment Opportunity

\$5.5M Equity Raise for Phase 1 & \$42M Phase 2 Ecological Village

Foundation Support & Strategic Partner Investors Only

Terms

- ❖ Initial sales will be used to fund development efforts up to the approved budget, plus a 10% reserve
- ❖ Then proceeds will be distributed 100% to investors (Limited Partners) until principle has been repaid
- ❖ Profits will then be distributed 70% to Limited Partners, 30% to General Partners until LP's reach a 120% ROI
- ❖ All remaining profits are then distributed 40% to LP's and 40% to GP's, with 20% going to a non-profit donation fund to benefit the surrounding area

Projections

- ❖ \$49.7M Total Revenue In 4 Years
- ❖ \$16.2M Pre-Tax Expenses
- ❖ \$8.3M Costa Rican Corporate Taxes
- ❖ Investment Timeline For Profit on Sales Targeted at 4 Years
- ❖ IRR of 34%
- ❖ Total ROI of 136%

THANK YOU

FOR MORE INFORMATION AND /OR TO
SET UP A CALL, PLEASE CONTACT:

JESS ALLEN GLOWACKI

CEO - EcoPhi Architecture & Sustainable
Development + EcoPhi Associates

+1 (231) 883-0033

jess@eco-phi.com