ECOPHI ASSOCIATES, L3C

EcoPhi Associates, IDM Networks & Blue Planet Panels

Written by Jess Allen Glowacki

Business Plan 2024-2025 for Northern Michigan

Pitch Deck Link

2024 Business Plan: Sustainable/Regenerative Construction Ventures, Advanced Real Estate Models, Advanced BIM Modular Manufacturing & ECOPHI Fellowship

Executive Summary: Phase 1 (May 2024-May 2026)

EcoPhi Associates is set to transform the construction landscape with a combination of EcoPhi Adaptive Modular Construction© solutions and BP2 Panels™, driven by sustainable, regenerative, circular economy practices, dynamic gardening, and community impact. Leveraging IDM Networks comprehensive development planning, Blue Planet Panels and EcoPhi Architecture & Regenerative BIM Development, we aim to pioneer the industry by crafting (3) three unique houses within the next 18-24 months, showcasing an example of our patented sustainable panelized structural systems and advanced indoor building concepts including Mass Timber, High R-Value Fenestration, CertainTeed - One Precision Assemblies, BP2, and Solar integrated facades. Once the concept is proven we plan to establish a construction trades educational building program in the Northern Michigan region focusing on Sustainable and Regenerative Building Construction Technology utilizing modular, panelized, and advanced sustainable building techniques and materials integrated into the IPD methodology for collaborative developments. The first phase of R&D will be situated on (3) diverse lots in Northern Michigan, and will exemplify our commitment to resilience, efficiency, and aesthetics. Our vision is to create the most profitable & philanthropic company concept by having direct sourced products, local partnerships, and our own indoor manufacturing facility in Northern Michigan for the BP2 Panels™ & EcoPhi Adaptive Modular Construction, while also giving back to the community by offering Mixed-Use Regenerative Communities, which will have multiple housing and commercial space price ranges made possible from the trickle-up economics approach.

Operating under the EcoPhi Associates, L3C umbrella company offering sustainable construction trade education programs with the sustainable and regenerative construction processes we are combing, we will streamline the construction process by integrating all stages of the construction process in-house as a sustainable/regenerative development company with indoor building manufacturing of the BP2 Panels™, EcoPhi Adaptive Modular™ construction solutions for wet location (Bathroom & Kitchen), custom and repurposed interior furnishings, project conceptualization, site selection, BIM design & engineering, site work, electrical, plumbing, mechanical, landscaping, building construction, and marketing within our network of strategic partnerships locally, nationally, and internationally. Our comprehensive approach ensures quality control and fosters creativity, allowing us to cater to various market segments: economical, mid-range, and high-end residential & mixed-use commercial projects.

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EcoPhi 50/50 Project Financial Structure: To successfully work with all the stakeholders and strategic partnerships involved we are going to follow a pro rata format to ensure an open book honest return on investment strategy for all parties involved. We will offer a 50% payment upfront for the services rendered on the agreed project budget for that given portion of the project services and give the other 50% as investment in the project as the pro rata portion, the upfront 50% is so the company/service provided can pay their team to complete the work/services rendered. If they choose to not be a part of the pro rata format they will be paid 50% at the start of the work they are servicing and 50% upon completion without any benefits from the proposed project payment structure. It will be critical to have the business plan for each individual project setup so each individual member understands the project they are getting involved in and the investment opportunity as some projects will be a mix of selling for quick return profit for a portion or the whole project and others will be a long term investment as rental properties, based on how our financial model pencils out best from our investment team analysis for each project. Each project will have a specific company setup (LLC, C/S/B Corp/NP) to ensure each project has each stakeholder/strategic partner listed as the pro rata beneficiary of the project to ensure each project is under its own protection from each individual stakeholder/strategic partner. Every person working on the project will be offered the opportunity to invest in the project with the same contract no matter if you are the person working on the site to the CEO of the entire operations. It is our mission to have only people who bring a specialty and resources to the project to be profiting on the projects we are getting involved in and developing.

With transparent practices and multiple strategic partnerships around the world, including our own window and door distribution company, and countless potential partnerships, we can prioritize affordability and sustainability, setting a new standard in construction and development which is focused on providing the best projects for the end user as the ultimate client in mind. Our vision extends beyond individual houses to large-scale mixed-use developments, this first phase of (3) houses is to establish a tangible showcase of our innovative solutions. Through an open-book policy and community-centered ethos, we aim to fulfill local aspirations while leaving a lasting positive impact on the construction industry.

Link to Contract Template

Educational Proposal: **(The EcoPhi Fellowship)** Volunteers for Phase 1 2024-2025 & Phase 2 - 2026 Full Educational Program (New or under same L3C?)

What we will offer training for in the industry:

Tradesmen for Indoor & Outdoor Construction, BIM Designers, BIM Manufacturers

While Blue Planet Panels already has a system in place to train their potential workforce, we propose in Northern Michigan transforming our construction process into an online and in person learning course, only requiring flexible workshops to train on site to accommodate busy lives creating a valuable resource for aspiring eco-builders while still being able to make a living during their training. Participants who complete the program will receive certificates, validating their expertise. Additionally, we'll identify top performers and invite them to become part of our team or affiliates. These affiliates can promote and implement our systems, benefiting from exclusive access to essential information. By also having training in the EcoPhi Design Process and integrating Building Information Modeling (BIM), participants can estimate project costs in real time. Furthermore, this data will automatically generate project presentations, including pro forma financials and development promissory notes. This comprehensive approach ensures success for both learners and our construction projects.

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This process will be categorized into separate portions of the project process and on site building experience will commence during the spring and fall giving July off to most of the team. Most courses will be in 3 week increments to work on specific stages of the project, which also makes it so the team will be constantly revolving with the key trade position leaders having one to two apprentices under each position. Training will be a combination of virtual learning and on site training.

Phase 1 - (3) Proposed Properties for Real World Examples (Fall 2024-Spring 2026) 18 months

Phase 1 will consist of designing, manufacturing and building the first 2-3 properties we have acquired for construction to have a proof of concept with R&D to figure out the full process and get a financial model together for accurate costs for future development estimation and scheduling.

Property # 1 Sugar Loaf Good Harbor - (already 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 by Sugar Loaf Golf Course & Good Harbor Beach. This will be utilized as a passive income property for short and long term rentals owned by ECOPHI, LLC with the option for private retreats. ECOPHI 64k for Property

Municipality	Cleveland Township
Parcel #	003-470-052-00
Acres	0.68
Address	S TOWNLINE RD
City	CEDAR, MI
Zip	49621
Owner	GLOWACKI JESS A

Steps to put into presentation pitch deck:
EcoPhi

- ☐ Finish Plans W/ Dimensions
- ☐ Elevations W/ Exterior Materials
- ☐ Building Section W/ Show Construction Types
- ☐ Rendering

GLA (Great Lakes Authority)

- ☐ Estimated Budget traditional construction vs Sustainable and Regenerative Building Construction Technology Set up Traditional Estimate Vs Actual cost during construction comparable
- ☐ Set up Estimation Template
- ☐ Bridge the Gap between Builder Trend and New Earth Development Financial Model

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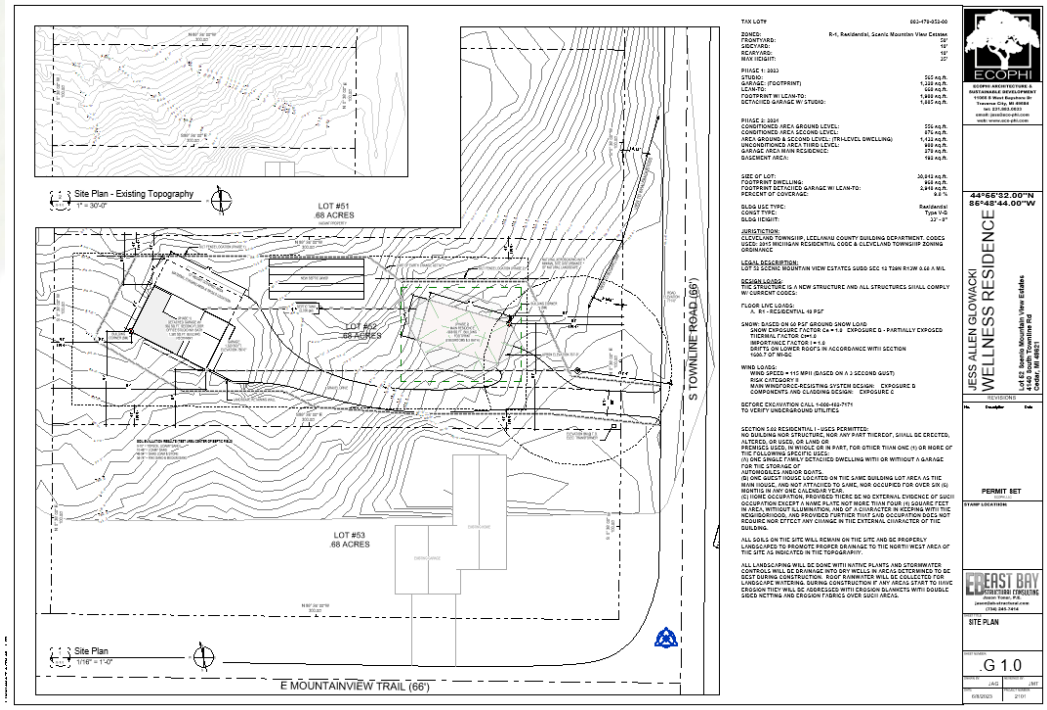
Living Space Above Garage = 878 + 111 sq.ft. sleeping loft
Garage= 1,320 sq.ft.
Covered Storage = 665 sq.ft.
Construction Systems to evaluate costs:

1. SCIPs - Garage, retaining wall, and covered storage will be constructed with this structural system.
2. Living Space will be constructed with Hempcrete Insulated EcoPhi Adaptive Modular Construction© solutions with Metal roof, burnt wood rainscreen siding combined with Metal siding.
3. Radiant Heat in garage & Mini Split in Living



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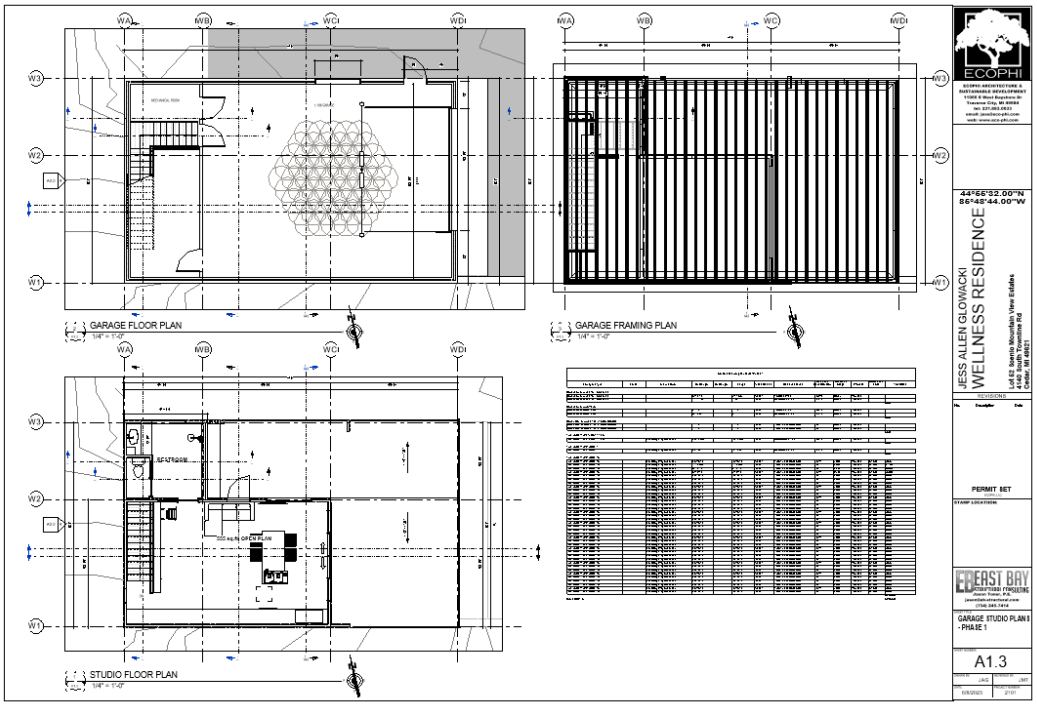

Property #2 Bingham Ridge Generational Living Concepts - ((already owned by Jess Allen Glowacki and will be acquired by ECOPHI ASSOCIATES, L3C upon approval of financing and put into an LLC for development with strategic partners to pay off initial loan) 7815 S. BINGHAM RIDGE DRIVE TRAVERSE CITY, MI 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

Municipality	Bingham Township
Parcel #	001-190-024-00
Acres	0.57
Address	S BINGHAM RIDGE DR
City	TRAVERSE CITY, MI
Zip	49684
Owner	JESS ALLEN GLOWACKI

Steps to put into presentation pitch deck:
EcoPhi

- ☐ Start Plans W/ Dimensions
- ☐ Elevations W/ Exterior Materials
- ☐ Building Section W/ Show Construction Types
- ☐ Rendering

GLA (Great Lakes Authority)

- ☐ Estimated Budget traditional construction vs Sustainable and Regenerative Building Construction Technology Set up Traditional Estimate Vs Actual cost during construction comparable
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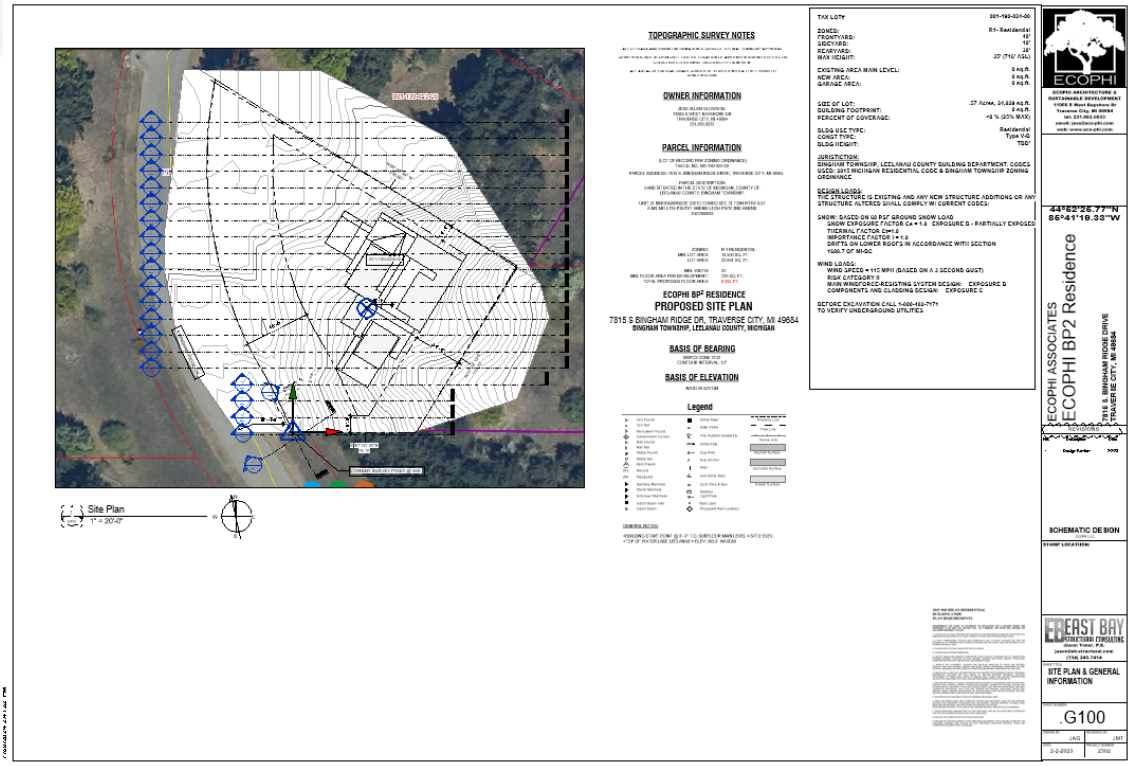
Garage 2 car = 720 sq.ft.
Garage Above Wing 1 = 720 sq.ft. Studio w/Kitchenette
Wing 2 Main ADA Living = 1,200 sq.ft. Master Bedroom, Office Area, Large Shared Kitchen and Living Area
Wing 3 (2) Bedrooms = 1,200 sq.ft. 2 Bedrooms and Kitchenette Living area
Covered Storage = 665 sq.ft.

Construction Systems to evaluate costs:

Property #2

1. SCIPs - Garage, retaining wall, and covered storage will be constructed with this structural system.
2. Living Space will be constructed with Porter SIPs Metal roof, burnt wood rainscreen siding combined with Metal siding, Acre Modern Mill Decking & Siding,
3. Radiant Heat in garage & Mini Split in Living



Property #3 Incochee (already 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, it will also be put into a LLC as a spec home to pay off initial loan) Property Cost of 100k

This property is in Grand Traverse County - **05-184-038-00**

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Site Address	818 INCOCHEE WOODS DR
Site City State ZIP	TRAVERSE CITY, MI 49684-0000
Owner Name 1	INCOCHEE WOODS DEVELOPMENT LLC
Owner Name 2	
Mailing Address	896 INCOCHEE WOODS DR
Mailing City	TRAVERSE CITY
Mailing State	MI
Mailing Zip 5	49684
Mailing Zip 4	
Tax District Description	Garfield Township
Tax District Code	05
School District Description	TRAVERSE CITY SCHOOL DIST.
School District Code	28010
Assessor Acres	0.47 ac
Property Class Code	402
Property Class Description	Residential
Land Value	$149,598.00

Heated Square Feet = 2,942
Main Level = 1,836
Garage= 868
Storage Below Garage= 868

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[INCOCHEE PROJECT LINK to add info to document]

FINANCIAL PROJECTIONS & INITIAL COSTS:

Property #1 Sworn Statement: [EcoPhi Wellness Residence]

Property #2 Sworn Statement: Bingham Ridge Residence

Property #3 Sworn Statement: [Incochee Residence]

Blue Planet Panels cost structure:
Excel Spreadsheet: [Manufacturing Equipment and Estimation for Projects for Blue Planet Panels]

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Additional Properties for Consideration for phase 1 or future projects:

Swede Native American Project -

This project presents a unique opportunity to collaborate with the Native American community in developing high-end custom homes, which could serve as potential relocation options if desired or necessary. We have identified a significant challenge in that members of this community often face difficulties securing financing for such projects. The core issue stems from the fact that if the land is owned by the community, banks are unable to approve financing for permanent structures, as they cannot repossess the land in the event of a default.

ECOPHI ASSOCIATES, L3C is committed to addressing this harsh reality. We are dedicated to finding solutions with our Adaptive Modular Construction Solutions that ensure Native American communities have access to quality housing that is not only sustainable and economical but also efficient to maintain throughout the year.

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Lake Shore Pines Property - (Land Contract Potential takeover) Municipality - Centerville Township Parcel #002-014-033-19; Acres - 6.92, Address - 4995 S SKYLINE DR, CEDAR, MI 49621 - Tax Description: PT GOVT LOT 4 & PT SE 1/4 OF SW 1/4 SEC 14 COM S 1/4 COR SD SEC TH N 00 DEG 13’55” E 257.50 FT TO POB TH W 135.24 FT TH NWLY 208.52 FT ALG ARC OF 2884.86 FT RADIUS CURVE LEFT (LC=N 09 DEG 08’36” W 208.47 FT) TH CONT NWLY 52.77 FT ALG ARC OF 3072.05 FT RADIUS CURVE LEFT (LC=N 11 DEG 42’21” W 52.77 FT) TH E 1209.33 FT TH S 06 DEG 32'00" W 166.07 FT TH S 92.50 FT TH W 1011.36 FT TO POB (A/K/A PARCELS B & D) SUBJ TO & TOG WITH EASE SEC 14 T29N R12W 6.92 A M/L 2021 SPLIT FROM 002-014-033-00

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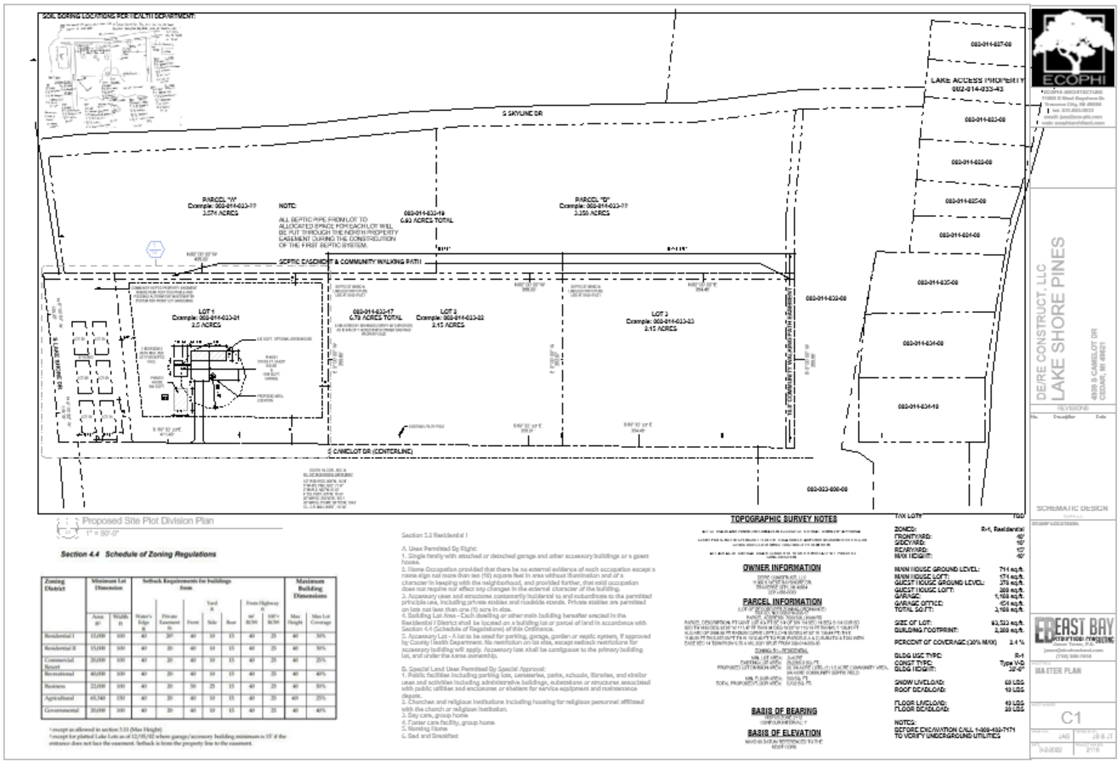

Phase 2 - Grand Traverse Region Development (Fall 2025-Spring 2026)

After Phase 1 is at year 1 to prove our concept with an open book policy to establish the actual cost to build in the Northern Michigan Region & Beyond, then we will commence Phase 2 designing the Mixed-Use Sustainable/Regenerative Communities including but limited to:

- ☐ Zero Waste Circular Economy
- ☐ Mass Timber and Heavy Timber
- ☐ Hemp SIP Panels
- ☐ High R-Value Fenestration - R-19 glazing in our own window and door line
- ☐ Hyper-Local Design
- ☐ Construction Waste into new building materials
- ☐ Adaptable On-Site Indoor Building Facility - multi-purpose industrial buildings for later use as Community MakerSpace or continue to build for the larger community
- ☐ Geothermal Driveways, Heating & Cooling integrated into the Blue Planet Panels
- ☐ Waste & Stormwater Gardens
- ☐ Rainwater Collection for irrigation and gray water uses
- ☐ Maker Space & Education Center
- ☐ Health & Wellness Care - for community physical and mental wellness and public for peace of mind for elderly care services
- ☐ Amphitheater & Community Center
- ☐ Commercial Community Kitchen
- ☐ Daycare & Preschool - Possible Green School up to Middle School (Similar to Bali)
- ☐ Restaurants with Coworking Space & Community Gathering
- ☐ Organic Inground Greenhouses for Year Round Food
- ☐ Biodynamic Gardening/Permaculture/Edible landscapes/Vertical Gardens/Geothermal Greenhouses

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- ☐ Single Homes
- ☐ Multi-family housing including a range of demographics
- ☐ Assisted Living/Hospice Care
- ☐ Elementary School
- ☐ BIO-Receptive Concrete and Net Positive Concrete
- ☐ Hemp Products from Insulation to Prefabricated walls
- ☐ Community Wellness Center (Yoga, meditation, ect) with innovative healing, traditional methods, IFS counseling
- ☐ Community undenominated religious building open to all religious practices similar to the Family House project in Dubai. Multipurpose building

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Property Leelanau County: During this phase we will take an approximate 100 acre property in Leelanau County we have already found to develop once we have fully designed the concept on our project in Rexenberg, Idaho. We have not disclosed this property location as of yet as we still need to do the due diligence on this agreement and do not want to tip off the community or other investors of the potential for using the property for our developmental purposes.

Property Benzie County: ($850,000) 42 acres, In a recent update we have found a community and property that is supportive of our concept and will be following the dream of Al Brown to develop in Benzie County as they have a Zoning Administrator that is on board with this project. This project will encompass the property Al Brown planned to develop into his dream. We are currently gathering information on his vision to dedicate this project to him and his family who we will propose to create a trust for their family to support their future and bring the vision to life. We propose a 50/50 with the property giving them half of their asking price for the property and giving them a pro rata share of the project for the other 50% to ensure that they have an investment in this as much as we do.

Company Description:

ECOPHI Associates, IDM Networks, Blue Planet Building Panels, EcoPhi Architecture & Regenerative Development, and CutMyTimbers, and multiple affiliates are strategically aligned to tackle the challenges of the construction industry head-on. Together, we're pioneering a new approach to sustainable development, one that eliminates the need for traditional client or developer involvement in the building process.

We believe that 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 as a Sustainable Development company with the end user in mind led by our industry experts. 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.

All of our projects are open book to ensure transparency to all stakeholders with the utilization of BIM to keep track of all costs and expenses for our projects.

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Market Analysis:

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, with a focus on timely project completion to cater to seasonal demand, which ECOPHI Associates will excel at with our indoor building facility.

Current construction costs for Residential construction has been increasing at a dramatic rate over the past couple of years since the Coronavirus Pandemic. Typical residential construction shot up from $200/sq.ft. at the beginning for the pandemic to around $400/sq.ft. currently at the low end of construction. We aim to build with all in house construction at our most competitive housing options at around $200/sq.ft and up. Putting an average size house in Michigan of 1726 sq.ft. at a cost of $345,200 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. Our model will rent lower cost housing and sell to individuals at cost on a basis that they can not sell it back to anyone besides back to our company for the next 10 years.

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Moreover, there is a noticeable shift towards eco-friendly building materials and practices in response to heightened environmental consciousness among both consumers and regulatory bodies. This presents an opportunity for our team specializing in sustainable construction to differentiate ourselves in the market and capitalize on the increasing demand for green buildings. Furthermore, the Northern Michigan building market is characterized by a tight-knit community of local contractors and suppliers, emphasizing the importance of building strong relationships and a reputation for reliability and quality craftsmanship which we have been creating within our network for the past 20+ years.

In terms of challenges, the Northern Michigan building market faces constraints related to infrastructure development, particularly in more remote areas. Access to skilled labor and fluctuations in material costs can also impact project timelines and budgets. Additionally, navigating regulatory requirements and zoning regulations, often aimed at preserving the region's natural beauty, adds complexity to the construction process. However, with strategic planning and a deep understanding of local dynamics, our team can effectively navigate these challenges and capitalize on the opportunities presented by the Northern Michigan building market with our extensive experience in the local area and beyond.

With the lack of economical solutions and a shortage of housing in the area we aim to create a housing market that supports the local need for sustainable housing.

Marketing and Sales Strategy:

First of all we will be our own marketing and sales force for all our developments. We are more than capable of marketing our projects and have multiple teams of real estate professionals on our team and advisory board to ensure we are maximizing our exposure to the macro and micro markets.

We will use Garden Neighborhoods, New Earth Development and, Cohousing Communities: Designing for High-Functioning Neighborhoods by Charles Durrett; evolving both concepts and take it to the ultimate level of sustainability of construction while also creating the next level of mixed use communities including the list of amenities but not limited to what is listed in the Phase 2 section above. Cohousing Communities, pioneered by Charles Durrett and Kathryn McCamant, offer an innovative approach to housing. These communities consist of private homes with individual kitchens, complemented by shared facilities. Residents actively participate in the design and management of their community, fostering a strong sense of belonging and cooperation. The goal is to create high-functioning neighborhoods where people live in close proximity, share resources, and build meaningful connections. Durrett and McCamant's work has inspired numerous cohousing projects worldwide, emphasizing community, sustainability, and a collaborative lifestyle . Their book, Cohousing: A Contemporary Approach to Housing Ourselves, remains a foundational resource for those interested in this model which we will be utilizing in Phase 2 and beyond.

New Earth Development's ethos and mission is pioneering the regenerative real estate development industry by showcasing a model of regenerative building and holistic operations that foster a thriving lifestyle where all basic needs are secured within a culture of connection, health, and joy. Through

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our regenerative development projects and services, we ensure that both our own initiatives and those of other developers make a lasting, positive impact.

Our business model is focused around many different concepts we have been formulating over the decades working together with our strategic partners gathering the most effective social and sustainable solutions for developments on how to bring communities back together that function with the end user in mind instead of the development company'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 3 decades and are now ready to bring the knowledge and expertise to where Jess Allen Glowacki was born and raised in Northern Michigan.

BRH Model

1. Strategic Integration of BRH Model:

- **Hybrid Living Financing Solutions**: Integrate BRH's hybrid living model to offer financing solutions for modular construction projects. This can attract young professionals and investors who lack the initial down payment for purchasing homes. By leveraging the rental income generated from these properties, EcoPhi can secure continuous cash flow while providing flexible living options.
- **Senior Living Renovation Model**: Use BRH's senior living model to renovate properties into multiple independent rental units. This aligns with EcoPhi's regenerative construction practices and can open up new revenue streams by converting underutilized properties into profitable assets.

2. Project Collaboration Structure:

- **50/50 Financial Structure**: EcoPhi's approach of offering a 50% upfront payment and 50% as an investment in the project for stakeholders should be presented as a strategic advantage to attract partners. This aligns with BRH's risk-sharing financing structure, creating a consistent and transparent investment opportunity across all projects.
- **LLC-Based Project Management**: Continue with your strategy of setting up individual LLCs for each project to ensure clear financial tracking and protection for stakeholders. This approach is well-aligned with BRH's investment strategy, allowing flexibility in managing different types of properties and financing models.

3. Marketing and Sales Strategy:

- **Targeted Marketing for Mixed-Use Developments**: Emphasize your expertise in creating sustainable and regenerative communities, coupled with the BRH model, to attract both local and international investors. Highlight your unique value proposition of sustainability, transparency, and community impact.

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- **Educational Programs and Community Engagement**: Use the EcoPhi Fellowship program as a tool to market your projects. By offering training and certification, you can build a loyal base of skilled labor and community advocates who can further promote your developments.

4. Operational Expansion:

- **Scaling Manufacturing Capabilities**: With your rented facility already in place, consider scaling up your production of BP2 Panels and modular construction components as demand increases. This will help in meeting your construction timelines while maintaining cost efficiency.
- **Strategic Partnerships**: Strengthen your existing partnerships with suppliers and equipment providers to ensure a steady supply chain. Collaborate with BRH's network to explore new markets and potential joint ventures.

5. Revenue Projections and Growth Strategy:

- **Revenue Streams**: Diversify your revenue streams by leveraging the BRH Buy-to-Rent-to-Sell model. This approach can complement your focus on sustainable construction by providing additional income from rentals and eventual property sales.
- **Long-Term Investment Opportunities**: Encourage stakeholders to invest in long-term projects that align with BRH's business verticals. By doing so, you can ensure a steady growth trajectory that meets your annual revenue goals.

6. Community and Sustainability Focus:

- **Mixed-Use Regenerative Communities**: Continue your focus on building mixed-use, zero-waste communities as outlined in your Phase 2 strategy. This not only enhances community impact but also aligns with current market demands for sustainable and affordable housing.

Next Steps:

- **Incorporate BRH Pitch Elements**: Integrate the BRH pitch into your business proposals and presentations to potential investors and partners. Highlight how BRH's financing and rental models can enhance EcoPhi's existing projects.
- **Detailed Financial Modeling**: Collaborate with your financial advisors to create detailed financial models that incorporate both EcoPhi's and BRH's revenue projections. This will provide a clear path to achieving your $7.2 million annual revenue goal.

By aligning the BRH pitch with EcoPhi's business model, you can leverage new financing opportunities, attract a broader market, and ultimately achieve your business growth objectives in Northern Michigan.

Operations Plan:

Company Structure: L3C

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Ecophi Blue Planet, 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. Here is the LARA in Michigan on how to set up the L3C link. To Start Filing

Corprate Transparency Act- Super Important within 90 Days!!!! Federal offense if you do not file….SBAM is filing a lawsuit against the IRS for this…

FILING COMPLETED AND SUCESSFUL

https://boiefiling.fincen.gov/

https://www.sbam.org/?s=Corporate+Transparency

https://www.sbam.org/uncle-sam-wants-you/

Manufacturing Facility: Existing & Future expansion space requirements
EcoPhi already has a 2 year rented 9,600 sq.ft. indoor building warehouse with 12' high ceilings, bathroom, office, and break room located off of M-72 three miles from Traverse City located at 5800 Denali Drive Building D, which is insulated and heated. The warehouse was previously utilized for indoor construction by Infastos which is already fitted out with all the necessities to start doing our indoor manufacturing for the panels and indoor construction needs for the wet locations. It is outfitted with a designated area for cabinetry construction as well. We plan to utilize the space until we build our own facility or purchase the available space once we have a proof of concept during phase 1 to build out the first 3 projects. There are two other 9,600 sq.ft. warehouses available on site, one that has 16' ceilings that is insulated and another that is cold storage. All buildings are available for purchase for 1.6 million USD.

Once we have the proof of concept we will establish the necessary space to expand to our market needs and if we will build our own factory out of our own products and resources as the cost for these existing buildings are far more than what it would take for us to build our own.

Educational Program & 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. Richard 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.

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DESCRIPTION OF BUILDING SYSTEMS TO BE UTILIZED:

BLUE PLANET PANELS - Blue Planet Building Panels™ (BP2 ™) represent a breakthrough in sustainable building systems, offering the highest LEED™ ratings for structural products in the United States. With a recycled material content of 40% by weight and 60% by volume, BP2 Panels™ are engineered to minimize waste, with all by-products being 100% recyclable. The foam core, integral to the panel's structure, contains 20% to 90% “Re-Grind” material—post-manufacturing, pre-consumer recycled foam—depending on local manufacturing capabilities. Additionally, BASF foam, which is “Cradle-to-Cradle” Certified, has been utilized, further enhancing the environmental credentials of the system. To push sustainability even further, BP2 Panels™ now offer an option to replace the foam core with Hemp Insulation. This alternative not only improves the ecological footprint by using a renewable resource but also enhances the overall sustainability and thermal performance of the system.

The wire mesh, composed of 40% recycled steel from sources such as auto carcasses, and the shotcrete skins, containing 40% to 50% recycled coal fly ash, reinforce the system’s commitment to utilizing recycled materials without compromising structural integrity.

The BP2 Panels™ are designed to deliver superior energy performance and thermal efficiency, outperforming almost any other construction method. The insulation core and exterior skin work together to insulate the interior from outdoor temperature fluctuations, allowing the interior skin to maintain a thermal flywheel effect. The joint-free, monolithic skins and core virtually eliminate air leakage, achieving an impressive R-40 insulation rating. To match this level of performance, a conventionally constructed building would need to be built to an R-40 standard, which would significantly increase costs.

This R-40 performance translates directly into operational cost savings for building owners and operators, with energy and power savings ranging from 40% to 60% compared to conventional buildings. The reduced heating and cooling loads also allow for the design and installation of a smaller HVAC system, leading to further capital investment savings.

The construction process for BP2 Panels™ uses significantly less water than traditional methods like stucco or tilt-up construction due to the dry-mix shotcrete typically applied to the concrete skins. Additionally, the panels are often manufactured within 250 miles of the installation site, with the option for on-site manufacturing for larger projects, which reduces transportation emissions to near zero.

BP2 Panels™ have also been fabricated using a core made from 100% locally harvested biomass, such as rapidly renewable resources like straw, corn stalks, orchard trimmings, and roadside weed growth. This adaptability in core materials further solidifies BP2 Panels™ as the leading choice for sustainable and durable building materials. The inherent fire resistance of these panels, with a minimum rating of 1800°F for 90 minutes, adds another layer of durability, positioning BP2 Panels™ far ahead of conventional building materials in terms of sustainability, durability, and overall environmental impact.

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The lifespan of EPS is long, potentially unlimited. Most of the testing has involved placing EPS foam in a reactive environment such as soil where it performs extremely well. It is expected, especially in above ground applications that are sealed from pollutants and other forces that lifespan is indefinite.

Utilization of EPS foam insulation is a viable and safe way to insulate a building if encapsulated as it can potentially last forever.

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$6-12 per square foot depending on quantity and scale of project we own. Cost to others unknown.

HERE IS A LINK TO PAST PROJECTS

ECOPHI ADAPTIVE MODULAR ASSEMBLIES-

EcoPhi Adaptive Modular Assemblies: Sustainable Building for a Better Future

At EcoPhi, we design and manufacture precision building assemblies with a focus on sustainability. Our systems integrate eco-friendly materials, advanced technology, and modular designs to deliver high-performance solutions that reduce environmental impact while enhancing building efficiency.

Key Benefits:

- **Sustainable Materials**: We prioritize locally sourced, renewable, and recycled materials in all our assemblies.
- **Energy Efficiency**: Our systems are optimized for thermal performance, reducing energy consumption and costs.
- **Modular Design**: With flexible, easy-to-install components, we ensure fast and efficient construction.
- **Durability & Performance**: Designed to withstand diverse climates, our assemblies offer long-lasting protection and reduced maintenance needs.

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EcoPhi is committed to providing precision solutions that support healthier, more sustainable environments, combining innovation with ecological responsibility.

EcoPhi Adaptive Modular Assemblies: Sustainable Building for a Better Future

At EcoPhi, we design and manufacture precision building assemblies with a strong focus on sustainability. Our systems seamlessly integrate eco-friendly materials, advanced building technologies, and modular designs, delivering high-performance solutions that significantly reduce environmental impact while enhancing building efficiency.

Sustainable Materials: EcoPhi is deeply committed to using materials that contribute to a healthier planet. We prioritize locally sourced, renewable, and recycled materials in all our precision assemblies. By utilizing materials such as bamboo, engineered timber, and other rapidly renewable resources, we reduce reliance on traditional, carbon-intensive materials like concrete and steel. This focus on sustainability not only lowers the carbon footprint of each project but also supports local economies and promotes biodiversity. Our materials are selected not just for their environmental benefits, but also for their durability and aesthetic appeal, allowing us to create eco-conscious buildings without compromising on design or strength.

Energy Efficiency: Energy efficiency is at the heart of our design philosophy. EcoPhi's precision assemblies are optimized for superior thermal performance, ensuring that buildings stay warm in winter and cool in summer, with minimal energy use. We incorporate innovative insulation technologies, airtight construction techniques, and passive design strategies, all of which work together to reduce heating and cooling demands. These assemblies are designed to adapt to different climate conditions, making them suitable for a wide range of environments. By reducing energy consumption, our systems help lower utility costs and contribute to achieving high energy-efficiency standards such as LEED, Passivhaus, or Net Zero Energy goals.

Modular Design: EcoPhi’s assemblies are built with modularity in mind. Our systems are designed to be easily adapted, scaled, and assembled, which allows for quicker installation and minimal on-site construction waste. The modular approach streamlines the building process, enabling faster project completion while maintaining high-quality standards. Each component is prefabricated to precision, ensuring a seamless fit that enhances both performance and aesthetic. Whether it’s for residential, commercial, or industrial projects, this flexibility makes it easier to customize designs to meet specific project requirements, while also simplifying future expansions or alterations.

Durability & Performance: Our precision assemblies are engineered to withstand the test of time and the elements. Designed for resilience, they provide exceptional structural integrity across diverse climates and conditions. From harsh winters to high humidity or intense heat, EcoPhi assemblies ensure long-lasting protection with minimal maintenance needs. We utilize advanced materials and construction techniques that offer high resistance to wear, moisture, and decay. This durability reduces the need for frequent repairs or replacements, translating into cost savings over the building’s lifecycle. Furthermore, the high-performance nature of our assemblies enhances indoor air quality and comfort, creating healthier living and working environments for occupants.

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A Commitment to Sustainable Innovation

EcoPhi's precision assemblies are more than just a building solution—they represent our commitment to shaping a more sustainable future. By combining the best in design, technology, and ecological responsibility, we offer innovative solutions that not only meet today's building standards but set the foundation for tomorrow's environmentally conscious construction practices.

MASS TIMBER & TIMBER FRAME- Our relationship with CutMyTimber gives us the opportunity to create these types of systems for our structural design to incorporate combined structures with these other systems for unmatched architectural design quality and structural span possibilities.

EcoSIPS HEMP or BioSips-

Bio-SIP™ (biological-based Structural Insulated Panels) are eco-friendly building materials that use post-consumer waste (recycled plastic bottles) (PET) for the insulating core, and natural fibre skins for the structural facings. They provide an environmentally friendly and energy-efficient alternative to traditional SIP panels and can be used in various construction applications for a minimum of 60 years.

MIRA WINDOWS & DOORS - EcoPhi Assocaites has exclusive access to getting windows and doors for all of our projects directly from the manufacturer to create high quality projects with Aluminum or Vinyl options.

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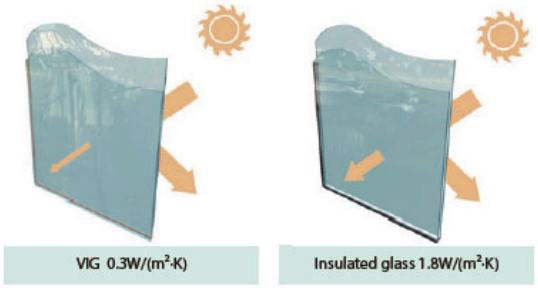
Vacuum Insulated Glass (VIG) - We are integrating VIG's into our window and door systems to have the most sustainable windows and doors in the world by offering the lowest U-values possible where the windows and doors are as efficient as a typical R-19 wall assembly!

- **極佳隔熱保溫性能**

傳熱係數U值低至0.3 (三銀)
(比最高性能的三玻二腔中空玻璃還低)。

- **Excellent Insulating Performance**

U-value is as low as 0.3 (even lower than high performance triple glazed insulating glass)

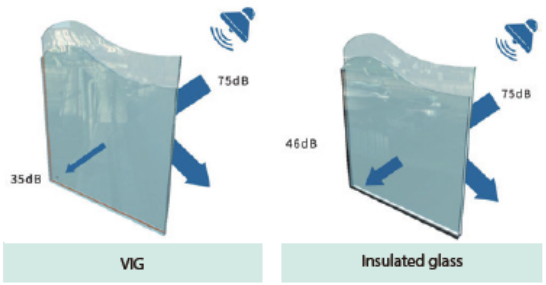


- **靜音降噪**

真空玻璃靜音降噪，使市中心的房子猶如圖書館般安靜。

- **Sound Reduction**

VIG enables houses in the city center as quiet as sitting inside a library.



CertainTeed - One Precision Assemblies - ONE PRECISION ASSEMBLIES deliver speed, quality, and value from the trusted leader in building solutions. Using the latest advances in building science, system design, materials engineering, and prefabrication technologies, we offer complete wall, roof, and floor panels precisely manufactured to your exact building design. We custom build your panels in a few weeks, then deliver and install them onsite in as little as one day.

Other Material Suppliers:

475 high Performance Building Supply
Hempitecture for Insulation until we have our own manufacturing
Olive Creek for scrap material for Rainscreen Trellis - Burnt for exterior use, interior ceiling and accent walls for sound isolation.
Cherry Pits as insulation in BP2 wall from Cherry Growers, INC
BP2 - Forming Strategic Partnership & Manufacturing in Current Warehouse
CutMyTimber - ;Digital Fabrication for Heavy Timbers, Mass Timber & Panelized Construction - Forming Strategic Partnership

Equipment Providers for Excavation Team:
Gabriel Sunga
Machinery Partner
Crushers, excavators, conveyors & more — shipped directly to you
www.machinerypartner.com
131 Dartmouth Street, Floor 3, Boston, MA, US 02116

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Management Team:

Led by a team of industry experts from EcoPhi Associates, IDM Networks, Blue Planet Panels, and EcoPhi Architecture & Sustainable Development; EcoPhi Associates benefits from diverse perspectives and extensive experience in construction, sustainability, and business management. With a shared vision for ethical and sustainable growth, our management team is dedicated to driving the company's success of creating an economically abundant company while also helping the community with the lack of quality affordable housing as a focus of our vision while also doing exceptional site specific scaled mixed-use circular zero waste communities. This initial stage will create the baseline for the creation of the EcoPhi Fellowship similar to what Frank Lloyd Wright created for the vision of what society was craving in the 1920's The Taliesin Fellowship.

Leading Professionals:

Jess Allen Glowacki - Director of Board - Visionary of this endeavor, CEO of EcoPhi Architecture & Sustainable/Regenerative Development and EcoPhi Associates, Director of Architecture, Mira Windows & Doors - Jess got his Bachelors and Masters in Architecture in Bozeman, Montana; Worked with Kath Williams + Associates for 2 years on LEED projects and still collaborates on large sustainable developments; 17 LEED projects around the world; 2 years with DWL Architects in Phoenix, Arizona designing Glendale University Optometry & Dental Clinics and winning first place for the AIA Imagination Cube Competition; complete around the world trip exploring 12 countries during the 2009 recession giving him the exposure to diverse social climates, which drives his desire to help communities around the world; 4 years creating EkooBIM in Bogotá, Colombia; Bringing BIM to Colombia and winning the largest project at Javeriana Universidad in Colombia with world renown architect Juan Pablo Ortiz and Taller 301, while completing the Bioclimatic Design and training the BIM team simultaneously. 1 year working with TAG in Traverse City on the first rendition of the Common Grounds. 2 years creating True Blue + Associates design build firm in Traverse City, Michigan; 2 years creating relationships in bamboo and sustainable architecture manufacturing and design with Alam Santi, Bambulogy for strand woven bamboo structures, and Ibuku on Green Schools integrating BIM eco-consulting in Indonesia & Asia; volunteering with nonprofits SEEDS, HomeStretch, and BARC to create economical eco-housing during the Covid Pandemic; over 100+ BIM Revit Models, while running his own practice, EcoPhi Architecture for the past 12 years. Jess has won many design competitions and has recently opened an office in Dubai with Axelerate, Cairo, Egypt with Remaba and Bali, Indonesia with Reka Massa collaborating on sustainable projects in Indonesia and building his own villa and partnership with his sponsoring company Live Better Creatives. He has recently been invited to the Bhutan Innovation Forum in Bhutan, October 2024 and is exploring ways to help build the GMC with local architects and engineers to create the most sustainable city in the world.

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Where Money Flows, Money Grows

Money is a form of energy, and just like any energy system, it follows pathways of least resistance, growth, and impact. The phrase *"where money flows, money grows"* isn't just an economic truism—it's a reflection of how we design, invest, and build the world around us. In sustainable architecture and regenerative development, we see firsthand how financial resources shape communities, dictate access, and either foster resilience or deepen disparity.

The reality is that money doesn't just land in the most deserving hands or the most needed projects—it moves toward ecosystems that are designed to attract it. This is why large-scale developments continue to dominate, while smaller, community-driven sustainable projects often struggle for funding. But what if we intentionally designed financial ecosystems the way we design our built environments—flowing toward regenerative solutions, local economies, and long-term value rather than short-term gain?

At EcoPhi, we take this philosophy into practice by creating models where money doesn't just trickle in and vanish, but cycles and regenerates. Whether it's through modular greenhouses that provide year-round food security, Rural EcoCampus Housing that offers young people a way to invest in their futures, or sustainable building factories that create jobs while producing net-positive structures, the goal is always the same: to shift the flow of money into systems that allow it to grow with purpose. If we design for economic sustainability with the same principles we use for environmental sustainability—circulation, efficiency, and resilience—then the financial structures that support our projects will become just as regenerative as the architecture itself.

Where Love Flows, Love Grows

Love, like energy and money, follows the paths we create for it. It isn't a finite resource to be hoarded or carefully rationed—it's something that expands when it moves, deepening connections, strengthening communities, and creating spaces of true belonging. *"Where love flows, love grows"* is more than just a sentiment; it's a design principle for life, relationships, and even the built environment.

In architecture and community development, love is expressed through intentional design—spaces that foster connection, environments that uplift, and ecosystems that nourish the human spirit. A well-designed home isn't just four walls; it's a place where people feel safe, inspired, and valued. A regenerative community isn't just a collection of buildings; it's a system that encourages people to support and sustain one another. Love, in this sense, is an investment in people, in well-being, and in the kind of world we want to create.

At EcoPhi, we design with this philosophy at the core. Whether it's creating shared spaces where people naturally gather, incorporating biophilic elements that reconnect us to nature, or developing projects that empower individuals to build their own future, we prioritize human connection. Love, when given room to move freely, strengthens everything it touches—families, friendships, communities, and even economies. By building places where love flows effortlessly, we create environments where it grows endlessly.

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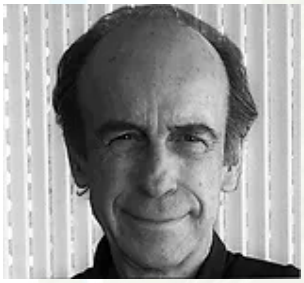

Angel Garcia - Board Advisor- Principal Partner at IDM Networks, and Co-founder of BRH Hybrid Living, graduated in 1978 in architecture and city planning at the University of Navarra, Spain. He then finished a Masters Degree in Urban Design at the Mackintosh School of Architecture, in Glasgow, UK, and a Masters Degree in Business and Administration at the University of Madrid. Since 1987 he has held leading positions in national and multinational development companies and has a wide experience in project management, design and construction of major mixed-use , commercial and leisure projects.

From his former position in Sonae Sierra, as Development Manager in Sierra Central, Colombia, and previously as a Design Manager of Sierra Developments Spain, Angel has benefited from a dynamic international exposure, namely in Colombia, USA, Portugal, UK, France, Italy and Spain. Former positions include Head of Design within Riofisa, a spanish leading real estate company, Project Director of the British management company PMS-Laing and head of the Public Realm department at the World International Exhibition , EXPO 92. in Seville. Since 1996 Fellow of the Eisenhower Fellowships organization.

Rob Manchise Board Advisor - Founder, Director of Marketing & Design for Blue Planet Building Panels

30+ years in Architectural Design, Construction, Land Planning & Development; Golf Course Development Projects in Hurricane, UT: Colina Tinta, Copper Rock, and Kokopelli; American Landscape, Head of Field Operations for the all of the 2002 SLC Olympic Venues; Green Sandwich Technologies, Certified Trainer/Installer, CA, New Orleans, & Philippines; Head of Engineering & Development for Trust Gnosis Technology, Pat. 62/653,060

Mark David Heath - Blue Planet Panels, Board Advisor; Mark has been involved in several significant projects, starting with the preliminary design, estimating, and awarding of an E/P/C contract for potable water supply and distribution to approximately 400,000 residents in Cameroon. This project marked the first commitment of the US ExIm Bank for such an initiative in Cameroon. He successfully designed, built, and operated engineered wetlands for the bioremediation of industrial wastewater and designed a solid waste management facility for over 5,000 oil field camp residents, marking the first such facilities in French Africa. Additionally, he set a world record for disaster relief deployment by deploying SCIPs to Kashmir, Pakistan, for replacement housing after a 7.6 magnitude earthquake, achieving occupancy of the first unit within 30 days from LAX departure using 100% local labor.

https://www.youtube.com/watch?v=VJekgKmro_Y

https://www.youtube.com/watch?v=vbik8hUlX8o

https://www.youtube.com/watch?v=h2XynU0EYLU

Heath developed the theory of composite behavior in concrete shells, a pioneering advancement in the engineering world, supported by computer modeling. His work led to securing US Patent #6,718,712 for a structural concrete insulated panel system. He contributed as a team member to the successful preparation, presentation, and publication of a technical paper on SCIPs and composite behavior in concrete shells at the ACI World Conference, another first in the engineering world. Furthermore, he provided technical and patent

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language and testimony, resulting in the successful securing of US Patent #8,122,622 for a SCIPs panelized building system for a US client. Lastly, he cut a construction schedule by more than six months by designing and deploying the world's tallest geo-grid restrained retaining wall with precast concrete facing stones, facilitating fast-track foundation construction in Seismic Zone 4.

Lynne Templeton Board Advisor**-** 40+ years experience, Lynne Templeton, founder of Renewal Studio, has expertise in both commercial and residential interior design. Her skills encompass all aspects of design, from surface/material selection and space planning to room and/or whole house renovations, specializing in projects for the developer/builder. In the early 2000's Lynne began to study and refocus her career towards sustainable design. She would now combine her personal desire for a healthy lifestyle with her passion for architecture and design. She co-created a sustainable and eco-friendly design showroom, Greenable, the first of several in the area, in 2007 in Old City Philadelphia. Continuing down the path of sustainability, Lynne was inspired by and studied eco-village design, permaculture, food forests and most recently ecosystem restoration, which she now holds a certificate in that field. By incorporating all of the various philosophies, projects and developments can be designed and built in harmony with the natural environment, restoring and regenerating the land simultaneously. RRC, Renewal Regenerative Communities, is now creating developments with her team, as well as, consulting for others by incorporating all of the various technologies and solutions. Looking ahead, Food + Shelter, LLC is the next endeavor to launch, a concept that combines housing with a vegetable garden/greenhouse that will be offered as a package for Off-the-Grid living. The team has designed this model with options to provide for one residence or an entire community. Lynne's guidance in sustainable building design principles offers tangible benefits to clients' business interests, through reduced operating costs, improved image and marketing advantages and enhanced quality of life. Some of her clients and projects include Onion Flats, Comcast/Comcast Spectacor, the Franklin Institute, Temple University, the Wachovia/Wells Fargo Center, Adventure Aquarium and select sustainable homes and developments in the Philadelphia and Main Line area. Lynne is also a board member of All Together Now PA, an organization that is uniting Pennsylvania's rural and urban communities to build resilient regional economies.

Supporting Professionals and Advisory Board Members:

Charles Durrett - Architect Emeritus, AIA - The CoHousing Company, Consultant

Durrett and his team at **The Cohousing Company** have designed more than 50 cohousing communities in the United States and around the world, including Muir Commons in Davis, California, the first cohousing community in North America. His work has been featured in *Time Magazine, The New York Times, The Los Angeles Times, The San Francisco Chronicle, The Guardian, Architecture, The Wall Street Journal, The Economist*, and many other publications.
Charles Durrett has received numerous awards, which include the World Habitat Award presented by the United Nations, the Silver Achievement Award for Active Adult Community by the National Association of Home Builders (NAHB) 50+ Housing Council, the Silver Energy Value Housing Award by NAHB, the Mixed Use/Mixed Income Development Award presented jointly by the American Institute of Architects and the United States Department of Housing and Urban Development and a recipient of the Global Over 50's Housing/Healthcare award. He was also recently declared as a "visionary of the Sierras" by the Sierra Business Council, and the International Housing Awards. Other notable publications by Chuck and his team are as follows: Cohousing Communities: Designing for High-Functioning Neighborhoods, One Life, Live it!: Sólheimar Ecovillage and the Importance of Neuro-Inclusive Communities, A Solution to Homelessness in Your Town: Valley View Senior Housing, Napa County, California

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Dr. Kath Williams - Kath Williams + Associates, President, LEED Fellow 2011, Consultant & Board Advisor; Dr. Kath Williams brings many years of experience in sustainability to help committed owners and project teams meet their sustainability goals. Her areas of specialization include application of green building rating systems, sustainability education and training for corporations and professional firms, and development of high performance building standards.

As president of the World Green Building Council for three years, Kath helped found the green building councils in India, Taiwan, Australia, Mexico, UAE, El Salvador, and Guatemala, where she is an honorary, lifetime member.
Kath's specialty in LEED project development, LEED documentation, sustainability education and training, and strategic planning using an integrated design and the charrette process are globally recognized since its founding in 1999.
Kath's professional expertise was recognized with the awarding of the LEED FELLOW 2011 designation as one of the first 34 in the world! She was the first inductee into the India Green Building Hall of Fame for her decade of work promoting and documenting a variety of high performance buildings across India.
As assistant to Vice President of Research at Montana State University, Kath was introduced to green building technologies as principal investigator on a National Institute of Standards and Technology (NIST) grant. She was project chief for the Montana State University EPICenter project in the 1990s that served as the basis for the Living Building concept and was a test case for LEED. She was appointed to the new US Green Building Council in 1996 and was elected vice chair, serving for six years under the first three USGBC chairpersons.
Later as president of the World Green Building Council for three years, Kath helped found green building councils in India, Taiwan, Australia, Mexico, UAE, El Salvador, and Guatemala, where she is an honorary, lifetime member.
Kath was honored in Montana by USGBC-Montana with the first "Pioneer" award and recently was named one of the 125 Women of Achievement, designated during the celebration of the 125 years of Montana State University, where she earned her doctorate in 1998. She has served as a Fulbright Senior Specialist in Australia, supporting the development of GreenStar.
As a community volunteer, Kath served two terms as President of the Board of Trustees for the Museum of the Rockies, Inc. in Bozeman, Montana. She was recently elected to the Board of Directors for Warriors and Quiet Waters Foundation, Inc. (warriorsandquietwaters.org)
Kath's Team also includes partners with expertise in the following areas: Our network includes outstanding, experienced, sustainability experts who are:

- NET ZERO ENERGY AND WATER DESIGNERS
- ENERGY MODELERS, who contribute to the project from design development through construction documents
- LIGHTING SPECIALISTS, who evaluate and recommend daylighting strategies and who document results for LEED and WELL
- MATERIALS EXPERTS, who know sustainable materials and who advise on long-term durability and maintenance and Living Building Challenge REDLIST
- LANDSCAPE DESIGNERS, who understand "native" and "adaptive" plantings which lead to appropriate water use
- ENERGY AUDITORS, who evaluate existing buildings and design upgrades to support an earlier return on investments and document UN Sustainable Development Goals (SDG)
- WATER EXPERTS, who know how to combine rainwater harvesting/control with water use reduction into cost effective systems.

Boyd Culver - Financial put in Bio

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Bob Brick - Board Advisor & Real Estate Mogul in Northern Michigan. WHAT ABOUT BOB? Bob Brick has been a Realtor since 1973. RE/MAX International has annually recognized him as being in the top 1% of all Realtors in North America. Creative thinking, problem solving, open minded communicating, treating all clients with honesty and integrity, have proven to be his trademark. The designations that he has received are well warranted.

Chuck Meek - Board Advisor & Brownfield Development Expert; Chuck is the Executive Director of Solve for X Impact Corporation, a nonprofit that supports and funds environmental technology innovation. He is also the Managing Director of Solve for X, L3C, a Research & Development platform that integrates Philanthropic, Private Capital, Academic, and Industrial enterprises. The firm manages private foundation grants and impact investment funds, and oversees Program Related Investments in environmental technology. Chuck is an Industry Advisor at The University of Chicago – Pritzker School of Molecular Engineering, where he mentors post-doctorate scientists and researchers, helping them reframe their esoteric theses and dissertations in terms and language of private capital and industry audiences. He splits his time between Traverse City, MI and Provence, France.

Mike Obear - is a State of Michigan licensed **Master Electrician and Electrical Contractor**. Raised in the Detroit suburbs, Michael started his own lawn equipment repair company at 12. He graduated from Southfield Lathrup Senior High in 1975 and earned a Bachelor of Science from Western Michigan University in 1979. Michael began his career working in his father's company, Clennon and Obear, Inc., as a manufacturer's representative in various industries. He later transitioned to electrical work, quickly advancing to electrical foreman and obtaining his Master Electrician and Electrical Contractor licenses in 1994. Michael has managed electrical installations in hospitals, manufacturing facilities, hotels, and more. He has also worked as a Construction Superintendent, Project Manager, and developer, including international projects in Guatemala and the Dominican Republic. Michael is a seasoned photographer, pilot, musician, and published author. He resides on a small farm in Northern Michigan, where he maintains a car collection and continues to work on various creative projects.

Catalina Zúñiga

Visionary Artist & Architect | Interior Designer | Sustainable Design Advocate Catalina Zúñiga is the CEO and Creative Director at In-Space Diseño, an innovative design studio specializing in

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architecture, interior design, and landscaping. With over 20 years of experience across Colombia, Spain, and Latin America, she combines her expertise in art, architecture, and sustainability to create transformative spaces. Her
projects range from luxury residences and hospitality to public art installations and vertical gardens, with a strong focus on integrating eco-conscious design and artistic expression. Catalina studied Architecture at Pontificia Universidad Javeriana Bogotá and Sculpture in Universidad Nacional de Colombia, along with advanced studies in Semiotics and a LEED Green Associate certification. She has worked on major international projects, including luxury hotels and commercial spaces in Central and South America, Barcelona, Madrid, and Bogotá, collaborating with renowned architects and developers like Víctor Alarcón García, Edgardo Suarez www.ghlhoteles.com and Camilo Alvarado Boshell www.kubiklab.com

In addition to her architectural practice, Catalina is an active visual artist, with exhibitions in Colombia and Spain. Her work explores the intersections of art, nature, and human connection, showcased through solo and collective exhibitions. Catalina's passion for sustainable design is exemplified in projects like green roofs, eco-friendly interiors, and vertical gardens, while her commitment to social impact has led to her involvement in several initiatives, including the Women Together project, which promotes the empowerment of indigenous women in indigenous communities in Latin America. Over the years, Catalina has designed over 30 large-scale projects, including hotels, restaurants, residences, and offices in cities across the globe. Her designs are known for blending local culture with modern innovation, creating spaces that are not only functional but also visually inspiring and ecologically responsible. Catalina continues to inspire with her work, pushing the boundaries of architecture and design while remaining deeply committed to environmental sustainability and social responsibility.

JOSE ANDRES VALLEJO
Architect graduated from the Universidad de Los Andes in Bogota, Colombia in 2002, with extensive experience in design, construction, and project management. Founder and Director of Arquitectura en Equilibria, a company specializing in alternative construction systems with low environmental impact and high social value. Successfully designed and implemented a wide spectrum of projects in countries such as Malawi, Mexico, Colombia, Indonesia, USA. and Ecuador.

Financial Plan:

Phase 1 funding:

We project steady revenue growth through a combination of project contracts, joint ventures, and sustainable business practices. Initial funding will be secured through a loan structure provided through L3C funding options with Strategic Partnerships with Nonprofits and Corporations with the same ideals or other traditional and nontraditional funding through groups such as the Denali Group, with a focus on prudent financial management and resource allocation across EcoPhi Associates subsidiaries.

L3C Funding opportunities and structure:

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L3C is a for-profit, social enterprise venture that has a primary goal of performing a socially beneficial purpose with a secondary goal of maximizing profits. It is a hybrid structure that combines the legal and tax flexibility of a traditional LLC, the social benefits of a non-profit organization, and the branding and market positioning advantages of a Benefit Corporation. The L3C is obligated to be mission-driven by law which gives a clear order of priorities while also aligning with Lang's initial design intention of being a structure that can take donations from foundations.

The L3C makes it easier for socially oriented businesses to attract investments from foundations and additional money from private investors. Unlike the traditional LLC, the L3C's articles of organization are required by law to mirror the federal tax standards for program-related investing. A program-related investment (PRI) is one way in which foundations can satisfy their obligation under the Tax Reform Act of 1969 to distribute at least 5% of their assets every year for charitable purposes in order to maintain their tax-exempt status. While foundations usually meet this requirement through grants, investments in L3Cs and charities that qualify as PRIs can also fulfill the requirement while allowing foundations to receive a return from the agreed terms with the L3C.

An L3C, or Social Enterprise, is simply a proxy for a charitable cause. 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, children's literacy, education, ect…

LIST OF POTENTIAL FUNDING FOUNDATIONS:

To secure funding for the affordable building concepts in Northern Michigan, here are several foundations and funding sources that may align with our goals, particularly those related to sustainable, affordable housing, education, and regenerative development:

1. **Kresge Foundation**
   Kresge supports transformative community development initiatives, especially those focused on affordable housing and sustainable urban development. They also fund projects that address climate resilience and sustainability.
2. **W.K. Kellogg Foundation**
   This foundation has a strong focus on equitable communities and could be interested in funding sustainable housing developments that improve local economies and support low-income families.
3. **Ford Foundation**
   Known for its emphasis on social justice, the Ford Foundation supports affordable housing projects and initiatives that work toward sustainable, equitable community development.
4. **Charles Stewart Mott Foundation**
   Focused on fostering sustainable communities, the Mott Foundation funds projects that promote environmental sustainability and the development of affordable housing.
5. **McKnight Foundation**
   They focus on sustainable building and regenerative housing projects with a community impact, making them a potential partner for your efforts in Northern Michigan.
6. **Local Initiatives Support Corporation (LISC)**
   LISC provides funding and technical assistance for community revitalization projects,

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including affordable housing developments. They may offer support in conjunction with their environmental sustainability programs.

7. **Michigan Economic Development Corporation (MEDC)**
   MEDC offers various grants and funding opportunities that focus on community and housing development. Their emphasis on economic growth could align with your project goals.
8. **US Department of Agriculture (USDA) Rural Development**
   Through its Rural Housing Programs, USDA offers loans, grants, and technical assistance to rural areas, supporting affordable housing development and infrastructure improvements in small towns like those in Northern Michigan.
9. **Patagonia's Corporate Grants Program**
   Focused on environmental and community-based initiatives, Patagonia could be interested in funding regenerative and sustainable building projects, especially those with an educational component.
10. **Bloomberg Philanthropies**
    Known for supporting innovative city projects, Bloomberg Philanthropies could fund sustainable urban planning and housing solutions that align with green infrastructure and economic development.

Local Foundations and funding sources in the Grand Traverse region that might be interested in supporting our affordable housing and sustainable development projects:

1. **Grand Traverse Regional Community Foundation (GTRCF)**
   GTRCF supports a wide range of community-based projects, including housing, education, and environmental sustainability. They offer grant opportunities for initiatives that improve the quality of life in the region.
2. **Rotary Charities of Traverse City**
   Rotary Charities has a long history of supporting community development and capacity-building projects. They focus on making systems-level impacts, which could align well with your regenerative housing and education initiatives.
3. **Oleson Foundation**
   Based in Traverse City, the Oleson Foundation provides grants for projects that enhance the community's well-being, with a particular focus on housing, education, and environmental stewardship.
4. **The Art and Mary Schmuckal Family Foundation**
   This foundation supports projects in Northern Michigan that benefit the local community, including those that focus on affordable housing and environmental initiatives.
5. **The Les and Anne Biederman Foundation**
   Known for its contributions to community improvement projects, this foundation could be a great source of funding for innovative housing developments that address local needs, including sustainable and affordable housing.
6. **The Rollin M. Gerstacker Foundation**
   While focused broadly on Michigan, the Gerstacker Foundation supports community development projects, including affordable housing and infrastructure improvements that benefit rural and urban areas alike.
7. **The Hestia Women's Giving Circle**
   Hestia is a fund under the Grand Traverse Regional Community Foundation, and it specifically supports projects that empower women and families, which could include affordable housing initiatives with a strong community focus.

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8. **Consumers Energy Foundation**
   Though state-wide, Consumers Energy has been a consistent funder of community development and environmental sustainability projects, including energy-efficient housing. They could be a valuable partner for green building and sustainability-focused initiatives.
9. **Traverse City Rotary Endowment**
   This endowment, managed by Rotary Charities of Traverse City, supports initiatives that benefit the local community, including those focused on education, housing, and community sustainability.
10. **United Way of Northwest Michigan**
    United Way supports a variety of community programs, including housing and poverty alleviation efforts. They may offer grants or partner on affordable housing initiatives that directly benefit the local population.

THE PROBLEM:

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/sq.ft.** 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.

EcoPhi's Approach: 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 up to 22%**. 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, regenerative communities** in Northern Michigan and beyond.

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THE SOLUTION:

Solutions: Addressing the Housing Crisis in Northern Michigan

EcoPhi's Approach: A Data-Driven, Sustainable Solution

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The current construction market in Northern Michigan is **inflated, inaccessible, and unsustainable**, leaving local families, young professionals, and essential workers struggling to find affordable housing. With construction costs soaring from **$200/sq.ft. to over $400/sq.ft.**, the **average home price has doubled**, effectively **pushing local residents out of the market**. Meanwhile, traditional development models prioritize investor returns over community needs, leading to high-priced, resource-intensive housing that fails to address **affordability, sustainability, and long-term livability**.

At **EcoPhi Associates, L3C**, we are pioneering a **new approach to housing development**—one that is **affordable, transparent, and regenerative**. By implementing our **EcoPhi Adaptive Modular Construction© and BP2 Panels™**, we are reducing material waste, streamlining construction, and lowering costs by up to **22% compared to traditional builds**. Our **indoor construction facility** in Northern Michigan will enable **year-round production**, ensuring consistent housing delivery while providing **skilled job opportunities** for local workers.

The Open-Book Approach: Real Costs, Real Solutions

To **break free from speculative pricing and inflated costs**, we are implementing an **open-book financial model** that **tracks every dollar spent on construction**. This **real-time cost analysis** will allow **investors, policymakers, and the community** to see exactly how much it takes to develop **truly sustainable, attainable housing**—creating a **blueprint for responsible, scalable development**.

Our model prioritizes **transparency, collaboration, and long-term investment in community well-being**. Through this approach, we are not just **building homes**—we are **building a replicable, data-driven strategy for reversing the housing crisis and keeping Northern Michigan's workforce and families in the region they love**.

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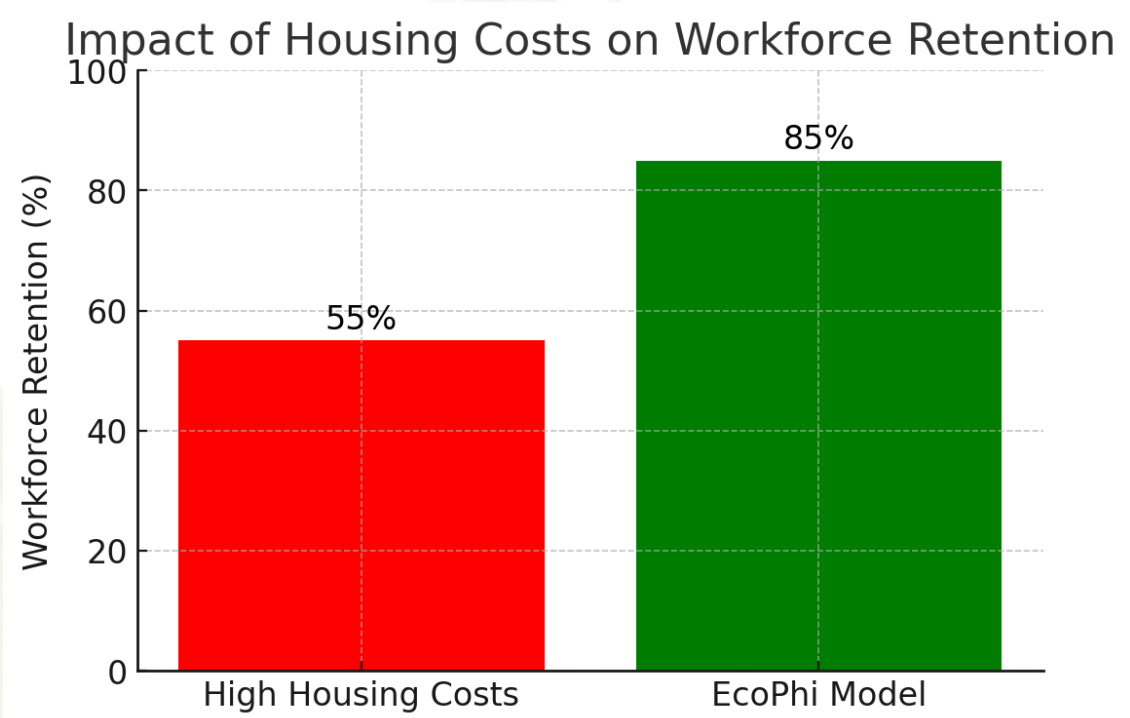

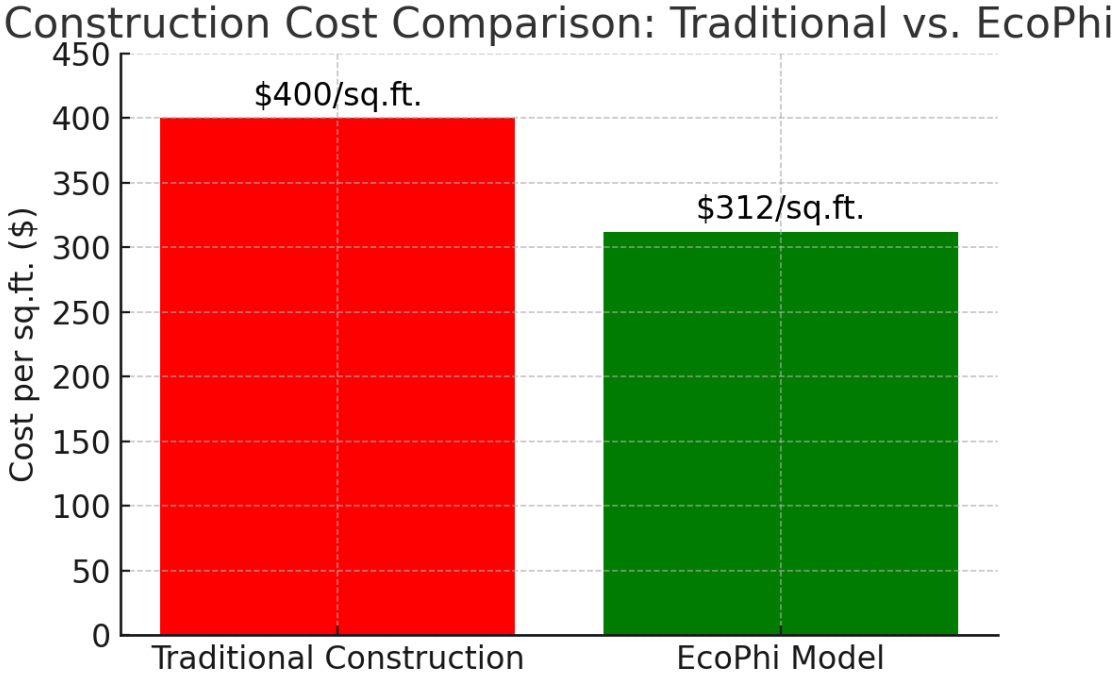

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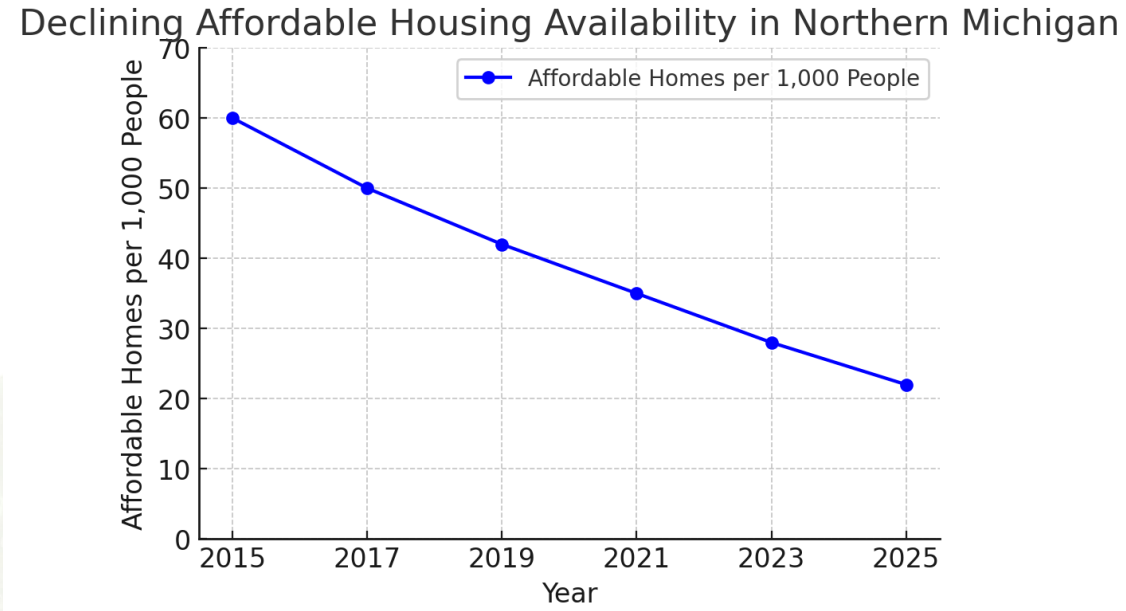

Program-Related Investment (PRI) Proposal

EcoPhi Associates, L3C

Submitted by: Jess Allen Glowacki, CEO
Date: [Insert Date]
Contact: jess@eco-phi.com | +1 (231) 883-0033

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1. Executive Summary

EcoPhi Associates, L3C is a mission-driven development firm pioneering sustainable, regenerative, and affordable housing solutions. By integrating **EcoPhi Adaptive Modular Construction©, BP2 Panels™, and innovative construction methodologies**, we aim to **reduce housing costs, enhance sustainability, and create resilient communities**.

We seek a **Program-Related Investment (PRI) of $4.4 million** from mission-aligned foundations to **fund Phase 1 of our development roadmap**, focusing on:

- **Affordable, high-performance housing in Northern Michigan.**
- **Sustainable modular and panelized construction methods.**
- **Educational training programs for construction trades.**
- **Circular economy-based community development.**

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Unlike grants, a PRI allows the foundation to **recoup and reinvest funds**, creating **a cycle of impact-driven investments**.

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2. Alignment with Foundation Mission

EcoPhi Associates aligns with **impact-focused foundations** dedicated to: ✅ **Affordable Housing:** Our developments lower construction costs by up to **22%** while maintaining high sustainability standards.
✅ **Environmental Sustainability:** We integrate **high R-value fenestration, mass timber, BP2 Panels™, and hemp-based insulation** for net-positive buildings.
✅ **Community Development:** We promote **workforce training, job creation, and equity-building** through **the EcoPhi Fellowship program**.
✅ **Regenerative Construction:** We incorporate **geothermal systems, edible landscapes, and circular economy principles** into our projects.

By funding **EcoPhi Associates, L3C**, foundations will contribute to a **scalable, replicable housing solution** that addresses **both environmental and social challenges**.

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3. PRI Investment Structure

We propose the following PRI structure:
📌 **Total PRI Request:** $4.4 million
📌 **Investment Term:** 3 years
📌 **Interest Rate:** 0.5%
📌 **Repayment Schedule:**

- **70% payback to foundation to reduce taxable income for EcoPhi**
- **30% reinvested into long-term community development efforts**

The foundation's investment will directly fund:

- **Construction of Phase 1 housing units in Northern Michigan** ($2.2M)
- **Manufacturing and assembly facility operations** ($900K)
- **Educational and workforce development initiatives** ($400K)
- **Operational costs for sustainability R&D** ($900K)

Projected **ROI for foundation investors** is structured as follows: **✓ Initial revenue used to cover development efforts & maintain liquidity.**
✓ Full principal repayment before any profit distributions.
✓ Profits split 70% to investors and 30% to EcoPhi until 120% ROI.
✓ After 120% ROI, profits split 40% to investors, 40% to EcoPhi, and 20% reinvested into nonprofit sustainability programs.

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4. Impact Metrics & Social Return on Investment

We measure success using **clear, quantifiable metrics**: ✅ **Housing Affordability:** Construction cost reductions of **22%** vs. market rate.
✅ **Environmental Impact:** Buildings with **80% less energy consumption** compared to conventional homes.
✅ **Workforce Development: 100+ skilled trade jobs created** in modular construction.
✅ **Community Development:** Launch of the **EcoPhi Fellowship**, training **apprentices in sustainable construction**.
✅ **Circular Economy:** Waste reduction by **50%** through **integrated panelized systems**.

We will **report quarterly** on impact performance, providing **data-driven insights** to PRI investors.

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5. Organizational Strength & Experience

EcoPhi Associates, L3C is led by a team of industry experts, including:
👷 **Jess Allen Glowacki** – Founder, CEO, EcoPhi Architecture & Sustainable Development
🌎 **Angel Garcia** – Board Advisor, Principal Partner at IDM Networks
🏭 **Rob Manchise** – Board Advisor, Founder, Blue Planet Building Panels
🏠 **Mark David Heath** – Board Advisor, Master Builder, BP2 Panels
🏢 **Lynne Templeton** – Board Advisor, Founder, Renewal Studio

Our leadership has successfully implemented **over 17 LEED-certified projects globally**, integrating cutting-edge sustainability methodologies. With **existing partnerships** in **BIM-based modular construction, material innovation, and real estate development**, we are uniquely positioned to **execute and scale** this initiative.

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6. Phase 1 Development: Project Scope

Site Locations & Project Overview

🚧 **Property #1 – Sugar Loaf (Cedar, MI)**

- **Owned by Jess Allen Glowacki; to be acquired by EcoPhi Associates, L3C.**
- **Passive income property for EcoRetreats, short/long-term rentals.**
- **Construction Cost: $333K | Total Investment: $444K**

🏠 **Property #2 – Bingham Ridge (Traverse City, MI)**

- **Single-family, modular sustainable housing model.**
- **Property Cost: $88K | Total Investment: $744K**

🌿 **Property #3 – Incochee (Grand Traverse, MI)**

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- **Spec home development integrating BP2 Panels & eco-modular systems.**
- **Property Cost: $100K | Heated SF: 2,942 | Total Investment: $744K**

🏭 **Manufacturing & Educational Hub – Traverse City, MI**

- **Indoor facility for BP2 Panels™ & modular construction.**
- **9,600 sq.ft. rented facility, expandable to 28,800 sq.ft. for future growth.**
- **Phase 1 investment: $900K.**

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7. Long-Term Vision & Scalability

Beyond Phase 1, EcoPhi Associates aims to scale **mixed-use regenerative communities** with:

- **Zero-waste circular economy models.**
- **Maker spaces & community wellness centers.**
- **Permaculture-integrated food systems.**
- **Geothermal heating & high-R fenestration.**

With a proven Phase 1, we will **expand operations to additional regions** leveraging a **scalable, modular development model**.

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8. Conclusion & Next Steps

This PRI proposal presents an opportunity to invest in **sustainable, regenerative housing solutions** that directly address **affordable housing, environmental sustainability, and workforce development**.

Next Steps:

1. **Initial Discussions & Alignment** – Set up a call with EcoPhi leadership.
2. **PRI Structuring & Agreement Drafting** – Collaborate on investment terms.
3. **Project Implementation** – Begin Phase 1 execution with transparent, milestone-based reporting.

We look forward to **partnering with mission-driven foundations** to **bring this vision to life**.

Sustainability and Community Impact:

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Our vision is to holistically put into projects the experience and expertise from decades of experience with all the amazing individuals involved in our projects. Sustainability and community impact are the focus of our business ethos at EcoPhi Associates. By prioritizing eco-friendly construction materials, end-user as the ultimate client, energy-efficient designs, and community-focused projects, we aim to make a positive difference in the world while delivering exceptional value to every endeavor we pursue.

CoHousing Institute: Starting our own Assisted Living Communities

Future Growth Strategies:

As we establish ourselves in the market, EcoPhi Associates will continue to collaborate with strategic partners and explore opportunities for expansion. With the backing of EcoPhi Associates and its subsidiaries, including Blue Planet Panels, ID+M Networks and EcoPhi Architecture & Sustainable Development, we are well-positioned to pursue international markets and diversify our portfolio with innovative construction projects we decide to entertain.

Conclusion:

All of our subsidiaries, operating under the EcoPhi Associates, L3C umbrella alongside Blue Planet Panels and EcoPhi Architecture & Sustainable Development in conjunction with our multiple strategic partnerships, are poised to lead the construction industry in ethical and sustainable developments. With a focus on innovation, collaboration, and community impact, we are committed to driving positive change while delivering exceptional construction solutions to our clients and end users worldwide.

“In summary, EcoPhi Associates aims to revolutionize the construction industry by combining sustainable practices with innovative building concepts. Through EcoPhi Adaptive Modular Construction© solutions and BP2 Panels™, we will create resilient, efficient, and aesthetically pleasing structures. Our commitment extends beyond profit, as we plan to give back to the community through Mixed-Use Garden Communities and sustainable construction trade education programs. Together, we can build a better future.”

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