

# PLAN #11 - Affordable Housing USA

## #1.) INTRODUCTION

I am initiating a PLAN to introduce AFFORDABLE HOUSING USA. I plan to initiate a network of 1,000 (and then more) like-minded people, who want to address and solve the multiple affordable housing challenges in their respective communities across the USA. And there are many.

As the Main Street Market Exchange (MSME) works to be the premier source of matching people's PLANS with the funding and mentorship needed for their business PLANS...this network of like-minded people will also strive to be the premier source of affordable housing solutions for Americans who need it and want it most.

The MSME wants to partner – with 1 point person in every one of the 1,000 (or more) communities – to address the multiple issues of Affordable Housing that affect millions of Americans every day.



A.) The Main Street Market Exchange (MSME...or its appointees) will cooperate with each other to identify multiple solutions to countless issues and challenges that face Americans every day. We will share these amongst each other. The designated person in their respective community will then work with people and agencies in their respective communities to address and solve issues of Affordable Housing.

B.) For ease of explanation, there are 3 primary areas to identify: #1.) Emergency (small) 'sheds' to house the homeless, destitute, and severely challenged people living on the street. #2.) 'Intermediate-small' or 'tiny' homes for displaced folks who are 'in-between' conventional types of housing. And #3) 'permanent' housing for people – in small home communities – who need affordable housing.

C.) There are countless reasons why Americans need Affordable Housing. And there are countless reasons why Affordable Housing – true Affordable Housing – is so lacking in America. We will state these reasons here in this PLAN. But let's not lose sight of the epic and good work that needs to be done. We need a cooperative, coordinated, committed, and determined approach to address this issue.





D.) Who needs Affordable Housing? The list is endless. Unfortunately, the entire approach to offer Affordable Housing has fallen – for the most part – into the hands of the government. And to put it kindly, the government has struggled to address the many issues involved with Affordable housing.

E.) Yet, people in the private sector, in many communities, have battled and come up with incredible solutions to address Affordable Housing. It is often a labor of love. And it is often a grinding struggle to get things approved and get things funded and effectuated. We (the 1,000) need to feed-off of each other.

F.) The over-riding job of the 1-point person designated for each community is to coordinate the entire process. A major metropolitan city may need to address a dozen or more priority types of Affordable Housing Issues. While a rural town may need to address only a few. Each of the 1,000-point people will need to work with a myriad of agencies and types of Affordable Housing solutions.

G.) The entire network of 1,000 (or more) point-people needs to have 1 overriding conviction, belief, or passion. And that is, to address and solve Affordable Housing Issues in their communities.



H.) Many Americans witness everyday (on online videos) the tragic reality of homeless Americans on the streets of American cities. And this is shameless for us – as a people – to have this epidemic of homelessness growing, instead of being addressed properly. That being said, there are countless other Americans suffering from many other afflictions and circumstances which cause them to struggle with housing, who are **BROKEN** – financially, emotionally, and mentally – and who need Affordable Housing.

I.) There are no ‘1-size fits all’ approaches or ‘quick-fixes’ to totally solve the Affordable Housing challenges. And it cannot be solved by addressing it the same way as it has been addressed in the past. With 1,000 (or more) committed point-people, we will have the voice, the influence, the power, and the money...to really make a difference.

J.) The Main Street Market Exchange (MSME) works to effectuate the flow of Capital – back to Main Street folks - in **REAL** and **Concrete WAYS** – to fund the **PLANS** of regular Main Street Americans.

K.) In like manner, we at the Main Street Market Exchange, want to lead the way to bring Affordable Housing to the forefront of American Domestic policy. To the forefront of budgetary considerations. To the forefront of genuine Americans who want to reach out and help our fellow Americans who need to solve their specific Housing issues.





O.) Insert Affordable Housing USA (just 1 example): When you apply an old-fashioned banking note, for \$5,500 @ 8% interest (interest only), that would amount to a monthly payment of \$36 during the 1 st year or construction period. For \$10,000 @ 8% that monthly payment would be \$67/mth during the 1 st construction phase-year period. If you were to 'mortgage-out' that \$5,500 for 15 years, the monthly payment would be \$63/mth. If you were to add-on \$4,500 (beautify the place) to make it a \$10,000 mortgage for 15 years, the payment would be \$96/mth. The line of people who will line up to secure their \$96 a month, 2-bedroom home will be 100 miles long. That's just 1 example.

P.) Working through the 1-point person in their respective communities, The Main Street Market Exchange (MSME) will also work with, and train, and partner (on a deal-by- deal basis) with individuals and organizations (Churches), by Training them (as appointees) to execute on projects and properties in their respective markets and areas. This will be done across the USA.

Q.) From an Investor standpoint, I'm looking for a Capital Infusion of \$11,500



## #2.) EXPERIENCE AND TIME MANAGEMENT

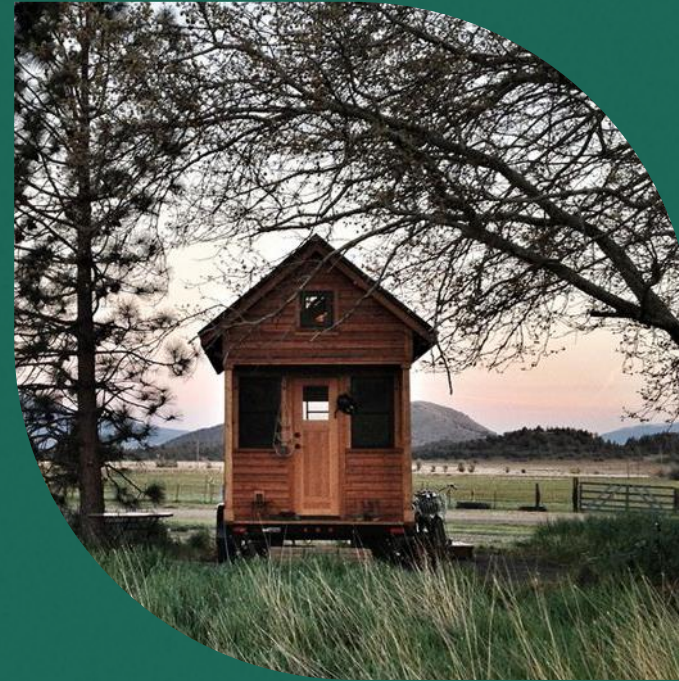
A.) As stated, the Main Street Market Exchange is implementing this Affordable Housing USA Program; Mr. Paul J. Lloyd, founder, and CEO of the Main Street Market Exchange, is 63 years old. Paulie has extensive experience in financing (banker-lender), funding, building, donating, and identifying 1,000's of properties during his lifetime.

B.) Paulie is looking for like-minded 'point-people' in their respective communities who want to make a difference. If you agree with the Mission and the purpose and the core beliefs of the Affordable Housing USA program...we can work and deal with you.

C.) We need an 'ARMY' of committed, compassionate, passionate, intelligent people who wish to serve and not be driven by greed.

D.) He's looking for an Initial Investment, from an Investor, to implement his

PLAN, of \$11,500





## The specific use of the \$11,500

Initiate 501c3 status for Affordable Housing USA	\$550
Hire Cust Serv Rep (6 mth @\$750/mth) (Labor)	\$4,500
New laptop	\$750
New iPhone	\$650
New iPad	\$650
Printer/misc office	\$600
Software	\$225
New Website Construction	\$2,500
Consulting/Managing Fee (Director – 6 mos.)	\$6,000
<b>Total:</b>	<b>\$11,500</b>

The specific types of issues for the Director (DIR) are:

Director (DIR) – Will be the main point of contact and the driving force for this activity. Establishing point people will be the focus. The Investor can speak with the DIR at most any time regarding any issue. As the DIR, their experience and proven understanding and success in real estate dealings, is the key aspect of this business. Coordinating all activities is vital for this fragmented and multi-dimensional type process.





Effectively, as the DIR, this is the key communication person for the new activities for each renovation. MAC's ability and energetic approach everyday will make this a success.

As the (DIR). The DIR will be paid \$1,000 per month.

The Investor will also be paid back \$11,500 after 1 year. Additionally, the Investor will be paid back: 1) for the 'use' (interest charge) of his/her initial upfront capital infusion of \$11,500 for the 1 year period ( $\$11,500 \times 7.5\% \text{ interest} = \$805 \text{ annually} / 12 \text{ months} - \$67/\text{month} = \$805$ ), and 2.) Be paid back the initial \$11,500. Negotiable, not a profit driven enterprise.

The DIR's main concern is that this project – implementing does not involve GREEDY and non-cooperative trades people.

The DIR is only interested (Target Market) in training serious point people. The DIR is not interested in training whiners, and complainers, and folks who don't try.

The initial (roughly 90%) Training will be done via recorded video and mostly updated/done by recorded training videos. The DIR will add in- person, group training sessions as needed. Additional Recorded training videos on key topics will also be added, as needed. The DIR will designate certain nightly question & answer times (via Skype-Zoom) to answer specific questions and concerns from attendees...so that folks can ask stuff, in- person.

#### The New Company Name and Information:

Company Name:	Affordable Housing USA
Ownership %:	100% - 501C3 Investor Contractually owns
Office Location:	Pennsylvania
Bank:	PNC Bank





### #3.) CASH FLOW

(nonissue – speak with Paul...payback of \$11,500 in 1-year)

Involves the inflow and outflows of cash... and that is the focus of this Section. Some aspects of cash flow involve the use of the initial cash investment.

A.) This cash flow analysis involves the cash flow for the new

B.) Accordingly, a very succinct Monthly 1 st year's cash flow is as follows:

SUMMARY OF PROJECTION A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$N/A – Cash Outflows (Expenses) of \$N/A Income vs \$N/A in Expenses.

### #4.) CONSTANT STREAM OF CUSTOMERS

Much of this plan needs to focus on how to obtain a Constant Stream of Customers.

Here is a list of pro-active prospecting activities that we will need to implement to ensure that we have a Constant Stream of Customers.

- a) 75 proactive calls by the DIR & CSSR or Appointee each day.
- b) Networking by DIR: 2 nightly open houses (online) a month.
- c) 250 new postcards to be mailed out each week.
- d) Start a 5 x 8 index card system; transfer daily results into Microsoft data base each day. Managed by DIR.



## **There are 5 specifics things that DIR is accountable for each day:**

What will DIR do (specifically)?

- 1) Solicit, Direct, and monitor the point person in respective communities.
- 2) Keep score; monitor the pro-active and prospecting calls.
- 3) Monitor CSSR activities daily.
- 4) Perform all duties related to internet and promotional activities.
- 5) Fill out daily Executive Book. Keep track of all expenses and income.
- 6) Be the Chief Communication Officer of the Company.

## **When will DIR do it?,**

- 1) DIR's hours are set 24/7/365...an entrepreneur gets it done.
- 2) DIR will support the PROCESS...will be available for negotiations.
- 3) DIR is responsible for communicating with the Investor as much is needed.

## **How will this Prospecting work?**

- 1) Telephonically, pick up the phone. Keep CSSR goal focused.
- 2) Focus on Serious inquiries only.
- 3) Focus on Managing the Process.
- 4) Focus on targeting those folks who respond to him/her
- 5) Focus on creating this 'BRAND' as Affordable Housing major player.





## Why do it at all?

- 1) Prospecting works.
- 2) Need to keep score. Wishing is not a way to do business
- 3) Other advertising (YouTube online) will follow in 3-6 months.
- 4) The designated DIR is the face of the AAH; its success depends on his/her initiative, determination, and execution.

How much should DIR/CSSR Appointee call?

- 1) As much is stipulated...can be adjusted.
- 2) DIR will serve as the communication-hub of the AAH.
- 3) It's not a matter of how much one should call, but rather developing a system and follow-up process to ensure that one has a full pipeline of clients/prospects scheduled.

## #5.) DAILY PLAN

A.) Daily Plan for Workflow

- 1) A designated Executive Notebook, which describes a Daily Plan of Action, will be completed daily by DIR... specifically for this Training Program.
- 2) Daily Plan is not optional.
- 3) DIR will text ALL parties with the activities of the day.
- 4) Investor will be updated daily/weekly by DIR, using a calendar.
- 5) Reality: DIR must be constantly available for all involved.
- 6) DIR must make a concerted effort to constantly look for new marketing strategies.
- 7) The 5x7 index card system – which everyone will perform – will be automated after 60 days. The 5x7 index card system will continuously be used.



## **B.) Daily Plan for DIR**

- 1) Develop communication processes (i.e. Billing, E-mail, Communication with Clients, Communication with Telephone Operator and Rose (Use of Book-Keeping Software, etc.) must be communicated effectively.
- 2) Review appropriate information with CSSR on a daily basis.
- 3) Keep Designated Executive Book with you at all times.
- 4) COOPERATE with Investor, and new point peoler.
- 5) Write things down, don't forget things.

## **C.) Daily Plan for the Laborers**

- 1) Incorporate Daily Plan from DIR with your schedule.
- 2) Communicate quickly and consistently with Coordinator and/or DIR.
- 3) Refer any item in need of attention immediately to DIR.
- 4) Perform work when scheduled, adjust as needed.
- 5) Develop a Follow-Up system, which support your own personal Executive Book.

## **#6.) ORGANIZATION**

Organization is 1 of the 10 Components of creating a Fully Developed Plan. When you are organized, you are serious about your work. When you are disorganized, you have little chance of succeeding.





### 1) **Organize your Target Market**

- 2) Target specific point people nationally. Target committed people.
- 3) Target 1,000 communities in an organized manner.
- 4) Target (extra) those who respond to your initial prospecting.

### A.) **Organize your Prospects/Clients**

- 1) Understand - the 80-20 Rule.
- 2) Identify – those who respond to you. Know the particular stories and perceived concern (i.e., not enough, committed folks, etc...).
- 3.) Categorize/Segregate - don't waste your time on timewasters.

### B.) **Organize your Desk**

- 1) DIR needs to keep desk organized. Fill out Executive Book Daily. Not optional.
- 2) Coordinator will handle designated/certain tasks. For example, all BILLING (80% of the billings should be electronically). Clarify and determine.
- 3) Daily Action Plan needs to be written down each day by DIR and CSSR and texted/communicated to the entire TEAM.



## #7.) PERSONAL PREPAREDNESS

### A.) Are you ready to do this?

- 1) DIR needs to be ready. Are you? People involved need to speak to each other to evaluate the next day's activities and plan for the next day's needs.
- 2) DIR has sufficient energy to entertain this process for AAH.
- 3) DIR needs to control the budget for AAH.
- 4) This focus to expand nationally is essential.

### B.) Personal Assessment

- 1) DIR is \_\_\_\_ years old. His/her physical and mental health are excellent.
- 2) DIR is excited to do this work; views it as a mission,
- 3) There are no personal, business, or other obligations in DIR or CSSR's that will impede him/them from doing this.

### C.) Compelling Reasons

There are 3 primary things that Paulie wants from this.

- 1) Affordable Housing in America is needed.in a REAL & CONCRETE WAY.
- 2) 10's of millions of Americans are in need of AH.
- 3) There needs to be a concerted and coordinated effort to solve this issue.





## #8.) PROJECTIONS

I'll present (N/A) different Projections Scenarios - which are Projections. The 1<sup>st</sup> Projection is from the CASH FLOW Section of this presentation. The last 2 Projections are changes to the amount of projected business generated ... or jobs completed.

These Projections are simply meant to illustrate the projected revenue from activities. Four additional things to consider:

- 1.) These Projections have nothing to do with other present business.
- 2.) These Projections can be altered and reconfigured at any time.
- 3.) These Projections involve a 1-time Capital Infusion of \$11,500.
- 4.) These Projections should be reviewed with DIR and Paul and the Investor –against actual revenues – to determine actual expectations, going forward.

**SUMMARY OF PROJECTION#2:** A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$N/A – Cash Outflows (Expenses) of \$N/A = \$N/A Positive Monthly Cash Inflow.



## #9.) CAPITAL INVESTMENT

The Capital Investment breakdown of \$N/A, as previously stated in the Experienced People and Time Management Section#2 of this fully developed PLAN, is as follows:

CAPITAL INFUSION - The specific use of the \$11,500 for is as follows:

Initiate 501c3 status for Affordable Housing USA	\$550
Hire Cust Serv Rep (6 mth @\$750/mth) (Labor)	\$4,500
New laptop	\$750
New iPhone	\$650
New iPad	\$650
Printer/misc office	\$600
Software	\$225
New Website Construction	\$2,500
Consulting/Managing Fee (Director – 6 mos.)	\$6,000
Total:	\$11,500

### A.) Parameters:

1–Time Infusion of \$11,500. Funds paid back in 1 year.

Targeted infusion to cover specific costs (see above).

No Collateral required. Investor gets paid back upon enactment of AA initiatives \$11,500 infusion to be made upon completion of a signed EXECUTED AGREEMENT.

### B.) Payback of Investment

- INTEREST: 7% - paid monthly to Investor; for 1 year ( $\$11,500 \times 7\% = \$805 / 12 \text{ months} = \$67 \text{ mth}$ )
- AFTER 1 year:
- DIR is paid \$1,000 for first 6 months. Salary then negotiated.
- DIR reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL, to buy out Investor.
- AAU retains 100% ownership of the initiatives.





**#10.) EXECUTION OF THE PLAN**

**EXECUTION OF THE PLAN (PLAN #10)**  
**PLAN FOR Affordable Housing USA**  
**(Main Street Market Exchange – Sponsor)**  
**TERM SHEET**

**CAPITAL  
INFUSION:**

\$11,500

**ENTITY:**  
f

new 501 C3 – Affordable Housing USA

**OWNERSHIP:**

Percentage of ownership N/A...speak with Paul Lloyd

**PAY-BACK:**

SEE other

**INTEREST:**

7.5% Interest on \$11,500 for 60-90 days.  
payable monthly to Investor,  $\$11,500 \times 7\% = \$805\text{YR} / 12$   
MONTHS = \$67 a month.

**AAUs,**

**PAY:**

DIR is paid \$1,000 per month for the 1<sup>st</sup> 6 months

**ONGOING:**

DIR will train entities to work on its behalf. Rates set on a deal-by-deal basis.

DIR reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL, to manage process as a Program, without interference from others.

**COLLATERAL:**

There is no collateral.

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**COVENANTS:**

a.) DIR and Investor speak once a week, or as needed.

b.) DIR/MSME and Investor reserve the right to adjust/and or lengthen the funding process.

c.) DIR , with the Coordinator/CSSR, manages the everyday activities of the specific job

d.) Investor may interface with DIR/Coordinator/CSSR at any time (reasonable time-permitting).

**PARAMETERS:**

a.) 1–Time Infusion of \$11,500

b.) Targeted infusion to cover specific costs (see list of targeted costs to be covered by the Initial Infusion stipulated in Section #9 – CAPITAL INVESTMENT, of this Fully-Developed Plan).

c.) \$11,500 Infusion to be made upon completion of a signed EXECUTED AGREEMENT.

Investment Made: \_\_\_\_\_

DATE: \_\_\_\_\_

\_\_\_\_\_  
AAU

\_\_\_\_\_  
Investor