

# WeHELP foundation.com

**Our mission is to help educate, motivate and empower the community with our housing, transportation and personal development programs.**

## Strategic Business Plan

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# CONFIDENTIALITY AGREEMENT

Reading beyond the cover of this Business Plan shall constitute an agreement to, and acceptance of the following terms.

This Business Plan contains confidential and proprietary information of the We Help Foundation, We Help Brokerage and Auto Help Corporation also referred to as (“us”), (“organization”), (“we”). The information contained in this business plan shall not be disclosed to others for any purpose, or used by or for others, without the express written consent of Matthew Roberts.

This Business Plan and the information contained herein shall not and do not constitute an offer to sell or the solicitation of an offer to buy any security. The information contained in this Business Plan is intended for informational purposes only. The offer and sale of any securities shall be made only in compliance with the registration and/or qualification provisions of the Securities Act of 1933, as amended and any applicable state or province securities laws, or exemptions from the registration and/or qualification requirements of such act and such laws.

With regard to projections or targets contained in this Business Plan and in any correlating proforma, we caution that such projections may not be accurate. We reasonably believe there is a reasonable basis for such projections as of the date of this Business Plan.

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## THE ORGANIZATION

Our organization is located in Jacksonville, Florida. We have been in business for more than 14 years during which we have developed a unique business concept that has been tested and proven. The business is structured with separate legal entities: (i) the We Help Foundation, (ii) We Help Brokerage, (iii) Auto Help Corporation. Each organization is independent and filed with the state as separate entities (Corporations). The organization is capitalized by one individual - Mr. Matthew Wayne Roberts.

We have developed literature, brochures, contracts, agreements and other collateral materials for marketing and explaining our programs. We've had over a decade to develop just about everything an organization would need to conduct business successfully.

### **Matthew Roberts, Founder**

Mr. Roberts graduated with a bachelor of fine arts degree from the University of North Florida where he studied business and computer applications. He was the first student to be awarded an academic scholarship to UNF from the Florida Community College at Jacksonville for academic excellence in the high school program for the gifted. He has been a long-time member of Trinity Baptist Church with his wife Elizabeth and 5 children in Jacksonville, Florida.

Mr. Roberts has over 25 years of experience with various companies. His skillset includes: building brands, product distribution management, investor relations, Medical PPO networking & contracting, third party administration, direct sales, management, and marketing. At an early age of 23, Mr. Roberts helped an ATM company disburse cash-dispensing machines nationwide. During his tenure, Matthew was instrumental in the growth of the organization from 80 store locations to over 1,000 locations by hiring and organizing sales managers, developing advertising campaigns and managing multiple regional sales directors. This experience was the first of many entrepreneurial opportunities from which Mr. Roberts gained experience and expertise in business development.

Mr. Roberts co-founded and sat on the board of a brokerage firm that specialized in supplying products and services to marketing companies. During his tenure, he successfully acquired 3 reseller organizations that generated \$4.5 million dollars in gross monthly revenues within the first 90 days and within a year was generating over \$15 million dollars a month in gross monthly revenues. He was responsible for negotiating with vendors, medical PPO networks and administrators to supply benefits and services to these national marketing firms. He also managed the sales and implementation process of various products and services into these organizations. Mr. Roberts achieved unparalleled success as a founder which drove revenues to their current status of over \$20 Million a month.

Matthew's extensive experience and aggressive leadership is ideal for leading this organization. He's a proven team builder and leader who sets goals and achieves them.

### **Elizabeth Roberts, Billing & Finance**

Elizabeth has over 19 years of customer service, billing and bookkeeping experience. Mrs. Roberts was instrumental in servicing members for Citibank financial early in her career. She left Citibank and spent the last 18 years managing the books and finances for companies and projects founded by Matthew Roberts. Elizabeth works full-time on the accounting team handling the banking and bookkeeping functions for our organization.

### **Additional Team Members:**

- Joseph Morea, Technical Support (all companies)
- John Owens, Legal Counsel/Attorney (all companies)
- Deborah Grego, Accounting, (all companies)
- Kelly Anderson, Advisor, We Help Foundation
- Prescilla Drew, Advisor, We Help Foundation
- Donnie Barnhill, Senior Technician, Auto Help Corporation
- Kimber Kahre, Junior Technician, Auto Help Corporation
- Lee Ernst Junior Technician, Auto Help Corporation
- Jim Reimann, Broker of Record, We Help Brokerage
- Darcy Ammon, Realtor, We Help Brokerage



## PHASE ONE – THE SALE OF A VEHICLE

Consumers that have bad credit, a low-down payment or some other situation that prohibits them from qualifying for a loan often turn to buy-here pay-here car dealerships. These “last-chance” establishments often inflate the price of the vehicle, add junk fees and then offer the consumer a ridiculously high interest rate loan. The loan is spread out over 5 to 6 years. Because the buyer doesn’t really have much of a choice, they take the terms offered to them. The buyer usually signs a contract to pay up to \$600 or \$700 a month for 5 or 6 years. The vehicle may be worth between \$12,000 to \$15,000, but by the time they payoff the vehicle they paid over \$35,000. If the buyer makes it to the end of that term, the vehicle has very little life left on it and the consumer ends up trading in their car, to another dealership and repeating the same purchase arrangement all over again in a different vehicle. It’s a never-ending cycle that is difficult to break.

Our program is designed to help these people makes changes so that they can enjoy a better car buying experience. The primary benefit of our program is the fact that the buyer can SAVE a lot of money. In our program the same \$12,000 to \$15,000 vehicle will typically cost a consumer around \$18,000. That’s a savings of over \$25,000 on average. We are able to accomplish this by reducing the length of the payment plan from 5 or 6 years to 18 months. We emphasize and hyper-focus on the savings to “motivate” the consumer. Why do they have to be “motivated”? In order to save money, the consumer has to be able to make higher than expected payments over an 18 month period. The average payment is \$250/wk or \$1,000/mo. An un-motivated person is more likely to shut-down and tune-out the moment they find out they actually have to make some changes in how they manage their money. If they are focused on saving money, we can complete a budget and break down their financial picture, determine whether they have the financial means to support this strategy and present solutions and a plan. If the consumer can’t afford these larger payments, we either scrutinize the budget for wasteful spending and/or help them get setup with an additional side-job, so that they can afford the 18 month payment plan. We have resources and contacts with over 25 companies that we can refer them to, that will allow them to work just enough hours each week to cover that \$250 weekly payment.

The key to making our plan work is the “**Differential**”. The differential is the difference between their income and their expenses. The goal is to help them increase that differential by increasing their income. The differential is addressed in multiple consultations as often as possible to ensure that their budget is being adhered to. This establishes financial responsibility and accountability. The time-frame is so short, it’s only a year and a half or less. After 18 months, the program participant has a vehicle that still has plenty of life on it. This is great for them because they can continue to drive the vehicle without any payments and they don’t have to worry about the vehicle needing repairs. When they complete the payment plan, what they do NEXT is critical. After 18 months, they have been conditioned to manage their money better and if they took on that extra side-job, they have become comfortable working those extra hours. This is where we coach and encourage the program participant to stick with the plan and continue to manage their money properly and continue working those extra hours to make as much money as possible so that they can move to the next phase of the program.

The ownership of the vehicle is retained by Auto Help Corporation. We do this specifically, so that we can take possession of the vehicle quickly, should the program participant fail to make their payments. The vehicle is assigned a plate that belongs to us and it is registered with the state of Florida under a Rent to Own or Lease. This allows us to take back possession of the vehicle without having to wait on repossession laws that would typically delay the process.

We provide a myriad of additional services for free that ensure the program participant is able to complete the 18 month payment plan. You can visit our website and watch the videos that explain these benefits.

## **PHASE TWO – THE SALE OF AN RV/CAMPER/MOTOR HOME**

One of the many benefits a program participant can enjoy is the acquisition of assets. The goal is to acquire assets with a specific plan that utilizes the participant's own budget and differential income. As long as a program participant has a differential of \$1,000 or more per month, we can continue to direct those funds into more assets with a strategic goal of improving their financial picture. The next asset that we recommend they acquire is a Recreational Vehicle. These RVs include various sizes of motorized and non motorized Campers. Acquiring this asset is critical to the long-term success of our program participant, which is explained in the next two phases of the program.

An RV can range in value from \$20,000 to as much as \$60,000, depending on the size and age of the vehicle. We use the same payment plan philosophy for the purchase of the RV as we did for buying the car. The more they pay over a shorter period of time, the more they are going to save.

We take the positive differential income from their budget and combine it with the funds they were spending on rent to create a new payment plan that accelerates the time-line. The average monthly rental payment in our market is \$1,600/mo. If they were paying \$1,000/mo for their car, which is now paid for, they could now add that to what they were paying in rent. That's over \$2,500/mo in funds that could be redirected to an accelerated 2 or 3 year payment plan. The participant will live in the RV with the understanding that it is a temporary means-to-an-end.

## **PHASE THREE – THE SALE OF LAND**

As the program participant reaches a point in their RV payment plan, where they have approximately 6 months left, we start looking for land to buy. We source and purchase the land for them. The program participant has already been living in the RV for several years and after extended periods of time, RV living may become "uncomfortable". For this reason, when we move them from the RV lot where they've been living to their land, we take extra measures to create an environment that is both comfortable and attractive. Not only do we spend the money purchasing the land, but we also spend a great deal of money on the property itself.

We invest money into cosmetic aspects like pouring a concrete pad to park the RV on and a concrete driveway to park their car. We pay to have power and utilities installed. We install lighting, fencing and landscaping. We purchase and setup a storage shed. The cost of these improvements are wrapped up into a new Land Payment Plan. We use the same payment plan philosophy as we did with the car and RV.

The cost of Land can range from \$25,000 to as much as \$50,000, depending on the size and where its located. The more they pay over a shorter period of time, the more they are going to save.

We take the positive differential income from their budget, which should be \$2,500/mo or more. They have been paying this amount already toward the RV. Now, we establish a new payment plan to cover the cost of purchasing the land and the costs incurred setting up the property for the RV. The participant will live in the RV on that land until the Land payment plan is paid. Once the Land payment plan has been paid, we initiate the next phase of the program.

It is important to note that as a program participant moves through each phase we work closely with them not only on their budget, but we help them fix their credit and debt to income issues. This is critical in the last phase of the program.

## **PHASE FOUR – THE SALE OF A HOME**

After the Land payment plan has been completed, we initiate the final phase of the program which is constructing a home on the program participants property. We secure a loan to build their home. It is custom built for them. This process takes approximately 4 to 5 months. During this time, the program participant is required to escrow the \$2,500/mo that they were paying in a payment plan. These funds become part of the transaction required by the lender to ensure they qualify for the mortgage.

We know that 1 out of 5 program participants end up qualifying for conventional financing. We know that 2 out of 5 will qualify for VA financing and rest will qualify for FHA financing.

Once the new home is built, the program participant goes to closing and enters into a new payment plan with a lender and moves out of the RV and into the home.

Within a few weeks, we help the program participant put the RV up online to rent out 1 or 2 weeks per month. We encourage the program participant to continue to deploy the same money management system that we've indoctrinated them with. We encourage them to make double and triple principal payments so that they can reduce the mortgage term from 30 years to less than 10 years. They can use the rental income coming from their RV monthly plus the positive differential in their income to accomplish this financial goal.

## **CLOSING STATEMENT**

In closing, we believe that our business model is unique in several ways. We have an incredible brand that attracts buyers. The "We Help" brand conveys a sense of trust that fosters consumer confidence. We generate revenues by helping consumers in ways that no other organization can.

Our team of self-motivated, success oriented and hardworking professionals are motivated by the opportunity to help others. We have an advising team, administrative team, a marketing team, a technical team, legal team and an experienced management team.

Our services are in-demand and our value disposition is high. At this time, we're the only organization or company with a program like this. This means in our niche market, we don't have any competitors.