



Investor Pitch Deck

Governance 360 SaaS

Real estate investment underwriting, governance, risk and decision support — built for Canadian multi-family acquisitions.





One platform. One governed decision record.

Governance 360 converts fragmented property acquisition analysis into a deterministic, explainable workflow.

The thesis

Private real estate investors are making million-dollar acquisition decisions with spreadsheets, disconnected documents and informal approvals.

Governance 360 is being built as the operating system for disciplined real estate investment decisions.

Problem

High-stakes investment decisions are slow, inconsistent and weakly auditable.

Solution

A SaaS workflow that combines financial underwriting, governance rules, risk, diligence, scoring and reporting.

Why now

Higher rates, tighter financing and more complex diligence increase the cost of poor decisions.

Beachhead

Canadian multi-family investors, brokers, mortgage brokers and investment advisors.

The real risk is not just the property — it is the decision process.

A fragmented workflow creates avoidable capital, governance and execution risk.



1 Spreadsheet dependency

Manual formulas and files do not create reproducible investment decisions.

2 Siloed diligence

Rent rolls, financing, inspection, legal and market evidence are scattered.

3 Weak governance trail

Approval rationale, assumptions and risk mitigations are difficult to reconstruct.

4 Slow scenario analysis

Renegotiation, rate changes and repair estimates require days of rework.

Result: capital can be committed before assumptions, risks, evidence and approvals are fully aligned.



Governance 360 is a governed acquisition decision system.

The product combines financial analysis, policy controls, risk, diligence, scoring, recommendation and reports.

Property

Master property + rent roll

Underwriting

Income, expenses, financing

Risk

Inherent / residual scoring

Governance

Rules, approvals, evidence

Score

0–100 score + confidence

Report

Fixed-version investor report

Core promise

Every recommendation is backed by a versioned input snapshot, server-side calculations, governance results, evidence quality and audit history.



From property lead to investment committee decision.

The MVP journey preserves the exact inputs, calculations, rules, evidence and decision context.



1. Capture

Property, municipality, unit mix, rents, listing/source details.

2. Normalize

Income, expenses, financing, assumptions and acquisition costs.

3. Evaluate

NOI, cap rate, DSCR, cash flow, reserves, risk and policy thresholds.

4. Decide

GO / CONDITIONAL GO / NO-GO, reviewer rationale and fixed report.



MVP modules align with the full acquisition decision lifecycle.

Governance 360 is not a calculator; it is a decision-control platform.

Data Capture

- Property + units
- Income + expenses
- Financing + costs

Analysis Engine

- Backend calculation
- Multi-year projection
- Investor returns

Decision Engine

- Policy thresholds
- Governance rules
- Score + confidence

Controls

- Due diligence
- Risk assessment
- Audit + reports

Initial beachhead: Canadian multi-family investment decisions.

A focused first market with multiple adjacent customer segments.

Real estate investors

Small funds, family offices, holding companies, syndicates.

Brokers and advisors

Professionals who need faster, defensible property analysis.

Mortgage brokers

Lender-ready packages and debt-service visibility.

Future adjacencies

Lenders, accountants, lawyers, property managers, investor reporting.

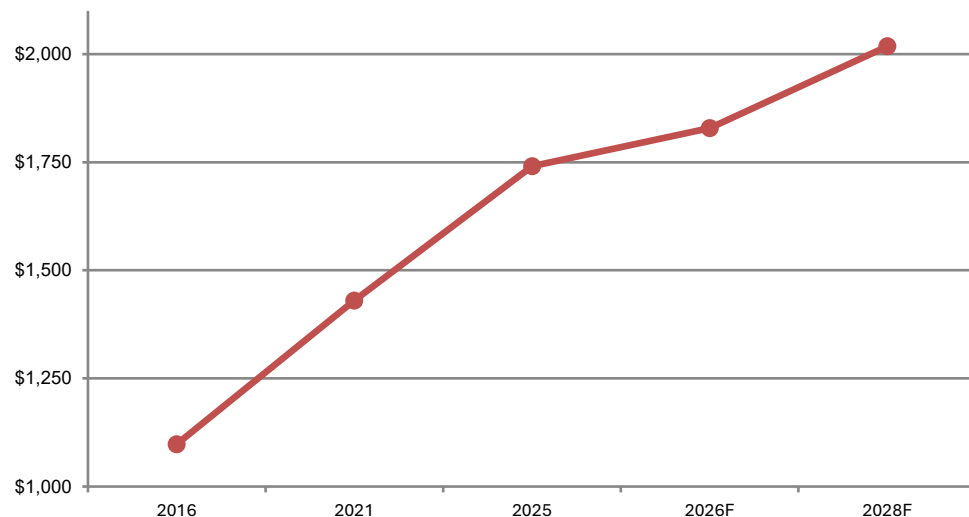
Initial product focus: Canadian multi-family real estate investment analysis and governance.



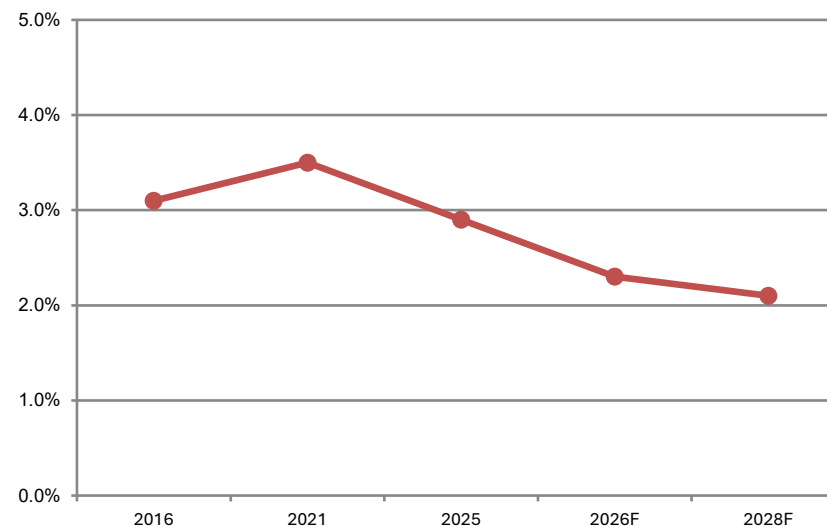
Why the need for disciplined underwriting is increasing.

Rental housing demand may be attractive, but tighter financing makes decision quality more valuable.

Ottawa rental-market planning model



Average rent growth



Vacancy trend

Positioning: use market opportunity as a screen — not as a substitute for property-level economics, financing and evidence.



Customer value: faster decisions with less unmanaged risk.

Governance 360 makes analysis repeatable, evidence-based and defensible.

Speed

Run scenarios in minutes instead of rebuilding workbooks.

Consistency

Apply one policy model across analysts, deals and committees.

Explainability

Show why a recommendation passed, failed or needs conditions.

Auditability

Preserve inputs, rules, calculations, evidence and approvals.

The outcome for customers: a fixed-version investment analysis package that can be reviewed, compared and defended.



The moat begins with governance architecture, not just formulas.

The design embeds investment controls directly into the decision workflow.

**Backend authority**

Financial calculations, governance rules and scores are server-owned.

**Deterministic lineage**

Engine version, input hash and snapshot support reproducibility.

**Configurable policy**

Organizations can set thresholds without hard-coded rules.

**Hard NO-GO logic**

Critical governance failures cannot be masked by a high score.

**Tenant isolation**

Multi-tenant architecture with API controls and PostgreSQL RLS.

**Report-ready record**

Outputs bind to exact versions for defensible investor reports.

Governance 360 is designed to answer: What was decided, why, by whom, using which assumptions, rules and evidence?

Current alternatives solve pieces — not the governed decision.

Governance 360 positions between spreadsheets and institutional enterprise tools.

Alternative	Strength	Gap / whitespace
Spreadsheets	Flexible, familiar	Manual, fragile, weak audit trail
Broker OMs	Good acquisition starting point	Seller-side presentation; not an internal control system
Generic CRE tools	Useful financial modeling	Often weak on private-company governance and evidence workflow
Property systems	Strong operations data	Not designed for acquisition decision governance
Governance 360	Underwriting + governance + risk + diligence + decision history	Focused initial beachhead; beta execution required



Meaningful product progress before the first external beta.

The foundation has moved from concept documents into a live, deployed development stack.

ANA-016

Analysis domain complete

G360-FIN-1.1.0

Engine deployed

10

Financial regression tests

31 Aug

Closed beta target

- VPS development environment deployed with FastAPI, Next.js, PostgreSQL, Redis and Docker Compose.
- Secure organization context, permissions, tenant isolation and audit-event foundation established.
- Property, unit/rent-roll and scenario-specific analysis workflows complete through ANA-016.
- Authoritative Year-1 financial calculations and multi-year projections validated in the live development environment.
- Pre-revenue / pre-customer; Stage 1 beta cohort planned before commercialization.



Quality-gated path from beta to commercial readiness.

The immediate roadmap closes the financial, governance, decision and reporting loops.



Now

Financial core

Year-1 + projection engine live; investor returns next.



Beta

Decision workflow

Rules, score, risk, diligence, review, report.



Post-beta

Commercialization

Subscriptions, lender package, partner integrations.



Scale

Data + ecosystem

Licensed property feeds, market data, SSO, APIs.

Release rule: external beta only proceeds when calculation authority, tenant isolation, governance decision path, persistence, auditability and backup/restore gates pass.

Go-to-market begins with trusted professional users.

A narrow beta cohort validates workflow, accuracy, report quality and lender-readiness before scale.



1. Closed beta

Realtor, Broker of Record and Mortgage Broker validate first workflows.

2. Professional pilot

Add real estate lawyer and commercial real estate specialists.

3. Paid SaaS launch

Subscription tiers for investors, brokers and advisory organizations.

4. Partner channels

Mortgage, advisory and reporting workflows create referral leverage.

Commercial packaging: monthly subscription + organization seats + premium report/export capability + future lender-readiness packages.



Founder-led product with governance, consulting and real estate domain grounding.

The initial team is deliberately lean; capital helps fill engineering, sales and advisory capacity.

Richard “Rick” Renaud

Founder / CEO • Governance 360

- Senior management consultant with 20+ years in business management, business development and IM/IT services.
- Deep experience in procurement, risk, governance, proposal/technical writing and automated Excel/Word solutions.
- Developed the source governance framework and is leading step-by-step SaaS implementation.

Near-term hires / advisors funded by raise

- Full-stack SaaS engineer / technical lead
- Commercial real estate advisor
- SaaS sales / partnerships support
- Legal, securities and data-licensing counsel

Raising CAD \$500K to reach beta, pilots and commercial launch.

Proposed pre-seed financing; final structure subject to investor, legal and securities review.

CAD \$500K

pre-seed target raise

Funding objective

Deliver closed beta, validate pilots, harden security, complete reporting, and prepare commercial SaaS launch.

Product development

40%

Beta completion, engineering, QA

Go-to-market / pilots

25%

Beta cohort, sales collateral, partner outreach

Legal / data / compliance

15%

Securities, SaaS terms, data licensing

Infrastructure / security

10%

Hosting, backup/restore, monitoring

Working capital

10%

Administration and contingency

Milestone target: investor-ready beta with validated workflows, professional reports and initial professional-user feedback.