



BRO Builder HUB

Platform, Genesis NFT & Token

WHITEPAPER

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www.brobuilder.llc

1. Executive Summary

BRO Contractor Hub is a live, operating platform purpose-built for the construction and contracting industry. General contractors, residential remodelers, homebuilders, and specialty trades across electrical, plumbing, HVAC, and other disciplines use it today to access commercial bid opportunities, manage projects collaboratively with subcontractors, and generate mandatory REScheck energy compliance reports for residential permits.

The platform currently operates on a subscription model ranging from \$150 to \$600 per month. This whitepaper introduces the next layer of the BRO Contractor Hub economy: the BRO Genesis NFT and the BRO Token — two digital assets that deepen platform utility, reward long-term holders, and open a new capital market for construction project financing.

The BRO Genesis NFT grants holders unlimited, lifetime access to every platform feature — and goes further, enabling holders to offer white-labeled REScheck reports to other contractors as a revenue-generating service. The BRO Token (capped at 58 million) serves as the platform's utility and DeFi currency, powering short-term bridge loans and crowdfunded financing for commercial and residential construction projects.

BRO Contractor Hub is not a crypto project entering construction. It is a proven construction platform adding a Web3 layer that rewards its most committed users with ownership, income, and capital access.

2. The Platform Today

Before understanding the token economy, it is important to understand what BRO Contractor Hub already does and why it has real, defensible value in the market.

2.1 Commercial Bid Board

Contractor Hub aggregates commercial project opportunities from private developers, general contractors, and public agency procurement portals — presenting them in a single, searchable feed filtered by trade, geography, and project value. The typical project listed on the platform ranges from \$50,000 to \$1,000,000, representing mid-market commercial work that is consistently underserved by enterprise procurement software.

For most contractors, finding commercial work today means spending hundreds of dollars monthly on digital advertising, relying on word of mouth, or manually monitoring dozens of

municipal bid portals. BRO Contractor Hub eliminates all three pain points by connecting contractors directly to project owners and developers — without a marketing middleman.

Example: A licensed electrical subcontractor in Florida currently spends \$400/month on Google Ads to generate commercial leads. With a \$150/month Contractor Hub subscription, they access a curated feed of vetted commercial projects in their service area and contact the developer directly — at less than half the cost, with higher conversion.

2.2 REScheck Energy Compliance Reports

REScheck is the U.S. Department of Energy's standard compliance tool for demonstrating that a residential construction project meets the applicable energy code. It is not optional — a completed REScheck report must be attached to a building permit application for virtually every new home construction and most residential renovation projects across the United States. Without it, the building permit cannot be issued, and the project cannot legally proceed.

Despite being mandatory, generating a REScheck report is a technical process that many residential contractors and homebuilders find time-consuming and error-prone. The market has responded: independent energy consultants and some building material suppliers offer REScheck report services, typically charging between \$300 and \$500 per report. Some suppliers offer the service free of charge — but only if the contractor agrees to purchase all project materials through them, effectively bundling a compliance service with a purchasing commitment.

BRO Contractor Hub's REScheck Report Agent automates the report generation process within the platform, allowing any subscriber to produce permit-ready reports in a fraction of the time — with no third-party dependency and no material purchase obligation.

Example: A residential remodeler completing 3 bathroom and kitchen renovations per month previously paid \$350 per REScheck report to an energy consultant — \$1,050 monthly. With a Contractor Hub subscription at \$150/month, those same reports cost nothing extra. The platform pays for itself seven times over on REScheck alone.

2.3 Project Management & Subcontractor Collaboration

BRO Contractor Hub includes a full project management suite that allows the primary contractor to invite subcontractors into a shared project workspace. All parties can share files, drawings, and documents; post notes and updates; and track project milestones from a unified dashboard — eliminating the fragmented email threads and group text chains that characterize most small-to-mid commercial project coordination today.

- Shared file and document repository per project
- Notes, daily logs, and progress updates visible to all invited collaborators

- Milestone tracking with assignable tasks and due dates
- Subcontractor invite system — no platform subscription required for invited subs to view and contribute

3. Current Subscription Model

Contractor Hub currently offers three subscription tiers, designed to match the scale and needs of different contractor profiles.

Plan	Monthly	Annual	Best For
Starter	\$150 / mo	\$1,440 / yr	Solo contractors, specialty trades needing bid access and REScheck
Professional	\$350 / mo	\$3,360 / yr	Small GCs and remodelers managing multiple active projects
Business	\$600 / mo	\$5,760 / yr	Established GCs, multi-trade firms, and high-volume residential builders

Annual plans receive a 20% discount. All plans include full access to the bid board, REScheck Report Agent, and project management suite.

4. The BRO Genesis NFT — Unlimited Access & Income Rights

The BRO Genesis NFT is the platform's ultimate access credential. It is a, limited-supply, FA2 (TZIP-12) token on the Tezos blockchain that replaces the subscription model entirely for its holders — granting unlimited, permanent access to every feature on Contractor Hub for as long as the token is held in the connected wallet.

But the Genesis NFT goes well beyond eliminating a monthly bill. It transforms the holder from a platform user into a platform operator — enabling them to generate income by offering white-labeled REScheck report services to other contractors under their own brand.

4.1 What the BRO Genesis NFT Unlocks

Feature	Subscription User	Genesis NFT Holder
Commercial Bid Board	✓ Included in all plans	✓ Unlimited
REScheck Report Agent	✓ Included in all plans	✓ Unlimited
Project Management Suite	✓ Included in all plans	✓ Unlimited
White-Label REScheck Reports	✗ Not available	✓ Full white-label rights
BRO Token DeFi Access	Limited	✓ Priority allocation
Platform Governance (DAO)	✗ Not available	✓ Voting rights
Monthly Cost	\$150 – \$600 / month ongoing	\$0 — one-time NFT acquisition

4.2 White-Label REScheck Reports — A Real Income Stream

The white-label REScheck feature is one of the most commercially significant benefits of the Genesis NFT. It allows the holder to generate REScheck reports branded with their own company name and logo — and to offer that service to other contractors, homebuilders, or property owners as a paid service.

This is not a hypothetical opportunity. REScheck reports are mandatory for virtually every residential permit in the United States. The going market rate for a third-party REScheck report is approximately \$300–\$500 per report. Some building material suppliers offer them free — but only to capture material sales. An NFT holder offering independent, affordable REScheck services fills a genuine gap in the market.

Example: A Genesis NFT holder operating in a market of 200 active residential contractors offers REScheck reports at \$250 per report — below the going rate of \$350, but profitable since the platform generates the report at no marginal cost. Completing just 5 reports per month generates \$1,250 in revenue — more than recovering the NFT's cost within the first few months of operation.

4.3 NFT Ownership vs. Subscription — The Economics

At the Business tier (\$600/month), a contractor spending five years on the platform pays \$36,000 in subscription fees with nothing to show for it at the end. A Genesis NFT holder pays once, holds a transferable asset, and retains the ability to sell it on the secondary market if they ever leave the platform.

The Genesis NFT is not an expense. It is a business asset that eliminates a recurring cost, generates income potential, and retains resale value — three things a SaaS subscription can never do.

4.4 Supply & Scarcity

The BRO Genesis NFT collection is limited by design. A fixed maximum supply ensures that white-label rights remain exclusive and that the secondary market reflects genuine scarcity. Specific supply figures and mint pricing will be announced prior to the public sale. Early community members and existing platform subscribers will receive priority whitelist access.

5. The BRO Token — Utility, DeFi & Construction Finance

The BRO Token is the native utility and DeFi currency of the Contractor Hub ecosystem. With a fixed maximum supply of 58 million tokens, BRO is designed to serve three interconnected purposes: as a method of payment for platform services and construction work, as a DeFi instrument for construction project financing, and as the long-term currency of a contractor-native digital economy.

5.1 Token Fundamentals

Parameter	Detail
Token Name	BRO Token
Maximum Supply	58,000,000 BRO — hard cap, no additional minting
Token Standard	FA2 (TZIP-12) on Tezos — low-fee, energy-efficient settlement
Primary Use Cases	Platform payments, construction DeFi (bridge loans & crowdfunding), service fees
Governance	Genesis NFT holders participate in BRO Token governance via DAO

5.2 BRO as a Payment Method

BRO Token can be used as a method of payment across the Contractor Hub ecosystem. Users who pay for platform subscriptions, REScheck reports, or other services in BRO receive a payment discount, incentivizing token adoption while creating consistent buy-side demand.

- Platform subscription fees payable in BRO at a discounted rate
- REScheck report fees payable in BRO by non-NFT holders
- Project payments between contractors and subcontractors settled in BRO
- Future: material supplier integrations accepting BRO as partial or full payment

Accepting BRO as payment for labor and services is entirely voluntary. The platform supports both traditional payment rails and BRO settlement — contractors choose what works for their business.

5.3 Construction DeFi — Bridge Loans

Bridge loans are short-term financing instruments that allow a contractor or developer to fund the execution of a commercial project while awaiting permanent financing, a draw from a construction loan, or payment from a project owner. They are extremely common in construction — and extremely difficult for small-to-mid contractors to access through traditional banking channels.

BRO Token enables a decentralized bridge loan market where liquidity providers — including other platform users and external investors — stake BRO into a lending pool that issues short-term loans to verified contractors with active commercial projects on the platform.

- Loan sizes: designed for mid-market commercial projects in the \$50,000–\$1,000,000 range
- Loan terms: short-term, typically 30–120 days aligned to project milestone cycles
- Collateral: active project contract and platform-verified milestone schedule
- Interest: paid in BRO to liquidity providers, creating yield for token holders who stake into the lending pool
- Repayment: triggered automatically by smart contract upon project payment receipt or milestone completion

Example: A general contractor wins a \$180,000 commercial fit-out job but needs \$40,000 upfront to mobilize trades and purchase materials before the first owner draw. Rather than waiting weeks for a bank line of credit, they apply for a 60-day BRO bridge loan through the platform. Liquidity providers fund the loan; the contractor mobilizes immediately; the loan is repaid with interest when the first payment draw arrives.

5.4 Construction DeFi — Crowdfunded Project Financing

For larger or longer-duration projects, Contractor Hub supports a crowdfunded financing model where multiple BRO Token holders pool capital to fund a listed commercial or residential development project. Each participant contributes a stake and earns a proportional return upon project completion.

- Project owners list funding requests with full project documentation, milestone schedule, and proposed return rate
- BRO holders browse open funding opportunities and commit tokens to projects that meet their risk criteria
- Funds are held in a smart contract escrow and released in milestone tranches as work is verified
- Upon project completion, principal plus the agreed return is distributed automatically to all contributors
- Minimum contribution thresholds allow smaller token holders to participate in larger projects

Example: A residential developer needs \$320,000 to complete the trade work on a 4-unit residential build. Rather than a single bank lender, 28 BRO holders contribute between \$5,000 and \$40,000 each. The smart contract holds all funds, releases them against verified milestones, and distributes a 12% return to contributors upon project closeout — approximately \$38,400 in total yield distributed proportionally.

5.5 Future: Residential Development Finance

The BRO Token's long-term vision extends beyond commercial project lending. As the ecosystem matures, BRO is positioned to become the capital instrument for ground-up residential development — enabling token holders to participate in the financing of entire residential subdivisions, multifamily projects, and community development initiatives through the same crowdfunded, milestone-gated model.

6. BRO Token Distribution

The 58 million BRO Token supply is allocated across five categories designed to balance platform growth, community ownership, and long-term ecosystem sustainability.

Allocation	Tokens	% of Supply	Vesting
Public Sale & Liquidity	23.2M	40%	Unlocked at launch
DeFi Lending Pool Reserve	17.4M	30%	Released as pool demand grows
Team & Advisors	8.12M	14%	3-year vest, 1-year cliff
Ecosystem & Grants	5.8M	10%	Milestone-gated release

Allocation	Tokens	% of Supply	Vesting
Community Rewards & Airdrops	3.48M	6%	Ongoing, activity-based
TOTAL	58M	100%	—

7. Technical Architecture

7.1 Blockchain & Smart Contracts

- Network: Tezos — chosen for its ultra-low transaction fees, energy efficiency (proof-of-stake since inception), and the FA2 multi-asset standard, making it ideal for a contractor user base unfamiliar with blockchain gas cost management
- NFT standard: FA2 (TZIP-12) for BRO Genesis NFT; royalty enforcement via TZIP-24
- Token standard: FA2 (TZIP-12) for BRO Token
- DeFi contracts: custom lending pool and escrow contracts written in SmartPy, audited before mainnet deployment
- Wallet access: Temple Wallet, Kukai, and Umami; social login via Magic.link Tezos integration for users onboarding without a native crypto wallet

7.2 Platform Authentication

Wallet-based authentication via signed message verification using the Beacon Protocol replaces traditional username/password login for NFT holders. The platform reads the connected wallet in real time — if a Genesis NFT is present, full access is granted instantly. If the NFT is sold or transferred, access reverts to subscription status at the next login. No manual account management required.

7.3 White-Label REScheck Delivery

When a Genesis NFT holder generates a report for a third-party client, the platform renders the REScheck output with the holder's uploaded company name, logo, and contact information. The underlying report data and compliance calculations remain identical to the standard platform output — only the branding wrapper changes. Reports are delivered as permit-ready PDFs.

8. Governance

Genesis NFT holders participate in the Contractor Hub DAO, which governs key platform parameters including BRO Token fee structures, DeFi pool interest rate ranges, new feature prioritization, and treasury allocation. One NFT equals one vote. Proposals require a 72-hour voting period and a minimum 10% quorum. All approved proposals are executed via a 48-hour time-locked multi-sig.

9. Roadmap

Phase	Timeline	Milestones
Phase 1	Now	Live platform: bid board, REScheck Agent, project management. Subscription model active.
Phase 2	Q3 2026	BRO Genesis NFT smart contract audit, whitelist campaign for existing subscribers, public mint launch
Phase 3	Q4 2026	BRO Token public sale, wallet authentication live, white-label REScheck feature enabled for NFT holders
Phase 4	Q1 2027	DeFi bridge loan pool beta launch, accredited investor onboarding, first crowdfunded project listings
Phase 5	Q2 2027+	DAO governance live, BRO payment acceptance by material suppliers, residential development finance program, mobile app

The screenshot displays the BRO Builder Hub dashboard. On the left is a navigation sidebar with options: Bids, Projects, Smart Tools, Email, and Users. The main content area features a search bar at the top and several summary cards: '2026 PIPELINE' showing a total of \$37,277,250 (with a note that it's based on 9 projects and a -83% decrease vs last week), 'ACTIVE BIDS' showing 42 bids (20 Public, 22 Private), 'CLOSING THIS WEEK' showing 8 projects due within 7 days, and 'CLOSED 2026' showing 113 projects (43 Public, 70 Private). Below these is a 'Project Listings' table with columns for ID, PROJECT, LOCATION, STATE, SECTOR, DUE DATE, SIZE, GC / AGENCY, SCORE, and STATUS. The table lists several projects, including 'SBY Marketplace Vertical' and 'Bayhealth Sussex MOB - Package 2'.

10. Legal & Compliance

BRO Genesis NFTs represent software access licenses and platform governance rights. They are not securities, equity instruments, or promises of financial return. The white-label REScheck service enabled by Genesis NFT holders is operated independently by each holder; Contractor Hub is not party to any service agreement between a holder and their clients.

The BRO Token is a utility token. Its use in DeFi lending pools and crowdfunded project financing may be subject to securities regulations depending on jurisdiction. Contractor Hub will obtain formal legal opinions prior to the launch of DeFi features and will restrict access to crowdfunded investment products to accredited investors in regulated jurisdictions. KYC/AML procedures will be enforced for all investment marketplace participants.

Nothing in this whitepaper constitutes financial, investment, or legal advice. Participants should consult qualified advisors before making any financial decisions related to BRO Token or Genesis NFT acquisition.

11. Conclusion

Contractor Hub exists because contractors deserve better tools — not because blockchain is a trend. The platform is live. The use cases are real. Every residential contractor who has needed a \$350 REScheck report to get a permit issued, every specialty trade who has struggled to find commercial work without a marketing budget, every GC who has managed a project over email chains — these are the people Contractor Hub was built for.

The BRO Genesis NFT and BRO Token do not change that mission. They amplify it — turning the platform's most committed users into stakeholders, income generators, and capital providers for an industry that has been chronically underserved by both technology and finance.

The construction industry moves \$2 trillion annually in the United States alone. Contractor Hub's goal is to become the digital infrastructure that powers the contractors, tradespeople, and developers at the heart of it.

— Build. Own. Unlock. —