

CONFIDENTIAL INVESTOR OVERVIEW

The First Digital Administrative Team for the Local Church

Imagine every church having an organization-wide full administrative team available 24/7. ChurchHUB delivers that digitally, helping pastors plan, organize, create, and execute ministry with dramatically less administrative burden.

PRE-SEED ROUND

\$350,000

SAFE - \$5M Post-Money Cap

Table of Contents

Executive Overview	3
Core Problem	4
Fragmented Systems	5
ChurchHUB Solution	6
Product Architecture	7
Teaching & Creative Resources	8
Operations & administration	9
Theology Engine	10
Theological Moat	11
Market Opportunity	12
Expansion Surface	13
Competitive Positioning	14
Strategic Differentiators	15
Pricing & Business Model	16
Go-To-Market Strategy	17
Growth Strategy	18
Per Church Economics	19
LTV Analysis	20
Financial Model	21
Revenue & Gross Profit Projections	22
The Raise	23
12-Month Milestones	24
Founder Background	25
Why This Founder?	26
Leadership Team	27
Investor Thesis	28

MARKET CONTEXT

There are approximately 355,000 churches in the United States, collectively employing hundreds of thousands of staff and supported by millions of volunteers. The vast majority operate without enterprise-grade operational infrastructure, yet carry the full weight of pastoral care, communications, discipleship programming, financial stewardship, event coordination, and strategic ministry planning.

The result is a structural gap: ministry leaders spend an estimated 15– 25 hours per week on administrative tasks that do not require their unique gifts, training, or spiritual calling. That is not a small inefficiency. It is a systemic drain on the most important resource a church possesses – pastoral presence and relational capacity.

CORE PROBLEM

Administrative overload is not new to ministry. But the tools available to address it are generic, disconnected, and theologically unaware. Existing church management systems handle data and scheduling. Generic AI tools handle text generation. Neither understands the operational realities of a church, the nuance of theological communication, or the workflow structures that ministry organizations actually require.

The result: pastoral teams manage fragmented systems, duplicate effort across disconnected tools, and consume their most finite resource – time – on tasks a well-structured operational platform could handle more precisely and consistently.

The Core Problem

The ministry sector has a compounding operational challenge that deserves to be framed with investment-grade precision.

355K+

Churches in the
United States

15-25

Admin hours lost
per pastor, per week

42%

Of pastors report
significant burnout
annually.

Administrative Overload is Systemic

The average pastor is not primarily a theologian or a shepherd during their workweek. They are a project manager, communications director, HR generalist, event coordinator, and budget analyst – interrupted by pastoral care obligations throughout. This is not a failure of character or calling. It is a systems failure.

Most churches lack the financial resources to hire dedicated staff for every operational function. The gap is filled by the pastor's personal bandwidth – typically the most expensive and irreplaceable resource the organization has. When that capacity is consumed by process, the ministry suffers. Discipleship suffers. Community suffers.

The Fragmented Systems Problem



Disconnected tools, no shared context.

Churches operate across a patchwork of ChMS platforms, email tools, generic AI chatbots, and calendar apps – none of which share context or understand ministry workflow.

The Fragmented Systems Problem Cont.



Repetitive, highly valued output tasks

Sermon notes, discipleship plans, announcements, social content, event communications – these recur weekly, consume hours, and require theological consistency generic tools cannot provide.



No Structured Workflow Architecture

Generic AI tools offer open-ended generation. Ministry requires structured, contextually appropriate outputs reflecting a church's specific theology, mission language, and community voice.



Pastoral Burnout as an Operational Outcome

Burnout is not a spiritual failure. It is an operational one. When human capacity is consumed by process-level tasks, the relational depth of ministry diminishes – and departure rates rise.



MINISTRY VOICES

In 40 years of ministry, I've never seen anything like ChurchHUB. It multiplies quality, slashes time, elevates sermons, analyzes financials, and frees pastors from the mundane to focus on the sublime. By far the most transformative tool for the local church.

Curt Brunk

Lead Pastor & Area Overseer – Bellevue, WA / Denver, CO

The ChurchHUB Solution

ChurchHUB is built on a single, disciplined thesis: ministry organizations do not need more AI content tools. They need structured operational infrastructure that understands their context, follows their theology, and produces reliable ministry-ready outputs – repeatedly, at scale.

What ChurchHUB is

IT IS

- A ministry operating system
- A contextual intelligence platform
- A structured, “controlled” AI workflow engine
- A scalable operational layer for churches
- A persistent contextual workspace

IT IS NOT

- A chat bot or open-ended AI tool
- A Sermon Generator
- A Church Management System
- ChatGPT for Pastors
- Another disconnected SaaS tool.

The Capacity Reallocation Thesis.

Churches already allocate significant budget – through salaries, volunteer labor, coordination overhead, and opportunity cost – to administrative output that does not require pastoral presence. ChurchHUB does not ask churches to add new spending. It asks them to redirect existing human capital from process-level tasks toward what only the pastor, elder, or ministry leader can do: shepherd people, disciple relationships, and lead with spiritual authority.

The return on investment is not measured in dollars saved. It is measured in ministry hours restored.

Product Architecture

ChurchHUB is organized into a suite of purpose-built workflow tools spanning major ministry and operational categories. Each tool is designed to help pastors and ministry leaders think clearly, organize effectively, receive intelligent guidance, and produce high-quality outputs – without replacing prayer, discernment, pastoral responsibility, or spiritual leadership. The platform is designed to assist ministry work, not automate spiritual authority or outsource theological responsibility.

MINISTRY GROWTH & ENGAGEMENT



Recruitment Campaign Builder

Generates 30, 90, or 12-month ministry team recruitment plans with timelines, step-by-step actions, and ready-to-deploy messaging.



Discipleship Journey Builder

Creates personalized discipleship plans tailored to each individual's season, struggles, and spiritual wiring – with built-in accountability and check-in frameworks.



Strategic thinking partner.

Structured decision-support for ministry leaders navigating launches, evaluations, and growth strategy – without replacing pastoral discernment.



PIP Generator

Creates biblically grounded Performance Improvement Plans for staff and volunteers – structured, actionable, pastorally sound.

TEACHING & CREATIVE RESOURCES



Sermon Evaluator

Analyzes sermon manuscripts for clarity, theological accuracy, structure, and impact. Returns structured ministry-ready feedback.



Content Generator

Produces church-voice-aligned communications: newsletters, social content, announcements, and event descriptions – consistently and at speed.



Illustration Engine

Uses guided memory-recall questions to help uncover meaningful moments, craft compelling stories, evaluate clarity, and build a Scripture-rich illustration library for future sermons.



Curriculum Builder

Creates monthly, quarterly, or annual discipleship pathways with age-appropriate, biblically sound lessons aligned to your church's theology, mission, and ministry rhythm. Designed for kids, youth, men's, and women's ministries, each curriculum is structured as plug-and-play content tailored specifically to your church context.

OPERATIONS & ADMINISTRATION



Ministry Health Assessment

Analyzes the overall health of a church's ministries, facilities, and operational systems, uncovering strengths, exposing hidden gaps, and generating a clear, actionable roadmap for healthier growth and long-term mission effectiveness.



Budget Analyzer

Analyzes financial allocations and generates ministry-ready budget summaries for leadership and board communication.



Event Assistant Pro

Builds comprehensive event frameworks for conferences, retreats, and ministry gatherings – from planning through follow-up.



Training Program Creator

Creates role-specific, hands-on training programs in minutes using interactive tools, guided exercises, and real-life ministry scenarios – all custom-crafted for your church, your teams, and your mission. Practical. Scalable. Powerful. Any topic. Any ministry scenario.



Strategic Operations Advisors

Provides structured guidance across HR, finance, compliance, and technology – customized to your church size, location, leadership structure, and ministry goals – helping operations stay organized, compliant, and aligned for greater mission impact.

Theology Engine - The Theological Intelligence Layer

ChurchHUB's theology engine is our most strategically significant differentiator. It is not a feature. It is an architecture – a theological guardrail and contextual intelligence system that governs how the platform operates in ministry environments.

The theology engine is the theological backbone of ChurchHUB. It exists to keep AI in its proper place, assisting ministry without replacing doctrine, revising theology, or softening truth for cultural comfort. AI should serve the mission of the Church, not redefine it.

ChurchHUB was built with the conviction that AI in ministry must be intentionally designed to support pastors, not replace them, and that conviction required a dedicated architecture layer, not a disclaimer.

Non-Negotiable Theological Foundations

The theology engine is anchored to the historic doctrines of the Christian faith. The following beliefs are foundational, non-negotiable, and not open for reinterpretation by any AI system:

- The deity of Jesus Christ
- The Trinity: Father, Son, and Holy Spirit
- Salvation through Jesus Christ alone
- The full authority of Scripture
- The Historic Doctrines of the Christian Faith

The theology engine does not redefine belief. It reinforces the ability of ministry leaders to lead and live from it faithfully, with operational clarity, theological integrity, and pastoral confidence intact.

What the Theology Engine does



Contextual Scripture Intelligence

The engine draws on Scripture contextually – not decoratively. References are selected for theological accuracy and appropriate application.



Theological Guardrail System

The platform avoids theologically problematic outputs by architecture – defining boundaries no generic LLM prompt can reliably maintain.



Pastoral Authority Preservation

The engine protects the primacy of pastoral authority. The platform positions itself as a ministry assistant – structured support that makes clear discernment and human pastoral judgment remain irreplaceable.



Behavioral Response Framework

The engine governs responses to spiritually sensitive requests – establishing behavioral boundaries that protect congregants and maintain doctrinal consistency.

The theology engine is the reason ChurchHUB is trusted in ministry environments where generic AI tools are not. It is a moat: theological, architectural, and relational.

Why This Matters for Investors.

The theology engine is not a marketing layer. It is a durable competitive barrier. Any generic platform can enter the church software market and add an AI feature. ChurchHUB's theological intelligence architecture creates a durable competitive advantage that generic AI platforms will struggle to replicate. It depends on deep ministry context, pastoral trust, theological safeguards, and denomination-aware operational design that cannot be developed quickly or commoditized easily.

Market Opportunity

The addressable market for ChurchHUB extends beyond traditional "church software," it is the operational layer beneath every church in the United States, and longer term, globally.

355K US CHURCHES

\$349M

Total Addressable Market

\$108M

Serviceable Available Market

\$8.8M

Serviceable Obtainable Market

TAM - Bottom-up estimate: 355,000 U.S. churches (Hartford Institute) × \$982 ARPC

SAM - Benchmarked to Gloo's reported U.S. church base: ~110,000 churches (Gloo Holdings, Form 10-K, FY2025) × \$982 ARPC

SOM - Estimated using a four-year target of 9,000 churches based on Breeze's historical growth trajectory and ChurchHub AI's expanded distribution strategy

The Market Has Never Served at This Level

The existing church software market is dominated by database-driven ChMS platforms. These tools manage attendance, giving, and contacts. They do not produce ministry outputs. They do not reduce pastoral workload. They do not think.

The AI market, meanwhile, has produced general-purpose tools that are theologically unaware, operationally misaligned with ministry workflows, and architecturally incapable of earning the pastoral trust that adoption requires.

ChurchHUB occupies the intersection of these two markets – and owns the space neither has been able to reach: a platform combining operational structure with contextual intelligence and theological credibility. That intersection is not a niche.

The Expansion Surface

- Local Church Staff Teams: The primary beachhead. Solo pastors through mid-size staff teams represent the highest-density opportunity and fastest adoption pathway.
- Denominational Networks: Structured relationships create bulk licensing and network distribution unavailable to generic software providers.
- International Church Networks: A significant long-horizon expansion opportunity with structural gaps mirroring the U.S. market.



MINISTRY VOICES

I used to think doing everything was leadership, turns out it was limitation. ChurchHUB equips my church for ministry (Eph. 4:11-12), frees me to keep the main thing the main thing, and delivers budget-friendly, prayer-answered support every local church needs.

Jon Burgess

Lead Pastor – San Marcos, CA

Competitive Positioning

The competitive landscape falls into two categories: traditional church management systems and generic AI tools. Neither competes directly with ChurchHUB. Both validate that the market exists and remains unserved at the level ChurchHUB operates.

CAPABILITY	CHMS PLATFORMS	GENERIC AI	ChurchHUB
Ministry workflow intelligence	×	~	✓
Theological guardrails	×	×	✓
Structured, ministry-ready outputs	×	~	✓
Purpose-built ministry tools	~	×	✓
Persistent contextual workspace	×	×	✓
Operational capacity reallocation	~	×	✓

Strategic Differentiators

INTERFACE-AGNOSTIC AI ARCHITECTURE

ChurchHUB is model-flexible and service-oriented, not dependent on a single AI provider. As AI evolves, the platform's workflows, theological guardrails, and ministry context remain consistent across infrastructure changes – creating a future-proof architectural advantage single-provider platforms cannot match.

STATEFUL AI / PERSISTENT CONTEXT

Unlike generic AI interactions that reset with every session, ChurchHUB maintains persistent contextual intelligence – accumulating knowledge about a church's voice, theology, and patterns to produce increasingly relevant outputs over time.

The moat is not technical novelty. The moat is contextual depth, theological trust, and the accumulated ministry intelligence that grows with every church on the platform. No generic AI platform can acquire that depth by adding a church-themed interface. It requires ministry immersion, operational architecture, and pastoral community trust earned over time.



MINISTRY VOICES

The Sermon Evaluator feels like a seasoned preaching coach by my side—making sermon prep easier, sharper, and more Spirit-led. It equips me to communicate the gospel with clarity and power while keeping the focus on the Holy Spirit.

Alan Jones

Lead Pastor— Gig Harbor, WA

Pricing & Business Model

ChurchHUB operates on a team-scaled annual SaaS model. Pricing provides accessible entry for solo pastors while scaling naturally with organizational growth. Every tier includes full platform access, no feature gating.

PLAN	USERS INCLUDED	ANNUAL PRICE	COST / USER / MO.
Solo (\$59/mo)	1 user	\$599	\$49.91 (Annual Pay)
Team	2 users	\$899	\$37.46
Staff	5 users	\$1,199	\$19.98
Staff+	10 users	\$1,499	\$12.49
Ministry	15 users	\$1,999	\$11.10
Ministry+	20 users	\$2,499	\$10.41
Organization	25 users	\$2,999	\$10.00
Organization+	50 users	\$4,999	\$8.33
Network Tiers	100 - 1,000+ Users	Custom	Custom
Sponsorship (\$35.40/mo)	10+ users	\$3,999	\$33.33

Additional users on Team, Staff and Ministry plans at \$199/year each. **Sponsorship:** Priced at 40% off the Solo per-user rate. Each sponsored seat is treated as an individual church subscription, not as a multi-user church plan, since every user represents a separate church being sponsored.

REVENUE MODEL

- Annual Subscription - Predictable ARR
- Seat-based expansion within accounts
- Natural upgrade path as teams grow
- High-margin SaaS architecture
- Custom Enterprise Agreements at Scale

UNIT ECONOMICS THESIS

- Low CAC in community-driven channels
- High retention - Ops dependency
- Conference & network-led acquisition
- Denominational Licensing Multiplier
- ARPC Expansion through Seat Growth

Retention dynamics are structurally strong. ChurchHUB builds persistent knowledge around each church's voice, theology, calendar, and operational patterns, creating meaningful switching costs. The longer a church uses the platform, the more valuable and embedded it becomes.

Go-To-Market & Growth Strategy.

ChurchHUB's go-to-market strategy is built on the structural reality of how churches discover, evaluate, and adopt new operational tools: through pastoral community, denominational relationships, and peer recommendation – channels with low CAC, high trust, and strong conversion velocity.

Phase One - Direct Adoption & Community Validation

- Direct-to-pastor acquisition through digital channels, church conferences, and pastor network communities
- VIP Beta program – limited early access to establish validated testimonials and real-world usage data from trusted ministry voices
- Multi-channel customer acquisition strategy: free Ministry Capacity and Tithing Health assessments drive qualified leads, supported by conference speaking, referrals, and targeted digital marketing.
- Early adopter pricing to build ARR quickly and secure community champions

Phase Two - Network Expansion

- Denominational partnership conversations – licensing agreements that deploy ChurchHUB across member churches within structured networks
- Church network influencer - established ministry voices with large pastoral audiences accelerate trust-based adoption at scale.
- Conference and convention presence - visibility at ministry leadership gatherings where adoption decisions are frequently made

Phase Three - Platform Depth & Enterprise

- API and integration partnerships with existing CHMS platforms - positioning ChurchHUB as the intelligence layer above existing church data infrastructure
- **Adoption Benchmark:** Breeze Church Management reached approximately 9,000 churches over eight years through largely organic growth. ChurchHUB's distribution strategy combines conferences, denominational partnerships, paid acquisition, and ministry network relationships with the goal of achieving comparable adoption in approximately four years.



MINISTRY VOICES

I love ChurchHUB!! The Event Assistant Pro blew my mind with its versatility and applicability across multiple event types. From conferences and concerts to women/men/youth retreats, the needs are met in full. I'm excited to discover more!

Ray Austin

Pastor— Peyton, CO

Per Church Economics

A note on transparency: ChurchHUB is pre-customer-acquisition spend. All figures below are modeled from the platform's actual infrastructure cost structure, AI token usage analysis, and channel benchmarks – not generic SaaS estimates. CAC will be formally validated in Year 1. Full cost model available in the Financial Model Appendix.

Customer Acquisition Costs (CAC) by Channel

CHANNEL	EST. CAC	YEAR 1 MIX	NOTES
Organic / Referral	\$50-\$75	50%	Pastor networks, speaking engagements, word of mouth
Paid Social (Meta)	\$200-\$300	35%	Targeted pastor/church leader audiences, \$2,500-\$5,000/mo
Conference Presence	\$150-\$250	15%	Sponsorships, speaking, booth presence amortized per lead
Blended CAC	~\$157	100%	Blended Weighted average across all acquisition channels. Estimated Marginal CAC at scale: ~\$375.

Why the Per Church Economics Work

The model assumes a projected blended CAC of approximately \$150, based on a weighted mix of referral-driven growth, conference acquisition, and targeted digital marketing. Combined with modeled infrastructure costs, the result is projected gross margins of 88% and strong unit economics.

\$157

Blended CAC:
(Conservative Est.) Low-cost referral channels.

88%

Fully-loaded infrastructure margin. Modeled across AI, hosting, payments and platform services.

18 → 10%

Proj. Annual Churn:
17-18% initially, improving toward ~10% as customer relationships mature.

Lifetime Value (LTV) Calculation

INPUT	ASSUMPTION	RATIONALE
Blended ARPC	\$982/year	Conservative, population-weighted blend across all tiers. Our early pipeline skews to staffed mid-size churches on higher tiers, so \$982 is treated as a floor with upside.
Gross Margin	88%	After AI, hosting, and Stripe fees (\$118/cust./yr)
Annual Gross Contribution	\$864/customer	Revenue Less direct customer costs.
Annual Churn Rate	18>14>12>10%	Ministry software is highly sticky, and few platforms combine AI, theological guardrails, and ministry operations this effectively.
Ave. Customer Lifetime	Capped 5-year horizon	Based on 15-20% churn (1 / churn rate)
Estimated LTV	≈ \$3,200 (5-year cap)	Five-year gross contribution. Theoretical uncapped lifetime value shown separately for reference.

\$3,200

5-Year Capped LTV

\$157

Blended CAC,
(conservative est.)

20:1

Projected LTV to
CAC ratio

***Context:** The financial model uses a projected blended CAC of approximately \$157, producing a projected 5-year capped LTV:CAC ratio of approximately 20:1. As paid acquisition becomes a larger share of customer growth, marginal CAC is expected to increase toward approximately \$375, which would imply a marginal LTV:CAC ratio of approximately 8.5:1. We present both metrics to distinguish today's modeled acquisition mix from long-term acquisition economics at scale.

**Year 1 projections use a Blended ARPC of \$982. Over time, ARPC is expected to expand toward \$1,117 through natural seat growth and plan upgrades.*

Financial Model & Path to Profitability

Model assumptions: Year 1 begins at zero paying churches. Growth ramps through referral-driven acquisition, conference presence, and targeted digital marketing (cold acquisition plus retargeting). Blended ARPC of \$982/year. Churn follows a conservative improving retention curve as customer relationships mature. Figures are projections, not guarantees. Actuals will be reported quarterly to investors.

Fixed Operating Expenses (Annual)

EXPENSE CATEGORY	YEAR 1	YEAR 2	NOTES
Founder Compensation	\$100,000	\$100,000	Founder-led operations and product direction
Strategic Business Advisor	\$30,000	\$30,000	Partnerships, investor relations, business development.
Fractional Developer	\$40,000	\$50,000	Feature expansion, maintenance, product iteration
Conference & Speaking	\$33,000	\$45,000	Conferences, sponsorships, speaking, denomination events
Pay Digital (Meta & Retargeting)	\$34,000	\$48,000	Scaled after CAC validation; cold acquisition and retargeting
Funnels & Marketing Tools	\$9,000	\$12,000	CRM, email, analytics, landing pages, automation.
Referral and Community Programs	\$2,500	\$5,000	Referral incentives, community partnerships, ambassador initiatives
Platform infrastructure	\$8,000	\$10,000	Hosting, AI infrastructure, domains, Third Party Services. monitoring
Legal, Accounting & Admin	\$7,000	\$7,000	Bookkeeping, legal, compliance
Total Fixed Operating Costs	\$263,500	\$307,000	

Revenue & Gross Profit Projections

METRIC	YEAR 1	YEAR 2
Customers (End of Year)	500	1,500
Average Customers (During Year)	250	950
Blended ARPC	\$982	\$1,117 (upgrade mix)
Gross Revenue	\$245,500	\$1,061,150
Variable Costs (@ \$118/customer)	-\$29,500	-\$112,100
Gross Profit	\$216,000	\$949,050
Fixed Operating Costs	-\$263,500	-\$307,000
Net Operating Income	-\$47,500	\$642,050

* Variable costs of approximately **\$118 per church per year** reflect modeled direct infrastructure expenses, including AI inference (Claude Haiku/Sonnet routing), hosting, payment processing, email, SMS, domain, security, monitoring, and other third-party platform services. Costs are modeled using expected production usage by feature and customer tier. Detailed assumptions are included in the Financial Model Appendix.

Break-Even Analysis

305

Customers needed to break even on fixed costs

Month 7-8

Projected break-even timing

\$642K

Projected year two net operating profit

Breakeven math: Fixed operating costs of approximately \$263,500, divided by \$864 annual gross contribution per church, requires approximately 305 churches to cover operating expenses. Based on the projected acquisition pace of 40-50 new churches per month, breakeven is expected during Months 7-8 of Year 1. ARPC is projected to expand from \$982 to \$1,117 through natural seat expansion and plan upgrades. A single denominational or network partnership could materially accelerate this timeline.

The Raise

This is early-stage mission capital, not founder transition capital. The founder remains fully engaged and operationally active. ChurchHUB has a live product, active ministry pilot environments, and documented ministry feedback. This round is designed to accelerate distribution, deepen product capability, and validate the unit economics required for a larger institutional raise.

\$350,000

Total Pre-seed Round
(SAFE)

18 months

Projected operating
runway

1500+

Paying customers by
end of year 2

Use of Funds

Founder Compensation

Founder-led product, fundraising, and customer growth.

\$100K

Strategic Business Advisor

Product, Partnerships, investor relations, and business development.

\$30K

Developer

Platform development, feature expansion, and product iteration.

\$40K

Marketing & Customer Acquisition

Conferences, digital acquisition, referrals, and CAC validation.

\$78K

Infrastructure & Operations

Platform infrastructure, legal, finance, and core operations.

\$15K

Operating reserve/buffer

Approximately 4.5 months of operating runway.

\$87K

12-Month Milestones

- Reach 500 paying church accounts across Solo, Team, and Staff tiers, representing approximately \$491K in projected annual recurring revenue at the projected Year 1 blended plan mix.
- Discover and publish blended and marginal CAC – validating acquisition cost across organic, paid, and conference channels with real data.
- Validate upgrade behavior from Solo to Team and Staff – confirming seat expansion as a reliable ARR growth lever.
- Execute first denominational partnership conversation – proof of concept for bulk licensing and network distribution. Validate the improving retention curve (18% Year 1 trending toward ~10% at maturity).
- Position for Series A or structured follow-on raise with validated CAC, retention data, and a clear path to the 305-customer breakeven threshold.



MINISTRY VOICES

ChurchHUB has transformed my sermon prep. It's like having a skilled tutor guiding me every step, helping me communicate the gospel with clarity and impact. Best of all, it keeps the focus on the Holy Spirit's power, making each message deeply transformative.

Kim Bauer

Associate Pastor – Sequim, WA

Founder Background

ChurchHUB was founded by an operational systems architect with deep ministry experience. The company emerged from decades spent solving organizational bottlenecks, building scalable systems, and leading within ministry environments where administrative friction consistently competes with pastoral priorities. That combination is not incidental to the company's thesis – it is the reason the thesis is credible.



Operational Systems Architect & Ministry Executive

Founder Rick Bulman brings more than 25 years of experience operating at the intersection of ministry leadership and organizational systems design. Having spent decades leading teams, rebuilding operational infrastructure, and solving complex organizational challenges, he developed a firsthand understanding of the administrative friction that consumes pastoral capacity. ChurchHUB was born from that experience – combining deep ministry credibility with practical systems architecture to help churches redirect time from operations back to people.

He has led multi-state operational expansion, overseen multimillion-dollar organizational growth initiatives, managed complex leadership structures, directed large-scale technology portfolios, and implemented operational systems that improve execution, accountability, and measurable outcomes across mission-driven organizations.



MINISTRY VOICES

ChurchHUB is life-changing for small ministry leaders. I use the Event Assistant Pro, PIP generator, and strategic thinking partner constantly. It's simple, powerful, and truly a resource for everything I do in ministry—it's exactly what we've needed.

Joy& Dave McInnis

Elders/Children's Director – Berthoud, CO

Why Does This Founder Build This Company?

ChurchHUB is not a technology platform searching for a ministry use case. It is a ministry problem, deeply understood, solved by an operator who has spent decades leading inside ministry environments while simultaneously building operational systems, leadership infrastructure, and technology-driven workflows across complex organizations.

Rick has served as a lead pastor, organizational revitalization leader, executive operator, and systems architect – giving him practitioner-level understanding of both the theological sensitivities and operational realities that define this platform's requirements.

Most church technology solutions are built by software teams learning ministry. Most ministry solutions are built by practitioners learning technology. ChurchHUB was built by a founder who has spent decades operating in both environments, creating a rare combination of ministry credibility and operational systems expertise.

OPERATIONAL STRENGTHS

- Organizational systems architecture
- Operational revitalization leadership
- Cross-functional team development
- Scalable infrastructure design
- Capital-conscious operational execution
- Enterprise and ministry leadership experience

MINISTRY CREDIBILITY

- 25+ years in ministry leadership.
- Lead Pastor Revitalization Experience
- Deep Pastoral Ministry Relationships
- Theology-Informed Operational Thinking
- Platforms shaped by real ministry pain points.
- Active practitioner-level ministry insight

While the vision and operating thesis are Rick's, ChurchHUB is built and carried by a lean founding team – introduced next.

Leadership Team

A leadership team that combines deep ministry credibility, operational systems expertise, business development experience, and technical execution.



Rick Bulman
Founder & CEO

Operational Systems Architect
Ministry Executive

Leads Product Vision, Strategic Partnerships, Fundraising, Sales, Company Growth. Brings 25+ years of operational leadership experience spanning ministry, organizational transformation, and systems architecture. Former senior pastor and executive leader with a track record of building scalable systems.

OWNS

- Product vision
- Strategic partnerships
- Fundraising
- Sales and growth
- Company strategy



Abdel Badou
Founding Engineer

Platform Architect
AI Systems

Leads product architecture, AI implementation, platform development, infrastructure, and technical execution. Brings experience building scalable SaaS platforms, enterprise applications, mobile products, and cloud-based systems. Specializes in transforming complex business requirements into scalable, production-ready solutions.

OWNS

- Platform Development
- AI Implementation
- Infrastructure
- Technical Execution
- Product innovation



Dan Driscoll
Founder & Chief Strategy Officer

Business Development
Strategic Partnerships

Supports business development, strategic partnerships, investor introductions, customer engagement, and growth initiatives. Brings 20+ years of leadership experience across ministry, financial services, and entrepreneurship, including pastoral leadership and building a \$20 million book of business at Morgan Stanley.

OWNS

- Strategic partnerships
- Business Development
- Investor Introductions
- Customer Engagement
- Growth Initiatives

WHY THIS TEAM WORKS



RICK
Ministry + Operations

+



ABDEL
Technology + Products

+



DAN
Business Development
+ Partnerships

=



**A COMPLETE MINISTRY
SAAS LEADERSHIP TEAM**
Capable of building, scaling,
and supporting the next
generation of ministry
operations.

ChurchHUB

Every church deserves a digital administrative team.

The technology is ready.

The need is undeniable.

The timing is right.

ChurchHUB introduces a new software category: a digital administrative team built specifically for churches. With a live product, early customer validation, and a scalable business model, we're positioned to redefine how churches operate.

- ➔ The problem is systemic and measurable – administrative overload, pastoral burnout, fragmented ministry operations.
- ➔ The solution is architecturally differentiated – contextual intelligence, theological guardrails, structured workflow outputs.
- ➔ The market is underserved and large – 355,000 U.S. churches with no purpose-built operational AI platform.
- ➔ The unit economics are viable – (projected) Blended CAC 20:1 LTV/CAC & Marginal CAC 8.5:1 LTV/CAC on gross contribution, breakeven at 305 customers, Year 2 profitability of \$642K projected.
- ➔ The business model is durable – annual SaaS with high retention, natural seat expansion, and network distribution leverage.
- ➔ The founder is uniquely positioned – an operational systems architect with deep ministry credibility and an active pastoral community.
- ➔ The capital is disciplined – \$350K deployed toward 18 months of validated growth with a clear path to follow-on.

"The next generation of software won't feel like software. It'll feel like another member of your team.."

- Rick Bulman



Investor FAQ & Stress Testing Analysis

Supporting analysis for unit economics, growth assumptions, customer acquisition, retention, and financial model durability.

1. Why does ChurchHUB present both blended and marginal LTV:CAC ratios?

Answer

ChurchHUB presents two unit economics because they answer two different investor questions. The projected blended CAC of approximately \$157 reflects the weighted Year 1 acquisition mix across referrals, conferences, and digital channels, producing an estimated 20:1 five-year capped LTV:CAC ratio. As paid acquisition becomes a larger percentage of growth over time, marginal CAC is projected to increase toward approximately \$375, producing an estimated long-term marginal ratio of approximately 8.5:1. We present both to distinguish current acquisition economics from mature operating economics.

Conservative Case

Even if marginal acquisition costs exceeded current projections or retention proved weaker than expected, the model continues to remain above widely accepted SaaS benchmarks.

2. Why does the model assume improving retention curve beginning around 18% and trending toward approximately 10% annual churn?

Answer

Churches typically make software purchasing decisions annually rather than monthly, creating naturally lower churn dynamics. In addition, every church builds profiles, workflows, policies, ministry context, and operational processes into the platform, increasing switching costs over time. The longer a church uses ChurchHUB, the more embedded it becomes.

Conservative Case

Even under materially higher churn assumptions, the model remains profitable and above healthy SaaS unit economics. Investors can test these assumptions directly in the interactive diligence model.

3. How was the \$157 Blended CAC estimated?

Answer

The projected Year 1 blended CAC is modeled from a weighted acquisition mix across conferences, referrals, email, and digital channels. As the business scales and paid acquisition becomes a larger share of customer growth, marginal CAC is projected to increase toward approximately \$375. The model therefore presents both blended and marginal economics.

Conservative Case

If organic acquisition underperforms and blended CAC rises to approximately \$190, projected LTV:CAC falls to approximately 16.8:1.

4. Why does the model target 9,000 churches within four years?

Answer

Comparable church software companies have demonstrated the ability to reach similar adoption levels through referral-driven growth. ChurchHUB intends to supplement that model with paid acquisition, conference presence, and denominational partnerships. The church ecosystem is unusually collaborative, creating network effects that can accelerate adoption once product-market fit is established.

Conservative Case

Even if adoption reaches only 50% of the four-year target (approximately 4,500 churches), ChurchHUB would still generate approximately \$4.4 million in annual recurring revenue at the current blended ARPC. The model does not require achieving the full 9,000-church target to produce a meaningful venture-scale outcome.

5. Why is year one ARPC projected at \$982?

Answer

The current pipeline includes a significant number of staffed churches evaluating higher-tier plans. The model intentionally treats \$982 as a conservative blended average rather than assuming aggressive upgrade behavior. Demand from larger churches has already influenced pricing and packaging decisions, providing early evidence that higher-tier adoption will contribute meaningfully to overall account value.

Conservative Case

If Year 1 ARPC declines to approximately \$760, breakeven increases from approximately 305 churches to approximately 410 churches, still within the Year 1 target of 500 paying churches.

6. Why are projected gross margins 88%?

Answer

ChurchHUB's margins are driven by intentional platform architecture, not optimistic assumptions. ChurchHUB routes most requests through lower-cost AI models and reserves premium models only for complex ministry workflows. Combined with expected ministry usage patterns and efficient infrastructure, this produces modeled gross margins of approximately 88%.

Conservative Case

If infrastructure and AI costs doubled, projected gross margins remain approximately 76% with an LTV:CAC ratio of approximately 17.6:1. At 3× costs, margins remain approximately 64% with a 14.8:1 ratio. Even at 4× modeled costs, margins remain approximately 52% with a 12.0:1 ratio.

Why the Model Holds Under Stress?

Answer

Customer Acquisition

The model distinguishes between projected Year 1 blended CAC (approximately **\$157**) and long-term marginal CAC (approximately **\$375**). Blended CAC reflects the expected acquisition mix across conferences, referrals, email, and digital channels, while marginal CAC reflects the incremental cost of acquiring additional customers at scale. Investors can independently adjust either assumption using the interactive diligence model.

Customer Retention.

The model assumes an improving retention curve beginning around **18% annual churn** and trending toward approximately **10%** as customer relationships mature and platform stickiness increases through accumulated church context, workflows, and operational history. Investors can materially increase churn assumptions and immediately observe the resulting impact on customer lifetime value, breakeven timing, and profitability.

Infrastructure Costs

The model begins with a projected **88% gross margin**, based on modeled infrastructure costs that include AI usage, hosting, payment processing, communications services, and other third-party platform expenses. Investors can substantially increase infrastructure costs within the diligence model to evaluate the resulting impact on gross margins, operating income, and overall unit economics.

Why This Matters

The objective of the financial model is not to predict every assumption perfectly. It is to demonstrate that ChurchHUB remains economically attractive across a broad range of conservative operating scenarios. Rather than relying on a single optimistic assumption, the model allows every major input to be independently adjusted so investors can evaluate the business under their own assumptions using the interactive investor diligence model.