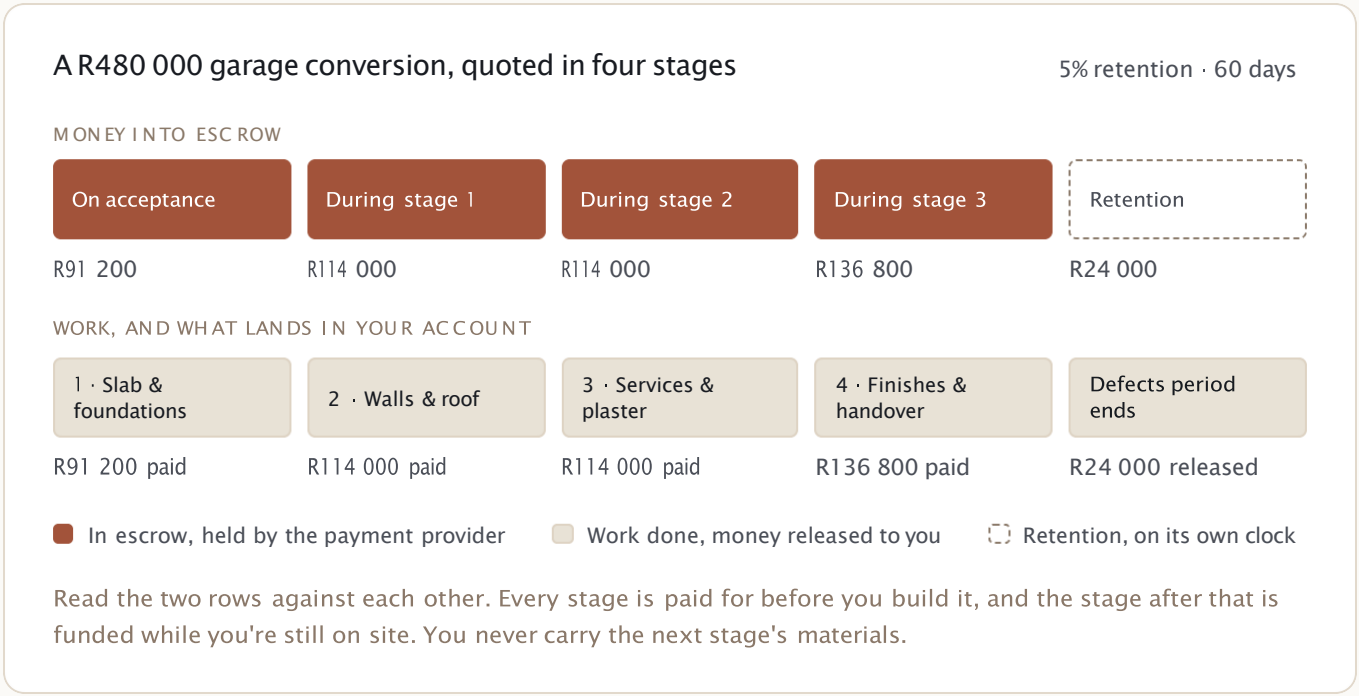
FOR CONTRACTORS RUNNING JOBS OVER R100 000

You get funded one stage ahead of the work.

On a big job the money problem isn't the final invoice. It's that you buy the materials for stage three while you're still waiting to be paid for stage two. Bricks & Sparks puts the client's money in escrow *before* each stage, one stage ahead of where you are — so you are never the one financing the build.



Put your next project on it →

Free to join. No lead fees, ever. Quoting opens the day you sign up.

THE MONTH EVERYONE IN BUILDING KNOWS

Nobody goes under because the work was bad.

They go under because R200 000 of somebody else's project is sitting in their own account as bricks, and the payment certificate for the last stage is "with the client".

You take the deposit — if you get one. You order for stage two out of it. Stage one gets signed off and the money comes three weeks later, by which time you've laid out for stage three. The variation the client asked for on a Tuesday is in a WhatsApp message and nowhere else. And up to 10% of the contract is retention, which you'll chase twice next year and write off the year after.

None of that is a payment problem. It's a *sequencing* problem — the money always arrives one step behind the cost. Bricks & Sparks moves it one step in front.

HOW A BIG JOB RUNS

You set the stages. The client funds them in order, always one ahead.

1

Up to six stages, priced and named by you

You write the schedule into the quote — what each stage is, what it's worth, and what "done" looks like. Over R100 000 a job is staged by default. A stage has to describe something a person can walk up to and look at, so signing it off is a real decision and not a formality.

2

The first stage is in escrow before you open the bakkie

Up to a quarter of the contract value is funded the moment the client accepts your quote. Not the promise of a deposit, not a cheque next week — money already paid in, and visible to you before you order anything.

3

Stage-ahead funding, which is the whole point

While you build stage two, the client is asked to fund stage three. They can pay for the stage in front of the one you're on — never further — so the money for your next order is in before the order goes in. This is the one thing that takes the overdraft out of a big job.

4

Seven days to approve, then it releases anyway

You mark a stage complete and the client has a week to walk it. If they don't respond, it releases to your bank account on its own. Silence stops being a way to hold on to your money.

RETENTION

Held by the provider, not by your client.

Retention is normal on a job this size and we haven't tried to abolish it — clients expect it, and it's fair. What's changed is *where it sits* and *who has to do something* for you to get it.

You set it on the quote: anywhere from nothing to 10%, over a defects period of 30 to 90 days. It's paid into escrow with the final stage, so it exists from day one instead of being a line the client hopes to forget. When the defects period ends and no defect has been logged, it's released automatically.

Nobody has to remember. Nobody has to be phoned. There's no invoice to re-send in March.

ON THE R480 000 EXAMPLE

Retention rate	5%
Held back	R24 000
Defects period	60 days
Paid into escrow	with stage 4
Released	automatically

You choose the percentage and the period when you quote. A job under R10 000 has no retention at all — a geyser doesn't need a defects period.

VARIATIONS

Extras are agreed in writing, and paid when they're agreed.

Not at the end. Not "we'll sort it out on the final invoice". A variation is priced, accepted by the client, funded into escrow on acceptance and paid out on its own — whatever stage the job happens to be on.

> The stormwater re-route is R18 500. They accept it on Tuesday, it's funded on Tuesday, and it's no longer a conversation you have to have in November.

Every variation sits on the job record with a date, a price and an approval against it. If it ever comes to an argument, the argument is short.

WHERE THE MONEY ACTUALLY SITS

Not with us. That's the point.

Escrow is held by TradeSafe, a licensed third-party payment provider, in its own trust account at Standard Bank. Bricks & Sparks never holds your money and can't touch it. We tell the provider a stage has been approved; the provider pays you.

That matters in both directions. It's why a homeowner is willing to put R91 200 down for a contractor they met a fortnight ago — and why, if this platform vanished tomorrow, the money for your job would still be exactly where it is.

If a stage is genuinely disputed, it's frozen rather than handed to either side, and there's a written record of every approval, photograph and message on the job to settle it with.

WHAT IT COSTS YOU

No lead fees. A share of the job — and it shrinks as the job grows.

You'll never pay to see a job, to quote on one, or to be listed. What you pay is a percentage of work you've actually completed and actually been paid for — taken off each stage as it's released, never invoiced to you.

THE SLICE OF THE JOB	RATE ON THAT SLICE
The first R25 000	6%
R25 000 to R100 000	4%
R100 000 to R500 000	2%
Everything above R500 000	1%

Read it like a tax bracket. Each slice is charged at its own rate, so the rand that crosses R100 000 is charged at 2% — it doesn't drag the whole job up with it. There's no job size at which it pays you to quote lower.

ON THE GARAGE CONVERSION

Contract	R480 000
What we take, in total	R12 100
As a share of the job	2.52%
Paid before you start	nothing

Spread across the five releases in proportion to each one, so about R2 300 comes off the day stage one is approved and the rest follows the work.

WHAT IT WORKS OUT AT

6%	5%	4.5%	3%	2.5%	1.75%
R10 000 job	R50 000 job	R100 000 job	R250 000 job	R500 000 job	R1 million job
R600	R2 500	R4 500	R7 500	R12 500	R17 500

The big-job rates are the point of the table. A platform that charges one flat percentage is quietly charging the most to the contractors who bring it the most work, and the directories that sell your phone number for R400 a time charge you the same whether you win the job or not. Neither is a deal that gets better as you grow. And right now none of it is being charged at all — tradespeople are free while we launch, and Founding Pros pay nothing on their first ten jobs after that.

WHY IT'S SHAPED THIS WAY

A small job costs us nearly as much to run as a big one — the same verification, the same support, the same dispute cover — so the first slice carries it. A big job doesn't cost proportionally more, so charging proportionally more would just be a tax on being good at your trade.

For scale: the task marketplaces take 12.5% to 20%, and a lead directory can cost you several hundred rand for one phone number on a job you never win. On a half-million-rand contract we take two and a half percent, once you've been paid.

FOUNDING PRO · FIRST 100 VERIFIED

Lead fees	never, permanently
Commission, first 10 jobs	none
Badge on profile and quotes	yes
Direct line to the founder	from your dashboard

The places go to the first hundred tradespeople to be *verified*, not the first hundred to sign up.

WHAT WE ASK FOR IN RETURN

The documents are the reason the money is there.

We'd rather say this plainly than have you find it out at the point of payout.

1 **ID, a trade certificate and a bank account**

About five minutes, from your phone, whenever suits you. Checked within two working days. You can be invited to jobs and quote on them from the day you sign up while that happens in the background.

2 **Registration uploaded before you start, on the regulated trades**

Electrical, plumbing and gas work needs the relevant registration loaded before the job begins — not before you quote. It's the paperwork you already hold, and it's precisely what lets a stranger pay a six-figure sum into escrow for you.

3

Verified businesses are listed first

Above unverified ones, every time. After that the order is by rating — and a rating only exists once a job has been completed and paid through the site, so it can't be bought, farmed or faked by a competitor.

AND THE REST OF IT

Things that matter once you're using it every week.

·

Put your own clients through it

Found the work yourself? Send the quote through Bricks & Sparks anyway. They accept, they pay into escrow, and the deposit conversation stops happening. It's as useful for the jobs you already have as for the ones it sends you.

·

Jobs described properly before you decide to quote

Photographs, a budget, the suburb and when they need it — all before you get in the vehicle. If something's missing, ask the homeowner for it from the job. No more driving across town for something that was never going to happen.

·

A QR code for the bakkie

Print it from your dashboard and put it on the van, a board on site, a business card or an invoice. Anyone who scans it lands on your profile and can invite you to quote from their phone.

ANDROID AND IPHONE

Run the job from the scaffold, not the office.

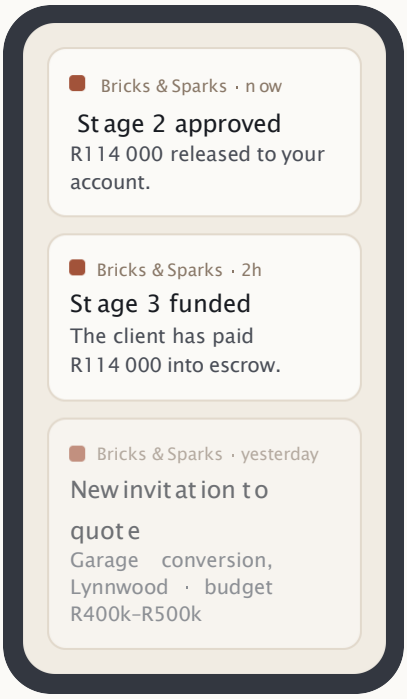
Invitations to quote arrive as notifications and you price them on site. When a client accepts a quote, funds a stage or signs one off, your phone tells you while you're still up the ladder — no going home to find out whether you got the job.

Photograph the stage, mark it complete and send it from where you're standing; the approval clock starts there and then rather than on Monday morning.

The same app runs on iPhone and Android, and the website does everything the app does if you'd rather not install anything.

Get the app →

Opens the right store for whichever phone you're holding.



Where it won't suit you

If you're doing R2 000 call-outs on account for the same three letting agents, this adds a step you don't need. It earns its place on work where the money is big enough to hurt when it's late — extensions, conversions, re-roofs, solar, a full renovation.

And a client has to be willing to pay into escrow. Most are relieved to: it's often the first time anyone has offered them a way to hand over a large sum that doesn't depend entirely on trusting a stranger.

Stop financing other people's buildings.

Signing up takes about two minutes and needs an email address and a business name. Nothing else until you need it.

Create your profile →

Or see what a profile looks like at app.bricksandsparks.co.za/pros