BUILDERWATCH

WHAT'S YOUR BUILDER'S BUILDER WATCH RATING?

BuilderWatch White Paper

Democratising AI for the Public Good

Restoring Trust and Transparency in the UK Building Industry

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Executive Summary

BuilderWatch is a **completely free-to-use platform** for both builders and consumers. Our mission is to remove the barriers to transparency without introducing new costs or complexity to those who need protection most. In doing so, BuilderWatch is actively reversing the growing trend of gatekeeping critical information.

We believe that access to accurate, meaningful, and actionable data should not be locked behind paywalls. Information that protects homeowners and helps honest builders thrive should be **freely available and free to access**. BuilderWatch is proud to be among the first platforms in the industry to champion **open access to accountability data** as a core principle of public service.

Rather than charging users for access or visibility, our entire revenue model is built around **adding measurable value by reducing risk**. We generate income only where we contribute genuine benefit, whether through improved outcomes, risk-reduction tools, verified profiles, or legal safeguards. This structure ensures our incentives are aligned with the public good and long-term trust.

BuilderWatch is redefining trust in the construction sector through the world's most comprehensive builder database, encompassing over 99% of all active UK builders.

Our message is simple: "If you're not on BuilderWatch, you're actively avoiding accountability."

The UK construction industry faces serious challenges:

- UK homeowners losing an estimated **£2–4 billion annually**, and **remedial costs exceeding £6 billion**
- Widespread **consumer distrust**
- A **fragmented regulatory environment** lacking consistent oversight

AI Powered Solution:

BuilderWatch's AI-powered platform tackles these issues head-on by:

- Verifying builder legitimacy
- Assigning transparent performance ratings via our proprietary scoring system
- Offering intelligent legal and planning advice through the **BuilderWatch AnswerHub AI**

With **1,700 users** already engaged in our AnswerHub beta phase, we have validated demand and functionality. As we expand into the **EU region**, our strategic collaboration with a Swiss-based insurer positions BuilderWatch to deliver real-world protection and accountability at scale.

We are building more than a product, we are building **public trust** through AI that serves the people.

1. Introduction: The Problem in UK Construction

- The industry continues to be plagued by **rogue and incompetent traders** operating with little oversight or accountability.
- Over **70% of newly registered building companies** are dissolved or inactive within a year, often as accounts come due, revealing widespread misuse of limited company structures.
- **Billions** are lost each year due to **fraudulent practices** and **on-compliant builders**.
- Almost **60% of homeowners experience disputes** with their chosen builder.
- There is **no universal rating or verification system** across the sector.
- **Homeowners, local authorities**, and honest tradespeople all suffer from this lack of oversight.

2. Market Opportunity

The UK building sector comprises:

- **Over 330,000 registered builders**, plus
- An additional **630,000 individual tradespeople** working across construction, renovation, and maintenance.

The combined value of this market exceeds **£80 billion annually**, making it one of the most economically vital, and vulnerable, industries in the country.

Yet despite its size, it remains underserved by modern verification, data analytics, and public accountability tools.

3. The BuilderWatch Solution

BuilderWatch has invested substantial time, expertise, and resources into developing a piece of bespoke software that has allowed the creation of the Builderwatch platform with advanced functionality that:

- Aggregates and cross-verifies builder data from public records, private datasets, our own unique research data and user reviews.
- Includes a **unique weighting system** informed by proprietary research.
- Tracks builder identity changes to uncover **repeat offenders** and **company reincarnations**.
- Distinguishes between legitimate builders and those deliberately avoiding accountability.
- Allows user reviews, but these account for a **minor weighting** in our BuilderWatch Score.
- Provides tailored legal and planning advice by postcode and house number.
- Trained on **LPA planning policies**, **enforcement data**, and **building regulations**.

- Opens up future expansion into monetised builder referrals, legal consultations, and compliance services.
- Further capabilities, plans and training data detail are available upon signing an NDA.

*"We are not a review platform, we are an **accountability and risk assessment engine**."*

4. Business Model

BuilderWatch is designed for scalable growth through multiple revenue channels:

- **Access to instant legal advice and legal services** in the event of a dispute, supporting homeowners with timely and professional guidance.
- **Monthly Subscriptions** (tiered pricing for consumers and builders)
- **Premium Builder Listings and Verification Services**
- **Legal Consultation Referrals**
- **AI-Assisted Planning Reports**

5. Traction To Date

- **1,700 premium users** subscribed to the AnswerHub beta phase.
- All limited companies registered in **Bristol** have been integrated into the platform as part of our beta testing initiative, providing a full-scale environment to evaluate BuilderWatch's data coverage, user engagement, and verification processes.
- Strong interest from consumers and legal professionals.
- Discussions with a major Swiss-based insurance firm for strategic regional expansion.

6. Competitive Advantage

No other platform matches BuilderWatch's combination of:

- A uniquely comprehensive dataset, encompassing over 99% of UK builders and continuously expanding to include all active and legitimate construction professionals both limited companies and sole traders.
- AI-powered intelligence
- Real-world accountability infrastructure
- **Privacy-first design**, fully **GDPR-compliant**
- **Open audit logs** for builder responses and activities
- **Builder right-of-reply** and ethical moderation standards
- **Real-time monitoring of builder dissolutions, formations, and trading patterns, with** advanced anti-fraud detection of identity changes and name recycling to counter repeat offenders.
- **A world-first 'click-to-cover' insurance product**, offering consumers instant protection against fraud and misconduct, seamlessly embedded in the BuilderWatch platform.

The 'click to cover' insurance product will be the **world's first consumer driven insurance product** to protect against builder misconduct, underwritten by a major Swiss insurer.

7. Verification Process

Our verification process is powered by a one-of-a-kind bespoke software solution (viewable upon signing an NDA). To our knowledge, no other company in the sector accesses or leverages the scale and diversity of data we utilise.

- Verification is based on **cross-referenced public and private datasets**,
- Trading activity

- Company filings
- Insolvency records
- Social data
- User reports
- Real-time tracking ensures data is continuously updated to reflect current risk and trading legitimacy, actively combatting the ever changing and often volatile landscape of the UK building industry.

8. Sole Traders: Addressing the Hardest Challenge

The most difficult part of verifying the construction industry lies in tracking sole traders, many of whom operate informally or deliberately avoid digital and formal visibility.

BuilderWatch's proprietary technology now enables us to:

- Detect and verify sole traders using **obscure data signals**.
- Match informal trading footprints across regions and platforms.

This breakthrough forms the basis of our bold claim: *"If you can't be found on BuilderWatch, you're avoiding accountability."*

9. Scalable and Global Vision

*BuilderWatch continuously expands its database and refines its AI to become the **global source of truth for construction verification***. We plan to:

- Establish the BuilderWatch AnswerHub as the leading authoritative platform for all construction-related guidance, regulations, and legal advice. Making it the go to resource for both homeowners and industry professionals.
- Expand into the **DACH region** with legal and insurance partnerships.
- Localise BuilderWatch scoring and compliance rules across jurisdictions.
- Build the world's largest, verified contractor database, region by region.

10. Insurance and Legal Services

- BuilderWatch will partner with **legal firms specialising in construction disputes**.
- Long-term plan to employ **in-house solicitors** for direct client representation.
- Focus on **dispute resolution before action** to reduce legal cost and trauma.
- Free **downloadable contract templates** available to all users to reduce exposure before work begins.

This division is expected to become a profitable, high-impact vertical.

11. The Human Cost - Stories Behind the Statistics

Behind every data point is a person. The consequences of building fraud go far beyond unfinished work:

- **Financial ruin**

- **Relationship breakdowns**

- **Mental health crises**

- In the most tragic cases, even **suicide**

Our launch video documents interviews with victims who have experienced these outcomes. Their stories fuel our mission.

BuilderWatch is not just a platform. It is a movement to restore fairness, protection, and peace of mind to the homebuilding process.

To discuss investment, partnership, press, or support:
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