

# Service Scope Catalogue

## Real Estate Development and Construction Project Management

*What Lumenalis does, across the real estate development lifecycle.*

Lumenalis Consulting works the full arc of a development project: the financial and physical machinery by which real estate gets planned, financed, and built. Every engagement is assembled from the service families set out below, and each family is offered at three tiers of involvement, so a client buys the depth the situation warrants rather than a fixed package.

### THE THREE TIERS

Advisory	Manage	Build
<i>Map, design, recommend.</i> Lumenalis diagnoses and prescribes through written and visual artefacts. The client retains decision authority and execution.	<i>Project direction and owner's representation.</i> Lumenalis directs the work, coordinates counterparties, and holds vendors to account against the contracts.	<i>Execute, implement, embed.</i> Lumenalis performs the work itself – configuring, coordinating subcontracted trades, or embedding – and stays until the project runs without it.

An engagement is constructed from a small number of named scopes – one tier per family – supplemented by add-ons where the work requires them. Some scopes presume others: capital structuring presumes a pro forma, and insured-financing preparation presumes both.

### WHERE THIS FITS

Lumenalis is built for small developers and private investors, not institutional sponsors. The work suits developers with one to ten units in the pipeline who hire fee-for-service advisory rather than carry staff, landowners weighing whether to sell, hold, or develop a parcel, and investors who need independent due diligence and a defensible pro forma before they close. It is best suited to projects under ten million dollars; general-contractor procurement and commercial brokerage fall outside the practice.

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### SERVICE FAMILIES

*Seven families span the development lifecycle, from site research to first-year asset performance. Each is offered at all three tiers.*

#### 1. Project Research and Site Selection

Lumenalis filters candidate sites and acquisitions through a structured screen of zoning permissibility, Official Plan designation, servicing capacity, and highest-and-best-use, so capital commits only to ground that survives scrutiny rather than the seductions of the speculative cycle. Each candidate is scored against weighted criteria, not ranked on instinct.

*Representative deliverables.* candidate-site shortlist; per-site fact sheets covering zoning, servicing, and encumbrances on title; weighted scoring matrix; ranked recommendation memorandum.

*Across tiers.* Advisory delivers the screen and recommendation; Manage coordinates the broker, planner, and solicitor through diligence gating; Build embeds an acquisitions function with a maintained pipeline.

#### 2. Pro Forma Modelling and Financial Feasibility

Lumenalis builds the formula-driven model that governs the go or no-go decision, then stress-tests the assumptions on which viability actually rests. The integrity of the model lives in the assumption register and the candour of the sensitivity bands, not the polish of the output.

*Representative deliverables.* unlevered and levered cash flow; sources-and-uses; assumption register with vintage and uncertainty bands; sensitivity analysis on cost, revenue, interest rate, and absorption; investment-metric summary (project and equity internal rate of return, equity multiple, peak equity).

*Across tiers.* Advisory delivers the base model; Manage maintains a scenario library and lender-ready exports; Build owns the model across the project, reconciling pro forma to committed cost.

### 3. Capital Stack Structuring and Equity Raise Advisory

Lumenalis designs the financing architecture – senior debt posture, mezzanine or preferred-equity layer, common equity, and joint-venture geometry – so each tranche of risk sits with the participant best positioned to bear it at the lowest defensible cost of capital.

*Representative deliverables.* capital-stack design with tranche definitions, subordination, and pricing bands; joint-venture term-sheet draft with distribution waterfall; sources-and-uses reconciled to the pro forma; investor or partner solicitation outline.

*Across tiers.* Advisory designs the structure; Manage governs the process and prepares investor materials and a data room; Build runs owner's-representative coordination through debt and equity closing.

### 4. CMHC and Insured Financing Application Management

Lumenalis prepares the project against the Canada Mortgage and Housing Corporation MLI Select underwriting protocol – affordability, energy efficiency, and accessibility scoring – and assembles a complete, defensible application package. The licensed mortgage broker holds the direct relationship with the insurer and submits; Lumenalis leads the preparation the broker relies on.

*Representative deliverables.* programme-fit and indicative-scoring assessment; application-readiness gap analysis; scoring substantiation under base and conservative scenarios; full application package prepared for broker submission.

*Across tiers.* Advisory tests fit and scoring; Manage coordinates the broker and the document tracker; Build prepares the full package and underwriter responses in support of the broker.

### 5. Preconstruction Management

Lumenalis disciplines the interval between approval and groundbreaking, where procurement strategy, schedule baseline, and budget reconciliation are settled or quietly set up to fail. Constructability review and value engineering remove the diffuse documentary errors that, accumulated, produce the industry's predictable overruns.

*Representative deliverables.* preconstruction plan with procurement strategy (stipulated sum, construction management, or design-build) and prequalification protocol; master baseline schedule with critical path; reconciled construction budget linked to the pro forma; preconstruction risk register.

*Across tiers.* Advisory delivers the plan and schedule; Manage runs tender and contractor selection; Build negotiates and administers the contract through award.

### 6. Construction Management – Owner's Representative

Lumenalis represents the owner's interest through construction, holding cost, schedule, and quality against what the contracts actually record. The role spans progress-claim and draw certification, change-order control, request-for-information and submittal tracking, and Construction Act holdback discipline.

*Representative deliverables.* owner's-representative oversight; progress-claim and draw certification; change-order and contingency register; schedule-float and critical-path monitoring; site-observation and quality reporting.

*Across tiers.* Advisory reviews and advises; Manage directs the work and holds vendors to account; Build provides construction-manager-light coordination of subcontracted trades.

### 7. Project Close-Out, Occupancy, and Post-Occupancy Transition

Lumenalis brings the project to orderly completion rather than merely to occupancy – substantial performance, deficiency resolution, commissioning, and the documentation that lets the asset run. The mandate extends into first-year performance measured against the pro forma.

*Representative deliverables.* deficiency (punch) list management to closure; commissioning and warranty administration; as-built and operating documentation handover; holdback release coordination; first-year post-occupancy performance review against the pro forma.

*Across tiers.* Advisory defines the close-out standard; Manage drives deficiencies and documentation to completion; Build owns the transition and the post-occupancy reconciliation.

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## ADD-ONS

*Attach to any engagement above; they do not stand alone.*

**Stakeholder Workshop Facilitation.** *structured sessions that surface requirements and align the people an engagement will affect.*

**Vendor Sourcing and Request-for-Proposal Authorship.** *supplier identification and authorship of the document that holds them to a stated standard.*

**Continuing Retainer.** *ongoing assistance and optimisation once the principal engagement has closed.*

**Project and Cost Audit Review.** *an independent read of a project's budget, schedule, or cost-control process against its stated controls.*

**Knowledge Transfer and Documentation Handover.** *the records and training that let the client operate without further dependence on Lumenalis.*

**Off-Region Site Presence.** *on-the-ground attendance beyond the Ottawa-Gatineau region where a project requires it.*

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## ENGAGEMENT TERMS AND REGULATED-ACTIVITY BOUNDARIES

Engagements are scoped and quoted individually; fees follow the tier and the effort the work demands. The practice is advisory and owner's-representation in posture, with deliberate boundaries against licensed activity. Real estate brokerage (Trust in Real Estate Services Act, 2002), mortgage brokerage (Mortgage Brokerages, Lenders and Administrators Act, 2006), securities dealing (Securities Act, Ontario), professional engineering and architecture, accountancy (Chartered Professional Accountants of Ontario), and law are performed by registered third parties the client retains. Lumenalis specifies, coordinates, and integrates that work; it does not perform it, and it defines those boundaries explicitly in each proposal rather than implying authority it does not hold.

To assemble an engagement, request a proposal: [mohamed@lumenalis.com](mailto:mohamed@lumenalis.com)