

FORM OF BID

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

BIDDER'S NAME: WESTCRAFT BUILDERS, INC

ADDRESS: 63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ, 07035

TELEPHONE NO.: 973-646-8507

FACSIMILE NO.: 973-400-9160

E-MAIL ADDRESS: office@westcraft.org

TO: HOUSING AUTHORITY OF THE CITY OF BAYONNE
(the "HOUSING AUTHORITY" and/or the "OWNER")

ADDRESS: 549 Avenue A
Bayonne, NJ 07002

TELEPHONE NO.: (201) 339-8700

FACSIMILE NO.: (201) 339-1766

ATTENTION: Mr. John T. Mahon, Executive Director

Pursuant to and in accordance with your Advertisement for Bids for work at these Public Housing Sites, and in accordance with the Instructions for Bidder's relating thereto, the undersigned hereby agrees to furnish all plant, labor, materials, supplies, equipment, and other facilities necessary or proper for, or incidental to, or as required by the Drawings and Project Manual prepared by DAL DESIGN GROUP, 11 West 8th Street, Bayonne, New Jersey 07002 dated August 29, 2025, along with all other addenda issued and mailed to the undersigned prior to the date of opening of bids.

It is hereby certified that the undersigned is the only person interested in this bid as Principal, and that the bid is made without collusion with any person, firm, or corporation.

TOTAL LUMP SUM SINGLE CONTRACT BID:

For the sum of:

1,089,000.00
(Written Amount)
One Million Eighty Nine Thousand dollars \$ 1,089,000.00
(Numerals)

All blank spaces for bid prices must be filled in, in ink or typewritten, in both words and figures.
In submitting this bid it is agreed:

1. to accept the provisions of the Instructions to Bidders;
2. to enter into and execute a contract, if awarded, on the basis of the bid;
3. to accomplish the work in accordance with the Drawings and Specifications;
4. to complete the work within the specified time after contract signing;
5. to furnish bonds as required in the Specifications; and
6. to engage in the alternative dispute resolution procedure set forth in the Mediation Rules of the Authority, currently in effect, on file with the Authority and available upon request.

In submitting this bid, I have received and included the following addenda:

Addendum Number	Dated
N/A	N/A

In submitting this bid, I have attached the following:

1. Letter from my surety company stating that it will provide Bidder with Performance Bond called for in the Project Manual.
2. Bid Guarantee in the form of a Certified Check or Bid Bond in the following amount: for contracts up to \$200,000 the bid guarantee amount shall be 10%; for contracts from \$200,002 to \$400,000 the bid guarantee shall be \$20,000; for contracts over \$400,000 the bid guarantee shall be 5%.
3. The statement of Bidder's Qualifications.
4. Non-Collusive Affidavit.
5. Disclosure Statement of Ownership.
6. Site Inspection Affidavit (Notarized Letter of Bidder.)
7. Affidavit for Affirmative Action Plan.
8. Affidavit of Minority Business Enterprise Compliance.
9. Bidder's Affidavit.
10. Qualification Questionnaire.
11. Previous Participation Certification.
12. Voluntary Act and Deed Acknowledgment.
13. Subcontractor Certificates.
14. Business Registration Certification.
15. Other submittals required elsewhere in the Project Manual.

It is agreed that the Owner shall be permitted to accept this bid within the period stipulated in the Project Manual without further cost to the Owner. It is further agreed that the Owner is not bound to accept the lowest bid of any submitted.

It is agreed that the successful bidder, upon his failure or refusal to execute and deliver the contract and bonds required within ten (10) days after he had received notice of the acceptance of his bid, shall forfeit to the Housing Authority, as liquidated damages for such failure or refusal, the security deposit with his bid. In addition, the Contractor shall submit the Consent of Surety from a surety listed in the most recent publication of the Department of Treasury Circular No. 570.

Inasmuch as the exact amount of damage and loss to the Owner which will result from failure of the Contractor to complete the work within the time herein specified is difficult to ascertain, the damages for delay in case of such failure on the part of the Contractor shall be liquidated in the amount called for in the Project Manual for each consecutive calendar day (Sunday and Holidays included) by which the Contractor shall fail to substantially complete the work under this Contract in accordance with the provisions hereof, and such liquidated damages shall be deductible from any funds due or thereafter to become due the Contractor under this Contract.

NOTE: If the bid is made by a corporation, it shall be signed by the President or other authorized officer and attach the corporate seal to be attested by the Secretary.

Submitted by: WESTCRAFT BUILDERS, INC
Legal Name of Corporation

Address: 63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ,07035

Telephone: 973-646-8507

Facsimile: 973-400-9160

E-mail Address: office@westcraft.org

Name of State of Incorporation: WESTCRAFT BUILDERS, INC

Signed by: Sashko Gegoski Title: CEO & Operations Manager

Attest: Diana Congleton (Secretary/Bid Coordinator) *(Place Corporate Seal Here)*

Date: 11/13/2025

NOTE: If the bid is made by an unincorporated firm or partnership, it shall be signed in firm or partnership name and also by two or more of the partners or members of the firm in their individual names.

Submitted by: _____
Legal Name of Firm or Partnership

Address: 63 Beaverbrook Rd, Suite 204

Lincoln Park, NJ, 07035

Telephone: (973) 646-8507

Facsimile: (973) 400-9160

E-mail Address: office@westcraft.org

Name of State of Incorporation: NEW JERSEY

Signed by: _____ Title: _____
(Signature of Owner or Partner)

(Signature of Owner or Partner) Title: _____

Date: _____

1. The undersigned hereby agrees to perform the work for the price stipulated above in accordance with the terms of the Contract and Specifications.

WESTCRAFT BUILDERS, INC

11/13/2025

Name of Firm

Authorized Signature

Date

2. By submittal of a bid, Contractor represents that he has visited the Project Site(s) and has familiarized himself with the job conditions by means of inspection and examination of the work area.
3. Contractor shall provide 100% Insurance of Performance and Payment Bond, from a U. S. approved surety duly licensed in the State of New Jersey. If at any time the Owner, for justifiable cause, shall be or become dissatisfied with any surety or sureties then upon the Performance or Payment Bonds, the Contractor shall, within five (5) days after notice from the Owner, substitute acceptable bond (or bonds) in such form and sum and signed by such other surety or sureties as may be acceptable to the Owner. The premiums on such bond(s) shall be paid by the Contractor. No further payment shall be deemed due nor shall be made until the new surety or sureties shall have furnished such an acceptable bond to the Owner.
4. Contractor shall provide proof of complete comprehensive and liability insurance.
5. The Housing Authority will supply to the Contractor an area for storage of equipment and materials to be incorporated in the work of this Contract. The Contractor shall be responsible to supply security to the area or area designated.
6. The Housing Authority hereby represents that the conditions of the project Site at the time of the Bidder's inspection may be altered or changed. It is the responsibility of the Bidder to make himself aware of any changes in the job conditions.
7. In submitting this bid, the bidder understands that the right is reserved by the Housing Authority to reject any and all bids, and it is agreed that this bid may not be withdrawn for a period of sixty (60) days from the opening thereof.

8. The Housing Authority reserves the right to award or not to award a contract in the Housing Authority's best interest.
9. The Housing Authority reserves the right to reject any bid if evidence submitted by, or investigation of, such bidder fails to satisfy the Owner that such Bidder is properly qualified to carry out the obligations of the contract and to complete the work contemplated herein. Conditional bids will not be accepted.
10. Prior to the execution of any contract, Contractor shall submit a Statement of Bidder's Qualifications properly executed.
11. Attached hereto is an Affidavit in proof that the undersigned has not entered into any collusion with any person in respect to this bid or any other bid or the submitting of bids for the Contract for which his bid is submitted.
12. Attached hereto is For HUD-2530, which shall be completed, signed and submitted with this bid. Submit one original only.
13. Attached hereto is Form HUD-5369-A, which shall be completed, signed and submitted with this bid. Submit one original only.
14. Attached hereto is a Voluntary Act and Deed Acknowledgment by the Secretary of the Bidder which must be completed, executed, notarized and submitted together with this bid. The successful bidder's acknowledgment shall be incorporated into the Contract at time of award. Submittal of this acknowledgment is a prerequisite to the validity of the bid.
15. The bidder represents that he (✓) had, () had not participated in a previous contract or subcontract subject to either the Equal Opportunity Clause herein or the clause originally contained in Section 301 of Executive Order No. 10925; or the clause contained in Section 201 of Executive Order No. 11114; that he (✓) has, () has not, filed all required compliance reports, and that representations indicating submission of required compliance reports, signed by proposed subcontractors, will be obtained prior to subcontracts.
16. The Bidder certifies that he does not maintain or provide for his employees any segregated facilities at any of his establishments, and that he does not permit any of his employees to perform their services at any location under his control where segregated facilities are maintained. The Bidder certifies further that he will not maintain or provide for his employees any segregate facilities at any of his establishments, and that he will not permit any of his employees to perform their services at any location under his control where segregated facilities are maintained. The Bidder agrees that a breach of this certification will be a violation of the Equal Opportunity Clause in any contract resulting from his acceptance of the bid. As used in this certification, the terms "segregated facilities" means any waiting rooms, work area, restrooms and washrooms, restaurants and other areas, parking lots, drinking fountains, recreation or entertainment areas, transportation, and housing facilities provided for employees which are segregated by explicit directive or are in fact segregated on the basis of race, color, religion, or national origin, because of habit, local custom, or otherwise. The Bidder agrees that (except where he has obtained identical certifications from proposed subcontractors for specific time periods) he will obtain identical certifications from proposed subcontractors prior to the award of subcontracts exceeding \$10,000 which are not exempt from the provisions of the Equal Opportunity Clause, and that he will retain such certification in his files.
17. The undersigned Bidder hereby agrees that if this bid shall be accepted by the Housing Authority and the undersigned shall fail to execute and deliver the Contract and performance bonds in accordance

with the requirements of the Instructions to Bidders, then the undersigned shall be deemed to have abandoned the Contract and thereupon the Bid and its acceptance shall be null and void and the Housing Authority may be entitled to the amount of the certified check, cashier's check, or bid bond as damages, otherwise said certified check, cashier's check, or bid bond shall be returned to the undersigned.

18. This bid is accompanied by a certified check \$ _____, cashier's check \$ _____, or Bid Bond \$ 5%, to the order of the Housing Authority in an amount as follows: for contracts up to \$200,000 the bid guarantee amount shall be 10%; for contracts from \$200,001 to \$400,000 the bid guarantee shall be \$20,000; for contracts over \$400,000 the bid guarantee shall be 5%. Any surety company used for the purpose of issuing a bid or performance and payment bond must be approved to act as surety on bonds securing government contracts issued by the U. S. Treasury Circular No. 570, as published annually in the Federal Register.
19. CONTRACT PERIOD The work shall commence at the time stipulated in the Notice to Proceed to the Contractor and shall be fully completed within (not to exceed) one hundred and eighty (180) consecutive calendar days thereafter.
20. LIQUIDATED DAMAGES As actual damages for any delay in completion are impossible to determine, the Contractor and his sureties shall be liable for and shall pay to the Housing Authority the sums hereinafter stipulated as fixed, agreed and liquidated damages for each calendar day, including weekends and holidays, of delay until the work is completed or accepted. Liquidated damages shall be in the amount of:

FIVE HUNDRED (\$500) DOLLARS PER CALENDAR DAY

The liquidated damage provision contained in this contract shall not be the exclusive damage remedy available to the Housing Authority and the parties hereto agree that the Housing Authority shall, in its discretion, additionally have the right to assert and claim any real or actual damages which may be sustained by it. In addition to liquidated damages, be advised that in the event of performance of this contract, the Housing Authority reserves the right to consider any unjustified delay beyond the contract completion date as a bearing on your responsibility to perform future contracts for the Housing Authority.

The Contractor shall not be penalized or charged with liquidated damages because of any delays in the completion of the contract due to unforeseeable causes beyond the control and without the fault or negligence of the Contractor, including but not limited to, acts of God or the public enemy, acts of the government, fires, floods, epidemics, quarantine restrictions, freight embargoes, blackouts, trade disputes, and unusually severe weather conditions. Documentation of any and all delays must be provided by the Contractor.

21. ALTERNATIVE DISPUTE RESOLUTION In submitting this bid, the bidder acknowledges that, pursuant to N.J.S.A. 40A:11-50 (P.L. 1997, c. 371), the contract documents contain provisions for an alternative dispute resolution ("ADR") procedure, set forth and defined, in its entirety, in Paragraph 31, entitled "Disputes" of the General Conditions of the Contract, as amended by the Special Conditions of the Contract, incorporated herein by reference, which procedure conforms to industry standards, and which must be utilized to attempt to resolve disputes arising under the contract prior to such disputes being submitted to a court for adjudication. Any such dispute shall be settled by mediation, as that term is defined in the Special Conditions, pursuant to the Mediation Rules of the Housing Authority (the "Mediation Rules"). The Contractor, as the successful bidder, agrees to mediation pursuant to the Mediation Rules, currently in effect, on file with the Housing Authority and available upon request. The cost of Mediation shall be paid entirely by the Contractor.

Nothing in this section shall prevent the contracting unit/officer from seeking injunctive or declaratory relief in court at any time.

When a dispute concerns more than one contract, i.e. a construction contract and a related contract involving design, architecture, management, or engineering, or when more than one dispute of a similar nature arises under a construction contract, all interested parties may be included in the ADR proceeding, at the request of one of the contracting parties, unless determined to be inappropriate by the person appointed to resolve the dispute. The term "construction contract" includes contracts for construction, or its related architecture, engineering or construction management. The ADR shall not apply to disputes concerning the bid solicitation or award process, or to the formation of contracts or subcontracts to be entered into pursuant to N.J.S.A. 40A:11-1 et seq.

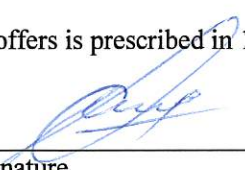
22. CONTRACTOR'S EXPERIENCE The bidder shall be a State licensed contractor and shall be totally familiar with all the procedures and materials integral to the system. The bidder shall provide written documentation of previous experience with equal size installations of this contract. The Housing Authority may make such investigations as deemed necessary to determine the ability of the bidder to perform the work, and the bidder shall furnish to the Owner all such information and data for this purpose as the Owner may request, including but not limited to, his previous experience in performing comparable work, his business and technical organizations, and financial resources.
23. BUSINESS REGISTRATION CERTIFICATE At the time of the bid, the bidder should submit a certification that the bidder has complied with the business registration provisions of N.J.S.A. 52:32-44 and N.J.S.A. 40A:11-23.2, and, in particular, that the bidder has either: (a) obtained a Business Registration Certificate from the State of New Jersey, Department of Treasury and has attached a true copy of the said Certificate to the Certification; or (b) obtained a Certificate of Registration for Individuals Contracting with Public Agencies from the State of New Jersey, Department of the Treasury and has attached a true copy of the said Certificate to the Certification. Failure to submit this form and its accompanying documents could result in rejection of the bid. However, pursuant to N.J.S.A. 40A:11-23.2 and N.J.S.A. 52:32.44 (1)(b), both as recently amended in January 2010 by P.L. 2009, c.315 the Authority, at its sole option and discretion, can determine that the Contractor determined to be the lowest responsible bidder can provide the Business Registration Certificate to the Authority subsequent to the bidding process, but prior to the time a contract is executed.
24. LICENSED SUBCONTRACTORS At the time of the bid, the bidder shall submit a certificate which lists subcontractors for the furnishing of plumbing, gas fitting, heating/ventilation/air conditioning, electrical, structural steel and ornamental iron work. Said certificate shall identify the scope of work for which each listed subcontractor for the above referenced trades has submitted a price quote and for which the bidder has agreed to award to each subcontractor should the bidder be awarded the contract. Said certificate shall also include for each subcontractor named thereon: (a) the subcontractor name; (b) address; (c) telephone number; (d) New Jersey license number (if applicable); (e) name of licensee (if applicable). Failure to submit this form and its accompanying documents will result in rejection of the bid. In addition, at the time of the bid, the bidder should submit a copy of the Business Registration Certificate and enter on the subcontractor certificate the number of such certificates for each subcontractor required to be listed as a subcontractor. However, pursuant to the revisions in the law described in paragraph 23 above, the Authority, at its sole option and discretion, can determine that the Contractor determined to be the lowest responsible bidder can provide the Business Registration Certificate of any subcontractor required to be listed to the Authority subsequent to the bidding process, but prior to the time a contract is executed with the Contractor.
25. OTHER SUBCONTRACTORS For those subcontractors not referenced in the above paragraph, the bidder acknowledges that no contract with a subcontractor shall be entered into by any contractor under any contract with the Authority unless the subcontractor first provides proof of valid business

registration as indicated in the Business Registration Certification that forms a part of this bid. Moreover, the successful bidder shall comply with all of the requirements set forth in the Business Registration Certification with respect to subcontractors. The bidder further acknowledges that the successful contractor shall maintain and submit to the Authority a list of subcontractors and their addresses that may be updated from time to time during the course of the contract performance. A complete and accurate list shall be submitted before final payment is made for goods provided or services rendered or for the construction of a construction project under the contract.

26. TAX EXEMPTION Bidders are to take note that the Housing Authority is an exempt organization under the provisions of the New Jersey State Sales and Use Tax Act and the payment of sales taxes are not required.
27. LEAD-BASED PAINT Any contractor awarded a contract shall comply with 24 CFR Part 35 prohibiting the use of lead-based paint.
28. GUARANTEE OF WORK The Contractor shall guarantee all work and materials under this contract to be free from defects in workmanship or materials except for normal wear and tear for a period of one (1) year from the date of completion and acceptance by the Owner and agrees to replace any such defects at no charge to the Owner during that period. The Contractor agrees to furnish a surety corporation bond in the amount of five (5) percent of the paid contract price to insure the one (1) year guarantee obligations prior to final payment.
29. PRICE ESCALATION CLAUSE The Contractor agrees that in the event of a significant price increase of material during the performance of the Contract through no fault of the Contractor, the Contract Value may be equitably adjusted by Change Order in accordance with the procedures of the Contract Documents. A change in price of an item material will be considered significant (as utilized in this clause) when the price of said item of material increases 20% between the date of this Contract and the date of purchase of said material for use on the Project. The amount of this increase shall be capped at 20%. In the event of a material price increase, the Contractor shall submit, as a minimum, all of the following information, 1) manufacturer's price list at the date of the Contract and the date of a claim under this escalation clause, 2) distributor/retailer quote or invoice at the date of the Contract and the date of a claim under this escalation clause, and 3) data from recognized US commodity market reflecting US and regional (NY-NJ) market prices at the date of the Contract and the date of a claim under this escalation clause. The Contractor shall make every best effort, and demonstrate that it has done so, to lock in material costs or to pre-purchase materials for use of this project to be stored at the Project Sites.

NOTE: The penalty for making false statements in offers is prescribed in 18 U.S.C. Section 1001.

Date: 11/13/2025


Signature

By: Sashko Gegoski
Name

Official Address:

63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ, 07035

Title: CEO & Operations Manager

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

HOUSING AUTHORITY OF THE CITY OF BAYONNE, NJ

BID DOCUMENT SUBMISSION CHECKLIST

PLEASE SUBMIT ORIGINAL & THREE (3) COPIES OF BID DOCUMENTS

**A. Failure to submit the following documents is a mandatory cause for the bid to be rejected.
(N.J.S.A. 40A:11-23.2)**

Required with Submission of Bid (Owner's checkmarks)		Initial Each Item as Submitted with Bid (Bidder's Initials)
☒ 	Bid Guarantee, as required by N.J.S.A. 40A:11-21	<u>WB</u>
☒	Certification from a Surety Company, pursuant to N.J.S.A. 40A:11-21	<u>WB</u>
☒	Statement of Corporate Ownership, pursuant to N.J.S.A. 52:25-24.2	<u>WB</u>
☒	List of Subcontractors, as required by N.J.S.A. 40A:11-16	<u>WB</u>
☒	If applicable, Bidder's Acknowledgement of Receipt of any notice(s), revision(s), or addenda to an advertisement, Specifications, or Bid Document(s)	<u>WB</u>

**B. Failure to submit the following documents may be a cause for the bid to be rejected.
(N.J.S.A. 40A:11-23.1b)**

Required with Submission of Bid (Owner's checkmarks)		Initial Each Item as Submitted with Bid (Bidder's Initials)
☒	Bid Document Submission Checklist	<u>WB</u>
☒	Bid Form	<u>WB</u>
☒	Business Registration Certificate or Certificate and Registration for Individuals, pursuant to N.J.S.A. 40A:11-16 and 52:32-44 for both the Bidder and all Subcontractors required to be listed in this Bid, as referenced above	<u>WB</u>
☒	Previous Participation Certificate (HUD 2530)	<u>WB</u>
☒	Performance and Payment Bond (Certificate from a Surety Company that, if your Bid is accepted, they will furnish the Performance Bond)	<u>WB</u>

☒	Representations, Certifications and Other Statements of Bidders (HUD 5369-A)	<u>WB</u>
☒	Non-collusive Affidavit (Must be Notarized)	<u>WB</u>
☒	Bidder's Affidavit	<u>WB</u>
☒	Qualifications Questionnaire (Including a Certified Financial Statement prepared within the last twelve months)	<u>WB</u>
☒	Contracts completed in the last five years	<u>WB</u>
☒	Status of Contracts on Hand	<u>WB</u>
☒	Statement of Compliance	<u>WB</u>
☒	Affidavit for Affirmative Action Plan (Must be Notarized)	<u>WB</u>
☒	Affidavit of Minority Business Enterprise Compliance (Must be Notarized)	<u>WB</u>
☒	Site Inspection Affidavit (Must be Notarized)	<u>WB</u>
☒	Voluntary Act and Deed Acknowledgement	<u>WB</u>
☒	Initial Project Manning Report – Construction	<u>WB</u>

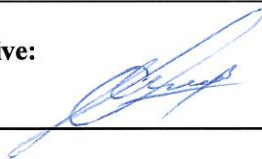
C. SIGNATURE: The undersigned hereby acknowledges and has submitted the above listed requirements.

Name of Bidder:

WESTCRAFT BUILDERS, INC

By Authorized Representative:

Signature:



Printed Name and Title: Sashko Gegoski - CEO & Operations Manager

Date: 11/13/2025

BID BOND/GUARANTEE

In accordance with N.J.S.A. 40A:11-21, provide the following information when submitting the bid. Failure to do so shall render a bidder's bid proposal unresponsive, and shall constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect. Moreover, letters of credit are not acceptable as bid guarantees.

KNOW ALL MEN BY THESE PRESENTS, that we, the undersigned, _____
_____ **Westcraft Builders Inc** _____ as Principal and _____ **Bondex Insurance Company** _____
as SURETY are held and firmly bound unto the Housing Authority of the City of Bayonne,
hereinafter called the "Local Authority", in the penal sum of 5 % of the bid. **Five Percent of the Amount**
Bid (5% of the Amount Bid) Dollars, lawful money of the United States, for the payment of which sum well
and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and
assigns, jointly and severally, firmly by these present.

THE CONDITION OF THIS OBLIGATION IS SUCH, that whereas the Principal
has submitted the accompanying bid, dated November 13, 2025, for **KITCHEN BATH REPLACEMENTS
AND PLUMBING UPGRADES (REBID) / 49 East 18th Street, Bayonne, NJ07002 202419-CD-49**

NOW THEREFORE, if the Principal shall not withdraw said bid within the period of
sixty (60) days after the said opening, and shall within the period specified therefore, give bond
with good and sufficient surety or sureties, as may be required, for the faithful performance and
proper fulfillment of such contract; or in the event of the withdrawal of said bid within the period
specified or the failure to give such bond within the time specified, it the Principal shall pay the
Local Authority the difference between the amount specified in said bid and the amount for
which the Local Authority may procure the required work or supplies or both, if the latter amount
be in excess of the former, then the above obligation shall be void and of no effect, otherwise to
remain in full force and virtue.

IN WITNESS WHEREOF, the above bounded parties have executed this instrument
under their several seals this 13th day of November, 20 25, the name and corporate seal of
each corporate party being hereto affixed and these presents duly signed by its undersigned
representative, pursuant to authority of its governing body.

In the presence of:

(Individual Principal) (Seal)

(Address) (Business Address)

(Individual Principal) (Seal)

(Address) (Business Address)

ATTEST:

Westcraft Builders Inc

(Corporate Principal)

(Affix Corporate Seal)

63 Beaverbrook Road, Suite 204, Lincoln Park, NJ 07035
(Business Address)

BY: _____

ATTEST


Loreen Aponte, Witness As to Surety

Bondex Insurance Company

(Corporate Surety)

30A Vreeland Road, Suite 120, Florham Park, NJ 07932

(Affix Corporate Seal)

BY: 

Philip S. Tobey, Attorney-in-Fact

(Power of Attorney for person signing for the surety company must be attached to bond.)

FORM OF CONSENT OF SURETY

In accordance with N.J.S.A. 40A:11-22, provide the following information when submitting the bid. Failure to do so shall render a bidder's bid proposal unresponsive, and shall constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect.

The undersigned hereby certify that they are the duly authorized agents of

Bondex Insurance Company

30A Vreeland Road, Suite 120, Florham Park, NJ 07932

duly authorized to do business in the State of New Jersey, and agree to furnish to _____

Westcraft Builders Inc

a surety bond

for the financial performance of any and all provisions contained in the specifications and contract. The maximum amount that we will be surety for is **TOTAL AMOUNT OF BID**

Bondex Insurance Company

Philip S. Tobey, Attorney-in-Fact

ATTEST:



Secretary Loreen Aponte, Witness As to Surety

The terms of the Surety Company for furnishing the bond are hereby accepted.

Westcraft Builders Inc

Name of Bidder

By: _____

Title

IMPORTANT: THIS FORM MUST BE EXECUTED BY SURETY AND BIDDER. SUBMISSION OF A CERTIFIED CHECK TO FULFILL THE BID SECURITY REQUIREMENTS DOES NOT RELIEVE THE BIDDER FROM SUBMISSION OF THIS CONSENT OF SURETY BY A SURETY COMPANY LICENSED TO ISSUE SURETY BONDS IN THE STATE OF NEW JERSEY AND APPROVED IN U. S. TREASURY CIRCULAR NO. 570.

POWER OF ATTORNEY
Bondex Insurance Company

Bond Number **BID BOND**

KNOW ALL MEN BY THESE PRESENTS: That **Bondex Insurance Company**, a corporation duly organized under the laws of the State of New Jersey, and having its principal office in Atlanta, County of Cobb, State of Georgia, does hereby appoint:

Philip S. Tobey, Lionel D. Jorge, Jeffrey R. Bauman, Megan C. Bauer

its true and lawful Attorney(s)-in Fact, with full power and authority to execute on its behalf bonds, undertakings, recognizances, and other contracts of indemnity and writings obligatory in nature thereof, issued in the course of its business and to bind the Company in an amount not to exceed Twelve Million and 00/100 dollars.

This Power of Attorney is granted and is signed and sealed by the authority of the following Resolution adopted by the Board of Directors of Bondex Insurance Company at a meeting duly called and held on the 7th day of March, 2007.

RESOLVED that the Chief Executive Officer, President, Vice President or Secretary, shall have the power and authority

- 1. To appoint Attorney(s)-in-Fact and to authorize them to execute on behalf of the Company, and attach the seal of the Company thereto, bonds and undertakings, contracts of indemnity and other writing obligatory in the nature thereof and,*
- 2. To remove, at any time, any such Attorney-in-Fact and revoke any authority given.*

RESOLVED FURTHER, that the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney or certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached as though manually affixed.

IN WITNESS WHEREOF, **BONDEX INSURANCE COMPANY** has caused its seal to be affixed hereto and executed by its President on the 27th day of June, 2024.

BONDEX INSURANCE COMPANY

BY Antonio R. Barner
Antonio R. Barner, President

State of GEORGIA
County of COBB

ACKNOWLEDGEMENT

On this 27th day of June, 2024, before me, a notary public, personally appeared Antonio R. Barner, personally known to me, who being duly sworn did say that he is the President of Bondex Insurance Company, the Corporation described in the foregoing instrument, and that the Seal affixed to said instrument is the said Corporate Seal and that he executed the same in his authorized capacity, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors.

In Testimony Whereof I have set my hand and affixed my official Seal, the day and year first written above,



BY Mara Buffington
Name: Mara Buffington
Notary Public

CERTIFICATE

I, J. Stephen Berry, Secretary of Bondex Insurance Company, do hereby certify that the Power of Attorney and the resolution adopted by the Board of Directors of said company as set forth above, are true and correct transcripts thereof and that neither the said Power of Attorney nor the resolution have been revoked and they are now in full force and effect.

Signed and Sealed at Atlanta, Georgia this 13th day of November, 2025.



BY J. Stephen Berry
J. Stephen Berry, Secretary

WARNING: Any person who knowingly and with intent to defraud any insurance company or other person, files and application for insurance of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

DLG



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER
PO Box 325
TRENTON, NJ 08625-0325
TEL (609) 292-5360

JON S. CORZINE
Governor

STEVEN M. GOLDMAN
Commissioner

CERTIFICATE OF AUTHORITY

June 8, 2007

WHEREAS, the BONDEX INSURANCE COMPANY, being in the Borough of Florham Park, County of Morris, State of New Jersey, a corporation of the State of New Jersey, has complied with all the requirements of N.J.S.A. 17:17-1 et seq. to entitle it to engage in the kinds of business herein specified.

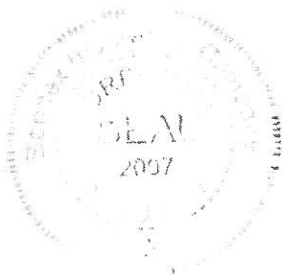
NOW, THEREFORE, I, STEVEN M. GOLDMAN, Commissioner of Banking and Insurance of the State of New Jersey, do hereby certify, depose and say that the BONDEX INSURANCE COMPANY, is duly authorized to transact the business of making insurance -

Against loss from the defaults of persons in position of trust, public or private, or against loss or damage on account of neglect or breaches of duty or obligations guaranteed by the insurer; and against loss by banks, bankers, brokers, financial or moneyed corporations or associations, of any bills of exchange, notes, checks, drafts, acceptances of drafts, bonds, securities, evidences of debt, deeds, mortgages, documents, gold or silver, bullion, currency, money, platinum and other precious metals, refined or unrefined and articles made therefrom, jewelry, watches, necklaces, bracelets, gems, precious and semiprecious stones, and also against loss resulting from damage, except by fire, to the insured's premises, furnishings, fixtures, equipment, safes and vaults therein caused by burglary, robbery, hold-up, theft or larceny, or attempt thereat. No such indemnity indemnifying against the loss of any property as specified herein shall indemnify against the loss of any such property occurring while in the mail or in the custody or possession of a carrier for hire for the purpose of transportation, except for the purpose of transportation by an armored motor vehicle.

being the kinds of insurance authorized by paragraph "g" of N.J.S.A. 17:17-1 et seq.

IN WITNESS WHEREOF, I have hereon set my hand
and affixed my Official Seal, at Trenton,
the day and year first above written.

Commissioner of Banking and Insurance



BIDDER'S STATEMENT OF OWNERSHIP

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

In accordance with N.J.S.A. 52:25-24.2, provide the following information when submitting the bid. Failure to do so shall render a bidder's bid proposal unresponsive, and shall constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect.

PART I – If the bidder is a Corporation:

Name of Corporation WESTCRAFT BUILDERS, INC

State of Incorporation New Jersey Date of Incorporation 05/24/2023

For those individuals * who own 10 percent or more of any class of its stock:

NAMES

ADDRESS

George Grozdanovski - Owner 100%

8 Holly Lane, Garfield, NJ 07026

PART II – If the bidder is a Partnership:

Name of Partnership _____

County in which Certificate of Tradename is filed _____

For those individuals * who own 10 percent or more of the interest in the Partnership:

NAMES

ADDRESS

PART III – If the bidder is a Sole Proprietorship:

_____, hereby certifies that I am the sole owner of

_____, the bidder therein.


Signature of person who completed Part I, II or III above

* If any of the individuals listed below is a Partnership or Corporation, a separate sheet should be attached giving the same information requested above for each such Partnership or Corporation. Similarly, if any additional entry is a Partnership or Corporation, information must be provided to the level of ownership required to document ultimate ownership in persons (not Partnerships or Corporations).

FORM OF SUBCONTRACTOR CERTIFICATE

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

In accordance with N.J.S.A. 40A:11-16, provide the following documentation and/or information when submitting the bid. Failure to provide Business Registration Certificate information may render a bidder's Bid proposal unresponsive. However, the Authority can determine that the Business Registration Certificate Information required by this form can be provided subsequently. Failure to provide all other information Required by this form shall render a bidder's bid proposal unresponsive and shall constitute a fatal defect that shall cause the bid to be rejected.

AFFIDAVIT
(Prime Bidder)

STATE OF New Jersey)
) : SS
COUNTY OF Morris)

Sashko Gegoski

, being first duly sworn, deposes and

says as follows:

- A. He/She is the CEO & Operations Manager (a partner or officer of the firm of, etc.) of the party making the foregoing proposal or bid;
- B. In preparing the foregoing proposal or bid, he/she has solicited and received price quotes for the subcontracted work, set forth below;
- C. In preparing the foregoing proposal or bid, he/she has obtained and attached hereto true copies of the State of New Jersey Business Registration Certificates for each of the below listed subcontractors; and
- D. If awarded a contract for this project, the bidder shall award a contract to each of the below listed subcontractors.

1. PLUMBING, GAS FITTING, AND ALL KINDRED WORK

Name of Subcontractor: Rak Plumbing & Heating LLC

Address: 219 Railroad Ave, Ridgely Park, New Jersey, 07660

Telephone No.: 973-309-0523

Facsimile: N/A

N. J. License No. (if applicable): 36BI01330600

Name of Licensee (if applicable): KORDIAN RAK - MASTER PLUMBER

New Jersey Business Registration Certificate No. : 2329225, as stated on the copy of the said Certificate, attached hereto.

Scope of work for which price quote was submitted: Plumbing

2. STEAM POWER PLANTS, STEAM AND HOT WATER HEATING AND VENTILATING APPARATUS AND ALL KINDRED WORK

Name of Subcontractor: I & T Electrical Lighting LLC

Address: 207 Piaget Av, Clifton NJ 07011

Telephone No.: 973-977-2200

Facsimile: 973-977-8855

N. J. License No. (if applicable): 19HC00758900

Name of Licensee (if applicable): MASTER HVAC CONTRACTORS

New Jersey Business Registration Certificate No. : 1072268, as stated on the copy of the said Certificate, attached hereto.

Scope of work for which price quote was submitted: HVAC WORK

3. ELECTRICAL WORK

Name of Subcontractor: I&T Electrical Lighting LLC

Address: 63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ,07035

Telephone No.: 973-977-2200

Facsimile: 973-977-8855

N. J. License No. (if applicable): 34EB00588900

Name of Licensee (if applicable): ELECTRICAL BUSINESS PERMIT

New Jersey Business Registration Certificate No. : 1072268, as stated on the copy of the said Certificate, attached hereto.

Scope of work for which price quote was submitted: ELECTRICAL

4. STRUCTURAL STEEL AND ORNAMENTAL IRON WORK

Name of Subcontractor: WESTCRAFT BUILDERS, INC

Address: 63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ,07035

Telephone No.: 973-646-8507

Facsimile: 973-400-9160

N. J. License No. (if applicable): 13VH12800200

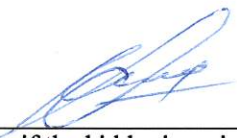
Name of Licensee (if applicable): HOME IMPROVEMENT CONTRACTOR

New Jersey Business Registration Certificate No. : 2861982, as stated on the copy of the said Certificate, attached hereto.

Scope of work for which price quote was submitted: STRUCTURAL STEEL AND ORNAMENTAL IRON WORK

Signature of:

Sashko Gegoski - CEO & Operations Manager


Bidder, if the bidder is an individual;
Partner, if the bidder is a partnership;
Officer, if the bidder is a corporation.

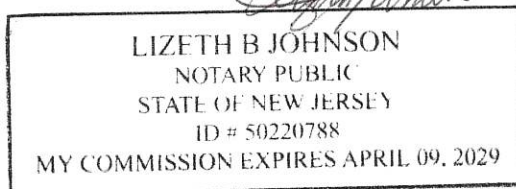
Subscribed to and sworn before me

this 13 day of November, 2025.

LIZETH B. JOHNSON
Notary Public of the State of NEW JERSEY

My commission expires APRIL 09, 2029.

Form rev. 03/08/10



**BIDDER CERTIFICATION AND/OR ACKNOWLEDGEMENT OF COMPLIANCE WITH
NEW JERSEY BUSINESS REGISTRATION REQUIREMENTS**

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

In accordance with P.L. 2004, c. 57, as amended by P.L. 2009 c.315, provide the following documentation and information when submitting a bid. Failure to provide such information could be deemed unresponsive, but the Authority at its sole option and discretion can determine to permit the Contractor determined to be the lowest responsible bidder to provide the information prior to the time a contract is executed.

The undersigned bidder hereby certifies and/or acknowledges as follows:

1. The term "Business Organization" means an individual, partnership, association, joint stock company, trust, corporation, or other legal business entity or successor thereof. The term "Contractor" means a business organization that seeks to enter, or has entered into, a contract to provide goods or services or to construct a construction project with the Housing Authority of the City of Bayonne (the "Authority"), a public agency. As used herein, references to the term "Contractor" shall include the bidder. The term, "subcontractor" means any business organization that is not the contractor that knowingly provides goods or issued by the Housing Authority.
2. The bidder has complied with or will before executing a contract comply with the business registration provisions of N.J.S.A. 52:32-44 and, in particular, certifies that it has either (check one):

X

Obtained a Business Registration Certificate from the State of New Jersey, Department of the Treasury, and has attached hereto a true copy of said Certificate; or

Obtained a Certificate of Registration for Individuals Contracting with Public Agencies from the State of New Jersey, Department of the Treasury, and has attached hereto a true copy of said Certificate.
3. No contract shall be entered into by the Authority unless the contractor provides a copy of its business registration certificate prior to the time a contract is executed.

4. The requirement of proof of business registration extends down through to include all of the contractor's subcontractors required to have been disclosed to the Authority in the accompanying subcontractors certificate.
5. No contract with any such subcontractor shall be entered into by any contractor under any contract with the Authority unless the subcontractor first provides proof of valid business registration as indicated herein.
6. The Authority shall file all business registrations received by it with other procurement documents related to the contract.
7. A contract entered into by the Authority with the contractor, or the contractor with a subcontractor, shall include the following provisions:
 - (a) No contract shall be entered into by the Authority unless the contractor provides a copy of its business registration certificate.
 - (b) The Authority shall not be responsible for the contractor's failure to comply with any of the requirements of P.L. 2004, c. 57 (amending Section 1 P.L. 2001, c. 134 (C52:32-44));
 - (c) The contractor shall maintain and submit to the Authority a list of subcontractors and their addresses that may be updated from time to time during the course of the contract performance. A complete and accurate list shall be submitted before final payment is made for goods provided or services rendered or for the construction of a construction project under the contract.
 - (d) The contractor must notify subcontractors by written notice to comply with the following:
 - (i) A subcontractor who is listed on the Subcontractor Certificate Form, which form is part of this contract, shall provide a copy of its business registration to the contractor, who shall forward it to the Authority prior to the time a contract between the contractor and the Authority is executed.
 - (ii) No contract with a subcontractor described in (i) above shall be entered into by any contractor under this contract with the Authority unless the subcontractor first provides proof of valid business registration.
 - (iii) The Authority shall file all business registrations received by it with other procurement documents related to this contract.
 - (e) The contractor, or the contractor with a subcontractor and each of their affiliates shall collect and remit to the Director of the Division of Taxation in the Department of the

Treasury the use tax due pursuant to the "Sales and Use Tax Act", P.L. 1966, c.30 (N.J.S.A. 54:32B-1 et seq.) on all their sales of tangible personal property delivered into this State. For this purpose, an "affiliate" means any entity that: (a) directly, indirectly, or constructively controls another entity; (b) is directly, indirectly, or constructively controlled by another entity; or (c) is subject to the control of a common entity. An entity controls another entity if it owns, directly, or individually, more than 50% of the ownership interest in that entity.

8. A business organization that fails to provide a copy of a business registration as required pursuant to N.J.S.A. 52:32-44 or N.J.S.A. 5:12-92 or that provides false business registration information under the requirements of either of those sections, shall be liable for a penalty of \$25.00 for each day of violation, not to exceed \$50,000.00 for each business registration copy not properly provided under a contract with the Authority.

WESTCRAFT BUILDERS, INC

Name of Bidder

Attested or Witnessed by:

Diana Congleton (Secretary/Bid Coordinator)

63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ,07035

Address of Bidder

By: Sashko Gegoski

(print name)

Signature of Bidder

CEO & Operations Manager

Title

Dated: November 13th, 20 25

ACKNOWLEDGEMENT OF RECEIPT OF CHANGES TO BID DOCUMENTS FORM

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

Housing Authority of the City of Bayonne

Kitchen and bath replacements and plumbing upgrades at 49th East 18th Street

N/A

(Name of Construction Project)

(Project or Bid Number)

In accordance with N.J.S.A. 40A:11-23.1a, the undersigned bidder hereby acknowledges receipt of the following notices, revisions, or addenda to the bid advertisement, specifications or bid documents. By indicating date of receipt, bidder acknowledges the submitted bid takes into account the provisions of the notice, revision or addendum. Note that the local unit's record of notice to bidders shall take precedence and that failure to include provisions of changes in a bid proposal may be subject for rejection of the bid. Moreover, you must provide the following information when submitting the bid. Failure to do so shall render a bidder's bid proposal unresponsive, and shall constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect.

Title of Addendum/Revision

How Received

Date Received

(Mail, Fax,
Pick-up, etc.)

None

None

None

Acknowledgement by Bidder:

Name of Bidder: WESTCRAFT BUILDERS, INC

By Authorized Representative:

Signature: _____



Printed Name and Title: Sashko Gegoski - CEO & Operations Manager

Date: 11/13/2025

US Department of Housing and Urban Development
Office of Housing/Federal Housing Commissioner

US Department of Agriculture
Farmers Home Administration

Part I to be completed by Controlling Participant(s) of Covered Projects (See instructions)		For HUD HQ/FmHA use only	
Reason for submission:			
1. Agency name and City where the application is filed			
3. Loan or Contract amount \$	4. Number of Units or Beds	2. Project Name, Project Number, City and Zip Code Kitchen and bath replacements and plumbing upgrades at 49th East 18th Street	
5. Section of Act		6. Type of Project (check one) ☐ Existing ☐ Rehabilitation ☐ Proposed (New)	
7. List all proposed Controlling Participants and attach complete organization chart for all organizations showing ownership %			
Name and address (Last, First, Middle Initial) of controlling participant(s) proposing to participate		8 Role of Each Principal in Project	
George Grozdanovski 8 Holly Lane, Garfield, NJ 07026		Owner	
		9. SSN or IRS Employer Number (TIN) 93-1525484	

1. Schedule A contains a listing, for the last ten years, of every project assisted or insured by HUD, USDA FmHA and/or State and local government housing finance agencies in which the controlling participant(s) have participated or are now participating.
2. For the period beginning 10 years prior to the date of this certification, and except as shown on the certification:
- a. No mortgage on a project listed has ever been in default, assigned to the Government or foreclosed, nor has it received mortgage relief from the mortgagee;
 - b. The controlling participants have no defaults or noncompliance under any Conventional Contract or Turnkey Contract of Sale in connection with a public housing project;
 - c. There are no known unresolved findings as a result of HUD audits, management reviews or other Governmental investigations concerning the controlling participants or their projects;
 - d. There has not been a suspension or termination of payments under any HUD assistance contract due to the controlling participant's fault or negligence;
 - e. The controlling participants have not been convicted of a felony and are not presently the subject of a complaint or indictment charging a felony (A felony is defined as any offense punishable by imprisonment for a term exceeding one year, but does not include any offense classified as a misdemeanor under the laws of a State and punishable by imprisonment of two years or less);
 - f. The controlling participants have not been suspended, debarred or otherwise restricted by any Department or Agency of the Federal Government or of a State Government from doing business with such Department or Agency;
 - g. The controlling participants have not defaulted on an obligation covered by a surety or performance bond and have not been the subject of a claim under an employee fidelity bond;
 - 3. All the names of the controlling participants who propose to participate in this project are listed above.
 - 4. None of the controlling participants is a HUD/FmHA employee or a member of a HUD/FmHA employee's immediate household as defined in Standards of Ethical Conduct for Employees of the Executive Branch in 5 C.F.R. Part 2635 (57 FR 35006) and HUD's Standard of Conduct in 24 C.F.R. Part 0 and USDA's Standard of Conduct in 7 C.F.R. Part 0 Subpart B.
 - 5. None of the controlling participants is a participant in an assisted or insured project as of this date on which construction has stopped for a period in excess of 20 days or which has been substantially completed for more than 90 days and documents for closing, including final cost certification, have not been filed with HUD or FmHA.
 - 6. None of the controlling participants have been found by HUD or FmHA to be in noncompliance with any applicable fair housing and civil rights requirements in 24 CFR 5.105(a). (If any controlling participants have been found to be in noncompliance with any requirements, attach a signed statement explaining the relevant facts, circumstances, and resolution, if any).
 - 7. None of the controlling participants is a Member of Congress or a Resident Commissioner nor otherwise prohibited or limited by law from contracting with the Government of the United States of America.
 - 8. Statements above (if any) to which the controlling participant(s) cannot certify have been deleted by striking through the words with a pen, and the controlling participant(s) have initiated each deletion (if any) and have attached a true and accurate signed statement (if applicable) to explain the facts and circumstances.
- 1/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. **WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. § 3729, 3802).

Name of Controlling Participant	Signature of Controlling Participant	Certification Date (mm/dd/yyyy)	Area Code and Tel. No.
George Grozdanovski		11/13/2025	973-646-8507
This form prepared by (print name) Sashko Gegoski		Area Code and Tel. No. 973-646-8507	

Previous Participation Certification

OMB Approval No. 2502-0118
(Exp. 01/31/2026)

Schedule A: List of Previous Projects and Section 8 Contracts. Below is a complete list of the controlling participants' previous participation projects and participation history in covered projects as per 24 CFR, part 200 §200.214 and multifamily Housing programs of FmHA, State and local Housing Finance Agencies, if applicable. **Note:** Read and follow the instruction sheet carefully. Make full disclosure. Add extra sheets if you need more space. Double check for accuracy. If no previous projects, write by your name, "No previous participation, First Experience".

1. Controlling Participants' Name (Last, First)	2. List of previous projects (Project name, project ID and, Govt. agency involved)	3 List Participants' Role(s) (indicate dates participated, and if fee or identity of interest participant)	4. Status of loan (current, defaulted, assigned, foreclosed)	5. Was the Project ever in default during your participation Yes No If yes, explain	6. Last MOR rating and Physical Insp. Score and date
George Grozdanovski Sashko Gegoski	Restoration of fire escapes at Ramapo Gardens, Bergen Point Gardens, Centerville Gardens, La Tourette Gardens, and Scattered Sites Project No. 2625-01 Bayonne Housing Authority 2023 Capital Fund Program (CFP)	Commercial Painter Foreman Commercial Painter Journeyman	Completed/Satisfied	x	
	Passaic Housing Authority 52 Aspen Place Passaic, NJ. 07055 Concrete Sidewalk repairs and entry stoop renovations at Vreeland Village	Masonry Journeyman	Completed/Satisfied	X	

Part II- For HUD Internal Processing Only

Received and checked by me for accuracy and completeness; recommend approval or refer to Headquarters after checking appropriate box.

Date (mm/dd/yyyy)	Tel No. and area code	☐ A. No adverse information; form HUD-2530 approval recommended. ☐ C. Disclosure or Certification problem	
Staff	Processing and Control	☐ B. Name match in system ☐ D. Other (attach memorandum)	
Signature of authorized reviewer	Signature of authorized reviewer	Approved ☐ Yes ☐ No	Date (mm/dd/yyyy)

Previous editions are obsolete

Instructions for Completing the Previous Participation Certificate, form HUD-2530

Carefully read these instructions and the applicable regulations. A copy of the regulations published at 24 C.F.R. part 200, subpart H, § 200.210-200.222 can be obtained on-line at www.gpo.gov and from the Account Executive at any HUD Office. Type or print neatly in ink when filling out this form. Incomplete form will be returned to the applicant.

Attach extra sheets as you need them. Be sure to indicate "Continued on Attachments" wherever appropriate. Sign each additional page that you attach if it refers to you or your record. **Carefully read the certification before you sign it.** Any questions regarding the form or how to complete it can be answered by your HUD Account Executive.

Purpose: This form provides HUD/USDA FmHA with a certified report of all previous participation in relevant HUD/USDA programs by those parties submitting the application. The information requested in this form is used by HUD/USDA to determine if you meet the standards established to ensure that all controlling participants in HUD/USDA projects will honor their legal, financial and contractual obligations and are of acceptable risks from the underwriting standpoint of an insurer, lender or governmental agency. HUD requires that you certify and submit your record of previous participation, in relevant projects, by completing and signing this form, before your participation can be approved.

HUD approval of your certification is a necessary precondition for your participation in the project and in the capacity that you propose. If you do not file this certification, do not furnish the information requested accurately, or do not meet established standards, HUD will not approve your certification.

Note that approval of your certification does not obligate HUD to approve your project application, and it does not satisfy all other HUD program requirements relative to your qualifications.

Who Must Sign and File Form HUD-2530: Form HUD-2530 must be completed and signed by all Controlling Participants of Covered Projects, as such terms are defined in 24 CFR part 200 §200.212, and as further clarified by the Processing Guide (HUD notice H 2016-15) referenced in 24 CFR §200.210(b) and available on the HUD website at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/prevparticipation.

Where and When Form HUD-2530 Must Be Filed: The original of this form must be submitted to the HUD Office where your project application will be processed at the same time you file your initial project application. This form must be filed with applications for projects listed in 24 CFR §200.214 and for the Triggering Events listed at 24 CFR §200.218.

Review of Adverse Determination: If approval of your participation in a HUD project is denied, withheld, or conditionally granted on the basis of your record of previous participation, you will be notified by the HUD Office. You may request reconsideration in accordance with 24 CFR §200.222 and further clarified by the Processing Guide. Request must be made in writing within 30 days from your receipt of the notice of determination.

The Department of Housing and Urban Development (HUD) is authorized to collect this information by law 42 U.S.C. 3535(d) and by regulation at 24 CFR 200.210. This information is needed so that principals applying to participate in multifamily programs can become HUD-approved controlling participants. The information you provide will enable HUD to evaluate your record with respect to established standards of performance, responsibility and eligibility. Without prior approval, a controlling participant may not participate in a proposed or existing multifamily or healthcare project. HUD uses this information to evaluate whether or not controlling participants pose an unsatisfactory underwriting risk. The information is used to evaluate the potential controlling participants and approve only individuals and organizations that will honor their legal, financial and contractual obligations.

Privacy Act Statement: The Housing and Community Development Act of 1987, 42 U.S.C. 3543 requires persons applying for a Federally-insured or guaranteed loan to furnish his/her Social Security Number (SSN). HUD must have your SSN for identification of your records. HUD may use your SSN for automated processing of your records and to make requests for information about you and your previous records with other public agencies and private sector sources. HUD may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as required and permitted by law. You must provide all of the information requested in this application, including your SSN. Failure to provide any of the information will result in your disapproval of participation in this HUD program. APPS SORN could be accessed in Federal Register / Vol. 81, No. 146 / Friday, July 29, 2016 / Notices (Docket No. FR-5921-N-10] Implementation of the Privacy Act of 1974, as Amended; Amended System of Records Notice, Active Partners Performance System).

PRA Statement: The public reporting burden is estimated at 3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, Paperwork Reduction Project, to the Office of Information Technology, US Department of Housing and Urban Development, Washington, DC 20410-3600. When providing comments, please refer to OMB Approval No. 2502-0118. HUD may not conduct and sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid control number.

The collection is authorized by 12 U.S.C 1702-1715z; 42 U.S.C. 3535(d). HUD form 2530 is created to collect information as mandated by 24 CFR Part 200. The HUD-2530 form is used to protect HUD's Multifamily Housing and Healthcare programs by comprehensively assessing industry participants' risk. It is the Department's policy that participants in its housing programs honor their legal, financial, and contractual obligations. Accordingly, uniform standards are established for approvals, disapprovals, or withholding actions on principals in projects, based upon their past performances as well as other relevant information. Respondents such as owners, management agents, master tenants, general contractors, and nursing home operators are subject to review. The information on this form needs to be collected by the Department to evaluate participants' previous performance and compliance with contracts, regulations, and directives.

PREPARATION OF PERFORMANCE AND PAYMENT BOND

- (1) Individual sureties, partnerships, or corporations not in the surety business will not be acceptable.
- (2) The name of the Principal shall be shown exactly as it appears in the Contract.
- (3) The penal sum shall be not less than the contract amount.
- (4) If the Principals are partners, or joint venturers, each member shall execute the bond as an individual, with his place of residence shown.
- (5) If the Principal is a corporation, the bond shall be executed under its corporate seal. If the corporation has no corporate seal the fact shall be stated, in which case a scroll or adhesive seal shall be affixed following the corporate name.
- (6) The official character and authority of the persons executing the bond for the Principal, whether individual, partnership or corporation, shall be certified by individual, partner or in the case of a corporation, by the secretary or assistant secretary therefore under the corporate seal, or there may be attached copies of so much of the records of the corporation as will evidence the official character and authority of the officer signing, duly certified by the secretary or assistant secretary, under the corporate seal, to be true copies. If a Corporation, President or Vice President should sign for same and Secretary of Corporation should attest to signature of signing officer.
- (7) The current power-of-attorney of the persons signing for the surety company must be attached to the bond.
- (8) The date of bond must not be prior to the date of contract.
- (9) The following information must be placed on the bond by the surety company:
 - a. The rate of premium in dollars per thousand, and
 - b. The total dollar amount of premium charged.
- (10) The signature of a witness shall appear in the appropriate place, attesting to the signature of each party to the bond.
- (11) Type or print the name underneath each signature appearing in the bond.
- (12) An executed copy of the bond must be attached to each copy of the Contract (original Counterpart) intended for signing.
- (13) The Performance and Payment Bond is generally of the type that will be required, but it is subject to such modification in form as may be required by the Solicitor of the Local Authority.

PERFORMANCE AND PAYMENT BOND

KNOW ALL MEN BY THESE PRESENTS, That we, the undersigned,

as PRINCIPAL and _____

as SURETIES are hereby held and firmly bound into the Housing Authority of the City of Bayonne, New Jersey, in the penal sum of _____, dollars, for the payment of which well and truly to executors, administrators, successors and assigns.

Signed this _____ day of _____ 20 _____.

The condition of the above obligation is such that whereas, the above named Principal was awarded, on the _____ day of _____, 20 _____ a contract with the Housing Authority of the City of Bayonne, New Jersey for

which said contract, consisting of Invitation, Bid and Award, is made a part of this Bond, the same as though set forth herein:

Now, if the said _____

SHALL WELL AND FAITHFULLY DO AND PERFORM THE THINGS AGREED BY _____

_____ to be done and performed according to the Terms of Said contract, and shall pay all lawful claims of sub-labor performed or materials, provisions, provender or other supplies or teams, fuels, oils, implements, or machinery furnished, used or consumed in the carrying forward, performing or completing of said contract, we agreeing and assenting that this undertaking shall be for the benefit of any subcontractor, materialmen, laborer, person firm or corporation having a just claim, as well as for the oblige herein; then this obligation shall be void, otherwise the same shall remain in full force and effect; it being expressly understood and agreed that the liability of the surety for any and all claims hereunder shall in no event exceed the penal amount of this obligation as herein stated.

The said surety hereby stipulates and agrees that no modifications, omissions, or additions in or to the terms of said contract or in or to the specifications therefore shall in anywise effect the obligation of said surety on its bond.

IN WITNESS WHEREOF, the above bounden parties have executed this instrument under their several seals this _____ day of _____, 20_____, the name and corporate seal of each corporate party being hereto affixed and these presents duly signed by its undersigned representative pursuant to authority of its governing body.

In the presence of:

_____	_____ (SEAL)
	(Individual Principal)

_____ (Address)	_____ (Business Address)
-----------------	--------------------------

_____	_____ (SEAL)
	(Individual Principal)

_____ (Address)	_____ (Business Address)
-----------------	--------------------------

_____	_____ (SEAL)
	(Individual Principal)

_____ (Address)	_____ (Business Address)
-----------------	--------------------------

_____	_____ (SEAL)
	(Individual Principal)

_____ (Address)	_____ (Business Address)
-----------------	--------------------------

_____	_____ (SEAL)
	(Individual Principal)

_____ (Address)	_____ (Business Address)
-----------------	--------------------------

(Affix
Corporate
Seal)

(Corporate Principal)

(Business Address)

ATTEST: _____ by _____

(Affix
Corporate
Seal)

(Corporate Surety)

(Business Address)

The rate of premium in this bond is \$ _____ per thousand. The total amount of
premium charges is \$ _____.

(The above is to be filled in by Surety Company.)

(The Power of Attorney of person signing for Surety Company must be attached to bond.)

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

**Representations, Certifications,
and Other Statements of Bidders**
Public and Indian Housing Programs

Representations, Certifications, and Other Statements of Bidders

Public and Indian Housing Programs

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1. Certificate of Independent Price Determination

(a) The bidder certifies that--

(1) The prices in this bid have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other bidder or competitor relating to (i) those prices, (ii) the intention to submit a bid, or (iii) the methods or factors used to calculate the prices offered;

(2) The prices in this bid have not been and will not be knowingly disclosed by the bidder, directly or indirectly, to any other bidder or competitor before bid opening (in the case of a sealed bid solicitation) or contract award (in the case of a competitive proposal solicitation) unless otherwise required by law; and

(3) No attempt has been made or will be made by the bidder to induce any other concern to submit or not to submit a bid for the purpose of restricting competition.

(b) Each signature on the bid is considered to be a certification by the signatory that the signatory--

(1) Is the person in the bidder's organization responsible for determining the prices being offered in this bid or proposal, and that the signatory has not participated and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; or

(2) (i) Has been authorized, in writing, to act as agent for the following principals in certifying that those principals have not participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above.

[insert full name of person(s) in the bidder's organization responsible for determining the prices offered in this bid or proposal, and the title of his or her position in the bidder's organization];

(ii) As an authorized agent, does certify that the principals named in subdivision (b)(2)(i) above have not participated, and will not participate, in any action contrary to subparagraphs (a)(1) through (a)(3) above; and

(iii) As an agent, has not personally participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above.

(c) If the bidder deletes or modifies subparagraph (a)2 above, the bidder must furnish with its bid a signed statement setting forth in detail the circumstances of the disclosure.

[] [Contracting Officer check if following paragraph is applicable]

(d) Non-collusive affidavit. (applicable to contracts for construction and equipment exceeding \$50,000)

(1) Each bidder shall execute, in the form provided by the PHA/IHA, an affidavit to the effect that he/she has not colluded with any other person, firm or corporation in regard to any bid submitted in response to this solicitation. If the successful bidder did not submit the affidavit with his/her bid, he/she must submit it within three (3) working days of bid opening. Failure to submit the affidavit by that date may render the bid nonresponsive. No contract award will be made without a properly executed affidavit.

(2) A fully executed "Non-collusive Affidavit" [] is, [] is not included with the bid.

2. Contingent Fee Representation and Agreement

(a) Definitions. As used in this provision:

"Bona fide employee" means a person, employed by a bidder and subject to the bidder's supervision and control as to time, place, and manner of performance, who neither exerts, nor proposes to exert improper influence to solicit or obtain contracts nor holds out as being able to obtain any contract(s) through improper influence.

"Improper influence" means any influence that induces or tends to induce a PHA/IHA employee or officer to give consideration or to act regarding a PHA/IHA contract on any basis other than the merits of the matter.

(b) The bidder represents and certifies as part of its bid that, except for full-time bona fide employees working solely for the bidder, the bidder:

(1) [] has, [X] has not employed or retained any person or company to solicit or obtain this contract; and

(2) [] has, [X] has not paid or agreed to pay to any person or company employed or retained to solicit or obtain this contract any commission, percentage, brokerage, or other fee contingent upon or resulting from the award of this contract.

(c) If the answer to either (a)(1) or (a)(2) above is affirmative, the bidder shall make an immediate and full written disclosure to the PHA/IHA Contracting Officer.

(d) Any misrepresentation by the bidder shall give the PHA/IHA the right to (1) terminate the contract; (2) at its discretion, deduct from contract payments the amount of any commission, percentage, brokerage, or other contingent fee; or (3) take other remedy pursuant to the contract.

3. Certification and Disclosure Regarding Payments to Influence Certain Federal Transactions (applicable to contracts exceeding \$100,000)

(a) The definitions and prohibitions contained in Section 1352 of title 31, United States Code, are hereby incorporated by reference in paragraph (b) of this certification.

(b) The bidder, by signing its bid, hereby certifies to the best of his or her knowledge and belief as of December 23, 1989 that:

(1) No Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress on his or her behalf in connection with the awarding of a contract resulting from this solicitation;

(2) If any funds other than Federal appropriated funds (including profit or fee received under a covered Federal transaction) have been paid, or will be paid, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress on his or her behalf in connection with this solicitation, the bidder shall complete and submit, with its bid, OMB standard form LLL, "Disclosure of Lobbying Activities;" and

(3) He or she will include the language of this certification in all subcontracts at any tier and require that all recipients of subcontract awards in excess of \$100,000 shall certify and disclose accordingly.

(c) Submission of this certification and disclosure is a prerequisite for making or entering into this contract imposed by section 1352, title 31, United States Code. Any person who makes an expenditure prohibited under this provision or who fails to file or amend the disclosure form to be filed or amended by this provision, shall be subject to a civil penalty of not less than \$10,000, and not more than \$100,000, for each such failure.

(d) Indian tribes (except those chartered by States) and Indian organizations as defined in section 4 of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450B) are exempt from the requirements of this provision.

4. Organizational Conflicts of Interest Certification

The bidder certifies that to the best of its knowledge and belief and except as otherwise disclosed, he or she does not have any organizational conflict of interest which is defined as a situation in which the nature of work to be performed under this proposed contract and the bidder's organizational, financial, contractual, or other interests may, without some restriction on future activities:

- (a) Result in an unfair competitive advantage to the bidder; or,
(b) Impair the bidder's objectivity in performing the contract work.
[] In the absence of any actual or apparent conflict, I hereby certify that to the best of my knowledge and belief, no actual or apparent conflict of interest exists with regard to my possible performance of this procurement.

5. Bidder's Certification of Eligibility

(a) By the submission of this bid, the bidder certifies that to the best of its knowledge and belief, neither it, nor any person or firm which has an interest in the bidder's firm, nor any of the bidder's subcontractors, is ineligible to:

(1) Be awarded contracts by any agency of the United States Government, HUD, or the State in which this contract is to be performed; or,

(2) Participate in HUD programs pursuant to 24 CFR Part 24.

(b) The certification in paragraph (a) above is a material representation of fact upon which reliance was placed when making award. If it is later determined that the bidder knowingly rendered an erroneous certification, the contract may be terminated for default, and the bidder may be debarred or suspended from participation in HUD programs and other Federal contract programs.

6. Minimum Bid Acceptance Period

(a) "Acceptance period," as used in this provision, means the number of calendar days available to the PHA/IHA for awarding a contract from the date specified in this solicitation for receipt of bids.

(b) This provision supersedes any language pertaining to the acceptance period that may appear elsewhere in this solicitation.

(c) The PHA/IHA requires a minimum acceptance period of [Contracting Officer insert time period] calendar days.

(d) In the space provided immediately below, bidders may specify a longer acceptance period than the PHA's/IHA's minimum requirement. The bidder allows the following acceptance period: calendar days.

(e) A bid allowing less than the PHA's/IHA's minimum acceptance period will be rejected.

(f) The bidder agrees to execute all that it has undertaken to do, in compliance with its bid, if that bid is accepted in writing within (1) the acceptance period stated in paragraph (c) above or (2) any longer acceptance period stated in paragraph (d) above.

7. Small, Minority, Women-Owned Business Concern Representation

The bidder represents and certifies as part of its bid/ offer that it --

(a) ☒ is, [] is not a small business concern. "Small business concern," as used in this provision, means a concern, including its affiliates, that is independently owned and operated, not dominant in the field of operation in which it is bidding, and qualified as a small business under the criteria and size standards in 13 CFR 121.

(b) [] is, ☒ is not a women-owned business enterprise. "Women-owned business enterprise," as used in this provision, means a business that is at least 51 percent owned by a woman or women who are U.S. citizens and who also control and operate the business.

(c) [] is, [☒] is not a minority business enterprise. "Minority business enterprise," as used in this provision, means a business which is at least 51 percent owned or controlled by one or more minority group members or, in the case of a publicly owned business, at least 51 percent of its voting stock is owned by one or more minority group members, and whose management and daily operations are controlled by one or more such individuals. For the purpose of this definition, minority group members are:

(Check the block applicable to you)

- | | |
|------------------------|------------------------------|
| [] Black Americans | [] Asian Pacific Americans |
| [] Hispanic Americans | [] Asian Indian Americans |
| [] Native Americans | [] Hasidic Jewish Americans |

8. Indian-Owned Economic Enterprise and Indian Organization Representation (applicable only if this solicitation is for a contract to be performed on a project for an Indian Housing Authority)

The bidder represents and certifies that it:

(a) [] is, [☒] is not an Indian-owned economic enterprise. "Economic enterprise," as used in this provision, means any commercial, industrial, or business activity established or organized for the purpose of profit, which is at least 51 percent Indian owned. "Indian," as used in this provision, means any person who is a member of any tribe, band, group, pueblo, or community which is recognized by the Federal Government as eligible for services from the Bureau of Indian Affairs and any "Native" as defined in the Alaska Native Claims Settlement Act.

(b) [] is, ☒ is not an Indian organization. "Indian organization," as used in this provision, means the governing body of any Indian tribe or entity established or recognized by such governing body. Indian "tribe" means any Indian tribe, band, group, pueblo, or

community including Native villages and Native groups (including corporations organized by Kenai, Juneau, Sitka, and Kodiak) as defined in the Alaska Native Claims Settlement Act, which is recognized by the Federal Government as eligible for services from the Bureau of Indian Affairs.

9. Certification of Eligibility Under the Davis-Bacon Act (applicable to construction contracts exceeding \$2,000)

(a) By the submission of this bid, the bidder certifies that neither it nor any person or firm who has an interest in the bidder's firm is a person or firm ineligible to be awarded contracts by the United States Government by virtue of section 3(a) of the Davis-Bacon Act or 29 CFR 5.12(a)(1).

(b) No part of the contract resulting from this solicitation shall be subcontracted to any person or firm ineligible to be awarded contracts by the United States Government by virtue of section 3(a) of the Davis-Bacon Act or 29 CFR 5.12(a)(1).

(c) The penalty for making false statements is prescribed in the U. S. Criminal Code, 18 U.S.C. 1001.

10. Certification of Nonsegregated Facilities (applicable to contracts exceeding \$10,000)

(a) The bidder's attention is called to the clause entitled **Equal Employment Opportunity** of the General Conditions of the Contract for Construction.

(b) "Segregated facilities," as used in this provision, means any waiting rooms, work areas, rest rooms and wash rooms, restaurants and other eating areas, time clocks, locker rooms and other storage or dressing areas, parking lots, drinking fountains, recreation or entertainment areas, transportation, and housing facilities provided for employees, that are segregated by explicit directive or are in fact segregated on the basis of race, color, religion, or national origin because of habit, local custom, or otherwise.

(c) By the submission of this bid, the bidder certifies that it does not and will not maintain or provide for its employees any segregated facilities at any of its establishments, and that it does not and will not permit its employees to perform their services at any location under its control where segregated facilities are maintained. The bidder agrees that a breach of this certification is a violation of the Equal Employment Opportunity clause in the contract.

(d) The bidder further agrees that (except where it has obtained identical certifications from proposed subcontractors for specific time periods) prior to entering into subcontracts which exceed \$10,000 and are not exempt from the requirements of the Equal Employment Opportunity clause, it will:

- (1) Obtain identical certifications from the proposed subcontractors;
- (2) Retain the certifications in its files; and
- (3) Forward the following notice to the proposed subcontractors (except if the proposed subcontractors have submitted identical certifications for specific time periods):

Notice to Prospective Subcontractors of Requirement for Certifications of Nonsegregated Facilities

A Certification of Nonsegregated Facilities must be submitted before the award of a subcontract exceeding \$10,000 which is not exempt from the provisions of the Equal Employment Opportunity clause of the prime contract. The certification may be submitted either for each subcontract or for all subcontracts during a period (i.e., quarterly, semiannually, or annually).

Note: The penalty for making false statements in bids is prescribed in 18 U.S.C. 1001.

11. Clean Air and Water Certification (applicable to contracts exceeding \$100,000)

The bidder certifies that:

(a) Any facility to be used in the performance of this contract [] is, [X] is not listed on the Environmental Protection Agency List of Violating Facilities:

(b) The bidder will immediately notify the PHA/IHA Contracting Officer, before award, of the receipt of any communication from the Administrator, or a designee, of the Environmental Protection Agency, indicating that any facility that the bidder proposes to use for the performance of the contract is under consideration to be listed on the EPA List of Violating Facilities; and,

(c) The bidder will include a certification substantially the same as this certification, including this paragraph (c), in every nonexempt subcontract.

12. Previous Participation Certificate (applicable to construction and equipment contracts exceeding \$50,000)

(a) The bidder shall complete and submit with his/her bid the Form HUD-2530, "Previous Participation Certificate." If the successful bidder does not submit the certificate with his/her bid, he/she must submit it within three (3) working days of bid opening. Failure to submit the certificate by that date may render the bid nonresponsive. No contract award will be made without a properly executed certificate.

(b) A fully executed "Previous Participation Certificate"

[X] is, [] is not included with the bid.

13. Bidder's Signature

The bidder hereby certifies that the information contained in these certifications and representations is accurate, complete, and current.

(Signature and Date)

SASHKO GEGOSKI

(Typed or Printed Name)

CEO & Operations Manager

(Title)

WESTCRAFT BUILDERS, INC

(Company Name)

63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ, 07035

(Company Address)

11/13/2025

Form of Non-Collusive Affidavit

KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET

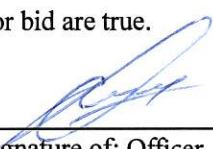
AFFIDAVIT
(Prime Bidder)

State of New Jersey)
) :SS
Count of Morris)

Sashko Gegoski, being first duly sworn, deposes and says:

That he is CEO & Operations Manager the
[a partner or officer of the firm of, etc.]

party making the foregoing proposal or bid, that such proposal or bid is genuine and not collusive or sham, that said bidder has not colluded, conspired, connived or agreed, directly or indirectly, with any bidder or person, to put in a sham bid or to refrain from bidding and has not in any manner, directly or indirectly, sought by agreement or collusion, or communication or conference with any person, to fix the bid price of affiant or of any bidder, or to fix any overhead, profit or cost element of said bid price, or of that of any other bidder, or to secure any advantage against the HOUSING AUTHORITY OF THE CITY OF BAYONNE or any person interested in the proposed contract; and that all statements in said proposal or bid are true.



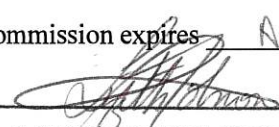
Signature of: Officer
Bidder, if the bidder is an individual;
Partner, if the bidder is a partnership;
Officer, if the bidder is a corporation.

Subscribed and sworn to before me

this 13 day of NOVEMBER, 2025.

LIZETH B. JOHNSON

My commission expires APRIL 09, 2029.


LIZETH B JOHNSON
NOTARY PUBLIC
STATE OF NEW JERSEY
ID # 50220788
MY COMMISSION EXPIRES APRIL 09, 2029

NC-1

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

HOUSING AUTHORITY OF THE CITY OF BAYONNE, NJ

BIDDER'S AFFIDAVIT

(This Affidavit is part of the Proposal)

STATE OF NEW JERSEY)

) :SS

COUNTY OF Morris)
(Fill In)

Sashko Gegoski

being duly sworn, deposes

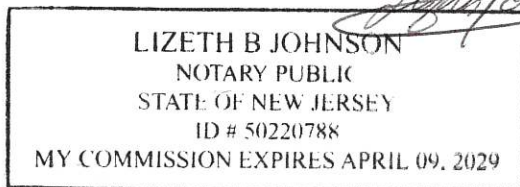
and says that he resides at 7 Cannon St, Wayne, NJ, 07470

that he is the CEO & Operations Manager who signed the above Bid or Proposal, that he was
(Give Title)
duly authorized to sign and that the Bid is the true offer of the Bidder, that the seal attached is the seal
of the Bidder and that all the declarations and statements contained in the Bid are true to the best of his
knowledge and belief.

Subscribed and sworn to before me

at WESTCRAFT BUILDERS, INC

on this 13 day of NOVEMBER, 2025



[Signature]
Signature of Bidder (Seal)

LIZETH B. JOHNSON
[Notary Public]

My commission expires APRIL 09, 2029

QUALIFICATION QUESTIONNAIRE

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

THE HOUSING AUTHORITY OF THE CITY OF BAYONNE

BID FOR: Kitchen and bath replacements and plumbing upgrades at 49th East 18th Street

NAME OF BIDDER: WESTCRAFT BUILDERS, INC

ADDRESS: 63 BEAVERBROOK RD, SUITE 204, LINCOLN PK, NJ,07035

REQUIREMENTS FOR SUBMITTED PROPOSALS IF QUALIFIED:

1. Each proposal must be accompanied by a Certificate of Surety of a surety company qualified to do business in the State of New Jersey, who shall at the time of submitting such proposal qualify as to its or their responsibility for the full amount of such proposal; and he will post a performance bond for the full amount of the contract pursuant to law if he is the successful bidder. Also accompanying each said proposal there must be a Certified Check or Bid Bond in an amount equal to Five percent (5 %) (not to exceed _____) of the total proposal price.
2. It shall be necessary for the bidder to present evidence that he is the general contractor and can submit a suitable record of satisfactorily completing similar projects. In addition to the above, he shall submit evidence that his company has the necessary equipment to carry out this type of operation.
 - a. How many years have you been or engaged in construction under present firm or trade name?
2 years under this company
 - b. What equipment do you own that is available and intended to be used on this project? Provide a description as to the quantity, size, type, and capacity of this equipment along with its present condition.

We own or control all the neccessary equipment required to
accomplish the work defined in the received specifications

- c. What equipment do you intend to purchase or lease for use on this project should the contract be awarded to you? Provide a description of the quantity, size, type, and capacity of the equipment you intend to lease or purchase.

We own or control all the necessary equipment required to
accomplish the work defined in the received specifications

- d. How many years has your organization been in business performing the work required under this contract?

2 years under this company

- e. If a corporation, answer the following:

E.1 - Date of Incorporation 05/24/2023

E.2 - State of Incorporation New Jersey

E.3 - President's name(s) George Grozdanovski

E.4 - Vice President's name(s) Sashko Gegoski

- f. If individual or partnership, answer the following:

F.1 - Date of Organization _____

F.2 - Name and address of all partners (state whether general or limited partnership):

- g. We normally perform 100% % of the work with our own forces. General character of work performed by our company.

General Construction

- h. Have you ever failed to complete any work awarded to you? NO If so, state circumstances.

- i. Has any other officer or partner of your organization ever been an officer or a partner of some other organization that failed to complete a construction contract? NO
If so, state the name of the individual, other organization and reason therefore.

- j. Has any officer or partner of your organization ever failed to complete a construction contract handled in his own name? NO If yes, state name of individual, name of owner and reason therefore.

- k. Are there any liens, of any character, filed against your company at this time? NO
If yes, specify the nature and amount of lien.

- l. In what manner have you inspected the proposed project: Explain in detail:
We inspected and reviewed the proposed work, and we did detail take off on every
single item according to the drawings provided to us.
We were present at initial walkthrough
- m. The work, if awarded to you will have the personal supervision of whom.
Sashko Gegoski - CEO & Operations Manager
- n. Do you intend to subcontract any portion of the work? Yes If so, state which portion is to be subcontracted.
Plumbing, Electrical and HVAC
- o. Have you made contracts or received firm offers for all materials within price use in preparing your proposal? Yes (It is not necessary to list names of dealers or manufacturers.)
- p. Give trade references:
Rak Plumbing & Heating LLC - 103 Hayward Pl #1128 Wallington, NJ, 07057
I&T Electrical Lighting LLC - 207 Piaget Av, Clifton NJ 07011
- q. Give bank references:
Shania Rivas shania.rivas@chase.com (973)767-0014
CHASE Bank 963 Van Houten Ave, Clifton, NJ 07013

3. It shall be necessary for the bidder to present a certified financial statement indicating the condition of his company of not more than twelve months prior to the bid submission. Failure to submit this document is a bid defect and may be a cause for the bid to be rejected.

ASSETS

Cash on Hand	\$ 31,827.58
Cash in Bank & Name of Said Bank	\$ 219,753.92
Accounts Receivable from Completed Contracts	\$ 336,355.49
Real Estate Used for Business Purposes	\$ ----
Material in Stock	\$ 2,500.00
Equipment Book Value	\$ 58,686.94
Furniture and Fixtures	\$ 89,392.17
Other Assets	\$ 1,800.00
TOTAL ASSETS	\$ 1,057,818.21

LIABILITIES

Notes Payable to Bank	\$ 44864.16
Notes Payable for Equipment Obligations	\$ 30,000.00
Notes Payable for Other Obligations	\$ 45,108.71
Accounts Payable	\$ 124,509.00
Other Liabilities	\$ 161,082.71
TOTAL LIABILITIES	\$ 300,455.87

FINANCIAL STATEMENTS
OF
WESTCRAFT BUILDERS, INC.
DECEMBER 31, 2024

WESTCRAFT BUILDERS, INC.

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DECEMBER 31, 2024

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To the Shareholder and Board of Directors
Westcraft Builders, Inc.
Lincoln Park, New Jersey

INDEPENDENT ACCOUNTANTS' COMPILATION REPORT

Management is responsible for the accompanying financial statements of Westcraft Builders, Inc., which comprise the balance sheet as of December 31, 2024, and the related statements of income, changes in shareholder's equity and cash flows for the year then ended, and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

The accompanying supplementary information included in Schedules A through E is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management. The supplementary information was subject to our compilation engagement. We have not reviewed or audited the supplementary information and do not express an opinion, a conclusion, nor provide any assurance on such information.

Respectfully submitted,

RMG CPA

RMG CPA, LLC

Livingston, New Jersey
April 2, 2025

WESTCRAFT BUILDERS, INC.**BALANCE SHEET
DECEMBER 31, 2024****ASSETS****CURRENT ASSETS**

Cash	\$	33,055	
Contracts Receivable, net		339,204	
Costs and Estimated Earnings in Excess of Billings		82,813	
Retainage Receivable		42,624	
<u>TOTAL CURRENT ASSETS</u>			\$ 497,696

PROPERTY AND EQUIPMENT

Property and Equipment, Net of Accumulated Depreciation of \$38,285			120,005
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OTHER ASSETS

Security Deposits		1,800	
Shareholder Loan Receivable		104,000	
<u>TOTAL OTHER ASSETS</u>			105,800

<u>TOTAL ASSETS</u>			\$ 723,501
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LIABILITIES AND SHAREHOLDER'S EQUITY**CURRENT LIABILITIES**

Accounts Payable	\$	36,839	
Accrued Expenses and Other Current Liabilities		54,999	
Billings in Excess of Costs and Estimated Earnings		115,974	
Current Portion of Long-Term Debt		8,894	
<u>TOTAL CURRENT LIABILITIES</u>			\$ 216,706

OTHER LIABILITIES

Due to Related Party		100,000	
Long-Term Debt		42,038	
<u>TOTAL OTHER LIABILITIES</u>			142,038

<u>TOTAL LIABILITIES</u>			358,744
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COMMITMENTS AND CONTINGENCIES**SHAREHOLDER'S EQUITY**

Common Stock, No Par Value, 100 Shares Authorized, 100 Shares Issued and Outstanding		134,575	
Retained Earnings		230,182	
<u>TOTAL SHAREHOLDER'S EQUITY</u>			364,757

<u>TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY</u>			\$ 723,501
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WESTCRAFT BUILDERS, INC.

STATEMENT OF INCOME

FOR THE YEAR ENDED DECEMBER 31, 2024

<u>REVENUES</u>	\$ 2,374,111
<u>COST OF REVENUES</u>	<u>1,748,033</u>
<u>GROSS PROFIT</u>	626,078
<u>GENERAL AND ADMINISTRATIVE EXPENSES</u>	<u>446,389</u>
<u>INCOME FROM OPERATIONS</u>	179,689
<u>OTHER EXPENSES</u>	
Interest Expense	<u>5,373</u>
<u>NET INCOME</u>	<u><u>\$ 174,316</u></u>

WESTCRAFT BUILDERS, INC.**STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2024**

	<u>Common Stock</u>	<u>Retained Earnings</u>	<u>Totals</u>
<u>Balance - January 1, 2024</u>	\$ 134,575	\$ 70,666	\$ 205,241
<u>Net Income for the Year Ended December 31, 2024</u>	-	174,316	174,316
<u>Distributions</u>	-	(14,800)	(14,800)
<u>Ending Balance - December 31, 2024</u>	<u>\$ 134,575</u>	<u>\$ 230,182</u>	<u>\$ 364,757</u>

WESTCRAFT BUILDERS, INC.**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED DECEMBER 31, 2024**

CASH FLOWS FROM OPERATING ACTIVITIES

Net Income		\$	174,316
Adjustments to Reconcile Net Income to Net Cash Flows			
Provided by Operating Activities:			
Bad Debt Expense	\$	8,670	
Depreciation		28,376	

(INCREASE) DECREASE IN OPERATING ASSETS

Contracts Receivable	(26,391)
Costs and Estimated Earnings in Excess of Billings	(82,813)
Retainage Receivable	(42,624)

(DECREASE) INCREASE IN OPERATING LIABILITIES

Accounts Payable	(17,390)	
Accrued Expenses and Other Current Liabilities	46,208	
Billings in Excess of Costs and Estimated Earnings	(52,994)	(138,958)

CASH FLOWS PROVIDED BY OPERATING ACTIVITIES

35,358**CASH FLOWS FROM INVESTING ACTIVITIES**

Shareholder Loan Receivable	(102,500)
Purchases of Property and Equipment	(62,240)

CASH FLOWS (USED FOR) INVESTING ACTIVITIES

(164,740)**CASH FLOWS FROM FINANCING ACTIVITIES**

Distributions	(14,800)
Due to Related Party	100,000
Long-Term Debt Repayments	(6,948)

CASH FLOWS PROVIDED BY FINANCING ACTIVITIES

78,252**NET (DECREASE) IN CASH**

(51,130)

CASH AT THE BEGINNING OF THE YEAR

84,185**CASH AT THE END OF THE YEAR**

\$ 33,055**SUPPLEMENTAL CASH FLOW DISCLOSURES**

Cash Paid for Interest	\$	5,373
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WESTCRAFT BUILDERS, INC.**NOTES TO FINANCIAL STATEMENTS****DECEMBER 31, 2024**

NOTE 1 - NATURE OF OPERATIONS**BUSINESS ACTIVITY**

Westcraft Builders, Inc.'s primary business activity is general contracting in the state of New Jersey.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

This summary of significant accounting policies of Westcraft Builders, Inc. (the "Company") is presented to assist in understanding the Company's financial statements. The financial statements and notes are representations of the Company's management, who is responsible for their integrity and objectivity.

REVENUE AND COST RECOGNITION

The Company applies the guidance within ASC 606. The guidance affects any entity that either enters into contracts with customers to transfer goods or services or enters into contracts for the transfer of nonfinancial assets unless those contracts are within the scope of other standards.

ASC 606 provides that an entity should recognize revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. An entity should apply the following five-step process to recognize revenue: (1) Identify the contract with a customer; (2) Identify the performance obligations in the contract; (3) Determine the transaction price; (4) Allocate the transaction price to the performance obligations in the contract; and (5) Recognize revenue when (or as) the entity satisfies a performance obligation.

Construction Contracts

Revenues on construction contracts are recognized over time, as performance obligations are satisfied, due to the continuous transfer of control to the customer. The customer typically controls the asset under construction, as evidenced either by contractual termination clauses or by the Company's rights to payment for work performed on the asset under construction that does not have an alternative use to the Company. The Company's construction contracts are generally accounted for as a single performance obligation, since the Company is providing a significant service of integrating components into a single project.

The Company recognizes revenue with an "input method" using the percentage-of-completion method, whereby progress towards completion is recognized according to the percentage of incurred costs to estimated total costs. This method best depicts the transfer of control to the customer, which occurs as the Company incurs costs on its contracts. Incurred costs represent work performed, which corresponds with and thereby depicts the transfer of control to the customer.

Revenues on uninstalled materials are recognized when control is transferred to the customer. In certain circumstances, when the cost of the uninstalled materials is significant and transfer of control occurs significantly before services are provided, revenues are recognized when the cost is incurred, but profit is not recognized until such materials are installed.

The Company derives most of its revenue from fixed-price contracts recognized over time. The fixed-price contracts may be subject to change orders. The Company also recognizes revenues over time for time and material-based contracts since the customer simultaneously receives and consumes the benefits of those services as the Company performs the work under the contract. As a practical expedient allowed under the revenue accounting standards, the Company records revenue for these contracts in the amount to which they have a right to invoice for the services performed, provided that they have a right to consideration from the customer in an amount that corresponds directly with the value of the performance completed to date.

WESTCRAFT BUILDERS, INC.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

DECEMBER 31, 2024

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

REVENUE AND COST RECOGNITION (CONTINUED)

Transaction Price

The Company determines the transaction price of their contracts to be the amount of consideration to which the Company expects to be entitled in exchange for transferring goods and services to the customer. The consideration promised may include both fixed and variable amounts. Revenues are not recognized on the variable consideration until they are probable and estimable.

Changes in Contract Estimates

The Company recognizes adjustments in estimated profit on contracts under the cumulative catch-up method. During the course of a contract, revisions in cost and profit estimates may be required and are reflected in the accounting period in which the facts, which require the revision, become known. Due to the inherent uncertainty in estimating costs on contracts in process, it is possible that estimates can change in the subsequent period. At the time a loss on a contract becomes known, the entire amount of the estimated ultimate loss on both short and long-term contracts is accrued.

Combining Contracts

The Company uses significant judgment to determine whether two or more contracts with the same customer should be combined and accounted for as a single contract with one or multiple performance obligations. The treatment of such contracts could change the amount of revenue and profit recorded in each period.

Variable Consideration

Variable consideration such as claims, bonuses, incentives, liquidating damages, and penalties may be included in the Company's contracts. The Company will include variable consideration in the transaction price when the Company has the enforceable right to the modification, it is probable and estimable, and it is not expected there will be a significant reversal of revenue recognized on the variable consideration. The Company uses the most likely amount method or the expected value, whichever is expected to predict the amount of the variable consideration more accurately.

Change Orders

The contracts of the Company may be subject to change orders. Such change orders when they occur are generally not distinct from the performance obligation of the existing contract, accordingly, the change order is recognized as a modification of the existing contract (rather than a new contract) and the contract price is adjusted by the amount of the change order.

Disaggregated Revenues

The Company has determined that the nature, amount, timing, and uncertainty of revenues and cash flows are affected by the following factors:

- Payers (public or private) that have different reimbursement and payment methodologies,
- Geography of the service location,
- Company's line of business that provided the service.

WESTCRAFT BUILDERS, INC.**NOTES TO FINANCIAL STATEMENTS (CONTINUED)****DECEMBER 31, 2024**

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**CONTRACTS RECEIVABLE**

Generally, the Company has lien rights on its contracts receivable balances. The Company carries its contracts receivable at cost less an allowance for credit losses. The Company estimates the allowance for credit losses based upon a review of outstanding receivables and historical collection information by the customer. Normally, contracts receivable are due within 30 days after the date of the requisition. As of December 31, 2024, management has elected to set a reserve for credit losses of \$8,670.

Contract retentions are generally due within 30 days after completion of the project and acceptance by the owner. Where the contract provides for guarantee retainage provisions, such retainage is due within one year of completion and acceptance of the project.

Receivables more than 90 days old are considered past due. Contracts receivable are written off when they are determined to be uncollectible. The Company does not accrue interest on past due receivables. For the year ended December 31, 2024, the bad debt expense was \$8,670. As of December 31, 2023, the contracts receivable, net balance was \$321,483.

As of December 31, 2024, contracts receivable, net for the Company are summarized as follows:

Billed

Contracts in Progress	\$ 294,849
Completed Contracts	<u>53,025</u>
Contracts Receivable	347,874
Less: Allowance for Credit Losses	<u>(8,670)</u>
Contracts Receivable, net	<u>\$ 339,204</u>

LEASES

The Company applies the guidance within ASC 842. The typical short-term leases held by the Company relate to office and yard space.

In accordance with ASC 842, the Company recognizes right of use assets and lease liabilities greater than twelve months in duration based on the contract consideration for lease components through the term of the lease and the applicable discount rate. Leases with a duration less than or equal to twelve months are considered short-term leases. The Company does not recognize right of use assets or lease liabilities for short-term leases and classifies the expense as operating lease expense. Variable lease payments based on an index or rate are included in the right of use assets and lease liabilities, based on the effective rate at lease commencement.

The Company has elected not to separate contract considerations for lease and non-lease components for its space leases. In addition to the non-cancellable period of a lease, the Company includes periods covered by extension options it is reasonably certain to exercise. Generally, the Company does not consider additional renewal periods to be reasonably certain of being exercised, as comparable locations could be identified within the same geographic location for comparable lease rates. The Company uses the rate implicit in the contract whenever possible when determining the applicable discount rate. When the implicit rate is not used, the Company employs a portfolio approach based on the duration of the lease. The portfolio lease rates are calculated monthly.

No individual lease is considered significant and there are no leases that have not yet commenced that are considered significant.

WESTCRAFT BUILDERS, INC.**NOTES TO FINANCIAL STATEMENTS (CONTINUED)****DECEMBER 31, 2024**

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**CONTRACT ASSETS AND CONTRACT LIABILITIES**

Billing practices are governed by the contract terms of each project and do not necessarily correlate with revenue recognized over time using the percentage-of-completion method. Contract assets represent costs and estimated earnings in excess of billings and retainage. Generally, contract retainage is subject to conditions other than the passage of time, such as fulfillment guarantees, future performance, or achievement of stated milestones. Amounts related to contract retainage will continue to be classified as contract assets until such time that the right to payment becomes unconditional. Contract liabilities represent billings in excess of costs and estimated earnings. Contract retainage agreements vary from project to project and could be outstanding for several months or years.

The contract assets and contract liabilities balances as of December 31, 2024 are as follows:

Costs and Estimated Earnings in Excess of Billings	\$	82,813
Retainage		<u>42,624</u>
Contract Assets	\$	<u>125,437</u>
Billings in Excess of Costs and Estimated Earnings	\$	<u>115,974</u>
Contract Liabilities	\$	<u>115,974</u>

As of December 31, 2023, the contract assets and contract liabilities balances for the Company were \$0 and \$168,968, respectively. Assets and liabilities related to long-term contracts are included in current assets and current liabilities in the accompanying balance sheet, as they will be liquidated in the normal course of contract completion, which may require more than one year.

Costs and estimated earnings on contracts in progress consist of the following as December 31, 2024:

Costs Incurred on Contracts in Progress	\$	1,221,474
Estimated Earnings		<u>357,808</u>
Contracts in Progress Revenues		1,579,282
Less: Billings to Date		<u>(1,612,443)</u>
Totals	\$	<u>(33,161)</u>

INCOME TAXES

FASB ASC 740-10-05 provides guidance on the accounting and reporting for uncertainties in income tax law and the financial statement recognition, measurement and disclosure of uncertain tax positions taken or expected to be taken in income tax returns. The Company does not believe that the effects of *FASB ASC 740-10-05* will be material to these financial statements.

Income taxes that remain subject to examination for the Company are all years after December 31, 2020 for federal purposes and after December 31, 2019 for state purposes.

PROPERTY, EQUIPMENT AND DEPRECIATION

Property and equipment is stated at cost. Depreciation is being provided for on the straight-line method over the estimated useful lives of the assets.

WESTCRAFT BUILDERS, INC.**NOTES TO FINANCIAL STATEMENTS (CONTINUED)****DECEMBER 31, 2024**

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**CREDIT LOSSES**

The Company applies the guidance within ASC 326. Management establishes an allowance for credit losses based on the current expected credit loss ("CECL") model, which is based on expected losses rather than incurred losses. Expected credit losses are measured through the entire life of the financial asset.

Management considers all available information when estimating expected credit losses, including details about past events, current conditions, and reasonable and supportable forecasts and their implication with respect to expected credit losses. Methods used consist of credit loss percentages based on aging categories along with projected loss rates to estimate the allowance for credit losses. The major risk characteristics considered by management consist of current economic conditions, customer solvency and the collectability of the relevant asset.

Management believes that the historical loss information used in their analysis is a reasonable basis on which to determine expected credit losses because the composition of the assets at the reporting date are consistent with those used in developing the historical credit loss amounts.

As of December 31, 2024, the allowance for credit losses by contracts receivable is as follows:

Beginning Balance	\$	-
Provision for Expected Credit Losses		8,670
Ending Balance	\$	8,670

IMPAIRMENT OF LONG-LIVED ASSETS

The Company reviews long-lived assets for impairment whenever events or circumstances indicate that the carrying value of such assets may not be fully recoverable. Impairment is present when the sum of undiscounted estimated future cash flows expected to result from use of the asset is less than carrying value. If impairment is present, the carrying value of the impaired asset is reduced to its fair value. Fair value is determined based on discounted cash flows or appraised values, depending on the nature of the assets. During the year ended December 31, 2024, the Company determined that there were no impairment losses recognized for long-lived assets.

USE OF ESTIMATES

These financial statements have been prepared in conformity with generally accepted accounting principles. Accordingly, management is required to make estimates and assumptions on certain reported amounts and disclosures, which may differ from actual results.

NEW ACCOUNTING PRONOUNCEMENTS

The Company closely monitors all Accounting Standard Updates issued by the Financial Accounting Standards Board and other authoritative guidance. No new accounting pronouncements other than those disclosed in these financial statements were recently issued or adopted for the year ended December 31, 2024, that had or are expected to have a material impact on these financial statements.

WESTCRAFT BUILDERS, INC.**NOTES TO FINANCIAL STATEMENTS (CONTINUED)****DECEMBER 31, 2024**

NOTE 3 - CONCENTRATIONS**Cash**

The Company maintains cash and cash equivalent balances with various banks as of December 31, 2024. The accounts are insured by the Federal Deposit Insurance Corporation up to \$250,000 per bank. If the Company's cash balance exceeds \$250,000 per bank, then *FASB ASC 825-10-05* identifies these items as a concentration of credit risk requiring disclosure, regardless of the degree of risk. As of December 31, 2024, the balances were fully insured.

Customers

The Company had two customers that individually represented greater than 10% and collectively represented 27% of the Company's total revenues for the year ended December 31, 2024. The Company had three customers that individually represented greater than 10% and collectively represented 91% of the outstanding contracts receivable and retainage balances as of December 31, 2024.

NOTE 4 - CORPORATE TAXES

The Company, with the consent of its shareholder, has elected under the Internal Revenue Code to be treated as an S corporation for federal tax purposes. In lieu of federal corporation income taxes, the shareholder of an S corporation are taxed on his/her proportionate share of the S corporation's taxable income. Therefore, no provision or liability for federal income taxes has been included in these financial statements.

The Company has also elected to be a New Jersey S corporation.

Depreciation is calculated under an accelerated method for tax purposes. The Company has temporary differences in the recognition of income and expenses between their financial and tax methods of accounting.

NOTE 5 - PROPERTY AND EQUIPMENT

Property and equipment consists of the following as of December 31, 2024:

		Useful Lives (Years)
Furniture & Fixtures	\$ 9,266	7
Autos & Trucks	63,420	5
Equipment	85,604	5
Property and Equipment	158,290	
Less: Accumulated Depreciation	(38,285)	
Property and Equipment, net	\$ 120,005	

Depreciation expense for the year ended December 31, 2024 was \$28,376.

NOTE 6 - OPERATING LEASES

As of December 31, 2024, and for the year then ended, the Company only had short-term leases associated with office and yard space. As such, no long-term leases were required to be capitalized to the balance sheet in accordance with ASC 842. For the year ended December 31, 2024, the Company recognized short-term lease costs totaling \$14,000, which is included in general and administrative expenses in the accompanying statement of income.

WESTCRAFT BUILDERS, INC.**NOTES TO FINANCIAL STATEMENTS (CONTINUED)****DECEMBER 31, 2024**

NOTE 7 - LONG-TERM DEBT

The Company has borrowed funds from a bank to finance equipment. The loan's monthly payment, interest rate, and maturity date are \$1,116, 9.58%, and September 2029, respectively. This loan is secured by equipment. As of December 31, 2024, the loan balance was \$50,932.

As of December 31, 2024, principal maturities are as follows:

December 31, 2025	\$	8,894
December 31, 2026		9,784
December 31, 2027		10,763
December 31, 2028		11,840
December 31, 2029		9,651
TOTAL	\$	50,932

NOTE 8 - BACKLOG

The Company has the following unearned revenues and costs to complete on contracts in progress as of December 31, 2024:

Contracts in Progress as of December 31, 2023	\$	-
New Contracts & Change Orders - Year Ended December 31, 2024		4,613,024
Total Contract Amount		4,613,024
Less: Revenues		(1,579,282)
TOTAL UNEARNED REVENUES	\$	3,033,742
Contracts in Progress as of December 31, 2023	\$	-
New Contracts & Change Orders - Year Ended December 31, 2024		3,537,324
Total Estimated Costs		3,537,324
Less: Cost of Revenues		(1,221,474)
TOTAL COSTS TO COMPLETE	\$	2,315,850

Remaining construction performance obligations represent the remaining transaction price, including variable consideration not considered, for which work has not been performed. As of December 31, 2024, the Company had \$3,033,742 of transaction price allocated to the Company's remaining performance obligations.

NOTE 9 - SHAREHOLDER LOAN RECEIVABLE

The shareholder loan receivable is unsecured, bears no interest and is not expected to be received prior to January 1, 2026. However, prepayments on this balance is allowed.

NOTE 10 - DUE TO RELATED PARTY

As of December 31, 2024, due to related party represents amounts loaned to the Company from a related party. This amount bears no interest and is not expected to be repaid prior to January 1, 2026. However, prepayments on this balance is allowed.

WESTCRAFT BUILDERS, INC.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

DECEMBER 31, 2024

NOTE 11 - COMMITMENTS AND CONTINGENCIES

LITIGATION MATTERS

As a result of the ordinary course of business, the Company may be involved in various litigation matters. The ultimate outcome of such matters is uncertain. However, management and legal counsel are of the opinion that any unfavorable outcomes would have minimal adverse economic impact on the Company.

SURETY

The Company is contingently liable to a surety company under a general indemnity agreement. The Company agrees to indemnify the surety for any payments made on contracts of surety ship, guarantee or indemnity. The Company believes that all contingent liabilities will be satisfied by their performance on the specific bonded contracts.

NOTE 12 - SUBSEQUENT EVENTS

The Company has evaluated all events or transactions that occurred after December 31, 2024 through April 2, 2025, which is the date that the financial statements were available to be issued. During this period, there were no material subsequent events requiring disclosure.

**SCHEDULE OF COST OF REVENUES
FOR THE YEAR ENDED DECEMBER 31, 2024**

COST OF REVENUES

Direct Labor	\$ 112,867	
Disposal	10,180	
Equipment Rental	13,771	
Insurance	130,747	
Materials	388,039	
Other Cost of Revenues	39,955	
Payroll Taxes	12,179	
Subcontractors	1,040,295	
<u>TOTAL COST OF REVENUES</u>		<u>\$ 1,748,033</u>

**SCHEDULE OF GENERAL AND ADMINISTRATIVE EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2024**

GENERAL AND ADMINISTRATIVE EXPENSES

Officer Compensation	\$	105,206	
Administrative Independent Contractors		127,273	
Auto and Truck		14,766	
Bad Debt Expense		8,670	
Depreciation		28,376	
Insurance		25,094	
Meals and Entertainment		19,765	
Memberships and Subscriptions		25,270	
Office		15,290	
Operating Lease Expense		14,000	
Other Operating Expenses		11,874	
Payroll Taxes		11,352	
Professional Fees		23,006	
Travel		16,447	
<u>TOTAL GENERAL AND ADMINISTRATIVE EXPENSES</u>			<u>\$ 446,389</u>

SCHEDULE OF CONTRACTS RECEIVABLE AND RETAINAGE
DECEMBER 31, 2024

	<u>Job #</u>	<u>0-30</u>	<u>31-60</u>	<u>61-90</u>	<u>>90</u>	<u>TOTALS</u>	<u>RETAINAGE</u>
<u>CONTRACTS IN PROGRESS:</u>							
<u>Borough of Peapack & Gladstone</u>							
Borough of Peapack & Gladstone Library Renovations	1025	\$ -	\$ -	\$ -	\$ 97,098	\$ 97,098	\$ 7,043
<u>Housing Authority of the City of Passaic</u>							
Concrete Sidewalk Repairs and Entry Stoop Renovations	1039	-	-	-	-	-	16,410
<u>Lakewood Housing Authority</u>							
Lakewood Asphalt Parking Lot at John J. Currey	1033	-	-	-	-	-	12,465
<u>Ocean County Library</u>							
Ocean County Restroom Renovation	1023	-	125,151	-	-	125,151	3,114
Ocean County Ramp Replacement	1024	72,600	-	-	-	72,600	1,909
<u>Woodbridge Housing Authority</u>							
Woodbridge Façade Upgrades at Finn Towers	1027	-	-	-	-	-	1,683
<u>SUBTOTALS</u>		<u>\$ 72,600</u>	<u>\$ 125,151</u>	<u>\$ -</u>	<u>\$ 97,098</u>	<u>\$ 294,849</u>	<u>\$ 42,624</u>
<u>COMPLETED CONTRACTS:</u>							
<u>Jamil Allan</u>							
Broadway Electronics Repointing and Repairing	1035	\$ -	\$ -	\$ 10,000	\$ -	\$ 10,000	\$ -
<u>Metal Green Recycling Industries Inc.</u>							
32 Club Way Montclair	1002-32	-	-	-	41,550	41,550	-
<u>Pal-Pro Builders, LLC</u>							
Maplewood Public Library-Scaffolding Work	1006	1,475	-	-	-	1,475	-
<u>SUBTOTALS</u>		<u>\$ 1,475</u>	<u>\$ -</u>	<u>\$ 10,000</u>	<u>\$ 41,550</u>	<u>\$ 53,025</u>	<u>\$ -</u>
Less: Allowance for Credit Losses		-	-	-	(8,670)	(8,670)	-
<u>TOTALS</u>		<u>\$ 74,075</u>	<u>\$ 125,151</u>	<u>\$ 10,000</u>	<u>\$ 129,978</u>	<u>\$ 339,204</u>	<u>\$ 42,624</u>

WESTCRAFT BUILDERS, INC.

SCHEDULE OF CONTRACTS IN PROGRESS
DECEMBER 31, 2024

SCHEDULE D

CONTRACT TOTALS TO DATE											FOR THE YEAR ENDED DECEMBER 31, 2024					BACKLOG		
JOB #	CONTRACT AMOUNT	ESTIMATED		TOTAL ESTIMATED COSTS	COST OF REVENUES		PERCENT COMPLETE	BILLINGS TO DATE	COSTS AND ESTIMATED EARNINGS IN EXCESS OF BILLINGS		BILLINGS IN EXCESS OF COSTS AND ESTIMATED EARNINGS		REVENUES	GROSS PROFIT	UNEARNED REVENUES	BALANCE TO BILL	COSTS TO COMPLETE	GROSS PROFIT
		GROSS PROFIT	G.P. %		REVENUES	EXPENSES			EXPENSES	EARNINGS								
Maplewood Public Library - Metal Work	1005	\$ 384,270	\$ 119,465	31.09%	\$ 264,805	\$ 29,962	11.31%	\$ 32,650	\$ 43,479	\$ 10,829	\$ -	\$ 43,479	\$ 29,962	\$ 13,517	\$ 340,791	\$ 351,620	\$ 234,843	\$ 105,948
Bayonne Fire Escape	1010	214,260	42,855	20.00%	171,405	164,310	95.86%	186,135	205,391	19,256	-	205,391	164,310	41,081	8,869	28,125	7,095	1,774
YMCA of Paterson - Parking Lot Work	1013	363,016	90,750	25.00%	272,266	223,158	81.96%	324,473	297,540	-	26,933	297,540	223,158	74,382	65,476	38,543	49,108	16,368
Tidson Construction #3 115 Clifton Ave Newark	1018	83,250	17,000	20.42%	66,250	1,267	1.91%	16,500	1,592	-	14,908	1,592	1,267	325	81,658	66,750	64,983	16,675
Ocean County Restroom Renovation	1023	282,200	14,115	5.00%	268,085	183,370	69.22%	155,780	195,340	39,660	-	195,340	183,370	9,970	86,860	128,500	82,515	4,545
Ocean County Ramp Replacement	1024	168,282	45,485	27.03%	122,797	67,018	54.58%	95,434	91,842	-	3,592	91,842	67,018	24,824	76,440	72,848	55,779	20,661
Borough of Peapack & Gladstone Library Renovations	1025	698,108	170,580	24.42%	527,608	268,196	50.83%	352,136	354,865	2,729	-	354,865	268,196	86,669	343,243	345,972	259,412	83,831
Ramapo County College Library & Learning Center	1026	85,000	17,000	20.00%	68,000	-	0.00%	-	-	-	-	-	-	-	85,000	85,000	68,000	17,000
Woodbridge Parade Upgrades at Finn Towers	1027	547,350	109,470	20.00%	437,880	30,621	6.99%	33,665	38,276	4,611	-	38,276	30,621	7,655	509,074	513,685	407,259	101,815
Begins Metal Project Carver Technical Education Building	1030	72,438	18,500	25.54%	53,938	4,389	7.94%	-	5,748	5,748	-	5,748	4,280	1,468	66,690	72,438	49,658	17,032
Lakewood Asphalt Parking Lot at John J Cherry	1033	441,350	130,550	29.58%	310,800	70,541	22.70%	124,650	100,171	-	24,479	100,171	70,541	29,630	341,179	316,700	240,259	100,920
USPS Union Bridge Canopy Replacement	1038	82,000	23,505	28.66%	58,495	43,456	74.29%	67,000	60,918	-	6,082	60,918	43,456	17,462	21,082	15,000	15,039	6,043
Concrete Sidewalk Repair and Entry Stoop Renovations	1039	381,500	115,500	30.28%	266,000	98,951	37.20%	164,100	141,917	-	22,183	141,917	98,951	42,966	239,583	217,400	167,049	72,534
Presidents School 1006 Hamburg Tpke Wayne	1040	110,000	21,005	19.10%	88,995	54,144	58.37%	60,000	42,203	-	17,797	42,203	34,144	8,059	67,797	50,000	54,851	12,946
Englewood City Hall Basement Renovations	1043	700,000	140,000	20.00%	560,000	-	0.00%	-	-	-	-	-	-	-	700,000	700,000	560,000	140,000
SUBTOTALS		\$ 4,613,024	\$ 1,075,700		\$ 3,537,324	\$ 1,221,474		\$ 1,612,443	\$ 1,579,282	\$ 82,813	\$ 115,974	\$ 1,579,282	\$ 1,221,474	\$ 357,808	\$ 3,033,742	\$ 3,000,581	\$ 2,315,850	\$ 717,892

SEE INDEPENDENT ACCOUNTANTS' COMPILATION REPORT AND ACCOMPANYING NOTES ATTACHED.

WESTCRAFT BUILDERS, INC.

SCHEDULE OF COMPLETED CONTRACTS
DECEMBER 31, 2024

SCHEDULE X

CONTRACT TOTALS TO DATE										FOR THE YEAR ENDED DECEMBER 31, 2024					BACKLOG			
JOB #	CONTRACT AMOUNT	ESTIMATED GROSS PROFIT	EST. G.P. %	TOTAL ESTIMATED COSTS	COST OF REVENUES	PERCENT COMPLETE	BILLINGS TO DATE	REVENUES	COSTS AND EARNINGS IN EXCESS OF BILLINGS	BILLINGS IN EXCESS OF COSTS AND ESTIMATED EARNINGS	REVENUES	COST OF REVENUES	GROSS PROFIT	UNEARNED REVENUES	BALANCE TO BILL	COSTS TO COMPLETE	GROSS PROFIT	
Alexander Elementary School	1001	\$ 102,413	\$ 43,377	42.35%	\$ 59,036	\$ 59,036	100.00%	\$ 102,413	\$ 102,413	\$ -	\$ -	\$ 11,807	\$ 6,806	\$ 5,001	\$ -	\$ -	\$ -	\$ -
32 Club Way Montclair	1002	179,500	69,032	38.46%	110,468	110,468	100.00%	179,500	179,500	-	-	6,387	3,931	2,456	-	-	-	-
Maplewood Public Library - Masonary	1004	45,000	21,000	51.11%	22,000	22,000	100.00%	45,000	45,000	-	-	10,966	5,361	5,605	-	-	-	-
Bedroom Renovation for Bernardsville Borough Public Library	1009	151,653	18,638	12.29%	133,015	133,015	100.00%	151,653	151,653	-	-	139,808	122,625	17,183	-	-	-	-
J.P. Stevens High School - Edison Board of Education	1015	114,825	57,308	50.43%	56,917	56,917	100.00%	114,825	114,825	-	-	114,825	56,517	57,908	-	-	-	-
USPS - Loading Dock #248	1017	43,500	12,298	28.27%	31,202	31,202	100.00%	43,500	43,500	-	-	43,500	31,202	12,298	-	-	-	-
Resep NY Middletown	1021	180,000	93,312	51.84%	86,688	86,688	100.00%	180,000	180,000	-	-	180,000	86,688	93,312	-	-	-	-
Broadway Electronics Repointing and Repairing	1035	130,000	14,793	11.38%	115,207	115,207	100.00%	130,000	130,000	-	-	130,000	115,207	14,793	-	-	-	-
North Star Academy 43 Alexander St. Newark, NJ 07106	1037	46,400	17,386	37.47%	29,014	29,014	100.00%	46,400	46,400	-	-	46,400	29,014	17,386	-	-	-	-
SUBTOTALS		\$ 993,291	\$ 349,744		\$ 643,547	\$ 643,547		\$ 993,291	\$ 993,291	\$ -	\$ -	\$ 683,693	\$ 457,751	\$ 225,942	\$ -	\$ -	\$ -	\$ -
Time and Material Contracts and Post Closing Items												111,136	88,808	42,328				
CONTRACT TOTALS		\$ 5,606,315	\$ 1,425,444		\$ 4,180,871	\$ 1,865,021		\$ 2,605,734	\$ 2,572,373	\$ 82,813	\$ 115,974	\$ 2,374,111	\$ 1,748,033	\$ 626,078	\$ 3,033,742	\$ 3,008,581	\$ 2,315,850	\$ 717,892

SEE INDEPENDENT ACCOUNTANTS' COMPILATION REPORT AND ACCOMPANYING NOTES ATTACHED.

The undersigned hereby authorizes and requests any person, firm or corporation to furnish any information requested by the Local Housing Authority in verification of the recitals comprising this Statement of Bidder's Qualifications.

Dated at November this 13th day of 2025, _____.

WESTCRAFT BUILDERS, INC

(Name of Bidder)

By: Sashko Gegoski

Title: CEO & Operations Manager

State of New Jersey

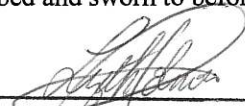
County of Morris

Sashko Gegoski being duly sworn, deposes and says that he/she

is the CEO & Operations Manager of WESTCRAFT BUILDERS, INC
(Name of Organization)

and that the answers to the foregoing questions and all statements therein contained are true and correct.

Subscribed and sworn to before me this 13 day of NOVEMBER, 2025.


LIZETH B JOHNSON

NOTARY PUBLIC

STATE OF NEW JERSEY

ID # 50220788

MY COMMISSION EXPIRES APRIL 09, 2029

LIZETH B. JOHNSON
(Notary Public)

My commission expires APRIL 09, 2029.

—

STATUS OF CONTRACTS ON HAND

Give full information about all of your contracts, whether private or government contracts, whether prime or sub-contracts, whether in progress or awarded but not yet begun, or whether you are low bidder pending formal award of contract.

LOCATION	DESCRIPTION	ADJUSTED CONTRACT AMOUNT	AMOUNT COMPLETED/ BILLED	ADDIT'L EARNED SINCE LAST ESTIMATE	BALANCE TO BE COMPLETED	ESTIMATED DATE OF COMPLETION
Mapplewood Public Library	Wall reinforcement	\$384,270.00	\$384,270.00	----	\$137,885.99	12/31/2025
Woodbridge Facade	Facade upgrades Firm Towers	\$758,087.95	\$580,205.80	-----	\$90,974.83	12/17/2025
Bogota Metal Project		\$165,000.00	\$165,000.00	-----	\$22,431.76	10/31/2025
Englewood City Hall	Basement Renovations	\$1,200,000.00	\$845,132.00	-----	\$205,481.03	01/11/2026
JSPS Mount Kisco	Vestibule Renovations	\$80,000.00	\$32,000.00	-----	\$9,088.76	12/03/2025
Jersey City Fire Engine	Restoration	\$188,391.50	\$94,196.00	-----	\$27,673.11	01/14/2026
Hillsdale Paspack Valley	Auditorium Renovations	\$576,645.00	\$320,000.00	-----	\$254,013.70	11/18/2025
Belview Palisades Place	Parking Lot Renovations	\$258,850.00	\$104,257.75	-----	\$195,000.00	12/29/2025
Linden Public School	Bathroom Renovations	\$922,500.00	\$42,875.00	-----	\$510,625.00	08/08/2026
Mapalan Englishtown	Addition at Manalapan-Englishtown Middle School and Various Renovations at Other School District Schools	\$995,000.00	\$0.00	-----	\$555,200.00	05/20/2026
TOTALS		\$4,848,744.45	\$2,567,936.55	\$0.00	\$2,008,374.18	

Include Name and Telephone Number of the Owner's Representative and the Design Professional in charge of the Work for each Project.

STATEMENT OF COMPLIANCE

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

This is to certify that all persons employed by the undersigned will be paid full weekly wages earned, less permissible deductions for income taxes, social security, etc., and that no rebates have been or will be made either directly or indirectly to the undersigned from the full weekly wages earned by any person in its employ, and further that all employees will be paid as defined in Regulations, Part 3 (29 C.F.R., Part 3) issued by the Secretary of Labor under the Copeland Act, as amended (43 Stat. 948, 63 Stat. 108, 72 Stat. 927; 40 U.S.C. 276c), and described on said payroll; that said payroll is correct and complete; that the wage rates contained in said payroll for laborers, and mechanics pursuant to the Contract under which such work was performed; and that the classification set forth for each laborer or mechanic conforms with the work he performed.



Signature

CEO & Operations Manager
Title

AFFIRMATIVE ACTION AFFIDAVIT

**KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET**

Pursuant to the regulations promulgated by the Affirmative Action the State of New Jersey in accordance with laws of Public Law 1975, Chapter 127 and all its latest amendments stated in the Circulars of the Secretary of the Treasury of the State of New Jersey, as are included with these specifications, contractors furnishing goods or services to the Authority must agree, where applicable, to the following:

During the performance of this contract, the contractor agrees as follows:

1. To comply with all the regulations of Affirmative Action Laws of the State of New Jersey, Public Law 1975, Chapter 127.
2. To comply with all requirements stated in [N.J.A.C. 17:27] a Memorandum entitled "Affirmative Action Requirements for Public Agencies in the Awarding of Contracts" (the "Memorandum").
3. To comply with all the requirements of a Notice and explanation of certain revisions to Exhibit B, Mandatory Affirmative Action Language: Construction Contracts (the "Notice").

The undersigned hereby states, have fully read and agrees to comply with the above, and is familiar with the regulations described therein and will furnish further information if requested by the Authority confirming the compliance with the above stated regulations. I am also aware that if the firm of WESTCRAFT BUILDERS, INC does not comply with Public Laws 1975, Chapter 127 and the rules and regulations issued pursuant thereto that no monies will be paid by the Authority and that the firm of WESTCRAFT BUILDERS, INC may be debarred from all public contracts for a period of up to five (5) years.

(Signature)

November _____ 13th, 2025

CEO & Operations Manager

Title (Sole Proprietor, General Partner or
Corporate Officer)

Subscribed and sworn to before me

this 13 day of NOVEMBER, 2025

LIZETH B. JOHNSON
My commission expires APRIL 09, 2029

LIZETH B JOHNSON
NOTARY PUBLIC
STATE OF NEW JERSEY
ID # 50220788
MY COMMISSION EXPIRES APRIL 09, 2029

AAA-1

Form of Minority Business Enterprise ("MBE") Compliance Affidavit
KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET

AFFIDAVIT
(Prime Bidder)

State of New Jersey)
) : SS
County of Morris)

George Grozdanovski, being first duly sworn, deposes and says:

1. I am the majority shareholder of the company listed below, which is not certified by the State of New Jersey as a MBE firm; and hereby certify that if awarded this Contract, we will comply with Executive Order "123432", together with any amendment, entitled, "Minority Business Development" and further agree that:

2. Ten (10) days prior to the execution of this Contract, WESTCRAFT BUILDERS, INC, will submit names and addresses of subcontractors who will be required to prove their valid classification of MBE and who will be utilized on the project, in which said contractor(s) will, at a minimum, equal twenty (20%) percent of the total Contract amount. Approved N.J. Certificates of MBE shall be submitted and dates, received or revised within twelve (12) months of the receipt of Bids; and further agrees that:

3. Non-compliance with any of the above is justification for termination of the Contract by the HOUSING AUTHORITY OF THE CITY OF BAYONNE.

Name of Bidder: WESTCRAFT BUILDERS, INC

Printed Name and Title: Sashko Gegoski - CEO & Operations Manager



Signature of :
Bidder, if the bidder is an individual;
Partner, if the bidder is a Partnership;
Officer, if the bidder is a Corporation.

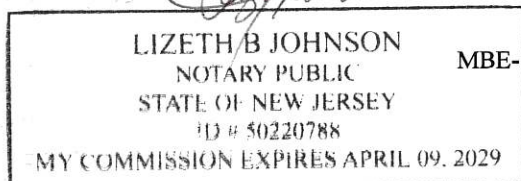
Subscribed and sworn to before me

this 13 day of NOVEMBER, 2025.

LIZETH B. JOHNSON

My commission expires APRIL 09, 2029.

Form rev. 8/11/04



MBE-

Form of Site Inspection

KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET

AFFIDAVIT
(Prime Bidder)

State of New Jersey)
) : SS
County of Morris)

Sashko Gegoski, being first duly sworn, deposes and says:

That he is the CEO & Operations Manager of the
[a partner or officer of the firm of, etc.]

party making the foregoing proposal or bid, and that the above captioned locations were inspected

by WESTCRAFT BUILDERS, INC, estimator, in an effort to arrive at the
[name of firm]

enclosed bid proposal amount.

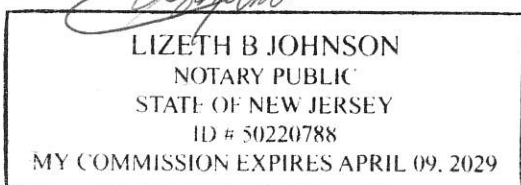

Signature of: Sashko Gegoski - CEO & Operations Manager
Bidder, if the bidder is an individual;
Partner, if the bidder is a Partnership;
Officer, if the bidder is a Corporation.

Subscribed and sworn to before me

This 13 day of NOVEMBER, 2025.

LIZETH B. JOHNSON

My commission expires APRIL 09, 2029.



Form of Voluntary Act and Deed Acknowledgement

KITCHEN AND BATH REPLACEMENTS AND PLUMBING UPGRADES
AT 49 EAST 18TH STREET

AFFIDAVIT
(Prime Bidder)

State of New Jersey)
) : SS
County of Morris)

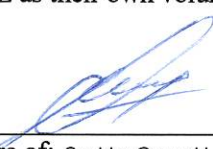
SASHKO GEGOSKI, being first duly sworn, deposes and says:

That he is CEO & Operations Manager of the party making the
[a partner or officer of the firm of, etc.]

foregoing proposal or bid, and that the CEO & Operations Manager
[partners or officers of the firm of, etc.]

of the party making the foregoing proposal or bid have voted to present their bid proposal to the

HOUSING AUTHORITY OF THE CITY OF BAYONNE as their own voluntary act and deed.

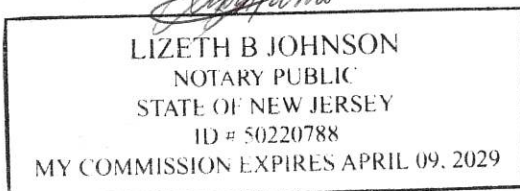

Signature of: Sashko Gegoski - CEO & Operations Manager
Bidder, if the bidder is an Individual;
Partner, if the bidder is a Partnership;
Officer, if the bidder is a Corporation.

Subscribed and sworn to before me

This 13 day of NOVEMBER, 2025.

LIZETH B. JOHNSON

My commission expires APRIL 09, 2029.



VADA-1



STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name: WESTCRAFT BUILDERS INC
Trade Name:
Address: 63 BEAVERBROOK RD SUITE 204
LINCOLN PARK, NJ 07035
Certificate Number: 2861982
Effective Date: May 25, 2023
Date of Issuance: October 12, 2023

For Office Use Only:
20231012140123513



STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name: RAK PLUMBING AND HEATING LLC

Trade Name:

Address: 37 CHARLES STREET
LODI, NJ 07644

Certificate Number: 2329225

Effective Date: March 25, 2019

Date of Issuance: July 11, 2025

For Office Use Only:

20250711104732683

[Return](#)

STATE OF NEW JERSEY
Certificate of Authority

DIVISION OF TAXATION
TRENTON, N.J. 08695

The person, partnership or corporation named below is hereby authorized to collect
NEW JERSEY SALES & USE TAX

pursuant to N.J.S.A. 54:32B-1 ET SEQ.

This authorization is good ONLY for the named person at the location specified herein.
This authorization is null and void if any change of ownership or address is effected.

I & T ELECTRICAL LIGHTING, LLC
207 PIAGET AVENUE
CLIFTON NJ 07011

Tax Registration No: **XXX-XXX-435/000**

Tax Effective Date **10-01-16**

Document Locator No: **C0000111464**

Date Issued **09-27-16**

Acting Director, Division of Taxation

This Certificate is NOT assignable or transferable. It must be conspicuously displayed at above address.

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

DEPARTMENT OF TREASURY/
DIVISION OF REVENUE
PO BOX 252
TRENTON, N.J. 08646-0252

TAXPAYER NAME:

I & T ELECTRICAL LIGHTING, LLC

ADDRESS:

207 PIAGET AVENUE
CLIFTON NJ 07011

EFFECTIVE DATE:

06/30/04

TRADE NAME:

SEQUENCE NUMBER:

1072268

ISSUANCE DATE:

01/10/12

James J. Fusco
Director
New Jersey Division of Revenue

FORM-BRC

(04-08) D205846

This Certificate is NOT assignable or transferable. It must be conspicuously displayed at above address.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/7/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER World Insurance Associates, LLC 580 Route 23 North Pompton Plains NJ 07444	CONTACT NAME: JEFF SCAFURO	
	PHONE (A/C, No, Ext): 973-831-2787	FAX (A/C, No): 973-831-2784
E-MAIL ADDRESS: csicoi@worldinsurance.com		
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A : Mt. Hawley Insurance Company		37974
INSURER B : AmGUARD Insurance Company		42390
INSURER C : ShelterPoint Life Insurance Company		81434
INSURER D : Drive New Jersey Insurance Company		11410
INSURER E :		
INSURER F :		

COVERAGES**CERTIFICATE NUMBER:** 1774860281**REVISION NUMBER:** increase Auto

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☒ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☒ PRO-JECT ☐ LOC OTHER:	Y	Y	MGL0199816	6/26/2025	6/26/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ excluded PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
D	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			977264142	8/7/2025	2/7/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	UMBRELLA LIAB ☒ OCCUR ☒ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 0			MXL0444182	6/26/2025	6/26/2026	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	R2WC696455	6/26/2025	6/26/2026	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	DISABILITY			D696889	6/26/2025	6/26/2026	PER CLAIM

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Blanket Additional insured as per End #CG2033

CERTIFICATE HOLDER**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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WESTCRAFT BUILDERS

WESTCRAFT BUILDERS INC
63 Beaverbrook Rd.
Lincoln Park, NJ 07035, USA
+1 973 646 8507
office@westcraft.org

SCHEDULE A

NAME, LOCATION AND DESCRIPTION OF PROJECT	OWNER	DESIGN ENGINEER	DATE COMPLETED	CONTRACT PRICE	REFERENCE/ CONTACT
City of Kingston 89 North Front Street, Kingston, NY 10401 Facade Renovation – Repointing	City of Kingston	Natalie Kikel City of Kingston Grants Manager 420 Broadway Kingston, New York 12401 (845) 334-3961	03/22/2024	\$25,000.00	Natalie Kikel City of Kingston Grants Manager 420 Broadway Kingston, New York 12401 (845) 334-3961
City of Kingston 89 North Front Street, Kingston, NY 10401 Facade Renovation – Painting	City of Kingston	Natalie Kikel City of Kingston Grants Manager 420 Broadway Kingston, New York 12401 (845) 334-3961	04/15/2024	\$30,000.00	Natalie Kikel City of Kingston Grants Manager 420 Broadway Kingston, New York 12401 (845) 334-3961
YMCA of Paterson 128 Ward Street, Paterson, NJ 07505 Parking Lot Rehabilitation	YMCA of Paterson	Kevin Perry NV5 800 Lanidex Plaza, Suite 300 Parsippany, NJ 07054 (973)-946-5704	02/15/2025	\$363,016.34	Jared R. Turner YMCA of Paterson Management Assistant 128 Ward Street Paterson, NJ 07505 (973) 870-0148
Bayonne Housing Authority Multiple Locations, Bayonne NJ, 07002 Restoration of Existing Fire Escapes	Multiple Locations	Jennifer Robbins Lothrop Associates Architects 333 Westchester Avenue, White Plains, New York 10604 (845)-893-7378	08/25/2024	\$214,259.92	Vito Bilotta Director of Redevelopment Bayonne Housing Authority 549 Ave. A or P.O. Box 277 Bayonne NJ 07002 (201)-388-2585
Regional Economic Community Action P. 40 Smith St, Middletown, NY 10940 Kitchen Renovation	RECAP, NY	Hazel G. Rodriguez Weatherization Production Coordinator (RECAP) 40 Smith St. Middletown, NY 10940 (845) 421-6212	07/15/2024	\$180,000.00	Hazel G. Rodriguez Weatherization Production Coordinator (RECAP) 40 Smith St. Middletown, NY 10940 (845) 421-6212
Bernardsville Public Library 1 Anderson Hill Rd, Bernardsville, NJ 07924 Restroom Renovation	Bernardsville Township	Tony Hajjar Borough Planner 166 Mine Brook Road Bernardsville, NJ 07924 (908) 766-3000 ext. 142	10/05/2024	\$151,653.00	Tony Hajjar Borough Planner 166 Mine Brook Road Bernardsville, NJ 07924 (908) 766-3000 ext. 142
Passaic Housing Authority 52 Aspen St, Passaic, NJ 07055 Concrete and Sidewalk Repair	City of Passaic	Lee G. Mestres Junior Habitech Architecture, LLC 12 Pinecrest Drive Medford, NJ 08055 (609) 413-2566	03/20/2025	\$381,500.00	Lee G. Mestres Junior Habitech Architecture, LLC 12 Pinecrest Drive Medford, NJ 08055 (609) 413-2566
Ocean County Public Library Multiple Locations, Toms River, NJ 08753 Restroom Renovation	Township of Ocean	Nicole Yezzi Office Manager/Project Manager Yezzi Associates 18 Washington St. Toms River, NJ 08753 (732) 240-3433	04/15/2025	\$282,200.00	Nicole Yezzi Office Manager/Project Manager Yezzi Associates 18 Washington St. Toms River, NJ 08753 (732) 240-3433
Ocean County Public Library 217 S Central Ave, Surf City, NJ 08008 Ramp and Stair Replacement	Township of Ocean	Nicole Yezzi Office Manager/Project Manager Yezzi Associates 18 Washington St. Toms River, NJ 08753 (732) 240-3433	04/15/2025	\$168,282.00	Nicole Yezzi Office Manager/Project Manager Yezzi Associates 18 Washington St. Toms River, NJ 08753 (732) 240-3433
Lakeland Regional High School 205 Conklintown Rd, Wanaque, NJ 07465 Installation of Manual Roll-Up Door	Lakeland Regional School District	Debra Andreniuk Lakeland Regional High School 205 Conklintown Road Wanaque, NJ 07465 (973)-835-1900 ext. 115	05/01/2025	\$13,750.00	Debra Andreniuk Lakeland Regional High School 205 Conklintown Road Wanaque, NJ 07465 (973)-835-1900 ext. 115
Borough of Peapack & Gladstone 1 School St, Peapack, NJ 07977 Library Interior and Facility Renovations	Borough of Peapack & Gladstone	Ralph Justo Arcari Iovino 1 Katherine St, Little Ferry, NJ 07643 (201) 641-0600	10/29/2025	\$698,107.80	Ralph Justo Arcari Iovino 1 Katherine St, Little Ferry, NJ 07643 (201) 641-0600
City of Passaic 330 Passaic St, Passaic, NJ 07055 Parking Area Improvements	City of Passaic	Yasseen M. Saad City of Passaic Engineering Division (973)-365-5624	10/06/2025	\$97,510.00	Yasseen M. Saad City of Passaic Engineering Division (973)-365-5624

Career Technical Education Building 390 Palisade Ave, Bogota, NJ 07603 Building Renovation	Bogota Board of Education	Billy Contracting - Dime Runtevski 67 Danforth Avenue Paterson NJ 07501 (973) 388-5597	11/05/2025	\$165,000.00	Billy Contracting - Dime Runtevski 67 Danforth Avenue Paterson NJ 07501 (973) 388-5597
Alexander Elementary School 20 Robert Frost Dr, Hamilton Township, NJ 08690 SMAC - Lintel Restoration-Masonry Repairs	Alexander Elementary School	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777	12/12/2023	\$102,413.00	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777
Bloomfield Middle School 60 Huck Road, Bloomfield NJ 07003 Kaneo Systems, Inc - Exterior Restoration	Bloomfield Middle School	Kaneo Systems - Igor Naumoski 356 Getty ave. Bldg 3 Clifton NJ 07011 (973) 868 3170	11/06/2023	\$33,500.00	Kaneo Systems - Igor Naumoski 356 Getty ave. Bldg 3 Clifton NJ 07011 (973) 868 3170
Wyoming Elementary School 55 Myrtle Ave, Millburn, NJ 07041 SMAC - Pipe Scaffold Installation	Wyoming Elementary School	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777	02/11/2024	\$24,000.00	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777
JP. Stevens High School 855 Grove Ave, Edison, NJ 08820 Billy Contracting - Renovation of Auditorium	JP. Stevens High School	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777	03/18/2024	\$114,825.00	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777
USPS - Loading Dock #248 80 County Rd, Jersey City, NJ 07307 Phillips Glenwood - Installation of Temporary Concrete Block Wall	USPS - Loading Dock #248	Phillips Glenwood Construction, Inc Mike Ramzi 7 Prices Switch Rd, Vernon Township, NJ 07462 (973)-764-1411	05/26/2024	\$43,500.00	Phillips Glenwood Construction, Inc Mike Ramzi 7 Prices Switch Rd, Vernon Twp, NJ 07462 (973)-764-1411
Broadway Electronics 60-62 Broadway, Paterson, NJ 07505 Lintel Restoration, Masonry Repairs, and Window Replacement	Broadway Electronics	Jamil Allan (973)-592-1831	11/30/2024	\$130,000.00	Jamil Allan (973)-592-1831
North Star Academy 43 Alexander St, Newark, NJ 07663 SMAC - Fence and Gate Fabrication & Installation	North Star Academy	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777	11/20/2024	\$46,400.00	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777
Preakness School 1006 Hamburg Tpke, Wayne, NJ 07470 SMAC - Demolition, Shring, Support, Painting, and Rebricking	Preakness School	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777	05/09/2025	\$220,000.00	SMAC Corp - Borce Gjorsoski 431 N Midland Ave Suite A Saddle Brook, NJ 07663 (201)-791-6777
Millburn High School 462 Millburn Ave, Millburn, NJ 07041 Grove Contracting, LLC - Auditorium Upgrade	Millburn High School	Grove Contracting, LLC Adam Kutamia 70 Durrell St, Verona, NJ 07044 862-377-4192	07/01/2025	\$68,000.00	Grove Contracting, LLC Adam Kutamia 70 Durrell St, Verona, NJ 07044 862-377-4192



WESTCRAFT BUILDERS INC
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STATUS OF CONTRACTS ON HAND					
LOCATION	DESCRIPTION	ADJUSTED CONTRACT AMOUNT	AMOUNT COMPLETED/ BILLED	BALANCE TO BE COMPLETED	ESTIMATED DATE OF COMPLETION
USPS Mount Kisco	Vestibule Renovation - USPS Facility	\$80,000.00	\$40,000.00	\$40,000.00	11/20/2025
Woodbridge Facade	Exterior Facade Renovation	\$758,087.95	\$580,205.80	\$177,882.15	11/30/2025
Maplewood Public Library	Wall Reinforcement	\$394,079.00	\$284,967.20	\$109,111.80	12/31/2025
Borough of Palisades Park	Bellview Place Parking Lot Improvements	\$258,850.00	\$0.00	\$258,850.00	01/10/2026
Englewood City Hall	Basement Upgrades and Renovations	\$1,207,084.33	\$888,263.10	\$318,821.23	01/11/2026
Jersey City Fire Engine	Firehouse #10 Restoration	\$188,391.50	\$72,788.67	\$115,602.83	01/14/2026
Cliffside Park Housing Authority	Housing Plaza Renovation	\$233,650.00	\$0.00	\$233,650.00	01/19/2026
Hillsdale Pascack Valley	Auditorium Renovation and Upgrades	\$576,645.00	\$104,257.75	\$472,387.25	01/20/2026
Manalapan Englishtown	Middle School Renovations	\$995,000.00	\$0.00	\$995,000.00	05/20/2026
Linden Public School	Toilet Room Upgrades – Schools 6 and 9	\$922,500.00	\$42,875.00	\$879,625.00	08/08/2026
PENDING FORMAL AWARD Township of Irvington	Firehouse Alterations and Repairs	\$218,657.00	\$0.00	\$218,657.00	02/09/2026
PENDING FORMAL AWARD City of Rahway	Dog Park Improvements	\$425,350.00	\$0.00	\$425,350.00	01/23/2026
PENDING FORMAL AWARD Passaic Valley Sewerage Commission	Concrete Restoration Services – 2-Year Contract	\$311,700.00	\$0.00	\$311,700.00	12/10/2027
TOTALS		\$6,569,994.78	\$2,013,357.52	\$4,556,637.26	

CONTRACTS COMPLETED IN THE LAST FIVE YEARS

OWNER / CLIENT	LOCATION	PROJECT DESCRIPTION	CONTRACT VALUE	CONTRACT START DATE	CONTRACT COMPLETION DATE
Township of Maplewood	129 Boyden Ave, Maplewood, NJ 07040	Masonry Repointing and Restoration	\$45,000.00	11/08/2023	01/08/2024
City of Kingston	89 North Front Street, Kingston, NY 10401	Facade Renovation – Repointing	\$25,000.00	02/22/2024	03/22/2024
City of Kingston	224 Fair Street, Kingston, NY 12401	Facade Renovation – Painting	\$30,000.00	03/05/2024	04/15/2024
YMCA of Paterson	128 Ward Street, Paterson, NJ 07505	Parking Lot Rehabilitation	\$363,016.34	04/01/2024	02/15/2025
Bayonne Housing Authority	Multiple Locations	Restoration of Existing Fire Escapes	\$214,259.92	04/15/2024	08/25/2024
Regional Economic Community Action Program, Inc.	40 Smith St, Middletown, NY 10940	Kitchen Renovation	\$180,000.00	05/15/2024	07/15/2024
Bernardsville Public Library	1 Anderson Hill Rd, Bernardsville, NJ 07924	Restroom Renovation	\$151,653.00	06/19/2024	10/05/2024
Passaic Housing Authority	52 Aspen St, Passaic, NJ 07055	Concrete and Sidewalk Repair	\$381,500.00	10/17/2024	03/20/2025
Ocean County Public Library	Multiple Locations	Restroom Renovation	\$282,200.00	11/20/2024	04/15/2025
Ocean County Public Library	217 S Central Ave, Surf City, NJ 08008	Ramp and Stair Replacement	\$168,282.00	11/20/2024	04/15/2025
Lakeland Regional High School	205 Conklin Rd, Wanaque, NJ 07465	Installation of Manual Roll-Up Door	\$13,750.00	04/20/2025	05/01/2025
Borough of Peapack & Gladstone	1 School St, Peapack, NJ 07977	Library Interior and Facility Renovations	\$698,107.80	08/07/2025	10/29/2025
City of Passaic	330 Passaic St, Passaic, NJ 07055	Parking Area Improvements	\$97,510.00	09/22/2025	10/06/2025
Bogota Metal Project	390 Palisade Ave, Bogota, NJ 07603	Building Renovation	\$165,000.00	04/20/2025	11/05/2025