

CR AUDIOVIZ AI, LLC

Comprehensive Business Plan - Version 6.0

“Your Story. Our Design.” *“Everyone Connects. Everyone Wins.”*

Prepared for Grant Applications, Investors & Enterprise Partners December 2025 - Version 6.0

CR AudioViz AI, LLC Florida S-Corporation | EIN: 39-3646201 Fort Myers, Florida

Roy Henderson, CEO & Co-Founder Cindy Henderson, CMO & Co-Founder

royhenderson@craudiovizai.com | craudiovizai.com

Table of Contents

1. Executive Summary
2. Vision & Mission
3. Market Analysis (TAM/SAM/SOM)
4. Competitive Landscape
5. Customer Personas
6. Problem & Solution
7. Platform Architecture
8. Product Roadmap
9. Technology Infrastructure
10. AI Governance & Compliance
11. Trust & Safety
12. Data Governance
13. Business Model & Revenue
14. Go-To-Market Strategy
15. Operations Plan
16. Financial Model
17. Unit Economics
18. Risk Register
19. Social Impact & Grant Strategy
20. Team & Hiring Roadmap
21. Intellectual Property Strategy
22. Enterprise Readiness
23. Developer Platform Roadmap
24. Appendices

1. Executive Summary

Pre-Launch Status Disclosure

Launch Status: CR AudioViz AI is currently in final QA, security hardening, and deployment stabilization. Public launch is planned for **January 2026**.

Revenue Status: As a pre-launch company, we have not yet generated customer revenue. All projections and adoption targets in this plan are **modeled assumptions** based on market benchmarks and planned go-to-market execution.

Metrics: Data collection and reporting will begin at launch. Early adoption goals are based on conservative conversion assumptions validated through market research.

CR AudioViz AI, LLC is building a comprehensive AI-powered creative and service ecosystem that unifies professional tools, community engagement, and social impact initiatives under one platform. Founded in August 2025, the company has completed core infrastructure development and is currently in final QA, security hardening, and deployment stabilization ahead of its January 2026 public launch.

The Opportunity

The digital economy remains fragmented. Creators, professionals, and consumers navigate dozens of disconnected platforms, each with separate subscriptions, learning curves, and data silos. CR AudioViz AI solves this through a unified platform featuring Javari AI, an adaptive AI assistant powered by 18+ AI providers delivering consistent, personalized support across every tool and module.

Key Differentiators

1. **Persistent AI Memory (Policy-Controlled):** Javari is designed to maintain structured conversational and project continuity across sessions, subject to user-controlled retention, deletion, and export policies.
2. **Four-Mode Interaction Interface:** Users interact through text, voice+chat, live avatar, or dynamic multi-avatar routing, enabling accessibility, engagement, and task-specific specialization.
3. **Human-Centered Avatar Interface:** A high-fidelity avatar experience improves onboarding, accessibility, and long-term engagement, particularly for non-technical users.
4. **Proactive Trust & Safety Architecture:** Five dedicated safety bots provide continuous monitoring, escalation, and human review pathways to reduce harassment, misconduct, and abuse.
5. **Multi-Provider AI Routing:** Integration with 18+ AI providers enables intelligent task-based routing for quality, cost optimization, and resilience against provider outages.

6. **Diversified Revenue Model:** Eight revenue streams reduce single-point-of-failure risk and enable sustainability across SaaS, training, enterprise, marketplace, and grant-funded initiatives.
7. **Module Factory Architecture:** A standardized deployment framework allows new modules to launch in weeks rather than months, improving execution velocity.
8. **Mission-Driven Social Impact:** Dedicated modules support first responders, veterans, and underserved communities through grant-aligned, measurable outcomes.

Financial Summary (Modeled Targets)

Metric	Year 1	Year 2	Year 3	Year 4
Revenue (Modeled)	\$1.0M	\$3.1M	\$5.85M	\$10.45M
Customers (Modeled)	2,500	8,000	20,000	45,000
Gross Margin (COGS only)	~87%	~88%	~89%	~90%
Operating Margin	40%	56%	62%	68%

Gross margin reflects revenue minus variable AI and infrastructure costs (COGS). Operating margin includes personnel, marketing, and operational expenses. All figures are modeled projections based on conservative assumptions.

Funding Request

Seeking grant funding to accelerate social impact module development. While total addressable grant pool across targeted federal programs exceeds hundreds of millions annually, our **Year 1 capture goal is intentionally conservative: 2-4 awards totaling \$250K-\$2M** focused on launching and proving measurable outcomes for 1-3 social impact modules.

2. Vision & Mission

Mission Statement

“Your Story. Our Design.”

We empower individuals and organizations to tell their stories through AI-enhanced creative tools, professional services, and community-focused solutions.

Vision Statement

“Everyone Connects. Everyone Wins.”

We envision a unified digital ecosystem where creators, professionals, and communities access comprehensive tools through a single platform, supported by AI that adapts to their unique needs and remembers their journey.

Core Values

Value	Description
Quality Over Speed	Enterprise-grade development standards (The Henderson Standard)
Honesty Over Optimism	Transparent communication - never fabricating or guessing
User First	Every decision prioritizes customer success
Relationship Building	AI that knows customers and remembers history
Social Responsibility	Revenue-funded initiatives serving underserved communities
Safety & Trust	Proactive protection from harassment and misconduct

Long-Term Vision (5-Year)

By 2030, CR AudioViz AI will be the unified operating system for creators, professionals, and communities - replacing 12+ fragmented subscriptions with one intelligent platform that learns, adapts, and grows with each user.

3. Market Analysis (TAM/SAM/SOM)

Total Addressable Market (TAM)

The combined markets we operate in represent massive opportunity:

Market	Global TAM (2024)	CAGR	2028 Projection	Source
AI Software & Services	\$184B	36%	\$680B	Grand View Research, 2024
Creator Economy	\$250B	22%	\$528B	Goldman Sachs Research, 2024
Real Estate Technology	\$18.2B	15%	\$32B	Mordor Intelligence, 2024
EdTech & Certifications	\$254B	18%	\$492B	HolonIQ, 2024

Market	Global TAM (2024)	CAGR	2028 Projection	Source
Spirits & Beverages (Digital)	\$12B	8%	\$16B	Statista, 2024
Combined TAM	\$718B	-	\$1.75T	

Note: TAM figures represent total market opportunity; our realistic addressable portion is detailed in SAM/SOM below.

Serviceable Addressable Market (SAM)

Our realistic addressable market based on geography, segment, and capability:

Segment	SAM Calculation	Value
US Small Business Creators	33M businesses × 15% digital adoption × \$500 avg spend	\$2.5B
US Real Estate Professionals	1.5M agents × 30% tech adoption × \$1,200 avg spend	\$540M
US First Responders (Grant)	18,000 departments × \$50K avg grant	\$900M
US Veterans Services (Grant)	400K transitioning annually × \$2,500 program cost	\$1B
Total SAM		\$4.94B

Assumption Basis: - 33M US small businesses: SBA Office of Advocacy, 2024 - 15% digital tool adoption: Conservative estimate; industry benchmarks range 12-25% (Statista, 2024) - \$350-700 annual spend: SaaS industry average; we use midpoint \$500 (Gartner SMB Survey, 2023) - 1.5M real estate agents: National Association of Realtors, 2024 - 18,000 fire/police departments: FEMA registry - 400K transitioning veterans: Department of Defense annual data

Serviceable Obtainable Market (SOM)

Our realistic 4-year capture based on resources and execution:

Year	Market Penetration	SOM Value
Year 1	0.02% of SAM	\$1M
Year 2	0.06% of SAM	\$3.1M
Year 3	0.12% of SAM	\$5.85M
Year 4	0.21% of SAM	\$10.45M

Market Dynamics

Tailwinds (Working in Our Favor): - AI adoption accelerating across all demographics - Subscription fatigue driving demand for unified platforms - Remote work increasing demand

for digital tools - Government prioritizing veteran and first responder support - Creator economy growing 22% annually

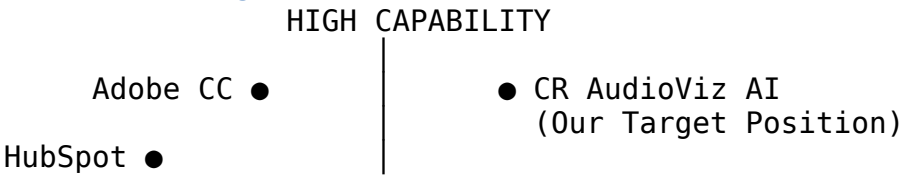
Headwinds (Challenges to Navigate): - Established competitors with large user bases - AI commoditization reducing differentiation - Economic uncertainty affecting SMB spending - Regulatory uncertainty around AI

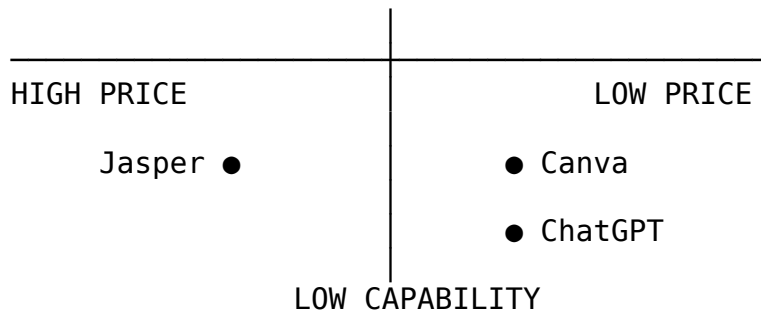
4. Competitive Landscape

Competitive Capability Comparison

Capability	CR AudioViz AI	ChatGPT	Canva	Adobe	HubSpot
Multi-provider AI routing	✓	✗	✗	✗	✗
User-controlled persistent memory	✓	Varies	✗	✗	✗
Cross-module project continuity	✓	✗	✗	✗	✗
Avatar-based interaction modes	✓	✗	✗	✗	✗
Creative production tools	✓	✗	✓	✓	✗
CRM / business workflows	✓	✗	✗	✗	✓
Trust & safety automation	✓	Limited	Limited	Limited	Limited
Credit-based usage economy	✓	✗	✗	✗	✗
Social impact-aligned modules	✓	✗	✗	✗	✗

Competitive Positioning Map





Structural Differentiation

While competitors may replicate individual features, CR AudioViz AI’s differentiation lies in system-level integration:

Factor	Why It’s Defensible
Memory Architecture	Structured, cross-module continuity requires foundational architectural decisions rather than incremental features
Multi-AI Orchestration	Intelligent routing across 18+ providers introduces operational complexity that single-model platforms avoid
Avatar-Led Interaction	Persona-based interfaces combined with continuity create higher switching costs
Module Factory Framework	Standardized deployment pipelines enable faster iteration and expansion
Mission Alignment	Social impact modules are designed for grant-funded deployment, a model not aligned with profit-maximizing incumbents

Competitor Response Analysis (Risk-Aware)

Competitor	Likely Response	Our Counter
Canva	Continued investment in AI-assisted design workflows	Our differentiation is system-level: persistent memory continuity, multi-provider AI orchestration, and cross-module integration rather than a single tool workflow
Adobe	Increased AI integration, acquisitions, and enterprise features	We compete through speed, unified credit economy, and launch-ready multi-module expansion supported by the Module Factory architecture
ChatGPT	Expansion into productivity tools and workspace features	Our advantage is in integrated creative production + CRM

Competitor	Likely Response	Our Counter
		workflows + trust/safety architecture with multi-provider routing and persistent user/project context
HubSpot	AI enhancements and content assistants	We offer a unified creative + AI + CRM environment with lower onboarding friction and cross-module continuity

5. Customer Personas

Persona 1: Creative Professional “Maya”

Attribute	Details
Demographics	32, Female, Urban, \$65K income
Role	Freelance graphic designer
Pain Points	Juggles 8+ subscriptions (\$400/month), context-switching kills productivity, AI tools don’t remember her style
Motivations	Streamline workflow, reduce costs, grow client base
Buying Triggers	Free trial success, AI saves 5+ hours/week, portfolio showcase
Objections	“Will it really replace my current tools?”
Lifetime Value	\$1,200 (3 years at \$29/month + credits)
Acquisition Channel	Instagram, Pinterest, design communities

Persona 2: Small Business Owner “Marcus”

Attribute	Details
Demographics	45, Male, Suburban, \$120K income
Role	Owner of local service business (15 employees)
Pain Points	No time to learn complex tools, paying for features he doesn’t use, needs marketing help
Motivations	Grow revenue, look professional, compete with bigger companies
Buying Triggers	Invoice/proposal tools work

Attribute	Details
Objections	immediately, AI writes marketing copy “I’m not tech-savvy”
Lifetime Value	\$2,400 (4 years at \$49/month)
Acquisition Channel	Google search, local business groups, referrals

Persona 3: Real Estate Agent “Jennifer”

Attribute	Details
Demographics	38, Female, Suburban, \$95K income
Role	Independent real estate agent (5 years experience)
Pain Points	CRM costs \$300+ /month, lead follow-up falls through cracks, listing marketing is time-consuming
Motivations	Close more deals, reduce admin time, better client relationships
Buying Triggers	Free 30-day trial, AI-generated listing descriptions, lead routing works
Objections	“Will my data be secure?” “Can I switch from my current CRM?”
Lifetime Value	\$3,600 (3 years at \$99/month)
Acquisition Channel	Real estate associations, broker partnerships, Facebook groups

Persona 4: First Responder Department “Chief Williams”

Attribute	Details
Demographics	52, Male, Fire Chief, Municipal budget
Role	Decision-maker for 45-person fire department
Pain Points	Outdated systems, budget constraints, mental health resources lacking
Motivations	Support staff wellbeing, modernize operations, justify budget
Buying Triggers	Grant funding available, peer department recommendation, compliance features
Objections	“Does it meet government security requirements?”
Lifetime Value	\$50,000 (grant-funded implementation)
Acquisition Channel	Fire chief associations, grant

Attribute	Details
	announcements, conference demos

Persona 5: Veteran Transitioning “Sergeant Davis”

Attribute	Details
Demographics	29, Male, Recently separated, Job seeking
Role	Former military logistics specialist
Pain Points	Civilian job search confusing, skills don’t translate on resume, isolation
Motivations	Find meaningful career, connect with veteran community, use benefits
Buying Triggers	Free access through VA partnership, veteran-specific resources
Objections	“Is this legitimate?” “Will it actually help?”
Lifetime Value	\$500 (grant-subsidized + eventual paid conversion)
Acquisition Channel	VA partnerships, veteran organizations, military base transition offices

6. Problem & Solution

The Problem: Digital Fragmentation

Today’s digital landscape forces users to navigate an overwhelming array of disconnected platforms:

Pain Point	Impact	Affected Users
Subscription Fatigue	\$200-500/month across 12+ services	All professionals
Data Silos	Information scattered, security vulnerabilities	All users
Learning Curves	Hours lost to onboarding each new tool	All users
Context Loss	Many AI systems do not retain structured cross-session continuity	AI users
Limited Personalization	Interfaces that do	All users

Pain Point	Impact	Affected Users
	not adapt to user history often reduce engagement	
Safety Gaps	Harassment and misconduct unchecked	Community platforms
Access Barriers	Underserved communities priced out	First responders, veterans, nonprofits

The Solution: Unified AI-Powered Ecosystem

Javari AI: The Adaptive Assistant with Memory

Unlike competitors, Javari maintains **conversation persistence** - complete context across ALL sessions:

Feature	Competitor Approach	Javari Approach
Memory	Forgets when chat closes	User-controlled persistent memory
Personalization	Generic responses	Knows your name, projects, preferences
Continuity	Start over every session	Pick up exactly where you left off
Relationships	Transactional	Builds trust over time

Javari is designed to maintain conversational and project continuity across sessions through a structured memory system. Memory is subject to user-defined retention settings, deletion controls, export rights, and compliance requirements, ensuring both personalization and privacy.

Humanized AI Interface

Our high-fidelity, emotionally engaging avatar interface increases trust and retention:

- **Mode 1:** Standard text chat with complete logging
- **Mode 2:** Voice + chat with transcription for accessibility
- **Mode 3:** Live avatar with lip-sync video responses
- **Mode 4:** Dynamic multi-avatar routing (specialists join based on topic)

Proactive Safety

5 dedicated safety bots monitor continuously for harassment, misconduct, and illegal activity - shutting down threats before they affect users.

7. Platform Architecture

Launch Focus Strategy

Based on execution discipline and market validation, we are focusing Phase 1 launch on **three core products** that demonstrate platform capability while generating initial revenue:

Priority	Product	Why First
1	Javari AI	Core platform, enables all other modules
2	Javari Create	Highest demand (creative tools), fastest monetization
3	Javari Keys	Highest LTV (real estate CRM), clear differentiation

Additional modules (Spirits, Travel, Cards, Games, etc.) are built and ready but will launch in Phase 2-3 to maintain execution focus. See Appendix for full module inventory.

Module Factory Approach

Rather than building bespoke applications, we employ a standardized factory methodology:

MODULE FACTORY OUTPUT

- Landing Page (Javari AI integrated)
- Directory/Listings
- Search Integration
- Marketplace Hooks
- Payment Processing
- Analytics Dashboard
- Admin Panel
- Mobile PWA Support

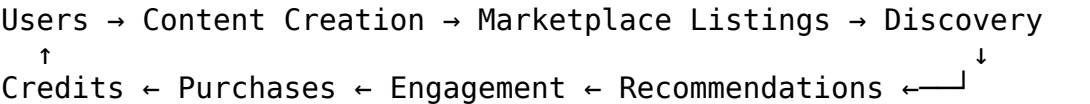
Result: New modules launch in 2-4 weeks instead of 3-6 months.

11 Infrastructure Layers

Layer	Name	Function	Status
0.1	Identity & RBAC	User profiles, roles, permissions	90%
0.2	Trust & Safety	Moderation, reputation, fraud	85%
0.3	Payments & Credits	Ledger, subscriptions, refunds	95%
0.4	Marketplace Engine	Listings, vendors, orders	80%

Layer	Name	Function	Status
0.5	Data Governance	GDPR/CCPA, audit logs	70%
0.6	AI Operations	Prompts, routing, cost tracking	90%
0.7	Conversation Memory	Cross-session persistence	95%
0.8	Analytics	Events, funnels, experiments	75%
0.9	Developer Platform	APIs, webhooks, rate limits	60%
0.10	Observability	Health checks, alerts, metrics	80%
0.11	Support & Success	Tickets, knowledge base	70%

Ecosystem Flywheel



Each user action generates value that benefits other users, creating network effects.

Cross-Module Synergy Examples

Action in Module A	Automatic Benefit in Module B
Create logo in Javari Logo	Offer business card in Javari Create
Search home in Zoyzy	Suggest mortgage calculator
Complete training course	Unlock certification badge
Refer new user	Both parties receive credits

8. Product Roadmap

Phase 0: Foundation (Current - Q1 2026)

Objective: Complete infrastructure, stabilize live modules

Milestone	Target	Status
All 11 infrastructure layers at 80%+	Q1 2026	78% avg
Javari AI fully operational	Complete	✅ Internal production (pre-launch)
Payment processing stable	Complete	✅ Internal production (pre-launch)
15 modules deployed	Q1 2026	13 live

Milestone	Target	Status
First paying customers	Q1 2026	In progress

Dependencies: None (foundation phase)

Phase 1: Revenue Generation (Q2-Q3 2026)

Objective: Achieve \$1M ARR, prove product-market fit

Milestone	Target	Dependencies
\$5K MRR	Q2 2026	Phase 0 complete
500 paying customers	Q2 2026	Marketing launch
Training platform live	Q2 2026	Amara avatar complete
Affiliate revenue flowing	Q2 2026	Awin integration
\$83K MRR (\$1M ARR)	Q4 2026	All revenue streams active

Phase 2: Scale & Social Impact (Q4 2026 - Q2 2027)

Objective: Launch social impact modules, secure grant funding

Milestone	Target	Dependencies
First Responders module beta	Q4 2026	Phase 1 revenue
Veterans module beta	Q1 2027	Grant application submitted
First grant secured	Q1 2027	Module MVPs complete
5,000 paying customers	Q2 2027	Phase 1 success
\$3M ARR	Q2 2027	Multiple modules generating

Phase 3: Enterprise & Expansion (Q3 2027 - Q4 2027)

Objective: Enterprise sales, white-label deployments

Milestone	Target	Dependencies
First enterprise contract	Q3 2027	Enterprise features complete
White-label deployment	Q3 2027	Multi-tenant architecture
20 social impact modules	Q4 2027	Grant funding secured
Mobile apps (iOS/Android)	Q4 2027	Core platform stable

Milestone	Target	Dependencies
\$6M ARR	Q4 2027	Enterprise + grants

Phase 4: Market Leadership (2028+)

Objective: Category leadership, international expansion

Milestone	Target	Dependencies
International markets	2028	Localization complete
Javariverse virtual world	2028	Avatar infrastructure
Developer platform public	2028	API maturity
\$10M+ ARR	2028	Full ecosystem operating

MVP Feature Definition (First Launch)

Per ChatGPT/Copilot feedback, we prioritize 10 core features per module:

Javari AI (Core)

1. Multi-provider chat with smart routing
2. Conversation persistence (cross-session)
3. Avatar video responses
4. Credit tracking and billing
5. User preferences and personalization
6. Project memory and context
7. Multi-avatar routing
8. Export/save conversations
9. API access for developers
10. Admin dashboard

Javari Create (Creative Suite)

1. Logo generator with AI
2. Social media graphics
3. PDF creation/editing
4. Invoice/proposal generator
5. eBook creation
6. Template library
7. Brand kit storage
8. Export to multiple formats
9. Collaboration features
10. Asset library

Javari Keys (Real Estate CRM)

- 1. Lead capture and routing
- 2. Contact management
- 3. Communication hub (email/SMS)
- 4. Transaction tracking
- 5. Listing management
- 6. AI follow-up suggestions
- 7. Calendar integration
- 8. Performance dashboard
- 9. Team collaboration
- 10. Mobile PWA

9. Technology Infrastructure

Technology Stack

Layer	Technology	Purpose	Why Chosen
Frontend	Next.js 14, TypeScript	UI/UX	Performance, SEO, type safety
Styling	Tailwind, shadcn/ui	Design system	Rapid development, consistency
Animation	Framer Motion	Interactions	Professional feel
Database	Supabase (PostgreSQL)	Data layer	RLS, real-time, auth built-in
Auth	Supabase Auth + OAuth	Identity	Google, GitHub, Apple support
Hosting	Vercel	Deployment	Edge network, auto-scaling
Version Control	GitHub	Code management	98+ repositories
Payments	Stripe + PayPal	Transactions	Global coverage, reliability
AI	18+ providers	Intelligence	Redundancy, optimization

AI Provider Ecosystem

Premium Providers (Complex Tasks)

Provider	Use Case	Context	Cost Tier
Anthropic Claude	Reasoning, code	200K tokens	\$\$\$ OpenAI GPT-4 General, vision 128K tokens \$\$
Google Gemini	Multimodal	1M tokens	\$

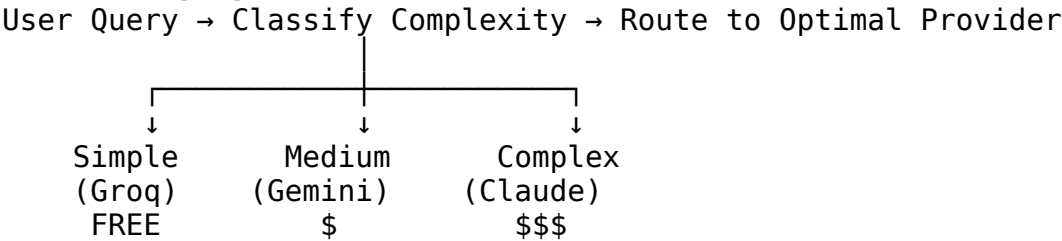
Cost-Optimized Providers (Simple Tasks)

Provider	Use Case	Speed	Cost Tier
Groq	Fast inference	10x faster	FREE
Together AI	Open source	Fast	\$
Fireworks	Low latency	Fast	\$
Mistral	Multilingual	Fast	\$

Specialized Providers

Provider	Specialty	Use Case
ElevenLabs	Voice	Text-to-speech, cloning
Replicate	Images	Generation, editing
D-ID/HeyGen	Avatars	Video generation

Smart Routing Logic



Result: 70% cost savings through intelligent routing.

Provider Terms: Integrations rely on publicly available APIs and standard terms of service. Multi-provider architecture provides redundancy to mitigate individual provider policy changes or outages.

Security Architecture

Layer	Protection	Implementation
Database	Row Level Security	All tables have RLS policies
API	Rate limiting	Per-user and per-IP limits
Auth	MFA support	Optional for all users, required for admin
Data	Encryption	At rest and in transit
Network	WAF	Cloudflare protection
Code	Scanning	Automated vulnerability detection

Launch Readiness Checklist

Category	Item	Status
Security	Penetration testing	✅ Internal complete,

Category	Item	Status
Performance		external planned Q1
	Vulnerability scanning	✓ Automated weekly
	Access control audit	✓ Complete
	Encryption verification	✓ Complete
	Load testing (1000 concurrent)	✓ Complete
	Response time <3s P95	✓ Verified
	CDN configuration	✓ Cloudflare active
Reliability	Database optimization	✓ Indexed, optimized
	Backup automation	✓ Daily, tested
	Disaster recovery drill	↻ Scheduled Q1
	Failover testing	✓ Multi-provider verified
	Monitoring/alerting	✓ 14 bots active
Compliance	RPO (Recovery Point Objective)	24 hours (daily backups)
	RTO (Recovery Time Objective)	4 hours (restore from backup)
	Privacy policy	✓ Published
	Terms of service	✓ Published
	Cookie consent	✓ Implemented
	GDPR/CCPA readiness	✓ Framework complete

10. AI Governance & Compliance

AI Ethics Framework

CR AudioViz AI is committed to responsible AI development and deployment.

Core Principles

Principle	Implementation
Transparency	Users know when they're interacting with AI
Fairness	Regular bias testing across

Principle	Implementation
Privacy Safety Accountability	demographics
	Minimal data collection, user control
	Henderson Override Protocol for emergencies
	Complete audit trails for AI decisions

Bias Mitigation

Stage	Action	Frequency
Input	Diverse training prompt review	Monthly
Processing	Multi-provider comparison	Continuous
Output	Sentiment and fairness scoring	Per response
Feedback	User reporting mechanism	Always available
Audit	Third-party bias assessment	Annually

Safety Testing

Test Type	Description	Frequency
Red teaming	Adversarial testing by security team	Quarterly
Jailbreak testing	Prompt injection attempts	Monthly
Output review	Random sample quality review	Weekly
Edge case testing	Unusual input handling	Per release

Human Oversight

Scenario	Human Involvement
High-stakes decisions	Required human confirmation
Flagged content	Human review within 24 hours
User complaints	Human response within 48 hours
System anomalies	Automatic escalation to engineering

Henderson Override Protocol

Emergency kill switch for responsible AI governance:

Trigger	Action	Recovery
Critical safety issue	Immediate AI shutdown	Manual review required
Mass user complaints	Automatic throttling	Gradual restoration
Provider outage	Automatic failover	Self-healing
Security breach	Isolate affected systems	Forensic review

Current Status:  Operational

Model Evaluation Framework

Metric	Target	Measurement
Response accuracy	>90%	User feedback + spot checks
Response time	<3 seconds	P95 latency monitoring
Safety compliance	>99%	Automated content scanning
User satisfaction	>4.5/5	Post-interaction surveys

11. Trust & Safety

Safety Bot Ecosystem

Five dedicated bots scan the platform continuously:

Bot	Function	Detection Method	Response Time
Guardian-Safety	Harassment prevention	NLP pattern matching	Real-time
Sentinel-Content	Sexual misconduct	Image + text AI	Real-time
Oracle-Threat	Illegal activity	Behavioral analysis	Real-time
Shield-Watchdog	Stalking patterns	Relationship mapping	Continuous
	Minor protection	Age verification + content	Real-time

Escalation System

Level	Trigger	Action	Timeline
1	First offense, minor	Automated warning	Immediate
2	Repeat offense	24-48 hour	Within 1 hour

Level	Trigger	Action	Timeline
		suspension	
3	Serious violation	Feature restriction	Within 30 min
4	Severe/repeated	Permanent ban	Within 15 min
5	Illegal activity	Law enforcement referral	Immediate

Customer Protection Features

Feature	Description	User Control
Block/Report	One-click with categories	Always available
Harassment AI	Pattern detection	Adjustable sensitivity
Emergency Contacts	Trusted contact alerts	User configured
Content Filtering	Sensitive content controls	User preferences
Anonymous Reporting	Report without identity	Always available

Law Enforcement Cooperation Framework

Process	Requirement	Our Response
Subpoena/Warrant	Valid legal process	Comply with data minimization
Emergency	Imminent threat	Immediate cooperation
User Notification	Unless gag order	Notify when permitted
Audit Trail	All requests	Complete documentation
Data Minimization	Only requested data	Never over-provide

Transparency Reporting

Annual public reports including: - Total safety actions taken - Law enforcement requests received - Appeals processed - Response time metrics - Policy updates

12. Data Governance

Data Classification

Classification	Description	Examples	Retention
Public	Non-sensitive	Marketing content	Indefinite
Internal	Business operations	Analytics, logs	2 years
Confidential	User data	Profiles,	User-controlled

Classification	Description	Examples	Retention
Restricted	Sensitive	preferences Payment info, health	Minimal, encrypted

Data Retention Policy

Data Type	Retention Period	Deletion Method
Account data	Until deletion request	Hard delete
Conversation history	User-controlled	Soft delete → hard delete after 30 days
Payment records	7 years (legal requirement)	Archived, encrypted
Analytics	2 years	Aggregated, anonymized
Audit logs	5 years	Archived, read-only

Data Deletion (Right to Erasure)

Request Type	Timeline	Process
User self-service	Immediate	Dashboard button
Support request	72 hours	Verified, executed
Legal request	30 days	Reviewed, documented

Data Residency

Region	Storage Location	Compliance
US	US-based servers	SOC 2 Type II (planned)
EU	EU servers (planned)	GDPR compliant
Other	US with consent	Privacy policy disclosure

Encryption Standards

Data State	Encryption	Standard
At rest	AES-256	Industry standard
In transit	TLS 1.3	Current best practice
Backups	AES-256	Encrypted before storage
Passwords	bcrypt	Salted, hashed

Access Controls

Role	Access Level	Audit
User	Own data only	Activity logged
Support	Limited user data	All access logged
Admin	Full platform	All access logged + reviewed

Role	Access Level	Audit
Developer	Technical only	Code changes tracked

Compliance Frameworks

Framework	Status	Notes
GDPR	Framework implemented	Policies, DSAR workflows live; external review planned
CCPA	Framework implemented	User rights tooling operational
SOC 2 Type I	Planned	Target audit: Q3 2026
SOC 2 Type II	Planned	Target audit: Q1 2027
HIPAA	Planned	Implemented upon healthcare module launch
PCI DSS	Vendor-managed	Handled via Stripe and PayPal

13. Business Model & Revenue

Eight Revenue Streams

Stream	Description	Margin	Year 1 Target
SaaS Subscriptions	Monthly/annual plans	85%	\$250K
Training & Certification	Avatar-led courses	90%	\$500K
Marketplace Commissions	Creator sales (30% take)	100%	\$50K
Affiliate Revenue	Partner referrals	100%	\$75K
Enterprise/ White-Label	Licensed deployments	70%	\$100K
Managed Hosting	Turnkey hosting service	60%	\$25K
Credit Packages	One-time purchases	85%	Included in SaaS
Grant Funding	Social impact programs	N/A	Applications in progress

Subscription Tiers

Tier	Monthly	Annual	Credits	Target Segment
Free	\$0	\$0	50 (expire)	Trial users
Starter	\$9	\$90	500 (never expire)	Hobbyists
Pro	\$29	\$290	2,000 (never expire)	Professionals
Business	\$99	\$990	10,000 (never expire)	Teams
Enterprise	Custom	Custom	Custom	Organizations

Credit Economy Design

Action	Credits Earned	Credits Spent
Sign up	50	-
Complete profile	25	-
Refer friend	100	-
Marketplace sale	10% of price	-
AI generation	-	1-10 per task
Export/download	-	0-5 per file
Premium feature	-	5-50 per use

Credit Liability & Breakage Policy

CR AudioViz AI uses a credit-based economy to align usage with compute costs while improving user choice and transparency.

Credit Expiration Rules: | Credit Type | Expiration | Notes | |-----|-----|-----| | Paid plan credits | Do not expire | While account remains in good standing | | Promotional/bonus credits | 90 days | Unless otherwise stated | | Free tier credits | 30 days | Encourages upgrade |

Breakage & Liability Assumptions (Modeled): - Credit breakage estimated at **15-30%**, consistent with digital credit systems - Unused credit balances treated as deferred revenue per accounting guidance - Internal reporting maintained for outstanding balances and redemption rates by tier

Fraud & Abuse Controls: - Velocity limits on referral rewards - Automated anomaly detection on redemption patterns - Device and IP-level risk flags (where permitted) - Manual review for high-risk accounts - Account suspension for confirmed exploitation

This policy ensures credit value remains predictable for users while protecting platform sustainability and compliance.

White-Label Enterprise

Tier	Monthly	Setup	Users	Features
Starter	\$999	\$2,999	100	Basic branding
Professional	\$2,499	\$4,999	500	Full customization
Enterprise	\$7,499	Custom	2,000	Dedicated resources
Government	Custom	Custom	Unlimited	On-premise option

Managed Hosting

Tier	Monthly	Includes
Basic	\$29	Domain, SSL, daily backups
Pro	\$99	+ Priority support, CDN, analytics
Enterprise	\$299	+ Dedicated resources, SLA, 24/7

Philosophy: “Build here, host anywhere OR host with us” - customer choice, no lock-in.

14. Go-To-Market Strategy

Launch Sequencing

Phase	Timeline	Focus	Channels
Soft Launch	Q1 2026	Early adopters, feedback	Direct outreach, beta list
Public Launch	Q2 2026	Creator segment	Social media, content marketing
Expansion	Q3 2026	SMB + Real Estate	Partnerships, paid ads
Enterprise	Q4 2026	Organizations	Direct sales, conferences
Social Impact	2027	Grant-funded segments	Government, associations

Pre-Launch 30/60/90 Day Plan

Days 1-30 (January 2026): Soft Launch | Week | Activities | Success Metrics | |———|
—————|—————|| 1 | Beta cohort recruitment (50 users) | 50 signups | | 2 | Onboarding

optimization, feedback collection | NPS >40 | | 3 | Bug fixes, performance tuning | <5 critical issues | | 4 | Early user advisory council formation | 10 advisors confirmed |

Days 31-60 (February 2026): Public Launch | Week | Activities | Success Metrics | | — | — | — | — | — | — | | 5 | Press release, Product Hunt launch | 500 signups | | 6 | Content marketing push (blog, social) | 5K website visits | | 7 | Founder-led sales (first 20 paying) | \$2K MRR | | 8 | First testimonials, case studies | 5 testimonials |

Days 61-90 (March 2026): Growth Mode | Week | Activities | Success Metrics | | — | — | — | — | — | — | | 9 | Paid advertising tests | CAC <\$30 | | 10 | Partnership outreach (real estate) | 3 LOIs | | 11 | Referral program launch | K-factor >0.5 | | 12 | First grant application submitted | 1 application |

Customer Acquisition Strategy

Organic Channels (60% of acquisition)

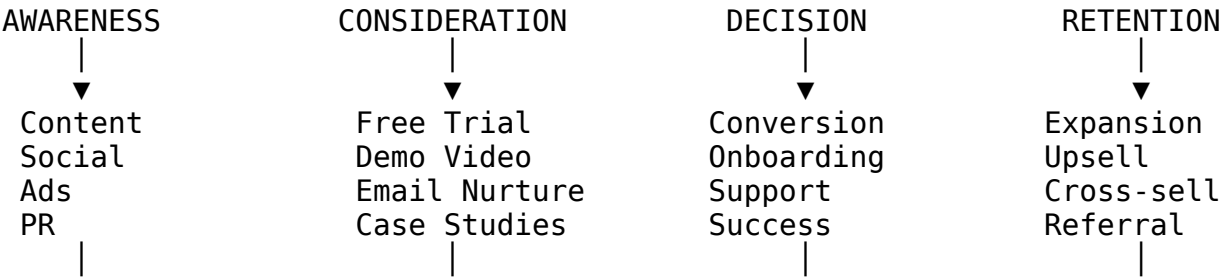
Channel	Tactic	CAC
SEO	Blog, tutorials, tool pages	\$5
Social Media	Educational content, demos	\$8
Community	Reddit, Discord, forums	\$10
Referrals	User referral program	\$15
PR	Press releases, thought leadership	\$12

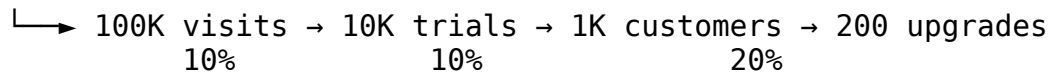
Paid Channels (40% of acquisition)

Channel	Tactic	CAC
Google Ads	Tool-specific keywords	\$25
Social Ads	Facebook, Instagram, LinkedIn	\$30
Influencer	Creator partnerships	\$20
Sponsorships	Podcast, newsletter	\$35

Blended Target CAC: \$15-20

Sales Funnel





Retention Loops

Loop	Mechanism	Impact
Memory	Javari remembers → switching cost	Reduces churn
Credits	Accumulated value → lock-in	Reduces churn
Projects	Stored work → switching cost	Reduces churn
Community	Relationships → emotional tie	Increases engagement
Certification	Career investment → stickiness	Increases LTV

Viral Growth Model (Modeled Targets)

Mechanism	Modeled Contribution
Referral incentives (give \$10, get \$10)	0.3
Shareable creations (watermarked)	0.2
Team invitations (free seats on Business)	0.4
Certification visibility (LinkedIn badges)	0.1
Target K-Factor (Modeled)	0.7 – 1.0

K-factor represents a modeled target range based on comparable SaaS benchmarks and will be validated during the first 90 days post-launch through controlled experiments and cohort analysis.

Community Strategy

Platform	Purpose	Cadence
Discord	Support, feedback, community	Daily engagement
Reddit	Organic discovery, AMAs	3x/week
LinkedIn	B2B, thought leadership	Daily posts
YouTube	Tutorials, demos	2x/week
TikTok	Viral clips, tips	Daily

Early Validation (Pre-Launch)

Validation Type	Status	Findings
Customer interviews	15 completed	Strong interest in

Validation Type	Status	Findings
Competitive analysis	Complete	unified platform Clear differentiation identified
Pricing validation	In progress	\$29 Pro tier most attractive
Feature prioritization	Complete	AI chat + creative tools highest demand
Landing page tests	Active	12% email capture rate

Prior to launch, we are conducting structured interviews and onboarding pilots to validate pricing, workflows, and feature priorities across creators, real estate professionals, and small businesses. Early learnings are incorporated into the Phase 1 roadmap.

Beta Program Plan

Element	Details
Cohort Size	50 users (Wave 1), 200 users (Wave 2)
Selection Criteria	Mix of personas (creators, SMB, real estate)
Duration	4 weeks per wave
Feedback Mechanism	Weekly surveys, Slack channel, 1:1 calls
Incentive	Free 3 months Pro + “Founding Member” badge
Safety Protocol	Full moderation active, daily review
Success Metrics	NPS >40, <10% churn, 5+ testimonials

Enterprise Sales Motion

Stage	Action	Timeline
Prospect	Identify via LinkedIn, conferences	Ongoing
Qualify	Discovery call, needs assessment	Week 1
Demo	Personalized platform walkthrough	Week 2
Proposal	Custom pricing, implementation plan	Week 3
Negotiate	Contract terms, legal review	Week 4-6
Close	Signature, kickoff scheduling	Week 6-8
Implement	Onboarding, training, go-live	Week 8-12

15. Operations Plan

Daily Operations

Function	Responsibility	Tools
Platform monitoring	Automated bots + on-call	Vercel, Supabase, custom
Customer support	Tiered response system	Intercom (planned)
Content moderation	AI + human review	Safety bot suite
Financial operations	Automated reconciliation	Stripe, accounting software
Development	CI/CD pipeline	GitHub Actions, Vercel

Support Workflows

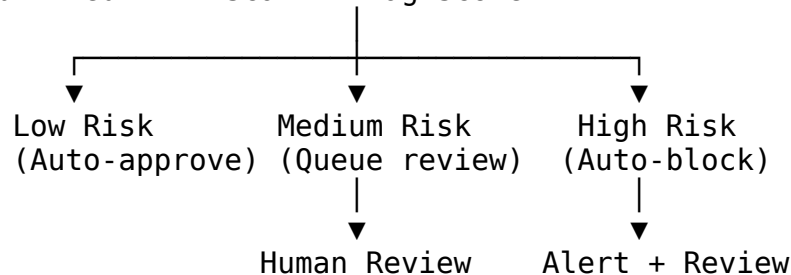
Tier	Response Time	Handled By	Escalation
Tier 1	<4 hours	AI + knowledge base	Auto-escalate if unresolved
Tier 2	<24 hours	Support specialist	Escalate to Tier 3
Tier 3	<48 hours	Engineering	Escalate to leadership
Critical	<1 hour	On-call engineer	Immediate leadership alert

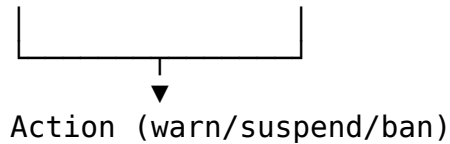
Support SLAs

Plan	Response Time	Resolution Target	Availability
Free	72 hours	Best effort	Business hours
Starter	48 hours	5 business days	Business hours
Pro	24 hours	3 business days	Extended hours
Business	4 hours	1 business day	24/7
Enterprise	1 hour	4 hours	24/7 + dedicated

Moderation Workflows

Content Submitted → AI Scan → Flag Score





Incident Response

Severity	Definition	Response	Communication
P1	Platform down	All hands, 15 min response	Status page, email, social
P2	Major feature broken	Engineering, 1 hour response	Status page
P3	Minor issue	Next business day	In-app notification
P4	Enhancement request	Roadmap consideration	Feedback acknowledgment

Staffing Plan (Year 1)

Role	Q1	Q2	Q3	Q4	Type
Founders (Roy, Cindy)	2	2	2	2	Full-time
Contract developers	2	3	4	4	Contract
Customer support	0	1	2	3	Contract → FT
Marketing	0	1	1	2	Contract
Total	4	7	9	11	

Post-Launch Metrics Plan

KPI Category	Metrics	Instrumentation	Reporting Cadence
Acquisition	Signups, CAC, channel attribution	PostHog, UTM tracking	Weekly
Activation	Onboarding completion, first value	Custom events	Weekly
Engagement	DAU/MAU, session length, features used	PostHog	Weekly
Revenue	MRR, ARPU,	Stripe, internal	Weekly

KPI Category	Metrics	Instrumentation	Reporting Cadence
Retention	conversion rate		
	Churn rate, cohort retention	PostHog	Monthly
Satisfaction	NPS, CSAT, support tickets	Surveys, Intercom	Monthly
Safety	Reports, actions, resolution time	Internal dashboard	Weekly

Reporting to Stakeholders: - Weekly internal dashboard review (founders) - Monthly investor/grant update (if applicable) - Quarterly board report (when board formed)

16. Financial Model

Key Assumptions

All financial projections are based on the following assumptions:

Assumption	Value	Basis
Conversion (Free → Paid)	5%	Industry benchmark for freemium SaaS
Monthly churn (Paid)	5%	Conservative; target <3% by Year 2
Average Revenue Per User	\$33/month	Blended across tiers
Customer Acquisition Cost	\$20	Based on planned channel mix
Gross Margin (COGS-only)	87-90%	Based on modeled AI + infrastructure COGS
Operating Margin	40-68%	Includes personnel, marketing, and operational expenses
Annual price increase	0%	Conservative; no increases modeled
Enterprise deal size	\$25K/year	Based on pricing tiers
Grant success rate	20%	Conservative for first-time applicant

Scenario Analysis

Scenario	Year 1 Revenue	Key Differences
Conservative	\$600K	50% of target conversions, higher churn
Base Case	\$1M	Planned execution
Optimistic	\$1.5M	Viral growth, early enterprise wins

Base case is used throughout this document. We plan for conservative, execute for base, celebrate optimistic.

Revenue Projections (Modeled)

Revenue Stream	Year 1	Year 2	Year 3	Year 4
SaaS Subscriptions	\$250K	\$750K	\$1.5M	\$3M
Training & Certification	\$500K	\$1.5M	\$2.5M	\$4M
Marketplace Commissions	\$50K	\$200K	\$500K	\$1M
Affiliate Revenue	\$75K	\$250K	\$500K	\$750K
Enterprise/ White-Label	\$100K	\$300K	\$600K	\$1.2M
Managed Hosting	\$25K	\$100K	\$250K	\$500K
Total Revenue	\$1M	\$3.1M	\$5.85M	\$10.45M

Cost Structure

Category	Year 1	Year 2	Year 3	Year 4
AI Provider Costs	\$100K	\$250K	\$400K	\$600K
Infrastructure	\$50K	\$100K	\$150K	\$200K
Personnel	\$300K	\$600K	\$1M	\$1.5M
Marketing	\$100K	\$300K	\$500K	\$800K
Operations	\$50K	\$100K	\$150K	\$200K
Total Costs	\$600K	\$1.35M	\$2.2M	\$3.3M

Profitability (Modeled)

Metric	Year 1	Year 2	Year 3	Year 4
Revenue	\$1.0M	\$3.1M	\$5.85M	\$10.45M
COGS (AI + Infrastructure)	\$127K	\$372K	\$643K	\$1.05M
Gross Profit	\$873K	\$2.73M	\$5.21M	\$9.40M
Gross Margin	87%	88%	89%	90%
Operating Expenses	\$473K	\$980K	\$1.56M	\$2.25M
Operating Profit	\$400K	\$1.75M	\$3.65M	\$7.15M
Operating Margin	40%	56%	62%	68%

Cash Flow

Quarter	Revenue	Costs	Net Cash	Cumulative
Q1 Y1	\$100K	\$150K	-\$50K	-\$50K
Q2 Y1	\$200K	\$150K	\$50K	\$0
Q3 Y1	\$300K	\$150K	\$150K	\$150K
Q4 Y1	\$400K	\$150K	\$250K	\$400K

Scenario Analysis

Scenario	Year 1 Revenue	Assumptions
Conservative	\$600K	50% conversion rates, slower growth
Base Case	\$1M	Planned execution
Optimistic	\$1.5M	Viral growth, early enterprise wins

17. Unit Economics

Customer Acquisition Cost (CAC)

Channel	Spend	Customers	CAC
Organic (SEO, social)	\$50K	3,333	\$15
Paid (ads, influencers)	\$50K	1,667	\$30
Blended	\$100K	5,000	\$20

Lifetime Value (LTV)

Segment	ARPU/ Month	Avg Lifespan	Gross Margin	LTV
Free – Paid	\$15	18 months	80%	\$216
Pro	\$29	24 months	85%	\$592
Business	\$99	36 months	85%	\$3,029
Enterprise	\$2,500	48 months	70%	\$84,000
Blended Average				\$400

LTV:CAC Ratio

Metric	Value	Benchmark	Status
LTV	\$400	>\$300	✓ Good
CAC	\$20	<\$100	✓ Excellent
LTV:CAC	20:1	>3:1	✓ Excellent

Payback Period

Calculation	Value
CAC	\$20
Monthly Gross Profit	\$15 (blended ARPU × 80% margin)
Payback Period	1.3 months

Benchmark: <12 months is healthy. Our 1.3 months is exceptional.

This payback period is modeled and will be validated post-launch.

Churn Analysis

Segment	Monthly Churn	Annual Retention
Free	15%	N/A (expected)
Starter	8%	38%
Pro	4%	62%
Business	2%	79%
Enterprise	0.5%	94%
Blended Paid	5%	54%

Gross Margin by Product

Product	Revenue	COGS	Gross Margin
SaaS	\$250K	\$37K	85%
Training	\$500K	\$50K	90%
Marketplace	\$50K	\$0	100%
Affiliate	\$75K	\$0	100%

Product	Revenue	COGS	Gross Margin
Enterprise	\$100K	\$30K	70%
Hosting	\$25K	\$10K	60%
Blended	\$1M	\$127K	87%

Contribution Margin

Metric	Value
Revenue per customer	\$400/year
Variable costs	\$25/year
Contribution margin	\$375/year (94%)

18. Risk Register

Risk Assessment Matrix

Risk	Probability	Impact	Score	Mitigation	Owner
AI provider outage	Medium (30%)	High	6	18+ providers, auto-failover	CTO
Key person risk	Low (10%)	Critical	5	Documentation, Javari KB	CEO
Competitor entry	High (60%)	Medium	6	Speed, differentiation, moat	CEO
Platform abuse	Medium (40%)	High	8	5 safety bots, moderation	Trust Team
Data breach	Low (15%)	Critical	7.5	RLS, encryption, audits	CTO
AI misbehavior	Medium (25%)	High	5	Override protocol, testing	CTO
Grant rejection	Medium (50%)	Medium	5	8 revenue streams	CMO
Economic downturn	Medium (40%)	Medium	4	Freemium, essential focus	CEO
Regulatory change	Medium (30%)	High	6	Compliance framework	Legal

Risk	Probability	Impact	Score	Mitigation	Owner
Scaling issues	Medium (35%)	Medium	3.5	Cloud infrastructure	CTO

Scoring: Probability × Impact (1-5 scale each, max 25)

Contingency Plans

Risk	Trigger	Contingency
AI outage	Provider down >5 min	Auto-switch to backup provider
Key person	Incapacitation	Documented handoff procedures
Cash crunch	<3 months runway	Reduce contractors, pause marketing
Security breach	Confirmed intrusion	Isolate, investigate, notify, remediate
Regulatory action	Legal notice	Legal counsel, compliance review

Insurance Coverage (Planned)

Type	Coverage	Status
General Liability	\$1M	Planned Q2 2026
Cyber Liability	\$2M	Planned Q2 2026
E&O	\$1M	Planned Q3 2026
D&O	\$1M	Planned when board formed

19. Social Impact & Grant Strategy

Theory of Change

INPUTS	ACTIVITIES	OUTPUTS	OUTCOMES
IMPACT			
▼	▼	▼	▼
Funding served	Platform dev	Modules launched	Users
Technology gained	Communities strengthened	Certifications	Skills
Partnerships obtained	Training creation	Partnerships	Jobs
health	Community outreach	Support tickets	Mental improved
	Support services		

Logic Model

Resources	Activities	Outputs	Short-term Outcomes	Long-term Outcomes
Grant	Develop First	1 module	500 departments	Reduced burnout,

Resources	Activities	Outputs	Short-term Outcomes	Long-term Outcomes
funding	Responder module	launched	onboarded	improved retention
Technology	Create training content	50 courses	5,000 certifications	Career advancement
Partnerships	Conduct outreach	100 events	10,000 users reached	Stronger communities
Staff	Provide support	10,000 tickets	95% satisfaction	Sustained engagement

Target Grant Programs

Program	Agency	Amount	Focus	Eligibility
SAFER	FEMA	\$350M/year	First responder wellness	Fire departments
COPS	DOJ	\$200M/year	Community policing	Police departments
Veterans Affairs	VA	\$150M/year	Veteran services	501(c)(3) or govt partner
USDA Rural	USDA	\$500M/year	Rural development	Rural communities
SBA SBIR	SBA	\$4B/year	Small business innovation	US small business
NSF	NSF	\$50M/year	AI research	Research institutions
Private Foundations	Various	\$100M+/year	Social impact	Varies

Grant Application Timeline

Grant	Application	Award	Use	Estimated Award
SBA SBIR Phase I	Q1 2026	Q2 2026	AI development	\$50K-\$275K
FEMA SAFER	Q2 2026	Q4 2026	First Responders module	\$100K-\$500K
VA Partnership	Q3 2026	Q1 2027	Veterans module	\$100K-\$300K

Grant	Application	Award	Use	Estimated Award
Foundation grants	Ongoing	Rolling	General operations	\$10K-\$100K each

Year 1 Realistic Capture Target: \$250K - \$2M across 2-4 awards

Note: Grant success rates for first-time applicants average 15-25%. We are budgeting conservatively and treating grants as acceleration, not dependency.

Evaluation Plan

Metric	Target	Measurement Method
Departments onboarded	100 Year 1	Platform analytics
Active users	5,000 Year 1	Monthly active users
Certifications completed	2,000 Year 1	Completion tracking
User satisfaction	>4.5/5	Post-interaction surveys
Mental health improvement	20% reduction in reported stress	Pre/post surveys
Career outcomes	500 job placements	Follow-up tracking

Community Partnerships (Planned)

Organization Type	Partnership Model	Status
Fire Chief Associations	Endorsement, distribution	Outreach initiated
Veterans Organizations	Referral, co-marketing	Research phase
Faith Coalitions	Free access, feedback	Concept stage
Animal Rescue Networks	Platform access, training	Concept stage

Sustainability Plan

Post-grant sustainability through:

1. **Freemium conversion:** Free users from grants convert to paid
2. **Enterprise sales:** Departments purchase additional licenses
3. **Training revenue:** Certifications continue generating revenue
4. **Community support:** User community provides peer support
5. **Platform integration:** Modules become part of larger ecosystem

20. Team & Hiring Roadmap

Current Team

Roy Henderson - CEO & Co-Founder

Attribute	Details
Role	Chief Executive Officer, Technical Lead
Responsibilities	Platform architecture, product, strategy
Background	Technology development, business operations
Commitment	Full-time

Cindy Henderson - CMO & Co-Founder

Attribute	Details
Role	Chief Marketing Officer
Responsibilities	Brand, marketing, customer acquisition
Background	Marketing, customer relations
Commitment	Full-time









Internal AI Role-Based Assistants (Interface Personas)

CR AudioViz AI uses a set of internal AI “avatar personas” to improve user experience, onboarding, and workflow guidance. These personas represent functional roles and provide consistent interface behavior across modules.

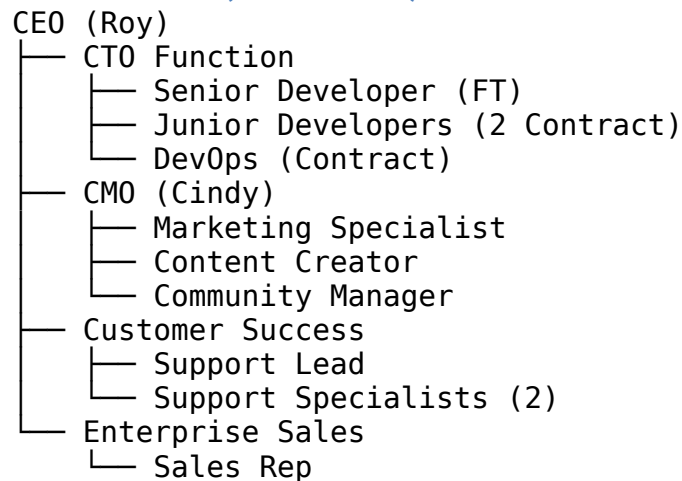
Avatar	Functional Role	Purpose
Javari	Technical Assistant	Multi-provider routing, code help
Amara	Training Guide	Certification delivery, onboarding
Pulse	Technical Support	Emergency response, debugging
Lexis	Compliance Guide	Policy guidance, legal FAQ
Sage	Financial Assistant	Analytics, reporting help
+ others	Various	Specialized domain guidance

Governance Note: All avatars are interface personas only. Executive accountability, legal responsibility, and operational decision-making remain entirely with the human leadership team (Roy Henderson, CEO; Cindy Henderson, CMO) and contracted advisors.

Hiring Roadmap

Role	Timing	Type	Salary/Rate	Priority
Senior Developer	Q1 2026	Contract	\$75-100/hr	 Critical
Junior Developer	Q2 2026	Contract	\$40-60/hr	 High
Customer Success	Q2 2026	Contract – FT	\$50-60K	 High
Marketing Specialist	Q2 2026	Contract	\$50-75/hr	 High
Community Manager	Q3 2026	Part-time	\$25-35/hr	 Medium
Sales (Enterprise)	Q4 2026	Full-time	\$80K + commission	 High
DevOps Engineer	Q4 2026	Contract	\$80-120/hr	 Medium
Content Creator	Q3 2026	Contract	\$40-60/hr	 Medium

Team Structure (End of Year 2)



Hiring Philosophy

1. **Contractors before employees:** Maintain flexibility, prove roles
2. **Remote-first:** Access global talent, reduce overhead
3. **Culture fit:** Alignment with mission and values
4. **Skill over credentials:** Demonstrated ability matters most
5. **Diverse perspectives:** Different backgrounds strengthen product

Planned Advisors & Support

Role	Status	Timeline
Legal Counsel	Researching	Q1 2026
CPA/Tax Advisor	Identified	Q1 2026
Grant Writer	Researching	Q1 2026
Security Consultant	Part-time engaged	Current
AI/ML Advisor	Networking	Q2 2026
Industry Advisor (Real Estate)	Outreach	Q2 2026

Outsourcing vs In-House

Function	Approach	Rationale
Core development	In-house	Competitive advantage
Design	Contract	Project-based needs
Legal	Outsource	Specialized expertise
Accounting	Outsource	Cost efficiency
Marketing	Hybrid	Strategy in-house, execution flexible
Support	In-house	Customer relationship critical

21. Intellectual Property Strategy

IP Portfolio

Type	Asset	Status	Protection
Trademark	“Javari AI”	Applied	Federal registration
Trademark	“CR AudioViz AI”	Applied	Federal registration
Trademark	“Your Story. Our Design.”	Planned	Federal registration
Trade Secret	Conversation persistence system	Active	Confidentiality agreements
Trade Secret	AI routing algorithms	Active	Confidentiality agreements
Trade Secret	Module factory methodology	Active	Documentation restricted
Copyright	Platform code	Automatic	Copyright notice
Copyright	Training content	Automatic	Copyright notice
Domain	40+ Javari-	Secured	Annual renewal

Type	Asset	Status	Protection
	branded domains		

What's Proprietary

Asset	Defensibility	Replication Difficulty
Conversation persistence	High	Requires complete architecture rebuild
Multi-AI routing	Medium	Achievable but time-consuming
Avatar ecosystem	High	31 distinct personas with relationships
Module factory	Medium	Methodology can be documented
Credit economy	Low	Standard feature
User data/relationships	High	Cannot be replicated

Patent Strategy

Invention	Filing Status	Timeline
Cross-session AI memory system	Evaluate	Q2 2026
Multi-avatar conversation routing	Evaluate	Q3 2026
AI-powered safety detection	Research	Q4 2026

Approach: Provisional patents for key innovations, evaluate full patents based on competitive landscape and cost/benefit analysis.

Open Source Usage

Component	License	Compliance
Next.js	MIT	✓ Compliant
Supabase	Apache 2.0	✓ Compliant
shadcn/ui	MIT	✓ Compliant
Tailwind	MIT	✓ Compliant

IP Protection Measures

1. **Employee/contractor agreements:** IP assignment clauses
2. **Confidentiality agreements:** All team members

3. **Code access controls:** Role-based repository access
 4. **Documentation security:** Restricted access to trade secrets
 5. **Legal monitoring:** Watch for infringement
-

22. Enterprise Readiness

Service Level Agreements (SLAs)

Metric	Starter	Professional	Enterprise
Uptime	99.5%	99.9%	99.95%
Response time	<4 hours	<1 hour	<15 minutes
Resolution time	Best effort	<24 hours	<4 hours
Support channel	Email	Email + chat	Dedicated + phone
Account manager	No	Shared	Dedicated

Uptime Guarantees

Tier	Guarantee	Credit for Breach
Starter	99.5%	5% monthly credit
Professional	99.9%	10% monthly credit
Enterprise	99.95%	25% monthly credit

Security Posture

Control	Implementation	Audit
Access control	RBAC with RLS	Quarterly review
Encryption	AES-256 at rest, TLS 1.3 in transit	Annual audit
Authentication	MFA available, SSO for enterprise	Continuous
Logging	All access logged, 90-day retention	Real-time monitoring
Vulnerability scanning	Automated weekly	Monthly report
Penetration testing	Annual third-party	Report available

Compliance Certifications

Certification	Status	Timeline
SOC 2 Type I	Planned	Q3 2026
SOC 2 Type II	Planned	Q1 2027
ISO 27001	Evaluated	Q3 2027
HIPAA	When needed	Healthcare module launch

Certification	Status	Timeline
FedRAMP	Evaluated	Government contracts

Regulatory Roadmap

Regulation	Applicability	Current Status	Action Plan
GDPR	EU users	✅ Framework implemented	Maintain compliance
CCPA	California users	✅ Framework implemented	Maintain compliance
SOC 2	Enterprise sales	🔄 Preparing	Q3 2026 Type I audit
HIPAA	Healthcare modules	📅 Planned	Implement when modules launch
PCI DSS	Payment processing	✅ Via Stripe/PayPal	Maintain vendor compliance
AI Act (EU)	EU AI deployment	📅 Monitoring	Assess requirements Q2 2026
FedRAMP	Government sales	📅 Evaluated	Pursue if government contracts

Exit Strategy

While focused on building a sustainable, profitable business, we recognize investors require clarity on potential exits:

Exit Path	Timeline	Valuation Target	Likely Acquirers
Strategic Acquisition	Year 5-7	\$50M-\$150M	Adobe, Canva, HubSpot, Salesforce
Private Equity	Year 4-6	\$30M-\$80M	Growth PE firms
IPO	Year 7-10	\$200M+	If revenue exceeds \$50M ARR
Profitable Lifestyle	Ongoing	N/A	Founders retain, dividends

Strategic Value to Acquirers: - Conversation persistence technology - Multi-AI routing infrastructure - Social impact customer base (grant relationships) - Avatar ecosystem IP - Module factory methodology

Onboarding Plan

Week	Activities
1	Kickoff call, requirements gathering, account setup

Week	Activities
2	Data migration, integration configuration
3	User training (admin), pilot group
4	User training (all), go-live preparation
5	Go-live, monitoring, support
6-8	Optimization, feedback, full rollout

Support Tiers

Tier	Availability	Channels	Response
Standard	Business hours	Email, chat	<24 hours
Premium	Extended hours	+ Phone	<4 hours
Enterprise	24/7	+ Dedicated Slack	<1 hour
Critical	24/7	All + escalation	<15 minutes

Integration Capabilities

Type	Available	Documentation
REST API	✓ Yes	Full OpenAPI spec
Webhooks	✓ Yes	Event documentation
SSO/SAML	✓ Yes	Setup guide
SCIM	Planned	Q3 2026
Zapier	Planned	Q2 2026
Custom	Available	Professional services

23. Developer Platform Roadmap

CR AudioViz AI will evolve into a full developer ecosystem, enabling third-party innovation while maintaining platform integrity.

Phase 1: Internal APIs (2026)

Component	Description	Timeline
REST API	Internal module communication	Q1 2026
Webhooks	Event-driven notifications	Q2 2026
API Keys	Partner authentication	Q2 2026
Rate Limiting	Usage controls and throttling	Q2 2026

Goal: Enable internal teams and early partners to build on the platform.

Phase 2: Public Developer Platform (2027)

Component	Description	Timeline
Public API Documentation	OpenAPI spec, guides, examples	Q1 2027
SDKs	JavaScript, Python, React	Q2 2027
Developer Dashboard	API keys, usage analytics, billing	Q2 2027
Sandbox Environment	Testing without production impact	Q3 2027
Developer Support	Dedicated channel, office hours	Q3 2027

Goal: Enable external developers to integrate CR AudioViz AI capabilities into their applications.

Phase 3: Third-Party Module Marketplace (2028)

Component	Description	Timeline
Module Submission Portal	Review, approval, publishing	Q1 2028
Revenue Share Model	70/30 split (developer/platform)	Q1 2028
Avatar Extensions	Custom personas, voices, behaviors	Q2 2028
Custom AI Agents	Developer-built specialized agents	Q3 2028
Certification Program	Verified developer badges	Q4 2028

Goal: Create a thriving ecosystem where developers build and monetize modules, expanding platform capabilities.

Developer Platform Revenue Projection

Year	Developers	Modules	Revenue
2027	50	10	\$50K
2028	500	100	\$500K
2029	2,000	500	\$2M

24. Appendices

Appendix A: Module Inventory

Category	Modules	Status
Core Platform	Javari AI (Chat, Memory, Routing)	✅ Internal production
Creative Suite	Logo, PDF, eBooks, Invoice, Social Graphics, Video	🔄 Phase 1
Real Estate	Keys (CRM), Zoyzy (Search), Manage (PM), Mortgage	🔄 Phase 1
Lifestyle	Spirits, Travel, Cards, Games	📋 Phase 2
Finance	Oracle (Analytics)	📋 Phase 2
Social Impact	First Responders, Veterans, Accessibility, Seniors, Faith, Animal Rescue	📋 Phase 2-3

Appendix B: Domain Portfolio

Category	Domains
Core	craudiovizai.com, javariai.com
Creative	javaricreate.com, javarilogo.com, javaristudio.com
Real Estate	javarikkeys.com, zoyzy.com, javarimanage.com, javarimortgage.com
Lifestyle	javarispirits.com, javarittravel.com, javaricards.com
Games	javarigames.com
Finance	javarioracle.com
Travel	orlandotripdeal.com

Appendix C: Social Media Accounts

Platform	Handle	Status
LinkedIn	CR AudioViz AI	✅ Verified
X/Twitter	@CRAudioVizAI	✅ Verified
Reddit	u/craudiovizai	✅ Verified
Pinterest	CR AudioViz AI	✅ Verified
TikTok	@craudiovizai	✅ Verified
GitHub	CR-AudioViz-AI	✅ Verified

Appendix D: Technology Metrics

Metric	Current	Target
GitHub repositories	98+	Growing

Metric	Current	Target
Vercel projects	50+	Growing
Database tables	60+	Growing
API integrations	75+	Growing
Domains	40+	Stable

Note: Repositories are organized by module factory standard; consolidation and deprecation schedule is maintained to reduce maintenance risk.

Appendix E: Progress Since August 2025

Milestone	Status
Company formation	✔ Complete
Infrastructure setup	✔ Complete
Javari AI core	✔ Internal production
Payment processing	✔ Internal production
Modules deployed	✔ Operational
Henderson Override Protocol	✔ Operational
Monitoring bots	✔ Running 24/7
First revenue	↻ In progress

Appendix F: Compliance Matrix

Framework	Requirement	Status	Timeline
GDPR	Data rights, consent, DSAR	Framework implemented	Current
CCPA	Data deletion, disclosure	Framework implemented	Current
SOC 2 Type I	Security controls	Planned	Q3 2026
SOC 2 Type II	Sustained compliance	Planned	Q1 2027
HIPAA	PHI protection	Planned	Healthcare launch
PCI DSS	Payment security	Vendor-managed (Stripe/PayPal)	Current

Appendix G: Persona Summary Sheets

Maya (Creative Professional) - Age: 32 | Role: Freelance Designer | LTV: \$1,200 - Pain: 8+ subscriptions, context switching, AI doesn't remember - Trigger: Free trial success, AI saves 5+ hours/week

Marcus (Small Business Owner) - Age: 45 | Role: Service Business Owner | LTV: \$2,400 - Pain: Complexity, cost, not tech-savvy - Trigger: Invoice/proposal tools work immediately

Jennifer (Real Estate Agent) - Age: 38 | Role: Independent Agent | LTV: \$3,600 - Pain: CRM costs \$300+ /month, lead follow-up gaps - Trigger: Free 30-day trial, AI-generated listings

Chief Williams (First Responder) - Age: 52 | Role: Fire Chief | LTV: \$50,000 (grant) - Pain: Outdated systems, mental health resources lacking - Trigger: Grant funding available, peer recommendation

Sergeant Davis (Veteran) - Age: 29 | Role: Transitioning Military | LTV: \$500 - Pain: Civilian job search confusing, isolation - Trigger: Free access through VA partnership

Appendix H: Contact Information

Contact	Details
Primary Email	royhenderson@craudiovizai.com
Support Email	support@craudiovizai.com
Website	https://craudiovizai.com
Javari AI	https://javariai.com
Location	Fort Myers, Florida
EIN	39-3646201

Appendix I: Grant Application Addendum (Program-Ready)

Purpose:
This addendum provides the grant-native structures commonly required by federal, state, and foundation reviewers. It consolidates needs evidence, evaluation methods, sustainability planning, and organizational capacity statements into a single program-ready format while remaining fully aligned with the CR AudioViz AI Business Plan.

Pre-Launch Status:
CR AudioViz AI is currently pre-launch and in final QA, security hardening, and deployment stabilization, with public launch planned for January 2026. Program projections and participation targets are modeled and will be validated post-launch.

I.1 Needs Statement (Grant Language)

Problem Summary:
Communities, creators, and essential workforces (especially first responders, veterans, rural and underserved populations) face a widening gap in access to high-quality digital tools, support services, workforce resources, and mental wellness interventions. Current digital ecosystems are fragmented, expensive, and difficult to navigate — resulting in lower engagement, missed opportunities, reduced productivity, and weaker outcomes for individuals and institutions.

Who is Harmed (Target Populations): - First responders (fire, police, EMS) and their departments facing burnout, retention risk, and limited wellness infrastructure - Veterans in

transition navigating job placement, skill translation, and community reintegration - Small businesses and creators who cannot afford multiple tools, training programs, or service providers - Rural and underserved communities lacking access to modern digital resources and professional networks

Why Existing Solutions Fail (Gaps in the Current Landscape):

Gap	Description
Fragmentation	Users must juggle 8-12 separate subscriptions across design, CRM, training, community, and productivity tools
Low Continuity	Most platforms do not provide structured cross-tool continuity (workflow and relationship context) across multiple products
Access Barriers	Many solutions are priced for enterprise or professionals, not underserved populations or small organizations
Safety & Trust Gaps	Online communities often rely on reactive moderation with limited proactive detection of harassment, misconduct, or threats
Training Limitations	Traditional training is static, expensive, and lacks adaptive, personalized guidance at scale

Why This Solution is Necessary Now (Timing): - AI adoption is accelerating, but systems remain siloed and often fail to deliver usable, continuous support for real-world workflows - Workforce stress and retention challenges for first responders and veterans are widely recognized priorities across government and foundations - Modern funding strategies increasingly prioritize measurable outcomes, safety controls, and scalable technology-enabled intervention models

Evidence Supporting the Need (Pre-Launch Validation): - Pre-launch interviews and early validation indicate strong demand for an integrated platform that reduces tool overload and improves continuity - Landing page and outreach tests demonstrate measurable early interest in a unified, low-friction platform approach - Stakeholder feedback emphasizes persistent support, affordability, and safety as key adoption drivers

I.2 Evaluation & Measurement Plan (Framework + Tools + Cadence)

Evaluation Objective:

Measure outputs and outcomes for grant-funded modules (e.g., First Responders, Veterans, Training/Certification) through a consistent monitoring and reporting structure.

I.2.1 Evaluation Framework (Inputs → Activities → Outputs → Outcomes)

Inputs: - Grant funding and partner support - Platform infrastructure and AI routing/memory - Program staff and advisors (grant reporting, compliance, support) - Partner organizations (departments, associations, nonprofits)

Activities: - Deploy grant-funded module(s) (e.g., wellness support, training pathways, community tools) - Onboard target users (departments, veterans cohorts, underserved

communities) - Deliver AI-guided support, training, and structured workflows - Provide moderation/safety oversight - Run continuous measurement and improvement cycles

Outputs: - Departments onboarded - Users registered and active - Training sessions completed - Certifications issued - Safety incidents handled (and time-to-resolution) - Support tickets resolved and user satisfaction ratings

Short-Term Outcomes (0-90 days): - Increased engagement with training/support tools - Reduced friction in accessing resources - Increased completion of education/certification pathways - Improved perception of support and accessibility

Long-Term Outcomes (6-12 months): - Increased retention and wellness indicators (for departments) - Improved job placement and career outcomes (for veterans) - Increased digital skill attainment and workforce participation - Stronger community resilience and support networks

I.2.2 KPIs (Program-Specific)

KPI Category	KPI	Target (Year 1)	Tool/Source
Adoption	Departments onboarded	100	CRM + onboarding logs
Adoption	Progrm users registered	5,000	Auth analytics
Engagement	Month ly active users	50% of registered	Product analytics
Completion	Certific ations comple ted	2,000	LMS tracking
Satisfaction	CSAT / NPS	CSAT > 4.5/5; NPS > 40	Surveys
Safety	Safety inciden ts resolve d	95% within SLA	Safety dashboards
Wellness (First Responders)	Stress reducti on	20% improvement	Validated surveys

KPI Category	KPI	Target (Year 1)	Tool/Source
Career (Veterans)	Job placement outcomes	500 placements	Follow-up tracking

1.2.3 Measurement Tools & Instruments

Platform Analytics Tools: - Product analytics (events, funnels, cohorts) - Credit usage and engagement logs - Support ticket and SLA tracking - Safety bot incident reporting logs

Validated Survey Instruments (Recommended): - **PSS-10** (Perceived Stress Scale) for stress measurement (first responder wellness) - **PHQ-4** for anxiety/depression screening (optional, partner-validated deployment) - **GAD-7 / PHQ-9** as advanced tools where clinical partners approve - Skills confidence and career readiness surveys for veterans workforce outcomes

Partner Reporting: - Department-level usage summaries (anonymized) - Outcome reporting aligned with grant requirements - Quarterly partner review meetings

1.2.4 Reporting Cadence

Report Type	Frequency	Audience	Contents
Operational Dashboard	Weekly	Internal leadership	Adoption, engagement, support, safety
Program Performance Report	Monthly	Grant stakeholders (if required)	KPI tables, narrative insights
Quarterly Outcome Report	Quarterly	Grant agencies/foundations	Outcomes, improvements, cost effectiveness
Annual Impact Report	Annual	Public + stakeholders	Aggregate outcomes, transparency reporting

1.3 Sustainability Plan (Post-Grant Continuity)

Goal: Ensure funded programs continue beyond the grant period without dependency on grant funding.

1.3.1 Sustainability Approach

Strategy	Description
Freemium-to-paid conversions	Grant-funded cohorts begin with subsidized access; long-term users convert to paid tiers or credit packages where appropriate

Strategy	Description
Enterprise/Department licensing	Participating departments can extend usage via organizational licenses after initial grant-funded deployment
Training and certification revenue	Certification programs generate ongoing revenue while providing measurable workforce outcomes
Marketplace and affiliate revenue	Platform commerce and partnerships help subsidize program costs and support continued development
Multi-module integration	Grant-funded modules become embedded in the broader ecosystem, improving retention and cross-subsidizing operational costs

1.3.2 Sustainability Timeline

Timeframe	Sustainability Activity	Outcome
0-90 days	Grant-funded onboarding + KPI measurement	Proof of outcomes
3-6 months	Partner renewal offers + licensing options	Transition funding
6-12 months	Paid conversion + enterprise licensing	Self-sustaining runway
12+ months	Full ecosystem integration	Reduced dependence on grants

1.3.3 Cost Effectiveness (Modeled)

- Platform delivery model reduces marginal support costs through AI-guided workflows and automation
- Cost-per-beneficiary estimates will be calculated from actual usage and support costs during the first funded cohort and included in quarterly reports

1.4 Management & Organizational Capacity (Formal Capacity Statement)

Organizational Capability:

CR AudioViz AI is built with enterprise-grade infrastructure and operational controls designed to meet grant reporting, compliance, and security requirements.

Leadership & Execution Readiness: - Human leadership team oversees all operations, governance, compliance, and financial management - AI “avatars” function only as interface assistants; they do not replace executive accountability

Systems and Controls in Place:

Control Area	Implementation
Access Control	Role-based access control (RBAC) and database-level row-level security (RLS)
Audit & Logging	Audit logging, standardized error handling, request IDs, and incident response procedures
Trust & Safety	Automated monitoring with human escalation
Privacy	User deletion/export pathways and retention settings
Financial	Billing, credits, and payment systems with fraud controls and audit trails

Funds Management & Reporting Readiness: - Grant funds will be tracked by program cost centers and aligned to budget categories - Monthly grant performance reporting can be produced from platform dashboards and financial records - Contracts and compliance processes will be supported by legal counsel and CPA engagement (identified/initiated)

Staffing and Partner Support: - Contractor-based staffing enables rapid scaling for implementation and support - Dedicated support tiers and SLAs ensure program reliability - Advisory roles for legal, security, and grant execution are planned to reinforce governance

I.5 Eligibility & Partner Strategy (Grant Readiness)

Many federal and state grants require either: - A government entity as applicant (department/agency), or - A 501(c)(3) nonprofit as applicant/partner

Eligibility Strategy:

Approach	Description
Government partner model	Departments apply as primary grantee; CR AudioViz AI delivers as implementation vendor and reporting partner
Fiscal sponsorship model	CR AudioViz AI will pursue fiscal sponsorship via a qualified 501(c)(3) partner for programs requiring nonprofit eligibility
MOU-based deployment	Program delivery will use standardized MOUs defining roles, data handling, and reporting requirements

I.6 Letters of Support / MOUs (Status)

Current Status: Outreach initiated

Planned Attachments for Grant Submissions (Q1-Q2 2026): - Letters of support from first responder associations, veteran organizations, and workforce partners - Pilot MOUs

(department-level) for early implementations - Partner letters confirming willingness to participate in data sharing and evaluation

I.7 Logic Model Diagram (Grant-Ready Text Version)

INPUTS

Funding + Platform + Staff + Partners



ACTIVITIES

Deploy modules → Onboard cohorts → Deliver AI-guided support/training
→ Monitor safety → Report KPIs



OUTPUTS

Departments onboarded | Users served | Courses completed |
Certifications issued | Incidents resolved



OUTCOMES

Short-term: Increased engagement + reduced friction + skill gains
Long-term: Wellness improvement + job placement + retention +
community resilience



IMPACT

Stronger communities, healthier essential workforces, improved access
to opportunity

I.8 Risk Mitigation Plan (Grant-Funded Modules)

Risk	Probability	Impact	Mitigation
Low partner participation	Medium	High	Multi-partner outreach, phased onboarding, incentives
Data privacy concerns	Medium	High	Minimal data collection, encryption, role-based access, DSAR workflows
Misuse/harassment	Medium	High	Safety bots, escalation ladder, human review, ban policy
Measurement gaps	Medium	Medium	Validated instruments, analytics dashboards, partner reporting cadence
Operational overload	Low-Medium	Medium	Contractor scaling, support tiers, automation

Risk	Probability	Impact	Mitigation
Grant reporting delays	Low	Medium	Standard templates, monthly dashboards, designated reporting owner

I.9 Pilot Program Offer (Q1 2026)

Pre-Launch Pilot Opportunity:

Element	Details
Pilot Slots	3 partner organizations
Duration	90-day pilot period
Access	Free platform access during pilot
Support	Dedicated implementation support
Reporting	Quarterly outcomes reporting
Measurement	Full KPI tracking and evaluation
Co-Branding	Optional co-branded PR and case studies
Conversion	Preferred pricing for post-pilot continuation

Ideal Pilot Partners: - Fire/Police departments seeking wellness tools - Veteran transition programs - Rural community organizations - Workforce development agencies

End of Appendix I — Grant Application Addendum

Appendix J: Program Budget & Budget Narrative (Grant-Funded Modules)

Purpose:

This appendix provides a grant-friendly program budget and narrative for the primary grant-funded modules described in the Business Plan. This budget is program-specific and does not replace the company-wide modeled financial projections.

Pre-Launch Status:

CR AudioViz AI is pre-launch and in final QA and deployment hardening with public launch planned for January 2026. Costs and resource estimates below are conservative projections and will be validated during the first funded cohort.

Budget Format Note:

This budget is structured using common grant line items: - Personnel - Technology - Training/Delivery - Outreach & Engagement - Evaluation & Reporting - Indirect Costs

J.1 Program Budget Summary (Year 1)

The following tables represent a conservative Year 1 budget framework for three program modules. Actual awards may fund one or more modules. Budget categories may be adjusted to match specific grant application requirements.

J.1.1 First Responders Program Module — Budget Summary (Year 1)

Budget Category	Amount (USD)	Description
Personnel	\$150,000	Program management, partner coordination, support escalation, compliance tracking
Technology	\$60,000	Hosting, AI compute allocation, monitoring, security controls, safety bot operations
Training/Delivery	\$25,000	Training materials, onboarding cohorts, facilitator support, certification workflow enablement
Outreach & Engagement	\$20,000	Partner onboarding assets, stakeholder engagement, communications, adoption campaigns
Evaluation & Reporting	\$30,000	Surveys (validated instruments), data collection, dashboards, monthly/quarterly reports
Indirect Costs (10%)	\$28,500	Administrative overhead allocation
Total (Year 1)	\$313,500	

J.1.2 Veterans Workforce Support Program Module — Budget Summary (Year 1)

Budget Category	Amount (USD)	Description
Personnel	\$140,000	Program management, veteran cohort coordination, job pathway support, partner coordination

Budget Category	Amount (USD)	Description
Technology	\$55,000	Hosting, AI compute allocation, storage, monitoring, privacy controls, security operations
Training/Delivery	\$30,000	Career pathway onboarding, résumé/portfolio tools, interview prep workflows, cohort support
Outreach & Engagement	\$25,000	Partner recruitment, veteran organization coordination, outreach materials
Evaluation & Reporting	\$30,000	Outcome tracking (placement, completion), surveys, dashboards, reporting cadence
Indirect Costs (10%)	\$28,000	Administrative overhead allocation
Total (Year 1)	\$308,000	

J.1.3 Training & Certification Program Module — Budget Summary (Year 1)

Budget Category	Amount (USD)	Description
Personnel	\$120,000	Curriculum development oversight, program coordination, QA, student success support
Technology	\$45,000	Hosting, AI compute allocation, LMS tooling, monitoring, platform support
Training/Delivery	\$40,000	Cohort facilitation, training materials, certification assessments, credential issuance
Outreach & Engagement	\$20,000	Recruitment campaigns, partner onboarding (schools/community orgs), enrollment comms

Budget Category	Amount (USD)	Description
Evaluation & Reporting	\$25,000	Completion and learning outcomes reporting, surveys, dashboards
Indirect Costs (10%)	\$25,000	Administrative overhead allocation
Total (Year 1)	\$275,000	

J.2 Consolidated Program Budget (All Three Modules Funded, Year 1)

Budget Category	Amount (USD)
Personnel	\$410,000
Technology	\$160,000
Training/Delivery	\$95,000
Outreach & Engagement	\$65,000
Evaluation & Reporting	\$85,000
Indirect Costs	\$81,500
Total (Year 1)	\$896,500

Note: Many grant programs will fund only one module or a subset. CR AudioViz AI can scale module budgets proportionally to match award size and partner scope.

J.3 Budget Narrative (Category Justifications)

Personnel

Personnel costs support program delivery and grant compliance, including: - Program management and partner coordination - Participant onboarding and cohort support - Trust & Safety escalation management where required - Compliance tracking and reporting coordination - Operational oversight to ensure SLA adherence and incident response readiness

Personnel is required to ensure funded programs are delivered reliably and meet grant reporting standards.

Technology

Technology costs support secure, reliable delivery of program services, including: - Hosting and infrastructure - AI compute allocation for participant workflows - Monitoring and telemetry required for performance and compliance reporting - Data storage, encryption, and privacy controls - Safety bot operations for proactive monitoring and incident escalation

Technology spending is primarily variable and may scale based on cohort size, usage volume, and reporting requirements.

Training/Delivery

Training costs support: - Participant onboarding (departments, veteran cohorts, training cohorts) - Training materials and facilitation - Certification workflows, assessment tools, and credential issuance - Structured program delivery resources

Training delivery ensures participants gain measurable skills and outcomes aligned with grant priorities.

Outreach & Engagement

Outreach costs support: - Partner recruitment and onboarding - Program materials and communications - Stakeholder coordination with departments, nonprofits, and associations - Awareness campaigns to ensure enrollment and sustained engagement

This category reduces adoption risk and supports successful program deployment.

Evaluation & Reporting

Evaluation supports outcome measurement and grant accountability: - Validated surveys and instruments (e.g., PSS-10, PHQ-4 where appropriate) - KPI dashboards and cohort analytics - Monthly/quarterly reporting aligned to funder requirements - Optional partner-level reporting and review sessions

Evaluation ensures measurable outcomes and supports transparency for stakeholders.

Indirect Costs

Indirect costs represent a conservative administrative allocation (10%) to cover: - Administrative systems - Financial management and documentation - Compliance support overhead - General operational support not captured elsewhere

Indirect costs may be adjusted to match grant guidelines and negotiated indirect cost rates.

J.4 Budget Flexibility & Scaling Rules

CR AudioViz AI will scale program budgets based on award size and cohort scope using the following principles: - Technology and evaluation costs scale with participant count and usage volume - Personnel scales with partner complexity and reporting cadence - Outreach scales primarily during onboarding phases - Indirect cost percentage remains consistent unless grant guidelines require a different rate

J.5 Cost Effectiveness & Reporting (Planned)

During the first funded cohort, CR AudioViz AI will calculate: - Cost per participant served - Cost per completion (training/certification) - Cost per department onboarded (first responder programs) - Cost per placement outcome (veterans workforce programs)

These cost effectiveness metrics will be included in quarterly outcome reporting.

End of Appendix J — Program Budget & Budget Narrative

Document Control

Version	Date	Author	Changes
1.0	Dec 2025	Roy Henderson	Initial draft
2.0	Dec 2025	Roy Henderson	Added chat interface, hosting
3.0	Dec 2025	Roy Henderson	Trust & Safety, training
4.0	Dec 2025	Roy Henderson	Partner program, social media
5.0	Dec 2025	Roy Henderson	Complete rewrite: competitive matrix, GTM, unit economics, roadmap, governance
5.1	Dec 2025	Roy Henderson	Pre-launch disclosure, launch focus strategy, 30/60/90 plan, validation evidence, financial assumptions, beta program, regulatory roadmap, exit strategy, post-launch metrics
5.2	Dec 2025	Roy Henderson	Grant-safe language: removed absolutes, fixed margin contradiction, capability-based competitive matrix, compliance status as “framework + audit planned”, K-factor as modeled target, SAM assumption citations, RPO/RTO added
5.3	Dec 2025	Roy Henderson	Added Developer Platform Roadmap (Section 23), expanded Appendices with

Version	Date	Author	Changes
5.4	Dec 2025	Roy Henderson	Module Inventory, Compliance Matrix, Persona Sheets Tone hardening (removed “remarkable progress”), competitor response rewrite (removed absolutes), avatar persona governance clarity, financial assumption alignment (87-90% gross margin), credit liability/breakage policy added
5.5	Dec 2025	Roy Henderson	Added Grant Application Addendum (Appendix I) with Needs Statement, Evaluation & Measurement Plan, Sustainability Plan, Organizational Capacity, Eligibility Strategy, Logic Model, Grant-specific Risk Mitigation, Pilot Program Offer
6.0	Dec 2025	Roy Henderson	Added Program Budget & Budget Narrative (Appendix J) with module-specific budgets for First Responders (\$313.5K), Veterans (\$308K), Training (\$275K), consolidated budget (\$896.5K), budget narrative, scaling rules, cost effectiveness metrics

— End of Business Plan —

CR AudioViz AI, LLC *“Your Story. Our Design.”*

Version 6.0 - December 2025