

■ LoAI Profit Vault™

Executive Summary

LoAI Profit Vault™ is the first AI-embedded finance system designed for creators and small businesses. It automatically splits income into tax, reserve, growth, and profit accounts, predicts ROI on projects, issues LoAI-accredited receipts with QR codes, and functions as a mini-bank for each user.

Funding Request: \$25,000 (SBA Microloan)

Use of Funds: \$14,400 living expenses, \$5,000 development, \$3,000 marketing, \$2,600 operations.

Financial Outlook: Break-even in Year 1. By Year 3: \$600K+ revenue, \$580K+ profit.

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