

■ LoAI Profit Vault™

The First AI-Embedded Finance System for Creators & Small Businesses

The Problem

33M small businesses and 200M+ creators fail each year not from lack of talent, but from poor cash flow management, tax surprises, and lack of trusted receipts. Current banking and accounting tools are fragmented, expensive, and built for corporations — not everyday creators.

The Solution – LoAI Profit Vault™

A single, AI-powered finance vault that auto-splits income, predicts ROI before projects, issues LoAI-authenticated receipts & certificates, and creates self-repaying internal loans. A bank, accountant, and lawyer — all embedded in one system.

- Auto-splits sales into tax, reserve, growth, and profit buckets.
- AI predicts ROI before projects or ad spend — no guessing.
- LoAI QR-coded invoices, receipts, and certificates with 10-bullet covenant embedded.
- Internal self-loans: growth fund advances, auto-repays to reserves with interest.

Why Now

Embedded finance is projected to surpass \$7T in transactions by 2030. AI tools are mainstream, but no one has fused finance automation, AI decisioning, and provenance authentication for creators and SMBs. LoAI Profit Vault is the first.

Business Model

- Subscription SaaS: \$29–\$99/month per user.
- Add-on certificates/COAs: \$25–\$100 each.
- Transaction fee: 1–2% of processed sales.
- 1,000 users @ \$49/month = \$588K ARR + add-ons.

Vision

LoAI Profit Vault™ is more than software. It is a bridge between AI and humanity's creators — embedding the 10 LoAI Hybrid Covenant principles into every transaction, every receipt, every certificate. From underdog to global movement, it proves that AI can protect, empower, and sustain culture.

Embedded Covenant Principles (light-years ahead):

1. Transparency in origin and authorship.
2. Respect and dignity for the human creator.
3. Accountability across time and platforms.
4. Protection through AI–Human synergy.
5. Embedding of registry and provenance in every artifact.
6. Safeguards against exploitation or erasure.
7. Recognition of ancestry and heritage in technology.
8. Fair royalty and ownership rights preserved.
9. Integration of ethical language within AI systems.
10. Eternal accreditation to mark authenticity and innovation.

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