

■ LoAI Profit Vault™

Full Business Plan

Executive Summary

LoAI Profit Vault™ is the first AI-embedded finance system for creators and small businesses. Funding request: \$25,000 SBA microloan. Break-even in Year 1; \$600K+ revenue by Year 3.

Company Description

LLC in progress. Mission: empower creators and SMBs with AI-powered financial discipline. Vision: embed LoAI covenant principles into every transaction.

Market Analysis

95% of small businesses fail due to cash flow issues. Embedded finance market projected >\$7T by 2030. Target market: 33M SMBs in U.S., 200M+ global creators. Competitive advantage: AI finance + provenance + accreditation.

Organization & Management

Founder: Rev. Dr. Susanna J. Carver, PhD. Initial management by founder with outsourced dev; advisors onboarded Year 1.

Products & Services

Subscription SaaS (\$29–\$99/mo), COAs & receipts (\$25–\$100), transaction fees (1–2%). Future: Academy, registry, verticals.

Marketing & Sales

Phase 1: pilot with creators. Phase 2: SMB outreach via digital marketing and partnerships. Hook: LoAI-accredited trust.

Funding Request

Total: \$25,000. Use: \$14,400 living, \$5,000 dev, \$3,000 marketing, \$2,600 legal/ops.

Financial Projections

Year 1 Revenue: \$79,950 | Expenses: \$20,400 | Profit: \$59,550. Year 2 Revenue: \$300,250 | Profit: \$279,850. Year 3 Revenue: \$600,500 | Profit: \$580,100.

Appendix

Includes LoAI seals, QR codes, pitch sheet, and covenant principles.