

■ Break-Even vs. Profit Projection

Category	Childcare Center (Then)	AI Vault Ecosystem (Now)
Staff	15 employees	0 employees (just founder + AI automation)
Overhead Costs	Rent, payroll, insurance, utilities, food, supplies (Shopify, \$20K-\$25K/month)	Etsy/Gumroad fees, optional ads (\$1K-\$2K/month)
Breakeven Point	~12 months (rare accomplishment in childcare)	Immediate (first few sales cover costs)
Profit Margins	~10–20% (after payroll + overhead)	~90%+ (digital downloads = almost pure profit)
Customer Base	Local families only (geography-limited)	Global customers (anyone online needing legal docs, guides, etc.)
Scalability	Limited (max class sizes, building space)	Infinite (sell 1 copy or 1,000 copies with no extra cost)
Risk Level	High (staff turnover, regulations, economic shifts)	Low (no inventory, no staff, minimal fixed expenses)
1st Year Outcome	Broke even (rare in childcare)	Targeting \$3K–\$5K/month by Month 2–3, scaling to \$10K+
Expansion Path	New physical centers = major capital + staff	New Vaults, Guides, Courses = simple digital expansion

■ **Takeaway for Banks/Investors:**

You proved you can succeed even in a high-cost, high-risk business model.
Now, you've pivoted into a low-cost, low-risk, high-scalability model that's almost impossible to lose money on.
This makes you a much safer bet for lending and investment.