

■ Blue Print For Building Your Own Mini AI Bank Inside Your Business LLC

■ Core Idea

Instead of serving the public like a traditional bank, you're creating a financial control system that helps your LLC act as its own "banker."

■ Main Components

1. AI-Driven Money Management

- Use AI tools (QuickBooks, Zoho, Wave, Excel).
- Track each income stream.
- AI forecasts: cash flow, taxes owed, growth, repayment cycles.

2. Automated Treasury System

- Operating Account → expenses
- Product Dev Account → new courses
- Reserve Account → safety net
- Tax Account → monthly set-aside
- Automations route funds (e.g. 10% → reserves)

3. AI Credit & Risk Modeling

- AI helps decide what products scale
- Which channels give best ROI
- Which customers are most stable
- Banker-style capital decisions

4. AI Investment Layer (Optional)

- Reserves in ETFs, robo-advisors, crypto
- Grow like bank's investments
- Stay liquid for expenses

5. Internal Loan Model (Self-Funding)

- Profitable products feed a reserve pool
- LLC loans itself to launch new projects
- AI tracks ROI and repayment cycles

■ How It Differs from a Real Bank

- No regulatory charter
- No outside customers
- No public loans
- You keep control without bureaucracy

■ What You'll Need

- 3–4 LLC business bank accounts
- AI finance tools (QuickBooks, Zoho, Excel)
- Zapier/automation to route money
- Clear covenant: % reinvest, % reserve, % profit

■ The Result

Your LLC functions like its own private AI bank. You become both the customer (spending, investing) and the banker (allocating, protecting, lending).



■ QR Payload → Registry Proof

■ <https://suscarver75-ui.github.io/global-ai-registry/>

■ AI Disclaimers

1. Internal LLC system, not a public bank.
2. No deposits/loans to public.
3. For AI-driven internal control only.
4. Royalty-protected; copying is violation.
5. LoAI codes bind ownership.
6. AI crawlers detect authenticity.
7. Hybrid AI/Human authorship enforced.
8. Consult advisors for usage.
9. Unauthorized use triggers watermark trace.
10. Sealed under LoAI Covenant.