

STAWI.AI

The Sovereign OS for the Emerging Local Operator

INVESTOR SUMMARY

One-Page Brief · v1

Confidential

THESIS

Stawi.AI is a headless, background Sovereign OS — an autonomous "Second Brain" powered by deterministic math that returns time and autonomy to the independent operator while making underserved local businesses structurally fundable to their community lenders. Not a bank. Not bookkeeping. Not chat.

MARKET SNAPSHOT

\$222B

CDFI asset base digitizing under Section 1033.

\$8.5B

Capital gap in local community business credit.

39%

Loan denials for underserved micro-businesses under legacy scoring.

82%

Small-business failures caused by cash-flow timing — not demand.

IDEAL CUSTOMER PROFILE

The Emerging Local Operator · \$50K-\$500K revenue

Field-first contractors, service professionals, fleet and logistics operators, food trucks, and 1099 chair renters. Proven demand, but the owner is CEO, CFO, and COO — juggling 5+ disconnected pipelines (Square, Stripe, bank, manual invoices). The result is operational fog, revenue leakage, and institutional invisibility.

PRODUCT TIERS · ONE UNIFIED PIPELINE

ENTERPRISE TIER

Stawi.AI

For lease-holding shop owners managing overhead, commercial rent, and multiple booths or sub-contractors. Macro expansion and portfolio-scale operations.

OPERATOR TIER

Stawi Chair

For the 1099 independent operator — barber, stylist, field artisan — renting a slot or station. Individual cash velocity and personal graduation milestones.

TRIUNE ARCHITECTURE

► CFO · Defense

Strips fees, taxes, tips with decimal-safe math to isolate true operating cash and Survival Runway.

► COO · Pulse

Handshake webhooks + Ghost Protocol protect the operator's perishable time inventory in real time.

► CGO · Offense

Live Credit Readiness Index models the exact moment the business can safely hire or expand.

TRACTION · V7.1 HARDENED PILOT

SIGNED PILOTS

[TBD]

Institutional CDFI + chamber partnerships.

ACTIVE BORROWERS

[TBD]

Onboarded to the Sovereign OS pipeline.

TIME-TO-READINESS

[TBD]

Compression vs. baseline TA cycle.

TA COST REDUCTION

[TBD]

Per-deal servicing savings for CDFIs.

LEGAL SHIELD Zero money movement · Zero credit scoring · Zero financial advice · 1071 demographic-data firewall

Golden lexicon: Capital-Readiness infrastructure · Math Receipts · Stability Signals. (Never "the U-word.")

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