



AEN: Activating the Expense Data Economy

AEN is a membership network economy. Our system uses a data based economic operating system that converts everyday expenses into sustainable community value — built on existing infrastructure, designed for institutional confidence.

INVESTOR DECK · FRANKLIN COUNTY LAUNCH

OPPORTUNITY

A \$47B+ Data Economy is Ready to Be Activated

Franklin County represents a dense, underutilized economic ecosystem — one where expense transactions already occur at scale every day, but no system exists to capture and redistribute the value they generate. AEN is built to change that.

17K+

Nonprofits in Franklin County

A concentrated network ready for activation

\$47B+

Annual Ecosystem Activity

Transactions already happening — value not yet captured

3x

Expansion Path

Local → Statewide → National



This opportunity is already active — AEN simply captures and scales it. The infrastructure exists. The transactions exist. The participants exist. What's missing is the system that connects them.

The System Funding Communities Is Breaking

The financial infrastructure that nonprofits, institutions, and communities depend on was not designed for the modern economy. Multiple converging pressures are eroding its foundation — and existing revenue models offer no path forward.

Federal Grant Shrinkage

Federal funding for community programs is declining, creating structural gaps that philanthropy and local budgets cannot fill.

Inflation Pressure

Rising operational costs are outpacing revenue growth for nonprofits and community institutions, squeezing program capacity.

No New Revenue Models

Institutions remain locked in legacy funding cycles — grants, donations, and government allocations — with no sustainable alternatives.

Unsustainable Community Funding

Communities lack diversified, recurring revenue streams, making them permanently vulnerable to external funding disruptions.

The Gap = Lost Financial Value. Every day, transactions flow through these communities — generating value that disappears into the existing financial system rather than returning to the people who created it.

INSIGHT

The Largest Untapped Economy = Digital Payment Transactions

The Core Insight

Every bill payment, every purchase, every digital transaction produces measurable economic value. That value is currently captured entirely by intermediaries — payment networks, processors, and financial institutions — while consumers and community organizations receive nothing.

"Every \$1 spent already generates value — it's just not captured."

This isn't a theoretical gap. It's a structural one — and it exists at massive scale across every community in America.

What This Means for Investors

The addressable transaction volume in Franklin County alone exceeds \$47 billion annually. Nationally, the opportunity scales into the trillions. AEN doesn't create new transactions — it activates the latent value that already exists within them.

"Every bill payment produces value — but consumers and institutions don't capture it."

AEN is the first system designed to change that equation at a community level.

AEN Converts Expenses into Assets

AEN offers an economic operating system that uses expense data. This data sits at the intersection of community finance, transaction infrastructure, and institutional partnerships — systematically converting everyday bills into sustainable, distributable value



Expenses = Resources

Every qualifying expense generates a 20%+ copay by using AEN Digital Expense Accounts w/ Credit Unions — turning consumer bills into payment assistance assets.



Membership Access > Network Effect

Each expense payment, membership, or network activation generates data value that flows back into the network, creating a self-sustaining economic engine.



Data Security for Matched Value

Expense data drives intelligent value-matching for sponsors and online rebates, discounts and coupons. This survey data is never sold, always used to maximize benefits for members.

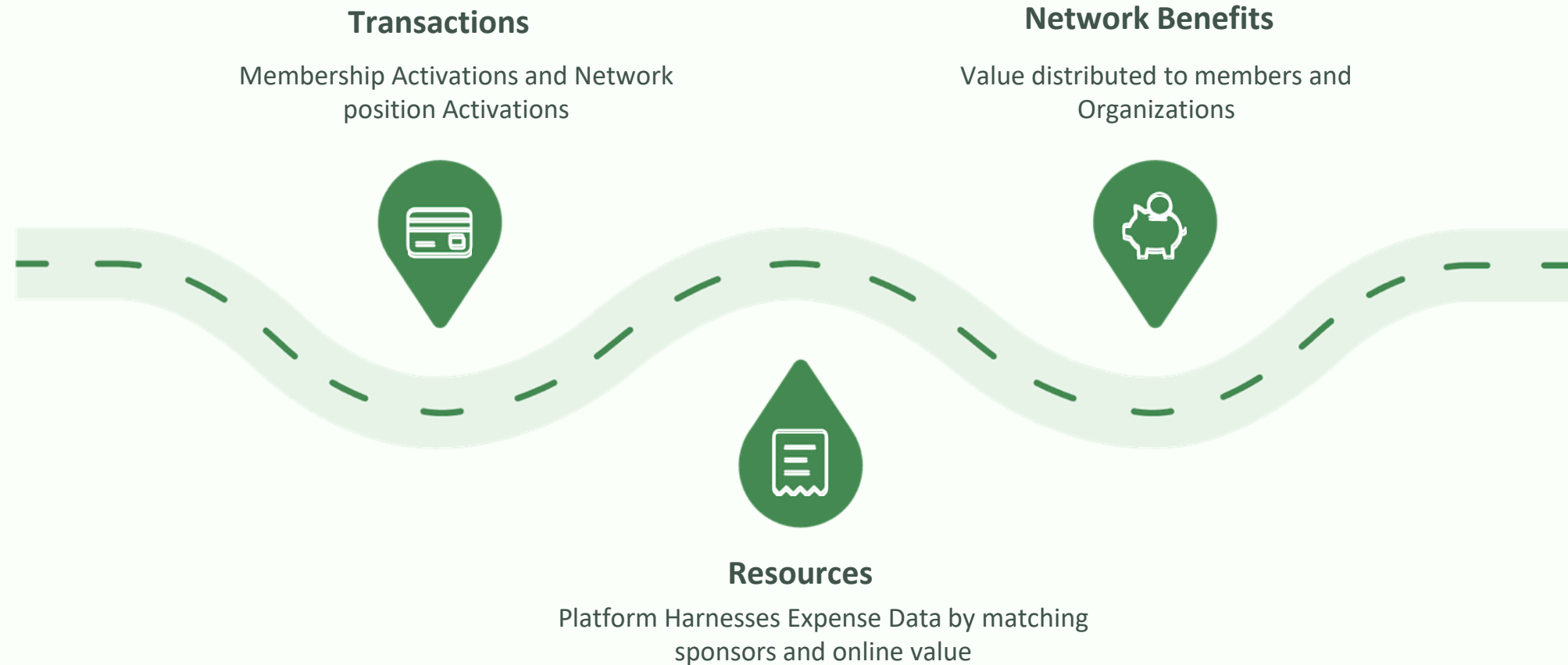


Participation Produces Growth

Each new member and institution amplifies the network effect, driving exponential value distribution across the ecosystem. AEN is NOT a MLM. Each membership has it's own function and benefit.

Real Value. Not Theoretical.

Why This Matters to You (Institutional Level): AEN's resources are not dependent on market conditions, advertising cycles, or speculative asset appreciation. It is generated directly from transaction volume — a durable, measurable, and scalable foundation.



Transactions:

Our systems use activation Loads for memberships and positions to produce consistent, contractual, and scalable capital volume.

Resources:

Sponsors are matched w/ online rebate, discount, and coupon value to harness recurring activation events, independent of external market factors.

Benefits: Defined Disbursements

Weekly, monthly, semi-annual, and annual value distribution — giving organizations and members clear economic planning horizons.

☑ **Revenue scales with participation — not market conditions.** As Expense volume grows through membership participation, value accumulates automatically — no new product development required.

Structured, Cyclical Value Production

AEN delivers clearly defined Sponsor Value — structured so that every network position benefits proportionally from expense activity. Benefits are predictable, transparent, and driven by real economic behavior.

Monthly Sponsors

\$500 → \$710

30%+ value return — accessible activation point for individual and small institutional participants.



Semi-Annual Sponsors

\$5,000 → \$7,000

40% value return — optimal entry for nonprofits and community organizations seeking sustainable revenue.



Annual Sponsors

\$50,000 → \$70,000

40% value return — designed for credit unions, anchor institutions, and strategic investors seeking scale.



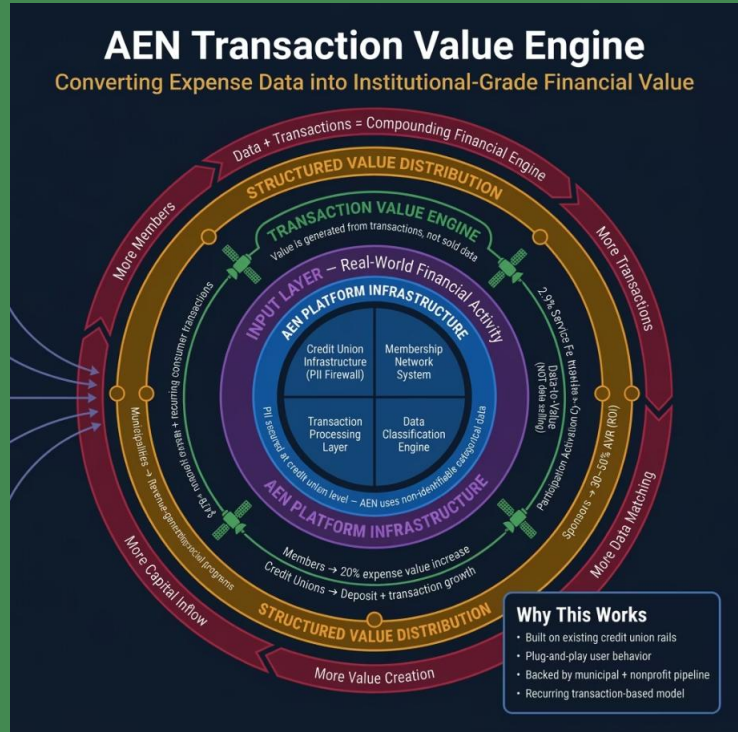
“Value driven by transaction activity, not speculation.” Every AVR figure above is derived from modeled transaction volume for each network position — not projected market appreciation or theoretical outcomes.

Designed for Institutional Confidence

AEN was architected from the ground up to meet the compliance expectations of CFOs, institutional investors, and regulated financial partners. Every structural decision prioritizes security, transparency, and regulatory alignment.

Is This Real?

- ✓ Existing financial infrastructure
- ✓ Existing transaction volume
- ✓ Existing institutional partners



The rails already exist. AEN simply puts them to work — running on battle-tested financial infrastructure with institutional-grade regulatory standing.

→ Private Membership Network

AEN operates as a private membership structure — not a bank product — keeping it outside direct banking regulation while maintaining institutional-grade standards.

→ PII Secured at Credit Union Level

All personally identifiable information is protected under credit union security standards — among the most rigorous in consumer transactions.

→ No Data Selling — Value Matching Only

Transaction data drives intelligent value-matching within the network. It is never monetized through third-party data sales.

→ Built on Existing Financial Rails

The platform integrates with established payment infrastructure, eliminating technology risk and accelerating deployment timelines.

SCALE

Is This Scalable?

The Franklin County pilot is not a proof of concept for the technology — it is the first activation of a system built to scale. The infrastructure, partnerships, and participant base already exist. **No cold start required — infrastructure already exists.**



Franklin County Launch

17,000+ nonprofits and institutions in the immediate activation zone. Dense, networked, and primed for rapid membership growth.



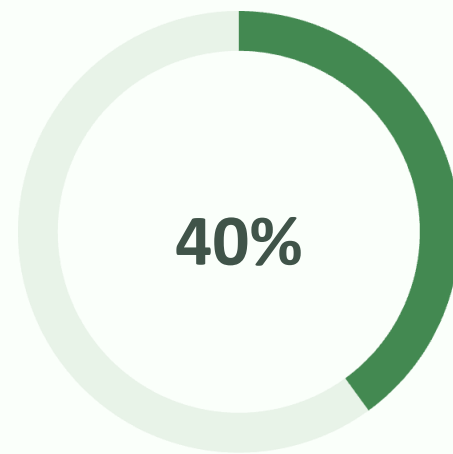
Statewide Expansion

Ohio's 88 counties represent the next expansion tier. Modeled statewide transaction volume exceeds \$128 billion annually — replicable with the same system architecture.



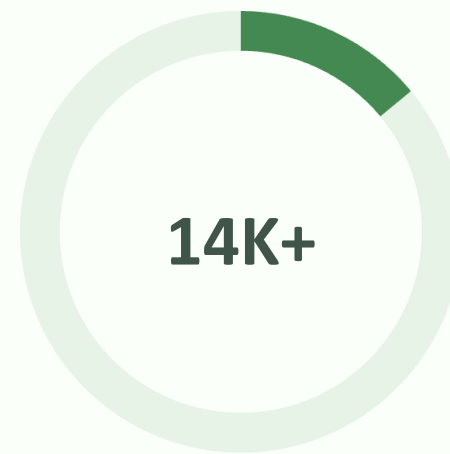
National Deployment

The model is community-agnostic and infrastructure-portable. Any metro area with a dense nonprofit ecosystem is an immediate replication candidate.



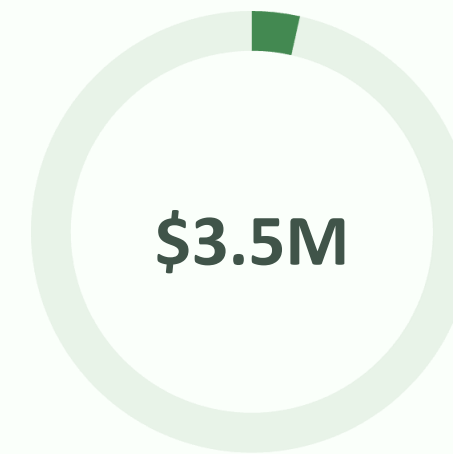
Projected AVR

Annualized value increase on pilot capital



Nonprofits Accessible

Immediate network addressable in Franklin County



Total Program Scale

Full pilot program deployment value

\$250K Strategic Pilot — Franklin County Launch

This is a controlled, data-rich entry point into a proven economic system. The pilot is designed to generate institutional validation data within a 12–18 month window — with defined value, clear milestones, and a direct path to full-scale deployment.

Access to 17K+ Nonprofits

Immediate addressable network within Franklin County — no acquisition or partnership development required.

\$3.5M Program Scale

Total pilot program deployment across the activation period — structured to generate meaningful transaction volume and validation data.

12–18 Month Validation

Full institutional validation cycle with defined milestones, reporting intervals, and performance benchmarks.

40% Projected AVR

Added Value Resource increase projected for pilot sponsors — driven by transaction activity, not market speculation.

Low Risk. High Signal. Immediate Value.

CLOSE

Three Questions. Three Answers.

Is This Real?

✓ Existing infrastructure. Existing transactions. Existing partners. AEN activates value that is already being generated — it does not create it from scratch.

Is This Scalable?

✓ \$47B ecosystem in Franklin County alone. 17K nonprofits. Statewide and national expansion on proven, portable infrastructure.

Is This Investable?

✓ Clear Value increase (30–40%). Defined \$250K pilot. Controlled entry. 40% projected AVR. 12–18 month validation cycle with institutional-grade reporting.

"This is the activation of a new Economic system — not a test of an idea."

The infrastructure exists. The transactions exist. The community exists. The only thing that changes is who captures the value — and with AEN, for the first time, that answer is the community itself.