

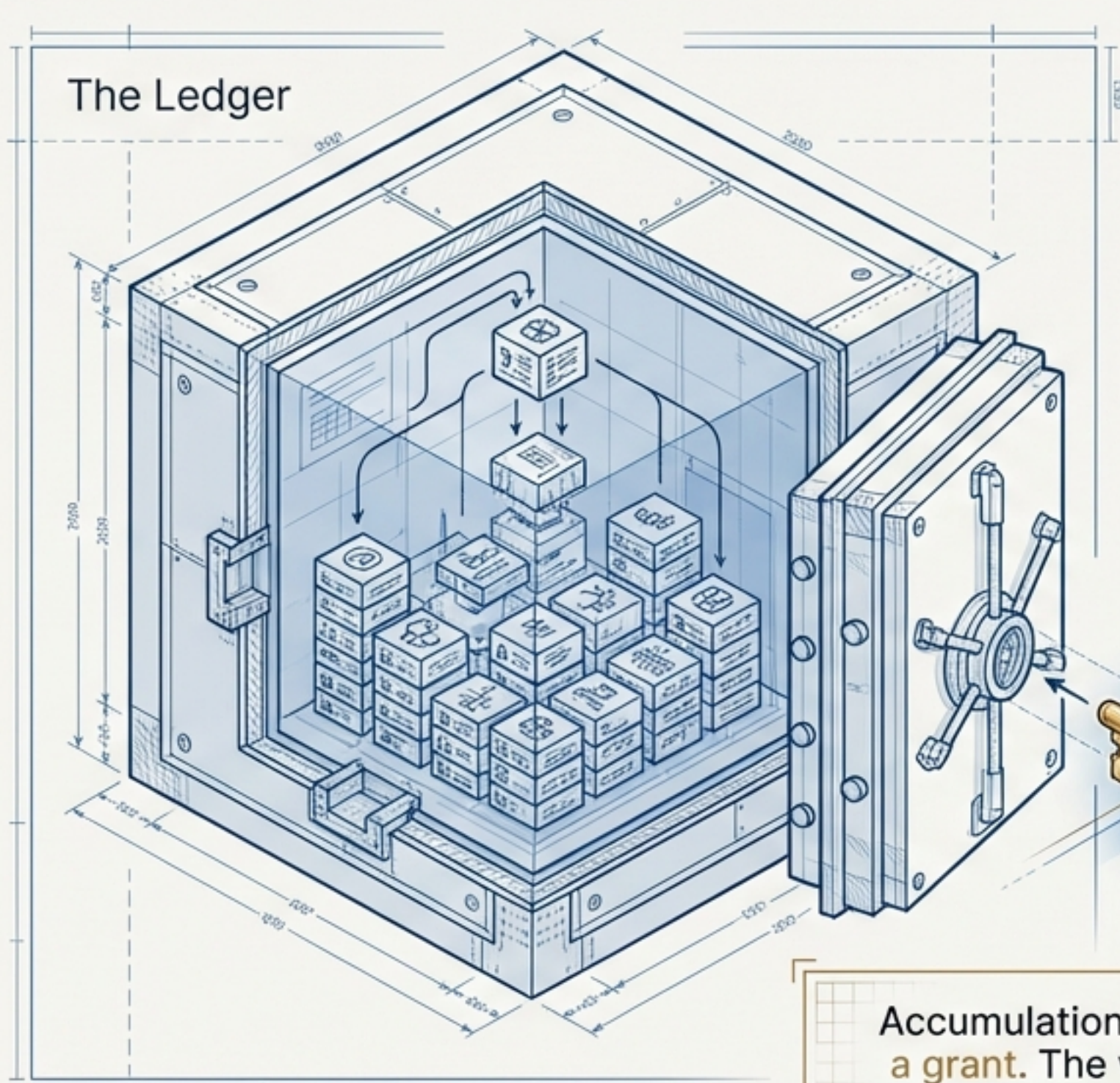
Engineering Access to Capital

Foundations for Wealth Inc.

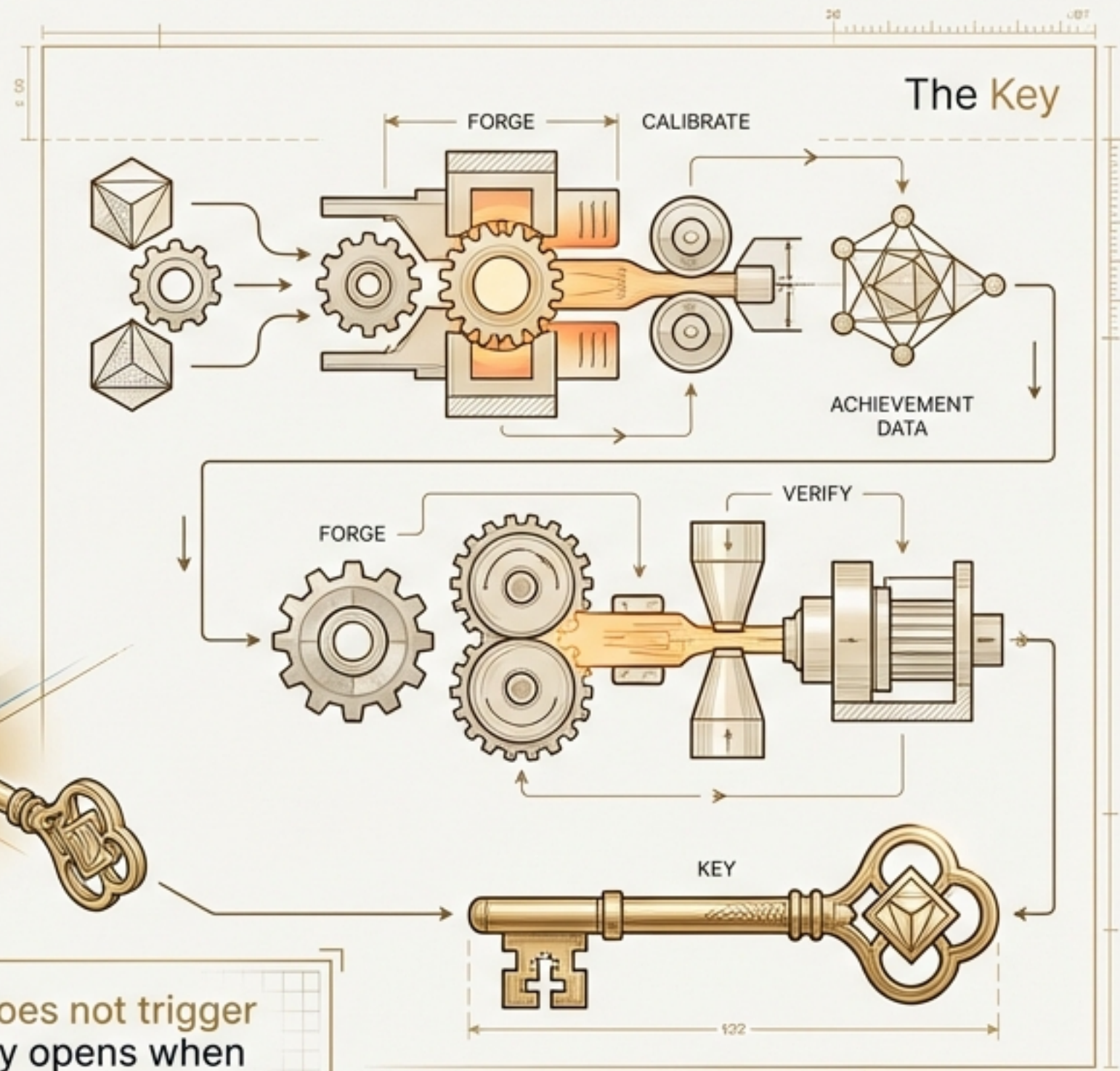
A 501(c)(3) Structural Pitch & Explainer

The barrier isn't capacity; it's access to knowledge and patient capital.

The Dual Mandate



The village builds the fund.

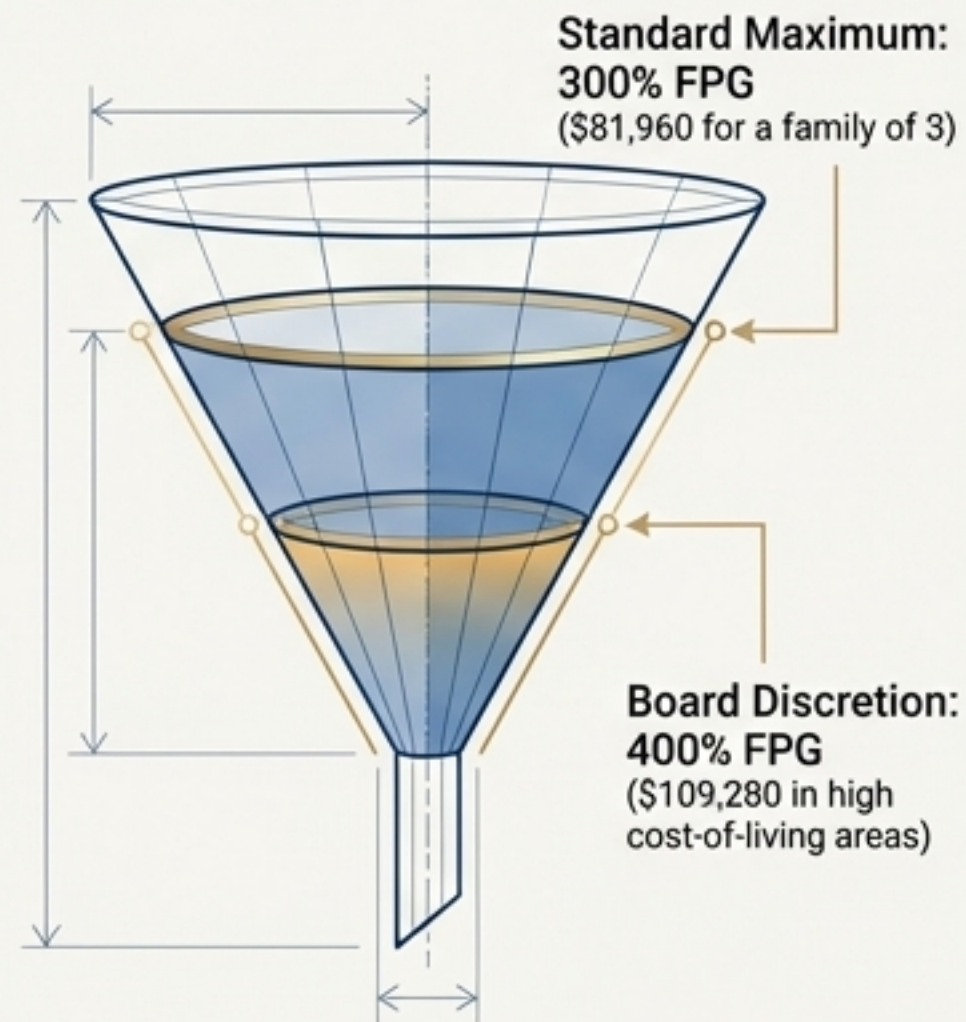


The child earns the key.

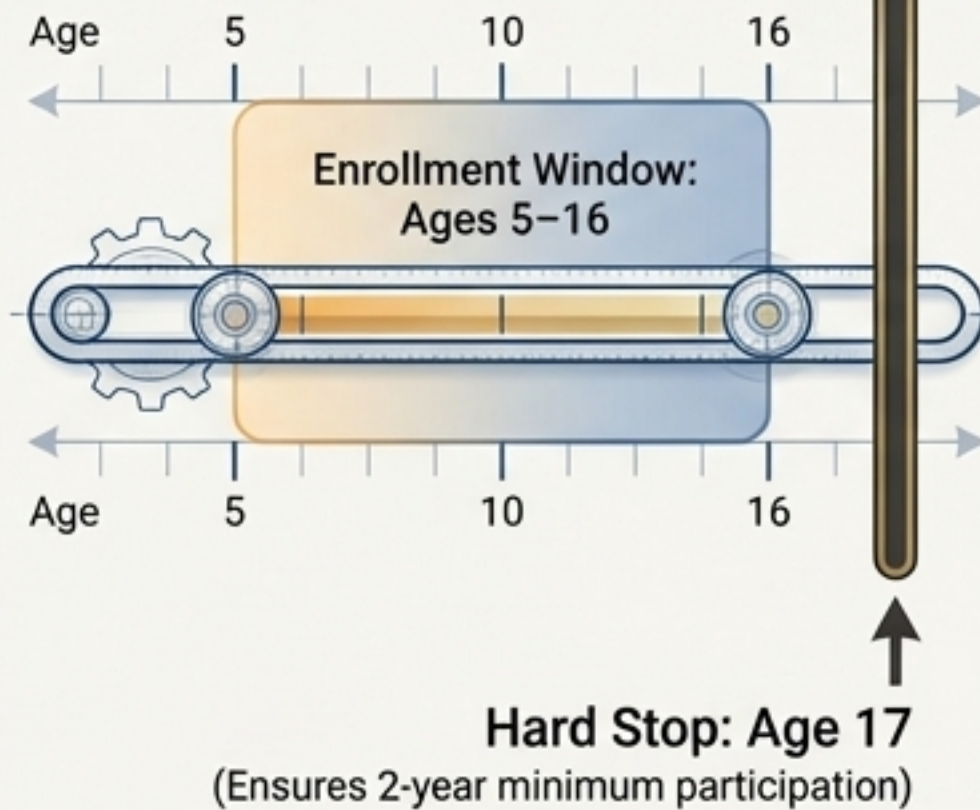
Accumulation alone **does not trigger a grant**. The vault only opens when the community's **capital** meets the child's verified **achievement**.

Target Demographic & Enrollment Parameters

The FPG Funnel



The Age Window

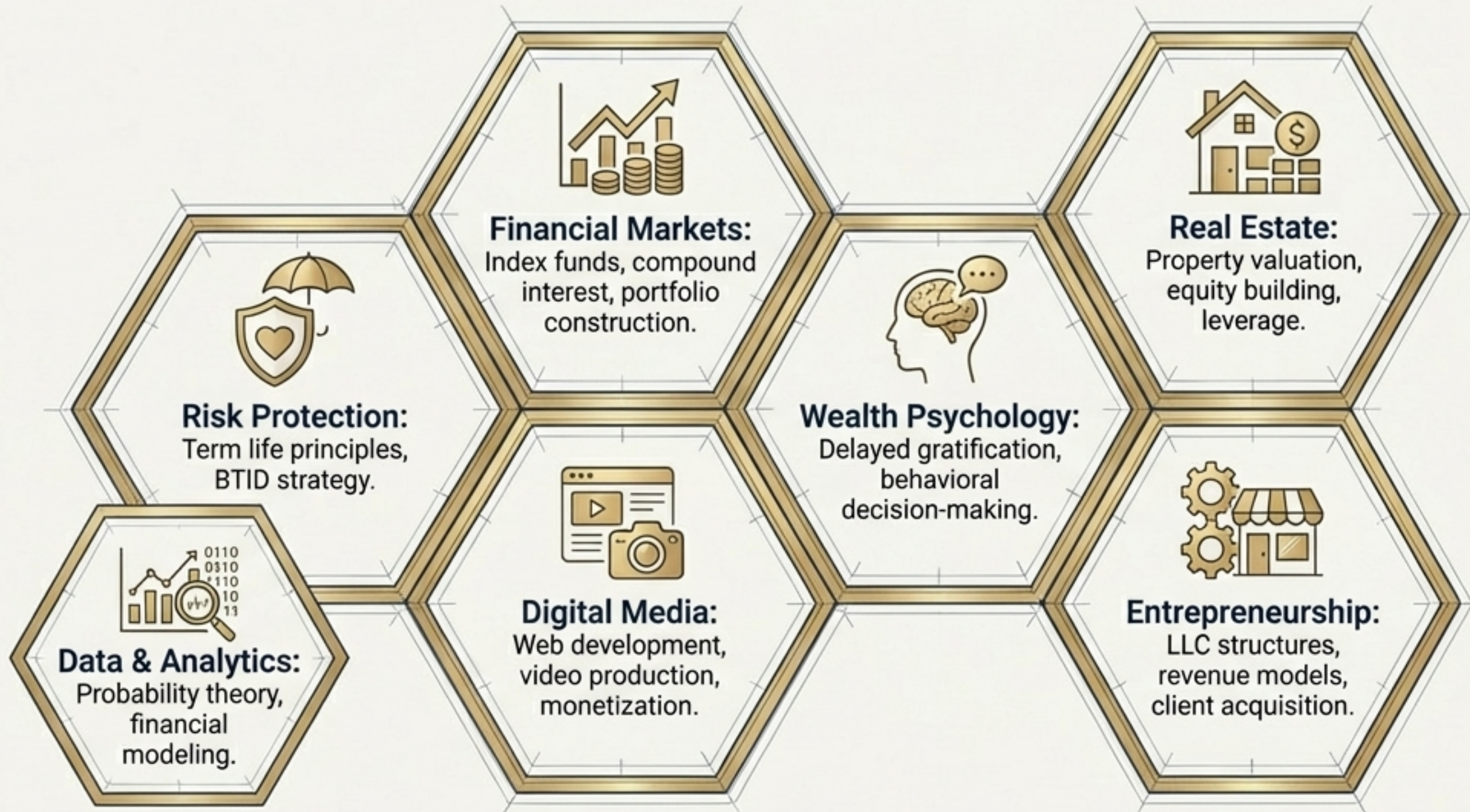


Non-Discrimination by Time



Open-Month Donation Policy:
Donations accepted any day of the month
to accommodate the unpredictable pay
schedules of working-class families.

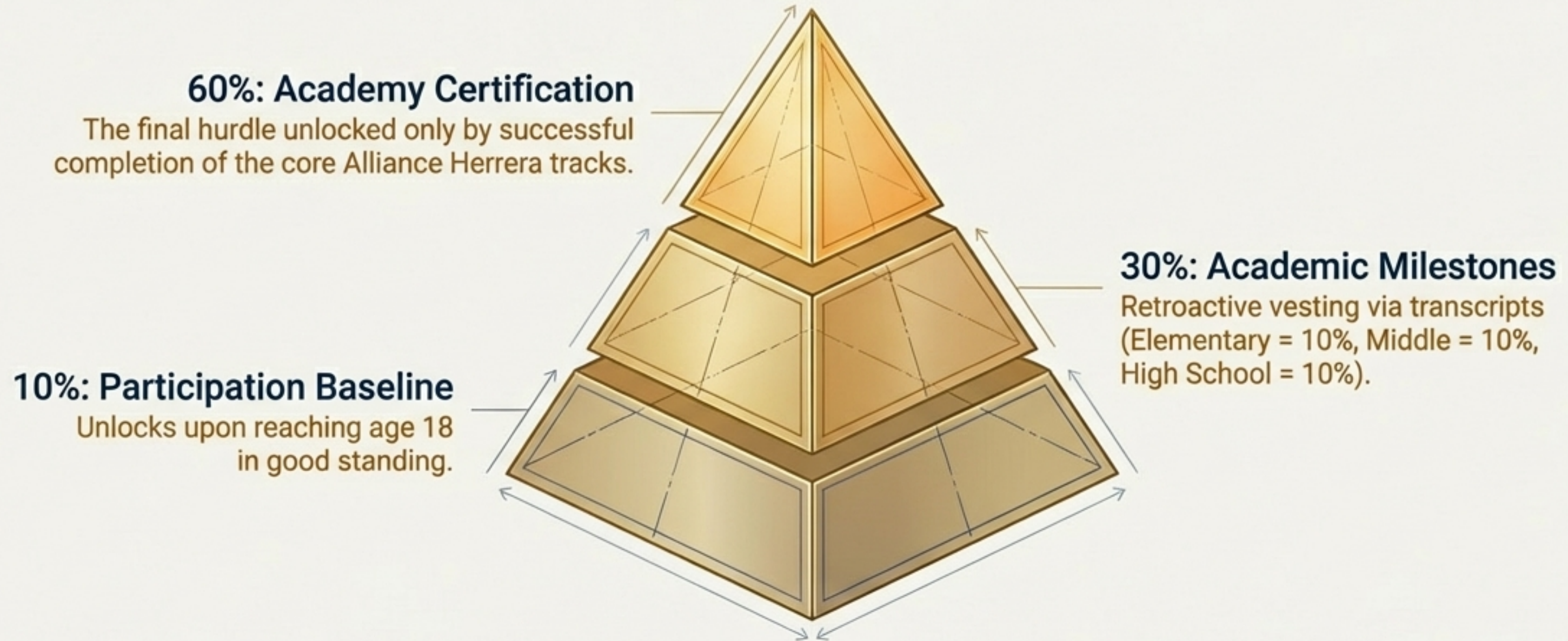
The Curriculum Architecture: Alliance Herrera Academy



Sidebar Note:

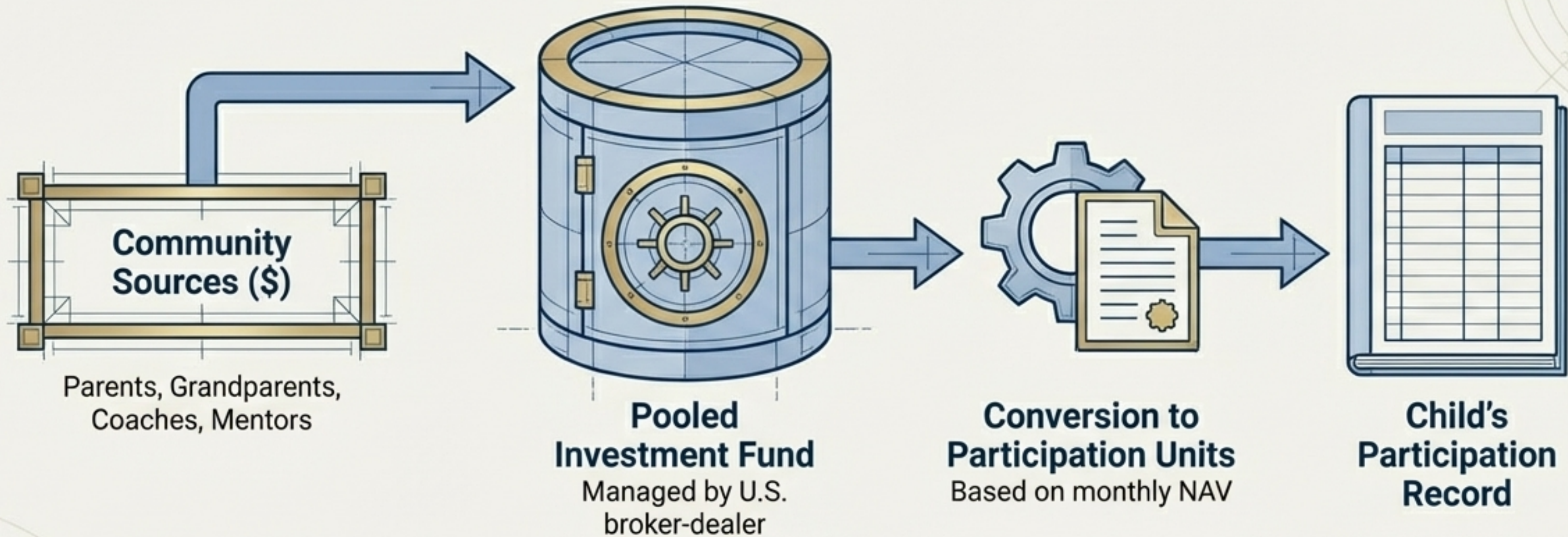
Curriculum scales from gamified narrative instruction (ages 5-10) to applied simulated trading and live business planning (ages 11-17).

Merit-Based Vesting Framework



Participation ≠ Eligibility. A child may accumulate units through community donations, but no grant recommendation is made without full verified certification.

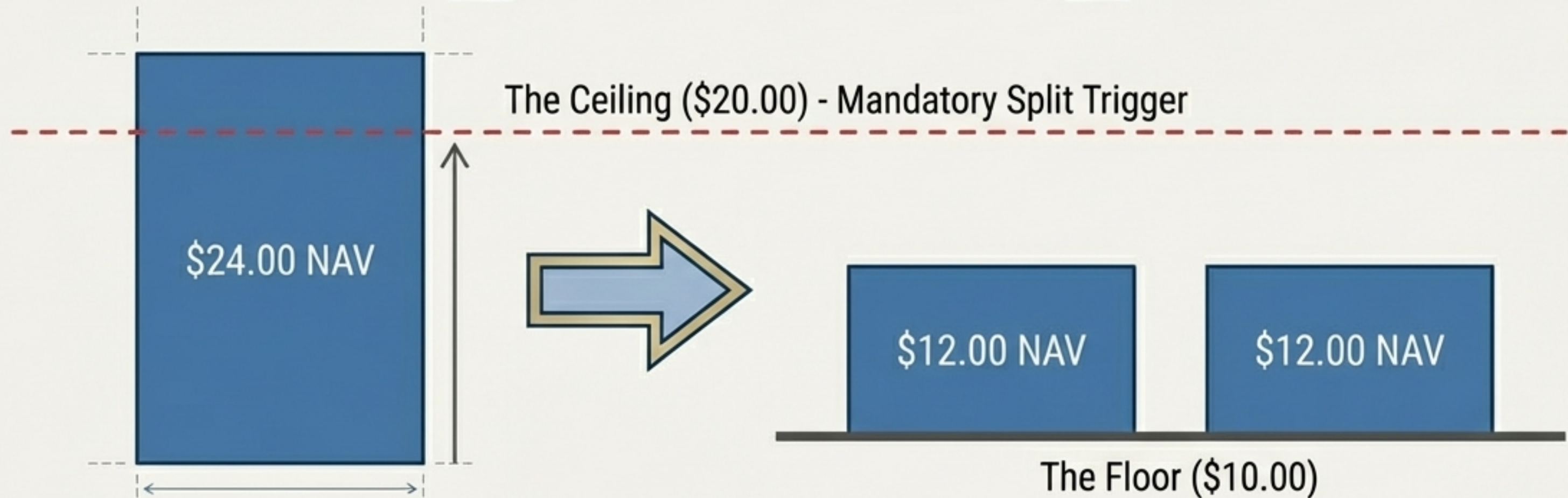
The Pooled Investment Fund & Unit Ledger



CRITICAL LEGAL DISCLOSURE: No Ownership Rights. Units are tracked in whole increments only. They confer absolutely zero legal ownership, equity, or redemption rights. The ledger is an internal tracking tool reflecting community generosity, while all capital remains an irrevocable charitable gift to the Foundation's general fund.

Active Price Management (APM): The Sprout Class

Donate for \$20 or less, forever.



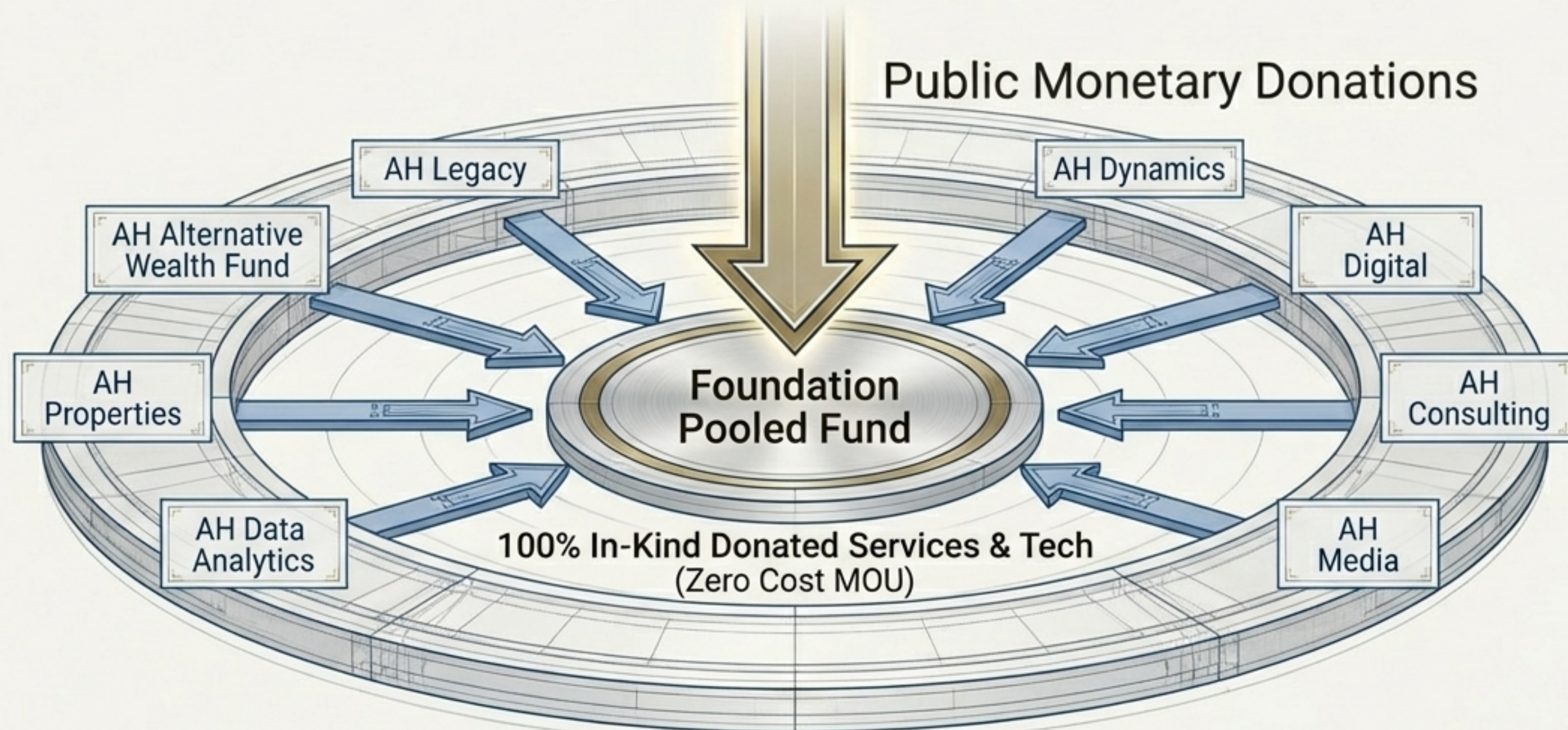
Methodology Note: The board applies a dynamic divisor—the lowest whole number that returns the NAV to the \$10-\$20 range. No fractional divisors. Fractional cents are rounded down to benefit the general fund.

APM Ecosystem Architecture Matrix

Feature	Mechanism I (Operating Entity)	Mechanism II (Ecosystem LLCs)	Mechanism III (Foundation Sprout Class)
Primary Goal	Premium Accessibility	Monthly Liquidity	Maximum Accessibility
Trigger Point	Above \$5,000	Above \$500	Above \$20
Split Ratio	Dynamic (any integer)	Fixed 2-for-1	Dynamic (lowest integer)
Target Range	\$500 - \$5,000	\$100 - \$500	\$10 - \$20
Unit Holders	Real Owners	Real Owners	None (Tracking Only)

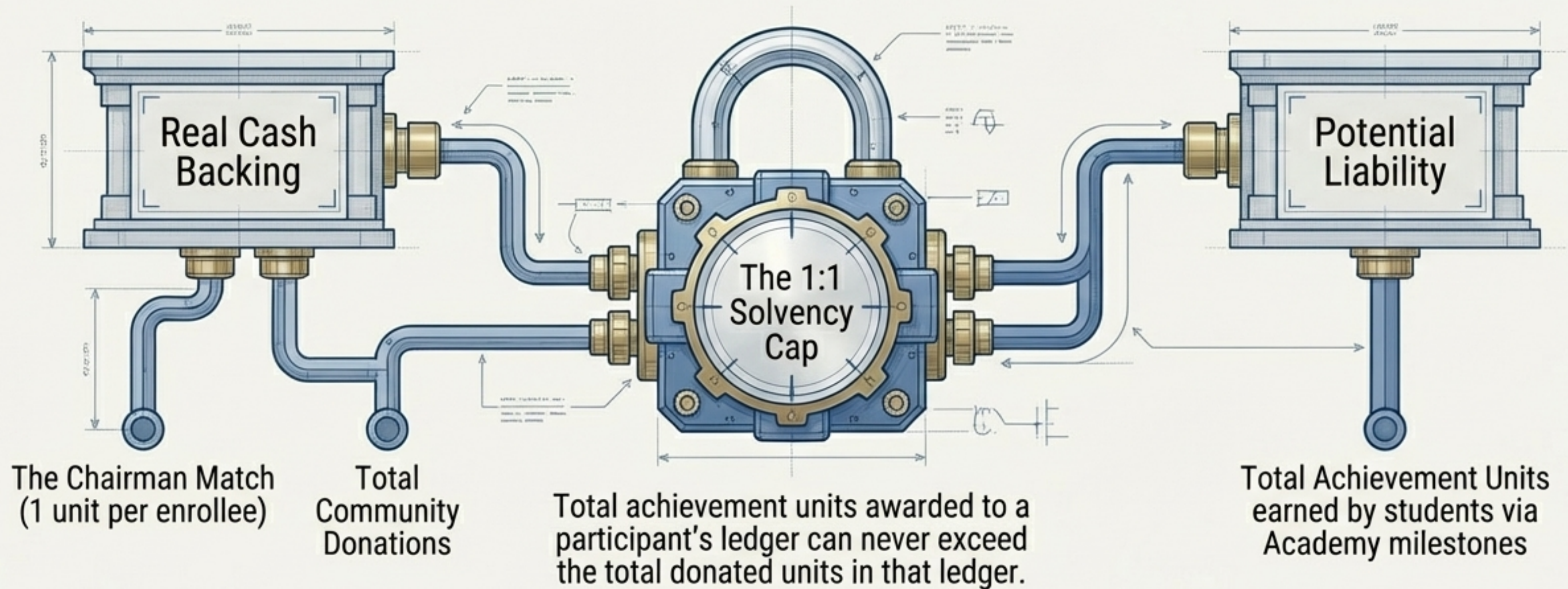
Market Risk Disclosure: The \$10 floor is a split-calculation target, not a market guarantee. The fund is subject to market volatility and investment risk.

The Zero-Overhead Operations Engine



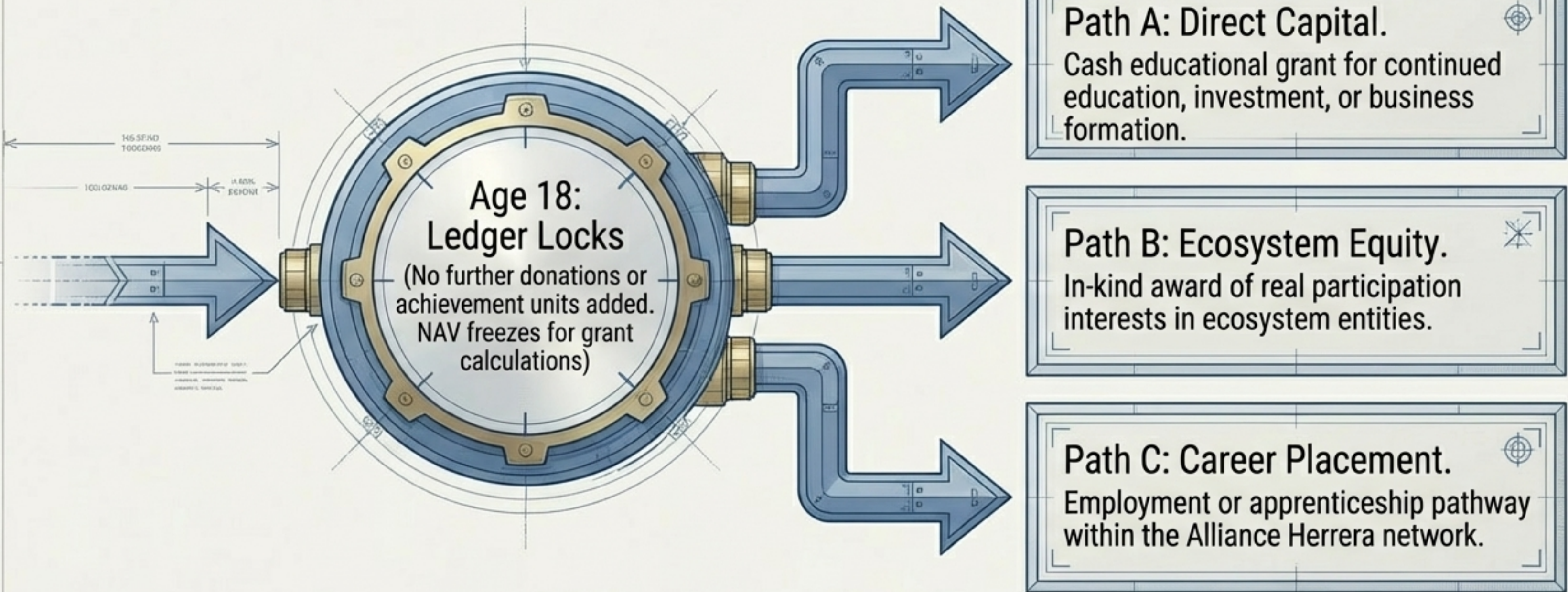
Alliance Herrera donates all operational infrastructure. The Foundation only pays its own independent professional and banking fees, ensuring maximum capital deployment for the mission.

Capital Protection: The Solvency Engine



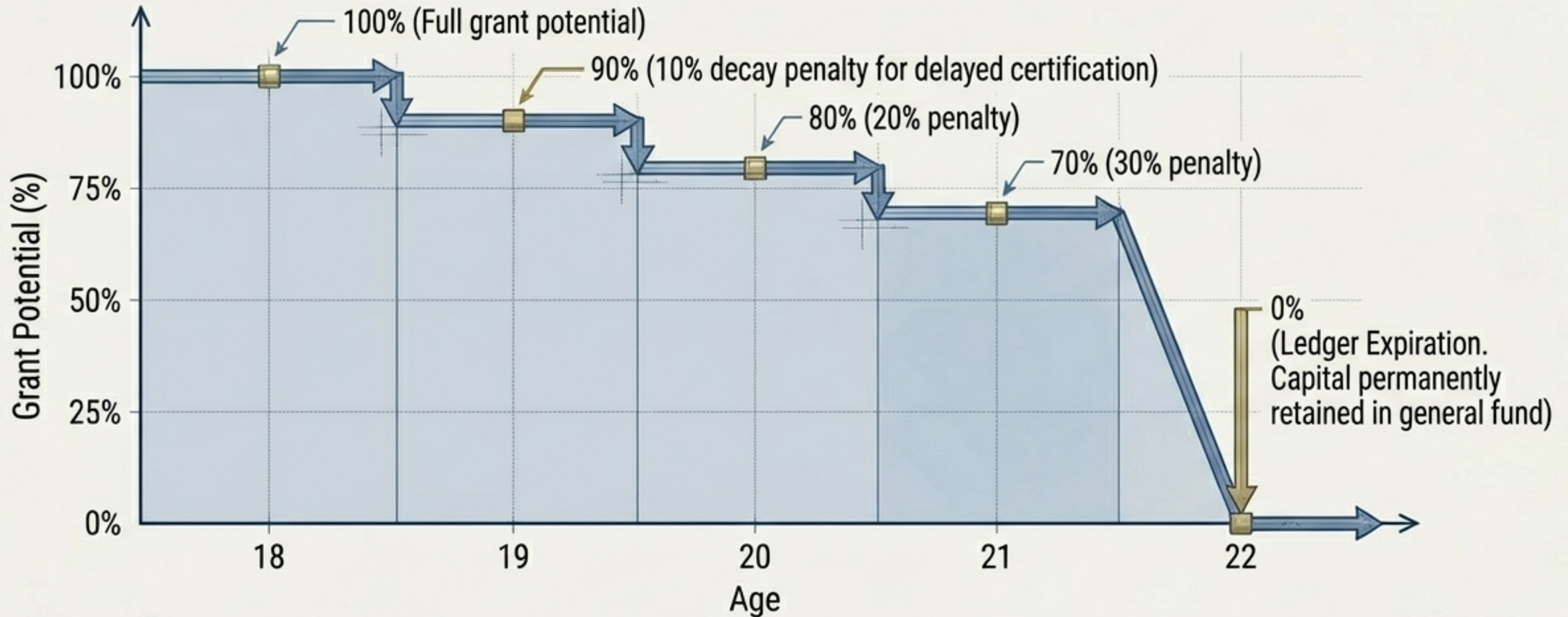
Every unit awarded for grades or certifications is backed by real donated capital.
Zero unfunded liabilities are mathematically possible.

The Convergence: Age 18 Grant Awards



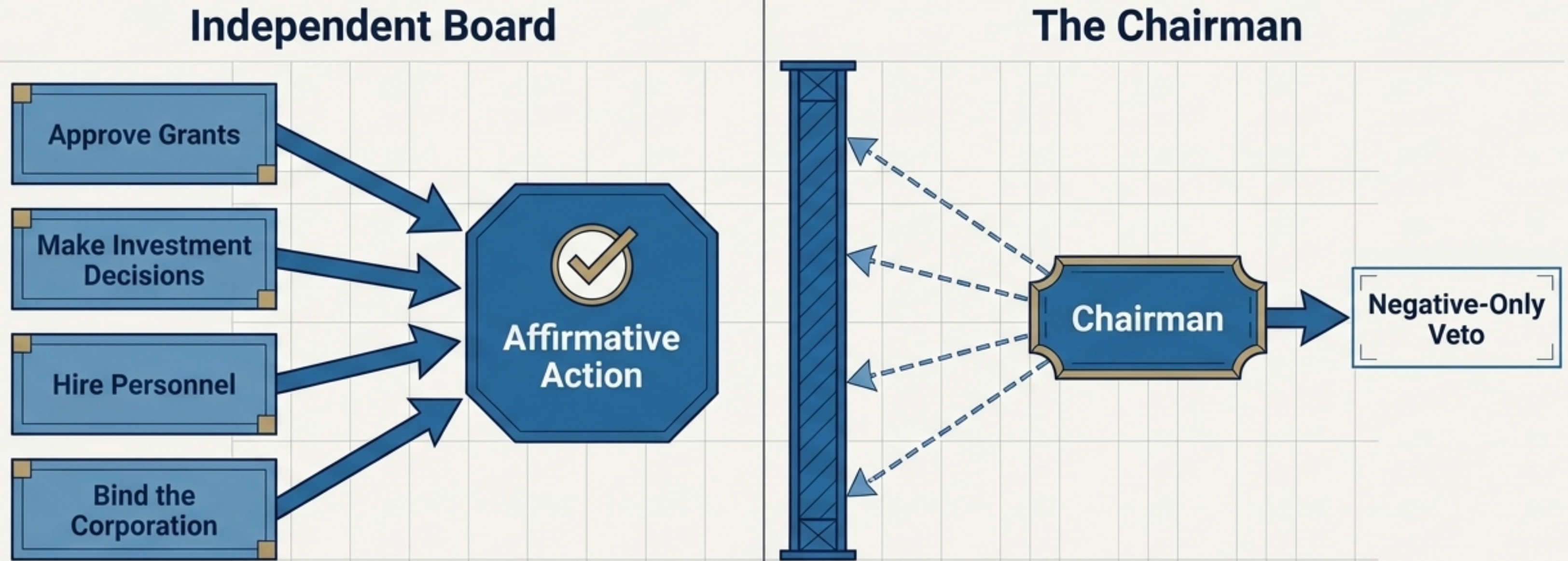
Compliance Note: Grants are made from general assets at absolute board discretion. "No Earmarking" policy strictly enforced.

Activation & The Decaying Grace Period



Generous flexibility for life circumstances, balanced with rigorous penalties to enforce timely curriculum completion.

Governance & Absolute Board Discretion



The Chairman holds a negative-only veto to protect the mission's core philosophy but cannot unilaterally direct a single dollar of Foundation assets. All financial and grant decisions require an independent board vote.

Structural Firewalls & Conflict Management

**Alliance Herrera / Ecosystem
(IP Licensor & Independent Entities)**



Firewall

No Marketing Obligations

No Captive Audience

No Revenue Sharing

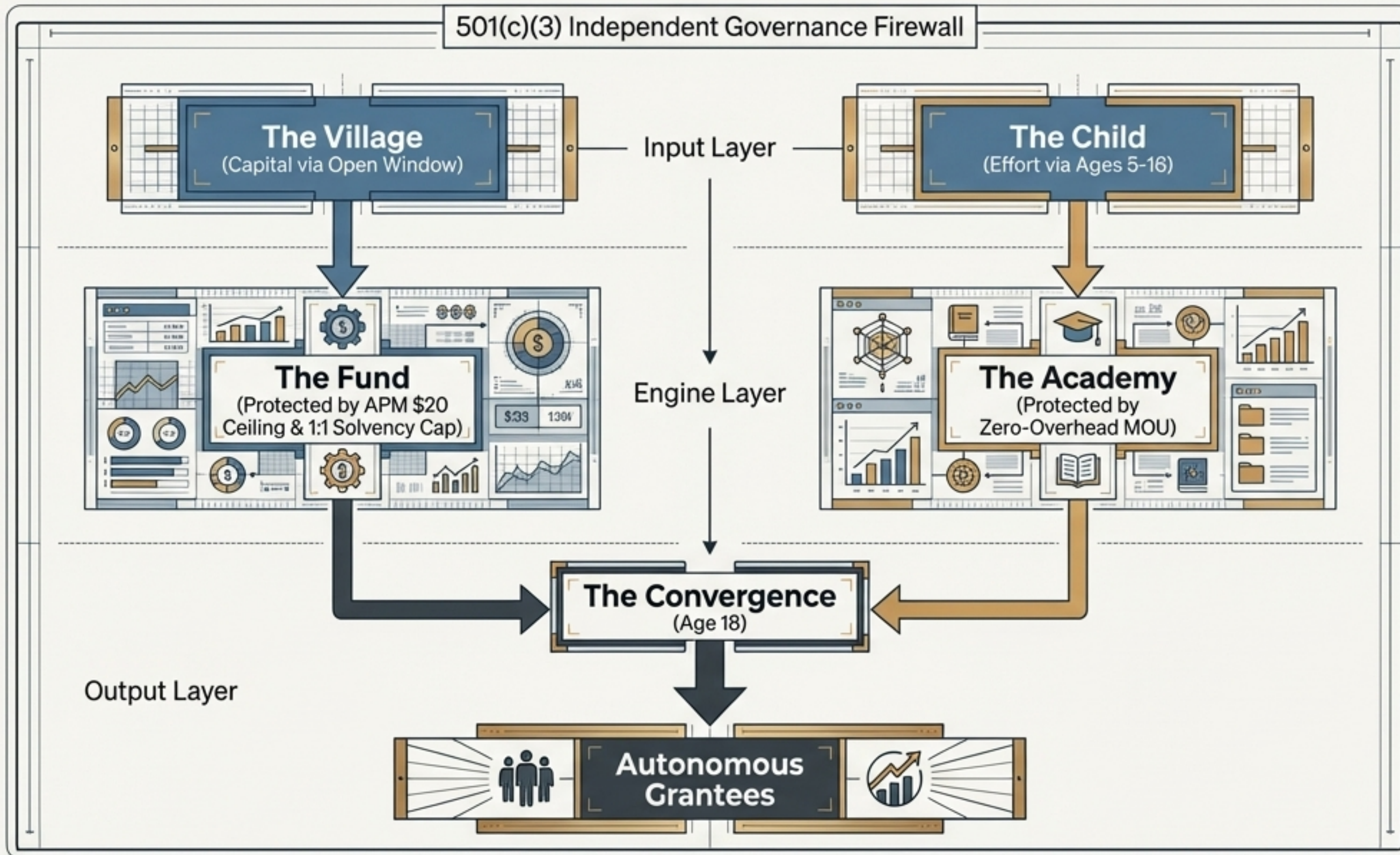
No Halo Effect Compensation

Foundation Assets & Grantees

Grantees have total autonomy
over their awarded capital.

Mandatory Recusal Box: The Chairman (as an Interested Person) automatically recuses himself from any and all board discussions, deliberations, and votes regarding the MOU or ecosystem relationships.

The Master Schematic: A System for Generational Wealth



A highly engineered financial vehicle designed to do one thing permanently: turn patient capital and targeted education into systemic social mobility.