

PHOCIS Tech©

REPLACING ESCROW WITH DIGITAL CLEARING · PHOCIS.AI

Use of Funds

Pre-Seed Round · \$250,000 Total · Every dollar mapped to a specific milestone



■ Platform Dev (40%) ■ Lender Acquisition (30%) ■ Legal / Regulatory (20%) ■ Operations (10%)

BUDGET BREAKDOWN

Platform Development		\$100,000 (40%)
USDC Crypto Rails Integration		\$35,000
Complete the USDC settlement layer. Opens digital-asset lenders and international capital flows on day one of launch.		
LOS Integration Development		\$40,000
Build native integrations with leading Loan Origination Systems (Encompass, Calyx, BytePro). Embeds PHOCIS inside tools lenders already use — no new workflow required.		
Platform Hardening & Scalability		\$25,000
Security audits, load testing, and infrastructure scaling to support \$30M+ AUM without re-architecture.		
Lender Acquisition		\$75,000 (30%)
LenderWise Network Expansion		\$30,000
Fund the LenderWise pilot to full production. Network provides embedded distribution to hundreds of lenders — no sales team required.		
Direct Lender Outreach		\$25,000
Targeted outreach to identified \$200M+ pipeline — Family Offices, Fix & Flip, Construction. Events, materials, and relationship capital.		

Onboarding & KYB/KYC Processing **\$20,000**
Cover compliance costs for accelerated lender onboarding. Construction segment alone represents \$40M+ pipeline.

Legal & Regulatory **\$50,000 (20%)**

Canada Expansion Regulatory Filings **\$25,000**
Initial filings and legal review for British Columbia and Ontario entry — same private lending model, new \$80B market.

SAFE Document & Round Legal **\$10,000**
Attorney review of SAFE agreements, investor onboarding, and state securities law compliance for this round.

Ongoing Compliance Counsel **\$15,000**
Retainer for state-level lending regulation monitoring as PHOCIS scales to new geographies and segments.

Operations **\$25,000 (10%)**

Team & Contractor Support **\$15,000**
Key part-time contractors: compliance analyst and customer success support during the onboarding surge.

Infrastructure & Tooling **\$7,000**
Cloud hosting, monitoring, and SaaS tooling to support platform operations at \$10M–\$30M AUM.

Reserve / Contingency **\$3,000**
Operational buffer for unexpected legal, compliance, or integration costs.

TOTAL PRE-SEED RAISE **\$250,000**

These funds are milestone-specific, not runway. PHOCIS is already live and generating yield revenue. This \$250K is not keeping the lights on — it is buying the three capability unlocks (crypto rails, LOS distribution, Canada) that compound AUM to \$30M+ and create the proof points for a \$2.5M seed round within 12 months.

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