# Integral Mass

Encouraging Productive Credit Creation Through Intelligent Risk Analysis

iMASS — Integral Manufacturing & Shared Services

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# The Problem

**Financial credit dominates the US economy at 72.7% of total credit creation.**

- Credit flowing to real estate and consumer debt inflates asset prices without creating real economic value
- This is the mechanism of bubble creation (Werner Credit Creation Theory)
- Brokers, agents, and investors lack tools to assess true risk in speculative markets
- Young adults are forced into speculative investing just to keep pace with inflation

## Bubble Risk Growing


Bust Cycle Score: **32/100 (MODERATE)**

Estimated timing: 12–18 months if conditions worsen

**-30.3**

Credit Impulse (Negative — Deceleration Underway)

Source: Werner Credit Creation Analysis, Credit Pulse Report (July 2026)

# The Evidence: Productive vs. Financial Credit

Credit flowing to the productive economy (C&I) generates real GDP growth. Credit flowing to financial circulation inflates asset prices without proportional value.

### Sectoral Credit Flow Ranking (YoY Growth %)


**27.3%**
Productive Credit Share

**72.7%**
Financial Credit Share

**65%**
Bubble Threshold (Werner)

Source: FRED / Credit Pulse Report, July 9, 2026

# Our Solution

### Better-Informed Decision Making in Financial Credit Markets

Integral Mass provides software tools that apply rigorous, ISO 31010-compliant risk analysis to speculative assets, democratizing the ability to de-risk investments and reducing bubble risk in the economy.

- **Arm the negotiator** with risk-adjusted valuations
- **Inform the seller** of potential market downturns and risk factors
- **Empower both buyers and sellers** to make data-driven decisions
- **Reduce financial credit dominance** by promoting productive allocation

### Core Approach

- **ISO 31010** risk management techniques applied to speculative markets
- **Game Theory & Monte Carlo** simulations on real market data
- **Cash Flow Game Mechanics** (Kiyosaki model) for strategy modeling
- **AI-enhanced analysis** as a tool, not a replacement for rigorous methodology

### Mission

Shift the economy toward productive credit creation by making every participant in financial markets better informed, ultimately reducing bubble risk and promoting integral manufacturing and shared services.

# Product & MVP

### Data Aggregation Layer

Crawls and aggregates public data from multiple sources:

- Zillow — residential & commercial properties
- Crexi — commercial real estate listings
- Foreclosures & Tax Liens
- Land for sale
- Federal procurement contracts (public sector)

### Proof of Concept Results

Applied Monte Carlo simulation using Kiyosaki's cash flow game mechanics on real residential and commercial property data:

- Identified optimal mix of flips and holds
- Modeled paths to passive cash flow > expenses
- Risk-adjusted valuations for each opportunity
- Validated with real market feedback from realtors and brokers

### Risk Analysis Engine

- Monte Carlo simulations on actual market data
- ISO 31010 risk techniques applied to each opportunity
- Cash flow game mechanics to model winning strategies
- Calculates: flips vs. holds needed to achieve passive income > expenses

### Key Outputs

- Lead generation dashboard for speculative assets
- Risk-scored opportunity reports
- Market downturn probability alerts
- Strategy simulations for investor portfolios

# Market Opportunity

## Target Customers

Professionals who facilitate and consult on speculative risk in financial credit markets:

- **Real Estate Agents & Brokers** creating reports for accredited investors
- **Wholesalers** middlemanning financial credit transactions
- **Underwriters** assessing speculative risk
- **Investment Consultants** advising on asset allocation
- **Property Managers & REITs** evaluating portfolio risk

## Sectors Served (Financial Credit)

- CRE Development & Property Management
- Construction & REITs
- Retail & E-Commerce
- Consumer Services & Fintech
- Auto Industry & Education
- Homebuilding & Mortgage Tech
- Renovation & Residential Services

**72.7%**

of all US credit creation flows into these sectors — our addressable market

TAM: All participants in US financial credit markets

# Business Model

## Revenue Streams

- **SaaS Subscription** — monthly/annual access to lead generation dashboard and risk analysis tools
- **Consulting Services** — custom risk analysis engagements using ISO 31010 methodology
- **Educational Curriculum** — RiskRunners.com training in game theory and risk management for investors
- **Report Generation** — on-demand risk-scored reports for specific assets or portfolios

## Competitive Advantages

- **Data-Driven:** Real public data, not estimates
- **ISO 31010 Framework:** Rigorous, standardized methodology vs. ad-hoc analysis
- **Game Theory Integration:** Behavioral economics baked into simulations
- **Mission Alignment:** Reducing systemic bubble risk benefits all participants
- **AI-Enhanced, Not AI-Dependent:** Tools augment human judgment with proven frameworks

## Equity Model

**Slicing Pie** — Dynamic equity split based on actual contributions. Fair, transparent, and aligned with our mission of productive value creation.

# Traction & Validation

### What We've Built

- Working data crawlers (Zillow, Crexi, public procurement)
- Lead generation MVP — validated with real users
- Monte Carlo proof of concept on real market data
- Credit Pulse Report system — automated Werner analysis of US economy
- RiskRunners.com — educational ISO 31010 curriculum

### Market Feedback

- Realtors requesting risk-scored reports for their investor networks
- Brokers seeking tools to differentiate their advisory services
- Validated demand for data-driven negotiation support

### Key Economic Signals Supporting Our Thesis

**WARNING:** Financial credit dominates at 72.7% (threshold: 65%)
Werner bubble indicator — credit feeding asset prices, not production

**WARNING:** Credit impulse negative (-30.29)
Deceleration underway — leading indicator of slowdown

**CAUTION:** Nominal GDP 2.5% below potential
Economy underperforming — deflationary gap

**INFO:** Fed easing (-70bps over 12 months)
Attempting to stimulate — will it reach productive sectors?

# The Team

### Jefferson Richards

Founder & Lead

10+ years spearheading technology-driven projects. Expertise in AI/ML, data analytics, cloud architecture (AWS), and full-stack development. Built LinguaLint.com (news analysis & knowledge discovery platform). Conceptualized ventures in fintech, risk tech, and health tech.

jeffersonrichards.com

### Amos

Lead Developer

Built the MVP lead generator and data crawlers. Full-stack engineering expertise driving the product from concept to working prototype.

## Entity

**Linked Trust** — Operating entity for the development team (Amos)

## Incubator

**Earned Governance Incubator** — Participating in structured program to accelerate go-to-market

# Why Now

### Macro Timing

- Financial credit at **72.7%** — well above Werner's 65% bubble threshold
- Credit impulse turning negative: slowdown is a **leading indicator**
- Fed actively easing — but credit isn't reaching productive sectors proportionally
- Credit-to-GDP gap at **4.1%** — credit outpacing real economic growth
- Bust cycle risk: **12–18 months** if conditions worsen

### Market Readiness

- Post-2020 speculation awareness is at an all-time high
- Warren Buffett: "People are more speculative investors than ever"
- Demand for risk transparency growing among retail and institutional players
- AI capabilities make complex ISO 31010 methods accessible at scale
- Proactive de-risking is more valuable than reactive crisis management

**The Fed is pushing productive credit (C&I at 8.2% YoY).** We align with this policy direction by helping the market self-correct.

# The Ask

### Seeking: Seed Investment

To accelerate from validated MVP to market-ready product serving brokers, agents, and investment consultants in financial credit markets.

### Use of Funds

- **Product Development** — Scale crawlers, build full risk analysis platform
- **Team Expansion** — Additional engineering and data science capacity
- **Go-to-Market** — Customer acquisition in target broker/agent segments
- **Data Infrastructure** — Expand data sources and compute for simulations

### What You Get

- A dedicated, mission-driven team
- A working MVP with validated market demand
- A product that aligns with Fed policy direction
- ISO 31010 methodology — the gold standard for risk management
- Slicing Pie equity model — fair, performance-based allocation

### Vision

Democratize risk analysis. Reduce bubble risk. Shift the economy toward productive credit creation. Every participant in speculative markets — buyer and seller alike — becomes better informed.

**Integral Manufacturing & Shared Services**