

CATHOLIC PROJECT FUND · STAKEHOLDER PROPOSAL



Mexico Digital Entrepreneurship Initiative

MDEI

Empowering 100,000 Students Through AI, Connectivity,
Education, and Entrepreneurship

An Initiative of the Catholic Project Fund

July 2026

Mexico Digital Entrepreneurship Initiative

(MDEI) — Stakeholder Proposal

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A Message from the Catholic Project Fund

For more than a generation, the Catholic Project Fund has stood behind communities across the Americas at the moment they needed it most — funding schools, clinics, parish development offices, and small-enterprise programs that governments and markets alone could not reach. MDEI is the next chapter of that mission, brought to the scale the moment demands.

We believe human dignity is inseparable from the opportunity to work, to create, and to provide for one's family. Across Mexico, a generation of capable, motivated young people is being held back not by ability but by access — to a device, to reliable connectivity, to capital, and to the skills a modern economy now assumes. MDEI closes that gap directly, and does so by giving students not a handout but the full infrastructure of a business: a computer, a year of internet, a suite of AI-powered tools, and hands-on training in how to use them to build something of their own.

This proposal is an invitation. To the governments, multilateral institutions, foundations, and corporate partners reviewing it: we ask you to join the Catholic Project Fund in building an ecosystem that will outlast any single grant cycle — one that turns a \$2,400 investment into a lifetime of self-sufficiency for a student, a stronger local economy for their community, and a durable, replicable model for inclusive digital development across the region.

“We do not simply give people tools. We give them the dignity of building something that is theirs.”

— Catholic Project Fund, Statement of Mission

Executive Summary

The Mexico Digital Entrepreneurship Initiative (MDEI) is a twelve-month, \$240,000,000 initiative sponsored by the Catholic Project Fund to transform 100,000 students across eight priority regions of Mexico into digital entrepreneurs. Rather than donating computers and hoping for the best, MDEI builds a complete entrepreneurial ecosystem around every sponsored student — hardware, connectivity, artificial intelligence, payments infrastructure, business operations software, and structured training — so that each participant graduates not with a certificate, but with a functioning business.

Each sponsored student receives a \$2,400 package: a MacBook Neo laptop, one year of Low Earth Orbit (LEO) satellite internet, a Jozie AI platform license, a Torvali AI-powered storefront, SCM Financials setup, a Beezifi business suite license, a YouLabs YouBots™ & Smart Bubble™ license, training and curriculum, global logistics, and a per-student contingency reserve. Multiplied across 100,000 students, this package defines the program's \$240,000,000 fundraising goal.

100,000	\$240M	8	12	\$2,400	5
Sponsored Students	Total Program Budget	Priority Regions	Months to Graduation	Investment per Student	Integrated Technology Partners

MDEI is built on five integrated technology platforms. Jozie AI provides each student an AI workforce — assistants for business planning, marketing, accounting, sales, customer service, research, scheduling, and website creation that operate as a coordinated team. Torvali gives every student an AI-powered storefront with catalog, inventory, and order management built in. SCM Financials provides merchant onboarding and payment processing so students can accept real payment from real customers. Beezifi rounds out the operating stack with CRM, accounting, identity, security, and document management. YouLabs, through YouBots™ and Smart Bubble™, provides the AI tutoring and immersive learning environment behind the program's own curriculum.

The program runs on a disciplined twelve-month roadmap: governance and regional planning in month one, procurement and curriculum development in month two, technology provisioning in month three, device deployment and onboarding in month four, then eight months of progressive skill-building — digital literacy, AI education, entrepreneurship, storefront creation, marketing, business operations, and mentorship — culminating in a month-twelve graduation, investor showcase, business competition, and full impact report.

MDEI offers five sponsorship tiers, from a \$2,400 Individual sponsorship of one student to a \$24,000,000 Global Partner commitment covering 10,000 students. Governance runs through an Executive Steering Committee and Program Management Office, supported by regional directors and functional teams for technology, logistics, education, AI operations, finance, and communications, with an independent advisory council providing academic, regulatory, and impact oversight. The result: a transparent, measurable, and repeatable model for closing the digital divide while building sustainable local economies — one student business at a time.

The Opportunity

A Country Ready for Digital Entrepreneurship

Mexico is home to more than 45 million people under the age of 25 — a generation that is mobile-fluent, entrepreneurially minded, and eager for economic self-determination. Yet across the country, structural barriers keep that potential locked away: an estimated one in three households lacks reliable home internet access; formal youth unemployment in several target regions exceeds 18 percent; and access to the capital, tools, and training required to start a business remains concentrated in major urban centers, leaving rural and peri-urban students behind.

At the same time, artificial intelligence has fundamentally lowered the cost of starting and running a business. Tasks that once required a team — bookkeeping, marketing copy, customer service, market research, website design — can now be performed by a single motivated person working alongside AI assistants. This shift is the single largest de-democratizing force in entrepreneurship in a generation, but only for those with the device, connectivity, and training to use it.

Why Devices Alone Are Not Enough

Traditional one-for-one laptop donation programs have taught the development community a hard lesson: a device without connectivity, software, training, and a path to revenue is a depreciating asset, not an economic opportunity. Independent evaluations of prior regional device-donation efforts have found that fewer than one in five donated laptops was still in active educational or economic use eighteen months after distribution, most commonly because of lost or unaffordable internet access, lack of relevant software, or absence of follow-on training.

THE MDEI DIFFERENCE

MDEI does not treat the laptop as the product. The laptop is the entry point to a full-stack business infrastructure — connectivity, AI tools, a storefront, payments, operations software, and structured training — engineered so that within twelve months, a sponsored student is not simply “trained” but is operating a real business with real customers and real revenue.

Market Timing

Three converging trends make 2026 the right moment for MDEI. First, Low Earth Orbit satellite constellations have made broadband-grade connectivity commercially available in regions that terrestrial infrastructure has never reached, at a cost point that fits inside a per-student sponsorship budget for the first time. Second, consumer-grade AI assistants have matured to the point where a single individual can credibly run marketing, finance, and customer service functions that once required a small staff. Third, regional governments —

recognizing both the economic upside and the youth-employment imperative — are increasingly receptive to public-private digital-inclusion partnerships, creating a favorable environment for the regulatory approvals MDEI requires for device import, connectivity licensing, and merchant services.

Program Goals

MDEI's fundraising goal is \$240,000,000 — the product of 100,000 sponsored students at \$2,400 per student. This is a single, transparent unit economic model: every dollar raised maps directly to a line item in a real student's package, and every sponsorship tier is simply a multiple of that same \$2,400 unit.

Goal	Target	Basis
Total funds raised	\$240,000,000	100,000 students × \$2,400
Students sponsored	100,000	Across 8 priority regions of Mexico
Regions reached	8	Greater Mexico City, Jalisco, Nuevo León, Veracruz, Yucatán, Baja California, Chiapas, Oaxaca
Program duration	12 months	Governance through graduation and impact reporting
Student businesses launched	≥ 92,000	92% of enrolled students reach storefront launch
Students with a first sale	≥ 78,000	78% of enrolled students transact within Year 1

These are not independent targets — they are one integrated model. Raising less than the full \$240,000,000 does not shrink the program proportionally; it shrinks the number of students served, since every student requires the complete \$2,400 package to succeed. The Catholic Project Fund and the MDEI Program Management Office will publish quarterly progress against each goal to every sponsor of record, regardless of tier.

The Student Package — A Complete Business Infrastructure

Every sponsored student receives an identical, complete package — deliberately designed so that no student's opportunity depends on which sponsor funded it. The package bundles hardware, connectivity, five integrated software platforms, training, global logistics, and a per-student contingency reserve for a total cost of \$2,400 per student.

Component	Description	Cost
MacBook Neo Laptop	Primary device for coursework, AI tools, and business operations	\$800
Satellite Internet (LEO), 1 Year	Broadband-grade connectivity via an approved Low Earth Orbit provider, where appropriate for the local market	\$300
Jozie AI Platform License	AI business and productivity assistant suite, 12-month subscription	\$250
Torvali AI-Powered Storefront	AI-powered online storefront, catalog, and order management	\$100
SCM Financials Setup	Merchant account setup and payment processing enablement, subject to local regulatory approval	\$50
Beezifi Business Suite	Business operations platform: CRM, accounting, identity, and documents	\$200
YouLabs Platform License	YouBots™ AI tutoring assistants and the Smart Bubble™ immersive learning environment, 12-month subscription	\$200
Training & Curriculum	Structured entrepreneurship and AI curriculum delivered over months 5–7 of the program	\$150

Global Logistics	Procurement, international shipping, in-country deployment, onboarding, and help-desk support	\$300
Contingency Reserve	Per-student reserve covering price variance, replacement units, and unforeseen delivery costs	\$50
Total per student		\$2,400

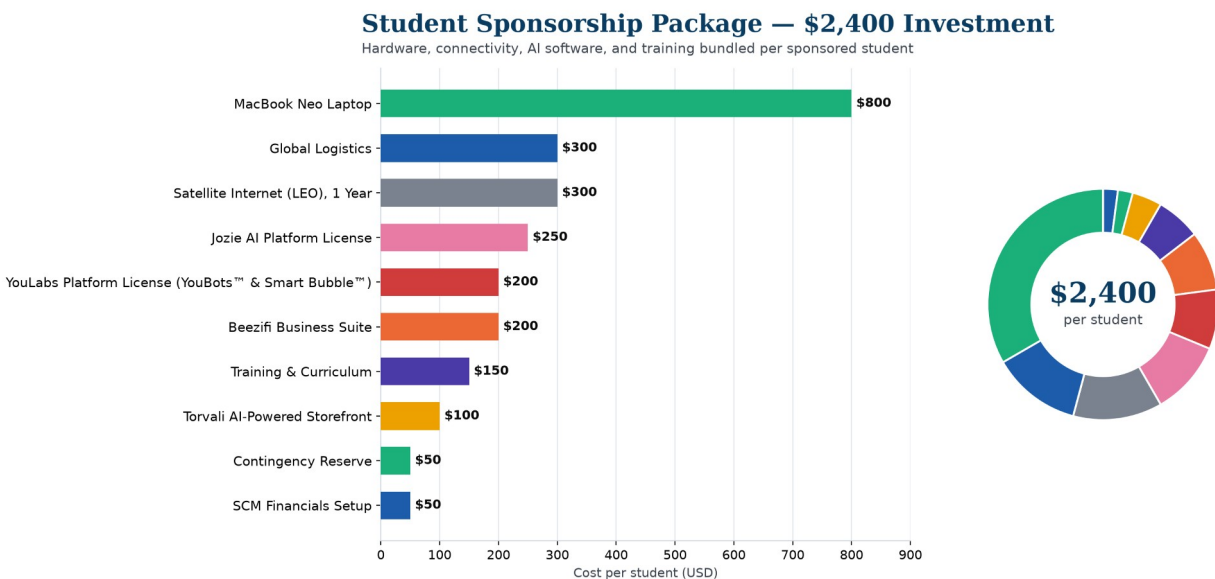


Figure: Student sponsorship package — \$2,400 per student, by component.

Why This Bundle, and Not Just a Laptop

Each component in the package exists to remove one specific barrier that has historically caused device-donation and digital-skills programs to underperform: connectivity removes the access barrier; the Jozie AI license removes the skills-gap barrier that once required a business degree or paid staff; the storefront and merchant account remove the go-to-market and payments barriers that keep informal-sector entrepreneurs from ever reaching a formal customer base; the operations software removes the administrative burden that causes most microenterprises to fail within the first year; the YouLabs YouBots™ & Smart Bubble™ platform removes the instructional-capacity barrier that otherwise limits how many students a fixed number of human trainers can teach well; and the training and logistics support ensure the first five are actually adopted, not just delivered.

The MDEI Technology Ecosystem

MDEI's defining innovation is integration. Five independent, best-in-class platforms — Jozie AI, Torvali, SCM Financials, Beezifi, and YouLabs — are provisioned together, onboarded together, and designed to interoperate so that a single sponsored student, working from a single device, can learn, plan, market, sell, fulfill, get paid, and manage every function of a modern small business.

MDEI Technology Ecosystem

Five integrated platforms turn one device into a complete business infrastructure

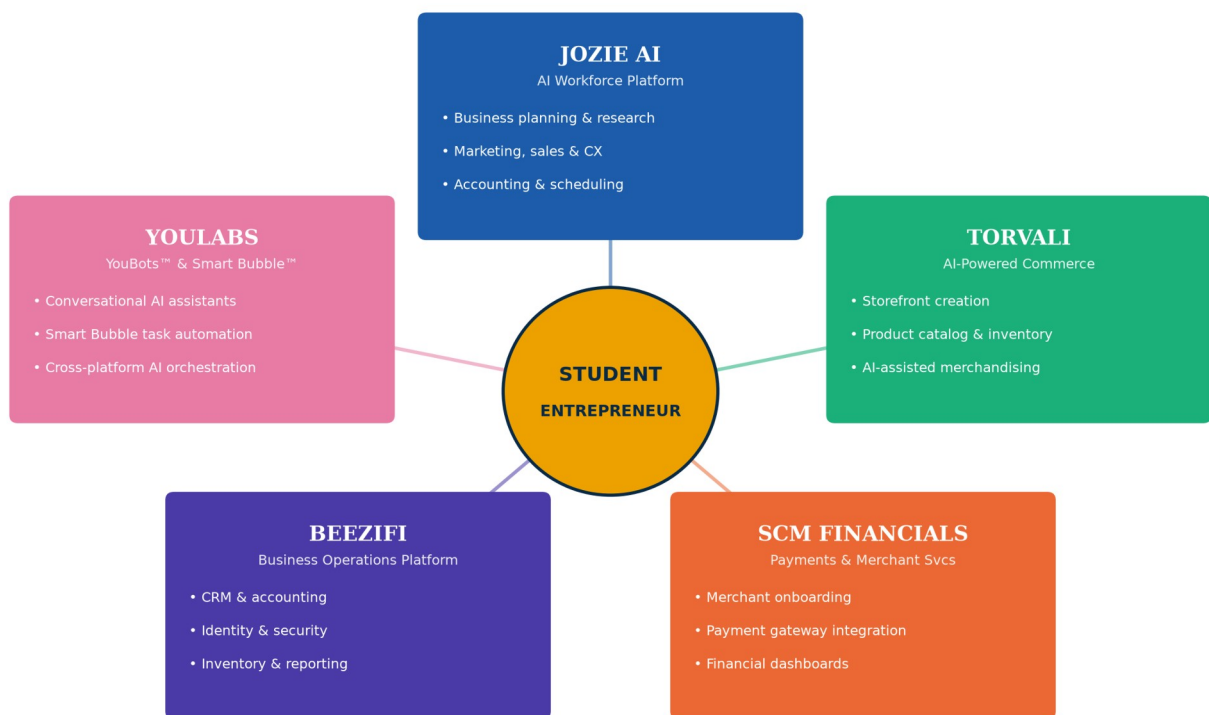


Figure: The five MDEI technology platforms integrated around the student entrepreneur.

Data flows between the platforms so a student never has to re-enter the same information twice: a product created in Torvali's catalog is visible to Jozie's marketing assistant for campaign creation, a sale processed through SCM Financials posts automatically to Beezifi's accounting ledger, and Jozie's financial-analysis assistant reads directly from that ledger to advise the student on pricing and cash flow, while YouLabs' YouBots™ and Smart Bubble™ deliver the AI tutoring and simulation environment behind the curriculum that teaches the student how to use all of it. The result is a single coherent operating and learning system for a microenterprise, not five disconnected apps.

Jozie AI Inc. — The AI Workforce Platform

PARTNER COMMITMENT

Jozie AI provides every MDEI student a 12-month AI assistant license, dedicated onboarding support during Month 6 AI Education, and discounted alumni continuation pricing beyond graduation, as part of its strategic partnership with the Catholic Project Fund.

Jozie AI gives every MDEI student an AI workforce: a coordinated team of specialized assistants that collaborate the way a small staff would, without the payroll. Each assistant is purpose-built for one business function and shares context with the others through Jozie's orchestration layer, so a marketing campaign, a customer inquiry, and a financial report all draw on the same up-to-date picture of the student's business.

- Business Planning — builds and refines a living business plan as the venture grows
- Marketing — generates campaigns, social content, and promotional copy in the student's language
- Accounting — tracks income, expenses, and tax obligations in real time
- Sales — drafts outreach, follows up on leads, and recommends pricing
- Customer Service — drafts and triages customer communications around the clock
- Research — gathers market, competitor, and supplier intelligence on demand
- Financial Analysis — models cash flow, margin, and growth scenarios
- Email & Scheduling — manages the student's inbox and calendar
- Website Creation — builds and maintains a professional web presence
- Business Automation — chains repetitive tasks into one-click workflows

Jozie AI — A Collaborative AI Business Team



Figure: Jozie AI's assistants collaborate as a single always-on business team.

This is the core promise of the AI-assistant model: a seventeen-year-old student with no prior business experience can direct a full-service marketing, finance, and operations team simply by describing what she needs in plain language — and Jozie's assistants coordinate the execution.

Torvali — AI-Powered Commerce

PARTNER COMMITMENT

Torvali provisions a fully hosted storefront for every MDEI student at no incremental transaction fee during the program year, and provides the aggregate, anonymized sales data that powers MDEI's revenue-based KPIs.

Torvali is the storefront every MDEI student launches their business on. It is purpose-built for first-time entrepreneurs: a student can go from an empty catalog to a live, sellable storefront in under an hour, with AI assistance at every step.

- Storefront creation — branded, mobile-first storefronts generated from a short product description
- Product catalog management — guided listing creation, including AI-generated photography prompts and descriptions
- Inventory — real-time stock tracking synced to orders and supplier updates
- Order management — a single queue for every order, from confirmation through fulfillment
- Customer management — a lightweight CRM built into every storefront
- AI-assisted merchandising — dynamic pricing, bundling, and promotion recommendations
- Analytics — plain-language sales dashboards built for first-time business owners

Because Torvali is provisioned as part of the standard MDEI package, every sponsored student reaches the market on the same platform — allowing the program to aggregate anonymized sales data across the full cohort for impact reporting without requiring any additional integration work from students or regional teams.

SCM Financials Inc. — Payments & Merchant Services

PARTNER COMMITMENT

SCM Financials waives standard merchant-onboarding fees for MDEI students and commits dedicated regulatory-affairs staff to support the Finance Team's region-by-region approval process.

A storefront without a way to get paid is a demonstration, not a business. SCM Financials closes that gap, giving each MDEI student the merchant infrastructure that would otherwise require a registered company, a business bank account, and a payment processor relationship — obstacles that keep most first-time entrepreneurs in the informal, cash-only economy.

- Merchant onboarding — simplified enrollment tailored to first-time, youth-led businesses
- Payment gateway integration — connects directly to the student's Torvali storefront
- Credit card acceptance — enables formal-economy transactions from day one
- Digital wallets — support for the mobile wallet ecosystems most widely used across the region
- Financial dashboards — real-time visibility into sales, fees, and payouts
- Settlement reporting — clear, auditable records that feed directly into Beezifi's accounting module

REGULATORY NOTE

Merchant services availability, settlement timelines, and supported payment methods are subject to Mexican financial-services regulation and banking-partner approval. MDEI's Finance Team and regional directors will complete regulatory review during Month 1 governance and sequence the SCM Financials rollout by region accordingly. Where full merchant services are not yet approved in a given region at launch, students will be onboarded to available alternatives (such as digital wallets) until formal approval is obtained.

Beezifi Inc. — Business Operations Platform

PARTNER COMMITMENT

Beezifi provides a 12-month operations-platform license per student, integrated onboarding during Month 10 Business Operations training, and a direct support channel for Regional Directors.

Beezifi is the operating backbone that keeps a student's business organized, compliant, and secure as it grows — the set of “back office” functions that most first-year microenterprises never get around to, and that most commonly cause them to fail.

- CRM — a unified customer record shared with Torvali and Jozie's sales assistant
- Accounting — full bookkeeping synced automatically from SCM Financials settlement data
- Identity management — secure student and business identity verification
- Security — access control and data protection for the student's business systems
- Workspace collaboration — shared workspace for students working with mentors or co-founders
- Agreements & document management — templated contracts, supplier agreements, and receipts
- Inventory management — synced with Torvali's product catalog
- Reporting — consolidated operational reporting for the student and, in aggregate and anonymized form, for the MDEI Program Management Office

Together with Jozie, Torvali, and SCM Financials, Beezifi completes a closed loop: a student can plan, market, sell, get paid, and manage the resulting business entirely within the MDEI technology stack, on the single MacBook Neo laptop issued at enrollment.

YouLabs Inc. — YouBots™ & Smart Bubble™

PARTNER COMMITMENT

YouLabs provides every MDEI student a 12-month license to its AI Platform, inclusive of YouBots™ and Smart Bubble™, dedicated deployment and AI-activation support timed to each region's rollout phase, and discounted alumni continuation pricing beyond graduation, under a Master Software License, Services, and Deployment Agreement with the Catholic Project Fund.

Where Jozie AI equips a student to run a business, YouLabs equips a student to learn one. Its AI Platform pairs YouBots™ — a suite of AI-driven virtual assistant agents that deliver conversational, task-oriented instructional support — with Smart Bubble™, an immersive, AI-guided learning environment that renders interactive, scenario-based entrepreneurship simulations. Together they give every sponsored student a patient, always-available AI tutor for the program's digital literacy, AI education, and entrepreneurship curriculum, complementing the AI workforce tools students later apply to their live business.

- YouBots™ — conversational AI assistants providing natural-language instructional support and adaptive learning-path recommendations
- Smart Bubble™ — immersive, scenario-based learning simulations for entrepreneurship and business-skills modules
- Administrative task automation — reduces the coordination burden on Program Coordinators and School Liaisons
- 3D mapping and facility-mapping services — supports location-aware learning content at regional deployment sites
- Cross-platform AI orchestration — designed to interoperate with the Jozie AI, Torvali, SCM Financials, and Beezifi stack

YouLabs is deployed in four phases aligned to MDEI's regional rollout, with AI Platform activation and calibration completed for each cohort ahead of that region's Month 6 AI Education curriculum, so no student begins AI coursework before the tutoring platform behind it is live.

Comparable Programs & Lessons Learned

MDEI's design deliberately incorporates the hard-won lessons of two decades of digital-inclusion and youth-entrepreneurship programming worldwide. Rather than starting from a blank page, the Catholic Project Fund commissioned a review of comparable initiatives to identify what has — and has not — translated device access into durable economic outcomes.

Program Type	What Worked	What Limited Impact	MDEI's Response
One-for-one laptop donation programs	Rapid device distribution at scale; strong initial enthusiasm	No connectivity or software plan; devices went unused or unsupported within 18 months	Bundles a full year of connectivity and five software platforms with every device
Short-course digital literacy programs	Built basic computer confidence quickly	Skills rarely connected to an income-generating outcome	Curriculum is sequenced to end in a live, transacting business, not a certificate
Microfinance-only youth programs	Provided capital access	Recipients often lacked the digital tools or skills to deploy capital into an online business	Combines the AI, storefront, and payments stack with training, not capital alone
University-based entrepreneurship incubators	High-quality mentorship and curriculum	Limited to a small, urban, already-connected population	Explicitly targets underserved and rural students across 8 regions of Mexico at 100,000-student scale

The consistent pattern: programs that treated technology, training, and capital access as separable problems underperformed programs that treated them as one integrated system. MDEI is built on the latter model.

Theory of Change

MDEI's logic model traces a direct line from program inputs to regional impact, with a measurable output and outcome defined at every stage. This model is the basis for the Monitoring & Evaluation framework detailed later in this proposal, and is reviewed and, where necessary, revised annually by the Independent Advisory Council.

MDEI Theory of Change

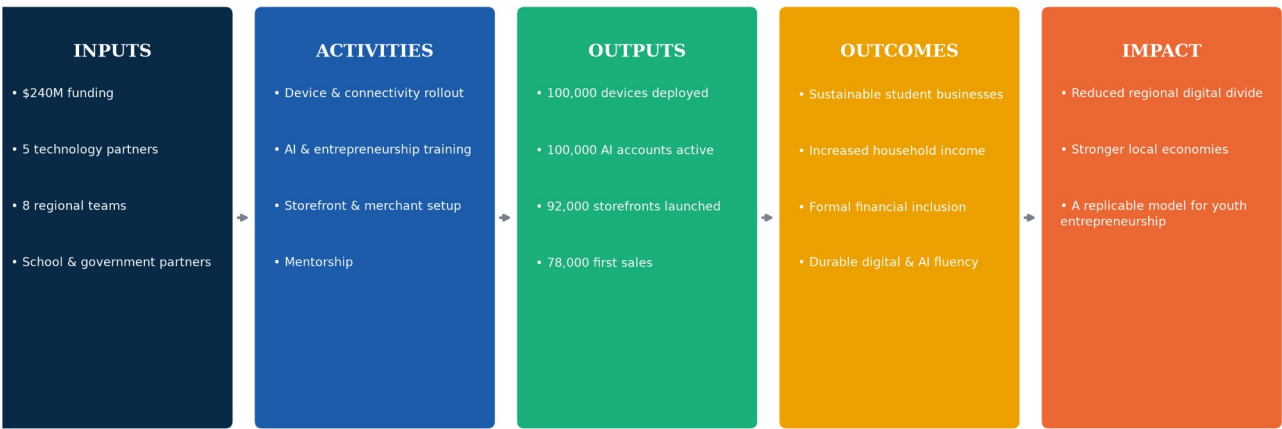


Figure: MDEI theory of change — from inputs to regional impact.

Each arrow in this chain represents an assumption the program actively tests rather than takes on faith: that devices plus connectivity lead to platform activation; that platform activation plus training leads to a launched business; that a launched business plus mentorship leads to survival and income growth. Where the data shows an assumption breaking down for a particular country or cohort, the Education and AI Operations teams are chartered to adjust curriculum or platform onboarding within the program year, rather than waiting for a post-hoc evaluation.

Program Timeline — 12-Month Implementation Roadmap

MDEI runs on a disciplined, phased twelve-month roadmap that sequences governance and procurement ahead of deployment, and deployment ahead of curriculum — ensuring no student receives a device before the connectivity, platforms, and support structure needed to make it useful are already in place.

MDEI 12-Month Implementation Roadmap

Program launch through graduation, investor showcase, and impact reporting

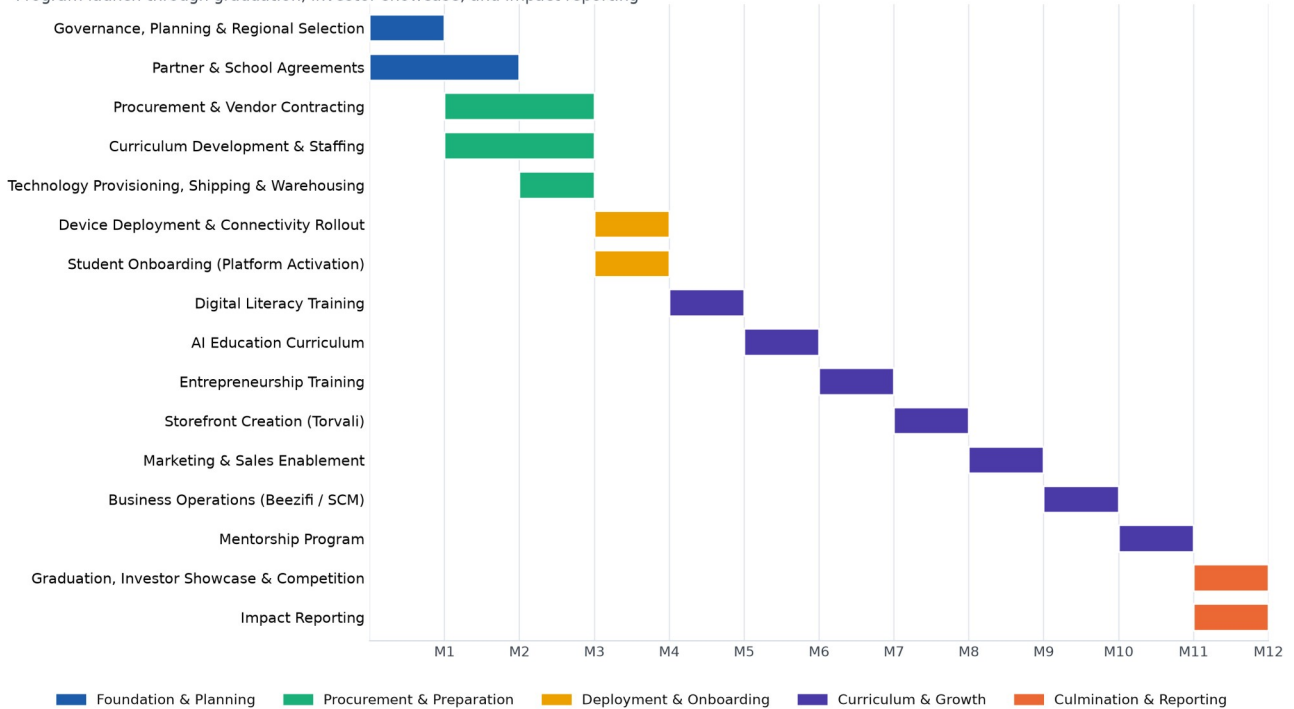


Figure: MDEI 12-month implementation roadmap by workstream.

Month-by-Month

Month	Milestone
1	Governance established; planning finalized; regions and schools selected; partner agreements signed
2	Procurement launched; curriculum development begins; regional and field staff hired

3	Technology provisioning, shipping, and in-country warehousing
4	Device deployment, connectivity rollout, and student onboarding
5	Digital literacy training
6	AI education curriculum
7	Entrepreneurship training
8	Storefront creation on Torvali
9	Marketing and sales enablement
10	Business operations onboarding (Beezifi / SCM Financials)
11	Structured mentorship program
12	Graduation, investor showcase, business competition, and full impact report

The Student Journey — 12 Months From Enrollment to Alumni

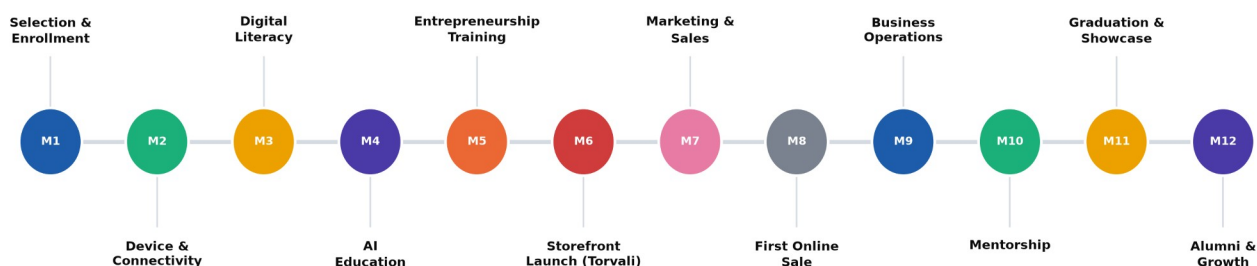


Figure: The student journey from enrollment to alumni status.

Curriculum in Depth

MDEI's four-month curriculum core (Months 5–8) is built and maintained by the Education Team in partnership with the AI Operations Team, and delivered in each student's local language through a blended model of in-platform lessons, local-coordinator-led workshops, and self-paced practice on the student's own MacBook Neo.

Month	Module	Core Topics	Milestone
5	Digital Literacy	Device fluency; internet safety; email and cloud storage; typing and productivity basics	Digital Literacy Certification
6	AI Education	Prompting fundamentals; working with the Jozie AI assistant team; AI-assisted research and content creation; responsible AI use	AI Fluency Certification
7	Entrepreneurship Training	Business model basics; identifying a product or service; pricing; local market research using Jozie's research assistant	Completed Business Plan
8	Storefront Creation	Building a Torvali storefront; product photography and listings; SCM Financials merchant setup	Live Storefront

Months 9 through 11 shift from foundational curriculum to applied coaching — marketing and sales enablement, business operations onboarding, and structured mentorship — reinforcing the Month 5–8 curriculum against the student's actual, live business rather than a classroom exercise.

INSTRUCTIONAL DESIGN PRINCIPLE

Every module ends with the student doing something to their real business, not completing a worksheet: activating a real AI account, publishing a real listing, sending a real customer message. This “learn on the real thing” design is the single largest factor behind MDEI's targeted 90% course-completion rate — students remain motivated because the curriculum visibly moves their own business forward.

Organizational Structure & Governance

MDEI is governed by the Catholic Project Fund through an Executive Steering Committee that includes major sponsors, Mexico's Secretariat of Public Education (SEP), and founding technology partners. The Steering Committee sets strategy and approves budget; day-to-day execution runs through a dedicated Program Management Office (PMO) led by a Program Director operating under PMP-aligned governance standards.

MDEI Governance & Organizational Structure

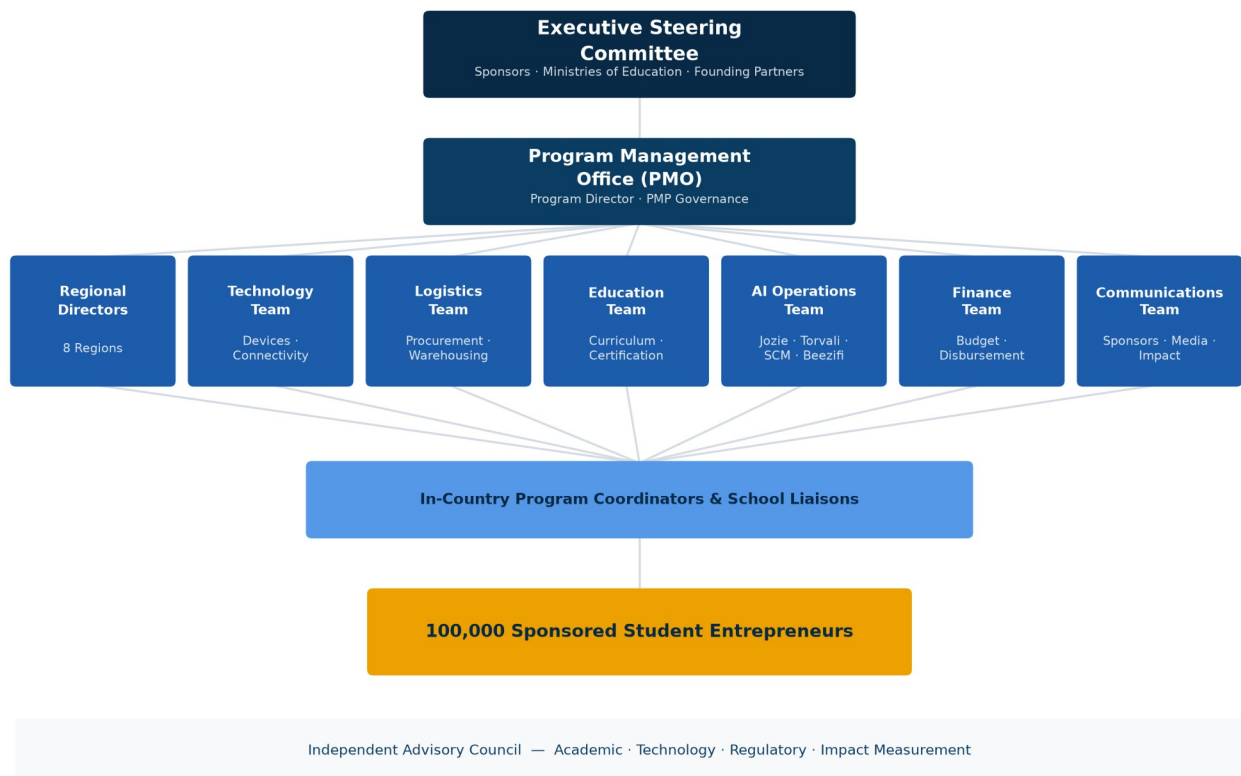


Figure: MDEI governance and organizational structure.

Functional Teams

Team	Mandate
Regional Directors	Own in-market execution across the 8 priority regions of Mexico, including government and school relationships
Technology Team	Device provisioning, connectivity rollout, and platform technical support

Logistics Team	Procurement, customs, warehousing, and last-mile distribution
Education Team	Curriculum development, instructor training, and certification standards
AI Operations Team	Jozie, Torvali, SCM Financials, Beezifi, and YouLabs account provisioning and platform support
Finance Team	Budget management, disbursement controls, and sponsor reporting
Communications Team	Sponsor relations, media, and impact storytelling

Below the PMO, in-country Program Coordinators and School Liaisons provide the direct, on-the-ground relationship with each of the 100,000 sponsored students. An Independent Advisory Council — spanning academic, technology, regulatory, and impact-measurement expertise — provides oversight independent of program management, reviewing progress quarterly and reporting directly to the Executive Steering Committee.

Leadership & Team

MDEI is staffed by a combination of Catholic Project Fund program leadership, seconded technology-partner specialists from Jozie AI, Torvali, SCM Financials, Beezifi, and YouLabs, and locally hired regional teams — ensuring the program carries both institutional continuity and genuine in-market fluency.

Role	Reports To	Core Responsibility
Program Director	Executive Steering Committee	Overall program delivery, budget authority, and sponsor reporting
Deputy Director, Technology	Program Director	Device, connectivity, and platform-integration delivery
Deputy Director, Education	Program Director	Curriculum design, instructor training, and certification
Regional Director (× 8)	Program Director	In-market execution, government and school relationships, local regulatory approvals
Finance Director	Program Director	Budget management, disbursement controls, and audit coordination
Communications Director	Program Director	Sponsor relations, media, and impact storytelling
Program Coordinators & School Liaisons	Regional Directors	Direct day-to-day relationship with sponsored students

The Executive Steering Committee retains final authority over budget, regional allocation, and any material change to the student package, and meets quarterly; the Program Director has full operational authority between sessions, within approved budget and policy limits. Regional Director and Deputy Director positions are filled through the Catholic Project Fund's standard hiring process, with technology-partner-seconded specialists integrated directly into the Technology and AI Operations teams for the duration of the program.

Financial Model

MDEI's total program budget is \$240,000,000, derived directly from the \$2,400 per-student package cost multiplied by 100,000 students. The budget is organized into seven categories that map cleanly back to the student package, ensuring every dollar's purpose is traceable from sponsorship commitment to program outcome.

Program Budget Allocation — \$240,000,000

Category breakdown across the full 12-month implementation

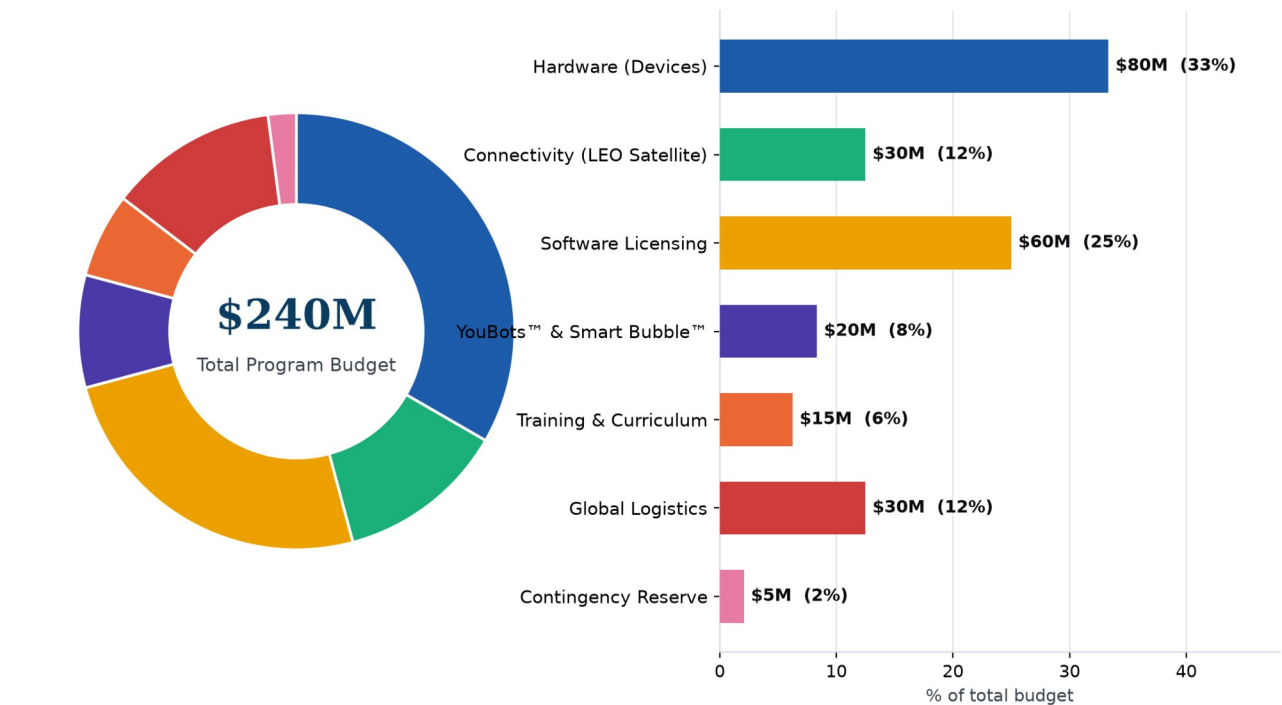


Figure: Program budget allocation across seven categories, totaling \$240,000,000.

Category	Amount	% of Budget
Hardware (Devices)	\$80,000,000	33.3%
Connectivity (LEO Satellite)	\$30,000,000	12.5%
Software Licensing (Jozie / Torvali / SCM / Beezifi)	\$60,000,000	25.0%
YouBots™ & Smart Bubble™ (YouLabs)	\$20,000,000	8.3%

Training & Curriculum	\$15,000,000	6.3%
Global Logistics	\$30,000,000	12.5%
Contingency Reserve	\$5,000,000	2.1%
Total	\$240,000,000	100%

Cash Flow Projection

Disbursement follows program activity rather than a flat monthly schedule. Spending peaks in months three and four as hardware and connectivity are procured and deployed, then settles into a steady state through the curriculum months, with a smaller final release in month twelve to fund graduation, the investor showcase, and impact reporting.

12-Month Cash Flow Projection

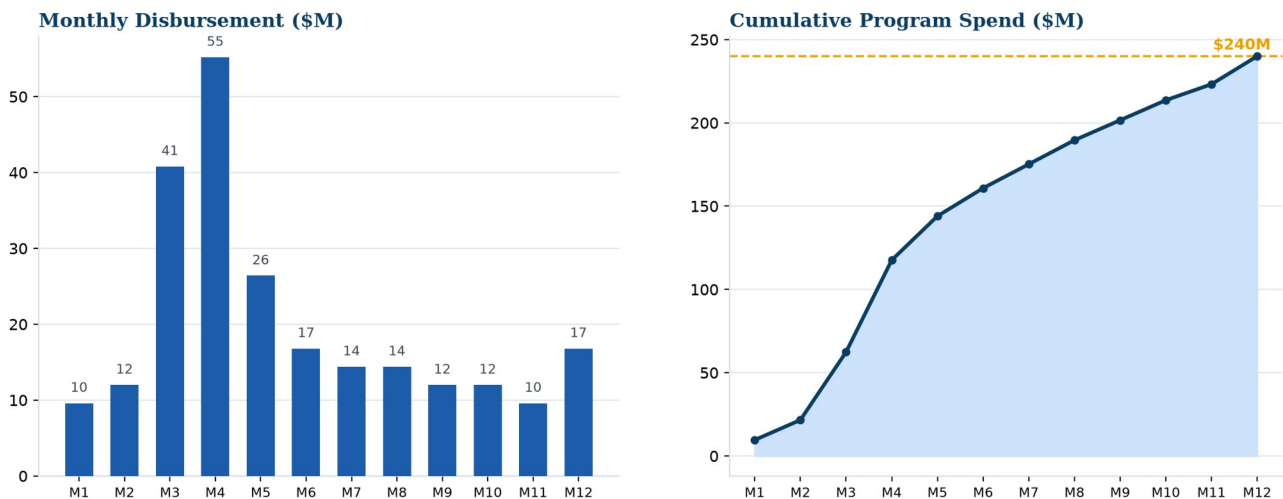


Figure: Projected monthly disbursement and cumulative program spend.

FINANCIAL CONTROLS

All disbursements are approved by the Finance Team against milestone completion certified by the relevant functional team lead, with dual sign-off from the Program Director for any single disbursement exceeding \$2,000,000. Sponsors of Gold tier and above receive quarterly audited financial statements; all sponsors receive a quarterly program report regardless of tier.

Procurement & Vendor Management

MDEI's hardware and connectivity procurement follows the Catholic Project Fund's standard competitive procurement policy, adapted for the scale and timeline of a 100,000-unit program. Software platform relationships (Jozie AI, Torvali, SCM Financials, Beezifi, and YouLabs) are structured as multi-year strategic partnerships rather than one-time purchases, reflecting their role as the program's core infrastructure rather than a commodity input.

- Hardware — competitively bid across qualified device manufacturers, with volume-pricing commitments locked ahead of Month 3 provisioning
- Connectivity — a single primary LEO satellite provider selected for regional rural coverage, with a secondary provider qualified as a contingency
- Software platforms — direct strategic partnership agreements with Jozie AI, Torvali, SCM Financials, Beezifi, and YouLabs, each including per-student licensing, technical support commitments, and post-program continuation pricing for alumni
- Logistics — regional freight-forwarding and customs partners, with pre-cleared Mexican import documentation prepared during Month 1–2 governance

All vendor contracts above \$500,000 require Finance Director sign-off and Executive Steering Committee notification; all contracts above \$5,000,000 require Executive Steering Committee approval. Vendor performance — delivery timeliness, defect rates, and support responsiveness — is tracked monthly and reported to the PMO.

Fundraising Strategy & Sponsorship Tiers

MDEI offers five sponsorship tiers, each a direct multiple of the \$2,400 per-student cost. This keeps the giving structure simple and transparent: a sponsor at any tier can calculate exactly how many students their gift will sponsor, and every tier scales toward the same \$240,000,000 goal.

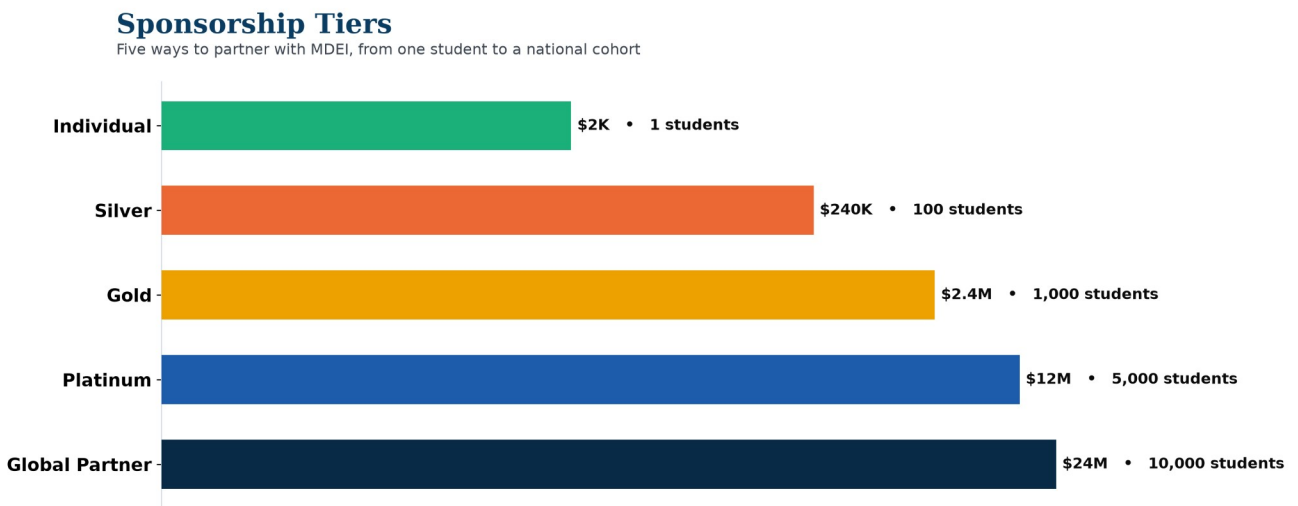


Figure: MDEI sponsorship tiers by investment and students sponsored.

Tier	Students Sponsored	Investment
Global Partner	10,000	\$24,000,000
Platinum	5,000	\$12,000,000
Gold	1,000	\$2,400,000
Silver	100	\$240,000
Individual	1	\$2,400

Sponsorship Benefits Matrix

Benefit	Global Partner	Platinum	Gold	Silver	Individual
Named recognition in all	✓	✓	✓	✓	—

program materials					
Logo on cover of annual impact report	✓	✓	—	—	—
Seat on Executive Steering Committee	✓	—	—	—	—
Quarterly audited financial statements	✓	✓	✓	—	—
Quarterly program report	✓	✓	✓	✓	✓
Invitation to Month 12 investor showcase	✓	✓	✓	✓	—
Region or cohort naming rights	✓	— (by request)	—	—	—
Direct student impact story / correspondence	✓	✓	✓	✓	✓
Recognition certificate	✓	✓	✓	✓	✓

Sponsorship may be directed to a specific region of Mexico upon request, subject to allocation availability and region-level enrollment targets. The Catholic Project Fund Partnerships Office coordinates all sponsor onboarding, recognition, and reporting.

Risk Management

MDEI's Program Management Office maintains a living risk register, reviewed monthly by the PMO and quarterly by the Executive Steering Committee and Independent Advisory Council. Each risk is scored on a five-point probability and impact scale, assigned a named owner, and paired with both a mitigation plan and a contingency plan.

Enterprise Risk Matrix

Probability × impact positioning for top program risks (see risk register for detail)

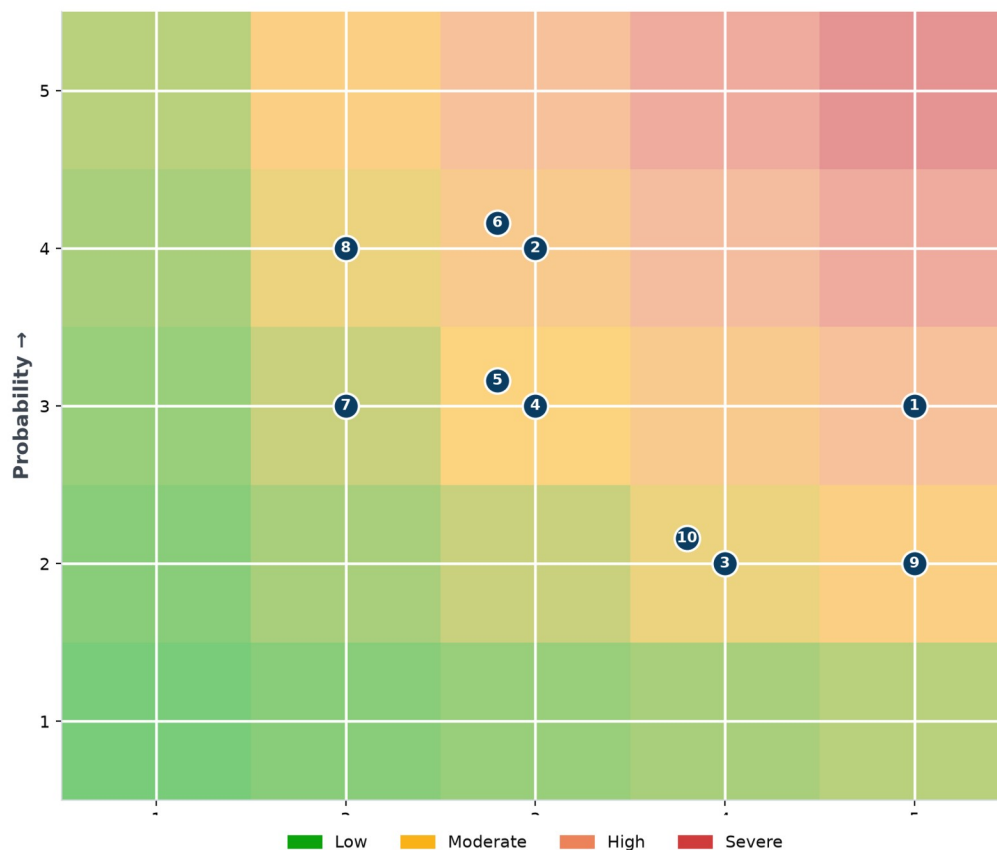


Figure: Enterprise risk matrix — probability × impact.

#	Risk	Prob.	Impact	Owner	Mitigation	Contingency
1	Funding shortfall	3	5	Finance Team	Phased tiered fundraising with milestone-	Scale student cohort to funds actually raised;

					based procurement commitments	preserve full \$2,400 package per student
2	Logistics / customs delay	4	3	Logistics Team	Pre-cleared customs agreements with Mexican authorities; buffer built into procurement timeline	Air-freight critical path shipments; stagger regional launches
3	Political instability	2	4	Regional Directors	Diversified 8-region footprint within Mexico; continuous federal and state government relations monitoring	Reallocate cohort to stable regions; pause affected-region disbursement
4	Supply chain disruption	3	3	Technology Team	Multi-vendor hardware sourcing; early-order commitments	Draw down contingency reserve; substitute qualified alternate device
5	Internet availability gaps	3	3	Technology Team	LEO satellite provider selected specifically for regional rural coverage	Deploy community connectivity hubs at school sites
6	Regulatory approval delay	4	3	Finance Team /	Early federal and state	Sequence SCM

				Regional Directors	regulatory engagement beginning Month 1	Financials rollout by region; use interim digital-wallet rails
7	Student engagement / attrition	3	2	Education Team	Structured mentorship; milestone incentives; local coordinator support	Backfill cohort from qualified waitlist
8	Currency fluctuation	4	2	Finance Team	USD-denominated vendor contracts where feasible; hedged local disbursement	Adjust in-country disbursement timing to favorable currency windows
9	Cybersecurity incident	2	5	AI Operations Team	Platform-level security reviews with Jozie, Torvali, SCM Financials, Beezifi, and YouLabs; student data minimization	Incident response plan with named platform-partner escalation contacts
10	Fraud / misuse of funds	2	4	Finance Team	Dual sign-off on disbursements ; independent quarterly audit	Immediate fund freeze and Advisory Council investigation

Data Privacy, Safety & Child Safeguarding

Because MDEI serves students as young as secondary-school age, the Catholic Project Fund applies a safeguarding standard that goes beyond standard commercial data-protection practice. Every technology partner in the MDEI ecosystem — Jozie AI, Torvali, SCM Financials, Beezifi, and YouLabs — is contractually bound to program-specific data-minimization, consent, and child-safety requirements as a condition of participation.

- Data minimization — student platform accounts collect only the data required to deliver the program and operate the student's business; no data is sold or used for third-party advertising
- Guardian consent — enrollment for minor students requires documented parent or guardian consent, collected by the in-country Program Coordinator
- Age-appropriate AI use — Jozie AI's assistants are configured under MDEI-specific content and safety policies for student accounts
- Payment security — SCM Financials merchant accounts for minor students operate under guardian-linked custodial controls where required by local law
- Incident response — any data-security or child-safety incident is escalated immediately to the Program Director and, where applicable, local authorities and guardians, under a documented incident-response protocol
- Independent oversight — the Independent Advisory Council's regulatory and academic members review safeguarding compliance quarterly

This safeguarding framework is a condition of every technology-partner agreement and every government partnership, federal or state, and is audited alongside the program's financial controls.

Monitoring & Evaluation

MDEI's Independent Advisory Council defines and audits a core set of key performance indicators, tracked from Month 1 enrollment through Month 12 graduation and reported to every sponsor of record on a quarterly basis via an executive dashboard.

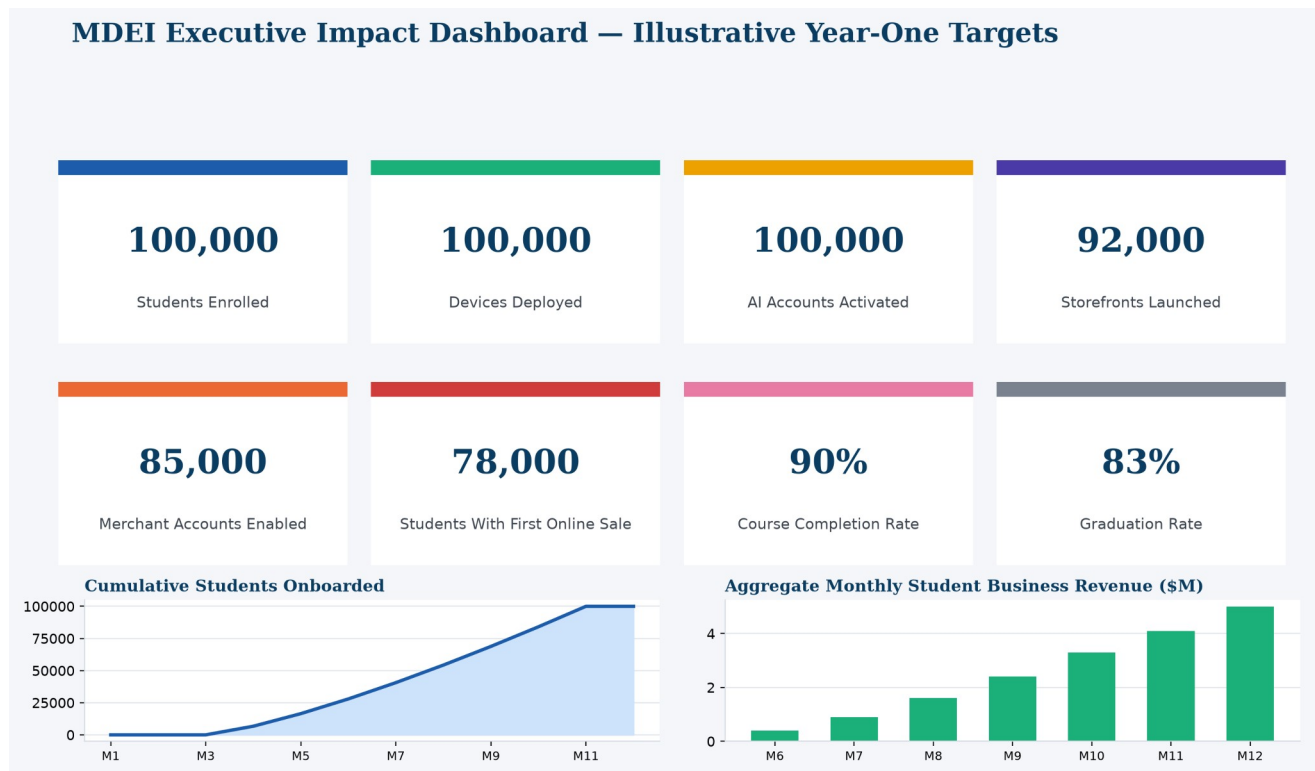


Figure: MDEI executive impact dashboard — illustrative Year-One targets.

KPI	Definition	Year-One Target
Students enrolled	Students formally accepted into the program	100,000
Devices deployed	Laptops delivered and activated	100,000
AI accounts activated	Jozie AI accounts provisioned and first-logged-in	100,000
Storefronts launched	Torvali storefronts published live	92,000 (92%)
Merchant accounts enabled	SCM Financials accounts approved for	85,000 (85%)

	payment acceptance	
Businesses registered (where applicable)	Students completing local formal business registration, where required and available	40,000 (40%)
First online sale	Students completing at least one paid transaction	78,000 (78%)
Monthly business revenue (aggregate)	Total revenue processed across all student storefronts	\$5,000,000+ by Month 12
Course completion	Students completing the full training curriculum	90%
Graduation rate	Students completing all program milestones	83%
Business survival after one year	Businesses still active 12 months post-launch (tracked into Year 2)	≥ 60% (Year 2 target)

Data is collected directly from the five technology platforms wherever possible — minimizing self-reported survey burden on students and regional staff, and ensuring KPI figures reflect actual platform activity rather than attendance alone.

Expected Impact

MDEI is designed to produce impact on three levels simultaneously: the individual student, the household, and the local economy. Because every sponsored student receives connectivity, AI literacy, and a functioning business — not just a device — the program's effects are intended to compound well beyond the twelve-month program window.

Projected Economic Impact

Illustrative multiplier effect of program investment on local economies

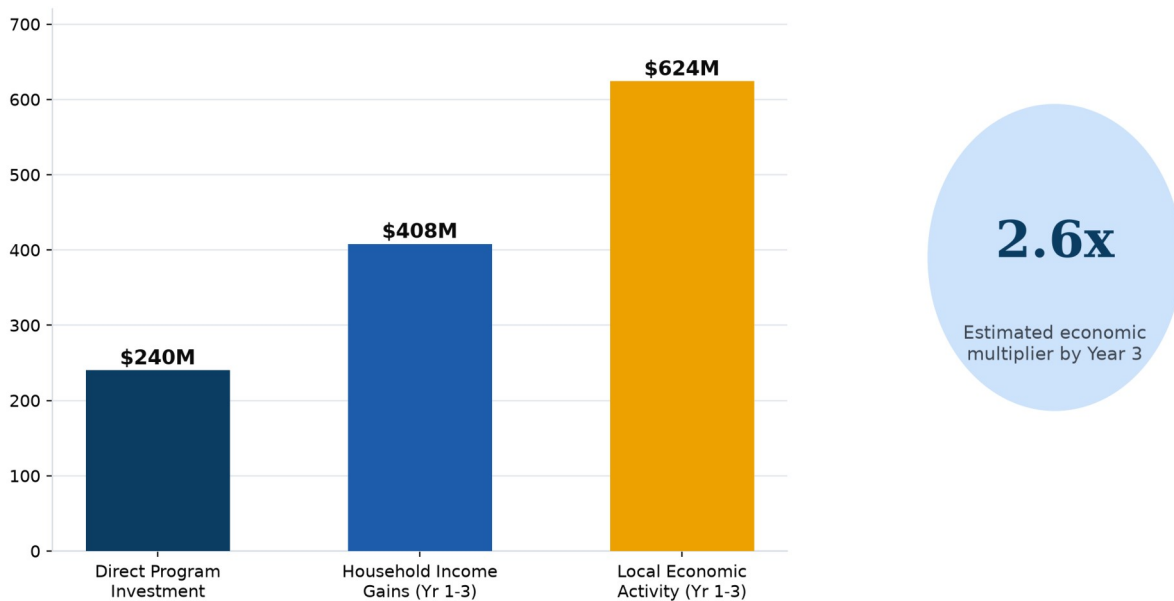


Figure: Projected economic impact and multiplier effect.

- Reduce the digital divide — 100,000 students gain their first reliable home broadband-grade connectivity
- Expand AI literacy — every student becomes a fluent, daily user of AI business tools, a skill set increasingly required across the regional labor market, not just entrepreneurship
- Increase entrepreneurship — a target of 78,000+ new, AI-enabled microenterprises launched in twelve months
- Improve financial inclusion — up to 85,000 students onboarded to formal merchant and payment services, many for the first time
- Create sustainable employment — student businesses that hire family members or peers as they scale
- Increase household income — direct revenue flowing to student-led businesses supplements household income immediately
- Strengthen local economies — an estimated \$572,000,000 in local economic activity over three years, driven by student businesses purchasing local goods and services

- Build long-term digital skills — skills and platform fluency that transfer directly to formal employment, further study, or subsequent ventures

Modeled conservatively, the Catholic Project Fund estimates a 2.6x economic multiplier by Year 3: every dollar of direct MDEI investment is projected to generate approximately \$2.60 in combined household income gains and local economic activity, driven by re-spending within student communities and the continued operation of surviving businesses beyond the program's twelve-month window.

Communications & Marketing Plan

MDEI's Communications Team maintains a consistent, sponsor-visible narrative across the full twelve-month program — ensuring that every sponsor, at every tier, can see and share the tangible outcome of their investment as it happens, rather than waiting for a single year-end report.

Audience	Cadence	Primary Content
All sponsors	Quarterly	Program report against published KPIs (see Monitoring & Evaluation)
Gold tier and above	Quarterly	Audited financial statement
Global Partner / Platinum	Monthly	Executive briefing call with the Program Director
Public / media	Milestone-based	Press coverage at launch, mid-program, and the Month 12 graduation and investor showcase
Students & families	Ongoing	In-platform updates and local-language SMS/WhatsApp updates from Program Coordinators

The Month 12 graduation, investor showcase, and business competition serves as MDEI's flagship communications moment — an opportunity for sponsors, government partners, and media to see student businesses directly, hear from graduates, and review the full-year impact report in person. Sponsors are invited according to the benefits matrix in the Fundraising Strategy section.

Sustainability Plan

MDEI is built to outlast its twelve-month funding window. Sustainability is designed into the program from day one, not addressed as an afterthought at graduation.

Continued Platform Access

Following graduation, students transition from the sponsored Jozie, Torvali, SCM Financials, Beezifi, and YouLabs licenses to affordable, discounted continuation subscriptions, priced specifically for MDEI alumni and subsidized in part by transaction-based revenue-share agreements the Catholic Project Fund has negotiated with each technology partner. No graduating student loses access to their storefront, business data, or AI tools at the moment their business needs them most.

Local Partnerships

Regional Directors cultivate partnerships with local chambers of commerce, microfinance institutions, and vocational training bodies so that MDEI graduates have a clear next step — additional credit, formal business registration support, or advanced training — beyond what the program itself provides.

Reinvestment & Alumni Network

A portion of program funding is reserved to seed a MDEI Alumni Network, connecting graduates across regions for peer mentorship, supplier introductions, and shared learning. Successful graduate businesses are invited to reinvest — as guest mentors in subsequent MDEI cohorts, or as direct sponsors of the next generation of students, closing the loop between program beneficiary and program sponsor.

Mentorship & Growth Programs

The Month 11 mentorship curriculum is explicitly designed to continue past graduation: mentors — drawn from sponsor-partner companies, local business communities, and successful MDEI alumni — are asked to commit to a minimum of six additional months of informal support beyond the formal program window, extending the program's effective duration well past its funded twelve months.

Environmental & Device Lifecycle Stewardship

Distributing 100,000 laptops carries a long-term environmental responsibility that MDEI addresses directly rather than deferring to graduates. The Technology Team's procurement standard and the Sustainability Plan's continuation model are both designed with the device's full lifecycle in mind, not just its first year.

- Device durability — the MacBook Neo was selected in part for battery replaceability and multi-year serviceability, reducing early e-waste
- Repair network — Regional Directors establish a local repair-partner relationship in each region before Month 4 deployment
- End-of-life recovery — students may return end-of-life devices through school-site collection points for certified recycling
- Packaging — shipping and packaging materials are selected to minimize volume and non-recyclable content, reducing both freight cost and environmental footprint

Because every device is tied to a working business, MDEI's model also creates a strong incentive against premature disposal: unlike a donated device with no clear ongoing purpose, a MDEI laptop is the student's storefront, ledger, and communication channel — the single strongest predictor of long-term device retention in comparable programs.

Governance Calendar

MDEI runs on a fixed governance cadence, so that sponsors, government partners, and the Independent Advisory Council always know when key decisions and reports are due — independent of any single milestone slipping.

Cadence	Body	Purpose
Monthly	Program Management Office	Operational review against the 12-month roadmap; risk register update
Monthly	Global Partner & Platinum sponsors	Executive briefing call with the Program Director
Quarterly	Executive Steering Committee	Strategy, budget, and regional-allocation decisions
Quarterly	Independent Advisory Council	Academic, regulatory, safeguarding, and impact-measurement review
Quarterly	All sponsors	Program report and KPI dashboard distribution
Annually	Executive Steering Committee	Full-year audit review and Year Two renewal decision

Mexico Deployment Plan

MDEI's Year One cohort of 100,000 students is allocated across eight priority regions of Mexico, weighted by youth population, digital-divide severity, and confirmed government and school-partner readiness. Greater Mexico City, as the country's largest youth population center, anchors the cohort; the remaining allocation is distributed to maximize both scale and regional diversity of impact — from the northern border to the southern states.

MDEI Year-One Mexico Deployment

Circle size indicates first-year sponsored-student allocation by region

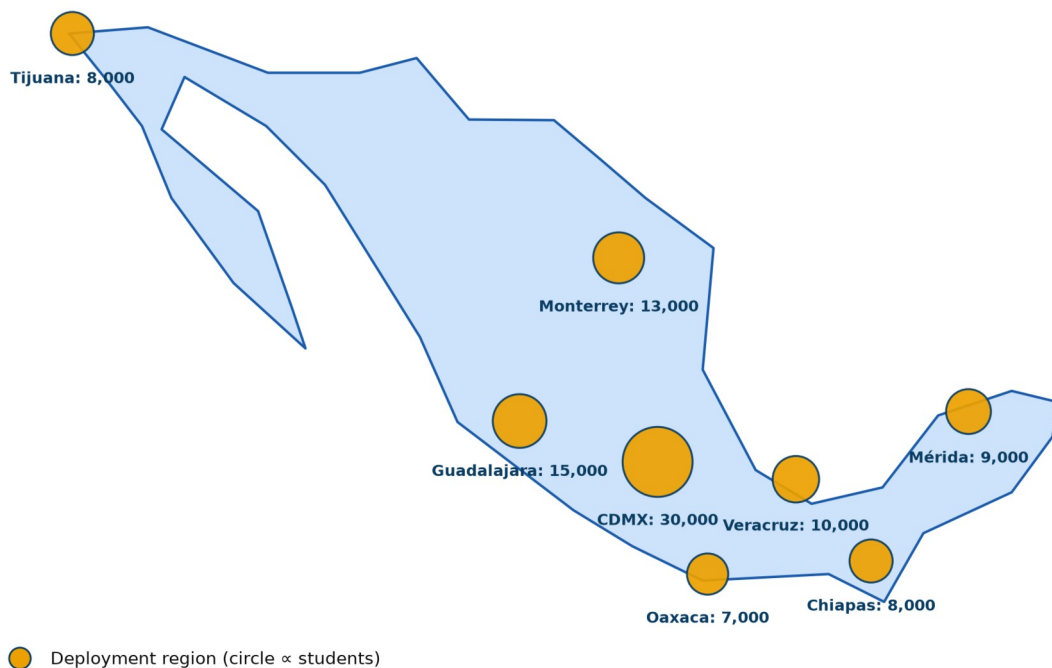


Figure: MDEI Year-One regional deployment across Mexico.

Region	Year-One Students	% of Cohort
Greater Mexico City (CDMX & Metro)	30,000	30%
Jalisco (Guadalajara)	15,000	15%
Nuevo León (Monterrey)	13,000	13%
Veracruz	10,000	10%

Yucatán (Mérida)	9,000	9%
Baja California (Tijuana)	8,000	8%
Chiapas (Tuxtla Gutiérrez)	8,000	8%
Oaxaca	7,000	7%
Total	100,000	100%

Each region is led by a dedicated Regional Director reporting to the PMO, responsible for state and federal government relations, school partnerships, regulatory approvals (including SCM Financials merchant-services clearance), and in-country logistics coordination with the central Logistics Team.

Regional Profiles

Greater Mexico City (CDMX & Metro) — the country's largest youth population anchors the cohort, with deployment spanning the capital's dense urban core and its surrounding metro-area municipalities, where school-partner density is highest.

Jalisco (Guadalajara) — Mexico's leading technology and innovation hub outside the capital, well suited to an early, fast-moving cohort that can showcase platform adoption quickly.

Nuevo León (Monterrey) — a strong industrial and entrepreneurial base in the north, with an existing private-sector ecosystem MDEI graduates can plug into for mentorship and supply relationships.

Veracruz and Oaxaca — Gulf-coast and southern communities where broadband penetration lags the national average, and where LEO connectivity delivers the greatest marginal benefit.

Yucatán (Mérida) — a stable, fast-growing regional economy in the southeast, chosen to extend the program's reach into the Yucatán Peninsula.

Baja California (Tijuana) — a northern border region with a distinct cross-border economy, included to validate the model in a market with different regulatory and commercial dynamics than central Mexico.

Chiapas (Tuxtla Gutiérrez) — one of Mexico's least digitally connected states, prioritized specifically to ensure MDEI reaches the communities with the greatest need, not only the most digitally ready.

Looking Ahead — A Five-Year Vision

MDEI's Year One design — 100,000 students across 8 priority regions of Mexico for \$240,000,000 — is built as a repeatable, fundable unit, not a one-time campaign. If renewed and expanded annually at a similar funding pace, the program could reach full national coverage across all 32 Mexican states within three years, and extend into Central America by Year Five, reaching 1,000,000 cumulative students.

A Five-Year Vision for National & Regional Scale

Illustrative cumulative reach if MDEI is renewed and expanded annually

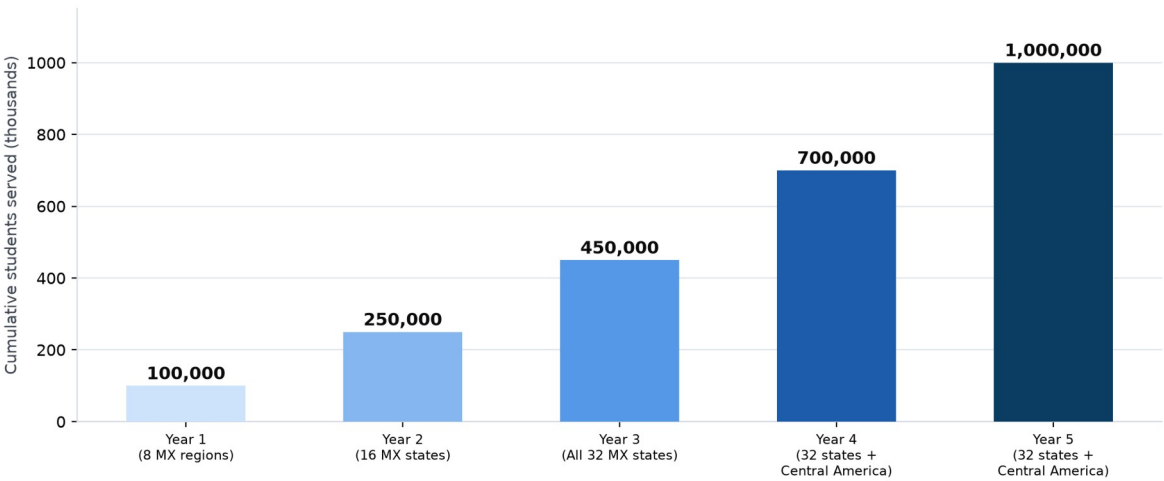


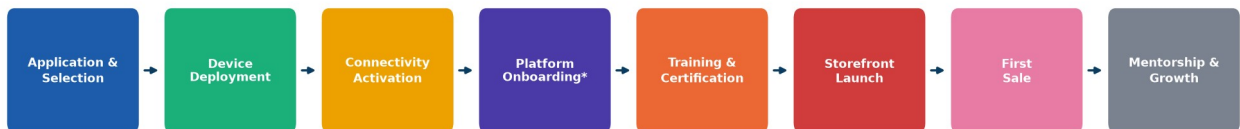
Figure: Illustrative five-year cumulative reach if MDEI is renewed annually.

Each subsequent year benefits from the infrastructure and lessons of the year before: government relationships already established, technology-partner integration already proven, curriculum already localized, and — critically — a growing alumni network able to mentor the next cohort. This is why Year One's success is not just a standalone outcome, but the foundation the entire five-year vision is built on.

From Enrollment to First Sale — The Business Launch Process

Every sponsored student follows the same structured, eight-step process from application to a functioning business — a deliberately standardized path that lets the Program Management Office track cohort-wide progress and intervene quickly wherever a student stalls.

Student Business Launch — Process Flow



*Platform onboarding provisions Jozie AI, Torvali, SCM Financials, Beezifi, and YouLabs accounts.

Figure: Student business launch process flow.

This process is intentionally sequential — platform onboarding is not complete until connectivity is active, and storefront launch does not begin until training and certification are complete — so that no student is asked to use a tool before they have been taught to use it well.

Frequently Asked Questions

Why \$2,400 per student, and not less?

\$2,400 is the fully loaded cost of a complete business infrastructure, not a device alone. Programs that have tried to do this for less have consistently had to cut connectivity, software, or training — the exact components that determine whether a student ever reaches a first sale. MDEI's package cost is transparent and itemized specifically so sponsors can see there is no hidden margin or padding in the figure.

What happens if MDEI does not raise the full \$240,000,000?

The program scales the number of students served to the funds actually raised, always preserving the full \$2,400 package per student. MDEI will not reduce the per-student package to serve more students on a smaller budget, because a partial package is the exact failure mode the program is designed to avoid.

Can a sponsor restrict their gift to a specific region or use?

Yes. Region-directed sponsorship is available at Gold tier and above, subject to allocation availability. All sponsorships, directed or undirected, fund the identical \$2,400 per-student package.

What happens to a student's device and accounts if they do not complete the program?

Devices remain with the student. Software licenses provisioned as part of the program continue through the funded 12-month period regardless of course completion status; continuation beyond Month 12 follows the same alumni-pricing path described in the Sustainability Plan.

How does MDEI verify funds are used as described?

Dual sign-off on all major disbursements, independent quarterly audit, and Advisory Council review — detailed in the Financial Model and Risk Management sections — apply uniformly regardless of sponsorship source or tier.

Is MDEI open to secular institutional partners?

Yes. While MDEI is sponsored by the Catholic Project Fund, the program serves students of all backgrounds and faiths, and welcomes government, multilateral, corporate, and secular philanthropic partners alongside faith-based ones. Program eligibility and benefits do not depend on a student's or sponsor's religious affiliation.

Join Us

The Mexico Digital Entrepreneurship Initiative is a rare kind of opportunity: a single, transparent \$2,400 unit of investment that delivers a complete, measurable transformation in a young person's economic trajectory — and that scales, without modification, from a single individual sponsor to a \$24,000,000 Global Partner commitment.

The Catholic Project Fund invites governments, multilateral development institutions, foundations, and corporate technology partners to join this initiative at whichever tier fits your organization's capacity and mission. Every sponsor — at every level — receives transparent, quarterly reporting against the KPIs in this proposal, and an open invitation to see the program's impact firsthand at the Month 12 graduation and investor showcase.

NEXT STEPS

1) Contact the Catholic Project Fund Partnerships Office to discuss sponsorship tier and region preference. 2) Execute a partnership agreement outlining sponsorship terms and reporting cadence. 3) Receive your organization's recognition placement and first quarterly report following Month 1 governance close.

With Gratitude to Our Sponsors

MDEI is made possible by the generosity of our founding and program partners



To place your organization's recognition here, contact the Catholic Project Fund Partnerships Office

Figure: MDEI sponsor recognition — illustrative placement by tier.

Appendix A — Key Assumptions

- All figures are presented in United States Dollars (USD) unless otherwise noted.
- Per-student package costs are based on indicative vendor pricing as of the date of this proposal and are subject to final procurement contracting.
- LEO satellite connectivity is deployed “where appropriate” per local market — in dense urban areas with existing broadband infrastructure, terrestrial alternatives may be substituted at equivalent or lower cost, with savings redirected to program contingency.
- SCM Financials merchant services availability is subject to Mexican financial regulatory approval and banking-partner onboarding; sequencing may vary by region.
- Business registration figures reflect that formal registration requirements, costs, and availability vary by business type under Mexican law.
- Impact and economic multiplier estimates are illustrative modeling based on comparable digital-inclusion and microenterprise program evaluations, presented for planning purposes and refined through the Independent Advisory Council's ongoing evaluation.
- Regional-level student allocations may be adjusted based on final school-partner and government agreement outcomes during Month 1.

Appendix B — Glossary

Term	Definition
LEO	Low Earth Orbit — a class of satellite constellation providing broadband-grade internet connectivity to remote and underserved areas
PMO	Program Management Office — the central team responsible for day-to-day MDEI execution
PMP	Project Management Professional — a globally recognized project-management governance standard
KPI	Key Performance Indicator — a defined, trackable measure of program progress
Storefront	A student's online store, built and hosted on the Torvali platform
Merchant account	An account enabling a business to accept card and digital payments, provisioned via SCM Financials
Cohort	The full group of students enrolled in a given program year
Sponsor of record	Any individual or organization with an active, documented MDEI sponsorship

Appendix C — Contact & Partnership Information

For sponsorship inquiries, partnership discussions, or additional due-diligence materials, please contact the Catholic Project Fund Partnerships Office.

Organization	Catholic Project Fund
Program	Mexico Digital Entrepreneurship Initiative (MDEI)
Proposal Date	July 2026
Inquiries	Catholic Project Fund Partnerships Office

This proposal and all supporting figures are illustrative planning estimates prepared for discussion with prospective sponsors, partners, and government stakeholders, and are subject to refinement during Month 1 governance and final partner contracting.

Appendix D — Letter of Intent / Sponsorship Pledge Template

Prospective sponsors may use the following template to indicate a non-binding intent to sponsor MDEI. A formal partnership agreement will be prepared by the Catholic Project Fund Partnerships Office upon receipt.

Field	Detail
Sponsoring Organization / Individual	_____
Primary Contact Name & Title	_____
Email / Phone	_____
Sponsorship Tier	☐ Global Partner ☐ Platinum ☐ Gold ☐ Silver ☐ Individual
Intended Investment (USD)	_____
Region Preference (optional)	_____
Intended Payment Schedule	☐ Lump sum ☐ Quarterly ☐ Custom (describe below)
Additional Notes	_____
Signature	_____ Date: _____

Please return this form to the Catholic Project Fund Partnerships Office. Submission of this form does not constitute a binding financial commitment; it initiates the partnership agreement process described in the “Join Us” section of this proposal.