FOR IMMEDIATE RELEASE:

**Innovative AI-Powered Loan Packaging Tool Revolutionizes Access to Capital for Small Businesses**

**Dallas, Texas** – Dallas, Texas – March 26, 2024 - In a groundbreaking move set to change the financial landscape for small business owners, Integrality, LLC, a black woman-owned firm, has unveiled its latest innovation: an AI-powered digital loan packaging tool. This pioneering solution, designed to streamline the loan application process, aims to unlock $1 million in capital for small businesses, with a particular focus on empowering women-owned enterprises. To date her Black woman-owned accelerator, Start.Pivot.Grow., has awarded $52,000 in small grants and helped small businesses raise $485,000 in capital since the pandemic.

Cynthia Nevels, the visionary behind Integrality, LLC, brings her extensive 22-year experience in the technology industry to the forefront of this initiative. Having played a crucial role in assisting thousands of small businesses secure disaster relief funding and loan forgiveness during the challenging times of the pandemic, Nevels is no stranger to the hurdles faced by minority and women-owned businesses in accessing necessary capital.

The new digital tool, named Prep My Loan, is at the cutting edge of technology and financial services, providing a robust platform for entrepreneurs to prepare their loan applications meticulously and improve their chances of getting approved. This AI-driven solution is designed not just to facilitate the loan application process but to enhance the success rate of securing funding by addressing the common challenges that often lead to loan denials.

\*\*Prep My Loan: A Two-Pronged Approach to Financial Empowerment\*\*

Prep My Loan distinguishes itself through its comprehensive, two-component system aimed at equipping business owners with the knowledge and tools necessary for successful loan applications. The first component is a self-paced, 10-module certification course that guides entrepreneurs through the intricacies of the loan process and underwriting considerations. This educational component demystifies the financial jargon and lays out the groundwork for what lenders look for in potential borrowers.

The second component is the innovative loan packaging planner. Available in both digital and fillable formats, this planner is meticulously designed to align with the training provided in the certification course. It includes templates and samples that cover the ten crucial sections of a loan package, ensuring that business owners are thoroughly prepared before approaching lenders.

\*\*Bridging the Gap for Minority and Women-Owned Businesses\*\*

Despite the significant economic contributions of women-owned businesses, which generated nearly $2 trillion in receipts nationwide in 2021, access to outside capital remains a persistent challenge. This disparity is particularly pronounced in Texas, where a study by the Federal Reserve Bank of Dallas revealed that in 2022, more than half of men-owned small firms received the full financing they requested, in stark contrast to just over one-third of women-owned firms.

Nevels' Prep My Loan aims to level the playing field by removing systemic biases and improving the loan application presentation. By empowering entrepreneurs with the necessary knowledge and tools, the digital solution not only enhances their chances of securing capital but also builds their business acumen and confidence.

\*\*A Mission to Empower and Transform\*\*

Cynthia Nevels' dedication to supporting struggling minority and women-owned businesses to pivot post-pandemic and rebuild through education, technical assistance, and access to capital is at the heart of this initiative. With the launch of Prep My Loan, the Start.Pivot.Grow. platform is set to transform the landscape of small business financing, making the dream of accessing capital a more attainable reality for the new majority entrepreneurs across the country.

For more information about Prep My Loan and to begin the journey towards financial empowerment, visit www.startpivotgrow.com/university.

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**About INTEGRALITY**Integrality is a women and minority-owned U.S. based professional services company. For twenty-two years, we have helped businesses, government agencies and organizations optimize operations, improve revenue growth and accelerate growth through data analytics and technological advancements. We partner with world-class providers to select, design, configure and install innovative technology used to organize and analyze data to maximize profits. Integrality develops apps, data analysis solutions, data driven growth strategies and provides fractional operations management solutions to high growth companies. To learn more, visit [www.integralityllc.com](http://www.integralityllc.com)

**About Start.Pivot.Grow.**

Start.Pivot.Grow. is a small business accelerator program and business assistance platform targeting woman and minority businesses three years old and up. Access to the online program is available at [www.startpivotgrow.com/university](http://www.startpivotgrow.com/university). SBA lenders, banks, credit unions and community development financial institutions may license the program to retail or distribute to their small business customers in advance of the loan application. More details are available at [www.startpivotgrow.com](http://www.startpivotgrow.com).

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**Media Kit**

Link to Program:

 [www.startpivotgrow.com/university](http://www.startpivotgrow.com/university)

Price

* Online Certificate Course $19.99
* Total Package with Course and Planner $119.99
One-hour business advising included with loan confidence rating

Cynthia Nevels Headshot [[Download](https://static.wixstatic.com/media/bf3758_bfd1f0f94ba24d3cae489ecb0158d757~mv2.png)]

Start.Pivot.Grow. Logo [[Download](https://static.wixstatic.com/media/5a6b41_2cc5faa90f2243b1b0c0d98c21d7d11c~mv2.png)]

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