



***Hardaway Advanced Forensic
Accounting
(HAvFA)***

*****Investors Deck*****

James Hardaway, CEO and Founder

james@jameshardaway.com

Cell: 708/218-4431

***HAvFA's* service differential will be our expertise in digital forensics. This is the "Advanced" in Advanced Forensic Accounting.**



Today with the onset of highly sophisticated malware developers hacking into both large and small companies; and large and small government agencies the demand for forensic accounting has increased exponentially.



Statistics

- 54% of companies say that they would increase their use of outside consultants instead of using personnel in-house over the next 2-5 years to counter their concerns with accounting fraud. (AICPA)
- 75% of survey respondents say that the fast-growing nature of the forensic accounting industry makes it possible for traditional accountants to pass themselves off as a seasoned industry professional because of the overall shortages that are in place. (Kessler International).



Vision

Hardaway Advanced Forensics Accounting (HAVA) will become a consulting leader in the areas of Fraud Management, Fraud Assessment; and Fraud Investigation. As a service differential HAvA is a digital forensic specialist company. The demand is high for this service, but the supply is limited. The demand is high because in today's national and international technology environment, malware developers are attacking large and small entities, including government and private organizations.



Market Analysis							
Potential Customers	Growth	Year 1	Year 2	Year 3	Year 4	Year 5	CAGR
Large Companies with Assets over \$1 billion	12%	200	224	251	281	315	12.03%
Companies with Assets less than \$1 billion	20%	700	840	1,008	1,210	1,452	20.01%
Urban Municipalities	10%	10	11	12	13	14	8.78%
Rural Municipalities	5%	5	5	5	5	5	0.00%
Total	18.20%	915	1,080	1,276	1,509	1,786	18.20%

There is little competition for Hardaway Advanced Forensic Accounting because our founder has extensive progressive experience in both government and private investigations. In addition, he is a Certified Fraud Examiner; a Certified Public Accountant; a Certified Management Accountant; and has earned his MBA.

Our company goal is to hire staff with these or similar credentials, and Mr. Hardaway himself, who is also a university instructor, will train and coach the staff.

The major competition in our market is the big 4 CPA firms. However, they are restricted to compete because the Sarbanes-Oxley law states that they can't perform other services if they are doing an audit for a company.



As noted above, the founder of HAvFA, not only worked for a government regulatory agency, but also has similar extensive and progressive experience as an investigator for the private industry. This is an exceptional service differentiator for HAvFA.



At HAvFA our objectives are to sustain the following skills: critical thinking; use of quantitative investigation methods; conducting research and investigations; and communicating effectively. After five (5) years we will become skilled in determining the value of assets and liabilities for expansion to business valuation services.

These special skills are comprised of understanding how to structure and manage investigations; the types of evidence that may be collected; how to maintain the chain of custody, the legal rights of those under investigation; how to identify different types of fraud schemes; how to conduct interviews; and how to detect deception.

In addition, we will sustain an understanding of digital forensics in both the areas of computer forensics and network forensics. This will comprise of skills in advanced digital forensics which includes utilizing computer-assisted audit tools and techniques (CAATTs) to extract and analyze digital data from enterprise resource planning (ERP) and accounting systems.



Forensic Accounting Skills Matrix: Table Stakes vs Differentiators

			<div><div>Table Stakes</div><div>Differentiators</div></div>
Credentials	Founder-led training, academic & ethical grounding	CPA, CFE, CFF, CVA, continuing education	
Communication & Reporting	Court-tested structured evidence cataloging	Litigation-ready reports, expert testimony	
Technology Competence	AI-driven forensic platforms & AIOps integration	Forensic software, cybersecurity basics	
Legal & Regulatory Knowledge	Securities fraud expertise & regulatory investigations	SEC, PCAOB, SOX, COSO, chain of custody	
Fraud Investigation	Digital forensics (audio, video, NLP, metadata)	Fraud detection, data tracing, evidence documentation	
Accounting Fundamentals	AI-powered predictive & cognitive analysis	GAAP, GAAS, IFRS, financial analysis	

Market Segments:

Large Companies with Assets Greater than \$1 billion:

- Contract out employees which means more arbitration and mediation agreements.
- Robust lawyer staff to keep events out of the media.
- Likely to afford big 4 CPA firms.
- Likely to have fraud management programs internally serviced.

Companies with Assets Less than \$1 billion:

- Trend is increasing with non-employee contracting, which means more arbitration and mediation agreements.
- Increasing lawyer fees which means less likely to have robust lawyer staff.
- Malware attacks increasing which means they will be more inclined to be proactive about fraud management.
- Media exposure is increasing with social media, and therefore they will be more likely to be proactive with fraud management.

Urban Municipalities:

- Less likely to contract out employees.
- More likely utilize big 4 CPA firms.
- More likely to utilize law enforcement if malware attacks or fraud events.
- Likely to have a robust lawyer staff
- More likely to be proactive with fraud management because the pandemic has stretched budgets.

Rural Municipalities:

- Less likely to have non-employee contract which means less arbitration and mediation agreements.
- Not much concerned about arbitration and media exposure.
- Budgets are stressed by pandemic, and they can't afford to be proactive in fraud management and investigation.



Milestone	Start Date	End Date	Budget	Manager	Department
Complete district court mediator training in Fayetteville GA.	1/4/2022	1/18/2022	\$1,000 J. Hardaway	Executive	
Join the American Arbitration Association Roster as a mediator.	1/31/2022	2/14/2022	\$750 J. Hardaway	Executive	
Join AAA as an arbitrator in financial services and health care.	1/4/2022	1/18/2022	\$750 J. Hardaway	Executive	
Work three years as a mediator at the Georgia Courts	1/24/2022	1/23/2025	\$0 J. Hardaway	Executive	
Work three years as an AAA arbitrator and mediator.	2/28/2022	2/27/2025	\$0 J. Hardaway	Executive	
Write 10 articles for the ACFE on arbitration and mediation.	3/21/2025	11/21/2028	\$0 J. Hardaway	Executive	
Get seventeen prospects for forensic accounting clients through reputation from James' mediation and arbitration cases.	1/25/2025	1/23/2026	\$0 J. Hardaway	Executive	
Get \$1 million in funding from venture capitalists.	4/25/2025	6/12/2026	\$0 J. Hardaway	Executive	
Find office space near Atlanta GA.	9/12/2026	4/17/2027	\$0 J. Hardaway	Executive	
Purchase office equipment and furniture.	9/12/2026	4/17/2027	\$33,000 J. Hardaway	Executive	
Purchase forensic hardware and software.	9/12/2026	4/17/2027	\$240,695 J. Hardaway	Executive	
Purchase office software and hardware.	9/12/2026	4/17/2027	\$26,332 J. Hardaway	Executive	
Contract with a Computer specialist to install computer software and hardware.	9/12/2026	4/17/2027	\$10,000 J. Hardaway	Executive	
Train on how to operate the forensic hardware and software.	9/12/2026	4/17/2027	\$0 J. Hardaway	Executive	
Write training manual for staff.	9/12/2026	4/17/2027	\$0 J. Hardaway	Executive	
Set up forensic accounting training for staff.	9/12/2026	4/17/2027	\$700 J. Hardaway	Executive	
Hire administrative assistant.	9/12/2026	4/17/2027	\$0 J. Hardaway	Executive	
Purchase Business Insurances	9/12/2026	4/17/2027	\$47,000 J. Hardaway	Executive	
Contract with Marketing Consultant. Publish HAvFA website	9/12/2026	4/17/2027	\$17,000 J. Hardaway	Executive	
Hire 3 digital forensic accountants and 2 forensic accountants.	9/12/2026	4/17/2027	\$0 J. Hardaway	Executive	
Totals			\$377,227		



Compound Annual Growth Rate (CAGR)

HAvFA will sustain specialized knowledge and skills in the following critical elements of fraud investigations and assessments: accounting information systems; communications; and information technology, with an estimated Compound Annual Growth Rate (CAGR) of 18% for revenue.

Investigations (61% of Gross Revenue)

We will serve as consultant in cases that does not directly involve actual or threatened litigation, it will involve performing analyses or investigations that require the same skills used in litigation services. The scope of each forensic accounting project is unique, as is the work service flows derived from the scope of the project. Such work services often consist of a written or oral report of findings or recommendations or both. Our objective is to focus on a client's particular needs.



Key elements of accounting information systems include internal control and business processes. Internal fraud schemes typically involve the violation of weak or nonexistent internal controls within specific business processes. We will bring an excellent understanding of internal control processes and how they interface with business processes and the accounting information system.

The importance of information technology to forensic accountants is closely related to the importance of digital forensics and accounting information systems. Information technology is constantly evolving and is an inescapable aspect of many types of forensic accounting work. We will utilize the latest in technology on investigations and be alerted to evolving technological advances, in maintaining up-to-date professional skills. Our digital forensic professionals will have earned the Information Security Manager (CISM) credential. The CISM credential is an exam-based credential that focuses on the advanced skills needed by the forensic accountant.



Fraud Risk Management and Assessment (39% of Gross Revenue)

We are experts in investigating fraud because of our deep understanding of the many types of fraud schemes. As a result, will be in an excellent position to identify fraud risks and recommend ways to prevent and detect fraud schemes. There is an increased need for fraud risk management and assessment because of the proliferation of digital technologies has opened the door to constant, devastating fraud attacks against even some of the largest and strongest companies.

Consequently, fraud risk management and assessment have grown into an enormous industry and has strongly embraced the forensic accounting profession for its knowledge and skills in preventing and detecting fraud.



Business Valuation (after Year 5)

Business valuation involves not only valuing businesses, but many kinds of assets or liabilities. Forensic accountants may measure or value economic damages, patents, assets owned by divorcing spouses, future medical expenses, loan portfolios, and stock options. Business valuation is also applicable to financial reporting. Accounting standards have shifted towards valuing many assets at fair value. HAvFA in five (5) years will sustain skills that include: the value of intangibles in business acquisitions; asset values in divorce; economic damages in a breach of contract case; the value of complex security options; and the value of businesses.



My name is James Hardaway. I own 100%, two companies, MalShield, LLC, and Integral Financial, PC.

MalShield is a company who serves its members by referring lawyers in malpractice lawsuits for disenfranchised medical malpractice victims. It was organized in 2019.

I am looking for investors in both companies: for expanding MalShield by adding a forensic accounting division, called Hardaway Advanced Forensics Accounting; and Integral Financial, PC.

I have over 25 years experience in government (10 years) as a federal securities regulatory investigator; and a private (15 years) federal securities laws investigative services.



James Hardaway, Jr. is a former investigator with the U.S. Securities and Exchange Commission (SEC). At the SEC, James investigated: investment companies (mutual funds); hedge funds; transfer agents of marketable securities; investment advisers; and insurance company annuity products, for compliance with federal securities laws and industry broker dealer rules and regulations.

He reviewed, analyzed, and reported on these companies' organizational operations, internal control systems, contractual obligations, and Board of Directors' duties.

He served as a member of the SEC senior management task force team, whose goals were to implement strategic directives. He worked to improve the SEC's implementation of regulations program by redesigning policies and procedures for auditing techniques, inspection logistics, and team synergism.



After working at the SEC, James was employed as an executive of an international conglomerate compliance services corporation. At Citi Fund Services, a division of Citigroup, his accomplishments included directing strategy and operations for top-tier clients' regarding: joint cash accounts; asset segregation; regulatory examinations; and tax reporting.

He designed and developed a modular training curriculum for junior and senior compliance analysts. He also created and implemented a client-services, multi-department system for monitoring market timing of mutual fund shareholder investments.

As an active member on the Citi Fund Services Executive Committee, he enhanced and improved inter-departmental and management/associate communications. And as a senior member of the Rules Committee, he worked to research and implement new regulations impacting the company, while being the sole author for the quarterly international company-wide compliance newsletter. This acclaimed newsletter was comprised of executive summaries of new regulations impacting the U.S. financial securities industry.



The MalShield® forensic accounting division will be a value-add to our associate attorneys because we will carry-out forensic investigations for medical malpractice cases. This will give us leverage with lawyers, and appeal to members. The resulting reputation will increase member numbers.

Integral Financial, PC is over 25 years old.

We re-branded from federal securities laws compliance assessments to federal securities laws investigator in 2020.

The company was also certified as federal contractor in 2020.

Our plan is for Integral Financial to leverage Hardaway Advanced Forensics Accounting employee skill-sets and software for SEC cybersecurity investigations. This is a sustainable competitive advantage for Integral Financial.



HAvFA's Financial Statistics Highlights Projected Average for 6 Years:

Profit Margin – 19%

Gross Margin – 84%

Return on Investment (49% Ownership) – 36.5%

CAGR Service Revenue – 18%

Cash Balance Increases:

Year 1-2 – 17.5%

Year 2-3 – 27.0%

Year 3-4 – 34.7%

Year 4-5 – 64.4%

Financing

Use of Funds

HAvFA is seeking venture capitalist funding of \$1,000,000 for the following purposes:

- hire highly-skilled digital forensic specialists; and other forensics accounting personnel;
- provide personnel comprehensive health and welfare benefits;
- subscribe to state-of-the forensic accounting software;
- move to an office in downtown Atlanta;
- purchase office furniture and equipment.
- AI-Powered Operations – See Appendix



Appendix: Becoming AI-Powered – Years 3–10

Estimated Costs: \$400,000

Beginning in Year 3, we will launch a strategic Artificial Intelligence (AI) initiative focused on production employment of a suite of AI-powered operational capabilities that will achieve economic value. These will include predictive AI, cognitive AI, and decision-making AI tools.

As a startup, we are well-positioned to adopt AI without the legacy constraints faced by traditional companies. Our first step toward becoming responsible for AI-Powered is to establish a foundational policy framework guided by the following principles:

1. Fair and impartial
2. Transparent and explainable
3. Responsible and accountable
4. Safe and secure
5. Respectful of privacy
6. Robust and reliable

This initiative will address both internal processes and external client offerings. Upskilling HAvFA employees in AI methodologies and tools will be a core priority.



. To accelerate implementation, we will:

- Contract Kira Systems software to extract contract terms from legal documents using natural language processing.

We will apply a consistent methodology to all AI-driven use cases in investigative and risk assessment procedures, consisting of the following five steps:

1. Simplify and standardize
2. Digitize and structure
3. Automate
4. Apply advanced analytics
5. Implement cognitive technologies

Additionally, we will explore the development of:

- Conversational AI for client engagement and intake
- Computer vision applications to process data from Internet of Things (IoT) and edge devices
- AutoML tools to support scalable machine learning applications across the firm



We will contract Splunk software company to implement AIOps to identify problem areas and automate aspects of our IT operation. AI-powered companies need AIOps to keep the digital fuel flowing.

AI Ethics practices will be executed by joining the Data and Trust Alliance, and develop and implement policies, governance and leadership roles for AI ethics.

Responsible AI will be addressed by utilizing Chatterbox Labs' MLOps tools to automatically assess whether machine learning models are no longer predicting well and need to be retrained. Also, their tools automatically offers insights into machine learning models explainability, fairness, privacy, and security vulnerabilities.



FINANCIAL PROJECTIONS (3-YEAR OUTLOOK)

Metric	Year 1 (Est.)	Year 2 (Proj.)	Year 3 (Proj.)
Gross Revenue	\$939K	\$1.1M	\$1.3M
COGS (Personnel + Tools)	\$156K	\$184K	\$218K
Gross Margin	\$783K	\$926K	\$1.1M
Operating Expenses	\$766K	\$766K	\$770K
EBITDA	\$16K	\$159K	\$324K



Thank You !

*Hardaway Advanced Forensic
Accounting
(HAvFA)*

*****Investors Deck*****

James Hardaway, CEO and Founder

james@jameshardaway.com

Cell: 708/218-4431

*Proverbs 25:2, says: it is the glory of God to
conceal a matter; to search out a matter is the
glory of leaders.*