

Hello,

My name is Michal Glowacki, and I would like to present you with my idea called IExpenseOnline.com, a new, very well-received system I have created that allows any person with computer or remote access to keep track of their personal finances on an "any time, anywhere" basis.

Having already developed a very solid and ever-growing user base, I am looking to take IEO to the next level via a two-pronged approach. My first goal is to begin to develop IEO as a company that will continually support the growing user base, while simultaneously developing a desktop, packaged version of IEO for the consumer market as my second primary objective. I have developed a very thorough proposal that discusses IEO from the aforementioned two perspectives, and which covers all the bases regarding these plans. I have also created a much shorter summary that acts as a one-page information sheet on the IEO idea. I have attached the latter along with this note of introduction. Below, I have included some short information on the IEO system.

What makes IEO most unique is that it was created entirely using Flash technology. By using Flash, there is no need to refresh pages to view newly entered information, so users can use the site exactly the same way as they would use any desktop application. IEO's fully online platform offers a free and secure environment to help manage budgets any time, anywhere, and registered users are fully equipped to investigate their financial position by tracking and monitoring expenses and income on a daily, weekly, or monthly basis.

IEO's many user benefits include the anytime, anywhere ability to:

- Track every expense and income
- Set financial goals for any desired period of time
- Graph a budget to improve investigation/monitoring of financial progress
- Identify bad financial habits
- Carefully categorize expenses
- Monitor all financial assets
- Share one's own money-saving tips and browse the entire tips collection
- Avoid repetition by automating recurring financial income and expenses

After spending more than eight months developing the IEO application, I am now quite confident in IEO as a popular "go to" system for a growing number of people who are concerned with how they are currently managing their own personal finances. Most of all, this confidence is supported by the excellent user feedback and media attention that IEO has been receiving. With the financial backing I need, I have no doubt that I will be able to make IEO a tremendous success in a very short time.

I would be very interested in speaking and hopefully having a meeting with you to discuss the IEO idea, and would like to follow up with you in a few days. I am attaching a business summary and proposal to this email for your reflection.

I thank you very much for your kind consideration.

Yours truly,

Michal Glowacki – IEO Founder and Architect
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