



10 January 2024

Executive Summary

Pacio will provide trillions in annual world economic benefits by reducing crime and improving productivity, so becoming a billion dollar company returning exceptional investor gains.

How?

Pacio's research shows that accounting and management deficiencies are costing US\$27 trillion annually in crime, opportunities lost, and excess expenses, increasing still further to \$31 trillion by 2029 without help from Pacio. The problem to be fixed is huge. Pacio has the solution.

The knowledge and experience of the Pacio Team have enabled Pacio to work out how to reduce the costs greatly while allowing capture of opportunities that would otherwise be lost. The key elements, as described in the Pacio [WhitePaper](#), are:

- Secure Online System (SOS) to provide a universal permanent lifelong self sovereign digital Id named SID for people and businesses. SID is needed for TEA and TARI below but can be used for Id purposes by any app, whether business related or not. SOS includes protection of a SID by providing for backup, recovery, blocking, and succession in the event of death or incapacity.
- Triple Entry Accounting (TEA) to supersede the 500 year old Double Entry Accounting system, which despite its universal use to record business and governmental activity, is subject to manipulation (fraud), and needs expensive regulators, intermediaries, and trusted third parties eg banks, and auditors to function. TEA will reduce the fraud, costs, and intermediaries need.

TEA's potential to help has been recognised (see the [Most Important Invention in the Last 500 Years](#)) yet it is not in use because the means to do so has not been available before Pacio.

- The management system TARI^{®1} integrated with TEA and operating in real time can massively improve business and national productivity, and thus help generate the wealth needed to tackle the world's challenges.

These Pacio systems will become an integral part of the evolving digital world. Preventing fraud and cybercrime will assist in seeing that digital benefits reach the total population.

The potential economic benefits to be provided by SOS, TEA, and TARI amount to trillions of dollars by 2029, which would help with the big challenges of climate change, ageing or declining populations, and the impact of AI and robotics on work and society, while in the process building a valuable company and providing mega gains for investors.

Conservative projections achieving only 2% reduction/recovery of the accounting and management deficiencies as the economic benefit to be provided by Pacio and then achieving only 0.07% of that as revenue for Pacio gives projected 2029 company figures on a 2024 raise of \$5 million in equity of:

- Revenue of \$403 million
- EBITDA of 74% of revenue or \$300 million
- Dividends of 25% of EBITDA or \$75 million to give dividend returns of 250%
- Valuation of \$7.5 billion at an EBITDA ratio of 25, providing capital gains of 25,000%.

The real business goal is to outperform these conservative projections greatly.

The [Business Plan](#) gives full details.

¹ TARI[®] is a Pacio management methodology described in the Pacio WhitePaper section 3 Target Average Rate Index - TARI[®]

Security Token Offering

Pacio is undertaking a private Security Token Offering (STO) of its PIO equity security token to raise up to US\$5 million to scale. Investment of from US\$1,000 up in digital or FIAT currencies is welcome.

Investment of \$5 million would buy ownership of 16.67% of the group.

PIOs bought at \$1.00 are projected to be worth \$1.67 by the end of 2024 for a 67% gain, increasing to \$250 by 2029 for a 25,000% gain.

Projected dividends of \$2.50 per PIO by 2029 provide 250% dividend returns.

There is no public prospectus. The [Business Plan](#), the [Pacio White Paper](#), this [Pacio Information](#) document, the [Pacio web site](#) and blogs are provided by Pacio for you to reach your own assessment as to the offering and its risks.

PIOs represent ordinary shares of one class only. There is no special class with greater voting rights for founders. All PIOs participate equally in all dividends and capital growth.

The rights of PIO holders are defined by the [Pacio Memorandum and Articles of Association](#).

Post funding it is intended to list the PIO on one or more exchanges to facilitate trading.

Corporate Information

Pacio Core Ltd, IBC No 2017-00308, Saint Lucia, Incorporated 28 August 2017

Legal Entity Identifier (LEI): [2138000586MVS6Q3RL32](#)

Registered office: 3rd Floor Hewanorra House, Pointe Seraphine, Castries, LC04 301, Saint Lucia

Information Links

Pacio web site: <https://pacio.io/>

Latest [2 pager Info doc](#) (this document)

[Pacio White Paper](#)

[Pacio Business Plan](#)

[Memorandum and Articles of Association of the Company](#).

[How To Invest](#) 1 pager

[Deck](#)

Business Health Check (BHC) landing page: <https://tari.pacio.io/>

Pacio at University College London re TEA: <http://blockchain.cs.ucl.ac.uk/user/dhartley/>

David Hartley: <https://davidjohnhartley.com/>



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