



**EMPOWERING PEOPLE • BUILDING COMMUNITIES
CREATING WEALTH ACROSS AFRICA**

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OFFICIAL BUSINESS PRESENTATION

PAI Business Empire

A complete overview of all projects, products and services across the PAI Rentals ecosystem — from the PAI 4F100 Consumers Loyalty Club to PAIMT Mining, Africa Mobile Homes, PAIPAY and the Agents & Merchants network.

Prepared for members, partners, agents, merchants and community meeting centres.

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01 INTRODUCTION

Who we are

PAI Business Empire is an African-focused business ecosystem that combines technology, blockchain, rentals, real estate, commerce and community development into one connected structure of opportunity.

- We exist to empower ordinary people with practical, affordable pathways into entrepreneurship and asset ownership.
- We connect members to devices, homes, vehicles, equipment, training, funding support and digital commerce.
- We use blockchain (PAIMT & PAIMT2 on Binance Smart Chain) so that payments, rewards and activations are transparent and verifiable.
- We grow through communities: every member who joins strengthens the network and expands opportunities for others.

Our guiding pillars

Empowering People

Simple entry points that give members real economic tools rather than promises.

Building Communities

Local teams, meet-ups and leadership structures across towns and cities.

Creating Wealth

Rentals, mining contracts, real estate and commerce that compound over time.

Collaboration & Support

Approved partners, lending institutions, suppliers and service providers.

Education & Growth

PAI Academy training in entrepreneurship, digital skills, AI and blockchain.

Opportunities for All

Open to students, workers, traders, entrepreneurs, families and diaspora.

The ecosystem at a glance

Every platform below shares one member account and one referral link. Progress in one programme unlocks eligibility in the others.

PAI 4F100

Consumers Loyalty Club — the entry point. Register, build a team of four active friends, earn across seven levels.

PAI Rentals

Smartphones, tablets, laptops, property, vehicles and equipment on flexible rental subscriptions.

PAIMT Mining

Activate a mining contract, receive an instant Treasury loan and mine over a 365-day cycle.

Africa Mobile Homes

Modern prefabricated and mobile homes, marketing teams and vehicle rewards.

PAIPAY

Swap earned PAIMT to PAIMT2 and spend at 50% value with approved agents and merchants.

Agents & Merchants

A pay-to-access marketplace where accredited businesses list products and accept PAIMT2.

The Consumers Loyalty Club

The simplest way into the ecosystem: register with GH¢100 (or the equivalent value in PAIMT2), then introduce four active friends.

01 Become a Registered Member

Pay GH¢100 or the PAIMT2 equivalent into the official Treasury Wallet to activate your membership.

02 Introduce Four Active Friends

Invite four active friends to register through your unique referral link.

03 Earn Across 7 Levels

GH¢50 per Level 1 friend, GH¢10 on Level 2 and GH¢5 on Levels 3-7.

04 Apply for Start-Up Support

Become eligible to apply for business start-up support of up to GH¢1,000 through participating partners.

05 Join Approved Programmes

Use approved funding for community commerce, retail, digital services and technology ventures.

06 Grow Your Business

Expand your customers, generate income and build lasting value in your community.

Compensation plan — Levels 1 to 7

Total earning potential of GH¢2,760 equivalent in PAIMT when the full structure of 508 active members is built.

Level	Active members	Per member	Level earnings
L1	4	GH¢50	GH¢200
L2	8	GH¢10	GH¢80
L3	16	GH¢5	GH¢80
L4	32	GH¢5	GH¢160
L5	64	GH¢5	GH¢320
L6	128	GH¢5	GH¢640
L7	256	GH¢5	GH¢1,280
TOTAL	508	—	GH¢2,760

Commissions are paid in PAIMT and can be used to rent a PAI Rentals smartphone, pay PAIMT2 card subscriptions, activate PAIMT Mining contracts, or be withdrawn through an authorised PAI Rentals Agent.

Membership benefits & eligibility notes

Community & Networking

PAI Meet-Ups, business presentations, leadership meetings and community engagement.

Referral Commissions

Earn across seven levels with one referral link recognised on every PAI platform.

Entrepreneurship Support

Mentorship, start-up guidance and access to approved PAI programmes.

PAI Academy

Training in entrepreneurship, digital skills, AI, blockchain, leadership and financial literacy.

Device Rental Access

Qualify to rent PAI tablets, laptops and smartphones, subject to programme rules.

Cards, Foods, Travels, Charity

Access to PAI Cards, PAI Foods, PAI Travels and community charity outreach.

Eligibility note: start-up support is not automatic. Applicants must be registered members, must refer four active members, and must satisfy all verification, credit and approval requirements of the participating lending institution.

Smart rental solutions for a smarter future

Rental subscriptions that turn everyday access into long-term ownership and reward opportunities.

Technology Rentals

Smartphones from GH¢1,200, tablets from GH¢2,000 and laptops from GH¢3,000 rental subscriptions.

Property Rentals

Selected real estate and accommodation programmes through PAI Homes and partners.

Transportation Rentals

Vehicle and mobility programmes offered through PAI Ride and participating partners.

Equipment Rentals

Business, trade and productivity equipment made available on rental terms.

100% Refund Programme

Qualified participants may receive up to 100% refund of eligible rental subscription fees, subject to terms.

Sponsor a Renter

Sponsors may receive 50% of applicable referral commissions, 50% of shareable programme rewards, and up to 3,500 PAIMT of mined value per qualifying beneficiary.

Activate a contract, receive an instant Treasury loan

Pay your activation in PAIMT2 on Binance Smart Chain. Once the transaction confirms on-chain, the Treasury releases an instant zero-interest loan into your mining contract for a 365-day cycle.

Tier	Activation	Instant Treasury loan	Minimum cycle profit	Cycle
Starter	\$50	\$16,400	\$7,000	365 days
Pro	\$100	\$35,200	\$15,000	365 days
Elite	\$250	\$82,500	\$36,000	365 days

Mining split

Each contract mines across BNB (60%) and Solana (40%) allocations for the full 365-day cycle.

Referral rewards

Two levels: 30% on Level 1 and 5% on Level 2, with a personal \$50 activation required before withdrawal.

At maturity

Matured value can be applied to real estate, vehicles and other approved PAI programmes, or withdrawn per programme rules.

Quality homes for Africans

Modern mobile and prefabricated homes, marketed by trained community leadership teams within the PAI ecosystem.

Quality Affordable Homes

Modern mobile and prefabricated homes built to quality standards for African families.

Marketing Teams & Leadership

Join an approved AMH marketing team, complete training and lead your own community team.

Flexible Home Savings

Allocate a percentage of earned commissions towards your own mobile home.

Vehicle Reward — Car

Build a cumulative \$100,000 of PAIMT2 rental subscriptions and receive a 30,000 PAIMT PAI Ride branded vehicle reward.

Vehicle Reward — Bike / Tricycle

Build a cumulative \$12,500 of PAIMT2 rental subscriptions and receive a 1,500 PAIMT PAI Ride branded motorcycle or tricycle reward.

Training & Support

Continuous orientation, marketing training and field support for qualified participants — no prior experience needed.

Turn earned PAIMT into real purchasing power

PAIPAY is the ecosystem payment hub. Swap a minimum of 100 earned PAIMT into PAIMT2 and buy products and services at 50% value through accredited agents and merchants.

Swap Calculator

Connect your wallet, view live PAIMT and PAIMT2 balances and calculate your exact swap amount at market rates.

50% Purchasing Power

Approved merchants and agents honour PAIMT2 at 50% of the listed product or service value.

Multi-Currency Display

Values are shown in your own local currency — GH¢, USD, NGN, KES, ZAR and more — with live FX timestamps.

Escrow & Disputes

Swaps and redemptions run through an escrow workflow with dispute, refund and receipt-verification support.

Receipts & Exports

Download redemption receipts and CSV exports of every swap, order and status change.

Notifications

In-app alerts on every swap and redemption status change, from request to settlement.

A pay-to-access marketplace for local businesses

Accredited agents and merchants list their products and services, accept PAIMT2 and earn additional ecosystem rewards.

Daily Access — 2 PAIMT

Merchants pay a 2 PAIMT daily access fee, renewed automatically from verified on-chain transfers.

Merchant Dashboard

Upload products and services, track orders, redemptions, volumes and access status in one place.

Referral Commissions

Earn 1 PAIMT per day for every active merchant or agent referred into the platform.

Volume Bonuses

5% receivable bonus once verified volume exceeds \$1,000, settled per programme rules.

Expansion Loans

Merchants above \$5,000 verified volume may qualify for a 1,000 PAIMT expansion loan.

Poster Studio

Print-ready “PAIMT2 Accepted Here” posters in A4, A5, tent-card and social formats with a QR code.

On-chain, transparent and verifiable

All payments are made in PAIMT2 on the Binance Smart Chain into the official Treasury Wallet. Commissions are paid directly into the qualified member's PAIMT Token Pocket wallet.

PAIMT2 — Payments token
0x41B22C402C2E33FC3414b005D99DB8D09a3F3C96

PAIMT — Commissions token
0xC508d1425Ab1e893FCF16135AD5a8270641ef288

Official Treasury Wallet
0xB50C1244086c405749147F47fA8a8a9a1618C2e7

- Live market pricing is read from GeckoTerminal so every GH¢ or local-currency amount converts at the current PAIMT2 rate.
- Members generate a referral link only after their payment is confirmed on-chain with proof of transaction hash.
- A live on-chain tracker on the website counts verified daily and total activations from Treasury transfers.

Tools, training and the people behind it

PAI Academy

Practical training in entrepreneurship, digital skills, AI, blockchain, leadership and financial literacy.

PAI Meet-Ups

Community presentations, leadership meetings and networking events at local meeting centres.

PAI Charity

Outreach programmes supporting vulnerable individuals, families and communities across Africa.

Marketing Toolkit

Downloadable flyers, community banners, T-shirt and face cap artwork, and merchant posters.

Worker Programme

Apply as a 4F100 Worker and receive a zero-interest PAIMT loan to activate, repaid from your first month.

Team Colours

Green, White, Yellow and Black teams with monthly targets and structured enrollment steps.

What has been added since the first edition

The ecosystem has grown. These new sections cover the lending system, the weekly food-party programme, the PAI token utility framework and the live platform tools now running on the website.

10 PAI Lends

Swap earned PAIMT into a 40% PAIMT2 collateral fund and borrow 1,000 PAIMT from the Treasury.

11 PAI Food Parties

Weekly community food parties, PAIMT2 Card #2 activation, menus and reservations.

12 PAI Tokens & Wallets

Why PAI, PAIMT and PAIMT2 could power African wallets.

13 Live Platform Tools

On-chain activation tracker, merchant slideshow, leaderboard and multi-currency display.

14 Marketing & Branding

Merch artwork, blinking PAI LED signage, merchant posters and downloadable flyers.

15 How It All Connects

One membership, one referral link, one wallet across every PAI programme.

Borrow 1,000 PAIMT against a 40% collateral fund

PAILends turns earned PAIMT into working capital. Swap earned PAIMT into PAIMT2, lock 40% of the loan value in the Treasury Wallet for 30 working days, and receive a 1,000 PAIMT loan repaid straight from your platform earnings.

Loan term	Detail
Minimum loan	1,000 PAIMT released from the Treasury Wallet
Collateral fund	40% of the loan value, paid in PAIMT2
Collateral lock	30 working days in the official Treasury Wallet
Interest	Zero interest charged on the collateral fund
Repayment	Deducted from your PAIMT platform earnings, or topped up manually
Collateral release	Returned instantly to your PAIMT2 wallet once the loan clears

Apply from your wallet

Connect your wallet, view live balances, get an instant quote and send the collateral transfer on-chain.

My Loans dashboard

Track every application: collateral lock countdown, repayment ledger, release status and CSV export.

Spend it in the ecosystem

Use borrowed PAIMT with active PAI Agents and Merchants, PAIPAY, rentals and mining activations.

Great food, great people, great opportunities

The weekly PAI 4F100 Food Parties reward participating members with community events, prizes and networking. Qualification runs through the branded kit, team building and the PAIMT2 Card.

01 Buy the branded kit

Purchase the official PAI 4F100 T-Shirt with FaceCap for GH¢300 to identify you as a participating member.

02 Build your team

Introduce eligible participants and earn PAIMT commissions towards a qualification target of up to 100 PAIMT.

03 Swap PAIMT to PAIMT2

Once 100 PAIMT is accumulated, swap it for PAIMT2 through the PAIPAY process.

04 Apply for PAIMT2 Card #2

Use PAIMT2 equivalent to US\$140 to apply for Card #2 — your food-party participation mechanism.

05 Attend your party

Eligible from one week after card activation; choose your preferred weekly food party.

06 Renew monthly

Renew the PAIMT2 Card every month; eligible referral commissions may fund ongoing participation.

Menus, reservations and invitations

The website runs a live Food Party Desk so members can check eligibility, reserve a seat and request invitation links, while administrators publish the weekly menu.

Weekly menu board

Kenkey, Banku, Jollof, Apelle, Yam & Beans with fried fish — published per day and time, editable by administrators.

Eligibility checklist

A short self-check confirms kit purchase, team target, PAIMT swap and active PAIMT2 Card before requesting a seat.

Reservation requests

Submit name, city, wallet, member ID, preferred day and number of guests for approval.

Invitation links

Request a shareable invitation code so guests can join an approved event.

Admin review desk

Requests arrive with status tracking — pending, approved or declined — in one operations view.

Rewards & prizes

Attendance builds community, opens PAIMT reward opportunities and access to PAIMT2 programmes.

Why PAI, PAIMT and PAIMT2 could power African wallets

PAI Tokens are built as everyday utility tokens for African commerce — not speculation. Together they cover payments, rewards, savings and access across the ecosystem.

Dual-nature economy

PAIMT rewards effort and participation; PAIMT2 settles payments, subscriptions and purchases.

Monetary stability

Live market pricing converts every GH¢ or local-currency amount at the current PAIMT2 rate.

Security & transparency

Binance Smart Chain settlement means every activation, commission and payment is publicly verifiable.

Accessibility

Works from any mobile wallet such as Token Pocket — no bank account required to participate.

Socio-economic impact

Devices, homes, vehicles, food, funding support and commerce reachable through earned value.

Utility & rewards

One token balance spends across 4F100, Rentals, Mining, AMH, PAIPAY, PAILends and merchants.

What runs live on [parentals.online](#)

The website is the operating system of the ecosystem — every number shown to visitors is read from the blockchain or the shared ecosystem database.

Live activation tracker

Daily and total verified activations counted from PAIMT2 transfers into the Treasury Wallet, shared across every visitor.

Register your transaction

Paid outside the portal? Paste your BSC transaction hash and it is verified on-chain and counted instantly.

Merchant showcase slideshow

An auto-rotating homepage gallery advertises active merchants' products, prices and the 50% PAIPAY discount.

Shop page

Browse every published merchant listing with PAIMT2 pricing and 50% purchasing power.

Mining leaderboard

Cumulative Level 1 + Level 2 volumes, with a 5,000 PAIMT leadership reward at \$25,000 in contract activations.

Multi-currency display

Toggle 20+ local currencies — GH¢, USD, NGN, KES, ZAR and more — with live FX and timestamps.

Everything a team needs to promote PAI

All artwork is downloadable directly from the website in print-ready formats for community meetings, shops and street promotion.

PAI LED signage

A downloadable blinking “PAI” LED design in animated GIF and SVG for shops, screens and community centres.

T-shirts & face caps

Print-ready front and back artwork in PNG, PDF and JPG for the official 4F100 kit.

Community banners

Large-format banner artwork for meeting centres, launches and PAI Meet-Ups.

Merchant posters

“PAIMT2 Accepted Here” posters in A4, A5, tent-card and social formats with QR codes.

Recruitment flyers

4F100, worker programme, team colours, device rentals and food-party flyers.

This presentation

The full business presentation PDF, downloadable from the About page for offline meetings.

One membership. One referral link. One wallet.

Every programme below shares the same member identity, the same referral link and the same on-chain wallet, so progress in one unlocks eligibility in the next.

Programme	What it gives you	What it unlocks next
PAI 4F100	Membership, 7-level commissions, start-up support	Rentals, mining and food parties
PAI Rentals	Devices, property, vehicles, equipment	Refund programme and sponsorship rewards
PAIMT Mining	Activation tiers with instant Treasury loans	Leaderboard rewards and matured value
Africa Mobile Homes	Home ownership and vehicle rewards	Leadership teams and volume rewards
PAIPAY	PAIMT → PAIMT2 swaps at 50% purchasing power	Merchant purchases and redemptions
PAILends	1,000 PAIMT loans against 40% collateral	Working capital inside the ecosystem
Agents & Merchants	Listings, dashboards, posters, bonuses	Expansion loans and shop visibility
PAI Food Parties	Weekly community events and prizes	Community growth and PAIMT rewards

- Every commission is paid in PAIMT into the member's own wallet; every payment is made in PAIMT2 into the official Treasury Wallet.
- Participation in all PAI programmes is subject to the applicable terms, verification and approval requirements.

JOIN THE MOVEMENT

Start with one decision. Invite four active friends.

Register your PAI 4F100 membership for GH¢100 or the PAIMT2 equivalent, build your team across Levels 1 to 7, and unlock rentals, mining, homes, payments and merchant opportunities across the PAI Business Empire ecosystem.

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Disclaimer: participation in all PAI programmes is subject to the applicable terms, conditions, verification and approval requirements. Loans, refunds, rewards and mining outcomes are not guaranteed and depend on programme rules and partner assessment.

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