



CRESPO
— ACADEMY —
SCIENTIA • VIRTUS • DUX

INVESTMENT MEMORANDUM

Opportunity · Model · Scalability · Investment

FIRST EDITION · VERSION 1.0

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CONFIDENTIAL

C R E S P O A C A D E M Y

Investment Memorandum · First Edition · Version 1.0

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“The most valuable infrastructure a society can build is prepared people.”

Á N G E L C R E S P O

Central institutional statement of the Crespo Academy Founding Document.

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Founder's Letter

There comes a moment in a professional life when the greatest contribution to be made is no longer doing the work, but teaching others to do it better.

After nearly three decades devoted to public service and to professional consulting in emergency management, civil protection, life safety, and organizational resilience, I came to understand that experience holds limited value when it remains only in the memory of the person who lived it.

Knowledge truly transforms when it is shared.

My career began as a firefighter. Early on I discovered that one of the most powerful tools for protecting lives was not only the response to an emergency, but the education that preceded it.

I had the privilege of serving as a community educator, instructor, commander, Chief of the Puerto Rico Fire Department, director of the state emergency management system, and consultant to public and private organizations. Each of those experiences confirmed the same reality: the organizations that respond best to a crisis are those that decided to prepare before they needed to.

FOUNDER'S LETTER

For years I had the opportunity to advise municipalities, hospitals, industrial operations, universities, Head Start programs, community organizations, and private companies. Every project left a different lesson, yet all of them pointed to the same conclusion: there is an enormous need to transform specialized knowledge into practical, accessible, and sustainable tools.

That is how the vision for Crespo Academy was born. Not as a course platform. Not as a traditional university. Rather as a professional development ecosystem where operational experience, applied research, technological innovation, and continuing education converge to develop leaders capable of protecting lives, strengthening organizations, and building more resilient communities.

We believe preparedness is one of the most important investments any organization can make. We believe leadership begins long before an emergency. We believe critical thinking is worth more than the memorization of procedures. And we believe knowledge acquires its true meaning when it becomes service.

This memorandum presents that vision. Not merely as a business opportunity, but as the construction of an institution intended to generate knowledge, develop leaders, and leave a legacy that endures across generations.

Welcome to Crespo Academy.

ÁNGEL ALBERTO CRESPO ORTIZ

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Ángel Crespo · Founder and President, Crespo Academy

OUR CONVICTION

Our Conviction

We live in a world where risk evolves faster than the ability of many organizations to prepare for it.

For decades, infrastructure investment has concentrated on buildings, roads, hospitals, equipment, and technology. All of it is indispensable. Yet there is an infrastructure that matters even more and is far less visible: people.

The most resilient organizations are not necessarily those with the greatest resources, but those that have developed the capacity to anticipate, learn, adapt, and lead before, during, and after a crisis.

We believe preparedness is a strategic advantage. We believe knowledge saves lives. We believe leadership can be taught. And we believe every society grows stronger when it invests in developing better-prepared people.

This is the conviction on which Crespo Academy is built.

P A R T O N E



T H E O P P O R T U N I T Y

“In this new environment, preparedness has ceased to be a reactive activity and has become a strategic capability.”

ÁNGEL CRESPO · CHAPTER 2

Executive Summary

A professional education platform built on nearly three decades of practice

Crespo Academy is a professional education platform specializing in emergency management, life safety, organizational resilience, business continuity, and leadership, designed to serve the needs of public and private organizations in Puerto Rico, the United States, and the Spanish-speaking market.

The Academy emerges as the natural evolution of Crespo Advisors, a consulting firm with an established track record in emergency management, fire protection, business continuity, and regulatory compliance. Over nearly three decades, the firm has developed practical knowledge through projects for municipalities, hospitals, health centers, pharmaceutical and manufacturing industries, educational institutions, community organizations, and government agencies.

That knowledge constitutes an intellectual property asset with the potential to become scalable educational programs, professional certifications, corporate licenses, and high-value digital services.

The market opportunity responds to a global trend: organizations face increasingly complex risks and require continuous training to meet regulatory requirements, strengthen their resilience, and develop emergency response capabilities. Yet the supply of specialized instruction in Spanish remains limited, fragmented, and in many cases heavily dependent on in-person delivery.

CHAPTER 1

Crespo Academy proposes a different model. Through a digital platform, it will offer training programs structured in four levels, complemented by technical publications, downloadable resources, digital tools, a knowledge library, and a digital credentialing system that will accompany each student's professional development.

THE ACADEMIC ARCHITECTURE

Four levels

I

Crespo Foundations

Ten foundational modules. The point of entry and the common language.

II

Specialized Academies

Industry programs of eight to fifteen modules.

III

Professional Certifications

Advanced programs with an applied project and mentorship.

IV

Executive Institute

Executive development for decision-makers: leadership and governance.

The business model combines multiple recurring revenue streams. This diversification reduces exclusive dependence on traditional consulting and allows the knowledge generated by the firm to scale into a significantly broader market.

Crespo Academy begins from a clear competitive advantage: an established record, a recognized name in the sector, a portfolio of institutional clients, and a reputation built on real operational experience. The Academy does not start from

an unvalidated idea; it starts from decades of professional practice and from relationships already in place with the sectors that constitute its target market.

All financial figures presented in this memorandum correspond exclusively to Crespo Academy as an independent business unit. They do not include consulting revenue from Crespo Advisors, which continues to operate separately and in a complementary manner.

CHAPTER 1

AT A GLANCE

The opportunity in one page

ITEM	DETAIL
Round amount	US\$50,000 (seed capital)
Instrument	SAFE — US\$2,000,000 post-money valuation cap, 20% discount
Primary use of proceeds	Technology platform, content production, commercial growth
Launch milestone	February 17, 2027 — 10th anniversary of Crespo Advisors
Return horizon	4 to 6 years

The complete terms of the round appear in the “Investment Terms” section at the close of this memorandum.

The Opportunity

A growing need in an increasingly complex world

 Organizations today operate in an environment defined by rising risk, high uncertainty, and accelerating change.

Extreme weather events, supply chain disruptions, cyber threats, pandemics, evolving regulatory frameworks, and technological transformation have redefined how governments, companies, and institutions must prepare to protect their operations and ensure continuity of service.

In this new environment, preparedness has ceased to be a reactive activity and has become a strategic capability.

Organizations no longer seek only to respond to emergencies. They seek to develop resilience, strengthen leadership, reduce vulnerabilities, protect their people, and ensure continuity of operations in the face of increasingly complex scenarios.

This reality is driving sustained demand for specialized, flexible training aligned with the specific needs of each industry. The market, however, presents significant gaps.

Most of the available offering in Spanish remains concentrated in isolated courses, traditional methodologies, and learning experiences disconnected from one another. Few platforms integrate technical instruction, professional certifications, practical tools, digital resources, and continuing development within a single ecosystem.

At the same time, thousands of organizations face growing regulatory requirements related to emergency preparedness, business continuity, life safety, fire protection, risk management, and periodic staff training.

Four structural trends

01	Digitalization of training	Digital platforms reach more personnel with greater flexibility, traceability, and lower operating cost.
02	Increasing regulatory pressure	Rising requirements for documented training and continuing education across regulated sectors.
03	Growing complexity of risk	Weather events, cyberattacks, pandemics, and operational disruptions drive sustained investment in preparedness.
04	Transformation of work	Continuous updating of competencies in a shifting technological and regulatory environment.

The opportunity is not simply to sell training. It is to build a permanent knowledge infrastructure that accompanies the professional development of thousands of people and organizations throughout their careers.

Market Opportunity

A structural shift in how the world learns

Crespo Academy is entering a market defined by two converging forces: an accelerating need for continuous professional learning and the rapid expansion of the technology infrastructure built to deliver it.

These forces are structural, reinforced by long-term shifts in technology, regulation, workforce development, and organizational risk.

This chapter examines the scale of that opportunity, the specific market segment Crespo Academy is built to serve, and why the underlying dynamics favor a specialized, vertically-integrated institution over a general-purpose software platform.

SECTION ONE

The Learning Infrastructure Imperative

Technological, regulatory, and organizational change is compressing the useful life of professional skills. As tools, standards, risks, and operating environments evolve, workforce competencies increasingly require deliberate and continuous renewal.

The World Economic Forum's Future of Jobs Report 2025, drawing on surveys of over 1,000 employers representing more than 14 million workers across 55 economies, quantifies the scale of this shift.

59%

of workers will need reskilling or upskilling by 2030

39%

of core job skills are expected to change by 2030

63%

of employers identify the skills gap as the most frequently cited barrier to transformation

Source: World Economic Forum, Future of Jobs Report 2025.

Continuous training has moved from an optional employee benefit to an operational necessity. Across sectors, the ability to systematically develop, document, and update workforce competencies has become increasingly important to organizational adaptability, regulatory compliance, and continuity.

CHAPTER 3

SECTION TWO

A Large and Expanding LMS Market

The infrastructure supporting this shift — Learning Management Systems, or LMS — has become a large and fast-growing global market. Leading research firms place the 2025 global LMS market between approximately US\$24 billion and US\$33 billion, with most estimates converging near US\$28–30 billion.

The variation reflects differences in methodology — some firms measure software licensing alone, while others include implementation, support, and managed services — rather than disagreement about the overall direction of the market. Current forecasts collectively point to sustained double-digit annual growth, generally ranging from the low teens to approximately 20% through the end of the decade.

~US\$29B

approximate global LMS
market size, 2025

~16%

implied recent annual growth
rate (directional)

~80%

directional market expansion,
2021–2025

SOURCES AND METHODOLOGY

2025 market estimates include Fortune Business Insights (US\$24.09B), Mordor Intelligence (US\$27.13B), Grand View Research (US\$28.58B), MarketsandMarkets (US\$30.07B), and Future Market Insights (US\$32.7B). The 2021 reference (US\$15.88B) is from Data Bridge Market Research. The implied growth figures compare separate estimates and are directional, not a continuous audited series.

The principal market estimates differ in their precise measurements, but they converge on the same conclusion: LMS has become a global market approaching US\$30 billion, supported by sustained double-digit growth.

SECTION THREE

Learning Is Moving Into the Workplace

This demand is not confined to universities or traditional academic institutions. It is increasingly generated — and consumed — inside organizations themselves.

The OECD's Trends in Adult Learning report (2025), based on the 2023 Survey of Adult Skills, finds that most job-related non-formal learning across OECD countries now takes place in the ordinary work environment, and the majority of it during paid working hours.

61%

of non-formal job-related learning occurs in the normal workplace

74%

occurs during paid working hours

1 in 4

adults encounter a barrier to desired training

Source: OECD, Trends in Adult Learning: New Data from the 2023 Survey of Adult Skills, 2025.

Organizations are becoming permanent learning environments. This raises the value of platforms capable of administering, distributing, documenting, and measuring training at scale — but it also reframes the opportunity. The challenge is not primarily to produce more content. It is to reduce barriers of access, time, relevance, continuity, and measurement that prevent adults from participating in desired training.

Why Crespo Academy Is More Than an LMS

Crespo Academy will use LMS-grade technology, but it is not entering this market as another general-purpose software provider. A conventional LMS is a delivery mechanism: it hosts content, tracks completion, and issues certificates. It is largely agnostic to subject matter.

Crespo Academy is leveraging this expanding infrastructure category to build something narrower and, we believe, more defensible: a specialized professional education ecosystem for preparedness, resilience, and leadership, purpose-built for the Spanish-speaking market.

That ecosystem combines specialized intellectual property, applied operational experience, and structured academic pathways with the technology layer — a Digital Academic Record, verifiable Digital Badges, personalized learning journeys, a Corporate Learning Portal, an institutional Knowledge Center, and future applications of artificial intelligence — built specifically around a defined body of practice: emergency management, organizational resilience, business continuity, life safety, regulatory compliance, and applied leadership.

The competitive advantage does not rest on the technology layer alone. It rests on the combination of specialized knowledge, real operational experience, institutional relationships, proprietary content, and the capacity to accompany each participant through a continuous professional trajectory — from foundational training through industry specialization, certification, and executive development.

“Crespo Academy is not entering the LMS market as another general-purpose software provider. It is leveraging a rapidly expanding learning infrastructure category to build a specialized professional education ecosystem for preparedness, resilience and leadership across the Spanish-speaking market.”

The Spanish-Speaking Market Opportunity

The global trends described above create the demand. The specific opportunity for Crespo Academy lies in the persistent fragmentation of specialized professional education available in Spanish.

Spanish-language digital education remains distributed across isolated courses, content without academic continuity, traditional in-person training, disconnected certifications, single-discipline providers, and generalist platforms with limited sector depth. This fragmentation creates space for an integrated institution that combines technical training, professional certification, practical tools, and continuous development within a single ecosystem centered on preparedness and resilience.

Crespo Academy is positioned to become that permanent knowledge infrastructure for professionals and organizations across Puerto Rico, the U.S. Hispanic market, and Latin America. The initial go-to-market will concentrate on ten sectors where Crespo Advisors already maintains active institutional relationships.

INITIAL MARKET

Relationships already in place

Hospitals and health systems

HRSA 330 health centers

Pharmaceutical and medical device industry

Manufacturing

Municipalities

Government agencies

Head Start and education systems

Hotels and tourism

Cooperatives and banking

Critical infrastructure

These existing relationships are expected to reduce the cost and risk of market entry and support early institutional adoption. They also provide a foundation for validating the platform in Puerto Rico before expansion into the broader U.S. Hispanic market and Latin America — markets in which Crespo Academy will test and further quantify the same underlying gap in specialized, Spanish-language professional education.

CLOSING

The opportunity, stated plainly

The opportunity is not simply to deliver more courses. It is to build a permanent knowledge infrastructure capable of accompanying professionals and organizations throughout a continuous cycle of preparation, certification, application and renewal. Crespo Academy is designed for that purpose.

A growing need and a scaled technology category establish the opportunity. The next question is strategic: why can Crespo Academy build a defensible position within it? Chapter 4 addresses that question through vertical specialization, proprietary intellectual property, the founder's operational experience, cross-disciplinary integration, existing institutional relationships, a defined focus on the Spanish-speaking market, and an integrated learning and certification ecosystem.

Competitive Positioning

Building a category of our own

The professional education market has grown rapidly over the past decade. Thousands of platforms offer online courses across a wide range of subjects.

When the segment is narrowed to emergency preparedness, organizational resilience, life safety, business continuity, and applied leadership, however, the picture changes considerably. The existing offering is markedly fragmented.

Some organizations provide training in emergency management. Others specialize in fire protection. Some develop business continuity programs. Others produce content on leadership or risk management. Very few integrate these disciplines within a single educational experience.

Crespo Academy exists precisely to close that gap. Our value proposition is not simply to deliver digital training: it is to develop an integrated ecosystem of learning, certification, and professional development that accompanies each student throughout an entire career.

An advantage that is difficult to replicate

The principal strength of Crespo Academy does not rest solely on its content. It rests on the origin of that content. Every academic program derives directly from real experience in consulting, emergency response, institutional leadership, applied research, and project development for public and private organizations.

This continuous cycle of knowledge generation creates a competitive advantage that is difficult to replicate for platforms whose principal activity is simply producing courses.

Our academic structure is likewise a differentiating element. All students begin with a common foundational curriculum. They then advance to Specialized Academies by industry, Professional Certifications, and executive programs. This architecture ensures consistency, depth, and scalability.

The platform will incorporate a Digital Academic Record, official transcripts, verifiable Digital Badges, personalized learning paths, downloadable tools, and continuing education resources. Technology does not replace knowledge: it makes knowledge more accessible, more measurable, and more scalable.

Crespo Academy does not aim to become the platform with the largest course catalog. Our aspiration is to become the reference institution for professional development in preparedness, resilience, life safety, and leadership across the Spanish-speaking market.

“Consulting feeds the Academy. The Academy strengthens organizations. Organizations generate new consulting projects.”

PART I · CHAPTER 4 · COMPETITIVE POSITIONING
MAXIM I · ÁNGEL CRESPO

P A R T T W O



T H E M O D E L

“The Academy transforms specialized knowledge into scalable digital assets that can be delivered simultaneously to thousands of participants.”

ÁNGEL CRESPO · CHAPTER 5

Business Model

A scalable model built on knowledge, intellectual property, and recurring revenue

Crespo Academy has been designed as a professional development platform with multiple complementary revenue streams.

Unlike traditional consulting models, whose revenue depends principally on consultant hours, the Academy transforms specialized knowledge into scalable digital assets that can be delivered simultaneously to thousands of participants.

The model combines education programs, certifications, corporate licenses, memberships, and specialized content within a single ecosystem, generating recurring revenue and strengthening long-term relationships with students and organizations.

Seven revenue streams

STREAM	DESCRIPTION	PRICE
Crespo Foundations	Entry program — 10 foundational modules	US\$59 / module US\$295 full program LAUNCH PRICE
Specialized Academies	Industry programs — 8 to 15 modules	US\$99 / module avg. US\$895 full program
Professional Certifications	Advanced programs of 20 to 60 hours, with an applied project and mentorship	US\$1,495 average
Corporate Learning	Annual corporate licenses	US\$4,500 (25 users) to US\$45,000 (500 users)
Membership	Monthly subscription — library, webinars, premium podcast	US\$29 / month
Executive Institute	Master classes, leadership forums, boot camps	US\$1,500 per participant
Publications and Resources	Books, templates, checklists, white papers, digital tools	Variable

No single revenue stream determines the viability of the institution on its own. Diversification reduces dependence on traditional consulting and sustains growth through recurring revenue.

PART II • THE MODEL

GROWTH MODEL

A student's trajectory

The Academy has been designed to progressively increase the value generated throughout each student relationship. Each stage raises the level of specialization and the value delivered to both the student and the organization. This approach is designed to maximize Customer Lifetime Value while building long-term relationships with professionals and institutions.

01	02	03	04	05
Crespo Foundations	Specialized Academy	Professional Certification	Membership	Executive Institute
US\$295	US\$895	US\$1,495	US\$29 / month	US\$1,500

The relationship does not end when a course is completed. Each stage opens the next, and the accumulated value per student grows with it.

Advantages of the model

Revenue diversification reduces dependence on the founder's time and allows the institution to scale internationally without a proportional increase in its operating structure. The intellectual property component is high: every consulting project, every publication, and every case study strengthens the institution's accumulated value.

Corporate licenses hold the greatest growth potential, because a single institutional relationship can cover hundreds of users and renew annually. The result is a model capable of combining educational impact with financial sustainability and scalable growth.



Educational content production · Crespo Advisors archive

Five-Year Financial Model

Building a scalable enterprise

The following projections present three growth scenarios for Crespo Academy. They do not constitute promises of financial performance; they represent strategic planning models based on reasonable assumptions, the identified target market, and the installed capacity of Crespo Advisors.

The principal purpose of these projections is to demonstrate the scalability of the business model, the progressive diversification of revenue streams, and the evolution of the cost structure and margins as the Academy reaches scale.

How to read the pages that follow

The four tables and two compositions that follow present projected figures and are labeled as such. None correspond to results achieved. All refer exclusively to Crespo Academy as an independent business unit and exclude consulting revenue from Crespo Advisors.

CONSERVATIVE SCENARIO

Year 1

REVENUE STREAM	VOLUME	PRICE	REVENUE
Crespo Foundations	500 students	US\$295 avg.	US\$147,500
Specialized Academies	150 students	US\$895	US\$134,250
Professional Certifications	50 participants	US\$1,495	US\$74,750
Corporate Learning	10 organizations	US\$10,000 avg.	US\$100,000
Membership	200 members	US\$29/month	US\$69,600
Executive Institute	30 participants	US\$1,500	US\$45,000
Publications and Resources	—	—	US\$40,000
TOTAL REVENUE • YEAR 1			US\$611,100

Projection based on planning assumptions. It does not constitute a promise of financial performance.

EXPECTED SCENARIO

Year 3

REVENUE STREAM	VOLUME	REVENUE
Crespo Foundations	1,500 students	US\$442,500
Specialized Academies	600 students	US\$537,000
Professional Certifications	200 participants	US\$299,000
Corporate Learning	40 organizations	US\$500,000
Membership	800 members	US\$278,400
Executive Institute	120 participants	US\$180,000
Publications	—	US\$150,000
TOTAL REVENUE • YEAR 3		US\$2,386,900

The average ticket per organization increases as the scope of implementations, the number of users covered, and the institutional functionality included continue to grow.

EXPANSION SCENARIO

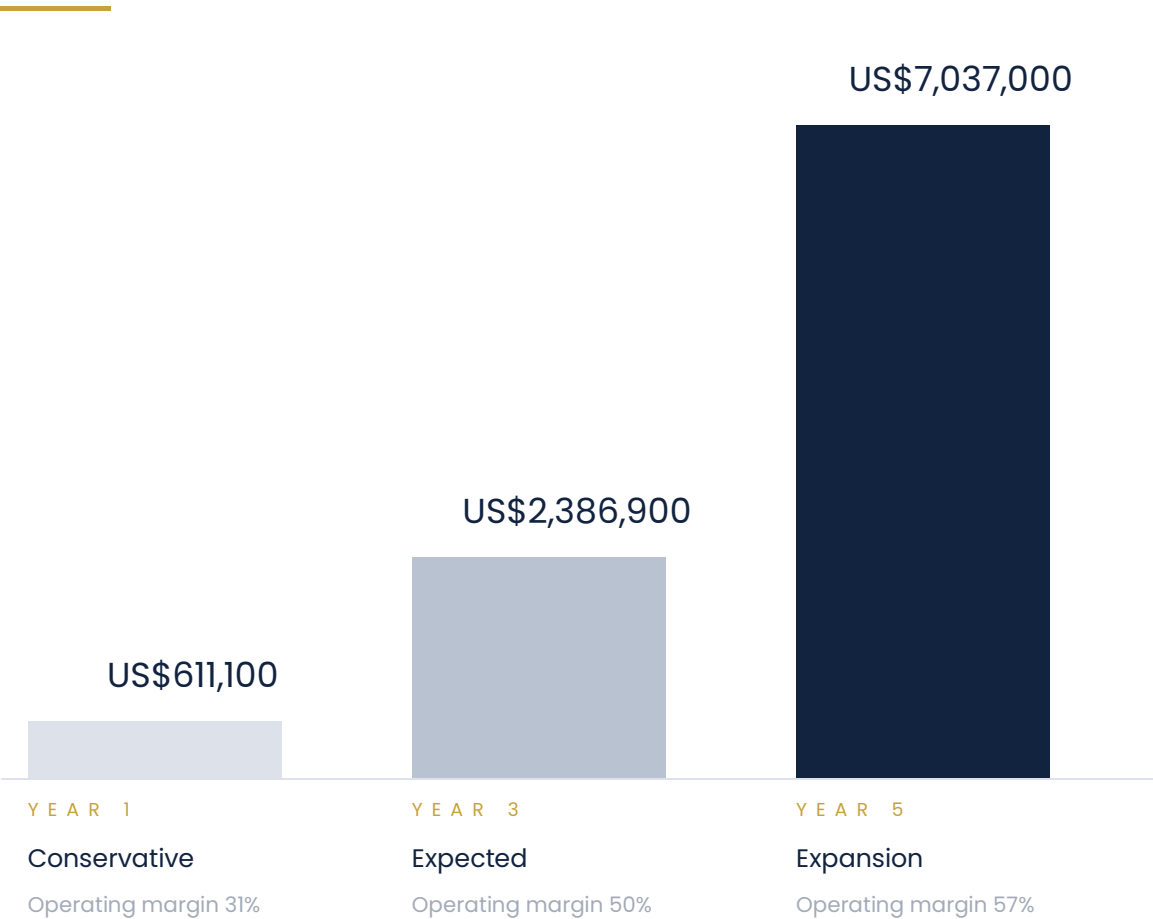
Year 5

REVENUE STREAM	VOLUME	REVENUE
Crespo Foundations	4,000 students	US\$1,180,000
Specialized Academies	2,000 students	US\$1,790,000
Professional Certifications	600 participants	US\$897,000
Corporate Learning	100 organizations	US\$1,500,000
Membership	2,500 members	US\$870,000
Executive Institute	300 participants	US\$450,000
Publications	—	US\$350,000
TOTAL REVENUE • YEAR 5		US\$7,037,000

Projection based on planning assumptions. It does not constitute a promise of financial performance.

THREE SCENARIOS

The scale of the model



The bars represent projected figures, not historical results. The scale of the composition is proportional to the totals of each scenario.

COST STRUCTURE

Costs, margins, and break-even point

Each scenario assumes four principal categories of direct and operating cost: content and curriculum production, personnel, technology, and marketing. As the Academy gains scale, fixed costs are absorbed across a progressively larger revenue base, and the operating margin expands.

SCENARIO	REVENUE	COSTS	MARGIN	%
Conservative (Year 1)	US\$611,100	US\$420,000	US\$191,100	31%
Expected (Year 3)	US\$2,386,900	US\$1,190,000	US\$1,196,900	50%
Expansion (Year 5)	US\$7,037,000	US\$3,000,000	US\$4,037,000	57%

Cost breakdown.

Year 1 — content production US\$95,000 · personnel US\$185,000 · technology US\$75,000 · marketing US\$65,000.

Year 3 — content production US\$210,000 · personnel US\$640,000 · technology US\$180,000 · marketing US\$160,000.

Year 5 — content production US\$450,000 · personnel US\$1,750,000 · technology US\$420,000 · marketing US\$380,000.

BREAK-EVEN POINT

Under the Conservative Scenario, the operating break-even point is reached at approximately the ninth month of operation following launch, once combined enrollment in Crespo Foundations and Specialized Academies exceeds 450 students — before accounting for Corporate Learning, Membership, or the Executive Institute, whose revenue adds to margin during the first year.

STRATEGIC INDICATORS

By the end of Year 5

9,000+

students served

100+organizations with an
active license**2,500+**

active members

600+

certifications issued

15+

Specialized Academies

150+academic modules
available

CONSIDERATIONS

These projections do not include consulting revenue, professional services provided by Crespo Advisors, special projects, government contracts, artificial intelligence development, specialized software, or new lines of business. They represent exclusively the economic potential of Crespo Academy as an independent business unit.

P A R T T H R E E



E X E C U T I O N

*“Every interaction with Crespo Advisors will strengthen the
growth of the Academy.”*

ÁNGEL CRESPO · CHAPTER 7



Institutional presentation in Caguas, Puerto Rico · Crespo Advisors archive

CHAPTER 7

Go-to-Market Strategy

Scaling from a base of trust

Unlike many emerging educational technology companies, Crespo Academy does not begin operations from zero. The Academy is built on an established record of professional consulting, institutional relationships, and a reputation developed over nearly three decades of service in the public and private sectors.

Three phases

PHASE I

Existing Clients

The first market consists of organizations that already maintain commercial relationships with Crespo Advisors: hospitals and health systems, HRSA 330 health centers, municipalities, Head Start programs, the pharmaceutical industry, manufacturing, cooperatives, educational institutions, hotels, and community organizations. They represent an immediate opportunity for corporate licenses, continuing education, and certifications.

PHASE II

Organic expansion

Broadening reach through content and thought leadership: YouTube, the institutional podcast, LinkedIn, Instagram, technical publications, books, conferences, webinars, and specialized articles. Each channel serves as an entry point into the academic ecosystem.

PHASE III

Regional scaling

Once operations are consolidated in Puerto Rico, the Academy extends its reach into the Spanish-speaking market of the United States and Latin America, with fully virtual programs, corporate licenses, and professional certifications free of geographic constraints.

This approach significantly reduces customer acquisition cost and accelerates adoption of the platform through commercial relationships that already exist.

An integrated ecosystem

Every interaction with Crespo Advisors will strengthen the growth of the Academy. Consulting will generate new knowledge. That knowledge will feed courses, publications, and certifications. Students will strengthen their organizations. Those organizations may, in turn, generate new consulting opportunities.

This model creates a continuous cycle of knowledge generation and professional development.

Competitive advantage

Our commercial strategy does not depend exclusively on advertising campaigns. It rests on an existing professional community, a recognized name, established institutional relationships, and a track record that carries credibility from the first day.

Crespo Academy therefore begins its growth with an advantage uncommon among educational technology companies: a clearly identified initial market and a network of organizations that already know the value of our experience.

Consulting, knowledge, and the Academy

01

Consulting

Professional practice generates applied experience and institutional credibility.

02

Knowledge

Experience is organized as intellectual property: curriculum, case studies, methodologies, and tools.

03

The Academy

Knowledge is delivered at scale through programs, certifications, and corporate licenses.

04

Organizations

Strengthened organizations generate new projects and return experience to the cycle.



The cycle does not depend on an external campaign to sustain itself; each stage reinforces the next.

“Technology does not replace knowledge. It makes knowledge more accessible, more measurable, and more scalable.”

PART III · CHAPTER 8 · TECHNOLOGY PLATFORM

MAXIM II · ÁNGEL CRESPO

Technology Platform

Building the digital ecosystem of professional development

Technology is not the principal product of Crespo Academy. The true product is knowledge.

Technology is the infrastructure that makes it possible to organize, deliver, measure, and transform that knowledge into a continuous, personalized, and scalable learning experience.

Our vision is to develop a platform that accompanies the student throughout an entire professional life, integrating education, certifications, practical tools, and continuing development within a single digital ecosystem.

Every interaction within Crespo Academy will generate information that allows us to understand the needs of students and organizations more precisely. That understanding will support the continuous development of new programs, resources, and tools.

Platform components

Digital Academic Record	Completed courses, contact hours, certificates, badges, certifications, Academies, continuing education, renewals, and achievements — recorded permanently.
Academic Transcript	An official downloadable document with programs, credits, dates, grades, competencies, and credentials, suitable for presentation to employers and regulators.
Digital Badges	Verifiable credentials with embedded metadata, shareable on LinkedIn, résumés, electronic signatures, and professional portfolios.
Learning Journey	A personalized path that recommends the next courses, Academies, certifications, updates, and executive programs.
Corporate Learning Portal	An administrative dashboard for employee enrollment, course assignment, tracking, reporting, renewals, institutional certificates, and compliance metrics.
Knowledge Center	Digital library, podcast, webinars, case studies, templates, checklists, white papers, downloadable tools, and specialized calculators.
Artificial Intelligence (AI)	Personalized recommendations, a virtual academic tutor, intelligent search, training paths, simulations, and adaptive assessments — without replacing professional judgment or interaction with instructors.

The platform will be far more than a Learning Management System (LMS): it will be the digital infrastructure on which a permanent community of professionals is built.

Execution Strategy & Roadmap

From a consulting firm to a knowledge platform

Crespo Academy does not represent the launch of a new company. It represents the strategic evolution of Crespo Advisors toward a business model based on intellectual property, professional education, and technology.

Implementation will follow a phased approach that allows the market to be validated, the platform to be strengthened, and operations to be expanded while minimizing financial and operational risk.

February 17, 2027 — the tenth anniversary of the founding of Crespo Advisors — has been set as the symbolic date for the official launch of Crespo Foundations, marking the beginning of a new institutional cycle.

The roadmap distinguishes between the commercial launch of each line — which may operate in a pilot or initial administration mode — and its subsequent technological or institutional consolidation.

EXECUTION ROADMAP

2026 — 2031

**PHASE I ·
FOUNDATION**

Q4 2026 – Q1 2027 ·
OFFICIAL LAUNCH
FEBRUARY 17, 2027

Academic identity · Learning Management System · ten Crespo Foundations modules (CAF-101 through CAF-110) · certificate system · Digital Badges · Digital Academic Record · institutional portal · initial library · pilot launch.

Expected outcome: validation of the educational model and first institutional sales.

**PHASE II ·
INDUSTRY
ACADEMIES**

Q2 2027 – Q4 2027

Anchor Academies: Healthcare · Government · Education · Manufacturing.

Full architecture, progressive rollout: Pharmaceutical Manufacturing · Hospitality & Tourism · Critical Infrastructure · Commercial & Financial Services · Environmental Services · Housing & Communities.

Business continuity and life safety run across all Academies as cross-cutting disciplines and are certified independently in Phase III.

Expected outcome: greater corporate penetration and higher average revenue per organization.

**PHASE III ·
CERTIFICATIONS &
EXECUTIVE
PROGRAMS**

Q1 2028 – Q2 2028

Certified Emergency Preparedness Coordinator · Certified Business Continuity Leader · Certified Fire & Life Safety Coordinator · Certified Healthcare Safety Officer · Certified Community Resilience Professional · Certified Emergency Management Professional.

Pilot executive experiences: master classes and leadership forums, delivered in person, for the existing institutional community.

Expected outcome: institutional positioning and growth in academic standing.

**PHASE IV ·
CORPORATE
LEARNING
PLATFORM**

Q3 2028 – Q4 2028

Deployment of the Corporate Learning Platform: corporate dashboard · compliance tracking · reporting · user management · transcripts · renewals · integration with human resources.

Institutional consolidation of the Executive Institute (Q4 2028): structured programs, roundtables, mentorship, and think tanks.

Expected outcome: recurring revenue through institutional licenses.

**PHASE V ·
REGIONAL
EXPANSION**

2029 – 2031

Spanish-speaking market · institutional alliances · distributors · certified instructors · bilingual programs.

Expected outcome: international scalability.

Critical success factors

Implementation of the project rests on five strategic pillars: academic excellence, continuous development of intellectual property, scalable technology, long-term institutional relationships, and sustained innovation.

Our advantage

Unlike many emerging companies, Crespo Academy will not begin by searching for a market. It will begin by serving a professional community that already knows, trusts, and works with Crespo Advisors.

This advantage significantly reduces commercial risk and accelerates adoption of the platform.



Public event · Crespo Advisors archive

“Crespo Academy will not begin by searching for a market. It will begin by serving a professional community that already knows, trusts, and works with Crespo Advisors.”

PART III · CHAPTER 9 · EXECUTION STRATEGY
MAXIM III · ÁNGEL CRESPO

P A R T F O U R

IV

T H E T H E S I S

“The opportunity is not simply to sell training. It is to build a permanent knowledge infrastructure.”

ÁNGEL CRESPO · CHAPTER 2

Competitive Advantages

Building a sustainable competitive advantage

The success of Crespo Academy will not depend on a single product, a single technology, or a marketing campaign.

Our competitive advantage rests on the integration of strategic assets that together create barriers to entry that are difficult to replicate. More than an educational platform, we are building an ecosystem of specialized knowledge.

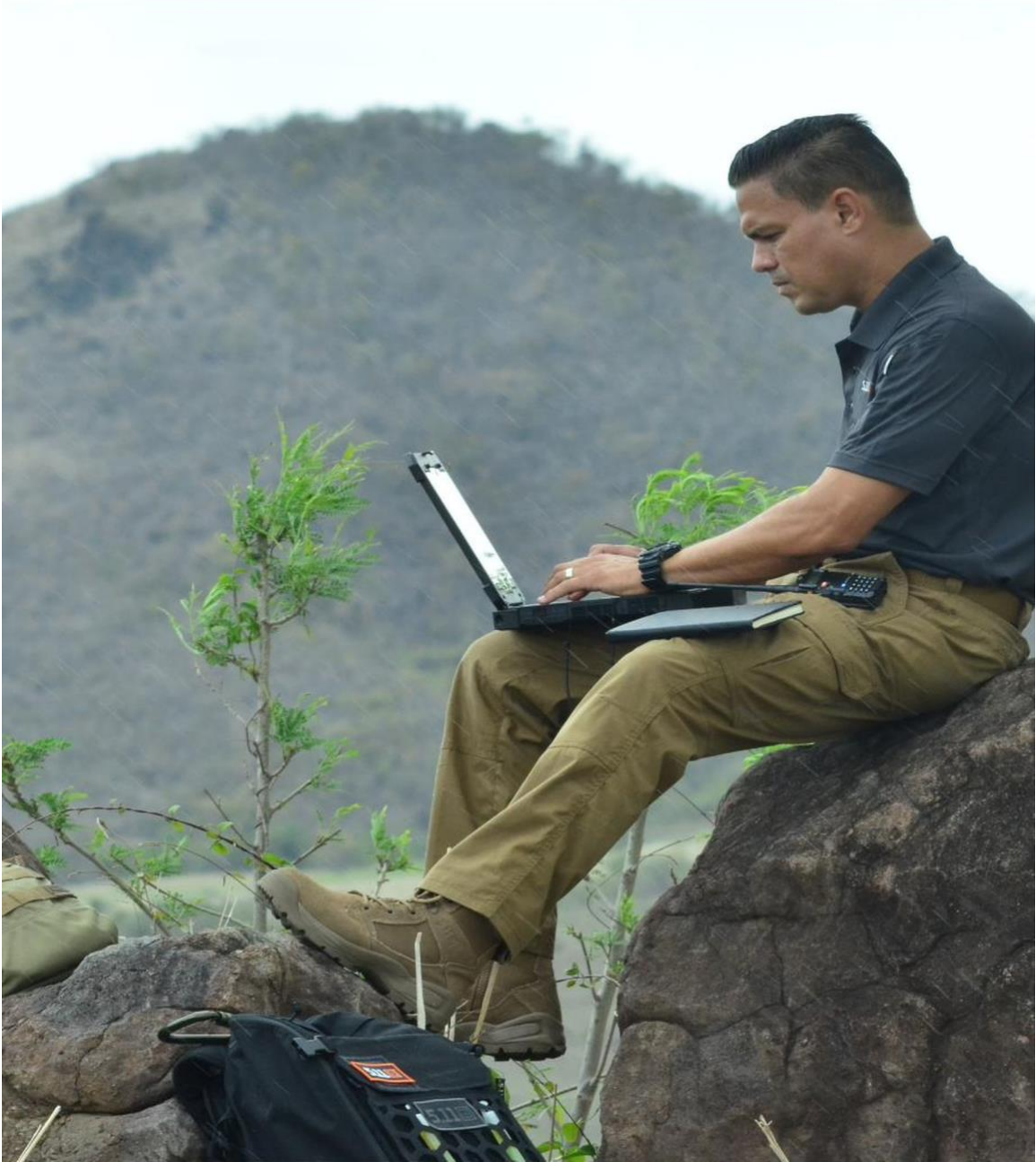
Ten integrated advantages

01	Institutional credibility	Decades of work with public and private organizations provide a foundation of trust that few platforms possess when they begin operations.
02	Knowledge grounded in practice	Content is not developed from theory: it is built from professional practice.
03	Intellectual property	Programs, certifications, methodologies, manuals, publications, case studies, and tools: every project strengthens the accumulated value.
04	Integrated ecosystem	Consulting, the Academy, publications, podcast, research, library, tools, and community: each component strengthens the others.
05	Specialization	Preparedness, resilience, life safety, business continuity, and leadership — not courses on every subject.
06	Industry-based approach	Sector-specific pathways that increase the relevance of the content and ease institutional adoption.
07	Applied technology	Digital Academic Record, verifiable credentials, corporate dashboards, analytics, and artificial intelligence.
08	Professional community	The relationship does not end when a course is completed: every participant retains continuous access to updates, publications, and resources.
09	Scalability	The knowledge generated is continuously transformed into new courses, certifications, and tools, without a proportional increase in structure.
10	Purpose	To prepare people to protect lives, strengthen organizations, and develop more resilient communities. That purpose guides every strategic decision.

“Our objective is not to compete on volume. It is to lead through specialization, credibility, and academic excellence.”

PART IV · CHAPTER 10 · COMPETITIVE ADVANTAGES

MAXIM IV · ÁNGEL CRESPO



Field work · Crespo Advisors archive

Investment Thesis

Building the leading professional development platform for the Spanish-speaking market in preparedness, resilience, and leadership

Crespo Academy represents an opportunity to participate in the transformation of a sector whose importance will continue to grow over the coming decades.

Organizations face increasingly complex risks, rising regulatory requirements, and a permanent need to develop the capabilities that protect people, ensure continuity of operations, and strengthen resilience. At the same time, professional education is undergoing an accelerated transformation driven by digitalization, artificial intelligence, and growing demand for continuous learning.

The convergence of these trends creates an exceptional opportunity to build a specialized platform capable of integrating knowledge, technology, and practical experience within a single ecosystem. Crespo Academy is founded precisely at that point of convergence.

Where it all converges

01 · POINT
OF
DEPARTURE

Experience

Nearly three decades of professional practice across the public and private sectors.

02

Intellectual Property

That experience organized as curriculum, methodologies, case studies, and tools.

03

Platform

The infrastructure that delivers it, measures it, and credentials it.

04

Market

Existing institutional relationships across ten sectors, and an underserved Spanish-speaking market.

05

Scalability

A single asset serves thousands of participants simultaneously.

06

Capital

US\$50,000 allocated to accelerate five critical areas, each with deliverables and dates.

07 ·
OUTCOME

Growth

A scalable educational institution, with recurring revenue and regional reach.

The round amount and structure

Crespo Academy is seeking seed capital of US\$50,000, an amount already validated as sufficient to execute Phase I of the roadmap described in Chapter 9 and to reach the official launch of February 17, 2027.

The investment is structured as a SAFE (Simple Agreement for Future Equity), with a post-money valuation cap of US\$2,000,000 and a 20% discount to the valuation of the next qualified institutional round. The complete terms appear in the “Investment Terms” section at the close of this memorandum.

The Academy begins from a position uncommon for a company at this stage of growth: an established name, a recognized professional track record, an active portfolio of institutional clients, intellectual property under development, and a clearly defined vision for transforming decades of applied experience into scalable digital assets.

The investment will accelerate that transformation through development of the technology platform, production of academic content, commercial expansion, and consolidation of a learning ecosystem with regional reach.

STRATEGIC USE OF PROCEEDS

What each dollar becomes



Each category is tied to a verifiable deliverable and a date. The width of each band is proportional to the percentage of capital allocated.

Detail by category

1 • Technology Platform	LMS implementation · Digital Academic Record · Digital Badges system · corporate portal · process automation · artificial intelligence integration.
2 • Intellectual Property	Development of Crespo Foundations programs · Specialized Academies · Professional Certifications · manuals · case studies · digital library.
3 • Audiovisual Production	Course recording · animation · multimedia material · downloadable resources · professional production standards.
4 • Commercial Growth	Brand development · digital marketing · strategic alliances · corporate sales · expansion into new markets.
5 • Institutional Development	Academic team · instructional design · educational technology · student services · research and development.

Expected milestones

M I L E S T O N E	D A T E
Official launch of Crespo Foundations	February 17, 2027
First Specialized Academies	Q4 2027
Launch and expansion of corporate licenses	Q2 2028
Establishment of the Executive Institute	Q4 2028
Expansion into the Spanish-speaking market of the United States	2029
Consolidation of the digital learning ecosystem	2031

A long-term vision

Our objective is not simply to build a profitable company. We aspire to build an institution capable of developing leaders over the coming decades, strengthening organizations through applied knowledge, and becoming the reference point in the Spanish-speaking market for preparedness, resilience, and leadership.

We believe the strongest organizations are those that invest continuously in the development of their people, and that professional education is among the investments with the highest social and economic return.

“Knowledge, when it becomes capability, has the power to protect lives, strengthen institutions, and build more resilient communities.”

PART IV • CHAPTER 11 • INVESTMENT THESIS
MAXIM V • ÁNGEL CRESPO

P A R T F I V E



T H E I N V E S T M E N T

*“An institution designed to generate sustainable impact,
responsible growth, and long-term value.”*

Á N G E L C R E S P O · I N V I T A T I O N

The terms that follow are preliminary and presented in good faith to guide the conversation with investors. They remain subject to definitive legal documentation, which will be shared during the due diligence process.

Investment Terms

TERM	DETAIL
Round amount	US\$50,000
Instrument	SAFE (Simple Agreement for Future Equity)
Valuation cap	US\$2,000,000 post-money
Discount	20% to the valuation of the next qualified institutional round
Conversion event	Next qualified institutional financing (minimum US\$250,000) constituting a priced round
Use of proceeds	As detailed in Chapter 11 • Investment Thesis
Expected return horizon	4 to 6 years, through a subsequent institutional round, a strategic transaction, or a repurchase mechanism
Governance	Right to quarterly financial information; no board seat at this stage
Proposed jurisdiction	Puerto Rico / United States

Preliminary terms, presented in good faith and subject to definitive legal documentation and to the due diligence process.

Scope and consistency of the figures

Numerical consistency is maintained across this memorandum, the Founding Document, and any presentation material: the same launch dates, the same seed capital amount, and an explicit distinction between the figures of the Academy and the combined figures of the Academy and consulting.

All projections included correspond exclusively to Crespo Academy as an independent business unit. They do not include consulting revenue, professional services provided by Crespo Advisors, special projects, government contracts, artificial intelligence development, specialized software, or new lines of business.

Figures identified as projections represent strategic planning models and do not constitute a promise of financial performance.

INVITATION

*We invite our strategic allies to take part in this vision and to
join in building an institution designed to generate
sustainable impact, responsible growth, and long-term value.*

NOTE ON PHOTOGRAPHS

The photographs included in this document come from the archive of Crespo Academy and Crespo Advisors and document professional, educational, and public-service activity carried out by the founder and his team. Their inclusion is historical, documentary, and educational in purpose, and does not imply sponsorship, affiliation, or endorsement by the agencies, institutions, or organizations depicted. The images document trajectory and institutional capacity; they do not represent projected results.



S A N J U A N , P U E R T O R I C O

Confidential document. The terms contained herein are preliminary, presented in good faith, and subject to definitive legal documentation and to the due diligence process.

