



www.planclan.org

PLAN CLAN DIGITAL ASSETS INVESTMENT CLUB

CONSTITUTION & OPERATING AGREEMENT

(Private, Non-Commercial Digital Assets Investment Club)

Version 1.0 – 2025



1. NAME & IDENTITY OF THE CLUB

- 1.1 The name of the Club is Plan Clan Investment Club (“the Club”).
- 1.2 The Club is a private, invitation-only investment club formed exclusively by family members and close friends.
- 1.3 The Club has no intention to operate publicly, commercially, or as a professional investment manager.

2. PURPOSE OF THE CLUB

2.1 The purpose of the Club is to:

- Pool voluntary contributions from members
- Purchase long-term digital assets, primarily ZCASH, ASTER and STELLAR
- Hold such assets for wealth-building over a minimum of five (5) years
- Build financial discipline among members
- Educate members and their chosen heirs on digital asset security and risk

2.2 The Club does **not** offer investment products or services to the public.

2.3 The Club operates strictly as a **group mutual crypto investment circle**, not as a business.

3. LEGAL STATUS & REGULATORY CLARIFICATIONS

3.1 The Club is an unincorporated private association formed for mutual benefit.

3.2 The Club is NOT:

- A Collective Investment Scheme (CIS)
- A fund manager
- A crowdfunding vehicle
- A public investment solicitation
- A professional investment service.

3.3 No member shall:

- Act as a professional fund manager
- Market the Club publicly
- Solicit funds from the general public
- Represent the Club as a public investment platform

3.4 All participation is voluntary, private, personal, and restricted exclusively to family and close friends.



4. MEMBERSHIP

4.1 Membership is capped at **twenty-eight (28) persons per clan**.

4.2 Members must be:

- Family; or
- Close personal friends with existing relationships

4.3 No external marketing, advertising, or public invitations are permitted.

4.4 New members may join only by invitation from existing members.

4.5 Membership is non-transferable except to another eligible family or friend upon Club approval.

5. CONTRIBUTION RULES

5.1 Contributions are **flexible**, meaning members may contribute different amounts at different times.

5.2 Each contribution is recorded in a transparent ledger accessible to all members.

5.3 Contributions do **not** constitute the purchase of “units” or “shares.”

5.4 Contributions shall be made through agreed payment channels into the Club wallet or holding account.

5.5 Contributions should be made in good faith for long-term crypto investments (HODL).

6. OWNERSHIP & VALUATION

6.1 Ownership is based on **proportional contributions**.

6.2 A clan member’s ownership percentage = **(Total contributions made by the clan member ÷ Total contributions made by all clan members)**

6.3 No formal investment units, tokens, or shares are issued.

6.4 Clan Members do not guarantee profits to one another.

7. GOVERNANCE STRUCTURE

To avoid central management:

7.1 No Central Manager

No single member may control Club funds or make investment decisions alone.

7.2 Committees

A **3-5 member Rotating Investment Committee** will be appointed to:

- Propose purchases
- Execute approved transactions
- Report performance

They do not act as fund managers.

7.3 Administrative Roles

- **Treasurer** – Keeps financial records (non-investment role).
- **Secretary** – Records minutes and handles documentation.



7.4 Voting

- Ordinary decisions: simple majority
- Investment decisions: 70% approval
- Major amendments: 80% approval
- Wallet signatory changes: unanimous vote



8. MULTI-SIGNATURE WALLET & ASSET SECURITY

8.1 The Club shall use a **multi-signature wallet** (e.g., Gnosis Safe, Casa, Fireblocks).

8.2 Recommended setup: **3-of-5 or 4-of-7 multisig**.

8.3 No single member may move assets alone.

8.4 Wallet signatories are elected periodically.

8.5 Backups, seed phrases, and security protocols must be documented and accessible only to signatories.

8.6 Passwords or wallet seeds shall not be stored digitally without encryption.

9. MEETINGS & DECISION-MAKING

9.1 The Club shall meet:

- Yearly (mandatory)
- Anytime an urgent vote is required (virtual)

9.2 Meetings may be physical or virtual.

9.3 Minutes shall be recorded for each meeting.

9.4 All members must be given adequate notice before votes.



10. INVESTMENT POLICY

10.1 The Club's primary assets shall be:

- ZCASH
- STELLAR (XLM)
- ASTER

10.2 Secondary assets (optional, voted):

- Maximum of 3–5 additional long-term digital assets.

TARGET ASSETS



1

- XLM
- ZCASH
- ASTER



2

- HEDERA
- QUANT
- BITGET TOKEN (BGB)



3

- CREPE
- WIKICAT
- BITTENSOR (TAO)

10.3 The Club shall NOT engage in:

- Short-term trading
- Leverage or margin
- Borrowing
- Day-trading
- High-frequency trading
- Speculative derivatives

10.4 Minimum holding period: **Five (5) years.**



11. WITHDRAWALS, EXIT & NEW MEMBERSHIP

11.1 Withdrawals

No member may withdraw arbitrarily.

Withdrawals allowed ONLY:

- At the end of the 5-year cycle, or
- For exceptional reasons approved by an 80% vote

11.2 Exit Process

A member leaving the Club may:

- Receive the fiat equivalent of their ownership percentage %, OR
- Transfer ownership to another approved person

11.3 Entry of New Members

New members must:

- Be family or close friends
- Sign the Constitution
- Agree to Club rules

12. RECORD KEEPING & TRANSPARENCY

12.1 The Treasurer shall maintain:

- Contribution ledger
- Ownership percentages
- Transaction history
- Meeting minutes

12.2 All members may request access to records.

12.3 Transparency is mandatory.





13. RISK DISCLOSURE

13.1 Members acknowledge that crypto assets are highly volatile and must sign the risk disclosure agreement.

13.2 The Club does not guarantee:

- Profit
- Minimum return
- Preservation of capital

13.3 Each member participates voluntarily and at their own risk.

13.4 Losses are shared proportionally among members.

14. CONFIDENTIALITY

14.1 All Club matters are **strictly private**.

14.2 Members shall not disclose:

- Contributions
- Holdings
- Wallet security info
- Strategies
- Internal decisions

14.3 **Public disclosure is strictly prohibited.**

15. AMENDMENTS

15.1 Amendments to this Constitution require:

- **80% majority approval**

15.2 Wallet security amendments require unanimous approval.

16. DISSOLUTION

16.1 The Club may be dissolved by:

- 90% member vote
- Completion of a 5-year cycle and unanimous decision not to renew

16.2 Upon dissolution:

- Assets are liquidated
- Members receive their proportional share

16.3 Dissolution must be documented in writing.



17. SIGNATURE PAGE

We, the undersigned members of the Plan Clan Investment Club, hereby agree to abide by the terms of this Constitution.

	NAME	PHONE NUMBER	SIGNATURE
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			



16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
27			
28			



This document serves for informational purposes only and should not be construed as financial advice. It is essential to understand that the content presented here does not take into account your specific investment goals, financial situation, or individual needs. **Prior to making any investment decisions, you are strongly encouraged to carefully review the risk disclosure statement (RDS) for the specific cryptocurrency you are considering.** This document does not fully outline the key features and risks associated with the each cryptocurrency. You can obtain both the RDS and target market determination (TMD) free of charge by emailing PlanClan at info@planclan.org or by visiting their website at www.planclan.org/assets. **For personalized financial guidance tailored to your unique circumstances, it is highly recommended that you consult a licensed or authorized financial advisor. Please be aware that all investments carry inherent risk and the potential for loss.** Neither PlanClan Executives nor any affiliated entity within Dux Investments Ltd. guarantees the performance of any crypto asset or the return of your invested capital. **The information contained within this document is presented as of the indicated date and may be subject to change due to subsequent events or other unforeseen circumstances.** PlanClan. and Dux Investments Ltd. expressly disclaim any liability for any loss or damage resulting from reliance on this information. **Total projected return figures presented for PlanClan are based on entry prices and do not incorporate all ongoing fees associated with Dux Investments Ltd.** These figures also assume HODL strategies and do not account for potential tax implications. Past performance of an asset should not be considered indicative of future results.

©2025 PlanClan All Rights Reserved.
Office address: 2nd Temple Street., 13 Santa Maria. Accra, Ghana
Website: www.planclan.org
Email: info@planclan.org