

# THE COMMERCE PROTOCOL



**Own Nothing. Control Everything.  
Operate Privately.**



*Jain Clifford*

**The President of the  
Republic of Old Souls.**





## EXECUTIVE SUMMARY

The **Commerce Protocol** is a unified, private structure for business owners and operators. It combines a **Private Members' Association (PMA)**, a faith based **508(c)(1)(A) ministry**, and a **private international trust** (the **Asset Shelter Protocol**) to move everyday trading out of the public arena and into a disciplined **donation → grant → treasury spend** framework. Members engage as **PMA members**; suitable members may become **envoys/ministers** who support the ministry's mission to cause no harm, cause no loss, and act as a **creditor** to the Monopoly board system.

The trust treasury then **spends → recoups → spends** on a rolling basis while holding **fee simple title** to real assets under the maxim **own nothing, control everything**.

The Commerce Protocol can also open a new revenue stream: invite your customers to establish their **own Asset Shelter** and participate in the **Infinite Money Protocol** to reclaim historic credit (bank payments and mortgages).

You, the business owner, get paid an **Advocate commission** on successful enrollments (e.g., a share of initial fees and a share of the enrolled bank payment and mortgage security recoupments).

# THE THREE PILLARS (AND WHY THEY MATTER)

## PILLAR 1

### Private Members' Association (PMA)

- Converts your customer base into a **members only** relationship under private contract.
- Sets expectations and conduct via a **PMA Charter** and onboarding.
- Not a “magic shield,” but a **clarity framework** that aligns operations with your ministry’s mission.

## PILLAR 2

### 508(c)(1)(A) Ministry

- Receives donations from members/envoys for mission programs.
- Non tax reporting.

## PILLAR 3

### Private International Trust — The Asset Shelter Protocol (Treasury)

- Holds **fee simple title** to property (where permitted) and custodial assets (bullion, art, land).
- Operates the **treasury**: pays all personal and business expenses via private/international banking (cards/wires).
- **Receives recoupments of its spending** → spend → recoup previous years spending → repeat the cycle.



## HOW IT WORKS

- 1.** Onboard customers as members of your PMA.
- 2.** Invite aligned members to become **envoys** of your 508(c)(1)(A) ministry.
- 3.** **Donations** flow into the ministry for mission programs.
- 4.** The ministry issues **grants** to the **Asset Shelter** (trust treasury).
- 5.** The Asset Shelter pays **all personal and business operating expenses**.
- 6.** Each year the trust recoups its spending and continues the cycle: **spend** → **recoup** → **spend**.



## BANKING & GOVERNANCE

### Two accounts, two roles:

separate banking for **508c (1)a ministry** and **Asset Shelter treasury**.

## PROPERTY & ASSET CUSTODY (FEE SIMPLE)

- Transfer real property into the Asset Shelter under fee simple title.
- Hold precious metals/art etc.

## THE SPEND → RECOUP → SPEND CYCLE

- **Recoupment sources:**
  - **Bank payments** (look back, e.g., **last 3 years**).
  - **Mortgage note/face values** (historical window, e.g., **up to 25 years**).
- **Cycle mechanics:** trust receives donations and ministry grants; pays personal and business costs; books **annual recoupments**; repeats.
- **Outcome:** an auditable private treasury cycle aligned to your mission and operations.

One treasury. One set of rules. Everything governed privately.



## OFFER YOUR CUSTOMERS MORE (ADVOCATE PATH)

- Invite each PMA member/customer/Envoy to set up **their own Asset Shelter** with private banking.
- Present the **Infinite Money Protocol** (recoup bank payments & mortgage values) as an optional member upgrade.
- Earn **Advocate commissions** per program schedule (e.g., initial fees; and share of members' bank payment and mortgage security recoupments).

## “DONATION VS PURCHASE” — SIMPLE RULES FOR YOUR PMA RUN MINISTRY

**Donation:** customer voluntary gift to your mission; issue a **donation acknowledgment** and free material on Asset Shelter and Infinite Money Protocols.

# COMPARATIVE ADVANTAGE (WHY COMMERCE PROTOCOL OUTPERFORMS)

Dimension	Commerce Protocol	Statutory Trust	Offshore Company	Offshore Foundation
Members only operations	Yes (PMA)	Not native	No	No
Donation pathway	Yes (envoys → ministry)	No	No	No
Taxes	None	Tax applies	Tax usually applies	Tax usually applies
Single private treasury	Yes (Asset Shelter)	Admin dependent	No	Sometimes
Spend recoup cycle	Built in	No	No	No
Property custody	Fee simple in trust	Yes, but equitable title	Yes, but equitable title	Yes, but equitable title
Bank onboarding	Concierge narrative	Maybe	Maybe	Maybe
Revenue expansion	Advocate commissions	N/A	N/A	N/A

**Bottom line:** You operate privately, keep custody and spend under one roof, and unlock a new revenue stream by upgrading members into their own Asset Shelter + Infinite Money track.

# CASE STUDY — POOR PETER VS. INFINITE IAN

## Poor Peter (Status Quo):

Trades as partnership/sole trader/limited company. Pays corporation & personal taxes on trading profits, never recoups bank payments or mortgages, holds only **equitable** title in many assets, exposed to digital ID style control and score driven constraints.

## Infinite Ian (Commerce Protocol):

Builds **PMA** → **508(c)(1)(A) ministry** → **Asset Shelter Protocol (international trust)**. Recoups historic credit, centralises custody and spend, and runs a repeatable **spend** → **recoup** → **spend** treasury cycle while the trust holds **fee simple legal title** to assets (own nothing, control everything).

## Key figures used in this example:

- **Historic recoupments (Year 1):** 3 years of bank payments **\$300,000** + 3 mortgages' face values over 25 years **\$1,500,000** → **\$1,800,000** total received into treasury.
- **Ongoing business cashflows: \$500,000 / year** routed as member donations to the ministry → gifted to the Asset Shelter treasury for program spend.



# POOR PETER — HOW THE STATUS QUO PLAYS OUT

## Structure & custody

- Public facing trading (partnership / sole trader / Ltd).
- Assets often **registered in personal or company name**; practical control can be limited by lenders, registries, insurers, and policy changes.

## Cash & tax flow (illustrative)

- All revenue runs through taxable trading.
- Pays corporation tax (if Ltd) and personal/dividend taxes; no mechanism to **recoup** historic bank payments or mortgage values.
- Operational spend from business/current accounts; assets depreciate on balance sheet; refinancing risk persists.

## Exposure & constraints

- **Only equitable title** in some arrangements; security interests and registration regimes can override practical control.
- Potential exposure to **digital ID/social score** type controls that can restrict payments, accounts, and licensure.
- Banking treats Peter as a standard commercial customer; limited leverage with compliance teams.

## Result

- **No liquidity unlock** from historic finance flows.
- Assets stay inside public systems; spend is fully public and taxable inside the trading entity.

# INFINITE IAIN — COMMERCE PROTOCOL IN ACTION

## Stack built

1. **PMA** converts customers → members.
2. **508(c)(1)(A) ministry** receives member donations for mission programs (cause no harm, cause no loss, act as a creditor).
3. **Asset Shelter Protocol (international trust)** holds **fee simple legal title** to assets and operates the private treasury.

## Year 1 — Liquidity event & setup

- **Historic recoupments received to treasury: \$1,800,000**
  - Bank payments (last 3 years): **\$300,000**
  - Three mortgages (face values across 25 years): **\$1,500,000**
- **Governance:** private indenture, trustee/protector controls, budget approvals.
- **Banking:** separate accounts — ministry (donations in) and trust (treasury spend). Cards/online access with spend rules.

## Ongoing – Annual operating cycle

- **\$100,000 / year Advocate Commission** is received and **gifted to the Asset Shelter treasury**. Combined with the \$500,000 in member donations, this creates a **total annual inflow of \$600,000** to fuel the spend → recoup → spend model.  
- **\$500,000 / year** of business cashflow is routed **as member donations** to the ministry, then **gifted to the trust** under restricted purpose grants.
- Treasury pays approved operating costs, asset acquisitions, and member programs: **spend → recoup → spend**.
- Assets (property, metals, art, land) are held **in trust** with fee simple legal title where permitted.

## Result

- **\$1.8M** unlocked in Year 1 + **\$500k/year** program funding routed privately.
- Unified private treasury with auditable routing; public exposure reduced; custody consolidated.

## Plain English takeaway:

Iain centralises custody and cash into one private treasury and adds a repeatable liquidity engine; Peter leaves liquidity on the table and stays inside public, fully taxable rails.

# SIDE BY SIDE — WHAT CHANGES MATERIALLY

Dimension	Poor Peter (Status Quo)	Infinite Ian (Commerce Protocol)
Structure	Public entity (partnership/sole trader/Ltd)	PMA + 508(c)(1)(A) + Asset Shelter trust
Historic cash	No recoupment path	\$1.8M recouped to treasury (Y1)
Annual business flow	Taxed trading revenue	\$500k/yr routed as donations → ministry → trust grants
Spending	From business account; fully public	From trust treasury; private controls; spend → recoup → spend
Asset title	Registered personally/company; practical control limited	Fee simple legal title in trust; custody/vaulting for metals/art
Banking stance	Standard commercial	Private/international with dedicated KYC pack
Compliance posture	Corporate + personal tax; full public reporting	Member safe: donation receipts; targeted filings where applicable; trust governance & AML/KYC

# YEAR BY YEAR STORYBOARD (ILLUSTRATIVE)

## YEAR 1

Build stack; receive **\$1.8M** historic recoupments; start treasury spend on approved programs and assets.

## YEAR 2

Route **\$500k** donations → grants → spend; complete title moves (property into trust); audit trail clean down.

## YEAR 3

Repeat **\$500k** cycle; add asset vaulting (metals/art); optimise budgets and advocate funnel.

## Beyond

Continue **spend** → **recoup** → **spend**; scale member programs; hold new assets with fee simple title.

## OPTIONAL UPLIFT — ADVOCATE INCOME

Invite members to create **their own Asset Shelter** and adopt the **Infinite Money Protocol**. Illustrative terms: % of initial fees + % share of members' bank payment & mortgage security recoupments, paid as an **Advocate commission** (per program rules).



## Q&A

### Q. 1) What is the Commerce Protocol in one line?

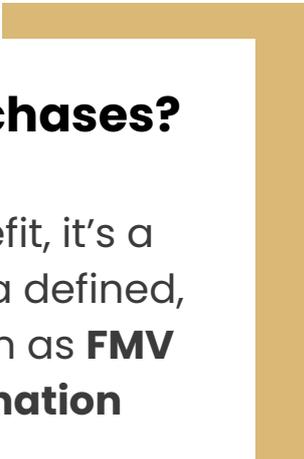
A. It's a unified, private structure that combines a **PMA (members-only channel)**, a **508(c)(1)(A) ministry (donations in)**, and an **Asset Shelter Protocol (international trust treasury)** to move day-to-day operations into a disciplined **donation → grant → treasury spend** flow.

### Q. 2) How do funds actually move?

A. Members donate to the **508(c)(1)(A)**; the ministry makes restricted **grants** to the **Asset Shelter**; the trust pays approved costs via private/international banking and then books annual **recoupments**—a repeatable **spend → recoup → spend** cycle.

### Q. 3) What does the PMA change for my customers?

A. A PMA converts customers into **members under a private charter**, aligning conduct and access to mission-driven services. It's not a "magic shield," but it **clarifies** the private relationship and pairs cleanly with the ministry and trust treasury.



**Q. 4) Are my payments donations or purchases?**

**A.** If a payment is **voluntary** with no required benefit, it's a **donation** to the ministry. If a member receives a defined, priced benefit (ebook/course), treat that portion as **FMV program/sales revenue** and any extra as a **donation** (split-receipt).

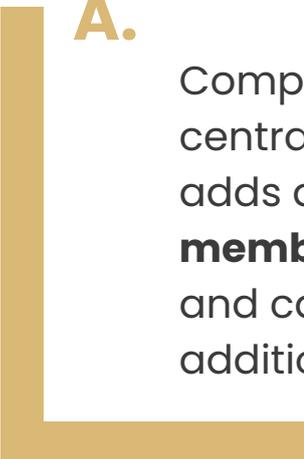
**Q. 5) What does the Asset Shelter actually hold?**

**A.** The trust can hold **fee-simple title** to property (where permitted) and custody assets such as **precious metals and art**, while operating the central treasury (cards/online) under private governance—**own nothing, control everything**.

**Q. 6) Where do “recoupments” fit in?**

**A.** Illustratively, the trust may record **historic bank-payment (e.g., last three years)** and **mortgage-note values (e.g., up to 25 years)** as recoupments into treasury, then continue the annual **spend → recoup → spend** rhythm. (See case study figures for a \$1.8M Year-1 example.)

**Q. 7) Why is this better than staying a company/sole trader?**



**A.** Compared with public-facing trading, the Protocol centralizes **custody and spend** in one private treasury, adds a **donation pathway** via the ministry, supports **member upgrades** (e.g., Asset Shelter + Infinite Money), and can include **Advocate commissions** as an additional revenue stream

