

REFERENCE · OCTOBER 2026

# The 21 Fruits Readiness Framework

How we assess whether Bitcoin self-custody is understandable, verifiable and recoverable – without exposing the secrets that protect it.

*A good result in one layer does not prove the next.*

**PROTECT**

Threats, access paths and dependencies are known; every safeguard has an owner.

**VERIFY**

Important claims are checked against defined sources, with scope and date.

**UNDERSTAND**

Roles, wallet set-up, trust boundaries and stopping points are clear to everyone involved.

**RECOVER**

Access can be restored when a person, device, location or service is unavailable.

**PURPOSE AND BOUNDARY**

The framework records arrangements, roles, procedures, evidence, dependencies and decisions. It never contains recovery words, private keys, PINs or passphrases. It is the working method of 21 Fruits – not an external certification or a seal of approval.

## 01 · SEVEN REVIEW AREAS

# We review the whole system, not a single device.

Each area produces its own evidence. A weakness in one place can undo confidence everywhere else.

- 01 **Authority and roles.** It is clear who owns the asset, who decides, who carries out, who reviews and whom to turn to in case of doubt.
- 02 **Wallet set-up and inventory.** The intended wallet, the devices involved, the number of keys required and the authoritative records can be told apart from outdated material.
- 03 **Keys, devices and access.** Everything required can be found and used under the agreed conditions – without copying secrets into the review.
- 04 **Verification.** Addresses, wallet set-up, payments and the state of the systems involved are checked through defined routes.
- 05 **Dependencies.** Devices, software, your own node, providers, locations and key people are recorded.
- 06 **Recovery.** A realistic rehearsal shows that the intended wallet can be restored and independently verified.
- 07 **Succession.** Successors can start the agreed process, recognise uncertainty and pause when evidence is missing.

## MINIMUM REVIEW RECORD

For each material claim: accountable role, verification route, source of evidence, state, date, dependencies, stopping point and next review date.

## 02 · EVIDENCE AND DECISIONS

# Confidence should end when the evidence does.

A positive conclusion is only worth as much as the state of the evidence behind it.

| STATE              | MEANING                                                                                                  |
|--------------------|----------------------------------------------------------------------------------------------------------|
| <b>Current</b>     | Checked against the relevant arrangement within the agreed period.                                       |
| <b>Stale</b>       | Checked before; time or a material change calls for a new review.                                        |
| <b>Unknown</b>     | No reliable evidence supports the claim; work remains to be done.                                        |
| <b>Unavailable</b> | The required source cannot currently be reached or used.                                                 |
| OUTCOME            | MEANING                                                                                                  |
| <b>Verified</b>    | The defined claims are supported by current evidence within the stated boundary.                         |
| <b>Conditional</b> | Proceed – with recorded limitations, owners and review dates.                                            |
| <b>Stop</b>        | Required evidence conflicts, is out of date, unknown or unavailable. Pause before any irreversible step. |

**A SCORE IS NOT A DECISION**

A high score can hide one critical weakness. The framework therefore keeps the evidence and stopping points behind every conclusion instead of reducing preparation to a percentage.

## 03 · REVIEW CYCLE

# Good preparation has to be demonstrated again and again.

- 01 **Define.** Which arrangement, which claim, which boundaries, who is accountable?
- 02 **Collect.** Gather evidence without secrets and record where it comes from.
- 03 **Rehearse.** Exercise verification and recovery under realistic conditions.
- 04 **Decide.** Record “Verified”, “Conditional” or “Stop”, with open points.
- 05 **Repeat.** Review again after time has passed, after changes and after any material failure.

**SHORT REVIEW**

- 01 Can the intended wallet and set-up be told apart from outdated material?  
EVIDENCE: \_\_\_\_\_
- 02 Are owner, operator, verifier and emergency contact named?  
EVIDENCE: \_\_\_\_\_
- 03 Does every important check state what was checked, how and when?  
EVIDENCE: \_\_\_\_\_
- 04 Can the process continue if one person, device, location or provider is unavailable?  
EVIDENCE: \_\_\_\_\_
- 05 Has a realistic recovery been rehearsed and independently verified?  
EVIDENCE: \_\_\_\_\_
- 06 Will everyone pause when required evidence is missing or conflicting?  
EVIDENCE: \_\_\_\_\_

21 Fruits does not hold Bitcoin, receives no private keys and signs no transactions. Personal support based on this framework is planned in the pilot; an initial conversation is available on request today. No legal, tax or investment advice.