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# **A Business Guide to Bitcoin Investment**

A framework for evaluating bitcoin as a corporate treasury  
asset

2026 EDITION

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## INTRODUCTION

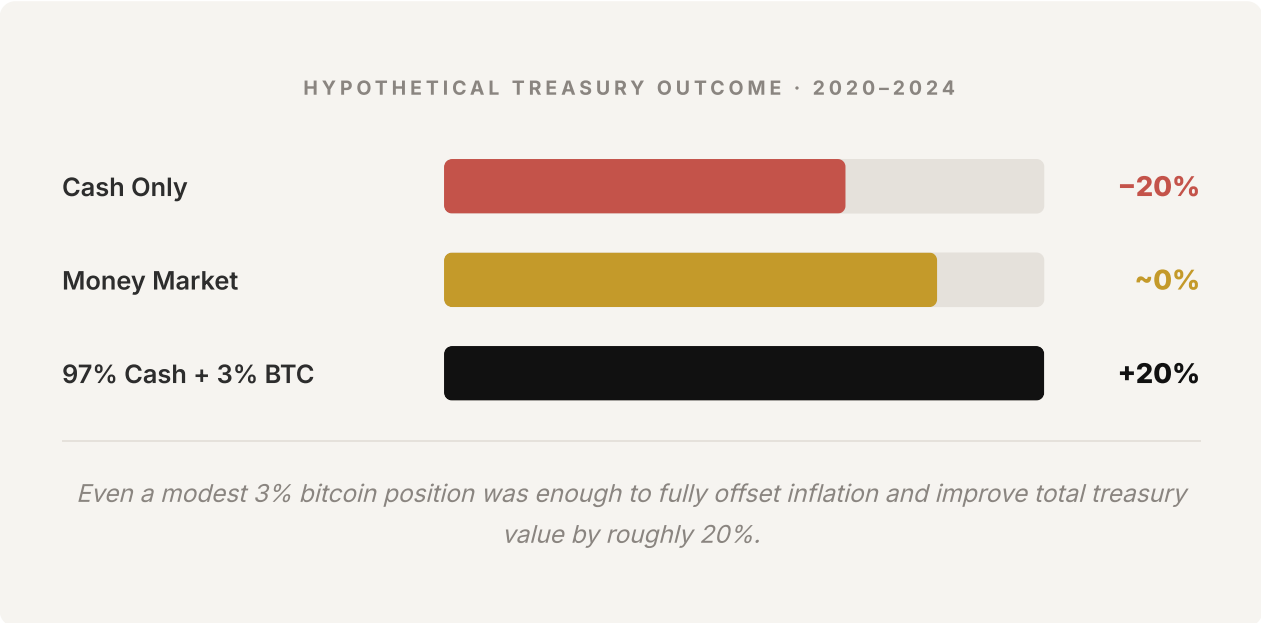
More and more companies are recognizing bitcoin as a serious asset for preserving long-term value. Business owners and finance teams are weighing whether a bitcoin allocation could strengthen their treasury—and what it takes to get started.

This guide lays out the essential knowledge your organization needs to evaluate bitcoin as a treasury asset and to implement a strategy that fits your business.

# The Case for Bitcoin in Business

Companies hold cash to invest in growth and to endure downturns. But ongoing monetary expansion by central banks steadily erodes the purchasing power of those reserves. Businesses are left searching for alternatives—yet most short-term instruments either carry meaningful risk or simply fail to keep pace with inflation.

Bitcoin offers a different path. With a permanent supply cap of 21 million units, it is one of the most liquid scarce assets available. Over time, bitcoin's scarcity has allowed it to outperform inflation by a wide margin—making it a compelling vehicle for long-term value preservation.



# Core Advantages for Treasury Management

Bitcoin introduces several structural benefits that complement traditional treasury strategies.

## **Inflation Resistance**

Bitcoin's fixed supply creates a structural hedge against monetary debasement. Unlike fiat currencies, which can be printed without limit, bitcoin's scarcity is mathematically enforced—offering businesses a way to protect purchasing power over the long term.

## **Continuous Liquidity**

Bitcoin markets never close. Businesses can access their holdings 24 hours a day, 365 days a year—providing a layer of liquidity that traditional banking cannot match. In periods of banking stress, this availability can be critical.

## **Lower Counterparty Risk**

Events like the 2023 Silicon Valley Bank failure demonstrated how quickly access to funds can be cut off within the traditional system. Bitcoin's self-custody capability allows businesses to hold assets directly, without depending on any single institution.

# Allocation Approaches

There is no one-size-fits-all answer to how much bitcoin a company should hold. The appropriate allocation depends on the size of your business, your operating model, your cash reserves, and your comfort with digital assets.

As a baseline, most businesses should maintain at least three to six months of operating expenses in readily accessible cash. Beyond that, companies with surplus capital often diversify into a mix of short-term instruments and longer-horizon holdings—bitcoin among them.

A reasonable starting point is a small allocation—perhaps a few percent of long-term reserves. As your team builds familiarity with the asset, you can adjust your position over time.

## Navigating Volatility

Bitcoin's price can move significantly in the short term, and these fluctuations may affect reported earnings. It's important to size your allocation so that normal volatility doesn't disrupt core business operations or create unwanted accounting surprises.

## Principles for Responsible Allocation

- Keep sufficient cash on hand to cover near-term expenses and obligations.
- Size your bitcoin position to match your organization's genuine risk tolerance.
- Avoid short-term speculation. Bitcoin is best approached with a multi-year horizon.
- Spread purchases over time rather than making a single large buy. Scheduled recurring purchases can help smooth out entry prices.

# Selecting a Bitcoin Platform

The right platform for your business depends on factors like transaction volume, your jurisdiction, and how you plan to handle custody.

## 01 Exchanges & Brokerages

Suitable for businesses of any size that want an integrated solution for buying, selling, and storing bitcoin. These platforms handle the full workflow and are the most common starting point for corporate treasuries.

## 02 Over-the-Counter (OTC) Desks

Better suited for organizations that need more complex execution—such as large block trades, hedging strategies, or lending arrangements—and prefer to manage custody separately.

## 03 Exchange-Traded Funds (ETFs)

ETFs provide exposure to bitcoin's price without requiring direct engagement with a bitcoin platform. However, they come with trade-offs: ETF shares cannot be transferred peer-to-peer, they carry management fees, they add accounting complexity, and they do not offer the always-on liquidity that bitcoin itself provides.

# Evaluating Providers

*What to look for when choosing an exchange or OTC desk*

## Security

Choose a provider you would trust with your capital and data—even if you plan to move your bitcoin to self-custody after purchase.

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## Fee Transparency

Some platforms charge transaction fees as high as 3%, and others bury costs in wide spreads. Make sure all fees are clearly disclosed before committing.

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## Tax & Performance Reporting

Look for platforms that provide comprehensive monthly statements with realized and unrealized gains. Support for tax lot selection methods (FIFO, LIFO, HIFO) is a meaningful advantage.

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## Onboarding Timeline

Account setup should take days, not weeks. Ask upfront about the expected timeline and what documentation you'll need.

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## Regulatory Standing

Confirm that the platform holds appropriate licenses for the jurisdictions it operates in, and that it undergoes regular independent audits.

# Safeguarding Your Bitcoin

Most businesses use a single platform to buy, sell, and store bitcoin. But before choosing a provider, it helps to understand the main custody models available.

## 1 Institutional Custody

The most common approach: a qualified third party—usually the exchange itself—holds your bitcoin on your behalf. Before choosing a custodian, review their security practices, audit certifications, and any history of incidents. Institutional custody is well-established, but it does carry counterparty risk.

## 2 Self-Custody

Some businesses choose to hold their own bitcoin. The main risk is key loss—if private keys are lost, the bitcoin is permanently unrecoverable. Multi-signature setups can distribute this responsibility and reduce single points of failure, but effective self-custody requires meaningful technical expertise.

## 3 Collaborative Custody

A middle ground: your business holds primary control, while a trusted third party holds a backup key in case one of your keys is lost. This adds resilience to a self-custody setup, typically for an ongoing service fee.

# Accounting & Tax Considerations

The basic accounting treatment for businesses that hold bitcoin is straightforward: holdings are recorded at fair market value on financial statements, and any gains realized upon sale are subject to capital gains taxation.

If your business accepts bitcoin as payment for products or services, the accounting process becomes more involved. In all cases, we strongly recommend consulting with qualified accounting and tax professionals in your jurisdiction to ensure compliance with local regulations.

## Reference Standards

The following frameworks, while rooted in international accounting discussions, are widely referenced by professionals globally and may serve as useful starting points for discussion with your advisors:

### **KPMG**

*Crypto Intangible Assets Guide*

### **AICPA**

*Accounting for and Auditing of Digital Assets — Practice Aid*

### **FASB**

*Crypto Assets — Subtopic 350-60*

This guide is for informational purposes only and does not constitute financial, legal, tax, or accounting advice. Please consult qualified professionals for guidance specific to your business and jurisdiction.



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## Your Bitcoin Treasury Partner

Heartbit is a bitcoin-focused company built to help businesses explore, adopt, and manage bitcoin as a treasury asset.



### Buy, Sell & Transfer Bitcoin

A straightforward platform for businesses to acquire and manage bitcoin holdings with clear, transparent pricing.



### Security-First Approach

Built with rigorous operational security practices. We prioritize the safety of client assets at every layer of our infrastructure.



### Education & Guidance

We help businesses understand bitcoin before they invest. From treasury strategy to custody models, our team provides the context you need.



### Dedicated Support

Every business client receives hands-on onboarding guidance and relationship-driven support tailored to your organization's needs.

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Ready to explore bitcoin for your business?

[contact@heartbit.tech](mailto:contact@heartbit.tech)

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