

# INTERNATIONAL FAMILY OFFICE SUMMIT

## FEMALE-FIT FAMILY OFFICES

L U C I A D E K L E I N  
PRIVATE OFFICE



Women & Cryptocurrency: Bridging the Investment  
Gender Gap in the Digital Asset Revolution  
Mbonisi Ndlovu  
Constantia  
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THOUGHTFUL CONVERSATIONS | INSPIRED ACTION



# Introduction

- The financial landscape is rapidly shifting, with digital assets emerging as a crucial alternative investment.
- Family offices are vital for multi-generational wealth management, and women's participation in crypto is key for both equity and wealth preservation.
- This presentation explores how ultra-high-net-worth families can empower female investors in this evolving digital space.



# Understanding Digital Assets: A Primer for UHNW Families



## What Are Digital Assets?

Intangible assets secured and transferred using **blockchain blockchain technology**.

This includes cryptocurrencies like

- Bitcoin,
- tokenized real estate,
- NFTs,
- stablecoins,
- central bank digital currencies (CBDCs), and
- smart contracts.

## Focus on Cryptocurrencies

Cryptocurrencies are decentralized digital currencies operating on blockchain networks.

Key features include

- decentralization,
- transparent ledgers,
- borderless 24/7 liquidity, and
- debated status as an inflation hedge.

Institutional investors represent 68% of crypto flows, with market cap exceeding \$2.6 trillion as of Q1 2025.



# The Gender Investment Gap in Digital Digital Assets

1

## Current Landscape

Only 21% of global crypto holders are women.

2

## Investment Behavior

Risk-aware, seeking **security** and **understanding** before investing.

3

## Cultural Challenges

Tech-bro culture



# Why Digital Assets Should Matter to Female Female Investors

Portfolio Uncorrelation

Generational Wealth

Early Innovation Access





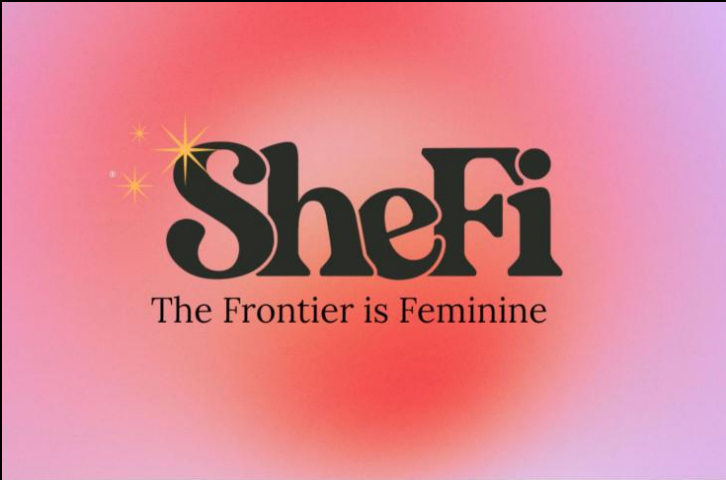
# Women Leaders



Elizabeth Stark, CEO of Lightning Labs



Meltem Demirors: Crypto education advocate





# Barriers to Entry for Women in Crypto

- Perceived Volatility & Education Gaps
- Trust Deficit
- Underrepresentation
- Access Challenges

# What Family Offices Can Do to Empower Women in Crypto



## Education & Empowerment

Education digital assets for female family members.

Promote intergenerational financial literacy to build confidence and knowledge.

## Inclusion in Strategy

Integrate within family portfolios portfolios with defined risk limits. limits.

Encourage co-investments via via women-led crypto funds and and DAO

## Governance & Risk

Implement custody ensure compliance with global tax and and AML frameworks, and update family constitutions to to include digital assets in succession planning.







# The Future: Women Defining Web3

## Builders

Women are developing blockchain protocols that underpin decentralized finance and governance.

By 2030, women are expected to control over \$30 trillion in global wealth. Their digital asset engagement will be a defining factor in sustainable wealth leadership.

## Governors

Leading decentralized communities ensures values are reflected in decision-making processes.

## Custodians

Preserving multi-generational wealth by weaving weaving digital assets into family legacies.



# Conclusion: Rethinking Risk and Reframing Opportunity

- 1 The Gap
- 2 The Opportunity
- 3 Family Office Role
- 4 Looking Ahead



*“Financial freedom, financial privacy is a critical tool to enable dissent in democratic societies, and so it’s very important that there are options where users cannot be censored.”*

— Meltem Demirors

## **Family Offices, Family Governance, Legacy Planning**

L U C I A D E K L E I N

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