

# Pamoja Capital Investments Corp

## FAQs

### **What is Pamoja Capital Investments Corp?**

Pamoja Capital Investments Corp (PCIC) is an active investment club that was begun by five friends in the Southern Illinois area.

### **What is the focus of PCIC?**

The primary focus of PCIC is building Black wealth, Black businesses, and Black communities through investing/investment capital.

### **What are the values of PCIC?**

The values of PCIC are legacy, wealth, transparency, teamwork, and entrepreneurship.

### **When and where does PCIC meet?**

PCIC meets every first Sunday, 6:30-7:30 pm CST via Zoom. (subject to change)

### **I'm really interested in the PCIC; how can I get more information?**

To get more information and schedule a meeting attendance, please can contact our Membership Committee by emailing [pamojacapitalinvestments@gmail.com](mailto:pamojacapitalinvestments@gmail.com)

### **Can I attend the club meetings without being a member?**

Yes. You may schedule to attend one meeting without being a member.

### **Who can join PCIC?**

Interested parties willing to learn investing techniques and actively participate in decision making and bringing forth ideas can join PCIC. Currently, membership is limited to 20 persons.

### **How much money do I need to participate?**

Since membership in PCIC is limited to 20 persons, each person may only hold 5 shares. Upon joining, a new member must buy their 5 shares at the current market value. Additionally, a new member fee of \$75 is required. Each member contributes \$100 a month.

### **How do you decide which stocks to buy?**

A committee dedicated to this investment utilizes a stock picker tool and observes market trends.

### **So, I give my money, and it gets invested. Is that all I have to do?**

No, all members of PCIC must participate on a committee in addition to contributing financially. We believe that each member should be actively involved in learning financial strategies, bringing new ideas to the group, and in deciding how the group will move forward with investments.

### **What happens if I decide to leave PCIC?**

Your shares in the investment club will be valued as of the nearest valuation date and liquidated, minus any outstanding fees or dues owed to the club.

### **Isn't investing risky?**

All partners acknowledge the risks of investment and further acknowledge that no discussion or statements made as part of the club's activities should be construed as individual investment advice. No representations

or guarantees have been made regarding investment performance of the partnership, or of any individual stocks or securities that have been or may be studied and/or purchased by the partnership.

**How do I know the value of my investment?**

The CFO keeps an account of the club's purchases and each member's valuation in the company. This valuation statement is updated regularly and provided to the membership.

**Is this all legal and above board?**

Yes. PCIC is a registered S Corp, with bylaws and procedures that we use to operate.

**I can invest on my own, why should I join an investment club?**

The strength of an investment club is its membership. Everyone brings his or her strengths, background, and knowledge to the table. Further, there is a financial strength that comes from working together. So, insights and opportunities that you as an individual have created is a resource that is not possible by any one individual. What you learn in PCIC can be put to work in your own personal investment and business opportunities.