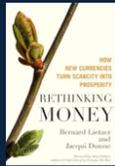


# R R I C H

A practical design proposal for a

## Real, debt- and asset-Inflation-free, Circular & Humane (Fair) Money (Currency) as Successor from FIAT-€

Inspired by:



Peter Haisenko (HME), ChatGPT/Claude (AI), Bernhard Lietaer (ECB), Prof. Margrit Kennedy (GEN), Silvio Gesell (NEO), Michael Ende (MOMO) & P.R. Sarkar (PROUT)

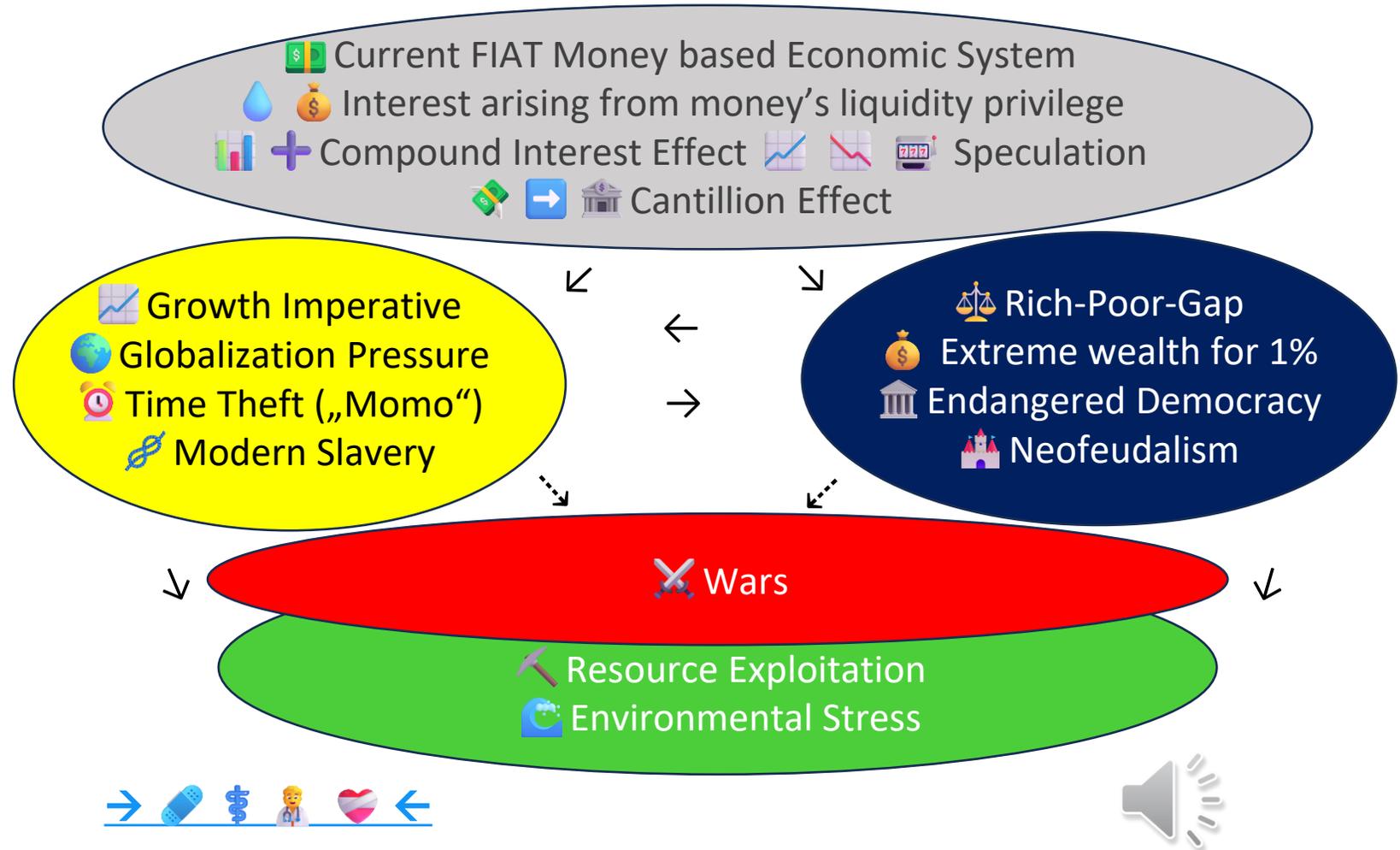


# Hidden Systemic Driver: Fiat Money Architecture

Can the systemic wounds of Turbo-Capitalism be healed only by changing social, political or ethical rules, while leaving the money system intact — or would many of them be resolved automatically by introducing a new money system?

## Systemic Ailments / Wounds to Heal:

- Structural Wealth Inequality:** Extreme concentration of wealth and income, leaving large parts of society economically insecure.
- Effortless Income:** Income generated without productive contribution (interest, speculation, rent-seeking) that amplifies inequality.
- Market Distortions & Restricted Competition:** Markets no longer operate freely; prices, competition, and allocation of resources are distorted by financial power and systemic biases.
- Privatized Money Creation & Financialization:** Money issuance controlled by private financial actors and treated as a tradable commodity rather than a neutral medium of exchange.
- Debt Dependency & Financial Fragility:** Systemic reliance on debt for individuals and states, including dependence on external financing, creating instability and long-term loss of sovereignty.
- Price Instability & Asset Inflation:** Erosion of purchasing power and recurring asset bubbles undermining savings and economic security.
- Democratic Deficit in Economic Governance:** Democratic Deficit in Economic Governance: Weak democratic oversight over monetary policy, financial systems, and macroeconomic direction, limiting collective self-determination.
- Financial Opacity & Power Concentration:** Lack of transparency enabling corruption, systemic risk, excessive concentration of economic power, and structural vulnerability.
- Exploitative Labor Structures:** Wage dependency and coercive labor conditions limiting autonomy and fair value distribution.
- Social Security & Equal Opportunity Deficits:** Unequal access to basic income security, retirement protection, healthcare, and education limiting life chances and social mobility.
- Loss of Time Sovereignty & Intrinsic Motivation:** Economic pressure reducing personal freedom, creativity, and meaningful work motivation.
- Consumerism & Growth Pressure:** Advertising-driven overconsumption and systemic growth imperatives.
- Environmental Degradation:** Destruction of ecosystems and life-support systems as a structural outcome of economic design.
- Unbalanced & Unfair Global Trade:** Persistent trade imbalances, resource dependency, and structural exploitation undermining economic sovereignty.
- Social Fragmentation & Economic Drivers of Conflict:** Rising social division, nationalism, and economic incentives contributing to geopolitical tensions and war.





# Inflation Blind Spot: Consumer vs. Asset Prices

Figures are based on estimations / approximations



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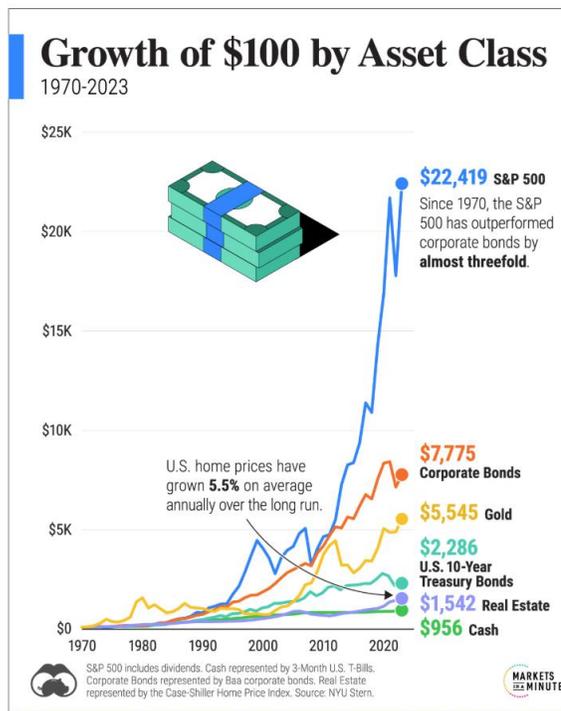


Year	USA CPI (Index 1971=100)	USA S&P 500 Total Return (100 \$ Base)	Germany CPI (Index 1971=100)	Germany DAX Total Return (100 € Base)
1971	100	100	100	100
1980	~212	~810	~210	~450
1990	~335	~4,300	~330	~1,000
2000	~440	~10,500	~430	~2,800
2010	~580	~15,500	~560	~4,500
2026	~840	~34,756	~800	~9,000

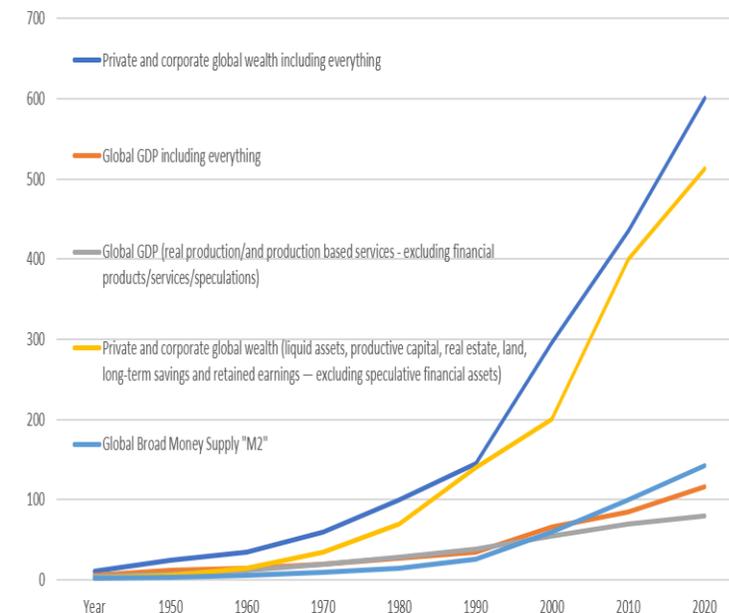
Amount of Money, GDP & Wealth (valuation)

Notes:

- "CPI = Consumer Price Index, showing general price level for goods and services."
- "S&P 500 Total Return = US stock market index including reinvested dividends."
- "DAX Total Return = German stock market index including reinvested dividends (approximated)."
- "All values are normalized to 100 in 1971 to allow direct visual comparison of growth trends."
- "Numbers are illustrative approximations; precise values can be imported from BLS, FRED, Yahoo Finance, or official DAX historical data."



Note: long-run nominal average per Shiller data ~3.5–4% p.a."





# The Cantillon Effect: Timing & Route Matters



**New money enters unevenly**



**First receivers benefit** (before prices rise)



**Prices increase later**



**Late receivers lose purchasing power**



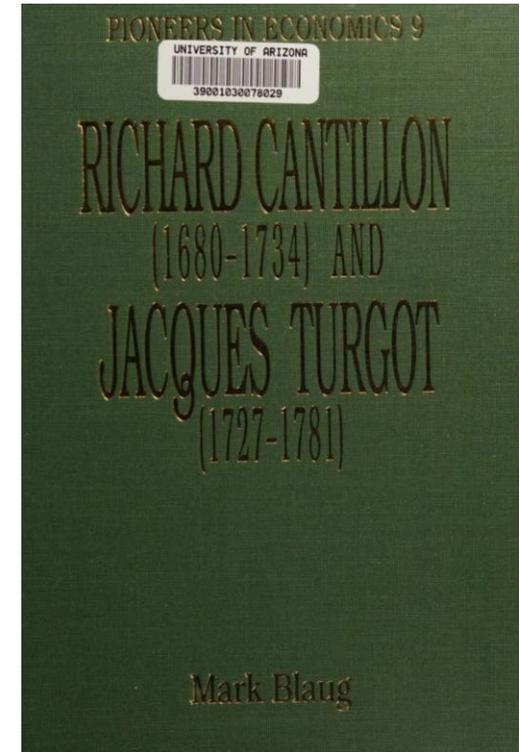
**Hidden wealth redistribution through money creation**



*Housing prices are driven less by scarcity —  
and more by credit creation*



*With a universal basic income, money goes directly to people, mitigating—but not eliminating — the effect when the sequence is not changed at the same time!*





# Arendt's Banality of Evil in the money system

💬 “The Market Demands It.”

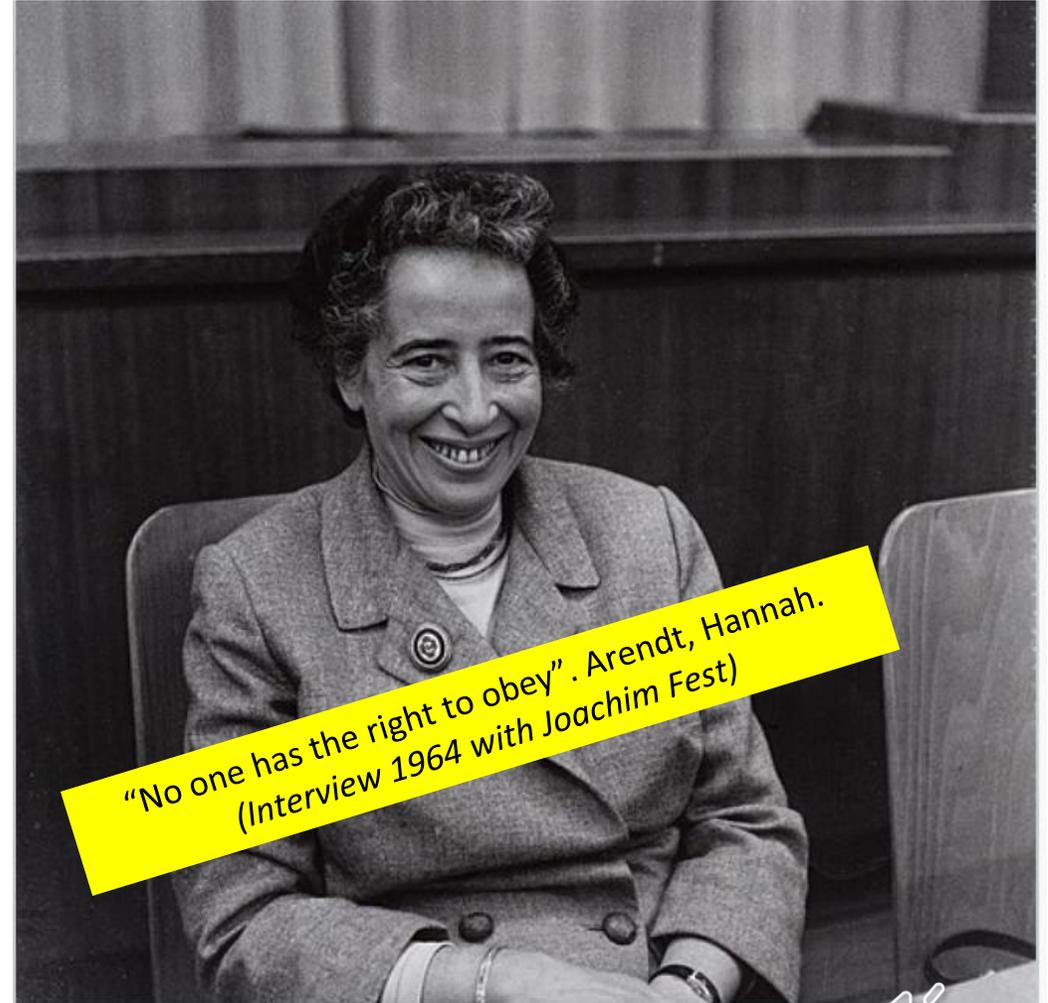
1. Most harm is not done by bad people

2. It is done by people **just following rules**

- “The market demands it”  
means: *I don't decide — the system does*
- Thinking and responsibility stop
- Nobody feels guilty
- Money and markets look neutral
- But they quietly **create inequality, violence, war**

🧠 **The message**

→ When nobody thinks, **the system causes harm**



Hannah Arendt 1958 Photo credit Barbara Niggel Radloff



# The drive of entrepreneurs & speculations



At what point ideas become a cash cow ?

**Example: Current Microsoft CEO Satya Nadella**  
born 1967 in Hyderabad, India  
Works for Microsoft since 1992 (34 Years)

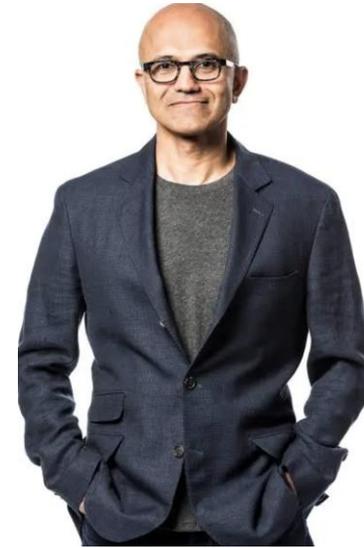


Photo Credits: Microsoft Source



Photo Credits: Wikipedia



Satya's Performance / Efforts: Azure Cloud   
Office 365   
LinkedIn 

 **Performance** →  **Compensation** →  **Stocks** →  **Billionaire**

***RICH doesn't punish success — it punishes rent-seeking. The entrepreneur wins. The absentee landlord pays***





# System beats moral, ethics & regulations



*You cannot fix a structural problem with ethical or moral judging approaches — you need architectural change 1<sup>st</sup>*

## **Bad Guy = SYSTEM (neutral)**

→ *Trust human development · Change architecture*

- Money & markets look neutral — but produce inequality
- Change system → common good grows automatically
- Individual freedom preserved — no surveillance needed
- Entrepreneurs, artists, workers all benefit equally

→ **This is the RICH / HME approach (as 1<sup>st</sup> step)**

## **Bad Guy = HUMAN (unconscious)**

→ *Restrict humans · Punish & reward → Social Scoring*

- Set max income / max wealth caps
- CO<sub>2</sub> footprint controls per individual
- Score behavior to enforce common good
- Erodes freedom & entrepreneurial drive

→ **This leads to authoritarian and/or over burecracy outcomes**



*Values don't fail. Systems do. — Change the architecture, not the human.*





# Why HME as Step 1 & and what comes after

*A landscape of monetary reform concepts — and a deliberate choice.*

**1.**

**The Natural Economic Order – free land, free trade, free (circulating) money**  
(Concept: Silvio Gesell, Werner Onken, Analysis: Helmut Creutz)

**Real World Economics**  
(Prof. Bernd Senf)

**Humane Market Economy**  
(Peter Haisenko)

**Grassroot Movements**

*Personal estimated impact: ~60% of systemic wounds resolved by this architecture alone. Most comprehensive, most practical, EU-comp., leg. actionable today.*

**Fiat Debt Money System**  
(current global standard monetary system)

**Modern Monetary Theory (MMT)**  
(Dirk Ehnts)

**Political Money**  
(Aaron Sahr)

**Stakeholder Capitalism**  
(WEF / Klaus Schwab)

**4.**

**Another Now – Post-Capitalist Economic Model**  
(Yanis Varoufakis)

**Solidaric Money**  
(Norbert Bernholt)

**Taxation systems**  
(Tax the rich / TaxMeNow / Toxic rich / Finanzwende, Sebastian Klein, Marlene Engelhorn)

**2.**

**Social Threefolding**  
(Rudolf Steiner / Alexander Caspar / Michael Bader)

**PROUT – Progressive Utilization Theory**  
(P. R. Sarkar)

**Gradido – Natural economy of live**  
(Bernd Hückstädt)

**4.**

**Credeire - Voluntary basic income**  
(Martin Finger)

**2.**

**Common Good Economy, Ethical World Trade, Money. The new rules.**  
(Christian Felber)

**3.**

**IGO – Integrated Monetary System Economy**  
(Kalle Björn Pipoh)

**Green / Environmental Crypto-Based Currency Systems**  
(e.g. Greencoin – Dr. Mauricio Vargas)

**Full Reserve / Sovereign Money System**  
(Joseph Huber)

**Money Theories**  
(John Maynard Keynes,...)

**Crypto Currencies**  
(Stablecoin, G1, Bitcoin, etc...)



Steps 2–4: Complementary concepts (Social Threefolding, Common Good Economy, etc.) can layer on top once the monetary foundation is stable. One root fix first — then the rest.



# From Debt-Based Trust to Real-Economy Trust

*The fundamental question: what should give money its value?*

## Today: Trust = Ability to Roll Over Debt



Global confidence in USD, EUR, JPY depends on whether the issuing state can continuously refinance its sovereign debt — paying interest through growth, new borrowing, or monetary expansion. Trust = perpetual debt machine.

## Structural Weakness: Debt Dependency



Currency stability is tied to permanent deficit financing. The system requires ever-expanding debt to remain stable — increasing inflation risks, asset bubbles, and global imbalances. Every crisis is 'solved' by more debt.

## Tomorrow (RICH): Trust = Real Economic Capacity



Currency stability anchored in productive output, circular value creation, and structurally balanced public finances — not in the need to accumulate ever more debt. Money is backed by what the economy actually produces.





# Core Innovations of Peter Haisenko's HME

  **Cooperative Monetative: private & corporate savings, reserves, retained earnings (which are currently not needed) flow into a monetative cooperative (with real-economy-backing/-valuation) for innovations (investments), public projects, and much more on the outflow** (Important: Ownership remains ownership but serves the real economy at the same time!)

   **Bismarck's pay-as-you-go pension system applied to the entire national economy** (introduced in the 19th century and having survived two world wars).

  **No income tax / no VAT** (work & value creation are no longer punished)

  **No New Money creation at all needed, but if so, not privately anymore, Hoarding Tax for savings outside of the community** ->   **Blooming real economy** (money loses value when it is held outside the cooperative; this invents circulation; Private Banks and Insurance Companies return to their original purpose (Risk Assessments, Checking Accounts) (continuous circulation enables real production)

  **Investment Loans from Cooperative Monetative, No speculation, stock markets to gain investment capital become useless** (stock market still allowed but is mainly replaced by investment loans out of the cooperative monetative, no derivatives, no financial gambling)

  **Effortless income is taxed** (rents, dividends, inheritance-based income, asset sale profit)

   **Inflation-debt-free money** (no money printing → monetary inflation-free → plannable future)

  **Secure pensions ; no growth imperative** (no forced investment, no inflation hedge)

  **Redesigned social security (healthcare and care work)**  
Secured basic income which still (financed by 20% B2C sales tax)  
Guaranteed basic healthcare (financed by 8-16% B2C sales tax)

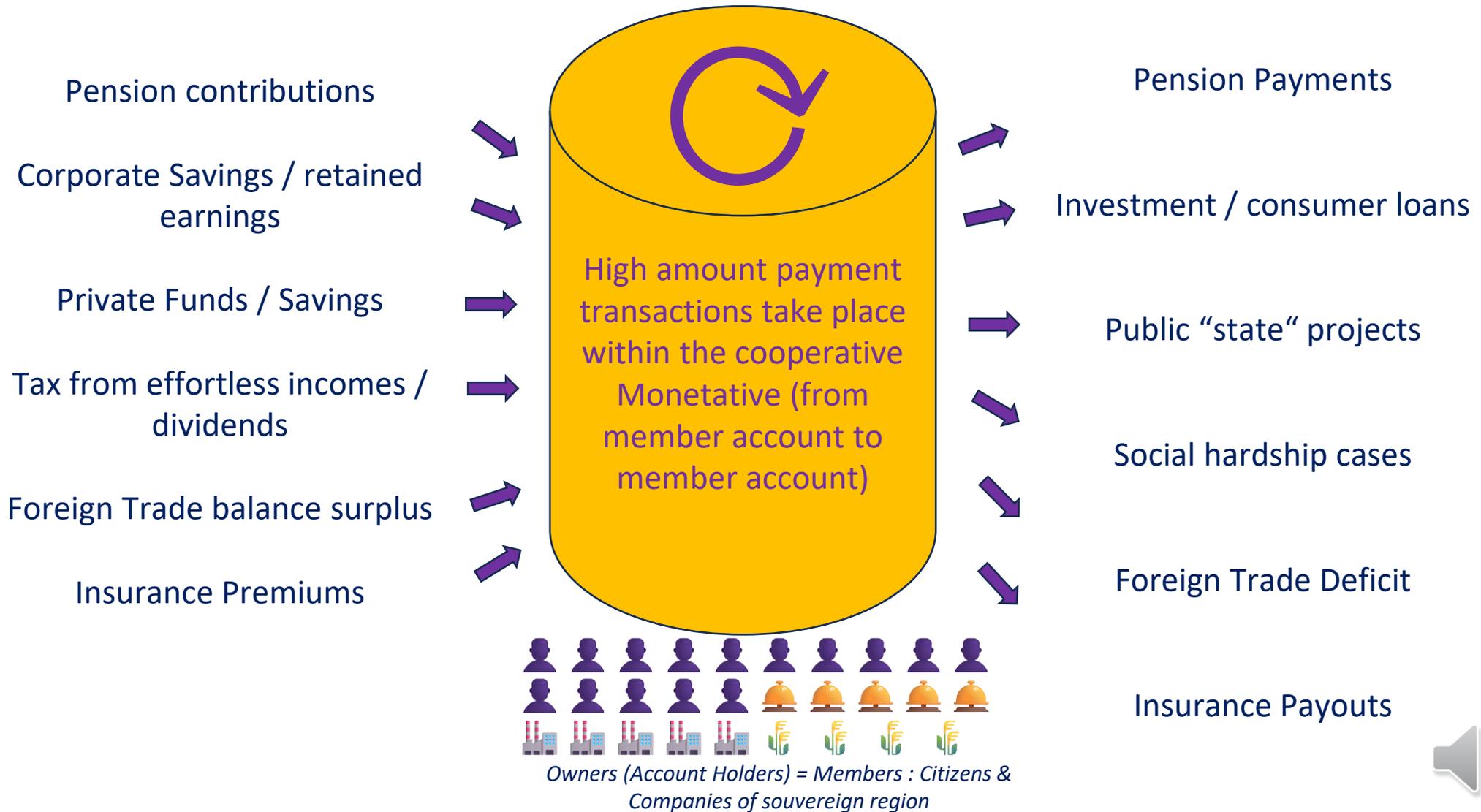
 **Lower Labor Costs, Higher Purchasing Power, Price Reduction expected**  
Labor costs are reduced while the purchasing power of the workforce increases — easing the burden on employers and simultaneously strengthening demand in the real economy. Price reduction of supply chain effect and no compounding interest effect.







# The Cooperative Monetative in the HME





# Cooperative Monetative Balance Sheet DE/€

**Illustrative steady-state projection — all flows at full CM operation, DE/€-Zone basis 2024. Transition costs not included. Figures need to be scientifically proven.**

Income Category p.a. in Bn €	DE Part	EUR-Zone	Expenditure category p.a. in Bn €	DE Part	EUR-Zone
Estimated Corporate & private savings, retained earning and investment reserves	427,3	1.475,2	Private savings withdrawals / retirement dissaving	80,0	165,7
Redirected Tax & Health and LT Care Contribution Flows (today->tax authority, tomorrow->as savings)	931,2	3.214,9	Statutory Pension Insurance	375,0	1.294,6
Tax on effortless income (profit from company shares, land and real estate income)	29,0	100,1	Corporate Pension payments	50,0	172,6
Alcohol and Tobacco Tax (as today)	17,0	58,7	Investment and consumer loan demand (new contracts)	770,0	2.658,0
Statutory Pension Contribution (as today)	377,0	1.301,5	Self-financed direct investments	50,0	173,0
Interest Income Investment and Consumer Loans	16,8	58,0	Budget for public projects excluding social security (based on DE Gov level 2024)	1.031,0	3.559,4
Loan repayment inflows from investment & consumer credits (principal portion)	330,0	1.139,0	Government budget relief through new subsidy & administration logic	-50,7	-148,8
Foreign trade balance surplus balancing	290,0	412,3	Fund for Social Hardship Cases	74,0	255,5
Premium income from private insurance companies (as today - statutory health and LT care)	209,2	672,1	Insurance payouts for claims by private insurance companies - statutory health/LT care	196,9	618,3
<b>Total income</b>	<b>2.627,5</b>	<b>8.431,8</b>	<b>Total expenditure</b>	<b>2.576,2</b>	<b>8.748,3</b>
<b>Surplus Balance</b>	<b>51,3</b>		<b>Deficit Balance</b>		<b>-316,5</b>
Number of citizens in Mio	84,0	344,0	Number of employed persons in Mio	46,0	177,2
GDP	4.200,0	14.500,0	Cumulated private incomes gross	2.501,7	8.636,8
Private Consumption (today; NET, excl. VAT, Energy Tax, etc...)	2.349,0	7.319,0	Savings Quote (today)	11%	11%
<b>Private consumption (new logic: prices fall -25%; additional consumption +25% nominal)</b>	<b>2.202,2</b>	<b>6.861,6</b>	<b>Additional Savings Quote (in new logic - model projection)</b>	<b>37%</b>	<b>37%</b>
<b>Secured basic income per citizen and month (20 % consumption tax B2C)</b>	<b>436,9</b>	<b>332,4</b>			
<b>Future need for statutory medical &amp; LT Care per citizen and month (today -28%)</b>	<b>318,7</b>	<b>134,4</b>	<b>Resulting additional tax rate for statutory health and LT care on consumption tax B2C</b>	<b>14,47%</b>	<b>7,58%</b>
<b>Opening balance savings (assets based on real-economy-values; model assumption)</b>	<b>5.500,0</b>	<b>18.000,0</b>	<b>Current Government Debts</b>	<b>-2.690,0</b>	<b>-12.630,0</b>
Accumulated Global Trade Deficits / Surpluses since 1971 (freed from Inflation)	3.500,0	4.750,0	Cumulative value for real estate - revalued according to real economy (model assumption)	5.400,0	15.450,0

EUR-Zone deficit reflects current Target2 imbalances — some states structurally consuming beyond output. Initial CM opening balance (real-economy asset revaluation minus existing sovereign debt) provides sufficient buffer. State Budget needs to be adapted on mid-term to real-economy output.



# The Institutional Transformation

Same infrastructure · Same staff · New ownership · New governance · 1 person = 1 vote

## Today: National Central Bank

1

### Ownership

Owned by the state (e.g. Bundesbank = Federal Republic of Germany). Citizens have zero direct ownership or vote.

2

### Governance

ECB Council + national government appoints board. No citizen input. Decisions opaque, mandates narrow (price stability only).

3

### Money Creation

Commercial banks create money via credit (fractional reserve). Central bank backstops, sets rates. Private profit from public function.

4

### Wealth Register (intended)

EU Wealth Register is planned. Asset values distorted by speculation. Billionaires & dark pools invisible to monetary policy.

5

### Digital Euro (upcoming)

ECB CBDC: programmable by state. Can restrict spending, set expiry dates, enable surveillance. Citizen-controlled: no.

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only



## Tomorrow: Cooperative Monetative

1

### Ownership

Every account holder (natural person) = member & co-owner. Legal entities excluded from voting. 1 human = 1 vote.

2

### Governance

Elected board by member vote. Quarterly participatory budgeting. Open-source platform. Audit by random citizen jury.

3

### Money Creation

No new money printing. CM channels existing savings & flows into real-economy investment. Demurrage replaces interest.

4

### Wealth Register / Opening Balance / Transfer of assets

National EU Wealth Register established per country. Assets valued at real-economy prices — basis for CM opening balance.

5

### Digital Euro (repurposed)

Same CBDC infrastructure — but governed by cooperative. No state expiry dates, no spending restrictions. Citizens vote on demurrage rate within a constitutionally anchored corridor.





# EU CBDC & Wealth Register → Coop. Monetative

*No new currency at the start · No speculation window · Each country at its own pace · Democratic alternative to the digital Euro*

**Key insight:** Step 0: Central bank → Cooperative Monetative by national law. Then: RICH starts as an internal digital accounting system in € — no new currency, no FX market, no attack surface, no speculation window.

## Phase 1 · Year 1–3: Central Bank/Wealth Register → CM (Coop. Mon.)

- Step 0: National law converts central bank → CM. Same infrastructure, same staff, new governance.
- EU Wealth Register per country: all assets at real-economy valuations, not speculative prices.
- Digital Euro infrastructure repurposed as value store — still in €, no new currency symbol.
- No FX market · No Bloomberg ticker · No speculation window.
- Each €-Zone country at own pace — no country waits for another.
- Existing sovereign bonds: honored in full, no haircut. Maturing bonds refinanced via CM. Foreign bondholders: voluntary conversion only. No expropriation — structural phase-out only.
- SBI pilot via redirected existing social transfers — no new financing needed.

## Phase 2 · Quorum Reached: RICH Mechanism Activated (6-24 Months \*)

- >50% of €-Zone GDP in CM → RICH FX-formula enters calibration. Full activation after 6–24 month real-economy pilot.
- SBI replaces legacy social security: 20% B2C consumption tax replaces income tax & social contributions.
- FIAT-€ begins fading via demurrage — CM already dominant value store.
- No speculative attack possible: RICH too large & already embedded.
- Banks & insurance companies adapt to new role.

\*) Timeline depends on legislative speed — not technical complexity. Mechanism ready at Day 1.

## Phase 3 · Full RICH System

- CM dominant — FIAT-€ irrelevant by design.
- RICH FX-rate fully operational: real output anchors every currency.
- SBI & healthcare fully funded via consumption tax.
- Target2 accumulation stops: CM-to-CM real-trade balancing ends monetary amplification. Legacy balances → long-term CM investment accounts. No write-off, no default.
- Capital flight: structurally minimized by design → see next slide for details.

**Key Safeguards:** Voluntary conversion only · No sovereign default · Existing bondholders fully protected · No capital controls · No new currency until critical mass · Backward compatible · No treaty breach

**The EU is already building the infrastructure. RICH gives it a democratic purpose instead of a surveillance one. → Structural objections answered on next slide**



# Resilience, Safeguards & Legal Robustness

Every structural objection has a structural answer — by design, not by decree.

## Art. 130 AEUV — Legal Pathway

The CM does NOT override the ECB in Phase 1.  
 Operates alongside it as a licensed deposit cooperative under existing EU banking law (CRD IV / CRR). NZB retains formal independence.  
 CM gains monetary role by market share — exactly as private banks do today, but with democratic governance.  
 Treaty amendment only needed at Phase 3 — by which point political reality has already shifted.  
**→ No decree. Legal pathway exists today.**

## Capital Flight — Structurally Minimized

No forced conversion. No expiry date on FIAT-€ holdings.  
 Effortless-income tax applies only after CM membership — opt-in in Phase 1.  
 Early movers gain: CM accounts earn real-economy returns from Day 1.  
 Late movers face demurrage on FIAT — incentive structure inverts gradually, not overnight.  
 Capital flow data: public and real-time via CM audit chamber.  
**→ Incentive structure inverts. No coercion needed.**

## Bank Transition — No Run by Design

Accounts don't move — only the legal wrapper changes.  
 No customer action required in Phase 1.  
 Analogous to a cooperative conversion (Volksbank model) — not a currency exchange.  
 Deposit guarantee remains in force throughout Phase 1.  
 Same infrastructure, same staff — operational continuity guaranteed.  
**→ No run possible by design.**

## Demurrage Rate — Democratic Guardrails

Citizens vote on the demurrage rate within a constitutionally anchored corridor e.g 5%–12% p.a.  
*This is set deliberately high: maximum incentive to move savings into the CM. In FIAT, inflation + loss of purchasing power already erodes 2–8% historically & silent. Demurrage makes the cost visible and only applies to idle money — circulating capital is unaffected.*  
 Democratic flexibility without system self-destruction.  
 Rate floor ensures circulation. Rate ceiling prevents punitive hoarding penalties.  
 The corridor itself is reviewable by supermajority only.  
**→ No technocratic override. No democratic self-sabotage.**

## Parallel Economy & Crypto

Cash hoarding and crypto flight become economically irrational — not forbidden.  
 CM accounts offer real-economy returns + BGE access.  
 FIAT cash subject to demurrage. Crypto: no prohibition, but no CM benefits.  
 The system wins by being better, not by banning alternatives.  
**→ Incentive beats prohibition. Always.**

## Consumption Tax — Net Progressive

20% B2C tax appears flat — but is net progressive by arithmetic.  
 Every citizen receives BGE funded by the same tax.  
 Low-income households: smaller absolute consumption → less tax → proportionally more BGE relative to tax paid.  
 Net transfer is progressive in outcome, not by rate structure.  
*(Negative income tax logic — Friedman — universally applicable.)*  
**→ Regressivity objection structurally eliminated.**

System design answers every structural objection. No workaround. No handwave. Architecture is the answer 



# Possible Democratic Control/Governance in CM

Participatory Budget at Every Level — Online · Transparent · Binding

 <b>€-Zone Level</b>	 <b>National Level</b>	 <b>State / Regional Level</b>	 <b>Municipal / Local Level</b>
<p><i>All €-Zone Citizens — Direct Vote</i></p> <p>Connects all national Monetatives. Manages shared €-Zone budget. Every EU citizen votes on the common budget.</p> <ul style="list-style-type: none"> <li>• Cross-border trade surplus balancing</li> <li>• €-Zone infrastructure &amp; interregional funded projects</li> <li>• Common BGE floor standard</li> <li>• Links national value stores</li> </ul>	<p><i>National Monetative (sovereign)</i></p> <p>Own national cooperative Monetative. Sovereign monetary architecture within €-Zone framework.</p> <ul style="list-style-type: none"> <li>• National BGE &amp; healthcare rate</li> <li>• National investment loans</li> <li>• State debt conversion</li> <li>• Opening balance management</li> </ul>	<p><i>Regional Delegates + Citizen Councils</i></p> <p>Decides on education, regional infrastructure and social policy within national framework.</p> <ul style="list-style-type: none"> <li>• Education &amp; healthcare budgets</li> <li>• Regional investment priorities</li> <li>• Social hardship fund</li> <li>• Real estate &amp; land policy</li> </ul>	<p><i>All Citizens — Direct Online Vote</i></p> <p>Most decisions made at the lowest competent level (subsidiarity principle).</p> <ul style="list-style-type: none"> <li>• Local infrastructure projects</li> <li>• Community social funds</li> <li>• Cultural &amp; sports budgets</li> <li>• Emergency allocations</li> </ul>

 **1 Person = 1 Vote**

Not 1€ = 1 vote. Every citizen & company equal member — no wealth-weighted power.

 **Open Source Platform**

Fully auditable code, real-time transparency for all budget flows, quarterly voting.

 **Term Limits**

Max 2x4 years for council seats. Audit chamber by random jury rotation.

 **Anti-Capture Rules**

No lobbyist access. Conflict of interest triggers automatic voting suspension.



**"Democracy doesn't stop at the money system — in RICH, it starts there."**



# RICH FX-Rate Mechanism & International Trade

*A fair rate is calculated from economic reality — automatically. This ends currency wars by design.*

**Core:** Print money without real production → immediately lose external value. No central bank can game the rate. Currency wars end by architecture.

\*1) The formula is not a black box — it is auditable, open-source, and revision-robust by design.

## The RICH FX-Rate Formula

$$\text{RICH-FX-Rate} = f \left( \text{GDP\_real} / \text{M\_total} \right) \times \text{Uncovered\_Debt\_Growth\_Penalty} \times \dots \times \text{Financialization\_Discount} \times \text{Asset\_Inflation\_Factor} \cdot *1)$$

### GDP\_real / M\_total

Real output per money unit — printing without growth = automatic devaluation.

### Uncovered Debt Growth Penalty

State debt increase p.a. lowers the rate proportionally. Print money → lose value.

### Financialization Discount

Finance sector / real economy ratio — oversized financial bubbles = rate discount.

### Asset Inflation Factor

If asset prices rise faster than real wages, the currency is corrected downward.

### Data Governance Layer

GDP\_real: decentralized, open-source accounting — not self-reported. CM audit chamber (citizen jury + statisticians) validates quarterly; revisions trigger automatic correction. Initial weightings set by founding member vote. Adjustments require supermajority only. No single actor controls the input or the parameters.

**Result:** USD · GBP · JPY structurally weaker vs. RICH — automatically, not politically

## New Trade World — Winners & Losers

### REVALUATION — New Growth Markets Opening for €-Zone

#### Africa

Commodity currencies undervalued via dollar dependency

→ Infrastructure, machinery, tech

#### South America

Chronic dollarisation keeps local currencies artificially weak

→ Agritech, energy, education

#### Middle East

Oil currencies decouple from petrodollar

→ Industry, water, medical

#### Asia (ex China)

Vietnam, India, Indonesia: productive, undervalued

→ Consumer goods, automotive

### SHRINKING MARKETS — Structural FIAT Weakness

US USA: ~\$800bn+ trade deficit + debt surge → strong Debt Growth Penalty

GB UK: Total bank assets ~400–450% of GDP —very high financialization ratio

JP Japan: ~115% net debt/GDP ratio → most severe structural devaluation vs RICH

**Export volume:** Less mass-export based on externalized costs · More fair exchange with Global South · Domestic consumption rises through purchasing power · No export compulsion to finance state debt.





# Decentralized & Connected — like Mycelium

Europe as a pioneer region for monetary sovereignty — unity in diversity, stability without debt (Big systems → Over Administration after a certain degree)

**The Mycelium Principle**

**Nature's blueprint:**

- Every node autonomous & locally rooted
- All share nutrients & info across the web
- Cell walls exist — but are permeable
- No center, no hierarchy — yet resilient

**RICH follows the same blueprint:**  
Regional Monetatives — autonomous, yet connected via real trade balancing.

**No center dominates.  
No node is left behind.**

**Borders — Not Walls**

**A healthy system needs identity & boundaries — not isolation.**

**Boundary (healthy):**  
Own monetary architecture  
Protection from speculation  
Democratic money governance

**Wall (destructive):**  
No dialogue, no trade, no relation  
Geopolitical isolation

→ *Cooperation from strength, not from dependency.*

**Stability Without Debt**

**FIAT stability = rolling over debt.  
RICH stability = real economic output.**

**FIAT System:**  
Stability requires ever-growing debt  
Inflation erodes savings & pensions  
Asset bubbles replace real growth

**RICH System:**  
No money printing → no inflation  
Savings hold value → plannable future  
Demurrage keeps money circulating

→ *Stable by design, not by decree.*

**EU Europe as Pioneer Region**

**Why Europe — and why now?**

- ✓ Existing currency union as base
- ✓ Democratic institutions & rule of law
- ✓ Strong real economy & innovation
- ✓ Must break free from USD & Yuan

**Europe's unique proof of concept:**  
27 languages, cultures & identities —  
one shared monetary architecture.  
Local sovereignty & collective unity are NOT a contradiction.

→ *Europe proves: It is possible.*

**USCN The FIAT Blocking Powers**

**USA & China: system winners of FIAT — no reform incentive.**

**USA:**  
Dollar hegemony funds empire  
Seigniorage exported globally

**China:**  
State-controlled FIAT + CBDC  
Centralized power, not cooperative

**Europe's answer:**  
Not confrontation — but a living alternative they cannot ignore.

→ *Lead by example, not by force.*

No center/centralization needed. No wall required.  
Just the right architecture — and the network does the rest.

More Stability    More Sovereignty    Less Debt    Less War    Real Development    Unity in Diversity

*Values don't fail. Systems may.*



# AI, Robotics, Automation & (Un-)Employment

The same technology — two completely different outcomes depending on the monetary system

**⚠️ FIAT System**

- 🤖 Automation replaces jobs
- 💰 Profits go to shareholders
- 📉 Tax base erodes
- 😞 Social security collapses
- 🗣️ Politics scrambles for fixes

**Automation Rises**

*FIAT: profits privatized*

*HME: profits Shared, but w/o expropriation*

**✅ RICH System**

- 🤖 Automation boosts output
- 🏠 Profits → Cooperative Monetative
- ✉️ Basic income grows automatically
- 💚 Purchasing power rises for all
- 🔄 System is self-calibrating





# Motivation for the FIAT to RICH transition

Today:

In RICH:

## The Single Mother

*2 jobs · no dental care*

25% of every price she pays goes to compound interest effect (Creutz/Kennedy) she never consented to.

In HME, there is guaranteed basic income for EVERY citizen; she'll get 437 € per family member (and could much better finance her care work)

## The Skilled Worker, 58

*Made redundant by AI & automation*

Loses income, identity & purpose. The system has no language for human value outside of labor.

In HME, with the feedback loop of profits within the cooperative monetative out of automation he'll receive enough guaranteed basic income

## The Entrepreneur

*Brilliant ideas but no funding*

Not because the idea lacks merit — but because collateral beats potential.

In HME, lower labor costs, fair access to capital via Cooperative Monetative — and less bureaucracy blocking the way.

## The Artist

*Creates value · earns nothing*

Society celebrates culture — but won't pay for it. In FIAT, only monetizable output counts.

In HME, there is much more money available to serve art and it is much easier for art projects to fulfill capital needs.

## The Farmer

*Land mortgaged · harvest worthless*

Not reckless — but currency imbalances destroyed his position in global markets.

In HME, fair land prices, fair access to capital, and minimum prices for his produce.

**RICH changes none of this with political willpower alone.**

It changes the architecture — and let human potential do the rest. Fairness through structure, not moral judgment.

More Time

More Freedom

Real Development

More Justice.

Less Destruction

Less Social War

**Turbo-Capitalism → Humanism**

