Sufficiency Currency Pilot

 The Sufficiency Currency Project sets out to create new forms of coordination and exchange among communities with the purpose of sustaining more people. Rather than creating an economic system based on growth of the monetary currency, the sufficiency currency's main purpose is to create well-being for people. Rather than marketplaces as the central means for redistribution of goods, the Sufficiency currency refers to "Pools" of resources that are shared among the participants, without exchange. Everyone pools what they have and the group together facilitates a situation where everyone's basic needs are met. Over-capacity can be sold in marketplaces or used to increase the number of people in the pool.

The underlying idea of pools could be summarized as follows: *Nobody gets a new car until every child is fed*. The pool idea is a "life support system" rather than a wealth-generating system.

This paper outlines a 1-year pilot program with regenerative communities, intentional communities and peer-to-peer commons groups to experiment with these types of pools. The pilot itself is 1 year, but the preparation prior to the project, plus the reporting and fundraising for Stage 2 of the project span almost 2 years of work which started in September 2020.

Contents

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Purpose

The Sufficiency Currency project seeks to address the following two challenges:

- What are the protocols that connect the regenerative and peer-to-peer movements into a cohesive and interoperable economic and political system?

- How can we make it as easy as possible for people to transition from the default economic model to the regenerative and peer-to-peer models if they wish to do so?

For details on the Sufficiency Currency, please see the Sufficiency Currency Whitepaper.

https://github.com/GraceRachmany/VOH/wiki/Sufficiency-Currency-Proposal

The website www.voiceofhumanity.one includes background and information.

Overview

Sufficiency currency components

The Sufficiency Currency project includes several components. During each phase of the project includes objectives for each component.

- **Research and collaboration:** Researching, visiting and meetings with participating communities and organizations. Grace will do this work in collaboration with GEN-Europe and other organizations that want to partner with the project. Collaboration will help the associations involved prioritize the communities and regions they see as most likely to succeed in the endeavor.
- **Software development:** Development of the Sufficiency Currency app. A dedicated software team will perform this activity. A dedicated software team will be committed to this once the project launches. Participating communities will be essential in helping to define the product to be responsive to their needs.
- **Legal and financial:** Creation of legal entities for running of the project, raising funds, managing finances and creating the contracts and agreements among parties for the running of the project. An Ireland-based LLC will be established once it is clear that we have at least 3 families ready to make down payments to the Family Regeneration Project.
- **Family Regeneration:** The Family Regeneration project is the funding mechanism for the Sufficiency Currency. This will be managed by Grace in collaboration with the hosting communities. The hosting communities do not have to be the same communities which are participating in the Sufficiency Currency app.
- **Training:** Training will be part of both the software and the family regeneration projects. Grace and Alex will collaborate with the communities to set up the training problems to benefit all. Most communities have facilitators available, and we will work in collaboration to create and deliver curricula that will raise the level of satisfaction of all participants.
- **Reporting and outreach:** The project is designed for ongoing (Agile) improvement cycles. It is our intent to provide weekly calls and ongoing findings in a public way so that all knowledge obtained in the Sufficiency Currency Project becomes a common good under a creative commons license, for the use of all.

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One-year goals

At the end of the first year of the Sufficiency Currency project the result will be:

- Software application that has proven itself to work for 5-10 communities in a particular region (probably Spain but possibly a different region)
- 5-10 communities have participated in the project, using the software and sharing with other communities in their region.
- If the pilot is successful, the group will have raised another year's funding to expand the project and have several other regions lined up to participate.
- 4-6 families will have participated in the Family Regeneration project that funds the Sufficiency Currency project.
- If the Family Regeneration project is successful, the group will set up a subsidiary entity to run those projects in an ongoing way as part of the intentional community movement, with clarity around the ownership and use of funds from that project.
- Ownership agreements will be in place to move the Sufficiency Currency entity from a centralized for-profit business to a jointly owned cooperative serving the regenerative communities that are participating in the project within a 3–5 year period of time.

Flow and Timeline

Flow

The Flow section goes through each project's flow, giving a cohesive concept of how the major components of the project progress separately.

Research and Collaboration

Research and collaboration is part of the setup and the expansion of the project. Together the participants in the project will identify the communities and cooperatives which are appropriate to participate in the project. The initial of research is to gain trust and understanding among the participants and the communities, and to create definitions of the kinds of cooperatives and groups who would make good candidates for participation in both the SC and the FG projects.

In the next stage, we focus on one or two specific geolocations, to gather enough communities and cooperatives to create a functioning economy together. This will require both urban and rural commons within a geographical area that is close enough for collaboration among the groups. It's probable that it will need to be near a small or mid-sized city in order to maintain easy transport of goods and services among the different participating communities. By the end of phase 2, the communities have met one another, created the basic agreements and done some work together around communication and values.

While initially we are working with ecovillages, other potential P2P communities that could collaborate include trade cooperatives, urban commons, hacker spaces, maker labs, cooperative groceries, art cooperatives, co-housing, P2P delivery and car sharing, etc. To create a balance of trade, we will make an effort to have diversity in the types of cooperatives that participate.

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Throughout the process, there are weekly meetings to discuss the project and the project values. Every other week the conversation is informal and is designed to hear about the different issues that communities are addressing. It's designed as a general update to the projects with conversation that can be helpful to communities and commons, and people who are thinking about creating their communities. Every other week, the meeting focuses on this project pilot (the document itself as well as the formal agreements around the document) and the values and principles that need to be addressed. The meetings are on Wednesdays at 5 pm CET for 60-90 minutes and agendas and topics will be posted on the www.voiceofhumanity.one website. The conversations are open to the public and recorded, and a summary video of each week's call is published on the blog.

Once the project is underway, the research will focus on expanding the communities, and allowing other communities to benefit from the knowledge and research.

Family Regeneration

The Family Regeneration Project is the funding mechanism for the Sufficiency Currency project. The information about the Family Regeneration Project is word-of-mouth to wealthy families who would like the opportunity to spend 1 year in Europe on a learning-living program including personal development (living in community) as well as sustainable living (permaculture, ecological lifestyle).

To be discussed: Issue of ecotourism vs. ecoagriculture and the potential corruption of the mission of the villages themselves.

The proposed tuition for the program is $250,000, which will go towards:

- Software development > 60%
- Living in the ecovillage
- Training programs for the participating families and the ecovillage
- Legal and administrative costs (visas, insurance, contracts, etc.)
- Support for the associations and coalitions
- Operations, marketing and channel partnerships
- To be discussed: Scholarship fund for equality. The suggestion is to find a way to transvest funds from wealthy individuals to one or more families who the communities have "on hold" for joining but who can't fund the change, or other projects decided upon by the communities to reduce inequality.

The website for www.voiceofhumanity.one includes an initial application form. During October-November 2020, we will spread the word that applications are open, by word of mouth only. This is an exclusive program and we can only support 5 families. The goal is to have at least 18 applicants by November 15, and identify 4 families that can do the program. By the end of November, at least 3 families have made a down payment and the Irish company is in existence to accept the payment and create the legal agreement for the down payment. With the initial funding of $50,000, Grace and her team will complete all the research on ecovillages as well as all legal requirements to create the legal contracts for all participants, and find appropriate visa and insurance arrangements for the families.

As of this writing, one ecovillage has confirmed they can accept a family (Torri Superiore) and we will explore other options together with GEN Europe so that we can place 5 families, hopefully giving some of them more than one option. Only one family can be placed in each ecovillage, to keep the balance between the village members. Over December-January, we will complete

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finding the ecovillages, get the final 2-3 down payments, and write up the contracts for a 1-year stay for the families. The expectation is that the families will come to Europe in August for a one-week development program to prepare them for life in the ecovillages, and, if necessary, a 14-day quarantine period as per the regulations at the time of the launch.

After the development program, the families will join the ecovillages. Every quarter there will be additional development programs that bring the families together, as well as a 1-2 day program per quarter at each ecovillage. As needed, coaching and other types of support will be available.

If at some time either the community or the family determines that living in a village for a year is not appropriate, and we cannot resolve the problem, the family will be placed in an AirBnB or similar housing for the remainder of the year, and continue to attend the development seminars as planned. If it seems appropriate to place them in another type of intentional community, that option will also be considered on a case-by-case basis.

Software Development

Once there are 4 down payments, the team will start a search for the technical team to implement the software. The software implementation will start after full funding of the project and when all contracts are in place. The launch will start at one of the communities that is participating, with a 2-day discovery meeting, where the developers and interface designers come to understand the needs of the community. Each community will have the opportunity to send one or more people to participate and give input on how they envision the software and how it is best for them to use it.

During the development, the representatives from the communities may be called upon a maximum of 1-2 hours per week to give feedback on proposed interfaces. The first application is expected to take 6 months to launch. In this way, the software launch is a month or two after the families have been placed. In any case, the communities who are using the software aren't necessarily the same communities hosting the families. The idea is to avoid overwhelm of starting too many programs simultaneously for the communities participating.

Over the course of 1 year, the communities will use the software and development will continue. If the pilot is successful, more participants can be brought in after a few months and different funding possibilities for the next stages will be discussed and decided upon.

Legal and Financial

The Sufficiency Currency and Family Regeneration projects will be managed through an Irish company that will be fully owned by Grace Rachmany at the outset, to avoid liabilities of the other organizations involved. We will put in place a contract that licenses the software under a free software copyleft agreement, such that the software is usable by all communities and to move ownership of the legal entity into the hands of the communities and associations that are participating in the program. The legal entities may be non-profits or cooperatives, and the teams participating will make those decisions over the course of 5 years.

All of the work and income created by the Sufficiency Currency project is designed to be recycled back into the project, according to the values of permaculture. Profit is not to be

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wasted for personal gain but only to be re-invested for the purpose of continuing and expanding the profit.

Training

The training program for the Family Regeneration project will be developed by Grace and Alex (DAO Leadership) together with the hosting communities. Facilitation will be shared according to the skills available in the communities, and according to the appropriateness of the facilitation. (Facilitators for the community itself should come from outside the community—but it is feasible that there is a facilitation exchange among communities.) The team will also create a train-the-trainers curriculum for the continuity and independence of the program. The materials will be joint ownership of all trainers, or creative commons licensed materials.

Timeline

The timeline spans from the start of the project (initial outreach and research started through the funding of stage 2 of the project, if the project is successful). The following timeline outlines the plan for the project.

September–December 2020 (4 months)

- Creation of this proposal, discussions with GEN-Europe, consideration of what other associations to invite.
- Grace travels to Ecovillages in Italy and Spain, information and trust gathering. This includes a 2-week visit with Angel at Arterra Bizmodo to go more deeply into this plan at the end of November.
- Launching of web site at www.voiceofhumanity.one for the full project. Inclusion of initial application process for Family Regeneration project.
- Regeneration Project word-of-mouth marketing: Goal = 20 initial applicants by December 15, with at least 3 who completed the process, were accepted, and paid a down payment.
- Opening of an Ireland-based company for the operations of the organization and all legal agreements in place for accepting the down payments.

January 2021–March 2021 (3 Months)

- 5 families registered for the program, identification of 8 intentional communities that can host the families. Finalization of the matches between the families and the communities.
- Completion of the contract for the families to register for the full-year program, including all agreements among the intentional communities, GEN-Europe and other associations involved in the Family Regeneration project
- Identification of at least 3 potential CTOs/software development groups to create the Sufficiency Currency project, with price and time estimates of the project.
- Finalization of agreements with families, at least 4 families complete the registration and make the full payment (or place money in escrow, as per agreements).
- If there is a need, we may open up the registration to other families if all parties agree or if any family decides not to make the full year's commitment.

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April 2021–August 2021 (5 Months)

- Initiation of software development with 2-day launch meetings in the communities.
- Development of the curriculum for annual training for the Family Generation participants
- Training and development workshops.
- August: Families come to Europe for training and extra time if needed for self-quarantine isolation. Families meet one another and there is 1-week training, with some days open for participation of the communities.
- Placement of the families in the communities.

September 2021–April 2021 (8 Months)

- Quarterly trainings and ongoing updates with the community hosts and families.
- Software testing and initial deployments, software training.
- Feedback and software upgrades.
- Ongoing reporting and publication of information about the progress and success of the project. Outreach for public speaking at events to get additional support.
- Research about how to expand the trial and inclusion of other associations in the pilot.
- Planning of next steps and funding requirements.

May 2021–August 2022 (4 Months)

- Completion of 1-year Family Regeneration project.
- Creation of next steps (2 year plan).
- Recruitment of funding for the next 2 years of the program.
- Addition of other communities and associations to the program.
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Legal and Financial

Ownership Structure

One-year Budget for Pilot Implementation

To be discussed Costs for hosting in the ecovillages.

Description	Month 1-3	Month 3-6	Month 6-12
Salary costs: operations	$ 45,000	$ 60,000	$ 120,000
Community interaction: travel	$ 6,000	$ 6,000	$ 12,000
Development costs	$ 15,000	$ 75,000	$ 180,000
Marketing and documentation		$ 10,000	$ 71,000
	$ 66,000	$ 151,000	$ 383,000

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Total 1 Year Budget		$ 600,000

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