

# An Economic ‘Operating System’ for Incentivizing an Equitable & Regenerative Global Society

Today, it is our economic systems that incentivize and orchestrate the majority of human will and action. It's these systems that are incentivizing the destruction of our biosphere; creating barriers to our pursuit of happiness and our collective self-actualization.

If humanity is going to meaningfully address our combined economic, political, social and environmental crisis then we'll need new foundations for this global society to take root. It would need to be **simple, regenerative and rewarding**.

## Vision & Opportunity

### 01 The People's Economy

Create a global, transparent, equitable economy that better distributes voice and value to the people and planet that comprise it.

### 02 A Co-Operative Economy

Align the financial incentives of once disparate organizations and movements to maximize our efforts to create a healthier society. Imagine if Airbnb, Facebook, Amazon and Uber had a personal financial incentive to collaborate for the benefit of our planet and all people.

### 03 A Local Food Economy

Facilitate, finance, promote and support the Local Food Movement through the creation of Local Food Economies (governance, financial systems & P2P marketplaces). Local food delivery and marketplace platforms not only don't have to charge any fees to monetize, but users are financially incentivized to contribute.

### 04 A Regenerative Economy

Align financial self-interest with the regeneration of our planet. Create incentives for organizations to behave regeneratively and channel resources and incentives towards the regeneration of our biosphere.

### 05 An Equitable Economy

Seeds are a dynamic supply currency that match economic growth - creating a more-stable currency and stable store of value. We repurpose parasitic operations to better distribute resources and power to the people. We reward participation and reduce voice and value inequality with percentile distributions called "Harvests".

### 06 A Better-Than-Free Economy

Seeds reward people for transacting, opposed to paying fees. Making it a "better-than-free" currency. Gaining adoption through providing a superior medium of exchange.

For the first time in recorded history we can build, manage and evolve voluntary and borderless economic and governance systems, with the transparent and incentivized participation of any person on our planet. **SEEDS joins this renaissance to grow a Regenerative Society.**

## The high-level **scope**

SEEDS is an ecosystem that facilitates:



### Better-Than-Free Platforms

Apps and organizations generate revenue without charging fees, advertising, selling data or any present monetization strategy.



### Better-Than-Free Transactions

Citizens and Merchants get rewarded for accepting Seeds opposed to being charged fees - reversing the current fee model.



### Supporting a Healthier Ecology

Facilitate and finance the movements restoring our planet's health. Provide grants for projects that are healing our biosphere and localizing our food systems.



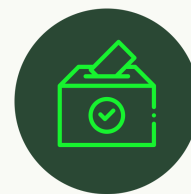
### Healthier Money

Seeds, a more-stable currency, are programmatically distributed to grow and support a healthy economy, ecology and society.



### Universal Earned Income

More equitably distribute value to all Citizens -addressing many goals of the UBI (Universal Basic Income) movement.



### Democracy 3.0

More voice, choice and value in Gov. by weighing and tokenizing 'voice'. Address voter-apathy, "mob" rule, binary options, vote wasting and more.

images: Flaticon.com

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# The problems and our approach

## A Systemic Approach

Our society's challenges are systemic - requiring a systemic mindset and approach

### Macro-Economic

Unemployment, wage stagnation, inequality and mounting debt

### Disease

Diet and environmental toxin correlated illness is rising - our food is too processed, travels too far, and is covered with too many artificial chemicals

### Centralization

Growing abuse from monopolistic & inequitable tech giants, banks, and nation states

## Systemic Challenges

### No transparency & Voice

Limited financial resources for life improving projects - unlimited resources for war and waste with over 21 Trillion USD lost by the U.S. military alone in recent decades

### Anxiety & Depression

People are desperate for a new vision for humanity

### Financial Waste

Platform fees, banks and middlemen are slowing the growth of the P2P and sharing economy

### Climate Change

Industrial Agriculture is devastating our natural world & fueling climate change

## Systemic Degeneration

Our dominant financial, food and organizational systems are inherently exploitative by design and degenerative by default.

Any regenerative or socially equitable endeavours built on top of these systems implicitly support these systems. Without a fundamental change in our economic and governance roots timely change is impractical.

## Systemic Regeneration

Why use a currency that's rooted in war, violence and the destruction of our natural world? SEEDS is a platform for social change and regenerative projects to better achieve their visions of creating a healthier, more equitable and regenerative society. Providing an economic framework for these movements to amplify the mutual financial support, all while directing value to regenerate our world.

## Technological Displacement

Technological evolution is releasing humans from jobs that are mundane and robotic. Encouraging humanity to design new systems of resource allocation for people to meet their needs.

## Technological Transition

SEEDS is a financial system that can help people thrive through this transition, as we move to cooperative models of ownership and value distribution. We aim to finally make good on the technological promise of global prosperity.

## Universal Basic Income (UBI)

A UBI distributed by our present system will further concentrate power. This will make people more dependent on our present degenerative systems and our dominant centralized and exploitative power structures.

## Universal Earned Income

All Partners receive a 'Harvest' (a share of new Seeds) relative to their contributions to SEEDS. Contributions range from committed financial value and economic activity to reputation and regenerative impact. The Harvest provides more equitable access to new income streams and an opportunity to generate a basic income<sup>9</sup> for the benefit of all Partners. No person needs to "pay" for another to have a basic income.

## Depreciating Currencies

Independent studies show that the real USD\* depreciation is around 7-14% - much higher than the official ~3% published by government sources. This depreciation effectively siphons value from the majority of the users to a minority. Money is most valuable at the top before it "trickles down" and primarily benefits those few who are able to gain regular interest in excess of 7-14%.

\*Most National currencies follow a similar trend to the USD.

## Intrinsically Stable Currency

Why keep your value in a currency that's depreciating in value? Seeds are programmed for stability through creating and destroying Seeds to meet demand. SEEDS employs several supporting protocols and layers from dynamic supply emission to a full reserve "Seed Bank" (replacing many core functions of our banks today).

## Failing Fee-Based Platforms

The Peer to Peer and Local Food Movements are stifled by platforms that charge fees, which slows growth and adoption. Many P2P platforms have near zero marginal costs and charge fees disproportionate to their ongoing costs. This imbalance favours returns for investors at the expense of the communities and customers they serve.

## Liquid Democracy 2.0

This architecture allows us to redesign governance models and economies from the ground up. To dynamically serve our planet and our needs- opposed to myopic interests and oligarchies. SEEDS "tokenizes" voice allowing people to more dynamically and accurately quantify and express their positions. We no longer need representatives, as we can represent ourselves. That is, unless we want to delegate our voice, in which case we can remove that delegation at any time (not once every 4 years).



## Trickle Down

Today money is created at the top and is most valuable to the creators of money. This is before it “trickles down” to the rest of us and the effects of depreciation take effect.

## Bottom Out

Seeds are distributed directly to all Partners, Organization and Decentralized Cooperatives within the system upon creation - relative to their levels of contribution. This means value goes right into the hands of all people.

## Misaligned Incentives

The “Airbnb’s and Uber’s” have spearheaded the “sharing economy” movement. These platforms facilitate non-routine transactions between people. Yet, even though interactions are not routine they still have problems with users avoiding or circumventing their fees (fees that are significant). This problem has caused fee-based platforms that offer routine services to fail (or not even be considered worthy of building) as users tend to deal-direct (avoiding platform fees) after connections have been made. Investors want to continue to increase fees to make more returns which drives users away. The majority of users are not invested in the success of the platform and simply want to extract services, while investors want to extract profits - leaving management stuck in the middle trying to balance it all out.

## Platform Cooperatives 2.0

Partners in SEEDS are rewarded with the success of the whole economy, which in turn is the success of all Partners and organizations in the economy. Applications and organizations using Seeds can earn revenue from SEEDS without charging fees. Partners are incentivized to use the platform making it even better than dealing in cash. Partners are now investors, users and owners - aligning interests.

## Myopic Mono-Incentives

Organization's today have one economic incentive. Make money. This often comes at the expense of the well-being of people and the planet. Seldom organizations go against the grain, and short-term financial gain, to serve ethical and ecological interests.

## Regenerative & Co-Op Incentives

SEEDS creates several new financial incentives for organizations and applications to earn revenue. Such as distributing a share of the Harvest based on a Regenerative Impact Score (provided by the community). Or, rewarding applications by how many Partners join the ecosystem through their application and use it for growing their contributions. Apps are also rewarded for their economic contributions (sales) that help the whole economy grow, but this is no longer the sole goal or financial reward.

## Competition & Disinterest

Humanity builds countless iterations of the same things. One reason for this is that organizations have no incentive to collaborate with each other, to share ideas and help each-other succeed. We're too focused on competition and the challenges we're facing today will require our fully aligned potential.

## Collaborative Economy

All organizations within the economy benefit from the others' success. The primary economic priority is to increase the total size of the Harvest before thinking of increasing one's share of it. Organizations in the SEEDS economy have an economic incentive to open new markets together, share code, integrate platforms, share users and collaborate. Users also have a vested interest to use applications that accept Seeds over alternatives.

## Global Inequality

Our current financial and economic systems exploit some parts of our world to concentrate wealth in others.

## Reducing Global Inequality

All rewards in SEEDS are based on a percentile distribution. This means the most wealthy local communities will only receive a small percentage more than the communities that follow it. This isn't pure equality, it's simply a reduction of inequality that will better distribute rewards to the poorest local communities on our planet and increase the collective well-being of all people. All while remaining equitable in rewarding those who contribute more.

## Degenerative Food Systems

At the roots of our personal and planetary health crises is our industrial and global food system that exploits and pollutes our world.

## P2P Food

We partner with existing platforms, such as Open Food Network and countless others and create new platforms, such as Light Food, to facilitate the Local Food Movement through the creation of a Local Food Economy. Now these apps can realize their true potential by removing the friction caused by fees and misaligned interests.

## Infinite Growth Economics

Our current financial systems require growth in excess of the interest rate in order to avoid widespread defaults, bankruptcies and depression.

## Degrowth Economics

At its core, Seeds are created without debt and interest. In addition loans are available (to regenerative enterprises) at zero interest. Eliminating the endless growth protocol. Further, co-owning assets through SEEDS regional co-ops would continue to decrease our economy as we provide goods and services for free. (e.g. free food forests, co-owned housing, drinkable rivers)

## Planned Obsolescence

Businesses make money when they sell products. It makes little difference if that product is ever used or if it ends up in a landfill the next day, their only reward and metric for success in how many goods they sell. Subsequently, businesses make products that break down quicker - so that they can sell more.

## Rewards for Social Goods

In SEEDS platforms (and soon to be objects) are rewarded when people use and access them. For products, this creates a new incentive to build products that last, as the business will continue earning rewards throughout the life of the product. This can fundamentally evolve how businesses make, design and distribute products.

## High Friction for Radical Change

Many proposals for a more beautiful world require whole systems redesign and would expect that human behaviour changes with it. Although many of these models are beautiful we believe it asks too much from people.

## One Step at a Time

Opposed to attempting to change the economic behaviors of most humans, SEEDS requires very little adjustment. No more effortful than switching from Visa to PayPal. And the profit motive is still in play - as SEEDS is the more rewarding choice.

## Why do we do all of this?

### New Economies

Re-train people to join the Peer to Peer (P2P) and Local Food Movements

### More Healthy Food

Localize our food systems to provide the cheapest healthiest food that's best for you and the planet too

### Platform Co-ops

More-equitably distributing voice and resources to the people who bring global networks (like Amazon) value

## Systemic Approach

### Remove Frictions

Deal direct - Increase profits and revenue while cutting out waste in co-op economies

### Hope

A vision of equitable societies on a thriving planet

### Economy Co-op

An economy that's owned and directed by the people for the planet - to direct resources for truly life-improving projects

### Regenerate

Create the Local Food Economy to build the local food systems that will be required to carry humanity forward

photo by Bob Van Aubel | unsplash

Many people are hesitant to join new models for society when it asks for them to sacrifice, “give up”, or be inconvenienced. However, if there were a more convenient, cheaper, financially rewarding, and empowering alternative that was as easy to use - one that didn’t require people to radically alter their lives - they may be much more inclined to participate.

All SEEDS asks is that you get rewarded for your financial exchanges, that you’re given a real and direct voice in the systems you inhabit, and that you have access to more funding to build and do beautiful things. You can do all of this from the comfort of your home and current lifestyle. We still encourage radical change, and aim to fund projects that facilitate this radical change; It’s just not required to support this transition to a healthier society.

SEEDS can evolve however our future societies will require to thrive on this planet. All it takes is adapting the code to upgrade and evolve our economy - no revolution required.



SEEDS’ DNA is crafted by Hypha (Decentralized Human/Holonomic Organisation), an award-winning team and alliance of passionate entrepreneurs, researchers, technologists, financiers, artists, ecologists and whole-systems designers.

For SEEDS to be a truly decentralized financial and governance system, the organization building it needs to be decentralized. For this reason, Hypha built the first-ever holarchy-inspired DAO (Decentralized Autonomous Organization) that we call a Decentralized Holonic/Human Organisation (DHO - pronounced “DO”).

## Members with

- 28+ core members (contributing regularly) with more contributors & advisors
- Over \$1.8M USD of value in contributions since mid-2017
- 85+ years of full-stack development experience
- 30+ years of blockchain development experience
- Entrepreneurs and founders of 13+ successful organizations many with MM USD+ revenue
- Practical wisdom in storytelling, complex system design, game theory, token engineering, classical finance, community building, regenerative economics, etc.

[See the current membership of the Hypha DHO](#)

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Think Libra – but truly decentralized,  
by the people and for our planet

[more here](#)



## Sowing **E**cological, **E**quitable & **D**ecentralized **S**ocieties

Aims to be the most favourable economic system for everyday financial payments,  
redirecting humanity's collective value into a Regenerative Society.

How do I find out **more?**

### Further Reading:

[JoinSEEDS.com](#)

[White Deck](#) | [Media Kit](#) | [Medium](#)

### Connect With Us:

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