

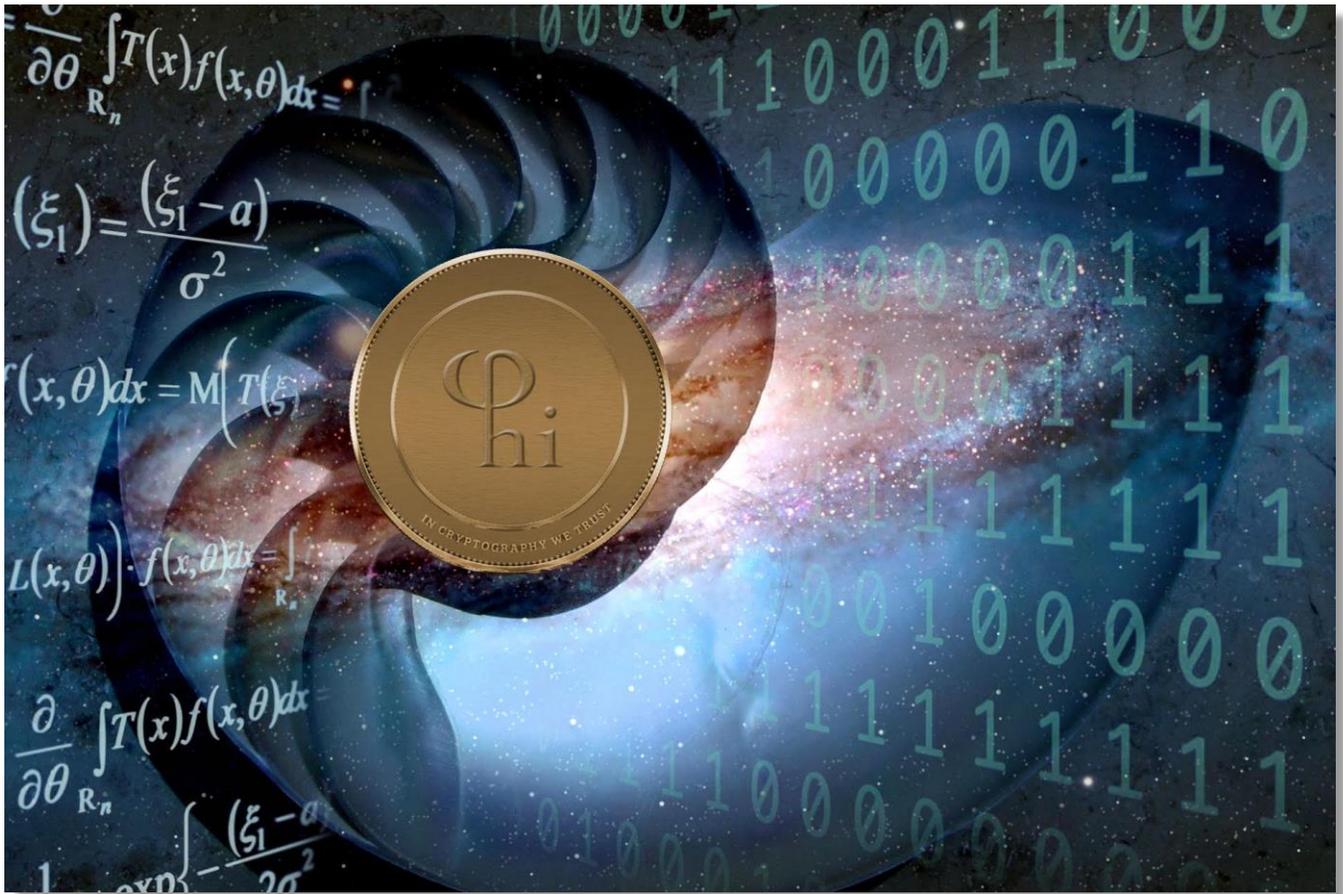


ECONOMY

PhiEconomy transforms “**Economy**” into “**Poetry**”, a “**universal melody**” played by “**Nature**” using our “**own**” instruments. An Economy ruled by all of us –not just “a few”-.

For the First Time in History, we have the chance to “**design**” how we want our **Economy** to “**work**”.



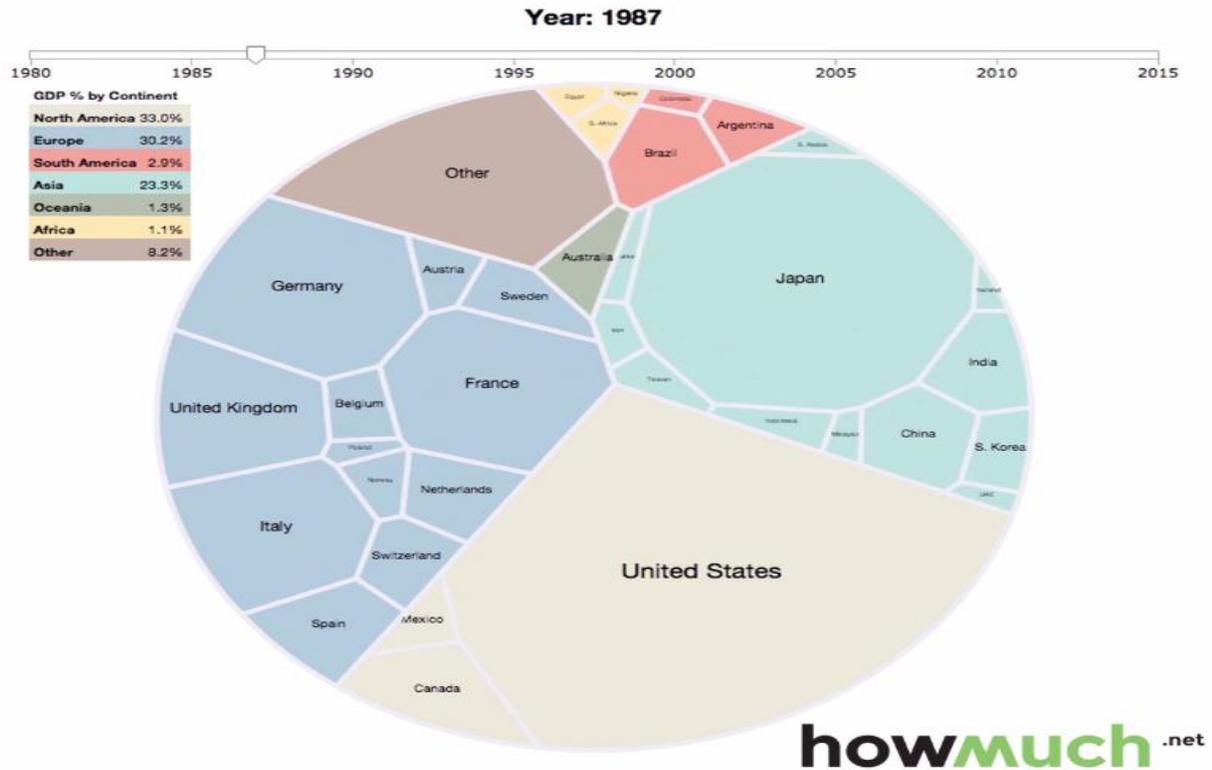


Everything we “see”, everything that is present daily in our lives, is created by Nature. Its “intelligence” -that we strive to comprehend more and more- is built-in on everything –from human body to flowers-. And the **PHI proportion** –the **GOLDEN RATIO**- is the “**MASTER**”, the “**DIRECTOR**” on this symphony.



We need to be prepared to face the “**end of work**” as we know it –which will be positive, as this will “free time” for us, to “discover” what we come here to accomplish in our lives, **what makes us HAPPY**-.

PhiEconomy envision HumanKind as a “**living organism**”... all people connected, creating and sharing “social value”. As **John Lennon once wrote in “Imagine”**: **No Frontiers, No Borders, No Barriers**.



More and more people will be without a job. **Robots/AI combined will do all our tasks**. We will no longer need to “work” to maintain the “system”, or high “productivity” or even keep performing tasks we do not enjoy. We will have the chance to “occupy” or “spend” our time for the matters we really are interested on, for the things that make us **happy every day**. But in order to accomplish this, we need to set a new theoretical framework to help make this happens/flourishes.

Our “system of beliefs” is at RISK, as it’s being challenged with all these changes: all our lives are based on the “work notion” since the very beginning, since we are born. We are “**educated**” during our childhood to get into the “**labor market**”. Then, we “**work**” for 30-40 years. Then, we retired to have “**free time**” and “**enjoy life**” –when we are almost DONE living! What an irony, right?- and then.... we die-. **All happens, all revolves “around work”**. Work is at the “center”. **So now, with automation & robotization growing exponentially and whipping out jobs, this has to be modified**. Capitalist system must evolve and the “new center” of our lives should be something else –i.e: **what we come here to accomplish as human beings, what makes us happy everyday**-.

So PhiEconomy proposes a new system, based on “collaboration” rather than “competition”. A system that replaces the current “retributive system” –“Zero Sum Game”- for a “**restorative system**” –“Win-Win Game”-, a system where social bounds are promoted and supported. But how? How to enable such a system? By “digital” platforms connecting people without any human intervention or company intermediation. We have now a technology called “Blockchain” which is more than a simple technology. It is a way to enable trust directly all human beings. No need for intermediation -institutions, companies- anymore.

We give it back the **DECISION POWER** to all human beings, to all ourselves. There is no more intermediation nor financial power centralization. We create together “**shared value**”.

CREATING SHARED VALUE



It's The Future

Economy means “scarcity” so we should STOP talking about that, and instead, we should think on “**abundance**”. No way, we continue to “distribute” scarcity –it will be never “enough” for everyone-.

Because of the very nature of how **PhiEconomy** system works, monopolies or oligopolies cannot be created. The rising of **DAO companies** –“decentralized autonomous organizations”- where there are no “owners” or “bosses”, provides this new framework for **collaboration** and **equal distribution** of the value created.

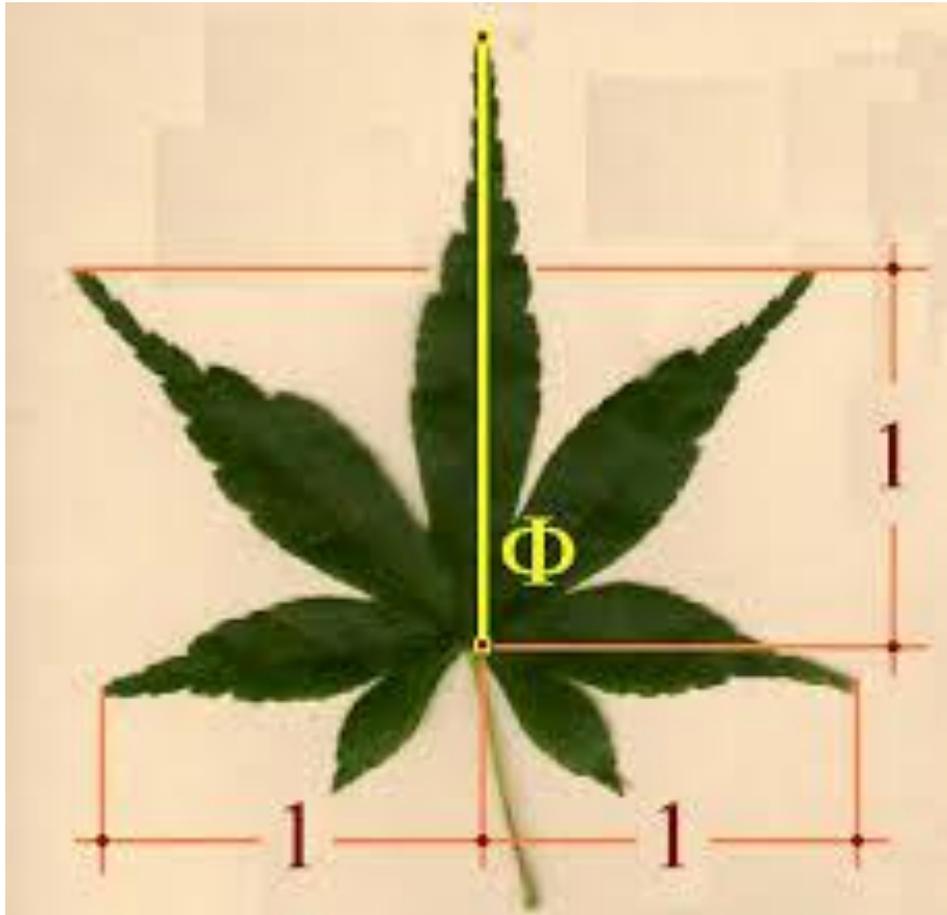


It is an “**inclusive economy**” as it set a Universal Basic Income to all participants. The bottom of the Social Pyramid is “govern” by this level. Everybody starts with the same baseline. We are all connected like quantum physics, without any intermediaries –no institutions governed by man- forming this big body.

After months of investigation, research on several books & through imagination on how this **new living organism** can work together, the **PHI number** resulted as the best solution. The **PHI proportion** is used by the Sacred Nature to “balance” living organisms. To create “**beauty**”, to “**harmonize**”. To make things work. So the **GOLDEN RATIO** is at the “heart” of the **algorithm** that balance the distribution of the “human wealth” and the new “shared value” with all participants in **PhiEconomy**.

$$\varphi = \frac{1 + \sqrt{5}}{2}$$



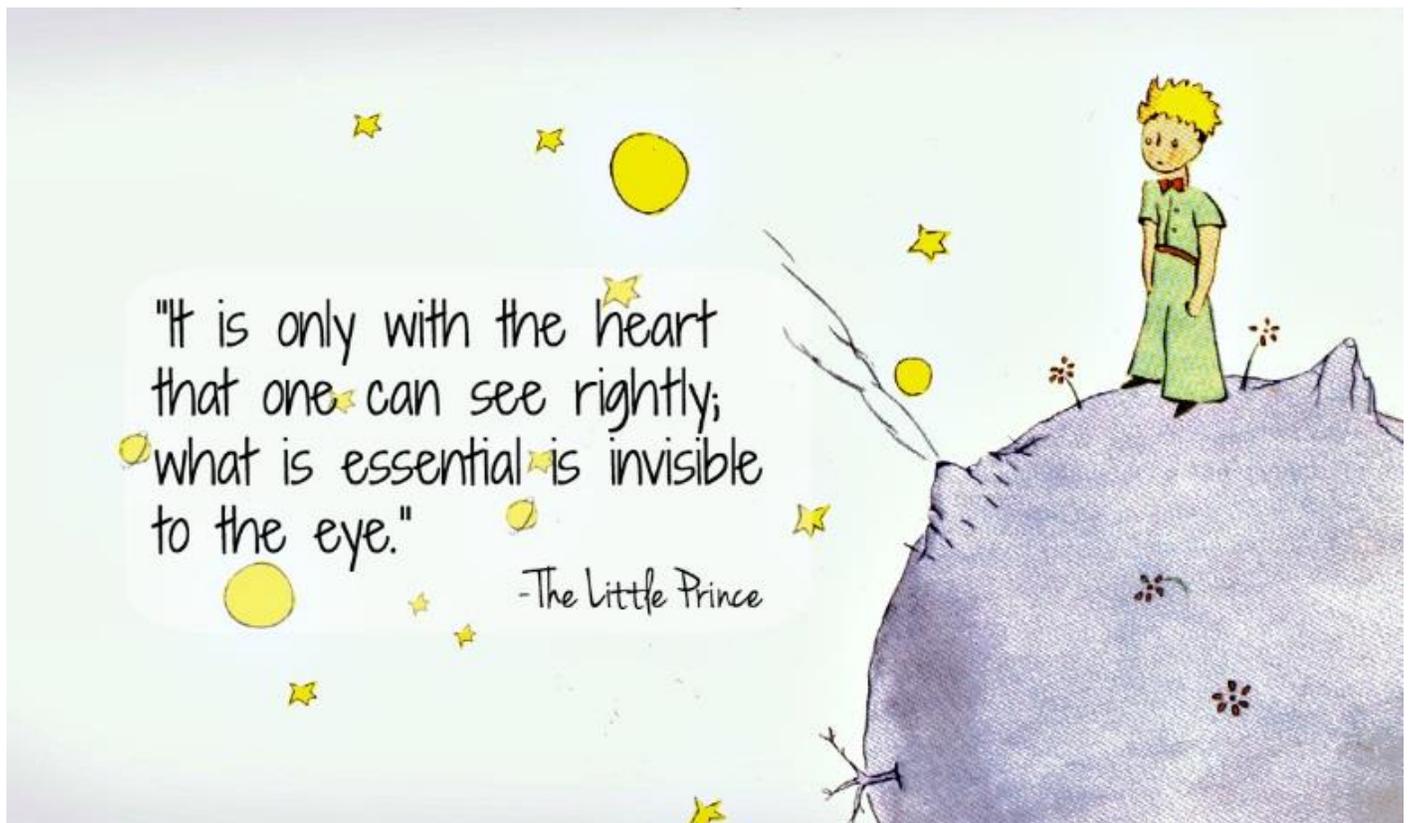


How this work? Well, it is very simple. It does through the **monetary issue of digital coins**. When the TOP performer/s of the social pyramid surpass the **PHI ratio** -measured against people in the base of the pyramid, the Universal Basic Income-, automatically this minimum level of living, this new standard is raised on the same proportion. This means when an innovator surpass the PHI Ratio measured against the IBU, then all the Society benefits as this minimum level

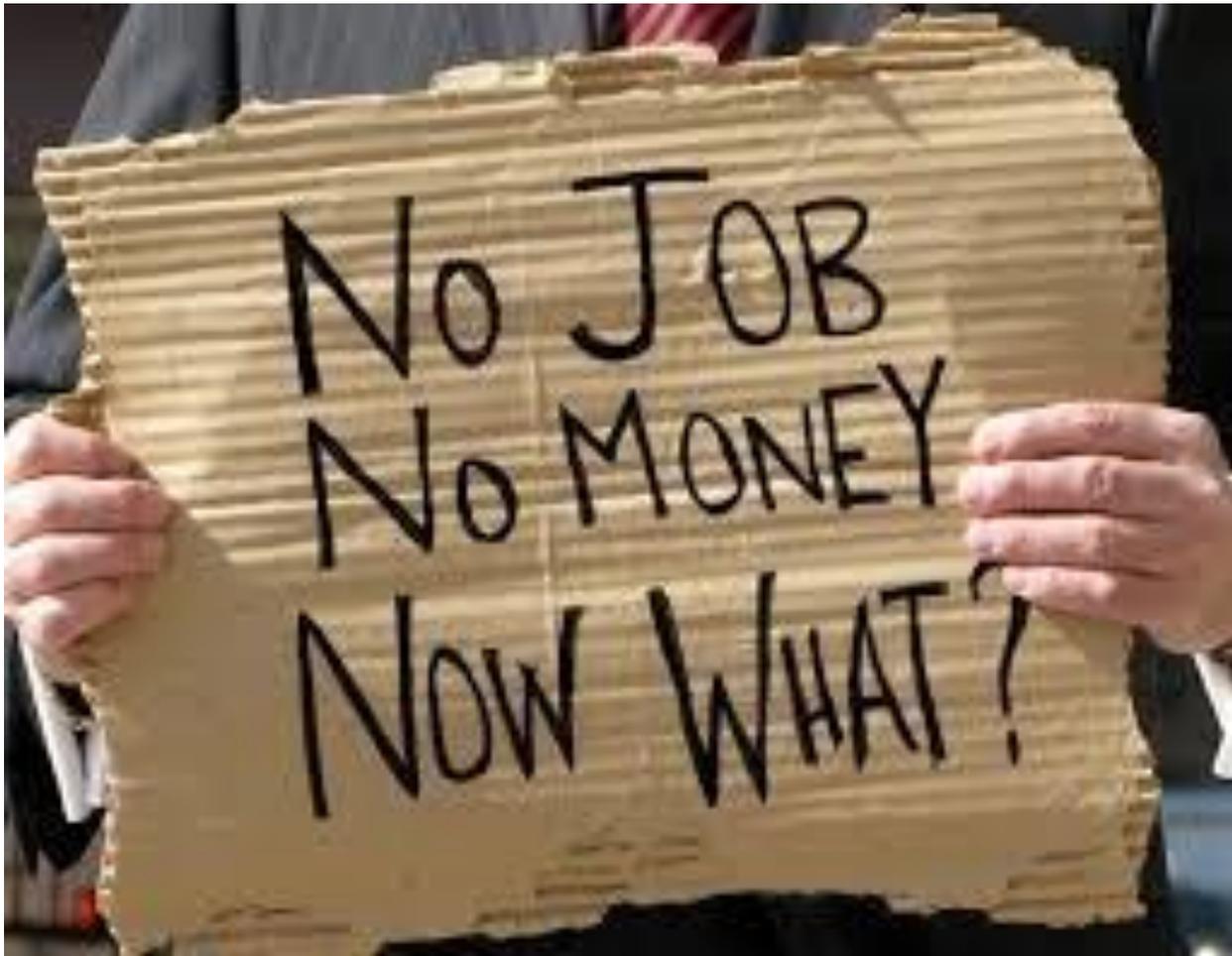
gets increased. This is to keep the inequality to grow and at the same time all people benefit from the advance we do as Humanity. **There are no withholdings to the TOP performer/s as a way of "taxing" or "punishment"**. He/She/They keep their **earnings IN FULL**. So the more innovation occurring at the TOP of the Pyramid, meaning the more wealth created by/for the Society, impacts at the same level at the bottom of it –a "win-win" situation-. Therefore, People at the **base of the pyramid -who only is able to reach the IBU level- will actually get happier and encourage/support TOP Innovators to achieve higher results**. So when digital coins are issued? Only when the participants at the system cannot reach the IBU level. This is measured each month. So in any given month, if a person cannot reach the IBU level with its daily activities, then the difference to get to that level is filled with coins. We call this "Proof of Need" -similar as the very known concept "proof of work" available in several cryptocurrencies, such as the Bitcoin-.

For the 1st Time in History, we can design the way we want our Economy to work. Instead of observing and describing how it functions, like we did until now, we can STEP IN and DECIDE TOGETHER how we want it to work.

PhiEconomy proposes a **NEW WAY** of how it should be structured. Combining how Nature designs the Universe and its interactions, we can apply this "**GOLDEN Knowledge**" to our Economy and, furthermore, to all "social interactions" or "value exchanged" between humans. It is, therefore, a system that sits on a win-win situation; a system recognizing we are all connected, we "deserve" one another, and we are inter-dependents.



According to different studies in the last few years -such as Oxfam-, 1% of the population holds 50% of total global income. 5,500 Million people live with only 5.5% of the total global income. Inequality and poverty continue raising and raising –resulting in an increasing economic & power concentration-. It is clear we live better than 200 years ago, BUT this is enough? Should we be happy and just "ignore" all these facts? Is there a better way to move all of us to a better present? If we continue under the current "logic" –Zero Sum Game- it is impossible to fix it. We need to "change the full pipe" and not just continue creating "bandages" or making "false" promises.



PhiEconomy proposes the following main ideas:

- 1) **Universal Basic Income** –treating all humans the same way- as the lower level for all of us on the “social or income pyramid”. This level can be reach by sharing our “value”, the “value” we produce as human beings and accepted by other. So via “proof of need” if in any given month we cannot reach alone this threshold then coins will be issued. We secure, every month, the sum of money to cover all expenses for everyone –which is a “human right” in the XXI Century-: food, health, education, clothes, entertainment.
- 2) Lot of people will think, “Hey, listen, this is a Communist idea”. What happens then with “ambition”, what happens then with “innovation”? Everybody will be seating on their coach, waiting for others to produce value! I would reply to them “Yes, of course, ambition and innovation is taken into account and also with a reward program that will boost it as never before”. **PhiEconomy** has “incentives” built-in at the core of the **PHI Algorithm**. Actually, Incentives on **PhiEconomy** have greater impact than taxes & redistribution on the current system. **PhiEconomy** promotes innovation in a way that the benefits are “shared with all the community and, actually, created by the community”. It fosters “collaboration” and not “competition”. Money issuing via “Proof of Need” and “Innovation” driving the IBU level UP for everyone, rewards both Innovators and the Community at the same time. Phi Algorithm balances that extra-income gained by the value producers. The Top Performers of the Pyramid will never be beyond the **PHI proportion** (1.61803...) from the baseline –the IBU level-. This means, if an innovation occurred, making the TOP performer obtain an extra \$10 of cryptocurrencies, then, due to the **PHI algorithm**, all baseline participants in the Community will get their IBU level incremented on \$10. No taxes nor “punishment” to the TOP performer –he/she gets this extra \$10 completely- and, at the same time, all the lower income people -reaching just the IBU level- will received the same benefit as well -so if they miss the

IBU level, “Proof of Need” is executed and they get the extra income-. This CREATE a new way of seeing the system: a win-win situation. People at the bottom will be **HAPPY** of “this success” and will, actually, help if they can to **TOP performers/innovators** because all will benefit from it. **It is a new concept, a new way of looking at things that changes the way we think about Economy and the Re-Distribution of Wealth.**

- 3) Let’s think, for a moment, about the **“Social Pyramid”**. We have all the people lined up at the bottom, all of them securing a UBI –Universal basic Income- if needed. Then, people start to participate and collaborate in different “decentralized platforms” during the day, **where they help/contribute to create social value (including what we still call today “economic value”)** and **they get paid for it** with the alternative currency on each platform. Let’s look at a few examples to grasp this idea better:

They participate, i.e: on the “Electricchain”¹ initiative, where they incorporate any solar panel generated power to their smart grid and get tracked on their solar-blockchain. Those connecting their solar power receive digital solarcoins² as a “reward” for contributing. This initiative will help decentralized energy creation, reach the zero marginal cost –abundance- at some point –making money “meaningless” in the future when energy is abundant or auto-sufficient- but in the meantime, it will generate a new type of income to all participants and create deeper bounds between neighbors –different mindset-. I can, as a “global citizen”, participate in different digital platforms where I share my car -as a ride with others- getting some “crypto coins” as well from that. I can be part of **“Crowdjury”**³, where any person can offer their “services” as a “jury” or performing other “community tasks” on this platform. So anyone can “get paid” for **helping bring more Justice to the society**. The notion of a “traditional job” vanishes/disappears -at the same time that robots start replacing humans on current tasks/jobs-. So we get more free time to devote to other human higher interests –meaning helping to solve all the Global Challenges we are facing- and until the “abundance” level can be reached on all industries and processes, I get paid for those occupations/activities I help with..

- 4) Last but not least, PhiEconomy push forward a NEW THEORY OF VALUE. We no longer put the “work” as the center of our lives. This will be gone with the robotics & artificial intelligence replacing the human beings in vast majority of jobs. What people will do then? In what “tasks” they will be able to “occupy” their time? Something with MEANING. PHIECONOMY brings a new center. A New Social Contract: Social Value. What is this? Well, this means that everybody has something to produce that will be accepted by someone else. Examples described above (ElectricChain, Crowdjury) or other like Lunyr (creating content on the cloud for other, similar to Wikipedia, getting paid for it), Synereo (creating and sharing posts), CureCoin (folding@home, Stanford, looking for the cure of Alzheimer among other diseases), SONM (sharing computer power to build the biggest decentralized computer power at all times) provides a new way to create and distribute value and everyone can participate. So all cryptocurrencies are created when value is shared for “free” to others. This is a TOTAL change on the way we issue money today. This is very connected to a MEANING. To different meanings. Global Crypto Coins created when the VALUE is generated and accepted by others. Producers are rewarded directly with the coins. Receivers get the value for free. This as a profound meaning: either the producer has more than enough to share it or the value produce is abundant. MONEY WITH A CLEAR PURPOSE. MONEY CREATED VIA SHARING VALUE WITH OTHERS. Since this is at a GLOBAL LEVEL, FIAT currencies lose its meaning -which is so broad and disconnected from people’s direct purposes and interests that allows for corruption, poverty, inflation, monopolies and all sort of “economic calamities” we see daily-. The more value we share, the more wealth we create as a Society, the more money is spread all over us. And this will give back a purpose to all of us. Everyone

¹ ElectricChain: <http://www.electricchain.org/> - This is an organization that empowers scientists, investors and prosumers in order to deliver cheap and clean solar energy for all future generations worldwide. is an open solar energy generation data project with an initial focus on verifying and publishing data from the existing 7 million solar energy generators globally and on an open Blockchain. The Project supports the development of open standards and tools to publish and read solar electricity generation data using the SolarCoin BlockChain and/or other Blockchain technologies including the Ethereum and IOTA/Tangle.

² SolarCoins: <https://solarcoin.org/en/front-page/> - SolarCoin is the world’s largest community solar electricity reward program worth over \$6 billion USD. \$1 SolarCoin represents 1 MWh of solar electricity generation. Every verified solar electricity producer may get SolarCoins for free. 99% of SolarCoins will be given to producers of 97,500 TWh over 40 yrs.

³ Crowdjury: <http://crowdjury.org/> - This is an open source initiative to provide “Justice for All”. A Judicial Global System for the Internet Era.

can discover a purpose or enroll in different purposes of others, sharing the same value. This will recreate our social bounds, and yet boost innovation in ways we have not seen before. Collaboration has enabled great things in the last couple of years. Linux, Mozilla, Wikipedia, Bitcoin (Blockchain). All without workers or a company. What drove their adoption and the time spent for free by people? The purpose. But the Bitcoin added the “reward”. Money created under that purpose. We just now need to apply that to all purposes to make them sustainable. Again, Money issuing based on purposes and the acceptance by others. And now you can argue: “Hey, what happens with the State? How will you maintain it if it does not have anymore a national coin?”. Very simple: when the National Congress and/or Local Chambers vote for the money to be spent on the next cycle, this amount will be equally shared between all nationals and included on their respective IBU levels. So no more taxes needed or Taxes authorities and the full burocreacy around tax collection. People will be free, for the 1st time in centuries and centuries of something that really generate “bad energy”, “problems” and all sort of problems -even allowing for a wrong re-distribution or at least living that to the decision of a few at the government level-.

- 5) So the process described above is quite SIMPLE and yet VERY POWERFUL: eliminates the inefficiencies created by the Capitalist system: when money is issued autonomously via “value produced & accepted” between two human beings, this does not allow corruption nor inflation -this notions get vanished-; there cannot be “capital accumulation” beyond the PHI proportion, keeping the ECONOMIC POWER decentralized at all times and preventing monopolies or oligopolies generation. It even STOP populism –no need of a “Father State” taking care of the “kids”-. All “social exchanges” are recorded on the “blockchain” –technology created by the “Bitcoin” and now available on several different platforms- which allows for full transparency & public audit in real time, encrypted & transparent-. So the PHIECONOMY & the PHI algorithm help us to recreate the “GAIA” within the HumanKind.

If you want to know more visit <http://phieconomy.org> or if you want to discuss details further, feel free to contact Alejandro Sewrjugin via Social Networks (Facebook: /asewrjugin, Twitter: @alesew23, LinkedIn: in/asewrjugin), or at the email: alesew@protonmail.com

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I have to thank many people that “touched” my life and allowed me to re-think on everything that surround us. They inspired me to have the courage to “try the impossible”...”To try to circumvent our system”, “our reality” and bring forward this dream: become a society where everybody can live as deserved and shared a common value: discover why we are here and enjoy the “ride” together.

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