

Theory of change - Noncorporate.org and Lowimpact.org

Problems

1. We're headed for 'biological annihilation' (**Proceedings of the National Academy of Sciences of the USA, May 2017**)¹.
2. Corporate capitalism has to grow perpetually, which damages the biosphere; and it concentrates wealth perpetually, which prevents real democracy and therefore our ability to do anything about it.
3. Money is created centrally, lent at interest and invested to maximise returns. This concentrates wealth and requires perpetual growth.

Solutions

1. **The non-corporate economy (NCE)**² is comprised of democratic institutions, from self-employment to federations of co-operatives.
2. **Mutual credit**³ is a trading system in which the means of exchange is not a store of value, is not lent at interest and does not become concentrated.
3. The non-corporate economy (comprising a mutual credit exchange system) doesn't concentrate wealth or require perpetual growth. It is growing in the 'cracks in capitalism' in the same way that capitalism grew in the cracks in feudalism. There is no reason that it should stop growing.

we will engage with:

by (activities):

so that (results):

intermediate outcomes:

ultimate outcomes:

individuals

1. Providing / updating info on websites.
2. Promoting websites, NCE & mutual credit.
3. Maintaining a network of specialist advisors.

1. People gain skills.
2. People switch to the NCE for essentials.
3. People encourage friends / family to switch to the NCE.

1. Trust engendered in NCE and mutual credit through success in practice.

1. The non-corporate economy grows to constitute the entire economy.

communities

1. Helping to build local trading blocs / mutual credit schemes.
2. Experimenting with different types of mutual credit.

1. Local trading blocs are formed.
2. There are many successful examples of local mutual credit schemes.

2. Awareness of and support for the NCE maximised on both left and right.

2. Mutual credit becomes the exchange system of the non-corporate economy.

the non-corporate economy

1. Interviewing key players for blog.
2. Providing new customers.
3. Encouraging mutual credit in the NCE.

1. Key players co-ordinate via blog.
2. NCE organisations grow in size/number.
3. NCE customers can use mutual credit.

3. Mutual credit schemes plug into global Credit Commons.
4. Identification and removal of barriers to the growth of the NCE.