

Community-First Capitalism

Building The Institution for Common Cents
Rebuilding Financial Trust Through Participation

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Common Cents Capitalism

Deconstructing Financial Restriction. Rebuilding with Funding Fixed & The Institution for Common Cents

Executive Summary

We are not waiting on policy.

We are building from practice.

Because for most of us—founders, families, and freelancers—**policy never arrives in time.**

Funding Fixed (our action engine) and The Institution for Common Cents (our conscience) form a response to a system built on restriction.

Not just restriction of money, but of access, creativity, and self-trust.

What Went Wrong with Financial Inclusion

Financial inclusion promised access.

But in practice, it became gatekeeping:

- Means-testing dignity
- Monetizing delay
- Disqualifying participation

Worse, the **language of inclusion** often treats people as lucky to be considered, instead of essential by default.

Friedman's Blind Spot

Milton Friedman envisioned an economy where **individual ambition** would naturally fuel **collective progress**.

He believed that if people were free to choose, to compete, and to innovate, the best outcomes would emerge — not only for the individuals themselves but for society at large.

And for a time, it worked.

But Friedman made a critical assumption:

That **friction** — the hidden costs, delays, and barriers between ambition and outcome — would stay relatively constant or decline with innovation.

He did not foresee the world we live in now, where **friction itself** has become a **weapon**:

- **Micro-fees** siphon small amounts of money invisibly at scale.
- **Access gates** delay ambition under mountains of bureaucracy.
- **Administrative burden** punishes small action-takers with slow death by paperwork.
- **Regulatory uncertainty** freezes movement at the edges where new systems could grow.

Instead of ambition compounding opportunity, ambition today is often **taxed**, **slowed**, and **disqualified** — not by competition, but by delay.

The real cost is not only economic — it's spiritual.

When action is punished, when dreams are delayed indefinitely, it doesn't just kill projects.

It kills belief.

It fractures the social contract.

In Friedman's model, **capitalism was a race of runners on an open field.**

In today's model, **it's a race where the fastest runners are tripped at invisible checkpoints, charged at toll booths, and funneled through mazes designed to drain their energy before they ever see the finish line.**

This is Friedman's blind spot.

Why This Matters Now

In a world of near-instant communication, decentralized creativity, and infinite micro-entrepreneurship opportunities, **friction should be falling**.

Instead, it's being **monetized** — at the very gates where ambition tries to enter the economy.

If we do not rebuild systems that reduce friction and honor participation, we will watch capitalism devour its own dreamers.

And if we lose the dreamers,
we lose the economy.

What the Shipbuilding Collapse Can Teach Us

Once, building a ship meant building an entire economy:

- Trees were felled years in advance.
- Rope-makers, blacksmiths, sailmakers, and carpenters thrived.
- Whole towns were built around shipyards.

Then came the **fiberglass** hull.

Suddenly, what took communities months could be molded in days:

- Faster.
- Cheaper.
- Cleaner.

But with it came the slow, inevitable erosion of:

- Jobs
- Dignity
- Local economies

What fiberglass did to shipbuilding, **AI threatens to do to creative, administrative, and knowledge work**—unless we act differently.

What Escoffier Taught Us About Economic Design

Auguste Escoffier didn't just change cuisine — he redefined workforce dignity.

Applying military quartermaster logic to kitchens, Escoffier introduced:

- Structure
- Discipline
- Specialization
- Standardization

He created the **kitchen brigade system**:

- Roles like saucier, pâtissier, grillardin, commis
- Scalable kitchens from fine dining to fast food
- A career ladder for working-class artisans

Escoffier's lesson

Structure, not just access, preserves dignity.

The Rubik's Cube Model (Funding Fixed OS)

Just as Escoffier created operational order, **Funding Fixed** uses a modular operating system for small businesses:

The 6 Workstations (Cube Faces)

Locate — Where customers find you

Engage — How you draw them in

Order — The path to commitment

Pay — The value exchange

Re-engage — Loyalty, gratitude, return

Deliver — The moment of truth

Inside this framework spins an **Inner Spiral**:

- Community
- Communication
- Commerce

It pumps meaning through your business like a living heart.

The Equation of Real-Time Value

We model value creation as:

$$\text{Value}_v(t) = \left[\sum_{w_i \in W} w_i f_{w_i}(t) \right] \cdot [C(t) + M(t) + X(t)] \cdot \phi(v)$$

- W = daily behaviors
- C, M, X = community, communication, commerce
- $\phi(v)$ = customer or participant real-time interaction

The result?

A **living currency** based on action, not just money.

The Role of Funding Fixed

Funding Fixed delivers:

Funding Access: Fast, embedded capital solutions

Coaching: Daily operational clarity

Repair: Systematic marketing, messaging, and monetization improvements

We don't just fund businesses. We **restore the joy of running them**.

Because wealth today is not about hoarding — It's about expressing your value daily and sustainably.

The Institution for Common Cents

This is our **cultural rethink**.

A body dedicated to:

- Honoring work, health, and family as core economic forces
- Building dignity into the daily economy
- Ending policy paralysis with bottom-up action

We believe:

If you cook, clean, care, sell, teach, build, or show up —
You are the economy.

Why We Must Act Now

If ambition is punished by delay,
If creativity is buried by bureaucracy,
If inclusion is conditional—
Then capitalism itself collapses.

We propose:

- A system based on Like, Pay, Share
- A structure rooted in daily behaviors
- An economy fueled by real participation

Learning from Northern Ireland

Decades of violence didn't end from speeches alone.

It ended with:

- Jobs
- Dignity
- Participation

This lesson applies to:

- Rural America
- Urban communities
- Post-industrial cities
- Kitchen-table side hustlers everywhere

Call to Action

If you are:

- A parent — build a business that lets you be present.
- A founder — fix your funding gaps and restore your joy.
- A policymaker — stop legislating from above; design from below.
- A community — organize around value, not just currency.

Final Words

Common Cents Capitalism is not a theory.

It's how real people survive when the formal economy fails them.

Now we are organizing it —

One system.

One platform.

One community.

Funding Fixed.

The Institution for Common Cents.

For the people who never stopped showing up.

"Financial systems don't collapse because people stop working.
They collapse because the work stops being honored."

