

THE CAPITAL SPILLWAY TRUST

Local job creation for the people, managed by the people

A PROPOSAL

It is proposed to establish a new, independent savings institution which will be charged with the remit to enable the savings of local communities to be channelled, back into the community, as new equity capital to create jobs.

A completely new form of savings institution, locally owned by the people; acting in their own best interests. Savings invested as new equity capital on free enterprise terms, into local employment in their own local community.

Local job creation for the people, managed by the people.

The overall aiming point is to:

- Dramatically increase the invested equity capital base of the small business sector by the operation of a simple rule structure.
- To create a large flow of investment without the need to create any new government departments or other large bureaucratic organisation.
- To keep the overheads of any “Local” Capital Spillway Trust funds to a minimum.

A fully competitive, free enterprise, open to all marketplace, designed to supply equity capital to a much wider range of new, privately owned start-ups, new/high technology firms and small businesses on acceptable terms.

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The simple fact is we live in a capitalist society that no longer invests equity capital. No longer accepts failure or the absolute necessity and responsibility to create a successful nation, at all levels of the nation. So I want to start by making a few simple suggestions:

1. A functioning nation must have jobs. Gainful, productive employment. Not funded by tax income, but instead creating new tax income, new savings, new increasing personal income; as the primary mechanism to create a free, successful, prosperous society.
2. The greater the number of your nation in honest gainful employment, the more prosperous you are. The better the tax income. The easier it is for everyone to pay their way. Gainful, productive employment is absolutely vital. Nothing can replace it.
3. Unemployed and under employed, (earning insufficient to pay their way in the wider society), cost the nation a large proportion of the tax income of the nation, either from direct tax payment to them as subsistence, or from a failure to earn enough to pay income tax. It is simply not cost effective to leave these people with insufficient income.
4. Bank lending, historically, had always been to provide credit, a "working capital" function, paying for the short term transition between production and sale. Bank lending is a mercantile function.
5. So a productive business uses its equity capital base to bring together the workshops and labour to create a product and the banks function was always to provide the short term credit needed to pay for the production and selling costs, (labour and materials), of the business. You therefore have two funding requirements for a successful society. The primary requirement being equity capital to create the long term business and a second, mercantile banking system; to provide that working capital.
6. I am arguing that we only have one part of the funding requirements in place, short term banking and the primary job creation funding, equity capital, does not exist.

Next you must recognise that it can often take many years to create new jobs. But someone has to pay all the long term costs for all that time to create a new, stable, local economy.

- By far the vast majority within any nation do not have sufficient income to pay for more than their own personal family costs; home, children, and education; even if they have a good job.
- No one, not in employment, can possibly pay those long term job creation costs.
- You therefore must have an acceptable mechanism to fund the equity capital you will need to pay for job creation.

But job creation is seen as; Would you trust? Whomever? With YOUR money to try and create jobs? Particularly if there is a very good chance they will fail. Now you are beginning to get the real picture. The most important function of any modern capitalist nation is the creation of new employment. Without that employment, the overall nation cannot function, yet:

You do not have **any** functioning mechanism to create enough jobs.

To say there is a need for a change in direction with attitudes to job creation, is perhaps the understatement of a lifetime. We need to:

- Recognise that anyone trying to create new jobs is NOT some form of criminal who must be controlled and suppressed. But instead, set out a MAJOR public campaign to get as many as possible, who would wish to create new jobs; to step forward to try.
- Immediately set out to create, in as many local communities as possible, a completely new local savings institution, a “Local” Capital Spillway Trust fund, charged with the primary function of making equity capital available, (not any form of lending), to pay for the long term job creation costs.
- Encourage everybody to place their savings into these new savings institutions and arrange to pay them an acceptable fixed income on their savings until the long term dividends start to flow from the new investments.
- Agree as a nation, a set of rules for the equity investment into job creation.

If we look at the creation of those jobs, we will see that if the job creator is only permitted to pay themselves the same as if they were in a similar job working for someone else:

The new job creator costs their local community nothing more than their moderate starting salary!

All the additional business costs; product manufacturing, product storage, distribution, salaries, pensions, employees National Insurance, Employers NI contributions, travel and subsistence, vehicle costs, fuel, oil, motor insurance, printing, postage, stationary, computer, software, service, telephone, internet charges, subscriptions, advertising, marketing, entertaining, allowable sundries,, rent, rates, light, heating, premises insurance, building repairs and renewals, other insurance, legal and professional fees, audit and other accountancy fees, bank charges, bank overdraft interest, depreciation, buildings, plant and machinery, office equipment.....

All these costs are perfectly legitimate and have to be paid.

But, in paying them we very effectively employ the surrounding local community in worthwhile, honest employment, supplying all those peripheral needs for the job creation process. But look. If the idea is to create a stable, profit motivated business climate, then there is every incentive for the new job creator to keep those costs to a minimum. The faster they reach a steady, long term profit, the faster they can cash in themselves, but essentially not before they are profitable. If they cannot make a profit, then they pay back the capital.

If we have set out to encourage the job creator, we can make it a very good thing to create new jobs. We make a big thing of rewarding successful soldiers, or sporting heroes and suchlike. We can very easily do the same thing for job creators too. Further, if there is sufficient equity capital available to pay those costs, the whole process brings local prosperity from day one with no short term cost to anyone.

Everybody in gainful employment - paying their own way from day one; From day one!

Aiming points:

1. Set aiming points for the number of jobs each community needs. How many new jobs are essential to maintain a long term stable local community?
2. Set out to create all those targeted new jobs and make that capital available. And yes, you are correct; they will compete with existing companies. All competition is good in a free enterprise society.
3. People that believe it can be done are the only people that will make it happen. We need to bring them together.

I have already set out a simple set of rules for such an operation. It can easily be run on a perfectly normal free enterprise basis. I believe this will become a modern example of the Loaves and Fishes from the Bible. No one will believe it possible until they all set out to try.

I believe that there are many individuals with ideas for the creation of jobs. They must be encouraged, not derided as now. Any simple job can be easily created if the normal overhead cost of the job creation is made available as equity capital. There is no loss of any capital if everything spent, is a normal business cost, into the local or national community.

All the equity capital gets widely distributed throughout the nation, community by community, but from the bottom up, not trickle down.

If every new employee and every existing employee is encouraged to save sufficient of their incomes so that long term aiming points for available equity capital are always maintained, the whole system will become very stable indeed.

All you need to do is change the way you treat the job creator. They are honest. They spend the capital wisely to create new employment. That new employment is spread widely throughout the nation. They cost you: **NOTHING MORE THAN THEIR SALARY.**

All you need is to believe they can deliver instead of treating them as potential failures.

CHANGE is simply a challenge for those that believe in it. I believe that many will step forward to accept that challenge and prove me correct.

And for goodness sake, what have we all got to lose by trying?

These proposals will set the basic ground rules for a completely new form of financial institution I describe as a “Local” Capital Spillway Trust fund.

In the UK we use a Pay As You Earn (PAYE) tax system for all normal employees. I therefore propose that the need for new PAYE tax income from new investment is linked to the creation of a free marketplace for equity capital for new start up businesses.

1. That a criteria median of €25,000 equity investment per job created is directly linked to the creation of the PAYE record for every job created.
2. That free marketplaces are also established to supply matching 25 year loan stock to underpin the working capital requirements of the developing businesses.
3. That such investment is made under new, less complex rules, which address the need to have the full depth of society brought into the process of lawful job creation;
4. That lawful job creation in the local community will be the pinnacle to aim for by any law abiding individual, who will dedicate their lives to bringing true free enterprise into every social group and thus will be looked up to by everyone.

The proposed solution

The Government needs new tax income from new investment. The nation needs a higher level of savings. Why not link the two?

I propose that the need for new tax income and, personal pension savings from new equity investment in small business investment is linked.

- That a criteria median of equity investment per job created is directly linked to the PAYE record which is also created when the investment takes place and that additionally, the new employee has to take out a personal pension and thus to immediately start to save.
- Set a parameter of €25,000 equity invested per job created.
- One PAYE record per employee. €100,000 invested creates four PAYE records.
- Each new employee immediately makes a commitment to save a proportion of their income. The resulting employee pension scheme must be absolutely untouchable.
- This will be a free market place, open to all individuals seeking to create new businesses. Business plans must be deemed reasonable by acceptable scrutineers.
- All equity investments being set against the deposit of new PAYE records and the new businesses must set out to create jobs to gain access to this new capital market.
- Each “Local” Capital Spillway Trust fund will be the conduit of equity from the savings of the local community on to the business venturer to capitalize new job creation - either as start-ups or new ventures from existing companies.

- The “Local” Capital Spillway Trust fund to own no more than twenty percent of each and every new local business, but on a long term basis. Stable, long term employment of the local community is the watchword.
- Thus a proportion of the savings of everyone in the local community will be invested as new equity capital back into the local community. Thus providing the equity capital through the savings of local residents.
- What comes around will go around. You need to recognise that I am seeking to create a true free market in equity capital for new investment in job creation. Free enterprise based, creating long term stable jobs.
- Total free market competition where the manager of the business owns the business. Where anyone with get up and go can set out to prosper through founding a small local business to employ their local community; where honest enterprise will win out.

The basic rules become

1. All “Local” Capital Spillway Trust funding to new business start-ups must be against an equity stake of a long term maximum of twenty percent; thus protecting the founders' independence. I believe that this is crucial; the founder must be in control from the outset. This new business founder will be set as an example of the value of hard work, enterprise and the responsibility of creating new jobs in their communities. That the local communities prosper through the efforts of these people.
2. The available equity must be sufficient to cover a first stage start up to a median of say, €250,000. Businesses showing greater potential will have to be able to justify further investment after an agreed period of stability. Only sound, successful businesses, will progress beyond stage one.
3. The new business founder must have a first option to purchase back the equity, say after five years, at full market value - say ten times earnings plus all the initial investment. Detailed formula to be agreed involving a strictly applied upper limit to the business owners income before profit. If the founder wants to live the high life, they must either have a very profitable business paying a good dividend back to the “Local” Capital Spillway Trust fund or, they have to buy out the trust before they can raise their income. This initial income should be a moderate income sufficient to live decently by.
4. The new business founder should be encouraged to always leave a small proportion of his equity with the trust on a permanent basis. A long term relationship, built up over many years with trust on both sides is an absolutely essential aiming point.
5. The funding for such equity will be made available to the “Local” Capital Spillway Trust funds via a new capital marketplace which will release the funds against actual evidence of new PAYE records. For convenience, let us call this new marketplace the Capital Spillway Equity Marketplace. (CSEM).

6. To cover the period between investment and creation of jobs, the local Tax office to issue interim PAYE certificates, (a new business owner must already register with the local office), which can only be exchanged for full certificates with full PAYE reference numbers when PAYE is flowing into the Exchequer. "Local" Capital Spillway Trust fund operations to be governed by the principal of more PAYE certificates, more capital available. No PAYE certificates; No new capital. If a local trust is not creating jobs, then their supply of capital for new investment will dry up.
7. No restriction on type of business as long as it is legal and will create jobs. The diversity principal must apply. No restriction on the person. Local knowledge of honesty and integrity should be all that is needed. If the business plan stands agreed scrutiny, competition must be allowed. Failures to work for nominal wage in other local start ups, say for a minimum of a year, full training before new try.
8. ANY individual recipient judged to be involved in any form of criminal activity or blatantly breaking these rules will thereafter be completely and permanently excluded from access to capital. No second chance.
9. No restriction on volumes of investment. The successful "Local" Capital Spillway Trust fund must be allowed to prosper. There is no value to be gained by any form of artificial restriction. If the entire system is creating income, then everyone is prospering.
10. The CSEM funding coming from a call on saving institution income, with the funding being amortised via pension contributions from all new employees and dividends from the equity. Thus this marketplace must succeed or the supply of funds will dry up. Thus success for all involved is an absolute.
11. "Local" Capital Spillway Trust funds may be formed by any credible interested parties either as a local trust or as an industry specific trust remembering that a true free market comprises a substantial multiple number of outlets. Thus anyone, wishing to compete by forming a new "local" fund, which will invest into companies which will COMPETE with existing investments of other funds - MUST BE WELCOMED.
12. The only criteria for "credible" can only be "law abiding". We must get away from this crazy idea that ordinary honest investment is some sort of illegal action which must be overseen by some sort of "super" person with extraordinary credentials. (Who do not exist anyway).
13. All "Local" Capital Spillway Trust funds must be imbued with the concept that they cannot discriminate on any ground of competition. The freedom, nay, DUTY TO COMPETE must be enshrined in these rules. It must be seen as the duty of "Local" Capital Spillway Trust funds to invest regardless of competition.
14. No Capital gains tax on the sale by the "Local" Capital Spillway Trust fund of the initial stake back to the new business owner? Perhaps half the gain to be refunded to the institutions and thus to their investors? The balance to be used to reinvest again? Both the "Local" Capital Spillway Trust funds and the City institutions must prosper from this.

15. The Government should look towards the creation of an open marketplace for 25 year loan stock at a maximum retail cost of say 4%. Such loans should be in tranches of say, €50K to set against the equity invested by the “Local” Capital Spillway Trust funds.

Raising funds from the new loan stock marketplace should not be predicated by the ability to pay the full price of the capital, i.e., not predicated to security against existing fixed assets but of the long term projected ability to pay dividends and should be directly related to the capital invested as equity by the “Local” Capital Spillway Trust fund. Thus, any artificially inflated value of the equity is not a basis for amount of loan. This limits the amount of working capital a founder will be able to raise from this loan stock marketplace. The aim will be to create stable, equity based investments.

As can be seen, in my opinion, the best solution will be to create a new capital marketplace which will be charged with diverting sufficient capital, from the Nations savings institutions, through the new “Local” Capital Spillway Trust funds into job creation to ensure that a stable small business sector is created and nurtured for the future.

The investment involved will at all times be relative to the jobs created. Thus this will create an investment flow rate which is naturally regulated by the availability of potential employees. Fixed asset based investment will not be funded.

The “Local” Capital Spillway Trust funds will be holding a 20% stake in a sizable chunk of their local small business community and I believe can be very profitable in their own right.

As each and every new business set up under these rules will be adequately capitalised, there will no longer be any reason to expect that instability from equity shortfall will be a factor in the future economy.

A stable business environment.

The local individual, saving for the future, will thereafter see that his savings are integral to the success of the local economy. They will have a vested interest in that local success with a clear link between their work ethic and the use of their savings.

The savings institutions will at long last have a role to play in the success of the local as well as the national economy and a true free market will be created which nevertheless fulfils the current requirements of investor protection.

With regard to the existing unit trust and other similar markets; these invest in the resulting safe and stable equity of "mature" companies. Some also act as an alternative source, (from the full listing of the Stock exchange) of supply of capital for such companies. Such markets can look towards a much wider marketplace from the many new and vigorous businesses which will come forward. In addition, as there will be many more of the population in worthwhile employment, the overall economy will be much more vigorous, and thus their opportunity to prosper will be greater.

Finally, as you will have observed, I do not see the need for any form of up front tax incentive and neither do I see any need for any form of bureaucracy. Far from it, the only incentive needed will be the opportunity to get on and create true free enterprise jobs in a much more stable small business environment.

The overall aiming point is to:

- Dramatically increase the invested equity capital base of the small business sector by the operation of a simple rule structure.
- Create a large flow of investment without the need for any new government departments or other large bureaucratic organisation.
- Contain the overheads of the new capital spillway trusts to a minimum by making the entire system completely based upon free enterprise principles.

3.6 Some particular aspects of a “Local Capital Spillway Trust fund

1. Instead of a short term partnership, the new trust must be set up with the intention of permanent establishment. That these trusts must become an integral part of the local business community. Honest, trustworthy, the highest ethical standards.
2. That every aspect of the design of the support systems is designed for the creation of long term trading stability. No short term, fly by night schemes.
3. That those looking for funds can assume that the trust has every intention, within clear limits, of seeing the firm survive, even if only at a subsistence level.
4. Any business owner with a firm leaning towards the subsistence level of profit will be encouraged to buy out the trusts equity share and full initial stake on agreed terms to allow the invested capital to be reused in another venture.

Thus I intend to create a structure that gives public approbation to the initially poor individual who, while having failed to create the most profitable business, nevertheless manages to "buy out" the trust and thus has achieved the ability to stand on their own feet in that situation. This will be achieved by very strictly applying the criteria related to proprietors' earnings before profit calculation.

Thus it can be assumed that the profit / proprietors earnings criteria will be such that below a certain level of profitability, it will be only possible to increase the proprietors earnings, (which will be set at a low, but reasonable level), via a buy-out of the trust's equity stake and full initial investment.

The rules must be sufficiently strict to prevent anyone breaking them from further involvement in any form of job creation within the structure of this system. By this mechanism, we can start to see the removal from the investment mechanism of all individuals who are intent upon acting outside of the law.

Perhaps the accounts for such new ventures to be always on the day to day computer systems of each “Local” Capital Spillway Trust fund so that unusual cash movements can be monitored and prevented? By that I mean that I intend to see that the lawful job creation mechanism crowds out the unlawful. I believe that this will go a long way towards dampening down lawlessness, particularly in the inner cities.

That there is an argument that says: If there is easier access to capital at the lower levels of society, but only for the honest citizen, then more individuals within society will be attracted towards honest legal job creation and away from illegal activities, such as drug trafficking, to raise capital.

It is for this reason that I have elected to propose a basic, simple to operate rule structure which will allow as many as possible to fit the criteria and thus to allow as much depth as possible.

Once this marketplace is up and running it should become a perpetual fund as it will be constantly topped up by the return of the original equity plus the buy out premium.

I believe that I have proposed a viable solution to the obvious need to rapidly increase the capital base of the nation, any nation - by simply harnessing the principles of free enterprise.

That the industrious in society can prosper from.

Capitalising inventions

Up until now I have been describing the needs of what are essentially trading businesses that need an adequate capital base upon which to found their perceived new trade. But that trade always assumes that a product or service is readily available from the outset and that product costs and available supply are built into the initial projections. I now turn to the particular difficulties presented to the individual inventor when they set out to create new jobs through the application of new thinking embedded in a patent application for a completely new product or process. But when we turn to inventions of what are completely new products, we must allow for the time it takes for the full process of:

Development of the initial ideas, registration and procurement of patent protection, manufacture of initial prototype, design and manufacture of working first stage marketable models, professional evaluation of marketability, re-evaluation of design, world patent applications and subsequent office actions to secure the same, organising and evaluating a basic sales structure, final design for perceived market and ramping up production for the first sales, setting up and paying for the necessary advertising and marketing campaign and finally assembling the team of people that will serve to take up this challenge of a completely new product and taking it to market.

This process takes many years and much investment to complete. For a full free enterprise marketplace to exist, this process must be completed **outside of existing industry** so that a fully competitive national industrial base is achieved and maintained.

And to do that you must have completely new businesses coming forward on a regular basis to compete with the existing suppliers to a market, any market.

You must replace old businesses with new businesses and old technology with new technology. Defunct products beyond their initial lifespan must be replaced with the best you can turn out.

You must have full and completely free competition.

The inventor has to work within a rule structure where time is an essential element. So the outline of the idea is filed at the patent office and you then have to get moving to immediate development. If you have any delay, the risks of failure in this process rise accordingly. Further, the longer you delay, the greater the chance that some aspect of the idea will leak out. Patents are heavyweight intellectual property law.

But that process demands immediate development of not only the initial ideas embodied in the patent application, but also of the development of an associated business to exploit the patent. Thus the inventor is trammelled within a rule structure demanding immediate heavy investment in a legal process, AND a parallel development of a product AND, again the development of a new business. You want competition, you must support them. A free enterprise nation must support industrial competition. The development of industrial ideas embodied in patents is the driving force behind high level employment in any society. There is no other way; none!

The best starting point is to compare the experience of Japanese industrialists working in areas of high technology who expect, and get, equity and twenty five year money on the following terms: For every man year cost to look at the basic idea, ten man years cost to take the basic idea to a proof at the trial pre-production stage, and then one hundred man years cost to take to full production with a normal expectation of ten years to profitable sales.

Anything coming good faster than that is seen as a bonus. In Japan, an inventor has immediate access to capital from a wide range of institutions that many years ago recognised that, without access to capital, you have no new industry. So there the rules are well laid out and work. That is why; when we look at Japanese products we see a constant flow of new products replacing the one that was there the last month or so. Every new idea for a product gets initial funding, many get to stage two and the finishers grace the shelves of shops world wide. In Japan, Inventors are set at the pinnacle of industry and are set out as the highest to regard in society. To invent something new and then take that invention to fruition and in the process creating many, completely new, viable jobs in your local community; is surely the greatest achievement possible by anyone?

Remember, time is of the essence. If the initial idea is worth pursuing, the sooner you can define that, the better. Will it work? If not, can it be made to work? So you are immediately setting out to try the ideas out and at the same time to develop a strategy for getting the best out of the patent application. A nation can benefit enormously from their efforts and yet government grants are not the answer. Why?

The first answer is speed. Government departments are not geared to fast decisions. Getting into a debate with a government department will stifle that essential ingredient; creativity. What is needed is an environment that allows lightening fast thinking and scintillating creativity; not bureaucratic committee decisions - forget it!

The second is that many initial ideas fall at the first hurdle. Either they are unworkable in reality, or they are already in the system and are being developed by someone else. So this first stage has to be quick and effortless, yet well funded and taken seriously. (The Japan Patent Office is very proud of how fast they check out new ideas).

The third is probably the most important. The inventor needs to stay in complete control of their new ideas at this early stage.

Government bureaucracy does not understand or like the verve, the vigour, the spirit of free enterprise. It is too free; too uncontrolled. They much prefer working with established large companies, not competitive new start ups. So I can hear you thinking: "this will make for a bottomless pit to throw money into"

The way around this aspect is to remember that, if this is to work, it must involve inventors and inventions. You can very quickly find out if the patent might be possible by carrying out a search. If the search comes out OK, then all you are doing is making a simple prototype. I believe the Japanese have it exactly right. One man year is perfectly adequate to cover these costs in a meaningful way.

What are you paying for?

One thing for certain, you do not find inventors living the high life. Indeed, their lifestyle is very much like an artist, a painter or writer. Secondly, you can limit this aspect of job creation to inventors, so they must already have a track record. You are not, except in exceptional circumstances, funding blind ideas from every individual coming through the door. Spurious applications can be easily controlled by setting in motion an immediate patent search and I am certain that you will find inventors are very responsible and will be keen to see these rules work as they will greatly benefit from the success of the system.

If you take a reasonable income, lower quartile for a scientist and add the costs of office, patent application and initial prototype, you will be looking at, say, €50,000. (I would suspect that most HR departments budget that sort of sum as the overall cost of any single employee in a median office job). Furthermore, experience will quickly settle that figure down to acceptable levels where both sides can see results. But I make this clear, if any local community wants to see jobs created from inventions, then, just like anything else, it must be funded. You cannot duck this first start if you are serious about generating the end result.

Simply, you add a rule that an existing individual inventor can, upon application for a new patent and after first search, obtain a man years finance to produce a first working prototype and set about the first stage of the patent application process.

Upon agreement from outside review that the initial idea has merit, the second and third stages come into operation; with such agreement not to be unreasonably refused.

The inventor must also immediately set out to create a viable company structure and assign the patent rights to that company with a 20% of the stock going to the trust or, if not, they must be prepared to work with another similarly structured company set up specifically for this project, but with someone else working on that side of things.

That will be their choice.

The rest of the development must be within the rules of the "Local" Capital Spillway Trust fund as set out earlier with very simple, easily understood rules.

If you want your nation to succeed, then you must have the courage to invest in its thinkers, inventors, and designers. Without their past efforts, you would not even have a desk to sit at, or carpet on the floor and your partner would be still in a cave. Please, Think about that!

To Sum Up

Any “Local” community may establish their own “Local” Capital Spillway Trust fund. This must be a true local and private initiative. I should add that I see this in the same light as any existing investment club, not unlike the local gardening club. It is for the people themselves to get involved with the ongoing success of their community.

Thus the Capital Spillway Trust and all “Local” Capital Spillway Trust fund initiatives will be owned by the ordinary people of the nation; each according to their input. No local saver wishing to participate can be excluded, nor may any individual be in complete control.

They do so with the intention of using their local savings as equity capital investment into new job creation within their community to the rules as set out herein.

The Capital Spillway Trust will act as the ‘Mother Ship’ to provide guidance and support for all the other local initiatives.

To get these proposals moving forward, I have asked the Bank of England to make the necessary pump priming funds available as soon as possible.

To create a true free market, capital based, local economy, with as much competition between the many suppliers to the local economy as possible; only requires we accept four primary rules:

1. Only the job creator makes the decision to create a new job
2. They receive adequate Equity Capital by abiding to strict, but open rules that leave them in complete control of their new business.
3. Local savings are invested, as equity capital, back into the local community to provide the required capital to create the new jobs.
4. All transactions are made to the rules of a free market.

It really is as simple as that.

These proposals are taken from a free PDF book: The Road Ahead from a Grass Roots Perspective which may be downloaded from www.chriscoles.com/page3.html

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