



**THE PLAN FOR A SUPPLEMENTARY INCOME FOR ALL PEOPLE,  
A SUPPLEMENTARY SUSTAINABLE GLOBAL MARKET PLACE FOR  
THE EARTH**

*A Global Framework for Financing, Taking Cross Cutting Issues into  
Account: Input to the Financing for Development Elements Paper.*

*Submitted by*

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## **Introduction.**

The more integrated our global financing framework is and aligned with ALL people's personal, professional, national and global self-interest, the more sustainable it will be. The following describes such a global framework, taking cross-cutting issues into account, including the SDGs. It can be implemented for all, while allowing entrenched problems to lose their hold.

# I.

## THE PLAN FOR A SUPPLEMENTARY INCOME FOR ALL PEOPLE, A SUPPLEMENTARY SUSTAINABLE GLOBAL MARKET PLACE FOR THE EARTH

*A Global Financing Framework (including cross-cutting issues)*

The ***Plan for a Sustainable Supplementary Income for All and a Supplementary Sustainable Global Economy for the Earth*** (SIFA Plan) is a global framework for financing. It proposes a sustainable global economy supported and implemented by the United Nations with support of all Nations, created in addition to existing economies. It was developed by Dutch socio-economic innovator Pieter Kooistra and endorsed by Jan Tinbergen who won the Nobel Prize in 1969 for having developed and applied dynamic models for the analysis of economic processes. It is being brought to the attention of the United Nations at a time when nothing less than a fully integrated global socio-economic system can deal with our interdependent global challenges.

The SIFA Plan consists of

1. A global, electronic marketplace dedicated exclusively to trade in sustainable goods and services, where all people worldwide have an account.
2. A digital currency based on the value of the extra goods and services that are traded there, because all people worldwide are connected as traders.
3. A supplementary income for all people, which they are encouraged to spend on personal development.
4. A decision making process involving all people worldwide regarding which goods and services can be considered sustainable and thus traded in the global digital marketplace.

It is an approach to financing that embraces cross-cutting issues, since it focuses on sustainability and the integration of social and individual development.

Here are the 4 aspects in more detail:

### **1. A Global Digital Marketplace (SIFA marketplace) Exclusively for the Sale of Sustainable Goods and Services where all people worldwide have an account.**

This would be administered by the United Nations that houses much of the expertise needed for the implementation and execution of the system. This marketplace would exist next to other economies existing today.

*Advantages of such a supplementary global economy:*

- ***It is inclusive and empowers all people to fulfill their own potential.***
- ***It does this without them having to leave their place of residency, thus countering economic migration and helping to develop all parts of the world.***

- ***It is for everyone and against none*** and is therefore likely to gain support among all people.
- ***It promotes sustainable consumption and production and sustainability*** in every aspect of our lives.
- ***It creates an inclusive and sustainable economy next to the old;*** and provides a focus for all people worldwide on sustainable goods and services, including emerging technologies.
- ***It diffuses conflict,*** since all people benefit from this economy, as do businesses, whose production may, as yet, be only in part sustainable and thus only partially tradeable in the SIFA Marketplace; and governments.
- ***It can be introduced without creating conflict with the existing economies;*** and thereby can be adopted without great resistance.

## 2. Currency Creation.

Because the SIFA marketplace connects all people globally, this marketplace will provide extra goods and services that would not be traded in the other existing economies. Based on the **extra** marketable goods and services traded there, a new digital currency can be created to enable the trade of this extra production. The amount of this extra digital currency would be recalculated each year, and that amount would be used to

- Finance the system,
- Create a special fund to counter inflation,
- Pay the debts of the developing countries, and
- A supplementary income for all people.

*The advantage of a global system, run by one overarching agency (e.g. an agency created from parts of the UNO System) is that currency can be saved in the following ways*

- *The (UN) Executive Agency does not aim to make a profit for itself.*
- *It would be the only broker and so costs of intermediary trade disappear.*
- *It is the world's largest purchaser. It can obtain lower average prices for wholesalers and pay higher prices to retailers.*
- *Because all purchasers and those that deliver to them are given capital free of interest, deliveries to the UN and purchasing prices of the UN become significantly lower than is now the case for such executive agencies. The cost can be reduced by as much as 30%.*
- *It has no surpluses nor bankruptcies and saves significantly on transport and advertising.*
- *There is no speculation nor are there interest payments, or stock market losses, no unemployment benefits nor other subsidies.*
- *A sustainable economy produces durable goods, so that there is little waste..*
- *The Plan requires a small staff.*

## 3. A Supplementary Income for All People.

After points under 2 i, ii, iii above have been financed, the remainder (with the help of the savings mentioned above) would be divided among all people as a supplementary income for all people for their personal development to be spent exclusively on sustainable goods and services in this supplementary digital marketplace.

Since this currency is calculated each year based on the extra trade in the SIFA marketplace, and the amount of currency each individual is to receive is also recalculated each year (see decision making under 3), **the currency remains “hard” and it does not**

**run out.** *It is also sustainable, since it is based on trade in sustainable goods and services. **The process can continue ad infinitum.***

*Advantages of such currency creation for sustainable development:*

- *It benefits all; no one has to forfeit anything for it to come into being.*
- *Its creation is enabled by a positive global development: the forming of an aspect of the global community that benefits all and harms none; and educates and unifies people worldwide behind the goal of sustainable development.*
- *It helps to do away with a level of conflict that is thwarting much needed global cooperation and action today.*
- *It does not drain governmental resources, it actually saves resources currently used to finance many social services.*
- *The creation of alternative currencies is a widespread practice from local to global levels. The SIFA (originally called the UNO Dollar) was inspired by the Dutch Giro Banking System, where almost every adult Dutch person had an account.*

**This yearly income is a means to enable all people globally to develop their individual potential.** (Universal Declaration of Human Rights 26.2.)

Initial calculations indicate this might begin as low as the equivalent of US\$500 per person per year—a fortune for a person living at the poverty line, such a self-financing global marketplace is an incentive for businesses with sustainable products for sale to sell their products there and to advertise the benefits of their products, including those that promote people’s health and well-being and personal development. This, in turn, encourages those to whom the equivalent of US\$500 would be of little consequence to become increasingly aware of the benefits of personal development.

People can choose to spend half of their SIFA income on community development.

In poor communities, people might elect to create a communal well, sustainable energy source and/or sanitation system, a school or health facility with needed equipment. This, in turn, would benefit each person in the community by providing much needed facilities, helping to combat diseases, provide added scope for employment, and make it unnecessary for especially women to spend hours seeking fuel and fetching water. The added time and resources make it possible for all to become better educated and start cottage industries for goods and services needed in the surroundings.

#### **4. Local to Global Decision Making.**

Once every year local groups are formed throughout the grassroots globally to discuss which goods and services they would like to buy and sell, consider sustainable, and recommend being included for trade in the SIFA Marketplace The decision-making process recommended is the **sociocratic** method whereby all are encouraged to participate and where, before a group decision is made, all must give their consent. Consent can be withheld with carefully reasoned arguments given.

The lists created at local level are then brought together with lists at subsequent levels (e.g. county, regional, national, and finally the global level). At each level the items that occur on the new combined lists are assessed for their sustainability, and where consent

is withheld, the new lists are passed down to the grassroots with reasons given, and up to the next level for closer examination. The final list at the global level becomes the list of goods and services that can be offered for sale on the SIFA Marketplace that year.

Thus, decision making becomes a self-education process.

This process achieves two objectives:

- i. It exposes all people to a form of decision making, called sociocracy, where all participants are heard, learn to reason and to assert themselves:
- ii. The lists made at the local level are reassessed at higher levels (local, county, national, regional and global levels) thus making it difficult for the powerful to bully those who are weaker. Dropping goods and services from the list gives all people an ever more accurate insight into what benefits them and people in general and what does harm.

Where people do not choose to participate, the standards of sustainability for goods and services will nevertheless become apparent in the attitudes of those around them, the advertising by businesses as they advertise their sustainable products for the SIFA market place, and through changing education standards in schools.

*Advantages:*

- *Sociocracy is used worldwide in multiple kinds of organizations, large and small, business and non-profit, religious and educational, including in 10 000 Ecovillages.*
- *This system connecting local to global levels is used in most countries and territories in the world by the Baha'i International Community (BIC) to make administrative decisions whereby all Baha'is have input.*

### **The System Would Be Implemented Among Others by Development Workers**

**Development workers would be responsible to protect people's freedom of choice, to ensure that decisions are not hijacked in small group discussions, and laws governing sustainability are honoured.** They would be educated by the UN using modern methods for mass education, including via the Internet. The education of a number of development workers from each country by the UN would be combined with a step-by-step process, whereby people from each country educated by the UN, then educate development workers for the SIFA Plan in their respective countries and in their diverse languages.

From among every approximately 1000 people in the same bioregion, two people (one man, one woman) would be chosen to participate in this global educational process. The proportion of development workers to population is small in the SIFA Plan in comparison to that in many developed countries. After this in-depth education process, one returns to their home area, and the other returns to an area that has a similar language and culture. Their work combines that of social worker and market researcher. Each year each development worker would meet with everyone in their area to ensure that all persons under their jurisdiction are able to make their own decisions on personal fulfillment freely

and that no one in the small group discussions is coerced. Coercion at lower levels is likely to be undone by decisions at higher levels.

*Advantages:*

- *Development is initiated every year by all people at the grassroots, ensuring that development takes place where it is needed and can continue to take place as AI takes over jobs and without people migrating to other countries.*
- *It encourages all people everywhere to find ways to personally implement sustainable development goals.*
- *It fosters health and well-being, and both individual and community development without adding to governments' pressures and costs.*
- *The infrastructure needed would be relatively small: Beside the development workers, the connective system would have to be developed and maintained by among others further supporting the International Telecommunications Union (ITU) to complete its mandate. Economists (from the UN System) would be needed to estimate the amount of supplementary income each person is to receive each year; and banks would be needed to in some cases exchange SIFAs for national currencies.*

### **Means of Implementation**

There are many local examples of the SIFA Plan with the characteristics mentioned above in operation at the local level. These include 10 000 Ecovillages. The Sarvodaya Movement, the UBUNTU movement. These and the many others that exist will lend support to the implementation of the SIFA Plan once it goes into operation.

But to avoid new gaps between the haves and the have-nots, the Plan must be adopted globally and embrace all people on an equal footing.

Adoption will probably require a 2-step process:

1. A resolution adopted by the UN General Assembly, setting up prior studies of the Plan, including a study by the UN Secretary General and by UN Member States in an Open Working Group with participation of Civil Society, that will be able to supply many examples and suggestions on implementing the SIFA Plan at the grassroots.
2. If the above studies are successful, then the Plan can go into action. The UN houses most of the expertise and many organizational frameworks that can serve the initial implementation of the Plan. While the ITU has, at present, achieved connectivity for roughly 2/3 of the world, the Plan will provide a strong motivation to further support the ITU to complete its mandate. In the meantime, a variety of ways can be used to connect the remaining 1/3 of the world via phones, and ways used by the UN Commission on Statistics to get information from war-torn and isolated areas.

## II. ACTION AREAS

The following action areas are discussed in the light of the above proposal for a Supplementary Income for All and a Sustainable, Supplementary Global Economy for the Earth (the SIFA Plan.)

### a. Domestic public resources

The SIFA marketplace and supplementary income for all promotes the well-being and fulfillment of all people within all countries, thereby **contributing to peace, cooperation and the sustainable development domestically and internationally.**

Goods and services chosen for trade in the SIFA Marketplace are subject to scrutiny from local to global levels to ensure that they are legal and safe. The system is fully transparent: all can see all phases of the process. The Plan fosters skills and incentives to make the most of and develop what is produced locally. Universal participation on an equal footing promotes gender equality. Tax on products is paid to governments by the SIFA System under auspices of the UN as Implementing Agency before they are placed on the SIFA marketplace.

### b. Domestic and international private business and finance

Powerful private businesses and their practices remain in place in the existing often unsustainable economies. However, private business and finance can benefit from the global SIFA marketplace to sell their *sustainable* goods and services, thus allowing them to develop more sustainable business practices, as they are ready without coercion or conflict.

Since economic development and personal development of all people in the SIFA economy go hand in hand, each will enhance the growth of the other. The SIFA economy does not require outside investment since financing is generated by the economic activity of all people worldwide. The Plan encourages investment in sustainable infrastructure, since people may give up to 50% of their SIFA income for community development. Businesses in a multitude of diverse fields will be able to flourish sustainably.

Initially, many people will have to focus on material development. As they become materially more self-sufficient, they will tend to choose goods and services that enable them to become better educated and develop their creativity, while AI takes over jobs. To the degree the SIFA economy focusses on immaterial products, it can grow sustainably ad infinitum.

### c. International Development Cooperation

The global SIFA digital marketplace is an expression of international development cooperation, bringing all people together in support of the implementation of the SDGs.



The SIFA Plan builds harmony between people's self-interest and our communal global interests. This is a strong foundation for peace and security.

It empowers all, including land-locked and SIDS to develop in their individual ways. It promotes trade between all people globally, while decreasing the unsustainable behaviours globally that are having a disproportionate effect including on land-locked countries and SIDS.

**d. International Trade as an engine for development**

The global digital marketplace dedicated exclusively to the trade in sustainable goods and services promotes sustainable development from personal to global levels.

**e. Debt and debt sustainability**

The extra currency created under the SIFA Plan through the trade in extra goods and services globally is used among others to pay the debts of developing countries. Please see details above under "2. Currency Creation."

**f. Addressing systemic issues**

The SIFA Plan would unite all people in one global system of economic governance with one goal: the well-being and sustainable development of all people in harmony with the systems of Nature. It does not undermine the nation state, while providing economic stability and a global safety net. The UNO's leadership role in promoting development would be strengthened as the central coordinator of this fully transparent global development system, where those cheating or introducing violence can be (temporarily) banished from participation.

**g. Science, Technology, innovation and capacity building.**

The SIFA Plan is based on universal digital connectivity, providing an important impetus and support for the work of the ITU. Until this has been achieved, the Plan will have to use multiple tools to enable development workers to reach people in outlying areas, including ways used currently by development agencies and the ECOSOC Commission on Statistics.

The SIFA marketplace connecting people globally will place education at the fingertips of all people including in science and new technologies, and these are likely to be developed in unexpected ways as more people are able to take care of their own material development and begin to develop their full creative potential.

### III. EMERGING ISSUES.

Every year as the new marketable goods and services are used to determine the size of each person's supplementary income, the health and the size of the supplementary economy is likely to increase. As new challenges emerge, people will be better equipped to recognize and respond and to come to grips with them.

The gravity of global threats which at present is increasing, including pollution, biodiversity loss and climate change, are likely to diminish once all people are given the impetus to fulfill their individual potential within the context of global sustainable development. With an income wherever they live, less people will be tempted to leave their homes for foreign wealthier economies. Pandemics are perhaps less likely to strike where people live healthier lives. Old age will become a time of new exploration and the elderly and marginalized groups will be seen as less of a burden on society.

#### **IV. DATA MONITORING AND FOLLOW UP.**

Given the SIFA economy is global in scope, its elements are relatively simple to monitor. The marketplace is watched over by development workers from every part of the world and the digital market place will be accessible for all people to monitor individually. While transnational crime has a hold in diverse parts of the world there is no agency with complete control. All people are the watchdogs of the SIFA economy. Crime against the system and the transgression of agreements result in (temporary) exclusion from this fully inclusive, globally integrated economic system.

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## V. OVERARCHING REFLECTIONS.

Our capacity to implement effective financing for development is strengthened because the SIFA Plan achieves the following in multiple ways:

### **As a financing resource for development, the SIFA Plan:**

- Ensures we have a sustainable financing source that does not run out before development objectives have been achieved.
- Focuses specifically on **sustainable** financing so as to harm neither people nor Planet.
- Empowers and encourages all to work together **toward the same communal goals**—including all of the SDGs— and to understand why sustainable development is essential for our individual health and wellbeing. It thus helps to overcome the conflict that at present divides us.
- Finances *inclusive* development to ensure *all people are included and all can develop in their own chosen ways*, thus overcoming the dissatisfaction that affects both rich and poor when they are not fulfilling their individual potential.
- Is positioned next to existing economies and systems and leaves these to change without conflict as participants who are constantly confronted with the need to live more sustainably are ready to make the change.
- Can empower people everywhere to become increasingly familiar with the uses of AI, to prepare for our present time when AI takes over jobs from people and changes human lives and economies unrecognizably.
- Supports the UN’s Global Compact for Migration; and can help to dissolve the many issues worldwide surrounding emigration.
- Does not tax governments more than they are already taxed. In fact, it alleviates the challenges many face to provide a well-financed social solidarity economy, while fostering greater contentment and goodwill among their peoples with their individual lives thus promoting an atmosphere of peace.
- Is an approach that benefits all and harms neither people nor Nature.

**Steps to Implement the SIFA Plan are straightforward, although they will require political will.**

A first step is for **UN Member States to absorb the advantages** of implementing such a Plan and to evaluate how it facilitates their capacity to govern more easily and effectively.

At the same time, it is possible **to build on what already exists:**

- The facets of the SIFA economy are practiced widely locally to globally: by Indigenous Peoples, by alternative communities worldwide including in transition towns, in areas practicing alternative local, and national trading systems, where national currencies are in short supply, in the form of the fast-growing social solidarity economy on the Internet, etc.
- **Alternative currency creation is widespread from local to international levels;**

- **The UN already houses the expertise needed to implement the SIFA economy**, the structures to make this expertise more widely available just need to be expanded. While this will cost an initial investment by UN Member States these will be self-financing once the SIFA economy becomes a reality. This will both pay for itself and save UN member States financial expenditures for development and social servicing that are now a financial burden to many governments.

**Implementation will require interim steps** such as a GA Resolution asking the SG to study the Plan and issues that arise from its implementation; and an Open Working Group where Member States and civil society organizations can study the Plan with regard to its implementation and its effects on governments and their peoples.

**THE SIFA PLAN IS BEING SUBMITTED BY**  
**THE ALL WIN NETWORK OF THE COMMONS CLUSTER FOR THE UN**

Since 2009, the Commons Cluster for the UN has been making best practices from the grassroots worldwide available to the UN's Member States in preparation for relevant UN conferences. The Institute for Planetary Synthesis and the All Win Network (both ECOSOC accredited organizations and among the founding members of the Commons Cluster) are submitting the above to the Elements Paper for the Fourth International Conference on Financing for Development..

**For more information** about the SIFA Plan, see [www.supplementaryincomeforall.org](http://www.supplementaryincomeforall.org) or contact Dr. Lisinka Ulatowska, Co-Coordinator of the Commons Cluster: Commons.Cluster.UNO@gmail.com, or phone +31 61 333 5008 or +1 707 937 0211.

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