

## **Capital vs Capital is not Competition**

Extreme capital advantage is a money making "philosophy" and system, it is not competing against itself. Getting in more "competition" won't work if it is the same shareholder model of blind profit, or the same types of people with the same single mindedness.

They are a conglomerate. Like an alien horror movie. A moving mass, reforming from itself.

Real people are the real competition. Real people have good will, take work in their stride, live and breathe their work, are charitable. Real people can and will work for free if it suits them, suits their objectives in life, and they are happy and fulfilled. Because they want to.

Is it any wonder that real people and real competition is suppressed? We live and breathe our prosperity, as we should. It is healthy, it is living, and the people who can't understand that want a quick fix. Big business can't scale up this type of good will and efficiency, it is a threat, frankly, to bad people and bad business, and, instead of just doing what they do well, they might be tempted to "cheat", to remove the real competition. For what? A better world?

## **People not Profit**

Savings and investments often aren't really "maintaining" their value, if the investment isn't good for society. They maintain and redistribute money, they don't grow value. Monetary investment can be a drain on the prosperity and productivity of people if it's not a good investment, and if it plays into the "capital advantage" problem. The result being real lack.

I think we should encourage healthier investment of people's Kiwisaver funds. Kiwisaver presents a problem if it locks down our access to resources and cashflow in society, and if we can't use our individual discernment to choose investments wisely. I don't think that most people feel that empowered over their own savings funds, or that becoming so is accessible.

We need to steer the ship on capital investment. The Government could run, or at least there should be, a "People Not Profit" website where people can easily invest their funds in a way that stipulated to companies a specific "People Not Profit" mandate.

A similar idea to shareholder voting. Shareholders actually own the company, but often are isolated from having any real input into the direction of the company, except for blind profit. Companies are also blind to the will of shareholders, also except for profit.

This could mean something as simple as investing, with a way to pass onto companies the figures suggesting the specific willingness for a mandate of:

"Maintain the value of the investment, along with inflation, and ideally float a small margin of 1% profit. A mandate of people over profit, and healthy, functional societies."

The goal doesn't have to be immediate, but shareholders own a company, if enough people invest in this way, with the realisation that they are better off with a smaller profit dividend,

because they are not paying through the nose in inflation, then the company can maneuver. They don't forfeit any profit dividend in the meantime, but are willing to steer the direction.

Take the supermarkets for example. We could invest in the supermarkets, and collectively own a large share in them. This would help to stop our money disappearing overseas. If we invested in this way, supermarkets would know that they could soften their profit margins, with a mandate, and without fear that shareholders will sell for them being less aggressive.

A careful shift. If supermarkets don't lower their aggressive profits, then they risk losing the "People Not Profit" shareholders to "better", "real" investments.

The Government isn't currently pushing for this mandate with the power companies that we own. Why not? Do they think that they can spend our money twice as well as us? We need to keep as much money from leaving the country as we can, so that it can circulate here.

A simple, accessible website, where people can "shop" for "People Not Profit" investments that are curated, good investments for the country. They can choose what they want to invest in, knowing that the investment will have a mandate that intends to protect their investment, and improve their lives more than simply a number. The website can then help facilitate and streamline the process. The \$100 billion in Kiwisaver could buy up the supermarket chains.