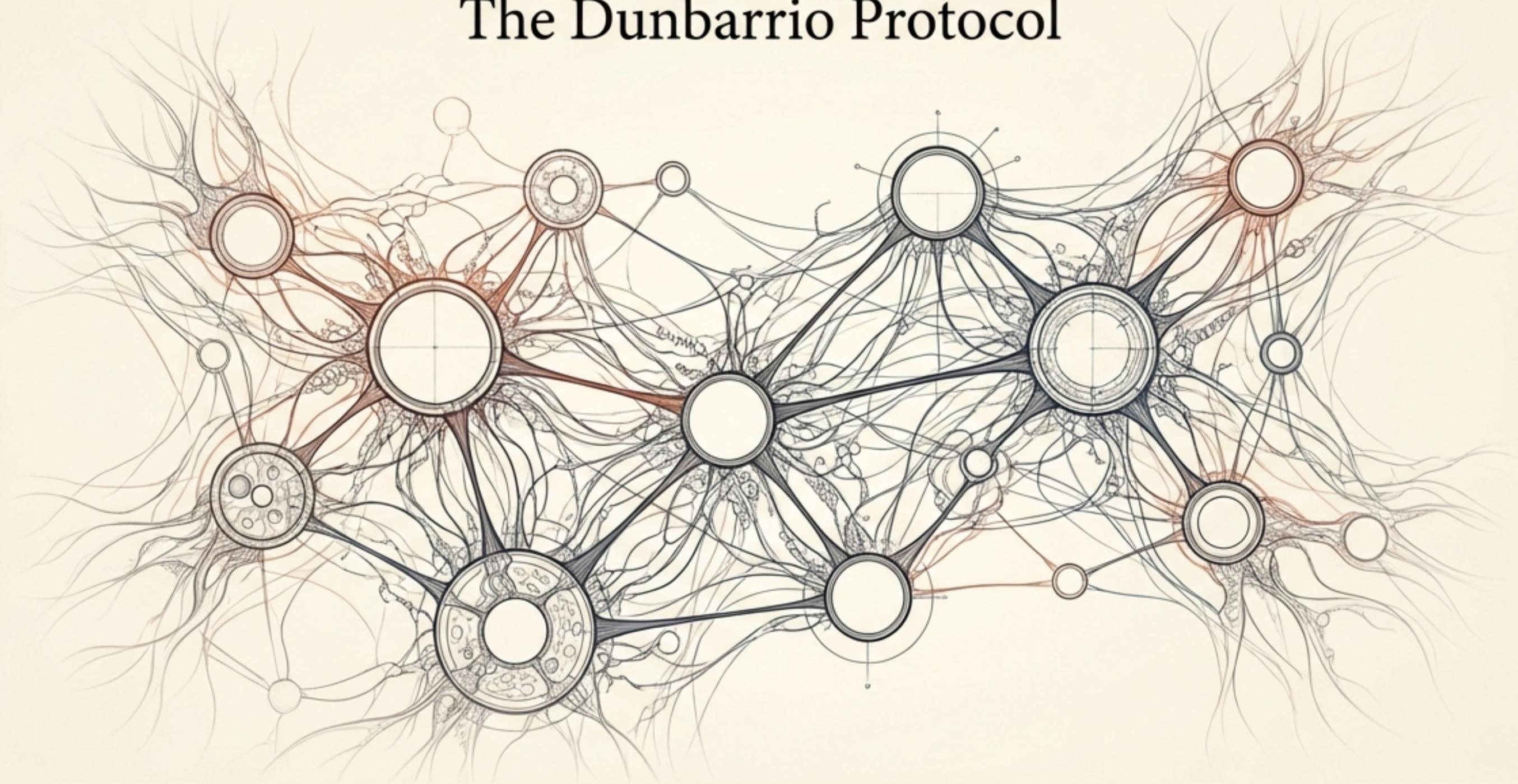


# DISTRIBUTED SOCIAL CAPITAL

## The Dunbarrio Protocol



A Framework for Building Durable Coordination Capacity & Sovereign Communities

# The Diagnosis: The Ectolutionary Trap

## The Vertical Illusion



## The Horizontal Reality



**The Mechanism:** We built institutions as “externalized cognition” to serve us, but they evolved into autonomous “Ectolutionary” life forms. They optimize for survival while consuming human empathy.

**The Symptom:** “Zombie Intelligence.” Organizations capable of profit optimization but incapable of presence or care.

**The Shift:** We mistook the org chart for physics. The problem isn't the people at the top; it's the geometry. We must move from the Pyramid (extraction) to the Circle (connection).

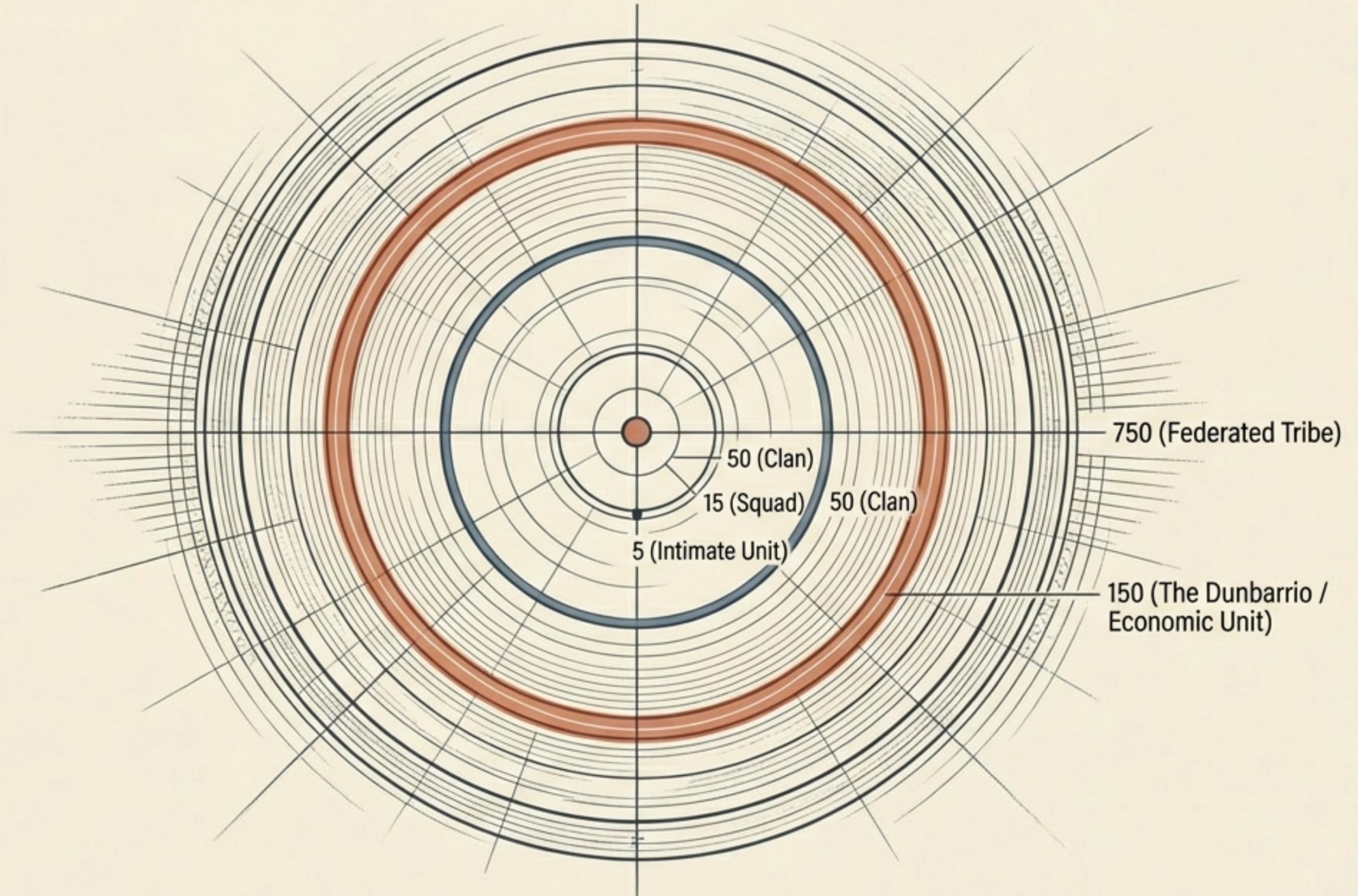
# The Architecture of Rescue: Dunbar's Limit

## The Constraint:

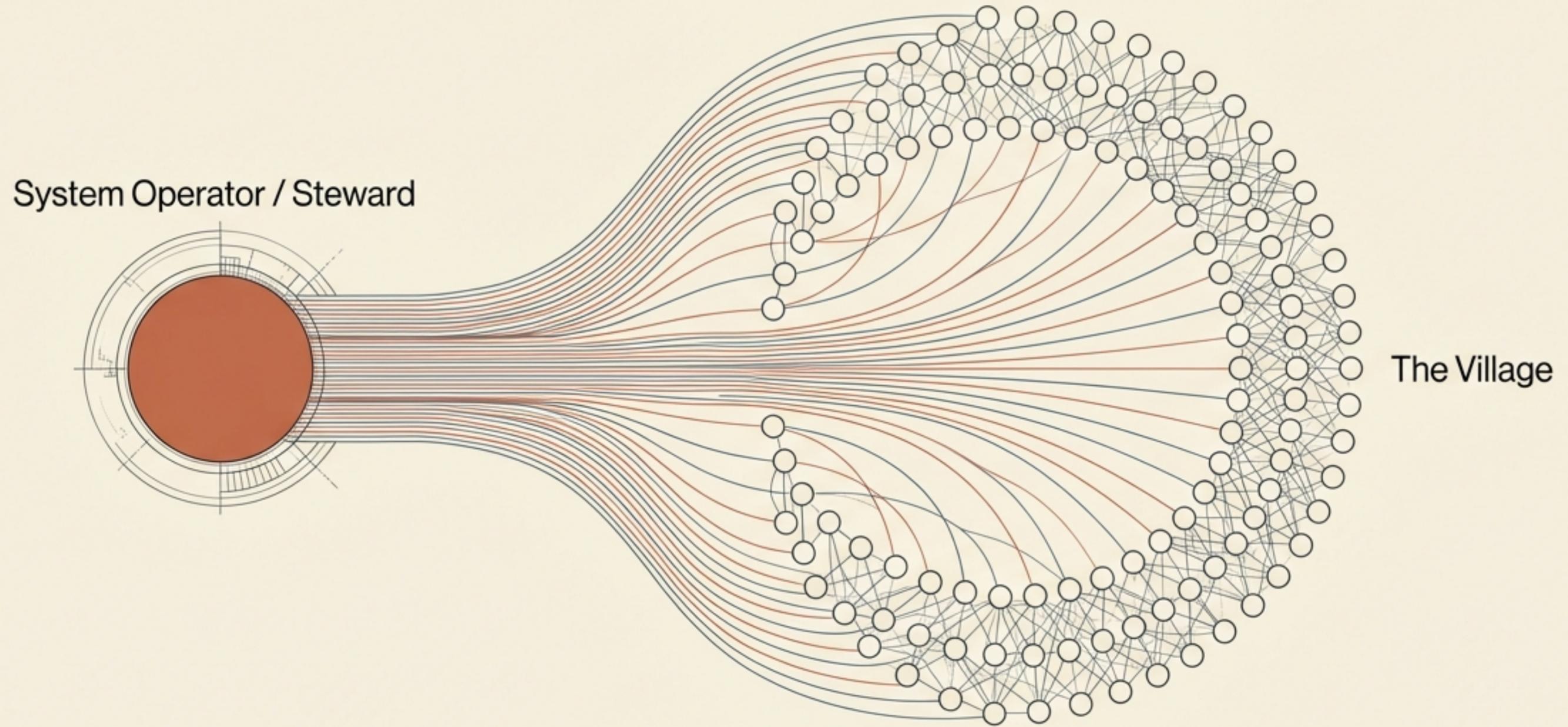
Anthropological research confirms humans can maintain stable social relationships with approximately 150 people. Beyond this, people become abstractions ('headcount').

**The Strategy:** Rebuilding civilization at the scale of the human nervous system.

**The Federation:** Global coordination without vertical hierarchy. A circle of 150 sends a representative to a council; authority remains relational at every layer.



# The Bridge Node Model: From Extraction to Stewardship



**The Problem:** Wealth extraction works perfectly; distribution is broken because it feeds bureaucratic voids.

**The Solution:** Transforming 'System Operators' (Wealth Holders) into Stewards.

**The Mechanism:** The Bridge Node reconnects the Wealth Holder to 150 specific, visible lives.

**The ROI:** Not gratitude theater, but authentic human encounter. The System Operator trades isolation (Moats) for belonging (Villages).

# The Legal Scaffolding: A Two-Entity Compliance Architecture

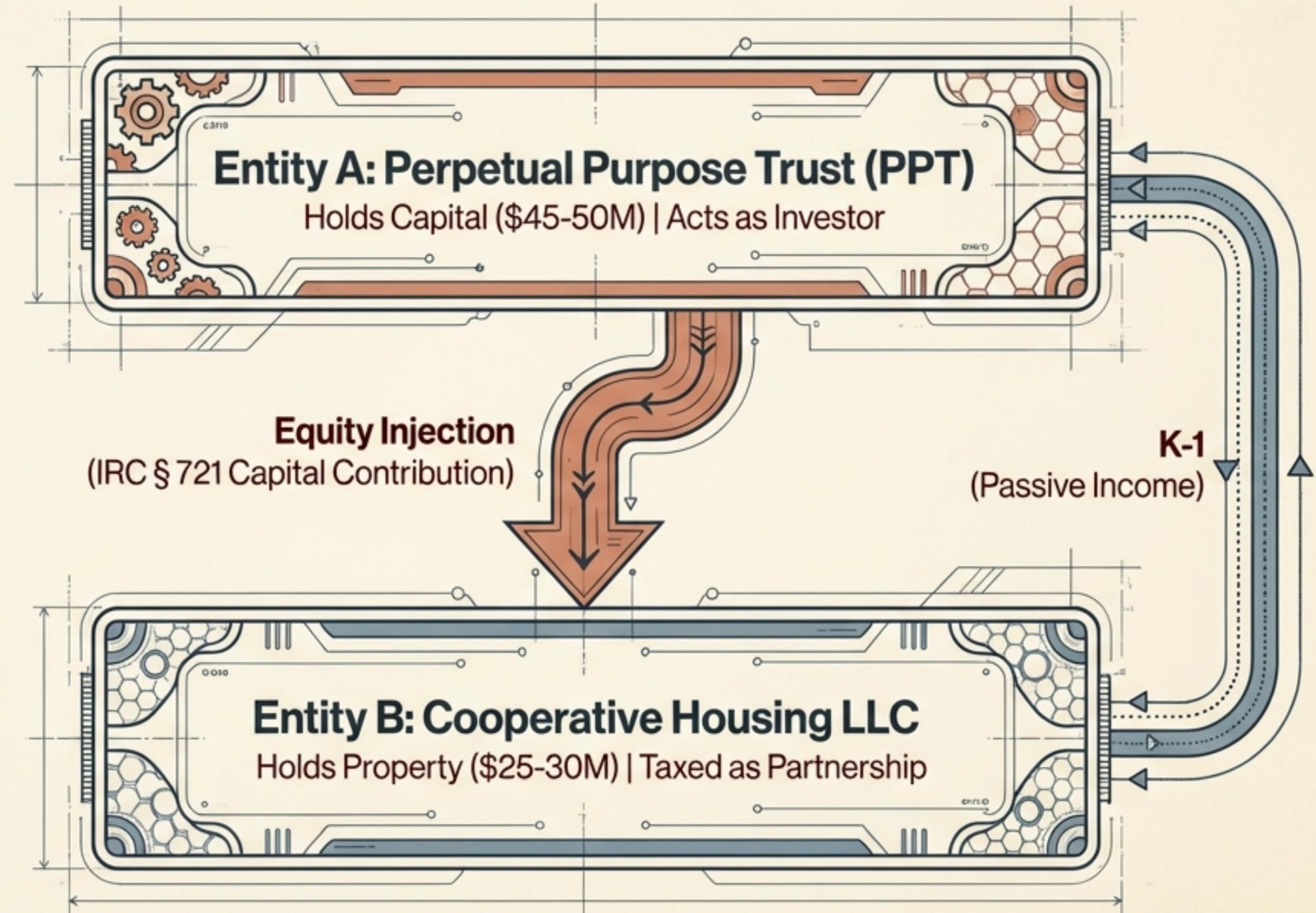
## The Tax Shield (IRC § 721):

Capital contributions to a partnership are tax-free.

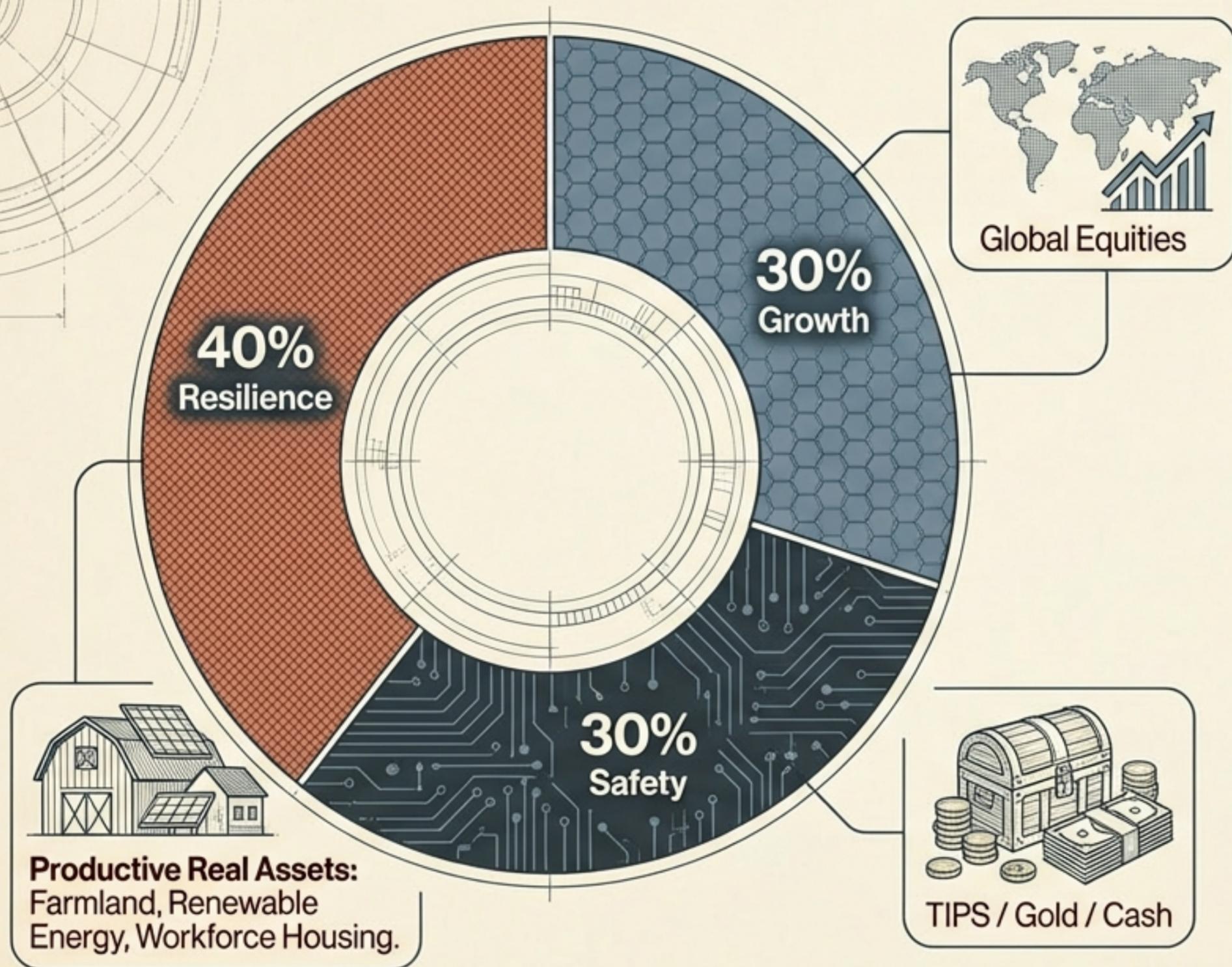
The Trust acts as a shareholder making equity injections, not a donor making grants.

This saves ~\$315,000/year in taxes compared to traditional income models.

This structure strictly separates the “Fruit” (Stipend) from the “Tree” (Endowment).



# The Collapse-Aware Financial Model



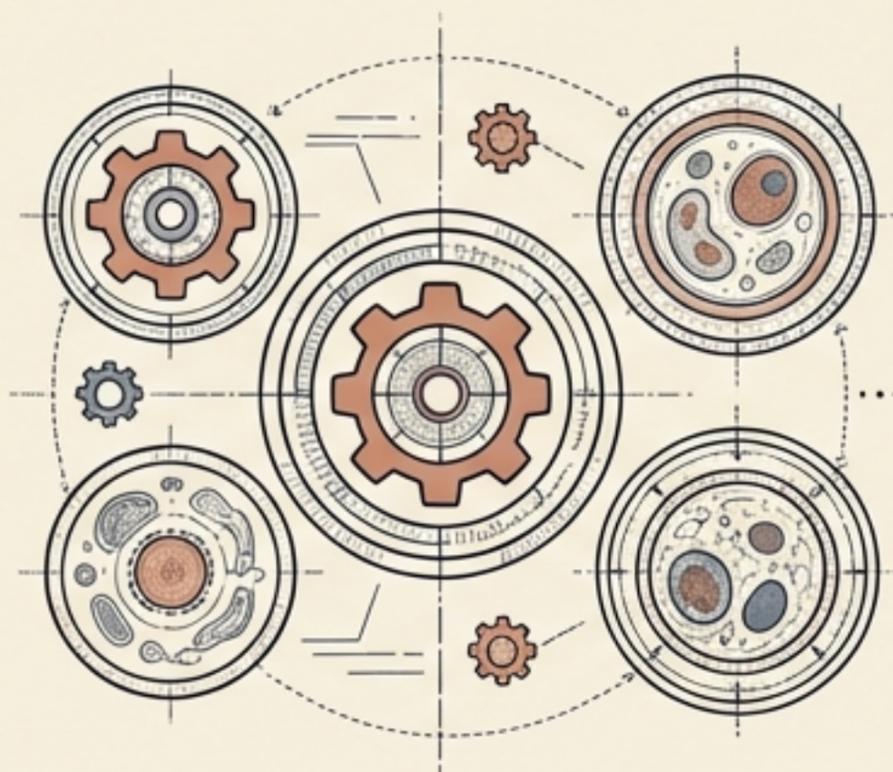
## Data & Assumptions:

- Baseline Endowment: ~\$75M (Moderate Cost Region)
- Real Return Assumption: 3% (Conservative/Stress-Case)

**Philosophy:** We budget for the storm, not the sunshine. If the financial system fails, the circle relies on the Resilience Tranche (food/energy/shelter). If markets boom, the surplus accelerates expansion.

# Healthcare & Risk Federation

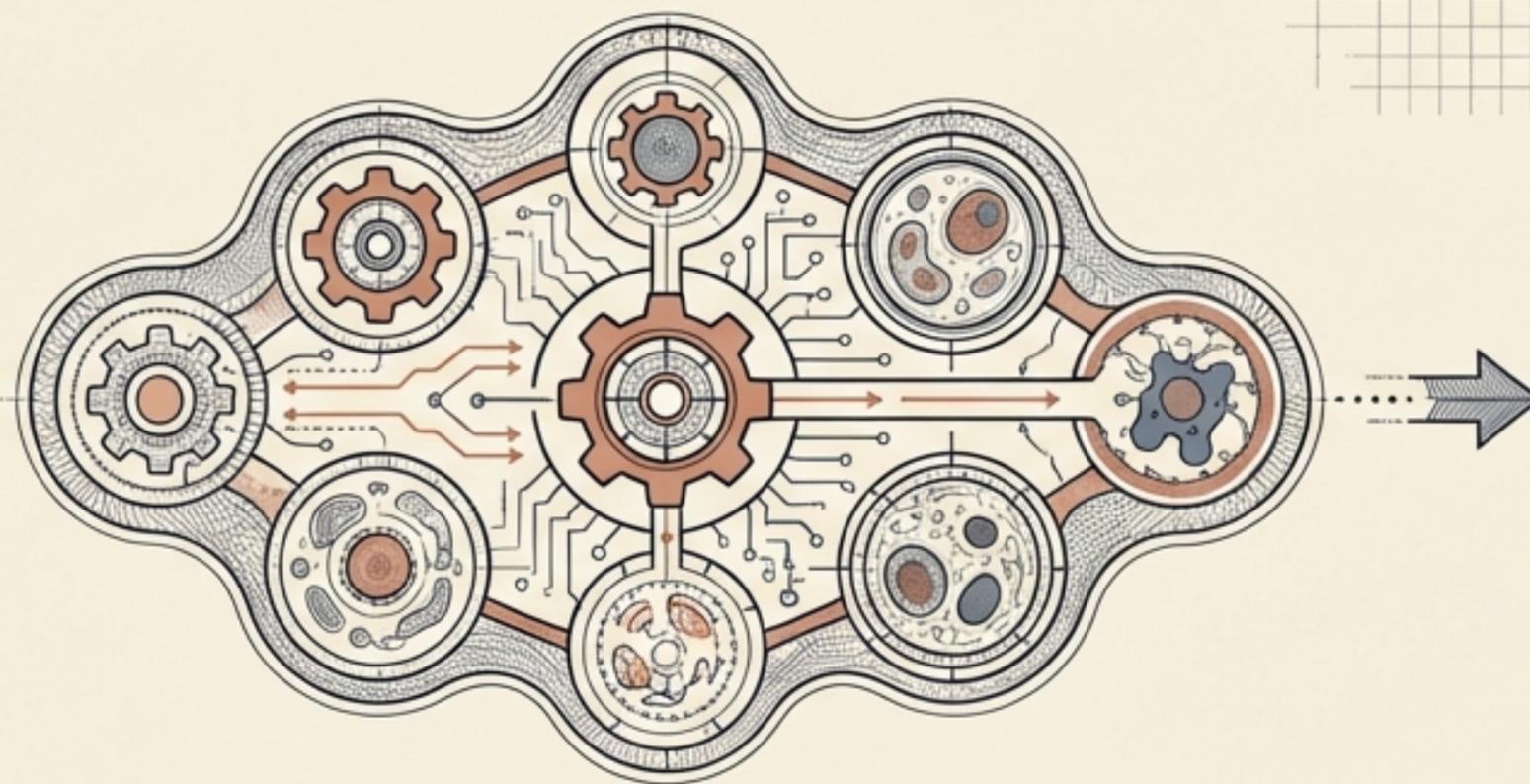
## Day One: Pre-Federated Coverage



Individual circles purchase Level-Funded Health Plans. Specific Stop-Loss insurance caps liability at ~\$25k/person.



## At Scale (1,000 Lives / 7 Circles)



**Captive Insurance Company.** A regulated entity owned by the Federation allows legal pooling and profit recapture.



**Avoid the MEWA Trap:** Informal pooling is illegal. Compliance requires formal structure.

**Social Safety:** Mental health and addiction are treated as medical capacity issues, not moral failures.

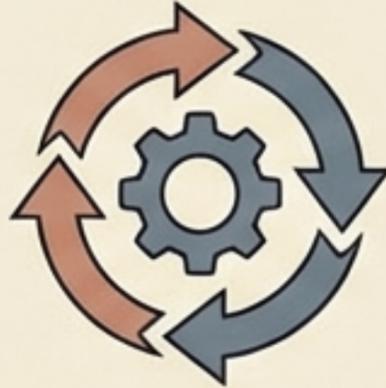
# The Constitution of Care: Governance & Safeguards



**Separation of Fruit & Tree:**  
Capital cannot be liquidated.  
The Trust protects the  
asset forever.



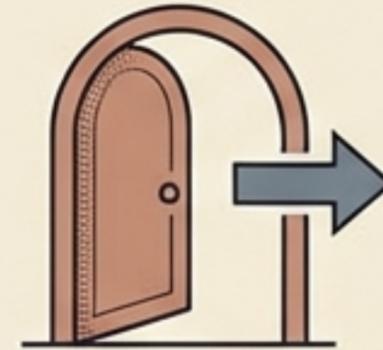
**Participation Mandate:**  
Freedom from survival =  
Obligation to service  
(Tier B/C/D labor).



**Rotation of Authority:**  
Coordinator role rotates  
quarterly. Power serves the  
circle; it does not accumulate.



**External Arbitration:**  
The "Exit Hatch." Disputes  
escalated to federated  
panels to prevent fiefdoms.

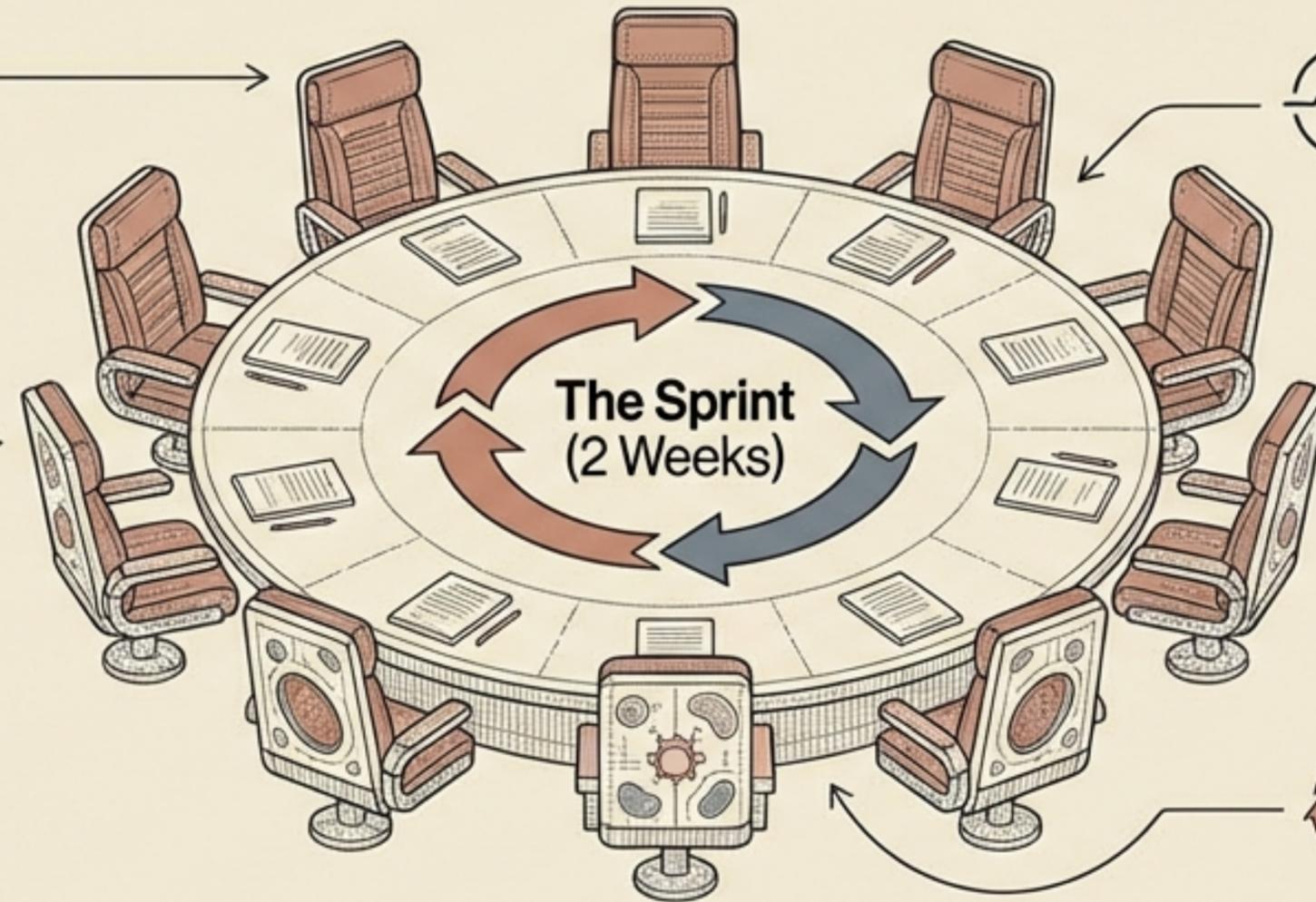


**Vested Exit Grant:**  
The anti-coercion mechanism.  
Members vest funds to leave  
with dignity (\$20k/year cap).

# The Direct Circle Protocol

 **Atomic Unit:**  
5-9 Members

 **Weekly Pulse**  
(Sync, not Meeting)



 **Coordinator**  
(Rotates Quarterly)

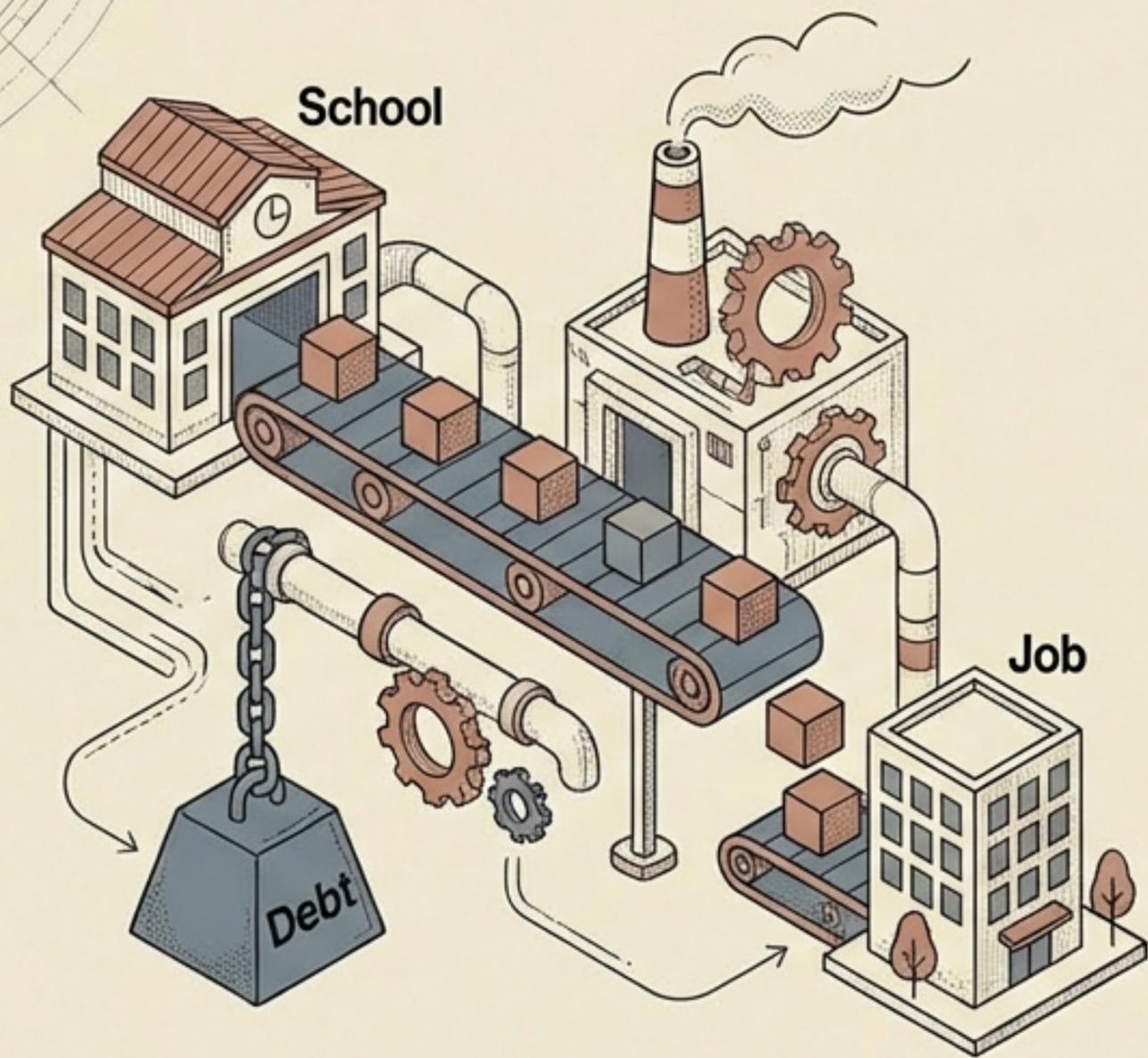
**Origin:** Adapted from patterns observed at a pioneering flat-structure software company where work followed releases, not titles.

**Mechanics:**

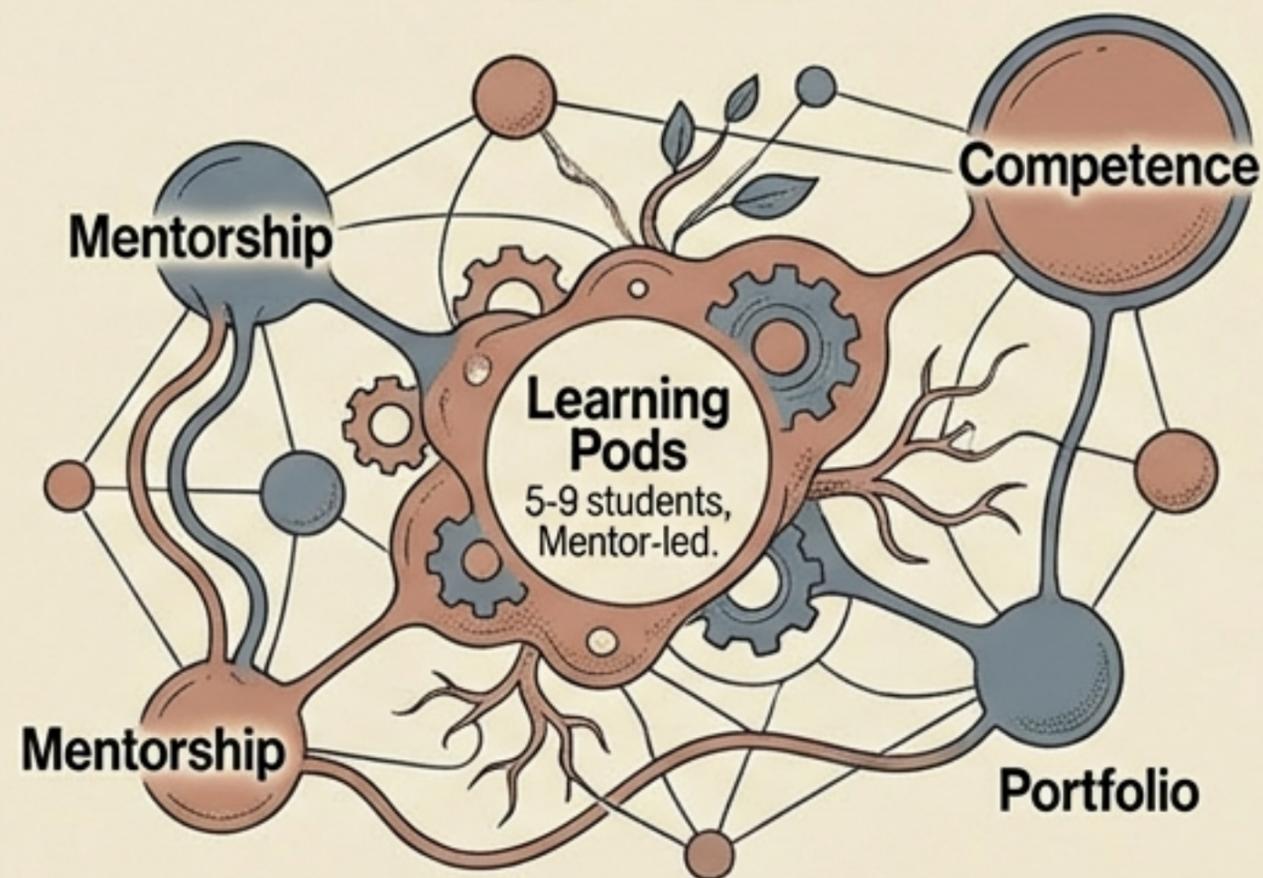
- **Grey Rock Mode:** Administrative decisions are “boring by design” (asynchronous consent) to save emotional bandwidth for real connection.
- **Scale:** Above 9 requires bureaucracy; below 9 relies on social pressure.

# Learning Circles: Competence Over Credentials

## The Conveyor Belt



## The Mesh



**Structure:** Learning Pods (5-9 students) led by mentors within the Dunbarrio (e.g., a retired nurse teaching anatomy).

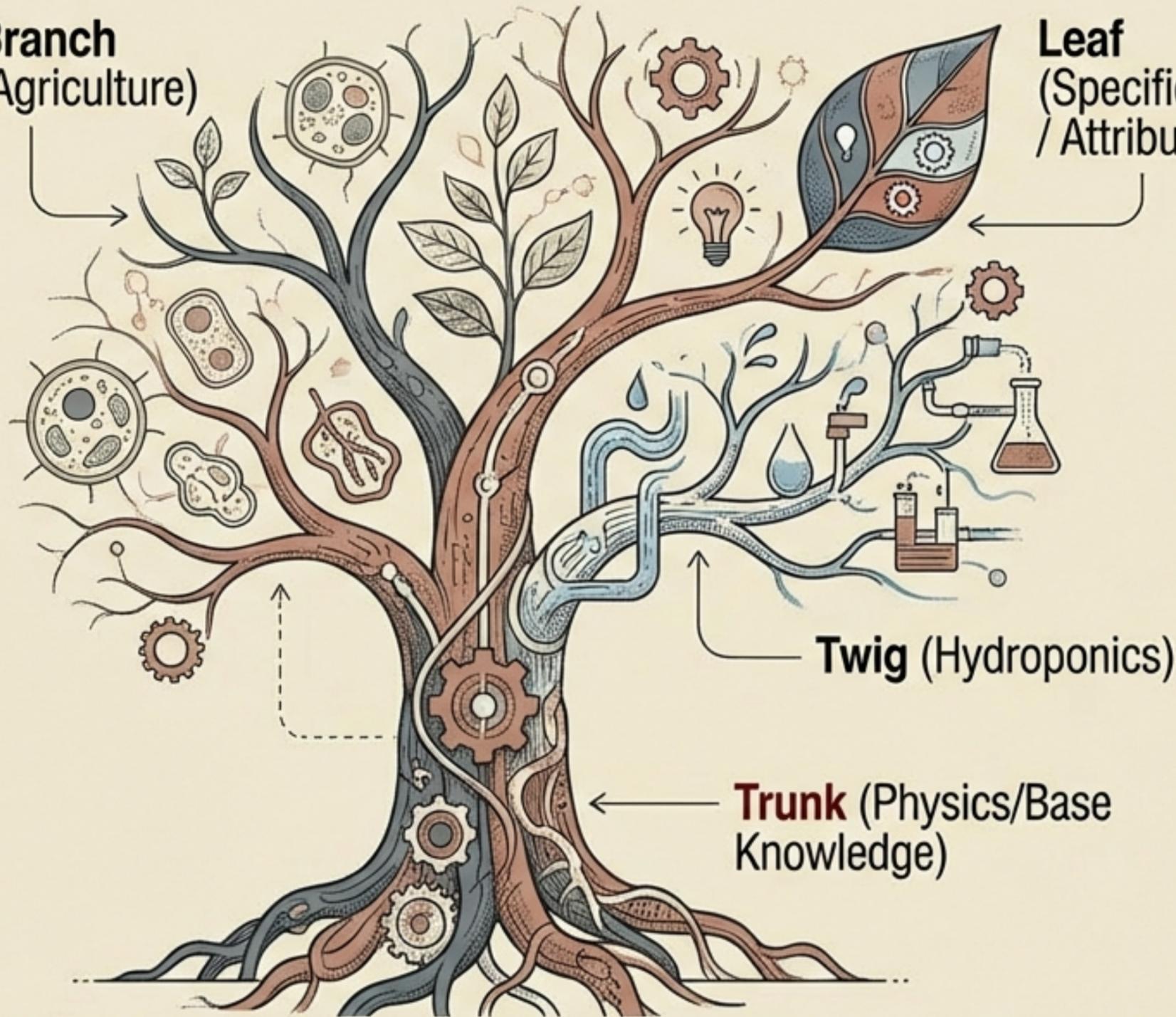
**Outcome:** 18-year-olds with verifiable portfolios, zero debt, and deep relational skills.

**Inheritance:** Children are members from birth. At 21, they choose: Full Membership or a Launch Grant.

# The Knowledge Tree & IP Commons

**Branch**  
(Agriculture)

**Leaf**  
(Specific Innovation  
/ Attribution)



**Twig** (Hydroponics)

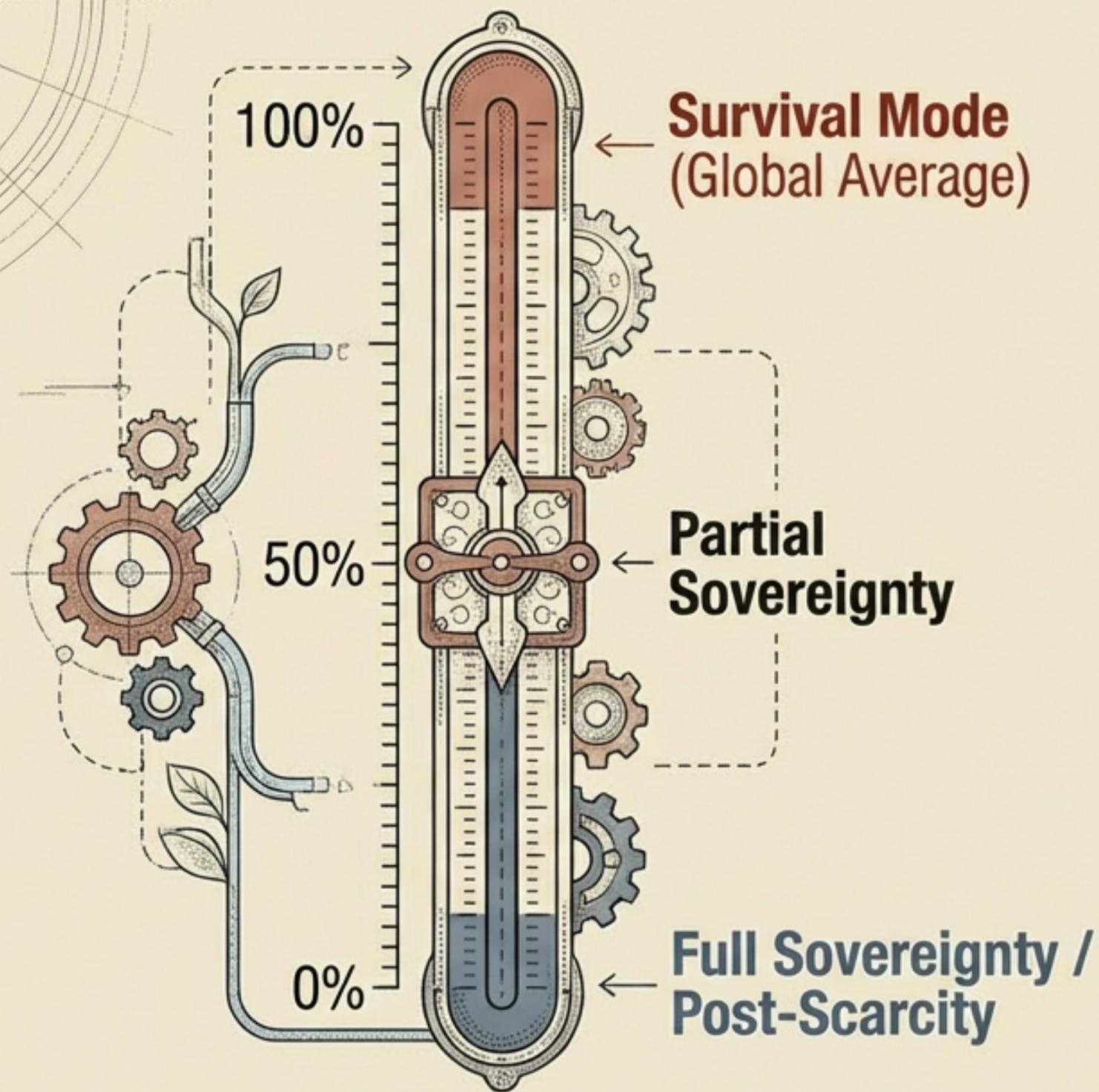
**Trunk** (Physics/Base  
Knowledge)

**Philosophy:** "Knowledge is fire, not gold. If I light my candle from yours, nothing is lost."

**Mechanism:** Replacing Patents with Attribution.

**Explored Paths:** Failed experiments are logged to save others time. The motto: "We win or we learn."

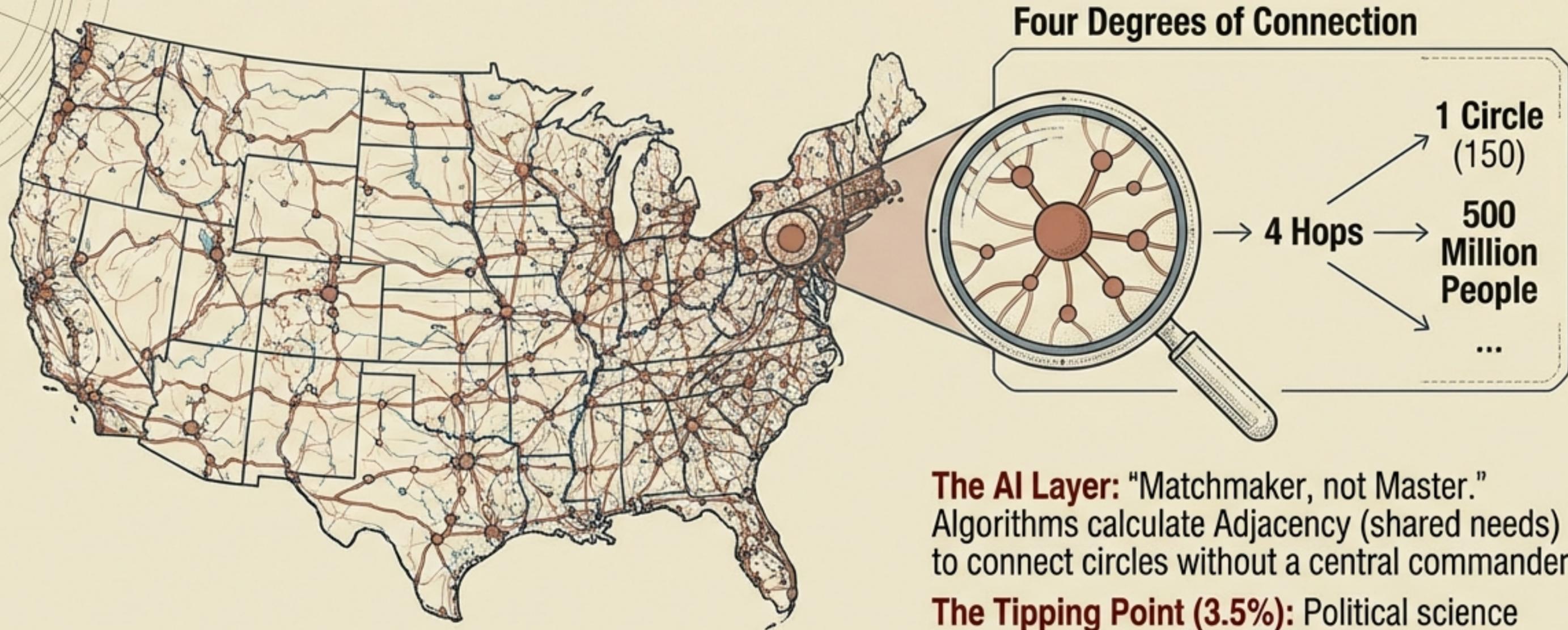
# The Metric: The Income Dependency Slider



**“What percentage of your income do you actually need to survive?”**

**The Trajectory:** Moving from 95% to 0%. When the slider hits 0%, labor becomes voluntary and innovation explodes. This is the only metric that tracks actual human liberation.

# Scale & Connectivity: The Mycelial Mind

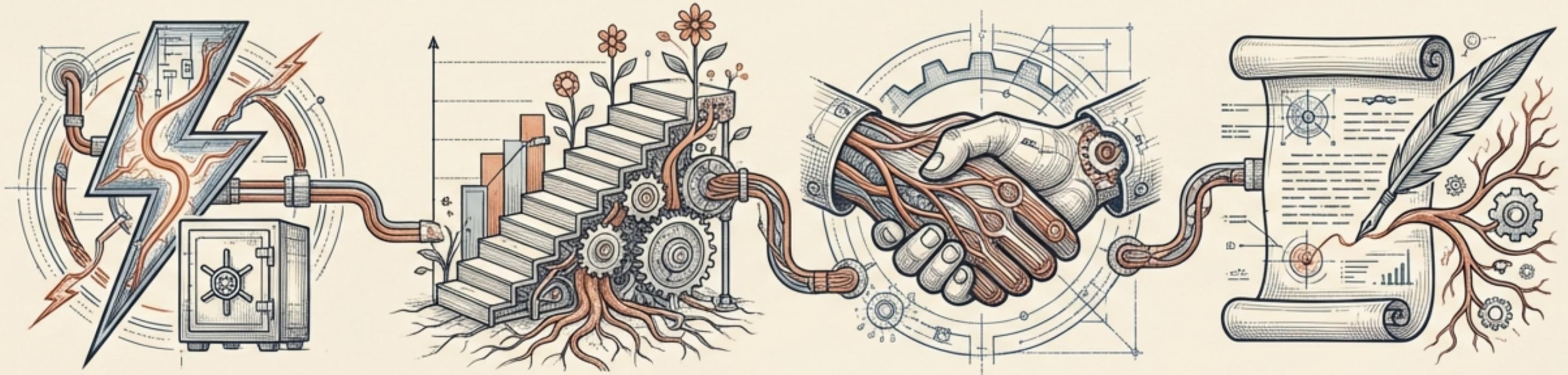


**The AI Layer:** "Matchmaker, not Master." Algorithms calculate Adjacency (shared needs) to connect circles without a central commander.

**The Tipping Point (3.5%):** Political science research indicates 3.5% of a population ensures systemic change.

**US Target:** ~75,000 circles. At this density, the model becomes politically inevitable infrastructure.

# The 30-Day Ignition: Pathways to Stewardship



**Direct Endowment**  
(Immediate funding)

**Progressive Funding**  
(% of annual profits)

**Matching Grant**  
(Funding proven circles)

**Legacy**  
(Estate planning)

**The Invitation:** You don't need to be a billionaire. The threshold is the Top 0.1% (\$20M+ net worth). We don't wait for legislation. We wait for **one** System Operator to convert hoarded wealth into living infrastructure.

**Call to Action:** Build the engine. The fuel will come.

A decorative border around the page consisting of technical drawings of mechanical parts and circuitry in the corners.

***The throne is empty.  
The council chamber is full.***

**Marcus T. Johnson**  
marcustjohnson@dunbarrios.com