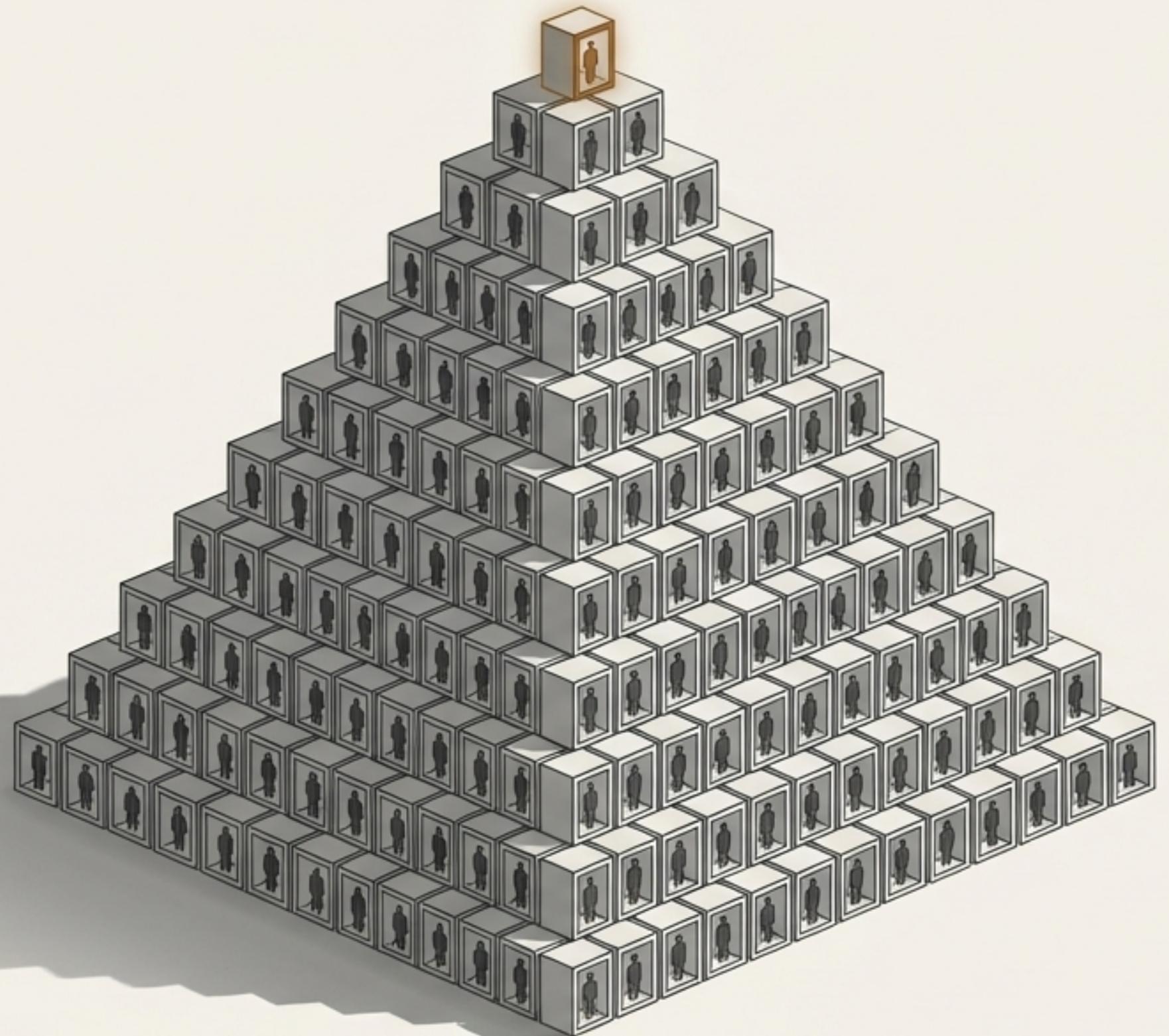


Repurposing the Billionaire

A Blueprint for a Post-Scarcity Village, Built from a Pattern That Already Works.

A Presentation by Marcus T. Johnson

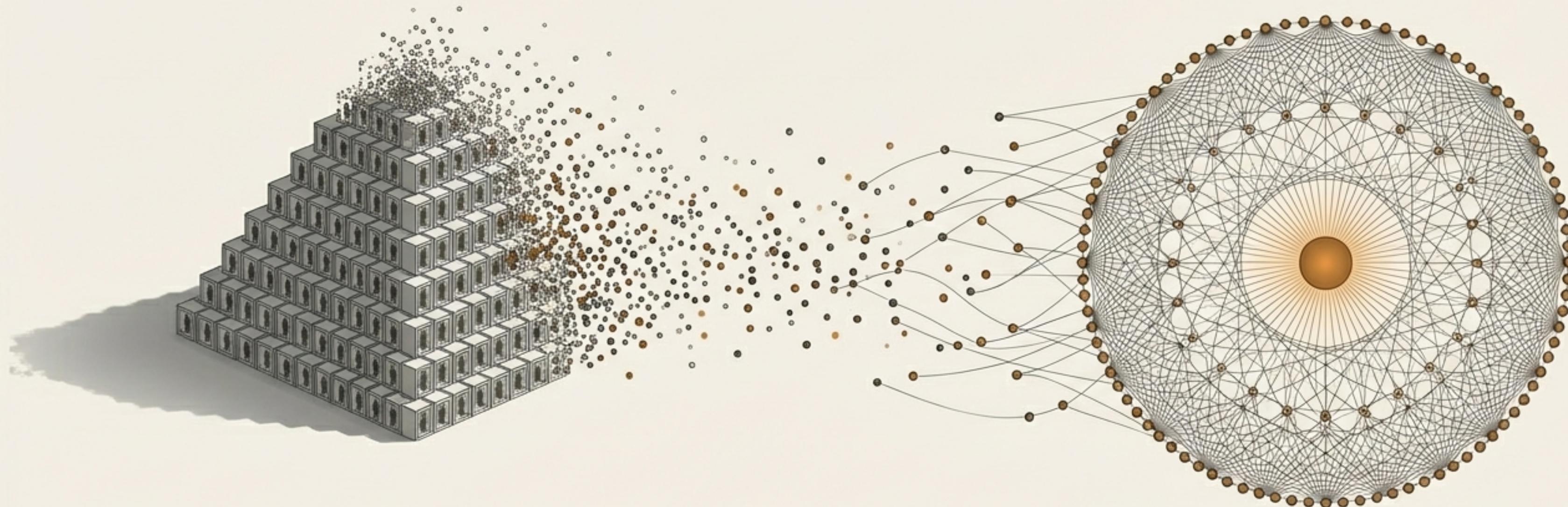
We Mistake the Org Chart for Physics.



The Diagnosis: Our institutions ('ectololutionary life forms') have evolved beyond our control. They are autonomous, parasitic entities optimizing for their own survival, not human flourishing.

The Symptom: The Billionaire is not the disease; they are a fever. A structural bottleneck where wealth concentrates because our distribution systems are broken.

The Pain: This 'vertical illusion' creates profound isolation, both for the wealthy building moats at the top and for those living in precarity at the bottom. This is the pain of separation.



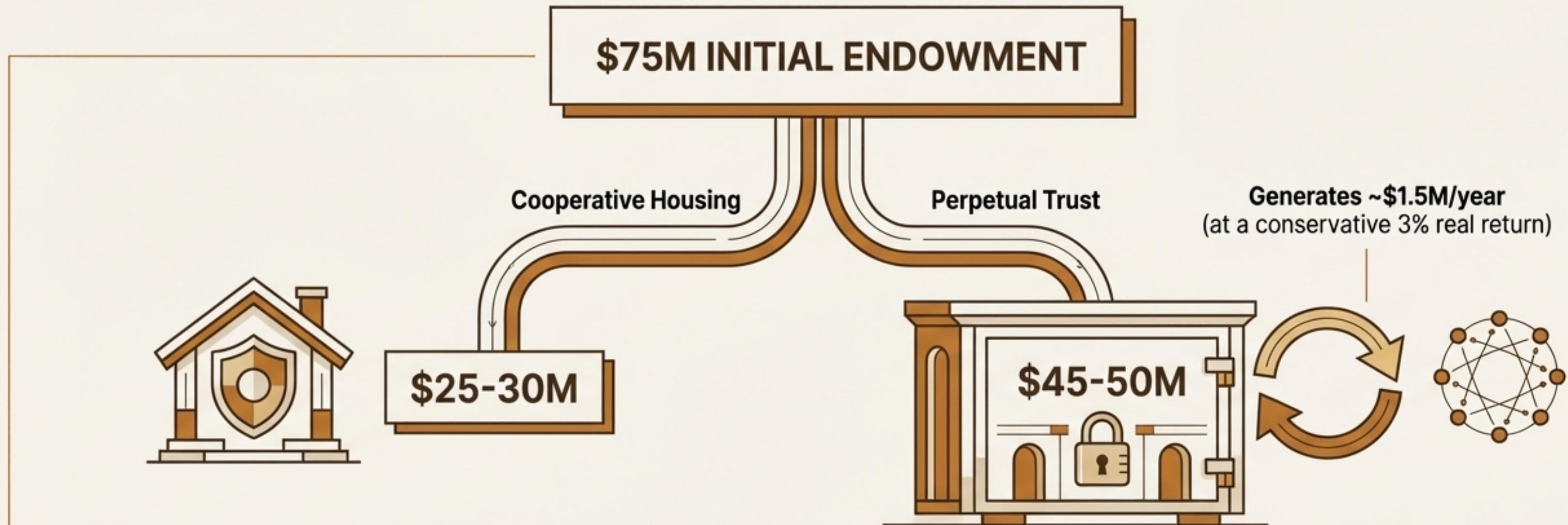
We Don't Need a Revolution. We Need a New Geometry.

The Core Concept: Based on Dunbar's Number, we build around our cognitive limit for maintaining stable relationships (~150 people). Beyond this, people become abstractions.

The Dunbarrio: A financially sovereign, self-governing community of 150, supported by a perpetual endowment. It is the fundamental unit of a globally connected, 'mycelial' civilization.

The Goal: Not to escape the modern world, but to create enough slack in the system that people can choose their work based on meaning rather than survival.

The Price of Permanence



\$75M Initial Endowment (for a moderate-cost region). The numbers are conservative by design.

1. Cooperative Housing (\$25-30M): Acquires permanent housing. Members are secure, forever.

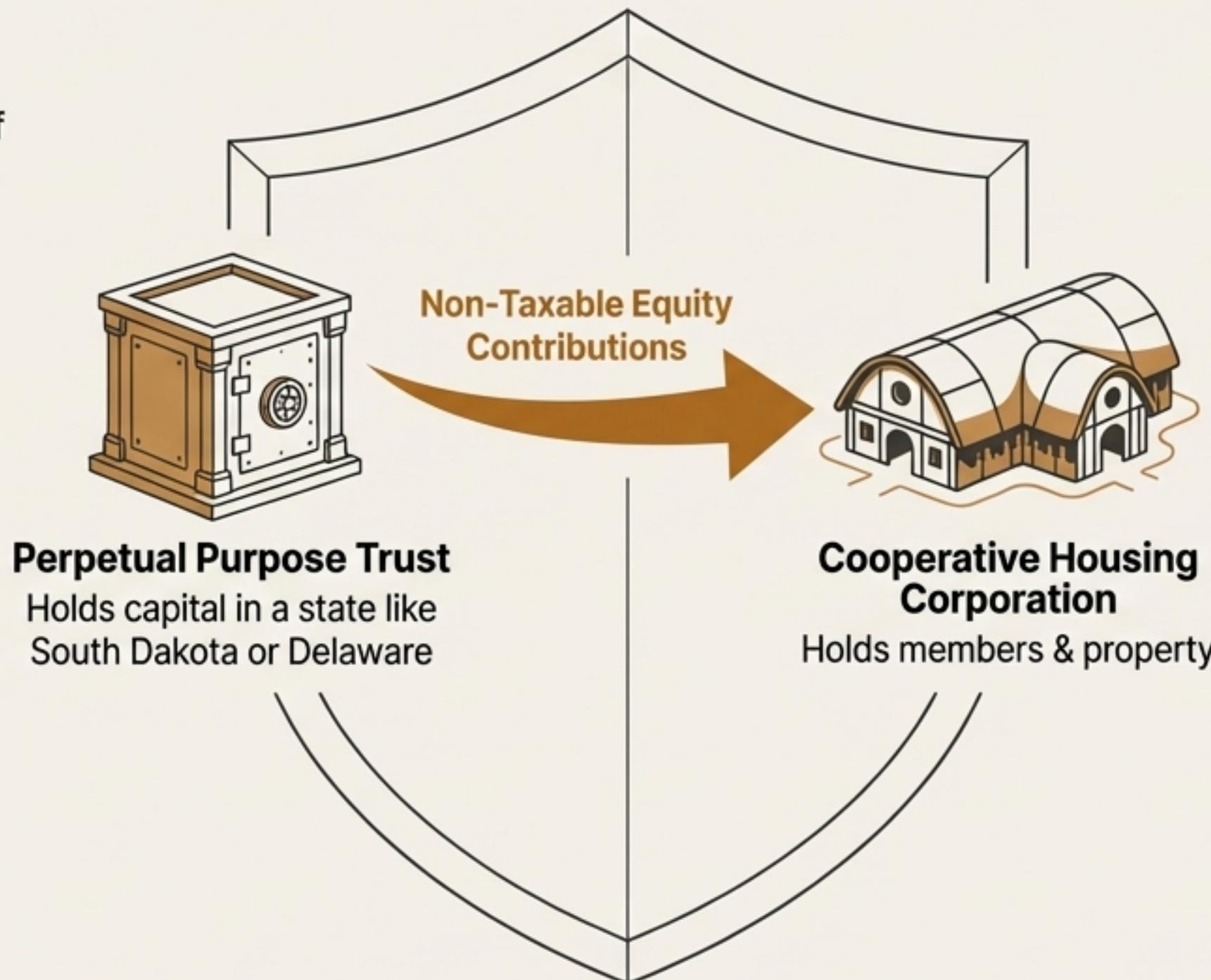
2. Perpetual Trust (\$45-50M): An invested corpus generating ~\$1.5M/year at a 3% real return after inflation. This is based on compressed return projections from managers like Vanguard and BlackRock for the next decade.

The Collapse-Aware Portfolio: To hedge against systemic risk, 40% of the corpus is allocated to Productive Real Assets—farmland, renewable energy, workforce housing—that generate utility regardless of market valuations.

The Result: The Sovereignty Dividend. Members' personal income is liberated from survival costs, free to be used for creation, investment, and spawning new circles.

The Moat is Regulatory. The Structure is the Shield.

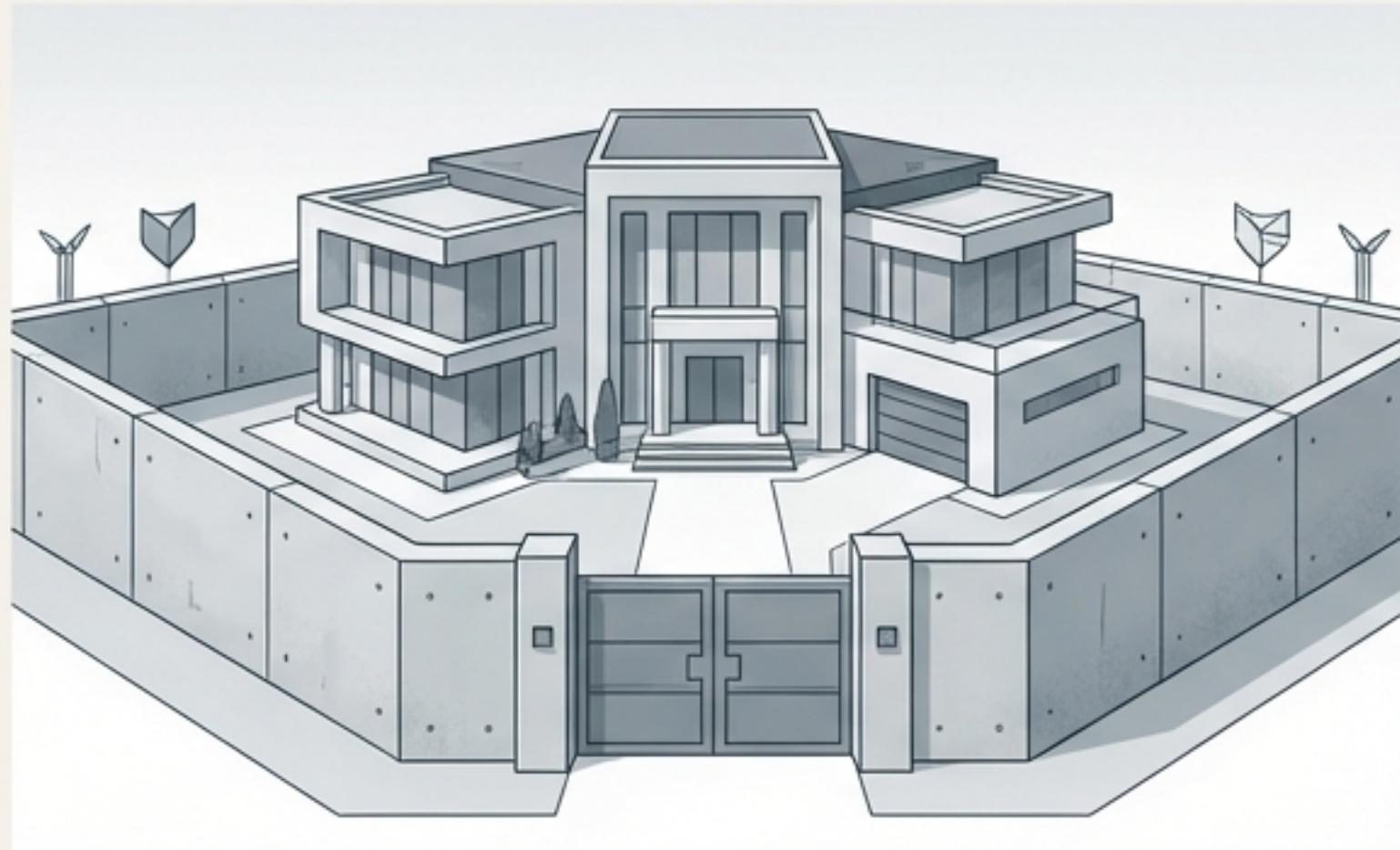
- **Why not a charity?** Avoids "self-dealing" violations under IRC §4941. A pre-defined circle of friends is not a charitable class.



- **The Two-Entity Model:** A Perpetual Purpose Trust (holds capital) and a Cooperative Housing Corporation (holds members/property). This separation is critical for tax compliance.

- **The Post-2017 TCJA Reality:** The repeal of IRC § 118(b)(2) means "grants" to a corporation are now taxable income. To avoid a 21% tax hit, the Trust must act as a shareholder making non-taxable equity contributions, not a donor making grants.
- **No Tax Deduction:** This is a taxable gift, not a donation. The ROI is not a write-off; it is a functioning village and 150 transformed lives.
- **A System That Outlasts its Founder:** The trust is governed by a hard-coded "Constitution of Care" that prevents capture through rules like rotation of authority and vested exit grants.

Trade Isolation for Belonging



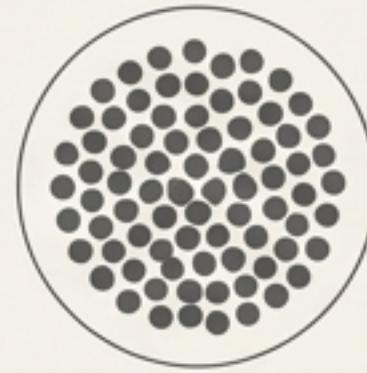
Before (The Moat): Rich in dollars, poor in connection. Surrounded by paid staff, never sure who is a true friend. Every relationship is contaminated by the question of money.



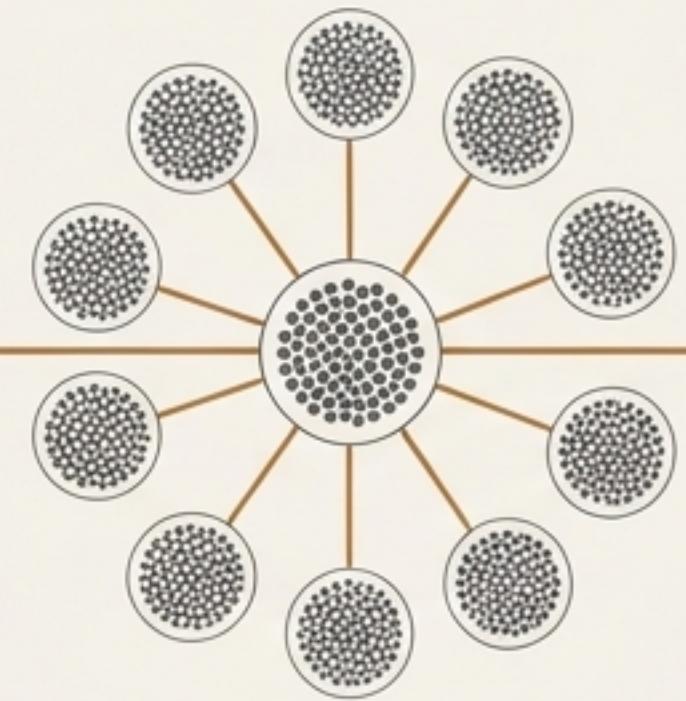
After (The Village): The Wealth Steward is surrounded by 150 people who are secure *because of the structure*, not dependent on the Steward's daily mood. Relationships become clean, authentic, and human.

The True ROI: You are not less safe; you are **more** safe, embedded in a network of people who genuinely care if you are okay. This is freedom from suspicion. You get to just be a person again.

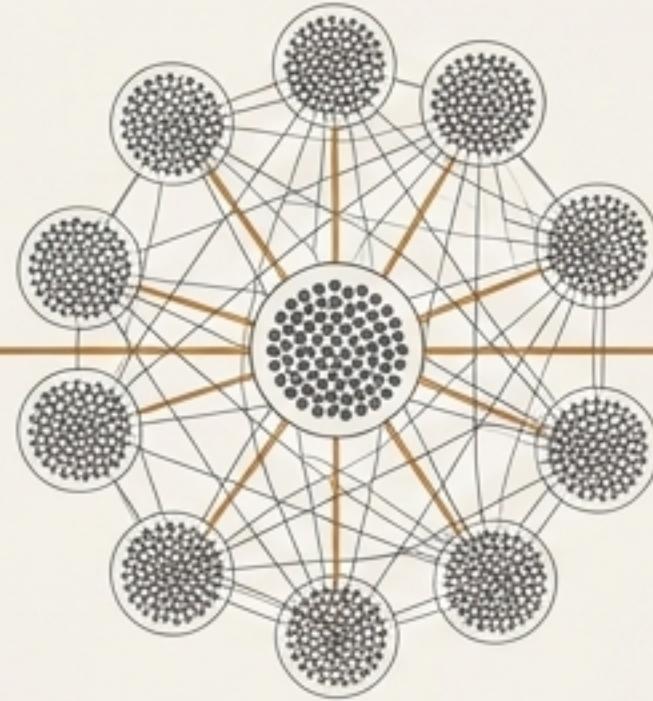
Four Degrees of Connection.



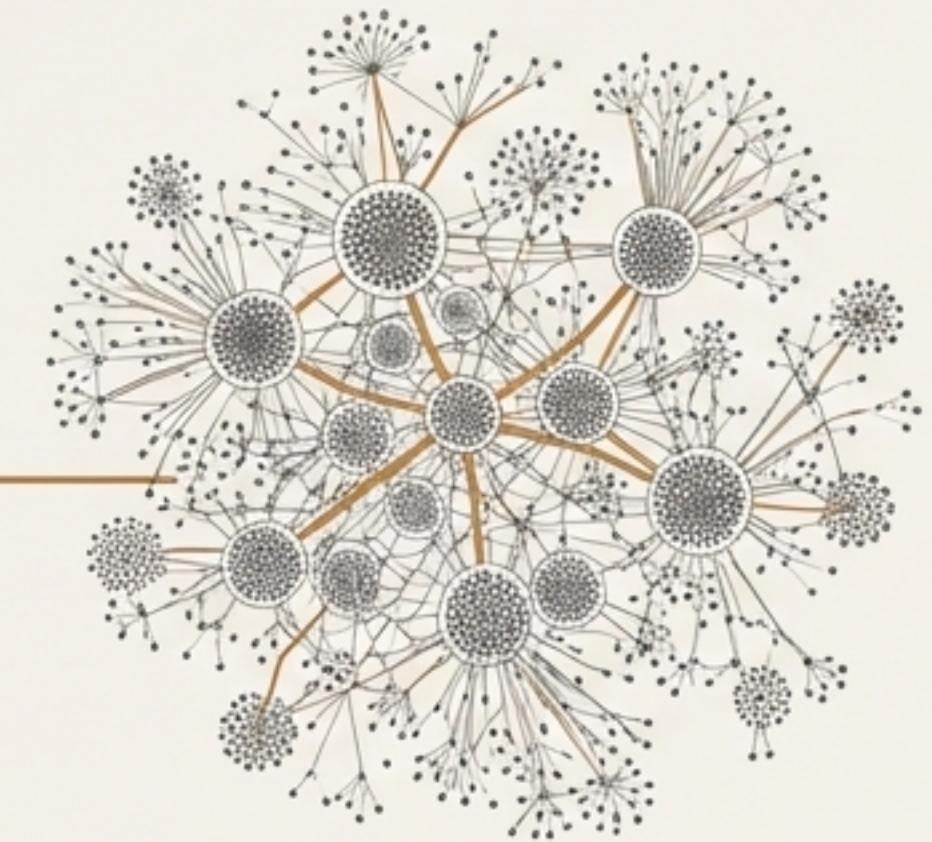
Degree 1
Your 150 people...



Degree 2
...know 22,500 people...



Degree 3
...who know 3.3 million...



Degree 4
...who know over **500 million**.

The Math of Connection

Your 150 people... know 22,500 people... who know 3.3 million... who know over **500 million**. At scale, Dunbarrios form a global, decentralized network for resource sharing and crisis response that can outperform centralized institutions.

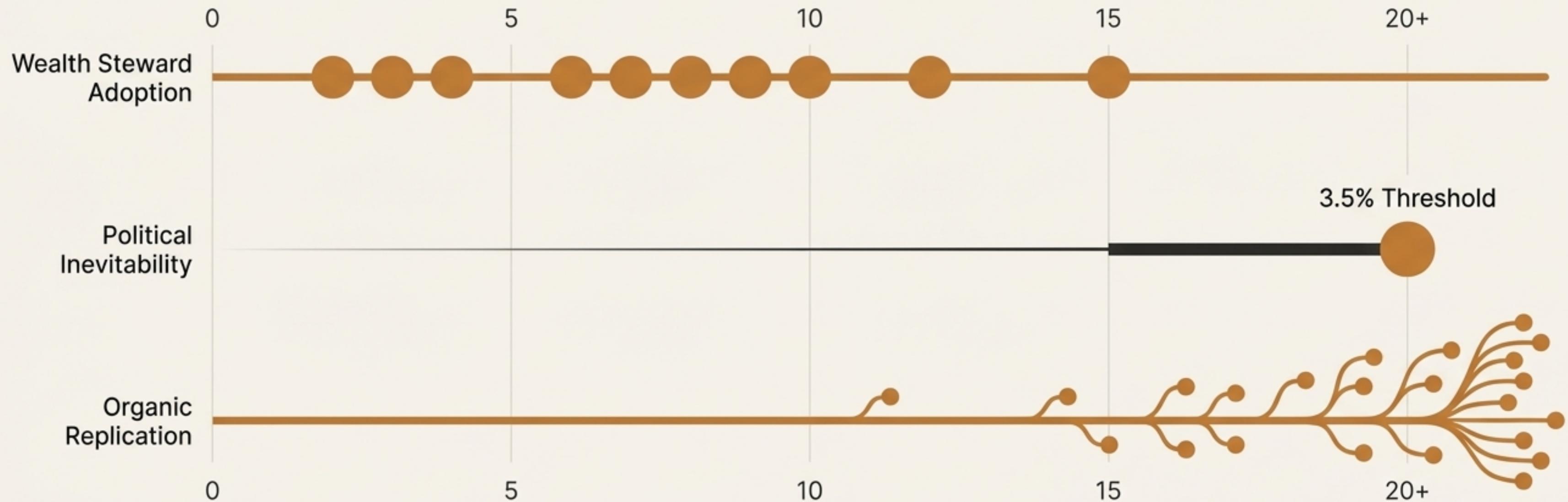
The Tipping Point

The goal is not 100% adoption. Research by Erica Chenoweth at Harvard shows that when **just 3.5%** of a population participates in a sustained movement, systemic change becomes inevitable.

The Target

3.5% of the US is ~11 million people, or **~75,000 Dunbarrios**.

A 20-Year Transformation Where Every Victory is Permanent

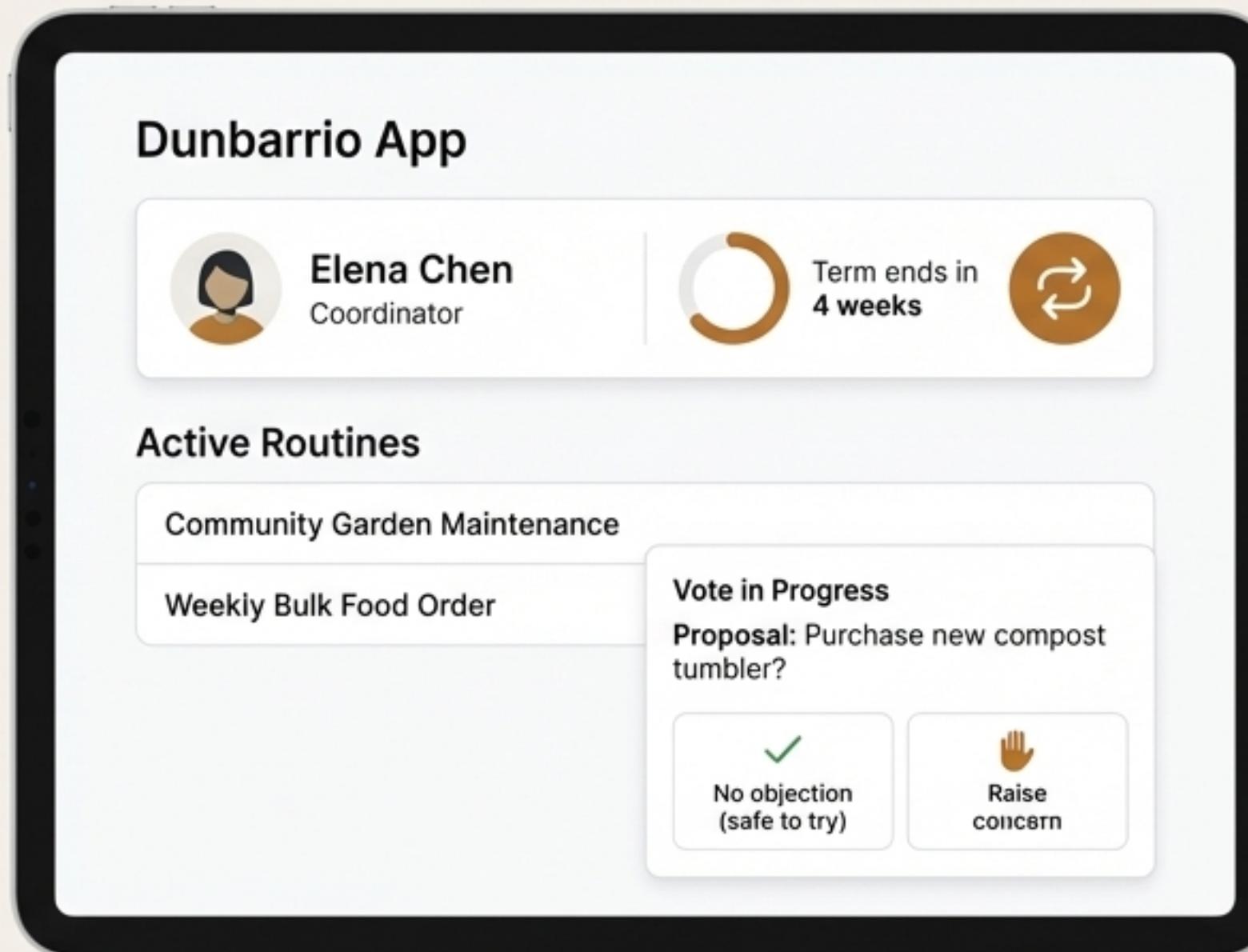


Timeline 1: Wealth Steward Adoption (5-10 Years): The primary engine of initial growth. The 'virus' of the idea spreads among wealth holders as early adopters prove the model's success.

Timeline 2: Political Inevitability (15-20 Years): The network reaches the 3.5% threshold. Policy adapts to the reality on the ground (tax, healthcare, zoning). The model becomes infrastructure, not just an experiment.

Timeline 3: Organic Replication (20+ Years): Mature circles, through their own accumulated savings ('Sovereignty Dividend'), begin to collaborate and fund new circles. The model becomes fully self-sustaining.

Replacing the Boss with a Protocol



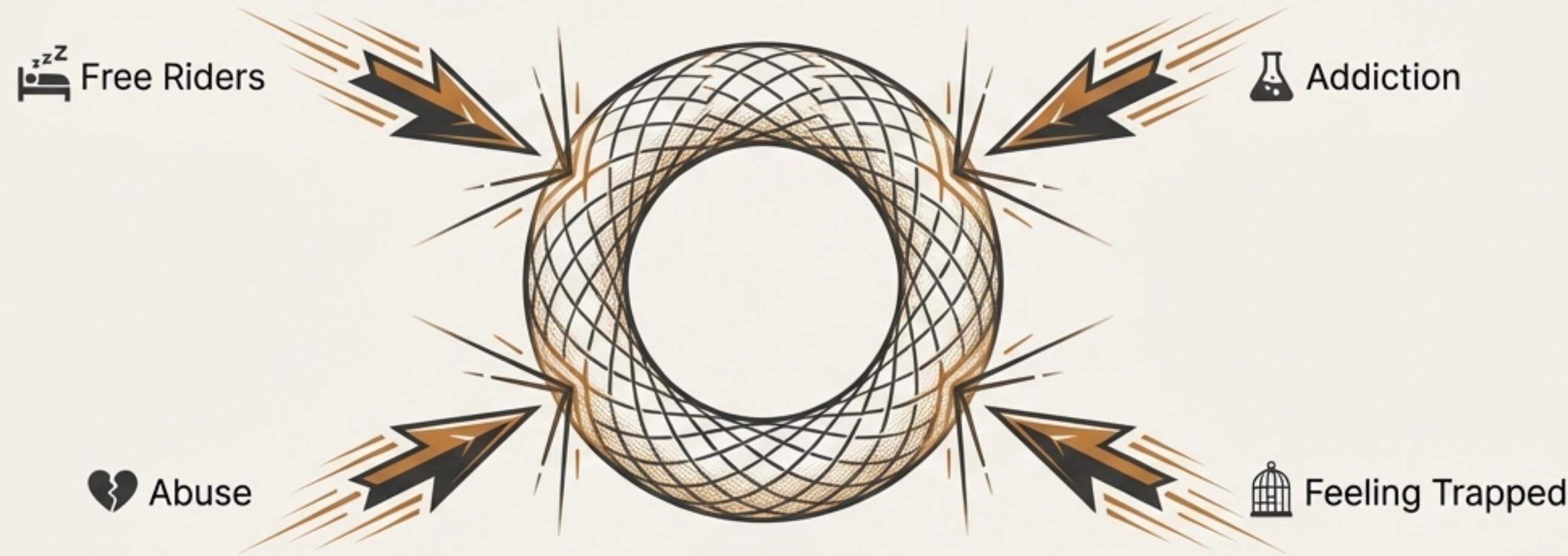
Direct Circles (5-9 people): The atomic unit of work and decision-making. Small enough to stay human.

Rotation of Authority: Key roles like "Coordinator" must rotate quarterly. Power remains fluid, preventing the capture and abuse I witnessed firsthand.

Consent, Not Consensus: For most decisions, the question isn't "Do we all agree?" but "Is this safe to try?" This enables speed and experimentation.

Relational Accountability: Conflict is handled within the circle, focusing on restoration, not punishment. External arbitration provides a mandatory escape hatch for serious disputes, preventing internal tyranny.

We Vaccinate Against Failure Modes We Have Survived.



The system is designed to be anti-fragile, not perfect.

Free Riders?

Reputation is currency in a group of 150. Social cooling isolates bad actors, and the Participation Mandate requires contribution to receive discretionary benefits.

Mental Health / Addiction?

Treated as medical issues with protocols for grace periods and care teams. Security is not conditional on perfection.

Abuse?

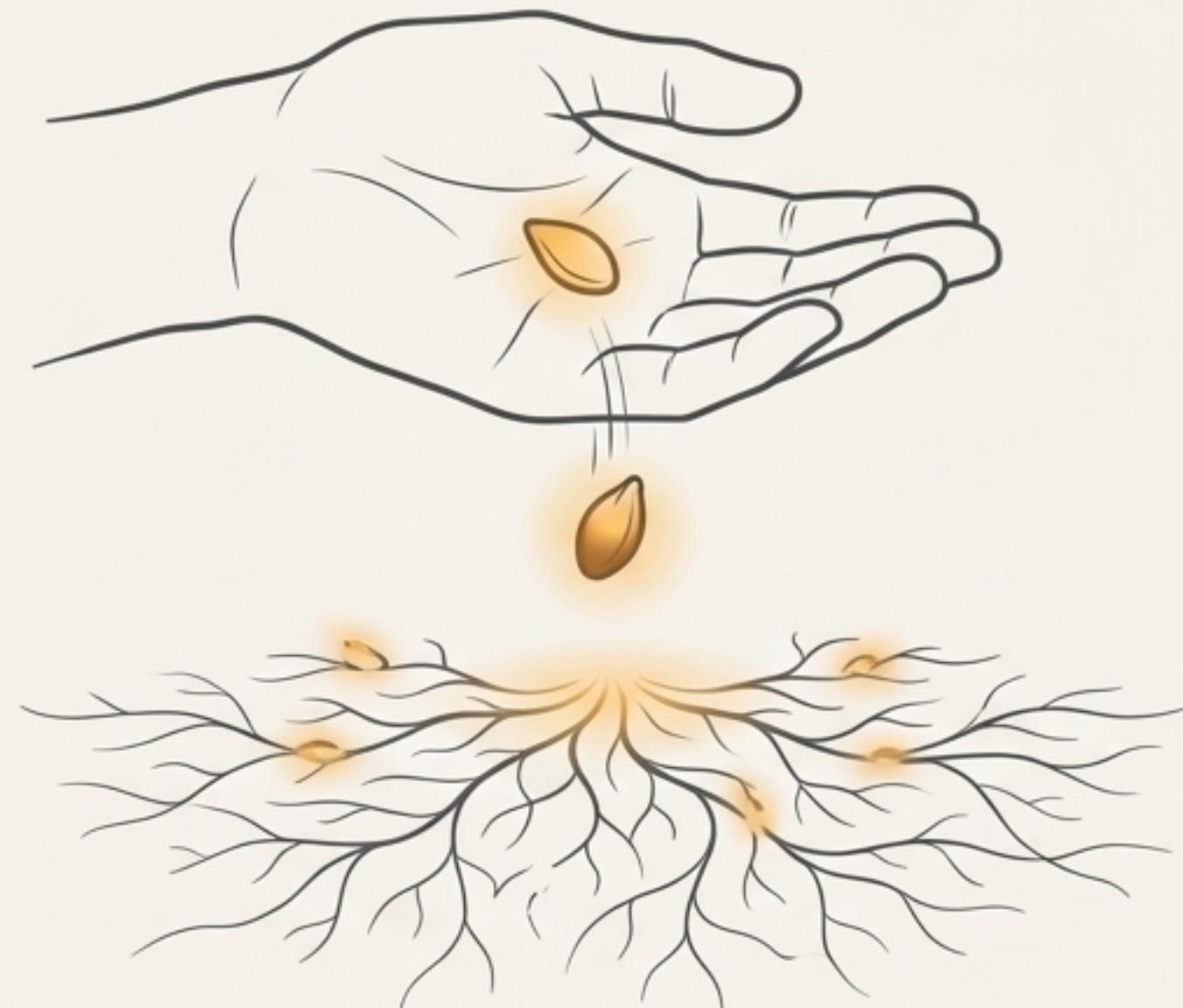
The victim is immediately secured (housing and income are independent). The abuser faces the circle and is removed, not the victim.

Feeling Trapped?

The **Vested Exit Grant** ensures anyone can leave with dignity and resources (\$20,000 per year of participation, capped). The door is always unlocked.

Four Pathways to Stewardship.

It is not all or nothing.



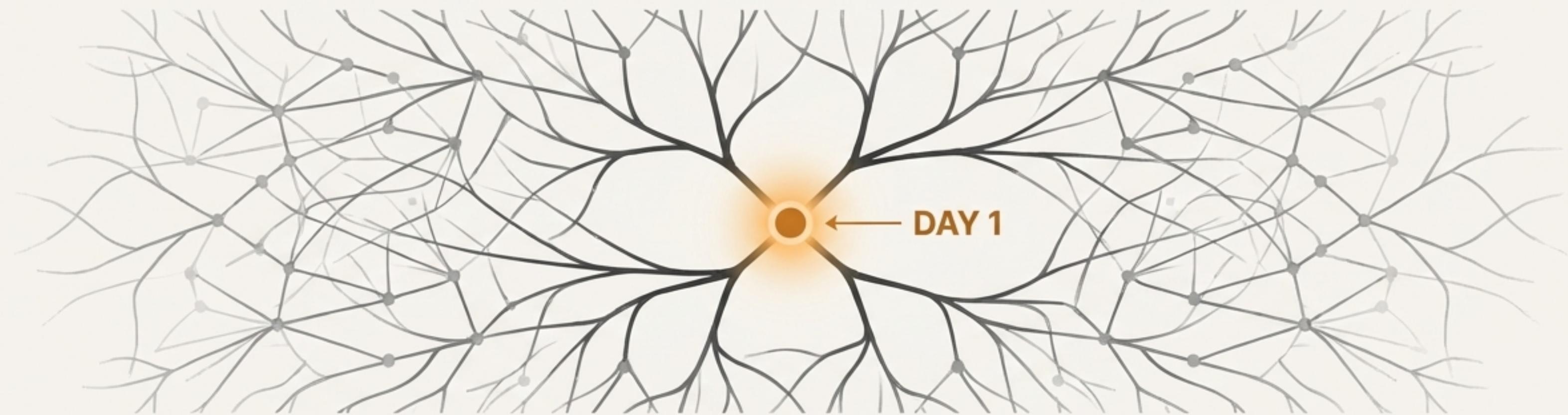
Direct Endowment: Fund a full circle now. Witness the transformation firsthand.

Progressive Funding: Commit a percentage of annual income over time. Ideal for business owners with volatile cash flow.

Matching Grant: Become a “Bridge Node.” Wait for proven communities to save a portion of their endowment, then provide the matching capital to complete it.

Legacy Endowment: Designate a Dunbarrio in your estate plan. Ensure your wealth serves people, not monuments, after you are gone.

We Can Start Building Tomorrow.



The question is not whether this is possible.
It's who is ready to participate in the first wave.

We are looking for the first **Wealth Steward** to say **"Yes."**

The process begins with a conversation to assemble the team (legal, tax, trust)
and identify your initial **150-person circle**.

From decision to a fully funded, operational Dunbarrio can take as little as 6 months.



The Future is Not Something We Enter. It is Something We Create.

Will You Help Build It?

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"Let's schedule the first conversation."