THE MAP

How To Out Your Local Economy

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Introduction

I believe that Austerity is an unfounded, unnecessary and dangerous idea. But it is not going away any time soon.

On the other side of Austerity is Sustain-Ability, our ability to sustain an abundant life for all. We need to pool our collective resources and do more with what we have.

Too much of our existing local economy remains invisible, unknown and not working at capacity. It needs 'outing'. The 'sharing' or 'collaborative' economy shows us one way to do this. New websites (1) pop up every week offering a platform for you to buy, sell, barter, gift, share, hire, rent, lend or swap.

Most of these sites are limited to exchanges between consumers and businesses and do not focus on single regions. The Map described here unlocks the whole regional economy with all its players: individuals, businesses, voluntary groups and local government.

There are myriad groups, strategies, campaigns and actions for sustainability around the world. They act like white blood cells protecting the body of humanity, securing the future. But there is not enough cross-sectoral collaboration between business, government and non-governmental groups. Many small-scale 'alternatives' are just not joining up the dots fast enough to save the planet from humanity.

The Map can help us to grow a society and economy far superior to the narrow-minded, cramped view of Austerity and help us realise the goal of Sustain-Ability.

This pamphlet is written primarily for a UK audience. If you live elsewhere, I hope you will be inspired to apply this vision to your own region. Feel free to 'mash up', improve and share the ideas. Send me stories of The Map for future editions or enquire about training, consulting and speaking services here: www.valueforpeople.co.uk

All names and stories are invented. Check out the glossary at the back for explanations of key terms.

Many thanks for helping me to improve this text: Annette de Grandis, Bruce Dickson, Kevin Parcell, John Waters. Thanks to Helen Douglas for professional editing.

This pamphlet is dedicated to my mother, Sheila Rogers, and to all our mothers who knew how to do more with less.

PART 1

Austerity -

Who Needs It?

Austerity – a dangerous idea

Austerity says: Britain is broke; we've maxed out our credit card. Everyone – both people and the government – has borrowed too much, taken on too many debts. Now we have to pay the price. We have to cut spending and pay off our debts before we can get the economy back to normal. It's tough medicine, but we have no choice. Right?

Austerity's story contains some truth, which is why many people buy it. The word 'austerity' has the ring of wartime: tighten our belts, dig for victory, we are all in this together. It sounds virtuous.

Austerity is a story pushed by the government. It wants to reduce government deficits and cut spending on public services to reduce its 'burden' on the economy. It could raise taxes, but that is not high on the agenda. It tells us that the national debt is unprecedented and we can't afford it.

Mark Blyth tells a different story in this short hard-hitting video.(2) He says that the financial crisis was created by gamblers in the casino economy of speculators. They 'punched a two-trillion-dollar hole in financial space-time', but no one wants to pay for that hole, especially the banks. Both individuals and nations need to pay off their debts. But it is a disaster when we all try to do that at the same time. In fact, the ratio of national debt to GDP (the normal measure of economic activity) was much bigger after every major war than it is now and the economy still grew.

Professor Blyth tells us that the poorest 40% pay the biggest price for the boom-bust economy, with no pay-rise in real terms for decades. All they got before the financial crisis was debt and an illusion of prosperity. Now all they have is debt and increasing poverty. We have a more unstable and unequal economy than ever before. Austerity is not the 'common sense' it is promoted to be. It's dangerous nonsense that can lead to unnecessary conflict.

The Austerity story might be more persuasive if it were based on good economics. But it isn't. Blyth claims that the more you cut, the bigger the debt gets: there are no cases where austerity measures have led to lower levels of national debt. Even the mathematics backing the theory of Austerity is riddled with errors.(3)

So why do so many people believe the Austerity story?

Austerity tells us things are scarce; there isn't enough to go round. This sounds reasonable. People have unlimited wants but resources are limited. There are more of some things and less of others. There are good times and bad times. So we have to allocate scarce resources efficiently. The whole of economics is

based on these assumptions. We use the mechanism of money to balance the demand for resources with their supply. But what happens when money itself is scarce? Food can be scarce, but *how can money be scarce*?

Imagine a map of your community showing all the work that needs doing. It also shows the people, businesses and factories willing and ready to work. The same map shows where all the money is. In the good times, it just grows and grows, like Alice in Wonderland when she eats the cake. Then there is a financial crisis and a lot of the money disappears off the map, taking jobs and businesses with it. The same people and resources are still there, but we think we can't do the same things any more because the money has disappeared. Everyone is waiting for money. It's absurd.

When money is scarce, it is because people have decided to keep it scarce. After the financial crisis, many banks stopped creating new loans (new money).(4) The money available to run businesses, pay salaries or invest in new enterprises 'dried up'. That was a decision, not a natural process like a river drying up. Actually, the world is awash with money. Trillions of dollars change hands daily in the world's money markets while other people are losing their jobs and homes because there isn't enough money in the real economy. Society pays the price for the recklessness of the banks. Government presents Austerity as something natural, part of an 'economic cycle', but it is really the result of deliberate policies. Money is not really scarce: it is kept scarce.

The government then adds another twist to the Austerity story. It tells us there is a 'hard-working' majority and a 'scrounging' minority of people who sit around living off benefits they don't deserve. This story is repeated in the media every day. It is used to blame the poor and to justify even more cuts. The government says that you will achieve wealth and independence if you are ambitious, work hard and discipline yourself. Because many people share these values, they believe the story that the cuts are a 'necessary evil' and hope that they and their families won't be affected.

But the government has clearly stated that the job of cutting is not yet "even half done".(5) Sooner or later, the public services you rely on will be affected, maybe just when you most need them.

Even if you swallow the government's reasons for its Austerity policies, shouldn't you be queasy about its effects? About people with disabilities committing suicide (6) because their benefits were cut after false assessments? About the record numbers of people using food banks?(7)

We can call Austerity a 'political argument' or a 'well-framed story'. (8) Another word for it is propaganda.

Austerity is really bad economics framed in genuine values and distorted for political reasons.

Sustain-Ability – a necessary idea

What is really scarce? What is truly abundant? Austerity subjects people, communities, jobs, businesses and the natural environment to the whims of money, which is artificially scarce.

But Austerity can also help us to refocus on other important issues, like Sustain-Ability, our ability to sustain life on earth.

FACT ONE. We can do much more with what we already have

Our lifestyle is very wasteful. We turn natural abundance into scarcity. Supermarkets and restaurants in the UK annually throw away 400,000 tonnes of food (9), with only 2% of that surplus redistributed to food banks. That's a huge waste of the energy needed to produce the food in the first place. We are wasting food, energy and people. We are causing unnecessary austerity *and* not becoming sustainable. But food poverty and food waste (10) can cancel each other out. All that's needed is to match need with surplus. What we need is a good map to show us where the underused resources and unmet needs are.

FACT TWO. We must do more with less

Some resources are actually limited. There are only so many fish in the sea to supply all the people who want to eat fish. If we overfish, we destroy the resource for the future. Some say we are already consuming one-and-a-half times the planet's worth of resources each year. We must do more with less. We have no choice. The world may soon have nine billion mouths to feed. Each of us can do our bit to create a fairer future where we help each other to sustain our living environment with 100% recycling and zero waste – including zero waste of people. We can take action as individuals and together. Other resources are naturally abundant: skills, ideas, creativity. They can help us manage the other things that are truly scarce. Let's put them on a map so that we can coordinate them better.

FACT THREE. More stuff doesn't always make us happier

What's the point of all our economic activity? People will give various answers: survival, feed the family, status, security, power and control. Beyond this, most people would say they simply want to be happy. Some governments have started trying to measure happiness. Having paid work is an important source of happiness, but economists agree that most people do not get much happier beyond a certain level of income. Just as important as money for our happiness are the quality of our relationships with others, our mental health and the quality of the environment. If our economic activity destroys the environment, then it is insane.

Sustain-Ability, our ability to sustain life, is mostly a local affair. It is decided in every river, field, forest, house, garden, street, village, town and city. It is decided by everything we purchase, every lifestyle choice. It is decided both individually and collectively. And for those choices to work better, we need a map.

PART 2

The Map

What is The Map?

Imagine an online map of your region that shows households, businesses, voluntary organisations and government agencies. It shows what they need and what they want to share.

Imagine Google Search plus Google Maps meets Facebook, with eBay mashed up with Kickstarter and Loyalty Points, available online and on the move, all focussed on your home region. It is a social and economic network that can scale down to a single postcode and up to regional level.

Although it doesn't yet exist as described here, it is called The Map.

Imagine you're looking for a babysitter. You log on to the Map App on your smartphone that connects you to The Map. It quickly shows you where the babysitters are in your area.

Imagine your small business is looking for part-time help. The Map App helps you find reliable workers when you need them.

Imagine you are an amateur football club looking for coaches. You can find volunteers via the Map App.

Every person and every group needs something and has something to give.

The Map allows people to show up, show off, connect, cooperate, compete, give, share, borrow, lend, swap, tip, buy, sell, raise funds, review, complain, criticise, rate, recommend, praise…

The Map provides a network for the good times, a safety net for the bad times and a permanently open space for all to contribute. It creates a true 'free market' that is local and cross-sectoral.

The world is getting ever more connected. Entrepreneurs are creating new applications to bring us together and share every day. Smartphone use in the UK may reach nearly 100% by 2018. More and more gadgets will be able to talk to each other via the Internet. We will programme our devices to automatically find best offers and to order goods and services such as taxis, books, etc.

The Map uses this connectivity to enhance existing regional networks. It provides incentives for people to share what they have to benefit everyone, to do more with less.

The Map can help us to realise this grand ambition. And it can only do that if it:

- enables investment in everyone and their ideas, talents and energy

- creates new sources of local production

- brings out the best that everyone has to give to others.

Here are some invented stories showing how The Map could help us to combat austerity and promote sustain-ability, our ability to sustain life.

The Junksters

Here is a story that is common in many communities. Something isn't working in community life, or there is a problem that neither business nor government is solving. An individual or a group takes action to do something about it. They are often driven by strong feelings like anger or compassion rather than by clear planning. Sooner or later they decide to 'go professional'. They get into the world of business plans, funding, reports and paid staff. Sometimes this helps them to meet the original need or solve the problem better. Sometimes it distracts them from the original intention and their main aim becomes keeping the organisation in business.

The Junksters is a group that went through this learning curve and then found the right balance by using the resources of The Map.

It all started with 12-year-old Emma. She wanted a steel drum that she saw on TV but had no money. She found an empty oil drum and her dad had the tools to turn it into her dream instrument. Soon Emma was bashing away happily in the garage. Her friends wanted to play, too, so Emma's dad helped them to make more drums. The local music teacher got involved and helped the girls organise themselves into a real junk band: The Junksters.

Emma and her friends wanted to help other kids like them. What other instruments could they make? They were inspired by the Recycled Orchestra (11) in Paraguay, where they make orchestral instruments from all kinds of material taken from landfill sites. Emma's music teacher helped them set up their own charity, Trash Tunes, with their parents as trustees. The trustees employed an executive director with a background in the music business and hoped he would now run the show. All went well for a couple of years. The charity thrived, attracted funding and expanded to employ more staff. It opened new centres for recycling instruments. The whole idea really 'struck a chord' with the public.

Then the funding dried up, the charity had debts and the trustees started arguing with the executive director. Things finally came to a head and the trustees fired him. Half the trustees walked away because

they had had enough. For a time, it looked like the remaining trustees would have to bring Emma's dream to an end.

Then along came The Map. The group went back to the volunteer ethic that started the charity in the first place. They used The Map to attract new volunteers from all over the region. They placed free adverts asking people to donate second-hand musical instruments. They asked local companies to give them used metals and plastics to make new instruments. They started a crowd-funding campaign on The Map to raise funds for new tools.

They dumped the bureaucratic language of funding, targets and reports. Now they told stories of kids whose lives were changed by playing music with their new instruments. All of this turned the charity around. Now they have just one paid part-time coordinator to keep everything bubbling along and make sure the volunteers all know what they are doing.

Nappy Happy

Anna and Jack were well aware of the constantly negative news about damage to the environment. Then, after their first baby came along, they both lost their jobs at the same time. One day, they were changing their son's nappy when they fell about laughing. 'Isn't this crazy? Millions of parents like us do this every day, then chuck the nappies away and hope someone else will sort out the mess.' What if there was an easy solution that was good for the environment? Jack had worked in the municipal waste industry and Anna as a sales manager, so they put their knowledge together and came up with a bright idea: Nappy Happy.

The average baby uses 4.14 nappies per day – that's about 4,000 nappies before they are potty-trained. Nappies are a £700-million-a-year business and parents buy 3 billion of them a year in the UK alone.(12) Disposable nappies are made of virgin wood fibre with plastic and make up 4% to 7% of black bin waste. Nappies from a single child can fill 40 black sacks per year. Disposable nappies can take up to 500 years to decompose due to the harsh plastics used in their production. Each nappy that goes to landfill is both a waste disposal problem for local authorities and an environmental problem for us all. After some local authorities introduced alternate weekly collections, there were stories of nappies festering in bins for two weeks. One survey showed that 84% of parents would prefer to dispose of nappy waste by recycling rather than incineration.

Technologies now exist to recycle all absorbent hygiene products – not just nappies – from households, hospitals and nursing homes. The plastic parts can be turned into pellets or new products, from decking to bicycle helmets to roof tiles. The fibre content can be recycled into cardboard, and the bio-solids are put down the drains or used as a power source.

Anna and Jack's idea of a recycling service for disposable hygiene products faced several challenges. Plenty of sceptical friends told them not to bother.

One pioneering company had piloted a centralised recycling facility, to which used hygiene items were trucked in from all over the country. The economics of the transport costs were against them and it closed, but it had demonstrated the recycling technology and the market for the recycled products. Others proposed localised solutions to make the process cheaper. Anna and Jack turned to The Map to help them.

Each of The Map's core functions was critical to help the couple get their business off the ground. First, they used The Map's data research tools to find the number of households, hospitals and nursing homes in their region. This allowed them to reach out to potential suppliers of their raw materials and make initial calculations about the business. The first challenge was to raise the £2 million needed to build a state-of-the-art facility.

Then they approached the local authority's waste management division. New government recycling targets and higher landfill taxes are pushing local authorities to recycle more waste and driving the emergence of a new market. Their timing was perfect. The local authority became a business partner in their new enterprise, alongside a couple of private investors. Then they turned to The Map's users for the extra finance needed. A crowd-funding campaign raised three times what they had asked for and they were able to budget for even better technology. Detailed market research showed them a thriving market for recycled products both in the region and beyond.

All that remained was to persuade the public to use the service. Many people predicted that consumers would not put out their nappies and other personal hygiene products for recycling because of the 'yuk' factor. But that had already been proved wrong when food recycling was introduced a few years earlier. Then came the final clincher: people who recycled their hygiene items earned Trade Points, which gave them discounts on recycled products from the same company. Trade Points were the business's 'thank you' to consumers for supplying the raw materials essential to its success. Voluntary groups were mobilised to tell their members about the service. Hospitals solved part of their waste problem. The local authority avoided higher landfill charges and met one of its recycling targets. Everyone was Nappy Happy.

Cook and Chat

Elderly people have many needs. Two of the greatest are cooking and company.

After Moira's husband died, she lived independently for several years. But then she began eating too much processed food, her health deteriorated, and finally the worry of maintaining a house got a bit much for her. She was also lonely. Her son proposed that she live with his family. It was a great move. Moira's diet improved and she was much happier to have some company. But her son and his wife also needed breaks.

It was then they had an idea. They advertised on The Map for volunteers to 'cook and chat' with Moira once a week. They got a string of really good volunteers who enjoyed swapping recipes and stories with Moira. Then the idea took off and soon there were Cook and Chat groups and parties springing up all over The Map.

Some people use Cook and Chat to help elderly people, others use it to help non-native speakers to learn English while cooking together, others use it to organise huge parties in community centres or hotels.

Why do we need a map?

The main purpose of The Map is to connect people in order to bring underused resources to unmet needs.

Many needs can be met if we connect and communicate. Someone doesn't have enough to eat while good food gets thrown away. Someone else doesn't know how to cook and others could teach them. Someone needs a lift to go shopping or to a job and another person has a car and could take them. Our communities are filled with friends we haven't met yet.

Our local economy needs 'outing'. Too much of it remains invisible, underused or not working at capacity. A good Map of needs and resources helps everyone. Hungry people get to eat. Experienced people get to work. Community groups get volunteers. Businesses get more trade. More stuff gets recycled and reused. We feel less separated from each other and we know where to find what we need when we need it.

A lot of solutions to global problems lie locally. The Map can help. It is like a mirror to our local community. Sometimes the essential resource to meet a need or solve a problem is hidden. Put it on The Map and everyone can see it and use it.

Think what happens when we have no maps. A pilot without a map crashes into a mountain. A driver without an up-to-date Sat Nav gets lost.

We see it every day. Organisations without maps make poor decisions because they don't have correct information about their territory. Leaders lead us in the wrong direction because they ignore what people on the ground are telling them. We're losing battles against big problems because of poor maps.

But it won't help us for professionals to produce bigger, smarter maps. It may help them to solve some narrow problem that concerns them, but most problems are complex and interlinked. So let's make a map together, from all of us who are willing, to serve all of us together. Then each one of us can really see what's going on and do something about it.

Here are some examples of map-making to inspire you:

19 Fascinating Maps (13) from Mashable

30 Maps to help local change-makers (14) from the REconomy Project

Maps for local government (15) created with commercial software

How to map the New Economy (16) from Shareable

[Crowdmap (17)](#) from Ushahidi.

Who is on The Map?

Tune in to your local community. We know the individuals who shout the loudest – they can usually get stuff done. But the community is more than just noisy individuals. There are businesses. There are community groups. There are local government agencies. They are the main players in the local life and economy and they all have something to say.

What if we had a talking map where they could all say their piece? Where each person and each organisation could advertise themselves, draw attention to their brilliance, dance their groove?

The Map provides a platform for all to shout and shine.

And The Map is far more than just another directory of local organisations. We have enough of those already. It's powerful because people choose to *share* their needs and resources with others on The Map.

What does The Map cover?

The Map Makers (see Part 3) decide where to draw the main boundary for The Map. It may be an existing local government boundary, city region, county or even a bio-region defined by geography.

The area covered needs to be big enough to attract a critical mass of users to make the platform viable.

Users then create sub-groups or communities within the regional map: a street, an estate, a village, a town, special interest groups.

The Map sits online so that anyone can access it anytime from anywhere. Those who have no personal access to the Internet are teamed up with a Map Mate who manages their account.

When do we use The Map?

The Map is a long-term investment in the local community. It's here to stay.

Sometimes we may have a short-term aim to mobilise a lot of people quickly.

Maybe we want to get people involved in making a community garden. The Map provides instant access to a big local network. We can find volunteers, tools, seeds, plants and sponsorship.

Or maybe we want to help local businesses support each other. They can engage in joint marketing actions using The Map as a base.

Perhaps local government wants to draw attention to its work with local groups. Again The Map provides a key resource.

And of course The Map can be integrated with all the other social networking tools out there.

Now let's see how to make The Map.

PART 3

Make The Map

How to Make The Map

The Map is made by local people for local people to serve local needs. People become the Map Makers when they share information about their needs and resources.

Someone has to create the space for that to happen. There needs to be a starting group. It could be a group of citizens, local businesses or chamber of commerce, a voluntary sector association, local government or an alliance representing all of them, such as an existing regional partnership. It might start like this:

STEP 1

The group starting the process calls people to a public meeting. Ideally, citizens, businesses, voluntary groups and local government should be equally represented at the meeting to avoid one sector dominating the process. The process of making The Map starts with discovering shared values, such as wanting to connect people for mutual benefit, recognising the value of peoples' skills, talents and ideas, and protecting the environment.

STEP 2

The public meeting approves the formation of working groups to start the process of creating a map.

STEP 3

People and groups from all parts of the community co-create The Map.

There are three tasks for making The Map: agree on your purpose; identify the boundaries; make The Map.

Agree on your purpose

There is no point making a map just for the sake of it. It may look good, but it will be a waste of time and effort if nobody uses it. People make maps for all kinds of reasons: power, prestige, control, curiosity. First, get really clear about why *you* want to. Will it help individuals and groups in your region connect up better? Or will it duplicate maps that already exist? It should fill a gap.

Identify the boundaries

Once you have decided on your purpose, you need to decide exactly what territory you want The Map to cover. Where do you want to draw the geographical boundaries? Do you want to exclude any particular groups from participation? The Map Makers need to reach a consensus about what belongs 'on' and 'off' The Map. This may change over time as things evolve.

There is a famous saying that "the map is not the territory". However good a map is, it is a guide to reality. It can never be the same as reality. The Map is a guide to the region, mapped together in good faith with the best information available.

You have a clear purpose. You have identified the boundaries of the territory to be covered. Now it is time to make the map.

Make The Map

First draw the boundaries you have agreed to. The individual Map Makers will then add information about their territory.

Remember the four local players: individuals, businesses, voluntary groups and local government.

The business sector includes sole traders, micro-enterprises (up to 10 employees), small and medium enterprises (between 10 and 250 employees) and multi-national corporations employing thousands. There are both for-profit and not-for-profit or 'social' enterprises. This is an increasingly large sector as voluntary sector and local government bodies look for self-sustaining service delivery models.

'Voluntary sector' is also a catchall term. It includes tiny community groups exclusively run by volunteers (usually called community sector), funded organisations with a few staff, and multi-million pound charities.

Even local government is not so clearly defined any more. Many services are outsourced to third parties in the business and voluntary sectors, although final responsibility for contracts rests with the local authority.

All of these groups and organisations can potentially use The Map to achieve their goals.

They become the Map Makers by listing their unmet needs and their underused resources on The Map. This is an essential condition for inclusion. Each Map user is both a potential contributor and a potential receiver of help.

Here are some examples to get you started.

	NEEDS	RESOURCES
INDIVIDUALS	Babysitting Garden help Shared transport Advice of all kinds Classes/training of all kinds	Time to help others Second-hand goods Sharable tools Car rides Accommodation
BUSINESSES	Labour Locally produced goods/materials Marketing & PR services Website design Legal advice	Goods & services for sale Space for hire Donations Special offers Sponsorship
VOLUNTARY GROUPS	Volunteers Rooms to meet Transport Advice Donations	Underused meeting rooms Underused vehicles Expertise Work crews Passion for a cause
LOCAL GOVERNMENT	Volunteers Local networks Local knowledge Procured goods and services Income from local rates	Underused leisure centres Underused meeting rooms Underused vehicles Expertise Advice services

The Map is a powerful information system that reflects the region. It gives users a guide to where things are, an introduction agency, and an entry point into the region's networks. It grows naturally as people add their needs and resources. New connections between individuals and groups emerge. The Map gives us an overview of the local economy involving the four players: individuals and organisations in all their forms. It releases the potential for matching underused resources to unmet needs. It enables all kinds of new projects, initiatives and collaborations to emerge.

The Map Makers should feel that they 'own' The Map they have jointly created. It should represent their values.

Add currency and stir

Many users of The Map will simply use it to make connections, advertise their services and do deals, but The Map has the potential to do much more than this. It can stimulate new economic activity and get wealth moving around the region. This is where a local currency or points system can add a powerful extra dimension.

Local currencies, sometimes called 'complementary' or 'community' currencies, come in many forms. The 80-year-old Swiss WIR Bank enables trade between 60,000 businesses. The worldwide business-to-business exchange industry is worth billions of dollars. The Brazilian Banco Palmas gives micro-loans to start businesses in both national and local currency. The Brixton and Bristol Pounds in England are restoring pride in local businesses. LETS and Time Banks have helped many people to reward each other for their help. For an overview, see my other two books, *People Money* (18) and *Local Money* (19).

Many local currencies fail because they do not create a map of the local economy and its players. New currencies often do not reach a critical mass of participants to make them viable. Creating and using The Map can help change that.

Other currencies only exist online, with no circulating notes or coins. Bitcoin and its many imitator 'crypto-currencies' use a new technology called a 'block-chain'. You do not need a traditional bank to authorise a payment; a network of independent computers verifies each transaction. But many of these systems have just been used to make profit in national currency and have yet to establish themselves as a reliable alternative medium for the exchange of goods and services. The value of the currency fluctuates too wildly. Up to now, retailers seem to have used it mostly as a fashionable marketing gimmick.

In spite of this, the block-chain technology (20) has the potential to run the core functions of The Map. The basic building block of future block-chain applications will be a contract (21), a network programme that follows a series of steps every time it receives a transaction. Contracts are maintained by the network, without any central ownership or control.

But why add a currency to The Map? What added value does it bring? Why not just share with each other or use money?

Sharing already makes a big contribution to combating Austerity and enabling Sustain-Ability. Transactions with money are always an option. But money is short for many individuals and organisations.

National money is *designed* to be scarce to enable the conventional economy to operate. We need to motivate people to invest in new sustain-able enterprises and activities, but it is difficult to 'do' Sustain-Ability with scarce money. Other currencies can be designed to be sufficient to the exchanges we wish to make.

A new currency incentivises people to share their scarce resources and do more with assets in which they have already invested time and money: personal skills, business inventory, rooms, vehicles, etc. It releases dormant potential for exchanges that otherwise might not happen.

A currency is simply a mechanism that shows a flow. Flows of goods and services, economic activity, personal exchanges, helping others, doing good for the environment: all these flows can be recorded and rewarded with currency (or trade points). They strengthen the local economy. They turn 'soft' informal transactions into 'hard' measurable ones. They build both social and economic capital.

National currencies and international crypto-currencies both tend to be used for speculation, causing repeated bubbles and crashes. To combat Austerity and to grow Sustain-Ability, we desperately need stable currencies that can act primarily as a medium of exchange and less as a medium for speculation or long-term savings. With good design and management, this is possible. The Map Makers should carefully evaluate each of the following options for creating a currency.

Sterling-backed

The Brixton and Bristol Pounds have shown how to sustain a local currency that is brought into circulation with the national currency (one national pound = one local pound). It has been a great marketing tool for the region and its businesses. It pins sterling down for a while and makes money work a bit harder while it is in the region by circulating it more often. But it creates no new currency and automatically limits currency supply. It is centrally organised and administered.

Mutual credit accounting system

All accounts start at zero, and negative and positive balances between all members balance out to zero. Units or 'currency' can never be scarce; they are always in sufficient supply for people to trade. In practice, few mutual credit systems have grown to a regional scale. It is centrally organised and administered.

Regional crypto-currency

Block-chain technology has the potential to create a completely decentralised regional currency, as well as run the other functions of The Map. This is a rapidly evolving technology and should certainly be evaluated for its potential. A regional crypto-currency should be designed for maximum transparency and

availability (rather than anonymity and scarcity). It should serve the collective values of The Map. It should be designed to deter speculators.

Here's how The Map might evolve as we add currency:

STEP 1
Make The Map.

STEP 2
Each Map Maker gets Trade Points (the local currency unique to your regional map system) for listing their needs and assets. This is their reward for being an early participant. Points only become live once The Map is launched.

STEP 3
Map Makers build towards an agreed 'critical mass' before the public launch.

STEP 4
When there are enough participants, the platform is launched.

STEP 5
Trade Points are now tradable with other participants for the exchange of goods and services.

The Map is already a powerful connecting tool and Currency takes it to another level. It releases energy, innovation and initiative.

It should also be optional. Some just want to connect without giving or receiving rewards. They can continue to do so and enjoy The Map at that level.

This local currency only has value because of The Map. All the resources listed on The Map give the currency its value. The currency comes from The Map and goes back to The Map. If, for any reason, the currency itself fails, The Map continues to serve its connecting functions.

So it is not about the currency, it is about The Map. Always.

Add more features

We can further enhance The Map with a range of functions so that users can:

- research ideas

- create or extend networks

- reward each other with tradable Points

- pay council tax and business rates with Points

- give each other non-tradable Reputation Stars for great service

- reward people who validate transactions (if block-chain technology is used): the Points Proofers

- reward Map Mates, those with digital access who manage access for someone without it

- raise money through crowd-funding.

All of these features are already offered in some form by existing projects. The challenge for the Map Makers is to bring them together into one accessible tool to serve their region.

PART 4

Use The Map

How to use The Map

A map alone achieves nothing. It is just data. Active users and leaders have to turn the data into useful information and practical knowledge then use it wisely. Leaders use The Map to help their cause. And leadership can come from anyone anywhere on The Map at any time.

In Part 2, we saw how a creative community group, an entrepreneurial couple and an elderly woman could use The Map for very different purposes.

Now let's imagine some more examples. Here's how three local people, three local businesses, three voluntary groups and three local authority agencies might make connections with The Map.

Local people use The Map

Linda is 30, has a job with a large company and is married with two young children. She sometimes needs a babysitter and wants to learn karate. She can offer lifts in her car. Linda joins The Map and immediately connects with the people who can help her and with those she can help.

Harry lost his job as a welder in the recession. He is now 52 and fears he won't find full-time paid work again. He is a keen gardener and has a garage full of tools. Harry needs health advice about his back problems. He becomes a member of The Map and feels less isolated as he makes new friends.

Grace is 20 and looking for her first job after college. She wants to get experience as a hairdresser. She loves visiting the elderly care home and chatting to people. Grace signs on to The Map and gets some job offers.

Local businesses use The Map

The Place is a third generation family-run Café. Many people stopped eating out after the last financial crisis so the Café offered special deals and group discounts to keep afloat. The Café needs reliable workers. Through The Map they found part-time help during busier times. Now they have their pick of kitchen helpers. The Café also has a meeting room that was underused. They advertised it on The Map and it is now in regular use by local businesses, voluntary groups and local authority workers. Using The Map has also made them more aware of what the competition is doing. They have been able to target donations to voluntary groups and get good PR for the business.

Copycats is a locally owned copy shop offering a full range of modern publishing services. It was badly hit by the recession and nearly went out of business. It used The Map's built-in marketing tools to reach a much wider audience with its special offers. Voluntary groups in particular took advantage of these offers to advertise their events.

Wheelies is a bike repair shop – a local business started five years ago by a passionate cyclist. It has a loyal following amongst the founder's cycling network. She has used The Map to reach out to other cyclists, find new customers and lead actions to help local voluntary groups.

Local voluntary groups use The Map

One of those voluntary groups that Wheelies helped was a local *Youth Centre*. Its rooms and minibus often sit idle and can be hired by others. The youth leaders are always looking for volunteering opportunities for their young people.

The *Wildlife Group* arranges nature walks, river clean-ups and lectures about the environment. It works closely with the local authority's environmental unit. The group always needs more volunteers and offers advice on wildlife protection.

Home Help is a charity that offers elderly people help at home. It always needs volunteers and also offers specialist advice to elderly people and their families.

Since these groups discovered The Map, they have never been short of offers and requests.

Local authority agencies use The Map

Many local authorities are cutting so-called 'non-essential' services like libraries under Austerity measures. The Map's optional Points system allows local government to reward volunteers with Points for keeping these services going. Points are redeemable against council tax or discounts on other services like leisure centres. Points should never be used to justify cuts in services or promote the use of cheap labour – but where cuts are inevitable, they could help to maintain services.

The *Gateway Leisure Centre* is owned by the local authority. The management is outsourced to a social enterprise. The swimming pool, gym and meeting rooms all have slack times when they are not working at capacity. The centre needs part-time staff and swimming instructors.

There are many local-authority-owned *community centres* in the region. Many of them have underused rooms. Some of them have underused vehicles. They all need volunteers to help run things.

The local authority's *Procurement Unit* deals with local enterprises offering essential local services. It puts new contracts out to tender and always needs information about new enterprises.

The Map enables local authority agencies to keep a high profile, highlight their offers of spare capacity, get essential help and maintain connections across the region.

PART 5

Maintain The Map

How to maintain The Map

The Map does not make itself and The Map does not maintain itself. Someone has to host The Map and make sure it works for everyone. The group that kick-starts The Map needs to think about who will host The Map and how it will be maintained. It may be the same group or a new group brought into being for this purpose. Here are some key operating principles.

The Map must:
- enable individuals and groups from all sectors to contribute offers and needs to The Map
- ensure that people without digital access have Map Mates to manage and communicate their data
- ensure The Map covers its own running costs as much as possible and does not become dependent on grants for its survival
- encourage shared governance of The Map from all sectors, ensuring no single interest group can take it over
- back and guarantee redemption of any Trade Points issued to participants
- enable participants to report errors, abuse or misuse of The Map, as well as suggestions for improvements
- enable participants to maintain quality standards by awarding Reputation Stars to each other
- guarantee data protection and not to sell The Map's data without permission.

This is a pretty big challenge, politically, organisationally and technically. We can't expect individuals to create such an infrastructure for themselves. We don't expect local government to do it for us alone. Nor do we trust the whole job to the private sector. And we don't push the burden on the overstretched voluntary sector. It needs to be a grand collaborative project for the region.

Each sector needs to be persuaded about the benefits of participation. Can they make better use of spare capacity? Can they get better workers or more volunteers? Can they make existing resources go further?

Ownership and governance will ideally be shared between sectors and players rather than being dominated by any one interest group. There are key decisions to make. How do we maintain a balance between the interests of multi-national chain businesses operating in the region and the need to nurture and protect regional businesses against unfair competition? How do we avoid larger players dominating? Do we restrict use of the optional Points system to certain participants only?

Such a sophisticated tool requires powerful programming and skilled programmers. Parts of The Map could be built on existing networks. The block-chain technology that runs crypto-currencies could

decentralise and cheapen many functions in future. Organisers will need to strike a balance between data protection and transparency.

Each region will evolve its own unique version of The Map, reflecting the uniqueness and character of that region. It will have its own name and brand backed by a similar powerful architecture. The local look and feel depends on local interest in the idea, relative strength of each sector, availability of funding, patronage and sponsorship, etc. In one region it may be more commercial with user fees, in another it may find enough means of support to provide the service for free to most users. Each region will have to find the right mix. If any one group tries to over-commercialise, dominate or betray the collective values of the local Map, another group can always start a rival Map based on those values.

Can someone register on more than one Map? It would depend on the protocols for registration agreed by each regional Map, but there is no reason why a person or group could not register on multiple Maps.

There are political dangers. Local party political interests should not be allowed to highjack The Map for their own narrow purposes but encouraged to be full partners in realising its potential.

There is also a danger that The Map could attract lots of users and be very trendy for a while, but not really integrate itself deeply into the life of the region. Ideally, there should be face-to-face groups that meet regularly across the region to talk about how they are using The Map, how they could use it better and how it could be improved. This ensures that The Map is not just a fancy, abstract, technical thing but is driven by peoples' values and needs.

We know that the future is one of deep collaboration and partnership. We have no choice. We have to acknowledge our inter-dependence. Our fates and our problems are connected. We need each other.

The Map offers a future that is independent of vested interests, whether business, government or private. It is made by us, for us, to serve all of us.

So let's imagine that future together: The Map unfolding in your region, in the next city or county, in every region, in every country… People asking their friends and colleagues, "Are you on The Map yet?"

Notes

(1) International Directory of the Sharing Economy: http://bit.ly/The_Map_1

(2) Professor Mark Blyth, the author of *Austerity: The History of a Dangerous Idea*, tells a different story about Austerity: http://bit.ly/The_Map_2

(3) This article in The Atlantic exposes basic errors in the mathematics used as evidence for the theory of Austerity: http://bit.ly/The_Map_3

(4) The Positive Money Campaign shows how banks create new money when they create new loans: http://bit.ly/The_Map_4

(5) In January 2014, Chancellor George Osborne promised more cuts: http://bit.ly/The_Map_5

(6) This 2013 suicide is far from an isolated case. The agency employed by the government to decide whether sick people were fit for work had a third of its decisions overturned and was later replaced: http://bit.ly/The_Map_6

(7) This July 2014 Guardian article highlights the disagreement amongst MPs about the reasons for the rise in use of food banks: http://bit.ly/The_Map_7

(8) Carys Afoko and Daniel Vockins show how the Austerity story is carefully crafted, and the need for alternative stories, in this paper from the New Economics Foundation: http://bit.ly/The_Map_8

(9) This June 2014 Daily Mail article shows the waste involved in throwing away good food: http://bit.ly/The_Map_9

(10) This December 2013 Daily Telegraph article discusses how the food thrown away by supermarkets could be used to feed people at food banks: http://bit.ly/The_Map_10

(11) The Recycled Orchestra from Paraguay recycles junk to create orchestral instruments for children in poverty: http://bit.ly/The_Map_11

(12) This Waste Management World article discusses the facts and challenges of recycling nappies: http://bit.ly/The_Map_12

(13) 19 Fascinating Maps, from Mashable: http://bit.ly/The_Map_13

(14) 30 Maps to Help Local Change Makers, from REconomy: http://bit.ly/The_Map_14

(15) Maps for local government created with commercial software: http://bit.ly/The_Map_15

(16) How to Map the New Economy, from Shareable: http://bit.ly/The_Map_16

(17) Crowdmap, from Ushahidi: http://bit.ly/The_Map_17

(18) Margrit Kennedy, Bernard Lietaer and John Rogers. 2012. *People Money: The Promise of Regional Currencies*. Axminster: Triarchy Press. http://valueforpeople.co.uk/#book

(19) John Rogers. 2013. *Local Money: What Difference Does It Make?* Axminster: Triarchy Press. http://valueforpeople.co.uk/#book

(20) This April 2014 Business Insider article discusses the future potential of the block-chain technology driving Bitcoin: http://www.businessinsider.com/the-future-of-the-blockchain-2014-4#!KuyDl

(21) Ethereum was the most visionary application of the block-chain technology in 2014: http://bit.ly/The_Map_21

Glossary

The Map

Tool created by all sectors to serve a region, built on needs and offers; a place to connect, communicate and exchange.

Map Makers

Every individual and group that contributes to building The Map; also an appointed cross-sectoral group that takes responsibility to grow and maintain The Map

Map App

Mobile application with access to essential Map features.

Map Mate

Someone with digital access who manages access for someone without it.

Trade Points

Points awarded to Map Makers who list needs and offers before and after official launch. Points then operate as currency for providers of goods and services.

Points Proofers

Participants who validate user transactions (if using block-chain technology).

Reputation Stars

Non-tradable points awarded by users for good service.

About the author

John Rogers has been exploring how local currencies can support community development for over twenty years. He ran a local exchange system in Wales for ten years, then co-directed the Wales Institute for Community Currencies at the University of Newport from 2003 to 2007.

John co-produced the first English edition of Margrit Kennedy and Bernard Lietaer's 2004 German book on regional currencies, *Regionalwährungen*, as *People Money: The Promise of Regional Currencies*, adding profiles of 16 leading local currency practitioners from around the world and his ORDER design process.

Appreciation for *People Money*:

This book is vitally important, not only to NGOs and concerned citizens, but also required reading for bankers, financiers and all economy policymakers looking for saner alternatives.

Hazel Henderson, author of *Building A Win-Win World*

People Money is the single most useful and empowering book I have encountered for those wanting to get involved in the complementary currency movement. Its diverse real-life examples and insightful 'how-tos', embedded in deep theoretical understanding, will surely make it essential reading for activists, policy-makers, and economists interested in localization and sustainability.

Charles Eisenstein, author of *Sacred Economics*

John wrote the pamphlet *Local Money: What Difference Does It Make?* as a simple introduction for newcomers to the topic. Appreciation for *Local Money*:

For the reader who is new to the subject, or who wants an introduction to the topic but does not have time to read a longer book, this is ideal…Altogether, this pamphlet is extremely valuable as a starter in the field of community-strengthening alternatives to our present exploitative money system.

Project Lyttelton, New Zealand

Must-read pamphlet. I found it clear, concise, assertive, inspiring and timely. Miraculously, John Rogers has distilled everything you need to know on this subject into this very easily digested little tome. Seriously impressive. I recommend it to Transition Initiatives.

Ben Brangwyn, Transition Network