## Theory of change - Noncorporate.org and Lowimpact.org

### Problems
1. We’re headed for ‘biological annihilation’ ([Proceedings of the National Academy of Sciences of the USA, May 2017](https://www.pnas.org/))
2. Corporate capitalism has to grow perpetually, which damages the biosphere; and it concentrates wealth perpetually, which prevents real democracy and therefore our ability to do anything about it.
3. Money is created centrally, lent at interest and invested to maximise returns. This concentrates wealth and requires perpetual growth.

### Solutions
1. The **non-corporate economy (NCE)** is comprised of democratic institutions, from self-employment to federations of co-operatives.
2. Mutual credit is a trading system in which the means of exchange is not a store of value, is not lent at interest and does not become concentrated.
3. The non-corporate economy (comprising a mutual credit exchange system) doesn’t concentrate wealth or require perpetual growth. It is growing in the ‘cracks in capitalism’ in the same way that capitalism grew in the cracks in feudalism. There is no reason that it should stop growing.

### we will engage with:  by (activities):  so that (results):  intermediate outcomes:  ultimate outcomes:

**individuals**
1. Providing / updating info on websites.  
2. Promoting websites, NCE & mutual credit.  
1. People gain skills.  
2. People switch to the NCE for essentials.  
3. People encourage friends / family to switch to the NCE.
1. Trust engendered in NCE and mutual credit through success in practice.  
2. Awareness of and support for the NCE maximised on both left and right.  
3. Mutual credit schemes plug into global Credit Commons.  
4. Identification and removal of barriers to the growth of the NCE.  
1. The non-corporate economy grows to constitute the entire economy.  
2. Mutual credit becomes the exchange system of the non-corporate economy.