

S-WORLD SUPERECONOMICS

An Audacious Idea

From the 'Angel Theory – Paradigm Shift' Series
'A MORE CREATIVE CAPITALISM'



By Nick Ray Ball 21st March 2019

Article Number 999

Welcome to Supereconomics, An S-World Story.

S-World is a regenerative economic systems design and network that in its creation does great good for the future of our planet and our society. This design is currently being written into a series of books, the most recent of which has the title '**A More Creative Capitalism.**' Which without context may sound like just another book on how to make the rich get richer.

A More Creative Capitalism is [a quote by Bill Gates](#), from his 2007 Harvard Commencement Speech. The following is paraphrased:

"Humanity's greatest advances are not in its discoveries – but in how those discoveries are applied to reduce inequity. Whether through democracy, strong public education, quality health care, or broad economic opportunity – reducing inequity is the highest human achievement.

How can we do the most good for the greatest number with the resources we have?

We can make market forces work better for the poor if we can develop **a more creative capitalism** – if we can stretch the reach of market forces so that more people can make a profit, or at least make a living.

If we can find approaches that meet the needs of the poor in ways that generate profits for business and votes for politicians, we will have found a sustainable way to reduce inequity in the world. This task is open-ended. It can never be finished. But a conscious effort to answer this challenge will change the world."

I did not hear this speech at the time, but someone did tell me of how Bill Gates and his wife Melinda created their foundation, to better spend their philanthropic giving, in a teach a woman to fish sustainable fashion.

Four years later, in 2011, after writing the first article of what is now my five million word - eight-year magnum opus on the creation of a regenerative virtual and real-world business network entitled 'S-World.' I put Gates initiative at the centre of the network, in a system that was then simply called 'Give Half Back, which when entangled with chaos theory became POP – The Point of Profitability, and later when entangled with string theory it metamorphosized into the networks very own financial gravity.

Now that we have the context, believe it or not, little old me and inspirations from my daughter Sienna (the S in S-World) have done it. We have completed the problem, sure in theory, but the argument is solid. Of course, this problem is as Gates says, 'open-ended and can never be finished.' But actually, it can be completed, which I understand will sound like the rant of a crazy, because it's just too big a problem to fix. But I did it anyway, and this is my story...

SUPERECONOMICS

Introduction

The name Supereconomics originally paid homage to a system influenced by supersymmetry, and systems analogised from super-string theory. But more recently with the formularizing of ŘĚŠv4 and ŠĚŠv5 (Part 3 – The How) ‘Super’ is now simply an adjective, like Superman or Superwoman. But applied to economics.

Supereconomics will be told in three parts

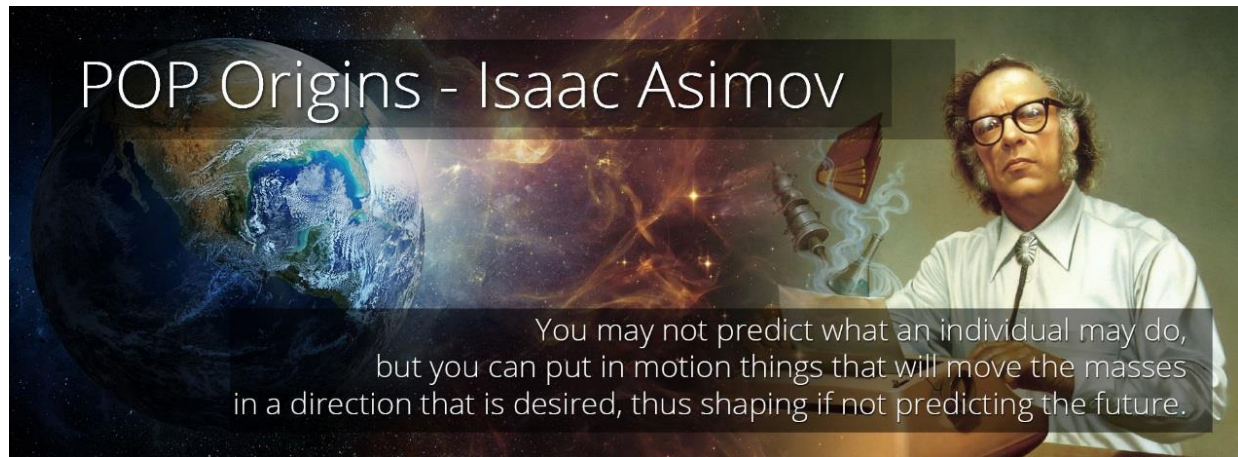
1. System History (The What)

The first part of the story is the many system designs, some real-world (have been developed) but most are future systems design (written, but in the development cue.)

We start in 2011 with POP and the idea for a Net-Zero City of Science, and then over 8 years I work the problem.

On the one hand, the title of Part 1, System History, tells that eight-year story and presents the many different interlinked systems. On the other hand, the title is for the Feynman Sum over 87 Quintillion Histories. As we start this project in the future, in 2080 from where by my calculation given a supercomputer and a diminishing Moore's law the S-World Angelwing Software will have created 87 Quintillion different versions of how to get to 2080 with our society and planet in the best shape, before arrival (in 2080). So far I have created 3 of those Histories, and am now looking for others to add the 4th 5th 6th before making the first version of the software making it easy to use online, in a type of game format, so that it is fun.

Back in 2011, the original influence for this idea was a quote from Isaac Asimov:



“You may not predict what an individual may do, but you can put in motion things that will move the masses in a direction that is desired, thus shaping if not predicting the future.”

Then when in 2016 I heard Hawking and others describe Feynman’s Sum Over Histories, the notion to adapt Asimov’s philosophy to create histories back from the future took centre stage.

Part one of ‘S-World Supereconomics – An Audacious idea’ mostly covers the software, from micro one-woman business systems to gigantic industry networks, which are necessary to successfully manage and indeed market many Net-Zero City designs, which en-mass will contribute a significant fraction of GDP by 2080.

We saw the graphic below at the begging of this paper, and below it is a summary of the different software designs, each presented as just a name, but each name has its own book, and some system have a few. This is an unprecedented scale for a software project.

S-WORLD ANGELWING Economic Software



S-World Angelwing is the catch-all name for the many S-World software systems and designs, including the following:

The TBS™ (Total Business Systems) and S-Web™, S-World BES™ (Behavioral Economic Systems), S-World Films™, S-World TMS™ (Total Marketing System), S-World TFS™ (Total Financial Systems) S-World VSN™ (Virtual Social Network) and VBN™ (Virtual Business Network), S-World UCS™ Simulator et al., S-World AE (Aid Efficiency), S-World ŘÉŠ-v4™, S-World DCA™ (Dynamic Comparative Advantage), S-World PQS™ (Predictive Quantum Software), The Theory of Every Business, and others M-Systems.

1. The Why (Inside the Doughnut)

Currently, there are two parts to the More Creative Capitalism series.

1. S-World Angelwing – A More Creative Capitalism and
2. A More Creative Capitalism – 64 Reasons Why

~~S-World Angelwing – A More Creative Capitalism~~, book 1 tells the ~~System History~~ software development story and adds political and behavioural economic incites, and centre stage is ŘÉŠ High-Octane Financial Engineering, which we cover in part 3.

Book 2. A More Creative Capitalism - 64 Reasons Why presents 64 different and substantial initiatives from protecting our Oceans to limiting Carbon emission, and from healthcare to housing. Each of which are created as positive externalities (ripple effects) created by industry, business, towns and Cities in locations of abject poverty, in this thesis ~~example~~ Malawi. All of which are constructed in a Net-Less-than-Zero fashion.

Whilst it's still a work in progress there is a PDF online that expands upon this introduction: <http://angeltheory.org/64-Reasons-Why--Summary-v16-9.pdf>
The PDF is a summary of the book 'A More Creative Capitalism – 64 Reasons Why'

I have recently read Kate Raworth's Doughnut Economics in which Kate visualises the economy within the ring of a US-style doughnut, and sees ills like pollution outside, and wrongs like inequality inside. 64 Reasons Why is the art of removing 64 big-ticket items into the safe and desired body of the doughnut.

2. **The How (ŠŠŠ High-Octane Financial Engineering)**

Continuing with Kate Raworth's book, at one point Raworth theorises a world where the lender, has a 100% reserve. Which would make the economy bulletproof. But in 'End this Depression Now,' and other books, we hear that most or even all highest 50 GDP per capita countries are highly leveraged. Where on average 10% (loose figure) of what has been lent is all that is in reserve. So, If there is \$1 trillion in cash flow, there is only actually \$100 billion in actual money. Reverse engineer it, and taking away this additional cash flow it would cause a complete economic breakdown for whatever country was involved.

I believe the Fed changed from 5% reserve to 10% in answer to the 2008 financial shocks. And maybe they have a plan over the years to move to 15% and 20%, or maybe they don't, the logistics however show such increases on a long timescale.

ŠŠŠ High-Octane Financial Engineering does the same thing, it increases the cash flow, and in the right circumstances can increase it more than the 900% shown in the example above. But... and critically it does so in a way that sees every dollar spent, sitting as cold hard cash. There is always the exact money in the bank. At any one time, if allowed, everyone could withdraw their money. So, there is zero chance of a bank run and a much more rigid economy.

The trick, the craft, is to change deposit rates for time, and speed up the flow of money, whilst keeping most spending within the network. That's all, simple really, but you need the technology that we see in part one, to enable it.

All of the above, Gate's call for a **more creative capitalism**, my 64 Reasons Why, Raworth's Doughnut economics and much of what is written in other well-intentioned writings, are ideals, they tell us what we should do, and what we need to do, but they do not tell us how we can get there, or more specifically how we can afford it.

Bringing business and commerce into the doughnut is typically expensive, to do the same for most of the world, (or at least half of it anyway) would require unimaginable figures, and even the Gates's endowment cannot make much of an impact on its own. Macroeconomics counts in trillions not in billions. So, at the least, what we need is a plan to create trillions not billions.

This plan comes in two parts, first, is the Angelwing Software described in Part One, which for sure is a plan that could create a new a powerful network, and could become as powerful as Microsoft or Facebook. And one may

I am still to be proved correct, but the math that I called ŘĚŠ-v4 and now call ŠĚŠ-v5 is surely correct, its very simple, how could it be wrong?

In the West and, in fact, in most economies, people put money in banks, and the banks then lend the money out, but they lend out more money than they actually have, so if just 10% of depositors want their money it can cause a bank run. I call this the Reserve Rate Technique (RRT). So at 10% RRT, a bank creates 10 fold the deposit. So what was say \$1million in deposits creates \$10 million in cash flow.

in light of interest rates be near zero,

Afforded for by ŠĚŠ High-Octane Financial Engineering and the S-World Angelwing software, powered by Richard Feynman's Sum Over 87 Quintillion Histories.

Pecunia, si uti scis, ancilla est; si nescis, domina.

THE WHAT...

S-WORLD ANGELWING Economic Software



S-World Angelwing is the catch-all name for the many S-World software systems and designs, including the following: The TBS™ (Total Business Systems) and S-Web™, S-World BES™ (Behavioral Economic Systems), S-World Films™, S-World TMS™ (Total Marketing System), S-World TFS™ (Total Financial Systems) S-World VSN™ (Virtual Social Network) and VBN™ (Virtual Business Network), S-World UCS™ Simulator et al., S-World AE (Aid Efficiency), S-World RÉŠ-v4™, S-World DCA™ (Dynamic Comparative Advantage), S-World PQS™ (Predictive Quantum Software), The Theory of Every Business, and others M-Systems.

In this document, we look at The TBS™ and S-Web™, S-World BES™, TMS™, TFS™, S-World DCA™, The PQS™, and The Theory of Every Business,

Part 1. System History

"A brief history of the S-World Network Super-economy, modelled from Chaos and M-Theory, the best 'Theory of Everything' we have."



S-WORLD ANGELWING Economic Software

The S-World Economics Magnum Opus. (Great work -- said of someone's masterpiece.)

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1. NEW SPARTA – City of Science (circa 2011)

We start in 2011 with www.S-World.biz, and it's the only semi-professionally presented chapter: New Sparta City of Science - www.s-world.biz/New-Sparta-2011.

A nonchaotic system called POP, which over time developed into Financial Gravity and a law of equality, entangled within a City of Science. A cross between Paul Romer's Charter City concept, the Googleplex and, a tropical holiday resort.

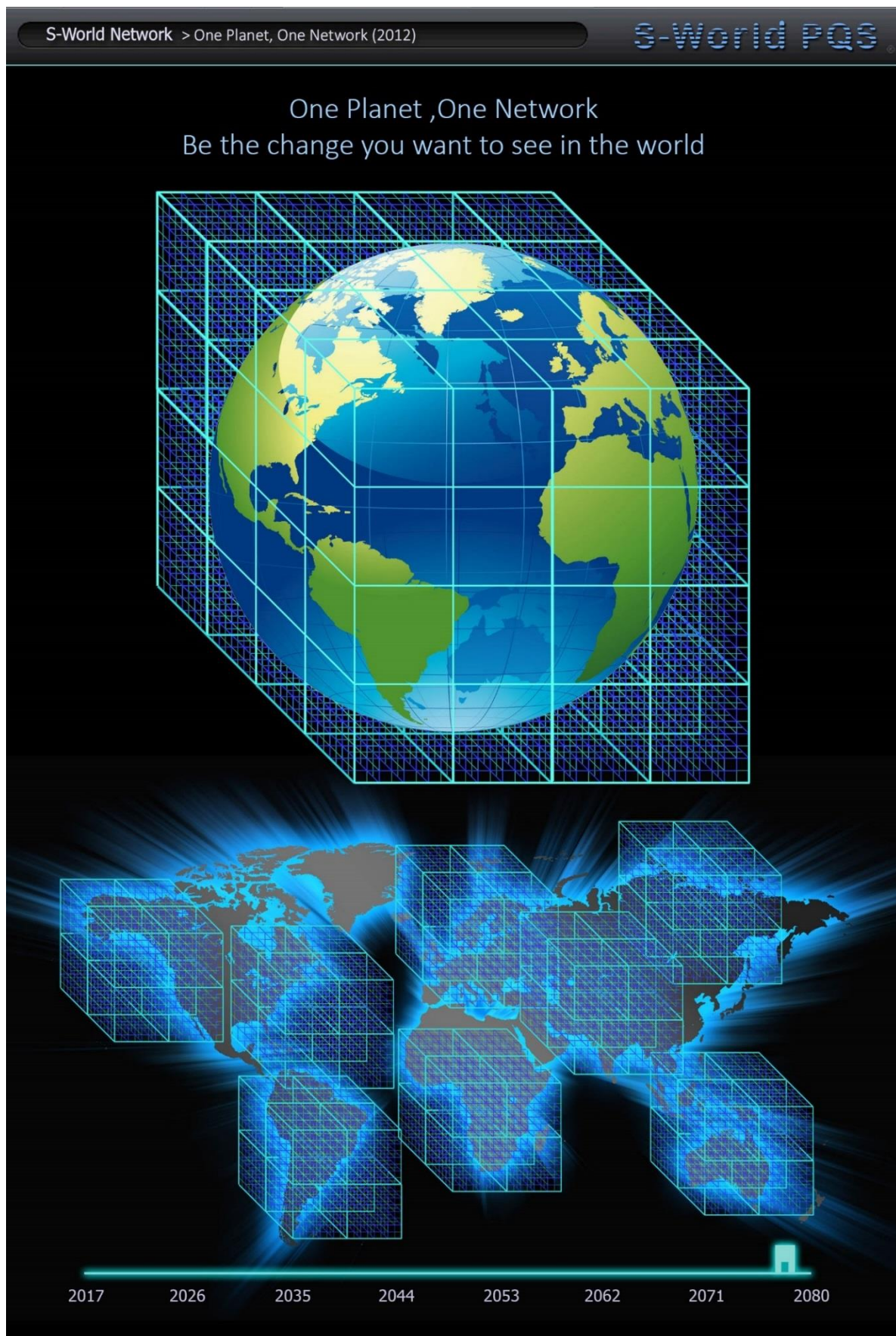
To its credit, this very scrappy blogsite from 2011 has about half a million words on this or that theory, many are wrong; but some, like the New Sparta City of Science design we see below, become the now 8-year projects founding principles worthy of deep consideration.



1B. AMERICAN BUTTERFLY

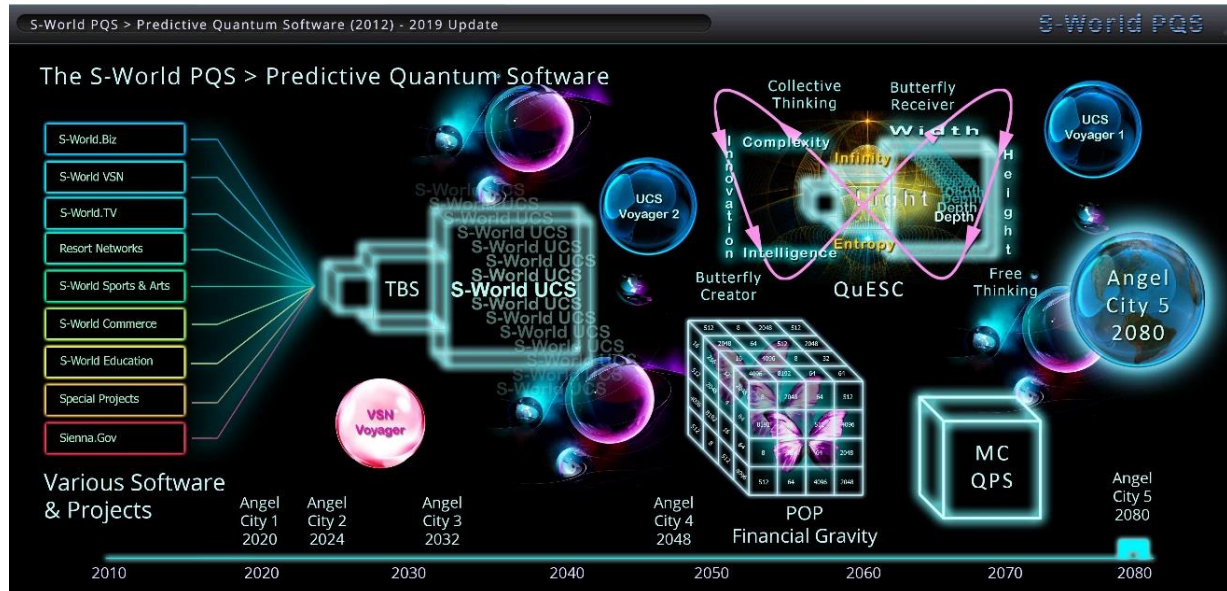
(January 2012 to Summer 2013)

www.AmericanButterfly.org

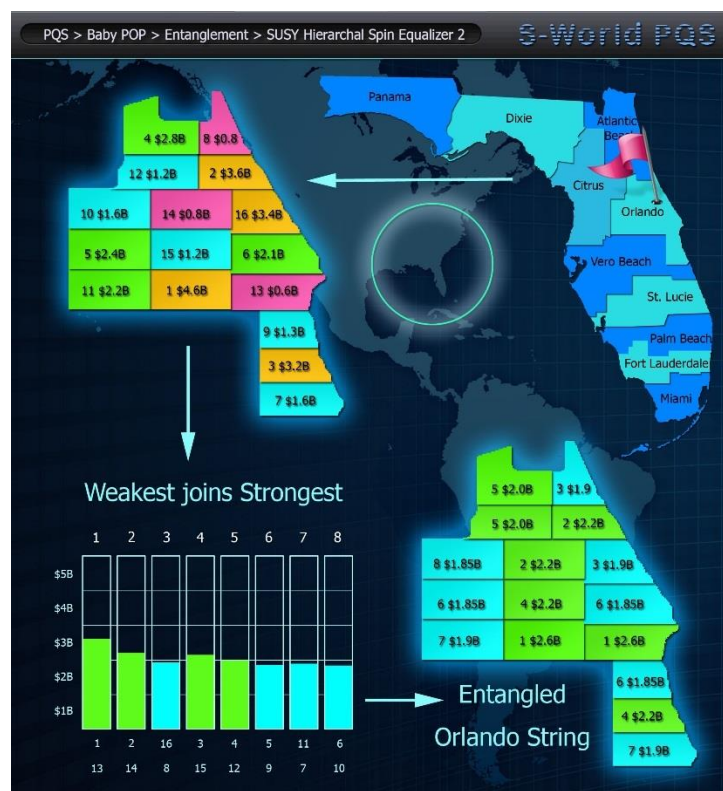


The book, '[American Butterfly](#) – [The Theory of Every Business](#),' expands upon the ideas from 2011 in S-World.biz; and is complemented by two more (shorter) books that expand upon the story, taking influence from theoretical physics and in Book 2. 'Spiritually Inspired Software' (also known as Quantum Economics). We see the first picture of the 'M-Systems' software design, the predecessor to the Angelwing design we saw at the beginning of this chapter.

The PQS – Predictive Quantum Software



Then, Book 3. 'The Network on a String' presents 8 analogies from physics to economics; some now incidental, some now central to the design. The picture below, for example, was the first equality-driven idea analogised from Supersymmetry. (The Super in Super String Theory.)



2. S-WORLD VILLA SECRETS TBS™

Total Business Systems

In tandem (and, in fact, from the year 2002), work started on the Microeconomics and Villa Secrets, currently best described in a 2017 book I started - The Villa Secrets' Secret.

<http://network.villasecrets.com> soon to be rewritten as part of Angel Theory Paradigm Shift Book 4.



The system design above was all knowledge from Cape Villas.com 2002 to current, and Villa Secrets.com 2014 to 2017; which was written in a 25-chapter book called The Villa Secrets' Secret written in 2017. The first 10 (mostly software) chapters are online at Network.villasecrets.com, which describes the formation of a large network of companies assisted by websites that include extensive portfolio collections (stock), powerful software, including the [CRM Nudge AI](#) (in development) the [Company Controller](#), and the [BES™ Observer](#) (in the development queue). Collectively, these and other systems create small business software that will give an 'invisible hand' like advantage (in this case, the hand being the AI) to all companies in the network.

Over time, this software can adapt to most business types and becomes the 4th book in the Angel Theory – Paradigm Shift volume: Book 4. Total Business Systems abbreviated to 'The TBS™'. Below, we see some micro to macro graphical representations.



In terms of pure business, the TBS™ becomes a multiplier of productivity; but on the one side, and including the TMS™ – Total Marketing Systems increasing the likelihood of receiving a request for sale (an enquiry); and on the other side, many systems assist the enquiry to a successful conclusion once an enquiry has been received.

The TBS™ is best thought of as hundreds of different nudges that collectively increase the bottom line. In this paper, we look at some of the most interesting or easily explained. But note that there is a lot more than what we are about to see.

This design, when complete is way ahead of any other for small to SME business. And if you don't get that from this quick read, you will need to get into the details.

This Supereconomics presentation presents some of the interesting features, but like a duck floating across the pond, there is much ado beneath the water. They say, 'The Devil is in the detail.' But I don't like to even talk about the devil, and because in this case, it happens to be true as will be described in part 3 and '64 Reasons Why,' I say 'The Angel is in the detail,' there must be close to 10 million words by now, online and on my hard drive, eight full years and close to half a million spent. For now, however for fear of being so long it becomes off-putting we just going to look at the highlights.

If we remember back to the begging, we started with the creation, and marketing of a City of Science - New Sparta. Since this 2011 vision, the location of the City has changed, from Greece to Orlando, then to MARS and Malawi. The first thing, well certainly one of the first things one would need to make such a venture economically viable, is a network of the worlds most exclusive estate agents, to sell parts of the City off-plan. The following sections describe how such a network will be founded.

The Villa Secrets Network



Before we get to the future of small and SME business software, we need to skip forward to the second part, to the TBS™ book and look at the creation of the Villa Secrets network; which can serve as a road map for the creation of the S-World Virtual Network in many industries. The Villa Secrets Network is a prototype web framework that can make many different websites (or web franchises may be a better word), all of which are intrinsically linked to the S-

World Angelwing Software (Angelwing being the catch-all name for all software and systems), and critically all of which share and ample stock – Villas, Safaris, Private Islands available to be booked by the public at a competitive price that affords a good commission, typically 20%.

The Villa Secrets Network is set to become massive, and will start expanding in 4 different ways:

1. To big companies that would benefit (like Virgin or Luxury Retreats)
2. To smaller companies that would benefit (like the Dogon and Nox Groups)
3. To individuals (There are millions)
4. To companies that would become licensors and create their own networks (like Sotheby's Realty, Christie's Estates, and Berkshire Hathaway)

Sometimes, one will find big or small companies that would benefit, that have uniquely skilled individuals, and see merit in creating their own networks.

To read the relevant chapter in The Villa Secrets' Secrets, [click here](#).

SIMPLE – The First Law of S-World Software



Possibly the biggest simple factor that makes our solution possible, is our ambition to create engaging pages, even for the most mundane of tasks. And our absolute must ingredient to every page we create is that it be simple and easy to use.



Richard Thaler - The Big Short

Richard H. Thaler, PhD
President of the American Economic Association
The Charles R. Walgreen Distinguished Service
Professor of Behavioral Science and Economics
at the University of Chicago
Director of the Center for Decision Research
Has transformed how Economists understand
human behavior.
Father of "Behavioral Economics"

In this role, there is a lot that can be learned from 2017 Nobel Prize winner Richard Thaler and behavioural economics, choice architecture, and the importance of defaults for each separate system. Noting that, in comparison to a company like Salesforce, the world's most famous CRM (Consumer Relationship Management) software, our product is almost infinitely simpler because it is made for a specific industry and within a specific niche. So, we can throw 90% of the Salesforce-type product away, decluttering the landscape.

Indeed, Richard Thaler himself is the desired co-founder and will be offered equity in Villa Secrets, should he wish to turn his gaze its way. Why would he? Well, equity aside, due to the network strategy that sees in the first throw of the dice a target of 64 different companies or individuals within the network in Cape Town and at least 512 users in California; given a single travel transaction can be \$200,000, and one to many millions in real estate sales; the Villa Secrets Network strategy offers a high-value environment to test his and his peers' nudges and insights, an opportunity that so far has not been available to the behavioural economic profession outside of game shows, which are of course not a great indicator as contestants are aware there are being watched.

THE VILLAS Cloud



One big way to make things simple is to give the right information to the clients and sales staff alike and connecting to a unique inventory via many different bespoke property management systems that accomplish this task. In both the Vacation Rental and Travel industries from Safaris to Private Islands there many companies from Global GDSs such as Amadeus, there are large PMSs like MyBookingPal, there are continental inventory sharing systems like Nightsbridge, and local PMSs such as Nitro, and added to that are many smaller networks often run and connected by old legacy systems that can be tapped into, and at the solo contractor level, there are small portfolios of properties managed by individuals, often marketed on Airbnb, Booking.com and others.

I can speak with confidence about the Cape Town vacation rental industry whereas we speak we have to make API connections are planning more, as we plan to network every supplier's inventory, and on average take 2.5% in commission from each booking. There is no such system, not yet, there are PMSs big and small that connect one company inventory to another companies inventory, but each connection is costly to make and maintain, and no one has thought to spend the time to connect to all possible suppliers, and thereafter create websites

and software for current companies or new companies to use.

I feel it needs repeating, this model is new, there are plenty of companies that connect villa owner or property manager to Agents and take a similar $\pm 2.5\%$ commission, but it is for the agents to create usually complex API connections for each individual source, where Villa Secrets creates the marketing and sales platform for the agent, more efficiently, and creates and will continue to create better and better CRM-Plus type software to assist the process. And if a current PMSs or GDSs see the model and repeat it, their platform would only have their portfolio, compared to all available portfolios.

I can also say that the lucrative safari industry (which is the subject of Special Project 1. Experience Africa. Is ripe for such a system, which in turn will be the 1st loss leader, as all income will be spent on conservation, and in particular protecting the Rhino, Elephants, Cheetah, Wild dog. And further create the S-World safari companies that will be made to after a threshold, spend half their income on the same cause. And in particular, seeking to create a much better system for the safaris critically including interconnectivity and booking options through as many Safaris as we can in Africa and in some way gain more donations to the cause. Should we get to half the safaris about 2500, this income would be more than all other conservation money combined, each and every year.

The technical job of connecting in Cape Town villas, in Safaris, and really in vacation rentals and high-end travel venues is not that hard, it just takes time, and needs constant supervision for when the GDSs and PMSs change things, or update, which they do from time to time. The harder part is getting the different companies and individuals to give you access. Some on legacy systems will worry about others interfering, and others may see S-World Villa Secrets as a competitor. This last problem I hope will be solved by the rest of S-World, this 'Super Economics' Paper book summary, and the book 'A More Creative Capitalism, which focus on making cities across the world, and if backed by the likes of Bill and Melinda Gates, The Obamas, The Chan Zuckerberg Foundations, Elon Musk, Sir Richard Branson and Paul G Allen. S-World Villa Secrets will not be seen as a competitor, but rather the next big thing, because it is the next big thing. It's the biggest thing, as will become crystal clear as we journey through this paper.

THE VILLA SECRETS **Business Model**

Prestige Marketing & The Estate Agents Packs

We start this exercise with a standard CRM and add to it the following...



Often, the role of the CRM is to add a multiplier to marketing investment. If AdWords gives 300% ROI (Return on Investment), and advertising in Conde Nast Traveller only breaks even and creates a net loss after VAT, one goes with AdWords but loses the undervalued prestige. But, as is the requirement, the TBS™ can double the likelihood of making a sale (created by 100 individual nudges and insights); then, it can pay to advertise in Conde Nast Traveller and enjoy the boost in prestige, which can bring unexpected opportunities.

In our case, after we created our own magazine, and distributed it with Conde Nast Traveller at a cost of about \$100,000 (back in 2009); we had Bulgari (and if you don't know Bulgari, they are the sunglasses on the top shelf that cost twice that of Prada, Gucci et al.) contact us offering \$100,000 in barter in exchange for being the featured brand in our next publication. Which, of course, only becomes useful when you find a way to profit from the barter, but that's the game. And, in our case, the answer to this query was the Guest Gifts - the unique component of the CRM from S-World.biz.

We exchange media placement (in the magazine) for gifts to give to guests. Bulgari sees their brand distributed to those that can afford their products. And past guests, who have been given Bulgari Gifts, are most likely to return, or at least they spread the word; a win-win, a non-zero-sum game.

There are many other examples of non-zero-sum games (win-wins).

In particular, and sticking to the print media magazine ads, if one can increase bookings and decrease in efficacy so that advertising in Conde Nast Traveller and other such brands and making our own magazines, as long as one sees an ROI of over 125% then one can use such mediums frequently, albeit, along the way making sure one is making more trees than consuming. This presents a new opportunity, as we distribute the rights to make placement throughout the network, so the network can use the inclusion of their properties like carrots, to either entice a new property to the network or, and this is critical, as it goes to the very heart of how we expand from industry to industry.



Introducing 'Prestige Marketing' and the 'Real Estate Agents Pack.'

See:

<http://network.villasecrets.com/the-secret/ch3/mandate-marketing>

<http://network.villasecrets.com/the-secret/ch3/mandates-mandates-mandates>

The idea of prestige marketing is simple, in exchange for the mandate, the S-World Villa Secrets network representative company will use maybe 10% of the booking commission, on marketing that will increase the prestige and so the value of the home, villa, safari, private Island, yacht, jet et al.

This is where the money comes from to pay for the Vogue and Conde Nast Traveller ads in the first place, so in effect, the ads are free. The craft of the S-World operator then collates all the prestige enhancing media, in what we call 'the Estate Agents Pack,' or could be the Jet, yacht sellers pack, but for now, we will just call it; The Estate Marketing Agents Pack.



Given a few years and this pack will be thick and impressive, and there would be about 50 of them, the pack would also contain a link to the properties own S-Web website, a website that is all the more glamorous for the pages on which prestige companies filmed there ads at the venue, mixed in with many test shoots, that look the same as real shots, as the S-World Film division do their thing.

Before the client has stepped foot in any villa, they will have seen the estate agents printed

brochure, or sometimes just a piece of printed paper introducing the properties for sale, but for one of maybe a few of the suggestion they will see the Estate Agents Pack, and first impression count. And if the buyer is thinking of an investment, she would be even more smitten by the pack. There's nothing like giving someone the impression that something is famous, and that's what the marketing pack does, it makes each property, yacht or jet look famous. And in some cases, in exchange for lower rates, there will be photos of celebrities at the villas.

Now here is that critical point again, why a vacation rental system would excite estate agents, is that the rental mandate automatically turns to sale, as the client is obviously going to choose an estate agent (so long as they were a leading one) who has access to the packs, and can be always looking for at buyer 'at the right price.'

If we consider Cape Town, given a network of 64 different travel, real estate companies and individuals, half of which could be individual property managers, with a handful or more mandates, with each mandate worth a fraction or a multiple of millions of dollars. The additional mandates would greatly improve the core business of any top-end real estate company.

Below is a game theory example I made that went further and had created a Jet Set Network, feeding on the Safari industry to bring more of the Jet Set to Cape Town. It predicts that if we only let 2 Estate Agents into the network each would make an extra 30 sales. If only one joined the network it would make an extra 62.5 sales, and if one did not join the network one would lose between 5.8 and 7.5 sales.



However, this long term forecast and prestige marketing is only half the story. The other half of the story goes like this...

(And its real story, to a real person0

Dear Leading Estate Agents,

Our Network for rentals has a pricing system where you secure a property rental at say 30% commission, of which you receive 8.75% with Villa Secrets receives (1.25%) leaving 20% for agents.

Mandate a signature Stefan Antoni or equivalent property and say the average day rate is R75,000, (\$5,000) and assume more than 100 days rented for a minimum of R7,500,000 (\$500,000), of which 8.75% is R656,250 (\$45,000) for you per mandate recruited, every year!

10 such mandates would make you R6,522,000 a year. That's \$450,000 a year.

Of course, 100 booked would be a poor return, 200 is more likely, but it's better to underestimate, and over-deliver.

Top agents at any top-end firm would have the contacts to introduce more than 10 top villas.

Note that, the above, like the below, is one example, actual situations would have a variety of options to best suit the property owner and or manager.



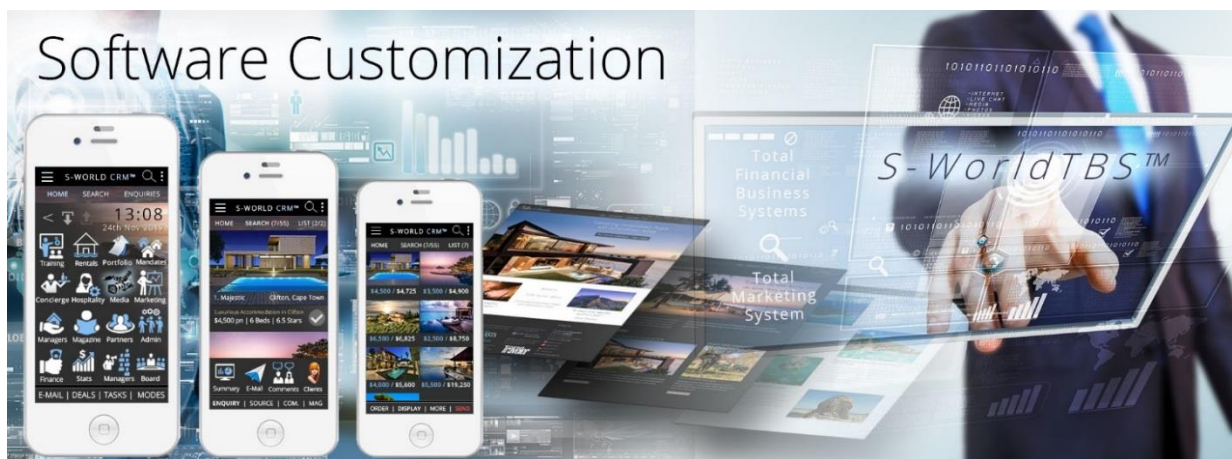
S-World-CRM Enhancements

The S-World CRM-Nudge-AI

We start with the file and content sharing system called the CDS, sharing content between the network, so creating comprehensive information that is easy to access.



In addition, the CDS also creates systems that allow quick sharing of information to clients and provides sales tools. For instance, this seemingly detailed page was created in under a minute (www.youtube.com/watch?v=...) and can be shared on desktop or mobile devices.



When it comes to S-World software customization, we wear a very different hat to website customization, in that we do not only welcome suggestion, we actively ask users to tell us what they want and create it for them for free.

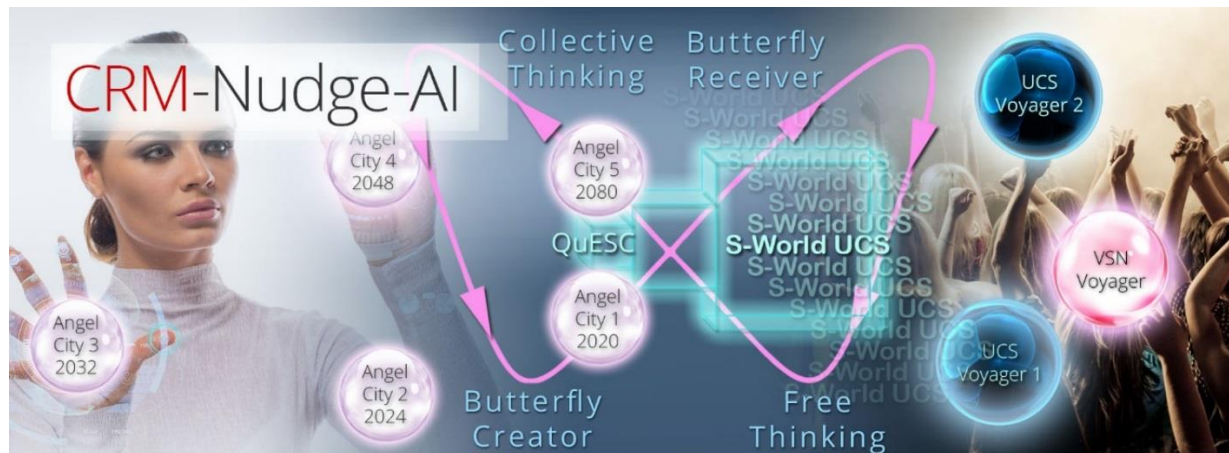
The S-World CRM-AI



By its very definition, a CRM (Customer Relationship Management) is an AI. The question then is, simply, how good it is.

Ours will better for 3 important reasons:

- The CRM, the websites, and the software are all one and the same.
- The CRM, the websites, and the software are custom built for specific industry niches.
- We expect to attract big names in the behavioural sciences to 'get with the network' as it is a high-stakes opportunity to test and retest their theories.



The [CRM Nudge-AI](#) (named of course after the book by Richard Thaler and Cass Sunstein) sometimes subtly and sometimes directly nudges the client and the agent toward the best outcome, in ways that are either crazy hard or simply impossible on most web-frameworks combining with the likes of Salesforce.



One nudges and it's redirecting clients to their 'perfect information - client suite' after they enquire. This retains the client's interest at a point where she would usually search for a second opinion. There are hundreds of such nudges specked out for the CRM Nudge-AI. Below, we see the My List function which makes a unique URL for users to send to their partner, boss, friends et al. We are working on this function right now. Note that you are looking at it from the agent's perspective.



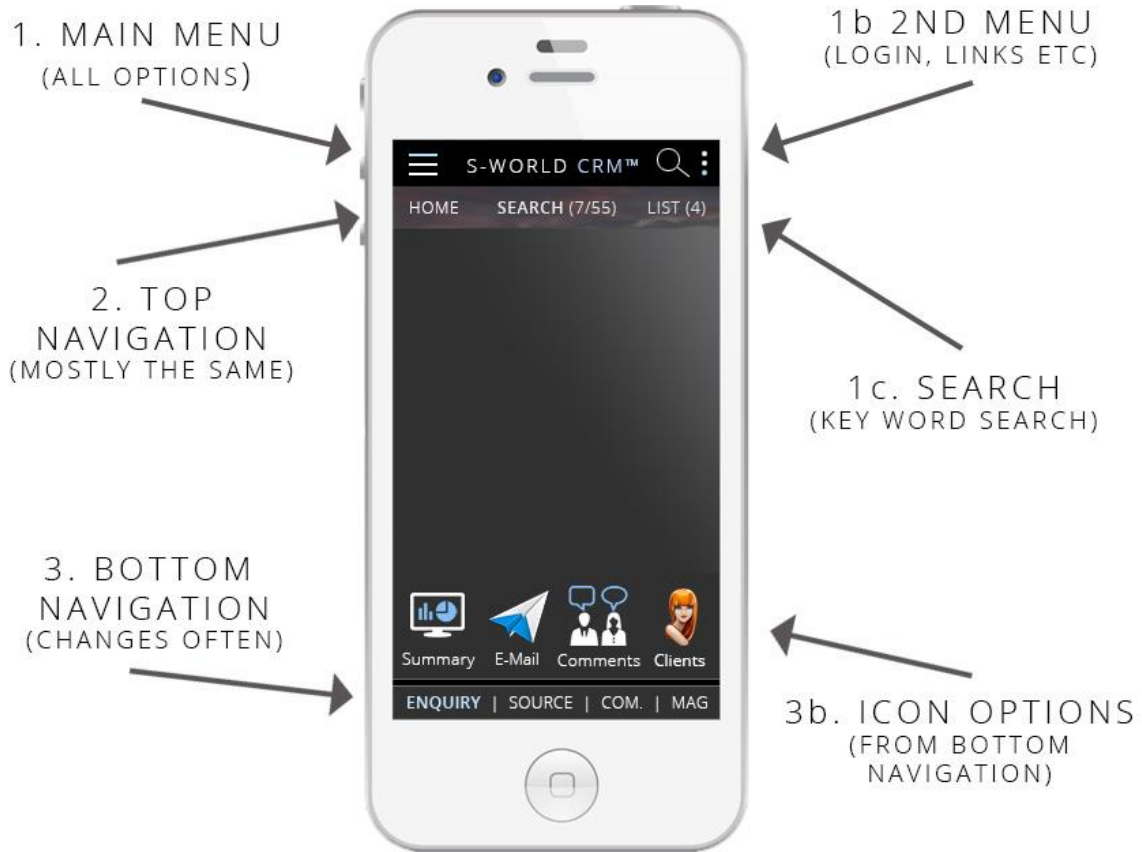


Choice architecture defaults and the design and flow of the website are (of course) equally critical, and so many variations will be created and each can be tested with control groups of 8 to 64 different companies per group. All this is a cash-rich environment where a single booking can be above \$200,000.

How could Thaler say no?

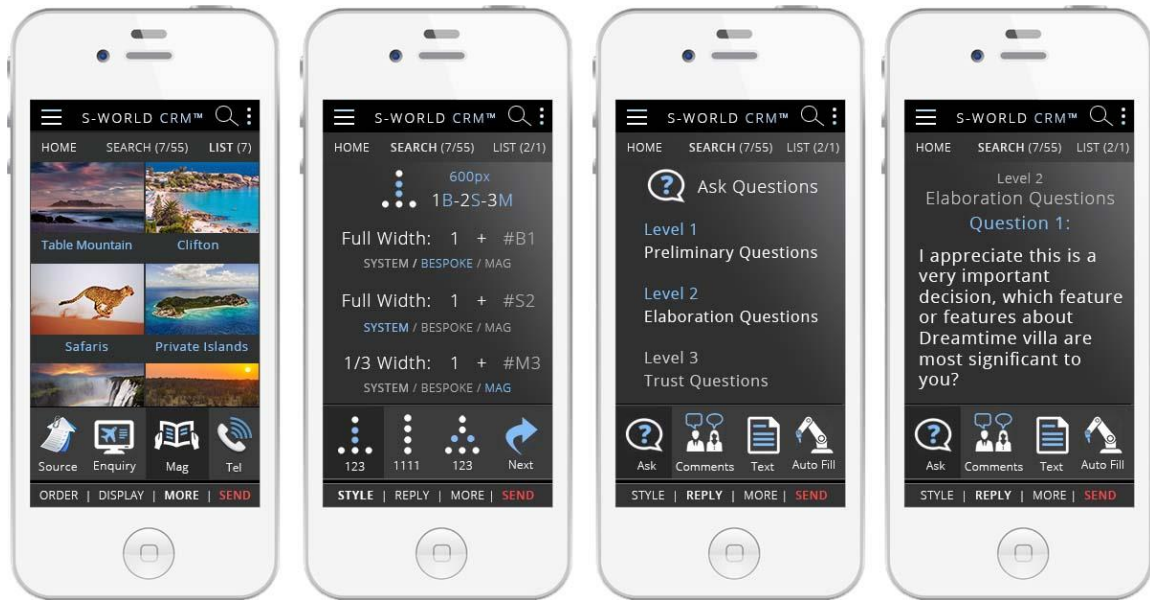


Below, we see one variation of the mobile framework.



As you will have guessed, our MO is to work 'Mobile First' as it's easy to turn a mobile page into a desktop, but working the other way is just crazy.





We call the web side of the system 'S-Web' and plan to expand, creating free websites for many in the rest of the world; maybe starting with college professors and authors as, boy, do those guys need them.

And, of course, the jump from top-end vacation rentals to real estate and travel is no jump at all. And, in part, my 2017 book - 'The Villa Secrets' Secret' - was about that jump from travel to real estate.

The Real Estate Game Part 2

Game Theory
"A Nash Equilibrium"

- > Business Strategy
- > Economic Strategy
- > Military Strategy
- > Psychology

Realtor 1

Don't Join Join

Realtor 2

Join Don't Join

30, 30	62.5, 7.5
7.5, 62.5	5.8, 5.8

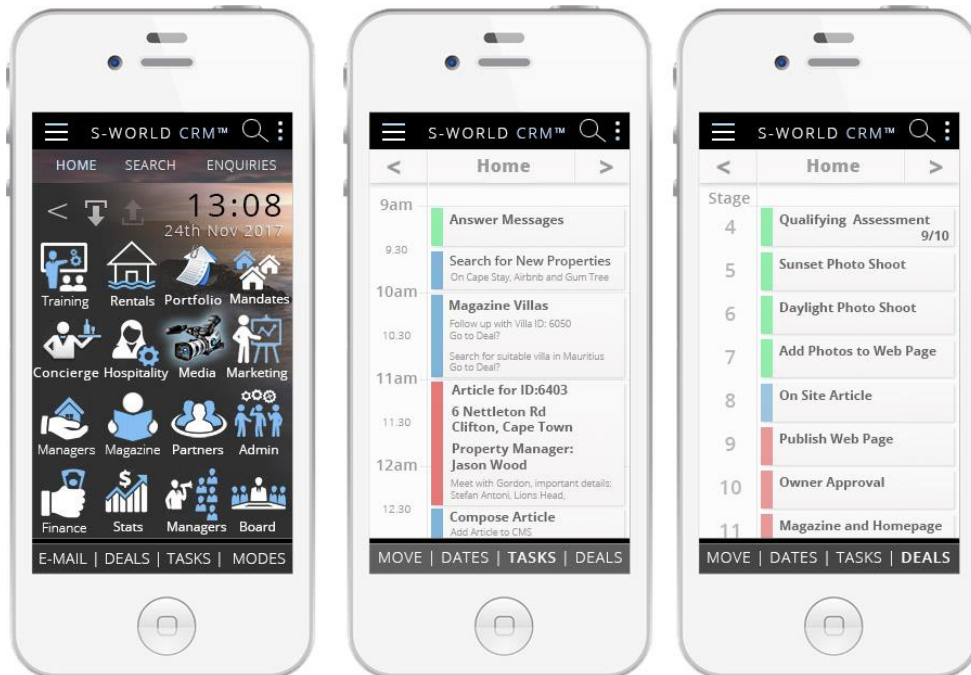
1 Point = 1 Sale of a plus \$2M Villa

The Company Controller









The Company Controller is the system, all who have been a CEO in an SME will agree that it is awesome as it continually provides tasks for all.

The function is in Chapter 9 of The Villa Secrets' Secret, read the full article here:

Network.villasecrets.com/the-secret/ch9/CRM-CC-The-Company-Controller



And lastly, the CRM piece de resistance from Chapter 10 of The Villa Secrets' Secret, we see S-World UCS™ Hawthorne, now S-World BES™ Observer.

S-WORLD UCS™ HAWTHORNE				Leaders Board: 11:26am 24th August 2018	
	#1 Ajanlekoko		#2 Mark Gosling		
	Points: 124,539 Handicap: 18 Wins: 26		Points: 115,271 Handicap: 24 Wins: 20		
	#3 Sarah Jones		#4 Monica Belgrave		
	Points: 93,261 Handicap: 16 Wins: 32		Points: 82,954 Handicap: 11 Wins: 38		
	#5 Richard Okereke		#6 Caihong Chan		
	Points: 75,823 Handicap: 8 Wins: 36		Points: 65,629 Handicap: 3 Wins: 45		
	#7 Mark Long		#8 Monica Knowles		
	Points: 57,862 Handicap: 17 Wins: 18		Points: 47,829 Handicap: 0 Wins: 42		







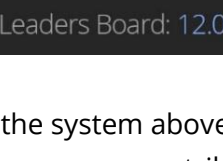
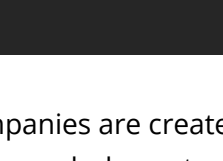
S-World BES™ Observer

<http://network.villasecrets.com/the-secret/ch10/UCS-Hawthorne-for-Richard-Thaler>

The now recategorized and renamed BES™ (Behavioral Economic Systems) Observer, at its core, seeks to apply the Hawthorne Effects (where people work harder/smarter when they are being observed) to the office environment.

This is done by assigning scores to tasks completed via the Company Controller, to create a winner every day, created on desktop, on mobile, and (when appropriate) on a very large TV in the office.

Above, we saw the view of each staff member's points, handicap, and wins this year, just before midday. And below, we see the end of the day result.

Villa Secrets		S-World UCS™ Hawthorne	
	#1 Richard Okereke Points: 437,391 H:8 Today Won: \$1,823		#2 Caihong Chan Points: 379,724 H:3 Today Won: \$726
	#3 Mark Long Points: 326,845 H:17 Bonuses Won: \$447		#4 Monica Knowles Points: 235,796 H:0 Bonuses Won: \$275
	#5 Ajanlekoko Points: 183,293 Handicap: 18 Won \$172		#6 Sarah Jones Points: 164,026 Handicap: 16 Won \$50
	#7 Monica Belgrave Points: 132,084 Handicap: 11 Won: \$25		#8 Mark Gosling Points: 83,923 Handicap: 24 Won: \$0
Leaders Board: 12.00pm - 24th August 2018		Bonuses Won	

In the system above, I suggest that S-World companies are created so that half of wages and bonuses are contributed to the prize pot, making each day not only a win in the game but also in the pocket.

This is not the first case of creating a scoreboard for a companies agents and display it on TV, but it is the first time when that scoreboard is not just for agents and is for all personnel, and its certainly the first time that that scoreboard is completely immersed within the CRM and Financial and is an App and website that updates in real-time and creates a cash-rich competition that will at times see many a staff manner working till 24.00 to win the days prize. God, I wish I had this system back when I was a CEO!

From time to time, I choose a completely different type of company from vacation rentals. Often, we will hear of TWF – The Window Factory - and my adaptation for this system for the UK Tax office is below. Tell me this would not make the UK a lot more money than the status quo. With daily points for each staff member and a running year-long tally of how much

money the HRMC clients successfully assisted by a staff member has created for the government. And of course as is the real-world example of Mrs Dawn Richards, how much money their poor communication has cost the country.

HMRC & Companies House		S-World BES™ Observer	
	#1 Mr Joy Points Today: 125,832 Year Receipts : \$252,903,201		#2 Marie Gibson Points Today: 105,293 Year Receipts : \$233,073,122
	#3 Tricia Mahoney Points Today: 98,372 Year Receipts : \$153,963,912		#4 Mrs Green Points Today: 78,244 Year Receipts : \$97,629,283
	#5 Other Points Today: 78,309 Year \$53,827,293		#6 Jackie HMRC UST Points Today: 65,953 Year \$73,293,954
	#7 Mrs S Davidge Points Today: 2,367 Year \$23,872,192		#8 Mrs Dawn Richards Points Today: -23,962 Year \$ -72,812,843
Leaders Board: 11:26am - 24th August 2018		Points Today and Total Revenue Assisted	

Lastly on this point, having read all of The Fall of Nations, Poor Economics, and The Bottom Billion; everyone agrees that an observed society is a far less corrupt society.

Other systems will need to be built such as the TFS™ - Total Financial System



THE TFS™ – Total Financial System

Nothing here that has not been done already, bank information is fed into the accounting system, the only difference is that the display mechanism has a super simple use option based on the FIFA Soccer Manager game.

And collectively they will create far more efficient business software than is available currently or is likely to become available soon. I call this collection of software The TBS – Total Business Systems, Angel Theory - Paradigm Shift Book 4.



However, when you have something this simple but powerful, one can use it to run a Grand Network of companies.

Maybe here, maybe in all 3 maybe in UCS???

3. THE THEORY OF Every Business (Part 1)



So getting back to the City sized resort development initiative:

Introduction and American Butterfly

1. In 2019 The Theory of Every Business is how, using the software described above we can monitor every action of every S-World company.
2. TEB (The Theory of Every Business) goes one step further and has been primarily designed for a network of contraction companies that have Tenders from the new property development, be it big or small.
3. Tenders given and completed create predictable income. Additional income can be created by seeking new markets/clients, but the company must be able to trade well on only the tender income.
4. TEB is about how it is best to organise the companies so that the development is = as efficiently as possible.
5. For this example, we switch from Villa Secrets to the fictitious company TWF – The Window Factory, first introduced in American Butterfly - The Theory of Every business – Chapter 8 S-World UCS
6. Typically, this company would be half-owned by the investors (preferably via existing S-World companies and their POP investments.) and half by the staff.
7. There are no C-Suite personnel (CEO, CFO etc.) as all the tasks such persons would perform are done via S-World Angelwing.
8. At times there will be managers (MD, General Manager etc.) but these managers are there to manage not to make future decisions. There will however be a highly-skilled CEO type persons who (alongside other companies) have the task of generating the best performance out of TWF. But instead of dictating a direction, this person and S-World Angelwing will offer arrays of probabilities, for all staff, via S-World UCS (which we get to later).
9. So for instance at the begging of each month, each quarter and each year an array of options will be given, a simplified version may look like this

2024 Budget	\$1,000,000
Raw materials	\$250,000
Parts	\$250,000

Profit Share UCS	\$200,000
Profit Share Basis	\$50,000
Operations	\$100,000
Marketing	\$50,000
Allocate	\$100,000

And the personnel, via S-World UCS, allocate the excess funds, and the system pro-rata allocates per all entries.

And then each month, if additional income is generated (via S-World Angelwing and the Marketing) the group can again allocate.

And that's basically how a typical S-World Grand Network company would run, with Angelwing making sure the network as efficiently as it can and the personnel voting on excess income spending.

High-Octane Financial Engineering

RESv4 **Basic** (History 2)

Essential to this are two factors, one is that the personnel receive most of their income in network credits, most of which must be spent with other Network providers. Because of this, we have the name 'The Theory of Every Business' because for optimal results the network needs to provide everything that its personnel would want to buy at an equal or better price than can be got elsewhere, and so the staff do not mind being paid in Network Credits.

A note on this, all the businesses apply the same logic and mostly buy from other network companies. This logic is the heart of ŠŠŠ High-Octane financial engineering (Supereconomics part 3).

There are two ways to create such a network, one is to magnify up to a City sized development with \$billions in tenders, and within the network, there must be thousands of companies that produce almost everything. This system is an S-World TEB classic (Theory of Every Business). The second way to set this up is S-World DCA (Dynamic Comparative Advantage) which looks at creating between one to a dozen different products, for example, Tesla Gigafactory style batteries, Solar arrays and solar-powered Desalinization plants, and biodegradable packaging. Then trade these items via AGOA and EBA and World Trade rules for everything that our Spartan's desire.

Add POP

