

SUSTAINABLE COMMUNITIES PENNSYLVANIA

A National Commonwealth Group Program

Sustainable Communities Pennsylvania is an initiative of [National Commonwealth Group, Inc.](https://nationalcommonwealthgroup.net/)¹ (NCG), a 501(c)(3) non-profit economic development corporation, using tools and resources developed by NCG called the [Sustainable Communities Framework](https://scf.green)² (SCF).

SCF is a regionally-based economic development program powered by [complementary currencies](https://scf.green)³ (also known as virtual, local, or community currencies — not “crypto” currencies), i.e., money issued by “we the people” for our own purposes. It builds on the concept called the [local multiplier effect](https://en.wikipedia.org/wiki/Local_multiplier_effect)⁴ where the more money spent locally, the healthier the local economy, as with traditional “Buy Local” campaigns. The SCF lays out a plan for revitalizing local communities through the modern application of a strategy proven successful over centuries around the world, now paired with state-of-the-art technology.

NCG is working with local partners to bring the Sustainable Communities Framework first to Pennsylvania and then to other regions where our initiative is designed to harness powerful innovations in alternative finance, green energy, food production and entrepreneurship development — helping to ensure healthy, resilient and prosperous communities.

WHAT IS A COMPLEMENTARY CURRENCY & HOW DOES IT WORK?

For more background on complementary currencies, see the suggested reading list at the end of this document to learn more about the nature of money, both national currencies and alternatives, the history of other currencies issued alongside national currencies, and how they continue to provide the means by which citizens locally can attain their own economic objectives without burdening taxpayers or waiting on the largesse (or navigating the often onerous bureaucracy) of the federal government.

HOW WILL THIS WORK IN Pennsylvania?

Under the SCF program, each state will have its own dedicated currency, designed to lift up that state’s residents and organizations economically, environmentally and socially. NCG has chosen to pilot the program in Pennsylvania.

The state will be divided into regions, each managed by centers called Commonwealth Development Organizations (the nature of a CDO is described in the reading list below).

We have identified three key groups that can help a CDO rapidly deploy the SCF in their region: chambers of commerce, teachers unions and student government associations. Those groups are not-for-profit organizations (NFPs), and usually more challenged in obtaining operating funds than for-profit organizations.

HELPING NON-PROFITS

While small businesses are the economic backbone of local economies and thus a key constituency of the SCF program (see “Prosperity” document below), NCG is particularly interested in helping NFPs with their missions, and money is critical to that goal. NFPs that help a CDO promote the SCF in their region will realize a substantial new revenue stream capable of permanently solving their own supplemental funding requirements. (See “Pennsylvania NFP Program” document below).

For more information, contact:

Michael Sauvante
805 757 1085
msauvante@commonwealthgroup.net

1. <https://nationalcommonwealthgroup.net/>

2. <https://scf.green>

3. https://en.wikipedia.org/wiki/Complementary_currency

4. https://en.wikipedia.org/wiki/Local_multiplier_effect

READING LIST

1

Today's economic system is a relatively modern development. But it is so pervasive that, somewhat like fish oblivious to water, we do not realize how much it impacts all aspects of our lives, including creating the conditions leading to the growing wealth and income disparities. This three-part article, *Money – Its Not What Most of Us Think*,¹ explains where money comes from, who controls it, how it affects our lives and how we can change the rules of the game by issuing our own money.

2

The previous article explains how issuing private money is entirely legal. The U.S. Federal Reserve acknowledges this in its 2007 article *Private Money in our Past, Present, and Future*,² stating, "The government isn't the only entity allowed to issue money. Private citizens and businesses can too, and throughout U.S. history, they often have."

3

That often leads to the question, "Can you provide examples of the use of private money in the past and how that helped localities lift themselves up?" This document, *Complementary Currencies In Use*³ provides multiple examples throughout history where the use of a complementary currency had a profound and positive impact on regional economies.

4

What can be done with a complementary currency? This [one-page document](#)⁴ spells out the kinds of things that can be accomplished if we citizens issued our own money and applied it to our collective needs. Tied to a "Buy Local" campaign, money spent with local businesses recirculates in the local economy over three times as much as money spent in non-local, chain stores, as [this document](#)⁵ illustrates.

5

To manage the deployment of the SCF program across an entire state, local management centers will be responsible for implementation within their regions. We call those centers Commonwealth Development Organizations (CDOs) and they are described in this [document](#).⁶ Each state will have multiple CDOs, commensurate with its size and population. (Pennsylvania will have 15.)

6

This document, *Launching the Sustainable Communities Framework Program*⁷ provides an overview of the elements involved in launching the SCF Program in Pennsylvania. There are two key constituencies that NCG will support through this effort: the small business community, as described in the "Launching" document, and non-profit organizations.

7

The *Prosperity Pennsylvania*⁸ document provides details on how the SCF program will offer substantial financial benefit to participating small businesses.

8

This document, *Pennsylvania NFP Program*⁹ not only spells out how NFPs can realize substantial new revenue by participating in the SCF Program, but also how they can realize additional income by a) recruiting for-profit small businesses as described above and earn commission overrides on the revenue those small businesses earn, and b) commissions from individuals who are recruited by those NFPs to establish complementary currency accounts and purchase the currency.

9

Lastly, student government associations (SGAs) can make a major contribution by recruiting their fellow students to participate and earn benefits. That program is spelled out in [this document](#).¹⁰

1 <https://scf.green/research/money/>

2 <https://scf.green/doc/FedArticle1.html>

3 <https://scf.green/doc/ComplementaryCurrenciesInUse.pdf>

4 <https://scf.green/doc/ImagineSCF.pdf>

5 <https://amiba.net/wp-content/uploads/2021/02/The-Local-Multiplier-Effect.pdf>

6 <https://scf.green/doc/CommonwealthDevelopmentOrganizations.pdf>

7 <https://scf.green/doc/LaunchingSCF-PA.pdf>

8 <https://scf.green/doc/ProsperityPA.pdf>

9 <https://scf.green/doc/PA-NFPprogram.pdf>

10 <https://scf.green/doc/SCFandPAstudents.pdf>