

Network Credits

FOR PETER THIEL – VERY ROUGH DRAFT

12.69__Network_Credits_for_Peter_Thiel_Very_Rough_Draft__(09-Jan-2022)

9th January 2022

Hi there,

This page is good, maybe in the future worth 3 Star Rockets 🚀, but right now it is written very quickly and needs a good few days of work for me to complete it.

It is however the best paper on Network Credits to date.

However, as good as it is, or can be, I must stop work on it and return to The Republican Part 2. On Š-RÉŠ™ Links;
https://www.s-world.org/The_Republican.php#FF-Presentation-Part-2

Noting that this is currently the last but one link on that ladder.

You will find the original idea below, copied from

12.36_The Network Credits Investment Model

This extremely scruffy quickly written paper has the potential to score four shooting starts and is linked to the future document; 12.??; Špin 2 and 32, and 12.??; City and Suburb Sale Return on Investment.

[https://www.the10technologies.com/12.36_The-Network-Credits-Investment-Model_\(12-Aug-21\).pdf](https://www.the10technologies.com/12.36_The-Network-Credits-Investment-Model_(12-Aug-21).pdf)

19 Pages | 7,747 Words | 27th July 2021 ★★★

I have edited the passage some and after comes.

The **Network Credits** Investment Model 4
THE LUXURY GOODS IDEA. **A Work in Progress**

Original idea

The **Network Credits** Investment Model I

Thoughts from my exercise session

12th August 2021

For a long time, I have had a problem in the back of my mind, and that was that one must be willing to receive their investment return in Network Credits.

I considered that a company like Facebook or Microsoft could set up operations and their staff would be paid in Network Credits earned from the investment and that pays the cost of labour, so essentially labour is without cost.

Then again only if labour were willing to be paid in Network Credits.

In consideration of this first using 2019 figures for GDP per capita, labour is paid about 80 times what the average Malawian earns.

This however may cause supply problems, what if the Network cannot supply the number of goods and services needed.

Well, that is actually where Technology 10. The S-World Angelwing AI comes in the combinatorial explosion of technologies 1 to 9. Plus, the Sienna Equilibrium.

However, to really help in a commander's intent kind of way in the first 5 to 10 years 50% of EL goes to labour, and that kinda ends up as half of the labours disposable salary.

Note about 75% of labours basic pay is for their home or villa (25%) (ownership sometime in the future), Paid2Learn trainee programs (25%) (can be for family members), Medical aid, and all other benefits plus a Tesla (25%). After this labour keeps about 25% of labour salary allocation, half in Network Credits, and half in US dollars with which they can buy what they need from existing and new markets in outer network Malawi.

As time goes by, perhaps 5 years, the network can make just about everything one would want (except foreign travel, unless it's to another Grand Spin Network).

Network Credits are like gift vouchers, and they are quantized, the gift voucher quality is that they must be spent in certain S-World stores, not any store or service. With this said the Network Credits exchange can be used to swop credits.

Network Credits also have a time limit, spend before the date due and you lose them. (But one can auto set it to just buy from your list on expiry day)

The time limit in year one in History 3 is one year, and in year 2 it is twice a year, and each year after we speed it up, until in 2055 it is spent 33 times in a year about every 11 days.

Look out for the future paper I will write called **Spin 2 and 32** in which I describe Š-RÉS™ in

terms of its 2nd and 32nd Śpin

The Networks Central Bank (Could this be PayPal?)

More on Network Credits; when a US dollar or treasury is deposited into a Grand Śpin Networks central bank it creates 1 Network Credit. So, on one level one Network Credit is one dollar.

What happens is each year we make the flow of money circulate faster; each complete spending of cash flow is called a Śpin. The faster the money flows the higher we need \acute{E} to be, \acute{E} is the percentage of money that is spent with any other person or business in the network. To reach Śpins of 3000% we need a very high \acute{E} of 99% or so. We start at 90% so there is 10% of \acute{E} L. \acute{E} Leakage, and the quicker we can get to a system of \acute{E} of 95% or more, then we are in business.

Network Credits are quantized, just like the relational formulation of quantum mechanics and Loop Quantum Gravity. Sounds like a mouthful, so let me simplify. We know where every Network Credit is, and we can be 100% sure about how many there are because they are sat in the central bank as cash and treasury deposits (and maybe other currencies or valuables in later days but for its just USD. (The US Treasury will be pleased by this.)

Getting back to my initial concern the problem of investors only receiving Network Credits or something that can be bought with Network Credits, like cars and real estate. And the Network Credits paid to labour reducing staff costs to less than zero.

So my thought was about What Do I Want, for 20% of Technologies 1 to 4 (The S-World Platform)

In the case of Technologies 1 to 4, these have had a decade of development, and are very close to being showcased. In this case, all that is really needed is I be introduced (along with 2 big hitter wingmen or better wing women) to the 20 or so mostly democratic targets (that in a way why it's come to you first – you are the minority Republican team, but I see no reason why that team is not bigger, 50/50 would be best. Now we see why I focused on Erin because she is head of communications and that is what I need most. That and some mentors.

But what would I want for a major stake in Technologies 1 to 10, which is bound to be on your mind? Well we would need to start by including some essential partners, Elon Musk, Mark Zuckerberg, Bill Gates and representatives from Google

What I need is the personnel and capital to get this show on the road, I think maybe a million development hours from each, per year, plus all business and distribution.

And at this idea, the penny dropped.

To start with, we are now building M-System 11. QuESC



To read the above system diagram from 2018

06.75_ **M-Systems & Special Projects**

A Love Story and Theory of Everything

[https://www.angeltheory.org/06.75_SuEc.1-2-3-4_M-Systems-and-Special-Projects_A-Love-Story-And-Theory-Of-Everything_\(24th-Nov-2017\).pdf](https://www.angeltheory.org/06.75_SuEc.1-2-3-4_M-Systems-and-Special-Projects_A-Love-Story-And-Theory-Of-Everything_(24th-Nov-2017).pdf)
24th-Nov-2017).pdf

30 Pages | 4,644 Words | 24th Nov 2017 to 25th March 2020 ★★★★★ ✂ ✂ ✂

VIDEO: <https://www.angeltheory.org/video/4>

WEB: <https://www.angeltheory.org/book1/m-systems-and-special-projects>

12.5% of my Network Earnings, I make money at first by selling Suburbs in Grand Spin Network.

In History 3 three Grand Spin Networks were started in 2024, 2032 and 2048 for \$ 1 billion per year, increasing by 5% each year. But it makes more sense to split those Grand Spin networks into 8 distinct suburbs, lowing the cost of a suburb to \$125 million a year, or in a syndicated suburb, that is split into 8 again, paying \$15.625 million per district.

So, a suburb could be Runway Fashion, with for instance Valentino, Chanel, Armani, Prada, Bulgari, Dolce and Gabbana & Versace.

A second suburb could be Universities with Yale, Harvard, Stanford, MIT, Cambridge, Oxford, Princeton and others.

Next a Football (soccer) suburb; Chelsea, Man City, Barcelona, Real Madrid, Bayern Munich, Juventus, Paris San German and others across the world.

Then a Technology City, FB, Microsoft, Google and others

And we have now half a City, the rest will be industry-based I expect, the best builder's and engineers in the world.

My Network Credits

Investors will be given the option of gifting me 12.5% of their Grand Spin Networks in exchange for myself leading the way per M-System 13. UCS Voyagers. In short, Voyagers are the most powerful of simulations, I start in the command seat in QuESC alongside many coders and MMO players, and will choose the best path for my 12.5% of the Grand Spin Networks and will to some be seen as being able to cheat, as I am writing the future of the network and can write in in such a way that my own equity does as well as is possible, I can make any business rich just by changing the money supply, changing the allocation in The Sienna Equilibrium.

Next in another location, maybe 6 months later, Voyager 2 is launched. Voyager 2 has perfect information on all Voyager 1 actions, plus has the power of hindsight, Voyager 2 sees the results of Voyager 1 actions and can follow the wins and avoid the lessor wins. Half a year after Voyager 3 is launched with the hindsight of both V1 and V2.

So, M-System 13. UCS Voyager 1 is me, I get charge of a suburb, and make it as good as I can, but after 6 months, comes M-System 13. UCS Voyager 2, who can fully assess all my moves, which worked and why, which failed and why. Even though I know the system intimately, the second user who can follow my wins and avoid my losses should at least do better than I did, and I will assist them to do so, remembering that via T8. Net-Zero DCA Soft and Tax Symmetry about 75% of Network Credits earned, powers the Net-Zero, powers the economic immigration reverser and good in more than 64 other ways.

All the time I am amassing more and More Network credits and reinventing into the suburbs around me or starting new ventures in some other location, maybe in the UK, maybe Italy or Greece, maybe South Africa, maybe Nevada, maybe the Sahara Desert, I am keen on bringing solar-powered desalination to create new usable land.

And of course, the pinnacle of investment - the big enchilada is to be a Suburb Owner of Mars Resort one and retire there. Albeit my version is a lot more luxurious than we currently see it, the first thing I plan on is MARS Resort 1. Is the Golf Course, (not that I have played for 15 years) a Mariana and private islands.

So, to once again get back to the Network Credits Investment Model

Let's say in year 1 FB or Palantir supply 1 million hours of talent, from the first GSN let's say this costs \$50 million, by the end of year 2 \$5 million will come from the GSN Tenders, and before 10 years all this labour is paid in Network Credits. So, after 10 years FB or Palantir has their own elite technology company in Africa with no labour costs.

In the first instance, this would become part of QuESC, but later models can be made to make a profit any way you choose.

QuESC has a fancy, but literal name Quantum Economic System Core.

The war room/suburb modelled on the bridge of the Galactica where Human sentience becomes the uncertainty principle, within the AI. This is a way of stopping Skynet. Maybe but you must understand I see the whole thing simply as Sienna, and if I can actually find her one day, I would not be overly surprised. But for sure as Hawking Says People are like atoms, we need QuESC as the human contingent to the thought process of Technology 10 S-World AngelWing the Combinatorial Explosion of Technologies 1 to 9.

The **Network Credits** Investment Model 4

THE LUXURY GOODS IDEA

By Nick Ray Ball 12.20 London Time: 07th Jan 2022

For any landlocked country with poor transport infrastructure, a market for the export of luxury goods is a real win, because the transport costs of such goods are negligible relative to the price of the garment, jewel, accessory, perfume, etc.

Thinking T9. Grand Spin Networks (Net-Zero Metropolises), recent thinking is that, in the History 3. Malawi Model and probably most others we should split each GSN into 8 counties/districts that we may at first call suburbs.

For now, let us consider creating 8 GSNs in Malawi, at \$1 billion plus a 5% increase each year, sold in 3 phases. The first from 2024 to 2032, the second from 2032 to 2048 the last from 2048 to 2080. The first phase costs \$1 billion per year plus 5% escalation, plus a contribution to the initial set up cost infrastructure of approx. \$10 billion and the first year's cash flow which was \$4 billion.

Note that it is critical to the physics and as-if MMT that we pay attention to the order of events, we must first have and spend cash flow, not make sales then spend. Thus, the first year's cash flow is an upfront fee.

Look for spreadsheet tab: 'H3) ŠÉŠ-v5 | CITY COSTS - 3b' (on cell L:365) which gives us a city cost from 2024 to 2031 of \$10,026,564,320, which I shall round to \$10 billion. For a total of \$24 billion. We shall come to the return on this investment in another S-World Story, for now, we are just focusing on Network Credits.

It is in the interest of the GSN buyer to take their option for 2032 to 2048 at a cost (see spreadsheet cell L:1149) of \$36,700,534,498 rounded to \$37 billion but it is not conditional. So, for now, I shall focus on the first city from 2024 to 2031 for \$24 billion.

A Luxury Goods Suburb?

let us say the desired co-founder's companies (Palantir, Microsoft, Facebook (Meta), Tesla, SpaceX and Google (Alphabet Inc.) and associates have 50% of City 1, leaving 25% for Services and 25% for the best companies we can find. Which might be universities, football clubs, luxury goods and high-end tourism.

So Luxury Goods could be 6.25% of the cost and returns, thus \$24 billion x 6.25% = \$1.5 billion. Which, over 10 years is affordable for the likes of Armani, Chanel, Prada, Gucci or Bvlgari. I have had dealings with both Prada and Bulgari and both love the idea of the most luxurious villas for shoots, holidays and their very exclusive parties.

So given the opportunity to own 6.25% of a complete Net-Zero Metropolis suburb full of such buildings and the PR from the associated helping the world, mixing with celebs and so on, I think there would be a dozen or so companies who would be suitable and would have great desire to get involved if we could also provide a Š-RÉŠ™2021—△≥ÉL determined economic market for their goods in their suburb and across all Grand Špin Networks in Malawi and on to all Grand Špin Networks across the world.

How can we create the market for luxury goods? well, traditional models might hope for exports, high-end tourists, and affluent residents but we cannot be certain of the size of such markets, they are just bonuses, so we can't add them to the determined balance sheet, that's Enron accounting, counting hopeful future sales as real-world sales. I expect one might find this kind of accounting in many start-ups future balance sheets, we can do that ourselves in each of technologies 1 to 6, but it is not determined. We need T7 Š-RÉŠ™2021—△≥ÉL for determined results.

So how do we create a luxury goods determined market? Well if fact it that it is easy to create an inner Malawi luxury goods S-World Network market, we go to The Sienna Equilibrium (a work in progress) and add a percentage of cash flow, let us say 1% is to be allocated to Luxury Goods, it's as easy as that, at this early stage, albeit we shall in the future, I'm sure, see some jostling for position amongst all that are in the T10 and 7. Sienna Equilibrium.

The Sienna Equilibrium

Found on the spreadsheet tabs;
Sienna Equilibrium Cube 2.03,
3. SIENNA EQUILIBRIUM,
Sienna Equilibrium Š2 Cube 2.05,
Sienna Equilibrium Basic 2.05.

And from further back in time
The Sienna Equilibrium 1.07,
The Sienna Equilibrium 1.06.

The Sienna Equilibrium is as yet unfinished, but I did take it far enough to be confident that we can make it work. I was working on book [11.52 Š-RÉŠ & The City Part 1: Š-RÉŠ](#) (The Magic Beans) 68,315 Words |   ★ (15 Nov 2020 to 10 Apr 2021), when I started work on the S-World.org website, including the cataloguing of all important works since 2011 and then the presentation; The Republican. Once this is complete and the presentation sent, I shall come back to this, or better, I work with others to create it as software (an app).

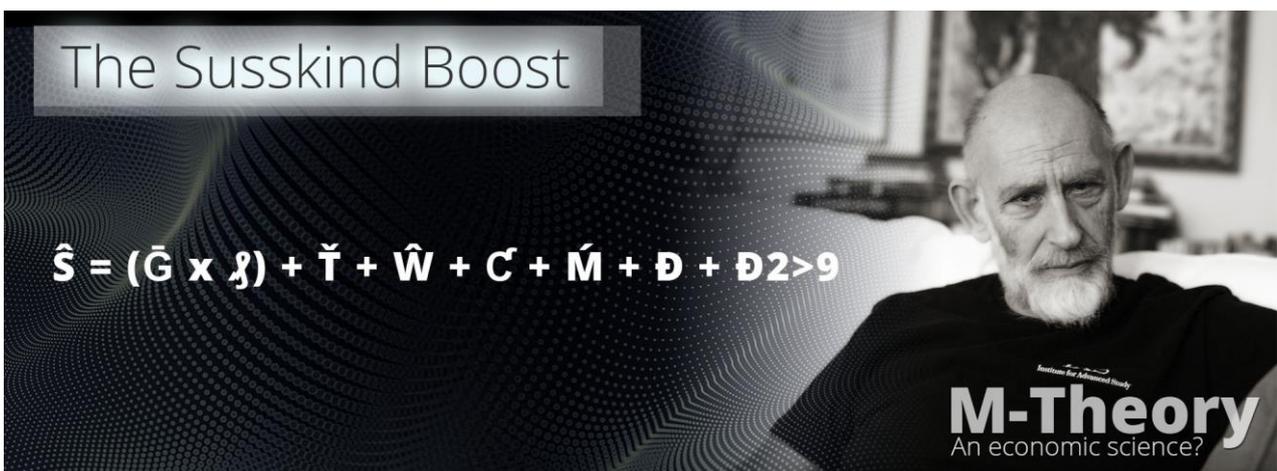
The Sienna Equilibrium is the cash flow spending pattern that directs the cash flow of all companies (2024 in 2024, up to over 300,000 in 2080), in a way similar to a large or small economy so that the money circulates and in the end is found roughly where it started. Noting that \$5 bills change hands about [110 times a year](#).

From my experiments so far, so long as you have enough different companies and personnel this process is easy, I would say any more than 64 and it probably becomes largely automatic needing little manipulation. However, to maybe assist the mathematics I have been experimenting with making the process similar to musical keys. The best DJs play songs in such a way that each song is in tune with the next, with about forty-two different keys and about 6 ways to play any key into another one can journey from one starting point and get to its opposite. The opposite in music is the major or minor status for example C and Cm (C Major and C minor), and I would make the Major spending and the minor receiving because they are opposites, then let the economic symphony play per T2. The TBS (Total Business Software) and T8. Net-Zero DCA and T10. S-World Angelwing human-machines Ai's guidance.

The Sienna Equilibrium is also likened to Pareto Efficiency, and to a degree The Nash Equilibrium, and shall have internal software for each. Not that each must be followed, in general, all options will be calculated and the best chosen, often by humans but due to the Ai guidance given to that human.

When we consider ripple effects we calculate the externalities and internalities that would not necessarily be considered in pure Pareto, thus the system is sometimes Pareto and sometimes not, sometimes it is a zero-sum game and sometimes it will be a non-zero-sum game, we make simulations for each (each called a History) and choose the path that led to the best outcome given our needs. For a breakthrough paper on ripple effects, the $M \rightleftharpoons B^{st}$ and $A^{st} \rightleftharpoons B^{st}$ equations read [Ripple Effects and Elephants for Paul G. Allen](#).

The Susskind Boost

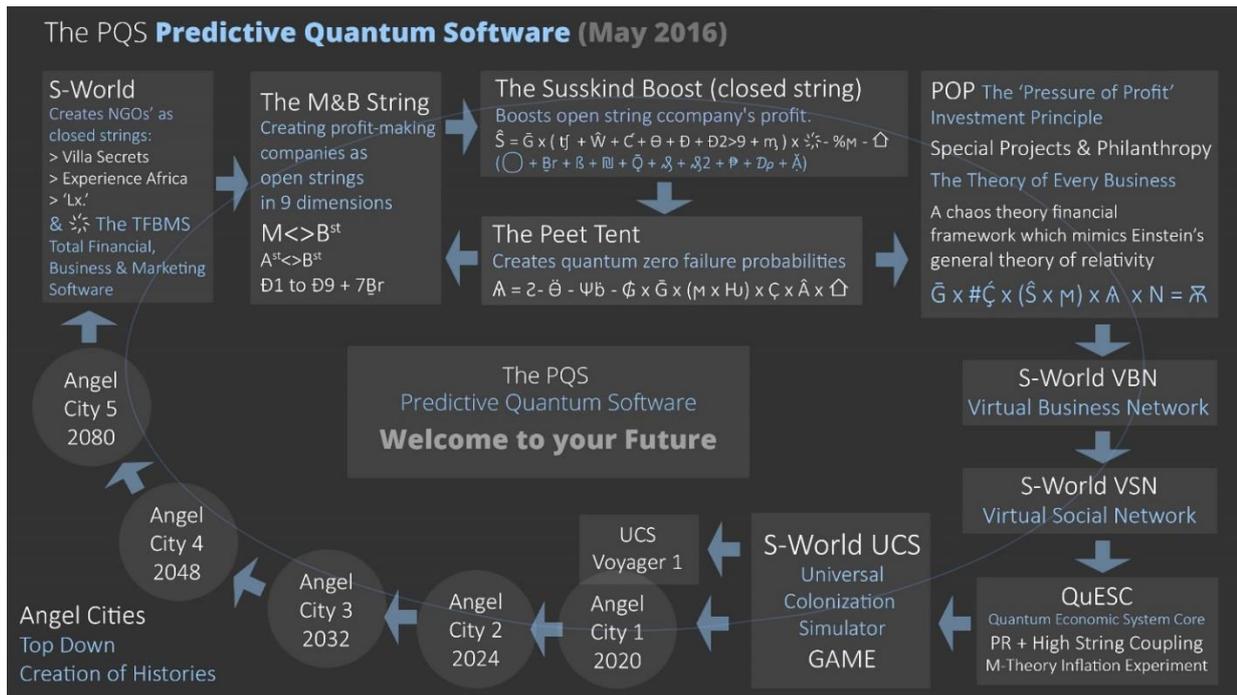


The Susskind Boost is so named because of the following quote from one of the founders of string theory professor Leonard Susskind:

‘We boost the hell out of the system along the Z-axis, (gross profit) until every single particle (company) has a huge momentum, if there is any particle that is going backwards along the Z-axis, you just have not boosted it enough. Just boost it more until it’s going forward with a large momentum.’

I liked this little piece of string theory because it satisfied a debate in my mind at the time, which was, if we are to protect companies, in the way travel companies in the UK are boned, how was the company to be protected, with a bailout, or with a boost to its marketing or some other method. To me by changing to Z-axis to gross profit and every single particle to a company gave me the excuse to boost not bail and over the following years I would add greater and more boosting methods.

Below we find the first version of the M-Systems graphics, which would inspire T10. S-World Angelwing. We see The Susskind Boost middle top



This has been abbreviated and added to over the years and is currently:



Ŝ = Susskind Boost

$$\hat{S} = (\bar{G} \times \mathfrak{J}) \check{T} + \hat{W} + \check{C} + \check{M} + (\check{R} + Y) + \check{D} + \check{D}2 > 9$$

Where \bar{G} = Gross Profit and the (electric s) \mathfrak{J} = is the TBS™ (Total Business Systems), which so far (for Villa Secrets) creates 81 different ways to make money, save money, or avoid landmines, many of which are unique.

Where after, we add different boosting opportunities: \check{T} = Tenders or agency contracts, \hat{W} = Additional S-Web web-franchise options, \check{C} = Contracts &/or Mandates, \check{M} = the Marketing Multiplier,

Then, from M-System 2, we add the dimension 'D' representing the $A^{st} \leftrightarrow B^{st}$ which calculates the ripple effects from other businesses in the local network. And after, in D2 to D9, we calculate the effects of other companies in the other seven continental networks.

Plus, there are newer factors unseen in the above graphic such as \check{R} = higher ROI advertising opportunities and Y = which accounts for Network Credits being pushed a company's way (which is looking to be a major player and part of the Network Credits' exchange mechanism).

And so, we have come full circle as the Y (Network Credits being pushed a company's way) is the principle behind the Luxury Goods Market, if I add 1% to the Sienna Equilibrium then 1% shall be pushed through all Luxury Goods companies. I'll not get to exactly how much that is right now, as it will be a long conversation, but it is enough to pay all costs, whereafter whatever non \check{T} tender revenue the companies achieve adds to its cash flow, but with many or most major costs already paid for significant profits are instore for exports. And if there are no

exports, everyone got paid and everything was paid for.

The Indian Restaurant Example

Let me give another quick example, in a mall or marina we will find an Indian Restaurant, one of 30 restaurants in the area. Immediately as part of the network process, there will not be a competitor, or they maybe just a few unless in a Brick Lane (London) example where a great many Indian Restaurants reside, a Hatton Garden/Harley Street example.

There must be a review each network credit's client must answer, just a 5 star like Uber, and given that all is well with the experience and customer service, if through bad luck or an inappropriate fashion led to the restaurant was not getting enough clients we can adjust its Susskind Boost Y value and a bunch of people who liked the restaurant will have some lesser desired Networks Credits removed and some Indian Restaurant Networks Credits assigned, and zoom, that's that. Although there is lots more to say, I will address a detail.

The Labour and or company pays issue.

Ok, so here I consider whether Network Credits allocations should come from companies or personnel.

A good reason for paying labour 50% of cash flow, not 25% as it is now, is that we can have push great spending power to items such as luxury goods.

Think about trying to assign luxury goods Network Credits to companies and they have far less need/desire than do its personnel.

Armani shop by a collection of S-World staff, or trainees.

Ai

In my role as the as-if AI, I immediately spotted a problem and an opportunity, both of which improve the system... this is true as-if ai

True AI –

I need to go back and get the quote from Max Tegmark's Life 3.0 but from what I can remember, true AI is to make a basic AI and program it to do one thing; make a better AI, and in time when this better AI is created, that AI, in turn, is tasked with creating an even greater AI and on and on until the AI is recreating itself in better and better fashion until it has passed the Turing test and is essentially cleverer than us. And soon after much cleverer than us, until it is so clever at recreating itself in a better and better fashion that it gains consciousness, but be that for good or for ill Max does not say.

I have a new idea for the software or that must be applied via the software every few days, each new idea is founded upon a bunch of other ideas, and each new idea when set to paper usually itself leads to another new complementary idea, such as Spartans starting their own lux retail stores, the entry point as always via T6. S-World UCS

The **Network Credits** Investment Model 2

THE REPUBLICAN

By Nick Ray Ball 25th Dec 2021

Part 4: **Conspirators and Hero's**

(Economists, Co-Founders and Countries)

https://www.s-world.org/The_Republican.php#FF-Presenation-Part-4

An alternate description of the 10 Technologies is based on the people associated with them.

Quite a long way down the page we come to:

Technology 3. VS Networks and Distribution AI

The Man-Machine AI Basic.

And below that comes The Butterfly 2020 and after:

First Lord of the rings inspired new point, 17.00 London Time Christmas Day 2021

The investors in the Grand Spin Network (City) have the rights to all properties of all types sold, except for the Spartan Villas, which account for 6.25% of all cash flow.

The investors own between 25% and 50% of all companies but can only be paid in output (Network Credits), ok for some, inconvenience for others. But and I may be wrong here, the simple idea I'm trying to formulate is that when investors earn \$10 million in Network Credits, then the investor uses the Network Credits to build a Stefan Antoni class villa in a beautiful location and sells it via Villa Secrets for a 6.25% commission (T3. Villa Secrets has the monopoly in sales and rental of property). In many cases, it will be Villa Secrets that finds the buyer, in essence, Villa Secrets works to sell and rent all properties built in the City that the owners of the City (the investors) wish to sell for liquid cash, not Network Credits.

A Villa Secrets found property buyer pays 10 million US dollars for a villa. This new cash flow paid to Villa Secrets goes directly into the S-World Network's central bank, but in this case, instead of creating ten million Network Credits (A Network Credit is a US dollar in the central bank), it pays the investor in cash.

To be absolutely sure I need to make the software to model it including the Sienna Equilibrium, but it sounds right. And it is really useful if it is correct because cash will always be preferred to Network Credits until they are not and that's decades away. Something for the 10x Our Future book (SuEc book 4).

So, the investor earns \$10 million in Network Credits, which is used to create a 7★ villa which is sold to a Villa Secrets client, and after, the Villa vanishes from the S-World balance sheet and moves to the investors' balance sheet, but S-World central bank has lost none of its savings. This no loss of Š is a vital quality.

We must also consider that given all the attention, and the metal of what Villa Secrets will be when Technologies 1, 2 and 3 are live, plus the mass of PR from T4. S-World Film, then the first villas sold in this way would be like the Villas in Bantry Bay, where the cost of the plot at \$400,000 in 2001 is now the base of \$25 million super Villas, where in general the land cost is half the sale price making 12.5 million from. And it follows that one must multiply \$400,000 by 62 to make \$12.5 million making a 62x on plots of land and so (if the land is half the value of a home) a 32x increase in property value.

Alternately the investor can just sell the property as soon as the first buyer comes along, not a problem.

But what if the system only works like this, where the good or service must be bought in cash USD?

Well first consider the Š-ŘÉS system, most sales are from one person to another in the same network paid for in Network Credits, I think it's only when an investor wants cash, do we need to find a buyer outside the network. (Exports).

This is good stuff, Merry Christmas Mr Theil, and let us also toast the equally cool simplicity of Tax Symmetry I wrote a few days back, another excellent point to come from the writing of The Republican.

One other thing we need to follow is POP.

The **Network Credits** Investment Model 3

NETWORK CREDITS BASIC

By Nick Ray Ball Jan 3rd 2021

First, I'll summarise the original concept.

1. Network Credits are the currency of the network.
2. One Network Credit is created for each US dollar deposited into the network central bank.
3. Each Network Credit is then allocated as a Ěender to a company and/or member of personnel.
4. Each Network Credit is similar to a gift voucher, it must be spent at specific businesses within a set period. This is essential for Š-ŘÉŠ™
5. There are several initiatives to make this idea palatable to businesses and workers.
6. The original idea for investors, as is written below in Investment Model 1. Is that each investor had to be paid in Network Credits, so for instance Tesla invests one billion dollars, and receives in return first \$10 million and later \$250 million a year in Network Credits, this then pays the labour and many other costs so that the operational costs of the factory are \$250 million less relative to a competitor that had to pay labour and other costs.
7. Whereafter Tesla can sell additional vehicles made at the factory above the Ěender for profit.
8. So, in essence, the Ěender business creates Network Credits which pays for costs, whereafter the factory makes more cars for Tesla to sell on open markets, paid in USD.

New Idea:

9. The new idea, for any investor, is that they do Ěender business and own x Network Credits, let us say \$100 million.
10. The essential idea here is that the Network only sells Suburbs, not individual property and so there is demand for real estate

!!! Add a new description of how investors can be paid back in cash via the building and selling of a villa. (Can't seem to find it.)