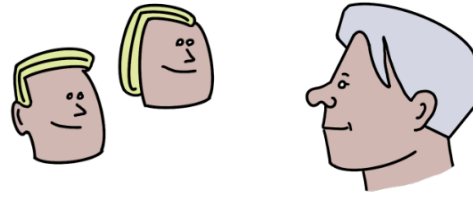


## WHAT IS IT ABOUT? ...AND WHY?

### WIRKRAFT



John

Lisa

Heiko

**Lisa & John:** Hello Heiko!

**Heiko:** Hello my dear friends.

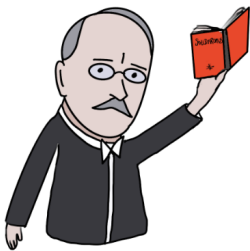
**Lisa:** Heiko, I heard that you are the inventor of **WIRKRAFT**.

**Heiko:** Well, not quite.

The basic idea came from **Rudolf Diesel** about 100 years ago.

**John:** ..the same who invented the Diesel engine?

**Heiko:** That's the one! But he also invented something else.



**Lisa:** What precisely?

**Heiko:** He had the idea how to solve the social question.

**John:** Social question? What does it mean?

**Heiko:** Well, if you look closely at our society, you will find out that there are few who are rich, many who are barely able to make ends meet and more and more who can no longer live well at all.

**Lisa:** How is that?

**Heiko:** A very good question, Lisa. But it is unfortunately the case that there is child poverty even in Germany at the moment. There are around 4 million children living in very modest circumstances.

**John:** Yes, but why is that? I thought that everyone is doing well in Germany.

**Heiko:** Well, unfortunately not. And it shouldn't be like that. This is why I am glad I came across that old book from Rudolf Diesel. Therein he described a possible solution.

Guys, if you consider people living in poverty have a life expectancy that is 9 years lower - I just don't want to accept this.

Not as a doctor, and not as a human being either.

**John & Lisa:** Neither will we!!!

**Lisa:** But what is the solution? What could we do about it?

**Heiko:** Well, Rudolf Diesel called it "Solidarismus". The word is quite a bit outdated. That is why I came up with the idea to call it „**WIRKRAFT**“. A combination of the German words for „we“ and „power“.

Do you know Monopoly?

**John:** Sure. I am super good at that. Usually I win!

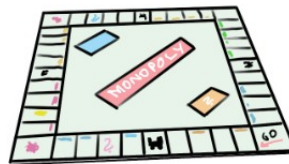
At the end, almost everything is almost mine. (smiles)

**Heiko** (laughs) That's OK too.

It's also fun, John. On the other hand, if you imagine it in reality, then that's exactly what leads to the unequal distribution of goods with all the negative consequences that we are currently observing.

And this is why I developed a game. With cards and dice. The **WIRKRAFT Game**.

Here you can learn what is meant by **WIRKRAFT** and how it works in principle.



**John:** Can I win there again and what is the goal?

**Heiko:** Well, sure you can win, but you can win **together** and not on the expense of others. Would be even more fun, right?

And the overall goal is „**peace and prosperity**“.



**Lisa:** Oh yes, let's play that straight ahead.

**John:** ...but I want to win!

**Heiko:** You can, you can. And together with the others even more so. Together you can get rich. We are going to play in a minute, guys, but did you know that the idea of **WIRKRAFT** could be also be turned into reality? In the current system, as adults, you will work for some people and even buy their products.

That is, in a way you are being exploited, because **you** are the ones creating the products and services. The profits, however, will find their way into the pockets of a few.

And in order to even increase their profits they'll try to keep your wages as low as possible.

**Lisa:** That's not fair!

**John:** ...unless I am the one getting the profits.

**Heiko:** John!!!

**John:** Just kidding, Heiko.

**Heiko** (laughs): John...the solution is: **WE ARE FOUNDING OUR OWN COMPANIES !!!**

**Lisa:** Oh yes! I've always wanted make dolls. Perhaps I could start my own doll company !?!

**John:** Oh dear ...dreaming again.

You don't even have enough money for fabric or a sewing machine.

**Lisa:** You're stupid, John.

**Heiko:** No quarreling you two.

There are always solutions. John's question is legitimate. Where should the money going to come from?

What do you think? Where could the money come from?

**Lisa:** Mum & Dad?

**John:** From a Bank?

**Heiko:** You are both quite right. We will set up a guarantee bank called **Bürgschaftsbank**.

Imagine every person pays in, say, just one cent a day. And because there is so many of them paying a little amount which doesn't hurt them, we would soon have the 5 Millionen € which we would need to setup our own Bürgschaftsbank, our guarantee bank.



**John:** OK, but how are you supposed to learn about it, that you could participate? And where are the many you were talking about?

**Heiko:** That's why we have the game. Of course the idea must be spread. You can help with that!

**Lisa:** ...and exactly how can I start my doll business now?

**Heiko:** Well, the Bürgschaftsbank will check your business plan.

**If there is social and economic quality in it, the Bürgschaftsbank will give you a 100% guarantee of investments in your business.**

**Lots of investors will provide the seed capital to your business as a credit.**

**Why? They have no risk of losing money because of the 100% guarantee.**

**For the seed capital they will get an attractive and fair interest rate.**

**But, these investors are not allowed to interfere in your business, that is the very big difference.**

**John:** But who will ever buy Lisa's dolls? (laughs cheekily)

What will happen if it doesn't work out?

**Heiko:** So, you don't give your sister much credit. I believe if Lisa does it with a lot of dedication and care, she could do very well. But of course it could also go wrong. And that is why we have that guarantee bank, Bürgschaftsbank, which will guarantee for such cases.

**Lisa:** ...and what if everyone likes my dolls and buys them... and we make profit?

**Heiko:** Exactly here is **another important difference** to the previous system. You can decide together how you want to use the profits. You could invest, e.g. in more sewing machines or set up a coffee kitchen for the team or even support a peace project of the foundation, just to give you some examples. It is up to the staff and you to decide what to do with the profits. No one else from outside can tell you what to do, such as normal investors would do.

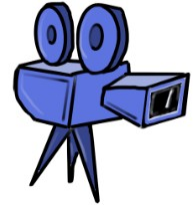
**John:** I want to make films. Can I start a film company, Heiko?

**Heiko:** Sure, you can. What kind of films would you want to make?

**John:** Something similar to the „Muppet Show“. Do you know it?  
I think it's really cool.

**Heiko:** Sure! I loved to watch that as a kid, too.

Kermit the Frog & Miss Piggy. A great series with funny rag dolls.



**John:** Exactly. I think that's great.  
That would be a lot of fun!

**Lisa:** I think the show is funny too.

**Heiko:** By the way, ... couldn't Lisa make the puppets for your animated film?

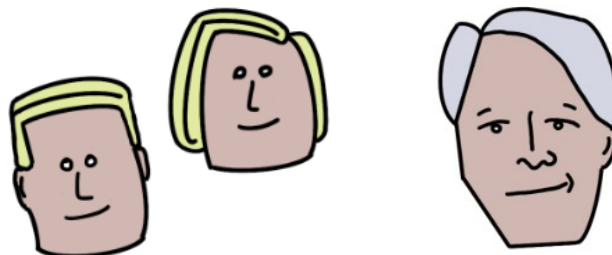
(John and Lisa look at each other)

**Lisa & John:** Now, that's a great idea, Heiko!

**John:** **WIRKRAFT** is really awesome.

**Lisa:** ...and now let us play **WIRKRAFT** at last!

**Heiko:** Okidoki!



*John, Lisa and Heiko wish you ...*

# **LOTS OF FUN!**

**John :** Heiko, I still have one question. Who is actually the boss of **WIRKRAFT**? Is that you?

**Heiko:** Oh no, John. A democratically elected **foundation** controls the Bürgerschaftsbank and verifies the compliance of the **social regulations**.

You have to think of it like the rules of a soccer game.

In order for things to be fair among each other, you need some kind of rules.

But within these basic rules you have a lot of freedom and no one is forced to play.

But just as soccer is a lot of fun, Wirkraft too can bring some joy and make your life more worth living. "**Fair play**" is the motto!

**Lisa:** ...and the **WIRKRAFT** foundation is a kind of referee, so to say?

**Heiko:** You got it absolutely right. They make sure that everyone plays according to the agreed social rules.