



Gradido in Brief

A Monetary System Modelled on Nature

Gradido Academy for Economic Bionics

A concise introduction to Gradido — for everyone who first wants to know what it is about before going deeper. It describes the problem Gradido addresses, how it works, what sets it apart, and what it promises — and what it does not.

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What Gradido Is

Gradido is a monetary system modelled on nature — on its cycle of becoming, growing and passing away. It comes as a supplement alongside today's money, not in its place. And it is thought from a goal: prosperity for all people in harmony with nature.

The Problem It Addresses

In today's system, money arises predominantly as debt: a bank grants a loan, and with it new money comes into the world — bearing interest and structurally kept scarce. Because it flows to where collateral and creditworthiness are, it often reaches last those who need it most. At the same time, interest creates a pressure towards ever further growth. And so money and actual value drift apart, and the oppositions within a society sharpen — between rich and poor, between what is necessary and what is affordable.

How It Works

Gradido reverses the origin of money. It no longer arises as debt, but because there are people: every person brings an equal per-capita creation into the world. This divides into three components of money creation — an Active Basic Income for one's own participation, a contribution to the public budget, and a contribution to a balancing and environmental fund. The Active Basic Income is earned by those able to work through common-good-oriented activity; for children, the sick and the elderly it is unconditional. In this way every person has purchasing power simply because they are a human being.

So that the money supply does not grow without bound, creation has a counterpole: transience. Balances left lying slowly dwindle. Creation and transience hold the balance, so that the money supply per person remains in a lasting equilibrium — a steady state, as living systems know it.

What Sets It Apart

One thing above all distinguishes Gradido from the familiar reform ideas: it creates a positive sum. Because money arises additively out of the per-capita creation and is not booked against a debt, the ground can rise for everyone without anything being taken from anyone. That shifts the basis of economic action — from competition over what is scarce towards cooperation for mutual benefit. With this, Gradido stands across the political camps: in the old disputes — basic income, taxes, distribution — it takes no side, because it dissolves the scarcity that is being fought over.

Little of this is newly invented. A dwindling money, a basic income, an economy close to nature — all of that is known. Gradido joins these strands into one architecture. That it connects to several reform traditions is a finding, not a derivation: it arose independently and meets them.

Where It Comes From

Gradido goes back to the observation of living nature. Bernd Hückstädt formulated the cycle of becoming and passing away and the threefold money creation in the 1990s; since then the model has been worked out, given scientific form, and tried in first approaches — in a community that keeps Gradido accounts and honours common-good-oriented activity. It is

thus neither an idea of yesterday nor mere theory, but a model matured over years and lived in part.

What It Promises — and What It Does Not

Gradido is a possibility, not a blueprint. It promises no perfect world, and some of it is tried while other parts remain open. That a dwindling money works in everyday life is shown by existing regional currencies; that a basic income does not keep people from working is shown by scientific pilot projects. Whether the whole system proves itself on a large scale is thereby not established — it can only be tried under protected conditions and developed step by step. Gradido imposes itself on no one. It is an offer; the choice remains with those who accept or reject it.

Those who wish to go deeper will find the full reasoning in the concept study of the Gradido Academy, a generally accessible introduction at gradido.net, and the application to individual countries in the country studies.

About This Publication

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