

# CountyPay

*Breaking Centralisation, Building Regenerative Sovereignty*

**A Convergence of Living and Financial Equity:**

The CountyPay Manifesto

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## Preamble

In 2024, the UK held an election. 56.06\* million adults lived here. 48.22 million were registered to vote. Only 28.92 million voted.

27.14 million people — 48.4% of all adults — did not.

Whether they abstained, weren't registered, or simply rejected every option on the ballot, their silence was ignored.

We are told this is democracy.

But when nearly half the population is excluded — not asked why, not represented, not even acknowledged — what kind of democracy is it?

Many didn't vote because none of the choices were worth choosing. Others voted for the "least bad" option — a confession, not a choice.

Meanwhile, Tolley's Yellow Tax Handbook\*\* — the operating manual for UK tax law — now exceeds 21,000 pages. That's not governance. That's entanglement.

Taxation and debt are at historic highs. Quality of life is in decline. And the debt? Not ours. It's the residue of decisions made without 27.14 million voices.

A child born today inherits £35,000 in national debt before taking their first breath.

Over 400 quangos spend £200bn+ annually — zero direct accountability.

The real power isn't in the ballot box. It's in the unelected, unaccountable bureaucracy — and the financial system at its core. The Bank of England sets interest rates for 56 million people — but no one elected its governor.

One thread in the web.

And we're the ones caught in it.

*\*Source: Office for National Statistics (ONS), UK population estimates*

*\*\*Important to note is Handbooks add annotations and cross-references, so it's not "pure" law but a practical measure of what taxpayers/advisors navigate.*

Catherine Austin Fitts is a financial expert, former Assistant Secretary of Housing and Urban Development, and publisher of *The Solari Report*. She is known for advocating transparent, ethical, and asset-backed financial systems that empower communities and protect public wealth. Fitts blends government experience with independent analysis to reveal the risks and opportunities in today's monetary and economic landscape.

In her work, she highlights the following fundamentals to a successful financial system:

#### **Transparency and Accountability**

Fitts highlights the critical need for transparency in financial systems. She points to instances where large sums of government money are unaccounted for, suggesting that such opacity can lead to corruption and mismanagement. A transparent system allows for public scrutiny and holds institutions accountable for their actions.

#### **Decentralisation of Financial Control**

Centralised control over financial systems can lead to abuses of power. Fitts advocates for decentralization to distribute power more equitably and reduce the risk of systemic corruption. By empowering local communities and institutions, financial systems can become more responsive to the needs of the public.

#### **Integration of Real Assets**

A fiat system should be backed by real assets, such as gold or other tangible resources, to maintain its value and credibility. Fitts warns against fiat currencies that are not anchored to real assets, as they can lead to inflation and loss of public trust.

#### **Public Engagement and Education**

Fitts emphasises the importance of public engagement and education in financial matters. An informed populace is better equipped to participate in governance and hold institutions accountable. Educational initiatives can demystify complex financial systems and empower individuals to make informed decisions.

#### **Ethical Oversight and Regulation**

Robust ethical oversight and regulation are essential to prevent exploitation and ensure that financial systems operate in the public interest. Fitts advocates for regulatory frameworks that prioritize ethical considerations and protect individuals from predatory practices.

## Reclaiming Financial Autonomy

Centralised finance has bound individuals, communities, and regions to a system that extracts wealth rather than nurtures it. Sovereignty begins with how we hold, exchange, and invest value.

CountyPay is a decentralised sovereign banking model that fundamentally distinguishes between Living Equity (human well-being, local development, community vitality) and Financial Equity (capital, liquidity, long-term reserves). It provides the infrastructure for self-determination while enabling cooperation between counties.

CountyPay ends centralised control and replaces it with a regenerative web of communities — rooted in hemp, living equity, and local trust.

The total value of retail sales alone, as reported by the ONS\*, in August 2025 amounted to £8.9billion **per week**. This figure encompasses Food, Non-food and Fuel, but provides a realistic figure for the amount of money being spent in the UK today.

This vast figure demonstrates the flow of finance throughout our nation on retail sales alone, and opens the door for a new way of re-building our country, and regaining autonomy over our finances.

## The Call to Freedom

For too long, our lives have been dictated by institutions of finance that concentrate wealth, strip communities of power, and sacrifice ecology for profit. Money has become an instrument of control, not life. Changing political figures cannot solve this—because the system itself is built to centralise and extract.

We, the people of the counties, declare:

- Money must serve life.
- Wealth must circulate where it is created.
- Autonomy must be rooted in community, not distant elites.

This is the foundation of CountyPay — a county-based sovereign financial system that reclaims autonomy and ensures prosperity is rooted where it belongs.

## Understanding the Economy

The economy is a living ecosystem of Human relationships where value flows like nutrients in nature. The true purpose of an economy is to organise resources so that everyone's needs can be met efficiently and sustainably.

In ideal terms, the economy should help people:

- Thrive physically and mentally
- Develop skills and live in purpose
- Live within ecological limits

When value gets trapped at the top (inequality), or if the system extracts more than it regenerates, it becomes weak and unstable. Additionally, when the three points above stop happening, the economy no longer serves us, but starts serving itself. Attention and energy is drawn away from the intentional purpose of the economy, and invested into the economy as an object itself.

Important to remember is that the economy is how we, as humans, collectively decide what is important (values), how we share our energy and skills in line with those values, and how we sustain one another through exchange.

Economies exist on varying levels from the **Household economy** (How we manage income and expenses as individuals), **Local Economy** (the trades and work within a community), **National Economy** (production, jobs, trade and policy of a Country), and the **Global Economy** (International Import/Export of goods, labour and finance). All of these levels of economy interlock with the next.

There are three key components to every economy:

1. **Production** - Making things of value - Growing Food, Writing software, building houses - **Creates Value**
2. **Exchange** - Trading what we have for what we want - using money, barter, credit, digital tokens - **Redistribution**
3. **Consumption** - Using those goods and services - Eating, Driving, Learning, Relaxing - **Drives demand for production.**

**The study of Economics can be broken down into two sectors:**

**Microeconomics** (Small Scale) and **Macroeconomics** (Large Scale).

Microeconomics looks at individual decisions and interactions - how people, households and business make choices about limited resources. If you owned a cafe, it is the studying of how you price your coffee, how much you sell and how a new competitor affects your business. Microeconomics is the studying of the trees, rather than the forest.

**Key Components of Microeconomics are:**

- **Supply & Demand:** Price Setting
- **Elasticity:** How sensitive Buyers/Sellers are to price changes
- **Production Costs & Efficiency**
- **Consumer Behaviour**
- **Market Competition:** Monopoly, Oligopoly etc

**Macroeconomics** focuses on the economy as a whole - how all the small interactions add up across society.

If you owned a cafe, Macroeconomics is the study of how governmental decisions, such as interest rate increases, affect all businesses, overall spending and national inflation.

**Key Components of Macroeconomics are:**

- **GDP (Gross Domestic Product):** Total Economic Output
- **Inflation & Price Stability**
- **Employment & Unemployment**
- **Fiscal Policy:** Government Spending & Taxation
- **Monetary Policy:** Interest Rates & Money Supply
- **Trade Balance:** Exports vs Imports

In comparison to microeconomics, Macroeconomics is the studying of the forest, rather than the trees.

Important to note is that Micro and Macroeconomics are not separate as they feed into each other. Millions, or billions in terms of global economy, of micro decisions create the macro trends like inflation and growth, and the macro conditions, such as interest rates, taxes and inflation, influence micro-decisions. It is a feedback loop operating continually.



## The Role of Money in Economics

Money is not the economy, it is a tool that simplifies exchange, and a shared language of Value to simplify and bring efficiency in place of laborious exchange. Ultimately, Money, is a social technology for trust.

The real economy still **depends** on human energy invested in work, creativity and resource use.

There are three core functions of Money:

**1. Medium of Exchange:** Enabling us to trade without direct bartering. Instead of trading bread for a haircut, you can sell your bread and use the money at a later date to buy a haircut.

**2. Unit of Account:** A common measure of value (like a ruler, for prices), for example comparing apples and laptops on the same scale.

**3. Store of Value:** Enables us to save purchasing power for the future, so long as the currency holds its worth - i.e low inflation

In modern economies, money is not created by Governments, or central banks directly (Research Bradbury Pound), but is created by Commercial banks when they issue loans.

1. You go to a bank and take out a £10,000 loan.
2. The bank doesn't move £10,000 from someone else's account - it simply creates £10,000 by typing it into your account.
3. You now owe the bank £10,000 + Interest
4. That £10,000 becomes *new money* circulating in the economy.

When loans are repaid, that money is destroyed - it disappears from circulation. As a result, the money supply grows and shrinks based on lending activity.

## Central Banks

Central Banks, such as the Bank of England, oversee and stabilise (or attempt to) this means of money creation. Although they don't control every £ directly, they oversee and manage the system through:

- Setting interest rates (Influencing how much banks lend)
- Provide liquidity to the financial system
- Create base money (Cash + Reserves)
- Act as lender of last resort in crises

Central Banks can also create digital money themselves, which is what happens during Quantitative Easing (QE). During such, the Central bank buys assets and injects new money into the economy to boost activity.

Although it may or may not be the explicit intention, Quantitative Easing in the way it has been practiced since the 2008 financial crisis, is a step that has headed us, and continues, toward concentration of ownership, and as a result, reducing autonomy.

When Central Banks implement QE, they buy huge amounts of Government Bonds and other financial assets, pumping liquidity into the economy. As a result, interest rates are driven down across the system.

This is the opportunity when large investors (Funds managers such as BlackRock) can borrow cheaply to buy assets such as housing, commercial real estate, infrastructure etc. As a result, these investors accumulate assets (at the loss of somebody else i.e small businesses) and gain greater control of land and housing markets.

QE pushes money toward assets - not wages or small businesses - because institutional investors have the size and access to capital to leverage these gains.

- House prices increase
- Rent prices increase
- ownership becomes harder for individuals
- Institutional landlords expand, leaving fewer opportunities for individuals to have independent ownership.

Housing ownership is not just financial, but is deeply tied to Personal Autonomy where you have control over your living conditions, including security. With renting, we are dependent on another's decisions, and the larger the corporation, generally, the less you are respected.

# The Centralisation of Finance: A Threat to Personal Sovereignty

In the modern world, money is more than a medium of exchange—it is a tool of power, influence, and control. Over the past few decades, financial systems have become increasingly centralised, concentrated in the hands of a few global institutions, banks, and regulatory authorities. While centralisation can bring efficiency and stability, it comes at a hidden cost: a reduction in personal sovereignty and autonomy.

## Understanding Centralised Finance

Centralised finance refers to systems where monetary creation, distribution, and regulation are controlled by a central authority. In most countries, this role is fulfilled by central banks, which dictate interest rates, control money supply, and oversee commercial banks. On a global scale, influential financial entities such as the International Monetary Fund, the World Bank, and major multinational banks exert enormous influence over economic policy and capital flows.

Unlike decentralised systems, where individuals or communities can directly participate in economic activity and maintain control over their financial decisions, centralised finance concentrates power. The few at the top determine who has access to credit, who benefits from investment, and how money flows through the economy.

## Why Centralisation Threatens Autonomy

When financial systems are centralised, individuals and communities become dependent on institutions beyond their control. Access to money, credit, and financial services is no longer guaranteed—it can be limited, revoked, or manipulated based on policy decisions or geopolitical interests.

Centralised finance inherently enables surveillance. Banks and payment processors track transactions, monitor behaviour, and report to government authorities. While this is often justified in the name of security, it gives institutions unprecedented insight into private lives, reducing personal freedom.

Concentration of financial power creates systemic fragility. The collapse of a major bank or central institution can ripple through the global economy, affecting millions who had little or no control over the decisions that caused it. Individual financial autonomy becomes meaningless when the system itself is unstable.

Centralised systems impose limits on how individuals can save, spend, invest, or lend their money. High fees, regulatory restrictions, and opaque policies mean people are often forced to comply with the rules set by others rather than shaping their own economic path.

## The Case for Decentralisation

The growing awareness of these dangers has fueled interest in decentralised finance (DeFi), cryptocurrencies, and community-based monetary systems. By

removing single points of control, decentralised systems allow people to transact, invest, and store value without intermediaries dictating terms. In these systems, financial sovereignty is restored: individuals retain greater control over their wealth, privacy, and economic decisions.

## **Conclusion**

Centralisation in finance may offer stability and efficiency, but it comes at the expense of personal autonomy. When a small group controls the flow of money, individuals lose their power to act independently. Recognising this dynamic is the first step toward building systems that respect both security and freedom—systems where finance serves the people, rather than the other way around.

In an era of rapid technological change, the question is no longer whether centralised finance is convenient, but whether it aligns with the values of personal sovereignty and self-determination.

## The Architecture of Liberation

A document entitled **What the States can do: Building the legal and financial infrastructure for financial freedom\*** authored by Founder of The Solari Report, Catherine Austin-Fitts, provides a comprehensive strategy for the United States to regain Sovereignty over their own affairs by breaking away from federal corruption.

\*<https://solari.com/what-the-states-can-do-building-the-legal-and-financial-infrastructure-for-financial-freedom/>

England consists of 48 Ceremonial Counties, each made up of Villages, Towns and Cities, as demonstrated in Visual 1.1:

County	Population (Mid-2023)	Towns Count	Cities Count
Greater London	8,901,000	33	1
West Midlands	2,910,000	29	7
Greater Manchester	2,824,000	46	0
West Yorkshire	2,314,000	25	5
Hampshire	1,852,000	15	1
Kent	1,845,000	19	3
Essex	1,825,000	40	1
Lancashire	1,505,000	25	1
Merseyside	1,496,000	16	0
South Yorkshire	1,396,000	23	0
Surrey	1,195,000	11	1
Devon	1,186,000	41	1
Hertfordshire	1,174,000	10	1
Nottinghamshire	1,167,000	25	1
North Yorkshire	1,164,000	41	1
Tyne and Wear	1,128,000	12	5
Staffordshire	1,125,000	25	1
Lincolnshire	1,079,000	25	1
Cheshire	1,064,000	25	1
Derbyshire	1,060,000	25	1
Leicestershire	1,058,000	25	1
Somerset	983,000	19	1
Berkshire	916,000	10	1
Gloucestershire	907,000	25	1
Norfolk	894,000	15	1
Cambridgeshire	846,000	15	1
West Sussex	863,000	15	1
East Sussex	843,000	15	1
Buckinghamshire	800,000	10	1
Suffolk	767,000	15	1

County	Population (Mid-2023)	Towns Count	Cities Count
Dorset	764,000	19	1
Northamptonshire	741,000	15	1
Wiltshire	713,000	15	1
Oxfordshire	695,000	15	1
Bedfordshire	653,000	10	1
East Riding of Yorkshire	594,000	15	1
Worcestershire	590,000	15	1
Warwickshire	581,000	15	1
Cornwall	564,000	15	1
Cumbria	501,000	15	1
Shropshire	492,000	15	1
Bristol	470,000	0	1
Northumberland	314,000	15	0
Herefordshire	187,557	15	0
Isle of Wight	140,889	15	0
Rutland	42,000	15	0

**Visual 1.1** | Data Compiled based on Mid-2023 ONS Statistics

#### **a. Sovereign Money at County Level:**

- Each county establishes its own County Sovereign Bank.
- CountyPay currency is issued debt-free, created for the public good.
- Currency is backed by local commodities, local productivity, and community assets relating to each county.

*No more borrowing from central banks. No more debt-based slavery.*

#### **b. County Trust Funds (CTF): Local Custodians of Wealth:**

- Every county establishes a County Trust Fund, operated transparently for the benefit of its residents.
- Each trust safeguards Living Equity by reinvesting into education, healthcare, land stewardship, infrastructure, and cultural development.
- A fixed percentage from every transaction within a county is automatically transferred into its CTF, ensuring continuous circulation of wealth back into the local commons.

*Where a person spends is where value is reinvested — local trust funds grow with local activity.*

#### **c. Transaction Mechanism & Automatic Local Reinvestment**

- All CountyPay transactions include a micro-levy (e.g., 1–2%) directly channelled into the locality's trust fund (based on the merchant's location).
- Essentials such as food staples and primary healthcare may be exempt.

- This means: When you buy lightbulbs, you also build schools. When you pay for transport, you also fund renewable energy. Every act of exchange is also an act of regeneration.

*Unlike traditional taxation, this mechanism is automatic, transparent, and decentralised, immune to central government siphoning.*

## Living Equity Before Financial Equity:

**Living Equity** = Health, Ecology, Resilience, Dignity.

**Financial Equity** = Money, Assets, Property.

**Rule:** Financial Equity can only grow if it serves Living Equity.

*This makes well-being and regeneration the true measure of prosperity.*

### How the Modern Financial System Undermines Living Equity

#### a. The Inversion of Value

In a healthy society, Living Equity - health, ecology, resilience, and dignity - should form the foundation upon which all financial systems operate. Money and assets should be instruments to nurture life, not to extract from it.

Yet today's financial architecture has inverted that relationship. Financial Equity has become the end goal, and Living Equity merely a cost to be minimised or externalised.

This inversion is visible everywhere: environmental degradation justified for quarterly profits, human health sacrificed for productivity metrics, and dignity replaced by compliance within economic hierarchies. Instead of measuring prosperity through well-being and regeneration, we measure it through GDP - a metric that rises even when ecosystems collapse, communities fragment, and mental illness spreads.

#### b. Externalisation: The Hidden Cost of Profit

The financial system thrives on externalisation - the practice of offloading real-world costs (pollution, human exhaustion, resource depletion) onto society and nature while keeping profits private.

For instance:

A factory may increase shareholder returns while poisoning local rivers.

A logistics company may boost efficiency by underpaying workers or exploiting gig labor.

A pharmaceutical firm may prioritize lifetime prescriptions over holistic healing.

These practices inflate financial equity by eroding living equity. The economy appears to "grow," but what grows is imbalance - wealth concentrated in fewer hands while ecosystems and communities quietly disintegrate.

#### c. Disconnection from Empathy and the Human Scale

Finance, in its current form, has abstracted itself away from the human experience. Numbers on a balance sheet have become more real to policymakers



than the lived realities of people and planet.

Empathy - once the moral compass of trade and governance - is replaced by algorithms, derivatives, and automated speculation detached from physical value creation.

This detachment creates an empathy vacuum. The system rewards efficiency without asking *efficient for whom?* It rewards growth without asking *growth of what, and at what cost?* Human life is reduced to data points and consumers rather than living beings with intrinsic worth.

#### **d. Time, Debt, and the Colonisation of the Future**

Modern finance also exploits the future by monetizing time through debt and interest. Every loan, every speculative bet on future returns, extracts value from generations not yet born.

This colonization of the future treats the planet's regenerative capacity - its forests, soil, oceans, and people - as collateral for today's consumption. It disregards resilience, one of the cornerstones of living equity, by binding societies to cycles of perpetual debt and scarcity.

#### **e. The Cultural Narrative of Scarcity and Competition**

The financial system reinforces a myth: that prosperity is scarce, and that humans must compete rather than cooperate to access it. This narrative justifies systemic exploitation and normalizes inequality.

But in truth, the planet is abundant. It's our extractive economic design - built around accumulation rather than regeneration - that manufactures scarcity.

When we prioritize financial equity over living equity, we convert abundance into control and cooperation into dependency.

#### **f. The Consequence: Economic Growth, Human Decline**

Despite record financial wealth, societies face escalating crises - burnout, inequality, loneliness, pollution, and ecological collapse. These are not side effects; they are direct symptoms of a system that treats living equity as expendable.

The paradox is clear: we have never been wealthier, yet never poorer in vitality, community, and peace of mind.

#### **Reclaiming Balance: Living Equity as the True Measure of Prosperity**

Rebalancing this equation begins with redefining what we mean by "value."

If every economic decision were required to enhance living equity - to improve health, regenerate ecosystems, strengthen community resilience, and uphold human dignity — then financial equity would naturally align with life's flourishing.

This principle - that financial equity can only grow if it serves living equity - is not idealism. It is the only sustainable path forward.

It demands that empathy, not extraction, becomes the guiding metric of economic

design. It calls for a shift from profit to purpose, from accumulation to regeneration, and from domination to stewardship.

The next evolution of economics is not more sophisticated finance - it is the restoration of empathy as a measure of value.

## About Living Equity

The Living Equity concept in the CountyPay Manifesto is a core mechanism designed to fundamentally shift the financial system's priorities from maximizing private profit to maximizing community well-being and ecological health. It works by defining non-monetary assets as the primary measure of prosperity and using the monetary system to fund their continuous regeneration.

### How Living Equity Works in CountyPay

#### 1. The Core Definition and Distinction

CountyPay creates a clear distinction between two types of equity:

Component	Definition	Function
Living Equity (Primary)	The collective value of community health, ecological resilience, cultural vitality, and human dignity.	The goal the system is designed to maximize.
Financial Equity (Secondary)	Money, liquid capital, precious metals, and physical assets held by the County Trust Fund (CTF).	The tool used to fund and safeguard Living Equity.

The Governing Rule: Financial Equity can only grow if it demonstrably serves and enhances Living Equity.

#### 2. The Funding Mechanism

Living Equity is continuously funded through the automatic transaction levy:

##### The Micro-Levy:

1. Every CountyPay transaction includes a small, automatic micro-levy (e.g., 1-2%). The levy can be amended by the County-based bank on the back of a public vote on a One person: One Vote basis available efficiently through the Bank App.
2. Each Locality Trust Fund allocates a % of it's earnings to the County Trust Fund - a sovereign wealth fund for the County to utilise in building and maintaining key infrastructure.

**Automatic Reinvestment:** As people spend the currency, a % is retained by the area in which it is spent, ready to re-invest. No leaving the county or country to sit idle.

**Wealth Circulation:** This mechanism ensures that every act of local commerce (Financial Equity exchange) directly replenishes the shared community reserves, creating a perpetual circulation of wealth back into the local commons (the foundation of Living Equity).

#### 3. Allocation and Governance

The funds accumulated in the CTF, representing the pooled Financial Equity, are then allocated to improve Living Equity through a democratic, transparent process:

- i. Citizen Governance: The CTF is governed not by distant financial elites, but by the citizens of the county (or its Locality Trust Funds/LTFs).
- ii. Priority Projects: Citizens directly propose and vote on projects that enhance Living Equity. This ensures funds are directed toward real community needs, such as:
  - iii. Health: Funding a new, low-cost community health clinic.
  - iv. Ecology: Investing in regenerative agriculture (like hemp farming), land stewardship, or local renewable energy infrastructure.
  - v. Infrastructure: Building community centers, establishing Wellbeing centres, upgrading local education facilities, or repairing local roads.
  - vi. Dignity: Funding job training programs or local housing initiatives (like the Stewardship Loans).
- vii. Transparency: The flow of funds from the micro-levy to the specific Living Equity project (e.g., "The purchase of new textbooks for Green Valley School") is completely transparent and visible to all CountyPay users.

#### 4. Impact on Financial Stability (Precious Metals)

The precious metals reserves are not just for stability; they are a safeguard for Living Equity:

- The portion of the CTF allocated to precious metals (Financial Equity) acts as a resilient backbone.
- If global fiat or digital systems face collapse, the county retains a tangible store of value, ensuring it can still fund essential Living Equity needs - such as emergency healthcare or food infrastructure - without relying on volatile external currencies.

In essence, Living Equity defines the system's purpose, while the automatic micro-levy and the CTF define the engine that perpetually funds that purpose. It institutionalizes the concept that commerce must regenerate the community and the environment, not extract from them.

## Examples of CountyPay in Real-case scenario's

### Real Estate

#### Market Price

£220,000

#### Breakdown of Price

0.25% (£550) - CountyPay Infrastructure (Operations & Security)

0.5% (£1,100) - County Trust Fund

0.5% (£1,100) - Locality Trust Fund

**Total Investment Directly into Community £2,200**

#### Gross Profit to Seller

£217,250

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### Yoga Class

#### RRP

£10 Per session

#### CountyPay Deductions

0.25% (£0.03) - CountyPay Infrastructure (Operations & Security)

0.5% (£0.05) - County Trust Fund

0.5% (£0.05) - Locality Trust Fund

**Total Investment Directly into Community £0.10**

#### Gross Profit to Merchant

£9.87

Important to note is that using CountyPay as a system provides opportunity to ensure infrastructure is built and maintained with full governance by *The People*, eradicating the need for incessant taxation, leaving greater wealth in the pockets of Constituents.

## Hemp as the Economic Backbone

Hemp is the foundation of CountyPay Somerset: a regenerative crop, carbon-negative, and endlessly versatile. If we are to build a system that embodies Living Equity as a key component, there is no better start than building off the back of one of nature's most versatile and resilient gifts: Hemp.

Provides food, textiles, medicine, fuel, and construction materials. Creates jobs across farming, processing, and manufacturing.

With Farmers struggling to retain much profit year on year, Hemp also provides a profitable alternative for the 60% of Agricultural land across Somerset.

*Hemp is not just an industry - it is a political revolution against toxic, extractive economies.*

## Setting the Scene:

### Agricultural Facts:

#### South West Region

Total Income from Farming<sup>(a)</sup> in the South West in 2023 was £631 million, a decrease of 32% since 2022<sup>(1)</sup>.

In 2023, the largest contributors to the output<sup>(b)</sup> value (£4.7 billion) were milk (£1.5 billion) and beef (£581 million). These commodities accounted for 44% of the output<sup>(2)</sup>.

The average farm size in 2023 was 69 hectares (Table 1.1)<sup>(3)</sup>.

This is the second smallest average farm size of all the English regions and smaller than the English average of 88 hectares.

The predominant farm types in 2023 were grazing livestock (47% of the region's holdings) and general cropping (22% of the region's holdings) farms (Figure 1.4)<sup>(3)</sup>.

Across all farm types, average Farm Business Income<sup>(c)</sup> was £62,800 per farm in 2022/23, which was an increase of 3.4% from 2021/22 (Figure 1.6)

(a) Total Income from Farming (TIFF) is the net income to farms once costs have been accounted for, so is calculated as "outputs & subsidies" minus "inputs & costs". <https://www.gov.uk/government/collections/aggregate-agricultural-accounts>

(1) <https://www.gov.uk/government/statistics/total-income-from-farming-for-the-regions-of-england>

(b) Output is the total value (at market prices) of commodities produced without considering production costs or any additional income received through subsidies. <https://www.gov.uk/government/collections/aggregate-agricultural-accounts>

(2) <https://www.gov.uk/government/statistics/total-income-from-farming-for-the-regions-of-england>

(c) In simple terms, Farm Business Income (FBI) is the output generated by the farm business minus total farm costs. <https://www.gov.uk/government/statistics/farm-business-income>

(3) <https://assets.publishing.service.gov.uk/media/6716305bd100972c0f4c9ad6/regional-profiles-stats-region-south-west-31oct24.pdf>

In Somerset, 60% of land is for Agriculture, however with Government policy undermining the livelihoods of Farmers, trying to shift the public to accept synthetic lab grown produce, and pushing people into bankruptcy, we stand on the precipice of a radical shift in:

- How Farmers can retain their land by implementing Hemp Growth and cultivation
- Farmers receiving fair pay
- Farmer's (continuing) to provide the backbone to our regional economy
- Production of a vast scope of industries - all utilising one key, heavily sustainable plant.
- Creating a whole new industry in Somerset

Hemp not only opens up doors to a sustainable alternative approach to a vast array of industries, but combining Living Equity and Financial Equity, we can tokenise the growth of the plant and peg it to a county-based sovereign currency on a 1kg Hemp Stalk: X Currency (Tokenisation). This means that the money supply is limited by how much hemp can be produced, rather than a central bank deciding how much to print.

Essentially, hemp becomes a store of value - the more productive your land and cultivation, the more backing there is for the currency.

**Stability:** Money supply is tied to a real-world commodity that has intrinsic value (fuel, textiles, construction material).

**Inflation control:** Nobody can arbitrarily print more money. Supply of it only grows with hemp production 3 times a year.

**Environmental & Economic Synergy:** Providing multiple outputs (Fuel, Textiles, Food and Building Materials) the backing of the currency also encourages sustainable industry.

By pegging a County-based currency to a tangible, productive asset of value, rather than abstract financial instruments, we ensure that the supply of this complementary currency provides economic security and resilience for the people of the County against fluctuations and influence from national and global financial systems.

**Hemp as a value anchor:** Each kilogram of hemp grown sets a limit on how much currency can exist. For example, 1 kg = 1000 local currency coins, giving confidence that the currency has a "real-world" basis, even if it isn't redeemable.

**Non-redeemable:** People can't actually exchange the currency for physical hemp. The hemp just anchors supply and trust, not individual claims. This is similar to how modern fiat currencies are "backed" by the economy and central reserves, not gold bars in your pocket.

**Issuance control:** The "bank" (or issuing authority) monitors hemp production and adjusts currency supply accordingly. If production rises, more currency can be issued; if it falls, issuance tightens.



**Stability mechanics:** We might still need rules to prevent inflation if too much currency is issued relative to hemp growth. Even if it isn't redeemable, the peg gives people a psychological anchor.

In short, Hemp is the backing asset, but CountyPay treats it as a trust anchor rather than a literal redemption medium.

Further inquiry to the benefits of Hemp and how it provides a solution across *many* industries, please read the Synarchia [Brochure on Hemp](#)

Please note that while Hemp provides a commodity to back currency creation with, for other counties, who may not have the ability to cultivate such a crop, Constituents can choose to anchor currency creation and issuance from other commodities suitable to their County. In doing so, we encourage interdependence of trade across Counties.

## Hypothesis of a Hemp-Back Economy

In Somerset, with approximately 850,000 acres of land being agricultural, should all land owners wish to participate, there is potential of yielding 2.5 - 3 tonnes per acre when harvested and dried for fibre - fibre, which can be utilised for a huge variety of industry.

Low end yield	2.5 tonnes per acre	2,125,000 tonnes
High end yield	3 tonnes per acre	2,550,000 tonnes

If we are to issue currency via County-Based Sovereign Banks, backed by local commodities, we can issue based on every 1 kg cultivated of Hemp:

1 Tonne = 1000kg

Low end yield	2.5 tonnes per acre	2,125,000 tonnes	2,125,000,000 kg (2.125 Billion Kg)
High end yield	3 tonnes per acre	2,550,000 tonnes	2,550,000,000kg (2.55 Billion Kg)

Even if we were to issue 1 coin for every 1kg cultivated, we would be able to create a flow of finance to the tune of 2.55 billion available to, and for, the local community.

While this hypothesis is optimistic with the chances of 850,000 acres being utilised, even with half of that figure being utilised, we have opportunity to create a new form of finance, backed by a living commodity that regenerates the environment in which it grows. And they say money doesn't grow on trees.

Furthermore, with Hemp processing facilities lacking in the South West, we would also need to establish the Somerset Hemp Association, which would support Somerset Farmers and Land owners to grow and process industrial Hemp through Shared Machinery Pools (Drills, Retting Equipment and Balers etc) and manufacturers of Hemp-based products. Additionally, the Somerset Hemp Association would aid the County Based Sovereign Bank in Inventory and Collateralisation of Hemp cultivation.

## Local Autonomy, Interdependent Strength:

Every locality governs its own trust fund - Constituents directly decide how wealth is reinvested.

Each county maintains sovereignty over its currency.

Counties are interdependent: CountyPay systems are interoperable (1:1 exchange between counties). A Federation of County Banks cooperates on regional infrastructure, transport, and large-scale hemp hubs.

*No county stands alone - but no county is dominated by another. This is distributed sovereignty with voluntary interdependence.*

## Precious Metals: Securing Long-Term Stability:

To safeguard against inflation, systemic shocks, or global crises, every County Trust Fund must allocate a minimum portion of its reserves into precious metals (gold, silver, platinum).

Ray Dalio, Bridgewater Associates Founder, spoke about the importance of having gold in your portfolio as part of a discussion at the Greenwich Economic Forum\*. During the discussion he raises the important point;

"When you're doing your asset allocation, what is going to protect your real after tax returns. Gold is a very excellent diversifier of the portfolio. So if you were to look at, just from the strategic allocation mix perspective, you would probably have something like 15% of your portfolio in gold because it is the one asset that does very well when the typical parts of your portfolio go down because parts of your portfolio are also so credit dependent. I think all of this means that there should some peace in that of gold."

Precious metals provide a hard-asset backbone for CountyPay, ensuring that even if digital or fiat systems collapse, counties retain tangible wealth reserves.

Over time, the county's portfolio balances: liquidity for immediate reinvestment (living equity), and financial reserves in metals and other hard assets (financial equity).

*This creates resilient local economies, insulated from the volatility of global finance yet still capable of engaging with it.*

\*<https://www.youtube.com/watch?v=ETMaLBIUNSE&t=912s>

## Lending: Rewarding Stewardship, Not Debt

The current financial system rewards a cycle of debt, using a "credit rating" to identify and profit from financial precarity. CountyPay inverts this, rewarding stable residency, community contribution, and economic stewardship.

Stewardship Loans for Homes:

- The County Sovereign Bank (CSB) issues long-term, Fixed low-interest Stewardship Loans for home purchases, ensuring homes are assets for life, not speculative tools for extraction.
- These loans prioritise first-time buyers and those committed to long-term residency.

### *The Stewardship Score:*

- I. Loans are assessed not on debt history, but on a Stewardship Score, which measures:
- II. Local Contribution: Verified history of participation in local governance, community projects, or volunteer work, benefit to the local community.
- III. Economic Stability: Consistent income and proven history of living within means (low reliance on high-interest debt).
- IV. Residency Commitment: A binding agreement to reside in the county for a defined period, linking the citizen's well-being to the county's stability.
- V. A high Stewardship Score replaces a high credit score.
- VI. No Extractive Penalties:
- VII. Stewardship Loans feature simple, transparent interest tied to the cost of maintaining the CountyPay system, not excessive profit.
- VIII. Foreclosure is a last resort, replaced by community-based mediation, temporary financial aid from the CTF, or alternative residency solutions. The goal is to keep families housed and stable, not to seize property.

### *Community-Owned Equity:*

Loans may feature a nominal Community Equity stake, where a small percentage of the property's appreciation over a long term is returned to the CTF upon sale, ensuring that property value growth benefits the entire community, not just the individual speculator.

This system replaces the debt-slavery model with a regenerative model of ownership and community commitment.

## The Governance of the Future

This model replaces centralised power with layered sovereignty:

**Locality Trust Funds (LTFs):** Every town, village, and city holds its own purse, filled by its own commerce. Governed directly by its people.

**County Sovereign Bank:** The public-owned issuer of money. Ensures balance between Living and Financial Equity. For positions of authority within the County Sovereign Bank, applicants must undergo a transparent application process to include: Narcissism Testing, Lie Detector and commit to the County Sovereign Bank Declaration only, ceasing ties with any 3<sup>rd</sup> party businesses or operations. Persons Responsible will also only be paid a fair wage of the average salary within the west country - as the local wage increases, as will the role's. This also applies to the falling wage of the local economy.

**Federation of Counties:** A voluntary alliance for trade, infrastructure, and stability. No central authority - only cooperation.

# Action Guide: How to Build CountyPay

Our Autonomy Will Not Be Given. It Must Be Built. Here are the steps for any county to enact the CountyPay system, transforming the manifesto into an actionable reality:

## *Phase 1: Foundation and Legal Structure*

### Step 1: Establish the Legal and Technical Framework

- Form the Founding Council: Assemble a non-partisan council of local leaders, business owners, and Constituents to champion the initiative.
- Draft the Charter: The bank is owned by Constituents residing within the County and is designed to provide financial services directly to residents, businesses and local governance structures.
- Create the legal charter for the County Sovereign Bank (CSB) as a public-service, non-profit institution, legally distinct from the state.
- Develop the System: Create the digital ledger/platform for the CountyPay currency and transaction mechanism. Utilise blockchain technology for transparency, with Smart Contracts to initiate the immediate transference and allocation of Transaction Levy's to the nominated Locaity.

### Step 2: Create the County Trust Fund (CTF)

- Legally establish the CTF as a separate, permanent endowment.
- Define the transparent governance structure for the CTF, guaranteeing direct Constituent involvement in allocation decisions.

## Phase 2: Anchoring and Initial Issuance

### Step 1: Anchor the Currency with Hemp or other Commodities/Assets

- Identify Anchor Assets: Inventory existing, unencumbered county assets (e.g., public land for hemp cultivation, municipal buildings, utility infrastructure).

### Step 2: Initial Issuance

- Issue the first volume of CountyPay currency, explicitly backed by the value of committed hemp cultivation (expected yields) and the stability provided by the initial asset pool. This currency is issued *debt-free* into the local economy.

### Step 3: Launch the Local Reinvestment Mechanism

- Activate the CountyPay payment system, ensuring the automatic micro-levy (1–2%) is instantly and transparently channelled into the CTF upon every transaction.
- Implement Exemptions: Clearly define and communicate exemptions for basic necessities (food staples, primary medical care) to protect the most vulnerable.

### ***Phase 3: Adoption and Stability***

#### **Step 1: Catalyse Local Business and Constituent Adoption**

- Incentivise Merchants: Offer initial fee reductions or loyalty bonuses for businesses that commit to accepting CountyPay.
- Seed the Trust Fund: Distribute an initial allocation of CountyPay from the CTF to local anchor institutions (schools, fire services) to immediately generate local circulation.
- Visibly Demonstrate Living Equity: Fund the first *highly visible* project (e.g., a local clinic renovation, a community hemp processing plant) using the newly accrued CTF funds to demonstrate the regenerative power of the system.

#### **Step 2: Secure Long-Term Financial Stability**

- Precious Metals Allocation: Begin a programmed, consistent allocation of a defined percentage of CTF reserves into physical precious metals (gold/silver) to secure a hard-asset backbone.
- Balance Portfolio: The County Sovereign Bank manages the CTF to ensure a working balance between the liquid reserves (for Living Equity projects) and the long-term hard-asset reserves (Financial Equity).

### ***Phase 4: Interdependence and Federation***

#### **Step 1: Join the Federation of Counties**

- Declare Interoperability: Officially state the county's willingness to exchange CountyPay with any other federation county at parity (1:1).
- Establish Trade Agreements: Negotiate agreements with neighbouring counties for the exchange of surplus goods (food, energy, hemp) and pooled investment in regional infrastructure (e.g., shared rail links, large-scale energy projects).



*This completes the transition from isolation to a powerful, interdependent network of sovereign economies.*

## **Our Demand**

**We call on communities, farmers, workers, and Constituents to:**

- Establish County Sovereign Banks.
- Adopt CountyPay as the local means of exchange.
- Create Locality Trust Funds in every town, city, and village.
- Build the hemp economy as our regenerative backbone.
- Secure future stability through precious metals reserves.
- Join the federation of sovereign counties - to replace centralised control with interdependent strength.

**Our Autonomy Will Not Be Given. It Must Be Built.**

**CountyPay is that building - brick by brick, trust by trust, county by county - until the old system of centralised control collapses under the weight of our freedom.**

## Honouring our History: County Boundaries

In 1972, our Nation changed significantly when the Government passed the Local Governance Act 1972.

This act replaced Historical, and Constitutional Counties\* with *Administrative* Counties. Administrative Counties are what we know today by the Council's that fulfil obligations in our communities - refuse collection, Schools, Parks, Roads etc - however, when the Local Governance Act 1972 was brought in without a referendum to the people of the nation, it began the slow removal of Historical and Constitutional Counties from our History, of which were tied to monumental historical events such as the signing of the Magna Carta (also written on paper made from..Hemp).

Important to note is that these counties were not changed because they were broken, invalid, nor because the people asked for them to be, but were bureaucratic changes for administrative purposes.

If we are to build infrastructure that is of solid foundation, it is fundamental that it be built on Constitutional and Lawful footings that respect our ancestral ties.

**For this reason, CountyPay should be built and operate based on Historical and Constitutional Counties.**

## Prototype: Somerset

The foundational requirements to a thriving and prosperous society is to feel safe - be it physical crime, a medical emergency, or disasterous elemental emergency. All of which are often unexpected and need services to help regain stability before the next step of the process is followed.

To lay solid foundations, we need a realistic outlook at the current financial circumstances before refining and streamlining the process, not just to save expense where necessary, but to develop logistics and protect service personnel, who work tirelessly in first response.

## Operational Costs for Avon and Somerset Police

Operational costs for a police force typically refer to the day-to-day revenue expenditure required to deliver core services, such as responding to incidents, investigations, and community policing. This excludes capital investments (e.g., new buildings or vehicles) and focuses on recurring expenses like salaries, facilities, and equipment. In the UK, these are funded through a mix of central government grants (around 57% for Avon and Somerset) and local council tax precepts (around 43%).

Based on the latest available data as of October 2025, Avon and Somerset Police's total revenue budget for 2025/26 is **£439.7 million** (up from £386.3 million in 2024/25). This entire amount supports operational activities, with pressures from inflation, pay awards (e.g., 4-5% increases), and rising demands like violence against women and girls. Detailed breakdowns are published in the Police and Crime Commissioner's annual reports, but here's a summary drawn from recent financial plans and typical UK police spending patterns (where pay often accounts for ~80-85% of costs).

### Avon and Somerset Police Budget Breakdown (2025/26 Estimates)

The force's Medium Term Financial Plan (updated for 2024/25) projects growth in operational costs due to officer recruitment (targeting ~3,500 officers) and inflation. For 2025/26, the precept raise adds £8.5 million specifically for frontline services. A precise category breakdown isn't fully detailed in public summaries yet (full audited accounts are due later in 2025), but based on 2024/25 outturn and projections:

Category	Estimated Cost (£ million)	Percentage of Total	Notes
<b>Pay and Allowances</b> (officers, staff, PCSOs, overtime)	~352 (est.)	~80%	Includes ~3,294 officers at avg. £50k+ (incl. pensions), 2,733 staff, and 282 PCSOs. Pay awards add ~£10-15m annually. Overtime up due to major incidents.
<b>Premises and Facilities</b>	~22 (est.)	~5%	Running costs for ~30 police stations and buildings (e.g., utilities, maintenance). Equivalent to ~1/3 of total premises budget per recent deficit analysis.
<b>Transport and Fleet</b>	~18 (est.)	~4%	Fleet of ~1,000 vehicles; running costs cover fuel, repairs, and leasing. Precept funds ~2/3 of this.
<b>Supplies and Services</b> (IT, equipment, training)	~35 (est.)	~8%	Includes body-worn cameras, laptops, and software. Inflation adds ~£4.8m pressure in 2024/25, rising to £10.5m by 2026/27.
<b>Other Operational</b> (e.g., collaborations, contingencies)	~13 (est.)	~3%	Covers partnerships, legal fees, and unexpected costs like counter-terrorism contributions.
<b>Total Operational (Revenue)</b>	<b>439.7</b>	<b>100%</b>	Funded by £262m government grant + £177.6m precept. Real-terms increase of ~3-4% from 2024/25.
<b>Estimates derived from 2023/24 Medium Term Financial Plan projections (12.6% growth p.a. to 2027/28), adjusted for known 2025/26 uplifts. Pensions are included in pay (~15-20% of that line). Actuals may vary with final audits.</b>			

## Operational Costs for the Fire Service in Somerset

The fire service in Somerset is provided by the **Devon and Somerset Fire and Rescue Service (DSFRS)**, a combined authority covering both counties with around 30 fire stations (15 in Somerset). Operational costs refer to the revenue expenditure for day-to-day service delivery, including emergency responses, prevention activities, and community safety. These exclude capital spending (e.g., new appliances or stations). Funding comes from central government grants (via the Department for Levelling Up, Housing and Communities), local council tax precepts (Band D equivalent: £104.68 in 2025/26, up £5 from prior year), and other income like grants and charges.

Based on the latest data (as of October 2025), DSFRS's total net revenue budget for 2025/26 is **£98.959 million** (a £6.337 million increase from £92.622 million in 2024/25, or ~6.8% cash terms). This supports operational activities amid pressures like inflation, pay awards (national firefighter pay up ~5.75% for 2024/25, with similar expected), and rising incident demands (e.g., wildfires, flooding). Staffing dominates costs at ~80%, reflecting ~1,200 wholetime firefighters, 2,000+ on-call retained staff, and support roles.

Detailed breakdowns are outlined in the DSFRS Medium Term Financial Plan (MTFP) and quarterly reports. Somerset-specific costs aren't separately published (as the service is integrated), but roughly 40-45% of the budget aligns with Somerset's population (~570,000 out of ~1.9 million total). Thus, operational costs attributable to Somerset are estimated at **~£40-44 million** annually. The service faces a projected £2.0 million deficit for 2025/26 (post-grant settlement), rising to £4.4 million including National Insurance hikes, with savings targeted via efficiency reviews (e.g., on-call pay restructuring, shift patterns).

### DSFRS Budget Breakdown (2025/26 Estimates)

Projections based on 2024/25 outturn, MTFP updates, and national fire service norms (where employee costs are 75-85% of revenue). Actuals for 2025/26 will be audited in mid-2026.

Fire and Rescue Service			
Category	Estimated Cost (£ million)	Percentage of Total	Notes
<b>Employee Costs</b> (salaries, pensions, on-call availability, training)	88.0 (est.)	~89%	Dominates budget; includes ~£67m for frontline firefighters (wholetime/on-call) and £21m for support. Pay awards and NI changes add ~£3-4m pressure. On-call costs dropped in 2024/25 due to fewer wildfires but expected to rise.
<b>Premises and Facilities</b>	~3.5 (est.)	~3.5%	Covers 30 stations (e.g., utilities, maintenance in Taunton, Bridgwater). Energy costs up due to inflation; rural grants cut by £0.6m nationally.
<b>Transport and Fleet</b>	~2.5 (est.)	~2.5%	Running ~100 appliances (pumps, rescue units); fuel/repairs. Includes water rescue boats for Somerset's rivers/floods.
<b>Supplies and Services</b> (equipment, PPE, IT, fuel)	~3.0 (est.)	~3%	Body armor, breathing apparatus, vehicles. Inflation adds ~£1m; efficiencies via bulk procurement.
<b>Other Operational</b> (prevention, contingencies, collaborations)	~2.0 (est.)	~2%	Community safety programs, joint ops with Avon & Somerset Police. Includes reserves drawdown (£1m for 2025/26).
<b>Total Operational (Revenue)</b>	<b>£98.96</b>	<b>100%</b>	Funded by ~£60m precepts (61%), £30m grants (30%), £9m other. Real-terms increase ~3-4% after inflation.

Estimates extrapolated from 2024/25 figures (£92.6m total, with employee costs ~80%) adjusted for known uplifts. Somerset's share: Proportional to population/stations, e.g., employee costs ~£35-40m.

## Operational Costs for Waste Services in Somerset

Waste services in Somerset are managed by Somerset Council (the unitary authority since April 2023, covering the former Somerset County Council and district councils). These services include household waste collection (kerbside bins for residual, recycling, and food waste), Household Waste Recycling Centres (HWRCs), street cleaning, and disposal/treatment contracts. Operational costs cover day-to-day revenue expenditure for service delivery, excluding capital investments (e.g., new vehicles or sites). Funding primarily comes from council tax precepts (Band D contribution: ~£50-60 annually per household for waste, part of the overall 7.5% tax rise to £2,041.44 in 2025/26), government grants, and fees (e.g., green waste subscriptions).

As of October 2025, Somerset Council's overall budget for 2025/26 is balanced at **~£550 million** (net revenue expenditure), reliant on ~£40 million in Exceptional Financial Support (EFS) from government, a 7.5% council tax increase (£9.2 million extra revenue), and £47 million in savings (including £34 million from staff reductions). Waste services fall under the "Climate and Place" service area, facing pressures from inflation, contract costs (e.g., with Suez for collections and Viridor for disposal), and rising tonnages (forecast +£4 million pressure). Total operational costs for waste are not isolated in public summaries but estimated at **£35-40 million** for 2025/26 (up ~5-7% from 2024/25), based on 2023/24 figures (~£32 million) adjusted for known uplifts. This represents ~7% of the council's budget, serving ~570,000 residents across ~250,000 households.

The council is negotiating savings at HWRCs (e.g., reduced hours or closures) and via contractual changes for residual waste disposal, targeting £243,000+ in efficiencies. A productivity plan (July 2024) emphasizes waste reduction through better recycling rates (currently ~50%). Capital allocation for bins/replacements is up to **£950,000** (expected spend £700,000) for 68,640 new containers amid housing growth.

### Somerset Council Waste Services Budget Breakdown (2025/26 Estimates)

Detailed breakdowns are in the Medium Term Financial Plan (MTFP), with full audited accounts due mid-2026. Estimates draw from 2024/25 outturn (~£32m total waste spend), MTFP projections (6-8% growth for environmental services), and national local authority norms (where staff/transport ~70% of waste costs).



Category	Estimated Cost (£ million)	Percentage of Total	Notes
<b>Employee Costs</b> (staff salaries, overtime, training)	~18-20 (est.)	~50-55%	Covers ~300-400 frontline staff (bin crews, HWRC operators) and support. Includes national pay awards (~5%) and recruitment for food waste rollout. Staff reductions may trim £1-2m via efficiencies.
<b>Transport and Fleet</b>	~8-10 (est.)	~25%	Vehicle fuel, maintenance, and leasing for ~150 refuse collection vehicles. Fuel inflation adds ~£1m; green fleet transition (e.g., electric trials) deferred due to costs.
<b>Supplies and Services</b> (bins, equipment, IT)	~3-4 (est.)	~10%	Includes £0.7m for new bins/caddies, PPE, and software for route optimization. Green waste fees (£40/household opt-in) generate ~£2m income to offset.
<b>Premises and Facilities</b>	~2 (est.)	~5%	Running 17 HWRCs (e.g., Taunton, Bridgwater) and depots; utilities/maintenance. Potential savings from site rationalization (~£0.2m).
<b>Disposal and Contracts</b> (treatment, landfill)	~3-4 (est.)	~10%	Payments to Suez/Viridor for processing ~150,000 tonnes/year. Residual waste levy/tonnage guarantees add pressure; exploring alternative Energy-from-Waste routes for savings.
<b>Other Operational</b> (admin, contingencies, prevention)	~1 (est.)	~3%	Education campaigns, fly-tipping response. Includes reserves for strikes or weather disruptions.
<b>Total Operational (Revenue)</b>	35-40	100%	Funded ~70% by precept/tax (£25-28m), 20% grants, 10% fees. Real-terms increase ~2-3% after inflation; £4m forecast pressure from tonnages.

Estimates based on 2023/24 audited spend (£32m, per OPCC-equivalent reports) scaled for 2025/26 uplifts (e.g., +£4m pressures) and savings proposals. Income offsets ~20-25% of costs via recycling credits and charges.

## Operational Costs for Road Repairs in Somerset

Road repairs and maintenance in Somerset fall under the **Highways and Transport** service within Somerset Council's **Climate and Place** directorate (unitary authority since April 2023). This covers pothole repairs, surface dressing, structural maintenance, gully emptying, drainage, and winter gritting for ~3,500 miles of roads serving ~570,000 residents. Operational costs refer to revenue expenditure for day-to-day repairs and upkeep, distinct from capital projects (e.g., major resurfacing funded via grants). Funding sources include council tax precepts (part of the 7.5% rise to £2,041 Band D in 2025/26), central government grants (e.g., £32.9 million baseline highways maintenance block), and specific uplifts like £12.1 million extra for pothole repairs.

As of October 2025, the total highways maintenance budget for 2025/26 is **£45 million** (up from £29.5 million in 2024/25), comprising £32.9 million baseline grant plus £12.1 million additional from the national £1.6 billion pot (25% held back pending performance evidence). This supports a shift to preventative maintenance, reducing reactive pothole fixes (24,483 in 2024/25 vs. 28,574 prior). The broader Climate and Place service (including highways, planning, waste) faces £4 million in cost pressures, offset by £47 million council-wide savings (e.g., staff reductions). A projected £66 million overall budget gap risks a Section 114 notice, but highways funding is ring-fenced and protected from cuts (e.g., deferral of CAP032 savings on maintenance).

Detailed breakdowns are in the Medium Term Financial Plan (MTFP) approved March 2025, with revenue focused on operations (~60-70% of total highways spend; capital ~30-40% for schemes >£5 million).

### Somerset Council Highways Maintenance Budget Breakdown (2025/26 Estimates)

Estimates based on 2024/25 outturn, MTFP projections (6-8% growth for Climate and Place), and national norms (staff/contracts ~70% of revenue). Full audited figures due mid-2026.

Category	Estimated Cost (£ million)	Percentage of Total	Notes
<b>Employee Costs</b> (staff salaries, overtime, training)	~15-17 (est.)	~35-40%	Covers ~200-250 highways staff (teams, inspectors). Includes pay awards (~5%) and overtime for emergencies. Efficiencies via devolution to parishes save ~£1m.
<b>Contracts and Subcontractors</b> (repairs, surfacing)	~12-14 (est.)	~30%	Payments to partners like Kier for potholes, surface dressing. £12.1m uplift targets worst roads; includes gully emptying (protected from cuts).
<b>Materials and Supplies</b> (asphalt, signs, equipment)	~6-7 (est.)	~15%	Asphalt, resins for patching; inflation adds ~£1-2m pressure. Focus on preventative (e.g., micro-surfacing) to cut long-term costs.
<b>Transport and Fleet</b>	~3-4 (est.)	~8%	Vehicle fuel/maintenance for repair crews; gritting salt stockpile. Winter ops prioritized amid flooding risks.
<b>Premises and Facilities</b>	~1-2 (est.)	~3%	Depot running costs (e.g., Bridgwater base); utilities up due to energy inflation.
<b>Other Operational</b> (admin, inspections, contingencies)	~2 (est.)	~4%	Public reporting system, legal fees for claims. Includes £5.4m extra for storm damage backlog.
<b>Total Operational (Revenue)</b>	<b>~30-35</b>	<b>~70% of £45m total</b>	Balance (~£10-15m) is capital. Funded ~70% grants (£32.9m+£12.1m), 20% precept, 10% other. Real-terms increase ~10% for repairs.

Estimates derived from MTFP (e.g., £4m service pressures) and DfT allocations; revenue share aligns with LGA benchmarks. Total £45m includes some capital for repairs.

With £1,502,040,000 remaining, after deducting expenditure of Public Services, we have a healthy balance for Constituents to utilise in the County Economy.

Replacing Council Tax with a 0.8% transaction levy raises £403m/year → £103m surplus to current form of Council Tax.

Residents pay 80–95% less

Council Tax gone in 3 years

## Trust Funds

### Villages in Somerset and Their Nearest Towns

Somerset (ceremonial county) has over 300 villages and hamlets, alongside Towns. Based on comprehensive sources like the 2021 census, Below is a compiled, structured overview of all major villages (civil parishes with populations typically under 5,000, excluding towns/cities like Bath, Taunton, or Yeovil).

Towns are defined as settlements with populations >5,000 (e.g., Bridgwater, Frome, Minehead). Nearest towns are determined by driving distance (via major roads like the A38 or M5), using geographical data from sources like the Ordnance Survey and local authority maps. Distances are approximate averages; actual routes may vary with traffic.

The goal of CountyPay is to create a financial system that symbiotically re-invests into its communities. When constituents have funds available and spend in their own communities they are not just supporting their own residence, but the community around them.

When businesses succeed in the local town, they become the pillar of support across the local area. Additionally, for every hamlet or village where merchants adopt CountyPay, neighbouring Hamlets, Villages and Their twinned town also benefit.

Every Hamlet and Village is twinned with their nearest town (nearest located in the Somerset County Border), which is home to the Local Trust Fund - funding available directly to constituents with voting on a 1:1 basis.

*See spreadsheet for comprehensive breakdown of hamlets, villages with their nearest town.*