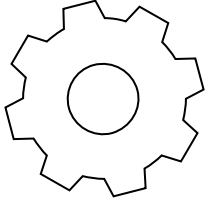
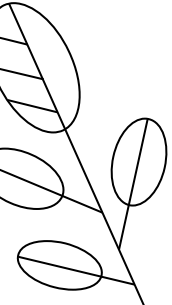


# UNIVERSAL BANK



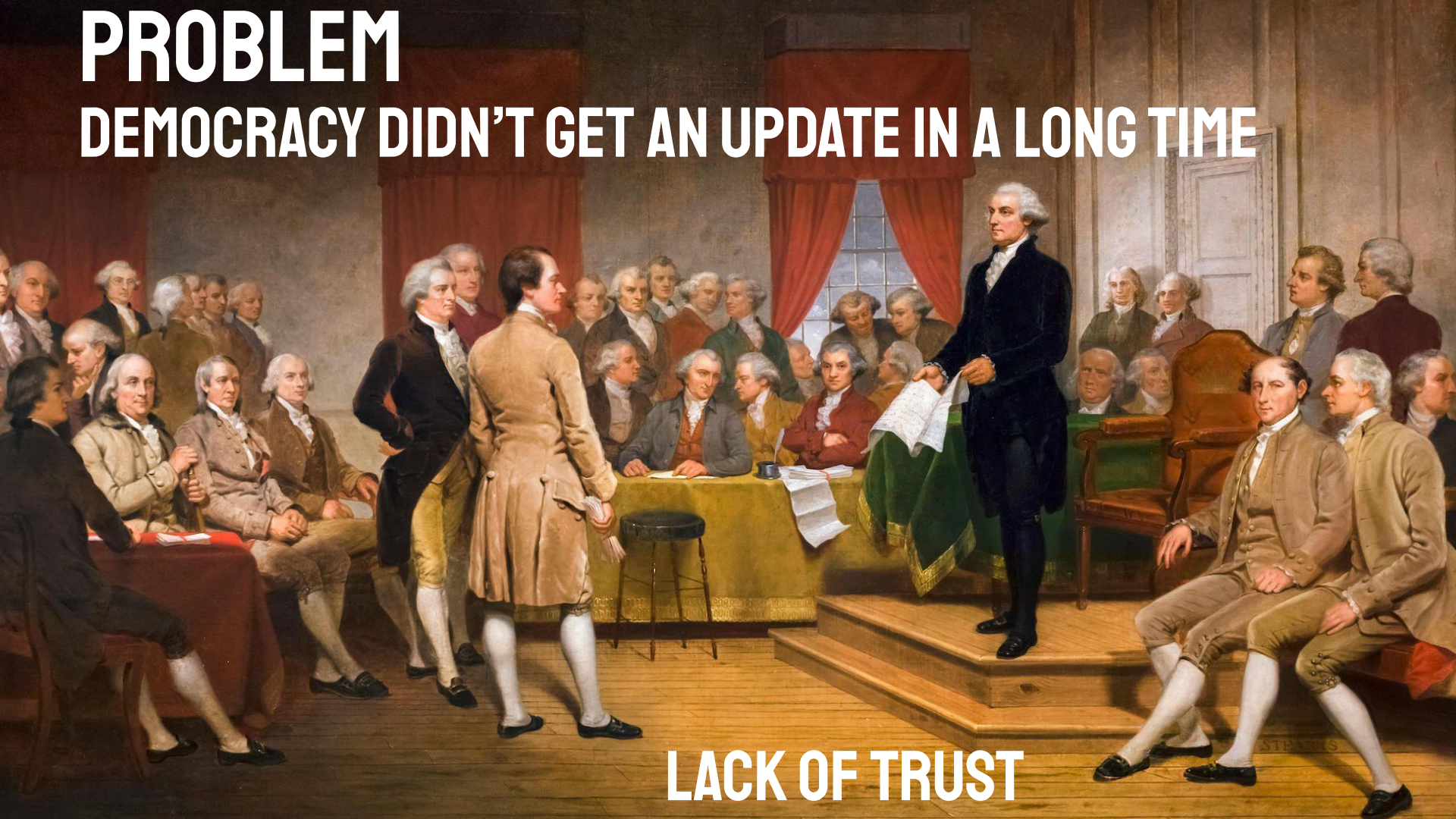
# GLOBAL GOVERNANCE

## OPERATING SYSTEM FOR THE PLANET(S)



# PROBLEM

## DEMOCRACY DIDN'T GET AN UPDATE IN A LONG TIME



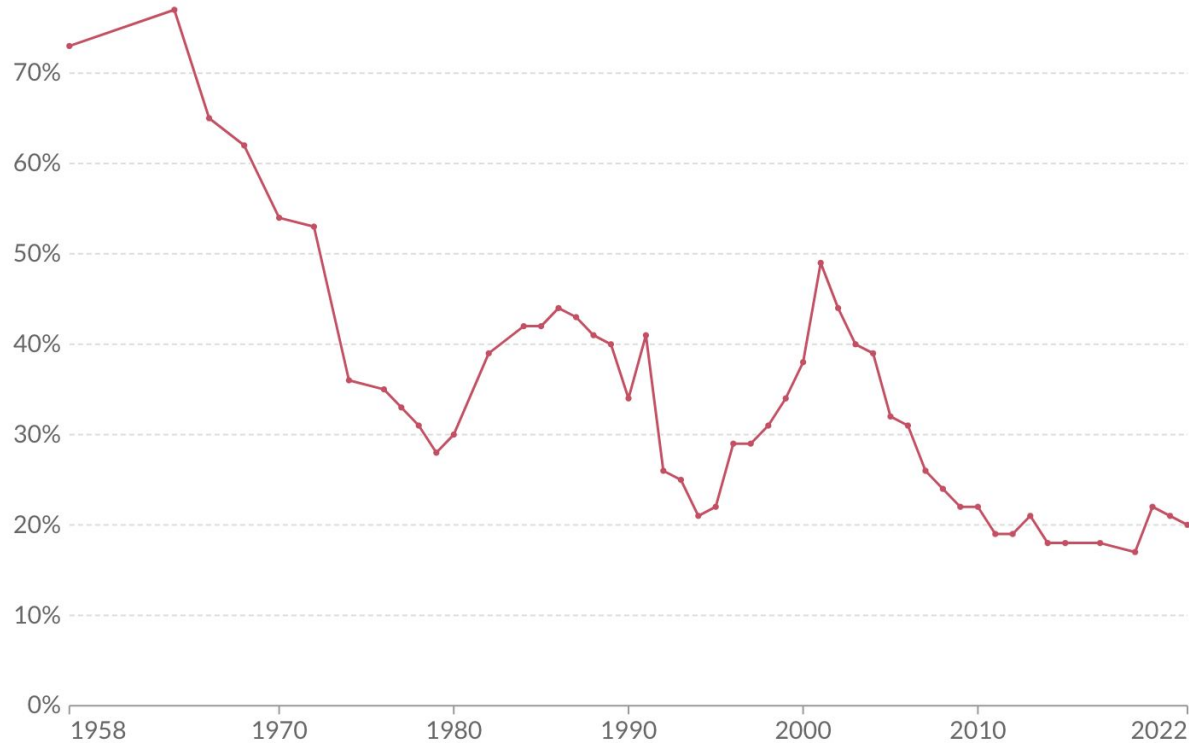
## LACK OF TRUST

# LACK OF TRUST

## Public trust in government in the United States

Share of people who trust the United States government always or most of the time.

Our World  
in Data

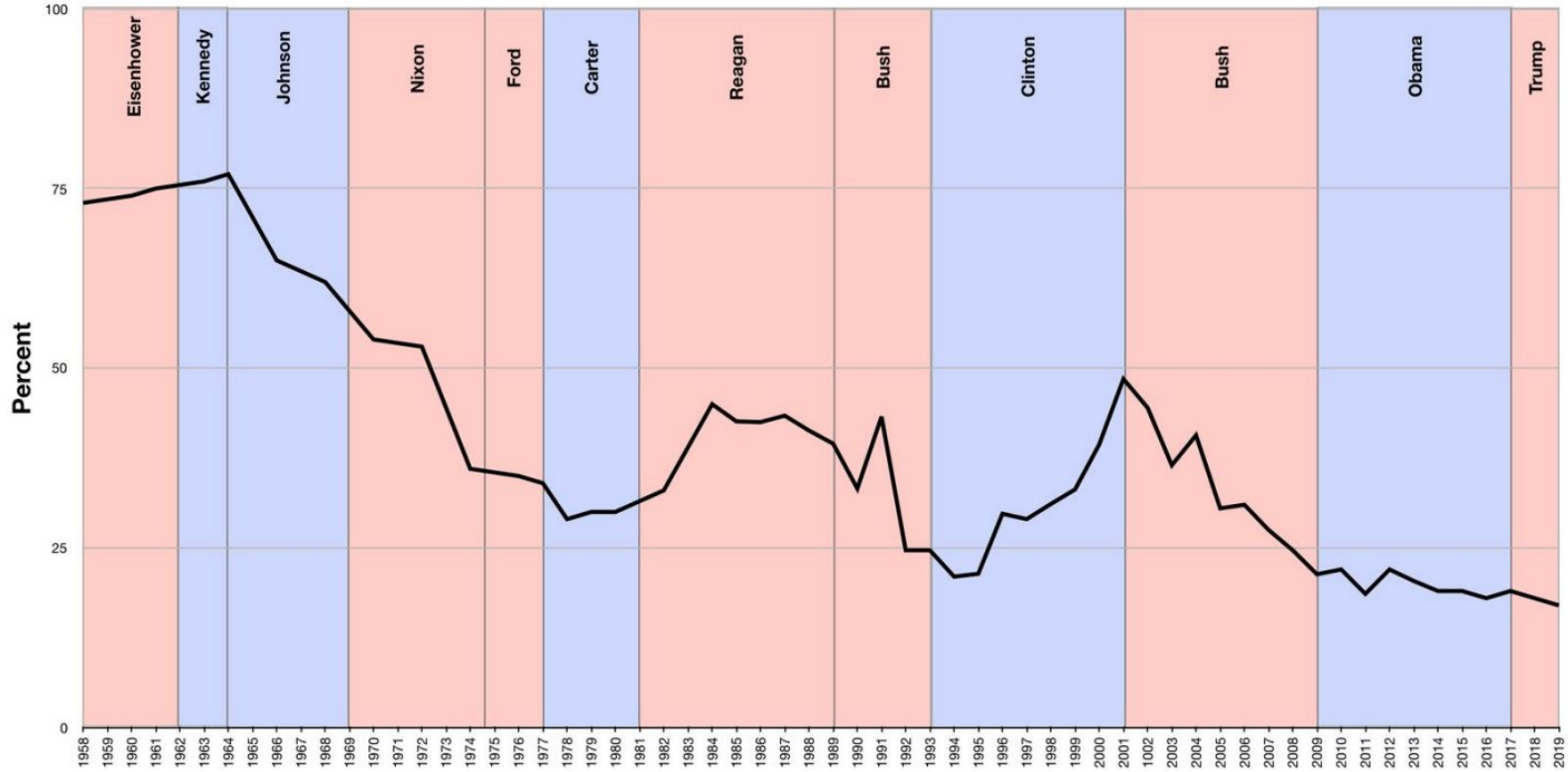


Source: Pew Research Center (2023)

OurWorldInData.org/trust • CC BY

<https://ourworldindata.org/trust>

# VALIDATION: PUBLIC TRUST IN GOVERNMENTS



**PROBLEM**

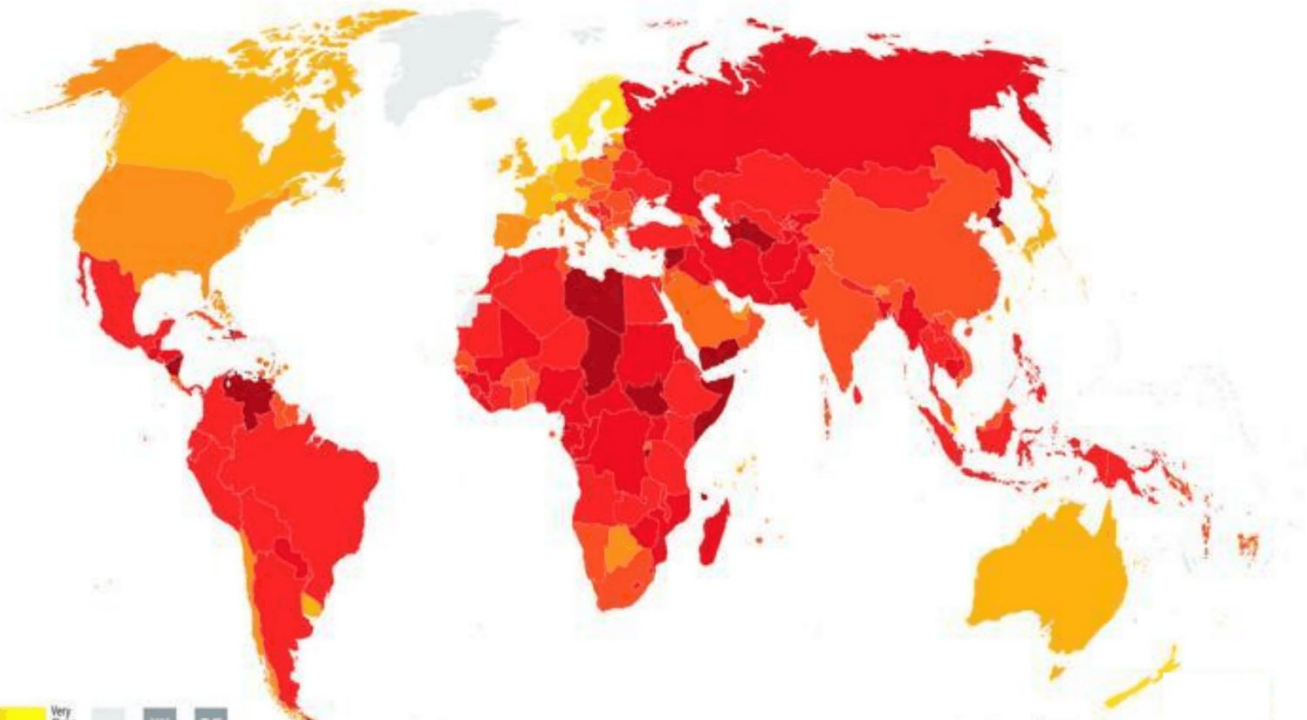
**FINANCIAL SYSTEM BROKEN**



# PROBLEM

## CORRUPTION PERCEPTIONS INDEX 2022

The perceived levels of public sector corruption in 180 countries/territories around the world.



### SCORE



\*The designations employed and the presentation of material on this map follow the UN practice to the best of our knowledge and as of January 2022. They do not imply the expression of any opinion on the part of Transparency International concerning the legal status of any country, territory, city or area or of its authorities or concerning the delimitation of its frontiers or boundaries.

[www.transparency.org/cpi](http://www.transparency.org/cpi)

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**SOLUTION  
BLOCKCHAIN  
TRANSPARENCY**



**BLOCK  
CHAIN**



**MOVING —> BUSINESS, GOVERNMENTS AND INTERNATIONAL NGOs TO CRYPTO AND BLOCKCHAIN**

# BUSINESS MODEL

# BLOCKCHAIN TAXATION PROTOCOL

10% EVERY TRANSACTION:

1% GLOBAL (NO-CREDIT)

2% NATIONAL

2% STATE / PROVINCES

4% REGION

1% NETWORK (NO-CREDIT) → PLATFORM PAYS FOR ITSELF

ENABLED BY UBI AND “ HOUR SMART CONTRACTS” -> EVERYONE CAN WORK FOR THE PLANET.

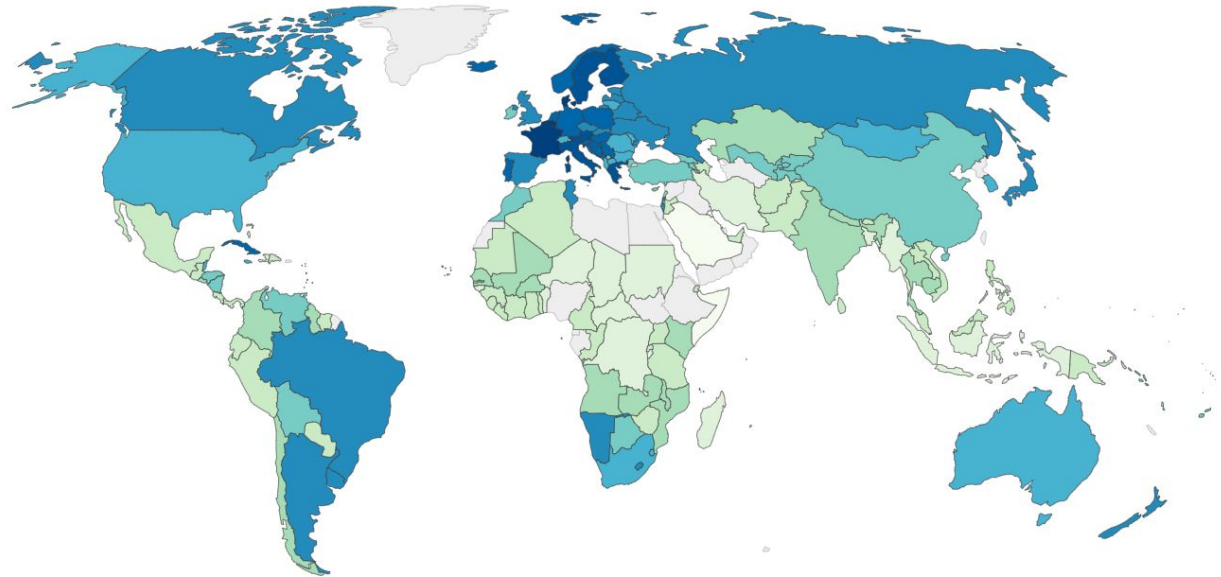
THE MORE VALUE YOU ADD TO THE PLANET, THE MORE TOKEN RECOGNITION YOU GET. AS WELL AS HOURLY PAY



World

## Total tax revenues, 2017

Total revenue from social contributions, direct and indirect taxes given as share of GDP.



Source: ICTD/UNU-WIDER Government Revenue Dataset, August 2021

OurWorldInData.org/taxation/ • CC BY



50% --> 10%

Laffer Curve

LOWER TAXES MAY  
INCREASE TAX REVENUE

**37% --> 0%**

# TAXES ON SPENDING

# NOT INCOME

Federal Income Tax Bracket for 2020 (filing deadline: May 17, 2021)

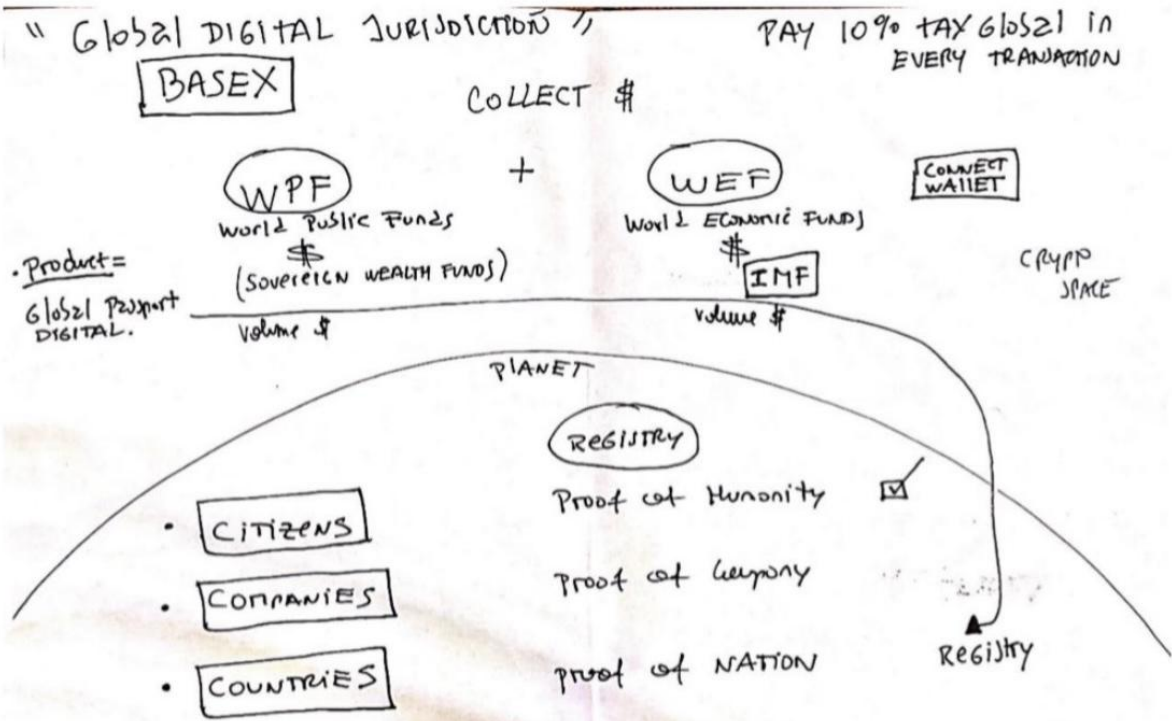
	Single	Married Filing Jointly	Married Filing Separately	Head of Household
10%	\$0 – \$9,875	\$0 – \$19,750	\$0 – \$9,875	\$0 – \$14,100
12%	\$9,876 – \$40,125	\$19,751 – \$80,250	\$9,876 – \$40,125	\$14,101 – \$53,700
22%	\$40,126 – \$85,525	\$80,251 – \$171,050	\$40,126 – \$85,525	\$53,701 – \$85,500
24%	\$85,526 – \$163,300	\$171,051 – \$326,600	\$85,526 – \$163,300	\$85,501 – \$163,300
32%	\$163,301 – \$207,350	\$326,601 – \$414,700	\$163,301 – \$207,350	\$163,301 – \$207,350
35%	\$207,351 – \$518,400	\$414,701 – \$622,050	\$207,351 – \$311,025	\$207,351 – \$518,400
<b>37%</b>	\$518,401+	\$622,051+	\$311,026+	\$518,401+

FIGURE 2  
Top Marginal Federal Individual Income Tax Rates: 1913-2017



Source: "Historical Individual Income Tax Parameters," Tax Policy Center, May 5, 2017.

# HOW IT WORKS ?



- THEY SPEND \$ by Cryptocurrency
  - WE ARE PUTTING EVERY SPENDING ON THE BLOCKCHAIN
- CITIZENS  
COMPANIES



Why ETH is best example of global taxation protocol

Global Consensus

**Citizens(Proof of Personhood)**  
we can utilize ERC721 standard to provide Interplanetary ID system.  
The better approach also could be to utilize Soulbound tokens (SBTs) which are NFTs but not transferable.

**Nations(Proof of Nation DAOs)**  
we can use services like aragon.org to spin up on demand daos for Nations.

**Companies(Proof of Company DAOs)**  
we can use services like aragon.org to spin up on demand daos for Firms. All under the planet earth DAO.

**All three will be tied together using the Planet Earth DAO.**  
Global Digital Jurisdiction  
Highest level Jurisdiction that is capable of handling processes in transparent manner.  
• Land registry  
• Transparent gov spending  
• Taxation

A truly distributed global taxation protocol already exists and that is Ethereum gas fees.

The following are the main reasons:

- Distributed
- Autonomous
- Automated

## **EVERY TRANSACTION ON THE INTERNET 10% DONATION / VOLUNTARY TAXES**

People / Corporations spending money purchasing products / services / experiences on the internet donate/pay 10% voluntary taxes to the Planetary DAO

( exempted from paying taxes in Nations )

( we allocate taxation at global level on the Internet - UNIVERSAL BANK )

**BLOCKCHAIN TAXATION PROTOCOL WORKS LIKE ETH GAS FEES AND GO TO UNIVERSAL BANK.**

**GLOBAL MONEY: PHILANTHROPY / CHARITY / TAXES / VCS / FAMILY OFFICES**

**WE ALLOCATE ALL TO THE UNIVERSAL BANK.**

**ALL HUMANITY VOTE WHERE GLOBAL MONEY GOES.**

Education... Infrastructure... Health... Build new cities.....?

**ARE YOU READY TO WORK FOR THE PLANET ....?** To get recognition/reputation tokens...?

To be paid by the planet..?.....Government is Us ....

# MARKET SIZE : GLOBAL DIGITAL ECONOMY

**2023= 100 TRILLION USD**

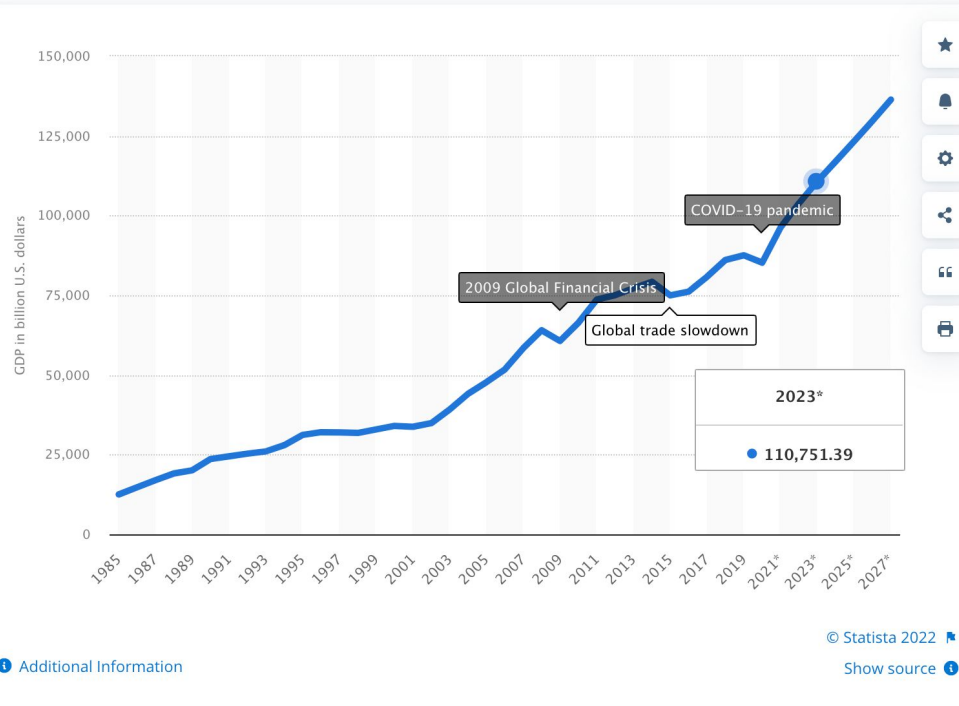
1% taxes for the planet =

\$1 Trillion USD for the Planet Earth. 🌍

If we move all the economy to crypto and blockchain is possible to solve BIG Planetary Problems → like Poverty , Climate Change or Economy inequality.

Just think how we can change the world for better in the next 5,10,20 years. Imagine this. We can do it !!

NOW it's possible → let's take the crisis as an opportunity to change the world. THIS ERA is perfect for that → to move the civilization to the next level - to END THE WAR.



<https://www.statista.com/statistics/268750/global-gross-domestic-product-gdp/>

# HOW WOULD YOU LIKE TO USE THIS MONEY IN NATIONS...?

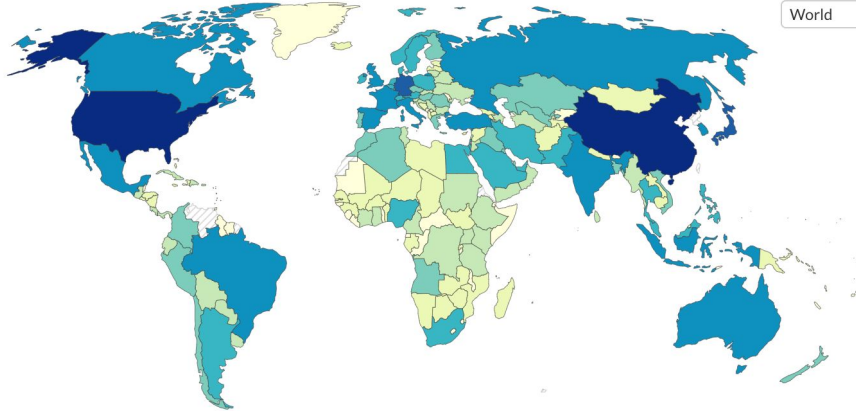
## 2% NATION - 2% STATES/PROVINCES....?

### Gross domestic product (GDP), 2020

Gross domestic product adjusted for price changes over time (inflation) and expressed in US-Dollars.

Our World  
in Data

World



No data \$0 \$10 billion \$30 billion \$100 billion \$300 billion \$1 trillion \$3 trillion \$10 trillion \$30 trillion

Source: World Bank and OECD

OurWorldInData.org/economic-growth • CC BY

▶ 1960 ————— 2020

CHART

MAP

TABLE

SOURCES

DOWNLOAD



## HOW THE 50/50 TAX SPLIT IN NATIONS BENEFITS “LOCAL” COMMUNITIES?.....

<https://ourworldindata.org/grapher/gross-domestic-product>

**HOW WOULD YOU LIKE TO ALLOCATE GLOBAL MONEY IN THE PLANET?.....**

**HOW DIRECT CREDITS WOULD PROPERLY WORK?.....**

**WE CAN REPLACE OTHER TAXES AND SAVING HUGE MONEY ON COLLECTION / POLICING / AUDITING...**

- **AGI CONSENSUS MECHANISM FOR VOTING**
- **HARBERGER TAX** → [Harberger Tax](#)
- **CLIMATE CHANGE** → [Carbon Tax](#)
- **GEOISM** → [Georgism](#)



# WE SOLVE GLOBAL ID ON THE INTERNET

Wallets IDS for:

- People
- Corporations
- Nations States

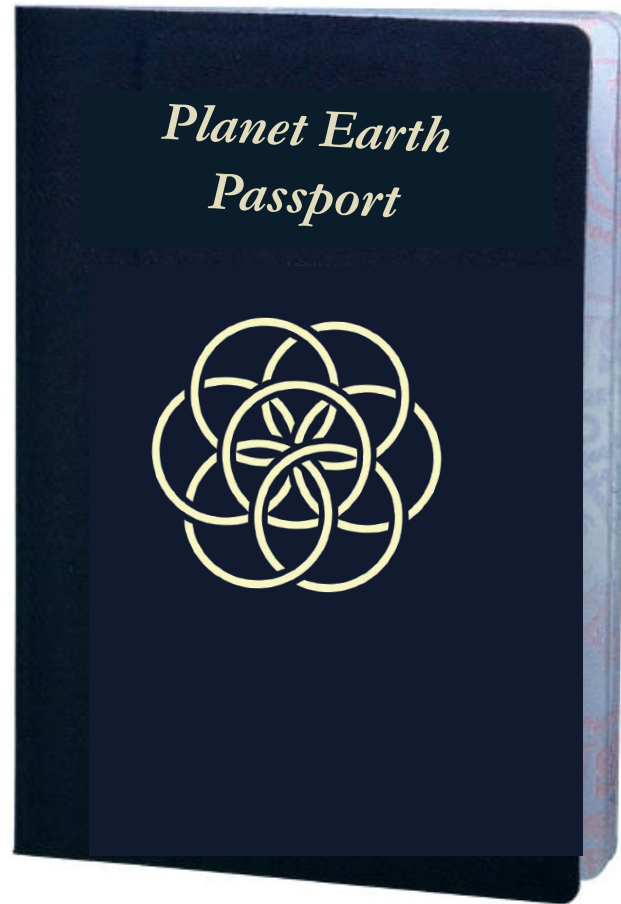


# FIRST PRODUCT

IDs for citizens of the world

**1 person = 1 vote**

We enable all people to receive UBI

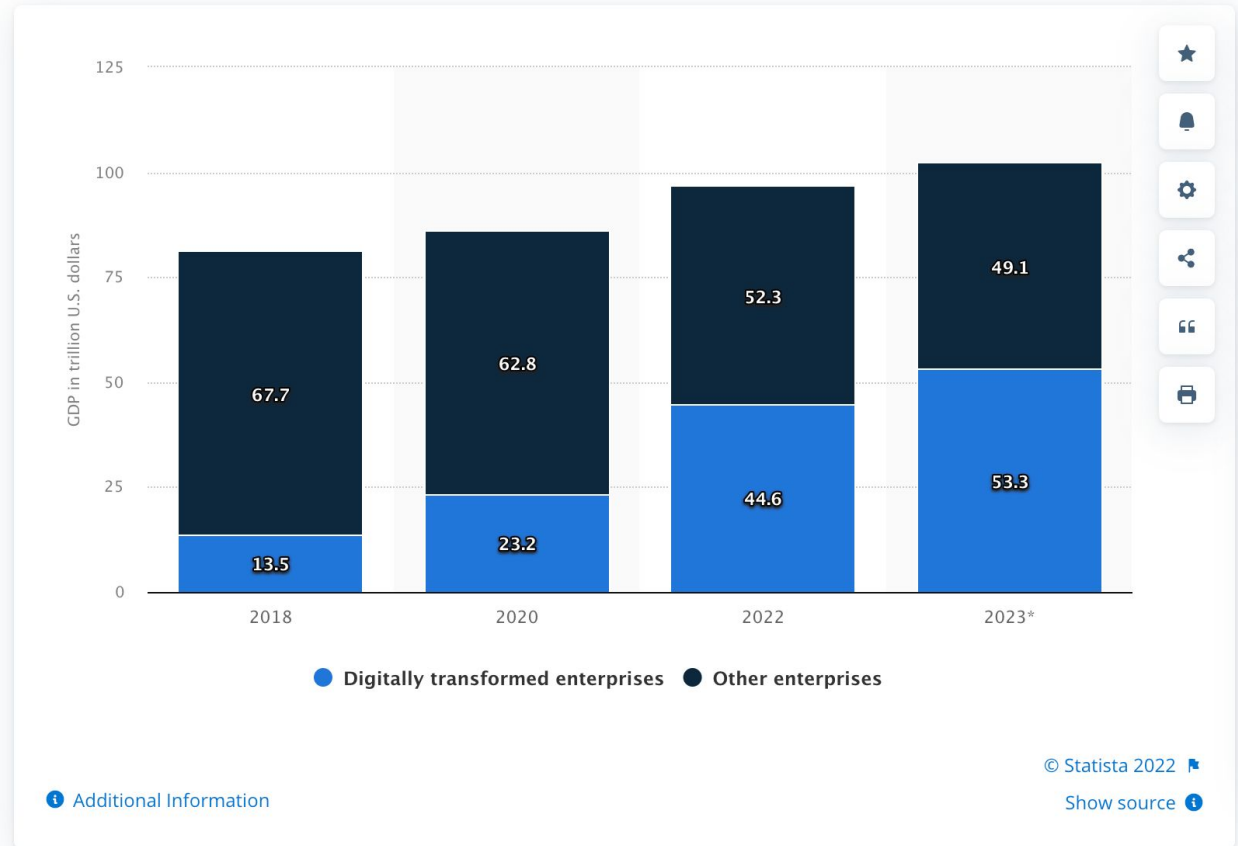


# SECOND PRODUCT

IDs for corporations  
of the world

We enable all enterprises  
to support Planet Earth.

(in trillion U.S. dollars)





# THIRD PRODUCT

IDs for Nations /  
States of the world



All countries/cities of the world receive funds

All human beings vote / track where taxes go

<i>Company name:</i>	UNIVERSAL BANK 
<i>Founded:</i>	June 2020
<i>CEO/Founder:</i>	Joanna Picetti 
<i>CEO/Founder Email:</i>	joanna@jp.network
<i>Sector(s):</i>	GovTech, Web3 / Blockchain, Generative Tech / AI
<i>Business Stage:</i>	Pre-Revenue
<i>Business Categories:</i>	B2B B2C B2G
<i>Business Types:</i>	SOFTWARE COMPANY - AGI
<i>Headquarters:</i>	San Francisco, California
<i>Company Website:</i>	<a href="https://prajnainitiative.org/">https://prajnainitiative.org/</a>
<i>Team Distribution:</i>	San Francisco, California

## *Company description*

### UNIVERSAL BANK

We allocate Global Money in PLANETARY DAO  
(Philanthropy / Charity / VCs / Global Tax)  
(Tax: exactly same model of ETH Fee)

We solve taxation at Global Level  
We solve GLOBAL ID: People, Companies, Nations States.

Seeking funds /right partners to build open-source AGI

## *Team*

CEO · Joanna Picetti 

Our Team is MULTI - STAKEHOLDER  
We are making partnerships with all Big- Tech  
We are making partnerships with Govs  
We are making partnerships with NGOs  
We are making partnerships with other companies

Private Sector + Public Sector + People  
PPP

*Market opportunity*

USD 100 T Global Digital Economy

1% to the protocol (see deck)

8 B People

500M companies

195 countries

1st product: Planetary ID wallet for 8 billion people - Planet Earth Passport, digital on the blockchain.

Cost = USD100 (valid 5 years)

8 Billion passports:  $\text{USD}100 \times 8\text{B} = \text{USD } 800\text{B}$

2nd product: Planetary wallet IDs for Companies

Cost = USD150 (valid 5 years)

333.34 million companies worldwide in 2021:

$\text{USD}150 \times 333,34\text{M} = \text{USD } 50\text{B}$

3rd product: Planetary wallet IDS for Nations, Cities, municipalities.

Market: since Bitcoin, 80M wallets users 2023

### *Traction*

Active Users: 177219 Daily

### *Traction (Additional Notes)*

<https://github.com/JoannaPicetti/PLANETARY-DAO> Physix is a metalanguage to vote with feelings and emotions. We measure emotions with colors. (Raising funds to launch AGI that all Govs need ) FEEL DIFFERENT

### *Business model*

8 Billions people pay for the Planetary Passport

500M companies pay for the Planetary Passport

Business Model is exactly like ETH gas fee, this 10% is the tax, 1% of that goes to the platform, I mean: to the Protocol, to the DAO.

Global Digital Economy USD 100 Trillion

1% to the protocol = USD 1 Trillion (see deck)



### *Timing*

All humanity needs a Universal financial implementation.

That's 1st priority for COP28.

We are in the save the world business.

E-NET: the entire internet with a native UNIVERSAL COIN.

The next generation of internet, in a few years, 99% of the internet will be AI generated.

### *Fundraising target*

We are raising \$1B

Major Tech Companies are invited to fund a \$1B X-prize to build the open-source AGI whose prime directive is to work with the leaders of every country to generate the maximum good for humanity and the planet.