



White Paper

ARK Institute

By



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INDUSTRIES

Bare Intelligence

ARK Institute White Paper V2

In the era of the Riley Economic System (RES), we recognized the importance of transforming societal values to reflect our forward-looking mission. As we forge ahead, ARK Institute introduces seven phases that will ensure our impact broadens and intensifies. ARK institute serves the Soul through fundraising and financial deployment. Not charity, but a chorus of willpower.

Phase 1: Funding Gated Charities; Educating Charities on the Ledger

Building on the foundational principles, ARK's Phase 1 laid down the necessary framework. This included guiding charities through the integration of modern financial systems, promoting transparency, and ensuring compliance with the twelve Gates. ARK Institute will continue to list charities that pass the following gates on ARK Institute allowing the best suited charities to receive an ongoing sustainable income.

1st Gate: Sustainable model for continued impact. The Organization must be able to provide a seed that if left unattended will grow on its own.

2nd Gate: The Organization must build the subject, not buy the subject. A charity gives, an Arkitekt builds.

3rd Gate: The personal acumen of the Organization founder or current leader must be up to the task of the Organization.

4th Gate: Executives and employees of the Organization cannot be compensated above market rate.

5th Gate: Greater than 70% of funding to the Organization must impact the subject of the Organization.

6th Gate: There must be an accountable entity who is liable for all actions of the Organization.

7th Gate: Organizations must prove history of greater than one-year of affecting positive change through financial deployment.

8th Gate: The Organization must have well-established accounting practices which produce verifiable receipts and invoices for donations as well as published statements.

9th Gate: The Organization may not discriminate based on race, color, gender, sexual orientation, religion, age, or any other human condition.

10th Gate: The Organization must not be politically motivated nor affiliated.

11th Gate: The Organization must be fulfilling a purpose that is undeniably needed in the world.

12th Gate: The Organization must be Pure, without conflict of character.



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Functional Components

The Exercise of Will

Qualified Organizations will be entered into a vote on the same schedule as that of RPR. ARK token holders may vote for their preferred charity utilizing their ARK holdings in a 1:1 ratio of tokens to votes on the ARK Institute webpage. Their will be done by the Captain of the ARK.

DRIP – Distributed Reaper Income Payments

ARK holders who capitalize their passive income in RPR tokens, will also benefit from the DRIP paid in XRP to all RPR holders. DRIP is sent to all RPR Trustlines proportionate to RPR holdings.

RAIN – Reaper Ascension Income Network

ARK holders who capitalize their passive income in ASC tokens will also benefit from the Ascension RAIN. The RAIN is made up of Marshalls (Highly Regarded XRPL Tokens) which are purchased by Ascension for redistribution. The Marshall XRPL tokens will be sent to your wallet, via the hard-slot Trustlines for the listed Marshalls (*See Linktr.ee for all Trustlines), proportional to your ASC holdings. Marshall tokens may increase over time, thus requiring more associated token Trustlines and allowing for more Marshall XRPL token passive income.

DELUGE – Decentralized Life Under Greater Eminence

ARK Institute will increase the total supply of ARK token by one million tokens per month and sell that supply at market value divided by the total number of votes per month. 45% from the sale of ARK tokens will be distributed to the Organizations as willed and as-is proportional to the percentage of votes received. 22.5% will market purchase RPR tokens and 22.5% will market purchase ASC; the full balance of each will be distributed to ARK token holders proportionate to the number of ARK tokens they possess at the time of distribution. The remaining 10% will be retained by ARK Institute to use for Operations and Marketing as described below.



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PHASE II Self-funding Charities - The Marketing Shift

ARK Institute is at an impasse, as a completely pro-bono organization has done great work for a small group of people, but in-order-to do great work for a great many people ARK Institute must monetize its efforts. Understanding the potential for amplification through dedicated marketing, ARK Institute will retain 10% of its monthly fundraising to build marketing and operational activities. By doing so, the ripple effect of ARK's vision will be felt more profoundly by more people.

Marketing will be directed at charitable organizations who will be equipped to apply for perpetual funding by adhering to select Gates: the 4th, 5th, 6th, and 8th, backed by their Form 990 and 501c3 documentation. As the charities will not necessarily meet the full gates, they will not be on the public voting roster, instead their holdings of ARK will be a dedicated vote for themselves, ensuring that they receive a steady cashflow without risking their funds.

PHASE III The ARK Card - Empowering the Individual

ARK Institute seeks to solve a very difficult problem with a very simple solution. In a digital and soon cashless age, how will a person assist the homeless with a donation; and just as importantly, how does the homeless person carry their funds safely, exchange them with other homeless and make purchases? By introducing the ARK Card, a tangible Visa or Mastercard Gift Card tied directly to the XRPL with the ability to spend, transact, and withdrawal in XRPL Tokens using the XRPL's highly competitive 2200 transactions per second with 3-5 second settlement for a fraction of a penny. With a QR Code embossed on the card, this tool allows peer-to-peer transactions without a cost to the user or need for digital connectivity, revolutionizing the way the underprivileged receive aid. This initiative is a bold step towards banking the unbanked, emphasizing the true essence of financial inclusivity.



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PHASE IV ARK Rate Banking Partners

The financial realm will undergo a metamorphosis as the RES enters the banking system. RES equipped banks will be able to offer exclusive lending rates based on ARK Token holdings. ARK Holders can access an ARK to Credit ratio with interest rates as low as 0%. This 'decentralized social credit system' is designed to reward genuine goodwill without imposing any penalties. People in general want to do good things and be seen as good, but by implementing an ARK Rate the ARK Token Holder will not only be assisting Charities and earning a passive income, but they will also be advancing themselves in ways that even Ebenezer Scrooge would desire.

PHASE V Venture Capital Incubation for Charities

To propel future charitable organizations, ARK Institute will evolve into a Venture Capital and Accelerator hub that is specifically aligned to goodwill efforts. The platform will be tailored for nascent charities molded to align with ARK's Gates, infusing them with the resources and mentorship they need to grow. With appropriate funding, ARK Institute will be able to use big data collected by anonymous ARK Card users to understand the most needed interventions and locations; using this data ARK Institute will look to found a needed charity anywhere there is a gap in available services.

PHASE VI Reimagining Small Town Support Systems

Government and bureaucracy have been necessary evils for the majority of known human history, but funding provided to and by governments is notoriously mismanaged and misappropriated. Often, it is the nail that stands out that will get the hammer; meaning that most funding at the local, county, state, and federal levels are distributed based on perception and politics. Other times, they are distributed based on need, but only when that need has become so dire as to demand attention such as the water in Flint Michigan.

There is a better way to fund civilizations. Rather than funneling resources into troubled regions, ARK's objective is to bolster public utilities in well-functioning towns through private stimulus. This fresh approach intends to promote thriving, culturally rich communities by replacing conventional public utility taxation. A small town or city will be rewarded for being well managed, i.e. low crime rates, education, healthcare access, affordability, etc. Funds raised will be directed towards education, utilities, Police, Fire, and EMS. This is how we maintain and promote 'Good Growth' of our society.

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PHASE VII University Endowments for Lasting Impact

ARK Institute endeavors to intertwine its mission with university endowment holdings. This fusion will pave the way for universities to collaborate intimately with charities, nurturing a symbiotic relationship that fosters sustainable societal growth while also giving the University Endowment a long-term asset that can deliver for hundreds of years to come.

We already live in a society where money is the greatest influence on behavior, where politics are determined not by the will of the people but the funding of organizations that people rely upon. While some institutions push for things like social credit, environmental social governance, and diversity and equality indexes, ARK Institute is not opposed to the approach, money changes behaviors of a society. To solve the many ailments of our society, we need to apply RES fundraising to the good will that every person desires to see in the world. By incorporating these seven phases into ARK's model, ARK Institute envisions a future where financial systems serve as the cornerstone of a moral, ethical, harmonious, and thriving societies.

Sow the seeds and make fertile the grounds so that the tree of life might grow.

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