IMMR Mission Statement 2018

**Our Proposal**

We propose a transition towards a sovereign money system in which:

* All official money – be it cash, money-on-account or new forms of digital currency – is created by a monetary state authority, according to the needs of the economy in a transparent and accountable process.
* Money is created free of debt, and is directly spent into the economy via the state by way of government expenditure or directly distributed to the citizens as an equal dividend.
* Private banks can not create official money as credit. They only act as payment service providers and/or financial intermediaries by lending and investing existing official money, which they obtain from savers and investors.

While this is our long-term vision, we are supportive of ideas, strategies and monetary proposals to move towards this goal.