DIRECT DEMOCRACY & SORTITION ASSEMBLIES

A Civic Architecture for the British Isles

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Civic Commerce Architecture

A comprehensive framework for commercial life in the New British Isles under DD&SA;

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"We inherit the lessons of the past, not its chains."

— DD&SA Founding Principle

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A living document — subject to civic deliberation and democratic revision.

Contents

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This Commerce framework is based on the compliance spine of the DD&SA Inviolable Rules. The table below shows the areas considered as ‘needs’ for the future commerce frameworks for the new British Isles.

Table 1 - Civic Commerce Architecture — full scope of the required domains, all mapped against the 30 Inviolable Rules

Preamble: Commerce in a Civic Commonwealth

Commerce — the exchange of goods, services, labour, knowledge, and capital between people — is the economic life of the civic body. It is not an abstraction managed by technocrats, a mechanism optimised for shareholders, or a arena in which concentrated power extracts value from those without it. It is what civic members do every day to provide for themselves and their communities. The architecture that governs it must reflect that reality.

The New British Isles inherits a commercial order that has been systematically deformed. Shareholder primacy has displaced civic purpose. Essential services have been financialised. Labour has been casualised and algorithmically controlled. Platform monopolies have accumulated power without accountability. Tax architecture has been engineered to benefit concentrated wealth at civic expense. Housing has become a speculative asset class rather than a civic necessity. Financial services have been permitted to extract value from the civic body through complexity and asymmetric information rather than create it.

This document — the Civic Commerce Architecture — replaces that deformed order with a comprehensive framework that places the civic body at the centre of commercial life, ensures that every element of commerce serves the people who participate in it, and applies the 30 Inviolable Rules of DD&SA to every dimension of commercial existence in the New British Isles.

The architecture is comprehensive and complete. It does not leave commerce to market mechanisms assumed to be self-correcting. It does not defer to professional expertise assumed to be neutral. It does not accept that the complexity of commercial life makes civic accountability impossible. It establishes, in full statutory-grade detail, the rules, structures, and processes by which the commercial life of the New British Isles is governed, and by whom.

Part I — Principles of Civic Commerce

1.1 Commerce Serves the Civic Body

This is the complete, operational framework specification for Part I of the Civic Commerce Architecture. Every sentence below is written to be directly translatable into Civic Rules, IES guidance notes, NSA deliberation briefs, and the 30-Rule Commerce Compliance Screen.

The six principles are now binding constitutional-grade Civic Rules. They apply to every commercial act, every contract, every enterprise, every market, and every fiscal decision in the New British Isles. They replace the prior order’s implicit assumption that commerce is a self-regulating domain best left to “the market” or professional regulators. Instead, they embed the explicit requirement that all commercial activity must serve the civic body first and foremost.

The DD&SA community deserves nothing less than full transparency on how these principles will work in practice, why they were designed this way, what problems they solve, what edge cases they cover, and how they create a commercial environment that honest enterprises will actively welcome while making extraction impossible. Each principle is therefore presented with:

Core Civic Rule Statement (the exact legal effect)

Historical Context & Failure of the Prior Order (why change is essential)

Detailed Framework Explanation (what it actually means day-to-day)

Implementation Mechanisms (who does what, when, and how)

Real-World Examples & Hypotheticals (how it operates in practice)

Nuances, Edge Cases & Related Considerations (completeness and fairness)

Civic & Commercial Implications (benefits, incentives, and safeguards)

Direct Linkage to the 30 Inviolable Rules (compliance screen reference)

1.1 Commerce Serves the Civic Body

Core Civic Rule Statement

Commercial activity in the New British Isles is legitimate only to the extent that it produces goods, services, knowledge, labour value, or capital that civic members collectively value, provides fair and dignified employment, contributes fully and transparently to the civic fiscal base, operates within environmental and resource limits, and does not extract uncompensated value from the civic body. Any commercial activity that systematically extracts value through monopoly rents, regulatory capture, labour exploitation, environmental externalisation, tax arbitrage, planned obsolescence, or financial complexity is defined as civic harm and is prohibited.

Historical Context & Failure of the Prior Order

In the old constitutional order, shareholder primacy, financialisation, and regulatory capture turned commerce into an extraction machine. Supermarkets extracted value through oligopolistic pricing while food banks grew; energy firms profited from fuel poverty; platforms extracted data and attention while destroying local high streets; private equity stripped assets and loaded companies with debt. The result was a civic body that subsidised private gain while bearing the social, environmental, and fiscal costs.

Detailed Framework Explanation

“Value creation” is not a marketing slogan. It is measured objectively by the IES through the annual Civic Value Assessment, which compares: (a) the price paid by civic members, (b) the quality and durability of the output, (c) employment conditions, (d) fiscal contribution, and (e) environmental footprint. If the net flow is from the civic body to the enterprise without equivalent return, the activity is extraction, not commerce. This principle applies to every enterprise, regardless of size, sector, or ownership form.

Implementation Mechanisms

Every enterprise’s annual Civic Enterprise Register filing must include a self-assessed Civic Value Statement, verified by IES.

The Civic Markets Authority (CMA), Civic Financial Authority (CFA), and Civic Consumer Authority (CCA) conduct proactive scans using IES data.

Any enterprise scoring below the civic-value threshold for two consecutive years triggers a mandatory Commerce Consequence Hearing.

Structural remedies (divestiture, compulsory licensing, price caps, or deregistration) are available in addition to financial penalties.

Real-World Examples & Hypotheticals

A supermarket chain that consistently prices staples 25 % above IES-assessed competitive levels while paying below the Civic Living Wage would be found extracting value → CMA orders price adjustment and wage remediation or faces break-up.

A renewable energy co-operative that delivers cheaper, cleaner power and reinvests surpluses locally would score highly → receives preferential civic procurement contracts and public recognition.

Nuances, Edge Cases & Related Considerations

Start-up phase (first 24 months): temporary exemption possible via IES pre-approval if the business plan demonstrates clear future civic value.

Luxury or non-essential goods (e.g., designer fashion, premium electronics): still subject to the rule on labour, environmental, and tax dimensions, but not on universal-access pricing.

Cross-border trade: only the NBI-derived portion of activity is assessed; foreign extraction is referred to Civic Trade Arbitration Protocol.

Innovation trade-off: genuine R&D that temporarily increases costs but delivers long-term civic benefit (e.g., new medical device) is credited in the IES assessment.

Civic & Commercial Implications

Civic members gain a commercial system that works for them rather than against them. Honest enterprises gain certainty: if you create real value, the civic architecture protects and promotes you. Extractive models become commercially unviable, driving capital and talent toward productive activity. The principle ends the moral hazard where private losses were socialised and private gains were privatised.

Direct Linkage to the 30 Inviolable Rules

Primarily R11 (Universal Civic Benefit), R13 (Prohibition of Civic Extraction), R1 (Civic Primacy), R26 (Environmental Obligation). Also engages R6, R7, R9, R18 (evidence, independence, transparency).

1.2 The Civic Market

Core Civic Rule Statement

Markets are social constructs created and maintained by the civic body through Civic Rules. They have no independent existence or self-correcting properties outside the governance architecture that defines property rights, enforces contracts, sets standards, prevents power concentration, and ensures equitable participation. The NBI therefore operates a managed civic market in which rules of participation are set by the civic body, enforced transparently, and revised by the NSA whenever the market fails to serve its civic purpose.

Historical Context & Failure of the Prior Order

The myth of the “free market” allowed monopolies, cartels, and regulatory capture to flourish while claiming that intervention was “anti-competitive.” In reality, markets were shaped by those with the most power to lobby.

Detailed Framework Explanation

The civic body actively designs market architecture to deliver civic outcomes. “Free” competition is not an end in itself; it is a tool that is used or adjusted according to whether it produces universal civic benefit. This does not mean central planning; it means evidence-based, transparent rule-setting with built-in review mechanisms.

Implementation Mechanisms

CMA maintains a live Market Structure Dashboard published in real time.

Any market showing persistent failure (concentration > thresholds, exclusion of civic members, or extraction) triggers automatic investigation and NSA deliberation within 90 days.

New markets (e.g., AI services, carbon markets, data markets) require an IES pre-market Civic Impact Assessment before commercial licensing.

Real-World Examples & Hypotheticals

The broadband market in remote Civic Regions shows chronic under-investment → NSA mandates universal service obligation with cost-sharing across all providers.

A new gig-economy platform emerges → IES assessment required before launch to ensure algorithmic management complies with labour entitlements.

Nuances, Edge Cases & Related Considerations

Frontier technologies: 12-month “civic sandbox” period with IES monitoring before full commercial rules apply.

International markets: NBI rules apply to all activity affecting civic members; WTO-style disputes cannot override Civic Rules (R29).

Seasonal or cyclical markets (e.g., agriculture): rules include stabilisation mechanisms to prevent boom-bust extraction.

Civic & Commercial Implications

Civic members receive markets that work reliably. Enterprises receive predictable, non-arbitrary rules that do not change with ministerial whims or lobbying budgets. Long-term investment becomes rational again.

Direct Linkage to the 30 Inviolable Rules

R1 (Civic Primacy), R5 (Non-Delegation), R13 (No Extraction), R6 (Evidence Grounding), R10 (Post-Decision Review).

1.3 Essentials Are Not Commodities

Core Civic Rule Statement

Housing, energy, water, food, healthcare, communications, financial access, education, and transport are civic essentials. Their distribution cannot be determined solely by price signals or commercial profit. Civic Rules ensure that everyone has access to services of good quality at a price that is affordable for all members of society. Commercialisation is permitted only within strict Civic Rules that prevent financialisation and ensure the civic floor is never compromised.

Historical Context & Failure of the Prior Order

Treating homes as speculative assets, energy as a profit centre, and healthcare as an insurance product produced exclusion, insecurity, and extractive pricing.

Detailed Framework Explanation

A statutory Civic Essential Standard (quality + maximum affordable price) is set annually by NSA on IES advice. Commercial providers must meet or exceed it; failure is civic harm. Financial instruments that treat essentials as tradable assets (REITs, infrastructure funds extracting monopoly rents, derivatives on essential infrastructure) are prohibited.

Implementation Mechanisms

IES publishes annual Civic Essential Cost Assessment for each region.

CMA/CFA enforce price and quality caps with automatic referral to Consequence Hearings for breaches.

Civic Public Enterprises provide the universal floor where private provision fails.

Real-World Examples & Hypotheticals

Energy supplier charging prepayment customers 40 % more → prohibited as extraction; CMA orders uniform pricing.

Private landlord converting 30 % of local stock to Airbnbs → NSA restricts short-term lets in that region.

Nuances, Edge Cases & Related Considerations

Premium tiers: allowed for non-essential upgrades (e.g., luxury energy tariffs) provided they do not degrade the civic floor.

Temporary shortages (e.g., extreme weather): automatic price freeze and rationing protocol.

Innovation: new essential technologies (e.g., next-generation home insulation) must be licensed under open standards to prevent monopoly capture.

Civic & Commercial Implications

Every civic member has a reliable baseline of dignity. Enterprises in essential sectors gain guaranteed volume and long-term stability once they meet civic standards.

Direct Linkage to the 30 Inviolable Rules

R11, R13, R26, R27 (Resource Sovereignty), R15 (Geographic Equity).

1.4 Labour Is Not a Commodity

Core Civic Rule Statement

The labour, time, skill, knowledge, and physical capacity of every civic member carries inherent civic entitlements that cannot be contracted away, re-labelled, or algorithmically overridden. These entitlements include the Civic Living Wage, safe conditions, defined hours, rest, dignity, collective voice, and protection from exploitation. They are non-negotiable civic rights enforced by the civic body.

Historical Context & Failure of the Prior Order

Zero-hours contracts, gig misclassification, algorithmic management, and false self-employment stripped millions of security and dignity.

Detailed Framework Explanation

Any contractual form, platform term, or management system that attempts to evade these entitlements is legally void. Economic reality, not the label on the contract, determines entitlement.

Implementation Mechanisms

Single statutory test for employment status (economic dependence + direction + use of enterprise tools).

Civic Workers' Councils and CCA have standing to challenge misclassification.

Penalties scaled to duration and number of workers affected.

Real-World Examples & Hypotheticals

Delivery platform claiming "independent contractors" → reclassified as civic employees; back-pay ordered.

Factory using AI to set break times → IES assessment required; unsafe pacing prohibited.

Nuances, Edge Cases & Related Considerations

Genuine freelance work for multiple clients: still protected on minimum terms but not full employment entitlements.

Seasonal or project-based work: entitlements pro-rated but never below floor.

AI augmentation of labour: human oversight mandatory for high-stakes decisions.

Civic & Commercial Implications

Workers regain dignity and bargaining power. Enterprises that treat people as assets rather than costs gain loyalty, productivity, and reduced turnover.

Direct Linkage to the 30 Inviolable Rules

R11, R13, R25 (Equality of Civic Standing), R21 (Right to Be Heard).

1.5 Corporate Power Is Delegated, Not Inherent

Core Civic Rule Statement

Enterprises operate in the NBI solely by civic permission. Legal personality, limited liability, property rights, market access, and use of civic infrastructure are all conditional upon compliance with the Civic Enterprise Compact and the 30 Inviolable Rules. No enterprise holds inherent rights that supersede the civic body.

Historical Context & Failure of the Prior Order

Corporations claimed constitutional-style rights (e.g., free speech for political spending, due process against regulation) while evading civic accountability.

Detailed Framework Explanation

All corporate documents (articles, shareholder agreements, debt covenants) are subordinate to Civic Rules. Any clause purporting to override them is automatically void.

Implementation Mechanisms

Civic Enterprise Register records explicit acceptance of this principle at registration.

IES pre-approves all new corporate structures.

Foreign branches ring-fence NBI operations.

Real-World Examples & Hypotheticals

Multinational attempting to enforce a global arbitration clause that blocks Consequence Hearings → clause voided.

Private equity fund loading a company with debt to extract dividends → debt covenants limited by Civic Rule.

Nuances, Edge Cases & Related Considerations

Small sole-trader enterprises: lighter administrative burden but same core obligations.

Non-profit or charitable forms: still subject to the Compact where they engage in commercial activity.

Civic & Commercial Implications

Power asymmetry is corrected at source. Responsible enterprises operate with full legal certainty; extractive ones cannot hide behind corporate veils.

Direct Linkage to the 30 Inviolable Rules

R1, R5, R13, R16 (No Self-Perpetuation).

1.6 Concentration of Commercial Power Is a Civic Threat

Core Civic Rule Statement

The concentration of commercial power in any single enterprise, sector, platform, financial institution, or network of interests is treated as a civic threat constitutionally equivalent to the concentration of political power. Prevention and remedy of such concentration are embedded in Civic Rules with direct NSA oversight.

Historical Context & Failure of the Prior Order

Competition authorities were captured or under-resourced; “too big to fail” became “too powerful to regulate.”

Detailed Framework Explanation

Market power is not presumed benign. Automatic triggers force investigation; structural remedies (break-up, divestiture, operational separation) are the default where behavioural remedies are insufficient.

Implementation Mechanisms

CMA enforces statutory thresholds (25 % single-firm share, 70 % four-firm concentration, 5 % regional employment monopsony, 30 % post-merger share).

All mergers above threshold require affirmative civic-benefit proof before NSA.

Annual CMA Market Power Report published to the civic body.

Real-World Examples & Hypotheticals

Tech platform reaching 40 % of e-commerce → CMA orders interoperability and data-portability remedies.

Regional employer dominating 12 % of local jobs → labour monopsony investigation and wage/condition remedies.

Nuances, Edge Cases & Related Considerations

Natural monopolies (e.g., grid infrastructure): converted to Civic Public Enterprise.

Temporary concentration from genuine innovation: IES “innovation exemption” reviewable every 24 months.

Global platforms: NBI-specific remedies applied to domestic operations.

Civic & Commercial Implications

New entrants, co-operatives, and SMEs finally compete on merit. Investors know that market dominance will not be tolerated indefinitely, encouraging sustainable rather than predatory growth.

Direct Linkage to the 30 Inviolable Rules

R13, R1, R16, R29 (No International Subordination).

Closing Note for DD&SA Community

These six principles, now fully specified, form the unbreakable foundation of all subsequent parts of the Civic Commerce Architecture. They are designed to be debated, refined through NSA deliberation, and ratified by the civic body. Nothing is left vague. Every mechanism, every safeguard, every incentive is explicit. The commercial life of the New British Isles will finally serve the people who live it.

Part II — Civic Enterprise Architecture

Every enterprise operating in the New British Isles — regardless of size, sector, ownership, or origin — operates under the Civic Enterprise Architecture. This architecture replaces company law, corporate governance codes, directors' duties regimes, and the concept of shareholder primacy in their entirety. It establishes the basis on which enterprises are formed, how they are governed, what obligations they carry, and what happens when they fail.

2.1 Civic Enterprise Registration

This is the complete, operational framework specification for Part II of the Civic Commerce Architecture. Every sentence below is written to be directly translatable into Civic Rules, IES guidance notes, NSA deliberation briefs, the Civic Enterprise Register protocols, and the 30-Rule Commerce Compliance Screen.

The five sections of Part II replace the entire prior-order apparatus of company law, corporate governance codes, directors' duties, and shareholder primacy. They establish a single, uniform legal framework under which every enterprise — domestic or foreign, large or small, profit-oriented or social-purpose — operates in the New British Isles.

The DD&SA community deserves nothing less than full transparency on how this architecture will work in practice, why it was designed this way, what problems it solves, what edge cases it covers, and how it creates a commercial environment that honest enterprises, investors, founders, co-operatives, and community businesses will actively welcome while rendering extraction, concealment, and power concentration commercially impossible. Each subsection is therefore presented with:

Core Civic Rule Statement (the exact legal effect)

Historical Context & Failure of the Prior Order (why change is essential)

Detailed Framework Explanation (what it actually means day-to-day)

Implementation Mechanisms (who does what, when, and how)

Real-World Examples & Hypotheticals (how it operates in practice)

Nuances, Edge Cases & Related Considerations (completeness and fairness)

Civic & Commercial Implications (benefits, incentives, and safeguards)

Direct Linkage to the 30 Inviolable Rules (compliance screen reference)

Core Civic Rule Statement Every enterprise wishing to operate in any capacity within the New British Isles — whether as a sole trader, partnership, co-operative, private company, public enterprise, or foreign branch — must register with the Civic Enterprise Register maintained by the Institute for Evidence-Based Scrutiny (IES). Registration is mandatory, perpetual, fully public, and conditional upon complete, accurate, and annually updated disclosure of purpose, ownership, control, employment, environmental impact, tax domicile, and explicit agreement to the Civic Enterprise Compact. Failure to register, or provision of false or incomplete information, results in immediate prohibition from all commercial activity and mandatory referral to a Commerce Consequence Hearing.

Historical Context & Failure of the Prior Order Company registration in the old order was a mere administrative formality that allowed hidden beneficial ownership, offshore shells, nominee directors, and opaque control structures. This enabled tax avoidance, regulatory arbitrage, and the concealment of environmental and labour harms while giving the appearance of legitimacy.

Detailed Framework Explanation Registration is the civic "licence to operate." It is not a one-time checkbox but a living public record that every civic member, RSA, and oversight body can inspect in real time. The Register forces transparency at the point of entry and maintains it throughout the enterprise's life. No enterprise may trade, employ, contract, or access civic infrastructure without an active registration.

Implementation Mechanisms

The IES operates the Register as a secure, searchable, open-access digital platform with version history and audit trail.

At initial registration and every anniversary: submission of (1) declared civic purpose and value proposition, (2) full beneficial ownership and control chain (natural persons only, no trusts or nominees permitted to obscure), (3) current and projected employment numbers and terms, (4) IES-verified environmental footprint assessment, (5) tax domicile declaration with country-by-country reporting, and (6) signed Civic Enterprise Compact.

IES conducts automated and risk-based verification; material discrepancies trigger automatic Consequence Hearing.

Deregistration (voluntary or enforced) requires 90-day public notice and settlement of all civic obligations.

Real-World Examples & Hypotheticals

A new tech start-up registers with clear purpose ("affordable local broadband for rural Civic Regions"), full founder ownership, and environmental plan → approved within 14 days and listed publicly.

A foreign logistics firm attempts registration with a nominee UK director and offshore parent → IES rejects and refers for Hearing; operations prohibited until rectified.

Nuances, Edge Cases & Related Considerations

Sole traders and micro-enterprises (< £50k annual turnover): simplified one-page filing but still full ownership and Compact obligations.

Temporary pop-up or seasonal enterprises: 90-day provisional registration with automatic expiry.

Mergers/acquisitions: new or amended registration required within 30 days; pre-approval by CMA if thresholds met.

Non-commercial entities (charities, clubs) engaging in any trading activity: must register for that portion only.

Civic & Commercial Implications Civic members gain instant visibility into who is operating in their economy. Honest enterprises gain immediate credibility and trust — customers, suppliers, and investors can verify legitimacy in seconds. The old "shell company" loopholes are closed, making the NBI one of the most transparent and therefore attractive jurisdictions globally for responsible capital.

Direct Linkage to the 30 Inviolable Rules Primarily R9 (Epistemic Transparency), R18 (Full Transparency), R6 (Evidence Grounding), R13 (No Extraction), R1 (Civic Primacy).

2.2 The Civic Enterprise Compact

Core Civic Rule Statement The Civic Enterprise Compact is the single, non-negotiable, statutorily defined binding agreement between every registered enterprise and the civic body. The Civic Rule establishes six fundamental obligations that cannot be modified through contracts, articles of association, or shareholder agreements. Every enterprise must expressly accept the Compact at registration and re-affirm it annually. Breach of any obligation constitutes civic harm and triggers graduated enforcement up to deregistration.

Historical Context & Failure of the Prior Order Corporate governance was a patchwork of voluntary codes and directors' duties that ultimately prioritised shareholders. Enterprises could (and did) negotiate around public interest through lobbyists and lawyers.

Detailed Framework Explanation The Compact replaces all previous "directors' duties" regimes. It is the constitutional contract that grants the enterprise its right to operate in exchange for permanent civic alignment. The six obligations are enforceable both individually and collectively.

Implementation Mechanisms

The Compact text is a statutory schedule to the Civic Commerce Rules, amendable only by full NSA deliberation after IES assessment.

Obligations:

Civic purpose obligation — operate declared purpose; extraction prohibited.

Fair employment obligation — Civic Living Wage + full entitlements for all workers.

Tax compliance obligation — full NBI taxation on economic substance.

Transparency obligation — annual full accounts (including intra-group) published to Register.

Environmental compliance obligation — internalise all costs; remediation funded by enterprise.

Civic consultation obligation — material decisions affecting workers, communities, or consumers require prior RSA-level consultation.

CMA, CFA, CCA, and IES monitor compliance continuously; breaches escalate from corrective notice → Consequence Hearing → structural remedy or deregistration.

Real-World Examples & Hypotheticals

A manufacturing firm plans to offshore production without consultation → Civic consultation obligation breached; RSA blocks move pending Hearing.

A retailer meets all obligations and exceeds civic-value targets → automatic fast-track for civic procurement contracts.

Nuances, Edge Cases & Related Considerations

Scale-based phasing: enterprises <10 employees have lighter consultation thresholds but identical core obligations.

Crisis response: temporary suspension of consultation possible only by NSA supermajority with IES justification and post-event review.

Group structures: parent and subsidiaries each sign separate Compacts for NBI operations.

Civic & Commercial Implications The Compact ends the fiction that enterprises are "private" actors answerable only to shareholders. It gives honest businesses a clear, stable rulebook they can build long-term strategy around. Investors know their capital is protected from sudden regulatory capture or political favouritism because the rules are civic, transparent, and non-negotiable.

Direct Linkage to the 30 Inviolable Rules R13 (No Extraction), R11 (Universal Civic Benefit), R18 (Full Transparency), R1 (Civic Primacy), R21 (Right to Be Heard).

2.3 Enterprise Structures

Core Civic Rule Statement The NBI recognises only six lawful enterprise structures. Each must still register and sign the Civic Enterprise Compact. The structures differ only in ownership, governance, and profit-distribution rules; all are subject to identical civic obligations and oversight. No other corporate forms (including legacy UK limited companies) are permitted.

Historical Context & Failure of the Prior Order Company law allowed unlimited structural creativity that was routinely used to hide ownership, shift profits, and evade accountability.

Detailed Framework Explanation The six structures are:

Civic Co-operative: Owned and governed by members (workers/consumers/community); profits distributed by participation, not capital.

Civic Community Enterprise: Operates for defined community purpose; surpluses reinvested; no external extraction.

Civic Private Enterprise: Privately owned; profit distribution permitted within Compact limits.

Civic Public Enterprise: Owned by civic body (NSA/RSA); operates in essential sectors; surpluses return to civic fiscal system.

Civic Social Enterprise: Hybrid; profit capped; social purpose verified.

Civic Mutual: Member-owned financial/insurance; surpluses to members; no external shareholders.

Foreign Enterprise (NBI Branch): Ring-fenced NBI operations; full Compact applies to domestic activity only.

Each structure has a tailored primary accountability mechanism (member governance, RSA mandate, etc.) but all feed into the same Register, Compact, and Consequence Hearing system.

Implementation Mechanisms

IES verifies structure suitability at registration.

Annual civic reporting: co-operatives and mutuals via member assemblies; private enterprises via public accounts; public enterprises via RSA/NSA.

Conversion between structures requires IES assessment and NSA/RSA approval if civic significance threshold met.

Real-World Examples & Hypotheticals

Local energy co-operative scales successfully → remains co-operative; gains procurement preference.

Private equity attempts to convert a Civic Community Enterprise → prohibited; structure locked by civic mandate.

Nuances, Edge Cases & Related Considerations

Hybrid structures: not permitted; enterprises must choose one form.

Legacy companies: 24-month transition period to re-register under one of the six forms.

Scale: larger enterprises (>500 employees) in any structure add one-third worker-nominated board seats.

Civic & Commercial Implications Enterprises can choose the form that best fits their mission while knowing the civic “floor” and “ceiling” are identical. Co-operatives and community enterprises gain clear advantages in procurement and reputation; private enterprises retain flexibility for growth capital. The commercial sector gains certainty that no structure can be gamed for extraction.

Direct Linkage to the 30 Inviolable Rules R13, R11, R1, R5 (Non-Delegation), R16 (No Self-Perpetuation).

2.4 The Abolition of Shareholder Primacy

Core Civic Rule Statement The legal doctrine of shareholder primacy is abolished in its entirety. Directors and governance officers of all enterprises owe their primary duty to fulfilment of the Civic Enterprise Compact and the civic body, not to maximisation of shareholder returns. Shareholders retain the right to a bounded return on invested capital, but no shareholder right, agreement, or instrument may override Compact obligations. Any clause purporting to do so is void ab initio.

Historical Context & Failure of the Prior Order Directors were legally required to put shareholders first, leading to asset-stripping, wage suppression, environmental dumping, and short-termism.

Detailed Framework Explanation This is a constitutional reversal. The Compact is the new “constitution” of every enterprise. Returns on capital are protected but subordinated to civic duties.

Implementation Mechanisms

All articles of association and shareholder agreements must be filed with registration and are automatically scanned by IES for primacy clauses.

Governance boards in enterprises >500 employees include one-third worker-nominated directors.

Breaches (e.g., dividends funded by wage cuts or environmental non-compliance) trigger Consequence Hearing with personal liability for directors.

Real-World Examples & Hypotheticals

Activist investor demands cost-cutting that breaches Living Wage → directors refuse; investor suit dismissed as void.

Successful private enterprise pays fair dividends after meeting all Compact obligations → fully protected.

Nuances, Edge Cases & Related Considerations

Venture capital and growth equity: permitted with clear covenants that respect Compact; exit strategies must preserve civic obligations.

Listed enterprises: no stock-exchange rules may override NBI Civic Rules.

Family businesses: same rules; no special exemptions.

Civic & Commercial Implications Capital is welcomed as a partner, not a master. Long-term investors and patient capital thrive because the system prevents the boom-bust extraction cycles of the old order. Entrepreneurs can focus on genuine value creation without fear of hostile takeovers or activist pressure to sacrifice civic standards.

Direct Linkage to the 30 Inviolable Rules R13, R11, R1, R23 (Freedom of Expression — protects whistle-blowers), R21.

2.5 Enterprise Failure and Civic Protection

Core Civic Rule Statement In enterprise failure, the interests of civic members (employees, communities, ordinary creditors, environment) take absolute precedence over financial creditors and shareholders. Statutory priority order: (1) outstanding Civic Employment Entitlements, (2) civic fiscal obligations, (3) ordinary trade creditors, (4) environmental remediation, (5) secured financial creditors (within limits), (6) unsecured financial creditors, (7) shareholders/equity. Administrators are IES-appointed where civic harm is present; the Civic Bank may provide bridge financing to protect employment and essentials.

Historical Context & Failure of the Prior Order Insolvency law protected banks and investors while workers and communities bore the cost (e.g., Carillion, BHS, multiple retail collapses).

Detailed Framework Explanation This reversal is constitutionally required. Sophisticated financial actors are presumed to have priced risk; civic members have not.

Implementation Mechanisms

IES maintains a standing panel of Civic Administrators.

Automatic trigger if enterprise employs >50 civic members or operates in essential sectors.

Civic Public Enterprise administration possible for continuity of essentials.

Full public reporting of every failure process.

Real-World Examples & Hypotheticals

Retail chain collapses: workers paid first, pensions protected via UCPS, environmental clean-up funded before any bank recovery.

Tech start-up failure: founders/equity last; intellectual property may be compulsorily licensed to civic benefit.

Nuances, Edge Cases & Related Considerations

Pre-pack administrations: prohibited if they circumvent priority order.

Cross-border insolvencies: NBI rules apply to NBI assets and employees; foreign creditors subordinated.

Rescue culture: IES may facilitate orderly sale or worker buy-out before formal failure.

Civic & Commercial Implications Workers and communities are no longer collateral damage. Responsible lenders price risk accurately instead of relying on bail-outs. The commercial sector gains confidence that failure will be orderly and that genuine entrepreneurs will not be stigmatised — only reckless extractors will face personal consequences.

Direct Linkage to the 30 Inviolable Rules R11, R13, R14 (Intergenerational Equity), R26 (Environmental Obligation), R21.

Closing Note for DD&SA Community Part II is now fully specified and ready for NSA deliberation. It creates a commercial operating system that is transparent, fair, stable, and explicitly aligned with the 30 Inviolable Rules. Honest enterprises — whether co-operatives, private businesses, or community ventures — will clamour for this architecture because it removes the uncertainty, lobbying costs, and moral hazards of the old order and replaces them with predictable rules, level competition, and civic goodwill. Extraction becomes commercially suicidal; genuine value creation becomes the only profitable path.

This reversal of conventional insolvency priority is constitutionally grounded in Rule 11 (Universal Civic Benefit) and Rule 13 (Prohibition of Civic Extraction). Financial creditors and equity investors hold positions of sophisticated commercial power; they are not the primary civic casualties of enterprise failure.

Part III — Financial Services and Banking

Financial services — banking, insurance, investment, payment systems, pension management, and credit provision — are civic infrastructure. They enable the commercial life of the civic body; without functioning financial services, ordinary commerce becomes impossible. Their failure, as demonstrated repeatedly in the prior constitutional order, causes direct, severe, and distributional harm to civic members who had no role in the decisions that caused that failure. The Civic Financial Architecture treats financial services accordingly: as essential civic infrastructure subject to stringent Civic Rules and direct NSA oversight, not as a commercial sector to be regulated at arm's length by captured professional bodies.

3.1 The Civic Financial Authority

The Civic Financial Authority (CFA) is established by Civic Rule as the primary oversight body for all financial services operating in the NBI. The CFA is not a conventional financial regulator staffed by professionals drawn from the sector. It is a civic institution structured as follows:

- Governance: a sortition-selected Civic Financial Oversight Assembly (12 members drawn from the civic body, serving single non-renewable terms), supported by an IES-maintained panel of verified financial experts who provide technical analysis but hold no governance authority
- Mandate: to ensure all financial services operating in the NBI serve the civic body; to prevent systemic risk; to prevent financial extraction; to ensure universal civic access to essential financial services
- Powers: to set capital requirements, liquidity standards, product standards, and conduct requirements for all registered financial enterprises; to investigate and refer for Consequence Hearings; to recommend termination of registration to the NSA
- Transparency: all CFA deliberations, decisions, and assessments are published in full to the civic body

3.2 Universal Civic Financial Access

Every civic member is entitled by Civic Rule to:

- A basic Civic Payment Account providing payment, savings, and transfer services at zero cost — provided through the Civic Bank (see 3.3)

- Access to affordable credit through the Civic Credit system, with credit assessment based on civic circumstances and repayment capacity rather than proprietary scoring models
- Access to insurance for essential life risks at fair and transparent premiums
- Access to a Civic Pension through the Universal Civic Pension Scheme, independent of employment history
- Full transparency about all financial products and their costs, risks, and alternatives — no financial product may conceal material information behind complexity

3.3 The Civic Bank

The Civic Bank is a Civic Public Enterprise established to provide essential banking services to all civic members and to Civic Public Enterprises. Its mandate is not profit maximisation but civic financial service. Its obligations include:

- Universal provision of Civic Payment Accounts
- Affordable mortgage lending for primary civic residences, with terms set by Civic Rule rather than commercial interest rate optimisation
- Business lending to Civic Co-operatives, Civic Community Enterprises, and small Civic Private Enterprises that cannot access commercial lending on fair terms
- Holding and managing the NBI's civic fiscal reserves under NSA direction
- Publishing full accounts, lending decisions, and risk assessments to the civic body

The Civic Bank does not compete with commercial financial institutions in investment banking, complex financial instruments, or speculative activity. It provides the civic floor — the baseline of financial service that no commercial enterprise may deny any civic member.

3.4 Prohibited Financial Practices

3.5 The Universal Civic Pension Scheme

The Universal Civic Pension Scheme (UCPS) replaces the prior order's fragmented, employment-linked, and increasingly inadequate pension architecture. Every civic member receives a civic pension entitlement that:

- Is not linked to employment history, earnings, or National Insurance-equivalent contributions
- Provides a civic floor pension sufficient for a dignified civic life, set and reviewed by the NSA every three years based on IES cost-of-living assessment
- Is funded through the civic fiscal system, with supplementary contributions from commercial employers required by Civic Rule
- Is fully portable across employers, sectors, and Civic Regions
- Is protected against inflation by Civic Rule — its real value cannot be eroded by the civic fiscal system without NSA supermajority deliberation

Part IV — Markets, Competition, and the Prohibition of Extraction

Market competition is a mechanism for allocating resources efficiently and incentivising quality and innovation. It is valuable when it works — when it prevents monopoly, rewards genuine value creation, and distributes gains across participants. It fails when power concentrations prevent new entry, when regulatory capture allows dominant players to shape the rules in their own interest, and when the gains of commerce accrue to capital while the costs are borne by labour, communities, and the natural environment. The NBI does not idealise markets. It manages them.

4.1 The Civic Markets Authority

The Civic Markets Authority (CMA), created under Civic Rule, serves as the oversight organization responsible for market structure, competition, and preventing extraction in the NBI. Like the CFA, it is governed by a sortition-selected Civic Markets Oversight Assembly, supported by IES technical analysis, with all proceedings fully transparent. Its powers include:

- Structural investigation: investigating market structures where a single enterprise or group of related enterprises holds market power that prevents effective competition or enables extraction
- Mandatory structural remedy: requiring the break-up, divestiture, or operational separation of enterprises where market power cannot otherwise be adequately constrained
- Conduct investigation: investigating commercial practices that harm civic members as consumers, workers, or competitors
- Price investigation: investigating whether prices in essential markets reflect genuine value creation or extraction — with power to refer for mandatory price Civic Rules where extraction is confirmed
- Merger assessment: assessing proposed mergers and acquisitions for their effect on market concentration, civic employment, and community impact — with power to prohibit, condition, or require divestiture

4.2 Market Power Thresholds

The following thresholds trigger automatic CMA investigation and NSA notification. They are not the only grounds for investigation, but their breach is automatically scrutinised:

4.3 The Prohibition of Extraction

Rule 13 — Prohibition of Civic Extraction — is the foundational anti-extraction principle. In the commercial context, extraction occurs when a commercial enterprise captures value from the civic body through mechanisms other than genuine value creation. The following practices are categorically prohibited as forms of civic extraction:

- Monopoly rent extraction: charging prices above competitive levels by virtue of market power rather than genuine value creation
- Regulatory arbitrage: structuring commercial operations to exploit gaps between different regulatory regimes, jurisdictions, or Civic Rule frameworks in ways that benefit the enterprise at civic expense
- Labour monopsony suppression: using dominant employment position in a local market to suppress wages or conditions below what competitive labour markets would produce

- IP rent extraction: using intellectual property rights — particularly in medicines, seeds, software, or essential knowledge — to charge prices that restrict civic access without producing ongoing innovation
- Platform rent extraction: using platform market power to extract commissions, fees, or data value from producers, consumers, or workers who have no realistic alternative platform
- Infrastructure rent extraction: using ownership of essential infrastructure — networks, pipelines, cables, terminals — to extract monopoly rents from those who must use it
- Tax extraction inversion: structuring corporate finances so that profits generated from NBI civic members are attributed to low-tax jurisdictions, extracting civic fiscal value.

Part V — Employment and Labour in Civic Commerce

The relationship between those who employ and those who work is the most significant commercial relationship for most civic members. Under the prior order, this relationship was systematically weighted in favour of employers through the casualisation of labour, the suppression of collective bargaining, the introduction of algorithmic management, the expansion of zero-hours and gig arrangements, and the legal fiction that self-employed platform workers are independent contractors choosing their own terms. The Civic Employment Architecture ends all of these deformations.

5.1 Civic Employment Entitlements

Every person who performs work for an enterprise in the NBI — regardless of the contractual label applied to that work, the platform through which it is mediated, or the arrangement under which it is structured — holds the following Civic Employment Entitlements:

- The Civic Living Wage: a remuneration floor set by the NSA annually based on IES cost-of-living assessment; no commercial arrangement, platform structure, or contractual term can reduce pay below this floor
- Safe working conditions: physical and psychological safety standards set by Civic Rule; employers bear full liability for harm caused by unsafe conditions without the need for civic members to prove fault
- Defined working hours: no civic member may be required to work beyond the maximum weekly hours established by Civic Rule; overtime above this maximum requires explicit informed consent and enhanced remuneration
- Rest and civic time: sufficient rest between working periods and adequate time for civic participation, family life, and personal development — not subject to commercial negotiation
- Protection from arbitrary dismissal: no civic member may be dismissed without a documented, evidence-based process and, where dismissal is contested, a Consequence Hearing
- Collective voice: every civic member who works has the right to participate in a Civic Workers' Council for their enterprise or sector, which is consulted on all decisions materially affecting working conditions
- Portability of entitlements: all Civic Employment Entitlements are fully portable across employers, sectors, and regions — they are civic entitlements, not employer concessions

5.2 The End of Casualisation

The following employment structures, which have been used systematically in the prior order to strip civic members of employment entitlements, are reformed or abolished:

5.3 Civic Workers' Councils

Every enterprise with more than 50 civic members employed in the NBI establishes a Civic Workers' Council (CWC). The CWC:

- Is elected by workers from among themselves — not appointed by management
- Holds a statutory right to be consulted before any decision materially affecting working conditions, employment levels, workplace safety, or enterprise strategy
- Has the right to commission an independent IES assessment of any commercial decision it believes will cause civic harm to workers
- Publishes its own annual report on workplace conditions within the enterprise — separately from the enterprise's own reporting
- For enterprises above 500 employees: holds the right to nominate one-third of members of the enterprise's governance board

5.4 The Civic Living Wage

The Civic Living Wage is set annually by the NSA based on an IES Civic Cost of Living Assessment. The Assessment considers the actual cost of a dignified civic life in each Civic Region, including housing, food, energy, transport, civic participation costs, and a modest surplus for saving and unforeseen need. The following principles govern the Civic Living Wage:

- It is not a minimum wage set at the lowest politically acceptable level; it is a living wage set at the level required for genuine civic dignity
- It is regionally adjusted where the IES assessment indicates material differences in the cost of civic life between regions
- It applies to all work performed in the NBI regardless of the nationality, origin, or visa status of the worker
- It cannot be reduced by any commercial arrangement, collective agreement, or contractual term
- Enterprises in breach of the Civic Living Wage are subject to Consequence Hearings with consequences scaled to the scale and duration of the breach.

Part VI — Consumer Protection and Civic Market Standards

Civic members participate in markets as consumers in every dimension of their lives. The power asymmetry between individual civic members and commercial enterprises — in information, in resources, in legal capacity — is one of the defining features of commercial life in the prior order, and one of the primary mechanisms through which extraction occurs. Civic consumer protection closes this asymmetry through structural means, not merely through disclosure requirements and complaint processes that are practically inaccessible to most civic members.

6.1 Civic Consumer Standards

All goods and services sold in the NBI must meet Civic Consumer Standards established by the NSA on IES advice. These standards are not negotiable and are not subject to caveat emptor. They establish:

- Safety: all goods and services must be safe for their intended use; producers and suppliers bear strict liability for harm caused by products that fail this standard

- Accuracy: all goods and services must perform as described and as reasonably expected; deceptive description, false claims, and misleading characterisation are absolute prohibitions
- Durability: goods must be designed and produced to last for a reasonable period consistent with their nature; planned obsolescence — the deliberate engineering of premature failure to drive repeat purchase — is prohibited
- Repairability: civic members have the right to repair goods they own; enterprises may not design products to prevent repair or restrict access to parts, tools, and information necessary for repair
- Price transparency: the full price of all goods and services, including all fees, charges, and conditions, must be disclosed clearly before commitment; drip pricing, hidden fees, and subscription traps are prohibited
- Contract fairness: no standard-form commercial contract may contain terms that deprive civic members of their Civic Consumer Entitlements, impose disproportionate penalties, or create a material power imbalance in the enterprise's favour

6.2 The Civic Consumer Authority

The Civic Consumer Authority (CCA) is established by Civic Rule to enforce Civic Consumer Standards. It operates as an active enforcement body — not a passive complaints handler. Its mandate includes:

- Market scanning: proactive surveillance of commercial markets for practices that breach Civic Consumer Standards, without waiting for individual complaints
- Collective action: the power to bring Consequence Hearing proceedings on behalf of all affected civic members as a collective, not requiring each to act individually
- Product recall: authority to require immediate market withdrawal of goods or services that fail safety standards
- Pricing investigation: authority to investigate pricing practices and refer to the CMA where extraction is identified
- Digital commerce monitoring: dedicated capacity to identify manipulative digital commercial practices including dark patterns, consent laundering, and algorithmic price discrimination.

6.3 Prohibited Consumer Practices

Part VII — Civic Fiscal Architecture

The prior constitutional order's tax system is one of the most comprehensively deformed elements of commercial life in the British Isles. It taxes labour more heavily than capital. It allows corporate profits to disappear into offshore structures. It enables extreme wealth to pass between generations with minimal fiscal contribution. It contains thousands of reliefs, exemptions, and loopholes — almost all of which benefit concentrated wealth and were created through the political influence of those who benefit from them. The Civic Fiscal Architecture replaces this with a system grounded in civic equity, transparency, and the principle that the civic fiscal contribution of each commercial participant is proportionate to the value they extract from the civic body.

7.1 Principles of Civic Fiscal Architecture

- Civic contribution proportionate to civic value extracted: those who benefit most from the civic body — its infrastructure, its educated workforce, its stable commercial environment, its rule-governed markets — contribute most to maintaining it
- No differential treatment of labour and capital income: income is income; the civic fiscal system does not privilege returns on capital over returns on labour
- Full transparency: all civic fiscal contributions by all enterprises and all civic members above a defined threshold are published to the civic body annually
- No offshore avoidance: NBI-derived commercial value is taxed in the NBI, regardless of where it is attributed by corporate structure
- Simplicity: the civic fiscal system is designed to be understood by civic members, not to require professional advisors to navigate — complexity is a mechanism of inequality
- NSA deliberation for all significant fiscal changes: no change to the civic fiscal structure may be made without full NSA deliberation and IES distributional impact assessment

7.2 Civic Fiscal Instruments

7.3 Prohibited Fiscal Practices

Part VIII — Digital Commerce and the Platform Economy

Digital commerce — commerce conducted through digital platforms, algorithms, networks, and data systems — is the fastest-growing dimension of commercial life and the one most comprehensively unregulated in the prior constitutional order. Platform enterprises have accumulated economic and social power exceeding that of many states, without commensurate civic accountability. They have monetised the attention, data, and labour of civic members without equivalent return. They have used algorithmic systems to determine prices, wages, content visibility, and commercial opportunity in ways that are opaque, unaccountable, and systematically biased toward the platform's commercial interest. The Civic Digital Commerce Architecture ends this.

8.1 Platform Classification and Obligations

8.2 Algorithmic Accountability

Any algorithm used in the NBI for commercial purposes that affects civic members' access to economic opportunity, information, goods, services, or employment must comply with the Civic Algorithmic Accountability Framework:

- Transparency: the logic and training data of all commercially deployed algorithms that materially affect civic members must be disclosed to the IES in sufficient technical detail for independent assessment
- Bias audit: all such algorithms must be independently assessed by the IES for systematic bias against any group of civic members before deployment and on a defined review cycle thereafter
- Human oversight: no algorithm may make a final determination affecting a civic member's employment status, credit access, housing application, insurance pricing, or similar high-stakes matter without human review at the civic member's request

- Right to explanation: every civic member subject to an algorithmically influenced commercial decision has the right to a plain-language explanation of the factors that produced the decision
- Right to contest: every civic member may contest an algorithmically influenced commercial decision through the Civic Consumer Authority and, where not resolved, through a Consequence Hearing

8.3 Civic Data Sovereignty in Commerce

All personal data generated by civic members in the course of commercial activity is subject to Civic Data Sovereignty (Rule 24). In the commercial context this means:

- Civic members own their commercial data — browsing history, purchase history, location data, behavioural data, and all other personal data generated through commercial platform use
- Commercial enterprises hold data on licence from the civic member for the declared purpose of the service; that licence is revocable at any time
- No commercial enterprise may sell, transfer, or license civic member personal data to third parties without explicit, specific, informed, and revocable consent
- Civic member data may not be used for purposes beyond those explicitly consented to at data collection — including profiling, secondary analytics, and AI training
- Civic members have the right to obtain, in a portable format, all personal data held about them by any commercial enterprise, within five working days of request
- All data breaches affecting civic member personal data must be reported to the IES within 24 hours and to affected civic members within 72 hours

Part IX — Sector-Specific Civic Commerce Architecture

Several commercial sectors require specific civic architecture beyond the general framework because they involve essentials that cannot be adequately governed by market mechanisms alone, or because their history of commercial failure has been particularly severe and the consequences for civic members particularly acute. These are energy, housing, food and agriculture, media and communications, water, transport, and healthcare commerce. Each receives its specific architecture here.

9.1 Energy

Energy is a civic essential. The capacity to heat a home, power productive work, and participate in digital civic life is not a luxury. Energy poverty is civic exclusion. The Civic Energy Architecture:

- Establishes a Civic Energy Floor: every civic member is entitled to sufficient energy for heating, cooking, and basic civic digital participation at a Civic Energy Price — a price set by Civic Rule based on IES assessment of production and distribution cost, not commercial margin
- Establishes Civic Energy Infrastructure ownership: the physical infrastructure of energy distribution — networks, grids, storage — is Civic Public Enterprise; no private entity owns or extracts rent from the distribution infrastructure
- Opens energy generation to civic competition: generation of energy from renewable sources is open to all registered enterprises and Civic Co-operatives on non-discriminatory terms; the infrastructure oligopoly is not extended to generation

- Prohibits energy poverty exploitation: commercial energy pricing practices that impose higher per-unit costs on prepayment customers — who are disproportionately less affluent — are prohibited as civic extraction
- Mandates a transition to renewable generation: the NSA sets a binding decarbonisation timetable for NBI energy generation, assessed by the IES for feasibility and civic distributional impact, with Civic Rules governing transition support for affected civic members and communities

9.2 Housing

Housing is the most comprehensively failed market in the prior constitutional order's commercial history. The conversion of housing from a civic essential into a speculative asset class has produced a civic catastrophe: millions of civic members paying unaffordable proportions of their income to landlords, excluded from the benefits of home ownership that have accrued to asset-holding generations, and subject to the insecurity of tenures that can be ended for commercial reasons. The Civic Housing Architecture:

- Establishes a Civic Housing Entitlement: every civic member is entitled to secure, adequate, and affordable housing; the standard of adequacy is set by Civic Rule and reviewed every five years by the IES
- Prohibits housing as speculative asset: Civic Rules restrict the number of residential properties that any individual or enterprise may hold as investment assets; the Civic Land Value Contribution is specifically designed to make land banking commercially unattractive
- Establishes Civic Rental Standards: all residential rental arrangements in the NBI are subject to Civic Rental Standards — including security of tenure by default, rent set by reference to IES assessed rental values not market prices in areas of market failure, and landlord obligations for property maintenance
- Establishes a Civic Housing Development Programme: the NSA, acting through RSAs and Civic Public Enterprise, maintains a programme of civic housing development designed to ensure that sufficient civic housing exists in all Civic Regions to meet civic demand
- Prohibits short-term rental platforms from converting residential housing stock: in areas where the IES identifies that short-term rental platforms are materially reducing the availability of residential housing for civic members, the NSA may by Civic Rule restrict short-term rental activity

9.3 Food and Agriculture

Food security is a civic priority. The NBI's capacity to produce food for its civic body is a resource sovereignty matter governed by Rule 27 as well as a civic essential matter governed by Rule 11. The Civic Food and Agriculture Architecture:

- Maintains a Civic Food Security Assessment: the IES assesses annually the NBI's capacity to feed its civic body from domestic production, identifying vulnerabilities in supply chains, land use, and agricultural capability
- Establishes Civic Agricultural Standards: all food production in the NBI meets standards for animal welfare, environmental impact, and food safety set by Civic Rule; commercial pressure to reduce standards is resisted on civic grounds
- Supports Civic Food Co-operatives and small producers: the Civic Procurement Architecture gives preferential access to civic food procurement to Civic Co-operatives, small producers, and short supply chains that serve civic regions directly

- Prohibits vertical integration that creates food supply monopolies: no single enterprise or group of related enterprises may control more than defined thresholds of seed supply, production, processing, distribution, and retail within any defined food category
- Establishes Civic Food Access: in areas where commercial food retail has withdrawn or is absent, RSAs establish civic food access arrangements to ensure no civic member is without access to affordable, nutritious food within reasonable travel distance

9.4 Media and Communications

A functioning civic democracy requires a media environment in which civic members can access accurate, diverse, and independent information. The prior order's media landscape has been comprehensively captured by concentrated commercial and political interests. The Civic Media Architecture:

- Establishes media ownership limits: no individual, enterprise, or related group of interests may own more than defined market share thresholds across any combination of print, broadcast, digital, and platform media serving NBI civic members
- Establishes the Civic Public Media Service: a Civic Public Enterprise providing news, information, and civic content free at point of access to all civic members, governed by a sortition-selected Civic Media Oversight Assembly with editorial independence from the NSA, RSAs, and all commercial interests
- Establishes Civic Journalism Standards: all media enterprises operating in the NBI adhere to Civic Journalism Standards, including accuracy requirements, source transparency, and editorial separation from commercial interests; breach is subject to Consequence Hearings, not self-regulatory bodies controlled by the industry
- Requires algorithmic transparency from news distribution platforms: platforms that algorithmically distribute news content to civic members must disclose and permit IES assessment of their ranking and recommendation logic
- Prohibits political advertising in paid media: the purchase of advertising space by political parties, candidates, civic referendum campaigns, or political action organisations in any commercial media is prohibited; civic communication occurs through civic channels, not purchased commercial access

9.5 Water and Sanitation

Water and sanitation infrastructure is returned to Civic Public Enterprise ownership. No civic member may be denied access to clean water and adequate sanitation on grounds of inability to pay. Commercial use of water resources above defined civic need thresholds is subject to the Civic Resource Sovereignty framework under Rule 27. Water infrastructure is not a vehicle for financial extraction.

9.6 Transport

Public transport infrastructure and services are Civic Public Enterprise where they serve essential civic connectivity. No civic member should be excluded from civic life by inability to afford transport. The Civic Transport Architecture ensures:

- A Civic Connectivity Standard: every civic settlement above a defined size is connected to a civic transport network with defined minimum frequency

- A Civic Transport Pass: civic members below the Civic Living Wage threshold receive a Civic Transport Pass providing subsidised access to all public transport within the NBI
- Environmental alignment: the civic transport fleet transitions to zero-emission operation on a timetable set by NSA based on IES assessment

Part X — Civic Procurement Architecture

The civic body is a substantial commercial actor — through the NSA, RSAs, Civic Public Enterprises, and civic institutions, it purchases enormous quantities of goods and services. In the prior order, this purchasing power was routinely used to benefit large commercial enterprises at the expense of small producers, civic communities, and the public interest. Procurement contracts were awarded through processes captured by professional intermediaries, frequently without genuine competition, and often on terms that embedded commercial extraction into civic service delivery. The Civic Procurement Architecture reclaims this purchasing power for the civic body.

10.1 Civic Procurement Principles

- Civic benefit primary: all procurement decisions must be justified by civic benefit, not by commercial efficiency alone; the cheapest option is not automatically the civic best option
- Local and regional priority: where comparable quality and value are available from civic producers within the relevant Civic Region, preference is given to local and regional supply — not as a rule that prevents open competition, but as a tie-breaker and weighting factor in assessment
- Full transparency: all procurement decisions above a defined threshold are published to the civic body, including the assessment process, the options considered, and the reasons for the decision
- No long-term lock-in: no civic procurement contract may lock the civic body into terms for longer than defined periods without NSA review; technology contracts may not create proprietary dependencies that make switching cost-prohibitive
- Living Wage requirement: all enterprises supplying goods and services under civic procurement contracts must pay the Civic Living Wage to all workers involved in that supply
- Environmental standards: all civic procurement must meet Civic Environmental Standards; the procurement system cannot be used to procure goods or services produced in ways that would breach NBI environmental Civic Rules if produced domestically

10.2 Prohibited Procurement Practices

Part XI — The 30-Rule Commerce Compliance Screen

The 30-Rule Commerce Compliance Screen is the operational mechanism through which every significant Civic Rule, institutional design decision, and commercial framework in the NBI is assessed for compatibility with the 30 Inviolable Rules. It is applied by the IES to all Civic Rule proposals with commercial dimension before NSA deliberation. It is also applied by the CMA, CFA, and CCA in the exercise of their oversight functions. The following screen maps each of the 30 rules to its specific commerce-context compliance test.

Part XII — Civic Commerce Dispute Resolution

Commercial disputes — between enterprises, between enterprises and workers, between enterprises and consumers, between commercial participants and the civic body — are resolved through the Civic Justice Architecture. There are no commercial courts, no commercial arbitration tribunals operating outside the Civic Justice Architecture, and no alternative dispute resolution mechanisms whose outcomes are binding without Consequence Hearing oversight. The Civic Commerce Dispute Resolution framework establishes how the standard architecture is applied in commercial contexts.

12.1 Commerce Consequence Hearings

All commercial disputes that cannot be resolved between parties directly are adjudicated by Magisters through Consequence Hearings. In commercial contexts, the following design features apply:

- Commercial Magisters: Magisters assigned to commercial Consequence Hearings are drawn from the civic body through sortition, with demonstrated commercial literacy — assessed and verified by the IES, not self-declared
- IES technical support: in technically complex commercial matters, the presiding Magister is supported by IES technical analysts whose assessments are part of the evidentiary record
- Collective proceedings: the CCA, CMA, and CFA may bring Consequence Hearings on behalf of the civic body as a whole for systemic commercial breaches, without requiring individual civic members to bring proceedings
- Proportionate commercial consequences: consequences for commercial breaches are proportionate to the harm caused, scaled by the scale of the enterprise, the duration of the breach, the extent of civic harm, and the degree of intent — assessed by the Magister against the full evidentiary record
- Structural remedies: where a commercial breach arises from market structure rather than individual misconduct — a monopoly extracting rents, a platform suppressing worker wages through market power — the Magister may direct structural remedy through the CMA, not merely impose a financial consequence on the existing structure

12.2 Resolution Tiers

12.3 The Abolition of Commercial Arbitration Outside the Civic Architecture

Private commercial arbitration — the resolution of commercial disputes through privately contracted arbitrators operating outside any public system — is no longer the default mechanism for commercial dispute resolution in the NBI. Standard-form commercial contracts may not impose mandatory arbitration clauses that remove civic members' access to Consequence Hearings. Enterprises of significant commercial scale may not use arbitration provisions to insulate themselves from civic accountability.

Arbitration between sophisticated commercial enterprises of comparable scale, where both genuinely consent and neither is a civic member in a weaker power position, is permitted by Civic Rule for defined categories of purely commercial dispute. All arbitration outcomes are reported to the IES and are subject to Magister review on application. No arbitration clause may restrict a civic member's access to a Consequence Hearing for matters involving their civic entitlements.

Closing Statement: Commerce as Civic Architecture

The Civic Commerce Architecture presented in this document is not anti-commerce. It is not an attack on enterprise, innovation, or the productive energy of civic members who build, trade, and create. It is the recognition that commerce does not exist independently of the civic architecture that makes it possible, and that the purpose of that architecture is to ensure that commercial life serves the people who live it.

Every element of the prior order's commercial deformation had an architecture behind it — shareholder primacy was embedded in company law; financialisation was enabled by regulatory capture; casualisation was enforced by employment law that treated labour power asymmetry as a neutral contractual fact; tax evasion was facilitated by deliberate complexity. The Civic Commerce Architecture replaces each of those deformations with a civic structure that serves a different and explicitly stated purpose: the commercial life of the New British Isles, in full and genuine service of its civic body.

The 30 Inviolable Rules are not obstacles to commerce. They are the conditions under which commerce earns its civic permission to operate. An enterprise that creates genuine value, employs people fairly, pays its civic contribution honestly, treats its customers as the civic members they are, and operates within the environmental limits the civic body has set, has nothing to fear from this architecture. It has everything to gain from operating in a market where the same conditions apply to every competitor.

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