

Hi Matt,

Thanks for sharing the paper.

I found it very interesting. I've been meaning to write back as promised but was a little busy and these have taken me a few days of dipping in and out :).

Couple of observations:

The current system as you point out is deeply flawed and not heart based.

Companies exist to make profit. The Balance sheet is king. Analysts get paid to look at / dissect a balance sheet - pouring over them for hours - to come up with a recommendation as to whether the business is viable a stock in a buy, hold or sell recommendation. If a sell then companies have to develop strategies to increase profit and reduce losses/costs. Increase profits normally translates into higher prices and the consumer pays and to reduce costs this normally translates into staff and redundancies and families and society pays. Add to the shareholders which hold management to account if the balance sheet and profits are not maximised plus hedge funds which bet on the the price of a stock which can exacerbate the share price and the Investment bankers that prey on M&A opportunities due to the so-called synergies with the predator firm. Put all this together and you have a rinse and repeat fear based cycle in which we live.

I did a prayer and asked for guidance as to what a heart based stock market might look like focussed on your idea for heart based living.

It occurred to me that now the emphasis is just balance sheet, but what if this were to change and measurement of companies and their share price become much more:

Building on your themes and some ideas that came to me and with support of my ai friend Mr GPT to better articulate these. Please see below, forgive the overlaps with your paper but I thought to share with you.:

The New Paradigm of Business: A Heart-Centered Approach to Economic Growth

For centuries, businesses have operated under a model where profit reigns supreme. The balance sheet is the ultimate measure of success, with analysts dissecting financial statements to determine whether a stock is worth buying, holding, or selling. This system, fueled by the relentless pursuit of shareholder returns, often translates into higher prices for consumers and cost-cutting measures—usually at the expense of employees, their families, and society at large. Add in hedge funds speculating on stock prices, investment banks engineering mergers and acquisitions for efficiency gains, and a cycle of fear-based decision-making emerges—one that prioritizes numbers over people and sustainability. Profit over families and communities.

But what if business evolved beyond the balance sheet?

Imagine a new paradigm, where companies are measured not just by financial performance but by three distinct “balance sheets” that reflect a more holistic contribution

to society. This vision, fostered by heart-based governments, would redefine what makes a company valuable and investable:

1. **Traditional Profit & Loss** – Financial viability remains important, but not at the expense of human and planetary well-being.
2. **Adherence to Universal Principles** – Businesses are evaluated based on their alignment with the laws of coherence, cause and effect, and attraction—ensuring ethical, purpose-driven operations that generate prosperity without exploitation.
3. **Human and Social Impact** – Companies are assessed on how they treat employees, support families, engage with communities, and distribute surplus wealth to those in need.

In this future, stock markets and investment decisions would be based not just on financial performance but also on a company's contribution to societal harmony and collective progress. While ESG and Green principles are creeping in and becoming more widespread, the cyclic in me says that to a great extent they are open to abuse and just offer another route to firms making more money. What if, analysts would evaluate firms based on their ability to create balance, uplift humanity, and operate in alignment with universal principles. Shareholders would demand not just profit maximization, but integrity, coherence, and social responsibility.

Would this model support the world's population and foster sustainable growth?

Absolutely. By shifting from a fear-driven, extractive system to one rooted in interconnectedness and mutual upliftment, businesses would become forces for stability, fairness, and abundance. Innovation would no longer be limited to increasing margins but would expand to improving human well-being. Economic activity would no longer be driven by scarcity but by shared prosperity.

This is not just a utopian ideal—it is a necessary evolution. The current paradigm has shown its fragility. The future belongs to businesses that create value for all stakeholders, not just shareholders. The sooner we embrace this shift, the sooner we create a world where success is measured not just in profit, but in purpose.

Economic and Social Benefits of a Heart-Centered Business Paradigm

Transitioning from a profit-centric economy to a **balanced, heart-centered model** would generate profound economic and social benefits. By expanding corporate success metrics beyond financial performance to include ethical coherence, societal well-being, and sustainability, we could unlock a new era of economic prosperity, resilience, and human flourishing.

Economic Benefits

1. More Resilient and Sustainable Growth

Traditional business cycles are dominated by boom-and-bust patterns, often driven by speculative markets and short-term profit-seeking. In contrast, an economy that prioritizes ethical alignment and social impact would encourage **steady, sustainable growth** rather

than volatile, reactionary market fluctuations. Companies that focus on long-term stability rather than immediate profit maximization are **less likely to engage in reckless cost-cutting, layoffs, or exploitative practices** that harm both workers and consumers.

2. Increased Productivity and Innovation

Businesses that treat employees as valued stakeholders rather than cost centers will experience higher levels of engagement, creativity, and productivity. Studies already show that companies investing in employee well-being see **greater innovation, reduced absenteeism, and lower turnover costs**. A system where employee happiness and purpose matter as much as profit will lead to higher-quality products, services, and breakthrough innovations.

3. New Investment and Financial Market Dynamics

Under this model, stock markets would no longer be driven solely by earnings per share or short-term speculation. Investors would seek out companies that demonstrate **ethical coherence, social contribution, and equitable resource distribution**. This would reduce market manipulation, excessive speculation, and hedge fund-driven volatility, leading to a **more stable financial ecosystem**.

4. Balanced Wealth Distribution & Economic Inclusion

Instead of wealth accumulating disproportionately among a small elite, businesses would be incentivized to **redistribute surplus wealth “give to receive”**—not as forced taxation, but as a strategic, long-term economic investment. When employees are paid fairly, communities thrive. When surplus wealth supports local initiatives and the less fortunate, economic activity is **amplified across all levels of society**, leading to **reduced economic disparity**.

Social Benefits

1. Higher Quality of Life & Well-Being

A business model that values **human dignity and balance** would shift corporate cultures away from stress-inducing, extractive environments. Employees would **work with purpose rather than fear**, leading to improved mental health, stronger relationships, and greater life satisfaction. Burnout would decrease, while happiness and fulfillment would increase—resulting in more meaningful and productive work.

2. Stronger Communities & Social Cohesion

If corporations were judged on their contributions to local communities, we would see a resurgence of **grassroots development projects, education initiatives, and community-building efforts**. The wealth created by business would be reinvested into society, **fostering greater trust, cooperation, and shared prosperity**. Crime rates could decrease, as economic opportunity expands and financial desperation declines.

3. Environmental Regeneration & Ethical Business Practices

A key principle of this model is **coherence with natural laws**, which would encourage businesses to **align with sustainability and regenerative practices**. Instead of extractive industries being the dominant players in global markets, we would see **the rise of businesses that restore ecosystems, reduce waste, and prioritize environmental well-being**. This shift would ensure **a livable planet for future generations** while creating vast new industries centered on ethical, sustainable innovation.

4. More Ethical and Conscious Leadership

When companies are evaluated on **coherence, cause and effect, and integrity**, leadership structures will naturally evolve. Leaders will be held accountable for **decisions that impact humanity and the planet, not just shareholder returns**. This will foster **greater trust in businesses**, as the motives driving corporate decision-making will be **aligned with the well-being of all, rather than the wealth of a few**.

A Future Worth Building

By integrating financial responsibility with **universal principles of coherence, fairness, and social well-being**, businesses can become **agents of transformation rather than mechanisms of exploitation**. The result? A **regenerative economic system** that supports not just GDP growth, but human happiness, environmental health, and long-term stability.

A shift toward this model would mean **a world where business success is measured by how much it uplifts humanity, rather than how much it extracts from it**. The global economy would still thrive—but in a way that fosters **inclusion, sustainability, and well-being for all**.

The big question is - how can such a shift take place and what may catalyse it?