



The END of Poverty

2026

This book provides education on the principles and tools used in "MANSAISM", the World's First Poverty Prevention System designed by Kevin Caldwell, a.k.a. Ki El Mansa. This booklet should be used as a Study Guide to supplement the POVERTY PREVENTION COURSE which provides step by step instructions on how to prevent poverty by monetizing "LOVE", and generating wealth for the benefit of your family, and humanity.



Message from *The MANSA*

Love has proven to be the most valuable asset in my life. And being in poverty has proven to prevent people of the world from experiencing love in its various forms. Too busy working to pay the bills... the bonds of family have gotten weaker over the generations. With the growth of A.I. and the global climate of increased layoffs, I perceive that this is the most opportune time in life for people of the world to utilize wealth-generating systems that respect the spiritual purpose of humanity, and therefore replaces the traditional “WORK-for-FUNDS” model to embracing the new “LOVE-for-FUNDS” models.

I believe that poverty can be prevented simply by helping willing individuals to identify their purpose, commit to fulfilling their purpose, and providing the tools required to properly account for the value of spiritual services rendered for the benefit of humanity. This course and booklet was divinely inspired by The Most High with the intention of providing clear and concise steps to operate within the laws while breaking the chains of poverty... Be LOVE!

– Ki EL Mansa
MANSA
U.N.C.O.P.

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United Nations of Chippewa Ottawa & Potawatomie Indians

www.uncop.org

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DEFINITIONS

Value – A measurement of economic worth of a person, place, thing, or idea.

Valuation – A process of calculating the value of an asset.

Money – ANYTHING that is used as a medium to exchange value.

Transaction – Any agreement or exchange between two or more parties where goods, services, or assets are traded for money or value.

Value Transaction – ANY transfer of value, regardless of the medium used.

Asset – Any valuable resource owned or controlled by an individual, corporation, or government that holds monetary value and is expected to provide future economic benefits.

Cosmic Asset – Any valuable resource existing in the cosmos owned or controlled by an individual, corporation, or government that holds monetary value and is expected to provide future economic benefits.

Spiritual Asset – Any valuable resource existing in the spiritual realm owned or controlled by an individual, corporation, or government that holds monetary value and is expected to provide future economic benefits.

Digital Asset – Any valuable resource originating from computation owned or controlled by an individual, corporation, or government that holds monetary value and is expected to provide future economic benefits.

Physical Asset – Any valuable resource existing in the physical realm owned or controlled by an individual, corporation, or government that holds monetary value and is expected to provide future economic benefits.

Note – A promise to pay a specific measure of value.

Tax – An economic lien amount due to a third party government due to engaging in certain value transactions.

Tax Withholding – The portion of your income that an employer or payer deducts from your paycheck and sends directly to the government on your behalf.

Tax Credit – A dollar-for-dollar reduction in the amount of income tax you owe.

Consideration – ANYTHING provided to a person in exchange for value received.

Community Currency – A community currency is an alternative medium of exchange created for use within a specific locality or social group to complement national legal tender. Designed to retain economic value locally, it encourages residents to support small businesses and keeps capital circulating directly within the participating community.

Informal Value Transfer System – A Informal Value Transfer System (IVTS) is any network or mechanism that receives money or value in one location and makes equivalent funds payable to a third party in another location, operating outside conventional, regulated banking institutions.

Spiritual Informal Value Transfer System – Informal Value Transfer Systems which operate based on spiritual &/or religious standards.

DEFINITIONS (ctd)

Gift- Any item or asset voluntarily transferred from one person to another without expecting payment or anything in return.

Income - Money or value received in exchange for providing labor, producing goods, rendering services, or investing capital.

Investment - Any act of allocating money, time, or resources into an asset with the expectation of generating a profit or increasing in value over time.

Capital Gains - Profits you make when you exchange an asset for more than you paid for it.

Undistributed Capital Gains - Capital gains earned but retained rather than paid out to the beneficiary/investor/shareholder.

FOTS Slips - Documents which evidence the ownership of fruits of the spirit rendered for the benefit of humanity.

Love Receipts - Documents which evidence the rendering of fruits of the spirit for the benefit of humanity.

MNYV Tokens - Stored Value evidenced by registered F.O.T.S. & LOVE Receipts

Love Notes - Unconditional Promissory Notes issued by the Intergovernmental Organization, U.N.C.O.P.

MNYV 33% Perp Bond - A 33% perpetual Bond issued by the Trust, Moneyverse Financial Holding Company.

WHAT IS MONEY?

Money is **ANYTHING** people choose to use as a medium to exchange value.

Wampum - Hand-carved purple and white beads made from quahog and whelk shells. Historically used by the Potawatomi for ceremonial purposes, wampum functioned as an essential medium of exchange and to validate treaties. The process to make wampum was labor-intensive with stone tools.

Furs and Pelts - Beaver pelts were the most significant trade items. Because of their high demand, they often served as a standardized unit of value in regional trade.

Tobacco: Serving as the bedrock of the Southern economy, tobacco was so widely accepted that it was designated as official legal tender in the Virginia colony as early as 1619. Farmers deposited their harvest in official warehouses and used the paper warehouse receipts as currency.

Food and Tools - Corn, dried meat, maple sugar, copper nuggets, and flint were frequently exchanged to fulfill mutual community needs.

Following European contact in the 17th and 18th centuries, trade patterns shifted rapidly. The Potawatomi heavily participated in the fur trade, exchanging their goods for manufactured European items like iron tools, axes, knives, and copper kettles.

Country Pay: In isolated farming communities, everyday items like corn, wheat, pork, and even iron nails were assigned specific monetary values and traded directly, which was collectively known as "country pay".

While these items solved immediate economic needs, their values fluctuated wildly based on seasonal harvests and international demand, eventually leading to the creation of colonial paper money and standardized foreign coinage.

WHAT IS MONEY? (ctd)

Negotiable instruments (like personal checks, cashier's checks, and promissory notes) act as cash substitutes. They are written, signed, unconditional orders or promises to pay a specific amount of money, which can be easily transferred to another party to settle debts or conduct transactions.

In the United States, the issuance and transfer of these instruments are primarily governed by Article 3 of the Uniform Commercial Code (UCC).

To legally function as a negotiable instrument, a document must meet several strict conditions:

Writing & Signature: Must be a written, signed document.

Unconditional Promise: It contains an order or promise to pay that relies on no external conditions.

Fixed Sum: The exact amount to be paid must be clearly stated.

Time of Payment: It must be payable either on demand or at a definite, future time.

Payee Designation: It must be payable to a specific person, their order, or to "bearer" (the holder of the document).

Negotiable instruments transitioned from credit extensions to general cash substitutes between the 11th and 18th centuries. Prototypes emerged in the 8th century, but modern widespread acceptance began with the invention of the endorsement in 16th-century France and the Statute of Anne (1704) in England, which made promissory notes legally binding cash equivalents.

The evolution unfolded through several major milestones:

- 8th to 12th Century: Middle Eastern and early Italian merchants developed prototypes like the suftadja to transfer funds across regions without the physical risk of transporting gold and silver.
- 13th to 15th Century: Bills of exchange became popularized and standardized across Italian banking centers, allowing merchants to settle foreign debts safely.
- 16th Century: French merchants introduced the concept of "endorsement," transforming previously rigid paper contracts into highly transferable assets that could change hands multiple times, just like currency.
- 1704: The British Parliament enacted the Statute of Anne, legally recognizing promissory notes as negotiable instruments that could be transferred to third parties to settle debts.
- 19th Century: Codifications like the U.S. Negotiable Instruments Law (1896) and the U.K.'s Bills of Exchange Act (1882) established standardized legal definitions, fully cementing instruments like checks and drafts as universal cash substitutes.

COMMUNITY CURRENCIES

Community currencies are alternative forms of money created to encourage trade and economic activity within a specific community or region. Unlike national currencies issued by governments, community currencies are designed to circulate locally and strengthen relationships among businesses, organizations, and residents. The idea dates back centuries, but modern community currencies gained attention during the Great Depression when communities developed local exchange systems to overcome shortages of national money. One of the best-known historical examples is the Wörgl currency introduced in Austria in 1932, which successfully stimulated local spending and reduced unemployment before it was discontinued by the national government.

Today, community currencies are used to support local economies by encouraging people to spend money at neighborhood businesses instead of large national chains. They help keep wealth circulating within the community, promote local entrepreneurship, and can strengthen social connections. Some community currencies are exchanged one-to-one with a national currency, while others are earned by volunteering or providing services. Communities may use them to reward environmentally friendly behavior, support nonprofit organizations, or increase participation in local events and markets.

There are many different types of community currencies. Local paper currencies, such as the BerkShares in Massachusetts, are printed and accepted by participating businesses within a specific region. Time banks allow people to exchange services based on hours worked rather than money, giving equal value to everyone's time. Local Exchange Trading Systems (LETS) use interest-free credits that members earn and spend within a network. Digital community currencies and blockchain-based local tokens have also become more common, making it easier to track transactions and reach more participants through mobile apps and online platforms.

Developing a successful market for a community currency requires careful planning and strong community involvement. Organizers should recruit a wide variety of local businesses to accept the currency, making it useful for everyday purchases. Public education campaigns can explain the benefits of buying locally and encourage residents to participate. Incentives such as discounts, loyalty rewards, or bonus currency for new users can increase adoption. Partnerships with local governments, schools, nonprofits, and business associations can further build trust and expand acceptance. By maintaining transparency, encouraging regular use, and adapting to community needs, a community currency can become a valuable tool for supporting economic resilience and strengthening local connections.

Transactions made with community currencies are still subject to the same income, sales, or value-added taxes that apply to transactions using national currency. Businesses and individuals are generally required to keep accurate records of community currency transactions and report their fair market value for tax purposes.



TERRA PARTIDA

DOLLAR

FESC

NG'OMBENI-PESA CROVOUCHER

NG'OMBENI-PESA

BANGLA-PESA

20

BANGLA ISHIRINI

NG'OMBENI-YANO

TIEEN BRAND

FIVE KIPALI

LILLIE MAY CARROLL JACKSON

10

20

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THE VALUE OF LOVE

Love has long been recognized as a powerful force that strengthens individuals, families, and communities. Historically, love has not been measured like money or physical goods although it produces outcomes that have real social and economic value. Acts of kindness, compassion, generosity, and service build trust, improve cooperation, and reduce conflicts; creating stronger communities and healthier relationships. Many economists refer to these benefits as forms of social capital because they best utilize human capital and contribute to long-term prosperity even though they are not always reflected in traditional financial markets.

In Abrahamic Faiths, the fruits of the Spirit are qualities that reflect a life guided by The Most High. According to Galatians 5:22–23, these fruits are love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control.

MANSAISM is a poverty prevention system that leverages the infinite source and economic value produced by actualizing all forms of love by acts such as caring for one another, resolving disagreements peacefully, and working together for the common good. When these qualities are used as tools to produce results and are practiced consistently, they can strengthen organizations, neighborhoods, and entire societies producing measurable economic value.

In our “LOVE-for-Funds” model, Faith-based acts of love and services of love are intentionally recorded as “spiritual transactions.” Within this framework, every voluntary act that benefits another person is viewed as creating a form of social or moral asset by increasing trust, goodwill, and community resilience. Additionally, when spiritual services are rendered in exchange for compensation, the underlying spiritual asset is valued at a rate equal to the amount of debt which was satisfied.

These recorded “spiritual acts of love” rendered for the benefit of humanity are recognized as financial assets under MANSAISM’s spiritual accounting standards. Documenting them measures the value of Love rendered, provides incentives for acts of love, and encourages greater participation in projects that benefit humanity.

In order for this poverty prevention system to serve all of those willing and ready to escape poverty... clear standards, transparency, and broad community participation is required.

In this system, anyone who pledges to prevent poverty can register acts of love such as mentorship, caregiving, charitable work, or other expressions of love that benefit others in order to create wealth. Community organizations and community businesses could verify “service-of-love” contributions and use the records to incentivize participants, encourage collaboration, and/or provide an alternative form of compensation for program participation.

This Spiritual Informal Value Transfer System is not a traditional financial network, yet was specifically designed to help communities create wealth while experiencing more love, trust, and Faith-based actions that become the fabric which maintains the bonds of love in humanity!

INFORMAL VALUE TRANSFER SYSTEMS

Informal Value Transfer Systems (IVTS) are methods of transferring money or value without relying on traditional banks or formal financial institutions. These systems have existed for centuries and were developed to help merchants, travelers, and families move funds safely across long distances. Before modern banking networks, IVTS provided a trusted way to settle debts and transfer wealth through networks of brokers or agents who relied on personal relationships, reputation, and detailed recordkeeping rather than physically transporting cash.

Throughout history, several forms of IVTS emerged in different parts of the world. The hawala system became widely used in the Middle East, South Asia, and East Africa, while similar systems such as fei ch'ien ("flying money") in China and hundi in India facilitated domestic and international trade. These networks supported commerce along major trade routes, allowing merchants to avoid the risks of theft and loss associated with carrying large amounts of currency. Their speed, reliability, and low transaction costs contributed to their continued use, even after modern banking systems became available.

Today, Informal Value Transfer Systems continue to serve many legitimate purposes. They are often used to send remittances to family members, particularly in regions where access to banks is limited or where banking services are expensive. In some communities, IVTS provide a practical financial service that is faster, more affordable, and more culturally familiar than conventional money transfer methods. At the same time, governments recognize that these systems can be vulnerable to misuse if they operate without transparency or oversight.

The legal treatment of IVTS varies by country, but many governments require operators to register or obtain licenses as money transmitters or money services businesses. Financial regulations commonly require compliance with anti-money laundering (AML) and counter-terrorist financing (CTF) laws. These requirements may include verifying customer identities, maintaining transaction records, reporting suspicious activity, and cooperating with financial regulators. International organizations have also developed standards to help countries regulate value transfer services while preserving access to legitimate financial services.

To start an Informal Value Transfer System (IVTS) in the United States, an operator must first determine whether the business qualifies as a money transmitter or other type of Money Services Business (MSB) under federal and state law. If it does, the business generally must register with the U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) by filing FinCEN Form 107 within the required time frame. In addition to federal registration, most states require a separate money transmitter license before the business may legally operate, and operators must comply with the Bank Secrecy Act by implementing a written anti-money laundering (AML) program, verifying customer identities where required, maintaining transaction records, and reporting certain transactions and suspicious activity. Because licensing and compliance requirements differ from state to state, anyone planning to establish an IVTS should consult the appropriate state financial regulator and qualified legal counsel before beginning operations.

SPIRITUAL SERVICES INDUSTRY

The Spiritual Service Industry(SM) is a new faith-based industry founded by Ki El Mansa in 2026. It is centered on the belief that acts of love such as compassion, generosity, mentorship, caregiving, and faith-based service have real measurable economic value that can be monetized using alternative value transfer systems. Within this framework, spiritual services include actions performed for the benefit of humanity whether they are offered freely as gifts or provided in exchange for compensation. The new Industry seeks to recognize these contributions as an important part of human development and community well-being.

The Spiritual Service Industry(SM) is founded on the belief that spiritual services are valuable assets for productive activity that strengthens individuals and communities. Rather than measuring success solely by financial profit, the model emphasizes the creation of trust, cooperation, goodwill, and healthy relationships. In this view, every meaningful act of service contributes to the social fabric of a community and supports long-term prosperity by encouraging people to invest in one another's well-being.

According to the proposed principles of MANSAISM, voluntary Faith-based acts of LOVE such as showing compassion and helping people are viewed as creating "spiritual assets" that serve as the fabric of social trust and community resilience. These spiritual assets have NEVER been categorized, assessed, or accounted for as financial assets under conventional accounting, yet by adhering to legal standards, Ki El Mansa has developed to monetize Love in its various forms, for the benefit of humanity which allows for those who engage in positive social impact to be properly incentivized.

By encouraging communities to recognize love, compassion, and service as meaningful contributions to human development, MANSAISM seeks to inspire new approaches to poverty prevention, wealth creation, and social responsibility. Its central goal is to encourage more responsible usage of human capital, and a greater investment in people to develop sustainable communities who maintain productivity via acts of love and service.

MANSAISM = Christ Consciousness as applied to the monetization of Love for the benefit of Humnaity.

SPIRITUAL INFORMAL VALUE SYSTEMS (SM)

Spiritual Informal Value Transfer Systems (SIVTS) are unique proprietary Informal Value Systems designed to facilitate the transfers of value from spiritual assets, and monetary instruments which value originate from the monetization of LOVE. Spiritual Informal Value Transfer Systems are UNREGULATED, and do not rely on the payment rails established and administered by traditional banks or formal financial institutions. All Spiritual Informal Value Systems (SM) are chartered and supervised by ANU Bank of Brahman.

ANU BANK OF BRAHMAN

ANU Bank of Brahman is a faith-based organization dedicated to providing the following education and faith based services to members of the TEMPLE of Love, a Tribal Church:

- 1) FAITH-BASED EDUCATION on the cosmic, spiritual, digital, and physical value of ALL people, places, things and ideas in the Kingdom of Heaven on Earth; &
- 2) FAITH-BASED Valuation services on the cosmic, spiritual, digital, and physical value of ALL people, places, things and ideas in the Kingdom of Heaven on Earth.

SIVS CHARTER REQUIREMENTS

Following are the requirements an organization would have to follow in order to operate as a Spiritual Informal Value System chartered by Anu Bank of Brahman :

- 1) Founder must be a dues-paying member of the Temple of Love.
- 2) SIVS must agree to operate in accordance with the laws of LOVE NATION.
- 3) SIVS must agree to acquire all licenses, approvals, and registrations with all appropriate governments and/or supervisory authorities within the jurisdictions which they operate.
- 4) SIVS must agree to deal EXCLUSIVELY to facilitate the value-transfer of spiritual assets which value originate from the monetization of Love.
- 5) SIVS must agree to deal with all disputes via Arbitration in the Tribal Tribunal of Truth.
- 6) SVS must agree to operate in accordance with all relevant International, National, and local laws.
- 7) SIVS must agree to value all spiritual assets in accordance with the SPIRITUAL ASSET VALUATION MATRIX.

SPIRITUAL ASSET VALUATION MATRIX

	*Value of Love Rendered Per SECOND	*Value of Love Rendered Per MINUTE	*Value Love Rendered Per HOUR
LOVE	.28	\$16.70	\$1,000
Other **F.O.T.S.	.25	\$15	\$900

*The Value of LOVE is assessed based on the rate of USD as determined on 7/15/2026.
**F.O.T.S. = Fruits of the Spirt (love, joy, peace, patience, kindness, goodness, faithfulness, & self-control.)
Future Value may be adjusted based on inflation and/or deflation of the U.S. Dollar.

REGISTERING SPIRITUAL ASSETS

In Spiritual Informal Value Systems, spiritual assets are privately registered via F.O.T.S. Slips and Love Receipts. Additionally, each SIS must maintain an internal registry of all spiritual assets within its system. When accounting for Fruits of the Spirit on a a F.O.T.S. Slip or a Love Receipt following rendering Love (in any of its various forms), the TYPE of fruit of the spirit can be selected/identified by either the person providing the faith-based service of love, or the recipient of the faith-based service of love.

F.O.T.S. SLIPS

Certified documentary evidence of presentation of a fruit of the spirit for the benefit of humanity.

Fruit of the Spirit Slips...

- 1) MUST BE CERTIFIED
- 2) MUST BE DOCUMENTED
- 3) MAY OR MAY NOT EVIDENCE A SATISFIED DEBT
- 4) IF EVIDENCING A SATISFIED DEBT,
MUST DISPLAY A CREDITOR AND A DEBTOR.
- 5) MUST SHOW AN ECONOMIC AMOUNT OF A SATISFIED DEBT
- 6) THE SATISFIED DEBT MUST HAVE BEEN SATISFIED BY RENDERING
AN IDENTIFYABLE FRUIT OF THE SPIRIT VIA A
DESCRIPTIVE FAITH-BASED ACTION.
- 7) MUST BEAR THE HEADER, “F.O.T.S. Slip”





RECIPIENT MEMBERSHIP # _____

FRUIT OF THE SPIRIT SLIP

I affirm that I have received LOVE
in the form of : (select one)

Love ☐ Joy ☐ Peace ☐ Patience ☐

Kindness ☐ Goodness ☐ Faithfulness ☐

Gentleness ☐ Self-Control ☐

Description of the Faith-Based Service :

Provider of the Service :
Name _____
Tax ID # _____
Address : _____
Phone / Email : _____

Value of Love rendered :
_____ (hours)
\$ _____

Provider Name : _____
x _____
Date: ____/____/26

***Example of a F.O.T.S. Slip**

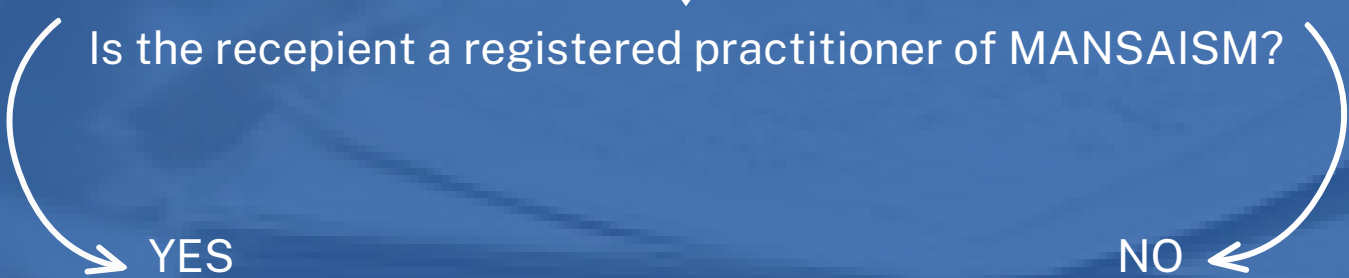
F.O.T.S. Slips MUST be issued by and ordered from the TEMPLE of LOVE at a rate of \$250.00 USD per a booklet of 250 (plus 250 LOVE RECEIPTS).

HOW TO USE F.O.T.S. SLIPS AND LOVE RECEIPTS

A registered practitioner of MANSAISM renders
Love for the benefit of humanity.



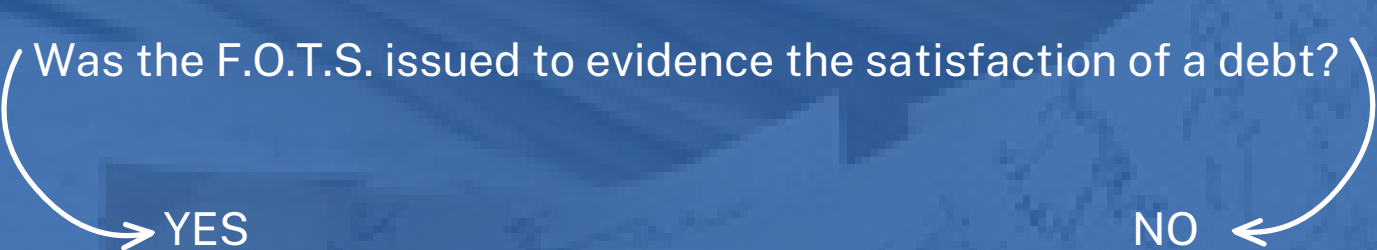
1)



The registered receipient of LOVE
issues a LOVE RECEIPT to the
practitioner of MANSAISM.

The registered practitioner of
MANSAISM presents a LOVE RECEIPT
to the receipient for certiication.

2)



The presenter of Love issues a F.O.T.S.
Slip to the recipient of Love for
certification.

No additional
action needed.

- F.O.T.S. Slips may be used as a medium of exchange.
- LOVE Receipts may be used as a medium of exchange.
- F.O.T.S. Slips and LOVE Receipts may be exchanged for MNY Tokens.
- F.O.T.S. Slips and LOVE Receipts may be exchanged for LOVE Notes.

MNYV TOKENS

Value stored as cryptocurrency which originates from Registered F.O.T.S. Slips & LOVE Receipts.

STORED VALUE TOKENS

Value stored as cryptocurrency which originates from Registered F.O.T.S. Slips & LOVE Receipts. Value stored as cryptocurrency which originates from Registered F.O.T.S. Slips & LOVE Receipts. Value stored as cryptocurrency which originates from Registered F.O.T.S. Slips & LOVE Receipts.

USAGE OF MNYV STORED VALUE TOKENS

Value stored as cryptocurrency which originates from Registered F.O.T.S. Slips & LOVE Receipts. Value stored as cryptocurrency which originates from Registered F.O.T.S. Slips & LOVE Receipts. Value stored as cryptocurrency which originates from Registered F.O.T.S. Slips & LOVE Receipts.

STABLE COIN

MNYV Tokens are backed 1:1 with registered mediums of exchange (F.O.T.S. Slips & LOVE Receipts) held in Trust.

LOVE NOTES

Government Issued Notes backed by registered assets.

TRIBAL GO. ISSUED PROMISSORY NOTES

LOVE NOTES are tax-exempt notes issued by the United Nations of Chippewa Ottawa & Potawatomi Indians, an Indigenous Government with the U.S. Department of Treasury Issued Employer Identification Number 99-4936157.

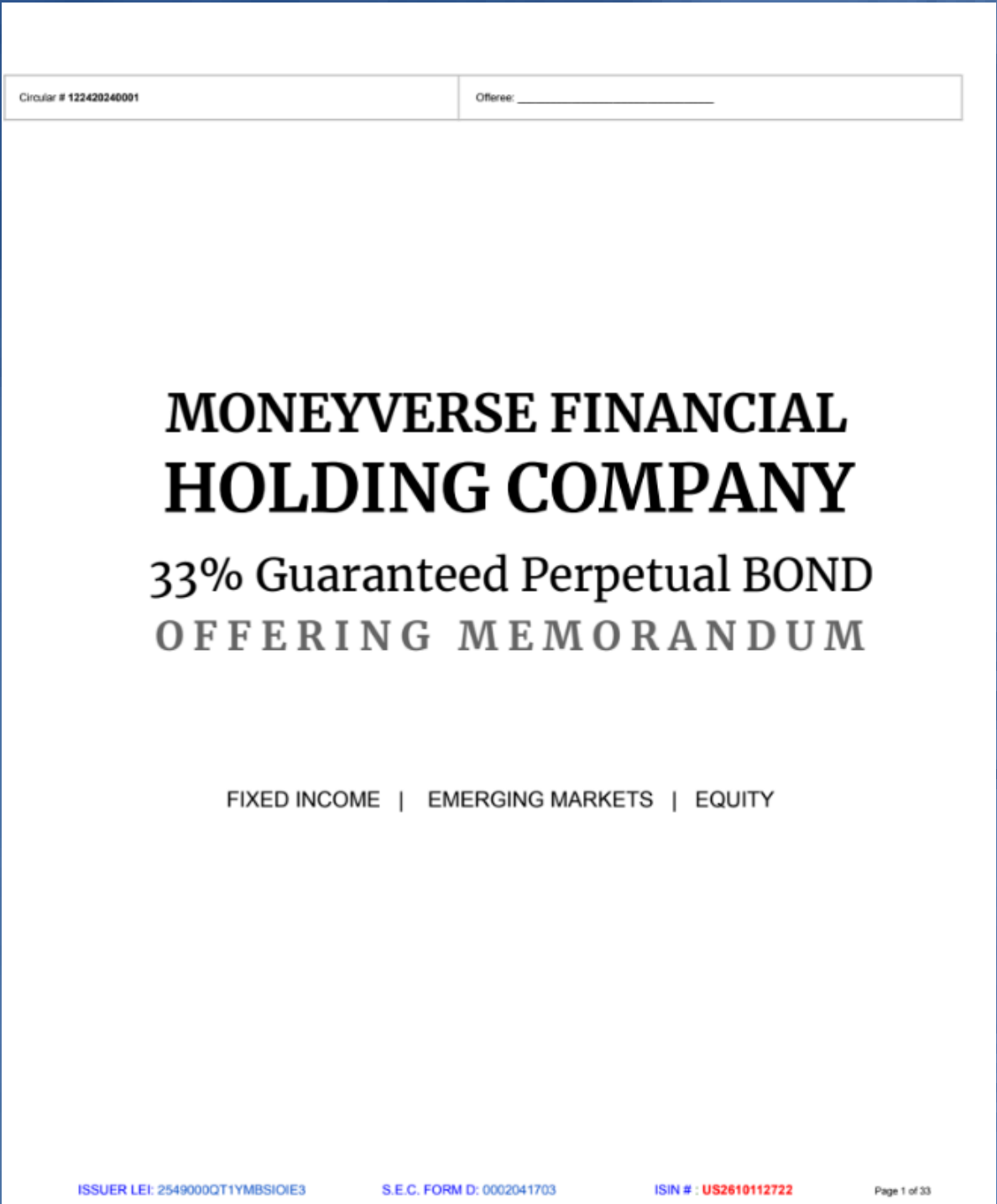
SECURED NOTES

LOVE Notes are backed by an F.O.T.S. Slips, LOVE Receipts, a foreign currencies, financial assets, and cryptocurrencies equal to or greater than the value of circulating LOVE Notes.

33% MNYV PERP BONDS

A 33% Perpetual bond privately issued by Moneyverse Financial Holding Company in order to provide a mechanism to provide attractive returns & develop markets for illiquid monetary instruments.

- *The 33% MNYV Perpetual Bond may be used as consideration to compensate holders of LOVE NOTES for the redemption of notes at or after the date of maturity.
- *The 33% MNYV Perpetual Bond does not have a maturity date, yet can be redeemed after 2150.
- *Annual Interest payments due to MNYV 33% Perpetual Bond holders will be paid with LOVE Notes.



*Copy of Cover Letter for the 33% MNYV Perpetual Bond Offering.

Bills of Exchange issued by Moneyverse Financial Holding Company. Moneyverse Bills of Exchange are backed by registered assets, and may be used to satisfy private and public debts.

MONEYVERSE Bill of Exchange	
Drawn under MONEYVERSE FINANCIAL HOLDING COMPANY from UCP600 L/C No.MFHC_____	
In order to pay Federal Taxes on taxable income received for _____ to the U.S. Treasury, Moneyverse hereby irrevocably orders MONEYVERSE FINANCIAL HOLDING COMPANY to pay \$844,000.00 USD (Eight Hundred Forty Four Thousand Dollars) to the U.S. Treasury on DEMAND.	
Date: _____	
REP Trustee Moneyverse Drawer	NAME Trustee MONEYVERSE FINANCIAL HOLDING COMPANY EIN: 99-4844430 Drawee

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IDENTIFYING & ASSESSING YOUR PURPOSE IN LIFE

The First Step of MANSAISM...

In MANSAISM, identifying one's purpose is the first step toward human capital development and wealth creation. The system teaches that every person possesses unique talents, passions, experiences, and aspirations that can be directed toward serving others while creating value. Rather than focusing on the pursuit of money alone, MANSAISM encourages individuals to first discover the purpose that gives their lives meaning and motivates them to develop a life plan that allows them to use their purpose for the benefit of humanity.

After purpose is identified, MANSAISM encourages individuals to define their dream in practical terms. This includes describing the desired lifestyle, career, family goals, community impact, and long-term vision for the future. The system holds that a dream becomes more achievable when it is translated from an abstract idea into specific objectives that can be planned, measured, and pursued through intentional action.

A central concept in MANSAISM is identifying the economic value of a person's dream by calculating the total costs required to live that dream. This process involves estimating the financial resources needed to support desired housing, education, transportation, healthcare, family responsibilities, charitable giving, business activities, retirement, and other life goals. In this framework, the estimated cost represents a planning target that helps individuals understand the amount of LOVE they may need to render over time in order to live in their purpose and sustain their chosen way of life.

Once the economic value of the dream has been identified, MANSAISM encourages individuals to develop strategies for creating that value through rendering Faith-Based actions of LOVE. The system emphasizes building skills, strengthening relationships, serving community needs, and developing opportunities that align personal purpose with meaningful contributions to others. By connecting purpose with productive activity, the system allows participants to create pathways toward financial stability by spreading LOVE.

This poverty prevention system helps individuals make decisions with greater clarity and intention. According to MANSAISM, understanding one's purpose and the economic requirements of one's dream provides a foundation for goal setting, wealth creation, and community service. As a living system, it helps people pursue fulfilling lives while contributing to the well-being of humanity.

Anytime a spiritual asset or anything of value is rendered and/or exchanged as a gift or as a form of compensation, the transaction **MUST** be reported to all relevant authorities.

For those who provide F.O.T.S. Slips, LOVE Receipts, and/or LOVE Notes to any entity or individual, LOVE NATION or an associated entity in exchange for MNYV Tokens and/or LOVE NOTES, or as a gift, the relevant entity must provide 1099-INT's for reporting purposes.

*Example of a 1099-INT issued by LOVE NATION.

ACCOUNTING CONSIDERATIONS

ACCOUNTING FOR GIFTS

When accounting for gifts, it is important to consider the purpose of the gift, its fair market value when applicable, the date it was given or received, and any legal or tax requirements that may apply. Individuals and organizations should maintain accurate records that identify the donor, recipient, description of the gift, and any conditions or restrictions attached to it. Gifts given without an expectation of repayment or compensation are generally treated differently from payments for goods or services, making proper documentation essential for financial reporting and regulatory compliance. Sound accounting practices promote transparency, accountability, and stewardship while helping ensure that gifts are recorded consistently and in accordance with applicable accounting standards and laws.

ACCOUNTING FOR INCOME

When accounting for income, it is important to identify the source of the income, determine when it has been earned and should be recognized, accurately measure its amount, and maintain documentation supporting each transaction. Income should be classified according to applicable accounting standards, such as revenue from goods or services, investment income, grants, donations, or other sources, and recorded in the appropriate accounting period. Organizations and individuals should also consider applicable tax obligations, reporting requirements, and any restrictions associated with specific sources of income. Maintaining complete and accurate records helps ensure transparency, supports sound financial decision-making, and promotes compliance with relevant accounting principles and legal regulations.

ACCOUNTING FOR INVESTMENTS

When accounting for investments, it is important to identify the type of investment, determine its initial cost or acquisition value, establish an appropriate method for measuring its value over time, and maintain complete documentation of all related transactions. Consideration should also be given to changes in fair market value, income generated from the investment, potential gains or losses, impairment, and any applicable accounting standards governing its classification and reporting. Organizations and individuals should evaluate the risks, expected returns, liquidity, and tax implications associated with each investment while ensuring that records are accurate, transparent, and supported by reliable evidence. Consistent accounting practices help provide a clear picture of financial performance, asset values, and long-term financial position.

ACCOUNTING FOR CAPITAL GAINS

When accounting for capital gains, it is important to determine the original cost basis of the asset, the proceeds received from its sale or exchange, and the resulting gain or loss after considering any allowable adjustments, fees, or expenses. Accurate records should include the acquisition date, disposition date, purchase price, selling price, and supporting documentation for the transaction. Accountants should also consider whether the gain is classified as short-term or long-term under applicable tax laws, along with any exemptions, deductions, or reporting requirements that may apply. Maintaining complete and accurate records helps ensure proper financial reporting, supports compliance with tax regulations, and provides reliable information for evaluating investment performance and financial decision-making.

ACCOUNTING FOR UNDISTRIBUTED CAPITAL GAINS

When accounting for undistributed capital gains, it is important to determine whether the gains have been realized by the investment entity but retained rather than paid out to investors, and to follow the applicable accounting and tax rules that govern their recognition. Depending on the type of investment and the jurisdiction, undistributed capital gains may affect the carrying value of the investment, the investor's tax basis, or create tax reporting obligations even if no cash distribution is received. Complete records should be maintained for statements received from investment managers or fund administrators, including any notices of allocated gains, adjustments to basis, and related tax information. Careful documentation and compliance with applicable accounting standards and tax regulations help ensure that undistributed capital gains are reported accurately and that financial statements fairly reflect the investment's value and associated obligations.

*When used as as a gift or a form of compensation F.O.T.S. Slips, LOVE Receipts, MNYV Tokens and LOVE Notes MUST be accounted for just as you would account for any other medium of exchange including but not limited to cash.

TAX CONSIDERATIONS

When transferring value, it is important to first identify the legal and economic nature of the transaction, since tax treatment is generally based on the substance of the transfer rather than the medium used to complete it. Whether value is transferred as a gift, as compensation for services, as an investment, through the realization of capital gains, or as undistributed capital gains, each category may be subject to different accounting, reporting, and tax requirements under applicable law. Maintaining accurate records of the parties involved, the date of the transaction, the amount or fair market value transferred, and the purpose of the transaction is essential for proper financial reporting and tax compliance.

Gifts are generally distinguished from compensation because they are transferred without an expectation of goods, services, or other consideration in return. Compensation for services, wages, commissions, consulting fees, or other earned income is typically taxable to the recipient and may require reporting or withholding by the payer, depending on applicable laws. The classification of a transfer is therefore determined by the underlying relationship and purpose of the transaction rather than by how the value is delivered.

Investments and capital gains involve additional considerations related to the ownership and disposition of assets. Investment income may include interest, dividends, royalties, or other returns, while capital gains generally arise from the sale or exchange of capital assets. Some investment entities may also retain gains as undistributed capital gains, which can affect an investor's tax basis or reporting obligations even when no cash distribution is received. Proper documentation of acquisition costs, holding periods, dispositions, and adjustments helps ensure accurate accounting and compliance with applicable tax regulations.

The use of alternative mediums of exchange such as Spiritual Informal Value Transfer Systems (SIVTS) does not, by itself, create inherently different tax principles than those that apply to transactions conducted through traditional financial institutions. In general, tax authorities focus on the nature, value, and purpose of the transaction rather than the payment mechanism used to transfer value. Whether value is exchanged through cash, bank transfers, community currencies, digital tokens, barter arrangements, or other lawful transfer systems, the same fundamental accounting and tax concepts such as income recognition, valuation, documentation, and reporting generally continue to apply. However, the operators of certain transfer systems may have additional regulatory obligations under financial services laws that are separate from the tax treatment of the underlying transaction.

Regardless of the transfer method used, individuals and organizations should maintain complete and accurate records supporting every transaction. Documentation should identify the parties involved, the type of transfer, the date, the value exchanged, and any supporting agreements or evidence necessary to substantiate the transaction. Because accounting standards, tax laws, and financial regulations vary by jurisdiction, taxpayers should ensure that transfers are recorded consistently and in accordance with applicable legal requirements, seeking professional advice when appropriate to support compliance and sound financial management.

HOW TO...

HOW TO become a participant of MANSAISM?

In order to become a lawful participant, you must be a current member of the TEMPLE of Love or be recommended by a current member of the TEMPLE of Love. After becoming a member or being recommended by a current member AND obtaining their membership number, complete pages 27 – 31 and submit them to Membership Services.

HOW TO create wealth using this poverty prevention system?

In MANSAISM, you participate in the process of wealth creation by issuing and/or receiving F.O.T.S. Slips & LOVE Receipts.

HOW TO “CASH-OUT” F.O.T.S. Slips & LOVE Receipts?

F.O.T.S. Slips & LOVE Receipts are used as mediums of exchange in our participating communities. Therefore, the goal is NOT to “Cash-Out”, yet the system allows for the F.O.T.S. Slips and LOVE Receipts to be used just like you would use “cash”, amongst our network participants. We recommend that you exchange F.O.T.S. Slips & LOVE Receipts for MNYV Tokens and LOVE Notes for out-of-network value transfers.

HOW TO pay my bills with F.O.T.S. Slips, LOVE Receipts, and/or LOVE Notes?

Any contract can be entered into and establish F.O.T.S. Slips, LOVE Receipts, &/or LOVE Notes as acceptable mediums of exchange to satisfy debts. Monetary Instruments issued by participants may be used to pay bills that are due to participating vendors. LOVE NOTES may be used to satisfy pre-existing debts in accordance with applicable negotiable instrument laws.

HOW TO use Moneyverse Bills of Exchange and How can I get them?

Moneyverse Bills of Exchange may be used to satisfy government debts, & commercial debts. Contact your Membership Rep to inquire on how to acquire Moneyverse Bills of Exchange.

PLEDGING TO PREVENT POVERTY VIA PURPOSE

Within the poverty prevention system of MANSAISM, purpose is viewed as the foundation of personal development, economic participation, and service to humanity. The system teaches that every individual possesses unique gifts, talents, knowledge, and experiences that can be used to benefit others through meaningful acts of love. By identifying a person's spiritual purpose before focusing on wealth creation, MANSAISM seeks to align economic activity with service, encouraging members to create value in ways that strengthen families, communities, and society as a whole.

To maintain Integrity throughout the system, MANSAISM requires every participant to take a pledge to prevent poverty by rendering LOVE through actions that are consistent with their identified purpose. Within the MANSAISM framework, this pledge represents a commitment to place service, compassion, integrity, and community benefit at the center of all purposeful value-creating activities. The system emphasizes that wealth is most meaningful when it is created through productive contributions that improve the lives of others and expand opportunities for human flourishing.

The pledge is intended to establish a shared ethical foundation among participants and to encourage accountability within the MANSAISM community. By asking members to commit to serving humanity through their purpose before participating in the system's value-transfer network, MANSAISM seeks to cultivate a culture of trust, stewardship, and mutual support. According to the MANSAISM framework, aligning purpose with acts of love provides the basis for developing alternative approaches to community productivity, wealth creation, and poverty prevention while reinforcing the system's mission of promoting the well-being of humanity.

THE PLEDGE TO PREVENT POVERTY

I pledge to prevent poverty through MANSAISM.

I agree to spread love and engage in faith-based actions for the benefit of humanity. I know the truth that all love given should be received, and I know that Love is the true source of all value. I agree to spread the truth that LOVE can be monetized. By taking this pledge, I also agree to use spiritual assets exclusively within Spiritual Informal Value Systems, and agree to create wealth and monetize love for the benefit of humanity. Lastly, I agree to handle all disputes relating to operations within Spiritual Informal Value Systems with the Tribal Tribunal of Truth.

Name _____

x _____

Date : _____

Acknowledged by _____

before me on the ____ day of _____,

Signature x _____

Printed name _____

Notary public, State of _____ County of _____

My commission expires _____

CERTIFICATION QUESTIONS

What is Money?

What is a Community Currency?

What is a negotiable Instrument?

What is MANSAISM?

What is MANSAISM all about?

How do you create wealth in MAMSAISM?

What does F.O.T.S. Stand for?

What are F.O.T.S. Slips?

What are LOVE Receipts?

CERTIFICATION QUESTIONS (ctd)

How do you get a F.O.T.S. Slip?

How do you determine the value of a F.O.T.S. Slip?

How do you get a LOVE Receipt?

How do you determine the value of a LOVE Receipt?

How do you get a MNYV Token?

What are MNYV Tokens?

How do you get LOVE Notes?

What do you use MNYV Tokens for?

How can you use LOVE Notes?

CERTIFICATION QUESTIONS (ctd)

Who can become participants of MANSAISM?

Do you have to take the pledge to prevent poverty before becoming a participant?

Can any participant create their own version of F.O.T.S. Slips? If So, what has to be included on the slips?

Can any participant create their own version of LOVE Receipts? If So, what has to be included on the receipts?

Can any participant create their own version of LOVE Notes? If So, what has to be included on the notes?

What laws do you have to follow if you use LOVE Notes to satisfy a pre-existing debt with a out-of-network creditor?

Why do you want to become a MANSAISM participant?

What is your purpose in Life?

What is the membership number of the TEMPLE of LOVE member who referred you?

CERTIFICATION QUESTIONS (ctd)

Do you have to pay taxes in the MANSAISM system?

Do you have to report your transactions in MANSAISM?

What IRS Tax form will you receive from LOVE Nation if you receive LOVE Notes?

Is MANSAISM a system that allows you to avoid responsibility, avoid taxes, and keep your assets “private”?

What is a Spiritual Informal Value System?

What laws do Informal Value Systems have to follow?

Name : _____

Signature x _____

Date : _____

Acknowledged by _____

before me on the ____ day of _____ ,

Signature x _____

Printed name _____

Notary public, State of _____ County of _____

My commission expires _____

You must be a member of the TEMPLE of LOVE to become a participant. If you want to join, please Print Pages 27 – 31 sign them & Email a copy of the completed documents to :

TempleofLove0@gmail.com

For the Subject type, “NEW MEMBER”

After we review your submission, we will notify you to discuss the membership enrollment options.

Members of the TEMPLE of LOVE can Print Pages 27 – 31 & EMAIL them or mail them to the following email address or physical address in order to become a system participant :

via email :

TempleofLove0@gmail.com

via mail :

TEMPLE OF LOVE
MEMBER REGISTRATION SERVICES
538 Hamblin Ave W
Battle Creek, MI 49037

A large crowd of graduates in blue caps and gowns celebrating with their arms raised. The image is overlaid with a semi-transparent blue filter. The word "CONGRATULATIONS" is written in white, bold, uppercase letters across the center of the image.

CONGRATULATIONS