



A key tool for the economy of the XXI century

Efficiency, Profitability and Transparency
in the Digital Economy





What is CCG?

An innovative economic system, a tutelary manager of our transactions (collections and payments) managed by a Public Entity.



Current Situation

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The Global Economy is and will be even more digital and the control and efficiency that can be exercised over it is now becoming more important than ever.

Our proposal for the CCG System is based on this premise, aiming to create a useful, efficient and beneficial tool for all parties involved in economic transactions.

The main objectives of the System are Transparency, Profitability and the fight against Tax Evasion. The achievement of these objectives will have an impact on tangible benefits (security in payments and collections, increase in state revenue...) and intangible benefits (social improvement, specific income, increase in reputation...).

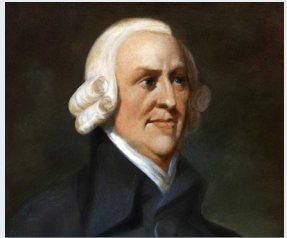
Implementation in several phases

The implementation consists of several unrelated phases, with the possibility of adding other scenarios either on actions/business sectors or on the relationship with Taxes.



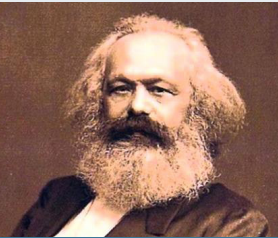
Our CCG System is based on a contribution to the Economy that joins the trajectory of great transformations in Economic History.

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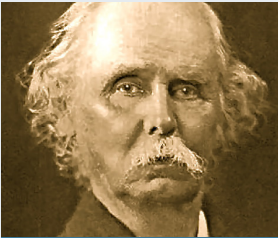
ADAM SMITH
1723-1790

Pioneer in political economy, considered the "Father of Modern Economics".



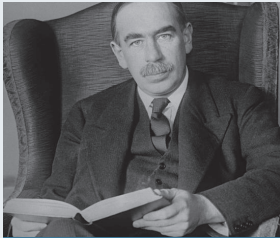
KARL MARX
1818-1883

A revolutionary advocate of communism.



A. MARSHALL
1842-1924

He tried to synthesise classical economic theories and the development of the concept of marginal utility.



J.M. KEYNES
1883-1946

He argued that state intervention was necessary during economic boom and bust cycles.



J. TINBERGEN
1903-1994

Pioneer in the field of econometrics.



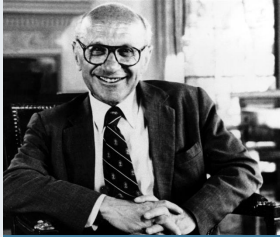
A. MASLOW
1908-1970

He contributes with his Humanistic Theory of Self-Realisation.



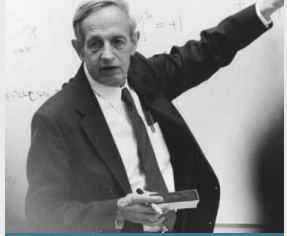
TAIICHI OHNO
1912-1990

He brings his Design of Just in Time work.



M. FRIEDMAN
1912-2006

He carries out an analysis of consumption, history and monetary theory.



J.F. NASH JR.
1928 - 2015

Pioneer in game theory.



W. BUFFET
1930- Presente

He gives a statistical and methodical approach to the trade sector.



M. YUNUS
1940- Presente

Discoverer of the impact of small loans to the poor people. Promoter of microcredits.

All of them, with their equal and different ideas about the economy, only agree on one common theme:

The Economic Growth

CCG Rationale

- An **innovative economic system**, a tutelary manager of our transactions (collections and payments) managed by a Public Entity.
- An automatic control process within the Macroeconomic field, developed to be integrated with the other existing Economies and which will have a **positive impact on the Microeconomy**.
- It will **improve the behaviour of consumers**, companies, workers and investors due to the transparency generated.
- **Direct and indirect benefits** for all stakeholders, as well as the creation of value as a country/state.

What the CCG is about?

An innovative economic system, a tutelary manager of our transactions (collections and payments) managed by a Public Entity. It is registered in Intellectual Property with worldwide protection.

Nowadays we live in a globalised, technological and digital world where the economy has no barriers or state borders and depends on other factors, often outside those of a single country/ state.

Economic history and its different contributions have left us a great legacy that lets us study each of its theories and systems. Thus, we can introduce our CCG System in any of them: a unique control of the transaction, in which the State is the only channel of the transaction, supervising that the agreed payments and collections are fulfilled (one of the basic rules of Economics).

CCG is a economic system of unique control that does not currently exist in any country. With it, the State becomes the channel through which transactions pass, allowing it, depending on the profitability of the market, to retain them in a linear or gradual manner (with a term agreed with each party) and to terminate them when appropriate. This modus operandi will turn whoever applies it into a totally efficient and profitable economy as far as transactions are concerned.

All parties benefit:

1 The State

With the gradual withholding, it benefits from interest

The State has equity to invest which will generate benefits for the State itself and the stakeholders.

2 The parties involved

Payments/collections are guaranteed and profits are generated

An effective, guaranteed payment and collection tool is generated within a stipulated legal framework.



How CCG works

A digital process under software/application



Payment in the system

The user (individual, entity or company) obliged to pay, enters into the CCG system. With the agreed and negotiated conditions.



The system manages the payment

The State using the CCG System receives the payment, performs an automatic check of the funds and withholds it 24/48/72... hours as agreed.



Use of capital in withholding

During the holding period and depending on the profitability and market situation, the State makes a profit on the funds.



Collection by the System

After the agreed term of the transaction, CCG-System makes payment to the beneficiary's account on the stipulated date and reimburses all parties.



Transparency Security Profitability

The development of CCG and its focus on transparency and security will improve the macro- and micro-economy.

The pillars of the CCG system are based on transparency, security and profitability. These three points will generate a highly beneficial economic and social framework for consumers, companies, workers, investors, etc.

- Transparency builds trust between citizens and national/foreign states.
- Communication and access to detailed information on the origin and destination of the funds withheld by CCG generates guarantees for the system.
- Ensuring timely payments means an improvement in people's quality of life.

Operation and Implementation

We detail the phases for incorporating the CCG

The implementation consists of several unrelated phases, with the possibility of adding other scenarios either on actions/business sectors or on the relationship with Taxes.



Phase I- Payroll/Wages/Unemployed with Benefits/Pensions

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graph LR; A[COMPANIES-PAYMENTS] --> B[STATE-CCG]; B --> C[INVESTMENT BANKING]; B --> D[TRADITIONAL BANKING]; C --> E[HOME-COLLECTION]; D --> E
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Development Phase 1

In this first phase, the operation is based on monitoring both public and private payroll payments and government benefits. Payments are withheld by the state, taken to investment banking and, after the stipulated time, deposited in the collectors' accounts.

Phase II- Real Estate

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graph LR; A[TENANT BUYER MORTGAGE INSTALMENTS] --> B[STATE-CCG]; B --> C[INVESTMENT BANKING]; B --> D[TRADITIONAL BANKING]; C --> E[LESSOR SELLER BANK]; D --> E
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Development Phase 2

In a second stage, the real estate market would be supervised: payment of mortgages, rentals, sales and purchases...

Phase III - Export/Import

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graph LR; A[DOMESTIC COMPANIES FOREIGN COMPANIES PAYMENT] --> B[STATE-CCG]; B --> C[INVESTMENT BANKING]; B --> D[TRADITIONAL BANKING]; C --> E[DOMESTIC COMPANIES FOREIGN COMPANIES COLLECTION]; D --> E
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Development Phase 3

In this third phase, and already working with other countries, CCG system would monitor both import and export payments. Tracking and withholding of external and internal payments..

CCG Complementary Points with certain Taxes

Depending on the state, the system could be complemented by tax clearance:

- Allowing the administration to withhold taxes before the deadline, with profitability for both parties.
- In payroll or salary payments, it could allow payment of the corresponding withholdings at the same time, again with profitability for all parties.
- In the case of the purchase and sale of real estate, profit withholdings would be made immediately, ensuring the collection of the tax from the State.

CCG Advantages

All the benefits that the System brings to the stakeholders

Summary of advantages

Contribution of the system to the state economy and society.

- Increases the transparency of the country's economy.
- Control and regularisation of payroll.
- Real Estate Control
- Import-Export Control.
- Greater Banking Presence.
- Reduction of the underground economy.
- Workers will be regulated by the State.
- Compliance and Regulation of Payments and Collections.
- Generation of confidence and value for the country.
- It rewards the 3 parties involved in the transaction and withholding: Payment-CCG-Collection.
- Efficiency and profitability of the money for all stakeholders.
- Possibility of it being a passive system for the payment of taxes without the State reducing its rates/taxes.
- It helps the payment of the Public Debt of the Country.
- Reduction of the country's submerged economy.
- Synergy throughout the process.
- Valid for any country under a rule of law.
- In Exports and Imports, foreign companies will benefit from our system by providing Transaction Security.
- Control of Tax Evasion.
- Reduction of the tax burden while maintaining-increasing the State's income.
- Present-Future economy with the possibility of serving as a basis for the elimination of physical money.
- Positive economics-Objective data.
- Avoiding value judgements on the economy.

Promoters

The CCG System is the result of the interaction and collaboration of a multidisciplinary group of experts.

The creation and development of the CCG System is the result of the work of a group of experts who have studied in detail the needs, advantages and conditions of the CCG System.

This team has not only developed the idea, but has also taken it to its conclusion, seeking to make it as effective and efficient as possible.

INTELLECTUAL PROPERTY

Our new economic system, within the macroeconomic field, is also a work in the full sense of intellectual creation with worldwide protection.





CCG System
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ccgsystem.com