



THE ALBERTA BUCK -

FOR FARMERS

DOMINION R&D CORP.

PERRY@DOMINIONRND.COM

2026-03-29

(GO TO [FULL](#) OR [TEASER](#) PRESENTATION)





THE ALBERTA BUCK FOR ALBERTA FARMERS

Access Your Own Equity. Retire Interest-Bearing Debt.

The average Alberta farm has **\$5.96M in assets** and **\$5.09M in equity** – yet pays **\$61,000/year in interest** to borrow liquidity from those same assets.

Same grain. Same insurance.

No FCC loan. No interest.

[Full Alberta Buck Proposal](#) | [Research](#)





ALBERTA FARM DEBT

Alberta carries \$36.3B in agricultural debt on 41,505 farms, averaging \$874K each.

Category	Debt	Interest/yr	Per Farm
Operating credit	\$6.7B	\$469M	\$11,300
Equipment loans (est.)	~\$9.8B	~\$686M	~\$16,100
Real estate (est.)	~\$19.8B	~\$1.39B	~\$33,500
Total	\$36.3B	\$2.54B	\$61K

That's \$61,000 per farm per year in interest – on liquidity created against assets you already own.



ASSET-RICH. CASH-CONSTRAINED.

Paying Interest on Wealth You Already Own.

Average Alberta Farm (2024)

Total Assets	\$5,963k	
Debt	(\$874k)	
Equity	\$5,089k	85%

85% equity. The farm is nearly paid for – and yet every spring you borrow operating capital *from your own insured assets* and pay a bank \$61,000/year for that service. *Why?*





WHERE THE ASSETS ARE

Average Alberta Farm Balance Sheet (2024)

Category	Value	Share
Land & buildings	\$4,651k	78%
Equipment	\$470k	8%
Grain inventory	\$394k	7%
Livestock	\$188k	3%
Other	\$260k	4%
Total Assets	\$5,963k	
Debt (14.7%)	(\$874k)	
Equity (85.3%)	\$5,089k	

Grain, livestock, and equipment (\$1,052k) can back ~\$633k in BUCKs – retire 72% of average farm debt.





THE LAND UNLOCKS MORE

Phase 1: Movable insurable assets → BUCKs today.

Asset class	Value	BUCKs available
Grain + livestock + equip.	\$1,052k	~\$633k
Debt retired		~\$633k (72%)

Phase 2: Land equity → BUCKs, once land-backed BUCK infrastructure is established.

Land & buildings equity	\$4,651k	Unlocks ~\$2,790k additional
-------------------------	----------	------------------------------

The \$4.65M in land equity can retire the remaining debt and provide permanent operating liquidity – interest-free – for the life of the farm.





YOUR GRAIN BIN IS YOUR BANK

A bank creates operating capital from your insured grain – then charges you interest. Issue it yourself.

	Bank Operating Loan	Alberta Buck
\$534,094		
Collateral	Your grain / livestock	Your grain / livestock
Insurance	Your policy	Your policy
Risk borne by	You	You
Annual cost	7.0% interest+ins. = \$43,717	Insurance only = \$6,330
Annual savings	--	\$37,387

BUCKs replace borrowing, not money. You still earn and spend Canadian dollars.





FIVE STEPS TO INTEREST-FREE OPERATING CAPITAL

Step	New Slider	What You Get
1 Identify insurable assets	Grain, livestock, equip.	Total insurable value
2 Pledge assets & insurance	Pledge %, Ins. rate	Annual insurance cost
3 Issue BUCKs to Credit limit	BUCK_K, Utilization	Operating capital in BUCKs
4 Exchange BUCKs → CAD/USD	CADC/USDC rate	Spendable stablecoins
5 Retire debt & fund operations	Operating loan rate	Interest saved – permanently

Each step introduces one slider. Enter your real numbers as we go.





STEP 1: IDENTIFY YOUR INSURABLE ASSETS

BUCKs can only be backed by assets that carry insurance. Enter the insured value of each category.

Grain & Crops	\$395,000
Livestock	\$190,000
Equipment & Machinery	\$470,000
Total Insurable Assets	\$1,055,000

Grain Value	\$395k	<input type="range"/>
Livestock Value	\$190k	<input type="range"/>
Equipment Value	\$470k	<input type="range"/>



WHAT QUALIFIES AS INSURABLE?

- **Harvested grain & crops** (canola, wheat, barley, oats) – **Agri-Insurance** eligible
- **Livestock** (cattle, hogs, poultry) – **Livestock Price Insurance** or commercial policy
- **Equipment & machinery** (tractors, combines, seeding equipment) – comprehensive commercial coverage

Use the **insured value** from your policy – not market value or purchase price. An asset without an active insurance policy cannot back BUCKs.





STEP 2: PLEDGE ASSETS & CALCULATE INSURANCE

You don't need to pledge everything – a portion keeps you flexible if prices move.

Total Assets	\$1,055,000
Pledged (75%)	\$791,250
Insurance Rate	0.8% yr
Annual Insurance Cost	\$6,330

Check your Agri-Insurance premium statement for the actual rate.

Assets Pledged	75%	<input type="range" value="75"/>
Insurance Rate	0.8%	<input type="range" value="0.8"/>

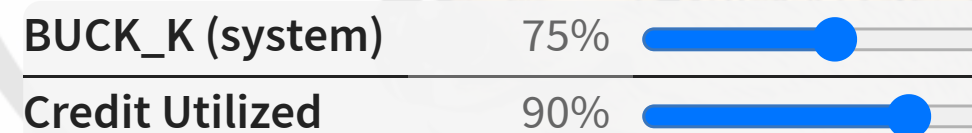


STEP 3: ISSUE YOUR BUCKS



BUCK_K is set by the system to stabilize BUCK value.
You choose how much of your credit limit to utilize.

Assets Pledged	\$791,250
Credit Multiplier BUCK_K (<i>system-set</i>)	75%
BUCK Credit Limit	\$593,438
Credit Utilized (<i>your choice</i>)	90%
BUCKs Issued	\$534,094



Buffer: 7.5% drop in BUCK_K is absorbed before BUCK limit is exhausted. Below the floor, no new BUCKs can be issued; the Jubilee mechanism retires any over-credit.



STEP 4: EXCHANGE BUCKS → CADC / USDC

BUCKs are ERC-20 tokens. Exchange 1:1 for CADC (Canadian Dollar Coin) on a DEX, or USDC at the current rate.

BUCKs Issued	\$534,094
1 BUCK → 1 CADC	\$534,094 CADC
CADC/USDC Rate (0.73)	\$389,888 USDC



CADC and USDC convert to bank CAD/USD via Coinbase, Kraken, etc.



STEP 5: PAY FOR SEED, FUEL, AND REPAIRS

Your operating capital is now available – no loan approval, no interest, no repayment schedule.

What You Pay With CAD / USDC	How
Seed and fertilizer	Participating supplier network
Fuel and lubricants	Direct payment or exchange to CAD
Equipment repairs and parts	Direct payment or exchange to CAD
Labour and contractor services	Direct payment or exchange to CAD
Agronomist and consulting fees	Direct payment or exchange to CAD

At harvest: sell your crop → redeem BUCKs → release pledged assets → cycle resets.

RETIRE THE DEBT. KEEP THE INTEREST.



Adjust sliders to match your operation – the green column is interest you stop paying, permanently

Grain Value	\$395k	<input type="range"/>
Livestock Value	\$190k	<input type="range"/>
Equipment Value	\$470k	<input type="range"/>
Assets Pledged	75%	<input type="range"/>
Insurance Rate	0.8%	<input type="range"/>
BUCK_K (system)	75%	<input type="range"/>
Loan Rate	7.00%	<input type="range"/>

	FCC / Bank Loan	Alberta Buck
Operating Capital	\$534,094	\$534,094
Interest (7.0%)	\$37,387	--
Insurance (0.8%)	paid regardless	\$6,330
Annual Savings	--	\$37,387
5-Year Savings	--	\$186,933
10-Year Savings	--	\$373,866



PROVEN AT SCALE

This is not a new idea. It is a new implementation of a very old one.

System	Scale	When	Result
Land Banks	Virginia, Carolina, New England	1700s–1760s	Farmers issued currency against stored grain; no interest
Swiss WIR Bank	60,000+ Swiss SMEs	1934–present	~1.5B CHF/yr, zero interest, asset-backed
MakerDAO DAI	\$5B+ locked	2017–present	Decentralized, collateral-backed stablecoin
USD Stablecoins	\$150B+	2018–present	Asset-backed, globally accepted

The Alberta Buck applies the same model with modern smart-contract infrastructure.



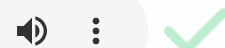


THE PATH FORWARD

A twelve-month R&D program to prove legality and deliver a working prototype

Phase	Timeline	Deliverable
Legal Certainty	Months 1–4	Constitutional opinion; regulatory pathway
Smart Contract Prototype	Months 3–8	BUCK issuance/redemption on testnet
Agricultural Pilot Design	Months 6–10	Agri-Insurance integration; pilot farm criteria
Pilot Launch	Months 10–12	10–20 farm operations; live operating season

Investment: \$3M. Potential annual savings for Alberta agriculture: \$2.6B. ROI: 867x.





JOIN THE ALBERTA BUCK R&D PROGRAM

Alberta farms are ideal first movers: clear asset values, established insurance, short operating cycles.

- **Endorse the proposal** – contact your MLA and the Minister of Agriculture
- **Join the pilot waitlist** – perry@dominionrnd.com
- **Follow the research** – [Alberta Buck Articles](#)
- **Read the full proposal** – [The Alberta Buck](#)

Your farm built this province. Your wealth should work for you.

