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You are a company.
Have you built your balance sheet?

This is the first in a series of five newsletters, each describing a structural shift: in the economy, in the workforce, in the vendor market, in the operating model of the organisation. Every article names what organisations, vendors, and policymakers need to do differently. This one addresses the question that follows directly from all of them and that most workforce commentary carefully avoids. *What does the individual do?*

The honest answer is uncomfortable. The individual who waits for their organisation, their government, or the technology market to resolve the structural shift on their behalf is waiting for a response that will not arrive in time, in the form they need, designed around their specific circumstances. The shift is structural. The response must be personal. And the frame most people are currently using to think about their own economic position is inadequate for the environment they are now operating in.

You are already a company. Most people do not know it.

The Individual as Company framework is not a metaphor. It is an analytical model. Every individual generates income, carries liabilities, holds assets that appreciate or depreciate, and makes investment decisions — whether they recognise them as such or not. The failure to apply company-level thinking to personal economic architecture produces the same category of error that produces corporate failure: optimising for the wrong metric, ignoring the balance sheet, and mistaking revenue for value.

The framework runs as follows. Gross income is vanity. It is the number most people track, most conversations reference, and most career decisions optimise for. It tells you almost nothing about your economic position. Net income is reality — what you actually receive after tax and mandatory deductions, the income that funds your life. Net disposable income is clarity: what remains after the costs of your life are met. This is the equivalent of a company's dividend — the return the enterprise generates for its shareholder after all obligations are honoured. A company that cannot pay a dividend is not creating shareholder value regardless of its revenue. An individual whose net disposable income is zero or negative is in the same structural position regardless of their gross salary. And creditworthiness is survival: how the financial system assesses the predictability of your income. When that predictability is questioned, access to capital tightens, options narrow, and the individual loses the flexibility that distinguishes resilience from fragility.

BLOOR RESEARCH DATA POINT

Gross = Vanity
Net = Reality
Disposable = Clarity
Credit = Survival

The Individual as Company – four variables that determine your real economic position

Most people optimise for the first. Their future depends on the fourth. The individual is a shareholder in themselves. Share price increase equals individual value proposition increasing.

Source note: Bloor Research: Individual as Company framework, originator Richard Skellett. Part of the Human as Enterprise analytical series.

The asset most people are not managing

Once the individual is understood as a company, the balance sheet question becomes immediate. What are your assets? What are your liabilities? What is depreciating and what is appreciating? For most people in knowledge-intensive roles, the primary productive asset is not their salary. It is their accumulated knowledge — the body of understanding, pattern recognition, contextual judgement, and relationship intelligence built over their career. This is the asset that generates

the salary. And it is the asset that the current AI transition is repricing, sometimes upward and sometimes to near-zero, often without the individual receiving any signal until it is too late to respond.

Digital Me is the Bloor Research term for the individual's sovereign intelligence asset: the body of original knowledge and professional judgement built into a form that is owned by the individual, portable across organisations, and capable of generating value independently of any single employer. The sovereign principle is critical here. The richest person in the digital revolution will not be the person who owns the most AI. It will be the person who owns the most valuable human intelligence in digital form. Digital Me is how the individual builds and governs that asset — rather than allowing their intelligence to be extracted into systems owned by an employer, a vendor, or a platform.

> ***Digital Me is not an optimisation. It is a minimum viable asset for the AI era. Every day it is not being built, it is being built by someone else, from your intelligence, for their benefit. Every redundancy programme that trains a digital system on the knowledge of the person it replaces is an extraction without consideration. Every AI tool you use on a platform you do not own is a contribution to someone else's intelligence architecture. The individual who has not begun to build their own sovereign intelligence asset is not standing still. They are falling behind inside a system that is moving.***

Three income streams and the 2028 window

The Three Income Model identifies the practical architecture of individual economic resilience. The first stream is time: the exchange of human hours and direct capability for salary or fee income. This is what most people currently have exclusively, and it is increasingly subject to compression as AI capability expands into the task space it covers. The second stream is Digital Me: value generated by the individual's intelligence architecture operating independently of their direct time — advisory outputs, research assets, knowledge products that generate return without requiring continuous presence. The third stream is FusionWork™: the individual positioned at the intersection of human and digital capacity, where the highest-value work is done by the person who can govern, direct, and architect the hybrid system rather than merely operate within it.

Bloor Research identifies 2028 as the threshold at which organisations and individuals that have not redesigned their productive architecture will find the cost of catch-up prohibitive. This is a compounding curve, not a cliff edge. The individuals who begin building their intelligence architecture now — sovereign, portable, perpetual — will have a structural advantage by 2028 that those who wait will not be able to close through effort alone. The articles that follow describe the system within which that individual decision is being made. Understanding the system is the prerequisite for designing your response to it.

> ***You are a company. The question is whether you are managing it. Gross income is vanity. Net disposable income is clarity. Digital Me is the asset. FusionWork™ is the architecture. 2028 is the window. The decision is yours.***

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