Rory's Update

What We've Built So Far

We've built the blueprints for a **local trading system** that lets your community swap goods and services without needing banks, the internet, or government ID. Think of it like a high-tech version of "I'll give you eggs if you help me fix my fence" - but with a way to keep track of who owes what to whom.

What's In This Document

Why Are We Doing This?

The Problem (What We Found in Those PDF Documents)

Those official documents from the EU and the Bank for International Settlements reveal a plan that's being built right now:

1. Digital Money They Control: They want to put all money on one big computer system they run. If they don't like you, they can freeze your money with a click.

2. Nature Becomes Their Property: They want to put a price tag on forests, bogs, and coastlines - not to protect them, but to turn them into financial products that banks can trade.

3. Digital ID Required for Everything: To use their new money system, you'll need a government digital wallet. No wallet = no buying or selling.

Put simply: They're building a system where you need their permission to participate in the economy.

Our Solution

Build our own system that:

- Works without the internet
- Doesn't need their digital ID
- Keeps value circulating in our community
- Can't be switched off by someone in Brussels or Frankfurt

What We've Actually Built

1. The Research Database (The Homework)

We researched everything we need to know:

How other communities did this:

- **Sardex in Italy:** 3,000 businesses trading without euros since 2009

- **WIR Bank in Switzerland:** Been running for 90 years with 60,000 members

The technology options:

- Different ways to build the trading system

- How to make it work without internet

- How to use radio networks when phones don't work

The legal stuff:

- How to set up a private club that regulators can't easily touch

- What words to use (and avoid) to stay out of trouble

2. The Legal Shield (The Armour)

We wrote a **constitution** - basically the rules of the club. Here's what it does:

The Closed Loop Rule

> *"Our credits have no money value and can never be exchanged for euros."*

Why this matters: If you can't turn it into euros, the government can't call it a "cryptocurrency" and regulate it. It's just neighbours helping neighbours.

The Asset Lock

> *"Any land or equipment the group owns can never be sold to outsiders or used as loan collateral."*

Why this matters: This stops banks from ever getting their hands on community property, even if someone tries to sell it.

The Private Club Rule

> *"This is a private group, not a business. We don't need government ID to join."*

Why this matters: Private clubs have different rules than businesses. We identify members by reputation (your neighbours know who you are), not by passport.

The Emergency Plan

> *"If authorities try to shut us down, we distribute everything to members immediately."*

Why this matters: You can't seize what's already been given away.

We also wrote a **one-page agreement** that founding members can sign to join.

3. The Technical System (The Engine)

This is the actual computer stuff that makes it work.

How It Works - Simple Version

Imagine everyone in your community has an app on their phone. The app keeps track of:

- How many "credits" you have

- Who you've traded with

- What people are offering (eggs, firewood, tractor repair)

The clever bit: The app works even without internet.

> **Example: You want to buy eggs from Mary**
>
> 1. You open your app, type "Give Mary 5 credits for eggs"
>
> 2. Your phone shows a QR code (those square barcode things)
>
> 3. Mary scans it with her phone
>
> 4. Done. Mary now has 5 more credits, you have 5 less.
>
> 5. Later, when either of you gets near the community wifi, it syncs up.

The Community Hub (The Brain)

This is a small computer (Raspberry Pi - about the size of a deck of cards) that:

- Stores everyone's transactions

- Creates a local wifi network

- Runs on solar power if needed

- Costs about **€115** to build

When your phone is near the hub, it automatically updates with everyone else's transactions. But if the hub is destroyed or seized, every phone still has a copy of all the data.

No Internet Needed

The system works in three ways:

Method	How It Works
Phone-to-phone	Scan QR codes directly

Local wifi	Connect to the community hub
Radio mesh (future)	Little radio devices that can send messages kilometres away

4. The Crisis Plans (The Fire Drills)

We wrote out what happens when things go wrong:

Scenario	What Happens
Internet goes down for 3 days	Hub keeps working on local wifi. People trade using QR codes. Nothing breaks, nothing lost.
Police take the hub	Data is on everyone's phones anyway. Set up a new hub from any phone's backup. Back running in 4 hours.
Someone tries to cheat	Can't send credits to yourself (needs two signatures). Can't build up unlimited credits (maximum of 100). Can't join without real people vouching for you.

5. The Actual Code (The Software)

We wrote working code:

- **validate_design.js** - Rules that check every transaction is valid
- **ledger-core.js** - The main app logic (850+ lines of JavaScript)
- **index.html** - A simple mobile-friendly interface

You can actually open the index.html file in a web browser right now and see the app. It's basic but it works.

How Credits Work (The Money Bit)

> **This is NOT cryptocurrency.** It's much simpler.

Starting Point: Everyone starts at zero.

Earning Credits:

- Sell eggs → you go positive
- Clean the beach → community gives you credits
- Fix someone's tractor → they give you credits

Spending Credits:

- Buy bread → you go negative (down to -50 max)
- Get a haircut → you go negative
- Pay for childminding → you go negative

The Rule: The total of everyone's balance always equals zero (plus whatever was "minted" for community work). This prevents inflation and cheating.

Example:

```
Mary sells you eggs for 5 credits:
  - Mary: +5
  - You: -5
  - Total: 0 ✓

Community rewards beach cleaners with 30 credits:
  - Beach crew: +30 total
  - Nobody goes negative
  - Total: +30 (new credits created for real work)
```

The Words We Use (Important!)

To stay out of legal trouble, we NEVER say:

DON'T Say	DO Say
Money, currency	Credits, units
Buy, sell	Give, receive, share
Payment, price	Gift, contribution
Customer	Member, neighbour
Business	Association, circle
Transaction	Exchange

This isn't just being cute with words - it's legal protection. "Payments" are regulated. "Gifts between club members" are not.

What's Left To Do

Immediate (This Month)

1. Find 10 people willing to be founding members

2. Buy a Raspberry Pi and set up the hub

3. Test the app with real trades at a market day

4. Everyone signs the constitution

Soon (Next Few Months)

1. Get legal advice to make sure the structure is solid

2. Add the radio mesh network for long-range communication

3. Expand to 50 members if the pilot works

Later (Next Year)

1. Connect with other communities doing the same thing

2. Add better security and encryption

3. Maybe build a proper mobile app

The Big Picture

What we're building is an **escape hatch**.

Right now, if you want to buy food, pay rent, or save for the future, you HAVE to use their system - banks, government money, digital IDs. They're about to make that system much more controlled.

> **We're building an alternative where:**
>
> • Your neighbours know who you are (not a government database)
>
> • Value comes from real work and real goods (not bank loans)
>
> • The system runs on hardware we own (not their cloud servers)
>
> • It works even when the internet doesn't

It's not about replacing the euro or living completely off-grid. It's about having **options**. If their system becomes too controlling, you have somewhere else to trade, something that keeps working when their system fails or locks you out.

Files We've Created

```
TechnoCommune/
│
├── Research (the homework)
│   ├── How other systems work
│   ├── Technology options
│   ├── Legal structures
│   └── Case studies from Italy & Switzerland
│
├── Legal Shield (the armour)
│   ├── Full constitution (9 articles)
│   └── One-page signing agreement
│
├── Technical Docs (the blueprints)
│   ├── How the whole system works
│   ├── How to build the hub (with shopping list)
│   └── What to do in emergencies
│
└── Code (the actual software)
├── Database rules
├── App logic
└── Mobile interface
```

Questions You Might Have

Is this legal?

We believe so. Private clubs trading favours isn't illegal. But we should get a solicitor to review it before going public.

Can the government shut it down?

They can try, but:

- The data is on everyone's phones
- The constitution has emergency distribution rules
- The software is just files - anyone can run it

What if someone cheats?

The system has built-in limits. You can't go more than 50 credits negative. Every transaction needs two people to sign it. The community can vote to remove bad actors.

Do I need to be technical to use it?

No. The app is designed to be simple. Scan a code, see your balance, done.

What's it actually good for?

Trading real things: food, repairs, childcare, lessons, firewood, eggs, vegetables, skilled labour. Anything your neighbours can provide.

The Bottom Line

We've built the complete blueprint for a community trading system that:

1. **Works offline** (no internet needed)
2. **Has legal protection** (private club structure)
3. **Can't be easily shut down** (distributed across all members)
4. **Is based on real value** (work and goods, not speculation)
5. **Doesn't need government ID** (your neighbours know who you are)

The foundation is solid. Now we need real people to test it.

"They are turning the land into a currency only they can print.
We are turning labour and goods into credits only we can earn."