Community Connect

A Discussion Paper for New Members

Section 1: The Problem & Vision

Why Are We Doing This?

For most of human history, we lived and traded in small groups — typically 60 to 100 people. This wasn't a limitation. It was an advantage.

These community cells provided:

- **Resilience** — if one person struggled, others stepped in
- **Shared resources** — tools, skills, and labour pooled rather than duplicated
- **Trust without contracts** — reputation and relationships replaced paperwork
- **Local knowledge** — people knew who was good at what
- **Mutual accountability** — freeloaders couldn't hide in a group that size
- **Rapid response** — no bureaucracy between a need and a solution
- **Reduced waste** — resources circulated instead of sitting idle

Then things changed. As societies scaled up, we needed banks, legal systems, and centralised institutions to manage the complexity. You can't personally know 10,000 people, so you need formal systems to mediate trust. This trade-off made sense — we gained efficiency and scale, but we lost community resilience and local autonomy.

What's Different Now?

We're entering the AI era, and it changes the equation.

The reason things became centralised was **complexity**. Managing accounts, matching needs with offers, tracking who owes what, resolving disputes — all of this required institutions with staff, systems, and overhead.

AI can now handle that complexity locally. A community of 60 people can have the organisational sophistication of a small bank — without the bank. The technology exists to coordinate, track, and facilitate exchange at the community level, with minimal friction.

This means we can have it both ways: the resilience and trust of small community trading, with the coordination power that previously required large institutions.

The Opportunity

Community Connect isn't about going backwards. It's about combining the best of both worlds:

What We Had	What We Lost	What AI Restores
Small trusted groups	Scalable coordination	Local coordination at scale
Shared resources	Efficient matching	Smart matching without institutions
Reputation-based trust	Record keeping	Transparent ledgers without bureaucracy
Mutual support	Complex scheduling	Effortless organisation

We're not rejecting modern life. We're reclaiming something we never should have had to give up.

Your Input Needed

- Does this framing make sense to you?
- What benefits of small community trading would matter most to you?
- What concerns do you have about AI-assisted coordination?

Section 2: How It Works

The Basic Idea: Mutual Credit

Forget everything you know about money for a moment. Community Connect uses something simpler: a **running tally**.

When you help someone, your balance goes up. When someone helps you, your balance goes down. That's it.

- Fix a neighbour's fence → you're at +2 hours
- Get someone to help you move furniture → you're at 0
- Borrow a lawnmower and get your hair cut → you're at -3 hours

There's no pot of money. No tokens to lose. No euros involved. Just a shared record of who's contributed what.

The Golden Rule: It Always Balances

Here's the elegant part: **all the balances in the community always add up to zero**.

If you're at +10, that means other people are collectively at -10. The credits you earned are the same credits others spent. Nothing is created from thin air. Nothing leaks out.

This is fundamentally different from regular money, where banks create currency through debt and interest. Our system is closed — more like a circle than a pipeline.

Credit Limits: The Safety Rails

To keep things fair, everyone has limits:

Limit	What It Means
Debt floor (e.g., -50)	You can't take more than 50 hours of help without giving back first
Credit ceiling (e.g., +100)	Encourages you to spend your credits rather than hoarding them

These limits prevent two problems: people taking endlessly without contributing, and people accumulating credits they never use (which locks up the system).

The exact numbers are something we'll decide together as a community.

What Counts as a Trade?

Almost anything can be exchanged:

Services — Gardening, repairs, tutoring, lifts, dog walking, childminding, professional skills

Goods — Homegrown vegetables, baked goods, second-hand items, tools, surplus materials

Access — Borrowing equipment, use of space (parking, storage), expertise and introductions

The community decides what's in scope. We're not trying to replace every transaction — just the ones where neighbours helping neighbours makes more sense than paying strangers.

Pricing: Keep It Simple

The default is time-based: 1 hour = 1 credit.

This keeps things egalitarian and straightforward. An hour of gardening is worth the same as an hour of accounting advice. Everyone's time has equal value.

Exceptions are allowed if both parties agree. If you feel a particular exchange warrants a different rate — perhaps specialist equipment is involved, or significant materials — you and your trading partner can agree on an adjusted amount.

Your Input Needed

- Does time-based pricing feel fair to you?
- What situations might warrant exceptions?
- What would you offer to the community?
- What would you want to receive?

Section 3: In Practice

Joining

You're invited by an existing member who vouches for you. No government ID required, no forms to fill in triplicate. Just a real person saying "I know them, they're sound."

You start with a balance of zero. You can immediately start trading — either by offering something, or by going into a small negative balance to receive help first.

A Week in the Life

Monday — You notice a message in the community board: someone needs help moving boxes this weekend. You reply that you're available.

Wednesday — Your washing machine makes a strange noise. You post asking if anyone knows about appliance repair. Within hours, someone offers to take a look on Thursday.

Thursday — A neighbour spends an hour diagnosing your washing machine (loose drum bearing, easy fix). You confirm the trade: they're +1, you're -1.

Saturday — You help with the box-moving for two hours. Trade confirmed: you're now +1 overall.

Sunday — You see someone offering homegrown tomatoes. You grab a few and agree on a trade: back to zero.

No money changed hands. No awkward "how much do I owe you?" conversations. Just neighbours helping neighbours, with a simple system keeping it balanced.

What Makes It Work

Successful communities share a few traits:

1. **Active participation** — Members trade regularly, not just in emergencies
2. **Diverse offerings** — Mix of skills, goods, and services
3. **Social connection** — People know each other, at least a little
4. **Fair dealing** — Reputation matters, so people honour commitments
5. **Conflict resolution** — A simple way to sort out disagreements

What If Things Go Wrong?

Problem	Solution
Someone takes and never gives	Credit limits prevent this; council can intervene
Dispute over quality	Witness system + community mediation
Someone leaves with negative balance	Small losses absorbed; extreme cases addressed by council
I lose my phone	Log into the web portal with your username and password; your data is always backed up

Your Input Needed

- What would you offer in your first week?
- What would you want to receive?
- How often would you realistically trade?
- What would make you feel safe trying this?

Section 4: Using the App

Your Community in Your Pocket

The Community Connect app is where you find help, offer your skills, and keep track of your trades.

What You Can Do

Post a Request — Need something done? Post it to the community board.

> *"Looking for someone to help assemble flat-pack furniture this Saturday — about 2 hours"*

Make an Offer — Got time or skills to share? Let people know.

> *"Offering: Guitar lessons for beginners, weekday evenings"*

Browse What's Available — See what other members are offering right now — services, goods, skills, equipment loans.

Find the Right Person — Search by category or skill. See who's offered what in the past.

How a Transaction Works

1. **Connect** — You find someone (or they find you) through the board
2. **Agree** — Chat or meet to confirm what you'll exchange and how many credits
3. **Do the thing** — The actual help happens
4. **Confirm** — Both of you tap "confirm" in the app
5. **Done** — Balances update instantly

Your Dashboard

Feature	What It Shows
Your balance	Where you stand (e.g., +12 credits)
Recent activity	Your last few trades
Community board	Latest requests and offers

Your posts	What you're currently offering or requesting
Messages	Conversations with other members

Keeping It Simple

We're building the first version of this app to be as simple as possible. No unnecessary features, no clutter — just what you need to trade with your neighbours. As the community grows, we'll add features based on what members actually want.

Your Input Needed

- What features would you use most?
- What's missing?
- What would make it easier to use?
- What should we avoid adding?

Want to get more involved? Join our Signal group to participate in app design discussions and early testing.

Section 5: Open Questions

We're Building This Together

Community Connect isn't a finished product being handed down. It's a framework that the founding members will shape together. These are the questions we're still working through — and where your input matters most.

Governance

How do we make decisions? Everyone votes on everything? Elect a small council to handle day-to-day? Different approaches for different decisions?

Who resolves disputes? Appointed mediators? Rotating role among members? Community vote on difficult cases?

Membership

How do people join? Vouched by one existing member? Vouched by two? Trial period before full membership?

How do people leave? What happens to negative balances? Can someone rejoin later?

Scope

What should be in or out? Professional services? Cash transactions alongside credits? Trading with other communities?

How big should we grow? Stay small and tight-knit (50-60)? Grow larger with sub-groups? Federate with other communities?

Your Voice

This paper is the start of a conversation, not the end. We need people who will:

- Ask hard questions
- Spot problems we haven't thought of
- Suggest better ways of doing things
- Try it out and give honest feedback

Next Steps

1. **Read this paper** — you've done that
2. **Fill in the feedback form** — tell us what you think:
   https://docs.google.com/spreadsheets/d/1bvKeN8jW9EPgJbAXj6JidXy5Jyu0BqPGKVfknUvX_5A
3. **Join the Signal group** — for ongoing discussion
4. **Come to the next gathering** — meet the other founding members

Thank you for reading. This community will be what we make it — together.

Appendix: Examples of Mutual Credit Systems

These communities have successfully run similar systems:

Sardex (Sardinia, Italy)

A regional mutual credit network for businesses, operating since 2009.
sardex.net | Wikipedia

WIR Bank (Switzerland)

The longest-running mutual credit system, founded in 1934.
wir.ch | Wikipedia

Timebanking UK

Network of time-based community exchanges across the UK.
timebanking.org

hOurworld (USA)

Time banking network connecting communities across America.
hourworld.org

Community Exchange System (CES)

Global network of local exchange communities.
community-exchange.org

Grassroots Economics (Kenya)

Community currencies supporting local trade in East Africa.
grassrootseconomics.org

Further Reading

- "People Money" by Margrit Kennedy
- "Money and Sustainability" — Club of Rome report
- New Economics Foundation: neweconomics.org