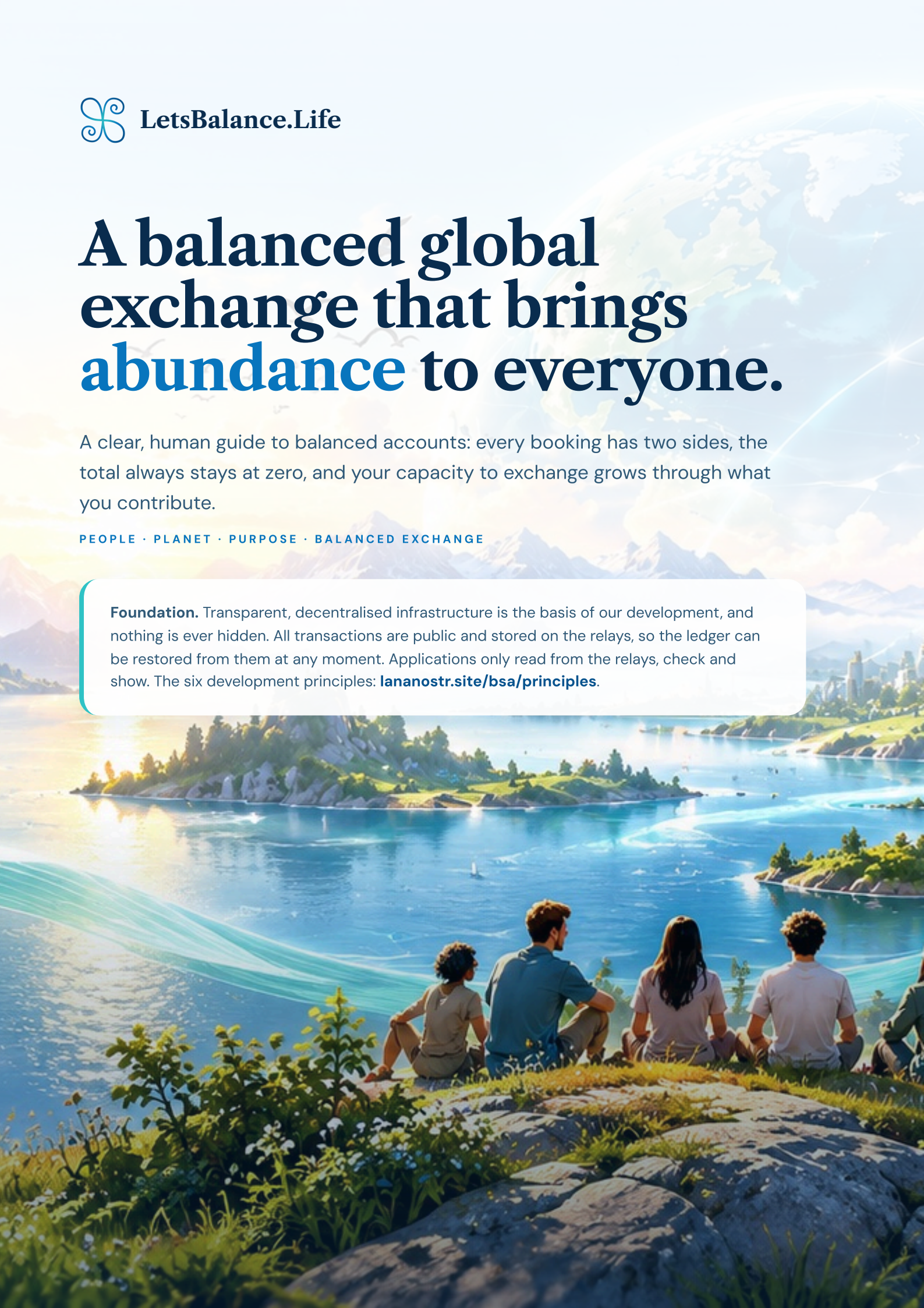


A balanced global exchange that brings abundance to everyone.

A clear, human guide to balanced accounts: every booking has two sides, the total always stays at zero, and your capacity to exchange grows through what you contribute.

PEOPLE · PLANET · PURPOSE · BALANCED EXCHANGE

Foundation. Transparent, decentralised infrastructure is the basis of our development, and nothing is ever hidden. All transactions are public and stored on the relays, so the ledger can be restored from them at any moment. Applications only read from the relays, check and show. The six development principles: lananostr.site/bsa/principles.



When work changes, purpose becomes the real wealth.

As AI takes over more jobs, humanity needs a new purpose rooted in joy, contribution, appreciation and shared wellbeing. LetsBalance.Life is a framework for a more balanced economy, one that invites people to create what feels meaningful and useful. More wellbeing. A brighter human future.

THE ESSENTIALS

10 things to know

01

Decentralised

Independent communities each keep their own public books, on their own relays, with the same balancing logic.

02

Always balanced

The combined balance of all accounts remains exactly zero.

03

Capacity can grow

Capacity grows with what people contribute, without ever becoming a balloon.

04

Room to contribute

Every account can hold up to 1 million EURB of exchange capacity by default.

05

Local by design

EURB (€B), USDB (\$B), GBP (£B) and balanced local currencies.

06

Inspired by nature

Waves, sea level and gravity make the flow visible and intuitive.

07

Joy has value

The exchange encourages work that feels joyful and meaningful to do.

08

Based on giving

Value moves because people give, receive and pass it on.

09

Community first

Brotherhood, sisterhood and transparent community choices at its centre.

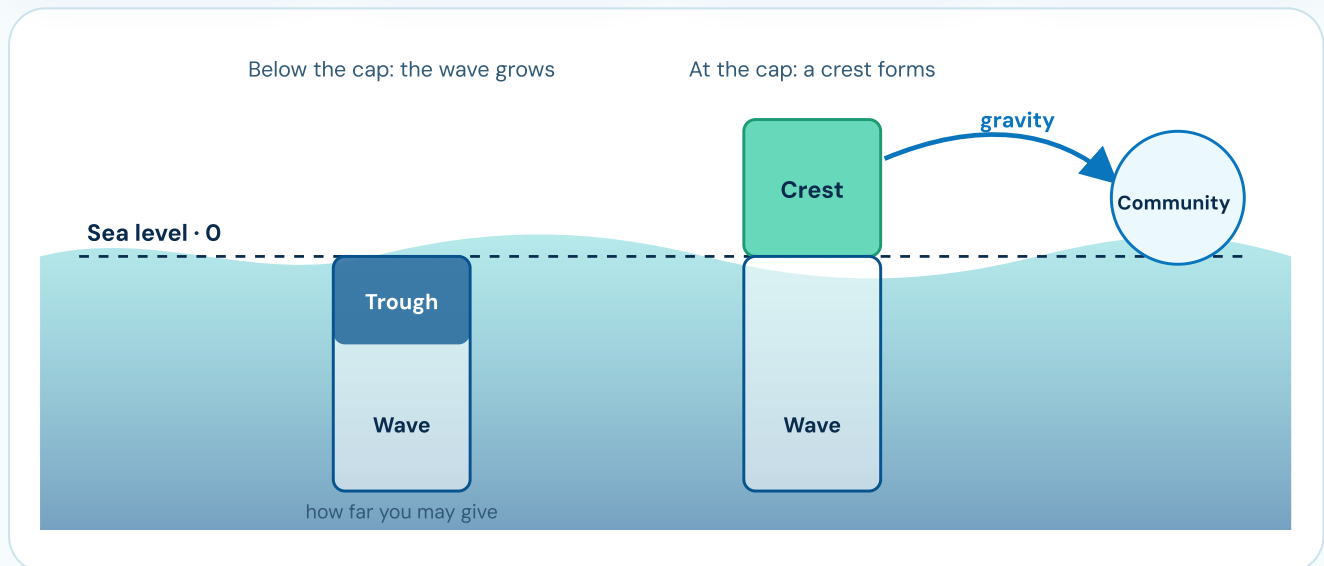
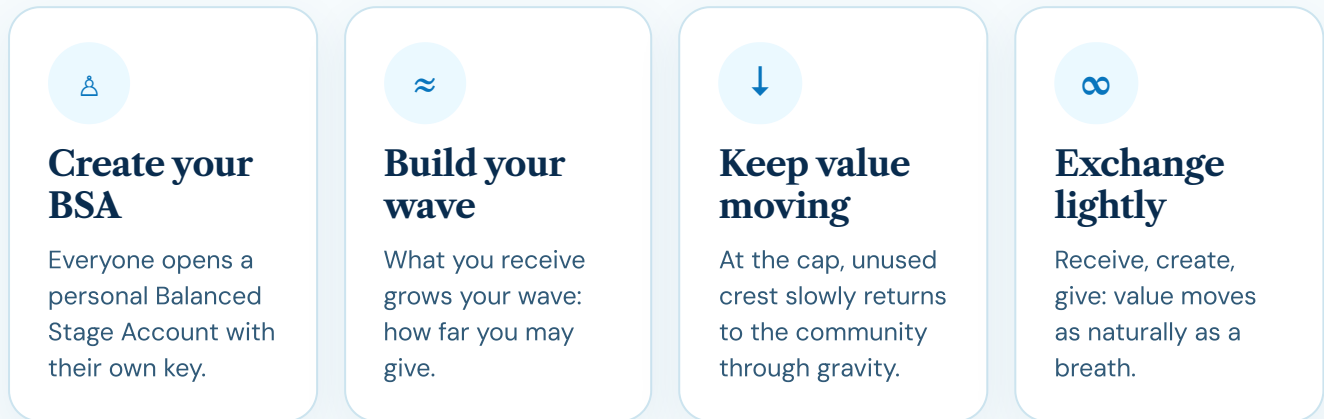
10

Wellbeing

The purpose is better lives, not accumulation for its own sake.

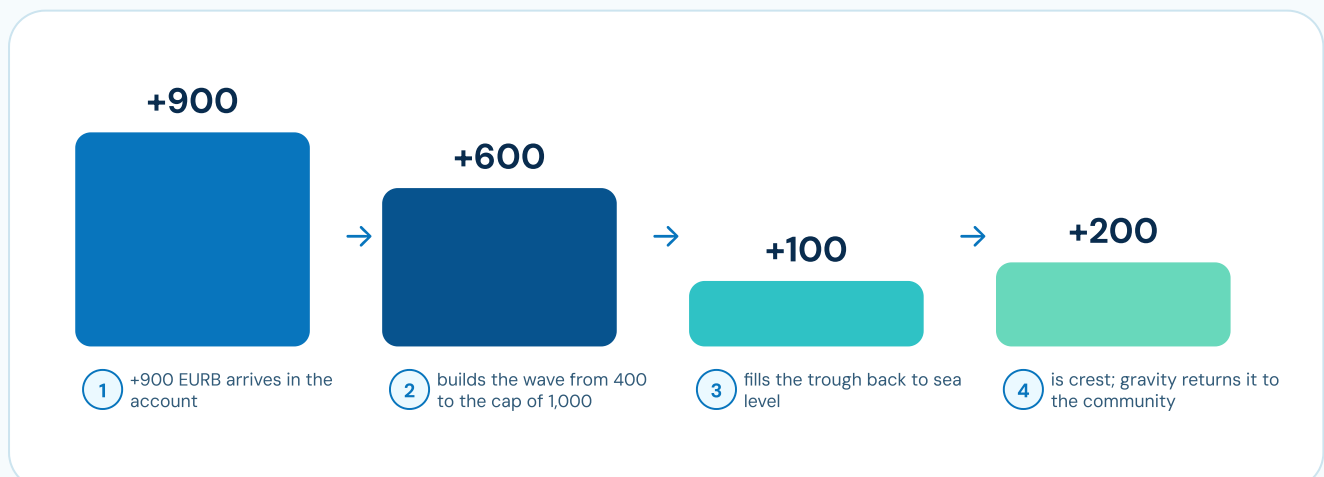
How does it work?

You do not need to understand the whole ledger to understand the flow. Think of the sea: every account has a level, a wave and, sometimes, a crest.



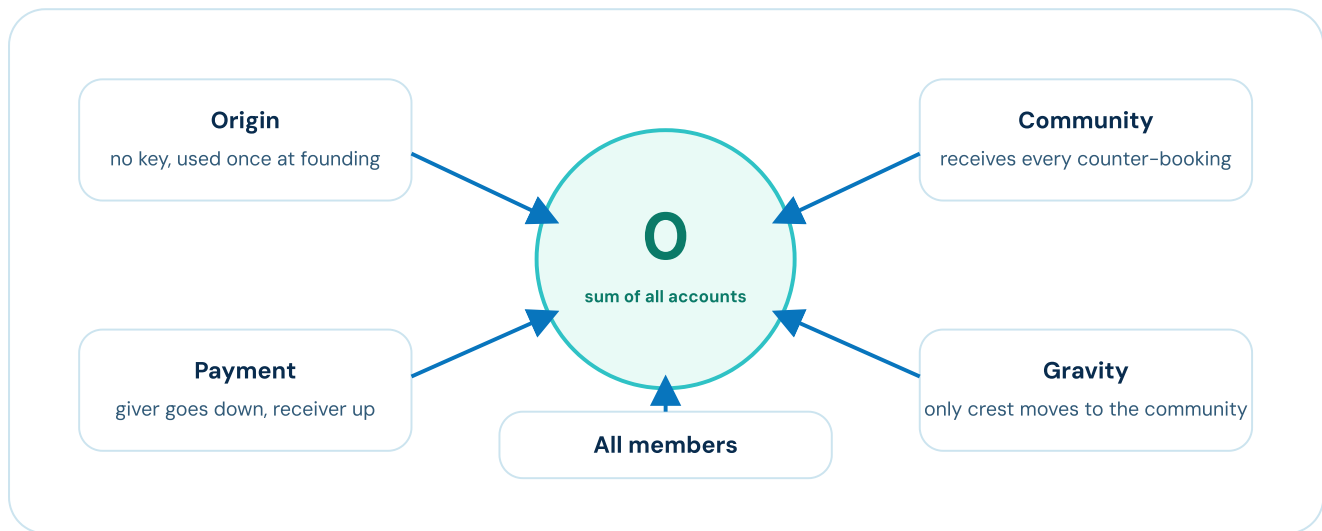
An account in motion: +900 EURB arrives

The wave grows first. Gravity acts only on the unused crest above the cap.



Why the sum of all accounts is always zero

Nothing is ever booked on one side only. Every movement takes exactly as much from one account as it gives to another. After every booking, members + community + the origin total zero, to the cent.



Payment

Member → member

Work or goods are paid for. The giver goes down; the receiver goes up.

Counter-booking

Receiver → community

Below the cap, the receiver's wave grows and the community receives the same amount, for its projects.

Project

Project → member

Three stewards approve a project and nobody objects. When it is full, it pays the member who does the work.

Reserve

Reserve → next project

What projects cannot take waits in a reserve and moves on to the next approved project by itself.

Gravity

Member's crest → community

Each morning at 04:00 gravity moves only crest. A trough and the wave are never touched.

The result

Origin + community + members = 0

Every row of every day adds up to zero. Waves are not money: a wave only says how deep a member may go.

Accounts without a key. Projects, the reserve, the origin and the world account belong to no one; their money moves only by public rules the witnesses check. The origin is used once, for a new circle's start. Money paid in and payouts exist only in today's app, through its main account; the coming version has neither, and no bank data.

From an empty circle to a living exchange

On day one every account and every wave is zero, so nobody can give yet. In the coming version a new circle gets one start: 1,000 in its own currency for its reserve, from a keyless account that goes into minus by as much. The start belongs to no one.

- 1 The circle is founded**
 In the coming version its book is public from the first block, on at least four relays with three or more owners, its own relay among them. Three stewards approve each project.
- 2 One start for the reserve**
 At founding the reserve gets 1,000 EURB from the origin, which goes to -1,000, so the book still adds up to zero. This happens once: no money in or out, and no starting wave for members.
- 3 The first project pays Mila**
 Mila is to build the circle's website for 1,000 EURB. The proposal is public for 72 hours; one objection stops it. Three stewards approve, the start fills it, and Mila's wave grows by 1,000.
- 4 The start comes back**
 The same 1,000 flows straight back to the reserve. When Mila pays Cene 400 EURB for repairs, Cene's wave grows by 400 and the community receives another 400.
- 5 The circle runs by itself**
 The next approved project is paid from the same money, which comes back each time a project pays a member below the cap. The rest is work people exchange with each other, in public.

Eight steps, every account, every time

Four people, the community (reserve and projects) and the origin, in EURB, as in the coming version: no money in or out. Member cells show balance · wave; spending capacity is the two added together.

Step	Origin	Community	Ana	Bor	Mila	Cene	Sum
0 · Empty circle	0	0	0 · 0	0 · 0	0 · 0	0 · 0	0
1 · Founded: the reserve's start	-1,000	1,000	0 · 0	0 · 0	0 · 0	0 · 0	0
2 · A project pays Mila 1,000	-1,000	1,000	0 · 0	0 · 0	0 · 1,000	0 · 0	0
3 · Mila pays Cene 400	-1,000	1,400	0 · 0	0 · 0	-400 · 1,000	0 · 400	0
4 · A project pays Ana 1,000	-1,000	1,400	0 · 1,000	0 · 0	-400 · 1,000	0 · 400	0
5 · Ana pays Bor 300	-1,000	1,700	-300 · 1,000	0 · 300	-400 · 1,000	0 · 400	0
6 · Cene pays Ana 100	-1,000	1,800	-300 · 1,100	0 · 300	-400 · 1,000	-100 · 400	0
7 · A project pays Cene 900	-1,000	1,500	-300 · 1,100	0 · 300	-400 · 1,000	+200 · 1,000	0
8 · Bor ⇌ Mila 300, three times	-1,000	3,300	-300 · 1,100	-900 · 1,200	-1,300 · 1,900	+200 · 1,000	0

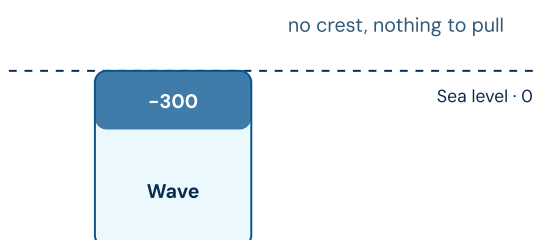
Every row adds up to zero. When a project pays a member below the cap, the same amount goes straight back to the community (steps 2 and 4); at the cap only the part that grows the wave does (step 7). Step 8 gives nobody more spending power.

Gravity only touches what is left unused above the cap

Below the cap, everything received is counter-booked into the wave, so the balance never rises above sea level: there may be a wave and a trough, but no crest. Gravity only pulls a crest, so for most members it simply does nothing.

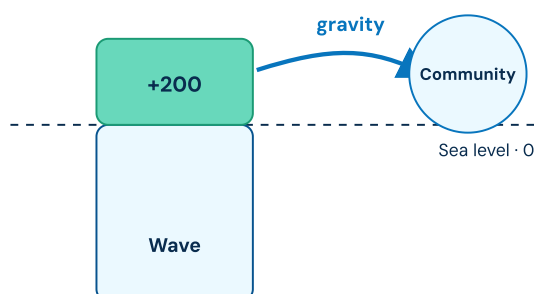
Below the cap

Receive +100: the wave grows, gravity is off



At the cap

Receive +900: wave full, trough filled, +200 crest



≈ 1%

Gentle pull: a crest no higher than the wave moves at about 1% per month.

1/2

Strong pull: the part above the wave halves in 30 days.

6 mo

Still water: a crest left unused for six months sinks like a high one.

Gravity can only move a positive crest above sea level.

The idea of the cap: if you created one million EURB in work, you may spend one million EURB. What you earn beyond that and do not pass on flows to the community. A trough and the wave itself are never touched.



Current economy vs balanced economy

CURRENT ECONOMY

A cycle built around scarcity

- ✗ Value is tied to cycles of growth and contraction
- ✗ In a deep crisis, perceived value can fall by up to 80%
- ✗ Fear and scarcity shape behaviour
- ✗ Access depends on accumulated money

BALANCED ECONOMY

A flow designed to stay in balance

- ✓ The sum of balances always remains zero
- ✓ The ledger cannot inflate or collapse as a whole
- ✓ What grows is each person's exchange capacity
- ✓ Joy, giving and wellbeing shape behaviour

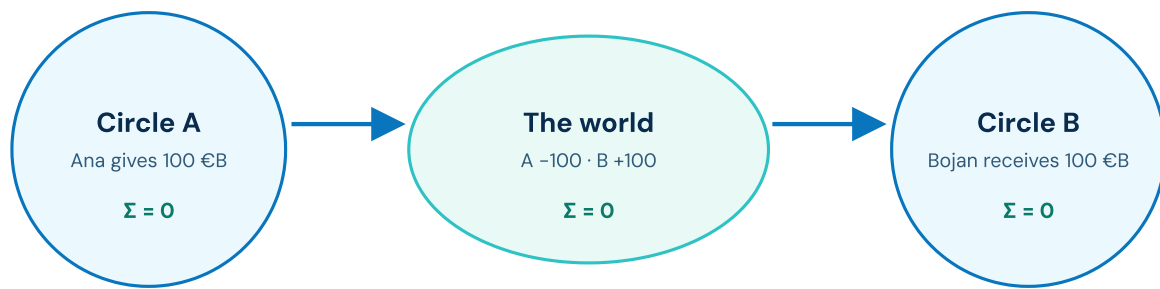
In this economy no one loses, even in a complete financial collapse.

This exchange rests on one fact: at every moment, the sum of all accounts is zero. Something that is zero cannot lose value, so this exchange is always stable. What counts as wealth today becomes, in this exchange, the capacity of an account, and everyone has their own. This economy can grow far larger than today's, and it will always last, because it always exists in balance.

"It feels paradoxical at first. Once you experience it, the logic becomes simple. You do not learn to drive by studying a car; you learn by driving it."

Many circles, one balanced world.

Every community, a circle, keeps its own balanced ledger, public on its own relays. When a member of one circle pays a member of another, the payment passes through one world account per circle, so three ledgers stay at exactly zero at once: the payer's circle, the world and the receiver's circle.



Trade between circles moves positions; it never creates them.

1

Ana signs the note

In her own browser, with her own key: to whom, how much, and her previous note, so it cannot be copied or replayed.

2

Circle A checks and holds

Does her wave cover it? Is the circle within its step outward? Then node A holds the amount and sends the note straight to node B.

3

Circle B confirms

It checks the signature and that Bojan is its member, books and countersigns. The same question always gets the same answer.

4

Both books are final

Node A turns the hold into a final booking. Each circle still sums to zero, and the payment is public in both circles' books.

5

If circle B stays silent

The amount stays held. After 7 days circle A reads circle B's public book: if B did not book the payment, the amount returns to Ana; if it did, the payment stands. If the book cannot be read, circle A waits.

The community's step outward

Every member buys outside with their own capacity. On top of that, each circle has a step outward: together its members may buy outside at most that step plus what the circle has sold outside. Raising the step is a project like any other: three stewards approve it, nobody objects, and when it is full the step rises. It is never larger than what its members have built. The world account has no gravity.

	Reserve	Step	Used
Step project of 20,000 filled	10,000	20,000	0
Three buy outside for 20,000	10,000	20,000	20,000
A fourth wants 5,000: refused	10,000	20,000	20,000
Someone sells 5,000 outside	10,000	20,000	15,000
Now the fourth can buy	10,000	20,000	20,000

Example: ten members have built 100,000 and the community's reserve holds 30,000. Other circles see the whole book and decide by three numbers: the step, how much is used and what the members have built; each decides for itself whom it sells to.

Nothing to gain between members, two simple safeguards

Capacity out of nothing can appear in only two ways: through community projects and through buying outside the circle. That is where the safeguards are; everything else stays simple, because everyone sees what happens in it.

1

Between members: nothing to gain

Receiving grows the wave, giving lowers the balance. Two people passing money back and forth end where they started, and a new account starts at zero.

2

Public notice of every project

Every project is public for 72 hours. One objection stops it until it is withdrawn; three stewards approve it, and a proposer never decides on their own proposal.

3

The step outward

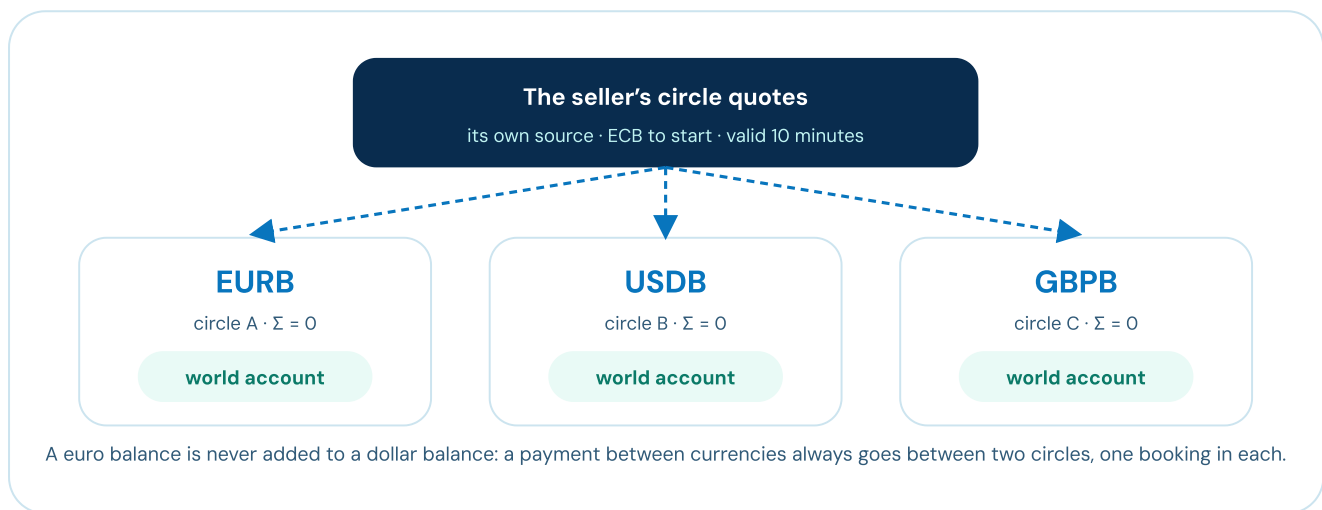
Buying in other circles is limited by the step outward. It rises only as an approved project and is never larger than what its members have built.

What a cheat would try	What stops it
Pass money back and forth to grow	Nothing to gain: spending power stays exactly the same.
Open fake accounts	A new account starts at zero and cannot give anything.
A fake project for a friend	72 hours in front of everyone; one objection stops it, three stewards must approve it, and the proposer cannot.
Print and buy in other circles	Only within the step outward, which rises only as an approved project; other circles see it and decide whether to sell.
A node forges a payment	Nodes hold no member keys; every note is signed by the payer and anyone can check it.



One currency per circle, a rate the buyer sees and signs.

Balanced accounts come in EURB, USDB and GBP. Every circle keeps one of them and its ledger always sums to zero in it; there is no exchange account inside a circle. The seller's circle quotes the rate from a source it chooses itself (to start with, the European Central Bank's daily rate, with its date shown). The quote holds for 10 minutes, and the buyer accepts it by signing both amounts.



1

Ana gets a quote

You pay 100.00 EURB, Bojan receives 110.00 USDB, from circle B's signed quote, with the date of the rate.

2

Ana signs

The note fixes both amounts and names the quote, so it cannot be re-priced.

3

Both circles check

The quote is genuine and still valid, the same arithmetic, then both book it.

4

Both circles book it

In A, in EURB: Ana → world account. In B, in USDB: world account → Bojan. Two zeros, public in both books.

5

Quotes stay

Quotes are never overwritten, so any payment can be checked years later.

When the rate moves, balances stay

Nobody's balance changes with a new rate. Every member and every community keeps exactly what it had, in its own currency. Only the worth of what the world accounts recorded at the border changes, and that belongs to no one.

Why nobody wins from the rate

The payer pays the amount they saw, the receiver gets the amount the payer saw, and both are fixed by one public quote. Amounts are kept in whole cents and rounded down, so going back and forth can never create money.

Built to live on keys and relays, not on one server.

A blockchain is trusted because everyone holds their own key, every record is signed, and the books are public. Balanced accounts need exactly those three, without mining and without a global chain. In the coming version every payment is signed, public and kept on the relays.

1

A key is an account

Your account is your own key on your phone. A server can show you a balance, but it never holds it and can never pay in your name. The book knows you only by your key; your name lives in your profile, which you can change.

2

Notes in a public book

Every payment is a note the giver signs, checked and countersigned by the circle's witnesses, and kept for good in the circle's public book on its own relays.

3

One seal a day

Every morning after gravity the circle seals the day and publishes a snapshot of every account. Anyone can check any account.

4

The Lana relays are the phone book

The Lana relays hold the root directory: every circle's record and latest seal, and its members. Each circle's book grows on its own relays.

5

Circles pay each other directly

A payment to another circle goes from node to node and is public in both circles' books. Nodes hold no member keys: they can refuse a payment, never forge one.

How a payment travels

The giver's key signs the note

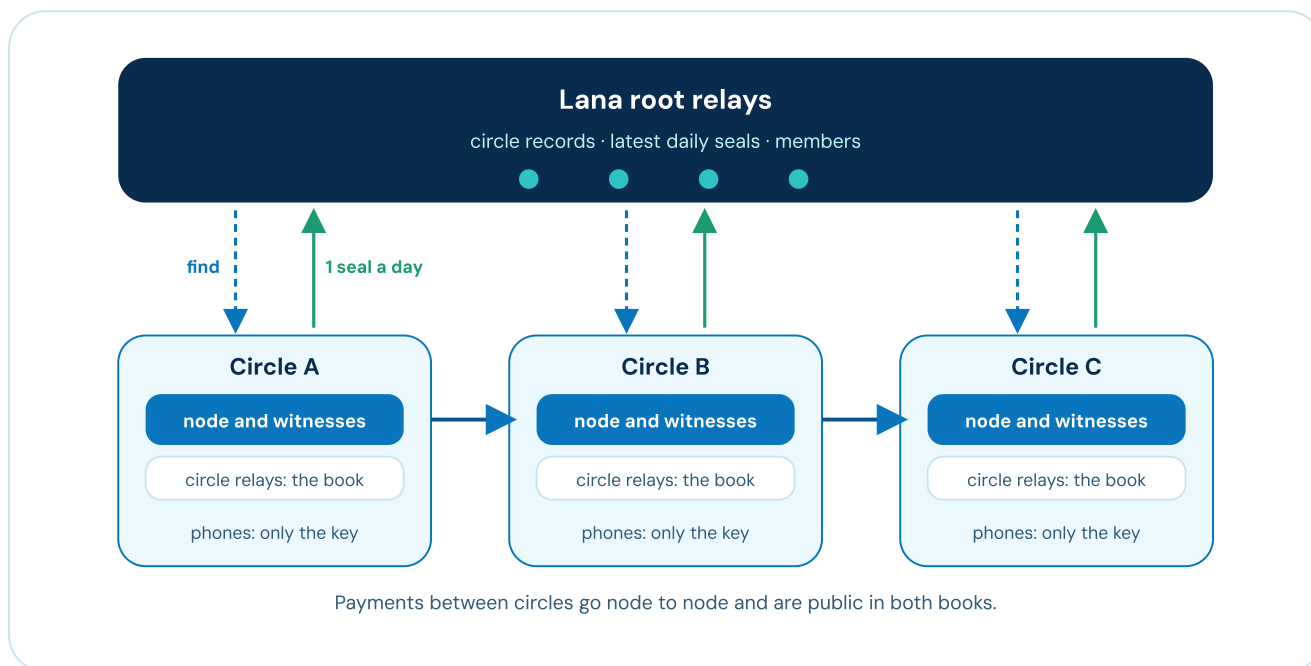
The circle's witnesses check and countersign

The receiver's wave and the community grow

The payment and the day's seal go to the relays

On the relays: every book, and a phone book to find them.

No relay could hold the whole world's payments, so in the coming version each circle keeps its public book on its own relays: at least four, with three or more owners. The Lana relays hold the directory: circles, their latest seals and members.



How you find someone

- 1 **By key or by name**
The app looks up the member's home entry on the Lana relays: it names their circle.
- 2 **The circle's record**
It says where the circle's node is and which relays are its own.
- 3 **Read the circle's book**
Is this person still a member? The circle's relays show it, and the payment goes.
- 4 **Moving circles**
When a member moves, their key stays the same, so whoever pays them notices nothing.

One seal a day, after gravity

A payment counts when three of four witnesses confirm it and at least three relays hold it. Each morning the seal closes the day and shows every account's balance. The seals form a chain, so nobody can quietly rewrite yesterday.

Adding relays

Only the Lana authority adds a root relay, after it is filled with a copy. A circle adds its own: it copies its whole history there, then lists them in its record. If a server disappears, the circle is restored from its relays on another computer; this is tested every day, in public.

What is going to change?



Relationships become based on appreciation, not necessity.



People choose work that feels joyful and meaningful.



We begin caring for the Earth as shared wellbeing.



Experiences matter more than material possessions.



Projects that create wellbeing become valuable.



People create abundance by creating wellbeing.



We become self-responsible for what we do and say.



We move from voting against to aligning together.

A KINDER FLOW OF VALUE

Ready to experience balance?

The clearest way to understand the model is to open an account and follow the movement yourself. Sign in with your key, come in with nothing, and let your wave grow with what you give and receive.

one.letsbalance.life

letsbalance.life

Educational overview, not financial advice.

