



ofjoy

of, for and by the people

- a cooperative fairtrade pro-life bank in formation
- a citizens initiative by professionals
- introducing the fixed value currency, the URA
- this sustainable B doesn't do in interest rates
- instead, we offer FEES based on natural growth



Financial

for stable value and natural growth



Ecological

for a good stewardship of all life



Emotional

for connecting, trust and joy



Social

for innovation and compassion



Think twice

for a new subservient financial system

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