b of joy co·op

newsletter

3rd quarter 2026

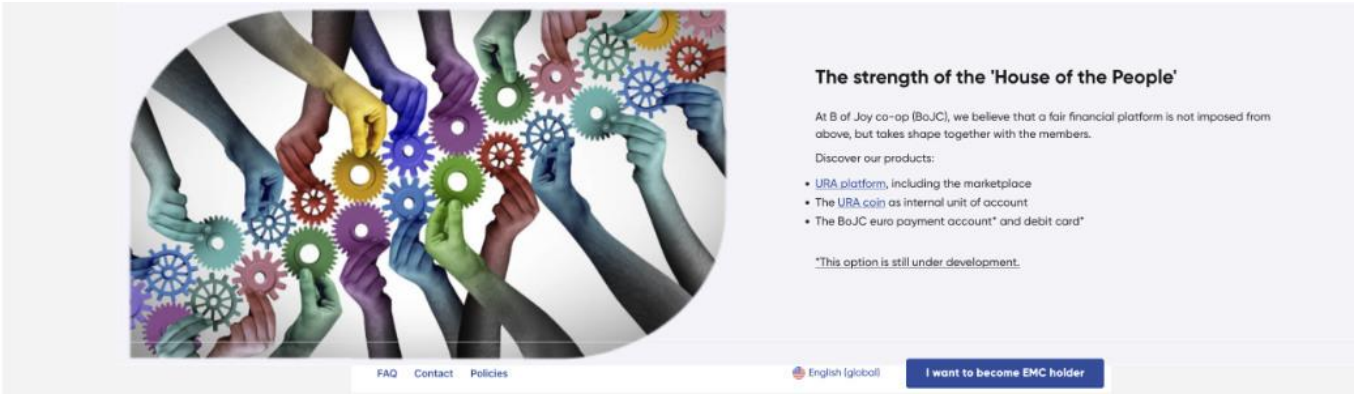


Dear interested reader, supporter and participant,

Welcome, and thank you for your involvement. Together, we are shaping the change we wish to see and helping one another. In this edition you will find an example of this from the United States. Ronald Bernard's 'Masterclass' for entrepreneurs was well received and, as the icing on the cake, there is the new website. We wish you happy reading.

WEBSITE

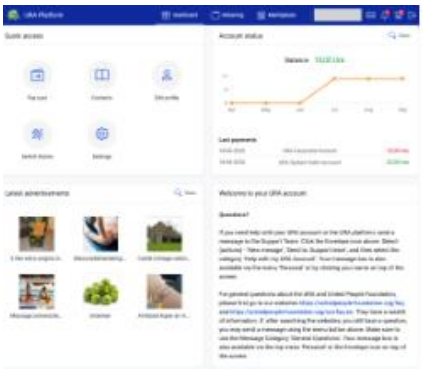
The new B of Joy co-op (SCE) website is a reality - bofjoycoop.org is live! The addresses bofjoycoop.net and .eu will be discontinued as soon as the news page has also been moved over. B of Joy co-op (BoJC) has a new look and will be developed even further. Both the design and the texts have been reworked, so that people are inspired to join the 'House of the People'. Via this link you can discover the new website in three languages (Dutch, Flemish and English). As a member and co-owner of the co-op, you are contributing to an irreversible transition.



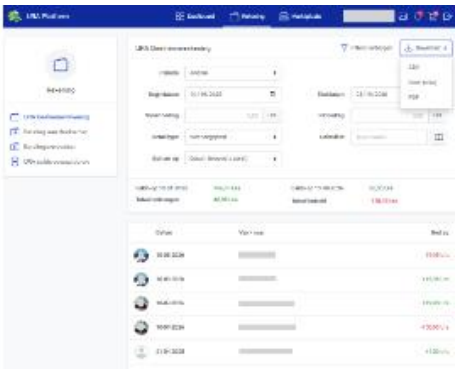
JOY! The URA platform is both practical and effective

"Using and growing the URA platform together; this is how members bring about an irreversible transformation. It offers a way out of a system that runs on debt and self-interest for far too long. **Your money stays yours.**"

The independent URA platform offers ample space for businesses and individuals to connect with one another and to exchange goods and services.







We warmly invite you to take a look at the new website and to share it with others.

IN THE MEDIA

The road to a better world and an innovative financial platform.

At the MVO2026 event in June, and in a subsequent 'Masterclass' for entrepreneurs in September, Ronald Bernard spoke on behalf of United People Foundation (UPF) about the power of the 'House of the People' to bring about a total transformation.

If you use the URA platform:

- you make your voice heard through your wallet
- you contribute to a peaceful world in which prosperity, well-being and wellness are the norm.

Pictured in the image, next to Ronald: B of Joy co-op (BoJC) - the European cooperative as a financial platform - to liberate people and communities from the old yoke – a co-op that is permitted to establish itself in 30 EEA countries.

Ronald Bernard is able to explain with razor-sharp clarity how the current financial structure works. His interviews and talks can be found on the social media channels of Ronald Bernard, B of Joy co-op and United People Foundation.



The recording of the 'Masterclass' will be added later. Keep an eye on the BoJC newspage for new videos and updates.

One person can start a Movement

☞ With the realisation of the URA platform and the founding of B of Joy co-op, you have everything you need to set a movement in motion!

This was the brainchild of Ronald Bernard, 'the founding father'.

☞ **All that is still needed is for more people to join and start using the platform**.

That sounds simple, but in practice people prefer to wait and see first. The LEGO story of YouTuber, Reckless Ben, is meant as encouragement. His actions show how you can turn the tide by following your heart, and how you can transform a system without unpleasant confrontation. Simply by abiding by laws and rules, combined with attention, cooperation and a little courage. Exactly what is also possible at B of Joy co-op with the URA platform.

A short summary of what the LEGO story is about:

Because a small local shop was taken over by a franchise chain (200+), the entire LEGO stock of that local shop came into the chain's possession. So did the LEGO collection (worth $100,000) of a customer who had put it in the local shopkeeper's care - to sell on his behalf. It was essentially his pension. It turned into a battle of conflicting accounts, and the customer faced kissing his investment goodbye: he was no match for the franchise chain.

YouTuber, Reckless Ben, got wind of this injustice and tried to mediate. But this was in vain - what's more: he was obstructed, locked up and sued. The essence of what took place is a confrontation about justice, fairness and the abuse of power. Reckless Ben, with an audience of millions, was David. The franchise chain, Goliath.

One consequence of all the negative publicity was that customers stayed away from the shops carrying this franchise name – and an innocent, small business was in danger of going bankrupt. That is what this story is about.

Reckless Ben set up his own franchise chain, Reckless Bricks, to give businesses another option, namely an honest brand name, no 6% franchise fees and free advertising. People flocked there in droves to buy their LEGO blocks, and the shopkeeper recovered his turnover.

The moral of the story: taking part in Reckless Bricks is equivalent to your share as a co-owner with an EMC Ultimate active membership with B of Joy co-op. All purchases and sales take place on the URA platform with its own URA coin, and the money does not drain away. All investments are made in the real economy.

Where Reckless Ben's crusade began with saving one pensioner, in the end, several businesses were saved. In the same way, BoJC and the URA platform have a snowball effect on local businesses and, for example, on purchasing collectives.

Got the time and interest for the video? Taking over Bricks and Minifigs

From the comments:

"Wow, Ben has literally saved a business from ruin. What a great guy, coming to the aid of the little guy against the big guy who steals from the elderly."

"This just proves once again that if you think you can't change anything or can't make a difference, you're wrong. Well done, Ben."



SURVEY: Your opinion is needed

Perhaps you remember, a survey is on its way…will you help?

B of Joy co-op (BoJC) is a member cooperative, but what does that mean? BoJC is the **'House of the People'** and it is **the members** who shape the House and are responsible for the development and growth (the raison d'être) of the cooperative. The enthusiasm and involvement of the members, determines what we achieve together: for the participants, for the local communities, for humanity, for the world.

The survey will help the team to respond better to your needs and those of your fellow members. It will give an insight into what **members wish** for, think, for example, of the new website, the URA platform or the communication approach.

You will soon receive an email with a link to the survey. Of course, your answers will be treated in the strictest confidence.

It would be wonderful if you let your voice be heard – we care about your smile.



QUARTERLY SLOGAN

If everyone dares to be a little more
the way they would like to be,
together, we change the world.