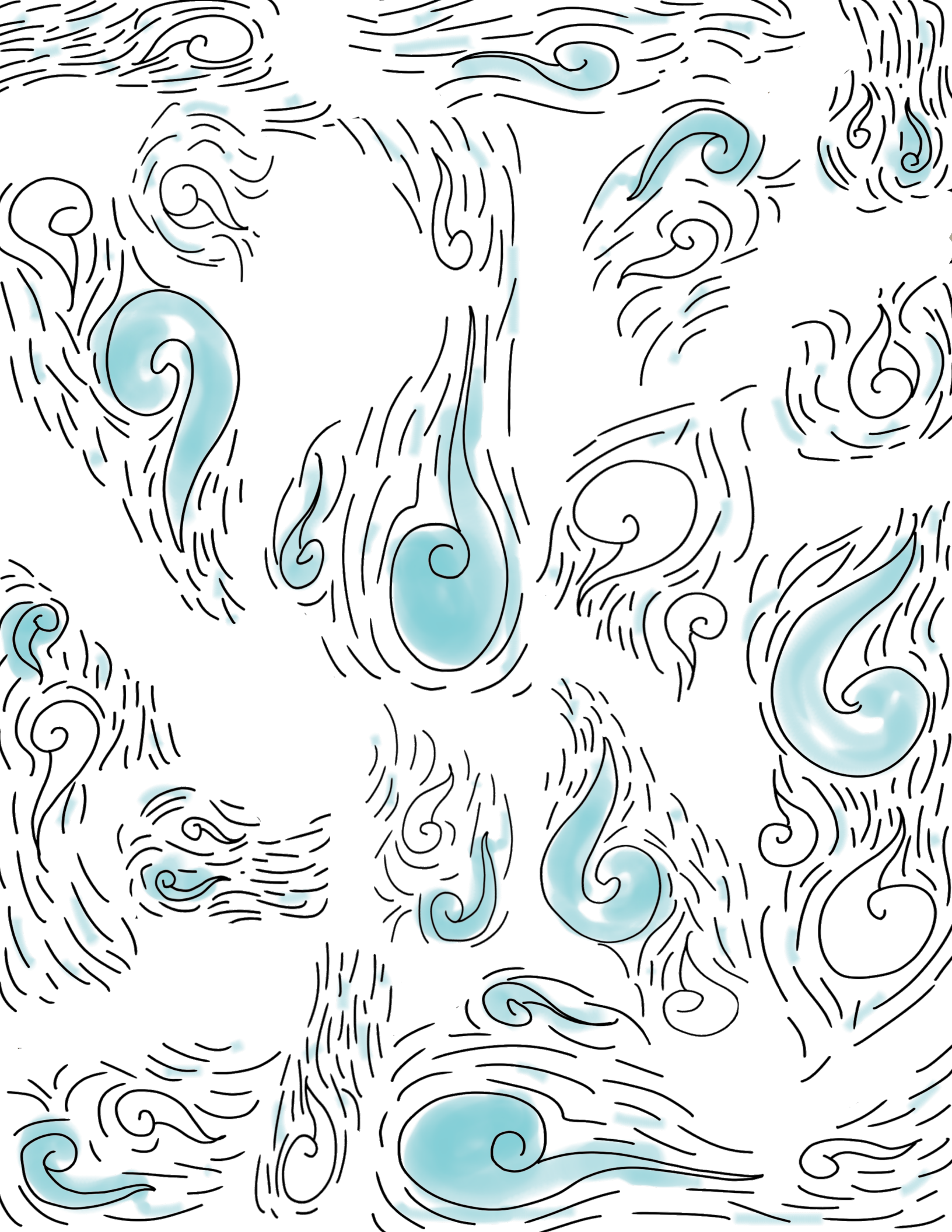


An illustration featuring a central teal circle with white text. Surrounding the circle are several brown hands of various skin tones, each holding a white banknote. The background is filled with stylized, swirling blue and white lines that resemble water or wind. The text is arranged in two main sections: the top section reads 'TO LIVE FREE OF DEBT-MONEY' and the bottom section reads 'LET'S CREATE OUR OWN COMMUNITY CURRENCIES!'.

TO LIVE
FREE OF
DEBT-MONEY

LET'S
CREATE
OUR OWN
COMMUNITY
CURRENCIES!



TO LIVE FREE OF DEBT-MONEY
LET'S CREATE OUR OWN
COMMUNITY CURRENCIES!

MANUAL BASED
ON THE EXPERIENCE
OF MORE THAN TEN YEARS
OF THE MULTITRUEKE MIXIUHCA

Comunidad Multittrueke

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Edited in free software using Linux Mint 20.1, Scribus 5.15.3 and GIMP 2.8

Started on the occasion of the tenth anniversary of our mixiuhca community currency and in the final part of the gestation of a future prosumer. Spanish version finished a little over a year after the work of raising a new prosumer, in September 2021 in Cuernavaca, Morelos, Mexico. English version edited on May 2022, during de World Social Forum, Mexico.

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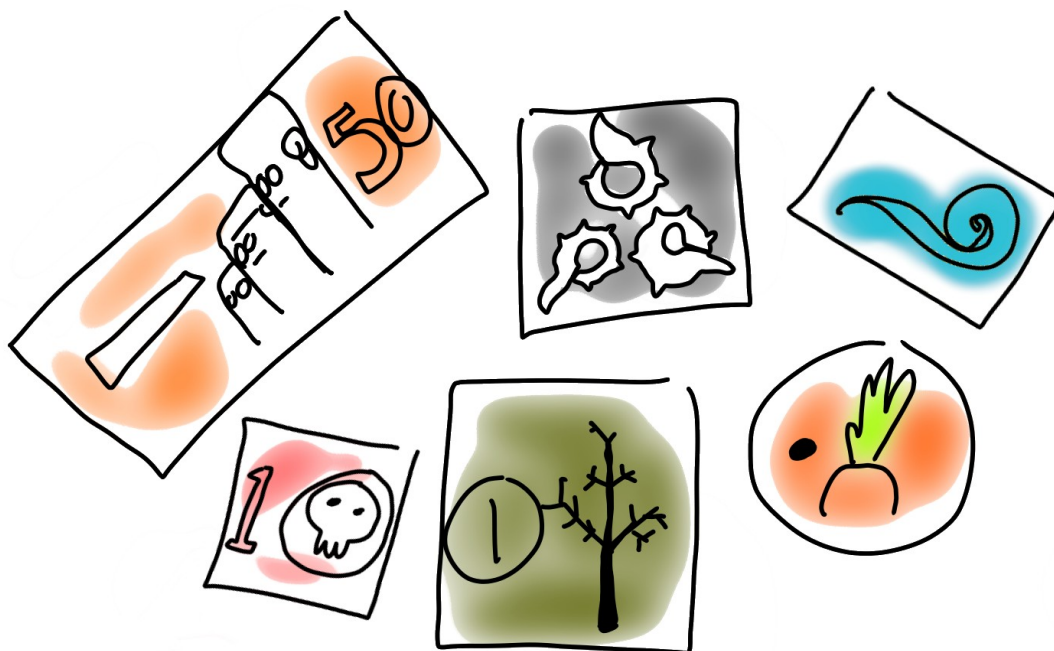
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¡YOU CAN CREATE YOUR OWN COMMUNITY CURRENCY!

In the years that we have been giving workshops on Multitrueke we usually find ourselves confronted with the question: Is it really possible to create our own community currencies? Our answer is conclusive: *Of course, it is possible and even necessary to do so!*

In Mexico there have been several examples of community currencies starting more than 25 years ago. The first was the Bojá in Ixmiquilpan, Hidalgo, followed by the Tláloc in 1994. Since then, a large number of community currencies or Multitrueke vouchers with different life cycles have emerged.

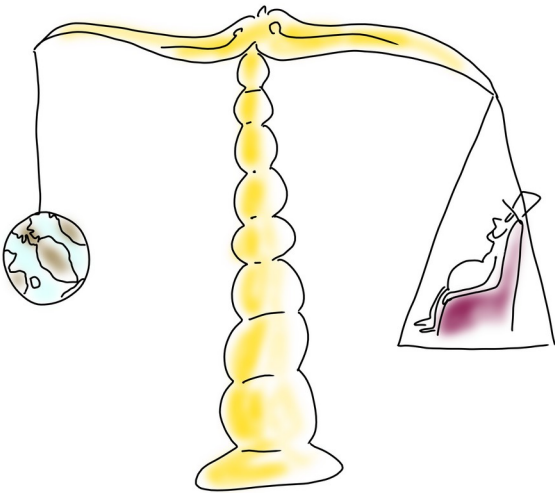


With this manual we want to feed your curiosity regarding this topic and share our experience so that your group or community can start its own community currency. But before presenting the step-by-step instructions, let's start with the basics.

¿WHAT IS DEBT- MONEY?



We use it every day, we think about it constantly, it gives us security when we have it, and uncertainty when we lack it. Our bond with money can go from codependency to hatred, although in general it is a toxic relationship. Doesn't it seem strange to you that—despite being so important in our lives—we know so little about it?



It may be important for your community to ask: **What is money? Who issues it? How much is it worth?**

Without a doubt, money is one of the most important inventions of humanity. It is an economic language that allows us to exchange goods and services necessary to live. By itself, it promotes reciprocity and bonding; unfortunately, as many other human inventions, money has been corrupted to the extreme accumulation in very, very few hands. According to OXFAM¹ inequality study, eight people own the same wealth as the poorest half of humanity. And in the case of Mexico, six people have the equivalent of 50% of the population of our country.²

1 Oxford Committee for Famine Relief. (January 16, 2017). *Ocho personas poseen la misma riqueza que la mitad más pobre de la humanidad*. <https://www.oxfam.org/es/notas-prensa/ocho-personas-poseen-la-misma-riqueza-que-la-mitad-mas-pobre-de-la-humanidad>

2 Villanueva, D. (January 21, 2020). Seis mexicanos, con más riqueza que 50% de la población. *La Jornada*. <https://www.jornada.com.mx/ultimas/economia/2020/01/21/seis-mexicanos-con-mas-riqueza-que-50-de-la-poblacion-858.html>



To understand how we have come to this painful situation, we will first have to know how the financial system works.

¿HOW DOES MONEY CURRENTLY WORK?

Although the printing of banknotes and coins can only be carried out by governments, this type of money only represents 3% of what circulates in the world.³

The remaining 97% is created by private banking, largely through loans. This means that governments, companies and people contract debt with private banks. **Money is an asset that we all utilize and it has been privatized!**

HOW DO BANKS ISSUE MONEY?

It may surprise you, but they create it! Well, actually they use technical words like “monetary multiplier” or “fractional reserve”. These technicalities hide the fact that when a government, company, or person requests a loan from a bank, in that moment, when it is being typed into the computer, is when they create the loan and, therefore, the money.

The money that banks lend:

- Does not come from savers.
- Does not have a reserve of gold or any other physical asset.
- Has no government regulation for its creation.

Banks create money!

³ McLeay, M., Radia, A. y Thomas, R. (July-December,2017). La creación del dinero en la economía moderna. *Revista de Economía Institucional*. Vol. 17 (33). http://www.scielo.org.co/scielo.php?script=sci_arttext&pid=S0124-59962015000200016#num6

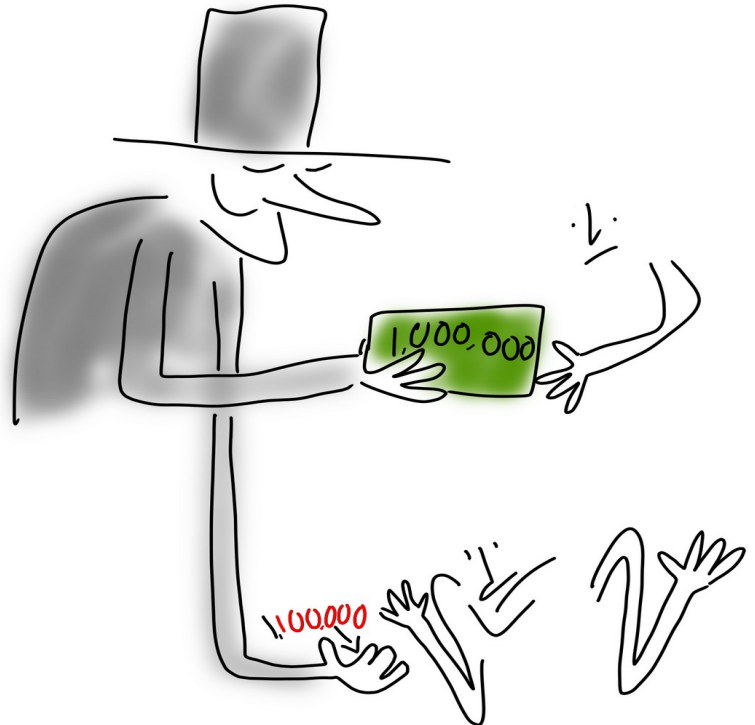
AND BESIDES EVERYTHING, THEY INDEBT US

Banks don't just create money; They also charge interest for it! In other words, when paying the loan, the debtor not only will have to return the total of the money loaned, you must also contribute an extra percentage.

A simple example:

Total loans made to ten people in a year is \$1,000,000 and the average interest is 10%. That is, the banks issue \$1,000,000, but the total of debt is \$1,100,000.

The documentary *Money as Debt deuda*⁴ produced by Paul Grignon, goes deeper into the subject.



Historically, the debt of nations has been used to impose austerity measures on the people. In Mexico, in the 1990s, many people ended up seriously indebted to the banks. Then came the Barzón movement, which sought to organize people and organizations indebted to avoid evictions and repossessions, renegotiate debts or not pay them.

⁴ You can see the full documentary at the following link:
<https://www.youtube.com/watch?v=zigHDdIosM8>

We believe that there is a serious ethical and economic problem in the act of lending something created and then charging interest for it. For this reason, in this text, we will use the term 'debt-money' to refer to money generated from debt.

How can you talk about debt-money in your group?

It has been very useful for us to show films and documentaries and then comment on them. We recommend the film *Contestant*,⁵ directed by Rodrigo Cortés, where, through the story of a contest winner, the dangers of the financial system are evident. You can also discuss the fable, *The Island of the Castaways*,⁶ by Louis Even, to solve the mystery of money.

The ethical dilemma becomes a problem when people, or even nations, cannot pay the interest and end up looted by the banks. Furthermore, we have been led to believe that those who do not pay their debts are weak or even silly when the reality is that structurally it is impossible for everyone to pay.

Inevitably, the state of indebtedness puts the people in a mode of hostile competition where obtaining debt-money is essential to repay the loan and survive. Also, there is the threat of higher interest charges, bankruptcies, liens, or even evictions. Although having entered consentually, the people become part of an aggressive game that forces them to fight each other; very few will have any kind of success and most will be left frustrated, anxious, and angry.

5 <https://vimeo.com/21183701>

6 <http://www.michaeljournal.org/LaIsla.htm>

THE PROBLEM OF SPECULATION

So far we have reviewed two major problems in the financial system: privatization in the issuance of debt-money and collection of interest. However, recent economic crises have been caused by the speculative ambition of the banking elite.

Have you felt the desire to invest your debt-money with the illusion that after a few months it will grow and grow on its own? The idea is tempting, but can debt-money be created from debt-money?



Speculation is that which has no real basis and, therefore, it is not related to the productive economy⁷ (agricultural industries, livestock, construction, etc). This can be illustrated by a bubble that inflates more and more until it bursts at some point.momento

The speculative economy develops in the financial markets, moves very fast and is poorly regulated; it has no support and manifested in the products created by investment banking, which range from debt bonds such as SUBPRIME (generators of the crisis of 2008) to carbon bonds (which makes a profit from environmental catastrophe).

7 Already highly questioned due to ecological damage and for not generating welfare.

Those who participate in speculative casinos - or, as they are commonly-known, stock markets—are constantly searching for more debt-money and bet on speculations, even when they know the risk that at any moment they will be discovered and, therefore, lower the price of your investments. When that happens, they quickly look for a better place to put their money and spread panic. Then the bubble bursts, the price of financial instruments decreases drastically and people, companies, and countries go bankrupt. Like a tidal wave, consequences are assumed by many who never bet, due to layoffs, austerity policies, lack of debt-money, etc.

Money is a new form of slavery, and distinguishable from the old simply by the fact that it is impersonal – that there is no human relation between master and slave.”

Leon Tolstoi

We recommend the movie *The Big Short*⁸, an adaptation of the book by Michael Lewis reflecting on the bankruptcy of the real estate sector cause of the global economic crisis of 2008.

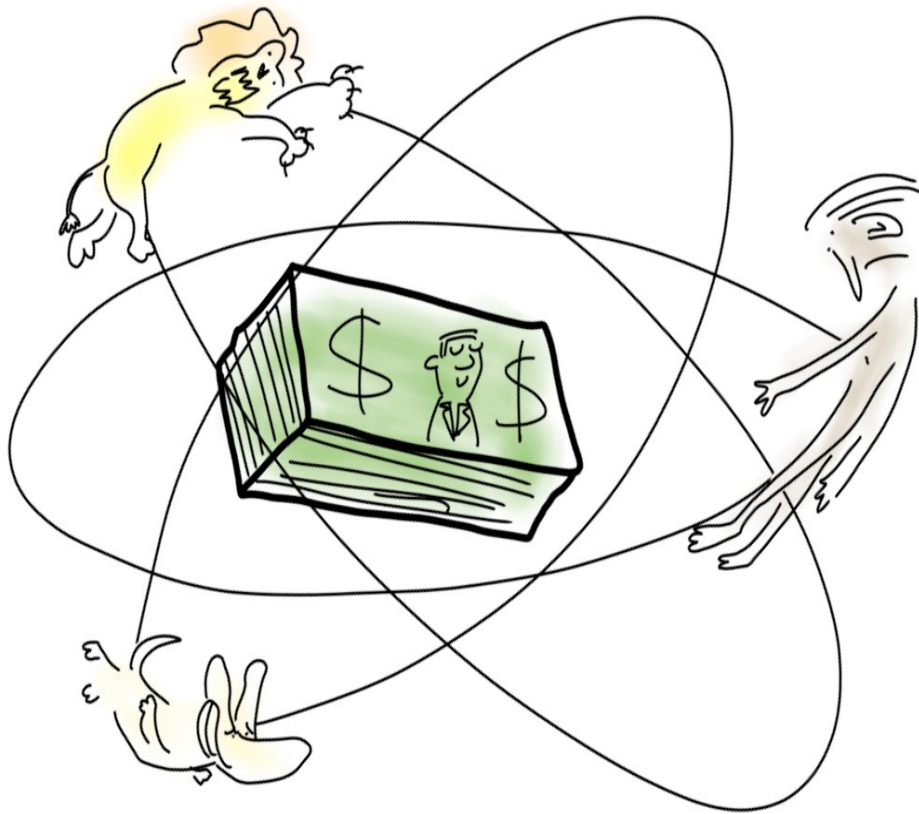
FINANCIALIZATION OF NATURE

Of course, the huge amount of speculative debt-money seeks to be invested in something that confers materiality. Therefore, a large number of megaprojects are financed with this debt-money, which causes the dispossession of the territory to its original inhabitants and causes further ecological damage.

The great danger of depending on money: “Don’t think money does everything or you are going to end up doing everything for money”.
(Voltaire)

8 <https://cuevana3.io/798/the-big-short>

Additionally, profits are obtained by speculating the trends of natural resources (mines, oil fields, water). And if that weren't enough, the financialization of nature makes a profit even in situations that supposedly take care of the Earth, using the idea of conservation to regulate, certify, and convert into financial assets, specifically issues such as the ability of trees to capture carbon, decomposition of waste or water purification, which exacerbates the hoarding and expulsion of people from their territories.



Take the carbon market for example.

Companies receive a limit of emission certificates to pollute the air with CO₂; these can be bought and sold in a market as financial assets and price speculation of such certificates gives companies earning potential.

Has your town been affected by megaprojects? In cities, megaprojects include large builds and housing complexes, even factories. In rural areas, there are mining, agribusiness, extensive livestock, and thermoelectric plants among others. Do you know where the money comes from that finances these megaprojects?

A PARADIGM SHIFT

We are part of a deceitful game in which the rules are designed so that we never win. We participate simply because we never realize that we are part of that system and We don't know that we can create another way of life where debt-money isn't at the center.

To depend less on debt-money, it is necessary to create community currencies that change the cycle of exploitation/production and selfishness/consumption. To do this, one must first reflect on some little questioned paradigms.

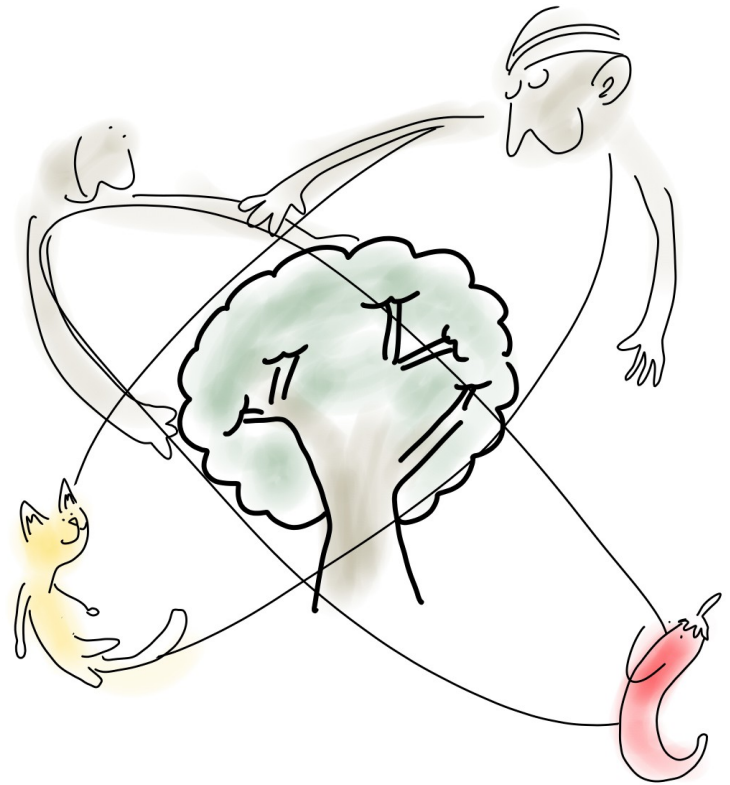
WHAT IS WEALTH??

In the minds of most, wealth is associated with the quantity of debt-money with which it is counted or the number of goods that you can buy. However, in this definition, aspects such as the well-being of a person or community, health, good nutrition, the quality of the air that is breathed, the time of recreation that you have, the significant relationships that you establish or the tranquility with which one lives, among others are not considered. This mentality does not take into account the need to feel useful, of having a purpose, nor the satisfaction of contributing to a community. Contemplating these other aspects, the concepts of wealth and poverty would change. Basically, what needs to be transformed is the way we see debt-money: **stop considering it as an end in itself and start concentrating on what is important, which is to have a decent life, or as the Andean brotherhood say, 'a Good Living'.**

Thus, it is possible to consider money only as a means of exchange. Take away its omnipotence and understand that there may be other tools for the satisfaction of needs and that the important thing is to foster relationships of reciprocity and mutual help.

When the last tree has been cut down, the last fish caught, the last river poisoned, only then will we realize that one cannot eat money.

American Indian proverb..



What do you consider as wealth in your community? To start this reflection serves to listen to the parable *The Fisherman and the Businessman*⁹ with which you can also discuss the concept of degrowth.

THE GOOD LIVING

Some call it Good Living, others frugal abundance. Those philosophies of life are based on recognizing that we would live longer happy while respecting the limits of nature, which would make it necessary stop the insatiable thirst for more and change lifestyle habits to guide us in 'being' and not in 'having.'

I am absolutely convinced that no wealth in the world can help humanity forward. The world needs permanent peace and enduring goodwill.

(Albert Einstein)

9 <https://www.youtube.com/watch?v=Bv7MiAGF9Fk>

WHAT DO WE NEED FOR A GOOD LIVING?

If the goal is to satisfy the needs for Good Living, one fundamental step is to ask ourselves what we need in our daily life. Doing so guides us to an exercise of awareness, not only of what we consume, but of what is vital in our existence..

Can you have a simple life?

“Live simply so that others may simply live.”

(Gandhi)

As a group, what do you need for your livelihood? Does everyone require the same? Do they have basic or superficial needs? Do they detect in their daily life consumer habits that support the economy of the market? How could you modify them together?

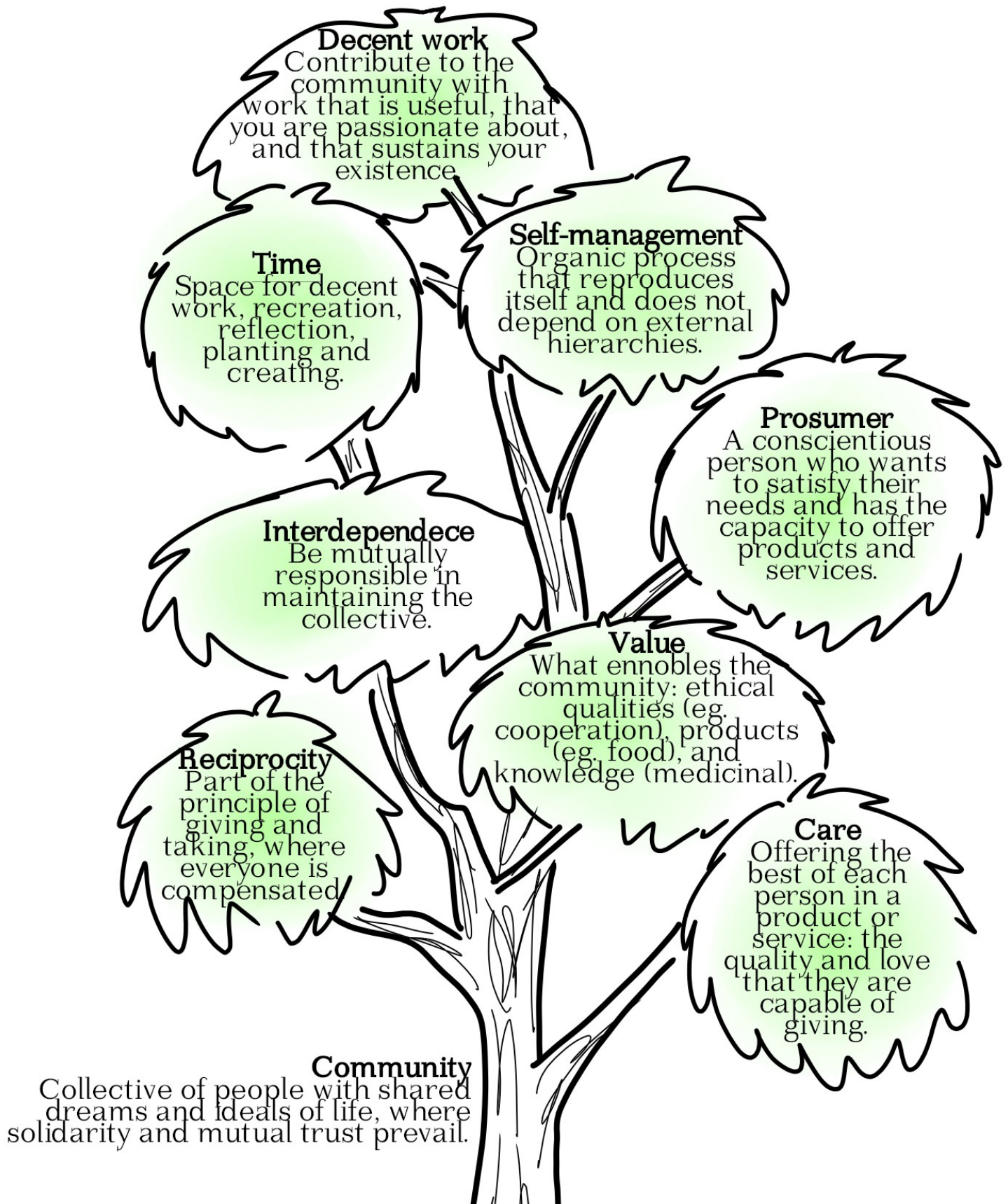
The most common theory of needs presents this as a pyramid. This approach is hierarchical; that is, when the basic aspects such as food and rest are satisfied, humans perceive other higher needs, such as security, affection and recognition. From this logic arises the idea that needs are always increasing and unlimited, and on it are based certain concepts such as progress, where some cultures are seen as backward, at a lower level.

For some studying solidarity economy, food is as fundamental as affection or achievement. Following Laura Collin,¹⁰ there are four types of needs: survival, cognitive, emotional, and growth. We give some examples of satisfiers under the logic of solidarity economy and under that of the market:

10 Collin, L. (2012). *Economía solidaria: local y diversa*, El Colegio de Tlaxcala.

	Theory of needs	Theory of needs	Market economy
Survival	Food	Eat well, healthy and tasty. Self-production.	Junk food: too much and unhealthy.
	Shelter	Pleasant house, organic, green areas.	Luxurious car (the home matters less). Unsafety.
	Security	Social media. Health and self-care.	Illness as a business.
Cognitive	To know	Traditional knowledge.	Formal education to get degrees
	To understand	Critical and analytical ability, consciousness.	Privatization of education.
	To educate yourself	Recreation/ education.	Specialized education
Emotional and of esteem	Affection	Parties of collective organization, symbolic content.	Social networks in internet
	Friendship Love	Recovery of the family as a space of reproduction and dignified life.	Broken family
	Reputation	Prestige by merit.	Debt-money
Of growth	Achievements and self-realization	Creative work. Time and space for family and friends. Time to think and reflect.	Work for debt-money. Each person in their own room with their own screen. Recreation (cinema, shopping, etc.)

WALKING TOWARDS THE COMMUNITY



FUNDAMENTALLY, THE MATTER IS TO BELIEVE AND TO TRUST EACH OTHER

We are a very unique species that believes in myths, stories, and utopias. Therefore, we invented a series of institutions according to them. Thus, today's society has faith in institutions such as States, Markets or Banks, but this confidence has been decreasing to the extent that its effectiveness has not been proven to benefit the majority.

In your community, what do you believe in?; Do you have faith in neighbors, friends? Are you willing to recover dependence on the fellowship? With the use of the community currency, we strengthen trust and create bonds of care and commitment.

In our day-to-day life, we accept paper money as payment for our products, services or work because we know that with it we can pay other people for their products, services or work. We use it because this exchange is a social agreement. Without it however, we seldom realize that this pact also can occur between members of a collective, network or community (without an institution involved). Such a commitment allows people to organize themselves and build trust.

The word *credit* comes from the Latin *credere*, which means to believe. The banking system has perverted the meaning of the word by distorting trust into usury, also disrupting human bonds. Instead, the community currency takes up the original meaning of *credit*, to trust again without the need for interest. Accepting a multitrueke voucher means trusting a network or community, to be part of a concrete social agreement. This is important not only in the economy, but to forge self- management capabilities. **The community currency equals trust!**

THE IMPORTANCE OF THE COMMUNITY CURRENCY

Although it seems a paradox, we must create community currency to stop putting debt-money at the center! Using a multitrueke voucher we learn this, in addition to being a facilitator for exchanges, it is a social tool that makes it possible to create networks of interdependence to achieve collective autonomy; It is also the possibility of creating economic links based on trust and cooperation.

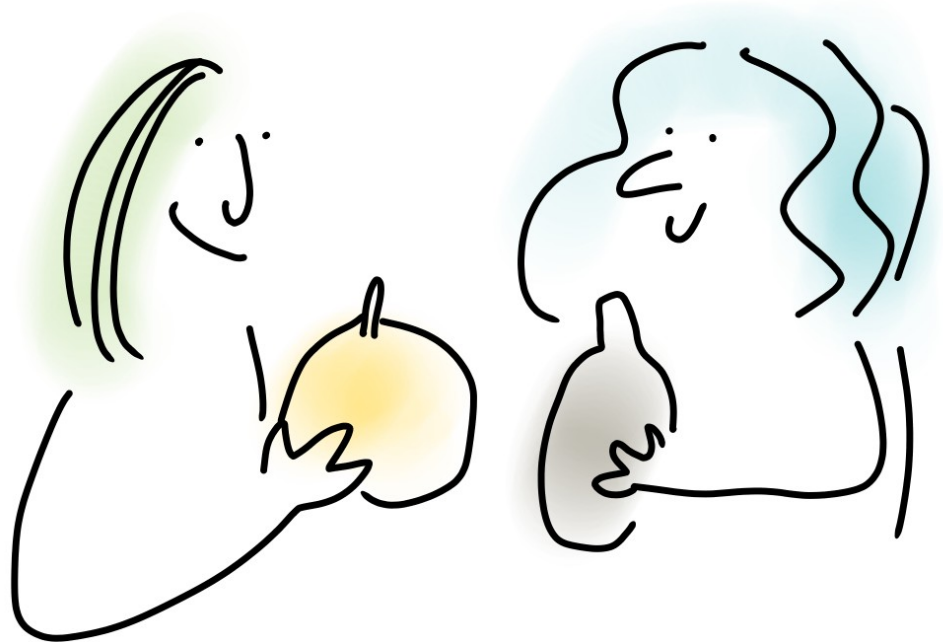
Debt-money	Community currency
It is issued as debt. All the circulating money must be paid to someone.	It is issued as a credit. The principle is to believe in each other.
It has no support because it is created from nothing.	It is based on real values such as work, nature, and solidarity.
It makes the risk usury since all debts generate interest.	It makes confidence out of risk by giving credit to each other.
It accumulates in the hands of the few.	It circulates throughout the community and it is useless if accumulated.
It causes economic inequalities and leaves the majority in economic poverty.	It seeks to create reciprocal, equitable, and fair systems.
It has become an end goal.	It is a means of exchange of true values.
It generates violence, war, and criminal businesses like drug trafficking.	It encourages cooperation and mutual help.

What are the differences between debt-money and community currencies? Invite your community to analyze the table above and thus understand the importance of creating your own multitrueke voucher.

TRUEKE (BARTER) VERSUS MULTITRUEKE

Bartering is an ancient human practice prevalent in small communities. They exist in trusting relationships between persons. It is the exchanging of one product for another. However, the complexity of economic relations demanded the creation of a tool to facilitate exchanges.

Has your community done any exchange or barter? If so, how did they feel about it? What kind of bonds did they establish between each other? What profits did they obtain in the process?



AND WHY DON'T WE JUST DO TRUEKE (BARTER)?

It is very nice to agree with someone and exchange a product for another product or service, but there are many situations where this is not so simple, such as:

Situation 1. I want someone else's product, but that person does not need what I offer.

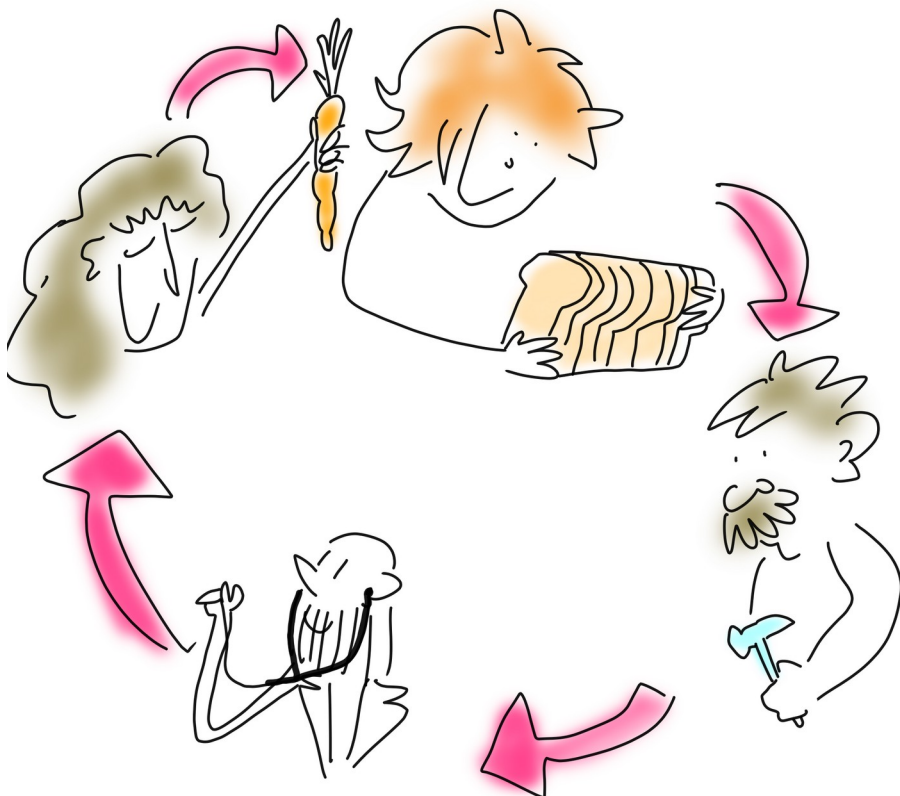
Situation 2. There is no equivalence between what we want exchange, as it would be an armchair in exchange for bread.

So... we do multitrueke!

The multitrueke is actually a barter, a collective one, between two or more people. It is an exchange helped by a facilitator which we usually call *community currency* or *multitrueke voucher*. **This facilitates exchanges without the need for a coincidence of interest or equivalence between values.**

Trueke (barter)	Multitrueke
Two people.	More than two people.
Immediate satisfaction.	Promise and trust.
Personal agreement.	Collective agreement.
Same space-time.	Different space-time
Commitment in the present.	Future commitment
Spontaneous.	Economic organization
Material and momentary risk.	Risk becomes trust.

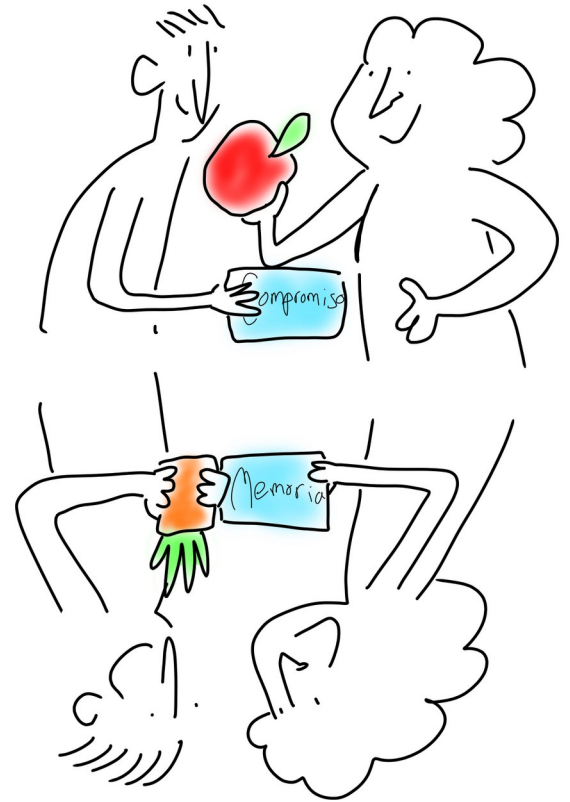
Could there be a multitrueke without a community? Analyzing the table above can help your group to understand the importance of community to enable the creation of multitrueke.



In the illustration on the left, we can see how four people participate in a local economy circuit, offering their products and buying from each other, but the exchange is not so one-way as could be perceived.

The members of the community, when consuming, do not deliver another product as a barter, but instead use a community currency as payment; thus, it circulates in two directions:

- It is a commitment of reciprocity. When paying with community currency and not with a product (trueke), the producer/consumer (prosumer) promises to deliver an item or will provide a service to another member of the community and will accept community currency.
- It is a memory of value. Upon receiving the community currency, this becomes a reminder that, with it, you can buy other products in the community.



When your community begins its multitruেকে system, they will begin to accept community currency although they will not receive a product at the time of the exchange; **then why agree to this?** The key is in the nature of commitment and memory.

CREATE A MULTITRUEKE COMMUNITY



There are many ways to implement a system of multitruেকে, as many ways as there are experiences, that each one applies different mechanisms according to your circumstances. On the following pages we will see how to create your own community currency using our Mixiuhca as an example.

HOW TO BEGIN

It may be that you are part of a group of producers or cooperatives to whom you mention the idea of multittrueke, or perhaps start contacting new people. In any case, it always helps to start with a conversation explaining what the multittrueke system is and its importance.

In the first meeting, you can show documentaries of other experiences such as the Multittrueke Mixiuhca.

In the beginning, the community may be created by only a few members; what is necessary is that each participant is committed to produce and take charge of the management of the community currency.

NEEDS MAPPING

It is essential to have a mapping session to reflect on the products, services, and knowledge that are needed and those that the group can satisfy.

The mapping begins with the question **what do we need?**¹¹; It is important to take into account items such as food, health, clothing, housing, education, culture, services... *Each person writes down on a piece of paper the products or services that they need every day and places it in a visible spot for everyone to see.*

The next question is: **what do we produce?** We will have to consider both the productive capacities and the services that each person can give and the knowledge it has. *Each person writes them down on a piece of paper.*

11 See our consumer survey in the following link:
<https://vida-digna.org.mx/multittrueke/wp-content/uploads/2021/08/Encuesta-consumo-actualizada.pdf>

The reflection that follows is: **who is interested in what we produce?**
Next, review the offers that each one has made and look for matches between what is needed and what is offered.

The final question is: **what else can I produce that someone needs?**
Once everyone knows the needs of the others, it's time for the group to see if someone is willing to learn to do something new, or if you know someone who produces it and can invite them to the community.

At the beginning of our market there was no one who brought wholemeal bread, so we decided to make a bakery cooperative. Now we have integrated into the multitrueke, Mr. Severo, a peasant from Puebla who sows the wheat with which we make our bread.

TO BECOME A PROSUMER

In community currency networks there are no producers or consumers, they are all prosumers! **A prosumer produces for the community and also consumes from it.** In practice, this concept is very important since the people who prosume change their consumption habits knowing that as they do, they improve their own well-being and that of the entire community. These modifications of their habits are often nutritional and health related (eg. bread refined by wholemeal); many others are cultural (eg. meditate), and on many occasions they are related to the environment (eg. using a dry toilet). A prosumer is also committed to the care they put into their offer, that is:

- They listen to the needs of others.
- They diversify their offer to meet demands.
- They maintain high standards of quality in obtaining raw materials and producing their product.

COMMUNITY CURRENCY DESIGN

The next step is the design of your community currency; for this, you will have to agree on the name, the illustrations or phrases, the material, etc. During this process, it is advisable to keep in mind that—from name to unit of value—multitruque voucher design is all about creating identity.

NAME

The name may be related to the meeting place, some regional element, or group values. For example, *mezquite* (a tree from the region of Guanajuato), or *verdillote* (ecological community currency of a children's group).

Our name, *Mixiuhca*, comes from the neighborhood where we started the multitruque, and it also means the place *where we give birth*.

For example, *mezquite* (a tree native to Guanajuato) o *verdillote* (ecological community currency of a children's community).

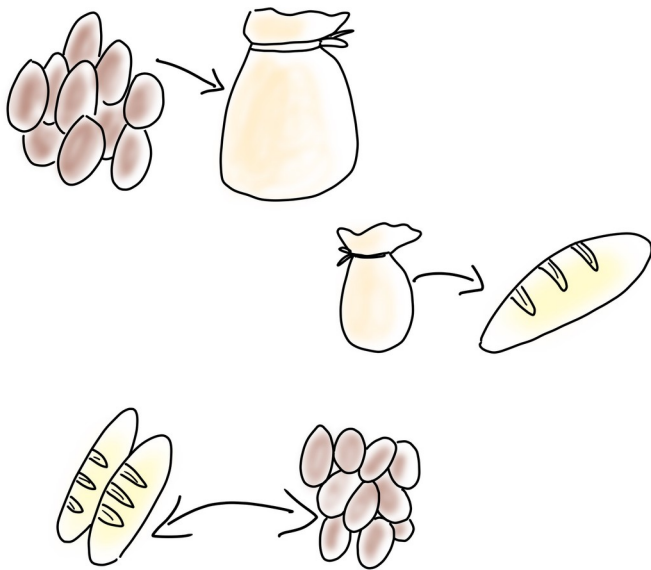
ILLUSTRATIONS AND PHRASES

Multitruque vouchers usually have phrases that remind people why they use them. Illustrations help identify and quickly differentiate denominations.

SECURITY ELEMENTS

Security elements vary according to the number of participants. For small communities, the security elements are usually simple, such as a special paper or particular perforation. For the cases where the community currency will circulate among more than one hundred people, more items can be added. In any case, serial numbered multitruque vouchers are useful to keep a count of these.

UNIT VALUE



Initially, prices are granted according to equivalences of common goods that are easy to measure, like salt:

*10 eggs = 4 kg of salt.
1 loaf of bread = 2 kg of salt.
Ergo, 10 eggs = 2 loafs of bread.*

However, currently, most prices are arbitrary and do not consider real equivalences and are imposed by low market conditions such as interest on debt-money, inflation, subsidies and speculation (law of supply and demand).

This allows irrational pricing to exist. For example, potatoes from China are cheaper than those grown in Mexico, although the economic and ecological cost of transporting them are much higher.

There have been proposals to find other measures of value, such as the water footprint—that is, the amount of water that is consumed when producing—or the carbon footprint—that is, the amount of energy that production requires.

It is important that your community asks itself how to measure the products or services being exchanged. In other words, **how to create fair equivalences when bartering?**

It is important to make sure that the value of the basic needs is not tied to the prices imposed by the market and open to other units of value according to what the community offers. Doing this exercise not only helps to form a more specific identity, but also promotes the possibility of breaking from the conventional system and, at the same time, creating a bridge.

At the multitrueke Mixiuhca we decided that our unit of value should be based on *Alegría* (joy). We ask ourselves: how much joy does it cost us to produce a loaf of bread? In this process, we place a value on the enjoyment of work, and the pleasure of nurturing bonds. Also, in Mexico there is a very nutritious amaranth candy called *Alegria*, which usually costs \$5MX; so, we set our community currency to \$5MX; that is, one Mixiuhca equals \$5MX (this does not mean that it is exchangeable for debt-money). Since a Mixiuhca is not the same as a Mexican peso, it is possible that the value of our multitrueke voucher will change with respect to the Mexican peso, which gives it more economic autonomy.

DENOMINATIONS

Vouchers can be of different denominations. These are established according to the average of the prices of the products. In other words if there are many products that cost \$5MX, you have to consider the denominations accordingly.

For the Mixiuhca currency, the denominations are 1, 2, 4 and 10.

1 mixiuhca = \$5MX

2 mixiuhcas = \$10MX

4 mixiuhcas = \$20MX

10 mixiuhcas = \$50MX

SIGNATURES

The most practical thing is to sign each community currency each time an exchange is made. This is, on the one hand, a symbolic act in which the signature represents the value created at the moment a product or service is delivered.

Likewise, the use-value (the satisfaction of a need) and the bond value (the relationship between those who produce and those who consumes,) are interrelated. On the other hand, the signature is the constant affirmation of the trust placed in the multitrueke system.

Finally, the sum of the signatures of each community currency is useful for accounting for the value created without the need to use debt-money (and thus know how much of it was not used.)

A multitrueke voucher with a denomination of 5 that was circulated 20 times created a value of \$100MX.

INITIAL ENDOWMENT

To begin exchanges, prosumers accept an endowment of community currency agreed upon in assembly, or by a commission. The endowment can be calculated by considering how much each member requires to acquire the products of the community. . That is, if at each market the average purchase per prosumer is \$700MX, then the endowment may be similar to this amount.

To determine the endowment you must ensure that there is an amount of community currency sufficient for liquidity. That is, the amount necessary to make exchanges. If there is too little, it will be very difficult for the multitrueke to flow because people will not have enough to purchase. If there is too much, prosumers might stop accepting it by accumulating too much.

In our multitrueke, every prosumer accepts 100 Mixihucas = \$500MX

THE CYCLE

Our cycle begins in the spring. Each participant signs a letter of commitment that he receives with his initial endowment.

Cycles are important for the introspection needed to renew ourselves. In a multitrueke system, these can be as short as a single market, or as long as two years, or even more. At the beginning of the cycle we recommend signing letters of commitment¹² and during the cycle it is important to follow the flow of community currency.

In matters of balance, two cases usually occur:

- 1 Prosumers have fewer community currencies because bought more than they sold, possibly because their products were not as requested. This imbalance can be correct by diversifying and proposing new items or services more demanded.
- 2 Prosumers have many multitrueke vouchers. This situation occurs because a prosumer did not buy enough, and they will have to review their consumption habits, because it is usually difficult to substitute habitual products for those that are found in the community. In the event that what this prosumer offers is in high demand, it will be necessary to carry less (just enough to satisfy the exchanges), or meet other needs of other prosumers with excess community currency so that they can circulate it.

At the end of the multitrueke cycle it is necessary to return the initial endowment. This is, if at the beginning the prosumers received a hundred community coins, at the end each one will return a hundred or a very approximate number. Returning the endowment that was accepted at the beginning should not be seen as paying off a bank debt, or causing the typical stress of being in debt; the main objective is to learn how to be part of a system that seeks a balance between giving and receiving, based on reciprocity and awareness of personal and collective needs.

12 Our commitment letter can be found at the following link:
<https://vida-digna.org.mx/multitrueke/wp-content/uploads/2021/08/Carta-compromiso-2021.pdf>

Does it make sense to accumulate multitrueke vouchers? Reflecting in your group about the function of the community currency to exchange will help create an understanding that it is useless to accumulate. Having more of it won't make one rich, the important thing is the products and services that can be bartered.

PLACE OF CIRCULATION

A community currency can be used in various ways:

- In a network of cooperatives or a consumer cooperative.
- Virtually, in online markets.
- In a neighborhood, if it is accepted by tenants or merchants.
- Through fairs, tianguis or markets.

The feria modality is what we practice in the Multitrueke Mixiuhca. Currently, all of us prosumers meet every fifteen days in the Huerto Tlatelolco to make a Multitrueke Fair.



SITUATIONS TO CONSIDER

Starting a community currency is primarily a collective learning process in which there is a willingness to dedicate time, study and physical and emotional energy to the multitrueke. The personal challenge of changing life habits requires a great deal of patience with each other. The challenge of building trusting economic ties with other people requires a great deal of understanding. And for the challenge of organizing tasks and responsibilities, in addition to patience and understanding, open communication and perseverance are necessary.

There will be many issues not considered in this manual; each of them is an opportunity to create a model appropriate to one's context. However, there are some situations common to the Mexican experiences, such as:

- Markets become saturated with second-hand items.
- There is little diversity of offerings.
- Only one or two people fill up with community currency because their products are highly valued.
- Prosumers do not want to receive multitrueke vouchers.
- The community currency ceases to be important in the face of the emergence of other initiatives (consumer cooperatives, savings banks, product sales).
- No time or willingness to attend meetings or arrives very late.

Each multitrueke voucher is unique and faces different difficulties along the way, yet when starting a new experience, it is helpful to ask ourselves: **how can we prevent situations that may arise?**

THREE TYPES OF ECONOMY



At present, the market economy is overvalued and the other two have been made invisible:

- **The economy of reciprocity**, where there is equity calculated based on levels of satisfaction. We practice it through trueke and multitrueke.
- **The gift economy**, necessary for life,

based on give-receive-return. We give without calculation: time, knowledge, love, products, in order to also receive care, affection, listening, services and knowledge; this leads us, therefore, to give back and thus restart another cycle of abundance. This endless flow of giving, receiving and giving back is life itself and does not attend to strict accounting, just as the price of the planet cannot be calculated, nor can joy be calculated.

How important are the economies of reciprocity and gift in your community? Have you received help from other collectivities? Have you reciprocated with those who supported you?

GIFT SPACE

During the activities of a multitruেকে system, the gift economy will always be present in the community and organizational work that all prosumers do. Likewise, to make it more visible, they can provide a space where everyone can freely bring products in good condition that other people may need and anyone can take without the need to put something in exchange.

A VOUCHER FOR CONSUMERS IN SOLIDARITY

We understand the idea of looking for multitruেকেs to be free of money-debt; however, we know that this is necessary to survive in daily life. Therefore, it is possible to open the door to consumers in solidarity who come to buy products or services from the community. To do so, we suggest using a kind of debt-money filter, by having to exchange it for vouchers accepted by prosumers, as would be done in a kermesse.

It is necessary to emphasize that a consumer in solidarity is not only a person who buys in the multitruেকে, but someone who strives to relate fraternally with prosumers. To the best of his or her ability, he or she changes consumption habits to respect both the dignified life of the prosumer and the physical limits of nature. It also generates strategies to acquire a considerable amount of its products/services within solidarity and local networks.

The vouchers of the consumers in solidarity at our fair are cacao; these can be converted into Mexican pesos. At the end of the day each prosumer exchanges the cacao they received for pesos, contributing 10% to a self-management fund that maintains various expenses of the fair.

SENSE AND CONSCIENCE

In our experience, the time dedicated to the sense of community currency is very important. For a collectivity to last, it is necessary that the participants are aware of the way of life and the economy they are building. For this, it is very helpful to use different creative tools that help to reflect and share learning.

CIRCLE OF DIALOGUE AND INITIAL RITUAL

We have seen the importance of starting and ending with playful spaces, with strong philosophical meaning and meditation. The work of setting tables with products, making exchanges and attending to visitors is so imperative that it is easy to forget the intangible aspects that make us come together: creating community, generating bonds of trust and care, and so on. The forms and rituals can change, but it is important that the way you start and end the multittrueke makes the exercise more meaningful.

Our starting ritual is essential for us, not only to keep our objectives in mind, but to intend them every time we meet.

WORKSHOPS AND TALKS

At Multittrueke Mixiuhca we offer a monthly workshop to those who wish to join or to consumers in solidarity. In each fair there is also a brief talk at the beginning.

In order to guide and strengthen each prosumer, before joining, everyone must know the principles, objectives and functioning of the multittrueke.

BROCHURES AND BANNERS

We recommend designing ad hoc brochures or written information for those who are already part of the community or to invite new prosumers and consumers in solidarity¹³.

DIRECTORY AND PRODUCT CATALOG

It is advisable for the experiences to have a directory or catalog detailing the information on the offers and prosumers. The data should be updated periodically and be as accurate as possible, since the use of the directory and its reliability depend on it. It must be ensured that each member of the system has a copy of the directory, in order to generate transparency and inclusion.

DYNAMICS

It is always useful to carry out different educational activities in order to communicate about economic topics necessary to understand the importance of multitruque. We invite you to create your own dynamics, linked to the context of your community, that allow you to share and pollinate the creation of community currencies.

We have adapted the following exercises from our ten years of experience, always looking for different ways of communication and encounter with the participants. We invite you to practice these games and modify them whenever necessary.

13 On our page you can find our latest brochure:
<https://vida-digna.org.mx/multitruque/wp-content/uploads/2021/08/TRIPTICO-2020-Prosumidores.pdf>

BANKING GAME

Presentation. Banks, since their creation, have been seen as the givers of credit and support to people, whether to buy a house, create a business or help with an illness, and they give "all that support" in exchange for charging a little interest. Likewise, the hegemonic economy invites us to compete, dedicate ourselves, and, consequently, achieve success, because if each individual makes an effort in their personal benefit, society will obtain a collective benefit. We will demonstrate the opposite.

Concepts to be studied. Usury, trust, competition.

Materials. Toy coins or legal tender coins of the same denomination.

Methodology

Let's play nice banking! *Let's remember that banks help strengthen and grow the economy.* Each participant will be provided with a credit so that their project or initiative has a boost and can be successful, because *who doesn't want their business to grow??*

- 1 One person will take the role of the bank and give each participant 10 coins (or the equivalent of the chosen credit); everyone is given the same amount.
- 2 When giving the credit, it will be specified that there will be a charge for it of only 10% per annum, i.e., one coin.
- 3 The bank should encourage exchanges between each participant; for example: Alejandra decided to start a bread business and Julio wanted to start a coffee shop; Alejandra should be encouraged to sell bread to Julio and he should pay Alejandra some coins for his product.

Alejandra has 10 coins. / Julio has 10 coins

Alejandra sells bread for four coins; then:

Alejandra has 14 monedas. / Julio has six coins

This implies that Julio will have to get the four missing coins by selling his products or services to the rest of the participants. In this way, he will circulate the currency and create a healthy economy. Will it succeed?

4. After giving several transactions a chance to take place, the first round is closed. This means that the bank stops the exchanges in order to collect its 10% interest. Each participant will have to hand over only one coin. Who will be able to pay for it? Who thinks that by making an effort, they will be able to pay for it? How many more will they be able to repay their debt in the future? It is the job of the bank to motivate these and other questions so that participants reflect on how banking interest and competition in the markets work.
5. Initiates a second day of exchanges, seeking to obtain 10%.
6. At the end of the second round, the bank stops the exercise and collects the debt. Then the questions for reflection and the round of participation among the participants are generated. Is it possible to pay all the debt? Some will pay it, but others? Who wins in this game? *I was only given 10 coins, where will I get 11?*

It ends the dynamic by being the bank who collects all the coins, as sooner or later it is actually what will happen within our small created economy.

Questions to think about. Who generates the interest? Who can pay the debts?

SET OF CHAIRS

To move from an economy of war and predation to one of peace and abundance, we must change our paradigms and take action. And what better way to do it than playing!

Presentation. Who has not participated in the game of chairs? That nice game where the winner is the one who is left at the end, after having displaced others with his or her body, or even having removed the chair so that someone else would fall.

Concepts to be studied: Competition, collaboration, solidarity, care and mutual support.

Materials. Fewer chairs than participants. Optional audio.

Methodology

Let's play the game of chairs! But with a little change in the rules: this time, the goal is that we all keep playing; that is, that we can always sit down. How will we do it if every time there are fewer and fewer seats?

1. The chairs are arranged in the center; there must be one less than the total number of people who will play.
2. Music starts; participants circle around the chairs. The music stops after a few seconds. Everyone sits down. How? It can be sharing a chair, or one on top of another.... Each group will find the dynamics to achieve this.
3. One chair is removed (now there will be two less than the total number of participants)... And so on until there is one chair left.

Questions to think about. How did I felt? What was it like to relate to other people's bodies? How did we reach trust agreements in seconds?

THE PATH OF MULTITRUEKE

A SMALL GUIDE

You are almost ready to start creating your own community currency together with your community. The following are guiding sentences on the way to multittrueke, elaborated with the purpose of guiding you and your community in any decision they make related to the multittrueke lifestyle:

- To create with effort a life option that is more harmonious with nature, simple and affectionate, that seeks the good-being, good-well-being, good-doing and good-living of all beings on the planet.
- To replace the logic of competition, alienation and war with a collaborative, creative and vital one, with many limitations in the satisfaction of material needs, but politically solid and abundant in utopias.
- Reproduce, regenerate and sustain life through care. Engage in mutual caring relationships and be able to receive and give on reciprocal terms.
- Learning to live better in company, on the self-managed path, on a scale where it is possible to look at the face of the other person, creating bonds of trust, the foundation of community currencies.

- Seek to live in frugal abundance: more conscious and with fewer needs. Require less entropic things and more healthy, nutritious products that do good. Give priority to that which is abundant and does not destroy the planet: affection, reflection, spirituality, tranquility. To be less reoccupied with worrying for survival and give themselves more time to create a new world.
- Attempt to create a dignified basket that meets part of the necessities of life with wholesome food, holistic health, imaginative recreation, transformative art and thoughtful knowledge.
- To relearn how to live, think and love in everyday life. To be part of local spaces and creators of the unprecedented in order to contribute to global awareness and imagination and thus overcome the two essential challenges of humanity: its devastating voracity of the planet and its inability to relate to other human beings.

Finally, we share the following text that recounts a day at the Multitruেকে Mixiuhca Fair, the physical space where our community currency circulates the most. This narration is specially made to illustrate the implementation of many of the knowledge shared in this manual.

We hope that you and your community will soon join the network of community currencies that exist in Mexico and the world.

We are waiting for you with open arms!

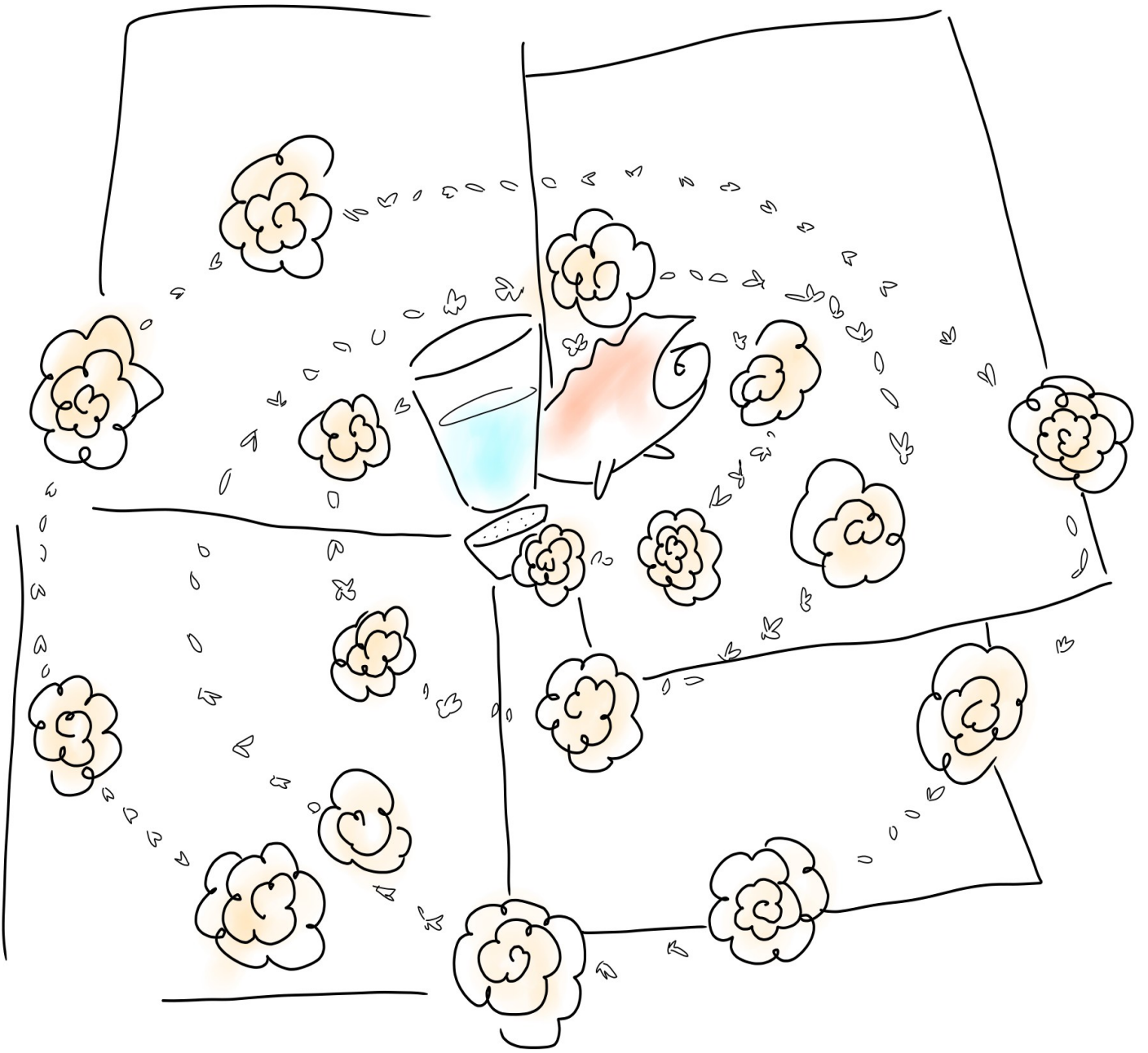
A DAY AT THE MULTITRUEKE MIXIUHCA FAIR



The first and third Sundays of the month are very special days. Officially, the Multitruque Mixiuhca Fair begins at twelve thirty in the morning, but the truth is that for the community it starts the day before, when the prosumers get ready to leave home early on Sunday and collaborate in the arrangement of the space, since it is always necessary to arrive an hour before to help with the organization, the assembly of tarps and tents or any eventuality that may occur.

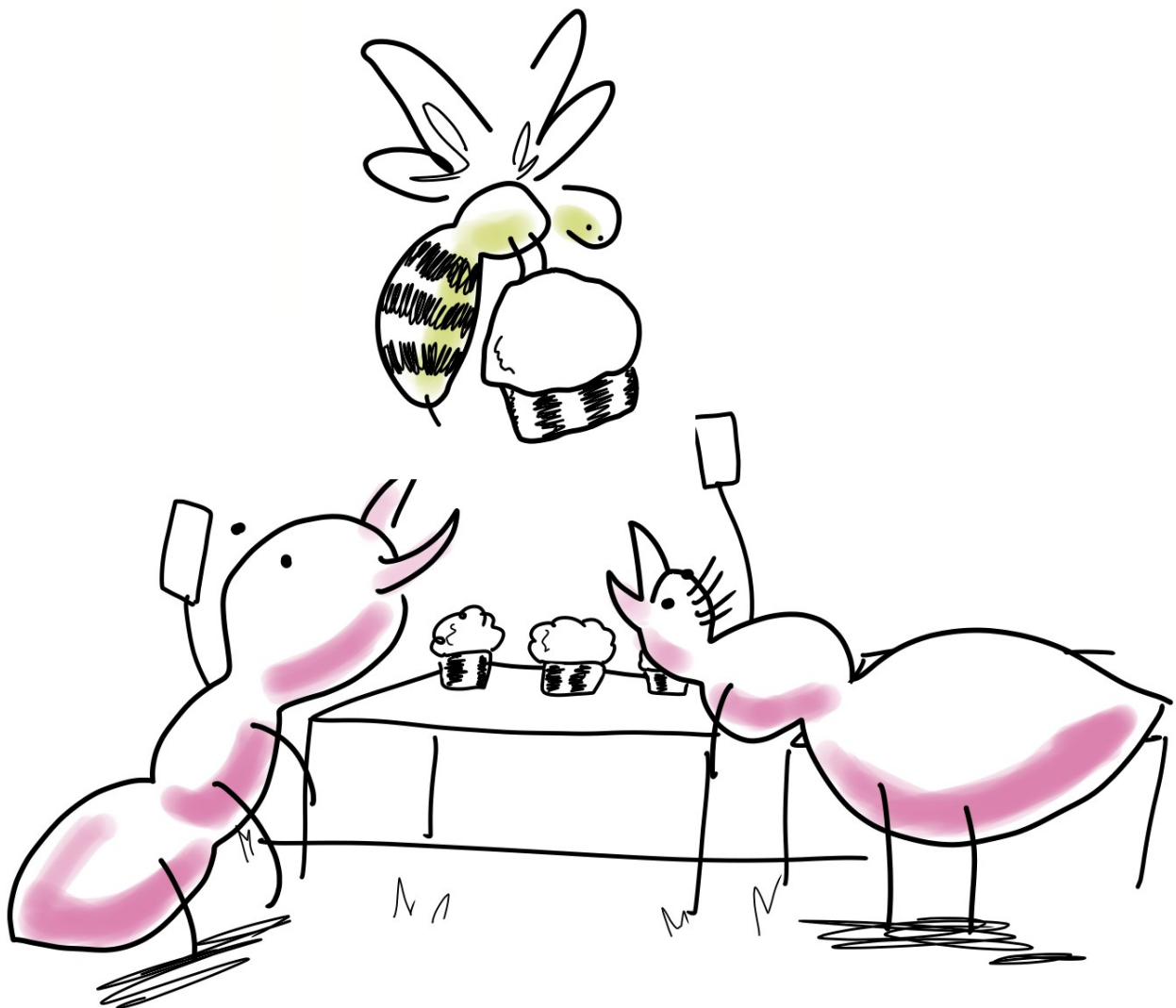
Once all prosumers arrive at the fair they hold a small meeting to greet each other, establish the agenda and make the necessary announcements for the celebration of the fair, among other issues that may arise and that depend a lot, for example, on the space hosting the event or the time of the fair's annual cycle. We try to make this first meeting quick so as not to delay the following activities, but also because it continues a very special moment: the initial ritual.

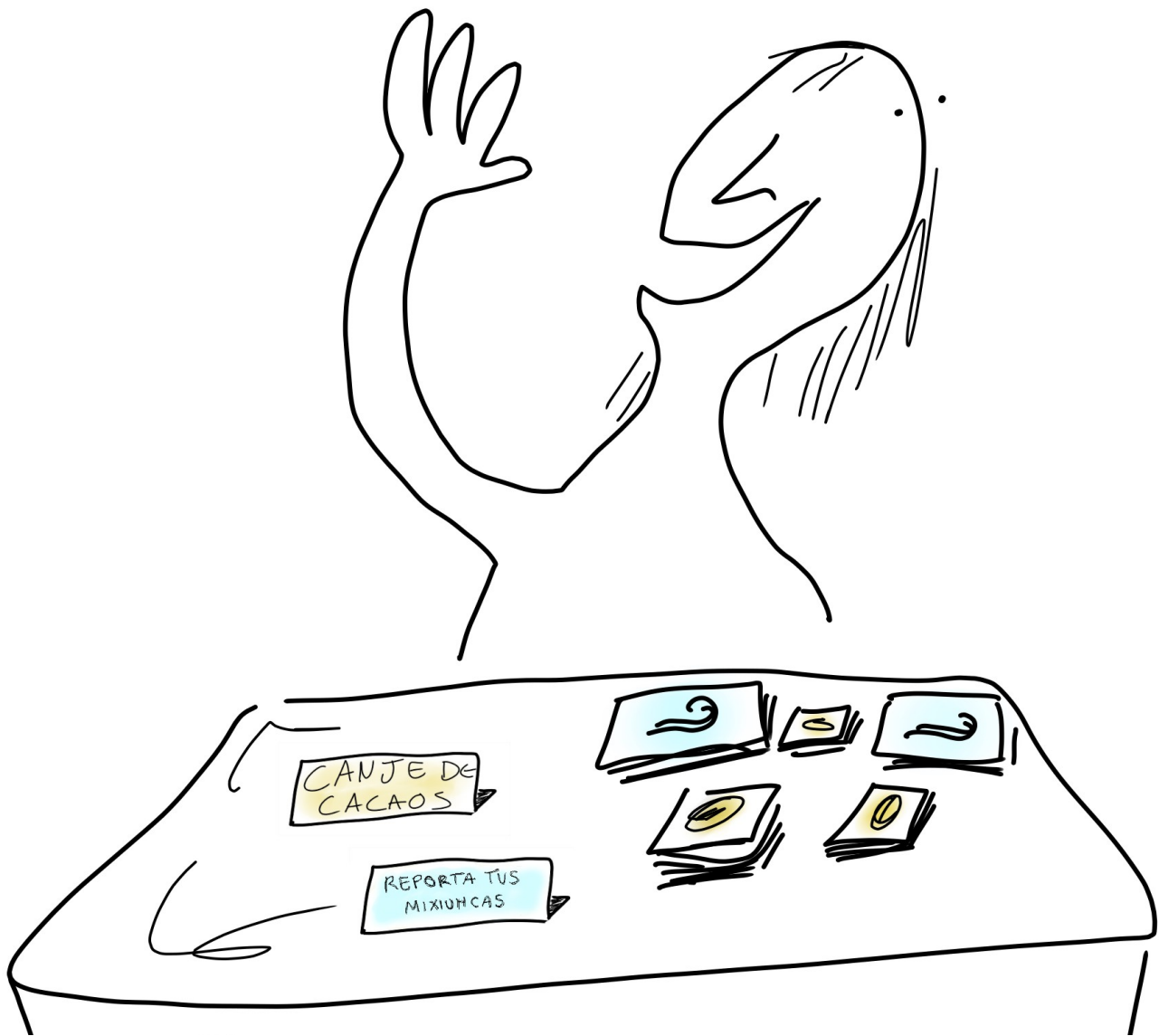




During the initial ritual it is customary, in a circle, to thank the seven elements: north, south, east, west, up-sky, down-earth and center-our hearts. Inside the human circle an offering is placed with food and flowers to symbolize the earth, a snail as an emblem of the air, a container containing water and, of course, a sahumador or popochcomitl, where the fire is. The ceremony and its symbolisms allow the prosumers to thank each other for being present and having the will to perform the multitrueke exercise, and also to thank Mother Earth for keeping the community together. We try not to take the fair for granted: each fair is a collective effort and many factors must exist to bring it to life.

After the opening ceremony, everything speeds up and everyone knows where to go and what to do. One person is in charge of giving the introductory talk to the multitruেকে exercise for the new prosumers or solidarity consumers. This first talk is fundamental, as it lays the groundwork for those who intend to join to understand the social, spiritual and political importance of the fair.





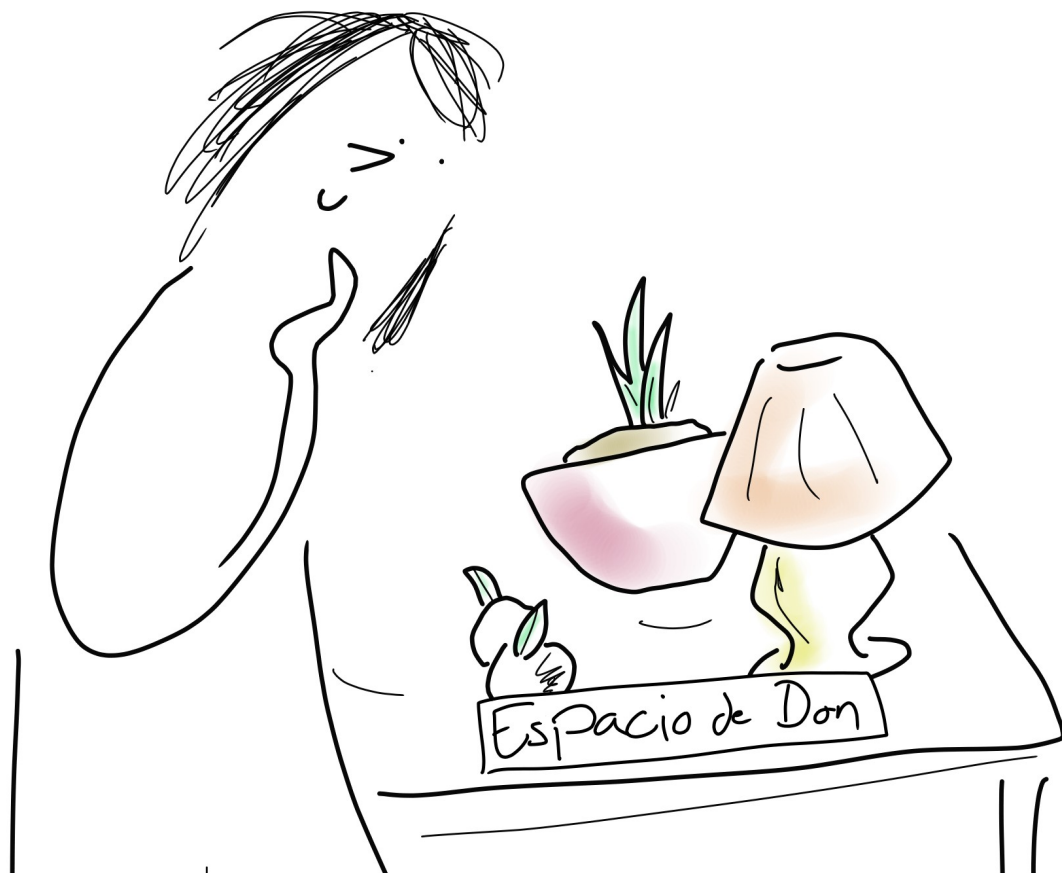
While the introductory talk takes place, the registration table is ready for all prosumers to come and write down the products and mixiuhcas they are arriving with, as well as to pick up the tables and chairs they will occupy during the fair. Once they have their tables, they set up in the area they like the most and place everything to their liking and in the perfect place to offer their services and/or products to the community and consumers in solidarity.



Now that everything is settled, the celebration of the multittrueke begins. Explaining the exercise is somewhat complex, since it is very difficult to understand it without doing it, because it is with practice that the spirit of the multittrueke enters the bodies and lovingly comforts them with each exchange that is made. Even so, it is not superfluous to describe how it is done.

Once the prosumers and their offers are set up, it is not that they stay at their tables waiting for someone to come and buy what they offer (as happens in any tianguis), but rather that everyone leaves their own place to visit other neighboring spaces; this is one of the reasons why the fairs are so lively. The multitruque is not just a matter of going to other tables and taking what you want (as you would do in a supermarket): each trueque is a moment of communion in which prosumers are happy to meet again, transmit information about their products and services and the way they make them, and tell each other their problems and joys -whether or not they are related to what they multitruque-. Each prosumer has his or her own style: some are warmer than others, or need to describe their offers in more detail, or give certain recommendations, to give some examples. What is certain is that in the end, both parties must be happy and satisfied with the result. Every exchange, whether it is a direct barterke, multitruque (using the community mixiuhca currency) or using cacaos, implies an agreement between two people that is based on trust.

In all multitruekes there is a table that continues a millenary tradition, even older than the trueke: the don. This space is an area in which the person who wishes to donate something that is no longer used, but that can continue its life cycle by being donated, making it possible for it to continue to be used by another person who wants or needs it, without having to give anything in return. Practicing donation does not mean giving away your waste: it means understanding that everything you give will be returned at some point, in addition to supporting the economic practice of reuse and reduction. Thus, we adopt a behavior where the quantitative decreases and allows us to live with less material things but better used.



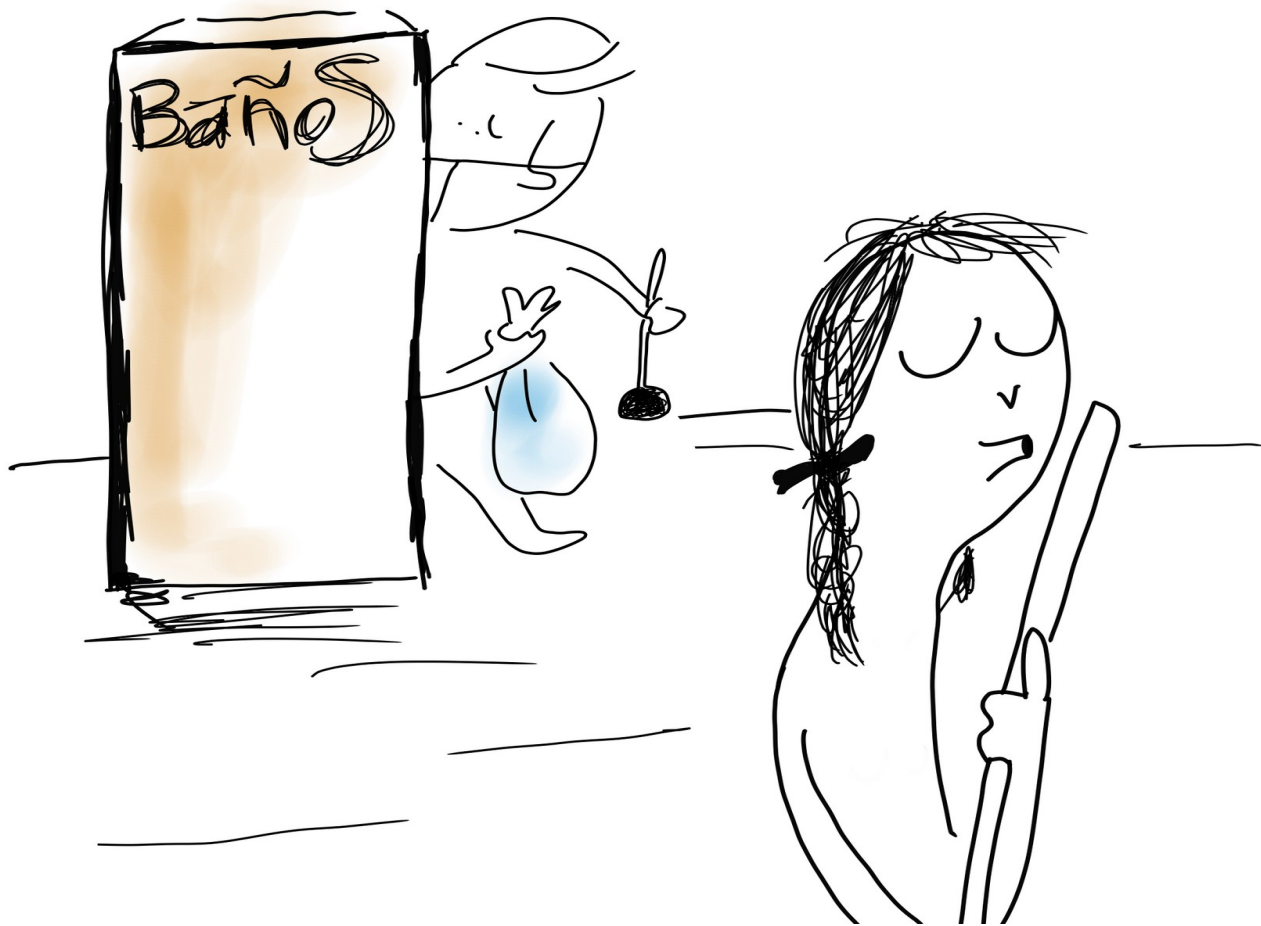


To give variety to the fairs, each multitrueke is accompanied by presentations, talks and artistic and cultural workshops open to the public. These activities are carried out by members of the community or invited guests who at the end of their participation are thanked with a basket of community products.



Almost at the end of the fair, the shared meal is set up. This table is one on which everyone places a food to be enjoyed with the community, an exercise both satisfying and necessary, because it is celebrated at a time when everyone is already very hungry! Besides, shared food is always the most delicious.

After eating, digesting and quickly finishing any pending exchange, everything is picked up: the products, tables and chairs; the arrangements, tents and blankets, as well as anything that is out of place or dirty. Waste is not a big concern because the fair has a zero garbage policy (everyone brings their bags, containers, plates, glasses, etc.), but there are spaces that do need cleaning or repair, such as the bathrooms and any objects that have been lent by the space that houses the fair. The idea is to leave the place as it was found.

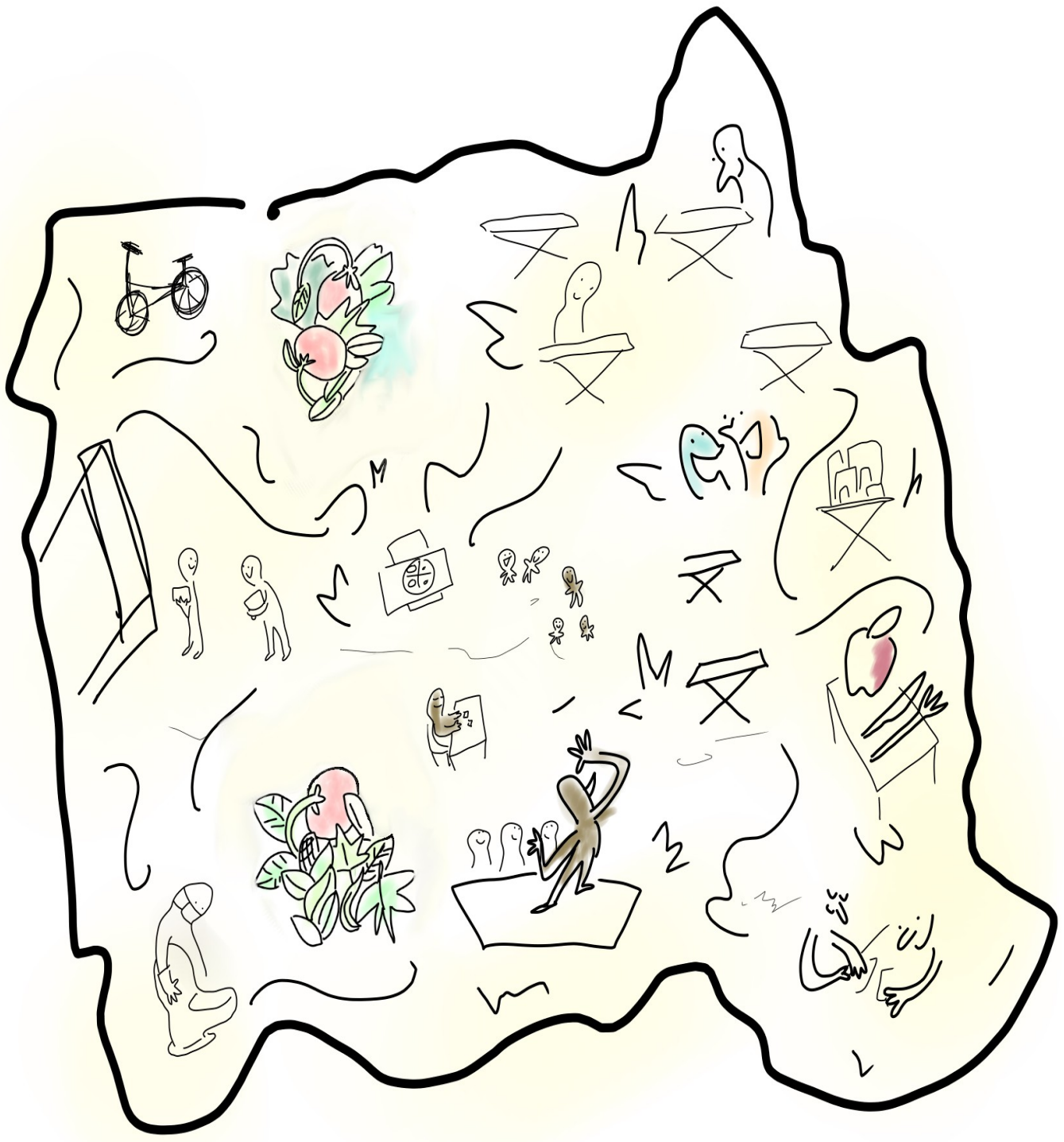


The penultimate activity of the day is the closing meeting, during which each commission is in charge of reporting any incident or need; in this meeting, agreements are also made for the continuation of the fairs (such as, for example, dissemination issues) and, of course, the prosumers say goodbye knowing that they will meet again.





The next moment of the fair is the final registration; that is, to report to the respective commission how many mixiuhcas each person finishes with and how many cocoas they have to change. In addition, the tables and chairs taken at the beginning of the day must be returned in perfect condition. It could be said that this is the last part of the day, but the truth is that the fair ends when everyone arrives home, safe and sound, to put everything they exchanged back in its place and remember with affection the hands of those who received it. Being part of a multitrueke community is one of the best ways to put life at the center of everything.



*Mixiuhca fair map

GLOSSARY

Concepts tend to objectify and impose a way of appreciating the world; they tend to hide the social relations that make it possible for what is to continue being. Therefore, rather than giving definitions, this glossary reflects our understanding of certain words through a collective and changing process.

Autogestión. Common goods. They are not objects, entities separate from people, but those ties, work, care and defense that make it possible that, for example, water and land remain for the benefit of the common/community.

Community. These are the links that we build so that we and life can continue to be, and that cannot be limited to institutions. We choose to say "making community" instead of "being community".

Debt-money. Money created by private banks as debt.

Economy of reciprocity. These are the economic links we create between neighbors, partners and friends where we seek social justice and welfare. Trueque or community currency is often used as a form of exchange.

Financialization. This is the predominance of finance over the real economy; for example, when water is worth more for being a financial asset than for quenching our thirst.

Gift economy. It is based on sharing with the community the best that one has, without quantifying and without expecting an immediate reward, but knowing that we are part of the virtuous circle of giving, receiving and giving back that occurs between people and also with nature. For example, planting a tree today knowing that in the future someone else will be able to harvest the fruits.

Good Living. It is usually the translation of *sumak kawsay* of Andean origin. *Sumak* is fullness, the sublime, magnificent and beautiful. *Kawsay* is life, is the being being in a dynamic and changing way. Therefore, it is life in fullness.

Interest. Extra percentage charged by the bank for having invented the money it grants for a loan. It is an economic instrument that justifies usury and creates a financial system based on scarcity and distrust.

Megaproject. It is a heavy capital investment to exploit a territory in order to build a large real estate, mining, transportation, tourism, etc. project. It modifies the living conditions of its inhabitants to the point of dispossession and usually involves some type of ecocide. They usually offer those affected a poor remuneration.

Multitruke. It is the collective exchange with a community currency. It occurs without the need for two people to coincide in bartering and exchanges can be made with products and services of different values at different times. Returning to the previous example, the *multitruke* would allow, instead of just making a sauce, to make a mole. Instead of exchanging two ingredients, you can *multitruke* many!

Prosumers. Who produces what the community needs and consumes what the community offers. A person sensitive to the needs of others who diversifies his or her contributions, shares his or her knowledge and is interested in the needs of the community. in learning from others.

Self-management. Organization where those who are part of it commit themselves to manage, make decisions and maintain the collectivity.

Solidarity consumer. Who helps to change the world with their daily habits. Consciously and reflexively decides to consume locally, free of exploitation, without chemicals and supporting transformation processes. For example, he/she is the one who buys bread from his/her neighbor and not from Bimbo.

Speculation. Taking advantage of the change over time of a security to obtain a profit. Following the principle of buying low today and selling high tomorrow. Since the real value does not necessarily is modified, speculation is an illusion, it seeks to expand the price of something until it bursts.

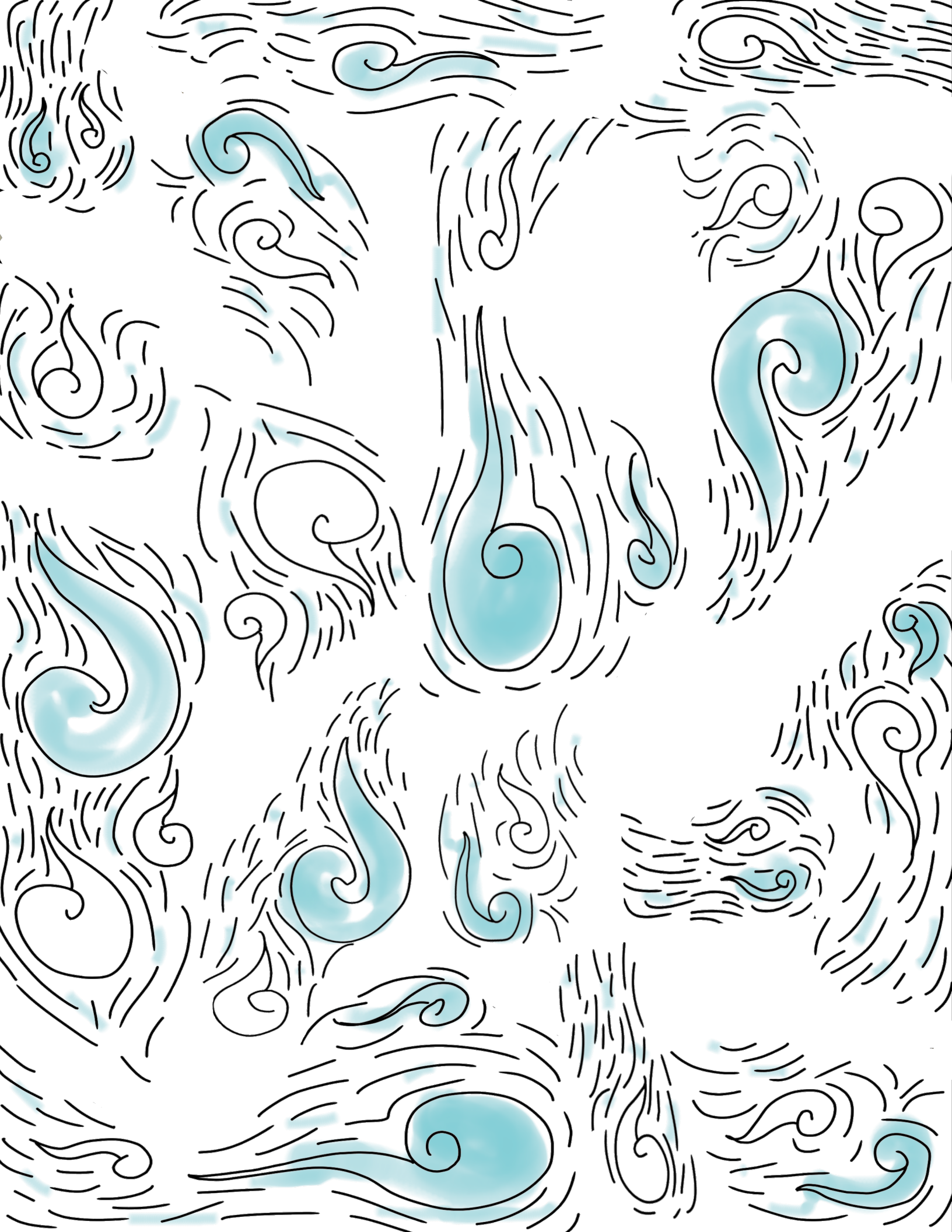
Stock Exchange. It is a market where financial instruments of companies and governments are bought and sold to the highest bidder. By increasing or decreasing the value of financial instruments, the most skillful make a profit at the expense of others.


Trueke. It is the exchange between two people when there is a coincidence of interests; it occurs with products or services of similar value at a given time. For example, you have chili peppers and I have tomatoes; if we exchange, we can both make a sauce.

Unit of account. It is a parameter to measure the values we exchange. It is a way to create equivalences; for example, the hour: exchange one hour of class for one hour of consultation. If we create units of account on which we price our products, we can create equitable systems of exchange.

Usury. It is the charging of interest on a loan, usually abusive. In essence, it is the pursuit of the magical thinking that seeks to make more money come out of money.





The background of the page is a vibrant illustration. It features several brown hands of various sizes, each holding a white rectangular note with a blue circular design. The hands are positioned around the central text, as if presenting or offering the notes. The background is filled with swirling, wavy lines in shades of light blue and white, creating a sense of movement and energy. The overall style is hand-drawn and artistic.

In the years that we have been giving workshops on Multitrueke we usually find ourselves confronted with the question:
Is it really possible to create our own community currencies?
Our answer is conclusive:
Of course, it is possible and even necessary to do so!

This is a manual for the creation of community currencies based on the experience of more than ten years of Multitrueke Mixiuhca.

We hope that you and your community will soon join the network of community currencies that exists in Mexico and the world.

We are waiting for you with open arms!