

Balam Founders Circle

The Historic First Transcendent Financial Living Community

**Sucre, Municipality of Olaya, Colombia
90 minutes from Medellín**



Something Is Shifting.

*Inside you.
Around you.
In the world.*

The path that brought you here was built on achievement. But something in you knows: that path was preparation not the destination.

The Change

The world is rewiring itself, compelling you to ask new questions about how you truly want to live.

The Longing

You seek a life that reflects your deepest values not just comfort, but meaning, belonging, and contribution.

The Quest

You're done rehearsing. BALAM is where co-creators of the New Earth finally begin living the life they've been called to live.

Our Collective Commitment

The Founders Circle doesn't just build a community.

They embody a new code of living.

EXIT

What We Leave Behind

Systems and practices that generate harm, division, and disconnection from what truly matters.

ENTER

What We Step Into

Ways of living that heal, regenerate, and align our daily reality with our deepest values and sacred mission.

CREATE

What We Build Together

Flourishing communities and generative ecosystems where financial abundance and spiritual growth are one.

BE

Who We Become

The future we wish to inhabit co-creators of the New Earth, living the life we've been preparing for all along.

BALAM is not just a place to live.

It is a commitment to the future we wish to inhabit together.

Where Your Financial life Aligns with Your Values and Mission

BALAM is built on a single, radical premise: financial well-being and spiritual growth are two concepts in harmony.

Transcendent Financial Life

Your finances sustain your sacred mission

In BALAM, money is not separate from your values. Your financial capital funds the life you've been called to live and generates real co-owned assets for intergenerational well-being.

Life Harmony

Integral wellness, peace, and stability

Daily rhythms designed to restore your body and nourish your spirit: yoga, meditation, organic nourishment, creative expression, and purposeful work all in one place.

Service to the Planet

Contribution to humanity with joy and gratitude

BALAM is a living model of a regenerative life. Your presence here IS your service: to your community, to the Earth, and to the New Planet we are co-creating together.

In BALAM, we design and embody this way of life together.



172 Acres- Sucre, Municipality of Olaya, Colombia.

This is the land the Founders Circle will design, own, and steward for generations



Founder Dr. Carmen Delia Ortiz — On the Land

Email: carmen@transcendentfinancialliving.com.

You Have Everything. And You Know Something is Missing.

The woman we are calling into the ***Founders Circle*** is not lost. She is accomplished, awake and ready to stop rehearsing for her real life.

- **Accomplished Professional 50+ :** credentials, savings, reputation the 'strong one' others lean on.
- **Success on paper, divided inside:** living a split between the achiever she is and the conscious human she has become.
- **Values-rich, structure-poor:** deep clarity of her beliefs but no infrastructure to live them out.



Your 2 AM Inner Voice

The woman we are calling knows these words by heart:

"Why does my life still not feel like mine?"

A quiet morning tension despite her accomplishments, her daily reality feels misaligned.

"I'm afraid I'll realize I spent my whole life getting ready to live instead of actually living."

A deep fear that years of retreats, books, and meditation haven't translated into practical, lived reality.

"Where are my people?"

The inner ache of being unable to discuss her core values and life's higher purpose without being judged.

The Founders Circle is the answer to all three



Dr. Carmen Delia Ortiz

EDUCATOR ·
FINANCIAL VISIONARY
REGENERATIVE ECONOMIST
*Cultivating Consciousness,
Community & New Earth Prosperity*

Your Founding Host

Dr. Ortiz has spent 40+ years at the intersection of financial education, holistic life-centered financial planning, regenerative economics and ethical-spiritual entrepreneurship. Life has prepared her as Founder of BALAM.

PhD in Education

Texas Woman's University rooted in how humans learn, grow, and transform.

MBA Columbia University

Ivy League financial rigor. The technical fluency to speak the language of capital.

Certified Financial Planner

One of the first to connect money with holistic well being.

Founding President and Business Advisor

U.S. Hispanic Women's Chamber of Commerce (1990) and former advisor to the Small Business Administration (USA).

"A career defined not by changing lanes —but by widening the road."

You are not just joining a community...

You are starting a movement

BALAM, located in the town of Sucre 90 minutes from Medellín, is the MODEL for a global network of Transcendent Financial Living Communities each co-owned equally by 64 members.

- **The First:** Historic.
- **The Template:** The governance, financial model, architecture, way of life and ventures established here become the roadmap for future BALAM communities.
- **The Global Network:** Co-owning assets and co-creating the New Earth across a forthcoming network of Transcendent Financial Living Communities.



The 8×8 Design Guarantees

Most intentional communities fail because they try to build connection in a way that makes real intimacy impossible. BALAM is designed at the precise group size where human connection, collective intention, and cooperative governance are optimized.

**64 Family Units.
8 Circles of 8.**

You are not joining a community of 64 strangers. You are joining a permanent Circle of 8 held within a conscious Cooperative of 64 partners that are equal co-owners. Every member with equal voice and equal ownership.



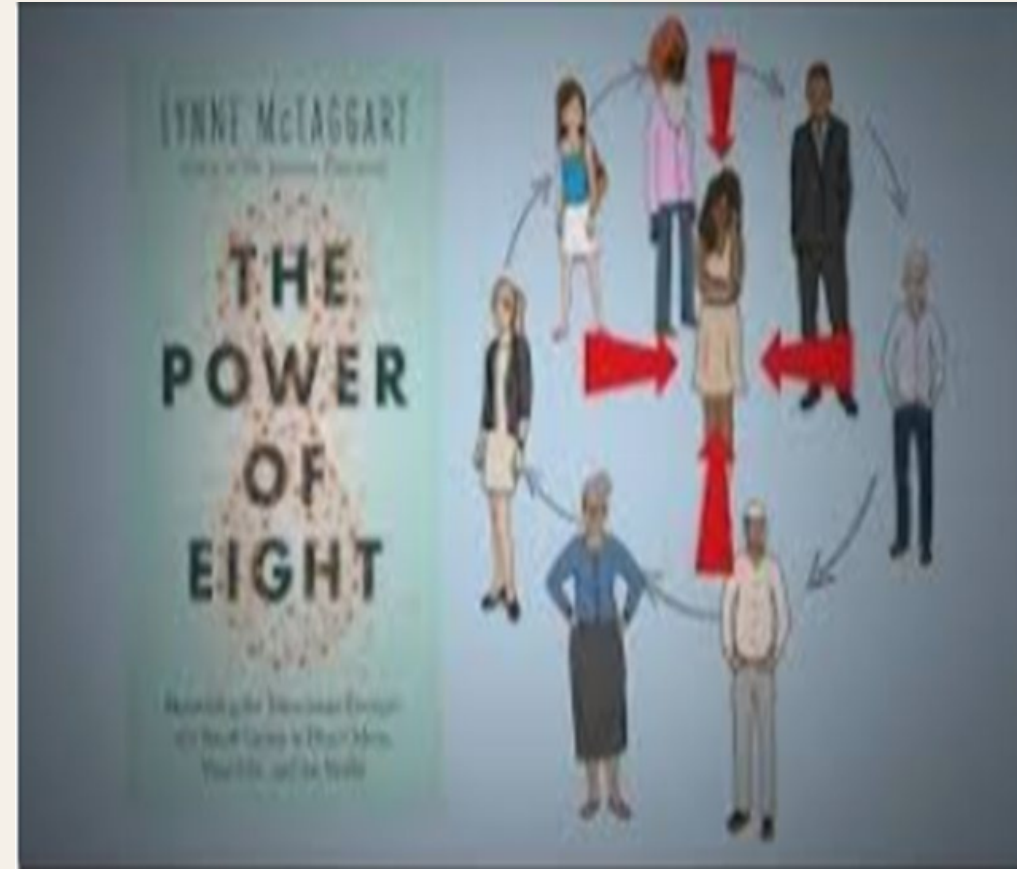
The Science Behind the Power of Eight

"The community structure is built on deep scientific and empirical research into what makes small groups extraordinarily powerful."

Grounded in the research of Lynn McTaggart, the best selling author of the book titled (***The Power of Eight***).

- Measurable amplification of intention.
- Accelerated healing.
- Extraordinary collective coherence unavailable in larger or smaller groups.

Small enough for radical trust. Large enough for meaningful collective power.



Who are the members of the Founders Circle?

The Founders Circle is comprised of the 8 women who were here first and shaped everything.

Seekers Who Are Done Seeking

Accumulated wisdom for years now ready to live it.

Whole-Life Leaders In Transition

High-capacity leaders in transition, ready to lead differently.

The Quietly Radical

Reorganizing their entire life and finances around inner values and service to humanity and the planet

Values-Rich / Structure-Poor

Their beliefs and deep desires are clear, but lack the infrastructure to live them out.

Builders of the Life They've Been Preparing For

Their inner work continues to be preparation. This is the destination.



The Eight Will Create the Draft of Everything

Proposals drafted by Founders Circle will be presented for review and approval by the whole community of 64

The Land

How the 172 acres are developed, zoned, and stewarded for generations.

The Housing

The design, construction, inside and outside spaces and living arrangements.

Governance

Decision-making structures, conflict resolution, and community agreements.

Business

The eco-tourism business, other business projects, and the overall financial plan

Community Culture

The rituals, values, membership criteria, and social agreements.

Legal Architecture

The cooperative by-laws, ownership documentation, and transfer rights.

15 Days at the FarmhouseWhere the Founders Circle Comes Alive

The first 8 women forming the Founders Circle travel to Medellín and spend 15 days together at the Farmhouse a fully built 5-bedroom estate with a swimming pool. This is where the community is born.

Days 1–3

Arrive & Bond

Deep connection, vision alignment, and establishing the Circle's foundation.

Days 4–6

Land & Design

Walk the 172 acres. Design the master plan, housing concepts, and land use.

Days 7–9

Business & Economics

Draftthe eco-tourism business plan, start the process of planning other virtual and in place ventures, and develop the cooperative financial plan.

Days 10–12

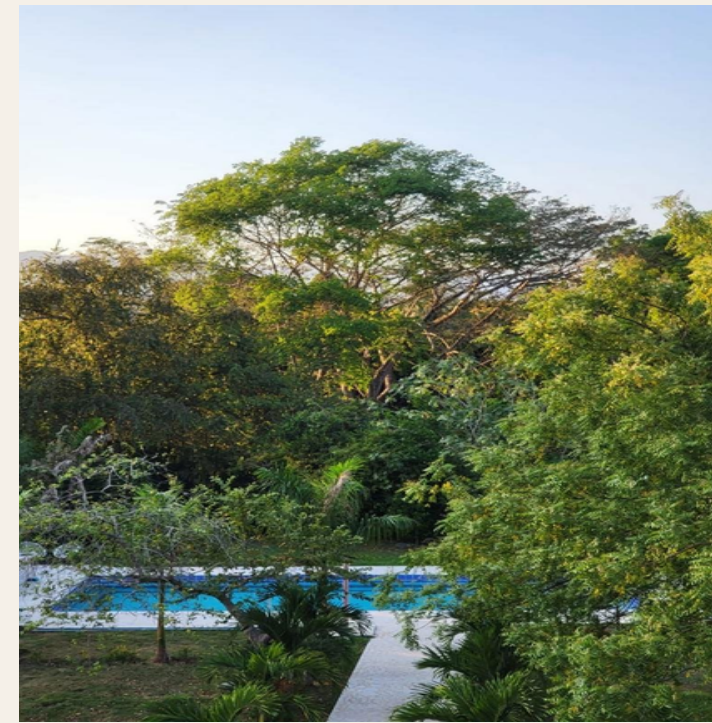
Governance & Legal

Establish cooperative bylaws, decision-making processes, and legal framework.

Days 13–15

Launch & Celebrate

Formalize the Founders Circle, sign founding documents, and celebrate.



172 Acres plus an already built Farm House

The Land: 172 acres of stunning Colombian land, located just 90 minutes from Medellín. A generational opportunity of scale.

The Farmhouse: A fully built 5-bedroom farmhouse on 5 acres with a swimming pool and beautiful natural surroundings 10 minutes from the main 172 acre Land.

Members of the community will have access to the **Farm House** while the BALAM Community is being developed,





The Farmhouse.

5 bedrooms · Pool · Top floor apartment- Fully built · Available immediately.

The Community Asset Portfolio.

All 64 members are equal co-owners of an income-generating asset portfolio.

Equal cooperative ownership for all 64 members permanent, legally protected, and transferable within the cooperative.

172-Acre Land

Stunning Colombian land.
A multi-generational real estate asset .

The Farmhouse

5-bedroom estate with pool. Available from Day 1.

Urban Apartment

4-bedroom, 3 bath modern apartment in Medellin

Eco-Tourism and other ventures

Members own the businesses they create. These high impact regenerative ventures will generate income and grow in value over time.

Corporate Equity

10% stake in **Transcendent Financial Living**. (a high impact start up)

Urban Anchor and Regenerative Business Ventures



Medellin City Apartment:

A new 4-bedroom apartment owned by the BALAM Cooperative in one of the best and safest areas of Medellin. The apartment serves as an urban anchor for healthcare, city access, events, guest stays, and rental income.



Eco-Tourism Business (and other regenerative ventures):

An eco-tourism business built on the 172 acres. Members own the businesses they create, not just the land. These ventures will generate income for the 64 members.

The Financial Model.

Equity in a growing high impact mission

- **Equal Co-Ownership:** All 64 members hold an equal share of all cooperative assets -land, farmhouse, apartment, and business ventures created.
- **Corporate Equity Stake:** The cooperative owns 10% of Transcendent Financial Living, led by Dr. Carmen Delia Ortiz.
- **Income Generation:** The eco-tourism business and other member created ventures along with the urban apartment will generate income funding land stewardship and member distributions.
- **Permanent & Transferable:** Every member's equity is legally protected, permanent, and transferable within the cooperative. It is yours equally.



The Global Replication Road Map

BALAM is not a one-time project.

Sister communities will be established across Colombia, Mexico, the United States, Latin America, and Europe.

As the developers of the template and the Model for a global network, the **Founders Circle** carries a permanent designation. They will be the first 8 who join Founder Carmen Delia to shape everything the governance, the land design, the high impact ventures, the local community impact and much more.

No later member of any future BALAM community will ever hold that designation.

**Once 8 seats are filled, the Founders Circle closes permanently.
The community will grow to 64 equal co-owners**



What BALAM UNIFIES

The three deepest pains of the Fragmented Success Story-finally met with integration and unification

Pain 1: The Split

The exhaustion of holding two lives together the one that looks successful and the one growing quietly inside.

BALAM:

Your values and your finances become one integrated architecture. No more split.

Pain 2: The Financial Disconnect

Having money but no idea how to make it work for your values feeling ignored by traditional advisors.

BALAM:

Equal co-ownership of real assets you believe in shared equally across all 64 members. Your money finally lives where your soul does.

Pain 3: The Loneliness

The fatigue of 'translating' yourself to others who think you should just be the same person you were in the past and are no longer

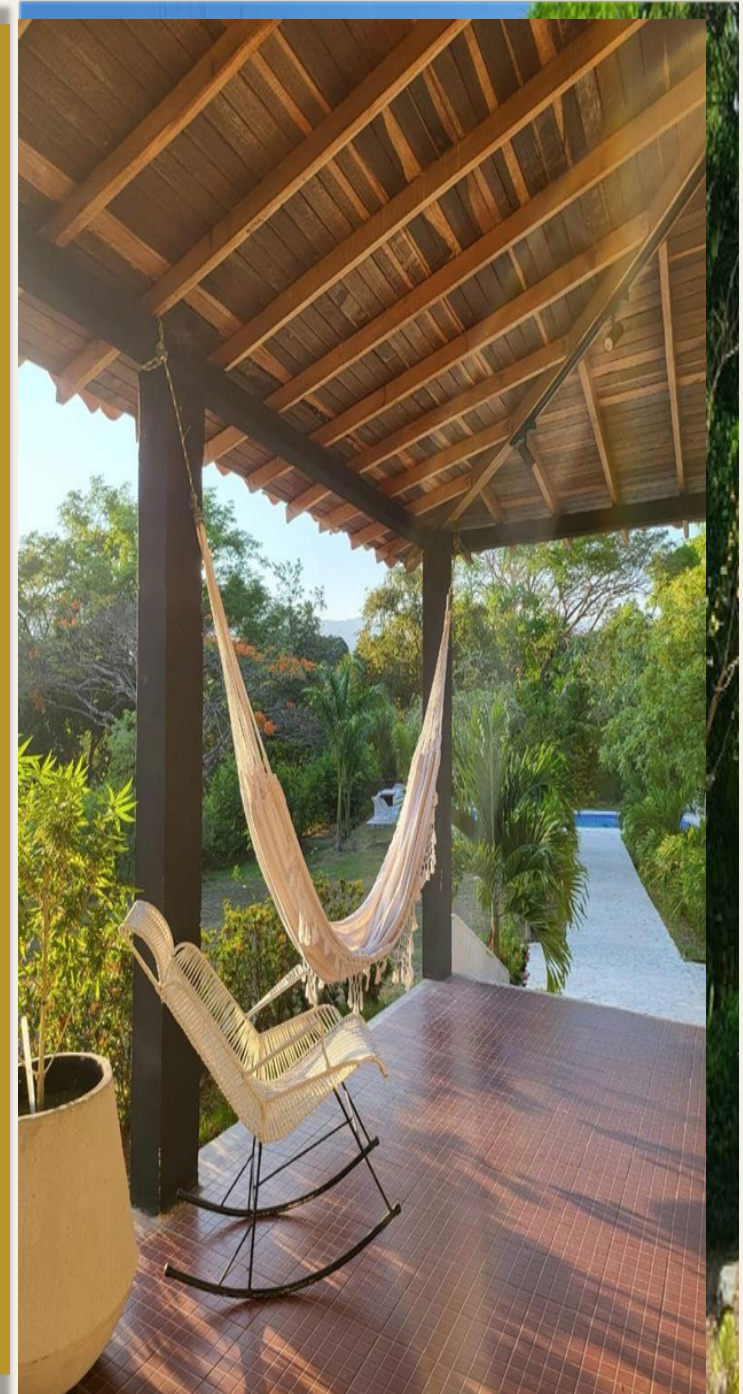
BALAM:

A permanent Circle of 8 within a Cooperative community of 64 reorganizing their entire lives around what matters to them and to you.

Every Circle of 8 Gives Members What Most People Search For Their Entire Lives

A permanent, deep, intentional community conscious heart centered humans who understand each other without explanations.

- Conscious people who are serious about living their values not just talking about them.
- Equal co-owners of the same assets alongside all 64 members of the community.
- A lifelong Circle you can call your people without apology.
- Governance equals Cooperative structure, every one of the 64 members has equal voice and equal vote.



What Happens Next.

From first conversation to Founders Circle member in three clear steps.

1 Complete the Alignment and Readiness Assessment

10 questions that assess alignment and readiness

2 Vision Alignment ZOOM Call

A focused conversation with Carmen. Is BALAM for you and if yes, are you mentally, emotionally, physically and financially ready to be a member of the first Founders Circle?

3 Travel to Medellín

Arrive at the Farmhouse. The 15-day founding retreat begins.

The life you have been preparing for is not ahead of you.

It does not require more credentials.

It does not require more waiting.

It requires one decision.

**Send Carmen email expressing your
interest and to receive Assessment form →**

Dr. Carmen Delia Ortiz

FOUNDER

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