

## Initiatives Report 4<sup>th</sup> edition

For a human and sustainable development of cities and territories





## 1000 examples to act in social and solidarity economy (SSE) all over the world!

On every continent, some women and men are organizing freely and democratically, all united to create any kind of activities. This is how associations, cooperatives, mutual societies, social and participative enterprises, "free" (such as free software) and community organizations are born and strengthened sustainably in cities and territories. Together they form the Social and Solidarity Economy (SSE), a business model with social, civic, ecological dimensions. It is both steeped in history and innovative, scalable. This "1000 Initiatives Report" -albeit amendable and improvable- has been directed by The Mont-Blanc Meetings (MBM) – International Forum of the Social and Solidarity Economy Entrepreneurs and expanded through the examples collected by various actors such as Avenir en Heritage, Europe Tomorrow or Les Suricates (I thank them for this active cooperation!). They show how the social and solidarity economy is dynamic, multiple, open. It is present all over the world -from local to global- and in all sectors from the most traditional to emerging ones. It also adapts well to the worst economic competitive fields and to non-market social, cultural and sports fields. It is constantly renewed with young entrepreneurs; More and more women choose to empower themselves; More and more officials are supporting it to enable the populations to stay and live better in their own country.

The social and solidarity economy therefore meets a plurality of actors and activities connected by a single "thread": for these enterprises, organizations, the Project itself prevails over capital. The implementation of the Sustainable Development Goals (SDGs), the fight against climate change and inequalities, the development new modes of development and entrepreneurship will be carried out with the social and solidarity economy. Its principles and achievements are indeed many answers to the challenges of this century. In a changing and plural world, it must have its rightful place. This Initiatives Report is demonstrative, it is a call to a more humane future, so let us all "act with Social and Solidarity Economy"!

#### Thierry Jeantet

#### INTRODUCTION

Through its pluralistic nature, its sectoral diversity or even its presence on all continents and in various socio-economic contexts, the social and solidarity economy (SSE) is a genuine kaleidoscope of initiatives, each one richer and more instructive than the last.

The aim of this report is to illustrate the pluralistic nature of the social and solidarity economy. In the next few pages, you will discover a very small sample of concrete initiatives which are working to bring to life and meaning the "difference" that the social and solidarity economy represents in our societies.

This document was initially born in 2011 in relation to Rio+20 Earth Summit and has been complemented since then. A set of criteria was chosen for the examples collected by The Mont-Blanc Meetings (MBM) – International Forum of the Social and Solidarity Economy Entrepreneurs to select some of the initiatives compiled here. Other contributors / partners of this book often chose similar criteria, including:

- The link to sustainable development and the triple bottom line
- The structuring capacity of the initiative
  - o Longevity
  - o Scale
- A balanced representation
  - o By continent
  - North-South
- The diversity of the business models and sectors

None of the following examples pretend to exhaust all of the wealth of the social and solidarity economy in the world. They all aim to illustrate the current and future potential of the SSE in view of the challenges to be met by all of us, collectively, for a sustainable and human development.

This Report is continuously improved and amended, sometimes corrected and certainly enriched. Feel free to send us your projects and remarks.

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This Initiatives Report lists close to 150 initiatives of the Social and Solidarity Economy in all sectors of activity in more than 50 countries





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OUR PARTNERS Erreur ! Signet non défini.
Avenir Héritage
LES SURICATES
EUROPE TOMORROW



### AGRICULTURE, ENVIRONMENT, FOOD

#### Tunisia • Acacias for all

Location : Bir Salah, Sfax Launch : 2012 Members : 100 Employees : 11 Turnover : 170 000€



"Acacias for all" was born in 2012 with the plantation of 1000 trees in the village of Bir Salah and the development of a training programme in craft and cooperative management



for several women, in order to fight against desertification, poverty and gender inequality.

Acacias for All is a reforestation program planting trees with high economic value (arabic gum, moringa, aloe vera, dates, pomgranates) and high environemental value (adapted to arid climates, fighting against desertification) among rural women in the most disadvantaged regions of Tunisia and affected by desertification (80% of lands). By planting with and for women, we offer them the opportunity to fight against desertification

and in the same time getting revenue based on the sale of their trees productions. The economic balance is based on the financing of plantations programs by CSR programs of businesses in Europe and Tunisia. Women revenues are financed by selling their productions. Affected or prescribed in the timetable regions are Kasserine, Sidi Bouzid, Gafsa, Sfax, Tunisia and the Deep South. The affected population is living in rural areas, the poorest of Tunisia.

It is a hybrid structure between association and "social business" capturing philanthropic funds and selling commercial services to ensure our economical balance. We are a sustainable and resilient innovation that aims to adapt the most vulnerable to climate change and the protection of biodiversity. Completing our plantation program with a program for renovating basic infrastructures, we contribute to human wellbeing of target populations.



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#### Japan • JA-Zenchu

#### Location: Japan Project launch: 1954

Agricultural cooperative organization

- 9.6 million members (2011)
- 719 cooperatives (2011)
- 224,000 employees (2011)

JA-Zenchu is an organization of agricultural cooperatives that represents the interests of farmers and their cooperatives. It provides different services to its members, such as management support, processing and marketing (JA-Zen-Noh, the national federation of agricultural cooperative organizations has annual sales of more than \$55 billion), supplying credit (Norinchukin Bank with assets of \$9 billion) and insurance (JA-Kyosairen or the national federation of agricultural cooperative mutual insurance companies with contracts with a value of \$4 billion). It has been very active in terms of political representation, public relations and training for the members and managers of the various cooperatives.

The JA-Zenchu organization is present in every Japanese municipality or prefecture. It actively lobbies for the establishment of fair and equitable trade rules at an international level, equally for exporting and importing countries. It also believes that an international support system should be put in place to help certain regions become self-sufficient by offering training aimed at achieving food security for all.

At a national level, JA-Zenchu also includes a women's organization that has, since the Second World War, played a dominant role in the group's trade and operations.

Female members of JA now number 995,000 and have greatly contributed to changing opinions in terms of gender equality.

Today, they are present at all levels of the organization, and organize cultural, commercial and community support activities.



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#### The Netherlands • Fairtrade with Max Havelaar

Project launch: 1988 Certification organization: group of associations Presence in 21 countries Around fifty inspectors More than 250 criteria in its specifications Number of organizations in the programme: 569

Number of farmers supported: 1.4 million



In 1986, in Mexico, a community of Chiapas was being helped by a Dutch development NGO: Solidaridad. The members of this community, who are coffee producers, complained to the representatives of Solidaridad: "Obviously, receiving your donations each year to buy a lorry or build a small school to help alleviate poverty, is a good thing. But real support would be to receive a fair price for our coffee".

This call was passed back to the Netherlands. The Max Havelaar association and its fair-trade label were established in 1988. The Dutch initiative quickly spread to other European countries and at the same time, the label was extended to other producers' organizations and other products other than coffee.

In 1997, 21 organizations spread around 21 countries (Germany, Australia / New Zealand, Austria, Belgium, Canada, Denmark, Spain, the United States, Finland, France, Italy, Great-Britain, Ireland, Japan, Luxembourg, Mexico, Norway, the Netherlands, Sweden, Switzerland) came together to found Fairtrade Labelling Organizations International (FLO). The aim of FLO is to define international fair-trade standards relating to production and marketing conditions, in agreement with the producers' organizations, and to carry out assignments to support producers' organizations. Respecting the standards defined by FLO allows the various fair-trade players to obtain Max Havelaar certification and therefore the right to use the Max Havelaar label on their products.

The label provides consumers with the guarantee that the food has been purchased from producers at a fair price and that it has been produced in satisfactory working conditions for all. The granting of the label depends on adherence to demanding specifications defined by FLO and on the local checking of economic players (producers, importers and manufacturers). The aim of the Max Havelaar association is sustainable development in southern countries through fairer trade practices: by ensuring that producers receive a decent price for their harvest, by improving working conditions and by ensuring that the conventions of the ILO (International Labour Organization) are respected, by encouraging community (health centres, schools etc.) and environmental projects, and by reducing intermediaries between producers and consumers.

Today, the Max Havelaar label applies to 15 accredited sectors: coffee, tea, cocoa, fresh fruit, dried fruit, fruit juice, rice, sugar, honey, quinoa, spices, nuts, cotton, cut flowers and cosmetics, i.e. more than 1,800 products with the Max Havelaar label. Above all, this represents genuine sustainable support for 569 producers' organizations in 59 countries, i.e. 1.4 million producers.

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#### India • Navdanya

Location: India Project launch: 1987 Type of organization : NGO Number of members: More than 500,000 farming families



Navdanya describes itself as a movement led by women that focuses on the protection of biological and cultural diversity. It involves a network of organic seed producers in India's 16 provinces, especially in rural regions affected by poverty. Educating the public, research and the revival of Indian knowledge are some of Navdanya's aims, as well as the protection of the right to food faced with the challenges of globalisation and climate change.

The Navadnya movement was created in 1987, only a few years after the Bhopal disaster, during which thousands of people were killed following an explosion at a pesticide factory. It was officially registered as a trust in 1991. The non-governmental organization has set up around fifty communal seed banks and has trained more than 500,000 farmers in nutritional sovereignty and sustainable farming. Furthermore, Navdanya's network of local and fair trade is the biggest one in the country.

The group's mission consists of giving power to distant and marginalised farmers, as well as access to food security, whilst protecting the biodiversity of seeds. It is active throughout India, and makes no discrimination in terms of the participants' gender, religion or caste. It also acts on behalf of children and women through the "Diverse Women for Diversity" programme. Navdanya gives women the power and responsibility for conserving and passing on know-how about healthy eating, as well as about biological and cultural diversity.

Internationally, Navdanya has conducted several campaigns against GM farming, bio-piracy and the patentability of living organisms. The movement has won several victories, notably getting the withdrawal in the United States of a patent for modified basmati rice belonging to the company RiceTec in 2001, and against MONSANTO in 2004, which had its patent for a variety of Indian wheat withdrawn by the European Patents Office.

Navdanya is internationally recognised, and its founder, Dr Vandana Shiva, has received several awards recognising her contribution. Notably, she has received the *Right Livelihood award*, the *Earth Day international award*, and the *Global 500*.

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http://www.navdanya.org/



#### Ghana • Kuapa Kokoo

Location: Ghana Project launch: 1993 Cooperative Number of members: 50,000



The Kuapa Kokoo cooperative quickly grew and today, 27% of cocoa production in Ghana is sold on the fairtrade market. It also aims to improve the social, economic and political conditions of its members. Kuapa Kokoo promotes the values of transparency, democracy, equity, environmental protection and community involvement. It also aims to give power to farmers, and especially to women, by letting them take part in the decision-making process.

The cooperative was created in Ghana in 1993, thanks to the support of Twin, a fairtrade cooperative based in the United Kingdom. Today, Kuapa Kokoo has close to 50,000 members. The organisation buys cocoa from small producers and sells it, whilst respecting fairtrade values and standards. This means that several conditions must be met. Firstly, the minimum purchase price is agreed with the producers and a premium must be added for economic, social or environmental development projects in the community. Then, the organisation must give access to credit to the producers who need it and encourage partnerships between the various trade partners. Lastly, it must establish criteria to ensure that working conditions at all levels of production are fair and environmentally friendly.

The Kuapa group brings together families of cocoa producers who are mostly located in the country's underprivileged backwaters. With the profit from sales, the cooperative develops projects focusing on the well-being of the entire community, and not just on that of its members. Amongst other things, the cooperative has installed pumps so that the villagers have access to drinking water, sanitary facilities, and has paid for the construction of clinics, nursery schools and schools and has provided internet access to pupils.

Kuapa Kokoo includes several other components, such as a workers' union which encourages the participation of women and environmental protection, a credit association which offers loans to its members, generally so they can invest in their farms and improve their production, as well as a chocolate factory in the United Kingdom.



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#### Palestine • Fairtrade for Zeitouna olive oil

Location: Palestinian territories Project launch: 1990 Production cooperatives, charitable NGO Number of members: 30 participating cooperatives, combining thousands of farmers.

# Just like the Israeli-Palestinian conflict, the instability of socio-economic conditions for Palestinians continues. However, thanks to fair-trade, Palestinian farmers are exporting their produce to several regions around the world and are earning a steady and decent income from it.

The fair-trade project in Palestine comes from the desire of farmers to have access to a stable income. They have formed farmers' or women's cooperatives in order to produce different products that can be marketed. The farmers and cooperatives have been able to benefit from technical support from the Palestinian Agricultural Relief Committees (PARC), a charitable NGO aiming to encourage fair-trade in Palestine in order to provide producers with a fair economic return. Thanks to the expertise offered by PARC, farmers have worked on improving the quality of their products so that they can satisfy the requirements of European and North-American markets.

Amongst their fair-trade products, we should mention:

- Zeitouna olive oil (which received a special distinction as the best international cooperation project from Biol in 2007, in Italy).
- Za'atar, a mixture of Middle-Eastern spices, produced by two women's cooperatives, combining 25 producers, located in the villages of Anza and Maythaloun in Jenin.
- Naplouse soap, which is handcrafted by a women's cooperative in Farkha and which also has certification from FairTrade Canada.
- Medjool dates, which are grown by small producers in the Jericho region.

In short, the fair-trade programme initiated by PARC not only allowed Palestinian farmers to organize themselves into functional end effective cooperatives, it also enabled infrastructures to produce and market the products to be developed, strengthening the capacities of the communities. PARC therefore marketed more than 1,300 tonnes of products between 2007 and 2012, representing a sales volume of \$5.4 million.

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#### Morocco • The Cluster of the Sahara Oasis (COS)

Location: Southern provinces of the Kingdom Created: March 2011 Production cooperatives, national research and development institutions Number of current members: more than 20 production cooperatives, drawing in the production of hundreds of farmers.

The oases of southern Morocco are located farthest to the West within the Old World, their identity having been shaped by the confluence of the Atlantic Ocean and the Anti-Atlas foothills and opening onto the vast Sahara desert. In this world governed by the harshness of weather conditions, animal and plant species are subjected to extreme demands of adaptation, leading to the emergence of intrinsic flavours, which are original and highly appreciated, characterizing the local products of the Moroccan Sahara.

The COS Cluster was born from the obvious need to bring together dozens of small structures of various food productions, created in recent years within the territory comprising the Saharan oases, most often at the initiative of the Oasis Program (SOP) of the Agency of Economic and Social Development of the Southern Provinces of the Kingdom.

These small units established as cooperatives certainly need to pool their efforts in order to market their products beyond the adjoining douars, thus the COS enables them to present their originality in terms of products to a very keen urban clientele in large Moroccan cities or internationally.

Beyond its function of an economic interest group, the COS also provides a regulatory role regarding homogeneity, ensuring the highest standards of visual and taste quality.

To this end, the COS works through a network of regional or national research and/or development institutions, such as the Regional Council of Guelmim-Es Semara, the Chamber of Agriculture of the Region, the Regional Directorate of Crédit Agricole, the Regional Directorate of Agriculture, the Agronomy and Veterinary Institute Hassan II, the National Institute of Agronomic Research, the Ibn Zohr University of Agadir, all of which are Cluster members.

The main agricultural lines for which the COS began drawing in the production comprise cactus, honey, dates, dairy products, oils, henna and cereals.

The potential value of other food products strongly related to this local area beaming with tradition, such as derivatives of camel meat, pre- and post-season vegetables, aromatic and medicinal plants, is also being explored.

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## Guatemala • "Las Verapaces" federation of agricultural cooperatives (FEDECOVERA)

Thirty-six agricultural cooperatives from the Alta and Baja Verapaz departments in the heart of Guatemala joined together to form FEDECOVERA, an organization that specializes in coffee and cardamom production along with sustainable forestry development. This cooperative enterprise has a formidable entrepreneurial vision that has been focused for over 35 years on the goal of improving the living conditions of its membership of 12,000 indigenous families.

FEDECOVERA has become the unavoidable economic reference model for its field of activity by relying on best practices for the production, processing, conditioning, marketing and exporting of its products, in particular for cardamom. As a result, the organization is currently considered the world's leading exporter of organic cardamom.

Bringing in a net profit of US \$1.5 million annually, cardamom is a banner product for FEDECOVERA. The economic success of this production value chain for the



Photo by Pierre Cadoret

organization has led to immediate improvement in the incomes of 1,800 member families in addition to providing financial assistance for a community health centre and for primary education centres in several communities in the region.

Ongoing improvement of the quality of its products is a value that is deeply rooted in FEDECOVERA's basic operations. This cooperative organization conducts a self-directed ongoing technical assistance program for its member producers, one of the ingredients of its success, in addition to the perseverance of its farmers.

Having received assistance from the Société de coopération pour le développement international (SOCODEVI) for over ten years, FEDECOVERA has become the prime reference model for its field of activity by regularly taking part in major international trade fairs and by developing outstanding expertise.

Today, thousands of Guatemalan smallholder members of FEDECOVERA have achieved higher incomes and now view what lies ahead with optimism having taken the future into their own hands for themselves and their families.

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#### France • Terrena Group

Location: France Project launch: 2004 Cooperative Number of farmer members: 22,000 Number of employees: 11,648 Turnover: \$5.4 billion



The aim of the Terrena group is to create a link between agriculture and society, by promoting ecologically-intensive farming and the awareness of nutrition and health. It seeks to produce more, whilst restricting the use of non-renewable resources and respecting the environment. Its activities are grouped into three areas: supply of agricultural input (12% of T/O), production of agricultural raw materials (40%) and agrifood processing (48%).

The Terrena group dates as far back as the 19th century, to the time when a group of farmers formed a farming union in the Anjou region. This initiative was followed by the formation of several agricultural and dairy production cooperatives during the 20th century, until three of them (Cana, Caval and CGA) merged in 2004, thereby forming the Terrena group.

The main growth focus of the Terrena group is based on the concept of ecologically-intensive agriculture: producing more with fewer chemical and non-renewable inputs, by substituting them with biological and ecological alternatives. The Terrena group is committing its various activities to significantly including these new solutions in the services and products they develop.

The ecologically-intensive farming project corresponds to a genuine demand from its members. An organization has therefore been created to satisfy this demand: the creation of an R&D structure to conduct broad research and select innovative solutions, internal and external trials and especially, to lead a network of "full-scale trials" led by the farmers themselves in the cooperative's 29 "population areas". This initiative allows innovations to be validated and disseminated, supported by the large network of local technicians.



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http://www.academie-agriculture.fr/mediatheque/seances/2009/20091125resume3.pdf

#### Southern countries • Fairtrade International

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#### Project launch: 1988 Presence in 21 countries More than 250 criteria in its specifications Number of organizations in the programme: 569 Number of farmers supported: 1.24 million

### Southern Countries - What answer does Fairtrade / Max Havelaar provide regarding production challenges?



In developing countries, agricultural production is mainly in the hands of family farms whose size is often less than 2 hectares and whose practices are of low intensity (low use of inputs, manual or simple mechanical tools ...). The context of high population growth, climate change, price volatility in agricultural commodities requires producers to reconcile the objectives of productivity, environmental sustainability and socio-economic viability (in connection with issues of food security, decent livelihoods ...), even when they are isolated in the chain end, in situations of high economic vulnerability and strong dependence on international markets, especially for those who engage in export crops.

The vision of the Fairtrade system is of a world in which producers and workers can enjoy decent living conditions, fulfill their potential and decide on

their future. To make this vision a reality, the Fairtrade system has identified three objectives, which are part of the long-term work and which interact: provide access to fair trade conditions, strengthen the capacity of farmers and their organizations and ensure sustainable livelihoods for farmers, workers and their families.

Achieving these goals depends largely on the development of complete and demanding standards, established to set eligibility and compliance criteria for all stakeholders, and their application by producers as well as by economic actors. In order to take into account different realities on the ground and with the goal of optimal efficiency, two distinct sets of standards exist: standards as applied by the producers and adapted according to the mode of organization of producers (small producer organizations, organizations dependent on hired labor and contract production), and standards as applied by all operators involved in the purchase and sale of certified products. Through these standards and the specific tools they provide, the Fairtrade system thus provides economic guarantees (Fairtrade minimum price, Fairtrade premium, prefinancing ...), social and environmental guarantees (respect of fundamental labor rights, the fight against child labor, natural inputs preferred over chemical inputs, conservation of biodiversity, water resources and soil ...) and added to that, the specificity of the Fairtrade system, the guarantee of empowerment for producers and workers (collective, transparent and democratic organization of producers, capacity building of farmers and their organizations ...).

Thus, for the 350 producers of Banelino, Dominican organization of banana producers, joining the Fairtrade Fairtrade has provided concrete answers to the issues of quality, competitiveness and sustainability of production. Compliance with environmental standards and technical training programs for producers (wiring plots, recycling of crop residues, production of compost worms ...) allowed producers to adopt environmental friendly practices, respecting the health and safety of workers.

#### References :

www.fairtrade.net

www.maxhavelaarfrance.org



#### **Quebec • The Quebec Federation of forestry cooperatives (FQCF)**

Location: Quebec Project launch: 1938 Workers' cooperative Number of members: 40 cooperatives and 2,700 members Number of employees: 3,500 Turnover (2009): \$250 million



The Federation's member cooperatives are active at several levels, including production, processing, forestry planning and worker training. More recently, some of them have also been partners in international forestry cooperative development projects.

Cooperatives have a long history in Quebec's forestry industry. Since the 1930s, these organizations have been associated with agricultural unionism in the local populations of forestry regions. 1977 marked a turning point. At that time, the government of Quebec adopted a policy of consolidating forestry cooperatives, encouraging them to merge and to underline the importance of forestry and the central role that the cooperatives must play in the training of the forestry workforce. In the following years, the various cooperatives joined together to form the Conference of Forestry Cooperatives in Quebec in 1985, which became the Quebec Federation of Forestry Cooperatives in 2005. Amongst other things, it speaks to the government on their behalf, and acts as a forum for exchange and as a support for the development of its members.

The Federation's member cooperatives want to find an alternative to non-renewable energies and have developed expertise in the use of biomass. This involves harvesting the residue left behind from commercial felling or in sawmills. This reclaimed wood is then used in boilers supplying heating for institutional, commercial or industrial buildings.

#### **References**

<a href="http://www.fqcf.coop/fileadmin/user\_upload/documents\_r%C3%A9f%C3%A9rence/specialistes\_de\_l\_a">http://www.fqcf.coop/fileadmin/user\_upload/documents\_r%C3%A9f%C3%A9rence/specialistes\_de\_l\_a</a> pprovisionnement\_en\_biomasse\_forestiere.pdf>.

http://www.fqcf.coop.

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### Nepal • Federation of Community Forestry Users (FECOFUN)



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Location: Nepal Project launch: 1995 Charitable citizens' association Number of members: 8.5 million

In 1995, FECOFUN was created from the desire to unite all of the country's forestry users to strengthen their representation at a political level. Today, FECOFUN represents 13,000 forestry user community groups and 8.5 million people across the country. This impressive number represents 40% of Nepal's total population.

The Federation has developed mechanisms to encourage relations with the authorities as well as discussion between the users themselves. It also provides training and support for various forestry and economic development groups, always with a view to sustainable development, the protection of community rights and the reduction of poverty in Nepal.

FECOFUN has become an independent and charitable citizens' association. It obtains its funding from several sources, including subscription fees and donations from individuals or coming from various international organizations.



FECOFUN's work is bearing fruit. The Federation has enabled four paper processing and essential oil factories to be built. Furthermore, the communities can now sell their products at fair prices, make better profits and have better employment opportunities. As part of its lobbying activities, the group has strongly argued for the inclusion of sustainable management principles in the forests and for the participation of women in government policies.

#### **References**

http://www.fecofun.org http://www.uniterra.ca. http://www.forestrynepal.org

#### **Vietnam • Modernisation of Agriculture**



Location: Around Vietnam Project launch: 2014 Number of Members: 19,717 member cooperatives Number of Employees: 166

With a long history of nearly 70 years, the Vietnamese Alliance of Cooperatives (VCA), works with a long-term horizon to implement modernization projects and support rural agriculture, and by extension promote community development. The alliance is an apex federation that brings together more than 19,700 cooperatives and around 13 million individual members, with the objective to improve financial, social and technical systems related to agriculture.

Modernization of rural agriculture in Vietnam is carried out through three core actions that are deployed according to geographic criteria and partnerships with local actors. First, the goal is to establish effective management of financial resources through education and training in micro-finance and other forms of securing financing. This approach is concentrated in the province Tien Giang and has the participation, among others of the Institute of Development for the Co-operative economy. A term of three years has been set for the implementation of this initiative.

Second, the VCA programs focus on consolidating operational activities of cooperatives with a view to improve work capacity. Therefore, the goal is to improve the performance of cooperatives in various stages of production by increasing the quantity and quality of the products. The gains in productivity also helps to free up time for farmers to become involved in community affairs. In this sense, progress in the agricultural field acts as a lever to accelerate social change at the local level provided that there is a transfer of technical knowledge, best practices and time availability. Major partnerships in this phase are alliances with cooperatives in the regions of Tien Giang and An Giang and plans of four timing years.

The third component of this modernization is broader, since it includes the application of new technologies in farming methods and in the creation of new cooperatives intended to serve national and international markets. Indeed, advances to cultivate organic vegetables and flowers will be applied in farms in and around Hanoi where the need is for renewal is urgent. The Center for Technology and Environmental Sciences is a privileged allie for this collaboration. This aspect of the project is part of a transformation strategy with long-term implications and has a target of six years to reach its goals.

Moreover, on the political level, the VCA has participated in the debate regarding the law on the status of cooperatives, updated in 2012. The alliance seeks to assist and support their efforts on the field with cooperatives in the legislative field. The underlying purpose is to simplify the process of creating cooperative from a legal and administrative point of view to open access to entrepreneurs in the sector as well as potential employees. The intended result would be to continue to pursue a policy of expansion, products imrpovement reactivity to market signals, and implementation of strategic partnerships and alliances with other players. However, to achieve this, the VCA must also address numerous challenges such as a lack of capital, outdated technology, financial difficulties, and instable growth of cooperatives, so that this development strategy is a can truly be comprehensive in scope and in depth.

#### References

http://www.vca.org.vn/english/



#### Mali • Kissima Industries SARL



Place : Titibougou in front of the football field, porte A/08/03 Bamako Launch of the project : 2004 Number of miembros : 1 Number of employes : 15 Salesforce : 50 million/year

#### Presentation

Kissimalndustries is a company specialized in processing Balanites aegyptiaca fruits for five consumer products (tea, candy, chocoz, oil, soap). The Balanites is a wild desert arbustre found in Sahelian countries, its fruits are seasonal in February and November. Collecting is done by women and young who work together through an association with the promoter. This activity allow them to gain new sources of income ; and the high added value of this fruit also allows the creation of multiple jobs.



**References** :

www.kissimaindustrie.com

#### Kenya •The Green Belt Movement

Place : Kenya Project start date : 1977 Number of members : 3 000 users on the web and 6 000 on mobile through SMS Number of employees : 140 in Kenya (Nairobi), and 2 offices in USA (Washington DC) and Europe (London)



#### Short sum up

The Green Belt Movement (GBM) was founded by Professor Wangari Maathai in 1977 as an offshoot of the National Council of Women of Kenya (NCWK) to respond to the needs of rural Kenyan women who reported that their streams were drying up, their food supply was less secure, and they had to walk further and further to get firewood for fuel and fencing. GBM encouraged the women to work together to grow seedlings and plant trees to bind the soil, store rainwater, provide food and firewood, and receive a small monetary token for their work.

#### Presentation

The Green Belt Movement (GBM) is an environmental organization that empowers communities, particularly women, to conserve the environment and improve livelihoods. GBM was founded by Professor Wangari Maathai in 1977 under the auspices of the National Council of Women of Kenya (NCWK) to respond to the needs of rural Kenyan women who reported that their streams were drying up, their food supply was less secure, and they had to walk further and further to get firewood for fuel and fencing. GBM encouraged the women to work together to grow seedlings and plant trees to bind the soil, store rainwater, provide food and firewood, and receive a small monetary token for their work.

#### Our Vision

A values-driven society of people who consciously work for continued improvement of their livelihoods and a greener, cleaner world.



#### Our Mission

We strive for better environmental management, community empowerment, and livelihood improvement using tree-planting as an entry point.

#### Our Values

- 1. Love for environment conservation
- 2. Self and community empowerment
- 3. Volunteerism
- 4. Accountability, transparency and honesty

References :http://www.greenbeltmovement.org/ http://www.greenbeltmovement.org/wangarimaathai/books



#### Costa Rica • Travelling schools on Agroecology and SSE (EIA-ESS)

Place : Costa Rica Launch of the Project : 2013 Members : Layli Zarin, Noelia Murillo, Katia Monge, Natalia Fernández,Susana Estrada, Fátima Lazo, Melissa Salazar, Yasy Morales, Vicky DelVino, Leifer Castro, Cesar Honorio, Kevin Sevilla, Gorka Izurzu, Iván Mora, Andres Guillén, Fernando Masis.



Foto:El grupo de la Escuelita se reune después de la construcción del humedal. Lugar Sabana Bonita, San Jerónimo, 2013

The Project was born from ideas and thoughts exchanged on the occasion of the "Maize and rescue native seeds, knowledge and flavors Celebration", organized by the community of Santa Cruz, Guanacaste in October 2012.

Through the provision of a small financial assistance from Oxfam to stimulate young people, and institutional partnerships with the University of Costa Rica, and the "Community Work University" program, the project started in 2013.

This initiative, the travelling schools (EIA-ESS) is an experimentation started in 2012 with the aim of creation training stations et organising agroecology and Social and Solidarity Economy trainings in rural farming exploitations paysannes.

It is an alternative answer to the traditionnal formation. The school is conceived for training and teaching farmers. It is a methodology base don peer to peer Exchange, from a farmer to another.

From the implementation of the "Green Revolution", the peasant agricultura has been devalued and the chain transmission of values has been broken, facing productivist cultura. Lands started to be degraded, the society itself bécame a stranger to the soil and therefore, livelihoods and clean production of its territory. This, and other factors, are the consequences of neo- liberal ideology and inspired our project.

The student group consists of young producers related to the Social and Solidarity Economy. Among the participants, there is a representation of indigenous peoples, farmers' organizations, intentional communities, organized student groups, women's groups leaders and actors of arts and culture. In 2014, the youth group decided to organize and use an alternative organization model that takes the form of coordination commissions that allow horizontal decision. The functioning of these commissions is circular and a central committee ensures the administration functions and general coordination.

#### **References :**

Email: escuelagroecologica@gmail.com

#### Bibliography

Mora Iván., Díaz Xavier. 2013. Memoria Escuela Agroecológica Itinerante y de

Economía Social Solidaria (EAI-ESS), San José.

Video: https://www.youtube.com/watch?v=7gyMT\_hK6O0

#### Kenya • HARVEST LTD

Place : Athi River, Kenya Project start date : 2011 Number of employees : 700 Sales : production of 35 million roses annually



#### Short sum up : Harvesting Happiness: Fairtrade changes lives in Kenya

Harvest Limited became Fairtrade certified in 2011. Certification has helped Harvest increase sales by 30 percent and gave a boost to productivity, but most importantly the farm's workers have launched an ambitious development plan to improve livelihoods through the Fairtrade Premium.

Harvest, in operation for 15 years, employs about 700 people and produces over 35 million roses annually in their Athi River greenhouses. While the adjoining area is dry, dusty and has seen too little rainfall over the past years, the flower farm is surrounded by lush vegetation, flowers and trees - a result of their conservation efforts.



The Harvest Premium Committee has elected to dedicate a portion of their Fairtrade Premium toward environmental projects in their community, such as planting trees along the Athi River. The reforestation prevents soil erosion, preserves the water catchment area, and improves the local ecosystem, which has its share of crocodiles and hippos. Active environmental protection is just one pillar of the Fairtrade Premium Committee's strategy. The Committee is working on the implementation of an ambitious 5-year development plan focused on gender and environmental protection.

#### Tangible achievements in just two years

The farm itself provides some essential services to their workers, such as transport and free lunch, clean water, medical treatment and childcare. Safety standards are improved and wages have been raised under the company's existing collective bargaining agreement. Workers feel that the compliance with Fairtrade Standards has significantly improved fairness and social justice in their workplace. Beyond these improvements, workers also receive the Fairtrade Premium – 10 percent above the purchase price on Fairtrade sales – giving them additional funds to invest as they see fit. Despite advancements in access to education in Kenya, secondary school still requires tuition payments, which many parents cannot afford. Workers

elected to invest a portion of Premium in education and 50 percent of Harvest workers have already benefitted from individual bursaries given to their children. As a result of their impressive achievements in education, women's empowerment, health and environmental sustainability, the Harvest Premium Committee earned the Fairtrade Award for Best Worker's Premium Committee in Africa in 2014.



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http://www.fairtrade.org.uk/en/farmers-andworkers/flowers/harvest-ltd

http://www.harvestflowers.com/

Mexico • México Tierra de Amaranto



eneurs

The Mont-Blanc Meetings (MBM) – International Forum of the Social and



Region : Mexico

Project Established : 2005 Members : 24 comunidades



#### **Brief history :**

Working as coordinator of science in biochemistry at the Alpes Institute of Queretaro, Mary Delano de Alcocer sought to make with her students a creative and original social impact project. It was then that with the help and effort of her team and his brother raised an idea to develop amaranth in Mexico. Her research and work with amaranth were advancing, and in 2005 Mary decided to realize her dream, and establish the NPO "Mexico Land of Amaranth", to make people redescover the amaranth and its value in Mexico for the use of all its benefits and the reduction of malnutrition.



#### Mission

Mexico Land of Amaranth is a nonprofit organization that works with integrity, social responsibility and commitment, looking to make amaranth known and used as a strategy to improve nutrition, health and living conditions of rural communities in the country, generating a culture of development and sustainability involving different sectors of society.

#### Vision

The vision can be experssed through a phrase about responsibility and care for this ancient grain that will unite the world to create a healthier and more prosperous society. Mexico will be recognized worldwide for achieving food culture that improves nutrition, health and sustainability and generates growing opportunities and development. Amaranth will be recognized by all Mexicans as the strategic grain color painting our fields and full of strength. **"From Mexico for the world..."** 

#### Objetives

- Rescue, enhance and disseminate the culture of amaranth in Mexico.
- Promote the cultivation of amaranth in backyard.
- Promote, train and organize productive projects as commercial crops, bakeries, etc.
- Link to scientific research institutions in the country with fieldwork.
- Integrate industry, government, health sector and social organizations to join forces and actions

#### References

http://www.mexicotierradeamaranto.org/ http://www.expoknews.com/tierra-de-amaranto-un-proyecto-productivo-exitoso/

#### France - V'Île Fertile

Established: 2013

### Number of members: 779 volunteers Region: Paris

V'île Fertile is s a bio-intensive vegetable farm valuing urban organic waste. And in Paris! At the end of the city, but in Paris anyway!

Inspired by the shared gardens and professional gardeners' techniques, this project aims to take the step from gardening to urban market gardening, and to pass the approval for production, namely to make a farmer-gleaner out of "occasional gatherer".

The farm will be both a place for food production (at full capacity it can get a ton of vegetables per year on arable 250m2) and for pedagogy with workshops for young people on issues of food and ecology.

#### Why?

Food autonomy of Paris = 3 days

Food market in France = 380 000T of organic waste per year

1 Kg of carrots from South Africa = 5,5Kg de Co2

87% of children don't know what a beet is

1 box of tomato dumpling = 32 000km

1 schoolchild on 5 is in overweight

30% of world food produced is thrown

Every second, 26m2 of French farmland disappear

1 Parisian = 180kg of organic waste per year

#### How?

We aim at creating a virtuous circle, to make an asset out of agriculture's implementation in urban areas.







Référence http://www.vilefertile.paris/ http://www.efficycle.fr/vile-fertile-du-vert-au-coeur-paris/



#### Hawai • Maui Aquaponics workers cooperative

Place : Hawai Project start date : 2011 Number of members : 10



#### Short sum up

The unemployment rate for working-age people with disabilities in 2012 was 15%, compared with a rate of 8% for working age individuals without disabilities in Hawai. This substantial disparity have persisted despite years of technological advances that have made it possible for many people with disabilities to apply for and successfully perform a broad array of jobs.

Unfortunately, significant disability comes stigma and hampers capable working-age people from a broad array of jobs. The attitudinal barriers and other societal hindrance to competitive employment were a significant driver in the start-up of the Maui Aquaponics Workers Cooperative as a non-profit, 100% disability-owned registered cooperative. To contribute to Hawaii's health, wealth and food security movements by promoting aquaponics as the most forward-thinking, chemical- and disease-free natural food growing system modeled after Nature's own conservation processes.



#### Presentation

The Cooperative owners spent 2012-13 working with business consultants to learn about cooperatives. Hawaii Island-based Kohala Center, which is contracted by USDA to help them form all aspects of the cooperative design. Co-op members as individuals are supported in their employment goals by the Maui County state Division of Vocational Rehabilitation (DVR). The co-op benefits in its training and education by a collaboration between the state Department of Health Adult Mental Health Division (AMHD), and University of Hawai'i College of Education, Center on Disability Studies and its UH Maui College based Aquaponics Workforce Development initiative.

The Maui aquaponics co-op is deliberately and intentionally paving an inclusive and richly diverse community way for sustainable aquaponics food growing on Maui – through raising fish and vegetables in an integrated soil less recirculating system. Its technicians with disabilities are trained and certified at UH Maui College to help schools, businesses and home-owners launch the right growing systems on Maui and beyond.

The co-op will soon be commercially growing fish and vegetables in a 5,000 sf bio-secure aquaponics greenhouse owned by the Center on Disability Studies situated on the University of Hawaii Maui College Kahului campus. Workers are certified in all aspects of applied aquaponics science and the daily operations of Nelson and Pade Clear Flow Commercial systems, and AquaPono Mini and Backyard systems. The inclusive supported self-employment workplace initiative is based on disability as a vital part of diversity hiring policy and is aligned to HIDOE Natural Resources Production pathway (CTE) national standards, and Department of Labor Office of Disability Employment Policy (ODEP) customized self-employment best practices.

References: http://mauiaquaponicsworkers.com

### ENERGY

#### **Denmark • The Middelgrunden wind farm**

Location: Copenhagen, Denmark Project launch: 1996 Cooperative, municipality Number of members: Around 10,000 members Number of households supplied with electricity: 40,000



#### Cities have the potential to develop alternative energy sources that can satisfy part of their enormous energy requirements. This is what Copenhagen has shown, thanks to a project using wind power from an off-shore farm.

Blessed with a good wind potential favourable to the creation of a farm and thanks to shallow water, the straits of Øresund off the coast of Copenhagen gave birth to the idea of a project aiming to supply the Danish capital with electricity produced by wind energy. In 1996, the Copenhagen Environment and Energy Office (CEEO) created a research group to map the Strait's wind potential, by pulling together specialists, as well as many inhabitants of Copenhagen with an interest in wind power. The 20 turbines in the wind farm were inaugurated in May 2001 and together, supply 40 MW, which represents around 4% of Copenhagen's electricity consumption. The project is the first in its field based on a cooperative model, with the sale of shares to ordinary consumers. Today, the Middelgrunden Wind Turbine Cooperative has around 10,000 members, who are residents of Copenhagen or outsiders, as well as companies.

The Middelgrunden wind farm project hopes to contribute to the supply of sustainable energy to Copenhagen. Its main aim is to create a partnership to produce electricity through the installation and operation of a wind farm. The wind farm is owned on a 50/50 basis by the Middelgrunden wind cooperative and the city of Copenhagen public services, the Copenhagen Energy Company. Each of them manages 10 turbines, subject to a partnership agreement signed for a term of 25 years.

The development of part of the project in a cooperative form allows the population to be integrated in the development and use of sustainable energy, whilst stalling before the challenges of wind power, notably the visual pollution caused by the creation of a wind farm off the shore of a city. Furthermore, the use of a cooperative structure has given the project credibility both with politicians and the public. The company owned by the city allows technical needs to be met and it manages the search for the contractors needed to carry out the work.

#### **References**

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Gabel, Johanne, and Staehr, Rune, *Environmental Stories from Copenhagen – The Environmental Capital of Europe* (2003) <<u>http://web.archive.org/web/20070706184255/http://www.cece.dk/EE0911AA-D9A1-49E8-9CA2-332E37BBA568></u>.<<u>http://www.middelgrunden.dk/middelgrunden/sites/default/files/public/file/Artikel\_WORLD%20SUSTAINABLE%20ENERGY%20</u> DAY%202001.pdf>

Larsen, Jens H., «Organisation of wind power in Copenhagen. The Middelgrunden off-shore project », (1999) <u>www.middelgrunden.dk/middelgrunden/sites/default/files/public/file/Artikel%20Organisation%20of%20wind%20power%20in%</u> <u>20copenhagen(1).pdf</u>

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Middelgrundens VindmØllelaug,

En ligne. <u>www.middelgrunden.dk/middelgrunden/?q=en#16</u> (page consultée le 7 septembre 2011).

## Germany • Elektrizitätswerke Schönau (EWS) : abandoning nuclear power in favour of renewable energy

Location: Germany Project launch: 1997 Cooperative Number of members: 180,000 clients and 1,000 members. Turnover: \$91 million (2009)



## The movement against the use of nuclear power in the town of Schönau (2,500 inhabitants) manifested itself by its inhabitants acquiring its electricity network in order to make a major change toward renewable and clean energy sources.

Concerned by the dangers related to nuclear energy that were illustrated by the Chernobyl disaster, the inhabitants of the town of Schönau in Germany have taken action against the use of this type of energy. In 1997, they decided to acquire their town's electricity supply network and take over management of the company Elektrizitätswerke Schönau (EWS). Schönau thus became one of the first communities to own its own electricity network. Since 1998, the course was changed so that the inhabitants of Schönau could use electricity produced from renewable sources and cogeneration, thereby turning their back on nuclear and coal-fired power.

In order to achieve this, EWS quickly offered grants in order to encourage decentralised production of renewable energy. These grants enabled more than 1,200 production units of solar, cogeneration, biogas or hydraulic energy to be installed. In 1999, EWS was able to supply green energy to Germany, and had 750,000 customers. EWS has become one of the largest green energy electricity companies in Germany. More than 70% of this electricity comes from hydro-electrics and 3% is supplied by solar energy, which gives the company the largest share of solar energy in the country's entire network. EWS also works on awareness about reducing energy consumption, a change in behaviours which will enable a faster transition to renewable energy for all of Germany's energy needs, and even those of all of Western Europe.

In 2011, Ursula Sladek, the founder and General Manager of EWS was awarded the prestigious Goldman environmental prize, which is an annual award recognising local environmental heroes.

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EWS, 'Introducing the *Elektrizitätswerke Schönau (EWS: Atomic-power free, climate friendly, citizens' property)*' (2008). <u>http://www.ews-</u>schoenau.de/fileadmin/content/documents/Footer Header/EWS 2008 EN.pdf

WWF, 'Ursula Sladek, co-founder and managing director, Elektrizitätswerke Schönau' (2005). <u>http://wwf.panda.org/who\_we\_are/wwf\_offices/germany/news/?22374</u>



#### European Union • REScoop 20-20-20

Location: Belgium, Berchem Launch date : 1<sup>er</sup> avril 2012 Number of partners: 12 Countries: European Union Project name: REScoop 20-20-20 – Foster social acceptance of renewable energies through stakeholder engagement

The REScoop 20-20-20 project helps to improve social acceptance of Renewable Energy Sources electricity (RES-e) generation with its proven model of local cooperative citizen involvement. The overall goal of the project is to speed up the creation of RES projects and related cooperatives in various member States.

REScoop 20-20-20 is an initiative launched by the Federation of groups and cooperatives of citizens for renewable energy in Europe with the support of the Intelligent Energy Europe Program (European Commission). The project is dedicated to promoting the renewable energy sources cooperative models (REScoops) and to increasing the number of successful citizen-led renewable energy projects in order to achieve the European 20-20-20 energy goals by increasing the involvement of citizens.

Twelve partner organisations in seven European countries (Belgium, Denmark, UK, France, Germany, Italy, and the Netherlands) have joined forces in REScoop 20-20-20. Coming from various backgrounds (renewable energy cooperatives, federations of REScoops or coops, local energy agencies, academic partners, and sustainability agencies), they all share a work experience related to renewable energy sources and cooperatives, and a tenacious desire to speed up local and citizen-led renewable energy projects across Europe.

The success of REScoop 20-20-20 relies on raising a collective and citizen-based dynamics around the project and the existent and upcoming renewable energy sources cooperatives. The project website (<u>www.rescoop.eu</u>) plays the role of an interactive platform to give REScoops across Europe a chance to pool their knowledge, effort and enthusiasm. A toolbox, gathering useful tools and REScoop 20-20-20 guides or handbooks among other interesting resources, and a Wiki are completing the set of tools made available on our interactive website to help interested citizens in the setting-up and development of RES-projects.

#### <u>References</u>

Website: http://www.rescoop.eu

Project resources : <u>www.rescoop.eu/project-resources</u>

Wiki REScoop 20-20-20 : www.rescoop.eu/wiki

REScoop 20-20-20 toolbox : www.rescoop.eu/toolbox

Facebook : <u>www.facebook.com/rescoop.eu</u>

YouTube channel : <a href="http://www.youtube.com/user/REScoopVideos">www.youtube.com/user/REScoopVideos</a>

RES-Scoop news alerts: <u>www.rescoop.eu/res-scoop-news-alerts</u>





#### Senegal • Villages supplied by photovoltaic electricity

Location: Senegal Project launch: 1995 Type of organization: mutual societies, cooperatives Number of members: 90 mutual societies

In Senegal, in the outskirts of Mécké, in the Thiès region, three hours by road from Dakar, the capital, farmers are benefiting from photovoltaic electricity thanks to their mutual societies which have all joined together to form a rural savings and credit cooperative: solar pumping platform to irrigate communal land; processing of their agricultural produce (aubergines, cabbages, okra, tomatoes, papaya and onions); conservation or storage of their products; public lighting by low-energy street lamps in the villages' small streets; communal freezer for chilling medicines, food, home-made fruit juice; mobile phone re-charging etc. All of that requires energy in a region which has 365 days of sunshine a year. But what can be done when the public electricity network doesn't reach that far and there is no hope of extending it to such villages in the next decade? It all began in 1995.

A union of farmers' groups uniting 90 mutual societies in as many villages.

In each of the villages, a cooperative group of farmers, member of the Mécké Union of Farmers' Groups (90 groups are members of the UGPM), has got underway. Today, it manages installations. At a sub-regional level, the Kayer workshop not only aims to meet the energy needs of the farmers, it now works on installing family solar electricity production stations. Behind the project is a partnership between the UGPM and the French NGO, Terre solidaire, via the intermediary of a loan from its investment company, SIDI (a cooperative development investment company created in 1983).

When one understands the context, one realises that there, there is major innovation in the popular and cooperative economy in a rural environment: in Senegal, a predominantly agricultural country, only 16% of the rural population has access to electricity (and barely 10% in West Africa). Now, it is highly unlikely that one day all of these families will be connected to the public network because they are generally very dispersed (in villages of more or less 500 inhabitants), which would be very expensive and because public enterprises, with things as they are, are no longer well thought of in Senegal, like elsewhere. Furthermore, the UGPM judges that oil products are much too expensive, notwithstanding their  $CO_2$  emissions. In short, the future is solar, and not just for the rich!

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Place : Belgium Launch of project : 2008

#### In brief

Ecopower cvba

Ecopower cvba (Berchem, Antwerp) is a cooperative active in the renewable energy market. Furthermore, the production of renewable energy, primarily wind energy, it works at the public awareness of energy efficiency, and provides green energy to its cooperators. Ecopower attaches great importance to its cooperative status, and shares profits with members.

#### Presentation

With its cooperative approach, Ecopower is a particularly original company in the field of renewable energy. Especially because it is not just a legal status but a philosophy that is reflected throughout its operation: for Ecopower, energy is a public good. This is why the company does not just build wind, turn on power plants and recruit clients.

It is very important each time to make them (our clients) active in their energy supply. Wind turbines are placed only after extensive consultation with local residents, and they also have the opportunity to become cooperators and thus co-owners of the plant. Similarly, for a power plant, it appealed to local farmers as suppliers. So, who wants to become a customer must first be cooperative. The cooperative is not an elitist "club". Rather, it is open to all : just acquire a share at 250 euros.

Ecopower also invests heavily in supporting its customers. Rather than divert their requests to a call center, the organization attaches importance to everyone, and provides a direct and accessible support. Each cooperator is also important, and has a vote at the General Assembly that it has one or fifty shares.

Sustainable Energy, central role for the cooperator, welcoming customer service : Ecopower has many assets to grow at the speed of lightning. The prospect is attractive, but the company has enough grounded to realize that too rapid growth could put pressure on its quality and culture. That's why it grows with caution ... because we do not play with our future.

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### **TERRITORIAL OCCUPATION & MANAGEMENT**

#### Burkina Faso • The communal management of household waste

**Location**: Ouagadougou, Burkina Faso **Project launch**: 1993 ; Type of organization: association, municipality, NGO. **Number of employees**: More than 400; Number of members: Several thousands

# The chaotic growth of African cities is posing sanitation problems, particularly in terms of managing household waste. Associations in the Burkinabe capital are illustrating solutions to this problem with the community taking responsibility for the collection of waste.

At the start of the 1990s, the city of Ouagadougou was incapable of managing the waste that abounded in the city due to its rapid and anarchic growth. In fact, the population had virtually doubled between 1985 and 1995, with the rural exodus that lead to the installation of shanty towns on the city's outskirts. The municipal infrastructure quickly became inadequate, leading to deterioration in sanitary conditions. In 1993, the Regional Centre for Drinking Water and Water Treatment (CREPA) initiated two pilot projects in the household waste management sector. The first of these facilities was located in Ouagadougou, in the disadvantaged district of Wogodogo. By itself, this pilot project lead to the creation of around thirty associations, including that of Lagem Yam, which employs some 400 people. These waste collection associations have grouped together into a group of waste water treatment and recycling cooperatives and associations (CAVAD) in order to take collective action on raising awareness and implementing incentives so that households sign up with one of these associations to have their waste collected.

The city also used the communal management approach to household waste by creating, in 2002, a green brigade, formed as an association and comprising women who are responsible for cleanliness and the streets. The green brigade has employed thousands of women since its creation, and its female members also benefit from a savings account opened in a network of credit unions. There are therefore thousands of them who have been able to benefit from financial resources into to develop money-earning activities. The green brigade was, furthermore, highlighted as an example of best practice by UN-Habitat in 2006, and the community household waste management project in Ouagadougou was also highlighted as an example of best practice by UN-Habitat in 2008.

Following the learning gained from the Wogodogo pilot project, the CREPA has begun a similar project in the St-Michel district of the city of Cotonou in Benin. The project has also led to a flourishing of trials of communal household waste management structures in several places in Central and Western Africa.

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#### **United States • The Cooperative Housing Foundation**

Location: United States Project launch: 1952 Type of organization: Charitable cooperative fund



Having started out constructing affordable housing for low and medium-income households in the United States, the CHF now works in international community development, where it is adopting a much broader approach by including several sectors in its projects, such as microfinance.

Founded in 1952, the Foundation for Cooperative Housing (FCH) is a charitable organization working to support low and medium-income families in rural America and low-income families in urban areas, in order to improve the economic condition and the quality of life of people by the construction of affordable housing. In 1962, it started to use its expertise for international development, under the aegis of the American Agency for International Development (USAID), by becoming the Cooperative Housing Foundation (CHF). The first overseas programmes were in the housing microfinance sector in Central America.

Thanks to microcredit programmes, CHF has reached low and medium-income populations and has helped to improve their living conditions and in the development of communities in countries such as the Lebanon, Iraq, Jordan, the Gaza Strip, Bosnia-Herzegovina, Romania, Columbia and Liberia. Moreover, the CHF prides itself on having the biggest international network of microfinance institutions in the Middle East.



In the Gaza strip, CHF created the Access to Credit program (ACP) in 1994, in order to improve access to credit for borrowers from low and medium-income groups in the Gaza strip. It is considered a one of the first microcredit programmes in the Palestinian territories. This programme was then expanded with a non-banking mortgage company and the expansion of its activities into the West Bank in 2001. Since its creation, the programme has issued 9,000 loans, representing \$44 million.

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#### Peru • Villa El Salvador

Location: Peru Self-managing urban community Number of inhabitants: 300,000



Peru, in the 1960s and 1970s, experienced significant demographic pressure caused by the widespread migration of farmers to towns. To try and resolve the problem of overcrowding, the Velasco government decided to create a town, near Lima, to relocate the poorest people to. Many NGOs, religious and active political groups became involved to offer training to inhabitants, develop the town and obtain basic services such as water and electricity supply. Today, close to 300,000 people live in this community that was once known as a shanty town.

Villa El Salvador is a self-managing urban community that stands out in several ways. Firstly, space is organized into residential groups which each share a communal square, school, health centre, playing field etc. The communal square, at the centre of each district, is a democratic deliberation area that joins together several hundred families. The residential groups have a general assembly formed by delegates elected by each group of houses. Then, each residential group is represented in the CUAVES, the self-managing urban community of Villa El Salvador.

#### Fepomuves (Federación Popular de Mujeres de Villa El Salvador)

The women from Villa El Salvador have formed a federation which, for several decades, has initiated several community projects in the health and education sectors, and of course, to improve conditions for women in the district. This women's organization is also very active in terms of economic development and helps women create small businesses so they can gain financial independence. The delegates are responsible for questions of health, conditions for women, leisure, education, culture and the economy. The CUAVES share power and the management of the town with elected local government officials, in a mixed administration.

Community life has developed in a remarkable fashion to satisfy the many needs of the inhabitants. Several social economic initiatives have borne fruit, and there are community kitchens, libraries, health clinics for women, savings groups etc. Citizens are involved in different groups and take part in community projects. At an environmental level, Villa El Salvador also sets itself apart, as it is the only district in Lima that treats wastewater. There are also facilities to allow urban agriculture and animal farming, despite this region's desert climate.

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# United States • An urban-rural partnership for managing the quality of water in the city of New-York.

**Location:** United States **Project launch:** 1993 Charitable organization, municipal

There are alternative solutions for partnerships between different players in order to compensate for water pollution problems. This has been demonstrated by the method of managing the drainage basins that supply quality water to the millions of inhabitants of the city of New York.

The city of New York is one of the five American metropolitan regions that still supply their residents with drinking water that comes from unfiltered surface water. This represents 1.1 billion gallons of water per day in order satisfy the demand from 9 million people, from water coming



to

from 3 watersheds (Croton, Catskill/Delaware), feeding 19 reservoirs and 3 managed lakes.

At the start of the 1990s, the quality of water became worrying because of its contamination from waste water and run-off water coming from neighbouring towns and farming areas. The city of New York therefore began a conflict with farmers, given the need for regulation in order to protect the water quality of watersheds, which was threatening the livelihood of several farms. However, thanks to cooperation and a partnership between the various players, an alternative solution was developed to avoid this regulation, whilst confirming the need for farming to be viable. The Watershed Agricultural Council (WAC) was therefore founded in 1993 in order to administer the programme for agricultural watersheds.

The goal of the WAC is to support the economic viability of agriculture and forestry through the protection of the quality of surface water and the promotion of land conservation in the entire region containing the watersheds feeding the city of New York. To do this, the WAC develops and implements plans for all agricultural activity, forestry management plans and environmental easement plans. The WAC has a unique feature that draws on the success of its partnership. Management of the watersheds, which benefits the entire population, is carried out on private land by owners and agricultural producers thanks to their farming best practice. They now act as guardians of and indicators for the quality of water in the watersheds for the city of New York. And New York manages to avoid major costs that would stem from building filtration plants.

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# **Quebec • Angus Technology Park**



Location: Quebec Project launch: 1996 Charitable enterprise Number of employees: 2,000

The Angus Technology Park is located right in the centre of the city of Montreal and has been managed by the Angus Development Company since 1996. It is an "urban revitalization" public project which has sustainable development projects at a social, environmental and economic level.

The technology park's buildings are located on a contaminated site that was abandoned following the closure of the factories that operated there until 1992. Subsequently, in response to popular pressure, the Angus Development Company was created. It is a charitable organization that encourages revitalization of the district in social, economic and environmental terms. The land is now occupied by a diverse collection of businesses, including companies from the private, social economy or industrial sectors. All of the businesses must respect the Company's values, i.e. sustainable development, the creation of links with the local community and the creation of jobs for people from the local area. Today, the Technology Park provides around 2,000 jobs, which is twice the number there were when the Angus factories closed in 1992.

In environmental terms, the installations have been designed to offer energy savings of between 50 and 60%, and to reduce CO2 emissions. Access to public and alternative transport for the workers has been made easier, and there has been ecological landscaping on the site. The Angus Technology Park would like to support social economy businesses as much as possible. Several businesses of this type have set up there, offering employees maintenance or other diverse services. The technology park is also supporting programmes professional integration into the job market by offering training and employment opportunities to young adults.

This project has received the support of different government players and from the cooperative economy sector in Quebec, but it origins are in the community and it still looks to develop the local community.

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# Italy • Social co-operatives

Location: Italy Number of members: 13,938 social cooperatives (2009) Number of employees/members: 304,645 people Number of users: 3,500,000 people Turnover: \$8.7 billion



In Italy, social cooperatives developed in the 1970s and were recognised and legitimised by legislation in 1991, and by a collective national agreement in 1992. The Italian cooperative model is a particular one, as the social cooperatives remain small in scale and form regional or sectoral consortiums.

The organization of cooperatives into consortiums, sometimes even in cooperation with private companies, occurs all over the country and offers important advantages. Firstly, it facilitates relations with the government as well as with local authorities. For example, the consortiums are recognised at a national level and collaborate with the various ministries when it involves the creation of a new social policy. Secondly, the cooperatives and businesses that form networks can, in this manner, improve their respective competitive advantage, by sharing similar products or objectives, by encouraging communication between themselves, and by improving the opportunities for financing and development opportunities. Thirdly, by remaining modest in size, the various cooperatives remain locally-based, specialised and can better meet the needs of the local population and satisfy local requirements.

The region of Emilia-Romagna is especially representative of the Italian cooperative tradition, as cooperatives account for more than 40% of the region's GDP. In Bologna, the regional capital, two out of three citizens are members of a cooperative. Per capita income in the region is 50% higher than the national average, and the rate of unemployment is much lower, namely 4%. In a context of globalisation, the regional model of Emilia-Romagna has seen undeniable success. Although it was the poorest and most devastated Italian region at the end of the war, it has become the richest one in the 2000s. It is also one of the richest regions in Europe.

The networks of Italian cooperatives therefore form an important social movement with a significant ability to lobby the authorities. In addition, these networks are close to the university research sector, which lets them establish advantageous partnerships in terms of research and development. On a financial level, the cooperatives have pooled their resources into mutual funds, which has allowed them to obtain loans at beneficial rates.

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# Colombia • Chitiá

Location: Colombia Project launch date : 2010



Chitiá is an agency of tourism and cultural entrepreneurship located in the city of Cartagena de Indias. Its creation was encouraged in 2009 under the Voluntary Return Model project funded by the Inter-American Development Bank (IDB) and implemented by the Spanish Foundation Crea Empresa, the University Sergio Arboleda and the University of Cartagena. During the years 2010 and 2011, Chitia has received training, advice and technical assistance for the project Ecco Women executed by the Chambers of Commerce of Cartagena, Bucaramanga, Barrancabermeja and Cúcuta, also financed by the IDB.

By forming as a cultural enterprise, Chitiá provides notably services entitled African Route of Heritage, traditional, ethnic training and trip to San Basilio de Palenque. The portfolio of services is supported by the implementation of projects "Generations of Intercultural Dialogues with Afro-Colombian Living Cultures" (2011) and "Dissemination of Afro-Colombian Cultural Heritage in the tourism sector in Cartagena" (2012-2013) . From 2011 onwards, the company has expanded its global framework of action to the entire Colombian territory, through attendance at festivals and corporate events related to Afro-Colombian communities, allowing them to bind as project advisors of San Pacho in Bogota (replica of the holiday of San Francisco de Asís de Quibdó in Bogotá), and advised various organizations particularly in the northern municipalities of Cauca. In addition, the company has made recognition trips in cultural tourism destinations in the Pacific region and the Caribbean.

Currently Chitiá develops on international markets through networks such as the Ibero-American Cultural Tourism Group, the African Group of Community Based Tourism and the Mont-Blanc Meetings' group "With the youth, for the social and solidarity economy". In each of these networks, information is shared, work is done in collaboration with international experts and local management processes are developed.

In its internationalization process, the company is working in coordination with the Slave Route project and holds conferences and consultation processes on the Places of Memory of the Slave Route with its experience in Cultural Tourism in Africa and in the Caribbean. Then, the company manages the national and international circulation of the play "Blood and Earth : 200 Years of Stories to Tell" through its collaboration with the Strategy Theatre Collective and Yansa Corporation .

Soon Chitiá will make its first trip abroad in the city of Dakar in Senegal to exchange experiences in cultural tourism between Ibero-America and Africa.

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# Kirghizstan • Hospitality Kyrgyzstan, the promotion of community-based

#### tourism

Location: Kyrgyzstan Project launch: 2003 Type of organization: Association Number of members: 15 associations, combining 350 families.



# Communities across the country have been developing community-based tourism in order to attract visitors, whilst ensuring that rural populations can receive the benefits of revenues from tourism.

Community-based tourism appeared in Kyrgyzstan in 2000 and there are now 17 communitybased tourism organizations across the country's various regions. In addition, it also has 5 other organizations, called Shepard's life by the NGO that created them in 1995 and which have around one hundred members. In order to promote the growth of tourism as well as better coordination, these organizations have decided to come together to form an association: The Association of Community-based Tourism in Kyrgyzstan (KCBTA).

It was created in 2003 with the goal of including community-based tourism in the tourist industry. It gives its members support in terms of marketing, training and the development of organizations. It also represents its members and their interests at a national political level. We should point out that the Swiss charitable organization, Helvetas (founded in 1955 and which works to improve the living conditions of disadvantaged populations), provides institutional and organizational support to the association.

The KCBTA has delivered some genuine successes, such as the adoption of the name Hospitality Kyrgyzstan accompanied by an official logo allowing community-based tourism locations to be identified around the country, as well as the creation of 9 regional tourist information offices and 1 in the capital. KCBTA has also created a tourist guide, which had its 2nd edition in 2006, aimed at supplying all the information needed to partake in community-based tourism in Kyrgyzstan, a guide to which a very comprehensive tourist information website has been added. The profits from this tourist activity are paid, for the most part, directly to the families and owners who are visited, as well as to those selling their local produce. Another share of the profits is also returned to the community, as well as the association.

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# Chile • Ecoturismo Mapuche, Valle de Cayucupil-Parque Nacional

Nahuelbuta

Location: Commune of Cañete, Cayucupil, Bío Bío Region, Chile Project start-up: 2009 Number of beneficiaries: More than 3657 people. Organisation: Mapuche Nahuelbuta Corporation.



# We build networks to revitalise the historic, cultural and natural heritage of the Mapuche town of Labquenche.

The Mapuche Nahuelbuta Corporation, which collaborates with the representatives of the Mapuche communities, began this successful Special Interests Tourism project in an absolutely self-administered way, with the single clear aim of achieving targets in relation to the protection and conservation of their historic, cultural and natural heritage. Furthermore, this means that the productive practices of the area, predominantly related to the forest, can be diversified which, in turn, would improve the working and living conditions of those who take part in this project.

Mapuche Ecotourism Cayucupil Valley Nahuelbuta National Park, an initiative which has been distinguished as the best social economy and sustainable development project in Chile (2009) has been designed for a gradual implementation in keeping with the investment capacity of its members, among which we would like to point out: the Centre of Food Production and Intercultural Gastronomy, the Mapuche Environmental Educational Farm and the Nahuelbuta Centre of Accommodation and Service.

The participants of this management model have so far implemented rural shelters in the communities of Cayucupil Valley and Sector Pangue, where visitors are welcomed by the Mapuche families who offer services related to accommodation, gastronomy, handicraft, agriculture and livestock work, bringing them closer to local culture and in addition to this, daytime and/or night-time guided tours of protected and conserved natural areas and various recreational activities for visitors, including parades, trekking and fishing.

The Manpuche Nahuelbuta Corporation is a permanent member of FSC Chile and the Chamber of Commerce, Tourism and Gastronomy of Cañete, and it has entered into cooperation and working agreements with, to name but a few, the National Forest Corporation of Chile (CONAF) and the Mapuche de Cañete Museum Juan Cayupi, both of which are independent organisations of the State of Chile, meaning that the organisation can progress consolidated by an articulated management model in the territory and based on the principles which characterise our culture: a fair and just economy based on solidarity and a respectful relationship of equilibrium with the environment.

References : www.parquenahuelbuta.cl www.nahuelbuta.org Contact : contacto@nahuelbuta.org





# Spain • Marinalada, A self-managed village

**Location**: Marinaleda (Andalusia) Rural community of 2,645 inhabitants Participative democracy Cooperative



In the mid-1980s, after twelve years of relentless struggle, the village managed to obtain 1,200 hectares of land from a large latifundia; land which was immediately redistributed and transformed into an agricultural cooperative which, today, almost the entire village lives from. "The land belongs to no one, the land cannot be bought, the land belongs to all!"

They have created an agricultural cooperative, "El Humoso", which produces, processes and markets extra virgin olive oil, artichokes and peppers etc.). With 500 jobs, it provides a living for almost the entire village. In the cooperative, there are no bosses or foremen. The men work in the fields. The vegetable cannery (peppers, artichokes) provides work for around sixty women. The purpose of the cooperative is not to make a profit, but to share wealth in the form of jobs. They have therefore preferred to grow things that are labour-intensive. In the cooperative, everyone is paid the same amount (even the Mayor): 47 euros per day, six days per week, i.e. six and a half working hours per day, or 1,228 euros per month for 39 hours per week.

Its greatest success has undoubtedly been in terms of housing. Marinaleda provides its inhabitants with accommodation for 15 euros per month. The town hall took back land in order to develop social housing for those inhabitants demanding it. It therefore supplies the land free of charge (around 60% of the property value), the municipal architect, and with the help of the Andalusian government, the town council provides a grant for purchasing materials. The houses are built collectively by the inhabitants themselves with the help of professionals on contract to the town hall. More than 350 houses have thus been self-built (90m<sup>2</sup>, two bathrooms and a 100m<sup>2</sup> patio) whilst encouraging solar power as much as possible in this region which is the hottest in Spain. The builders own the houses for their lifetime, but they can never be sold, they belong to the community, thereby preventing any speculation. There's no digital disruption as internet access is free for all households.

Lastly, we should mention that parents pay 12 euros per child per month for a place in the crèche, including lunch. There is no waiting list. The general assembly has also decided that the town hall will pay 600 euros on the birth of each child.

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# **Quebec, Canada •Center for Sustainable Development**

Location: Montreal, Quebec Project launch: 2011 Number of Members: 8 national NPOs (more than fifty thousand members) Number of employees: 10 in the corporation - 150 members among residents Turnover: \$ 2.9 million



# Eight organizations from Quebec involved in the promotion of sustainable development agree to cooperate within an NPO structure to create the Center for Sustainable Development (MDD).

Amnesty International, the Centre for Early Childhood ENvironnement JEUnesse Équiterre, Option consumers, the Coalition of regional environmental councils Quebec Regional Environmental Council of Montreal and City Living group united with the goal of: sharing their headquarters and some of the services necessary for the proper functioning of their activities. The project aims to create a synergy between the various founding members. This synergy is expressed through the pooling of several services (headquarters of members, meeting rooms and training sessions, information technology, etc..), but also through the development of joint projects.

All organizations are already heavily involved in the promotion of sustainable development. Their vision is for their headquarter building in downtown Montreal to be exemplary in terms of sustainable development and act as an incubator for other real estate projects. Built at a cost of \$ 22 million the first building meets LEED platinum certification, and is the first one to receive this recognition in urban Quebec. This is a housing project for demonstrative purposes, which aims to raise awareness for both real estate sector actors (architects, engineers, researchers) and the general public.

The building has a total of 60,172 square feet surface area, spread over five floors in downtown Montreal. Numerous large meeting rooms are available to members and the public for universities, municipalities, business and government institutions who all use them extensively to hold their training activities. These activities generate significant revenue. The Center also offers a café for more informal meetings. A reference center is available to the public for information on sustainable development; interpretation trails and guided tours are also available.

#### Some highlights

Since opening in October 2011, the Centre for Sustainable Development has been welcoming over 500 events including conferences, roundtables, workshops and training activities for technical or scientific environment and sustainable development (technological innovation, protection of rights, market carbon) without forgetting exhibitions, musical and artistic performances and screenings of documentaries.

Almost all of these events focused on various aspects of sustainable development (economic, human rights and environment) allowing the Center to achieve its mission to be a place for meetings, exchanges, brainstorming and innovation sustainability.

All events raised awareness over 65 000 visitors and participants since the opening of the Center.

References : http://www.maisondeveloppementdurable.org





#### Norway •ECOVILLAGE HURDALSJØEN

Place : Hurdal, Norway Launch of the project : 2002 Size : 1126 Ha (770 acres)



#### In Brief

The ecovillage Hurdal in Norway was born from the desire of many people to live together in harmony with their environment, and find a place to do so. This movement was born in the 1990s and it was only in 2002 that the land was found, and in 2004 it was purchased by the cooperative of inhabitants.

#### Presentation

The villagers are organized through two cooperatives, in which they are members. The village cooperative first acquired the land, covered the costs for the construction of the first houses. Then the housing cooperative was created to facilitate the organization. The principle is : one resident, one vote.

In 2010, 28 houses and a nursery were built in partnership with experts in the fields of architecture, sanitation, agriculture, energy, and with local authorities, and a National Training center, a nursery, a center for research and presentation of renewable energy. This has allowed the construction of housing innovative standards, only using materials and environmentally modules, allowing different uses. Some of these homes are for rent but most belong to owners.

The farm has several activities, the most important is agricultural production that started slowly, with production mainly for local consumption. Small self- operated stores without staff, where villagers use themselves, have been installed and are led by the villagers.

Membership in the cooperative is subject to a 4-step training for newcomers, in order to introduce them how to live and work in the village, and ensure that the new villagers will be well integrated into this operating mode.

References

http://hurdalecovillage.no/

http://www.ecovillagenews.org/wiki/index.php/Ecovillages\_in\_Scandinavia,\_Part\_I

http://www.ess-europe.eu/fr/bonnepratique/lecovillage-de-hurdalsjoen



# Mali • APROFEM

#### Place : Mali

Launch of the project : 2002

#### In Brief

Research and studies have shown the relevance of effectively taking into account the socio economic status of women and children in national development programs. Convinced of this reality, conscious of the need to step programs for women and children, also aware of the need for the development and respect for the rights of children, APROFEM Association for the Promotion of Women and Children in Mali was created in 2002 in Bamako.

#### Presentation

The organized women constitute a negotiation and pressure force within the community for their self-promotion and that of their children. The mission of APROFEM is to contribute to strengthening the social position and improving the living conditions of women and children in Mali, for their effective participation in the process of economic and social development. The actions are :

- information, education, training
- the activities of economic interest, social and cultural (health, education, savings, credit)
- environmental protection
- action-research on the issues and the rights of women and children
- specific actions meeting the real needs of the two target groups

The association conducts its activities through collaboration with all kind of development organizations of good will, by involving target groups in all actions undertaken in their favor from initiation to implementation, through information, raising public awareness by all possible means, but also research, training and capacity building of staff.



# Brasil • EQUILIBRIO SUSTENTAVEL

Location : Rio de Janeiro, Brasil Launch of the project : 2010 Number of members : non-defined Number of employes : 24 Turnover : Non-Profit-Organisation



#### History of the Initiative

In 1992-93, a group of professionals including psychologists, psychotherapists, business, public institutions and economic organizations consultants met to discuss the issue over malaise at work. This problem interferes in human evolution, and so in organizations. It is from this issue that has been created a think tank and research that has attracted the interest of other professionals in sociology and neuroscience. In this group was born the concept of Psychosocionomie. Subsequently, other professionals have had the idea to create Equilíbrio Sustentável which monitors the discussions on this topic and its application in a community in Rio de Janeiro. Thus, the initial idea was to apply the work and the method of psychosocionomie within an organization (favela) with socio -economic difficulties, to help them evolve, creating a sustainable economy in relation social development and respect for the environment. Thus psychosocionomic model becomes a method of intervention for sustainable development, as it takes into account its three pillars : environmental , social and economic. The intervention in this community 's aim is to test this method in a disadvantaged area in order to be able to apply and / or adapt to others.

#### **References**

www.equilibriosustentavel.com / www.radioprazeres.net.br



# **Colombia • Foundation for a Multidimensional Education**

Place : Bolivar department Launch of the Project : 2007 Number of members : 22 persons Number of employes : 0 Saleforce : Approx. 80.000 USD /yr



#### In brief

FEM was founded in 2007 by four teachers who sought to improve the teaching skills of teachers in public education through a methodology called dap(R). But they realized that the problem does not just come from the lack of competence in education, but also a planning problem, a malfunction of the public services, organizational management, resources management and even public health !

Since 2010, the FEM has expanded its social objective by converting the skills model to improve the quality of life. FEM essentially adapts to community training requirements without imposing its agenda. Volunteer-based, we work in 3 teams : HERITAGE ; HABITAT ; ENTREPRENEURSHIP



#### Presentation

Objective: Increase opportunities for collaboration between people of different ethnic, social, economic and geographical background to mutually improve our skills and building a fairer country.

Passion: We believe that human beings have a social, psychological, physical and spiritual dimension. We have a holistic approach, and we believe the problems are solved not only by breaking down but also trying to understand from the perspective of new ideas and people, which makes innovation possible and therefore doing the change in circumstances.

It is not about "helping" our beneficiaries, in the FEM we all learn, not just communities. This is an experimental learning experience throughout the country, its realities, its differences, and that we need to solve our problems and our loss of confidence.

We promote practical knowledge and recognition among people, to better understand that this country will only improve through assembly. For example, communities find ways to organize themselves, strengthening their leadership and their well-being and development. Volunteers, local and international, learn much from these traditions and culture, in an exchange that makes us all better. We are willing to innovate, co- create businesses, initiatives, projects, and anything that could help get our message of cooperation and development in all possible areas.

#### References

www.femcolombia.org www.facebook.com/femcolombia www.facebook.com/cartagenainsider



# Jordan • Sakhrah Women's Society Cooperative

Place : Jordan Project start date : 2002 Number of members : 721 Number of employees : 32 Sales : NC



The Sakhrah Women's Society Cooperative promotes the economic, social and cultural rights of women in remote and rural areas of Jordan. About 20% of Jordanians live in rural areas, where poverty is more prevalent than in urban areas; approximately 19% of the rural population is classified as poor. Because of the arid nature of the land many rural poor people cannot grow

enough crops to feed themselves and their families, and regular droughts exacerbate the situation. Thus, many of Jordan's rural poor people live in extremely difficult conditions with limited opportunities to diversify their farming enterprises and gain access to alternative sources of income. As a result they lack collateral and cannot obtain loans needed for investment in farm activities. Sakhrah is just such a community in Jordan, with a population of 18,000 people and high rates of unemployment. Women here are duty-bound to take care of their children at home, since childcare centres do not exist.



Its female members cultivate, manufacture, package and market the cooperative's farming and crafts products and share in the profits, while their children are enrolled in the cooperative's childcare programme or benefiting from school and university grants given by the group.

The initial project in Sakhrah was to establish the Zain nursery and kindergarten that offers working women a safe place to leave their children with supervision during working hours. This also provides women the opportunity to engage in economically productive activities, who would otherwise be obliged to mind their children at home. With their children in good care, women can take advantage of loans provided by the cooperative to start their own enterprises and activities. It provides the technical training to become project managers of various agricultural and dairy initiatives, while also offering job opportunities for the people of area, such as teaching students through the nursery, kindergarten and the school.

The Sakhrah Women's Society Cooperative was subsequently established to play an active role in the development of the community and reduce poverty and unemployment through the economic, social and cultural empowerment of women. It aims to raise the standard of living of local people through the creation of different self-sustaining projects such as a dairy plant, sewing workshop, and a grain processing and packaging project. The dairy products, grain and textiles are packaged, marketed and sold through various channels both within the community as well as exterior markets. Each member contributes to the cooperative in the beginning of the year. These funds are invested into the various projects, and from the diversified sources of income the profits of the cooperative are distributed equally between all its members at the end of the yea

#### **References**

http://www.schwabfound.org/content/zeinab-momany

http://www.ikyared.com/ikya/zeinab-al-momanis-sakhrah-women%E2%80%99s-society-cooperative



#### France • Domb'innov



STATE OF COMPANY

Location : Val de Saône, Dombes, Côtière de l'Ain, France Launch of the project : 2006 Number of members : 15 Number of employees : 30 Salesforce : 9 millions €

Domb'innov is a Territorial Economic Cooperation division, a coalition of local enterprises in social and solidarity economy but also local socially responsible SMEs recognizing themselves in the values of solidarity and which have thus decided to take action to sustainably develop their territory. The associative group Valhorizon carries this innovative approach of cooperation.

Innovative solutions for territories !

#### 1 social entreprise has been created each year since 2005

Domb'innov supports the emergence of social entreprises and development of useful services in the territory.

*Creating an Investor Club for Alternative Investment and Local Solidarity Savings to support business creation.* 

Incubator for social enterprises : Support for 8 projects in pre-operational phase. In connection with 11 project leaders in feasibility study phase.

Territory Concierge project to meet the demand for rural or isolated areas for goods and services, and local business.

300 jobs including 38 professionalisation and 107 integration contracts

With the function of social enterprises incubator, Domb'innov develop local employment.

Opening of the « Recyclerie » in 2011; 14 jobs created whose 11 integration contracts.

Creation of the frippery as integration site, Solstisse in 2012; 9 employees.

Creation of the activity and employment cooperative, in 2013 ; 15 salaried entrepreneurs.

Creation of a micro-nursery (1<sup>st</sup> of the local network) in 2014; 3 employees.



Cooperative and employment supported by Domb'innov

Micro - nurserv created in 2014





#### 8 companies are pooling general means

The pole allows its members to achieve their joint communication , accounting, payroll management ...

#### Collective business development strategies

Cluster members realize joint promotion of their offers of goods and services.

Creation of the guide "Shopping differently close to you"; 1st stage of joint marketing to promote a range of products and alternative and local services.

# Domb'innov, one of the 20 territorial divisions selected by the « Labo de l'ESS » as an exemplary initiativs (January 2012)

Our PTCE via these different projects and events we organize promote the social and solidarity economy and other kind of economic development.

Regional Award of territorial mobilization in November 2013

Organization of "3<sup>rd</sup> kind Economy" Festival with the Solidarity Meetings

References :http://www.valhorizon.org/

Articles : Carnet de campagne, France Inter-18 septembre 2014), Supplément Economie sociale et solidaire de Mag2Lyon-Novembre 2013, Supplément Economie sociale et solidaire n°5 de Mag2Lyon -Novembre 2014, Les cahiers du Millénaires 3 « Compétition économique et solidarité, quelles tensions ? Quelles articulations ? » - Août 2014





# **BUSINESS AND SERVICES**

# Central America • Aq'ab'al

Place : Central America Launch of the project : 2010 Number of members : 7 organizations, 50 000 producers



AQ'AB'AL is the fulfillment of a commitment born as part of the Mont Blanc Meetings. Following this commitment, the organizations of the social economy in Central America had organized in late 2008 the first Regional Meeting of the Social and Solidarity Economy, in which was set a regional integration agenda that would enable companies to strengthen management capacity, with a vision of environmental responsibility, the aim of strengthening integrally human talent and organizations to create solidarity financing tools for the various projects of social economy, so that they can in turn further impetus to other projects and organizations sector. AQ'AB'AL was born under the impetus of six organizations: Agro-industry coop "Union of fours pins" (Guatemala), the COMAL Network (Honduras), CoopeAgri, Consumo y Comunicación Alternativa-COKOMAL-, Conexo Soluciones Empresariales and el Consorcio LEAVE (Costa Rica).

This set of organizations represent a total of more than 50,000 Producers in agro-industries mainly but also in various services such as marketing solidarity, communication, training and management support, allowing the linkages between them and other organizations in the region.

The goal of AQ'AB'AL', a member of the Mont Blanc Meetings, is to become the driver of new community projects of social economy, especially with the aim to develop and consolidate alliances within each country, at regional and international level with organizations sharing the values and principles of the social economy. This, to serve an objective: promoting the development of people in social, economic and cultural level through dignified work in a better environment.

**References :** 

http://www.rencontres-montblanc.coop/page/membres-des-rmb

http://www.alternatives-economiques.fr/amerique-centrale--aq-ab-al--une-union-decooperatives fr art 1327 70184.html



# Italie •Città dell'Altra Economia

Place : Rome, Italie Launch of the project : 2007 Surface : 8 boutiques sur 3500 m2 Investment : 5 000 000 €



#### In brief

The Mayor of Rome wishes to encourage the Social Economy in his city. To do so, he financed the redevelopment of an area of 3500m2 in favor of organic farming shops, fair trade, renewable energy, recycling, sustainable tourism and ethical finance: all sectors of the solidarity economy now have their showcase. The renovation of the space meets more numerous environmental criteria.

#### Presentation

Città dell'Altra Economia is managed as an association and 25 present social enterprises rent space at a moderate price. The aim of the site is to inform citizens of Rome about this economy through the visibility of signs, but also the organization of free events throughout the year to raise awareness of the social and solidarity economy.



Over 2000 customers come here to supply each month fair trade clothing, designer recycled items, organic vegetables ... but also lesser-known areas such as sustainable tourism, renewable energy, free software or solidarity finance are also represented on this immense space that is also used by the Roman school classes as a place of discovery of the social economy that organize discovery mornings.

- This 100% solidarity shopping center invites visitors to walk in three identified areas:
- Eating organic 4 restaurants and bars using organic and / or local .
- Buy ethics offers 6 fair trade shops, recycling, and an herbalist.
- Thinking otherwise include 6 shops offering to explore other ways and thoughts

#### <u>References</u>

- <u>http://www.cittadellaltraeconomia.org/</u>
- http://www.ess-europe.eu/fr/bonnepratique/italie-un-centre-commercial-100-economie-solidaire



# France • National Charter of the local Fair Trade

Place : France Launch of the project in France : 2011



**Partnairs of the project** : Platform for Fair Trade (PFCE), Initiatives For Civic and Territorial Agriculture (InPACT), associated with the National Federation of Organic Agriculture (FNAB)

#### A brief history

Since 2011, the Platform for Fair Trade (CCTB) and the Network Initiatives for Civic and Territorial Agriculture (National INPACT) associated with the National Federation of Organic Agriculture (FNAB) have been working together to an innovative project that attempts to decline the fundamental principles of fair trade to defend and promote a socially sustainable agriculture in France. 14 Principles for building equitable trade relations to a peasant and organic agriculture in France have emerged from this project, meeting within the national charter of the "local fair trade". The formalization of this Charter is fully in the legislative agenda : the Law on Social and Solidarity Economy, passed July 31, 2014, in fact offered, through Article 94, a new definition of fair trade and its openness to trade relations with producers in the North, including France.

#### Presentation

The Charter of the "local fair trade" intends to defend and promote innovative farmers who rely on peasant agro-ecological practices. Through efficient and self-sustainable agricultural practices, producers organizations with democratic and human stature, productions based on local resources and local specificities, the signatories of the Charter are interested in supporting farmers who participate fully in the sustainable and civic development of territories.

The Charter aims to bring together existing initiatives that are developping every day in the territories (the range "Together Solidarie with producers", Biocoop, the label "Organic Solidarity" of the Bio-partner association, the range "Peasants of here", Ethiquable, the Ecocert label Solidarity...) by providing both visibility and consistency. It applies to initiatives that ensure fair trade relations between producer groups and their economic partner, in the context of long circuits and short circuits. It is through the simultaneous development of long and short chains that these sound channels can be accessible to all, in terms of geographical accessibility, decrease production costs and purchase price.

Complementarity of actions is at the heart of this project : the tools of fair trade (annual contractual commitment, fair price, pre-financing collective project) are used to strengthen and promote peasant and agro-ecological farming.

The relevance of this project lies in its ability to support together changes in patterns of production and consumption patterns by providing a framework that allows to work on all the actors of the agricultural sector, producers, consumers in through processors and distributors.

#### **References :**

The National Charter of local fair trade

Presse release : «Lancement de la Charte nationale du commerce équitable local »



#### Morocco • IFASSEN



Place : Berkane, Maroc Launch of the project : 2011 Number of members : 8 Number of employes : 4 Saleforce 2013: 59016,00 euros.

Association of Dr Fatiha (ADF): Making environmental protection an engine of economic development. The Association of Dr Fatiha was created in 2008 by Faiza Hajji, a young Moroccan native of Berkane, a small town in the Oriental region, in northern Morocco.

Affected by the extreme poverty of women in her region, and the extent of the plastic invasion ravaging the poorest neighborhoods of the city, Faiza initiated a project to recycle plastic bags to try to answer this dual problem : she created a group of women and worked, with the cooperation of a French designer, on traditional weaving technique to incorporate plastic bags. Gradually, several ranges of fashion accessories and decorative objects emerge, and became very successful : the brand IFASSEN or " hands " in Berber was created. Today IFASSEN works with 60 artisan. They can thus receive regular remuneration helping them to empower themselves and take on the costs of everyday life.



In the design of its products, IFASSEN and artisans regularly collaborate with international designers to mingle ancestral know-how and modernity to a very rich cultural exchange and products in which Moroccan crafts and design mixture.

IFASSEN to date offers a whole range of fashion accessories : bags, handbags, earrings, belts ; and released in 2015 its interior decoration range made baskets, baskets, lights, garlands and carpets. All products are hand-woven, made from recycled plastic bags and alfa, flexible plant very strong feature of the Oriental region.

The specific objectives of ADF :

1- Allow vulnerable women to benefit from regular and income-generating activities and gain independence.

2. Decrease the presence of plastic bags in nature by recycling actions and clean up campaigns.

3. Educate the local people, especially the younger generation, to the problem of plastic pollution and encourage citizen action.

#### **References**

www.adf-global.org

www.ifassen.com

www.facebook.com/IFASSEN

http://www.ellefondation.org/la-fondation/nos-actus?p=820

http://handeyemagazine.com/content/I%E2%80%99association-du-docteur-fatiha



A quality handicraft



## France • RELAIS RESTAURATION

Place : Pantin, Seine-Saint-Denis Project start date : 1992 Number of members : 26 Number of employees: 20 Sales : 1,3 Million €

Relais Restauration is an integration entreprise, created in 1992 as an association, aiming at empowering youth from the lower Seine-Saint-Denis. The company recruits twenty employees on integration and training. It leads to a pre-qualification, qualification and jobs in an area lacking manpower. Located on a brownfield recovered by a militant squat, the company is located near the Canal Ourcq next to a high school, on the future greenway. The restaurant is very well located, enjoying a courtyard to welcome the spring and summer guests. A full catering service is completing the offer. It started in very poor operating conditions as a workshop integration site. After several years, the town hall of Pantin purchased the land and leased it to the integration enterprise. In 2012, the mayor gave as a long lease the land to the employment company and granted planning permission for a development project.



The development project aims to definitively consolidate operations and mission of integration and training, by renovating buildings ecologically, creating a kitchen application for the training organization to achieve the qualification, by increasing the number of seats. Working conditions of employees should improve significantly. The association has decided to take a commercial status and social utility : the association has evolved into a cooperative of collective interest. It is the board of directors composed of three colleges (founders and employees, funders, users and partners) that drives the development project : fifty individuals, 9 investors clubs for an alternative and local management of the solidarity savings, the venture capital firm GARRIGUE, and two associations are the capital of the SCIC.

This capital is variable. It is, at December 31, 2012, 48 240 euros distributed between 101 members. In September 1, 2014, the work estimated at 2 million  $\in$  is almost complete. 180 000  $\in$  are missing to complete the sound system rooms in order to propose cultural activities, and the construction of a conference room on the first floor.

References :

http://www.lerelaisrestauration.com/index.html http://www.lerelaisrestauration.com/telechargement/presse/canal-de-pantin-fev-2002.pdf



# France • Territories of Fair Trade

Place : France Launch of the project : 2008 Number of communities involved: 40 Number of employees in France : 1,2 ETP Annual budget : 100 000 €



#### Brief sum up

"Territories of fair trade" is the French version of the international campaign "Fair Trade Towns" which began in Britain in 2000. She quickly mobilized citizens and aroused the interest of politicians. Nearly 600 British authorities have since become "Fair Trade Towns". The movement spread throughout Europe and internationally. Today, more than 1,500 communities are engaged in the world, through 24 countries. In France, 40 communities are already labeled "Territories of fair trade" (including Paris, Lyon, Nantes...) and more than a hundred engaged in the process.

#### Presentation

**« Territories of Fair Trade » encourages local authorities to develop public procurement officials and promote awareness of businesses and citizens in the fair trade issues.** It is adressed to all local authorities wishing to get involved, whatever their sizes : regions, departments, intercommunal, common from 50 to millions of inhabitants.

As part of the campaign, a label "Territories of fair trade", awarded by a jury of experts in sustainable development and responsible consumption, rewards the commitment of local authorities who implement proactive public policies for fair Trade. "Territories of fair trade" became the label for exemplary territories who are committed to fair trade and responsible consumption.

Communities labeled "Territories of fair trade" continues five objectives:

1) Rate deliberation and buy fair trade products

- 2) To help develop fair trade products in the shops and restaurants of the territory
- 3) Invite leading businesses and organizations planning to buy fair trade products
- 4) Communicating the achievements and raise awareness on issues of fair trade
- 5) Create a Local Council for fair trade, exchanges and proposals

To achieve these goals, the community work hand in hand with other actors: civic associations, businesses, professional organizations and neighboring communities. The campaign promotes and

build partnerships in the territories and allows communities to improve their best practices through training, developing experience records and exchange on the social network campaign with communities from all over France. Ambitious responsible procurement policies developed within the framework of the Territories of fair trade campaign led several French communities to win Trophies of public purchases of fair textile at European level.

In France, the campaign is drived by the main fair trade networks : the Platform for Fairtrade, Max Havelaar France, the Federation Artisans du Monde and FAIR[e] a fair world.

#### References :

Website : www.territoires-ce.fr

Map of communities involved in France : <u>www.territoires-ce.fr/s/carte-de-france</u>



# France • "Transport Challenger"

Place : Paris Project Start Place : 2013 Number of members : 10 Number of employees : 5 Sales 2013: 55 600 €



Transport Challenger is a transport company of people, hiring employees stigmatized by a prison course, to find a job. Through the establishment of a quality service, creating jobs, the economic activity of Transport Challenger can change the stereotypical representations that appears on people who have been placed under court supervision.

We offer different service lines:

- A service of "Classic Transport," akin to the taxi business, but whose prices are fixed and set in advance when booking.

- A para-transit service for the disabled.
- Transportation service group, promoting carpooling.
- A formula Driver Assistance for drivers vulnerable.



The project started in 2012; it is a response to non-filled social needs. Our commercial lever rests on the combination of mobility issues and reintegration through employment, for those who have been placed under court supervision . Fostering the emergence of a constructive and positive dynamic around these two parameters , we produce a service that becomes a common good , where the customer is part of a responsible purchase. To achieve its objective, Transport Challenger is based on an empowering and collaborative governance, practicing in a partnership and not capital. The company

operates on the principle of disinterested management, oriented logic of employment, where all profits are plowed back into indivisible reserves. Currently association, the company is expected to turn in 2015 into Cooperative of Collective Interest. This form of cooperative allows service providers (salaried drivers) and the beneficiary (the clients), ending up in the same membership. This structure allows to better adjust supply and demand for service.

In 2013, the association was winner of the Trophies of the Social and Solidarity Economy in Paris and Seine-Saint-Denis. During the first half of 2014, the company has experienced a gain in activity of 50%.

#### References :

http://transport-challenger.org http://www.atelier.net/trends/articles/transport-challenger-engage-entrepreneuriat-social\_429511 http://static.latribune.fr/assets/files/supplements/TRIBU\_SUPPL\_1\_20131129.pdf



## France • Oui Drive

Place : France Launch of the project : Décembre 2014 Number of members : 4



The Oui Drive association is a recent initiative led by professionals of driving instruction. The statutes are being deposited (December 2014).

It remains today difficult and expensive to move his license in France. It is also an important step for the integration into working life. It is in this sense that are developed alternative learning methods such as : accompanied or supervised driving or and rental of dual control cars.

#### Presentation :

Oui DRIVE supports these learning techniques of free and autonomous driving, appearing as the least expensive on the market (1 hour of dual control costs car rental is on average 35 euros less). The Oui DRIVE association proposes to provide volunteer leaders and previously trained by professional learner drivers making the choice of these techniques.

In fact, learner drivers do not all have around them people available and motivated to accompany them during their learning.

OUI DRIVE created the first French network of volunteer coaches for these people by providing a collaborative social alternative and reassuring to classical learning driving school.

#### **Références:**

Website : <u>www.ouidrive.fr</u> Article:http://www.edukar.fr/blog/edk/blog/edukar-soutient-le-projet-associatif-ouidrive



# FINANCIAL CAPACITY OF THE SOCIAL AND SOLIDARITY ECONOMY

# **Bangladesh** • Grameen Bank

Location: Bangladesh Project launch: 1976 Cooperative: 94% borrower-owned (the remainder by the Number of members: 8.37 million (of which 97% are Number of employees: 24,600 (2007) Total volume of loans granted (2007): +\$6.5 billion Total volume of loans repaid (2007): +\$6 billion



government)

#### Grameen Bank has created a different and audacious banking system to offer credit to the poorest and most isolated people in Bangladesh. On a small scale, the loans provided have already allowed millions of people to obtain food security and have access to acceptable sanitary conditions.

Grameen Bank was created in 1976, on the initiative of Dr Muhammad Yunus. This economics teacher maintains that the lack of access to credit for poor people in rural regions is a barrier that prevents them from escaping from poverty. As they do not have enough land in their possession to support themselves, a small loan can let them create a project that generates revenue and improve their living conditions. Dr Yunus started the bank as part of a research project, but it soon saw considerable success and became independent in 1983. The success of Grameen is undeniable and the concept has inspired several other initiatives around the world. The founder, Muhammad Yunus, also received the Nobel Peace Prize in 2006.

The loans, in the form of microcredit, are conditional on the respect of several values espoused by the bank. Amongst these is the importance of working the land, of educating children and participating in social and collective activities. Loans are offered to groups of 5 people, who must help each other and share responsibilities. This technique has allowed Grameen Bank to have an extremely high repayment rate. The bank's employees offer training and advice to borrowers and encourage them to save and build up emergency funds.

Grameen's loans are particularly intended for women, who have very little access to the traditional banking system in Bangladesh. By having easier access to capital, the women also gain decision-making power in their communities. Today, Grameen Bank has allowed millions of people to escape from poverty, to have access to education, to feed themselves sufficiently and to have acceptable hygiene conditions.

#### References

Gilbert, Valérie, Étude de la Grameen Bank: le microcrédit au Bangladesh comme moyen d'empowerment [Les cahiers de la Chaire C.-A. Poissant] (January 2009).

http://www.grameen.com

http://www.grameen-info.org

http://www.grameenfoundation.org



## **Brazil • Banco Palmas**

Location: Brazil Project launch: 1998 Type of organization: Community bank



Palmas is an organization created in Conjunto Palmeiras, a favela of 30,000 inhabitants in the north of Brazil, which today has forty-six community banks, a microfinance institution, a local currency and an institute working on exporting the model.

Conjunto Palmeiras was populated in the 1970s by the penniless that were being expelled from the city centre and forcibly re-housed by the authorities, twenty kilometres away from the city. During the same decade, families coming from rural regions also moved into the favela. Around 1979, an association for the residents of the *favela* was set up, the ASMOCONP (the Association of the inhabitants of Conjunto Palmeiras). During the 1980s and 1990s, the inhabitants mobilised, formed a community maternity centre, campaigned for better living conditions, and successfully obtained funding to improve their conditions and develop the district.

The Banque Palmas was created in 1998 by the ASMOCONP to supply microcredit to the inhabitants. In 2002, the social currency, the Palmas, was launched. It can only be used to buy goods in the district's shops. The aim behind this initiative is create supply and demand in the district, and therefore to combine local currency and microcredit to help the creation of small businesses and make transactions local once again. Palmas offers interest-free consumer credit, and local businesses offer discounts to customers who use this currency. The bank belongs to

the community and is managed in a democratic manner. Since its creation and because of its success, the bank's model has been copied many times in Brazil and in Venezuela.

The Palmas system has gained international recognition and has won several prestigious prizes, such as Millennium Development Goals Prize, UNESCO's Orilaxé Prize and the Visionaris Prize.



#### <u>References</u>

Campos Martins, Daniel, *Finance solidaire : le cas de la banque Palmas à Fortaleza, Brésil* (August 2009). <u>http://aloe.socioeco.org/IMG/pdf/Banco Palmas dani.pdf</u>

http://www.taoaproject.org.

http://www.banquepalmas.fr.

http://www.bancopalmas.org.br/.



## France • Casden



1951: creation of the Caisse de Prêts of the National Education of Seine and Oise
1957: Birth of CASDEN
Number of Shareholders (end 2013): 1,3
Number of employees (end 2012): 534

In 2012, the CASDEN Group posted consolidated net income (group share) of  $\in$  70.9 million, for a net banking income of  $\in$  224.1 million.

Created and managed by teachers, CASDEN is the Cooperative Bank of the education, research personal. culture lt has more than 500 employees, including and two thirds at the Noisiel headquarters (77) and one third in the Departmental Delegations. It relies on a network of activists, volunteers and committed people: 222 Departmental Deputies, serving members and 7000 correspondents colleagues in schools and universities for a mesh proximity.

As a French domestic bank, it has established a partnership in 1974 with the Banques Populaires to offer its members full local banking service. With over one million members, the CASDEN relies on the strength of cooperation to offer a wide range of banking services and contribute to economic and social development.

Emphasizing service, listening, long-term relationship, it puts solidarity and reciprocity at the heart of its approach and of the design of its job perfectly represented by the 1,2,3 CASDEN Programme. As a real alternative to conventional financing solutions, its principle is unique in France:

- The members build their savings at their own pace.

- It allows them to earn points.

- The acquired points provide access to very competitive loan rates. The more points, the higher the credit rate down.

Thus through the savings of all, CASDEN enabled 50,000 members to build their projects last year.

#### **References**

http://www.casden.fr/



# **Canada** • Vancity



Location: British Columbia Project launch: 1946 Cooperative financial institution Number of members: 400,000 Assets: \$14.5 billion (2010)

# Vancity is a financial institution that is entirely managed by its members, and is the largest credit cooperative in Canada. It owns the Citizens Bank, which operates throughout the country, and which wishes, through its actions, to improve the quality of life of the whole community.

Social responsibility is part of Vancity's business plan, and complete transparency is respected thanks to the publication of its accounts to inform members of the business' economic and social decisions. Vancity's performance is evaluated on three aspects: economic, social and environmental.

Vancity respects cooperative management principles and believes in its corporate social responsibility. This signifies that products offered and working methods are socially and environmentally responsible, that the business invests in the community's well-being, the fight against poverty, and it promotes these values with individuals and the community in general. In terms of fighting climate change, Vancity finances its members' projects aiming for greater use of alternative energies, sustainable transport initiatives and the construction of green buildings. The credit cards offered by the company are themselves "green", as 5% of the profits generated by them go into a fund aimed at financing local environmental projects.

The Vancity cooperative is very concerned by its environmental impact and is attempting to reduce its greenhouse gas emissions by using and offering products and services that have a minimal impact on its environment. In financial terms, in 2010 the business achieved results that it described as "the best in its history". The members received 6% of their stake in the form of a dividend.

#### **References**

http://www.stratos-sts.com/documents/SI\_Report\_Case\_Study\_Vancity.pdf. http://www.vancity.com



#### France • Local exchange system, SEL

Location: France Project launch: 1994 Number of members: more than 20,000 Type of organization: associations



The SELs in France appeared in 1994 and have multiplied to number close to 350 today, forming a broad network. The different local groups are associated with SEL'idaire, which promotes the creation of SELs and encourages communication between them. They are very diverse associations of "groups of people who practice the multilateral exchange of goods, services and knowledge".

The SELs were inspired by the LETS (Local Exchange Trading System) organizations, which were created at the start of the 1980s in Canada, by Michael Linton. As part of the LETS movement, which consists of exchanging services in a local network, it is possible for members to accumulate credits for a service rendered and to use them later on. No money is used; rather, the credits are recorded by the organization. No interest can be applied to these credits and everything is done in a transparent manner. The LETS organizations are always non-profitmaking and they are organized democratically.

There are many SELs and each has its own way of functioning. Certain measure exchanges in terms of the time taken to render a service, which can then be exchanged against another service. Sometimes the accumulated credits are converted into coupons, whereas some organizations prefer to have no counting and to promote the link created by the exchange rather than that of the good that has been exchanged.

The advantage of such a system is that it creates links inside a community and stimulates the economy in a local area. It weaves a cooperative network, aiming to fight exclusion and promote the creation of a fairer society, whilst creating a place where consideration can be given to the economic system and human relations.

#### Reference

http://www.selidaire.org



# India • Uplift

Location: India Project launch date: 2003 Type of organisation: Network of mutual insurance companies Number of members: 115,000 Partners: Inter-Aide, Groupe MACIF





Uplift works as a federal Economic Interest Group at the service of mutual health funds. Uplift, a non-profit organisation, is mandated by its member organisations to manage their mutual funds, technical support, training and product development (health/hospitalisation and life insurance). Faced with a strong demand where product offerings are mainly capitalist in nature, Uplift is currently involved with a project that should enable it to industrialise its services, in order to offer them to other groups (unions, cooperatives, MFIs).

In India, one of the main challenges today is the establishment of a system of health insurance available to all. Without access to such a system, especially in case of hospitalisation, families with the lowest incomes often have to borrow or sell assets to pay for care and treatment. In the context of a range of unregulated health product offerings, healthcare prices are very high and lead almost 20 million people each year to fall below the poverty line.

In 2003, the Uplift India Association was born and has been providing support for the development and management of mutual health insurance for the poorest segment of the population, offering various services (product design, risk analysis, administrative management, patient management software, etc.). Members share mutual risks by pooling their contributions, which in case of a health problem are redistributed in a democratic and transparent manner. Therefore, this is a classic mechanism of insurance, however, here the risks are not transferred to a single insurer but are shared throughout the community. In this manner, "Uplift India Association" makes it possible to meet the needs of nearly 115,000 people and it **reduces the financial impact of healthcare costs** by adjusting the amount of the contribution to the payment ability of respective groups.

The Uplift model was extended to the slums of Pune and Mumbai, as well as in some rural areas having micro-finance institutions that offer their customers the possibility to enrol automatically as a family or not in these mutual health insurance systems.

In 2010, more than 1,000 hospitalisations were reported, with medical expenses totalling about 100,000 euros. In 2011, a survey conducted by Microfinance Opportunities emphasised the uniqueness of the Uplift model, which by its high value to the customer, has great potential to influence the industry of health microinsurance. In 2012, Uplift plans to further develop its activities by offering an innovative product comprising both savings and health insurance.

#### References:

www.upliftmutuals.org; www.interaide.org/pratiques/;

http://www.alternatives-economiques.fr/sante--quand-les-pauvres-doivent-assurer fr art 630 43993.html

A Fine Balance: A Case Study of the Client Value of Health Microinsurance—Uplift I.A. Elizabeth McGuinness, Microfinance Opportunities



# **Ireland • Social Finance Foundation**

Location: Ireland Project launch: 2006 Approved loans since 2007: €36m

# Social Finance Foundation



In July 2006, the Government of Ireland approved the implementation of the Social Finance Initiative. Announced by the Minister for Finance Brian Cowen in Budget 2006, it established a not-for-profit company (limited by guarantee and having no share capital) to act as a wholesale supplier of funding for social finance. Social finance is seen as the availability of loan finance at appropriate interest rates to community-based projects and microenterprises. These projects experience difficulties in accessing loans from mainstream lending institutions.

In January 2007, the Social Finance Foundation was incorporated and the Board appointed. Seed capital of €25m was provided by the Banking Industry. This was then followed by an agreement with the Banking Industry on an annual loan of €6m for twelve years at a discounted rate, thus securing the Foundation's sustainability. The Ministry of Finance were instrumental in securing such support for the Foundation from the Irish Banking Industry as they had provided State funds to the Banks to bolster their inadequate capital levels, arising from the Irish Banking crisis.

As a wholesale supplier of social finance, the Foundation works through Social Lending Organisations (SLOs), which interface directly with the borrowers. The primary aim of the Foundation is to support communities and microenterprises in Ireland, where social finance is needed to make the project a reality, by making the funds available through SLOs. Since it advanced its first loan in August 2007, it has approved loans of €36m, of which €20m have been drawn down.

Recognizing that the operations of the company were on a sound footing, the Board reviewed its strategic remit at its annual strategy session in January 2010. The Board accepted a request from the Ministry of Finance for the Foundation to conduct a review of the options available to further Financial Inclusion in Ireland, drawing on best practice international approaches. The objective of the study was to identify recommended actions to achieve a substantial reduction in financial exclusion over a 3-5 year period. The work required the co-operation of a large number of stakeholders and concluded with a Strategy Report published in June 2011. The next phase is that of implementation of the recommendations. Such an assignment falls within the broad definition of "social finance" and the Foundation was pleased to be asked to carry it out.

The Foundation has also worked recently with the Ministry of Enterprise to produce a proposal for the creation of a National Microfinance organization in 2012 to give a boost to entrepreneurship in Ireland by providing loans to micro-enterprises, which are unavailable from mainstream organizations. This is a major national initiative to be announced in December 2011 by the Irish Government. This has a major social dimension as many of the entrepreneurs are drawn from the ranks of the unemployed or minority groups.

Other areas which the Foundation is involved in include the promotion and development of social enterprises along with research into the topic of Social Investment Bonds.

#### References :

Information on the Foundation can be got at <u>www.sff.ie</u> or from Brendan Whelan CEO (+353-86-241-3217) or Ken Slattery, Credit and Ops Director (+353-87-256-4458)



# **Quebec • Fondaction CSN**

Location : Québec Project launch : 1996 Net assets : 1,2 G\$ CA Number of shareholders : 126 000



Fondaction, the Development Fund of the National Trade Unions Confederation (CSN) for cooperation and employment, aims to invest in small and medium-sized Quebec enterprises to contribute to maintain and create jobs. Its assets come from retirement savings collected from workers, either engaged in unions or not, and from population in general. By subscribing, shareholders benefit from tax credit by the governments of Quebec and Canada, making retirement savings very affordable, while allowing them to contribute to the economic development of their community or region.

At the core mission of a fund of workers with respect to employment in all sectors, Fondaction CSN give more attention to the companies listed in a participatory management process, to the social economy enterprises as well as companies engaged in an environmental approach. Definitely committed to a socially responsible finance, it was a pioneer in triple accountability in Quebec since 2006, by producing sustainable development reports according to the guidelines of the GRI (Global Reporting Initiative). It also adheres to several international initiatives and principles, among them the Global Compact, the Principles for Responsible Investment (PRI) and the Carbon Disclosure Project (CDP).

For financing needs below those at which it responds directly, Fondaction CSN created Filaction. This fund invests in enterprises with share capital registered in a local development approach, in social and solidarity economy enterprises as well as in cultural enterprises. Filaction also promotes micro-enterprise by investing in local and regional funds such as Femmessor, regional organizations to support women entrepreneurship.

Working with various organizations dedicated to economic development, to sustainable development or research, Fondaction CSN makes a significant contribution to the enterprises social responsibility development, in the implementation of socially responsible finance as well as the advancement of knowledge in this field, in Quebec and elsewhere in the world. Internationally, in addition to its participation in the Mont-Blanc Meetings, Fondaction collaborates with International Solidarity Development (DSI), to CIRIEC International and to the International Association of free software (Ai2L), an outcome of the Mont-Blanc Meetings.

References : www.fondaction.com www.filaction.com



# France • Benevolab (MicroFinance Without Borders)

Location: France Project launch: 2007 Type of organization: Non-profit association



MFSF provides technical assistance to microfinance institutions (MFIs) and other international organizations of the Social and Solidarity Economy sector. It uses professional skills with, in some cases, a commitment in the field or remotely, adapted to the availability of each one.

MFSF provides an opportunity for those who wish to volunteer their skills to MFI service and international NGOs dedicated to projects with high social and economic impact. With nearly 450 volunteers from all areas of BNP Paribas or other backgrounds, MFSF has allowed the realization of more than one hundred technical assistance assignments in 30 countries: the Maghreb, Africa, Latin America and Asia.

The action of MFSF in Paris is relayed by a dozen local MFSF antennas, mainly implemented in the areas where the BNP Paribas Group operates. These antennas are responsible for identifying local needs for technical assistance and volunteer candidates. Since 2007, MFSF went from a stage of project to a measurable reality in terms of recognized commitment and expertise. MFSF which now has among its ten partners, MFI networks, NGOs and Foundations, is accelerating its development with microfinance and the social economy actors. In developing countries, expanding the geographical coverage of MFSF through spreading new antennas should increase the number of its missions and its impact. Supporting the microfinance and social entrepreneurship, MFSF, since its origin, has this dual ambition to work together a social commitment and economic model.

#### At the heart of the device MFSF: its volunteers. They are the MFSF actors.

All expertise combined (financial, accounting, legal, IT, HR, communication, ...), the MFSF volunteers who have 90% of the assets, have a strong ability to adapt to any kind of economic, social and cultural environment. Add to this their educational potential, essential to the kind of the tasks they cover.

In summary, it is their skills added to their personal qualities that enable them to understand the problems, to imagine and provide solutions to both economic and social context.

The result is a mind and a MFSF know-how fed by the desire to share skills and expertise, and contribute together to ethical projects.

References :

www.microfinancessansfrontieres



# Quebec • Caisse d'économie solidaire Desjardins (CECOSOL)

Location: Quebec Project launch: 1923 Type of organization: Cooperative financial institution Number of cooperatives and participating organizations: 2,800 Number of savers: 10,000



Caisse d'économie solidaire

The Caisse d'économie solidaire (CECOSOL) is one of the subsidiaries of the cooperative network deployed by Desjardins Group, one of the largest cooperative financial groups in Canada. CECOSOL comes from the labor movement and its particularity is mainly finance collective enterprises. CECOSOL has its roots in the union movement and its uniqueness is that it only finances social economy collective enterprises. The group's vision is humanitarian, democratic and cooperative.

The Caisse d'économie solidaire works to build a "society which invests in employment, sharing, mutual aid and sustainable development". Rather than focusing on profit, the bank promotes the development of the community and social cohesion, sustainable development and respect for the environment. In order to do this, it supports social and collective entrepreneurial initiatives. The Caisse comes from the union movement and looks to allow workers to pool their financial resources to improve their lot and that of the community.

The Caisse provides information and advice both to investors wanting to invest their money in ethical funds and to entrepreneurs who want to develop their social economy projects. At an environmental level, the Caisse offers different programmes to encourage change. Amongst other things, one can receive cash-back on loans taken out aiming to make a dwelling more

environmentally-friendly. CECOSOL also offers to refund part of the interest on a loan taken out by a member of the Communauto organization, which provides a fleet of vehicles for sharing.

#### **References**

http://www.desjardins.com http://www.caissesolidaire.coop http://www.communauto.com/ http://www.accorderie.ca

Communauto	
This programme offers a car sharing a of reducing the number of vehicles allowing its members to use a vehic them, when they need it and at a low	on the road, whilst le which is close to

#### Accorderie

Amongst the partners of the Caisse d'économie solidaire is the original Accorderie project. This involves a system of social currency and exchanging services between the members of a local community. Each member has access to the services proposed by other "accordeurs" in their region. Each hour offered gives the right to an hour of



# France • Crédit Coopératif

Location: France Project launch: 1893 Number of members: 314 600 members and 78 450 individual customers Nomber of employes : 1811 Type of organization : cooperative of credits



# The Crédit Coopératif has developed over nearly 120 years to be become an important bank in the social economy sector. It is a democratically-managed cooperative, of which 73% of the members are social economy enterprises.

Managed by its members (mainly natural persons, either cooperatives, organizations, mutual societies or associations), the Crédit Coopératif bank supports business projects in which social utility plays an essential role. It participates in the development of expertise in collaboration with its members and their professional organizations through advice or research. The group wants to work from a sustainable development perspective, equally at an economic, social or environmental level.

The efforts of the Crédit Coopératif bank have been successful. In 2006, out of all the French banks, it received the best score for its environmental impact and since 2008, it has even had a positive environmental impact. The bank is reducing its  $CO_2$  emissions in its business activities, as well as raising awareness with its employees and customers. The bank applies cooperative principles, as do its customers which are social economy businesses. These include freedom of membership, democratic management, the economic participation of members, autonomy and independence (absence of stock market listing, limited payment of capital, self-managing), the importance given to training and commitment to the community.

Since 1984, the Crédit Coopératif group has also managed a foundation, which acts as a patron for social economy initiatives. Each year, the foundation awards prizes to outstanding projects, to encourage them and make them known to the public.

References : www.credit-cooperatif.coop/





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# Pays-Bas • Rabobank

Location: The Netherlands Project launch: 1898 Type of organization: Financial cooperative Number of members: 1.8 million Number of customers: 10 million Number of employees: 59,000 Assets: \$900 billion



Rabobank is an international financial institution which supplies a range of banking services to its customers, including insurance, asset management and real estate services. Originally, the group comprised entrepreneurs from the agricultural sector who did not have access to capital from the traditional banking system and who formed their own credit cooperative.

As of 31 December, it included 141 independent local Rabobank banks as well as their Rabobank Netherlands central organization and its subsidiaries. Its activities include the national retail bank, the international wholesale and retail bank, asset management and investment, leasing and real estate. Today, it has a presence in 48 different countries and supports similar initiatives in several developing countries, especially in Africa.

The bank believes that economic growth must involve sustainable development and protection of the environment. It tries to have a positive contribution through its actions, and from the outset, it has promoted the independence of each of its branches.

Rabobank is regarded as one of the safest banks in the world. Its cooperative operating procedures partly explain its reliability because its management is shared between all of the cooperative branches, in the form of a general

#### The example of the Rabo Green Bank

- 100% owned subsidiary of Rabobank
- 200,000 savers place their money in a fixed 1-year green fund to gain tax benefits.
- Up to € 54,000 can be invested in them taxfree.
- The return for the individual is 2% paid by the bank plus a tax break of 2.5% net, i.e. a return of 4.5% net.
- The capital is guaranteed by the State.
- Rabo Green Bank loans funds in the form of loans to customers with projects that qualify as "green".
- Classic financing: euribor +profit of the local bank (0.5 %) + cost of liquidity because of

assembly that meets several times a year, and a Board of Directors, which must take into consideration the specific interests of each of the local banks.

#### **References**

<http://www.rabobank.com>.

Jan Krouwel, Bart, Green investments and green financing in the Netherlands (18 November 2009).

<http://www.hazliseconomist.com/speeches/docs/03122009\_Krouwel\_ppt2.pdf>.

<http://www.developpementdurable.banquepopulaire.fr/ddfr/liblocal/docs/Rabobank/PresentationactivitesCSRRa bo.pdf>.


# **France • MAIF Fund for Education**

Location: France Project launching date: 2009 Number of members: 3 directors among them one MAIF representative



# Historically linked to the world of education, in December 2009, MAIF created the MAIF Fund for Education, in order to give a greater visibility to its commitment to education for all and extend its activities in a selfless frame.

The MAIF Fund for Education (in French FME) aims at financing actions of general interest to promote access to education for all through direct financial support to non-profit organizations and eligible for patronage purposes.

The FME does not exclude any thematic action, whether cultural, civic, linked or not to the education area... Provided, however, that there is a link with access to education for all.

#### A call for projects

In order to provide assistance to those who mobilize locally to improve access to education, the FME launched in 2010, its first call for projects. Open to groups working for access to education for all, irrespective of their area of intervention, the call for projects aims to reward innovative and original cultural, social, educational or civic initiatives.

Three years later, the growing success of this initiative confirms its interest and relevance as the economic crisis settles permanently.

References www.fondsmaifpourleducation.fr



# **Argentine** • La Base Foundation

Location: Buenos Aires, Argentina Project launch: 2004 Number of participants: 6 Employees: 6 Revenue: 0



Presentation:

In 2004, an American economist named Brendan Martin travelled to Argentina, inspired by the movement of self-administered labor groups in the country. As he became aware of the growing social inequity across the world, Brendan saw democratic cooperatives and workforce management as an alternative solution to the problems of unemployment and poverty. His interest in the subject was based on his study about the great impact of the Spanish cooperative Mondragon's success on the life of more than 80,000 workers. Brendan founded La Base in 2004 with the cooperation of several Argentinian companions, with a clear objective: to provide the necessary working capital in order to allow cooperatives to grow. Excluded from traditional financing resources, workers cooperatives in Argentina found a new important support thanks to La Base.

The foundation began its activities with the first loans to workers cooperatives in the area of Buenos Aires. After three years and a lot learned, the project was consolidated and was finally established as a foundation in June of 2008. Each year, thanks to the responsibility of the beneficiary cooperatives, the foundation increases the number of loans granted. During its 10 years of activity, it has granted more than 700 loans for an approximate value of 12,000,000 Argentinian pesos. Moreover, the model was extended to other geographic areas. La Base opened an office in Nicaragua in 2009 and in the United States in 2011. The reimbursement ratio for the loans amounts to more than 98%: it is the direct result of the gains in productivity within the economic situation of the workers. The foundation uses the financial system NO-mimes. The loan is only returned if it generated revenue for the workers, as well as avoiding more debt.

#### References

www.labase.org



# **Canada • International Solidarity Development**

Place : Québec, Canada Launch of the project : 2004 Number of members : 7 Number of employes : 200 inside the 7 member organisations

## Brief Sum up

International Solidarity Development (DSI) provides technical expertise for cooperation in the fields of finance and consulting services internationally. This expertise aims at a collective management of socially responsible economic action for sustainable and inclusive development.

DSI is for development of all aspects of socially responsible finance, social finance, social and solidarity economy.

DSI promotes the exchange of knowledge, expertise and financial resources to the promotion of relations between different peoples. Its organization and action is based on a particularly close union respectful of specific roles of each of its member institutions, the autonomy and complementarity between them and their synergy in action. DSI is currently active with investors in the social economy through its presence at INAISE network. It also participates in the Mont Blanc Meetings.

## Presentation

## **International Solidarity Development**

**Offer** a combination of expertise in the service of social economy and socially responsible finance inspired by the values of freedom , justice , responsibility and solidarity.

Offer technical services to economic development agencies that support socially responsible businesses in a sustainable development perspective.

**Offer** advices to workers' organizations and workers for the establishment and management of savings, placement and investment.

Collaborate to the development and sharing of policy instruments to serve an inclusive and socially responsible finance social economy, democracy and governance.

Sharing its development experience gained in forty years, the members of DSI have been active in supportin business of social economy federations mainly in Brazil, Argentina, Mexico, Senegal and Mali since its founding in 2004. They contribute in the formulation of development strategies and accompany the launch of new initiatives to support the SSE. Financial and technical cooperation projects have also been developed with European partners. DSI professionals have conducted training under the auspices of the ILO on issues related to worker cooperatives. Most of its work is the creation of financing levers for SESA. Non-profit organization, DSI is an independent social enterprise.

## **References**

Claude Dorion, DSI coordinator and member of the Mont-Blanc Meetings



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# France - England Local citizen Finance for Sustainable European Economy

Place : Redon, Rennes, Somerset Launch of the project : 2013

## **Brief Sum Up**

Started in August 2013, the project consists of two main phases : a first phase of comparative analysis, followed by a phase of action research (in progress) which will end in October 2014.

## Comparative analysis : from October 2013 to March 2014

The partners met several times (France and England) in order to identify the English and French organizations that have used successfully citizens' finances. But also projects /actors offering innovative tools and using citizen savings. These seminars are shared between visits and study tools.

Already published, a guide entitled "Finance differently: Territory of experiences" was published in March 2014 in order to present the initiatives reviewed as part of the project.

### Action-Research : march 2014 to october 2014

In order to continue the analysis work, dynamics of actors have been driven and accompanied by the three partners in each territory. The construction of local « platforms » of citizen finance aims to bring out the creation of citizen finance tools methodologies to compare and analyze.

To be published (October 2014): a methodological guide for creating local citizen finance tools. Information and communication support that will allow efficient spin and a possibility of development of financial tools at various scales. It will be aimed at actors of the Social and Solidarity Economy, civil society and communities involved in the action territories of the project partners.



#### **References**

http://www.ess-bretagne.org/en-bretagne-/poles-de-developpement.html?start=2



# Mali • Input Savings Plan from the KAFO JIGINEW Financial Network

Location: Koutiala, Mali Project launch date: 2012 Number of Members: 356,000 members Number of Employees: 655 Turnover: Assets of the cooperative network of 55 M €



An innovation for Malian farmers: the input savings plan aims to help farmers with the challenges of diversification, modernization and productivity. Financial institutions must innovate in order to make financial services more accessible and useful to the customer, who is too often marginalized and excluded.

Products and services developed by the cooperative financial network Kafo Jiginew, which includes 356,000 members, mostly from rural areas (64%), 168 service points including 134 rural locations to increase farmers' access to savings products and credit and allow them to put these tools in service of increasing business productivity and the standards of living of their families.

To achieve this goal, Kafo completely revised its business model in 2017 by diversifying into rural ventures to introduce a new methodology for granting and managing agricultural credit for farmers to obtain plans adapted to their needs, respecting their repayment capacity and financial flows related to agricultural activity.

In 2012 Kafo developed, with the assistance of "Développement International Desjardins" (DID) a project of professionalization of agricultural methodologies namely: the "input savings plan" offer pre-financing in the form of coupons for the purchase of agricultural inputs.

This plan allows farmers to:

- buy phyto-sanitary quality products when they have money in hand;
- ensure the delivery of quality inputs, when they are required;
- obtain technical advice through reliable supplier collaboration

The success of this plan is the establishment of partnerships with different actors in the value chain willing to provide this service and provide technical support to users, which contributes to the capacity of the latter and the sustainability of their business and increases their agricultural production and performance.

Although available to all, the savings product input was specifically developed as a product of financial access (financial inclusion) for clients whose activities are just above the subsistence level. The main challenge is to make as to make it as easy as possible for this type of general clien and women in particular. This proximity must be offered directly from the farmer. To address this challenge, a mobile function for savings collection has been developed.

The input savings plan is part of an holistic strategy that takes into account all the challenges faced by farmers and all the links in the agricultural value chain, so as to enable producers to better manage agricultural resources, receive better incomes and improve food security in their country or region.

References : http://www.kafojiginew.org/



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# France • Esfin-Ides, founding member of the MBM



Ides was created in 1983 because the major organizations in the social economy wanted to invest part of their reserves in helping other enterprises in the social economy, which has structural financing needs. Since 1989, Ides has managed several government guarantee funds: FGIF (guarantee fund for starting up, buying out and expanding businesses run by women); FGIE (guarantee fund for social enterprises – since 1991); FGAP (guarantee fund for developing sheltered workshops – since 1997). FGIE lends directly to social enterprises and has backed loans provided by ADIE since 1996 as well as the social development schemes of Nord-Pas de Calais and Bordeaux since 1999.



« Ceux qui aiment les lundis - travailler en SCOP » Photographie de Jean-Robert Dantou - Editions Chêne

In 1990, mutual societies, CG SCOP and Crédit Coopératif's Caisse Centrale created the Esfin holding company, the parent company of Ides. These partners also created Esfin Participations, a venture capital firm that finances ethical SMEs. In the past few years, the Esfin group has expanded by investing in the creation of two new subsidiaries, Spot and Soficatra. In 1999, it set up FCPR Fontanot Participations

Référence :

http://www.esfingestion.fr/



# **Argentina • Nuestras Huellas**

Project launch: Mars 2007 Number of members: 32



### →Our way: Nuestras Huellas, formed as a nonprofit

civil association, has been existing since 2007 and has been working with the communities from the northern part of Buenos Aires.

We promote the integral development of people in their communities through programs of solidarity finance. We encourage participatory actions, self and ethically responsible, as part of the Social and Solidarity Economy (SSE).

In Nuestras Huellas, we understand that, when people are tied firmly to their communities, it is possible to increase their quality of life and independence.

→ Programme of community banks: One of our main tools is the program of community banks. An initiative through which we support over 1000 entrepreneurs in the municipalities of San Fernando, Tigre, San Isidro, San Martin, San Miguel, Jose C. Paz, Malvinas Argentinas and Pilar.

A community bank is a neighborhood organization that manages itself. Each group is comprised of at least 7 people. Some are even more than 15 members, mostly women. The main condition to participate, beyond the spirit of working altogether, is that each person is already in the process of developing a business or has done it recently. Each member receives an individual loan, which will gradually grow with a solidarity guarantee. To access it, it is essential to trust and respect your own group. The loan can be designed to support the business or to improve housing. Nuestras Huellas accompany currently 120 organizations in eight municipalities mentioned above.

→ Training process: as a vehicle for addressing each experience with new levels of autonomy, we promote training for entrepreneurs. Thus, in collective spaces, we develop skills in marketing, sales strategy, management and accounting processes, participation and local intervention, group work and civic construction, among other approaches.

In Nuestras Huellas, we believe it is essential to strengthen entrepreneurship in the marketing of products and services. In this perspective, we are currently working on the development and sustainability of neighborhood consumers' networks aiming at bringing together entrepreneurs and creating a link between them, at making the local inhabitants buy in their own neighborhood, while we spread the values related to the Social and Solidarity Economy.

In Nuestras Huellas, we believe that, in order to make possible the construction of another world, efforts need to be made by everyone day after day, working in collaboration altogether. To do this, we articulate actively our work in the area of the National Social and Solidarity Economy (ENESS), the Community network of Los Troncos and the Tekufen network.

#### **References :**

www.nuestrashuellas.org.ar

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# MULTISECTORIAL PROJECTS WITH SYSTEMIC APPROACH

# Spain • Mondragón Cooperative Corporation

Location: Spain – Basque Region, and in 150 countries Project launch: 1955 Number of members: 260 coop Number of employees: 74 117 employees Turnover: 11 875 millions €



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# The Mondragón Cooperative Corporation combines the quest for competitiveness with the values of democratic management. Its success is undeniable and the model has been copied in several other countries. It is one of the largest cooperative groups in the world.

The origin of the group lies in the creation, by a lecturer in a Catholic University (Father José María Arizmendiarrieta) and four of his students, of one of the very first domestic appliance companies, Ugor, which has since become Fagor.

The Mondragón Cooperative Corporation enjoys widespread international recognition. It bears witness that globalisation is possible. But it is especially the crisis that has provided evidence of the strengths of this unique model. By remaining loyal to a vision of the business that is both human and adapted to the challenges of the market economy, allying social ethics and a spirit of enterprise, local anchoring and global vision, it is resisting the economic difficulties that Spain is experiencing.

In 2014, the Group is made of 103 cooperatives, 125 production subsidiaries, 8 foundations, 1 mutual assistance, 13 coverage organizations, and 13 international departments.

## References:

http://www.mondragon-corporation.com

Errasti, Anjel Mari et al., 'The Internationalisation of Cooperatives: The Case of the Mondragon Cooperative Corporation', *Annals of Public and Cooperative Economics*, 74/4, pp 553-584 (2003) <u>http://onlinelibrary.wiley.com/doi/10.1111/j.1467-8292.2003.00235.x/pdf.</u>

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## Sweden • Kooperativa Förbundet (KF)

Location: Sweden Project launch: 1899 Federation of consumer cooperatives Number of members: more than 3 million, divided between 44 cooperatives Number of employees: 7,300 Turnover: \$5 billion (2010)



The KF group is a federation of cooperatives as well as a network of retailers located all over Sweden. The shops managed by the group are for the most part supermarkets, but it also has real estate brokers, publishers, film and electronic game shops, magazines and much more. Since 1991, the group has also been known for the marketing of its organic and equitable products under the Änglamark label.

The KF group was founded in 1899 by 41 local consumer cooperatives, with the aim of providing support in terms of communication and to train shop managers and cooperative operators. Since then, KF has grown steadily and has become the country's largest group of cooperative retailers, under the Coop name. Today, consumer cooperatives in Sweden account for 21.5% of retail sales. The group is also present elsewhere in Scandinavia, as it is associated with its opposite numbers NKL (Norway) and FDB (Denmark).

KF members can become involved in the management of the group and also receive dividends. They can take the form of money back from purchases, as an amount of as much as 5% of the purchase is refunded to the member. KF also seeks to create benefits at a social and environmental level, by contributing to sustainable development. Organic products are offered by the retailers and all KF activities look to reduce their environmental impact. The profits generated by the Coop businesses are also reinvested in different training and poverty reduction programmes.

The KF group's commitment was recognised in 2011, as Coop was named as the most committed business in Sweden in terms of sustainable development. The group has been recognised as a leader in terms of social and environmental responsibility.

References http://www.coop.se/ http://www.coop.dk http://www.coopnorden.com

http://www.swedishwire.com/politics/9057-swedens-10-greenest-brands



## Togo • Togovio Asile Asi Me

"Togovio Asile Asi Me" literally means "Togo people, hand in hand". It is a project driven by the association Acteurs Pour une Économie Solidaire au Togo (APES Togo, players for solidarity economy in Togo), targeting the young people of Togo.



**<u>Purpose</u>**: allow young people in Togo to see their social and economic projects through to the end, to their own good and for the pride of the different partners who trusted their projects.

The project "Togovio Asile Asi Me" thus aims at putting in place:

1. a bank of time (to enrich the non-monetary resources), by aggregating non-monetary resources (skills, know-how, knowledge...) of every member, in order to use them when creating solidarity projects. This will be the occasions for the young unemployed people to participate in developing an activity. Feeling useful within society is also another form of freedom and humanism.

2. a micro solidarity bank (Modo Banco), by making available projects and monetary resources (money) necessary to their development. It is in order to pay services which the Bank of Time will not provide and the goods (raw material) which a project will need. This will be seen through by creating microcredits, developing CIGALES (clubs of alternative and local solidarity savings management investors), participative financing of projects, participative investment...

3. an incubator, in order to offer housing to the different projects, a frame of accompaniment on all plans and help to write different monitoring reports.

This three-part project allows APES Togo to significantly decrease the failure ratio of projects owned by young people, and to guarantee a greater transparency for the different partners.

<u>Ambition</u>: Thanks to the "Togovio Asile Asi Me" projects, no more young project owner in Togo will remain alone to bear their burden.

The "Togovio Asile Asi Me" project will be a token for the different partners, to see their support (especially financial) lead to concrete results. This project is based in the Cente Henryane De Chaponay pour la Solidarité Internationale. It will be driven by APES Togo, its local partner IAMDES and its French partner TAOA (There Are Other Alternatives).



## **United Kingdom • The Co-operative Group**

# The co-operative

Location: United Kingdom Project launch: 1863 Cooperative Number of members: Close to 6 million Number of employees: 110 000 Turnover: \$21 billion

The Co-operative Group has existed since 1863, when 300 cooperatives in the North of England merged. Since then, the group has become the largest cooperative organization in the world, with close to 6 million members. The associated businesses operate in several fields, such as food retailing, electrical products, travel, insurance etc.

In the course of its existence, the Co-operative Group has been subject to many challenges, and its survival was even in doubt in the 1990s. Nonetheless, the movement and its profitability are stronger than ever, despite the major recession of the last few years.

As with all cooperative models, the group makes decisions on a democratic basis, with all members taking part. The profits are reinvested in the company and distributed between members. In terms of management, each community elects a committee, which then forms a Regional Council. The Group Board is based in Manchester. All of these elected officers are charged with gathering the suggestions and issues raised by their members in order to resolve them.

The Co-operative Group wants to promote specific values in its organization and in its numerous activities. Amongst these are the fight against poverty, community engagement, youth support and training, and environmental protection. Each of these actions is expressed in the cooperative's actions.

Thus, the group offers financing for all sorts of initiatives, be that sporting organizations for the young or charitable works.

The group invests considerably in renewable energy, and several of its sites are energy selfsufficient. The group has also developed projects for installing solar panels on public schools, or even for the construction of wind farms and collecting waste paper in its offices.

#### **References**

http://www.co-operative.coop http://www.co-operative.coop/corporate/aboutus/ http://www.scribd.com/doc/50010969/Celebrating-150-years-of-the-Co-operative-Group



# **Bosnia-and-Herzegovinia** • Social Inclusion Foundation

Place : Bosnia and Herzegovina Project start date : 2010 Number of beneficiaries : 54,932 Number of employees : 4 Donations/Grants: 2,177,566.36 USD Type of organization: Non-profit foundation



Fondacija za socijalno uključivanje u Bosni i Hercegovini Фондација за социјално укључивање у Босни и Херцеговини Zaklada za socijalno uključivanje u Bosni i Hercegovini Social Inclusion Foundation in Bosnia and Herzegovina

The Social Inclusion Foundation in BiH (SIF in BiH) was registered and began its activities in January 2010 in Bosnia and Herzegovina with the main goal to reduce effects of the economic crisis and strengthening social inclusion of the most vulnerable groups in society, through strategic interventions focusing on long-term and sustainable strengthening of the role of NGOs and social enterprises in resolving the consequences of the economic crisis and main social issues in BiH. SIF in BiH improves the capacities and role of NGOs and social enterprises in strengthening social inclusion and poverty reduction.

Vision of SIF in BiH is an active and vital civil society with dedicated and functional NGOs promoting equal opportunities and complete realization of human rights for all citizens.

Mission of SIF in BiH is to increase the capacity and role of the NGO sector in strengthening social inclusion, poverty reduction and social entrepreneurship. Therefore, it contributes to the prevention and reduction of causes and effects of social exclusion and poverty in BiH.

SIF in BiH activities include support to NGOs directly assisting impoverished and vulnerable groups:

- Persons with disabilities
- Minority groups, women and the elderly
- Families with several children and children from vulnerable groups
- Unemployed youth
- Newly-unemployed

From April 2010 to September 2013, SIF in BiH has supported 58 NGO projects and a total of 54.932 beneficiaries, through matching of SIF in BiH and governments' funds. The total financial support in this period amounts to 2,177,566.36 USD out of which 1,376,865.68 USD are funds of SIF in BiH (63.23%), while 800,700.68 USD are funds from government budgets (36.77%). This makes SIF in BiH the single largest donor and NGO partner in BiH. The macroeconomic-social effects of the work of SIF in BiH are best illustrated by the fact that out of the estimated number of population below the level of absolute poverty (18.6% according to Agency for Statistics of BiH for 2007 or 670,000 people), SIF in BiH supported a total 54,932 beneficiaries, which is 8.20% of the excluded and poor population in the country.

## <u>References</u>

Internet Website : http://sif.ba/en/

Bibliography : http://sif.ba/en/index.php/publikacije-2/

Article http://sif.ba/en/index.php/socijalno-ukljucivanje/they-said-about-sif-in-bih/



# France • L'Atelier, regional resource centre of the social and solidarity economy

Location: France – Île-de-France region Project launch date: 2007 Number of members: 250 Number of employees: 12 employees Annual budget: €1.2 M





L'Atelier was created at the initiative of the Regional Council of Île-de-France, the Regional Chamber of Social and Solidarity Economy (CRESS), various local authorities and all remaining actors in the sector, with the purpose of promoting the development of a social and solidarity economy (SSE) in the Paris region.

Centre of expertise for the creation of SSE activities, l'Atelier has already received more than 1,200 project submissions for evaluation and orientation. L'Atelier works with over 500 regional and local partners on a daily basis. Its events and communication campaigns can reach thousands of locals in the Paris region each year, educating them in regard to responsible consumption and how to do business differently.

## 4 areas of action :

## Promoting regional dynamics

- tailored support for local Île-de-France authorities
- helping to structure regional cooperation focal points between SSE companies, local economic actors, networks and associations, research laboratories and local authorities

## Developing networks around Île-de-France SSE companies

- a custom diagnostic for entities creating activities
- "speed-dating" between project developers and technical and financial partners
- specific tools for companies in a development phase
- structuring its offer of support through the Centre Régional de Ressources et d'Animation (C2RA)

## Understanding the Paris region SSE today and anticipating its future

- the Regional Observatory of the SSE, in partnership with the CRESS Île-de-France and the INSEE, publishes key figures of the Paris Region SSE
- coordinating meetings between researchers and respective actors, and fostering events to promote research and economic forecasting

## Promoting the Paris region SSE

- website resources and a documentary space open to the public (1500 references)
- communication activities to promote the SSE, its diversity and its potential for innovation
- mobilisation of the SSE as ambassadors interacting with young people, and meetings with the media
- key events, such as the "CréaRîF Entreprendre autrement" Competition and the SSE Month





#### Innovative governance

L'Atelier, like the social and solidarity economy, has a public/private basis. Local authorities, institutions, association and cooperative networks, support and funding structures, and social entrepreneurs are thus associated with the Board of Directors.

#### **References**

www.atelier-idf.org

2010-2011 press coverage concerning the promotion of SSE initiatives in the Paris region: <u>www.atelier-idf.org/ressources/documents/3/7097,Pressbook-atelier.pdf</u>





# Brazil • GERAR Geração de emprego, renda e apoio ao desenvolvimento regional

Place: Brazil Project: GERAR III – MDS Project start-up: 2003 Total number of participants: 9121 Total number of participating families: 8587



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Founded in 2003 in Curitiba, Paraná, Brazil, GERAR is a non-profit Civil-Society Organisation of Public Interest (Portuguese: OSCIP). Its aim is to support development in all parts of Brazil basing its activities on three areas: social, environmental and educational. Projects are carried out on the basis of conventions, agreements and alliances with public and private companies. Their purpose is to train people, help them achieve their potential and protect the environment. Brazilian doctor Zilda Arns was a founding member (nominated for the Nobel Peace Prize in 2001) and is known throughout the world for her social work.

The GERAR uses an approach which is tried and trusted and acts efficiently to minimise social problems and encourage social inclusion, by creating the conditions for the generation of employment and income, by harmoniously integrating economic and social recovery, by protecting the environment and by giving young people the chance to enter employment through apprenticeships.

During the year in which it was founded, the GERAR started its social work in cities across the state of Paraná, where it applied its programme for the generation of income by developing activities in the community based on leadership and vocational training, pinpointing business opportunities, and providing support and training for a variety of areas related to local business activity.

The GERAR III project, with the support of the Ministry of Social Development and the Fight against Hunger (MDS), was applied in five Brazilian states with the aim of providing sustainable development based on stimulating, expanding and strengthening the creation of micro- and small businesses, through continuous and integrated activity in urban and rural areas of the municipalities involved, thereby creating the conditions for community participation. Some of the outstanding social projects are:

The New Industry Project, Federation of Industries of the State of Paraná (Portuguese: FIEP) and the SESI Social Services Industry;

The Peacebuilders Project (Portuguese: Projeto Construtores da Paz) is carried out on the basis of a partnership between the Ministry of Work and Employment (Portuguese: MTE), the Council of Solidarity Economy, SENAES and the GERAR OSCIP. The peacebuilders programme has professionally trained 300 at-risk youth in the 18–29 age group. At the end of the training programme, the GERAR supported the training of working cooperatives by promoting activities already learned and work opportunities.

In addition to the social sphere, the GERAR is involved in the areas of education and environment.

References:

www.gerar.org.br



## France • Eco-Events in Nord Pas de Calais

Project launch: 2010 Number of members: 15 organizations, collectivities and regional's or departmental institutions Number of employees: 1 ETP Turnover: 68 000 €



The Regional Communal Éco-events aims to :

- Promote eco-events practices with event organizers
- Share experiences
- Propose practical tools
- Provide the necessary conditions on a regional level to encourage organizers to adopt a sustainable approach

An eco-event is "an event that reduces its impact on the environment, supports social and solidarity economy, associate local partners to local providers, facilitate access to many, promotes and defends the values of sustainable development".

The scope is broad: travel, purchase, waste, communication, energy, solidarity and prevention, etc. The impact at the regional level are important in terms of immediate reduction of impacts on the environment, public awareness to sustainable development and, finally, local economic dynamism.

Made of actors from various sectors: Environment, Culture, Sports, Tourism and SSE, the group brings together:

**Associative networks**: ADAV (The Right to Bike Association) / APES (Actors for Solidarity Economy)/ CRESS (Regional Chamber of Social and Solidarity Economy) / CROS (Olympic and Sports Committee) / MRES (Regional House of Environment and Solidarity) / RIF / UDOTSI (Departmental Union of Tourist Offices and Union Initiative) / UFOLEP 59 and 62 (French Union of Lay Works on Physical Education) / URACEN (Regional Union of Educational and Cultural Associations) / etc.

**Territorial actors**: The Regional Parks of Avesnois, the Caps and Marais d'Opale and Scarpe Escaut, ENRx, the CERDD (Resource Centre for Sustainable Development) / etc.

**Communities and institutions**: ADEME (Agency for Environment and Energy Mastery) / General Council of the North / Regional Council Nord Pas de Calais (NPdC) / etc.

Since 2010, the group is led by the CRESS (Regional Chamber of Social and Solidarity Economy). The CRESS and the group:

- Organize eco-events awareness sessions
- Edit tools: website and service providers directory: <u>www.eco-events-npdc.org</u>
- Establish working groups on cross-cutting and recurrent issues: waste management on events, eco-conditionality of grants, etc.
- Identificate the needs and the emergence of solutions

References : <u>www.eco-evenements-npdc.org</u>





## Senegal • Strengthening of the National Union of the Cooperators Women

of Senegal's AGR

Location : Dakar and Diourbel Project launch: 2009 Number of members: 15 956 women Number employees: 03 Turnover: 12 239 520 FCFA



Already in 2008, with the support of the NBK (Royal Norwegian Society for Development of Rural Women of ASPRODEB (Senegalese Association for the Promotion of Basic Development), the UNFCS had been able to get its network a training in the processing of fruits, vegetables and cereals, soap making and dyeing, but also in the field of packaging. Forty (40) women were trained and could act as trainers back to the other women's network. Overall, 1 923 participants were joined by the initial training group across the network of UNFCS. The lack of equipment and monitoring has unfortunately failed to take advantage of these training.

Between 2009 and 2011, thanks to the SOCODEVI, the Ministry of International Relations of Quebec (MRI) and SOCODEVI Foundation, the regional unions could initiate and develop income-generating activities (IGA) based on the manufacture and marketing of products of soap, dry cleaners, grain processing and processing of fruits and vegetables.

Limited resources and geographical requirements forced at first to target only two Regional Unions: Thies and Ziguinchor. But the willingness of women to transfer the skills developed by these initial Unions beneficiaries to other members of the network have enable to touch other Unions as Dakar, Diourbel.

The overall objective is to strengthen short-term gains of 2010 and 2011 especially for UR Dakar Diourbel and leverage new experience AGR to other regional unions to expand the productive base of the network and increase financial autonomy.

This support should also strengthen the marketing of the products

The targeted individuals are 20 producers, 20 marketing managers, 60 managers in the UR and 15 leaders at the national level.



# France • Agence du Don en Nature (Agency for Donations in Kind)

Location: Paris, France Project launching date: 2009 Number of members: 80 business sponsors / 360 associations Nombre of employees: 7



Jacques-Etienne de T'Serclaes is the founder of Agence du Don en Nature (ADN). In the early 2000s, at the World Economic Forum in Davos, he heard about social entrepreneurship. Given his past in the retailing sector, he wonders: why partly destroy millions of unsold products, while nearly 9 million French people live below the poverty line and are deprived of basic necessities?

As an association of general interest, ADN is a bridge of trust between the lucrative world and the non-profit sector.

It collects new non-food unsold goods from industrials (such as end-stock products, changes in packaging, promotional items...) and redistributes them to its network of associations.

From the beginning, thanks to 80 business sponsors, AND has already redistributed more than 26 million euros of new products of basic necessities (shower gels, shampoos, textile, laundry, toys, linens, etc.) to its network of 360 partner associations.

With one ambition: to have redistributed more than 100 million euros for the most disadvantages by 2015.

## Our motto: "Less waste, more sharing."



## **Références**

www.adnfrance.org facebook : facebook.com/ADNFrance twitter : @ADN\_France



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# **Benin • Association JeunESSe**

Location: Benin

Project's launching : November 2012

Number of members:

- ✓ 07 Board Members
- ✓ 18 members of law
- ✓ 03 associated members (partners)



Further to his participation in the first edition of the International Summer School of Young Creators of Cooperatives in France (Campus Coopératives-Poitiers 2012), Bourgine Berenger FAGADE, Beninese participant has created with other young leaders of his country, an Association militant for social and solidarity economy and civic development initiatives.

Established in November 2012 and recorded in February 2013, the Youth Association "JeunESSe", through the act 1 commitments of its basic texts, wish to become an international network to exchange experiences and initiatives taken in the field of social economy and community service development. In this context, it has the following three objectives:

- work for the development of programs and projects in the field of Social and Solidarity Economy;
- work for youth involvement in civic initiatives and cooperative entrepreneurship;
- set up a network of strategic intelligence on youth initiatives in the area of ESS and civic development initiatives.

### Means of action:

- developing partnerships with Francophone organizations and youth associations Francophone leaders with the same interests as the Youth Association "JeunESSe";
- take initiatives to promote the Social and Solidarity Economy (ESS awareness training and the creation of cooperatives);
- achieving civic development projects (in the field of education, the environment, community infrastructure etc..).

## Activities carried out:

- Partnering with Cocorico & Cie (Toulouse-FRANCE), SARL In'Africa (Cotonou, Benin), IUT University of Parakou (BENIN);
- Organizing a dissemination workshop of Campus Cooperatives at the Institute of Technology University (University of Parakou).

## Projects :

CINNOV (Incubation Centre in Engineering and Innovation)

CIM'ESS (Camps International for ESS activists)

Jeun'ESS Mag (Magazine dissemination of social solidarity initiatives in the world)

School Solidarity (Reconstruction and renovation of schools in poor condition)

References: <u>http://associationjeunessebenin.unblog.fr/</u>





# **France • DRIAS – Network of Entrepreneurs in the Mont-Blanc region**

Location : France, Pays du Mont-Blanc and Haute Vallée de l'Arve Project launch : 2011 Number of members : 27 Number of employees: 0 Budget : 11 200 euros for the year 2013



DRIAS is an association in the Pays du Mont Blanc and the Upper Arve Valley that brings business owners together. It's the first local network of its kind in Pays du Mont-Blanc created out of the need for entrepreneurs to compare notes with other business people on the issues they face.

Through regular meetings DRIAS members (27 on 1 January 2013) can broaden their knowledge about other business areas compare their entrepreneurial approaches, share resources, and expand their professional network. In a region where the tourism and subcontracting industries are dominant, other professionals can be without a network that can support them in their business. This situation is made worse by the lack of local economic stakeholders such as the chambers of commerce and trade organisations.

DRIAS organises the following activities:

Entrepreneurial Cafés: Monthly meetings that deal with all subjects relating to business management from human resource management and tax obligations, to communications strategies. These meetings are free and open to all entrepreneurs and business people, in order to help them integrate into a local business network.

Themed Evenings: Evening events that are free for members and open to all, addressing different, very specific topics from guest speakers.

The DRIAS network creates and develops local expertise, and also represents the views of local entrepreneurs and business people politically (in local politics).

DRIAS now wants to go further and develop the following axis:

Rebranding the region, bringing out the diversity and richness of the local economy, which is often seen as solely focused on tourism and industry; creation of an business programme at the local radio station - Radio Mont Blanc

Creation of practical documents for local business people, making it easier for business people to connect with the economic stakeholders of the area; a real-time directory with useful contacts and information on relevant activities?

Support for the DRIAS network entrepreneurs: Strengthening the association to allow its members to innovate, generating benefits for the local economy.

DRIAS as a network is constantly developing new activities so that entrepreneurs and business owners can to take the time to meet, learn, and even to think again, before they innovate.

#### **References**

Website: www.drias.fr

www.facebook.com/reseaudrias



# Africa • Panafrican Institute for Developpement (PID)

**Location** : 52 African countries with 6 regional institutes : Cameroon, Burkina Faso, Zambia and Morocco

Project launch : 1955 Number of beneficiaries: 15 000 students Number of employees : 80 permanent staff ; 150 professors/consultants/experts Budget : 2 million euros

## Training, action research and support consultation on Sustainable Development.

## Cooperation with 52 African countries through its six regional institutes:

- PID/AC, Douala, Cameroon, for Francophone countries of Central Africa
- PID/AOS, Ouagadougou, Burkina Faso, for the Sahel and West Africa
- PAID/WA, Buéa, Cameroon, for English-speaking countries of West Africa
- PAID/ESA, Kabwé, Zambia, for English-speaking countries of Eastern and Southern Africa
- PID/AN, Salé, Morocco, for North African countries

## Training activities:

- Masters II in sustainable development in the following specializations: Social and Solidarity Economy, Integration, Youth/Jobs, Management Projects/Programs, Management, SMEs and cooperatives, food security and sovereignty, Peace and Development, Gender and Development
- Short-term training and customized on request

## Action Research

- In laboratories locations of IPDR on sustainable development issues.
- Support / Consultations.
- Contracts with companies, governments, civil society, foundations and regional and international funding agencies.

#### Review :

15,000 students trained since 1965, all of them work on the ground in Africa. Five campus accommodate more than 500 students in Douala, Buea, Ouagadougou, Kabwe and Sale, 80 permanent staff, 150 teachers / consultants / experts;

A budget of  $\in$  2 million, funded at 25% by the training students, 35% by African users and 40% by international aid.

#### **References**

www.ipd-afrique.org www.fondationipd.ch



# **Argentina** • FaSinPat, a self-managed factory

Location: Argentina Project launch: 2001 Type of organisation: Cooperative Number of members: Around 470



Whether they are for or against the current capitalist system, FaSinPat and the other selfmanaged factories are in the process of showing that not only can they last, but they can also withstand economic crises.

Argentina was already suffering from major inequalities in the distribution of wealth when the State collapsed in 2001, plunging the country into a major economic crisis. Several factories closed their gates, including Zanon, which was one of the country's largest tile manufacturers. However, rather than see themselves be made redundant by Zanon, the workers took over the factory, formed a cooperative and continued production. They called it FaSinPat, *Fábrica sin patrón*, the factory with no owner.

This self-managed factory is one example amongst several other cases of salvaged factories in Argentina, where the workers commit themselves to an alternative solution by taking control of production in order to maintain a salary allowing them to provide for their families.

Today, around 470 people work there, and the workers all earn the same amount, have a right to vote and all decisions are jointly made in general assemblies. The number of employees has virtually doubled since when the factory was saved and production is back on the right tracks.

Although FaSinPat remains the prime example of the factory salvage movement, many other businesses have done likewise. Across Argentina, more than 160 businesses have been saved by their workforces, mainly in the fields of metallurgy and heavy industry, but also in the agri-food and service sectors. In 2009, there were around 10,000 people working in self-managed factories.

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'FaSinPat' [Wikipedia article] (2011). <<u>http://fr.wikipedia.org/wiki/FaSinPat</u>> accessed 8 September 2011.



# États-Unis • Evergreen Cooperatives

Location: Cleveland Project launch: 2005 Type of organization: Work cooperatives



Evergreen cooperatives belong to employees, who can earn a decent salary, accumulate shares or become investors as well. In addition to supplying financing to initiatives which do not always have access to the traditional banking system, the organisation offers technical assistance to entrepreneurs to improve the profitability of their businesses.

The Evergreen cooperatives are located in the city of Cleveland, more precisely in an area known as the "Cleveland Greater University Circle" which houses many of the most prestigious institutions. This area provides 50,000 jobs and is considered as the economic driver of the north-eastern part of the State of Ohio. Nonetheless, this complex, which is valued at several billion dollars, is right next to one of Cleveland's poorest districts. In 2005, the Cleveland Foundation acted as a catalyst by bringing together a coalition of the city's main community organisations with the leaders of the institutions located in the university circle. The aim was to set up an initiative to revitalize the surrounding districts and to offer employment to a population that was not benefiting from the economic spin-offs from the "circle".

The organisation is inspired by the Basque model of Mondragón, namely that it finances and supervises the creation of cooperatives with a view to sustainable economic development in harmony with the community. There are numerous projects, and they must respect the values of the Evergreen Cooperative, i.e. to create jobs in cooperatives that are sustainable, green and managed in a democratic manner. Evergreen Cooperative aims to create around ten cooperatives by 2025 and to create at least 5,000 well-paid jobs.

In 2009, the Evergreen Cooperative Laundry was created. This was the first green laundry on an industrial scale in the region. Other than owing their own business, the 50 employees working there earn a better salary than is offered by other laundries, and they have access to more social benefits. Launched at the same time, the Ohio Cooperative Solar is a cooperative which aims to install solar panels on the largest public buildings or those belonging to social economy businesses. Ultimately, 75 jobs will have been created. Neighborhood Voice is its third cooperative. Run by students, it involves a community newspaper that acts as a communication tool for the 143,000 people in the districts surrounding the circle and its employees. Lastly, Green City Growers will soon be created. This involves a hydroponic greenhouse covering 10 acres right in the centre of Cleveland which will provide 45 jobs.

#### **References**

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http://www.enterprisecleveland.org

http://www.evergreencoop.com/



# **France • Foundation Macif**



FONDATION

Location : France Project launch : 1993 Number of members : involvement of 157 employees and member representatives of the Macif group Number of employees: 18 employees of the Macif group working full time for the Foundation Macif Turnover: Total amount granted in 2012 : 4 179 885 euros

Founded in 1993, the Macif Foundation's mission is to extend its founder's social goal: the Macif, a mutual society. For fifteen years, it supported initiatives promoting access to autonomy, responsibility, knowledge, citizenship of people in France and in Europe, with a priority to support the creation of sustainable jobs in the social and solidarity economy. In 2010, it directs its action to social innovation, to help bring new solutions to unmet social needs.

### **Presentation :**

The Macif Foundation supports innovative projects to meet basic needs (housing, food, transportation, health care ...) of women and men.

The accompanied structures mainly come from the social and solidarity economy. The local authorities and social enterprises can also be partners of the Macif Foundation.

Specificity: The Macif Foundation is directly involved alongside promoters (advice, contacts, helps spin the project in another territory ...) through its official representatives present in 11 Macif regions and at a national level.

The Macif Foundation may also develop its own innovative projects. First example to date: the Accorderies.

References www.fondation-macif.org





## Senegal •Social mutual society PAMECAS

Location: Dakar, Senegal Project launch: 2006 Number of Members: 20,000 Number of employees: 06 Turnover: 40 000 000 F CFA



## Social Mutual PAMECAS : a micro-insurance for universal health coverage.

More than 80% of the Senegalese population is not covered against the risk of disease. The Mutual PAMECAS works for access to care for those excluded from existing systems of social security. The strategy is based on micro health insurance. PAMECAS is a network of micro-finance, which has more than 500,000 members, mostly from the informal sector and rural economy. To meet growing demand for its members, the network has created a social mutual with the support of the ILO STEP program, in order to secure their capital and give them access to health structures whenever needed.

The system of social mutual PAMECAS operates on the basis of small contributions (250FCFA per month per beneficiary). It covers, in health facilities, 70% of care, hospitalizations, deliveries, analyzes, ultrasound and medication. The product also covers 25 % of the drugs that are bought at private pharmacies and prescribed by health care providers/partners. Recipients are supported effectively in place, thanks to the good cooperation of staff posts, health centers, regional hospitals and private pharmacies that have signed an agreement with the mutual society.

Through its product "Wérleen ", the social mutual PAMECAS tries to respond to the mobilization of the State around the universal medical coverage (in French CMU). If people make an effort to pay a part of their care, the State should, from its part, channeling subsidies through health mutuals to let anyone who pays be co-financed by the State to have access to an essential package of health services.

Because of its community or local anchoring, members of the mutual PAMECAS know and share the same interests. This social proximity facilitates communication and awareness, adequacy of the package of services covering the needs expressed by the population and therefore the extension of the system to the community level.

The main challenge is to extend these systems to ensure that all have access to health care and have at least income security. **"The microfinance can help the poor to escape poverty, micro-health insurance can help prevent not to fall back".** Aiming to cover its 500,000 members and their families, considering two dependents for each participant, the social mutual PAMECAS wishes to cover nearly one million Senegalese by the MDGs final period in 2015. Each member / wérleen has the flexibility to take up to 10 other dependents. At 12/31/2012, the mutual had more than 21,000 beneficiaries.

With the aim of establishing the wérleen product throughout its entire distribution network represented by its 80 agencies, the mutual continues the implementation of its deployment plan to cover the national level. On 27 March 2013, the Mutual contracted with the federation **"Pencum Ndakaru"** for the medical care of nearly 5,000 children, with the support of «ChildFund».

#### **References**

Website: <u>www.pamecas.org</u>



# France – Québec • Accorderie

Location: 15 Accorderies in France in July, 2015, and a *Échanger et coopérer* national network **Project launch**: 2002 in Québec, 2011 in France **Number of participants**: 2,600 or 15 Accorderies in France **Employees**: approximately 20 **Revenue**: the budget of an Accorderie amounts to 65,000 euros in a city and 35,000 euros in a rural area

Created in 2002 in Québec, the Accorderie is a solidarity concept aiming at fighting against poverty and exclusion and favoring social diversity by putting in place a system to share services amongst people based on time.

The concept is based on a simple and original principle: offer the people of a same neighborhood to gather and share services among themselves, based on their own skills, and without any monetary issues.

In concrete terms, a member ('accordeur') who for instance will spend an hour to work on someone's computer is allocated a time credit which he or she can then use as he or she wished in order to obtain services proposed by other Accordeurs in his or her neighborhood.

That new form of solidarity – in favor of social diversity in a specific area but which also answers the needs of persons in a situation of poverty or exclusion – was immediately successful in Québec, allowing the creation of Québec Accorderie Network in 2006 and three new Accorderies.

In 2011, Accorderies are created in France. Québec Accorderie Network and Macif Foundation indeed agreed to a partnership designed to help develop a network of Accorderies in France. The convention between the two partners also stated that intellectual property of the concept and tools of management for the French territory should be transferred to the Macif Foundation. The Macif Foundation thus becomes the owner of the initial philosophy of the project, and of the values associated thereto.

The progressive implementation of that concept began with the launch of two Accorderies in Paris (in the 19<sup>th</sup> arrondissement) and in Chambéry (in the Savoie region) in 2011. Nowadays, 15 Accorderies have been created in France, and the French Accorderies Network was created in October, 2013.

In a difficult social and economic context where the temptation to isolate is strong, the Accorderie became a major asset thanks to its humanist functioning and its capacity to recreate social relations and togetherness.

#### **References:**

http://www.accorderie.fr/ and http://accorderie.ca/



## France • AG2R La Mondiale

Staff: 11,000 employees in France (including CSD).
Insured: 15 million people and assigns.
500,000 companies in France.
Activities: 26.5 billion euros collection for all Group activities.

#### Positions (2014):

- AG2R LA MONDIALE
- No. 1 in supplemental retirement AGIRC-ARRCO
- No. 2 in life and health insurance (excluding banking groups)
- No. 3 in foresight
- No. 4 Healthy
- No. 5 insurance loss of autonomy
- No. 7 life insurance savings (including Luxembourg

# AG2R La Mondiale is the first French group of social protection and insurance. It protects all the needs of its policyholders throughout life, regardless of age, status (employees, retirees, professionals, business leaders and their families) and the professional sector.

AG2R La Mondiale serves over 15 million policyholders and their dependents and 500,000 businesses. Its mode of parity and mutual governance differentiates it from other industry players. The decisions are not held by shareholders: they belong to policyholders, only beneficiaries of the value created by the company. It has the particularity to group within a mutual insurance group company, a mutual insurance company (La Mondiale), and a Joint Institution (AG2R).

AG2R La Mondiale manages, for supplementary pensions, on behalf of the AGIRC and ARRCO federations, through a performance contract renewed every 4 years, the supplementary pension of 8.2 million contributors employees and 4, 4 million pensioners recipients. This activity is one of the historical core business of the Group is continuously improving the quality of services offered to retired beneficiaries, businesses and employees contributors.

Protection of persons, welfare, health, savings, additional pension, the full expertise of AG2R La Mondiale can meet the needs of all risk profiles by providing innovative responses and appropriate safeguards. The interest and the satisfaction of its policyholders are at the heart of the Group's priorities, including a contract management promptly. His paper still carries the title "The opposite of alone in the world."

The Group develops solidarity and social action. The actual social activities have a budget of 50 million Euros (2014).

The AG2R La Mondiale Foundation contributes to the social commitment of the Group. The Foundation relies on the mobilization of directors appointed by the principles of gender mainstreaming and mutualism, representative of the pension funds, the mutual Pole and La Mondiale. It includes in particular the specificities linked to the sectors of Food, Hairdressing and Handicrafts and develops a strong relationship with economic actors in all their diversity (close cooperation with organizations representing employers and employees, with the actors the social economy, with business divisions of the Group partners).

References : <u>http://www.ag2rlamondiale.fr/</u>





# **Morocco • Territorial Coaching**

Location: Around Morocco Project launch: 2011 Number of members / beneficiaries: Direct 500 Indirect 1000 Number of employees: 5 Turnover: EUR 130 000.00



100

The Moroccan network of social economy (REMESS) is a Civil Society - Non Governmental Organization, apolitical and non-religious, created in 2006 following the World Social Forum in Porto Alegre, and whose primary purpose is to promote the values and principles of the social and solidarity economy.

### History of the initiative

The Territorial Coaching project was initiated in 2013 with the partnership of several organizations including the UCLG Africa, the office of Belgian cooperation, and the Belgian NGO Echos Communication to support and develop synergies among local actors to mobilize their potential to solve problems and to promote sustainable development of the territory. This coaching exercise gives special priority to the human dimension, by helping people to engage actively in the socio-economic life and in its continuity and sustainability.

Territorial Coaching's ultimate goal of producing changes in behaviors to accelerate methods of ownership and empowerment of local actors vis-à-vis the definiton and implementation of development projects. In this sense, various steps have been designed to promote our vision of territorial coaching: 1 Diagnosis of human dynamics of a giving territory using sociograms 2 Identifying and creating synergies 3 Structured Dialogue with local governments 4 Action plan and verification of commitments 5 Technical assistance and monitoring of the Territorial Coaching process.

This project is a continuation of the work of REMESS in strengthening accountability for the youth and marginalized populations, while upholding a certain vision of sustainable and social development in Morocco.

### **Projects and Achievements**

The project focused on four different areas: Salt, Ain Beida - Wazzane, Bouanane and Blessed Meskine. Each of these areas has a specific project and a different priority, which has given rise to various forms of coaching, different in terms of themes, but similar in terms of objective. The Urban Community of Salt focuses on the issue of "hawkers" trying to synergize local actors with local communities, in a vision of integration and resolution of the problem of street vendors. The Blessed Meskine axis meanwhile focuses on the issue of integration of young people through a revitalization of local products. In this sense, coaching focused on the importance of regional products and the role the youth can play in the promotion of local activities.

The Ain Beida axis - Wazzane in turn promotes economic vision based on local products, but especially on the ideas of fair trade and its necessity in creating a responsible, caring society. Lastly, Bouanane has made the promotion of fair tourism its cornerstone trying to promote this new concept of responsible tourism and solidarity to engage local stakeholders in virtious cycle of growth and empowerment.

<u>References</u>

www. coachingterritorial.com - http://www.remess.ma/



# Groupe Up (Chèque Déjeuner), founder member of the MBM



Created in 1964, at the introduction of the "check restaurant" in France, Up Group has evolved anticipating needs and expectations of needs of the society. The Up Group is today an international cooperative group proposing a hundreds brands and products, and also payment tools and management software and new technologies. With a issue volume of 5.7 billions  $\in$ , 210 000 customers, 1.7 millions sellers affiliated, 27 million users, and 2355 contributors. It is the 3<sup>rd</sup> transmitter of means of payment in the world.

The Up Group is implanted in 14 countries and 4 continents, and is today organized into geographic areas – France, Euromed, Balkans, Europe, Asie, America – and will accelerate its international development, especially in South and North America.

Modern actor, it invests strongly in innovation to prepare the future and be part of efficiency and sustainability.

Confident actor of the Social and Solidarity Economy, the organization plans to find solutions to associate more contributors in the capital of its 50 enterprises, and taps inside its roots the necessary energy to realize its strategic ambitious plan. Up Group wants to become an emblematic ambassador of the SSE in the world.

**References :** 

http://www.up-group.coop/





GROUPE P&V GROEP

# Belgium • P&V Group

Place : Belgium Launch of the project : 1907 Number of members : 900 000 Number of employes : 1710 Saleforce : 16,02 Milliards € (2013)

#### In brief

Throughout its history, P&V has been playing a leading role in the construction of Europe cooperative insurance, from the birth in 1922 of the International Federation of Cooperatives and Mutual Insurance, to the creation in 1991 of Euresa, European structure of collaboration and exchange of experiences between various cooperatives or mutual insurance in Belgium, France, Italy, Spain, Portugal, Greece, Denmark, Sweden and Germany.

### Presentation

The P & V Group is a cooperative insurance group that was founded in 1907 to provide proper protection to a maximum of people. During all these years, the Group has grown steadily and has strengthened its position in the market. The P&V Group includes various distribution channels and brands, which each have their features. All Group companies, however, share the same basic idea since 1907: solidarity with policyholders and society.

Profits are reinvested in the organization to ensure the stability of the companies and to offer customers the best products and services at the right price. The P&V Group also invests its capital to actively contribute to responsible citizenship and a more cohesive society, including via the P&V Foundation.

In a financial environment resulting from mergers movements at European level, the P&V Group has retained its independence and specificity of Belgian insurer. The Group makes its decisions solely on the Belgian market, he knows. This local presence ensures high stability for customers, intermediaries and employees. The P&V Group also sells insurance and that no bank product.

At the international level, the P&V Group is active in three groups of cooperative insurers, namely Euresa, ICMIF and AMICE. Within these groups, the P&V Group shares its experiences with other mutual and cooperative insurers in particular to develop innovative solutions. Solutions that meet the insurance needs of more scalable client (individuals, freelancers, SMEs, companies and institutions)

P&V Assurances within the P&V Group, is the distribution channel dedicated to exclusive agents.

#### References :

http://pvgroup.be/



## France • E-nexus



Launch of the projet : 2012 Number of members : 25 Number of employees : 0

Place : région Rhone Alpes - Savoie

## Short Sum up

Created in early 2012, the association aims at developping projects of North/South digital solidarity : allow access to a computer and learn how to use it.

In 2013, two computer labs have been established in Senegal in cooperation with associations and local youth.

2014, three new programs are in preparation, in Senegal, an Ivory Coast and Togo.



## Presentation

e -nexus is an international NGO for solidarity that works for the development of IT and ICT in education. Its goal is to enable the poorest people to gain access to a computer and digital technology in general and how to use it for literacy, information, communication and education.

## **References :**

Website : <u>www.e-nexus.net</u>

Video of presentation

Photo album on Flickr :

**Preparation** 

Using the tools <u>album 1</u> et <u>album 2</u>

Khombole computer lab

Podor computer lab

Flyer online





# Madagascar • Nutri'zaza

Place : Madagascar Launch of the project : 2002 as NGO, 2013 as a social enterprise Saleforce : NC



## In Brief

In Madagascar, malnutrition affects nearly one in two children. The reason: the low quality of food received by children, especially those from disadvantaged families (inadequate feeding practices, complementary food with very poor nutritional quality). In 1998, GRET, IRD and the University of Antananarivo unite under the Nutrimad project to design efficient methods to fight against malnutrition in Madagascar. They design a strategy including broadcast to as many quality food supplement, essential from the 6th month of the child in addition to breastmilk. It is based on three pillars :

• awareness, nutrition education for families by leaders of the district, previously trained ;

• the development of a food supplement of good nutritional quality: Koba Aina . This flour is made from local raw materials (except for vitamins and minerals) by Taf company ;

• the establishment of an original distribution network , baby restaurants or " Hotelin - jazakely". Facilitators to prepare and sell porridge prepared with Koba Aina.

Since the opening of the first Hotely in 2000, 15 millions of meals have been distributed. With time, and more experience acquired (2 years partnership with Danone to improve our marketing technics) and means obtained to act in favor of these populations, it was possible to gradually expand the network of hotelin - jazakely and improve the operation.

In a few years it became clear that the offer meets a need of families in the long term, and we needed to perpetuate it. In 2008, after several discussions and attempts to perpetuate the restaurants in the communities as association of leaders, corporate status appeared the most appropriate and most viable model. Thus was born the Nutri'zaza social enterprise.

With four partners, Taf, producer of Koba Aina, APEM, a local NGO, and two French investors,



I&P et the Sidi, the Gret elaborated the necessary steps for the formation of Nutri'zaza. As a limited company under Malagasy law, Nutri'zaza incorporates the three pillars of Nutrimad project, manages and develops the network of "Hotelin - jazakely ". A business plan over five years has been designed, and the economic balance is possible for a network of a hundred hotely. Creating Nutri'zaza enjoys the French Agency start development funds and capital investments of the five shareholders.

#### **References**

http://www.gret.org/2012/12/nutrizaza-le-social-business-contre-la-malnutrition-a-madagascar/ http://www.gret.org/publication/le-business-social-pour-lutter-contre-la-malnutrition-infantilelelaboration-dun-service-de-vente-daliments-pour-jeunes-enfants-a-madagascar-1997-2008/

http://www.youphil.com/fr/article/07441-gret-malnutrition-madagascar-entreprise-sociale?ypcli=ano





# South Africa • Mothers2Mothers

Place : South Africa, Kenya, Lesotho, Malawi, Rwanda, Swaziland, Tanzania, Uganda, Zambia
Project start date : 2001
Number of members : 1,2 million women



## Presentation

Significant progress has been made over the last decade towards the elimination of paediatric AIDS. Yet each day, almost 700 children are still infected with HIV. 90% of these children live in sub-Saharan Africa, and most acquire HIV from their mothers during pregnancy, childbirth, and breastfeeding.

Most health centres in sub-Saharan Africa are severely understaffed which leaves doctors and nurses with only minutes to give a pregnant woman her HIV diagnosis and explain all of the drugs and tests she must adhere to in order to keep herself healthy and protect her baby from HIV. The stigma of HIV that is prevalent in many African communities causes women to live in fear, making it difficult for them to get the care they need.

### What We Do and Why

mothers2mothers (m2m) is changing that. We train, employ, and empower Mentor Mothers, who are mothers living with HIV, to work alongside doctors and nurses in understaffed health centres as members of the healthcare team. In one-on-one and group sessions, Mentor Mothers provide essential health education and psychosocial support to other HIV-positive mothers on how they can protect their babies from HIV infection, and keep themselves and their families healthy. Mentor Mothers' ties to the community and first hand-hand knowledge of HIV makes them highly effective peer mentors. The women Mentor Mothers serve are more likely to take antiretroviral (ARV) drugs to prevent mother-to-child transmission of HIV and protect their health. Further, the infants of mothers in m2m's programme are more likely to receive ARVs to protect them from HIV infection, and be administered an early infant diagnosis test to determine their status compared to other infants born to HIV-positive mothers. These outcomes have been shown to have a positive impact on the health of mothers and their children.

m2m's programme also has a positive impact on the Mentor Mothers themselves. The employment enables Mentor Mothers to gain financial security for themselves and their family. By virtue of being professionalised, Mentor Mothers become role models in health centres and their communities, putting a face to empowered, strong, and healthy HIV-positive women, and thereby reducing HIV-related stigma and discrimination.

The Mentor Mother Model has been identified as a key strategy in the United Nations Global Plan to eliminate paediatric AIDS by 2015 and keep mothers alive. m2m advances four of the eight United Nations Millennium Development Goals (MDGs) that most directly affect the health of women and children.

#### **References**

http://www.m2m.org/ http://www.wsj.com/articles/in-south-africa-hiv-positive-mothers-help-others-fight-aids-1419624933 https://www.youtube.com/watch?v=ZDAvVg4GKpU&list=PLYRCjI220SMjLsMOSnTOLY\_tmxuayYhiC





# Democratic Republic of Congo (DRC) • Panzi Foundation

Place : Democratic Republic of Congo Project start date : 2008



## Short sum up

The Panzi Foundation was jointly created in 2008 by Dr. Mukwege and Panzi Hospital colleagues and supporters. The foundation was established with the specific aim to support the ongoing work of the hospital and improve outreach services to rural clinics and communities. Building on the work of the Panzi Hospital, the foundation works to promote basic quality health care for marginalized populations. In particular it aims to improve access to and the quality of maternal and reproductive health, promote and encourage the application of women's rights and gender equality and prevent violence against women and children.

### Presentation

Projects undertaken by the Panzi Foundation seek to support survivors of rape and sexual violence to rebuild their lives and those of their communities. Some projects include :

#### The City of Joy

The City of Joy is an initiative supported by the international movement V-DAY. It will hold a special place in the region and serve as a leadership and skills training centre with the message: "From Pain to Power". The City of Joy focuses on leadership training and development for women activists to continue the struggle for women's rights and justice for survivors.

#### Maison Dorcas

Maison Dorcas is a transit and safety house for survivors of violence or those under long-or medium-term care for fistula and incontinence healing. Women receive training in literacy and numeracy, small business management and other skills aimed at improving livelihood. In addition, women benefit from continuous psychosocial and medical care, including group and individual therapy. The transit house partners with local women's associations and cooperatives to provide assistance with family mediation and micro-credit.

## The USHINDI Project in Mwenga, Kitutu and Shabunda

USHINDI is the Swahili word for victory, and the project focuses on Mwenga, Kitutu and Shabunda health zones areas in South Kivu. These areas have a high incidence of sexual violence, and few programs are meeting the needs of survivors there due to insecurity and inaccessibility. The project takes a holistic approach including medical, psychosocial, legal and economic support for survivors of violence and children born of rape. Specialised psychosocial assistance and medical care is provided to survivors and the project supplies medicines to a number of health posts in the remote areas of Mwenga, Kitutu and Shabunda. Activities involve training of community leaders, providers of health care, police and paralegals, social assistants, and community mobilizers. Legal advice, microfinance services and literacy training will also be offered to women through the USHINDI program.

Through community mobilization against domestic violence and training of local leaders, communities are expected to improve their capacity of identifying and responding to cases of gender based violence.

Panzi Foundation DRC is also involved in other projects such as mobile clinics, justice and legal advice, mental health initiatives and support for health centres outside of Bukavu.

References : http://www.panzihospital.org/projects/panzi-foundation-drc

http://fondationpanzirdc.org/





# Asia • Network of Asia and Pacific Producers

Place : Asia and Pacific Project start date : 2005 Number of members : 135

#### Short sum up

NAPP was founded on 16<sup>th</sup> June, 2005. Producers from different Asian countries met in Sri Lanka and discussed the need of having a Network which can present a united voice to FLO.

The First General Assembly of the Network of Asia and Pacific Producers (NAPP) took place in Bangkok, Thailand from the 17th to the 19th of September 2006.

## Presentation

NAPP 's mission is to facilitate the incorporation of more producers to be able to join the Fairtrade movement in Asia and the Pacific through an existing wide range of products and services.

NAPP also works to ensure that Asian and Pacific realities and conditions are taken into account while setting Fairtrade Standards without compromising on the basic principles of Fairtrade.

Finally, NAPP is also the official representative of Asian and Pacific Producers within FLO.

The Network of Asia and Pacific Producers (NAPP) is a multi stakeholder body comprising representatives of producer organizations, Joint Bodies, small farmer organizations and promoting bodies who are certified by or registered with the Fairtrade Labelling system.

At present, NAPP has more than 135 members



## **References**

www.fairtradenapp.net



## Namibia • BEN

Place : Namibia Launch of the project : 2005 Number of members : 10 000



The history of BEN Namibia is connected to the history of its CEO, Michael Linke. Michael is an Australian who has worked

with non-motorized transportation projects in Australia, the UK , Namibia, Zambia , Madagascar , Botswana, Ghana, Kenya, Bangladesh and Nepal.

During his stay in the UK in the 2000s , he volunteered with a charity

called Re-Cycle that collects unwanted bikes in the UK and ships them to various partner organizations in Africa. Michael had plans to start a similar organization to collect and ship bicycles, but first he traveled to South Africa in 2004 to visit the organizations that use bikes to better understand their needs.

Then he visited BEN in Cape Town. Ben did a lot of advocacy work to improve conditions for cyclists in Cape Town and teach children cycling in the educational school. They also import second-hand bikes from abroad, train and support people to become sellers of bicycles and thus distribute bicycles at affordable prices.

Before his visit to South Africa, Re-Cycle has received an email from VSO volunteer service in the UK. They wanted bikes for a project they supported : TKMOAMS in northern Namibia. TKMOAMS had about 700 volunteers who visit people living with HIV / AIDS in their homes, providing advice and medical and health supplies. Most of these volunteers were walking walk long distances, this is how the idea of Michael was born to help them get the bikes. But soon he realized that it would be a waste of time to give people bikes without continuous mechanical support.

He saw a need to form an organization that could combine the bicycle donations to health

volunteers with the creation of community bike workshops. He contacted BEN Cape Town on the idea and offered a partnership, and the organization became BEN Namibia. Michael then returned to the UK and he was able to collect enough donations to start. It took nine months and he almost gave up several times, but in May 2005 BEN Namibia was a



registered company Article 21 and received its first load of 100 second-hand bicycle via BEN Cap.

BEN Namibia aims to empower the most disadvantaged Namibians through the provision of sustainable transportation and income generation opportunities related to the bicycle.

#### OBJECTIVES

- Provide affordable and sustainable mode of transportation for the disadvantaged.
- Provide opportunities for generating sustainable income related to the bicycle.

• Promoting cycling as a means of transport that keeps healthy, affordable, sustainable and dignified.

• Advocacy for the sustainable improvement of transport infrastructure in Windhoek.

• Promotion of knowledge sharing and networking among global movement ' bikes for development', with a focus on sub-Saharan Africa.

#### **References :**

http://bennamibia.org/ http://www.workingbikes.org/a-big-thank-you-from-ben-namibia/




# SUPPORT TO THE DEVELOPMENT OF SSE

## Africa • African Institute for cooperatives's Law and Governance

Place: based in Cameroon with scheduled activities everywhere in Africa Project launch: 2014 Number of members: 12 Number of employees: 1 Turnover: 30 000 Euros

#### Context

The creation of the African Institute for cooperatives' law and governance (AICL) aims at supporting the legal aspects of cooperative development in Africa.

In 2009, the UN declared 2012 as International Year of Cooperatives and the International Cooperative Alliance (ICA) has developed a Blueprint ("Vision 2020") focused on five main topics closely related to each other. The fourth is "to provide legal frameworks for cooperative's growth" and that is what we intend to develop as part of the Institute.

Since the independences, cooperative development was favored mainly by economics and sociology. But the law has an important role to play, especially in the context of informal sector growth, instability of the cooperative movement and weak governance of cooperatives. The law is expected to contribute to the adoption of legal rules adapted to the specific condition of African cooperatives.

**Objectives** The Institute aims to:

- Support States in the adaptation and implementation of cooperative law and the formulation of policies for the promotion of law and governance of cooperatives;

- Support cooperative in implementing the cooperative law, and lifelong learning in cooperative law and governance;

- Support the development partners in the design of mechanisms to support the law and governance of cooperatives;

- Participate in the development of law and governance of cooperatives through research and publications;

- Encourage studies on cooperative law in education and university systems;

- Inform the public about the issues and perspectives of law and governance of cooperatives.

#### Activities

The activities of the Institute depend on the intervention areas: training and education, research, publications, consulting and development support.

- 1.1. Training and education
- 1.2. Research, publications and consulting
- 1.3. Support for development
- 1.4. Assistance for cooperators and cooperatives before courts

#### References :

http://iadc-aicl.e-monsite.com/ Contacts : Dr. Willy Tadjudje, Willytadj@gmail.com





# Algeria • Algerian Center for Social Entrepreneurship

Place : Algeria Launch of the project : 2013



The Algerian Center for Social Entrepreneurship(ACSE) was born in 2013, when 3 young Algerians met and saw social entrepreneurship as a sustainable solution to problems faced by Algeria.

In front of the economic, social, cultural challenges resulting of the high increase of demography, the needs of the population, and failure of structures herein to ensure the coverage of those needs, it became absolutly necessary to find a new outcome, a new way to face it all. Inside the ACSE, we think social entrepreneurship is an efficient way.

We work to generate innovative entrepreneurship solutions that are contributing to adress those challenges in a sustainable way, and so are creating jobs, dynamizing isolated areas, protecting environment, facilitating access to culture, facilitating socio-professional integration of women and disadvantaged people, empowering youth in the development process etc.

Our mission is clear : introducing the concept of social entrepreneurship in Algeria and to anchor in Algerians minds this will to bring a positive impact will contribution to the economic development.

From the creation of the center, about 150 young Algerians in many cities of the country have been trained on the concept, and hundreds of others discovered it through conferences and related activities. Indeed, several accelerated trainings, several workshops and conferences in different universities happened and we were filled with wonder by the great interest shown by



participants for social entrepreneurship.

The center aims are sum up by revealing existing Algerian social entrepreneurs, creating a network, and connecting them to international social entrepreneurs. Also, inspiring and supporting projects leaders. Finally, collaborating with local authorities to create a good ecosystem for the success of social entrepreneurs.

The Center is a collective managed by passionate volunteers, wishing to contribute to bring a positive change to their community. The Algerian Center is growing and united with the Tunisian and Moroccan Centers for Social Entrepreneurship.

The challenge is great, but our desire is even greater. The Algerian Center for Social Entrepreneurship aspires to see emerging a new Algeria, a better Algeria, an Algeria served by its citizens at the individual scale for a common benefit.

#### <u>References</u>

<u>https://www.facebook.com/AlgerianCenterForSocialEntrepreneurship?fref=ts</u>



# Dominican Republic • Institute for the development of associative economy (IDEAC)

Place : Dominican Republic Launch of the projec : 1981 Nombre de members : non communicated Number of employees : 10 Salesforce : 0



The Institute for the Development of associative economy (IDEAC) is a non-profit organization dedicated to the development of organizational structures, economic and social relations, values, and a legal framework based on the social and solidarity economy in the Dominican Republic.

The target population is the associative rural enterprise (SCBA) with a good level of leadership in the region, consisting of small or middle modes of production of goods and services, autonomous employees, and an economic and organizational opportunity of development and scale up. Currently IDEAC workis with 25 associative companies including producers of bananas, coffee, cocoa, and electricity suppliers, fishermen, women in industry of eco-tourism, etc.

In the work of promoting the social and solidarity economy, IDEAC has got the following strategy:

- Provide expertise to organizations accompanied by IDEAC and promote a practice based on the social and solidarity economy.
- Develop participatory initiatives that create a generational shift in the solidarity economy movement.
- Promote partnerships and coordination with related organizations of the solidarity economy movement.
- Present the various economic, social and political sectors of the concept of social economy.
- Propose and promote an enabling legal framework for solidarity economy.
- Promote the creation of joint ventures and their integration into the structures.
- Manage partnerships with agencies and national institutions to ensure the financing objectives of the strategic plan and future actions while leading strategies to reduce dependence on financing cooperation.

<u>References</u> :

http://ideac.org.do/



## France • Impact&ValuES

Place : Rennes, Bretagne Launch of the project : 2013

Number of members : 3 partners (Réso Solidaire (NGO), Adess Brest

(NGO), South West Forum (charity)

Number of employes: 1, project team : 7

Budget : 200.000€



#### Présentation

Impact & ValuESS is a transboundary cooperation project financed by the Interreg IVA France(Manche)-England program. It is hold by Réso Solidaire, in partnership with Adess from Pays de Brest and the English organisation South West Forum.

Réso Solidaire and Adess from Pays de Brest are the development poles of Social and Solidarity Economy in Brittany, located in Rennes and Brest. South West Forum, located in Exeter, aims to inform, support and represent Social and Solidarity Economy in the South West of England.

Impact & ValuESS follows a first project named Interreg (*Part3sec*) where Réso solidaire was partner. It allowed participants to discover the social economy in England, in Hampshire (Southampton) through meetings and studies. In this context, problems and common issues emerged, notably related to access and diversification of resources, the need to develop new partnerships and to enhance and recognize the impact of SSE from to them. The desire to deepen cooperation between the two countries has led to the preparation of Impact & ValuESS and over led to the development of another Interreg project in the region, the FEED project on citizen funding.

Impact&ValuESS aims at enhancing the development of partnerships between SSE and public and private actors to ameliorate access to finances and diversification of ressources in the Social and Solidarity Economy. This is to allow actors in the social economy to mount skills to better enhance the impact and social benefit of their activities with their partners in the public and private sectors.

We explore the practices in both countries that aim to develop the SSE enterprises (social marketing, partnership strategies) and to better demonstrate the impact and social utility of SSE structures in our countries (Britanny in France, South West of England). The project is done through studies, analysis, meetings, exchanges of know-how, trainings, sharing and building innovative practices.

It is also to encourage meetings, networking and opportunities for cooperation and innovation between the SSE in France and England. In this sense, two SSE Anglo-French meetings took place in 2014, the first session in Exeter, the second session in Rennes.

#### <u>References</u>

http://www.resosolidaire.fr/dossiers/dossiers.php?val=3\_reso+action#ancreactions

Realisations : Film testimonies on good practices for assessing the impact plans in France and England, guide to the impact assessment practices in France and England (soon on the website), publications (guide social utility, return to training associations ventures)





# Cameroon - PFAC Structuring the ESS according to the « Bottom-up » approach

Launch of the project: 2006 Number of localities: 374 Number of volunteers : 235



#### Brief Sum up

The NGO Partnership Africa and France to Co-Development (PFAC) was created in France as a 1901 NGO in 1992. Originally, it conducted humanitarian actions for African countries, it has been licensed to practice in Cameroon in June 2000. Realizing the limitations of humanitarian action, it got interested in the social economy and offered this alternative to the Cameroon government in 2004. It organized the first national conference on social economy in June 2006 mobilizing RIPESS, experts from different continents. Following this conference, the NGO embarks awareness for a systemic and systematic structuration of the SSE in Cameroon from local to national. The idea was to give each municipality a local network of social and solidarity economy where they can find economic and social dynamics but also a place of mobilization and democratic learning to improve local governance and fight against corruption. This is about the emergence of a cooperative movement to allow people leading small activities to strengthen in a stronger system. In 2012, International Year of Cooperatives, the NGO has signed an agreement with the Cameroon government for this structuration.

#### Presentation

Conducting awareness campaigns and trainings, the NGO supports local communities in their organization as a cooperative agricultural sectors and small activities carried out by people who are fragile when isolated. Concretely, it is about creating at the local level a RELESS in each of the 374 municipalities of Cameroon. These RELESS regroup into the REPRESS (Network for Regional Promotion of SSE). Then the REPRESS will regroup into a national structure, representing all the dynamics involved at local levels. The RELESS, local network for Social and Solidarity Economy is gathering all the dynamic organisations working on local economy development. The RELESS has a cooperative status and want to be an economic partner for municipalities. We find inside the RELESS cooperatives, ngos, fundations, mutual companies...

It is the place of business creation, employment and local wealth. The dynamic "woman" is very strong. The first RELESS (pilot version) we accompanied reap the fruit of its organization today. The example of RELESS set up by women of Akonolinga in 2008, allowing its members to sell their products once a month achieved a turnover of 159 million CFA francs (€ 242,748) in 2013. No doubt if we allowed these women to conduct the operation every week, this figure would be multiplied by four ...To date, the NGO has organized 120 localities, there remain 254 inter-RELESS markets develop (RELESS initiative themselves).

This dynamic allows greater participation of stakeholders in the basic struggles such as the cost of living, insecurity, poor governance, corruption and many others. It gives an insight into the socio-economic dynamics of the territory and finally offers a framework for stakeholders that could support these initiatives locally.

References : <u>www.ong-pfac.org</u> - Email : pfac.alter@yahoo.fr





# Switzerland • House of the Social and Solidarity Economy, APRÈS-GE



Place: Geneva Project start date : 2004 Number of members : 270 organizations et 230 individuals Number of employees : 13Sales (2013) : 1'590'000 CHF

Launched in late 2004 during the first Meeting of the Social and Solidarity Economy in Geneva, the House of the Social and Solidarity Economy, APRES-GE, is a non-profit organization that is committed to the promotion and recognition of social and solidarity economy (SSE) in the Geneva area. It was gradually built by widening its base of organizations and member companies in 2014 to bring together a wide range of stakeholders (cooperatives, associations, foundations, independent public companies - SA - LLCs - SARL) and activities (the member companies and organizations are active in almost all economic activities compatible with the principles and values of the Charter of the SSE).

The House of the social economy has developed a definition of SSE by criteria. These are from a participatory consultation on the principles and values enshrined in the Charter of the SSE in the Geneva area and observing their implementation in member companies as well as from a statistical study of the SSE in Geneva in 2010. The novelty of the approach relies on a definition of SSE open to any type of business and organization by evaluating their practices, rather than to delineate the contours of the SSE by legal form.

Dynamic player in regional economic development, the Chamber of the social economy has set itself the mission :

- To publicize, promote and disseminate an economy of sustainable development, based on ethical, social and ecological principles

- Enter the SSE on the political agenda

- Develop the network between SSE organizations, particularly in the Geneva area, and develop the concept of SSE nationally

- Commitment to the recognition and visibility of its members

- Develop social entrepreneurship, supporting entrepreneurs, creators and project leaders with its incubator ESSAIM

- Facilitate contacts between consumers and SSE producers of goods and services

Across Geneva and French-speaking, the Chamber offers the following activities :

- ESSAIM : an incubator of social enterprises and solidarity
- A work experience program in the SSE (PPE +)
- Training
- A consomm'action portal
- Spaces for exchange and sharing for its members

#### **References**

#### www.apres-ge.ch

<u>Statistic studies of Geneva SSE : http://apres-</u> ge.ch/sites/test.intranetgestion.com/files/Etude statistique APRES-GE.pdf





# Switzerland • Chamber of Social and Solidarity Economy of Vaud



Place : Lausanne Launch of the project : 2009 Number of members : 76 Number of employes : 1 Salesforce : none

#### Presentation

The Chamber of the Social and Solidarity Economy of Vaud undertakes to support and develop an economy with a human face and respectful of the environment in the canton of Vaud.

Founded in 2009, the association aims to promote the values of the social and solidarity economy, working primarily on the following areas:

- Develop the network of active organizations in the social economy sector on the territory of Vaud;
- Organize activities to promote the social economy;
- Support the development of the social economy at the local and global level.

The Charter of the SSE

In collaboration with the Geneva rooms and Bern-Jura-Neuchâtel and other partners, the Chamber of the Social and Solidarity Economy supports and promotes the implementation of ethical, social and environmental principles in economic activities.

The members of the Board are committed to this as adhering to the Charter of the social economy of the canton of Vaud.

#### <u>Références</u>

www.apres-vd.ch

The Charter of the ESS appears on the site under "Documents"



## Switzerland • Geness.ch

Place : Switzerland, Geneva Project start date : 2013 Number of members : 5 committee members, 30 individual members and many enterprises partners.



Eager to participate in the construction of a new way of living and thinking economics, Geness.ch is an association and wants to make young people aware that it is possible to produce, consume and do business differently, with responsibility and solidarity. Geness.ch wants to allow them to be agents of change in the future. They are involved and engaged, they are concerned about the current and future challenges, this is the challenge that our association is running. Change does not happen alone.

The Social and Solidarity Economy (SSE) is unknown of young even though it already creates 10 % of employment in Geneva. It is important that young people become aware of this potential and ensure the development and continuity in Geneva, Switzerland.

The association actively promotes the values of SSE and seeks to convince young people that the economic model that the SSE is offering is practical, sustainable and scope . Geness.ch aims to promote youth entrepreneurship and social integration in the various sectors of the SSE.

Geness.ch is developing a program around an issue at the heart of the concern of young people : employment. Thus the association organizes its activities around the relationship between young people and businesses and seeks long-term growth in the number of companies in the SSE and youth employment in the SSE. Geness.ch organizes Free Trade Meetings that aim to create a simple meeting space, casual and constructive dialogue between youth and SSE companies seeking to make youth aware of their innovative operations. These meetings open debate on a topic and allow access to a business, chose based on interest at each meeting.

In addition to the essential work of communication (social networking, events, articles ...) Geness.ch wishes to organise interventions in schools to expand students knowledges on job opportunies and to develop their critical thinking and help them to be involved in sustainable development.

#### References :

www.geness.ch

info@geness.ch



#### France • La Poudrière

Place : Nancy

Launch of the project : 2012

#### Brief sum up

It all began in 2011, several entrepreneurs friends from Nancy who were confronted with the reality of any individual entrepreneur: an often inadequate workspace and little contact with the entrepreneurial ecosystem in their city. It was at a



conference conducted by La Cantine, first coworking space opened in Paris in 2008, the idea came to create a coworking space for Nancy entrepreneurs. With the accession of other entrepreneurs for their project, they launched the first version of La Poudrière with 10 seats in a witness room in July 2012 and then moved into larger premises in December 2012. As the 50 coworkers was exceeded in 2013, the association moved to new premises in 370m2. The project is supported by Macif Foundation, the Lorraine region, and has more than 2,000 volunteer hours for the single year of 2012.

#### Presentation

La Poudrière is a work and sharing space (or coworking ) in Nancy, more commonly known as a "third place". There is the house, there is enterprise, and the "in between", there is the third place ! La Poudrière brings together material and immaterial specific resources to generate collective synergies, creative, supportive and economical.

The coworking is a "new art work" that combines two concepts: a shared workspace, but also a network of workers encouraging sharing and openness. This alternative way to "work differently" is the working arm of the collaborative economy. Our values : community, accessibility, openness, cooperation and sustainability.

Scope and animated by the association of entrepreneurs "Coworking Nancy", La Poudrière is a third place that aims to be an "incubator for in vivo social innovation ". During the day, La Poudrière welcomes self-employed, teleworkers and associations working in the areas of digital, journalism, marketing, creativity and innovation. In the evening, we host events, activities and meetings. We promote exchange, transfer of knowledge and skills, and participation and contacting between various actors.

In addition to the work area and the network, the association organizes many events, competitions, and has even set up a "Ruche qui dit oui !" (joint purchases from local farmers).

#### **References**

- <u>http://www.poudriere.org/</u>
- <u>http://fr.ulule.com/poudriere2014/</u>



### Sweden • Vagen Ut

#### Place : Sweden Launch of the project : 2002 Number of employes : 75 employes

#### Brief sum up

Vägen cooperatives ut! were created under the Bryggan association by people who have experienced situations of exclusion. Bryggan is an organization that works with children whose parents are subject to corrections. A partnership has been established to launch an Equal project aiming to create social enterprises. The project involved the authorities responsible for health insurance, prison and probation services, the employment office, the Coompanion Cooperative



Development Agency and other professional organizations. The goal was to create jobs for the target group by the establishment of social cooperatives. The first cooperatives that were developed: Villa Vägen ut! Solberg (a men's rehab center) Karins Döttrar (a craft cooperative for women) and Café Solberg. Together they initiated the consortium Vägen ut! which today includes 10 social enterprises.

#### Presentation

The consortium Vägen ut! includes 10 social enterprises that have a dual mission : to create jobs for the target group and provide rehabilitation services, vocational training or housing.

Cooperative enterprises of Vägen consortium ut! offer services and products, and create real jobs for people excluded from the labor market. Methods and models Vägen ut! contribute to the fact that it is characterized by a successful social innovation, having a very positive impact on social integration.

Vägen ut! is an integration organization that views diversity as a resource and as a guarantee for a positive development. This means that all people are welcome: young adults, women who suffered abuse and having drug problems, older male prisoners, etc.

Every day, in addition to the 75 employees, there is about 250 people involved in reintegration activities, housing, vocational training and production. 50 others through Vägen ut !, found the way to a life without crime and drugs, and these people moved to other jobs or started studies. 12 new cooperatives were created in 8 years (3 cooperatives in 2002, 12 in 2010, 25 2015). Cooperatives are founded mainly in the area of Gothenburg but in Örebro, Sundsvall and Östersund. 5 other regions are also interested.

#### <u>References</u>

- <u>www.vagenut.coop</u>
- <u>http://www.ess-europe.eu/fr/bonnepratique/vagen-ut</u>



# CITIZENSHIP AND DEMOCRACY

# Japan • Japanese Consumers' Co-operative Union

Place :Japan - Tokyo Project start date : 1951 Number of members : 334 (member societies including Business Federations)

Number of employees : 1,395 Sales : \$3,500 M

The Japanese Consumers' Co-operative Union (hereafter JCCU) was established in March 1951 as the national federation of consumer cooperatives in Japan. JCCU and its member co-ops operate their businesses independently of each other and do not constitute headquarters/branch relationships.



#### Mission statement:

Creating a more human lifestyle and sustainable society through the concerted efforts of individual citizens.

#### 2020 Vision of Japanese Co-ops:

We are dedicated to working with the people to realize a new society where smiles and trust abound.

As the sole national consumer co-operative organization, JCCU fulfils the following functions:

- •Formulation of co-op national policies.
- •Representation of co-op's views at national and international levels.
- •Planning, development and supply of CO · OP Brand Products.
- Procurement and distribution of products including national brand products and imports.
- •Other business operations including catalog and online sales.
- •Coordination of member activities at national level.

•Guidance of member co-op management and staff education through correspondence courses and seminars.

#### **References**

Internet Website : <u>http://jccu.coop/eng/</u> Bibliography : <u>http://jccu.coop/eng/public/pdf/ff\_2013.pdf</u>



### Korea • iCoop Korea

Place : Korea Project start date : 1998 Number of members : 78 cooperative members Number of employees : 1894



#### Short sum up

iCOOP Korea is a co-operative enterprise built to spread ethical consumption and production based on business where consumers and producers manager together. Members' co-operation and participation lead iCOOP Korea to create alternatives to meet members' needs in everyday life. Transparent information disclosure, effective management system, and members' selection of products contribute to heighten Korean food safety standards. ICOOP Korea pratices ethical consumerism "to protect us, our neighbors, and the world" for hapiness of all members.



#### Presentation

The name of this organization "iCOOP" is the combination of four "I". The four "I" stand for Individuals promoting the Ideals of sharing and cooperation, while never losing sight of our original Innocence and practicing Innovation, all as a consumer co-operative.

ICOOP Korea core value is "ethical consumerism". ICOOP Korea believes that consumers can change the society by changing consumer behavior. A desirable consumption pattern leads to and sustains desirable production practices. ICOOP Korea's definition of ethical consumerism is to have respect for people and human labor, to protect agriculture and the environment, while ensuring food safety in the act of consumption.

ICOOP Korea's members are located in all major Korean cities, including Seoul, Busan and Gwangju and include a consumer co-operative operating in workplace units such as Worker's Union of Nationwide Life Insurance.

ICOOP Korea offers ethical solutions in respect of the everyday life problems in food safety, childcare, gender, environment and agriculture in cooperation with members and their neighbors.

#### **References**

<u>http://www.icoopkorea.coop/en/</u>

• <u>http://stories.coop/stories/icoop-korea%C2%92s-practice-for-enhancing-biodiversity-in-rice-paddy-ecosystem/</u>





# France • Ôkarina

Place : National and International Launch of the project : June 13<sup>th</sup> 2013 Number of members : 3 Number of employes : 3



#### Short Sum Up

Ôkarina aims to boost ethics and collective entrepreneurial spirit. We cater to an audience of young people and women in particular, while promoting intergenerational as an asset. Our teaching is mainly focused around the theater of gesture which proves to be an excellent tool to make people want to work collectively. We wish to instill hope a different kind of work is possible; that of collective entrepreneurship and ethics.

We believe that our action is socially innovative because it allows people with little or no awareness getting into the skin of contractor(s) or creator- facilitators of community and ethical projects. The momentum generated is conducive to innovate collectively and is conducive to what each person has a place in a group. Pedagogy we use is specific ; it is the theater of gesture and object, which allows everyone to express themselves freely.

Our approach: We use active learning tools to help change the frame of thought:

- Trigger, through theater, a way of knowing, to work together, to cooperate, to generate creativity. The theater produces a meeting between people and an expression of the ideas of each (e).

- Understand the benefits and challenges associated with entrepreneurship. Observation and immersion in cooperative projects, agencies ESS (Social and Solidarity Economy) and carried out in ESS.

- Put yourself to the test by performing a real or fictitious group project as a teaching method (mini cooperatives, junior associations, cooperatives youth development funding requests for group projects, etc.).

- Development and facilitation of a workshop with innovative tools in a national or international scale local event.

Our mission in this case is to raise awareness of the social economy and bring new people to invest in it professionally. We are "agents of link" that can bring the public to agencies accompanying the creation of socially innovative corporate projects. In general, we hope that our participants are inspired by practices to replicate similar initiatives in their respective places of life. To do this, we are transparent about our tools and develop a truly dynamic of sharing.

#### **References**

Website : www.okarina.coop





# France • Solidarité étudiante

Place : France Launch of the project : 2002 Number of members : 300 young people Number of employees: 25 Sales : 900 000 euros / year



Solidarité Etudiante was born in June 2002 as an organization designed to bring together local initiatives for student services. To pass a course in terms of development, and sustain the structure with respect to the students turnover, Solidarité Etudiante turned into Society Cooperative of collective interest in March 2013.

First student cooperative, owned and operated by and for students, the Solidarité Etudiante project arose from two observations. On the one hand , the crisis has exacerbated social problems of students; today they are experienced in a hardest way by a larger number of youth. On the other hand, the autonomy of universities has allowed the private sector profit to position in a market where public actors are struggling to compete. Solidarité Etudiante provides a sustainable answer to the integral material and moral needs of the students.

Historically, the primary mission of Solidarité Etudiante was to develop cooperatives institutions of students services. Three types of projects have emerged over the years :

- CoopCampus, cafetarias ooperatives located on the campus, and places for student life
- EpiCoop, groceries cooperative stores in university residences

• CoopColoc, roomates cooperatives to meet student needs in terms of housing while offering assistance to facilitate the learning of self and community life

The democratic outcome of the project is based on the socio-cultural animation tools and popular education. Solidarité Etudiante implements and manages frames of local democracy at the heart of cooperative institutions, in a process of social inclusion and sharing of knowledge and skills, and in connection with student life and academic institutions. This link is reflected in particular by the development of an online platform "My Student Services" offering assistance and services to meet the specific needs of student associations.

The promotion of SSE is the heart of the popular education approach of Solidarité Etudiante. So it was at the initiative of the National Day of Student Cooperation (JNCE), the first national action to promote SSE on campus and the Student Week for Social and Solidarity Economy (SEESS) federating student initiatives planned under the SSE Month. On this occasion in 2014, a quarantine actions are already planned throughout France.

This is a proof by example, not only of the economic efficiency, but also of the political relevance of the social and solidarity economy directly in the university campus.

#### <u>Références</u>

http://www.solidariteetudiante.fr http://www.se-ess.fr http://www.messervicesetudiants.fr http://www.coopcoloc.fr



# India • National Cooperative Consumers Federation (NCCF)

Place : India Launch of the project: 1965 Number of members : 144 Saleforce : 50 000 crores



#### Presentation

The main objectives of the NCCF are to provide supply support to the consumer cooperatives and other distributing agencies for distribution of consumer goods at reasonable and affordable rates besides rendering technical guidance and assistance to the consumer cooperatives. NCCF is the spokesman of the consumer cooperative movement in the country, it provides the following services for strengthening the movement in the country:

- NCCF Render technical guidance and assistance to its member institutions in particular, and consumer cooperative societies in general in grading, packaging, standardization, bulk-buying, storing, pricing, account keeping, other business techniques and management methods to improve and increase their operation and management efficiency.
- NCCF Create and promote the formation of cadres of employees for the NCCF and member institutions and arrange for their proper training in collaboration with NCUI.
- NCCF Hold seminars, conferences, meetings and to undertake publicity, propaganda and similar other activities as may help the development of consumers' cooperative movement in the country.
- NCCF Establish trade connections with manufacturers, their authorized distributors and suppliers/dealers including Government agencies and cooperative organization and to undertake purchase, sale and supply.

#### **References**

• <u>http://nccf-india.com/</u>





## Lybia • The Voice of Lybian Women

Place : Lybia Project start date : 2011

#### Short sum up



The Voice of Libyan Women (VLW) was initially founded in August 2011 as a result of the February 17 Revolution which renewed not only our hope for equality in Libya, but also renewed the hope of the Libyan society as a whole in their basic human rights, including women's rights. This hope quickly translated into action, which VLW believes is the best method for any concrete improvement with regards to women's rights.

Although VLW has grown considerably since its founding, we remain a youth-led organization and have a strong base in our hometown of Zawia. As a group of young Libyan women from different backgrounds, our ultimate goal is to advocate for an increased investment into one of Libya's greatest resources which unfortunately has yet to receive the attention it deserves: women.

#### Presentation

We focus our activities mainly on: improving the political participation and the economic empowerment of women in Libya. We are also active in advocating against gender based violence (GBV).

We have three programs :

#### Security

- Noor Campaign
- International Purple Hijab Day combating Domestic Violence
- Psychological Abuse Campaign

#### **Economic Empowerment**

- National Policies on Ensuring the Economic Empowerment of Women in Libya
- Political Participation
- Women's Charter Project

#### Women's Network

- The Political Promotion of Individuals
- Political Protests
- Open Panel Discussions

#### **References**

http://www.panzihospital.org/projects/panzi-foundation-drc http://fondationpanzirdc.org/









# Canada • Youthful Cities

Place : Worldwide Project start date : 2012 Number of members : 1600 Number of volunteers : 73



#### Short sum up

The word youthful is used to describe attributes

of youth and it is a universally positive concept. But while being youthful is considered positive, youths are not generally regarded as constructive influences for cities. Unfortunately, youth are often undervalued by their cities and their opinions are disregarded. Cities need young people in order to survive! 15 to 29 year olds represent 25% of the global population and most now live in cities. What would happen to your city if young people decided to move somewhere better? Imagine losing their vibrancy, creativity, innovation, tech savvy connectedness- their youthfulness! Youth are a potential competitive advantage for mega-cities because they give more than they take. But youth are also mobile and have a choice of where to live. Where are the best cities to live, work and play? Which cities really want to get ahead?

#### Presentation

Youth are at the centre of urbanization. We add energy, vibrancy, creativity and digital age talent to cities. Youth build a city's competitive edge, stimulate development and find new solutions. We are the future of cities. Now.

In 2012 we discovered two amazing stats that set a new social venture in motion: 50 per cent of the world's population is under 30 years of age and 50 per cent of the world's population now live in cities.

The future of the world will be determined by the progression of urbanization as it is molded by youth. While this provides strong motivation for cities to maximize the potential of youth, their opinions are often unrecognized. There are countless indexes and rankings of cities, but none with a youth perspective.

We decided to find out what would happen if we were able to inspire and engage thousands of young people to re-imagine the places where they live, work and play.

The end goal for YouthfulCities is to become the go-to global resource for all things urban and youth. We are creating a hub to enable youth to become true partners in the development of better places to live and grow. We connect youth to organizations, businesses and government agencies that are working to improve cities. By making these connections we will empower youth by magnifying their voices and ideas in their cities. We will also make the exploration of cities interesting and interactive for youth by activating them through events such as the 30Network and other campaigns.

#### <u>References</u>

http://www.youthfulcities.com/



# SOCIAL MEDIA, NEW TECHNOLOGIES&ART

# **United States • Wikipedia**

Location: United States Project launch: 2001 Type of organisation: Non profit-making organisation Number of registered participants: More than 15 million



Wikipedia is a free online encyclopaedia that is written and  $W_{IKIPEDIA}$  revised by its users, with no discrimination. It has articles in 270 The Free Encyclopedia languages, and hundreds of thousands of web users visit the site every day.

At the beginning of the 2000's, the idea of a free on-line encyclopaedia emerged under the name of Nupedia. This project relied on highly qualified voluntary contributors, but the process for writing and revising content was extremely slow. In 2001, Larry Sanger and Jimmy Wales decided to use the "wiki" method for writing content for the encyclopaedia, i.e. a website that can be modified by all its users. Wikipedia was thus launched and translated into several languages. Today, it has more than 19 million articles and the site is one of the most popular 10 ones on the web.

Since 2002, Wikipedia has been registered with the ".org" ending that is used for organisations.

#### Wiki

"The word "wiki" means "fast" in Hawaiian. (...) A wiki is a website whose pages can be modified by visitors to allow the collaborative writing and illustration of the digital documents that it contains."

<<u>http://fr.wikipedia.org/wiki/Wiki</u>>

The founder, Jimmy Wales announced that the encyclopaedia would not sell advertising space, in accordance with the policy of making it a tool with a neutral point of view. The articles are written by anonymous and voluntary contributors, the content is free and everyone can take part. Several projects have also been started based on Wikipedia, including the dictionary Wiktionary, Wikibooks and Wikinews etc.

To fund its activities, the Wikimedia Foundation, the non profit-making organisation that hosts Wikipedia and its ancillary projects, organises fund raising. In 2011, it raised \$16 million. The aim of the foundation is to develop free knowledge projects and to let the public benefit from them for free. For a large part, it functions thanks to gifts from companies or individuals.

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#### **References**

http://en.wikipedia.org/wiki/Wikipedia:About



# **Quebec - France • AI2L (International Freeware Association)**



Location: France and Quebec Project launch: 2008 Type of organisation: International association and research chair

# The freeware serving Social Economy

Emancipation. Collaboration. Innovation. Everywhere in the Francophonie, the International Association of Freeware (Al2L) builds bridges between open standards software values and fundamental principles of the social economy.

#### Mission, Vision and History

During the Mont Blanc Meetings in 2008, the Al2L was founded by six leading actors in French and Quebec social economy: the Caisse d'économie solidaire Desjardins, Chèque Déjeuner, le Crédit Coopératif, Filaction, Fondaction et la Macif. Its mission is to facilitate access to freeware for organizations committed to the collective development.

In a spirit of emancipation of the proprietary code, non-dependence and sustainability of computer archives, the Association focuses on three areas:

- Freeware development
- · Security of electronic exchanges

• Sharing experience of migration to free software and the successful creation of supranational standards

#### What is the Free software?

The freeware can read, modify and distribute the source code of the program. Proprietary software do not offer these freedoms. Moreover, their use makes users entirely dependent of the author of the software, which may decide not to update the program, or worse to transmit some of their information to third parties.

Four fundamental principles governing freedom of use of the code defined by the Free Software Foundation (FSF):

- The freedom to run the program, for any purpose
- The freedom to study how the program works and adapt it to their needs
- The freedom to redistribute copies so you can help your neighbours
- Freedom to improve the program and publish its improvements for the benefit of the whole community

For the founding members of the AI2L, values of free software meet the fundamental principles of the social economy.



#### A commitment to a broader debate

The increased privatization processes and products of intellectual creation is at the heart of present and future challenges in spheres as varied as agriculture, health or art. By creating free software, Al2L contributes to the goal of independence corporate of social and solidarity economy enterprises against the software producers, whether in managing their information systems or in their electronic exchanges.

# Baobab pro: collaborative and scalable portfolio Ai2 management tool

#### Ai2L Prize

Developped by and for the development funds, the Baobab Pro system includes a software and its applications to simplify the management of investment files, facilitating transparency and a good management of organizations. Baobab Pro works in interaction with other complementary freewares in electronic files management, in messaging and emission reports. Each year, Ai2L organize the Prize to support a digital innovation open to social purpose. Our scholarship program supports the development of promising software projects for the social and solidarity economy sector.

#### **References**

http://www.ai2l.org





### **Quebec - France • Mur Mitoyen**

Place : Québec, France Project launch : 2009 Membres : 3500 Employees : 4 Turnover : 120 000\$



Mur Mitoyen is a management service broadcasting events information in the form of collaborative network calendars. In addition to addressing the citizen issue of access to information on public events, Mur Mitoyen offers a personalized service to organizations (associations, local authorities, schools, media, groups) and to communities of specific practice (social and solidarity economy, sustainable development, citizen participation, etc) to meet their specific needs of management, access and broadcasting events information.

The project vision is areas where organizations, communities and citizens share quality public event information accessible to all. To achieve this, Mur Mitoyen offers open, elegant and professional digital solutions, in consultation with the community and the actors involved in cultural, scientific and citizenship environment.

**Mur Mitoyen Québec**, launched in 2009 by the Social Enterprise **Espaces temps**, gather events from different areas and sectors through, notably, the Quebec-wide calendar of science, a calendar of digital art, and different organizational calendars integrated to the web tools of major institutions (universities and colleges, cities, museums, libraries). In 2013, the service supports in Quebec events broadcasting from over 3000 organizations of all sizes and from all backgrounds.

To initiate **Mur Mitoyen France**, the Quebec team Espaces temps joined a local social economy enterprise, **Gazibo**, as well as **VECAM association**, to achieve at fall 2012 the first stage of consultation and prototyping with the actors of the social economy and the holders of additional French technology initiatives. This approach has helped identify specific issues to the territory and collect the interest of this initiative, which convinced the team to continue the implementation of the network Mur Mitoyen in France.

Throughout 2013, Mur Mitoyen prototypes are being deployed in various French regions, and will be ready to be deployed current 2014.

#### **References**

The Mur Mitoyen's network: <u>http://espacestemps.ca/services/calendriers/reseau/</u> Mur Mitoyen Quebec : <u>http://murmitoyen.com</u> Mur Mitoyen France : <u>http://murmitoyen.fr</u> Social entreprise Espaces temps : <u>http://espacestemps.ca</u>



# Canada •TakingITGlobal

Place : Toronto, Canada Project start date : 1999 Number of members : 585,000 Number of employees :18 Sales : 2.8 million / year



#### Short sum up

TakingITGlobal (TIG) is a social network for social change with the mission of enabling young people to understand and act on the world's greatest challenges.

Pursuing the vision of youth everywhere being actively engaged and connected in shaping a more inclusive peaceful and sustainable world, the TakingITGlobal network leverages technology to empower young people to take meaningful action on local issues and global challenges.

Working in collaboration with individuals, organizations and educators, TIG focuses its programs to support digital youth engagement, global education and social innovation around the world.

Two TIG programs are detailed below :

**Commit2act** connects young people who share the intention to act towards a more ecologically friendly and just world. By encouraging participats to check in and record their eco friendly actions, ysers can share the results of their efforts,connect with other young people and motivate each other to sustainained action. By documenting the deeds of young people over time, Commit2act encourages youth to compete with friends and strangers alike to implement the most meaningful actions to earn recognition on the leaderboard.



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**Culture Connect** is a digital youth exchange program that encourages young people to use mobile technologies to share, reflect on and better understand the diverse nature of global culture. Based on a four week curriculum built inside TIG's virtual Classroom platform, participants of the program connect with strangers from other cultures to produce creative expressions of their lives, their culture and their visions for the future. The project aims to create a higher degree of affinity across participants from different cultures, improving participants intercultural understanding and providing a platform for peer to peer mentorship and support.



<u>References</u> <u>www.takingitglobal.org</u>



# **France** • Magnum Photos Agency

Launch of the project : 1947 Place : France

Magnum Photos is a photos cooperative. Created in 1947 by Robert Capa, Henri Cartier-Bresson, George Rodger, William Vandivert and David Seymour, it was the first of this type to be created.

Magnum Photos groups some of the most famous photographers and photojournalists of the world. It has office in a New York (For the American continent), London (British Isles, Oceania, Africa and parts of Asia), Paris (Europe) and Tokyo (Japan, China and Taïwan).

Its purpose was to allow photographers to keep full control over the rights of their photos.

Previously, photo agencies purchased all rights on the photographers productions. Once sold their rights, they had no control over the use of their photos. It is mainly for this reason that Robert Capa, Henri Cartier-Bresson and friends created Magnum Photos.

A photographer, if he wants to become a member of Magnum Photos must be "appointed" by presenting a book and getting 66 % of the votes of the jury. He works under the direction of a photographer member of Magnum Photos, during a two- year trial period. At the end of this period, the "appointed" photographer can become an associate photographer. He is then full-time employee for the cooperative, but is not yet a shareholder.

After two years , he has the ability to access the full membership and to become co-shareholder. But sometimes a photographer "appointed" or associate may fail to membership.

#### **Reference :**

http://www.magnumphotos.com/



## **United States • The New American Cinema Group – Film-maker's coop**

Place : New Yok, USA Project start date : 1962

#### Short sum up

The New American Cinema Group – Film-maker's coop was founded on an idea of Jonas Mekas who convinced some 20 avant-garde/independent filmmakers like Stan Vanderbeek, Ron Rice, Rudy Burckhardt, Jack Smith, Lloyd Williams, Robert Breer, David Brooks, Ken Jacobs, Gregory Markopoulos, Ray Wisniweski, Doc Humes, and Robert Downey, to mention a few, to join him in the creation of the Film maker's coop.

Announcements were sent to across the United States and abroad. Everybody became part of it, from Salvador Dali to Allen Ginsberg, to Andy Warhol to Jack Smith to Barbara Rubin—everybody!

#### Presentation

The Film-Makers' Cooperative is a non-exclusive distribution organization that does not select work, or look for any particular style, genre or budget. It is up to the maker to decide what sort of film or video he or she should make.

The Coop was founded in 1962 partly as a protest of the distribution system where curators and distributors would exclude certain innovative work, with little regard for the originality of these films. Many of these films are now classics of avant-garde cinema, and yet it took the Coop to first accept them.

To join the Coop as a filmmaker/videomaker all you need is a film or video. The membership fee is \$40 annually. You must also deposit your work at the Coop for it to be listed for distribution. The Coop is completely non-exclusive (you still own your work, you can still show your work, you can make use of other distribution as long as it is also non-exclusive or doesn't mind that your work is also in the Coop). At all times your film or video belongs to you. To facilitate rentals, your print or tape remains at the Coop. You still own this print or tape. You set the rental price (the minimum for any rental being \$20). You receive 60% of your rentals, while 40% goes to the Coop for overhead.

Royalties are paid on request. Please call the Coop to have your royalty statement sent to you

We list your work in the catalog, where it is listed side by side with avant-garde legends who got their start this very same way. Our catalog goes out to several thousand renters and is now online as well. You will now have a distributor, while you, as a filmmaker/videomaker, remain in free control your own aesthetic.

If you do not make films, but would like to get involved, you can also join as an Associate Member and receive our Newsletter, catalogs and other information and benefits.

#### **References**

http://film-makerscoop.com/

https://www.facebook.com/pages/Filmmakers-Co-op/182419586670



### Quebec • WebTV.coop

Place : Québec, Canada Date of launch : 2008 Number of members : 115 Number of employes : 6

#### Short sum up

Webtv.coop belongs to a nonprofit solidarity cooperative.

#### Presentation

A democratic organization and website

Like all cooperatives, the solidarity coop WEBTV is an association of persons serving its members and committed to the community. Members assume all the responsibilities of ownership and corporate control. Regardless of the number of shares held by each member or realized revenue, the cooperative applies the rule "one member, one vote". There are three categories of membership in the solidarity Coop WEBTV : user members, including almost all of the organizations using the services of the cooperative ; support members, that is to say, legal or natural persons sharing the mission of the cooperative ; and finally the worker members.

WEBTV.COOP is a website belonging to the solidarity Coop WEBTV, which provides for democratic institutions, organizations and interest groups to be both "solitary and solidary". Solidary, bringing together these networks to allow each of them to be linked with the other social actors that have historically been the company's progress agents ; solitary, promoting the identification of these networks within a common platform in which their specificities could be identified.

The website WEBTV.COOP deployed from a system specialized in content management grouping specialized expertises around major unifying themes decompartmentalizing all the activities of these organizations and fostering partnerships. With its own servers, WEBTV.COOP broadcasts in high definition (HD), the bandwidth automatically adjusting the rate used by the Internet users, and on all devices, smartphones, tablets and computers running iOS, Mac OS X, Android or Windows. As an ethic platform, WEBTV.COOP website has no advertising and does not sell any personal information on the Internet behavior of its visitors, its servers being subject to Canadian laws and not to a foreign jurisdiction.

Webcasting services offered by WEBTV.COOP are designed to hold events such as meetings, conferences, round tables and seminars, as well as specialized services distance learning or videoconferencing. By allowing a greater number of participants to attend without having to travel to such meetings, or offering the opportunity to watch the most important moments (conferences, debates, training, etc.) offline, we are expanding the scope of these meetings.

#### **References**

<u>http://webtv.coop/</u>



# **TRANSBOUNDARY COOPERATION**

# Europe • European Network of the Foundations for Social Economy (PEFONDES)

Location: Europe
Project launch date: 1999
Type of organisation: International non-profit association



As part of its objectives, the mission of the Euro-Mediterranean Network of the Foundations for Social Economy is including:

\* To promote the Euro-Mediterranean level cooperation and exchange between its members

\* To contribute to the emergence of new and social transformation initiatives bearing on the fields covered by members of the Euro-Mediterranean Pole

\* To participate, alongside the main Euro-Mediterranean players, general reflection on discounting practices affecting the Euro-Mediterranean social model

\* To support the initiatives of actors involved in the social economy, sustainable development and the creation of new activities especially for young Euro-Mediterranean

\* Promote among its members all Euro-mediterranean initiatives, especially those that refer to the development of the Euro-Mediterranean region as the political, economic, cultural or social

\* Intensify transnational cooperation of its members with all democratic organizations to promote, in line with its purpose, the diffusion of acquired knowledge

\* Facilitate research, especially applied in its various fields of competence

Furthermore, the Euro-Mediterranean Network of the Foundations of the social economy may undertake or participate in all activities likely to meet these goals, facilitate or to be useful to their accomplishment, directly or indirectly.

The members are: AG2R La Mondiale Foundation, CDG Foundation, Fondation Crédit Coopératif, DKJS Foundation, Foundation EAES, Innoves Foundation, Foundation Macif, MAIF Foundation, Foundation P &V.

References www.pefondes.eu



# Mediterranean – European association for the promotion of cooperative economy in the Med area

Location : South of Europe (Portugal, Spain, France, Italie, Greece) Project launch date: 2013 Number of members : 20 members farms

The European Association Medcoop was created on EUROPEAN ASSOCIATION FOR THE PROMOTION February 19, 2013 in Ancona, Italy<sup>1</sup>, in order to be a <sup>EUROPEAN ASSOCIATION FOR THE PROMOTION</sup> OF COOPERATIVE ECONOMY IN THE MED AREA tank", a laboratory of projects, of methodologies and tools to strengthen the innovation potential of its members: cooperative enterprises, social and solidarity economy actors (institutions, associations, universities...). The association is thus an institutional framework for future European economic and political cooperation, in transnational and interregional levels in the Mediterranean region.

The Medcoop association was born in the continuity of the European project ICS MED (2010-2013) whose aimed at defining a common transnational strategy, through the coordination of



national and regional policies for the development of cooperative systems and through policies implementation in coordinated actions in specific sectors (fisheries, tourism, agriculture and environment) to improve their ability to outface the international competition, increasing the value of their unique characteristics at the transnational level. These guidelines are detailed in a Green Paper and Action Plan (online www.medcoop.eu).

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The ICS MED project also offers online services and tools for cooperatives innovation: online observatory, online lifelong learning tools, online actors community.

Guiding principles of the association :

Gather a network of political leaders, cooperative economy actors and any other stakeholders (media, researchers...) to define competitive and innovation strategies through concrete actions and exchanges of best practices,;

Identify opportunities for trade integration for the cooperative sector and strengthen competitiveness, economic growth and employment in the Mediterranean Europe territories;

Promote the exchange of practices and experiences, the technology transfer in the Mediterranean region;

Create MED-clusters of cooperative economy actors by the implementation of ICT services to improve the innovative models of business management and knowledge transfer.

References :

http://www.medcoop.eu/



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<sup>&</sup>lt;sup>1</sup> The Association is currently registered at the following address: Via Sandro Totti, 10 60131 Ancona Italy.

## World • International Association of Investors in the Social Economy (INAISE)

Location : World Project launch : 1989 Type of organization: Non profit international association Number of members : 50



INAISE (the International Association of Investors in the Social Economy) is a global network of socially and environmentally oriented financial institutions.

Created in Barcelona, in 1989, by 7 financial institutions of the Social Economy, the INAISE network has accompanied the movement of the Social and Solidarity Finance, which in recent years has grown in membership, visibility and importance in many countries.

INAISE encourages and supports international co-operation between investors in the social and solidarity economy, serves as an information desk for organisations and individuals interested in the field of social and solidarity economy financing, disseminates information on its members, organizes conferences, contributes to and co-ordinates research projects in the field of social and solidarity economy financing, sponsored by national and international institutions, facilitates and co-ordinates joint projects by members.

INAISE shows that money can actually be used to achieve positive social and environmental change.

INAISE members, through their respective investment policies, foster and promote social and solidarity economy, sustainable development, social development, rural development, education and training, health care, arts and culture.

They are rich by their diversity because coming from all over the world: Europe, North America, Latin America, Africa, Asia, Middle East and Oceania. There are banks, cooperatives, NGOs, investment companies, social investment funds, microfinance institutions, networks, development agencies, foundations, etc. For example, are members of INAISE: Merkur Bank (Denmark), La Nef (France), The Charity Bank (UK), SIDI (France), MAIN (Africa), FILACTION (Canada), FOROLACFR (Latin America), Citizen's Bank (Japan), FEBEA (Europe), KNFP (Haiti), Institute for Social Banking (Germany), Oikocredit, Tembeka (South Africa), Triodos Bank (Netherlands), SEN'FINANCES Foundation (Senegal ), MicroFinance Center (Europe), Community Sector Banking (Australia), etc.

In 2008, the Quebec Conference was a turning point for INAISE by the publication of the Declaration of Quebec and its Charter which have change scale INAISE by opening the network to the world so that it becomes a global network. Since then, INAISE hosted its 2009 conference in partnership with RIPESS, but INAISE has also worked with FOROLACFR (Forum of Rural Finance in Latin America and the Caribbean) for the organization of the World Summit of Social and Solidarity Finance in 2013 "For more economic justice."

#### **References**

www.inaise.org



# Belgium - France • D.E.S.I.R. Development of the Interregional Social Economy

Project duration: 2008 à 2013 Number of operators: 2 Regional Chamber of Social and Solidarity Economy (CRESS) Nord-Pas de Calais (NPdC) (France) The Concertation of the Organizations representing the Social Economy (CONCERTES) in Wallonie and in Bruxelles (Belgium) Number of employees: 6 General budget: 1 603 600 €



The CRESS and its counterpart in Wallonie CONCERTES, are engaged in a cross-border program named D.E.S.I.R.: Inter Regional Development of Social Economy

D.E.S.I.R. objectives are to develop the activities, employment and institutions of social and solidarity economy (SSE) on a regional European scale within 4 years. The Euro regional qualitative and quantitative observations on institutions, employment, stakeholders and SSE practices in general, and on SSE people care and local care leads to analysis and to a cross-border think tank. D.E.S.I.R. is « roadmap » of 279 actions to modernize, adapt and develop activities, institutions and employment of the Social Economy (see below).

15 487 individuals from 9030 SSE enterprises in Nord Pas de Calais and Wallonie have been approached through D.E.S.I.R. on the issues related to the Social Economy and to the frontiers, regarding populations, employees and also the leaders of the Social Economy organizations.

A variety of cross-border productions are valorized and available to the actors and the public: panoramas and thematic cross-border notebooks, regional and sub-regional observations, thematic expertise (examples: border impact, cooperation practices...). A variety of cross-border actions: training on social economy organization's governance, press conferences (key figures of the cross-border SSE, characteristic of employment and training), events (prospective seminar, D.E.S.I.R project closure...), photography competition "SSE in picture", newsletter creation and distribution...

Due to the international dimension of the observation and development of SSE, the D.E.S.I.R. project arouses a great interest.



Photo of Delphine Cnocquaert « L'ESS : une finalité explicite au service de la collectivité »

References : http://www.observatoire-ess.eu/



# World • Global 300 –International Cooperative Alliance (ICA)

Launch date : 2008



The Global 300 report analyses co-operatives in seven distinct sectors - Agriculture/Forestry, Banking/Credit Unions, Consumer/Retail, Insurance, Workers/Industrial, Health, Utilities, and Other – and details how the global financial crisis affected each industry.

While co-operatives were not immune to financial hardship, their flexibility in responding to the shifting markets and the trust of their members enabled these businesses to survive and thrive.

That report states that the world's largest co-operative enterprises, have collective revenues of USD 1.6 trillion, which are comparable to the GDP of the world's ninth largest economy - Spain.

The 2011 Global300 Report was kindly supported by IFFCO, Desjardins & Credit Coopératif. The publishing of this report coincided with the United Nations launch of the International Year of Co-operatives for 2012 in New York.



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# **Our Partners**



**Avenir Héritage** 

"Building bridges between worlds"

**AVENIR EN HERITAGE** is an association working towards a better life together. It is based in La Rochelle. Its objective is to connect and put value in men and women, jobs and generations in order to better live together. We operate in France and Africa. The actions undertook by Avenir en Héritage are based on four aspects:

**Raise awareness:** modernize and decolonize the speech on solidarity through interventions in schools, universities and social centers.

http://avenirenheritage.com/film-lhomme-sandwich/

**Create change:** Break down the barriers of prejudice through the "Au-delà de la carte postale" and "Un nouveau regard sur le Handicap Mental" projects, the "Engagement" project, the events organized during the SSI... Also break down the barriers between the different fields of activities by bringing together the skills and the players.

We support the project "RISE", an investigative project on social and solidarity economy and the various alternative forms of economy in Europe, Asia and South America

https://riseprojectblog.wordpress.com/

**Catalyze:** Share and aggregate experiences through events like the FOCUS nights or the radio shows which enable the creation of links between people, worlds and cultures. Add value to skills though true win-win partenerships.

http://www.radiocollege.net/radiocollege/podcast A lombre.html

Advise and accompany: accompaniment of young people, civic duty, construction camp... Auto diagnosis and help to projects initiators in Africa:

- Morocco: the partnership concerns the sustainability of the actions undertook by the association El Khir through developing activities which can generate revenue and building up the professionalization of the association. A patronage of skills was developed with the temporary work cooperative Chronos Intérim from La Rochelle to accompany the El Khir workforce towards consolidation and management of the temporary work cooperative, created in February, 2013 by the association.
- **Togo**: support occupational integration of children living in the streets by developing new jobs.

http://avenirenheritage.com/nos-projets/ange-togo/

#### **Perspectives:**

Development of a collaborative platform to share among players of SSE and of solidarity. Consolidation of relations with Morocco: development of a strategic partnership. Add more members.

Transformation into a united company.

Link to the Avenir Heritage website: http://avenirenheritage.com/





# **Les suricates**



**Les Suricates.fr** is a minimal platform designed to share, exchange and monitor "every project which has not totally forgotten and overlooked the common good and the interests of future generations."

Every Monday at noon, seven new projects are published on the website and shared via a newsletter. Any internet user can learn about them, vote for their favorite projects, comment on them and share them with their contacts and friends (especially through

social networks).

The trick is that everyone can propose a project in order to add a maximum of visibility (about 10,000 people visit the website each month). The project is then validated by one of the 40 moderators on the platform, before it is published the next Monday at noon.

They say it works pretty well!



Link to the Les suricates website: www.lessuricates.fr







### **Europe tomorrow**

**Europe tomorrow** is a 3 years program dedicated to identifying and promoting social innovation in Europe. Our aim is to re-enchant Europe, a unique model of cooperation between poeple, where social business the heart of our societies and reply to the challenges of our time.

With companies, public institutions and citizens, we will co-create concrete solutions to answer the challenges of our time.

#### Missions

Facilitate the transition trough a Europe of social innovation :

- by mobilising citizens
- by highlighting the exemplary initiatives
- by duplicating the best innovation
- by democratizing the societal stake challenges
- by offering alternatives of a wishable futur

#### First year: 12 months European tour

Identification and qualification of the best European social innovation. Post-carbon towns in England, circular economy concepts in Denmark, social and participative housing in Germany, responsible consumption movements in Italy, AMAP in France or the smart cities initiatives in Spain, we met all the changemakers who try to create a better Europe.



#### Second Year : Restitution.

This second year is dedicated to highlight the best innovations and create favorable environment for them to duplicate. In order to do this, we will create useful tools to promote them, through the creation of a report exposition, a book and web platform. Those tools will aim raise awareness of the general



public and will be used as a proof of existing solutions to influence European Institutions. We are also elaborating an international approach.

#### Third Year : Experimentation.

In the third year, we will focus our work to present a proof of concept that a better society is possible. We are aiming to create an local experimentation. In one specific place we will duplicate some of the best social and environmental innovation.



Follow our discoveries on social media and on our website www.europetomorrow.org





www.rencontres-montblanc.coop/en





