

lab10 - Research #31

Coop - Ressources and ideas for bylaws, values, finance, etc.

31.12.2016 10:06 - leantom

Status:	In Progress	
Priority:	Normal	
Assignee:		
Description		
<p>This research should bring more clarity to the vast number of ideas around cooperatives and assure that resources can be found again at a later stage.</p>		
<h4>Freiburg - Miethäusersyndikat</h4>		
<p>People want to live in their own house and take a run-down house in their custody. Then they seek for finance - first they create a foundation and create a GmbH (Ltd) owning the house together with the Syndicate GmbH which by itself is owned by the syndicate foundation. Money from rent is at the beginning mainly used for interest payment of bank loans and later for syndicate contributions. The money for the syndicate is used to pay half of the founding money of new housing-GmbH's and other supporting actions.</p> <p><i>Advantage:</i> Due to the steady money flow the Housing GmbH does not make profit, and payes basically no tax. Even if the owners of the house wanna make profit out of their house, this is not possible because they are kept in check by the Syndicate GmbH.</p> <p>They got supported by Umweltbank and GLS Bank. Also Owners can lend money and define their interest rate between 0 and 3%. Source: Horst Stowasser - Diagnose Kapitalismus - Therapie Anarchie https://www.youtube.com/watch?v=vQhYXg88AE8</p>		
<h4>The first company-specific certificate of deposit</h4>		
<p>Equal Exchange (www.equalexchange.coop) a worker owned cooperative, in partnership with Wainwright Bank (www.wainwrightbank.com), has introduced what may be the first company-specific CD issued in the US. Investors can purchase a unique certificate of deposit at a competitive interest rate (currently 4.2%) through Wainwright Bank. The capital goes to creating a line of credit for Equal Exchange's fair trade coffee and chocolate business.</p> <p>Source: https://docs.google.com/viewerng/viewer?url=http://community-wealth.org/sites/clone.community-wealth.org/files/downloads/article-lawrence.pdf</p>		
<h4>LONG ISLAND BUILDERS' CO-OP</h4>		
<p>Mission is to renovate worn down houses which are traded 15% below market value. People can provide cash or hours and hours are set at 20\$ worth. To avoid speculation they have set a minimum keep-time of 2 years.</p> <p>It is like a time bank and it is very much towards manual labour where time is a simple measure to track for value. They also don't differentiate between skill levels but the value for payouts seem to vary ... something I have not dealt with to understand.</p> <p>Source: http://www.geo.coop/archives/GEO68LongIslandBuildersCo-op.htm</p>		
<h4>Bank für Gemeinwohl</h4>		
<p>This Austrian initiative is currently starting to build a bank without any intent to speculate with money and provide finance for the social good. Currently they collect money within a cooperative (1 share - 100 € / max. 1000 shares per person) and the next will be a Bank AG. The cooperative owners will get profit from the Bank and distribute it in line with the shares.</p> <p>While they follow Sociocracy (www.sociocracy.at) as their way of working together on an employment level, they have the standard cooperative organizational setup as it is described in their bylaws: https://www.mitgruenden.at/sites/www/files/downloads/bfg_satzung_genossenschaft_11-2016_neu.pdf</p>		
<h4>ZT Datenforum reg. Gen.mbh</h4>		
<p>Ziviltechniker united in a cooperative. Why are they using a cooperative as organizational form? Wir sind eine Genossenschaft von ZiviltechnikerInnen. Seit mehr als 15 Jahren bieten wir spezielle Dienstleistungen für ZiviltechnikerInnen, Sachverständige, Banken und öffentliche Institutionen an. Schönaugasse 7/2, 8010 Graz Mo.-Do. 8.00 - 16.30 Uhr, Fr. 8.00 - 14.30 Uhr Phone: +43 316 822899 Fax: +43 316 822896</p>		

Email: office@zt.co.at

[Buch: Schritte auf dem Weg zur solidarischen Ökonomie](#)

Claims on page 25 that the trading of shares between members always led to failure and that the profit share should always be done as a function of work (amount, quality, payment for time, ...).

Purchase book at: http://www.upress.uni-kassel.de/katalog/abstract_en.php?978-3-86219-130-7#preis

History

#1 - 31.12.2016 12:40 - leantom

- *Description updated*