

① TB Meeting Notes 12/12/2013

- 11 people: ① where things are at
 ② goal: "seeds" for work groups

mutualaidnetwork.org
 (a "borderless TB")

a network of cooperatives

Steph (intro)

HERD REWARDS AS LINK?
 units of \$ accounting

- A - TBing (easy / abundant - ie neg "balance" OK)
- B - Biz 2 Biz mutual credit (dollar amount attached)
- C - Cooperative saving/lending/investment (ex: pool money)

community supported resource pool

the umbrella
 → Coop structure to manage these pieces
 "Mutual Aid Network" (MAN)

- would have to be sharing agreements/procedures for Coops to join
- Principles of governing the commons
 - Reciprocity inherent in operations
 - TB still indep 501c3 w/ non prof status
 - Firewall betw TB hrs + the mutual credit
 - Q: how much demand for B2B mutual credit??

- Coop model:
- RSF Social Finances
 - Sustainable Economies Law Ctr
 - Have sample Articles of Inc
 - Etc
 - David Sparer

Madison hours will now operate like a TB hour
 ie, 1 "hrs" \$ = 1 TB "hr"

Mdsn Hrs did not work as well as expected

Example Pooled resources for Allied NH
 Allied ComCoops will be the local 1st 'MAN'
 "The Allies" (its own 'MAN')

Time for the world would facilitate the Coop saving entity + then "fade" away
 'store of value' becomes excellent come of the MAN.

Structure?

MAN incorporates in WI as a "coop"

TB exists

IMPORTANCE OF SCALE:
 Break into different strata
 of diff scales
 ie small scale + trust (larger scale more tight control)

- Legal
 - Michael
 - Preston
 - Stephanie
 - 501(c)(3) to protect saving pool
 - 1 for prof
 - 1 non profit
 - problem: avoid the regulatory environment/restrictions
- Social
 - Stephanie
 - Aram
 - Marc
 - Marc Leri
 - Membership + Communications
 - budgeting tools + benefits
 - work description tools
 - plan
 - come up with templates that can facilitate social agreement
- Financial
 - Steph
 - Marc
 - Preston
 - Min size? - Accounting
 - Berkshares
 - what are inputs/thresholds/agreements
 - solicitations
 - we need stories about accounting
- Technical
 - Jon
 - Steph
 - Marc
 - software, for ex.
 - system design
 - tutorials

- CDFI
 - or Cr U

Asset Mapping

Michael
Preston
Jon
Stephanie

Legal

- RSF - SELC
- David Sparer

(Could they be "parent entity"?)

- Possible partner (Ithaca Hours)
- Q @ in Netherlands → ("Amerigo" in U.S.) (Coop Structure)

(Need to ID set of Financial Decisions) & structures scale matters

has to be a lion in the time market so wealthy don't take power...

"buy time" (?)

- Divorce the person from the need to have employees involved (what is the time/money relationship? what acts in "bank" role?)
- Deposit currency (+ get "hours")
- you "work" + choose to put money into community
- you don't want to monetize/commodify (you want reciprocity)
- trust? gift?

reciprocity must be preserved

$$750/bu = 1 HR$$

vs

$$300/hr = 1 HR$$

- proportional to the costs to you
- Not a simple reversible transaction

they end up equivalent + what is the "hour" worth to the community? what does community pay for 1 hour of paid work? what is that rate? (peg rate?)

Financials

- what is the "guarantee" of future value back to the "investor"?
- Saving pool? - what does one get back?
- Need clear explanation of how to get people to take risk: (ex: home loans)
- Foundations (ex Ford) are interested in the "underbanked" (eliminate Payday Lending)
- ways to invest directly in N.H.
- Also, figure out health care services

ex Allied Energy Coop

- Steph
- Marc
- Preston

example Allied what are incentives:
- food?
- "wellness"?
- other?