

COMMUNITY FINANCE BRIEFING

Dialogue on ways to provide the basics without succumbing to debt

These extracts are based on the handbook "Community Finance Canvas" - due to be published Autumn 2012
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Find your tribe; find your community

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Defining the community needs careful thought. Firstly, a community can consist of several overlapping circles of people. Some circles may be more inclined to participate in ownership than others. It can be helpful to visualise these circles as people standing in a circle; they all have a context they share, probably shared values but most importantly a shared intention.

Formulate Your Intention

It is helpful to spend time formulating the intention rather than be content to identify just a shared interest. Compare the following:

We have the shared intention of making a garden
(Intention: creating a garden)

Why do you want to create a garden?
Because we want to grow our own food

(Intention: growing own food)

Why do you want to grow your food?
Because we want to create food security for us all
(Intention: creating food security)

Notice that by asking "why" the intention clarifies. Another point is that the intention becomes more

ABOUT COMMUNITY FINANCE

We are living at the peak of human achievement, but also at the peak of our resources. Sustainable development means handing over to future generations the possibility to create for themselves a standard of living at least equivalent to that we enjoy. This requires fundamentally re-thinking how we use resources, indeed all of the social arrangements we take for granted, including our relationship to money. And we need to start now. The basic values in the handbook come from Permaculture: People care, Earth care, Fair share. However, you do not need to know Permaculture to use the book. We explore ways to, within the current financial system, create communities that align to these values.

compelling for more people. For example, not all like or have the physical ability to grow food, but many more are interested in food security, so the final version of the intention widens the number of people who can be involved.

Even if the community's intention is food security and a potential member thinks that security is not an issue but wants to be involved anyway, at least by clarifying intention it makes it easier for people to decide if they want to be a part of the community or not. This is better than having to clear up misunderstandings later on.

Finally, by clarifying intention you often open up to more solutions. In the case above creating food security could include engaging a farmer. The other thing to consider when identifying community is size and scale. There may be restrictions like travel distance, local population density or municipal boundaries that affect your definition of where you will find community members and other stakeholders.

The community can be many things

The community can be the group of people who can best

- Provide responsible stewardship for the land and other assets
- Have the ability to mutually own, rent or lease the property and other assets
- Benefit directly from the services provided by the land and assets on it

The community should be small enough that everyone can talk to each other, and large enough to provide a variety of perspectives and experience and skills to be able to pool capabilities to address challenges.

Find the right size

When planning community size we use the rule of thumb that the maximum residential community *unit* should be 200 including children, and the ideal functioning cooperative business about 30 individuals. Of course, there are ways of making other size configurations work. Villages of 1000 could consist of say 5 unit divisions of 200 each.

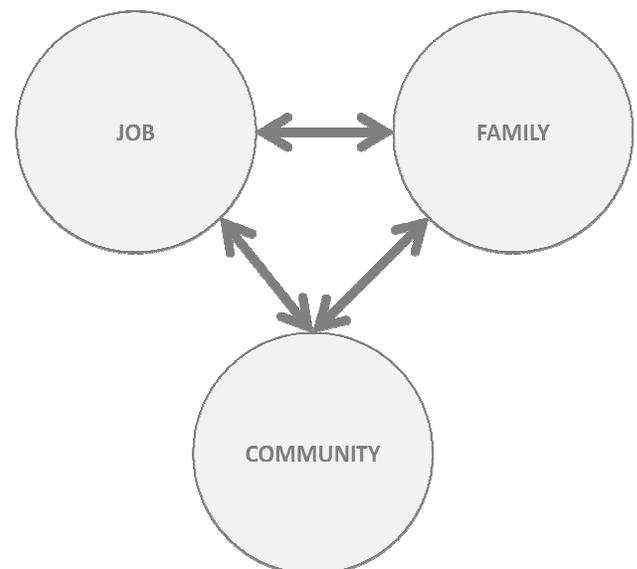
Understand the laws and regulations

Another thing to note about community is that the services the community provides for itself come under different laws than those sold to consumers where the community is, say a cooperative. As there are no sales to non-members the distribution of goods to members does not come under consumer law. This gives the community greater flexibility in distribution and less red tape to follow.

Community provides the extra dimension you need

Consider, too, the circles many people find themselves moving in: the family and their work. With the loss of community and generations moving away to live in different parts of the country, or even world, in the traditional family you have to play many roles: adult, best friend, lover, parent, supporter, counsellor, etc. At work, the support and development you get will all be related to being more effective as a worker, and the relationships will be based on your roles at work.

In the consumer society, your own identity comes from the job you do and the money you can earn that enables you to pay for the activities and the possessions that can shape your life.



Community help balance private and job life

A strong, supportive community provides a third leg. It can give you the emotional support you need, the friends to help you out and those whom you help out, it can be an investment that provides food and housing reducing your dependence on your work and the pressure on your family. A community can be the lever to get you out of the

consumer trap.

It is in the community that one could find emotional support, friendship, space for personal development not connected to the role of worker.

The community provides simple things

Simple things can often bring the community a long way – for example are you planning facilities so you can eat together, have parties together and other celebrations?

Celebrations are not least important for communities to build trust. In the modern world that is focussed on competition and being ever more effective, the community acts as an antidote providing security, rest, and companionship. Consider, too the various cultures in the three spheres. The family sphere is one of the clan. The corporate sphere is one with a culture of competition. The community sphere is one of cooperation. All three may have their place; I happen to believe that providing the basics for human needs requires cooperation.

Find and lead your tribe

It might be helpful to use another word to describe the community: a tribe.

As Seth Godin's book *Tribes: why we need you to lead*, says "A tribe is any group of people, large or small, who are connected to one another, a leader, and an idea. For millions of years, humans have been seeking out tribes, be they religious, ethnic, economic, political, or even musical. It's our nature.

Now the Internet has eliminated the barriers of geography, cost, and time. All those blogs and social networking sites are helping existing tribes

get bigger. But more important, they're enabling countless new tribes to be born groups of ten or ten thousand or ten million who care about their iPhones, or a political campaign, or a new way to fight global warming.

And so the key question: Who is going to lead us?

The Web can do amazing things, but it can't provide leadership. That still has to come from individuals, people just like you who have passion about something. The explosion in tribes means that anyone who wants to make a difference now has the tools at her fingertips.

PERMACULTURE PRINCIPLE #7.

Design from patterns to details - By stepping back, we can observe patterns in nature and society.

To understand the finances of our community, and indeed see the opportunities, we use the canvas to step back to see how information, money and materials and goods flow through the community. We start with the big picture and work down to details, altering assumptions as we go.