



# **COOPERATIVA INTEGRAL CATALANA**

INICIATIVA EN TRANSICIÓ PER A LA TRANSFORMACIÓ SOCIAL DES DE BAIX,  
MITJANÇANT L'AUTOGESTIÓ, L'AUTOORGANITZACIÓ I EL TREBALL EN XARXA



### **What's CIC?**

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# WHAT'S CIO?



An Integral Cooperative is a tool to create a grassroots counterpower departing from self-management, self-organization and direct democracy, and one that would help overcome the actual state of dependency on the structures of the system, towards a scenario of liberty full awareness, free of authority, and in which everyone could flourish under equal conditions and opportunities.

It is a constructive proposal for disobedience and widespread self-managment to rebuild our society in a bottom-up maner (in every field and in an integral way) and recover the affective human relationships of proximity based on trust.

Cooperative, as a project practicing the economical and political self-management with the equal participation of all its members.

Also, because it takes the same legal form.

Integral, to bring together all the basic elements of an economy such as production, consumption, funding and a local currency.

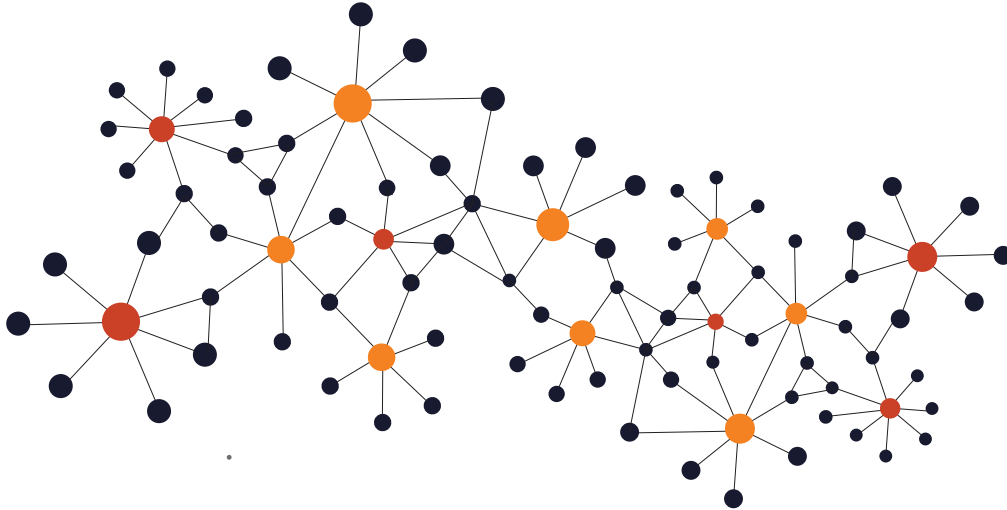
And at the same time, because it wants to integrate all the activity sectors necessary to survive: food, housing, health, education, energy, transport...

Catalan because it is organized and works mainly in Catalonia.

The legal frame of the Integral cooperatives. Protecting the self-managment from the effect of the bank and the State.

In Spain there are two levels of legislation for the cooperative law: state laws and its corresponding autonomous laws (almost one for each autonomous community).

Protected by this legislation, we build cooperatives, which is the most adaptable legal entity that exists and at the same time the most consistent with our objectives:



- Allows the limitation of liability (individual debts of the associates cannot be claimed from the cooperatives and the debts of the cooperative cannot be claimed from the associates).
- The rules and the internal regime help protect the horizontal way of working based on assemblies, from the state control.
- Allows the existence of different kind of associates, according to individual and collective necessities, and depending on the periodicity and the payment of the fees, which are not necessarily monetary.
- Generates social capital with the contribution of the associates, which can be refunded within a period of 5 years from the moment they are requested.
- Helps protect the economical activity between associates.
- Allows external economical activity development as it has a Taxpayer Identification Number (NIF) which can be used to issue bills for external agents outside the cooperative.
- Serves for the legal registration of properties through rental, concession or purchase contracts, to promote self-managed collectives and community life projects, their protection from private propriety and promotion of collectivization.
- Allows the coexistence of service, consumption, working associates and volunteers at the same time.

We use cooperatives as a collective tool breaking off the model a project, a cooperative.

In general, we use the consumer (and user) and service cooperatives, that is to say, mixed cooperatives, in order to realize economic activity, administration of associates and of the general social capital of the integral cooperative. On the other hand, we use the consumer (and user) cooperatives to manage real estate.

The different legislations in effect should be analyzed with attention since, for example, state laws and certain autonomous laws use the term “integral cooperative” besides (or instead of ) “mixed cooperative” (used in the Catalan law, for instance). This type of cooperatives, of multiple activity, serve the very purpose of different classes of cooperatives.

One cannot avoid that the constitution and the maintenance of a cooperative is a task that requires interaction with the bureaucratic structure of the state, and for that it is quite out of the question to build a cooperative for each of the self-managed initiatives that emerge. The key is to use the cooperatives as collective tools, minimizing the management and the time invested in all of the meandering bureaucratic process.

To organize oneself under a cooperative can be used for living without banks and without worrying about our former debts. Keep in mind, that the seizure of a person includes his/her shares in their companies, but there is one exception: the social contribution to a cooperative is not seizable as stated in the various laws of cooperatives.

This characteristic which passes through being a cooperative whose statutes prevent speculation and profit, is a characteristic that cedes capitalism and the state and becomes a common good.

# GENERAL PRINCIPLES

## **Social Transformation**

- Concern for common good and for one's own good
- Getting rid of materialism
- Cooperation and solidarity in social transformation
- Day-to-day social transformation and getting closer to making utopia a reality.
- Direct relation between practical action and theorization
- Inclusive cooperative and encompassing the whole society

## **Society**

- Social justice and equity
- Equality in diversity
- Self-realization and mutual support
- Commitment and self-evaluation
- Sharing our practices throughout society

## **Economy**

- Addressing the needs of people above any other interest, everyone contributing according to their means.
- Money as a measure of the trading system between the people of a community, but without seeking accumulation as an end.
- Encouraging other non-monetary forms of exchange: free economy, direct exchange, communal economy.
- Establishing economic relations between producers and consumers: the cooperative regulates the estimation of fair prices based on their costs, its own needs and those of the consumers.
- The cooperative informs the producers of consumer needs to regulate production.
- The ECOcoops can never be converted into euros and we do not agree on any form of interest on your loan.

## **Ecology**

- Ecology and permaculture
- Degrowth and sustainability
- Political organization
- Democracy: direct, deliberative, participative
- Self-management and decentralization

## **Transparency**

**Subsidiarity:** form local to global

**Based on assemblies**

# BACKGROUND

In addition to our general principles, we also embrace the ideological bases of the call for integral revolution: [integrarevolucio.net/en/integral-revolution/ideological-bases-of-the-call](http://integrarevolucio.net/en/integral-revolution/ideological-bases-of-the-call)

These actions, arranged chronologically, took place while the cooperative was in its infancy and will give an idea of the context in which it was created. The first comprehensive reference to integral cooperatives was published on page 14 of "PODEM" ("We Can"), which was distributed en masse on March 17, 2009. Since then, there has been an intensive development of this model and its diffusion, thanks to the first initiative of its kind that will begin to take shape in May 2010: Catalan Integral Cooperative (CIC). Based on this exemplary practice of self-organization. Currently there are diverse initiatives underway, principally in Iberian peninsula, but also beyond.

## **Cronology of achievements**

### **2006-2008: The Infospace and altercoms cooperative**

It could be considered as a testing cooperative, to implement some of the ideas that later will be carried out in the Catalan Integral Cooperative

2008: "Tiempos de Revuelta" (Riot Time) Cooperative and Downturn Protest

Between the 10th of February and the 27th of April 2008. An action that is going to develop as a bicycle parade around the Catalan region, with talks about oil dependency and functioning of banking and money creation, with the aim of spreading the ideas and degrowth proposals, plus taking steps for a network of the journey.

Documentary: All about the Protest

17 September 2008: The collective CRISIS and the bank expropriation (clandestine)

### **17 March 2009: We can live without capitalism**

As we pointed out before, this publication marked the point of departure of the idea of integral cooperatives, the beginning of the journey.

### **17 September 2009: Publication "Volem" (We want)**

December 2009: 1st Seminar of Free Currency Systems

Between the 27th and 30th of September was realized a small work meeting about the ways to broaden and reinforce free currency mechanisms and ecology in Catalonia. The proposal emerged from a currency workgroup of the Ecoseny network, addressed by Didac S. Costa and Enric Duran a new member and prime mover of ecoseny Report and Reflections of the first seminar of the free currency systems.

### **January 2010, first reunions to create CIC**

Gathering in Ruesta (Saragossa): Interconnected networks, weaving alternatives (1-4 April 2010)

Call for activists of degrowth, preagriculture, agroecology, cities in transition, self-management, anarcosyndicalism and other militant modes of syndicalism, social ecology, solidary economy, autonomy, of living without capitalism. To all the activists who feel included. For everyone committed, situated in proximity of the Iberian peninsula and its surroundings. The 3 day gathering, was a brainstorming and a coordination of all the current networks and movements, that work and opt for alternatives to capitalism, authoritarianism and to patriarchy.

The first idea was to create local integral cooperatives, but as understood it was an extremely complex process that required the unity of lots of forces and resources. In the second phase, it was attempted to create networks of social currency exchange. And already in its envisioning phase began to appear econetworks of Tarragona, Montseny and RedECO.





## Publications

### Crisis (17 September 2008)

On September 17, 2008, 200.000 copies of the publication 'Crisis' are released on internet and distributed in Catalonia, in which the causes and the origins of the crisis are identified. It disclosed the action that Enric realized; the expropriation of 492,000 from the banks, the article was titled: I have "robbed" 492,000 euros from the ones that rob us the most to denounce them and to build alternatives for the society. In this article he explains the procedure followed to expropriate the bank, Enric asked for 68 different loans from 39 financial entities.

### We Can! (17 March 2009)

On March 17, 2009, 350,000 copies of the second publication named Podemos (We Can) in which alternatives to crisis were outlined, were published. The Catalan Integral Cooperatives was referred for the first time in this publication and the idea to promote Local Integral Cooperatives was spread. The idea was later dismissed and replaced by one for a collective use of integral cooperatives, generating a throughout network.

### Liquidate the bank (March 2009)

At the same time "Podem! (We Can)" published the book: "Abolish the bank" written by Enric Duran, in which he presents a more personal vision of the action that took place.

### We Want! (17 September 2009)

30.000 copies of the publication "We Want! To live without capitalism! A manual to self-manage our lives" were distributed.

This publication covers each and every aspect of our lives: economy, housing, food, work, transportation, energy, education... Providing new insights and solutions for these issues.

### Rise-up! (15 March 2012)

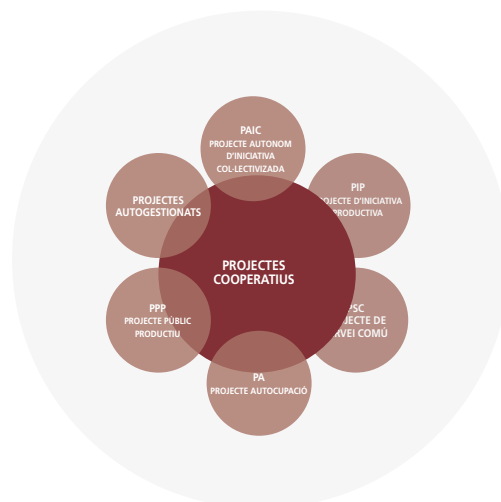
On March 15, 2012, 500.000 copies in the entire peninsula were distributed; 200.000 in Catalan and 300.000 in Spanish.

This publication is a call for people to liberate themselves from the state, offering alternatives. Also, the publication includes aspects of people's lives and implements solutions on a wider scale beyond the community, among which the concept of integral cooperative is explained and full visibility to the integral cooperatives emerging across the peninsula are brought to light.

Also, it introduces the creation of interest free ethical banking, and outlines a cooperative of journalists and readers in order to create independent and popular means of communication and brings some suggestions on housing for people who have difficulties to pay the mortgage and who do not want to lose their houses.



## HOW DO WE ORGANIZE OURSELVES?



Catalan Integral Cooperative is organized through fortnightly open assemblies where decisions about its functioning are taken. In these assemblies which are called 'permanent assemblies', among other issues, the tasks carried out by different commissions and working groups are reviewed. Also, if need be, creation of new working groups and commissions can be agreed upon.

Working commissions are constructed as nodes. These comprise and interrelate various commissions that have a certain relation with one and other.

How we understand a commission is, a stable group of people carrying out a necessary task for the proper functioning of the cooperative. The commission propose actions and fields of work, develop them and present their current states and results during permanent assemblies.

A working group is an ensemble of people who realize a punctual and fairly concrete task or initiate a new branch inside the cooperative from the moment the permanent assembly finds it necessary. In the cases that a task developed by the working group is time consuming but at the same time important for the collective, the issue is brought up in the permanent assembly and then the commission could become a commission. Both the working groups and the commissions are open to public participation.

A very important tool for the commissions and the working groups is the social network of the cooperative through which those involved in a group can share information, develop ideas, create debates, upload files. It is a tool to communicate through data transmission. Browsing through the social network one can see the scope of issues that were treated before.

Below is the list of nodes, with the commissions that compose them and their corresponding link in the social network of the CIC.

#### **HUB 1: People**

- Welcome commission - [acollida@cooperativaintegral.cat](mailto:acollida@cooperativaintegral.cat)
- Training commission
- Conflict-resolution commission
- Self-employment support commission

#### **HUB 2: Communication**

- Communication, diffusion and emission commission - [comunicacio@cooperativaintegral.cat](mailto:comunicacio@cooperativaintegral.cat)
- Promotional activities commission
- Documentation commission
- IT commission - [informatica\(a\)cooperativaintegral.cat](mailto:informatica(a)cooperativaintegral.cat)

#### **HUB 3: Economy, law and production**

- Commission of the economic administration of communal services - [gestioeconomica@ecoxarxes.cat](mailto:gestioeconomica@ecoxarxes.cat)
- Legal commission - [juridica@cooperativaintegral.cat](mailto:juridica@cooperativaintegral.cat)
- Social currency monitoring commission
- Production project commission

#### **HUB 4: Coordination**

- Territorial Network coordination commission
- Thematic Groups coordination commission
- Commission of decision-making methods
- Commission of task coordination

#### **HUB 5: Needs and exchanges**

- Basic needs commission - [rendabasica@cooperativaintegral.cat](mailto:rendabasica@cooperativaintegral.cat)
- Exchange promotion commission - [intercanvis@cooperativaintegral.cat](mailto:intercanvis@cooperativaintegral.cat)
- Cooperative work commission - [borsadetreball@cooperativaintegral.cat](mailto:borsadetreball@cooperativaintegral.cat)





## DECISION-MAKING

The assemblies are the decision-making organs. Throughout the process, a minimum agreement on the basic principals should be reached, that should come to terms with all the projects within the framework of Integral Cooperative, as a tool to generate self-sufficient, affinity, mutual help networks and equality, based on self-management and assembly. We support a decentralized decision-making process, fundamental to the autonomy and empowerment of the cooperative through solidarity, ruling out bureaucracy and encouraging confidence and free will. Each cooperative project, working commission, eco-network or local group make their own decisions, always respecting the agreements reached within the framework of the CIC.

The questions that affect the totality of the composing elements of the Catalan Integral Cooperative are discussed in a combined manner in the permanent assemblies and seminars. Participation to the assemblies are totally open (fundamental principal of the assembly) and free (regardless of being an associate or not). The decisions are preferably taken in consensus, to make sure the diversity of the opinions and the cohesion of the group are respected and for the optimal progress of the process. In case of a predicament, the proposal is reformulated until the consensus is reached, thus eliminating the minorities and the majorities. All previous agreements are revocable. The way to self-organize ourselves and the functioning is open to new proposals for better, that, after being debated and approved in consensus would alter the previous agreements.

## **Seminars**

The seminars are itinerant, meaning, each one is convened in a different place around Catalonia, to encourage participation of all and to raise consciousness about the reality that exists in the places that they are realized.

The place, date and the draft of the agenda of the assemblies are communicated to associates via mail, the social network and the webpage of CIC. If one cannot be present in the place where the meetings are taking place, according to the technical conditions, it could be possible to participate through Mumble, a video chat software. Any associate can add a point to the agenda of the assembly. The permanent assemblies, though also itinerant like the seminars, normally take place in the Barcelona metropolitan area. The tasks that emerge during a permanent assembly can be taken on by a person, a working group or a commission.

## **Permanent assembly**

The decisions that affect CIC are brought up and debated in the social network and the decision is made in the permanent assembly, to which everyone is called to participate periodically, approximately every 15 days. One of each 2 assemblies coincide with the seminars, carried out in one joint monographic theme, which helps developing different aspects of the CIC.

## **TERRITORIAL NETWORK**

The most formidable organization system is the one that has a decentralized network, since that is the most effective structure that exists for self-protection and survival.

If certain hubs (each element that interacts with the networks is named as such) are attacked or are corrupted from within, the network will remain intact through the multiple reciprocal connections that exist between the hubs that take part in it.

This network is composed of different auto-organized areas within the territory it serves. The autonomous projects are initiatives that accomplish a concrete activity and are based on mutual trust of all its members. This could include community-life projects (rural or not), production initiatives and non-productive projects (ie. auto-organized education or health) in addition to the individual autonomous initiatives. In the case of CIC, there are Autonomous Projects of Collective Initiative (APCI) that are developed with common resources of the cooperative, having access to new lucrative resources (ie. a building, vehicle, other means on sale, rent or lease/purchase at prices below market) ensuring the collective use of the cooperative property and decision making by the assembly. They function autonomously.

The local self-management hubs are spaces of interaction based on proximity, where the collective initiatives and autonomous projects interact with a high level of trust. The territorial reference can be a neighborhood or a city, a medium-sized town, groups of small nearby villages etc.

The networks of bioregional self-management (called econetworks in Catalonia) are bioregional or regional areas (ie. a valley) where the above mentioned elements interact under the same conditions. At this point starts the management of a counterhegemonic economy, that promotes the use of free or social currency, which serves to strengthen the economy of proximity and coordination through which collective and collaborative means are created; ranging from legal tools (cooperatives) to IT or data transmission tools, and especially forms and plans of actions in order to intensify self-management. Any of the previously mentioned initiatives can use and choose any of the tools.

## **ECO-NETWORK**

An eco-network is a place of exchange and a bioregional organization that promotes the development of the self-management activity in all aspects of life (in an integral way). The social currency is a tool of exchange of goods, services and knowledge that promotes the eco-networks and is used to build up a framework of economic relations outside capitalism.

An eco-network encourages economy and local human relations, based on proximity, in order to meet our basic needs without using the euro creating support mechanisms among people and helping us develop new abilities beyond purely professional ones. We work in order to recover the ethical and human dimensions in economic activities, overcoming individualism and capitalist competition, launching an economy based on trust, reciprocity, solidarity, cooperation and ecology.





## LOCAL SELF-MANAGEMENT HUBS

We take local self-management as a form of taking control of our lives and providing our neighborhoods and towns with infrastructures that enable the development of grassroots social projects. Also they are used for breaking off the actual dependency and the precarious provision of the public or private social system dominated by the state and the market.

At a local level we have better capacity to understand the self-management process and meet with our neighbors in the everyday life and with all the problems and solutions we share. It is about reassuring ourselves, building self-managed initiatives through proximity. Via these projects we recover the mutual help and regenerate the community as the basic form of solving the problems of our personal and collective lives. We have come to know different action proposals and gain experience that have in common the possibility to be implemented in our neighborhoods or towns.

If we gain the ability to do brainstorming, we could count on the whole integral system of auto-organization.

### A couple of suggestions:

- Local community relations, mutual help and cooperation
- Social centers, free-shops, libraries, etc.
- Exchange of goods, services and knowledge, social currency, social market with the participation of the local merchants and professionals.
- Offices of economic disobedience, fiscal rebellion and auto-organization of the debtors.
- Crowdfunding (collective microfinancing) and interest-free credit cooperatives. Fiscal self-management.
- Employment offices and support for the self-employment/independent business initiatives
- Housing offices and data bank for available properties.
- Social housing cooperative.





## AUTONOMOUS PROJECTS OF COLLECTIVE INITIATIVE (APCI)

Autonomous Projects of Collective Initiative are projects that are in terms with the principles of the CIC (like the rest of the members, projects and initiatives) and depend on an agreement with the assembly of the cooperative that normally implies the use of a transferred or obtained asset under very profitable conditions, under cession, rent or lease/purchase: buildings, land, vehicles, machinery...

They are autonomous because they are self-organized on the principle of autonomy and solidarity and function through their own sovereign assembly.

They are collectivized because a cooperative legal form ensures collective ownership of the property that cannot be speculated. The sovereign assembly, together with the assembly of the CIC, ensure these facts.

Also when accepting new members from other members of the Catalan Integral Cooperative and like minded people who accept the principles.

### Communities

- Ca l'Afou in Vallbona d'Anoia
- Can Calçada in Riudellots de la Selva
- Som Comunitat in Pujarnol- Pla de L'Estany
- Roig21 in Barcelona

### Others

- AureaSocial: Open Space for Integral Revolution - Barcelona
- BUS Cooperatiu
- CIRI: Integral Installation and Rehabilitation Cooperative
- Eh Com Vulguis - L'Hospitalet
- Infospai – Barcelona
- L'art du Soleil Self-sufficient caravan
- L'Hort d'en Cándido - Terrassa

Autoorganización  
en red y proceso  
asambleario

Hacia la autonomía  
del sistema  
económico

# Revolución Integral

Sistema Público  
Cooperativo  
(Salud y Educación)

Sistema Público  
Cooperativo  
(Soberanía alimentaria)

## OTHER INICIATIVES OF THE INTEGRAL COOPERATIVES

### **Integral Cooperative of Madrid and its surrounding area (ICMS)**

The surrounding areas are considered as the closeby geographic zones where there are people and collectives that want to join the project. They meet in CSOA (Self-managed occupied social center) Patio Maravillas and CSO (Self-managed center) Tabacalera - Madrid.

### **Auzolan (Basque Country)**

It is an initiative that contributes to the process of social transformation of the Basque Country, promoting the recovery of traditional forms of self-organization like Auzolan (community work) and Batzarre (open council), and highlighting the importance of necessary reappropriation of communal property. The aim of the initiative is to spread the initiative around all the Basque municipalities. Meetings take place once every month somewhere in the Basque Country.

### **Integral Cooperative Rioja (CIR)**

Assemblies: normally every 15 days (in CNT locales, Saturdays at 18pm).

### **Andalucian Integral Cooperative**

An initiative to develop integral cooperatives in different territories in Andalusia.

### **Valencian Integral Cooperative (VIC)**

Territories of Alicante, Valencia and Castellón. The meetings are usually in the main square of the the Polytechnic University of Valencia.

Meetings: once every month without a definite place. The informatics tool Mumble is enabled to for distant participation.

### **Aragón Integral Cooperative (AIC)**

### **Pays Nantais Eco Reserve**

After months of activities and adaptations of the concept of eco-network to its concrete reality, it is beginning to work on self-management and soon will have the first supply center. They are working on the adaptation of the concept of Integral Cooperative in the region.

In Asturias there is a mutual help network.



# **ECONOMIC SYSTEM**

### Another economic system.

Economy as an indispensable tool to create networks of self-sufficiency.

- A) The art of sharing. Community Economy. Brainstorming on the resources for the collective use of the people who interact, without accounting for the flow of exchanges. Runs on spontaneous reciprocity, affinity relationships, mutual support and high levels of trust without expecting compensation in return for what has been shared.
- B) The Barter Non-monetary action of exchange of goods, services and knowledge. A direct verbal agreement between the bidder and the petitioner to satisfy the claims of both parties in relation to the fairness of the exchange.
- C) The Multireciprocal Barter. Free currencies. Free currencies, social or local, are tools that go beyond direct exchanges, facilitating multireciprocal exchanges and establishing values for goods, services and knowledge that are exchanged. They are also key aspects to relocate the economy, promoting human and economic relations of proximity at the local and bioregional level. It generates a social market open only to activities that incorporate ethical, ecological and social criteria that allow everyone to interact fairly and without intermediaries.

Free Currencies are an opportunity to undermine the hegemony of capitalism and could gradually replace the euro while ensuring abundance, since each individual is part of the creation of resources for meeting collective needs, putting his/her skills and knowledge to the service of the community.

An exchange network can be mobilized by a small critical mass (30-40 people would be sufficient) associated locally to boost economic relations based on trust and proximity, on a bioregional action range (near or distant to one another). As a transition tool that inevitably coexists with the capitalist economy, we must promote a mix.

The **LETS** (Local Exchange Trading System) defines the guidelines to promote local exchange networks that are interest-free on exchanges. The money is generated when an exchange takes place (the bidder reaches positive balance equal to the agreed value of exchange and the petitioner remains at negative) allowing a negative balance as agreed by the network. As for the exchange, it is allowed to change official currency (Euro) with free currency but never the reverse, because the road taken is to undermine the capitalist economy hegemony.

Also we refer to the transparency, needed to understand this new economy based on trust. To do this, virtual systems are used for the management of the exchange networks, which are only applications (similar to applications used in the banks to manage our accounts) connected to the Internet and used to record exchanges. The systems whose only basis of exchange is banknotes are essentially fragile, and as well in danger of counterfeits and imply the cost of printing the bills. Besides they do not allow us to know about the fluctuations that occur in the debit system as we do not know the amount of money that each person has in their account.

The CES (Community Exchange System) is a social currency administration system (online software) with over 10 years of history, inspired from South Africa and has thousands of users and over 350 exchange networks spread around the world. The Catalan Integral Cooperative and 18 bioregional exchange networks (Ecoarxes) existing up till now in Catalonia are current users and promoters of CES. However, despite its potential, this software has some shortcomings that limit its expansion and use, so already it is worked on a more intuitive and efficient version: Integral-CES.

- D) The transitory relation with the capitalist economy. Building up a counter-hegemonic economy is an unavoidable duty if we want to expel the capitalist economy off our lives. It is clear that for many of the transition projects we need euro injections to get them started. Making use of the capitalists economic resources of legal character (wages, unemployment, inheritances, scholarships) may not be sufficient, and here comes into the picture the role of economic disobedience actions (fiscal disobedience, non-payment of debts and fines, expropriations, etc.) to lead the way to the creation of networks of self-sufficiency and of self-managed projects that do not require interaction with the capitalist economy to ensure their survival.



## SELF EMPLOYMENT

The basis of the economic system of the Cooperativa Integral Catalana is the self-employment of its members.

We offer tools to facilitate the process of independence from employers and banks, from the excessive legal obstacles to accessing work and from debts incurred in the capitalist sphere.

One way in which the CIC can facilitate this member self-employment is through the figure of the autonomous partner, which gives the ability to invoice for work and carry out economic activity through the cooperative to those who need it.

We also have an online jobs board as a common utility that connects people who publish their professional profile, with others who may need extra hands to work in their project. Any work done can be exchanged for both conventional currency, ECOs (the CIC's social currency) or other exchanges agreed between the parties.

The CES (Comunity Exchange System, the platform that allows for exchange and trade within the CIC and the network of ecoarxes) is another source of liquidity members can count on. Here members may offer their services, products or whatever is deemed to be capable of being exchanged and this can in turn earn them social currency to use within the network, which has increasingly more users and more options for sharing, both in variety and in geographical areas covered.

Finally, the productive projects committee is responsible for creating a qualitative database of all members of the cooperative, and their needs and capacities within the framework of the CIC.

These tools, in an increasingly shorter time, depending on the quantity and quality of people who join the process of Integral Revolution, can allow us to self-manage our lives as part of an Integral Economic System.



COOPERATIVA D'AUTOFINANÇAMENT SOCIAL EN XARXA

## AUTO-FINANCING

### What is CASX: Social auto-financing cooperative network?

CASX is a savings, donations and project funding cooperative. A self-managed, interest free cooperative that functions through assemblies.

### Why need it?

We are talking about the first banking structure in Spain (in form of a financial services cooperative), which will operate interest-free. This means that loans and deposits do not generate interest, that is to say, money will not generate any money. Beyond state law: subverting the law and prioritizing people before bureaucracy. Collectives, projects or assemblies that do not have a tax identification number (NIF) can also participate in the project. Promoting self-management beyond the state and capital. Promoting participation in assemblies and working groups for all members.

### How to become a member

There is an entry fee of 15 euros for individuals and 51 for groups. The payment of the membership fee is the first step to provide a deposit or to submit a project. The form can be obtained in person and assemblies can also be filled from the website. Contributions and Guarantee Fund Any person becoming a member of CASX can make deposits and/or donations and submit projects to be funded. There is no minimum or maximum contribution for making deposits or for donations. A deposit is a payment, in this case a bank transfer, that is made to an organization that holds it until the depositary needs it.

The deposits made to CASX are used to finance self-managed individual or collective projects aiming at the common good and respectful to the environment. A donation is a monetary payment to an organization, usually non-profit, to help sustain it. How the donations are used: Self-management and sustainability of the project, so that the needs of people involved are met. Maintain and guarantee the reserve fund. Give support to concrete projects, that have no capacity of returns or the returns cannot be ensured. This includes strategic projects with a clear collective character. Contributions and donations can be made through bank transfers or in cash at the local of AureaSocial Carrer Sardinia, 263 in Barcelona.

All the work done until now by the CASX staff is voluntary. The credit cooperative lends only a part of what it has, despite the absence of a fractional reserve, we propose: 1/3 is used to lend to associate's projects 1/3 is kept as liquid funds 1/3 is deposited in "secure" projects such as: Fiare, Coop57 and others We Facilitate new initiatives, favor savers' confidence and support solid projects.

## **Withdrawal of the savings**

When members want to withdraw their savings, each month may do so a specific amount, calculated through a chart. The next month the amount that can be withdrawn will be recalculated according to the remainder in the account. Any exceptions will be approved at the meeting. We encourage the deposits of the most committed people who want to abandon the monetarist logic, who may request only to withdraw their savings partially or in ways beneficial to society than their own money, such as social currency or obtaining services.

## **Decisionmaking**

Decisions that affect all members of CASX are taken at a meeting and approved via CONSENSUS among all members participating in the meeting. Obstruction of a proposal must be justified and must be carried out in person at a meeting.

If the funding of a project is obstructed, it moves to an endorsement system since the ones that agree to go on with the funding can do so individually.

The endorsement system would be a "passive" crowdfunding method that starts in the event that there is no consensus and applies in the event that the project financed can not afford to pay the loan back.

The endorsement is a payment that a saver owes to CASX and that if the project can not afford the loan back, automatically becomes non-refundable, ie donation.

## **Project admittance process**

The projects to be financed must meet certain previously agreed political and ecological social criteria as well as being strategically appealing for social transformation (productive or non-productive).

Admittance criterias are similar to the principles and criterias of the Catalan Integral Cooperative regarding autonomous associates.

In principle there are no credits for personal consumption purchases. This part would be covered through exchange, social currency or interpersonal donations (without the need for the structure of the financial cooperative).

## **Project Approval Procedure**

- a. A project plan is presented to the project commission of the CASX
- b. It is analyzed and conclusions are drawn
- c. The proposal is presented to the general assembly
- d. The commission presents the conclusions drawn from the analysis of the Project Plan.
- e. The general assembly decides whether to accept financing the project or if needs to be revised to receive funding in the future.

## **Additional services**

Expense reduction office: is an informative support office for the people who bring their deposits to CASX, so that instead of making money through interest, they may gain through cost savings. This office supports degrowth principles.

## **Engagement in progressive decentralization**

One of the goals of the project is to increasingly replicate the same system locally, so that every neighborhood, town or city can start generating their own CASX assembly, redirecting the resources of their local members to local projects.

## **Contact**

e-mail: [casx@casx.cat](mailto:casx@casx.cat)

To subscribe to the mailing list: [casx@marsupi.org](mailto:casx@marsupi.org)

N-1 group: CASX



## ECONOMIC DISOBEDIENCE

### Civil Disobedience

By civil disobedience we understand a public, non-violent, conscious and politic practice, that civil society undertakes, against a law or authority order considered unjust or illegitimate, in order to invalidate the law or order and introduce a new law that recognizes de facto those social and civil rights that are being denied by the law. When, as in Spain, ways of political expression is limited to institutional channels and elections every four years, without the existence of direct participation and consultation mechanisms, civil disobedience becomes an essential tool to denounce and express the rejection of an unjust law or policy.

### Economic disobedience

We place a special emphasis on the economic disobedience, that would be a concentrated form of civil disobedience to free ourselves from private or state economic power, to elaborate our resources to building alternatives to the current economic system. Thus, the economic disobedience includes all these forms of civil or social disobedience aiming to empower free people, breaking the chains that enslave us in the current capitalist system.

### Individual actions of economic disobedience

- Insurgence to peronsal income tax (PIT), and declare fiscal resistance to PIT
- Refusal of VAT
- Total tax resistance
- Insolvency
- Audit the public debt, a debt to defend nonpayment of an offensive debt
- Extension of eviction (as paying a kind of social rental)

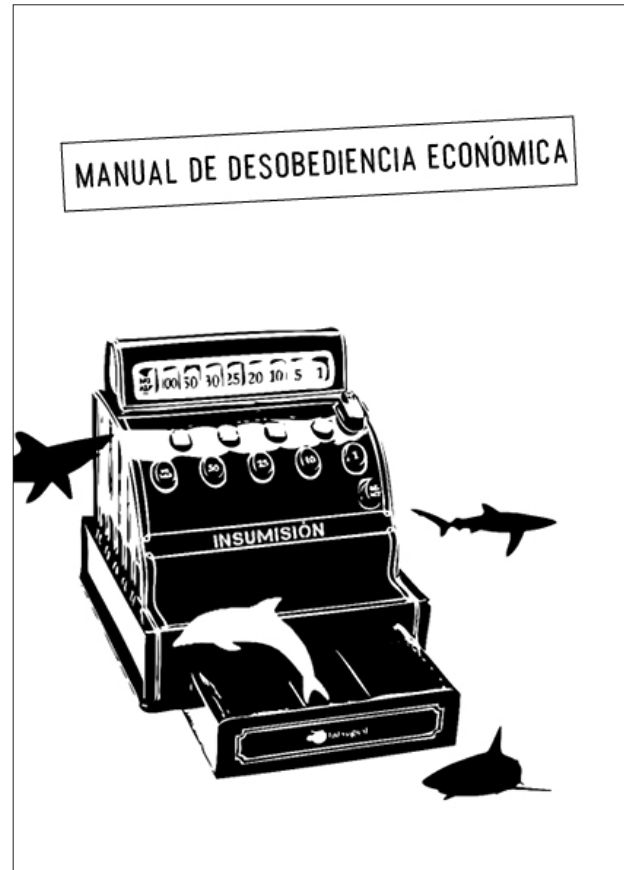
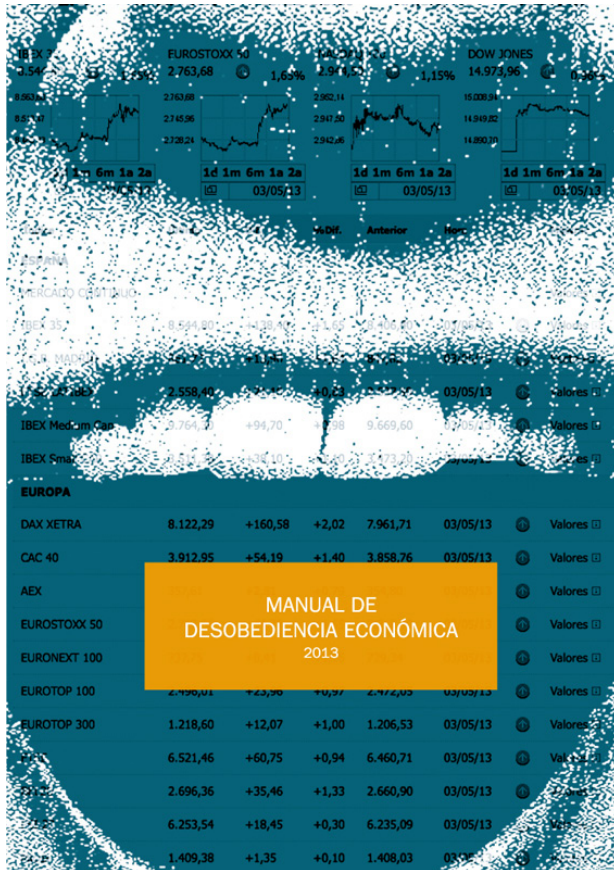
### Collective action

- Getting organized as debtors of invaluable mortgage
- Getting organized to buy back our unpaid debt
- Rent exchange network, before losing possession of the property
- Social housing cooperatives
- Cooperatives to protect the self-management from the acts of the banks and the State

For more information, please read the manual of economic disobedience (in Spanish), promoted by the initiative **Right to Rebellion** (Derecho de Rebelión in Spanish)



# #disobedience



## Economic disobedience offices

The economic disobedience offices (ODE in Spanish) are places where people with disobedient intentions share their concerns and knowledge. We can perceive them as places of collective learning through mutual support and cooperation. The participants can take new steps to implement in their personal and collective lives. They exist as physical spaces in different regions as well as on a virtual level.

### ODE Barcelona

AureaSocial

C/Sardenya, 261/263 - Barcelona

[barcelona@derechoderebelion.net](mailto:barcelona@derechoderebelion.net)

### ODE Castelló

Casal Popular de Castelló

C/d'Amunt (Alloza), 167 Castelló de la Plana

[castello@derechoderebelion.net](mailto:castello@derechoderebelion.net)

### ODE Madrid-Lavapies

C/ Embajadores 49

[madrid-lavapies@derechoderebelion.net](mailto:madrid-lavapies@derechoderebelion.net)

### ODE Madrid-Legazpi

CSOA La Traba

C/ Batalla de Belchite, nº 17 - Metro Legazpi - Plaza de la Beata

[madrid-legazpi@derechoderebelion.net](mailto:madrid-legazpi@derechoderebelion.net)

### ODE Zaragoza

CSL La Pantera Rossa.

San Vicente de Paúl, 28 - Zaragoza

[zaragoza@derechoderebelion.net](mailto:zaragoza@derechoderebelion.net)

**Virtual office:** Online information and consultancy space

[derechoderebelion.net/forums](http://derechoderebelion.net/forums)

[oficinavirtual@derechoderebelion.net](mailto:oficinavirtual@derechoderebelion.net)

If you are interested in starting an office in your own region write to [info@derechoderebelion.net](mailto:info@derechoderebelion.net)



## SOCIAL CURRENCY

The social currency within the cooperative is used as a tool to account transparently the exchange between individuals, to facilitate multi-reciprocal exchanges, and immediate exchange between people in an eco-network or in CIC. On a practical level a computer software, CES (Community Exchange System), which is responsible for registering exchange, is used. It also has a space to display your offers and demands similar to a bulletin board.

The strength of the social currency comes from the mutual trust between the people who participate in the exchange, hence it is easier to create trust in smaller communities. It is one of the reasons that each eco-network has its own social currency, the exchange with other eco-networks is still possible, and for the time being the CIC has its own social currency, ECO, whose use is widespread in all around Catalonia instead of being located in a particular bioregion, so that all associates of the CIC can participate.

### Characteristics of the ECO

- 1 unity equals to 1 euro and to other social currencies, except those that eco-networks use at the moment as an exchange reference.
- Euros can be converted to ECOs but not the otherway around.
- A limited debt is possible (meaning one can have a negative balance). This amount is decided in the assembly.
- Simultaneous participation to a local eco-network currency and the CIC currency is permitted.
- If you already have an eco-network account, local currency and cooperative currency can be exchanged.
- If you do not have an eco-network account, you can buy and sell through your account in the integral cooperative.
- Thus, it could be taken as a subsidiary currency for the ones that do not use local money.



# COOPERATIVE PUBLIC SYSTEM

## **Creating an integral cooperative public system**

By organizing ourselves in a collective and cooperativist way we can create initiatives that aim to meet everyone's needs, to reclaim the public as a collective good, and not a privately or state provided one, a natural management form that emerges from a cooperation between humans. We can specify these needs as alimentation, education, health, housing, transport and energy.

For that we need on one hand, to promote the collectivization of the goods, of the land or buildings, and on the other reclaim education and public health beyond economic power that is established by the state and the capital. We consider, therefore, health and education as a right and a public good, that should be guaranteed by the community, creating collective learning environments in which the knowledge can be shared in a free manner.

By this we mean that we need to empower ourselves and pass to a cooperativist form of welfare, outdo the desired welfare state with one that relies on mutual help. The state wants us weak and helpless, we stand for cooperating in autonomy, deciding collectively on our material and non-material needs.

## CATALAN SUPPLY CENTER

Supply Center is a common service of the Catalan Integral Cooperative, responsible for bringing together the various orders from the pantries of each self-managed local center, eco-network or collective project and/or community linked to the Catalan Integral Cooperative, that have the option to choose freely, at any time, whether or not to accept collective orders.

At larger quantities; better coordination, greater ability to organize producers, lower costs, fewer emissions.

The products that arrive to the Supply Center, to the possible extent will be agroecological and/or artisanal, direct from producers, and from the vicinity.

### What is a pantry?

The pantries are supply and exchange areas linked to a self-managed local center or a collective and/or community project of the Catalan Integral Cooperative (generally Autonomous Projects of Collective Initiative). These pantries are projects of public character and communal services in the area where they belong.



### Objectives of the Supply Center

- Identify different pantries and gather their collective supply needs.
- Identify producers and/or local craftsmen in coordination with local pantries, if they already have an established relationship with them.
- Supply of food, health and hygiene in the pantry to ensure the health of all.
- Coordinate collective orders to ensure the supply where there is no possibility of getting a particular product and reduce administration.
- Promote the use of social currency in general, increase the admission of the orders made to ensure the control of the flow of trade.
- Coordinate the management of surplus and communication with existing workshops. Promote the development of new workshops to ensure benefits from the surplus.
- Coordinate transportation and use of vehicles and trips to minimize costs and pollution. This must be coordinated with the working group of the Collective Transport Cooperative which is being created.
- Establish ongoing communication with the employment bureau to channel the needs of producers and/or the requests of the associates to pay the fees in work hours (in exchange with CIC).
- Establish continuous communication with the trade and social currency commission to enable the outflow of the social currency accumulated by the producers.
- Implement a software tool (Tryton) to facilitate the administration of the inventories, orders, accounts and lists of producers, pantries and products.
- For more information contact: [supply@cooperativaintegral.cat](mailto:supply@cooperativaintegral.cat)



## HOUSING

### The kind of housing we want

Our proposal aims to recover the collective and community housing, be it in urban or rural areas, as a transition on the way of population relocation in the territory. We need to go beyond private property, recovering communal housing by collectivization, in order to cover our actual housing needs. Therefore, we are developing a model that guarantees the right of use, over speculation and commodification of housing.

### The Housing Office

A neighborhood locale, an association locale, a community center, an office of social rights or even a street car can be spaces for sharing solutions on housing.

To effectively address this issue, we analyze it in all its complexity: recognizing the diversity of situations and individual desires and predisposition of access to housing in one way or another. Thus, the housing office, needs to have a wide range of tools:

**Occupation:** make use of abandoned or disused properties. More and more occupations occur when courts evict and affected people decided to occupy the dwelling to prevent the forced dispossession supervised by the state. It is, therefore, a direct appropriation practice without intermediaries, and increased social support.

**Cession contract:** agreement between the person leasing and tenant to enjoy the use of a property in exchange for its maintenance, no rental costs.

**Tenant farming:** real estate cession agreement (rural or urban) in exchange for the maintenance, rehabilitation or land products.

**Autoconstruction, namely, bioconstruction:** construction of housing particularly by reducing the impact on the environment and using local raw materials, completely from recycled materials.

**Self-sufficient caravans (mobile real estate):** alternative housing, allowing to combine a nomadic life with sedentism and one that intensify self-sufficiency.

**Repopulation:** recovery of life in the countryside with the occupation of towns and abandoned land or other means of legal access to abandoned buildings.

### CIC Social Housing Cooperative

The social housing cooperative rent mortgaged flats to secure social housing to debtors who can no longer pay their mortgage.

The landlord unable to pay the mortgage, rent the flat for 5 years to the cooperative and becomes an associate. The commission will take the responsibility to assign another rental housing from its own rental housing stock. Rents have a social price (estimated to generally not to exceed 4 euros/m<sup>2</sup>).

The cooperative also can give support to those affected by the mortgage, through its legal services, delaying the time of repossession of the flat by the bank or to try to prevent the seizure of the guarantors of these mortgages.

In the long term, the cooperative will generate housing stock to provide its partners under a cession of use. Buying unpaid collective mortgage packages can be one of the mechanisms to achieve the generation of collective property at a social price.

[www.habitatgesocial.cat](http://www.habitatgesocial.cat)





## EDUCATION

### Free and Community Education

The state education system is the main apparatus of indoctrination of the society. The premise is that education is more and more a commodity and not a fundamental human right. The institutions do not hold legitimacy to educate the future generations for the benefit of a capitalist marketplace, focused on consumption, competition, violence and individualism. Obsessed about dehumanizing the person, we reduce the activity of learning activity to memorization, repetition, routine and tests.

Besides rebelling against the submission of childhood to dominant institutions, we need to practice the right to continuous lifelong learning, without having to assume the payment of the price imposed by public or private institutions responsible for education.

We share knowledge and learn to create self-managed initiatives, to defend human potential that the system tries to annihilate.

### Free Education Initiatives

Free schools and various educational experiences encountered in community centers or also often cultural initiatives promoted by families, are born from the desire to stimulate integral growth of the person and encourage a fully autonomous being.

On the basis of free educational practice can be considered free expression, stimulation of all the senses, experimentation and co-creation, thus fostering personal and collective freedom. The existing multiple pedagogical lines show the diversity of intuitive methods in their practices. Thus we can find the Montessori method, libertarian pedagogy, the intuitive method of Pestalozzi, popular education... among many others that can reinvent or emerge with experience.

There are different experiences in this regard. Examples include Catalan Exchange Networks (XIC in Catalan), which operate in Catalonia and elsewhere, where people participate by offering and receiving knowledge, enhancing exchange and community cooperation. Another example in Catalonia is Free Education Network (XELL) that hosts and links many initiatives and free education projects. At the statewide level the Association of Free Education or

the Free Education Collective (CEL in Spanish) which try to link people and groups who develop alternative models to formal education.

The need to investigate, understand and learn are present throughout the life cycle, so many projects focus on providing opportunities for all to access knowledge unconditionally if one holds the interest in learning and in cultivating curiosity and imagination. Free Universities emerging in this context; besides the content, provide the society with tools that facilitate its own liberation.

We are finding ways to coordinate these efforts to establish solid bases of the educational system that we want have. Legal protection is a challenge for the free education movement.

The task of liberation and breaking with the dominant educational system is not simple. From 6 years-old on, educational alternatives that are not regulated under the rules of regular schools enter into a legal vacuum, to which there is usually no governmental response, but nothing that assures them that they can not be prosecuted or controlled. In return, there are different strategies to address these legal risks, defending the right to choose the free education of their children by the family. Some options may be the creation of education cooperatives or legal recognition through distant learning. An example is the case of Clonlara School or Epysteme, which provide academic certificates to families who want to educate their children at home or through alternative education projects, differently from classroom education.

In any case, the best defense is mutual support and self-organization among all those who believe in the right to education outside state control. So we appeal to address the cases of educational pursuit that can be generated in a coordinated manner.

### **Towards a self-managed education system. Education offices and collective learning spaces**

Setting specific definitions of each initiative would be a great first step to classify the information and thus facilitate access for everyone interested in free education. To enable constant updating of resources, there is an ongoing education office. In order to allow for a common descriptive framework for different projects, forms were designed to collect information on the particularities of each project and each educational or pedagogical activity. All information collected will be available on the web page for easy access.

The personalized support will be provided by a person accompanying and advising individuals, families and groups interested in participating in the various projects based on the overview of the various initiatives, trust relationships and support, respecting their particularities and encouraging the development of their potential and interests.

Education offices promote the creation of new initiatives by encouraging synergies between people and groups sharing common interests.

As an organizational model it can be replicated and recreated anywhere, facilitating links in the local environment and ensuring the autonomy and self-management of each one of them, with the support of the entire network of active projects.

The educational network that we are talking about constitute informally a set of free school projects, social libraries and free universities.

Autonomous and self-taught learning is enriched exponentially if given within a collective framework. So it is important to facilitate the creation of these spaces of open and self-managed collective learning, where the public use can be expanded. To facilitate the growth process and creation of new areas, facilitators shall assume the role of mobilization and creating contact between individuals, groups, collectives and communities that can develop new projects.

As it is likely that we will have no state resources, and since we want to keep education as an inalienable right, it is essential to implement a new model of community self-management, where everyone collaborates in order to sustain the educational spaces not only depending of the financial contributions of families, but on the commitment and mutual support of all users. The professional educator will take responsibility on a comprehensive economic model, meaning, progressively getting rid of the material needs related to the official currency, so the exchange, the social currency and the communal economy will be incorporated into one's own lifestyle.

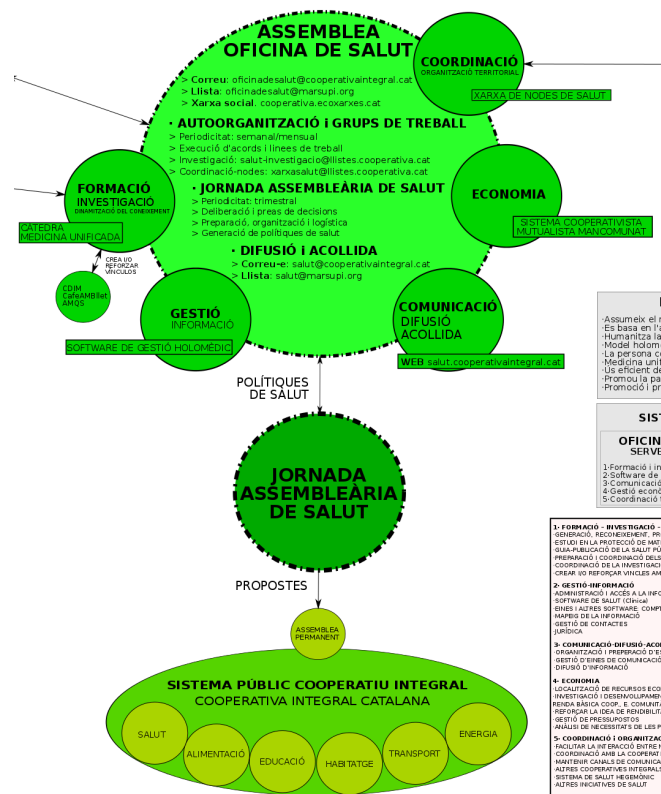
It is our responsibility to work on building and developing together a free educational system, open and accessible to all. This is necessary and indispensable for the development of the society that we want.

### **For more information contact:**

E-mail: [educacio@cooperativaintegral.com](mailto:educacio@cooperativaintegral.com)



## A DE SALUT PÚBLICA COOPERATIVISTA (SSPC) Cooperativa Integral Catalana GENER 2013



## HEALTH

### Cooperatist Public Health System

Health is a public right, a common good, neither state provided nor corporate, which we have a right to promote.

Self-management of health is a fair and necessary ambition for the whole society that requires the improvement of health centers to a higher level. Health cannot be a business, therefore, our awareness can neither be a merchandize to the service of the state, the pharmaceutical industry and the rest of the dominant sanitary apparatus.

We can not ignore the important fight that is developing within the core of the public health, against the path taken for the rentability of health through the conversion of the public into private. However, the struggle must not be just for the recovery of a workplace or a private hospital. Another health system is needed, a new paradigm around the health that paves the road for the development of a health system outside the hegemonic model.

The cooperative public health arises from historical foundations of the popular movement in defense of the right to health.

### How do we understand health?

Health is a social and cultural construct. "Wellness" and "sickness" are just two concepts defined by the person

in his/her attempt to make sense of the phenomena beyond his/her comprehension.

Using this paradigm we are made to believe that we are unable to keep healthy in an autonomous manner: it is nothing more than a form of control and authority. Life is an individual experience. Each cell in our body has the information necessary to keep our lives going, it is the life itself. Therefore it is very important that we listen and unite with this natural intelligence. It is essential to free ourselves from the oppression to which we are subjected to in order to achieve a level of independence and freedom that allows us to self-manage our lives.

Health is for us existing with freedom and responsibility necessary to develop the human essence.

### What goals do we want to achieve?

Rule out the idea that wellness and sickness are states, and build a society that directly relates lifestyle and quality of life.

### What strategy do we follow?

The integral revolution, meaning a conscious transformation at all levels (political, cultural, emotional, ethical ...)





To work towards this transformation we partake in the process of the Catalan Integral Cooperative, a transition proposal for a society model based on self-management in all areas of life as a way to meet the material and non-material basic needs of everyone in which health plays a vital role.

Contrarily, the dominant allopathic health system is based on wellness, medicine and healthcare.

Currently we are in the so-called “crisis of public health”, under which can be identify the failure of the hegemonic reductionist state model. Its corporate policies have created a market in which the human being is a patient/client who requires a health intervention well into the processes that follow its natural cycle.

To clarify what the current health care system consists of is the first responsibility to take. We cannot continue ignoring or turning away from the current health structures. Health is seen as a key sector within the capitalist system, and this generates and makes chronic the diseases as part of its strategy to become a significant economic factor. The human essence is a determining factor in the value chain of the economy in capitalism. Perpetuating the use of health centers is a matter of rentability and utility.

#### **What is Cooperative Public Health System (CPHS)?**

This model is based on participatory creation and action as part of the individual human development in all its dimensions and as a collective process of the whole. It means making a social investment in human capabilities in order to enable people to work in a synergetic and creative way to procreate a free society.



The conversion of patient-object (through which the concept of sickness is reinforced) into people-subject (where the human being is the most important) means making a qualitative leap in health as a right. This humanization passes through generating a bond between the people in the active pursuit of good health.

For that, this system incorporates the figure of the health facilitator, a person with the necessary tools to accompany others in the process of realizing one’s lifestyle as well as the quality of life that we will achieve so that progressively one will be able to self-manage him/herself (today, it has been already two years since a training program is initiated based on this philosophy)

#### **Schematically, the fundamental characteristics of the system are:**

- Humanization of health
- A biopsychosocial-cultural-ethical-spiritual model prioritizing prevention and promotion of health
- A system in which the person is an active subject and responsible for maintaining his/her own health
- The unification of medicine according to the individual needs, and not of the market
- Efficient use of resources: reduction of institutions, technologies and medicine, except in cases when it is really necessary
- A direct community participation in health

#### **For more information**

Web address: [salut.cooperativaintegral.cat](http://salut.cooperativaintegral.cat)

e-mail: [salut@cooperativaintegral.cat](mailto:salut@cooperativaintegral.cat)

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