

Towards the Economy of Francesco

BUT WHAT CAN I DO?

This document is a contribution to the invitation addressed on 1 May 2019 by Pope Francis to those who all over the world "are beginning to study and practice a different kind of economy, one that brings life, not death, one that includes and does not exclude, that humanizes and does not dehumanize, one that takes care of the creation and does not despoil it."

It is the result of a collective effort in which not only young economists, entrepreneurs and businesswomen took part, but people of all ages, backgrounds and responsibilities on various continents from cities to the UN.

The process that led to its drafting was promoted and coordinated by the Italian National Coordination of Local Authorities for Peace and Human Rights (Coordinamento Nazionale degli Enti Locali per la Pace), by the Franciscans of the Sacred Convent of San Francesco d'Assisi, by the Ethical Finance Foundation (Banca Etica) and by the Peace Table (Tavola della Pace) in collaboration with the UN Inter-Agency Task Force on Social and Solidarity Economy and the International Labor Organization (ILO).

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Preamble

On 1 May 2019 in an unprecedented gesture, given the human and environmental damages due to the current mainstream economy, Pope Francis has invited young people from all over the world to build "*a different economy, one that brings life not death, one that is inclusive and not exclusive, that humanizes and does not dehumanize, one that takes care of the creation and does not despoil it*".

The economy is not an abstract thing above us and out of hand. It is made up of all production activities and all exchanges of goods and services that can be negotiated, exchanged or bought. We are all actors of it every single day through the decisions we make - sometimes freely, sometimes forced by necessity. So we all have a role to play in redesigning the way we live, produce, trade and consume - as individuals, entrepreneurs, administrators, or policy makers at whatever level.

Therefore, we all have to ask ourselves: **but what can I do?**

To seriously answer this question requires commitment, ingenuity, creativity and courage from each and every one.

It is in this spirit that a group of people with varied roles, skills and responsibilities met in Assisi, at the Sacred Convent of San Francesco on February 21st, starting a collaborative investigation process and dialogue that included various international consultations in which workers, students, researchers, mayors, government officials, bankers, clerics, volunteers took part and which also drew inspiration from the reflections shared among participants in the process leading to the November Economy of Francesco event in Assisi.

This document is the first outcome of this collective work.

Our goal with it is to help individuals, organized citizens, associations and entrepreneurs in all fields and countries to understand in clear terms what they can do. It highlights experiences from 5 continents from which one can learn and draw inspiration.

We have also chosen to give local authorities food for thought on some initiatives that they can undertake in order to grow the economy of Francesco on their territory. Indeed, municipalities can play a decisive role since, on the one hand, the economy at a macro-territorial level depends on the whole range of political choices and decisions made at the local level, and on the other hand, cities play a fundamental role in fostering connections, creativity, innovations and services - and also because certain decisions can be made more easily at this level of public administration.

This document does not purport to be exhaustive. Far from it! It is an invitation to reflection, creativity and collaboration. We conceived it as the beginning of a brainstorming which, while already involving many people, organizations and institutions must become even more extensive and engaging. In order to respond to the serious problems related to the economy made even more serious by the Covid-19 pandemic which is broadening social inequalities, we need good ideas and to understand how to put them into practice so that everyone can implement them wherever necessary. All contributions are welcome and will serve to enrich a subsequent edition.

Send your idea, proposals and reflections to: "Coordinamento Nazionale degli Enti Locali per la Pace e i Diritti Umani" via della Viola 1 (06122) Perugia – Italy tel. 075/5722479 - fax 075/5721234
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Towards the Economy of Francesco

[...] Today more than ever [...] the safeguarding of the environment cannot be divorced from ensuring justice for the poor and finding answers to the structural problems of the global economy. We need to correct models of growth incapable of guaranteeing respect for the environment, openness to life, concern for the family, social equality, the dignity of workers and the rights of future generations. [...] I think of the words spoken [...] from the Crucifix in the little church of San Damiano: "Go, Francis, repair my house, which, as you see, is falling into ruin". The repair of that house concerns all of us. [...] Given this urgent need, each one of us is called to rethink his or her mental and moral priorities, to bring them into greater conformity with God's commandments and the demands of the common good. [...] If you listen to what your heart tells you, you will feel part of a new and courageous culture, you will not be afraid to face risks and work to build a new society. [...] Please, do not leave it to others to be protagonists of change. [...] Only when our economic and social system no longer produces even a single victim, a single person cast aside, will we be able to celebrate the feast of universal fraternity.

Pope Francis

In the Joyful Economy, the goal of economic life is to sustain, nourish, and restore human and natural communities, so that the material and non-material blessings of life are available to all. It is a new system of political economy that gives true and honest priority not to profit, production and power, but rather to people, place and planet. Its watchword is caring—caring for each other, for the natural world, and for the future [...]

To guide us, we desperately need a new [...] Dream—[...] where the pursuit of happiness is sought not in more getting and spending but in the growth of human solidarity, devoted friendship, and meaningful accomplishment; where the average person is empowered to achieve his or her human potential; where the benefits of economic activity are widely and equitably shared; where democracy and civic participation flourish at all levels; where the environment is sustained for current and future generations; and, where the virtues of simple living, community self-reliance, good fellowship, and respect for nature predominate. These traditions do not always prevail today, but they are not dead. They await us, and indeed they are currently being awakened [...].

James Gustave Speth¹, in *The Joyful Economy, A Next System Possibility*

Before taking action, think of the impact it will have on the most vulnerable in society. If it is negative, then abstain because that action cannot be legitimate.

Mahatma Gandhi

We believe that the people closest to the problems are closest to the solutions.

People's Action, USA

¹ former UNDP Administrator, former Dean of the Department of Forestry at Yales University, co-chair of "The Next Sytem Project"

Introduction

We live in a paradoxical situation. Within a few decades, technologies have transfigured all societies, albeit in an unequal way, and intertwined all countries. Knowledge in all fields has increased phenomenally. The world wealth per inhabitant is today the highest in all of history, sufficient to ensure a dignified life for everyone on the planet if it were equally shared. We live longer than before. We have today the most educated generation there has ever been. More food is produced than the world population can consume. Humanity has endowed itself with institutions to dialogue and cooperate. Yet, 2.2 billion people have no facilities to wash their hands, one billion have no access to electricity, 800 million have no access to a toilet or a source of clean water, 40% of our brothers and sisters have no social coverage, 1 percent of the world population owns more than 2 times what the poorest 92% of humanity has, hundreds of millions of people in the so-called "richer" countries have great difficulty in making ends meet, and every year for decades, hunger, malnutrition and poverty have killed at least 9 million people.

There is no doubt: the dominant global economic system is failing humankind and nature. It does deliver a considerable amount of goods and services, some of which are astoundingly sophisticated, but it bypasses too many of our fellow human beings, every 6 seconds it lets a child die of hunger and lack of care, it proves unable to reduce gaps, it does not improve the quality of human relations, it spoils and depletes too many natural resources, and it even triggers uncontrollable climate upheavals which constitute hazards for the new-born who are in our custody. This economy makes life painful for too many human beings and kills more than wars.

By putting people at the service of the economy, instead of making the economy serve people's needs, and by entering often into excess as described by Pope Francis in *Laudato Si*, we even ransacked in part the base on which life feeds. By running who after ever bigger profits, and who after GDP growth without paying attention to what is growing and how, we have put in place mechanisms and rules in terms of trade, management of natural resources, intellectual property and financial instruments unsuitable for our era characterized by unprecedented demographic growth that has made all members of the human family interdependent – if nothing else because we all depend on the same natural resources which are not infinite. In the name of a questionable vision of the economy, we sanctified the principle of competition, putting individuals, businesses and countries in competition in all fields just when the profound transformations that the world was undergoing required us to go in the opposite direction. The dominant economy is built on a war model at all levels - that is to say the race for power combined with the sole concern of our own personal interests.

We must change it!

We cannot just continue business as usual and content ourselves with just a few quick fixes. More of the same, even if fine-tuned, will yield further excesses, widening social gaps (within and between countries) and environmental damage. **We need to rethink some of our economic and social engineering**, which also means questioning the core values we de facto uphold. Each of our economic transactions reflects our real values and is a measure of our degree of humanity - or lack thereof. Every economic act says something about how we relate to our sisters and brothers of the human family, whether we respect them, treat them fairly, care about their well-being or if we exploit or abuse them. The type of economy one has is always the sum of individual choices. Such choices are not easy to make in an environment of competition and speculation, but **playing by the rules of a violent economy means perpetuating it.**

Therefore Pope Francis invites us all, believers and non-believers, to be without waiting "part of a new and courageous culture" and "not be afraid to face risks and work to build a new society". It is therefore urgent to rediscover - or discover - that humanity in its diversity is now one and only family that cannot stand on the principles of "each for himself" but of **fraternity**.

For this reason it is necessary to unite with each other and create new relationships and new structures.

We must urgently:

- **Take care** of one another
- minimize social gaps
- eradicate hunger, malnutrition and poverty
- stop speculative processes
- promote faire trade
- make sure everyone has a social role and the means to live a decent and fulfilling life
- stop depleting essential resources such as clean water, oil, forests and minerals
- reduce pollutions and acid rains,
- reduce CO2 emissions,
- stop degrading soils
- stop contaminating oceans and marine resources,
- make sure every community enjoys the kind of prosperity that enables it to do its share of taking care of the global commons

And we need to build a **new culture of civic responsibility** because in a world soon to host 10 billion people, a sizeable minority of individuals who misbehave can offset the gains of a vast majority that has adopted sustainable forms of living.

The **re-engineering** of the way in which we produce, we exchange and we consume should accommodate the need for **freedom of initiative** with the imperative of **collective wisdom** in managing natural resources, and the **need to reward efforts** while **ensuring social justice** and **catering for people confronted with vulnerabilities**.

Everyone has a role to play. The power to change is in everyone's hands, whether one is in a position where it is possible to make a big or a small contribution. Every attitude and every decision counts. Economic relations are about how we treat others, submit to them, interact with them, exchange with them or ignore them. We live under the constraints of long established systems that too often contradict our values and our aspirations. But we are not doomed to be pitted against each other... We can decide to take a different path. We can grow fraternity here and now. We do not have to wait to **give up competing with each other**, and instead begin **taking care of each other** and taking care jointly of **our commons**.

We do not even have to start from scratch, even if we are up against obstacles of all kinds and sizes. Many people around the world have pioneered solidarity systems to make everyone's life fulfilling and ensure that no one is left behind.

Manufacturing goods and delivering services can be done in a commercial spirit with an emphasis on generating profit, but the same goods and services can be made available **with the aim of ensuring that everyone's basic needs are met**, and that we take care of the common goods. It is above all a matter of choice and conscience. **Entrepreneurs** can decide to structure or restructure their business and manage its activities **in a manner that places people**, whether they are employees or customers, **above profits**, and that adopts explicit social and environmental objectives. Of course, every

company must be in balance, but there is a difference between pursuing the objective of responding to needs (with a fair remuneration of those who work) and that of maximizing profits and perhaps the distribution of dividends to shareholders.

Across the five continents, there are people who already conceive and try more humane ways of producing and exchanging, and are trying to shift the purpose of the economy from the obsession with producing more and more and excessively expanding finance towards catering for the needs of individuals, making sure that no one is excluded and looking after the nature that feeds us. This has given rise to many denominations (some sort of branding) such as the economy of communion, the economy of peace, the economy of solidarity, the economy of sharing, ethical finance, fair trade, the joyful economy, the non-violent economy, the economy of fraternity, the economy of the common good, the social economy, the social and solidarity economy, the economy of care... etc., and... **the economy of Francis!**

To remove any ambiguity, it should be noted immediately that when used in these denominations the term "economy" does not refer to the overall structuring of a whole society as when we refer to the currently dominant economy. When we talk about a particular economy, we refer mainly to a constellation of individuals, organizations and companies that have adopted certain behaviors or that have structured their business in a certain way even if the rest of society works differently, on the basis of other values. To use an image it would be like an archipelago of people and entities that try to have a virtuous behavior in an ocean of exchanges based on the logic of competition and of fending for oneself. Depending on the continents and countries, it is estimated that their "weight" in the GDP represents between 2% and 10% (for example in Europe). The UN groups most of these denominations under the general definition of "social and solidarity economy (SSE)". SSE companies are mainly distinguished by two characteristics: social awareness and democratic management. As regards companies and institutions, the main types are: cooperatives, mutual organizations, associations, foundations, social enterprises and a whole series of non-profit enterprises that produce goods and services without primarily pursuing economic ends, giving priority instead to social purposes through the promotion of solidarity activities. Some of these organizations are totally devoid of economic purpose, for example sports associations or clubs. On the contrary, other realities are openly market enterprises, but do not follow the typical logic of most for profit enterprises.

These experiments for better living have many points in common. They substitute solidarity for competition, recycling for waste, mutualisation for individual appropriation, collective management for verticality, the objective of the well-being of members to gain, the distribution of gains to monopolization by a few, the production of goods and services for financial speculation, reinvestment for accumulation, aid to the weakest for their exploitation. These are forms of economic and social organization which do not transform individuals into competitors, but make them subjects responsible for themselves and for others. Some of the corresponding experiments have remained small, but others have given birth to large institutions such as health insurance companies, cooperative banks, micro credit schemes, large agricultural cooperatives and even villages where people try to live in harmony and solidarity. We can draw inspiration from these experiments, and learn from their positive and negative sides to conceive what Francis's Economy can be. **There are no limits to fraternity.**

Some lessons from emerging economic approaches

Economy of Communion - founded in Brazil with the aim to leave no one in need, it involves entrepreneurs, workers, managers, consumers, savers, citizens, scholars, economic operators who are committed to promoting an economic practice based on gratuitousness and reciprocity and to creating fraternal enterprises in order to eradicate social injustice and exclusion. It invites us to live a "culture of giving" (in contrast to that of "having", with a conception that is neither individualistic nor collectivist, neither philanthropic nor based on assistance, but of communion) and trains/mentors entrepreneurs who are willing to share the profits of their company in order to reduce poverty and exclusion, and who want their companies to become a place which serves common good and the excluded, and which creates jobs. It is based on the conviction that one cannot succeed in eliminating un-chosen poverty without including disadvantaged people within living and fraternal communities. It is promoted by the Focolare movement.

Social economy - Social enterprises are private organizations that carry out on a stable and as a main objective a socially useful economic activity (social inclusion, education, health, culture, environmental protection, social promotion, etc.) and are non-profit. Each country has its own criteria for defining what a social enterprise is. The Italian law classifies social enterprises into two categories: those that deal with the management of social-health services, training and lifelong education, and those that deal with the management of activities aimed at the job placement of disadvantaged people in specific sectors: industry, trade, services and agriculture. The legal form is not limited to cooperatives but includes all private companies, associations and foundations that aim at achieving purposes of general interest that respect a number of constraints such as re-investment and non-distribution of profits, and the involvement of workers and beneficiaries in the management. In some countries there must be a share of disadvantaged or disabled employees. Social enterprises are rooted in their territories and put the values of equality, social justice and sustainable development at the centre of their action.

Circular economy – It is an economic model that seeks to eliminate waste by minimizing inputs throughout the production cycle, recycling discarded materials and waste, reusing and reselling products, repairing them instead of discarding them and extending the life of products. It can bring many environmental benefits, but it doesn't always take into account the social dimension of production and trade, and it doesn't always care about the quality and decency of the jobs it creates.

collaborative economy / sharing economy - whereby people group together to share services or resources or to provide services (sharing houses, cars or all kinds of household tools and services, etc.) instead of buying or renting these services and goods individually. It offers more choice to people, reduces costs, often reduces waste, creates human bonds and can reduce the amount of goods consumed to meet the needs of a given community. It is a peer-to-peer process, not a hierarchical one.

Solidarity economy – It is a people centered economic model and which fosters quality relations through networks which facilitate the exchange of goods and services as well as of knowledge and experiences. The various models of solidarity economy enterprises/institutions all share a number of core principles such as: relationships based on reciprocity and cooperation; justice and respect for people (working conditions, health, training, social inclusion, guarantee of essential goods); respect

for the environment; democratic participation (self-management, participatory decision making); commitment to the local economy and an active relationship with the territory; a willingness to cooperate with similar entities; the use of profits for socially useful purposes. The networks operate on several levels which correspond to different types of territorial experiences such as:

- [Solidarity Purchasing Groups](#) (SPG): informal groups of citizens who meet and organize for the purpose of buying food or of using specific products together, thus who establish a producer-consumer relationship based on a joint interest in promoting the territory and in upholding social and environmental added value
- [District communities of solidarity economy](#): local networks of solidarity economy capable of connecting the territorial realities adhering to this model (GAS, producers, suppliers, associations) in circuits of ideas, information, products and services

In some territories there are also regional networks and local experiences of institutional recognition of solidarity economy endeavours.

Economy of the common good: an international movement that proposes to put the well-being of people and the planet at the center of the economy, based on values of human dignity; solidarity and social justice; eco-sustainability; transparency and democratic sharing. It is a model that aims to foster greater awareness of citizens (social plan); revise the criteria by which public administrations define relations and the granting of contributions to private individuals and companies (political plan); and rethink the indicators used by companies in evaluating their business.

Civil economy: it tries to combine the efficiency of the market with solidarity between all and to overcome the supremacy of profit and mere instrumental exchange in economic and financial activity. This economic vision is based on reciprocity understood as attention to the relational value of economic relationships from the perspective of fraternity, understood as a bond that arises from the recognition of the full dignity of each one; of gratuity; of pursuit of public happiness through the work of a plurality of economic relationships (additional to the State and the Market and capable of driving a new civic welfare).

Crowd based capitalism - whereby a diverse group of actors (from large companies to individuals) provide goods or services usually through an online platform. Since they operate on an open market, these initiatives are not protected by corporate interests that can shift investments, and change the direction of already established industries or companies.

workers buy-out - an initiative undertaken by the employees of companies in crisis and destined for closure who, by creating a cooperative, take over the business (business unit) and restart it on the market. These activities are recognized on a regulatory level and can access credit and capitalization support tools for nascent cooperatives; they benefit from important networking with second-level organizations, trade unions and other financial and technical partners. The most important role obviously remains that of workers, who invest their own resources and share the business risk.

gig economy - or the emerging trend of temporary, flexible or independent jobs that are often made possible by connecting through an online work platform with those who need a service (example: Uber ...). Matchmakers connect supply and demand online for both economic and social activities. It

offers employment opportunities and solves the problems of individuals and businesses, but often also means low-income jobs, lack of social protection and sometimes difficult working conditions. It would be useful to devise how it can be managed in a way that empowers workers, and is designed to redistribute income and reduce inequality. To avoid exacerbating competition with its negative social consequences, it might be worth taking a closer look at what some social and solidarity economy enterprises are experiencing ...

social and solidarity economy - The social and solidarity economy (SSE) refers to the production and delivery of goods and services by organizations and businesses that have explicit social and often environmental goals and are guided by principles and practices of cooperation, solidarity, ethics and democratic self-management (one person, one voice, rather than one share, one vote). Although centered on the common good, the SSE is independent of the government. It is also independent of financial powers. It does not seek to maximize profits but redistributes surpluses to its members, reinvests them in the company or supports social projects. It combines some aspects of the market economy and the planned economy. SSE is driven by the common good. Therefore it has a lot in common with the concerns of governments. But many SSE actors are locally rooted and pursue similar objectives to those of local authorities, making them natural partners of municipalities. SSE companies are present in practically all sectors of activity. They take many forms: cooperatives, associations, foundations, credit cooperatives, social enterprises, etc. They can be non-profit or low-profit. In developing countries, SSE is an important means of moving from the informal to the formal economy.

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The social and economic crisis caused by the management of the coronavirus increases the already existing need and urgency to seek new ways to concretely respond to people's problems and to structure international cooperation that is up to today's challenges.

I - Building a new economy from the grass-roots (what individuals, associations, and enterprises can do)

Although the State plays a role, the economy is essentially made and run by non-State actors, whether individuals or organized structures of various sizes: enterprises of all kinds, banks, insurance companies, mutual funds and other institutions.

As **individuals**, we play a part in the economy every day. When we buy, sell, rent out, lend, invest or do paid-work, but also when we volunteer our time or give a hand to a neighbour. Each act and each economic mechanism by which we abide says something about how we relate to each other- hence our values. It is therefore essential to **recognize at every moment whether we feed a problem or are part of a solution**. It is often a matter of choice. For example:

- **Property owners** may make housing available at "market price" or choose to mind the living conditions of those who need it.
- **Lawyers** can take advantage of their position to exchange one hour of their time against ten or twenty of the person who needs legal advice, or decide to treat clients as equals.
- As **consumers**, we have to understand whether what we afford is based on fair trade or unequal exchange; on decent working conditions for the producers or sheer exploitation.

What follows are examples of instructive practices and ideas shared by practitioners.

Examples

a) Actions by citizens

Switzerland - Housing cooperatives

Citizens have regrouped to establish housing cooperatives which provide affordable rents or security of tenure for those who want to buy. Most comprise less than 100 housing units. Many received support from the national, regional and local authorities in the form of credits through loans or other forms of financial assistance, or through the provision of land. Some cantons² provide land in the form of a "right of use" to housing cooperatives so that they can build on that land. In Zurich alone, cooperatives account for a fourth of newly-built housing units.

A "Charter of the non-profit housing organisations" lays down guiding principles such as:

- no speculative profits,
- integration of disadvantaged households,
- the participation and self-determination of tenants or owners.

Housing cooperatives are non-profit: rents are based on operating costs; no dividend or interest is paid; and proceeds from liquidation go to similar organisations. Upon leaving, the shares are reimbursed to the members at the original amount. In the general assembly, all members have one vote irrespective of the number of shares they own. Thus, rents are 20% to 50% lower than in private rental. Further, housing cooperatives contribute to establishing socially inclusive communities.

More : <https://www.housinginternational.coop/co-ops/switzerland/>

USA - Community Land Trusts

Community land trusts are non-profit corporations created and managed by ordinary citizens to develop and manage land, buildings, as well as other essential housing assets intended for residential use, in order to ensure that they remain genuinely affordable in the long term for individuals with low or middle income, taking into consideration the cost of living and the level of income in their area, and also taking into account the living conditions of possible future occupants.

Canada and France: Services matching centers ("Accorderies")

The "Accorderies" are a creative Canadian concept, a term we can translate into "matching centers for skills and services" or may be "time exchange shops". A Matching Center is an association which aims at overcoming poverty and exclusion by developing a network of exchange of services based on solidarity among people of all conditions and walks of life. It proposes to a neighborhood's inhabitants to get together to exchange services on the basis of their respective know-how's, without any financial remuneration. The Center organizes a form of mutual assistance among its members by making known the competences that each member can make available to others. There is no exchange of material goods: members exchange competences on the basis of **one hour of services**

² Cantons are administrative regions within a country (such as a State in the USA, a Lander in Germany or a Regione in Italy)

given for one hour received. No competence is placed above another. Thus someone may give an hour of gardening, and receive from someone else an hour of car repair. Someone else will do electricity repair, or teach a language and benefit from haircut or computer assistance.

Each member has a time account, similar to a bank account, where hours given are credited, and hours received are debited. Available competences can be seen on a website or at the center. No actual money is exchanged. Only "time checks" circulate. They can also be spent for collective services. If actual monetary costs are entailed (e.g. to buy the paint for someone taking painting lessons, or cloth for tailoring services), they have to be borne by the buyer. Some of these "Matching Centers" also offer a variety of collective services such as collective purchasing to obtain better prices.

Time spent servicing the functioning of the cooperative center is credited to the account of the member. The limit of the model comes with its material running cost: rent for the space where members meet, central computer equipment, telephone bills, sometimes even a full time coordinator... Thus this system is often dependent in part on external support: local government or foundations in Canada, a foundation in France (but a City government can also offer space if it has any).

Sardex – Italy - Local currencies

In 2010 in a village in Sardinia (Italy) five youngsters who never studied economics launched a local currency that they named "Sardex", which succeeded in boosting the local economy. They did not have money to invest, but a brilliant idea. They understood that despite their technical know-how, many enterprises were in trouble because they did not have access to sources of funding that could enable them to start an activity. So, these youngsters created a credit platform based on mutual trust among participants. Companies that register are given an on-line account and the right to borrow a given amount of Sardex (1 Sardex = 1 euro) without having to pay any interest. The credit they get must be spent in the network, i.e. to buy a product or a service from another company which is affiliated to the network. Let us illustrate the functioning with an example. A transportation company borrows 50 Sardex. The truck driver spends them in a restaurant affiliated to the Sardex network. In turn, the restaurant will spend the 50 Sardex to buy wine from a producer affiliated to the network. The wine producer then buys 50 Sardex worth of delivery services from the transportation company. Every company gained 50 Sardex, spent 50 Sardex and was able to perform its activities. The network acts as a broker among a wide array of activities. Ten years after its inception, the network is already generating over 100 million Euros worth of exchanges per year (and the figure keeps growing)!

Some rules make it possible:

- There must be a balance between demand and offer in order to ensure that no one is left aside. The network managers therefore make sure that the network grows according to the needs expressed by its members.
- The Sardex can only be spent in Sardinia. In that way, it stimulates the local economy.
- Ethics is essential. Companies must commit to respecting people, respecting the community, and their activity must be a positive one (e.g. an arms manufacturer cannot join the network)
- Everyone must be trustful and trustworthy.

Italy - Libera and GOEL - Properties confiscated to the mafia turned into ethical models

a) Libera and Libera Terra:

Libera is an association created in 1995 to free people from the grips of the various types of mafia, which garnered support from more than a million people all around Italy and played a critical role in the advent of the 1996 law which instituted the confiscation of properties owned by organized crime and their re-use for social purposes. The challenge then in every region where land, buildings and other belongings were seized was to transform long entrenched habits, practices and mentalities forged by corruption and fear. Hence the importance of quickly setting in place new economic mechanisms and human relations based not just on the rule of law, but on social justice, democracy rooted in equality, transparency, respect for each person, solidarity with those who are vulnerable, and of keeping alive the memory of those whose lives were destroyed by corruption, crime and abuse.

In 2001 *Libera* launched the project "Libera Terra" which aimed at creating with local peasants agricultural social cooperatives in order to cultivate the land and manage the structures confiscated in several regions of Italy (Sicily, Calabria, Puglia and Campania). The challenge was to restore the dignity and reputation of the respective territories by establishing sound economic models able to deliver attractive high quality products, while providing jobs locally. *Libera Terra* (LT) now gathers nine cooperatives which manage 1400 hectares of confiscated land, entirely dedicated to organic farming, respecting both people and nature. In 2008 LT founded the Consortium *Libera Terra Mediterraneo* with a view to enable the cooperatives to coordinate their activities, pool some of their products, transform them and market them (from land to shelves). The sustainability of the cooperatives and the well-being of their members is due to the design and marketing of excellent products with a high value-for-money ratio. Its success also lies in turning the local farmers and their cooperatives into ambassadors of their region by marketing products which tell the stories, know-how, tastes and perfumes of their lands. Those farmers are now trustees of a cultural and natural heritage in which they take pride.

Libera is a network which gathers over 1600 protagonists: social cooperatives, associations, movements, trade unions, dioceses and parishes, scout groups, etc. It does not manage directly the confiscated properties (this is done by its members) but it connects the variety of actors, trains them, organizes participatory processes to launch new initiatives and create useful tools and structures. In November 2018, it launched the portal "Confiscati Bene 2.0" which gathers the experience of 20 years of experiments in managing confiscated properties in order to help other territories emulate the experience of renewing an entire area. Today, hundreds of confiscated properties have become a factor of social cohesion, responsibility, dignity, autonomy and care for common goods.

b) GOEL : Cooperative Group: the redemption of the territory through ethical economy

GOEL - Cooperative Group (www.goel.coop) is a community of people, businesses, social cooperatives that work for the redemption and change of Calabria.

It was born in 2003, in an area of Calabria called Locride: its aim was to trigger processes of social change. It sought to demonstrate that ethics is not only "right" but also "effective", the only pathway to the sustainable development of the areas in which it is practiced. It also sought to demonstrate that Calabrian organized crime, the '*Ndrangheta*, is not only "unjust", but a disaster for the territory from all points of view.

Today the GOEL community is made up of 12 social enterprises, 2 social cooperatives, 2 voluntary associations, 1 foundation, 29 mainly agricultural companies, many professionals and volunteers involved individually. It has within it (aggregate data 2017) 348 employees, and a production value of over 8 million euros.

In the socio-health sector, GOEL manages: 2 communities for children and adolescents who have a background of deviance, marginalization and, at times, violence, and 2 health residences for people with mental illness. It also runs reception activities for migrants seeking political asylum and unaccompanied foreign minors, and seeks to integrate them in the small villages of the territory. In addition it performs social and health assistance activities for disadvantaged people who were disenfranchised.

In the local development sector, GOEL boasts numerous projects including Campus GOEL, an incubator of highly ethical and innovative start-ups created to retain the best minds in Calabria as well as to prevent the emigration of young people; and GOEL Consulting & Communication, which offers consulting services to businesses for the development of ethical products, the prevention of mafia infiltration, and overcoming local conditioning.

Last but not least, GOEL manages highly ethical and innovative entrepreneurial market initiatives such as GOEL Bio, CANGIARI, I Viaggi del GOEL.

GOEL Bio (www.goel.bio) is the cooperative that brings together organic farms that oppose the '*Ndrangheta*, some of which have suffered repeated attacks. Through extensive mobilization and an effective cooperation strategy, GOEL Bio producers are able to resist and restart from the attacks. Not only that: through the reconstruction of the supply chain and the elimination of intermediaries, they receive a fair transfer price, higher than the market average. The quality of certified organic products and the fight against illegal hiring are guaranteed by the adoption of strict ethical and anti-contamination protocols.

CANGIARI (www.cangiari.it), "change" in the Calabrian dialect, the first high-end eco-ethical brand of Italian fashion, created to revive the tradition of Calabrian hand loom weaving. A 360 ° ethical initiative: the fabrics and yarns used are organic, certified, natural and ecological. The whole supply chain is made in Italy, made up of social cooperatives that place unemployed and / or disadvantaged people into work.

I Viaggi del GOEL (<https://turismo.responsabile.coop/it>) is the tour operator specialized in responsible tourism, which promotes itineraries that foster the bond of travelers (and their territories of origin) with the local Calabrian communities. I Viaggi del GOEL offers stays and services at ethical companies that oppose the '*Ndrangheta* or at confiscated structures such as the Locride hostel.

USA and elsewhere - Community Foundations

Community foundations (or local foundations) are an experience that is spreading on a global scale. With rather complex approaches and methodologies, they are making a difference in many local contexts. Community foundations are created locally by groups of citizens to improve the quality of life of a geographically defined territory (a city, a district, a province, or a region) and build a sense of community among its inhabitants. They are designed to offer anyone who wishes to make a donation (an individual, a private foundation, an enterprise, etc.), including public institutions, the guarantee that it will serve local needs in an effective manner. Contributions by donors can be earmarked for specific initiatives or sectors (e.g. education, home care, arts, disabilities, sports, homeless, animal

welfare, etc.) or for general purposes. The foundation does not only act as a go-between to connect means to needs, but also as a provider of services for philanthropists. It can make grants on their behalf, but it can also invest their funds and take care of donating the dividends. By pooling donations from a variety of sources, Community Foundations can optimize results, guarantee that placements remains ethical, and build themselves a degree of capital endowment which ensure their long-term sustainability. They seek contributions essentially from within the communities they serve. They are in constant touch with the social and environmental issues in the territory and often bring together various groups to solve specific problems in a collective manner. This gives them in-depth knowledge of the community and its needs as well as potential.

Beyond filling gaps, Community Foundations contribute to building community power by pooling local assets (not just financial but also skills, networks, knowledge, etc.), generating participatory processes, and making people from different backgrounds feel part of a more even playing field than what society usually offers (also because the knowledge or skills of some is as important as the financial resources of someone else). In the end, they build trust and increase solidarity.

Born in the USA, community Foundations have proven so useful that they are spreading on all continents. They can be replicated in thousands of places in virtually all countries.

To learn more:

ECFI <https://www.communityfoundations.eu/home.html>

GFCF <https://globalfundcommunityfoundations.org/>

Guide on Community Foundations in Italy of Assifero <http://assifero.org/wp-content/uploads/2016/09/Guida-sulle-FdC-in-Italia.pdf>

Italy - Bologna Porto15: first Italian experience of publicly owned co-housing

Porto 15 is the first co-housing in the strict sense fully publicly owned. It is, equipped with common areas and rented out to a community of inhabitants structured to share life in the building. It is a pilot experience, daring in many ways, carried out on the initiative of the Housing Department of the Municipality of Bologna in partnership with the Company for Personal Services (*ASP City of Bologna*) and the Company Casa Emilia-Romagna, which obtained a substantial co-financing from the Youth Department of the Presidency of the Council of Ministers. This experience benefited from the technical assistance of the *Cooperativa Su Misura* based in Turin, which was born within a previous experience of co-housing, and which offers various types of services: cleaning, office, warehouse, removals, transport, maintenance...

Opened in 2017, Porto 15 now hosts a community of 39 people, including 10 children. The community of inhabitants was selected by means of a public call for tenders, and trained in “sharing living” thanks to a long apprenticeship in shared housing by participating in a workshop for 14 months prior to settling down in the building, during which the future cohabitants benefited from some coaching to elaborate together the values they share and agree on a common management method.

The apartments are rented at an agreed fee in accordance with the objective of the project which aims to promote the autonomy of young people who are part of the so-called “grey” category, that is to say not well-off enough to be able to fit into the Bolognese market without however being deprived to the point of being entitled to public housing. The apartments in the building come in different sizes and are designed to meet the variety of needs of tenant types: two-room apartments

for singles, mid-size three-room apartments for couples, three-room apartments with two full bedrooms for families with children. All the apartments, which are relatively small, also benefit from access to large dedicated shared spaces:

- in the cellars the spaces dedicated to private warehouses have been reduced to a minimum, in favor of setting up a carpentry, a room for preparing meals, a laundry, a bicycle workshop and a parking area for bicycles, but also a storage point for vegetables purchased from a local CSA (Agricultural Support Community) or from a GAS (Solidarity Purchase Group).
- the atrium is a large space dedicated to activities that are open to citizens (small shows, meetings, presentations, etc.), which has been fitted with windows so that it can "communicate" as much as possible with the outside world
- on the first floor a common apartment, equipped with a kitchen, a movie theater / playrooms room and a large dining room that hosts not only the bi-monthly assemblies but also "Biblianoi", a library of books for children and adolescents on the themes of gender and migration

The community of inhabitants manages the spaces and activities in complete autonomy. As planned, it became clearly independent from the promoters of the initiative when its members settled in their apartments, while at the same time maintaining as a community of co-tenants a solid relationship both with the ASP of the city of Bologna and with the municipality.

As for the internal dimension, life in Porto 15 is marked by plenary assemblies which are held twice a month and during which all the decisions that have an impact on community life in general are taken. There are also various groups which have been created to manage specific activities. The inhabitants often have lunch or dinner together. Landings are generally privileged places for the exchange of tangible or intangible goods. The main purchases to furnish and decorate the shared spaces are carried out jointly. An auction system has been established which, for the most important expenses, allows everyone to contribute according to his/her means and interest in the specific asset to be bought: predefined expenditure participation quotas have been set for each resident, but once the amount to be raised has been defined, each puts in a little more or a little less than the indicative quota until the objective is reached. Many of the residents' needs can be covered by sharing economy initiatives. The co-housing experience is described in [this document](#) (in Italian).

From the onset, the residents created an association, with the dual objective of accompanying the creation of their shared accommodation and of promoting the model of collaborative living while facilitating the integration of their initiative into the city fabric. Thanks to this association, they took part in many initiatives and projects. An overview of what they have done can be seen in the annual activity reports ([Report 2018](#) and [Report 2019](#) – in Italian)!

Italy - Lessons from the communication initiative "The changing Italy..."

Mainstream media tend to focus more often on bad news than on positive ones, thus not showing replicable innovations. Hence the importance for change-makers of paying attention to communicating what they do - all the more so that nowadays, in this historical moment in which individuals show images of their daily life on social networks, what is not communicated seems not to exist...

In September 2012 the journalist Daniel Tarozzi decides to leave with an old camper for a long journey through Italy in search of an Italy that changes, in order to, as the "payoff" of the trip said:

"meet and get to know those who have taken responsibility of their own life without waiting for someone else to do it for them". Before leaving, Daniel thought that his difficulty would be finding concrete experiences of positive change. In reality, in each region, his difficulty was choosing between all the experiences that were reported to him. In the end, the journey lasted 7 months and 7 days. During that time, Daniel has met and known over 450 initiatives. A book was born from the experience of this journey ("Io faccio così" - I do this -, Chiarelettere 2013), a documentary, a theatrical show, but above all what came to light is the awareness of how much Italy was better than the image given daily by the media.

Thus was born the idea, together with other journalists, of transforming this experience into a permanent story project. Italiachecambia.org today tells, maps and puts on the net that piece of country that, when faced with a problem, takes action to concretely change things without delegating or waiting for someone to do it in his/her place. It also offers tools to facilitate the positive transformation processes taking place in the country with the aim of bringing out the potential of those who "want to change" by providing the example, know-how and support of the network of projects already in place. To do this, it created a newspaper, a map, territorial portals and a campaign to set territories in motion through the proposals that emerged from the "visions 2040".

As we are faced with problems, italiachecambia.org carries out a constructive journalism that emphasizes possible solutions, recognizing the important role of social utility that the journalist plays.

The goal is to bring out the positive change already taking place in the country, which also allows people to feel less isolated when taking decisions, to contribute to the construction of a new cultural paradigm and a new imaginary that is closer to reality and capable of fostering the creation of a new way to live and act.

The internet offers various possibilities to change-makers for giving visibility to their achievements, thus helping others "think out of the box", and facilitating emulation. It is essential to intensify our communication in order to free people's imagination, generate desire for an economy of care rather than competition, and to help individuals and communities overcome the fears of jumping into the unknown. But we must see to it not to limit our initiatives to some kind of useful "underground communication", i.e. that functions within a microcosm. We also need to focus on outreach, hence we must ambition to go "mainstream". One way of reaching out to wider audiences is to highlight why and how the building blocks of the new economy are elements of solution to the major problems of our time (such as exhaustion of natural resources, climate change, job security, etc.).

France - "Cultures du Coeur": access to culture for low-income families

The association "Cultures du Coeur" ("Cultures of the Heart") was founded by a group of artists whose aim is to make sure that disadvantaged people are not excluded from access to artistic productions and cultural life. The association contacts producers of plays, directors of cinemas, museums and heritage sites, and organisers of sports events and invites them to make a number of tickets available for free distribution to low income people.

They tested this approach in Paris, and then carried out an experiment at a famous theatre festival in southern France (Avignon) in 1998. Thanks to the positive response of the various theatre companies performing at the festival, a total of over 25,000 tickets were offered to disadvantaged families. It was a resounding success.

Whereas museums and some major music festivals can easily offer free entrances with no gain loss, many producers of live shows also cooperate. The organisers of some shows know that a certain percentage of tickets would anyhow remain unsold and prefer that artists play to full houses, as long as they have the assurance that the additional members of the audience would otherwise really be unable to attend the performance. As for the organizers of performances that are certain to be fully booked, they usually benefit from public subsidies, so it is only fair that some seats be reserved for disadvantaged people (sometimes city governments increase their subsidies to compensate for the lesser gain).

Tickets are distributed to low-income families through school children (because an important proportion of low-income parents are not used to attend cultural events, and pleasing their children is an incentive to go out) who are approached by their teachers (who also contact the parents).

The association functions on a volunteer basis and seeks financial support from local businesses, local and regional authorities as well as from the relevant ministries (culture, sports, heritage).

b) Enterprises / Entrepreneurs

France - A restaurant that reconnects long term unemployed people with the professional world

In Pantin, near Paris, restaurant Le Relais looks like any other and serves tasty food brought to the table with a smile. What is special is the way in which it operates, and its social function. The founder did not just want it to be a source of gain, but to make employees happy. He borrowed money to get started, established it as a cooperative, in which every employee has a voice... and is trained to become a trainer! The restaurant has made a deal with an association that helps long term unemployed people, and regularly offers re-training contracts, thus imparting capacity building. Over 30 years of existence it has enabled scores of people to reintegrate the professional world.

Italy - Gnucoop: information technologies at the service of international cooperation for development and humanitarian initiatives.

Gnucoop is a cooperative of Information Technology professionals founded in 2012 with the objective to develop databases and web applications to help aid organisations to easily manage their information and data, in order to give international cooperation projects a better chance to be successful. It belongs to the Digital Humanitarian Network and endeavours to support primarily non profit institutions (NGOs, research institutes, aid agencies, etc.). Its vision is to make development projects (and support to refugees) more effective through the use of free software and sustainable technological solutions.

More : <https://www.gnucoop.com/>

France - Exemplary individual choice by an entrepreneur

In the spirit of Saint Francis who decided to make himself a brother to all, everyday some individuals make hard-to-take decisions in order to build the "different kind of economy: one that brings life not death, one that is inclusive and not exclusive, humane and not dehumanizing, one that cares for the environment and does not despoil it" that Pope Francis invites us to shape up.

One such example is given by French entrepreneur Eric Belile who founded in Nantes the "Générale de Bureautique", a leading photocopy and office automation company boasting 44 employees and a 10 million Euros yearly turnover. Wishing to retire after 30 years of hard work, he decided to pass it on to a group of his employees who would run it collectively instead of selling it on the market for a good price. He did that entirely in order to protect the jobs of all the employees and the humane management they all enjoyed. He therefore had to take a large loan from a consortium of banks, that is being gradually paid back to him by part of the profits made by the company under the employee's leadership (with the risks attached). He thus shouldered some constraints and renounced to more than half of the money he could have made had he sold his company to an investor. But the fate of the 44 persons he used to employ and the quality of their lives mattered more to him.

Dubai - An entrepreneur driven by the spirit of the "economy of communion"

When Abdullah Al Atrash takes over the paints for wood and walls factory "MAS Paints" founded by his father in Dubai, he feels driven by the spirit of the economy of communion he discovered from the Focolari movement he frequented during his studies in Italy. Obsessed by Olivetti's quote "I adjust the factory to human beings, not human beings to the factory", he takes the time to speak at length with his 200 employees. Most of them are migrants from India and the Philippines, and he discovers that in order to flee poverty many had to borrow at usury rates and were trapped into lifetime debts. He thus had the idea to create **a company bank** (i.e. a banking structure that belongs to his own company) **that lends at negative rates**. In order to free his employees from the grips of the loan sharks, he lent them right away the full amount that they had borrowed to come to Dubai, and enabled them to repay to the company Bank reasonable instalments that they themselves decide. In addition, a share of the profits made by the factory is set aside to cover medical expenses of the families as well as tuition fees for the education of children. Another part of the profits is earmarked to support volunteers associations working for communities in several countries. Abdullah Al Atrash is also committed to safety at work. He installed lifting machines to spare his dependants useless efforts, and bought the best masks to protect his employees from chemical dusts. He also gives them top quality shoes, helmets and glasses. As a result, employees live better lives and are more motivated to do a good job for the enterprise.

Workers buy-out of bankrupt enterprises in order to re-launch them as cooperatives

France - Workers buy-out of a bookshop in Clermont-Ferrand re-launched as a cooperative

The bookshop "Les Volcans" was born in Clermont-Ferrand (France) in 1974. It was sold when its founder retired in 1989, and sold again in 2005 to the Bertelsman group which included it in a network of 57 bookshops in France, all managed under the same principles. Clients did not like the new approach and sales went down. It was resold to the American pension fund Najafi in 2010 but went bankrupt in 2013. The employees met with the regional union of cooperatives which helped them prepare a buy-back proposal. Twelve employees pooled their termination indemnities and part of their unemployment benefits. Since this was not sufficient, they approached the municipality, the regional government, some banks, and launched a crowd funding procedure, and thus gathered the sum required. The bookshop was restructured. It functions democratically as a cooperative. Some employees were trained in accounting and managerial skills. The shop quickly broke-even and then generated surpluses.

Their success demonstrates how useful it is to set in place grass-roots participatory management processes: because they are in touch with the community they serve, the local teams can adapt the shop to people's needs whereas top-down schemes imposed across-the-board by a central office may not be fitted for all idiosyncrasies.

Italy – Roccavione: Pirinoli paper mill cooperative

Founded in 1872, the Pirinoli paper mill was built next to a water jump acquired in Roccavione (province of Cuneo) to exploit its hydraulic energy. In 1889 the Pirinoli family bought the first paper machine that allows the production of paper in rolls instead of producing it by sheets, and they knew how to grow the company. Decades later it was resold several times and equipped with two other technologically advanced continuous lines with greater production capacity. Thus in 2000 the paper mill had taken its place among the top ten European producers of coated cardboard. After 2010, wrong managerial choices led the company to bankruptcy. A group of employees organized to save the company by occupying the plant day and night (to prevent the machinery from being sold or destroyed) for three years during which they pooled their savings and unemployment compensation and sought external support (including that of Legacoop – the Italian league of cooperatives - and of the mayor of Roccavione) to be able to buy back the company. As a group of 10, they created a cooperative and presented themselves to the bankruptcy auction and acquired the plant with its equipment for a little over a million Euros.

They made it an exemplary paper mill from a social, environmental and managerial point of view. It is a circular and sustainable economy model. They manufacture cardboard with recycled paper (more than 80% of the fibers they use come from waste sorting). They recover more than 90% of the stream water they use. They reuse all of the purification sludge. They produce electricity with a low-emission system. In 2019 they were elected "Environmentalist of the year" by Legambiente (the environmentalist league in Italy), after having received the "Green Heroes" award by Alessandro Gassmann in May. They now sell almost 100,000 tons of coated multilayer cardboard a year all over the world! Above all, they have put people at the center of their business model, practicing an horizontal management, paying attention to training (they say they have "recycled themselves" as people) and well-being. They have 91 employees of which 76 are working members of the cooperative. And they still create jobs ...!

Social cooperatives

Social cooperatives are non-profit enterprises (but embedded in market mechanisms) that have a vocation to respond to the needs of disadvantaged citizens or to produce services or goods of social utility. They offer qualified services that match a solvent demand. In Italy, the law makes a distinction between those that have job placement as their goal, and those that offer social, health or educational services (territorial and home-based interventions). Some cooperatives are grouped into consortia.

Italy - Russian doll cooperatives: greater efficiency and bargaining power.

Italy boasts 13'000 social cooperatives (servicing over 7 million people) which deliver services ranging from care for youngsters or the elderly, to nursing homes, health services, gardening, computer services, waste management, woodwork, etc. Many of them are regrouped in consortia (i.e. "second degree cooperatives"), which in addition to providing services to their members enable them to efficiently compete in public tenders (for example by regrouping to ensure catering services needed

by a hospital: cleaning, laundry, cooking, security, gardening...), and allows them to access lending from banks or to negotiate advantageous contracts with private and public entities.

These consortia sometimes regroup among themselves (i.e. creating specific consortia of consortia) in order to support local networks of cooperatives, design joint national projects, and even provide development assistance services including with international institutions such as the UN, the OECD or the European Union. Consorzio Gino Mattarelli (CGM) is in fact the largest *cooperative regrouping* in Europe, gathering 701 cooperatives which operate in the healthcare and social sector (home help, nursing care, medical centres, reception centres for refugees, etc.), regrouped into 58 consortia which account together 42'000 employees. 75% of its budget comes from public contracts it has obtained in that way.

Finance at the service of a mindful economy focused on people's needs and the environment

Italy - Banca Etica: the ethical bank -

Spain - Fundación Finanzas Éticas

Ethical, social and sustainable finance entities are financial intermediaries (microfinance entities, credit institutions, asset management companies) which, using ordinary financial instruments (and being subject to the same supervisory and control rules as any intermediary) transfer the savings collected by citizens to fund activities capable of positively impacting the life of people and communities as well as the quality of the environment (personal assistance services, job inclusion and social inclusion initiatives, organic agriculture, development of energy from renewable sources, circular economy, international cooperation, cultural promotion, promotion of lawfulness, social housing, etc.). These intermediaries do not invest in activities which may generate negative impacts (arms trade, gambling, activities carried out in conditions of exploitation of people and workers, activities with harmful environmental externalities, activities that involve the commercialization of sex).

The birth and development of these entities have had different origins and have different characteristics according to the contexts and times in which they developed. This shows how much the geographical, historical and socio-cultural elements are important to generate the "sensitivity" that leads to their creation.

To date, these structures are represented by the Global Alliance for Banking on Values (GABV), an organization that promotes relations and the development of common projects among ethical finance operators. GABV is now joined by 63 financial institutions (in addition to 16 strategic partners) operating in Asia, Africa, Australia, Latin America, North America and Europe, which serve over 70 million customers, managing over 210 billion dollars of assets thanks to the work of more than 77,000 employees.

The activity of these entities is based on 6 principles:

- a business model based on sustainability and the generation of socio-environmental impacts
- having roots in the community, serving the real economy and designing new business models to cater for people's needs
- creation of long-term relationships with customers and direct understanding of their economic activities and related risks
- vocation to long-term work, self-sufficiency and resilience
- transparent and inclusive governance

These principles are an integral part of the leadership and culture of the financial institution.

In Europe, after the first experiences of some forerunners (in the Middle Ages the Mount of Piety, small institutes – sort of pawnshops - created by Benedictines and Franciscans and dedicated to providing microloans for the economic inclusion of the most vulnerable, followed over time by popular banks and experiences of cooperative and rural credit), the experiences of ethical finance have developed mostly since the 1960s.

In Italy, after the first experiences of ethical finance carried out by MAG (“Mutue di Autogestione”: self-managed mutual funds), Banca Popolare Etica (the people’s Ethical Bank) was born in 1999, thanks to a popular shareholder process (a sort of crowdfunding).

It is important to stress how the birth of these alternative finance experiences (MAG and Banca Etica) is closely linked to the development of movements which seek to foster peace, international cooperation, social cooperation, or ecology. Indeed, it is no coincidence that the choice of "ethical finance" by the first alternative savers is determined by the criteria, not only economic but also ethical, that these companies use in managing the "money" entrusted to them. Criteria that can be defined with negative formulations (no production of armaments, no productions that damage the environment and / or do not respect human and social rights, no creation of addictions, no relationship with politics and big powers, etc.) but also positive ones. In short, it can be said that the only socio-economic realities that are financed are initiatives which take on “the responsibility for the non-economic consequences of economic activities” (*excerpted from the mission statement of Banca Etica*).

Thanks to the MAG, a movement of citizens was born in Italy, towards the end of the 80s. It gathered citizens who understand how much the economy and especially finance can affect the creation of a more equitable, more inclusive, more supportive socio-economic context. It also gave birth to a new culture of active and responsible citizenship in which ethics becomes again the beacon that guides all human activities, from the most social and relational ones to the economic and political ones. This new sensitivity was at the basis of the success of the launch of the Banca Etica project in 1994 with the creation of the association “Verso la Banca Etica” (Towards the Ethical Bank). The association was founded by about twenty national enterprises and associations belonging to the so-called Third Sector (these are not-for-profit private organizations or entities carrying out activities of general interest and pursuing civic, solidarity and social benefits purposes). Within 4 years, it raised the capital necessary to request authorization to open the bank (end of 1998). The organizational tool chosen for the realization of this objective is the cooperative formula whose strength lies in the involvement and participation of the shareholders in the life of the bank. Consequently these are the principles on which it is based:

- participation (decisions taken at the shareholders' meeting with the “one person, one vote” rule);
- transparency (loans to companies and organizations are freely visible on the web);
- sobriety (limits in the pay differences between management and employees);
- efficiency;
- attention to the non-economic consequences of economic activities.

Loans to companies and organizations are decided on the basis of their sustainability, taking into account not only the economic dimension but also the social and environmental added value of the company or entity receiving the loan (as well as transparency and responsibility in their management). This means that together with an economic investigation there is also a Socio-Environmental Assessment (what is called today “impact assessment”), carried out by members who

volunteer and are trained by the Bank. It contributes to the final overall assessment to the same extent as the economic assessment.

The Bank is today a community made of 43,695 members (2019 data). It has over 95,000 customers. Its share capital is more than 73 million Euros. It collects savings of over 1.5 billion Euros and provides loans for over 1 billion. Its bad debt rate (unpaid credits) is 0.64% against a national average of 1.61%.

In 2003, the Bank created the asset management company Etica SGR, the only one in Italy to exclusively promote mutual investment funds whose securities are selected according to criteria of governance responsibility, social and environmental impact of the issuers. The company participates in the meetings of the companies in which it invests to contribute to improving their responsibility profiles (active shareholding).

Connected to the Banca Etica group we have the Fondazione Finanza Etica (Ethical Finance Foundation) which promotes an active and responsible culture of citizenship in the finance sector, granted that the challenge at stake is in fact cultural even before being economic and financial. Its main task is to incite people to question themselves and become aware of how much human actions, even daily ones, can affect the contexts in which we live and work (i.e. work, consumption, savings, to mention but the main activities that characterize homo economicus), knowing full well that this human component cannot conflict with that part that represents our feelings, our values, our most ideal aspirations.

The Ethical Finance Foundation is also a pioneer, in Italy, of critical shareholding. It is, in essence, a research, awareness and action activity which, thanks to an active cooperation with civil society entities and movements aims at putting pressure on companies and businesses, operating most of the time in international contexts, whose activities have a social and environmental impact. By purchasing a symbolic number of shares in controversial companies, this gives the right to participate in their general meetings, thus to bring in the spotlight of shareholders and public opinion, the social and environmental impacts of the choices made by these companies.

The **Banca Etica Group** does not only speak Italian. As a matter of fact, for some time it has been exploring with some Spanish companies the possibility to build an Italian-Spanish project of ethical finance. The main actor of this initiative in Spain was the Fiare Foundation, created a few years ago to encourage citizens to use their savings more responsibly. The winning element of this project was the choice to merge in a single organization two assets that had gradually been created both in Italy and Spain thanks to the efforts made in each country to promote a culture of ethical finance. This gave breath and strength to a vision that goes beyond the borders of one's own country and builds relationships and collaboration between those (whether people or organizations) in the world who espouse the values of ethical finance. Thanks to this process there is today also in Spain an operational structure that offers ethical finance services and products, and a twin foundation of the Italian *Fondazione Finanza Etica*: the **Fundación Finanzas Eticas**.

The two foundations promoted together a European Shareholders for Change network made up of institutional investors who are committed to encouraging companies to become actors of truly sustainable development.

See: <https://www.shareholdersforchange.eu/>

In 2019 **CreSud** joined the Banca Etica group. CreSud is a company that offers financial resources and assistance services to microfinance organizations, fair and sustainable trade producers, cooperatives, networks, associations and NGOs in Latin America, Africa and Asia. This company was established in

1999 by individuals, cooperatives and associations operating in the field of sustainable development, north-south cooperation and fair trade. CreSud makes financial resources available to those in the southern countries of the world who cannot access the traditional banking circuit, with a dual objective:

- allow access to credit for disadvantaged people, usually excluded from local financial systems, thus facilitating the growth of the sustainable economy
- encourage ethical savings and socially responsible investment choices.

See : <https://www.bancaetica.it/cresud>

The Banca Etica Group and Laudato si'

Finance occupies a central position in the analysis made in the Encyclical of the ecological, social and cultural crisis in which the planet is caught. The Encyclical identifies finance as the real engine of the current development model, the cause of imbalances, distortions, inequalities and global risks. At the same time, the Encyclical can be the viaticum for a constructive and innovative reflection on finance, on the possibility that it will return to being what it was born for, that is, bringing together the supply and demand of money for the social, environmental and human development of society.

The **Manifesto** of the Ethical Bank seems to echo in many ways the contents of Laudato si', in conceiving the very idea of the sustainability of a society in which the three pillars of economic development, social cohesion and environmental protection are designed in a highly integrated way. The Manifesto also outlines an area of commitment and activity that can sketch a structural reform of finance. Thus, some objectives and reform tools are indicated which, also in view of the "Economy of Francesco", can be a source of inspiration to translate the indications contained in Laudato si' into concrete steps for the reform of the system.

For this reason, Fondazione Finanza Etica, in collaboration with the Banca Etica Group, the Fra Sole ecological project and the consulting company Sisifo, promoted the seminar "*Repairing our common home - Laudato si', ethical economics and finance*", on 1 February 2020 in Assisi (Italy). This initiative is also a contribution of the Banca Etica Group to the process involving the young economists, entrepreneurs and change-makers who have been challenged and invited by the Pope to discuss the Economy of Francis.

The Banca Etica Group, experts in the banking and financial sector, together with 100 young economists and researchers under 35 who gathered in Assisi, elaborated reflections and provided proposals on the relationship between Laudato si' and ethical finance. We have summarized them in this video (in Italian) and reported in the meeting report (also in Italian).

Africa and... the world - the "tontines"

The "tontines" are practices originated in Africa which are now common in many parts of the world, in which people pool their resources to finance a project or the purchase of goods that are used by the community or a part of it. They belong to the logic of mutual help, of mutual support. They can be used, for example, to help individuals start their own professional activity, or to ensure the purchase of products that a community needs. They also serve to solve common problems such as looking after children while their parents work: in this case, the tontine consists in pooling money to pay a person to whom the children are entrusted. There are many forms of tontines but all are based on the trust between the people who take part in them. They are not speculative lending mechanisms. Their way of functioning is based on the logic of solidarity between members of a community.

Hybrid cooperatives

Recently, so-called "hybrid" cooperatives have multiplied. Such cooperatives combine aspects of the social economy (non-profit) and the logic of the for-profit economy. Some hybrid cooperatives are social enterprises that have consciously evolved towards ways of producing or marketing in a manner that gives gradually more importance to profit in the overall management while maintaining the social values on which the company was built. Others have changed the legal structure towards becoming a joint stock company in order to grow and access certain types of loans or to be able to make alliances with for-profit partners. But other hybrid cooperatives have become so because they have gone the opposite way: they are for-profit companies in the process of converting to become more ethical in their structure, their modus operandi or raison d'être of the business. In Italy, which boasts more than 12,000 cooperatives with a total turnover of around 10 billion Euros and employ half a million people, these evolutions raise a number of questions.

From the ethical supermarket that sells organic and ethical products, to socially and environmentally responsible investments, the dynamics are multiple and intertwined and none is without risks. There is a growing search for meaning in all environments, but the temptations to go astray both consciously and through unconscious progressive slips cannot be ignored either. We are living in an epochal period in which it is essential to question oneself at all times and not be deceived about one's ability to maintain one's direction. If we want to move towards an economy centered on caring for people and common goods, we need to build robust ecosystems that allow us to broaden the base of the social and solidarity economy/Economy of Francis.

c) Organized citizens, associations, and academia

Invest in "out of the box" research, education, and participatory decision-making

For decades huge public and private investments in research and advocacy have been made to convince people and leaders alike that competition and competitiveness are essential to generate wealth, and have beneficial trickle down effects. The competition economy expanded and generated wealth, but also failed people and nature. It yielded widening social gaps and unprecedented destructions of ecosystems - which in turn entail enormous repair costs - and leaves unjustifiable vast human deprivations. In order to reverse this downward spiral, we need sizeable sustained investments in research on people-centred transformative economies, that substitute cooperative exchanges, poverty reduction and care for competition, speculation and greed. That research should embrace the sociological, legal, ethical as well as philosophical dimensions of economic choices. And we also need to earmark significant financial and human resources to study more deeply these economic hypotheses, organize debates among academics, economic actors and policy makers, as well as to disseminate the outcome, invest in education, and ultimately make sure that citizens are given the possibility to reflect on what mirrors their real values and figure out whether the rules and mechanisms in place truly put people and nature above profits.

Free access to knowledge and innovation

The currently hegemonic competition economy tends to also commoditize knowledge and know-how, thus slowing down innovation, development, and generating gaps, whereas free access to knowledge and innovation should be the norm. Sharing knowledge and lessons from experience would facilitate initiatives by individuals, groups, entrepreneurs as well as private and public actors

who wish to build a truly human economy. It would also make it easier for countries and communities all over the world to thrive and be able to contribute their share to solving problems of a global or transnational nature such as many environmental and climate related issues.

This can be done a myriad ways. This includes web-based platforms as indicated below. But one important element is also to make sure that the information is made available in local languages. Experience demonstrates that we cannot take for granted that communicating in a lingua franca (whichever it is) will do.

Set in place freely accessible knowledge hubs

One of the most powerful transformation tools is knowledge sharing and experience pooling. Individuals, groups, communities, institutions, and socially oriented enterprises would greatly benefit from leveraging peer experiences by freely accessing **pedagogically designed case studies of instructive practices**. Specifically crafted platform-based public knowledge hubs can render invaluable services.

Build an "instructive practices hub" on social and solidarity economy for city governments

Local and regional governments are very well placed to make a powerful contribution to scaling up people-centred and nature-centred economies. Each of them can draw inspiration from the experience of others and avoid pitfalls by learning lessons that their peers drew from successes and failures. An agreement should be found, **ideally with the UN system** with support from various governments, to build a properly designed and managed global hub of instructive practices for municipalities, dedicated to the Economy of Francis / Social and Solidarity Economy.

World – Open Science

Knowledge should be considered a universal commons. It is the basis on which citizenship and the ability of everyone to live a dignified life and to take care of society and of nature that nourishes us are built. Instead there are many obstacles. Paying for access has become the norm in most countries, and particularly when it comes to academic knowledge - whether the discoveries and data are the property of paid publications, or research results are patented. This widens social gaps not only within countries but between companies at the international level and between researchers from various disciplines who work on the same theme but are located in different countries and thus in very different situations. When the cost of simply reading a single article is 9 US dollars and that it rises to 40 if one wants to download it and use it costs 40, a university in the Sahelian area of Africa is not on par with a prestigious university in the United States - and many individuals are out of the game. Gaps are also dramatically widening in vital fields such as medical research. Covid19 sees 173 laboratories around the world competing to produce and sell treatments and vaccines whereas they ought to overcome any calculations of potential profits and pool their knowledge for free and function as one single world team on order to save hundreds of thousands of lives regardless of where ill people happen to be located. Since this is a problem common to all of humanity, treatments or vaccines, if found, should be considered a common good of the entire humanity, without any patent and made accessible to all. We are very far from it!

For over 10 years now, however, the so-called movement of "open science" has been developing with the aim of making knowledge and in particular the results of scientific research freely accessible to all. It is facilitated by the internet technology that allows for the rapid exchange of data and

analysis worldwide at a reasonable cost. This initiative is about accelerating the generation and sharing of new discoveries and skills. In concrete terms, instead of making the research results known through paid or closed journals and databases, they are published on specialized websites to disseminate them free of charge to everyone - businesses, researchers, and citizens - without obstacles or delays, and to authorize their free use (respecting certain rules such as the obligation to mention the origin). Open science facilitates collaborative work, cooperation and transdisciplinarity, as well as allowing the integration of the ideas and experiences of people from civil society regardless of their training or background ...

In order to put the economy at the service of people and of the common good, it is imperative to remove knowledge from privatization and commodification. It is therefore important to reflect on how to further develop open access, free sharing and free softwares, as well as to explore how to improve the "creative commons" licenses that allow to make one's work available to everyone so that it can be used and adapted for positive purposes while making sure that full credit is indeed given to the authors. One major problem to be solved is the cost of managing the supports (websites, magazines, etc.). If a researcher has to pay to upload his/her findings to an eligible site as is most often currently the case, that's not a satisfactory solution.

It is interesting to mention that in order to facilitate open science, the European Commission has taken the initiative to build a technological system called the European Open Science Cloud (EOSC) based on current infrastructures. It will offer services to companies, organizations and individuals of all levels to manage, share and reuse research data in a secure manner and in compliance with regulations. This virtual space will allow 1.7 million researchers and 70 million professionals in the fields of science, technology, humanities and social sciences to federate existing scientific infrastructures that are currently divided by disciplines and split between EU Member States to store, manage, analyze and reuse research data.

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II - How city governments can tap local human resources as well as foster and leverage the potential of Social and Solidarity Economy / Economy of Francis to address social, societal and environmental issues **(What local authorities can do)**

Taping local human resources

Local well being and "living well" (what is called in Latin America "*el buen vivir*") can be facilitated by a municipality, but the outcome depends only partly on the initiatives and services provided by the city government. Whether there is social cohesion, solidarity, and opportunities to live a fulfilling life derives from the sum total of what all individuals, institutions and enterprises do in a given territory, and how they operate and interact with each other. This can always be improved. Most communities underperform in generating true satisfaction because they do not live up to their potential. Municipalities can play a critical role to reveal and tap that potential.

The real challenge is not just a matter of applying the subsidiarity principal in a vertical manner, but structuring a "circular subsidiarity" as says Gianni Fogliato, Mayor of Bra (Italy), which means rethinking decision making processes and implementation schemes and basing them on genuine participatory processes involving concerned citizens and stakeholders (whether private or public) in order to create a reactive and inclusive economy in which one is less obsessed with creating jobs than focussed on making sure that everyone has a social role and the ability to access the means needed to live a decent life. Such approaches make it easier not only to meet the basic needs of the population but to improve the quality of life, social relations, care, and the protection of natural resources. Arriving at the right solutions largely depends on whether in the first place one properly formulates the problems to be solved. The challenge also has to do with civic and citizenship education to reach higher levels of attention towards common goods and public goods, with less waste, more care activities, a more humane way of conducting business, etc.

There is a wealth of lessons to be learnt from what cities around the world have experimented. Some of them also reveal that not all activities that structure a caring economy warrant monetary exchanges.

Fostering and leveraging Social and Solidarity Economy (SSE) and its many benefits

In this document, we take into account experiences of various origins, some of which claim a kinship with a defined kind of economy (economy of communion, sharing economy, caring economy, etc...). Pending the shaping up in Assisi of the "Economy of Francesco", in the part that follows, we shall group them all under the definition used by the United Nations, i.e. Social and Solidarity Economy (SSE).

SSE refers to the production and delivery of goods and services by organizations and enterprises that have explicit social and often environmental objectives and are guided by principles and practices of cooperation, solidarity, ethics and democratic self management (one person, one voice, instead of one share, one voice).

SSE enterprises are present in virtually all sectors of activity. They take many forms: cooperatives, associations, foundations, credit unions, social enterprises, etc. They can be non-profit or low-profit. In developing countries, SSE is an important means of transitioning from informal to formal economy.

SSE is independent from government and from financial powers. It does not seek to maximize profits but it redistributes surpluses to its members, reinvests them in the enterprise or supports social local projects that have a social or environmental impact.

SSE is guided by common good. The democratic governance models of SSE organizations contribute to fostering civic engagement and neighborhood cohesion.

By essence, many SSE organizations are uniquely placed to breed and harness the untapped potential of many individuals who have little opportunities to take part in social, cultural or economic life. SSE actors and local governments are both locally rooted and often pursue (at least partly) similar objectives - in line with the 17 SDGs (Sustainable Development Goals) of Agenda 2030. They are therefore natural partners, and City governments have a lot to gain at scaling up SSE.

How can a municipality leverage SSE's potential

SSE is a goldmine for local governments. But local governments can do something even smarter than just harnessing the outreach and transformative capacities of SSE and its proximity with people: they can help grow the SSE sector. An increasing number of cities around the world are now actively engaged in growing SSE, from large municipalities such as Montreal (Canada), Paris (France) or Seoul (Korea), to small ones, because it is a win-win process.

A municipality cannot always create or strengthen directly an SSE enterprise or institution because SSE organizations are usually born out of bottom-up processes, and operate on the basis of democratic governance without strings attached. But with a little bit of creativity local governments can also provide direct support - or leadership - in many ways.

One sees here some of the benefits local governments can draw from fostering SSE and partnering with SSE enterprises, because these enterprises:

- help communities address a multiplicity of local needs
- focus on disadvantaged populations
- seek social results rather than profit-making
- foster citizens' participation
- build confidence, self-esteem and civic attitudes among the disenfranchised

Partnerships between local governments and SSE enterprises and organizations can have a multiplier effect:

- growing the local economy
- improving infrastructure
- generating social, health, environmental and other benefits

This is made easier where there exist enabling frameworks for SSE (local policies; public-private/SSE partnerships; public procurement; citizens' participation and engagement).

Municipalities can support / help scale up SSE through specific policies or by including SSE entities into existing policy measures. This may require financial resources, but sometimes it can also be done at little or no cost by leveraging the convening power of the city government.

In addition to being decision-makers in their own right, City counselors and mayors have a lot to gain in elaborating with the support of SSE actors participatory processes involving citizens because they are thus giving birth to a future built on a new culture of individual and collective responsibility.

Practical steps - tips for municipalities

Awareness raising. The most important changing factor is probably to raise awareness in all sectors of society, of the existence of SSE and the many benefits it brings. Many persons ignore the social value and humane management principles of cooperative insurance companies or of some supermarket chains which are familiar to them. They are not aware of all the grassroots structures that make a difference in the life of their own community, including those which offer social services. They ignore that some enterprises which deliver regular services (print shop, advertising company, grocery shop, clothing services, restaurant, etc.) are in fact run by cooperatives which function in a

horizontal manner, follow ethical principles, employ disabled people or retrain long term unemployed people to help them reconnect and find stable employment, etc. Most often young entrepreneurs do not even imagine that they could opt for an SSE approach. It is therefore essential to make SSE visible through research, advocacy, official public recognition and creative communication initiatives. In that respect, all municipalities should feature prominently SSE information on their official websites.

Officially designate someone in charge of SSE. One strong signal is to officially appoint a deputy-mayor or a city counselor in charge of SSE. It does not only give visibility to that sector: it also creates a reference person people can turn to, and a center of initiatives that has the legitimacy to make decisions, activate the convening power of the city government, and encourage all departments in the city government to mainstream SSE in delivering their mission.

This last point is very important. One of the barriers to effective action is that too often SSE falls through the cracks between the many arms of a city government. All departments of the city administration must be fully on board, which means that they have to be made well aware of the value and limitations of SSE, and trained to mainstream it in their work. They must also perceive that it is a priority of the Mayor and of the city council. Neglect at the political level will translate into neglect at the administrative level. This is also true of the SDGs as such: they will succeed only to the extent that they are an explicit, not just an implicit priority. They too should feature prominently on municipalities' websites!

Organize public events. Some cities organize public events to advertize the variety of SSE actors and their contributions. It takes many forms : street fairs, outdoor exhibitions, Town Hall meetings...

Launch an SSE/EoF award. Some cities organize yearly "SSE awards", giving public recognition to local initiatives that have a strong impact or are particularly innovative.

The actual awards may be simple distinctions, but can also include a reward in kind or in cash. By soliciting enterprises to contribute to the award, the city government also helps create mutual awareness and bridges between SSE actors and classical market enterprises.

Create an SSE certification. The City of Lyon in France grants an official label to SSE actors which respond to a set of criteria, thus enabling these actors to display on their premises as well as on their products and in their communication a distinctive logo which gives them additional value. The spread of the logo is also in itself a way of drawing attention to SSE and what it stands for.

Facilitate internships in SSE structures. The City of Paris has launched a major awareness-raising campaign simply by facilitating students' internships in SSE structures. To that end, they built a dedicated internet platform. The city pro actively makes an inventory of offers, and organizes regular information campaigns, using many different channels to let students know about these internship opportunities and to brief them about SSE as such.

Create a Chamber of SSE. In Switzerland, the City of Geneva has created a Chamber of SSE on the model of Chambers of Commerce. In other places some cities opted for clustering together in order to jointly create regional chambers which consolidate the SSE presence over a wider territory.

Create an agency for scaling up SSE. Some cities have created an official agency for the local development of SSE.

Create SSE nurseries / incubators. Others have established a centre of services for SSE enterprises which sometimes also serve as incubator/nursery for start-up SSE enterprises.

Leverage the convening power of the municipality. Without spending money, a city government can use its convening power to help start a cooperative, or accompany an on-going initiative by bringing around the table potential partners or advisors, or by brokering a specific agreement to unlock a situation.

Make public infrastructure available. Some local governments make public infrastructure available to help grow SSE: land, urban space, buildings, office space, etc. This is usually done in relation with specific initiatives such as the promotion of housing ownership for people with low and medium incomes in the example we saw, or the creation of a services matching centre (Accorderie), or to establish a business incubator, etc. ...

Procurement and Sub-Contracting. Local governments can lend direct support to SSE by contracting services from SSE enterprises and through their procurement practices. We saw the example of outsourcing garbage collection, but it can take many forms. For instance, the city government can contract a "back-to-work catering cooperative" for its receptions or catering services at public events it organizes. More and more cities introduce social, environmental and ethical criteria in their procurement rules which thus favour SSE enterprises and give a premium to structures that operate on the basis of sustainable and ethical norms.

Procurement policies. Wherever national legislation permits, municipalities can introduce in public tenders for procurement of goods or services, some criteria that give an advantage to companies that have explicit social and environmental goals (social enterprises, mobility, etc.) and which have strong ethical rules and management principles (cooperatives, etc.). It can be done across the board or in specific circumstances. In all cases, it is important to formally adopt "Green Procurement" rules (that is, no purchase must have a negative impact on the environment).

Set in place incentives for virtuous practices. The municipality can encourage good economic and environmental practices by setting in place a variety of incentives. For example, there can be reduced taxes for those who make a responsible use of public goods (water, gardens, banning disposable material, installation of charging stations for electric vehicles or of plastic bottle compactors in workplaces, etc.) or reduced tariffs (for water, energy, etc.).

Take measures to adjust water consumption. This can be done in every municipal building or estate, and incentives can be conceived for enterprises as well as private citizens. Access to safe water is a fundamental right. It must be made available to all, but everyone must also make a responsible use of it in terms of quantity and environmental impact. Plans should be made so as to reach an optimal situation in each context as early as possible, and not later than 2030.

Examples

UK and France - Greater London Council + City of Paris: housing solutions

- Countering housing speculation and overcoming gentrification (London)
- Buying an apartment at half the market prices? (Paris)

The municipality of Paris is currently beginning to emulate an initiative taken by The Greater London Council (GLC) to overcome skyrocketing housing speculation and subsequent housing shortage and gentrification of whole areas.

In a neighborhood where it had municipal land on which it is possible to build, the GLC partnered with a Community Land Trust (CLT) owned and controlled by its members together with the local community (an SSE model pioneered in the USA). The GLC sold the land at discounted price to the CLT with the proviso that the land thus made available would be removed for ever from market transactions. In turn, the CLT granted a 99 years lease at low mortgage cost, to a pioneering home ownership cooperative focused on regenerating that neighborhood, with the understanding that the ownership of the land would be separated from that of the building. Cooperative members pay 30 to 35% of their income every month to acquire their home, and accumulate an equity stake in the property that is paid out to them on departure proportionate to the amount they paid when they bought their apartment, and based on the market value of the building alone. By separating the value of the land from the cost of the property on it, this model has put a considerable break on housing prices inflation, and subsequently made quality housing affordable to people on low and median income. The resulting social mix also lowered tensions thus yielded much higher social return on public subsidy than usual low-cost home ownership schemes.

This model is being emulated by the City of Paris which thus aims to halve the selling price of apartments, so as to make them accessible to middle class people who were so far unable to own their home.

Benefits :

- making housing ownership possible to lower middle class people
- putting a halt or a brake on speculation
- reducing gentrification
- ensuring higher degree of social cohesion
- reducing tensions and delinquency
- generating higher degree of social responsibility by individuals

Mali - Bamako: from waste collection to health enhancement

In 1991, despite spending a third of its budget on garbage collection the city government could only collect half of the refuse. In a smart move it decided to hire the waste collection services of a newly created cooperative of women. By outsourcing this service to an SSE enterprise, it brought a lot more benefits to the city and the population than initially intended. Indeed, for the same budget it also raised awareness on the benefits of a clean environment, and it improved sanitation, hygiene and health because in the spirit of SSE, the ultimate objective of the cooperative was in fact to help people in disadvantaged areas improve their living. As they proceeded with garbage collection, the members of the COFESFA cooperative also exchanged with the families and provided information and education as needed. Thus the municipality provided jobs to women (those who work in the cooperative), and through them stimulated local productions as the cooperative encouraged household to improve hygiene by using metal bins with lids. Every year, the cooperative sold several

hundred bins made by local craft-workers (thus contributed to jobs creation), and also equipped public places. It even built public toilets at the railway station generating three jobs through users' fees. And it installed fire-hydrants and washing areas in disadvantaged districts...

Italy - Brescia: the competition-free city

Competition is at the heart of the dominant economic system whereas an economy that serves people and protects nature can only be based on collaboration, solidarity and mutual care. But competition is also embedded in administrative procedures, including as a means to combat corruption. Local authorities are often trapped in the contradiction of fostering competition among the various social and economic actors which are interested in taking part in the collective action led by the city government to generate well being, including welfare policies. Aware of being caught into a dilemma, the municipality of Brescia, Italy, pioneered the concept of "competition-free city". In essence, it no longer wanted that the development of the citizen welfare system would take place through tenders for the assignment of services, and chose to start a joint work process with all the so called "Third Sector entities" (i.e., social enterprises, charities, associations, etc.) to jointly devise an action plan that aims to provide citizens with adequate answers and services (the "city of us").

To begin with, it recognized that nowhere in the world does welfare depend essentially on the services provided to citizens by the city government. It is the entire local fabric made of individuals, families, private and public institutions that responds to the social needs in the territory served by the municipality. So much so that in terms of social services, the municipality of Brescia calculated that it only funded around 15% of paid-for welfare activities, let alone volunteer work. Social services aim at preventing, alleviating and possibly eliminating social or economic distress, and cover many aspects of life from physical or emotional problems to drug addiction, personal relations, disabilities, assistance to migrants, etc. and regard all ages: infants, children, adults and elderly... They involve many structures such as schools, nurseries, day care centres, old people's homes, sports facilities but also a number of foster families, and mobilize not only the municipality but also enterprises, foundations, associations, churches, home workers, caregivers, family members, etc. ... Some services are funded by the municipality, others are paid by users and some are covered by charities...

So, instead of being a distributor of resources, Brescia decided in 2013 to become a facilitator of resources, a breeder of services and collaborative solutions. It leveraged the convening power of the city government to bring together the various actors which contribute to welfare in the territory in order to co-construct the city's social policies, strategies and programmes, and organize their implementation, including the allocation of the city government's resources. By practicing "the art of being an enzyme" and focusing on establishing cooperative mechanisms and structuring exchanges, the city government contributed to changing several habits of the various actors, freeing everyone from the logics of competition and its many negative by-products. It succeeded so well that this approach also freed the municipality from the frequent administrative appeals which usually follow the results of the calls for bids. And on top of that the quality of the services provided to the population improved.

France - Paris: emergency assistance service for the homeless

In 1993, the Municipality of Paris set up an emergency service for the homeless based on mobile assistance teams which patrol the streets to meet people in distress, and on a dedicated hot line that anyone can call (24h/day, 7days/week). The patrols can bring immediate assistance and also transport homeless people to medical or nursing care centres, to overnight crisis accommodation centres, or to a day shelter.

In order to generate enough resources, and ensure the long term sustainability of this initiative, the Municipality established it as a multi-partners endeavour and registered it as a legally and financially independent association. It used its convening power to invite around the table all public and private entities that may be concerned or affected by the presence of homeless people. The partners provide cash, staff, office space, equipment or other forms of in-kind support. Thus the municipality was joined by an ever growing number of partners including social welfare public institutions, but also the public transport authority (buses and subway), the hospitals, the national railways, etc.

To broaden the range of services provided to the homeless, the SSP actively seeks supplementary financing. By stressing the sense of community inherent in its work, the SSP has attracted financial assistance from private corporations keen to build a genuine reputation of good corporate citizenship. To ensure long-term support, a corporate sponsorship committee has been established, whose charter binds partners to support and develop the SSP's current and future activities over the long term, according to individual areas of expertise. Whereas it bore the brunt of the costs on year one, as activities grew seven fold over the first 4 years, the municipality's share of total costs shrank to a mere 20% thanks to the number of partners involved. By broadening its partnership (including with corporate donors), the municipality has been able to strengthen the services provided and to launch new activities. These include for instance the financing of medical care thanks to an agreement with the national health insurance organization, or re-training and work reinsertion schemes as well as welfare assistance including for legal services.

The partnership has made it possible to offer services that none of the participating organisations could have financed alone, and expanding it made it possible to reduce each partner's share of the total investment.

Republic of Korea - Daegu: building an SSE ecosystem

The experience of the metropolitan city of Daegu in South Korea shows that even where civil society is weak and there is no previous experience of public-private partnership, it is possible to build a strong social economy ecosystem. Daegu is one of the most conservative areas in the country. While the concept of social enterprise was already well known in Seoul in the early 2000s, it is only after the entry into force of the Social Enterprise Promotion Act in 2007 that this concept gained ground nationwide. A certification system has been established, but this in itself has not developed the social economy.

The first impetus came with South Korea's adoption of an "Agenda 21" to implement the goals set by the 1992 Rio Conference on Environment and Development. Daegu held the world's first solar city convention in 2004 and adopted a vision for renewable energy self-sufficiency by 2050. This brought solar and renewable energy companies to Daegu. Leading NGOs have conducted a campaign to encourage a new culture of walking and energy saving that has aroused enormous interest and led to all kinds of actions and shows by young people.

The second impulse came from a poor area in one of the districts of Daegu. Residents teamed up to have a village library that soon attracted many children and where mothers met, created a babysitting system and formed women's study groups. A cooperative movement was established that emulated actions in other areas to the point that in 2018, more than 20 cooperatives, village businesses and social enterprises were created in that area.

The third impulse was linked to the government's decision to grant financial support to social enterprises. Most of Daegu's early social enterprises focused on helping vulnerable groups, and it

was not easy for nonprofits, cooperatives and small businesses to get certified. Furthermore, local authorities were unaware of the benefits of the social economy and showed little interest. A big change came in 2009 when the government gave intermediary organizations the responsibility of supporting social enterprises. Two events became turning points:

First, the cooperative fair held in Daegu in 2012. The intermediate organization outsourced its expenses to projects supported by groups of social and solidarity economy organizations. This gave birth to the first social economy networks of the local district of Daegu. Some influential universities have supported these initiatives, and Daegu City's vision of the social economy began to improve as tangible results appeared. Public officials have started buying more and more from social enterprises, which in turn have improved the quality of their goods and services. As the volume of transactions increased, cooperation increased also, as did trust in social enterprises.

Secondly, in 2014, as the metropolitan mayor election was attracting national attention, the intermediate organization brought together the election candidates with almost all of Daegu's social business organizations and obtained the unanimous promise that whoever would be elected would support the social economy. After the elections, the metropolitan municipality created a division for the social economy and the number of public officials in office dealing with this sector increased from two to ten.

By 2018 there were 915 social and solidarity economy organizations in Daegu.

Italy - Grottammare : House of law (Casa della legalità)- Properties confiscated to the mafia turned into ethical models

In central Italy, the municipality of Grottammare together with local and regional authorities, the "Libera" civil society association and other entities, is currently restoring a 400m2 building confiscated from organized crime to create apartments for very low-income families that urgently need affordable housing.

overcoming energy precariousness

Access to energy is a fundamental human need. Yet, many people suffer fuel poverty: they are either deprived or have very limited access to energy. Economic actors also depend on the availability and affordability of energy

Access to culture

Culture is part of the economy. On one hand, it generates a sizeable turnover, and on the other hand people's access to culture depends in large part on what they can afford. The barrier is so big for poor families and disenfranchised individuals that they do not even remotely envisage taking part in most cultural events or activities and too often make no use of municipal facilities (including municipal lending libraries). It is therefore important to lift economic hurdles. But reconnecting people with culture is also a way of helping people getting rid of their psychological hurdles and crafting their place in the overall economy.

France - Strasbourg: creative industries and culture

In Strasbourg, the municipality decided to invest in the SSE organizations in order to increase the offer in cultural activities, support single artists and creative industries, and contribute to the creation of local jobs. To that end, it co-finances and sometimes subcontracts activities to the "Artenréel" cooperative, which offers employment services for artistic and cultural jobs, management coaching, and production services. Artenréel also facilitates exchanges of experience among artists and creators and connects them with a wide array of entrepreneurs.

General proposals and resources

Facilitate the exchange of experiences between cities

While the dominant economy tends more and more to privatize (and commoditize) knowledge and know-how to guarantee operators competitive advantages and consolidated revenues, SSE operators are inspired by a different economic vision and organize the sharing of know-how, knowledge and skills. To this end, hubs for the collection and redistribution of good practices should be organized. It would be useful **to structure between Municipalities of various continents a specific Hub for the collection and redistribution of good practices of Municipalities.**

World - Big cities: the C40 network

Big cities are already creating networks such as the "C40" which is centered on environmental issues (and in particular climate change), in order to exchange skills and experiences worldwide (the Mayor of Milan is currently Vice-President of C40). This has helped the city of Amsterdam to approve in April 2020 a major transformation plan. It has set the goal to halve by 2030 the amount of primary resources that its inhabitants consume and to become climate neutral and 100% circular by 2050 - which means that it will produce very little waste by 2050, and that it will keep the resources it consumes in use as long as possible, seeking to obtain maximum value during their use. It also means that it will recuperate and regenerate the products and materials discarded at the end of their life. By 2022, 10% of public procurement will be circular, and in 2023 all tenders will be circular.

Europe – the REVES network

There are other networks such as REVES (the European network of cities and regions of the social economy) based in Brussels. REVES is the only European organization based on a partnership between local and regional authorities and organizations of the social economy which operate on a given territory. REVES members are local and regional authorities and social economy organizations that want to develop policies aimed at promoting the social and solidarity economy for a more just, inclusive, participatory and responsible society, and want to build a network of social innovation in terms of both methods and procedures based on co-construction and on pooling the capacities of its members and of their territories. REVES acts as an intermediary with the institutions of the European Union.

III - A new compass to steer the ship in the right direction

Profits, GDP, competition (among individuals, among enterprises, among countries...), commoditization of knowledge, growth... when the compass is misleading, no wonder that we exhaust ourselves and nature. A new dashboard is needed to rebuild the economy around what people truly value.

GDP is misleading as it adds positive and negative productions so long as they generate income. Growing the GDP does not make sense per se and can even be harmful.

A new economy requires new indicators that truly reflect people's inner values as well as human priorities and spiritual aspirations. They cannot be elaborated by specialists however brilliant they may be. Human beings are experts of their own life. Indicators have to be built through participatory processes. Not only to be sure that they really reflect the things that matter to people, but also because it is the way to involve everyone, to make society grow, to create a sense of ownership, and to empower citizens and the various actors of the economy and make them feel responsible for building a better society.

Examples

France - Pays de la Loire - bottom up consultative processes to devise indicators for regional policies

In 2009, the regional government of *Pays de la Loire* in France decided to launch a major bottom-up participatory consultation in order to be able to tailor its budget and policy decisions according to the real priorities of the inhabitants. 160 debates among citizens took place all over the region, at which the participants reflected on what they value, what problems must be solved, and what criteria could be used to measure progress. People were given the time to think and revise their proposals based on local exchanges with neighbours, colleagues, and acquaintances. By mid-2011 over 7000 contributions had been received by the facilitators of this democratic process, while a survey allowed to compile some 85 indicators used in other parts of France and in the world. The indicators that emerged were submitted again to the citizens for further debates before drawing conclusions.

By 2013, 27 indicators had emerged, based on 16 types of "wealth" identified by the population which in fact relate to the living conditions, the quality of human relations, and people's sense of responsibility! The indicators retained regard life rhythms, health, biodiversity, work, childhood, culture, arts, family, education, friendliness, altruism, freedom, justice, sports, vocational training, equality, openness, social cohesion, happiness, etc... Income per capita was not retained, but generosity was.

IV - Other elements for a covenant with Pope Francis

Reshaping the economy requires an in depth reflection on the values which weld our societies. Don'ts matter as much as do'es.

To be banned (what we reject):

- competition among human beings
- unequal exchanges
- taking advantage of someone's state of necessity to obtain unbalanced gains
- increasing food prices when there is a food shortage
- increasing the price of medicines when there is a pandemic
- patenting knowledge which is essential for humanity (e.g. in the medical field)
- patenting vital medicines and vaccines and speculating on them
- ...

To uphold:

- solidarity
- care
- give priority to people and natural resources over profits
- serve unmet social needs
- focus on common good and public interest
- foster individual and collective responsibility and self-help
- preserve the needs of future generations and their ability to make choices
- forge and reinforce social links locally for promoting inclusion
- attention to the most vulnerable
- ensure that basic human rights are met and no human being is left behind
- find humane solutions to people's needs
- ensure decent working conditions to all
- ...

Political proposals

Obtain the creation of enabling institutional frameworks

Alongside individuals, financiers, enterprises of all kinds and sizes, associations and other players, the State carries a sizeable economic weight. But it also exerts a major influence on the nature of the economy and its ability to grow by setting the "rules of the game". Laws define what can and cannot be done in economic relations as well as work practices. Fiscal policies can steer investments in given directions and boost or curtail some sectors. The legislative framework plays a crucial role everywhere, and policy measures at the various levels of government can enhance specific activities. It is therefore important to **adopt laws and regulations** which recognize the many social, economic, environmental and societal benefits that a thriving human-focused economy brings, and which foster its scaling up. It is to be noted that the *United Nations Interagency Task Force on Social and Solidarity*

Economy is mobilizing competences within the UN as well as from the civil society to prepare an "international guide on Social and Solidarity Economy legislations and public policies" in order to meet the demand of States that wish to build or improve their legal and policy frameworks in favour of Social and Solidarity Economy/Economy of Francis.

In that respect, it is important:

- a) to encourage the authorities in countries where such legislations do not exist or could/should be improved to endow themselves with an appropriate set of laws and regulations or to fine-tune existing ones.
- b) to invite the United Nations General Assembly to officially acknowledge the positive contribution to human progress and human development of the various forms of social and solidarity economy, and to take measures to step up international cooperation to strengthen them and tap their benefits everywhere.

In addition to acknowledging the social role of cooperatives, national laws must safeguard their identity as entities whose ownership is de-linked from capital contributions and which are structured to cater for the interests of a range of stakeholder (consumers, producers, clients, employees, local communities, etc.) while being focused on common good. The rules should also prevent any kind of demutualization (via assets locks and indivisible reserves), making them an intergenerational entrepreneurial heritage that serves the local community. Last but not least, the legal frame should put cooperatives at the very least on the same footing as other private enterprises, and offer a number of fiscal facilities such as tax exemptions for profits invested in the indivisible reserves.

Reinforce local authorities

Local authorities are the level of government which is the closest to the people. They are in touch with the realities and able to act quickly to support the economy and social fabric of all territories regardless of their size. They must therefore be given the power and the means to play their critical role, including as regards fiscal measures where appropriate.

Strengthen international organizations

Dominant economic actors operate beyond borders on a global basis, play on inequalities and broaden them, control a number of commodities and move their operations when confronted with local constraints. Single governments have no hold on them. In a world in which the population more than tripled since the end of world war II, human beings are de facto increasingly interdependent, must manage some essential commodities as global common goods, and must cooperate beyond borders to take care of global commons including to overcome climate change. We need more than ever strong multilateral institutions, including a stronger and democratized United Nations Organization.

Ensure full gender equality

The economy cannot be satisfactorily reshaped without full gender equality in all aspects of life. It is also a precondition for achieving the various goals set in Agenda 2030. Today, everywhere in the world, albeit to different degrees, women and girls are discriminated in private and public life, at work and in decision making structures of all kinds. Advertising in the so-called most advanced societies still carry an image of women that reduces them to baits and mere objects. It is essential in this first half of the 21st century to finally get rid of all stereotypes and to build a true equality of treatment in all workplaces and all institutions between women and men. This is something on which every individual can make a difference.

Rethink the role of social networks, the internet and artificial intelligence

Internet and social networks have made life easier in many respects and recent developments open the way for further transformations which are likely to be faster and deeper than anything experienced so far. Some of these changes, such as further productivity gains, may benefit all people. But much depends on our ability to counter negative effects and to master in a responsible manner the new capacities made available. In the economic field, whereas the platform economies are generating a number of advantages, they are sometimes producing uncompensated negative effects such as the closure of shops, transfers of jobs in other parts of the world, heightened competition among workers in the same professions, reduction in social protection, and some jobs are likely to disappear without any guarantee that emerging technologies will permit that all people have a role in society. A major reflection is urgently needed to harness innovation in a positive manner and structure a global governance of the web and social networks.

Preserve the role of intermediate bodies

Technological innovation is making our societies more horizontal. Whereas this has enabled individuals to take a more active part in public political and cultural life, it has also reduced the importance of intermediate bodies such as trade-unions, associations, political parties, etc. They nevertheless have a very important role, particularly in transition periods. This is an issue that must be debated before it is too late.

V - Useful websites and links

The UN offers individuals and local authorities a growing number of scientific reflections in its "knowledge hub" on SSE (<http://unsse.org/knowledge-hub/>).

Other useful references on SSE can be found on the ILO (International Labor Organization) website: https://www.ilo.org/empent/areas/WCMS_546299/lang--en/index.htm

and in particular on the sections dedicated to the "Collective Brain", a virtual space that the ILO dedicates to exchanges on SSE (<http://ssecollectivebrain.net/about/>)

and to the SSEademy (<http://ssecollectivebrain.net/ilo-academy-on-sse/>).

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Among the civil society organizations, we can point out the sites of the Global Social Economy Forum (GSEF), a global platform for promoting SSE based in South Korea: (<https://www.gsef-net.org/fr/knowledge-hub/>);

of EURICSE, the European Research Institute on Cooperative and Social Enterprises (<http://www.ripess.org/ressources/ressources-sur-less/>);

of CIRIEC, the International Center of Research and Information on the Public Social and Cooperative Economy (<http://www.ciriec.uliege.be/>),

of RIPESS, the Intercontinental Network for the promotion of SSE (<http://www.ripess.org/ressources/ressources-sur-less/>,

and of ESSFI, the International Forum on SSE: (<https://www.essforuminternational.com/>).

VI – This document

This document is the first result of a collective work that began on February 21, 2020 in Assisi, at the Sacred Convent of San Francesco, with the participation of workers, students, researchers, mayors and councilors, government officials, economists, managers of institutions, organizations and associations, entrepreneurs, bankers, clerics, volunteers, etc.. **Among these** are:

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9 October 2020 - Perugia, Province of Perugia - "What can we do to build the Economy of Francesco" - Workshop promoted by the Italian National Coordination of Local Authorities for Peace and Human Rights, by the Franciscans of the Sacred Convent of San Francesco of Assisi, by Ethical Finance Foundation (Banca Etica) and by the Peace Table (Italy) in collaboration with: UN Inter-Agency Task Force on Social and Solidarity Economy, International Labor Organization (ILO)

10 October 2020 - Perugia, Province of Perugia - "The care of the Community" National Assembly of Local Authorities for Peace and Human Rights (Italy) in collaboration with: Italian Committee for the right to water, Coordination of Local Agenda 21, CEVI, CIPSI as part of the project "Cities and sustainable management of water and natural resources (AID 11788), with the patronage of the Festival of sustainable development ASviS - Alliance for sustainable development

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