

Social Compounding

Cards

open
future
lab

Social Compounding

Forty-eight ways people
around the world build
shared wealth together:
from communal kitchens
to community land trusts.

Designed by Open Future Lab,
a research and design lab
bringing long-term thinking
to financial life.

openfuturelab.org

**open
future
lab**



Sharing Risk

When something goes wrong, one person should not have to carry it alone.

Some troubles are too big to face by yourself: illness, death, a lost job, a failed harvest, a home wrecked by disaster.

The idea here is to get ready for those moments together, before they arrive. People pool money, food, transport, tools, or local know-how, so that when a shock lands on one household, the whole group helps absorb it.



Mask Map

📍 Taiwan

Coders built a crowdsourced map of where you could still find a mask during Covid.

Mechanism

Crisis mapping

Context

In February 2020, Taiwan ran short of masks. A volunteer developer built a map where people reported which stores still had stock. It went viral so fast that the Google Maps bill reached about €18,000, which Google later waived.

In Practice

Prompted by the civic tech community, the government published pharmacies' mask stock online, updated every 30 seconds. Volunteer coders used the data to build maps, chatbots and other tools.

Since Then

Over a hundred mask apps appeared within weeks. Many came from g0v (gov zero), a volunteer tech community that aims to “rethink government from zero” by making public information open and easy to use.



Volunteer Network

📍 Ukraine

Ordinary citizens became a self-organised supply chain overnight.

Mechanism

Community
emergency response

Context

When Russia launched its full-scale invasion in 2022, needs outpaced official help. Ukrainians scaled up volunteer networks first formed in 2014, when war broke out in the east, organising on Facebook, Instagram and Telegram.

In Practice

Someone posts what a family needs; others offer to deliver it or pay for it. Strangers coordinate through shared chats and mutual contacts, and volunteer drivers move the goods.

Since Then

Surveys show over 80% of Ukrainians have donated money, goods or time to the effort. Around a third have volunteered directly.



VimoSEWA

📍 India

An insurance scheme run and owned by women themselves.

Mechanism

Member-owned insurance

Context

VimoSEWA insures informal women workers shut out of mainstream insurance. Informal workers have no employer, contract or regular wage, so no sick pay or pension. Started in 1992 by a women's trade union, it became its own cooperative in 2009.

In Practice

Members buy one policy covering health, life and belongings. Local women are trained to sell it, explain it and help with claims. Partner insurance companies cover the payouts, and the cooperative's profits go back to the women who own it.

Since Then

Since 2009, it has issued over a million policies and paid more than €2.4 million in claims to vendors and labourers. Claims are handled by people who answer to the members.



Burial Societies

📍 South Africa

Families prepare together for the cost and burden of a funeral.

Mechanism

Mutual aid funds

Context

From the late 1800s, colonial rule pushed Black men into migrant labour on the mines. To avoid being buried far from family, workers formed societies to bring their dead home and share the costs.

In Practice

Members set the rules and pay a small monthly amount into a shared fund. When a death hits a member's family, the group helps with money or goods. Most groups use no insurance company, so members carry the risk together.

Since Then

Burial societies remain South Africa's most common savings group, with millions of members. Their strength is trust: members know each other, run the fund together and turn up for the grieving family.



A Little From Everyone

Small amounts
add up to
something bigger
than money.

Regular payments, pooled together,
can become a lump sum, a safety net
or money to invest.

Just as valuable is what grows
alongside them: the habit of paying in,
and trust that everyone else will keep
doing the same.



Ekub

📍 Ethiopia

Members pay into a shared fund and take turns receiving the whole amount.

Mechanism

Rotating Savings Association

Context

Ethiopian banks usually ask for land or property as security when giving a loan, which small traders rarely have. Ekub fills the gap by letting people save and borrow together.

In Practice

Members agree verbally, without a contract, and pay a fixed amount each round. A draw usually decides who takes the pot, until everyone has had one turn and got back what they paid in. Early winners often need someone who promises to cover their payments if they stop.

Since Then

A national survey found 51% of Ethiopia's informal business owners started their business with their own savings and Ekub. Apps now run digital Ekubs too, charging users a small fee for the service.



SANASA

📍 Sri Lanka

Thousands of local savings and loan clubs, run by their own members.

Context

British-era credit cooperatives had faded by the 1970s. Villagers began reviving them one community at a time, and in 1978 the societies joined into a national movement, SANASA. Each local society works like a small bank.

In Practice

Members save together, and their pooled savings are lent out to other members. Each village society runs itself but elects representatives to one of 29 district unions, which together form a national federation.

Since Then

Around a million Sri Lankans belong to over 8,000 societies, giving rural families a place to save and borrow. SANASA now reaches every province, including Tamil-majority areas, and has grown to include its own bank and insurance companies.

Mechanism

Credit unions



CVECA

📍 Mali

Farmers with no formal education, running their own village banks.

Mechanism

Group lending funds

Context

In 1986, the French aid organisation CIDR helped villagers in Mali's Dogon country set up their own savings and loan bank. Many members and managers had little or no schooling.

In Practice

Each village bank lends out members' savings, and an elected board decides on loans. Once well established, banks can borrow extra money from Mali's agricultural development bank. Neighbouring village banks join regional networks to share support and keep each other in check.

Since Then

By 2003, the model had spread across West Africa and to Cameroon and Madagascar, with about 220,000 members, mostly small farmers.

It shows villagers can run a bank that serves their own community.



Ayuuto

📍 Somalia

Displaced women gather in small groups to save money and support each other.

Mechanism

Rotating Savings Association

Context

Drought, famine and conflict have forced millions of Somalis from their homes. Over three million are displaced inside Somalia, and nearly a million live as refugees in neighbouring countries. In camps, many women use the traditional Ayuuto scheme to help each other financially.

In Practice

Small groups, often of around ten women, meet regularly and each pay an agreed fixed amount. Each round, the whole pot goes to a different member until everyone has had a turn. No one pays interest.

Since Then

The groups give women a place to support each other emotionally and act as a safety net for families. Somalis abroad use Ayuuto too, helping to create communities in new places.



Use It, Don't Own It

One tool can serve
a whole street.

Most tools, spaces, vehicles and machines sit idle far more than they're used, yet everyone is expected to own their own.

Shared between several households, one drill or one car does far more work. It costs each person less, and more people get to use it.



Use It, Don't Own It



Mobicoop

📍 France

A fee-free carpooling app, owned by its members and built on open software.

Mechanism

Shared service access

Context

When Europe's biggest carpooling app BlaBlaCar began taking a cut of each trip in 2011, a group of its users set up a fee-free carpooling website. In 2018 it merged with a local carpooling cooperative to become Mobicoop.

In Practice

Drivers post a route and Mobicoop suggests a price per kilometre, so passengers simply share the driver's costs. Mobicoop takes no fee on trips. Anyone can buy a €100 share to become a co-owner, with one vote however many shares they hold.

Since Then

By 2022 the cooperative had over 1,200 members and around half a million users. Most of its income comes from running carpooling services for local councils and businesses, not from passengers.



Use It, Don't Own It



Deir Istiya Coop

📍 Palestine

Farmers share
one oil press
instead of each
buying their own.

Context

The town of Deir Istiya in the northern West Bank has grown olives since at least the 1300s. In 1976, its farmers formed a cooperative and bought a shared press, which founders say was the first in any village around the area.

In Practice

Members own the press together and use it to press their olives. Most of the village's land is under Israeli control, in an area where the World Bank says new Palestinian wells are rarely permitted. Farmers say they buy the press's water from Israel.

Mechanism

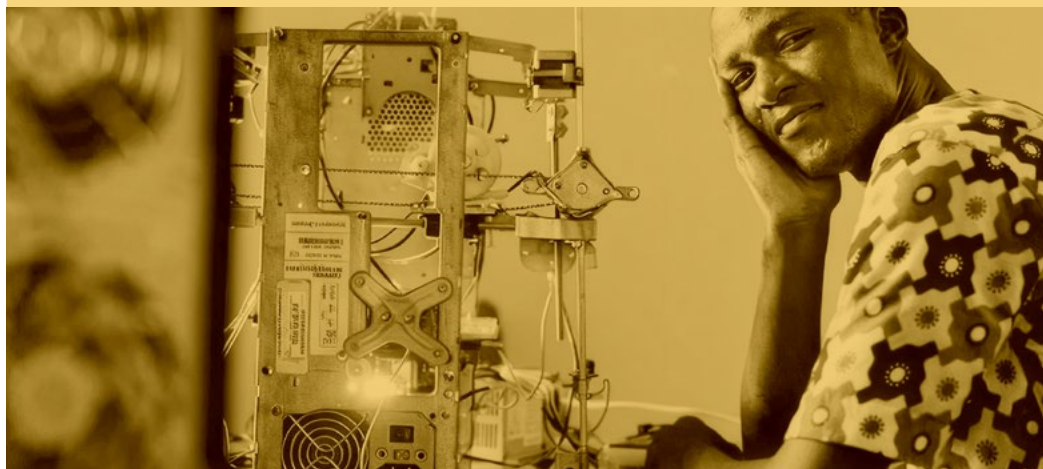
Cooperative access pools

Since Then

Oxfam worked with the cooperative from 2007, training farmers in tree care and oil quality. By 2015 it had 150 members.



Use It, Don't Own It



WoeLab

📍 Togo

A free tech workshop where young people turn waste into inventions and start-ups.

Mechanism

Shared spaces and facilities

Context

In 2012, a group in Lomé opened Togo's first FabLab, a shared tech workshop. It drew on traditional village initiation spaces, where young people gathered to learn together.

In Practice

Anyone can join for free. Members teach each other to build electronics, including a 3D printer made from old computers and scanners. Start-ups created there belong to the whole community and tackle local problems such as waste.

Since Then

A second lab opened in Lomé in 2017. By 2023, WoeLab hosted 12 start-ups and had held hundreds of free public events. It also teaches young people to design objects for 3D printing.

Image: Courtesy of WoeLab. CC BY 3.0, via Global Voices.
Used for educational, non-commercial purposes.



Tool Library

📍 Canada

Why buy a tool
you'll use once
when you can
borrow it instead?

Mechanism

Object and tool libraries

Context

In 2012, a group of Toronto residents asked why every household buys tools that mostly sit unused. In 2013 they opened a lending library in the basement of a community centre, stocked with tools donated by neighbours.

In Practice

Members pay about €60 a year, reserve tools online and borrow them for up to a week. Some tools, mostly battery-powered ones, carry a small upkeep fee.

Since Then

By 2018 it had lent over 65,000 items. That year, high rent nearly forced it to close until supporters raised the necessary funds through crowdfunding. It now runs from one site in Toronto, with a shared workshop.



Keep Money Moving

When money leaves a community, neighbours stop trading with each other.

Most communities have plenty to offer one another. What's often missing is an easy way to trade, especially when cash is short.

Local currencies and exchange systems keep money and work moving between neighbours, without depending on cash from outside. They only work if enough people trust them and can actually spend what they earn.



REKO Rings

📍 Finland

Farmers sell straight to shoppers, organised through Facebook groups.

Context

In 2013, two supermarket groups controlled about 80% of Finland's grocery sales, leaving small producers few other outlets. Farmers in the town of Jakobstad began selling directly to shoppers who had ordered online.

In Practice

Each REKO ring is a free Facebook group run mostly by volunteers. Producers post what they have, shoppers order in the comments, and everyone meets briefly at an agreed spot, often a car park, to hand over orders.

Mechanism

Solidarity purchasing networks

Since Then

By 2021 there were around 600 rings with 2 million members in 14 countries. In Finland, the rings' own estimates suggest 4,000 producers sold €35 million of food through them in one year, with no shop taking a cut.



Fureai Kippu

📍 Japan

Hours spent helping an elderly neighbour today can pay for your own care later.

Mechanism

Local exchange networks

Context

In 1973, a group of women in Osaka, many of them housewives, started what is often called the world's first "time bank". In the 1990s, a national foundation linked local elderly-care groups under one name, Fureai Kippu.

In Practice

Volunteers help older people with shopping, cooking or bathing; the group logs the hours. Those helped usually pay a small fee. Credits can be saved for old age or sent to a parent.

Since Then

By 2012 there were about 390 branches. Growth stalled after Japan launched public care insurance in 2000. The national foundation now supports neighbourhood mutual-help groups across Japan.



Sardex

📍 Italy

Businesses trade with each other on credit instead of scarce cash.

Mechanism

Mutual credit systems

Context

In 2009, the financial crisis left Sardinia's small firms short of cash and bank loans. A group of young graduates from the village of Serramanna set up a business currency. They based it on Switzerland's WIR system from 1934.

In Practice

Each firm starts at zero and can buy from other members on interest-free credit. Credits are valued at one euro each but can't be bought or cashed in. Within a year, a firm must sell enough to members to clear its balance, or repay it in euros.

Since Then

Now called SardexPay, it links over 10,000 firms across Italy. One small cleaning firm near Cagliari does about 30% of its business through it. When a worker needed his car fixed, the owner advanced his pay in sardex.



Saving Transactions A/C B					
Tarehe	Akiba Iliyowekwa	Mazao	Akiba Iliyotolewa	Baki	Sahihi ya mweka hazina wa A/C B
Date	Deposit A/C B	Interest	Withdrawals and Forfeitures	Balance	Signature of A/C B treasurer
16/3/26	200			20060	
23/3/26	200			20260	
30/3/26	200			20460	
13/4/26	100			20560	

Sarafu

📍 Kenya

A community can create its own money when the national currency runs low.

Mechanism

Community currencies

Context

In 2010, a small non-profit launched a paper voucher in Mombasa's informal settlements, where people had goods and skills to trade but little cash. After several versions, it became Sarafu.

In Practice

Members receive Sarafu on basic phones (with no internet needed) in exchange for their services, and spend it with local traders. A small shilling reserve limits how much can be cashed out, so most of it keeps circulating locally.

Since Then

When Covid lockdowns cut off cash income in 2020, around 55,000 Kenyans traded roughly €2.3 million worth of Sarafu in 18 months, mostly within their own neighbourhoods. Women and local savings groups were at the heart of it.



Breaking the Debt Trap

Debt can give
a lender control
over your future.

People caught in debt traps or borrowing from predatory lenders can end up giving away their wages, their home or their education just to keep up with what they owe.

Groups can push back together. They share legal knowledge, negotiate as one, or lend money with no interest, so no one carries the debt, or the shame, alone.



NILS

📍 Australia

Small loans
where you pay
back only what
you borrowed.

Mechanism

No-interest alternatives

Context

In 1981, Catholic nuns in Melbourne lent their own money to people on low incomes who were shut out of banks. Advisers warned the loans would never be repaid.

In Practice

Borrowers never get cash; the loan goes straight to the shop or service provider. There's no interest, no fees and no credit check. Instead, a local worker helps them work out what they can afford to repay.

Since Then

A national bank now provides the loan money interest-free, and the government pays the running costs. Over 170 community groups made 36,000 loans in a recent year, and over 95% are repaid. A study found it helps people avoid payday lenders.



Timap for Justice

📍 Sierra Leone

Trained neighbours help people find their way through the law.

Mechanism

Legal aid collectives

Context

In Sierra Leone, more than half of people in prison have not been convicted of any crime. Most can't afford bail or a lawyer, and courts are slow and work in English, which many don't speak. In 2003, a Sierra Leonean lawyer and an American colleague started Timap, meaning “stand up” in Krio.

In Practice

Funded by donors, Timap pays local people trained in law and mediation to help others for free. These paralegals settle land disputes, challenge unlawful detentions at police stations and pass serious cases to lawyers.

Since Then

Its work helped shape Sierra Leone's 2012 Legal Aid Act, which recognises paralegals as justice workers. The law promises one in every chiefdom, a local area led by a traditional chief, but so far well under half have one.



Bronx Freedom Fund

📍 United States

A fund of bail money that refills itself and frees people.

Mechanism

Debt mutual aid funds

Context

In 2007, free defence lawyers in the South Bronx started a fund for poor people charged with minor offences. Many sat in jail for weeks simply because they couldn't pay bail, often just a few hundred dollars.

In Practice

The fund pays bail of up to \$2,000 so clients can go home and fight their case. When the case ends, the court returns the money, which then frees the next person.

Since Then

Over 95% of clients came to every court date. In 2009 a judge ruled the fund needed a bail licence, so it paused. A 2012 state law allowed charity bail funds for minor charges, and in 2017 the model went national as the Bail Project.



El Barzón

📍 Mexico

Debtors organise to put pressure on banks together.

Context

In 1993, indebted farmers in Jalisco started protesting against the banks. When the peso lost half its value in late 1994, interest rates soared and many loans became unpayable. Small business owners and families joined, and the movement spread nationwide.

In Practice

Local groups across the country offer members legal advice, help them negotiate with banks and organise protests. Many members paid what they considered fair into court-supervised accounts instead of paying the bank.

Mechanism

Debtors' unions

Since Then

By the mid-1990s it claimed half a million members or more. Its pressure helped push the government into debt relief programmes. Local groups remain active, joining farmers' protests in Zacatecas in 2025.

Cutting Everyday Costs

Life costs less
when people do
things together.

Food, repairs, clothes, childcare: most households pay for these alone, every month. Sharing cuts the cost.

Families buying food together get a bulk price, and a neighbour who fixes things saves everyone a repair bill. Skills get passed on, and neighbours get to know each other.



Playcentre

 New Zealand

Parents run early childhood centres together.

Mechanism

Childcare and care-sharing circles

Context

In 1941, with many fathers away at war, Wellington mothers opened a playgroup in a church hall, run by a trained supervisor and a roster of mothers. From 1951, parents could train in child development themselves.

In Practice

Parents run sessions on a roster, usually one adult to every three to five children, and share the money, admin and upkeep. They make decisions together, and training is free.

Since Then

Around 400 centres now belong to one national charity, but local families still run each one. Funded mainly by the government, Playcentre remains one of New Zealand's most affordable early learning options.



Ollas Comunes

 **Chile**

Women cook together to feed local families during crises.

Context

Chile's common pots date back at least to the Great Depression. They spread across poor neighbourhoods during the economic crisis of the 1980s, under military rule, when jobs disappeared and many families went hungry.

In Practice

Small groups of about eight neighbours, mostly women, run each pot. They collect food and money from neighbours, local councils, charities and churches, cook the food, and share meals with families in need.

Mechanism

Food-sharing networks

Since Then

Common pots returned during Chile's 2019 protests over inequality, then multiplied with Covid. By mid-2020 the Santiago region had 881 common pots. Without steady support, many soon closed: a year later, only about a third were still running.



BÜKOOP

 **Turkey**

**Buying food
straight from
small farmers,
at fair prices.**

Mechanism

Bulk-buying groups

Context

In 2009, staff at Boğaziçi University in Istanbul, together with farmers' groups, set up a cooperative to buy food straight from small farmers, without supermarkets or costly organic certificates in between.

In Practice

Volunteers run a small campus shop, open for short shifts most days, selling food from small farmers' cooperatives. A small extra charge of 13–16% covers running costs, and the charge is lower on basics like lentils. Instead of paying for certificates, members and farmers check farming methods together.

Since Then

It is run by volunteers, with a part-time accountant as its only paid staff, and serves hundreds of members and customers. Its shop doubles as a meeting place for shoppers and growers.



Repair Cafés

 Netherlands

A free workshop
where you can fix
your broken things.

Mechanism

Repair and maintenance circles

Context

A Dutch journalist writing about waste-related issues saw repair as a solution. In October 2009 she held the first Repair Café in a theatre in Amsterdam. It was packed, with visitors coming from outside the city.

In Practice

Anyone can bring a broken item, from clothes to bikes, and fix it for free alongside a skilled volunteer, using the tools provided. Any local group can start its own Repair Café with help from a Dutch foundation.

Since Then

Over 3,800 Repair Cafés now run worldwide. In 2024, the 215 cafés that kept records logged over 37,000 repairs, most often vacuum cleaners, coffee makers and trousers. 62% were fixed.



Homes That Stay Homes

Rising rents and homes bought as investments can push families out of their homes.

When housing is treated as a way to make money, people get priced out of where they live.

Communities push back by owning land together, limiting resale prices, and standing together to stop evictions, so residents can stay.



Caño Martín Peña

📍 Puerto Rico

Residents avoided eviction by writing their own land trust law.

Mechanism

Community land trusts

Context

From the 1930s, poor families built homes along a polluted channel in central San Juan. When plans to clean and dredge it took shape, residents feared rising land values would push them out.

In Practice

Between 2002 and 2004, residents and officials held over 700 meetings, and residents chose a land trust. Under a 2004 law they pushed for, the trust owns the land so it can't be sold to developers, while families own their homes.

Since Then

The trust holds about 200 acres, home to some 26,000 people. After years of delay, work began in 2026 to dredge the channel and replant about 35 acres of mangroves along its banks.



FUCVAM

📍 Uruguay

Families build each other's homes and own them together.

Mechanism

Mutual aid housing cooperatives

Context

A 1968 law let families without savings form cooperatives and build their own homes, with their labour replacing a deposit. In 1970 the cooperatives united into one federation, to fight together for land and loans.

In Practice

Each family works at least 21 hours a week on the building site, and the cooperative takes out one shared loan. The cooperative owns the homes; families have the right to live in them, and units are often assigned by draw once built.

Since Then

FUCVAM now unites about 760 cooperatives and 35,000 families. Under the dictatorship it gathered hundreds of thousands of signatures against a law forcing private ownership, and its model has spread across Latin America.



PAH

📍 Spain

Neighbours
stand together
to block evictions.

Context

When Spain's housing bubble burst, banks took back homes, but families still owed the rest of their mortgage. Many were left homeless and still in debt, so in 2009 people in Barcelona began organising.

In Practice

Decisions are made in open meetings. Members gather at the door on eviction day to block court officials, help families negotiate with banks, and move evicted families into empty flats owned by banks.

Since Then

By 2014 it had stopped over 1,000 evictions, and by 2016 it had rehoused around 3,000 people. Seventeen years on, it is still active and increasingly helps renters, who now account for over 70% of evictions in Spain.

Mechanism

Anti-eviction organising



Baan Mankong

📍 Thailand

Slum dwellers plan and rebuild their own neighbourhoods, on land they own together.

Mechanism

Community-led upgrading

Context

Clearing slums often meant bulldozing homes and evicting residents. Since 2003, a Thai government agency has lent money to slum communities instead of developers.

In Practice

Residents save together and form a cooperative, which takes the loan. They survey their own settlement, negotiate to buy or lease the land together, and plan the rebuild with architects. The cooperative then lends to each household, adding a little interest to cover its running costs.

Since Then

By 2011, over 90,000 households in 1,546 communities had taken part, and over 60% stayed where they were. Most now lease their land long-term or own it together through their cooperative. By 2021, over 130,000 households had benefited.



Keeping Shared Wealth Shared

Something built
together won't stay
shared on its own.

When a shared project succeeds, what it has built (land, trust, reputation, work) can start to look like something to cash in on.

Without legal or cultural protections, it can be sold off or taken over by a few people. The best time to lock in its purpose is early, before success makes it a target.



Aflaj Irrigation

📍 Oman

Instead of metering water, these desert villages share it out by time.

Mechanism

Asset locks

Context

In one of the world's driest places, Omani villages dug channels to bring water from underground sources and springs. Some run through hand-dug tunnels for kilometres, with shafts down from the surface, so gravity alone carries water to the fields.

In Practice

Households own shares in the water, counted in time rather than volume, usually in half-hour turns. A manager chosen by the owners runs the system. Some water is auctioned off to pay for repairs.

Since Then

Water shares can be inherited, rented or sold separately from the land. Around 3,000 channels still work, some possibly 1,500 years old. Most turns are now timed by watch, but a few villages still use sundials and the stars.



A business without a boss, where everyone earns the same and no one can sell it off.

Indivisible cooperative reserves

In 1975 a trader started a small wholefood business in Leeds, supplying local health food shops. In 1977 he sold it to his seven workers, who turned it into a cooperative they would own together.

Every member earns the same hourly rate and works across different jobs, so a driver might also help in the office. There are no bosses or outside shareholders: the members own and run the business together.

Nearly 200 members now run a business with yearly sales of about €70 million. It is the UK's largest worker cooperative, believed to be Europe's largest with equal pay and no gender pay gap.



Mietshäuser Syndikat

📍 Germany

Every house has a permanent guardian who has the power to stop it being sold.

Mechanism

Golden shares and veto rights

Context

Founded in Freiburg in 1992, with roots in the squatting movement, the Syndikat helps groups buy buildings and take them off the property market.

In Practice

Each house is owned by a small company with two owners: the residents' association and the Syndikat. That means residents rent their flats from a company they own together. They decide almost everything, but the Syndikat can block a sale or any change to the house's basic rules.

Since Then

Houses are bought with bank loans and many small, low-interest loans from supporters, repaid from rent. Over 200 houses have joined, and each pays into a shared fund that helps new groups buy.



Parque de la Papa

📍 Peru

Farming communities guard their potato varieties as a shared inheritance.

Mechanism

Commons and copyfair licences

Context

Quechua farmers near Pisac were losing potato varieties grown for generations, and feared companies would patent the rest. In 2002 they joined their lands into one park, with a shared association that controls access and records every variety.

In Practice

Leaders from each community run the park together, and a group of farmer “potato guardians” looks after the seeds. Every group earning money there, from restaurants to craft makers, pays a tenth of its income into a shared fund.

Since Then

The park now grows over 1,300 potato varieties, including 410 returned from a research seed bank. The communities refuse all patents, and their harvests and incomes have risen steadily.



Building Shared Infra- structure

Some needs are too big, and too long-term, for occasional help.

No one person can supply power, water, internet or a forest. These only become shared when a community organises around them for years.

It's a long commitment, and much of the work is unglamorous: someone has to keep it all running.



Coopérnico

📍 Portugal

Citizens pool their savings to put solar panels on the roofs of local organisations.

Mechanism

Community energy systems

Context

Despite its strong sunshine, Portugal had no renewable energy cooperative. In 2013, sixteen citizens set one up so ordinary people could invest their savings in clean energy.

In Practice

Members lend money to put solar panels on rented roofs of charities, wineries and small businesses. The electricity is sold to the grid, members are repaid, and when the contract ends the panels are given to the roof's owner.

Since Then

Around 7,000 members have funded 44 solar installations. Since 2020 the cooperative has also sold renewable electricity on a non-profit basis, with over 6,000 customer contracts by 2025.



Athens Wireless

📍 Greece

Neighbours across Athens built their own broadband network.

Mechanism

Community-owned broadband networks

Context

In 2002, home broadband in Greece was scarce, slow and expensive. Tech enthusiasts in Athens decided to build their own network instead, without relying on telecom companies.

In Practice

Members buy and mount their own rooftop antennas, linking up through a shared online map. Larger rooftop stations pass data across the city, so the network grows house by house.

Since Then

By 2010, about 1,100 rooftop stations linked nearly 3,000 computers, reaching nearby islands. The non-profit network offered its own phone calls, search engine and streaming. As home broadband improved, it became more of a club for tech enthusiasts.



Subak

📍 Indonesia

Priests at water temples keep a calendar that sets when each area floods and plants its rice.

Mechanism

Community forests and water systems

Context

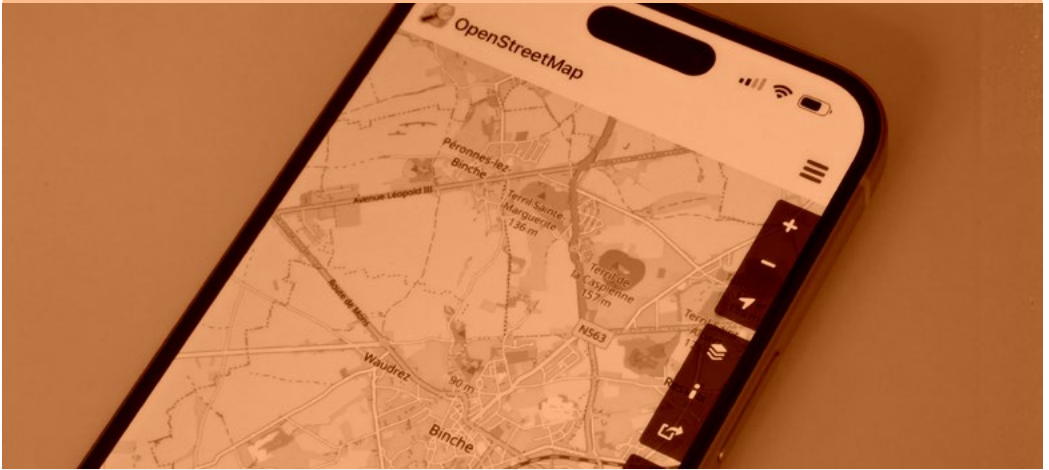
In the 1970s, Indonesia's government told Balinese farmers to drop the temple calendar and plant new rice varieties as often as possible. Water schedules fell into chaos, pests exploded and harvests suffered.

In Practice

Each subak is a self-governing group of farmers sharing one water source. At shared water temples, priests set when each group floods and plants. Upstream farmers leave water for those downstream, who in return plant together, so pests run out of food.

Since Then

In the 1980s, a computer model showed the temple schedule balanced water and pests better than the alternatives tested, and officials backed it again. Recognised by UNESCO in 2012, subaks now face pressure from tourism and land sales.



OpenStreetMap

📍 Transnational

A free map of
the whole world,
built by volunteers.

Context

In 2004, Britain's official map data was locked behind paid licences. A London student decided to make a free map instead, adding his first street after cycling around Regent's Park with GPS.

In Practice

People add to the map by walking or cycling streets with GPS, tracing roads and buildings from satellite photos, or fixing what they know about their own area. Anyone with a free account can edit, and other mappers check changes.

Since Then

Over 10 million people have signed up, though only a small share edit regularly. In 2010, after Haiti's earthquake, hundreds of volunteers mapped Port-au-Prince within days, and rescue teams used the map.

Mechanism

Open-source infrastructure



Owning the Work

Work creates wealth, but that wealth often ends up far from the people who create it.

Most workers earn a wage, while the profits, the decisions and the long-term control go elsewhere.

But work can be organised so that ownership and any surplus stay with the people doing it. That means more than better pay: it gives them a say in what their work produces and where the rewards go.



CECOSE SOLA

📍 Venezuela

A large network of markets, clinics and services run without bosses.

Mechanism

Worker cooperatives

Context

In 1967, a cooperative member in Barquisimeto died and his family couldn't afford the funeral. Ten local cooperatives responded by setting up a shared funeral service, and later added food markets, credit and health care.

In Practice

Workers rotate between jobs and mostly earn the same. Dozens of cooperatives and community groups make decisions together in open meetings, aiming for agreement rather than a vote, with no managers.

Since Then

Its weekly food markets serve around 40% of the city. The network paid for and built its own hospital, where surgery costs half the private price, and its clinics care for up to 250,000 people a year.



Kuapa Kokoo

📍 Ghana

Cocoa farmers set up their own buyer, so nobody could short-change them.

Mechanism

Producer cooperatives

Context

In the early 1990s, Ghana let private companies buy cocoa from farmers. Farmers complained that many companies rigged their scales, so in 1993 a group of them set up their own cooperative buyer.

In Practice

Village groups elect their leaders and control their own scales. On cocoa sold as Fairtrade, the cooperative earns an extra payment, which members spend on bonuses, schools, wells and clinics.

Since Then

It has grown from about 2,000 farmers to over 100,000, about a third of them women. Its Fairtrade payments have paid for hundreds of wells for clean water, eight schools and mobile clinics serving over 200 remote villages.



Dounuri

📍 South Korea

The people who care for the elderly are the ones who own the business.

Mechanism

Care cooperatives

Context

Care work in South Korea is often low-paid and insecure. In 2008, care workers from a government job scheme for low-income people started their own care centre in Seoul. In 2013 it became Korea's first registered social cooperative.

In Practice

Every member gets one vote, however much they have invested. The rules require at least two-thirds of the board to be staff, and 11 of its 13 directors are employees.

Since Then

It has over 900 members, about two-thirds of them staff. In 2013 it became the first social business in Korea to run a public nursing home, and it now runs care centres, care homes and nurseries across Seoul.



CoopCycle

📍 Transnational

Delivery riders form their own cooperatives and share the cost of their app.

Mechanism

Cooperative federations

Context

When the delivery app Take Eat Easy went bankrupt in 2016, many riders were left unpaid. In 2017, French activists and couriers built free delivery software that only cooperatives and non-profits may use.

In Practice

Local cooperatives employ their riders and use the shared app. Each pays 2% of its delivery income to a federation that employs the programmers and supports new cooperatives. Every cooperative gets one vote.

Since Then

Dozens of cooperatives in about a dozen countries now use the software, with riders on fixed wages. Since 2021, a drop-in centre in Paris has helped over 1,700 couriers with paperwork, language classes and legal help.



Deciding Together

Budgets, grants,
and prices are
never neutral.

Decisions about who gets served and who waits don't have to rest with donors or distant officials.

The people affected can make them instead, through open meetings, reviews by their peers and budgets anyone can check. When the reasoning is visible, it can be questioned rather than simply handed down.



FRIDA

📍 Transnational

The people applying for the grants are the ones who decide who gets them.

Mechanism

Participatory grantmaking

Context

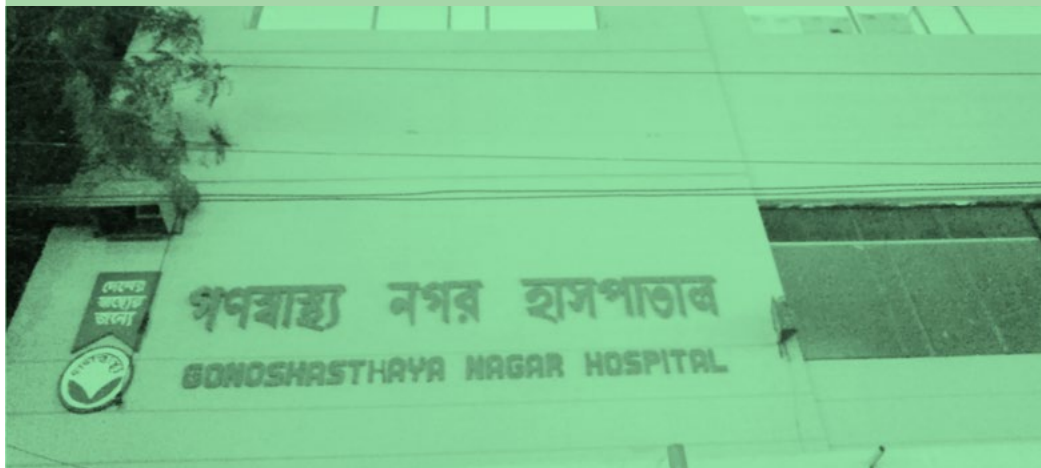
Young feminist groups are often too small for big funders to notice. Around 2010, young activists set up a fund to pass donors' money on to such groups in the Global South, led by girls, young women or trans youth under 30.

In Practice

Young activists first check that applicants qualify. The applicants then read summaries of each other's proposals from their region and vote, anonymously, for their favourites. Nobody can vote for their own group.

Since Then

In 2024 it supported over 200 groups in more than 100 countries, giving over €2.7 million in grants. Its model, the first of its kind on a global scale, has inspired other funders.



Gonoshasthaya Kendra

📍 Bangladesh

The richer you are,
the more you pay
for exactly the same
hospital treatment.

Mechanism

Solidarity tariffs

Context

During Bangladesh's 1971 war of independence, doctors ran a field hospital for wounded fighters and refugees. In 1972 they moved to Savar, a rural area near Dhaka, and started out in six tents.

In Practice

Families join one health insurance scheme and get the same care. What they pay depends on income: the rich pay most, while the poorest pay very little for care that is almost free.

Since Then

Seven hospitals and 50 smaller clinics now serve around 1.5 million people. Village health workers, many of them young women, visit homes and send serious cases to hospital.



Porto Alegre

📍 Brazil

Residents decide how the city's money is spent.

Mechanism

Resident-led budgeting

Context

In 1989, a third of Porto Alegre's people lived in slums on the city's edges, many without sewers or clean water. A newly elected city government let residents decide how part of the budget was spent.

In Practice

Each year, neighbours in 16 districts meet in open assemblies to rank their area's needs and elect delegates. A citizens' council then draws up the spending plan, which the city council approves.

Since Then

By 1996, the share of homes connected to sewers had risen from 46% to 85%. A new city government suspended the process in 2017, citing a lack of money. Widely seen as the birthplace of participatory budgeting, Porto Alegre inspired cities worldwide.



FEJUVE

📍 Bolivia

A city of a million people, built by its own residents.

Context

From the 1950s, poor migrants, mostly Aymara from the countryside, settled on the high plain above La Paz. Drawing on village traditions, they formed neighbourhood councils to get basic services. In 1979 the councils joined into one federation.

In Practice

Each council covers one neighbourhood, needs at least 200 members, and decides in open meetings that residents are expected to attend. Neighbours work together to lay pipes and build schools.

Since Then

Around 600 councils now belong to the federation. In 2003 it played a leading role in protests that forced Bolivia's president to resign, and in 2005 it drove out a private water company. It remains a powerful political voice.

Mechanism

Assemblies and rotating committees



Keeping Knowledge Alive

A community
that forgets what
it knows can't
defend itself.

Skills, records, data, seeds and spoken histories are more than heritage. They help people run things today: knowing where land boundaries lie, which crops grow where, or who has a right to what.

Passing it down from one generation to the next protects it from being forgotten or taken by outsiders.



Trans Memory Archive

📍 Argentina

Erased history,
brought back by
the community
that lived it.

Context

In 2012, a trans activist started an archive to honour a friend who had collected photos of their community. Until then, trans lives in Argentina appeared mostly in police and morgue files.

In Practice

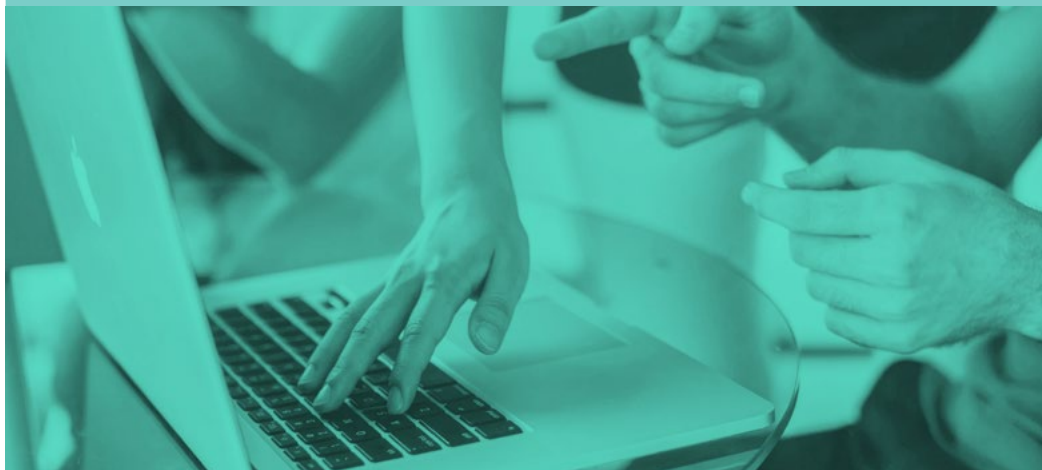
Trans women share old photos, letters and stories through a private Facebook group. A small team scans them in high quality, and the women tell their histories, including persecution under the dictatorship, in their own words.

Since Then

With over 25,000 items, it has been shown at museums and exhibitions including Madrid's Reina Sofía and the São Paulo Biennial.

Mechanism

Community archives



The Carpentries

📍 Transnational

Researchers
teach each
other practical
computing skills.

Mechanism

Skill-share networks

Context

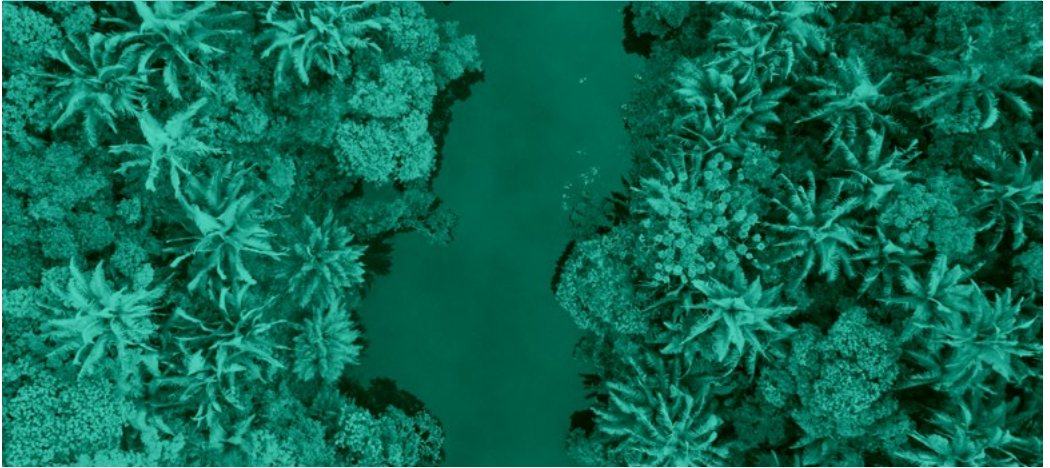
In 1998, two computing experts saw scientists losing time to basic programming problems. They began with week-long courses at a US national lab, later replaced by two-day workshops.

In Practice

Trained volunteers teach the workshops unpaid, and hosts usually cover their travel. The community writes the lessons openly and tests new ones in real workshops before they become official.

Since Then

The lessons are free for anyone to use. Over 5,400 instructors have run more than 5,000 workshops in 72 countries, reaching nearly 100,000 learners since 2012, from CERN to all seven continents.



Waorani Mapping

📍 Ecuador

Amazonian people mapped their own forest to stop it being destroyed.

Mechanism

Participatory counter-mapping

Context

Ecuador divided the southern Amazon into oil blocks to auction to companies, saying it had consulted the people living there in 2012. The Waorani of Pastaza said they had never been properly asked.

In Practice

Young Waorani learned to use GPS and mapping tools. Over several years, elders guided them through the forest to record hunting grounds, sacred sites and medicinal plants, using free software that works without internet.

Since Then

In 2019, Waorani communities took the government to court, using their maps as evidence. Judges ruled the consultation invalid, protecting around half a million acres from the auction. The ruling set a precedent for other Indigenous peoples.



ARCHE NOAH

📍 Austria

Gardeners
each grow rare
varieties and
share the seeds.

Mechanism

Seed and biodiversity commons

Context

EU law lets you sell seed only of registered varieties, and registration tests demand uniform crops that many old varieties can't pass. In 1990, Austrian gardeners formed a group to save them anyway.

In Practice

Its seed archive holds about 5,500 varieties. Around 150 volunteers grow rare crops in their own gardens, save the seed and share it through a catalogue and regular meetings.

Since Then

In 2013 the EU proposed seed rules that campaigners said would threaten traditional seed swapping. Over half a million people signed the group's petition, and in 2014 the European Parliament rejected the proposal by an overwhelming majority.

Critical Principles

Access Is Not the Same as Power

Being able to use a shared system isn't the same as having a say in how it's run. Who gets to change the rules, control the data, manage its money and property, and shape where it goes?

Taking Part Isn't the Same as Having a Voice

Meetings, votes, and assemblies can still be dominated by whoever has more time, confidence, status, education, fluency in the language, or better access to technology.

Conflict Is Not Failure

Disagreements are bound to happen, and they don't mean the system is broken. Any shared system needs fair ways to settle disputes, hold people to account and put things right.

Informal Can Be a Strength and a Risk

Informal systems tend to be fast, flexible, and caring. They can also lack transparency, legal protection, and safeguards when something goes wrong.

Local Isn't Always Better

Local systems can build accountability and belonging, but they can also shut people out, breed distrust of outsiders and reinforce old hierarchies.

Resilience Can Become a Trap

Praising people for coping can excuse the conditions forcing them to cope in the first place. They shouldn't have to endure such conditions at all.

Boundaries Can Shut People Out

Every shared system needs rules about who can use it, benefit from it, contribute, and decide. Those rules have to be clear, open to change, and fair to newcomers and outsiders.

Leaving Has to Be Possible

Trust and belonging keep care alive, but they can also make it hard to say no. Healthy systems leave room to disagree, step back, or walk away entirely.

The Future Shouldn't Silence the Present

Thinking ahead for future generations matters, but it shouldn't be used to ignore what people urgently need right now.

Nature Isn't a Side Issue

Land, water, seeds and forests aren't a backdrop to shared wealth or a separate cause. Every shared system depends on them, and how a community treats nature is part of how it treats itself.

Memory Is Political

Archives, maps, spoken histories,
data and inherited knowledge
decide whose suffering counts,
whose expertise is recognised
and whose claims are taken
seriously.

What You Measure Can Distort What You Value

Data often rewards what is easy to count and misses what matters most: trust, dignity, confidence, safety, shared knowledge and collective imagination.

How To Use This Deck

Paths, Not
Solutions

You can't use this deck wrong.

If you sense a collective response to a problem could work better than going it alone, this is for you. Each card is evidence: somewhere, this idea worked.

Ways to begin:

- I **Bring a Challenge**
Start with a fear about the future and use the cards to help you find a way through it.
- II **Make the Case**
Start with a mission, build a rough idea from a few cards, and defend it against a sparring partner.
- III **Take a Card Home**
Draw one card and write without stopping to find new forms social wealth can take near your home.

I

Bring a Challenge

 60 to 90 minutes

 Groups of 4 to 8

 The aim is to see how the chosen challenge affects everyone in the room. Find one small step towards addressing it together.

Bring a Challenge

1

Start with a challenge on any scale: personal, global, or institutional.

Example: “Pensions won’t be there when we retire.” Do a round of sharing: how does this challenge already affect each person in the group?

2

Run the challenge through the cards, and generate quick what-ifs.

Example: *Tool Library* card — what if sick pay worked like a tool library? Or *Fureai Kippu* card — what if care were the currency instead of cash? Write them individually first, then do a round of sharing.

3

Turn the favourite what-ifs into present tense, set ten years in the future.

Example: “It’s 2036. You bank hours caring for elders now, and draw down cared-for hours when you’re old. Your neighbourhood holds the ledger.” Again, write individually first, then share.

4

Finally, as a group, picture an actual service, or part of one, and stress-test it against the *Critical Principle* cards.

Ask: who runs it, who pays in, who’s left out, who does the unpaid work?

5

Then break from your table and share one conclusion with the room.

Example: “A care time bank only works if someone neutral keeps the ledger and your hours are safe when you relocate, so it needs a regional body to function.”

II Make the Case

 90 minutes to 2 hours

 2 to 3 people

 The aim is to go from a vague mission to a rough first version of an idea, and to find out its weakest spots.

Make the Case

Sort the cards into the twelve colour-coded categories, with the case descriptions facing down.

1

Name your challenge and write down everything you already know about it.

Example: Challenge: “Cost of living. How do we help people get by?”
What you know: rent, food, energy and childcare are the biggest costs.

2

Look at the twelve category titles and pick two or more that touch your challenge.

Example: *Cutting Everyday Costs*, *Keep Money Moving* and *Keeping Shared Wealth Shared* seem to match the challenge.

3

Open those piles and read the cases. For each one, ask: what’s the key mechanism here? The line at the bottom of the card is a starting point, but look at what people actually do.

Example: *Mietshäuser Syndikat* is about housing in Germany, but the mechanism is a single veto that blocks a sale. That could stop a food coop from being sold.

4

Combine two or three cards into one rough idea and write your case. It doesn’t need to be a full plan.

Example: “A neighbourhood food-buying group (BÜKOOP), where members pay in hours as well as cash (Fureai Kippu), and a veto stops it ever being sold (Syndikat).”

5

Present to the other person or pair in three minutes. Say what it is, who it helps, and which card does which job. They play challenger for ten minutes. They only say “yes, but...” and you answer. Once you feel you’ve run out of answers, swap.

Example: “Yes, but who decides what an hour is worth?”

6

To conclude, each person writes down the objections they couldn’t answer.

III Take a Card Home

 20 minutes

 1 to 3 people

 The aim is to stretch your idea of what shared wealth looks like, including forms you already live in without ever calling them that.

Take a Card Home

1

Draw one card at random.

Example: *Tool Library.*

2

Set a timer for 5 to 10 minutes and write.

Start with: "This idea in my community could look like..."
Don't edit, don't critique.
Silly ideas are fine.

Example: "...a shared washing machine in our building. A box of baby clothes that goes round the street. A group chat where people lend each other their cars."

3

If you get stuck, change what's being shared.

Example: Swap tools for time, skills, rooms, food or care.

4

When the ideas run out, or the card just doesn't seem to work no matter how hard you try, draw the next one and repeat.

It's also okay to work with just one card per session.

5

To finish, read it all back.

Underline anything that shows up more than once. Circle anything you already do. Then complete this sentence: "Social wealth can also look like..."

Examples: "...a group chat where everyone shares which shop has the cheapest eggs." "...a neighbour who notices when you stop leaving the house."