Mutual Aid Networks:
Redesigning Work for a Cooperative, Regenerative Economy
Currently, the economic system values only certain types of work, certain types of skill sets, and is limited by the availability of money. A large portion of the population does work where their highest gifts and talents are not being utilized, in order to accumulate enough money to live. Dissatisfaction is high in the workplace and true creativity is overshadowed by the imposition of cookie-cutter directives dictated from the top. While many of us lack time due to working two or three jobs or one job that is equivalent to two or three jobs to make ends meet, others sit and wait idly for employment due to lack of money. Meanwhile, there is an abundance of meaningful work that needs to be done, which is being ignored.

Predictably, if nothing changes, people will continue not providing their talents to the world due to the lack of money and the work that builds our communities and help them flourish will not get done.

The Wisconsin Uprising, Arab Spring, and the Occupy Movement are just three of many examples showing that people around the world recognize the brokenness of the current system and their readiness to take action. Our initiative creates a positive and constructive pathway for such energy.
What would it look like if everyone were doing the work they loved, what they felt called to do?

What if everyone had the opportunity to build their skills to their maximum capabilities and then apply them to making their communities whole and beautiful?
After four years of research and development, we are unveiling Mutual Aid Networks (MANs) and inviting you to help support their creation. The mission of Mutual Aid Networks is to create means for everyone to discover and succeed in work they want to do, with the support of their community.

Mutual Aid Networks are a new form of cooperative that employs collaborative economic strategies – including timebanking, price-based mutual credit, shared resources, and cooperative savings and lending pools – in a synergistic way. These economic strategies are currently being used successfully around the world. Our system moves one step further by bringing them together into a comprehensive, complementary economic system that will configure the economy to work for people, instead of people working for the economy.

The cooperative will employ these different economic strategies to generate, steward, and allocate resources toward the group's agreed-upon goals. This structure will allow the strengths for each strategy to shine while also filling in the gaps for each individual strategy's weaknesses. Synergies within the Mutual Aid Network will enable new-found effectiveness in channeling resources where they are needed within a community.

Mutual Aid Networks are scalable and can be created by any group of people who hold shared values and a common purpose that fits with the agreed-upon core principles of Mutual Aid Networks. Communities could form MANs for:

- Providing healthcare and wellness within the community
- Increasing energy conservation and renewable energy production
- Increasing economic prosperity by creation and support of local businesses and enterprise
- Creating disaster preparedness networks by risk areas or geographic region
- Creating art incubators
At the individual level, we will create means for people to redesign their work lives. The tools we are creating will help enable people to design how they use their time not only to provide services and meet their financial needs, but also to meet their needs for creative expression via music, art, etc., to be involved and help their community, and to be continuing life-long learners.

There will be six pilot sites across the country that will be piloting and experimenting with the design and structure of local Mutual Aid Networks. By testing the MAN structure simultaneously in different locations for varying purposes and sharing our learning as we go, we will be able to support rapid replication and scaling up rather than if we work in isolation. Our goal is to raise $1,000,000 for this pilot program.

These are some of the sites and organizations that are collaborating on Mutual Aid Networks:

- Madison, WI (Allied Community Coop)
- St. Louis, MO (Cowry Collective, Solidarity Economy St. Louis)
- Rural Maine (Time Initiative of Maine)
- Detroit, MI (New Work Field Street Collective)
- Lansing, MI (Mid-Michigan TimeBank)
- Chicago, IL (Chicago Time Exchange, Institute of Cultural Affairs, Chicago Sustainable Leaders Network)
- Ithaca, NY (Ithacash)

In Madison, WI, we are building our own first local MAN, the Allied Community Coop, around a comprehensive energy conservation and renewable energy project that will build collective wealth in the neighborhood while reducing fossil fuel consumption.

We have already incorporated a meta-cooperative in Wisconsin called the MainMAN to support local pilot sites’ activities and infrastructure. The MainMAN meta-cooperative that links the pilots together will enable us to collectively create comprehensive budgeting tools for individuals and projects that track all forms of capital—timebank hours, mutual credit, shared resources, and community savings and lending pools and allow people to commission work from each other and redesign their work lives utilizing shared templates and facilitation processes. This system of tools will create mechanisms for people to be able to invest money, time, and other resources directly into their communities.
The MainMan also provides a network for thinkers, writers, system designers, software designers, donors, and fundraisers to connect and collaborate from the global community. In turn, the local MANs are provided with access to high levels of technical assistance and expertise as well as tools from this network that they would not be able to obtain individually.

We have the opportunity to change the economic system and create a whole new structure and paradigm together. We are committed to the possibility of all people doing work they love, contributing to their communities as they wish, and working with neighbors to realize their dreams.

We invite you to partner with us in this exciting new endeavor. Success is possible if every person who has been moved to create an economy that works for all makes a generous gift or pledge.

We are requesting that your contribution be split between the Dane County TimeBank (20%) and Mutual Aid Networks (80%). Your contribution will support the continued operation and innovation by the Dane County TimeBank as Mutual Aid Networks are created across the country and the world.

Checks can be made payable to “Dane County TimeBank”

Credit card donations can be made at http://goo.gl/qGICPL via Paypal.

This initiative is endorsed by our Advisory Board:

- The Yes Men (Andy Bichlbaum and Mike Bonanno) – Culture-jamming activists
- Charles Eisenstein – Author of four books (notably Sacred Economics)
- Dr. Edgar Cahn – Founder and CEO of TimeBanks USA
- Vicki Robin – Simple living advocate/ author of two books (Notably: Co-Author of Your Money or Your Life : Transforming Your Relationship with Money and Achieving Financial Independence with Joe Dominguez)
- Deborah Frieze – Managing Partner of the Boston Impact Initiative/ Co-Author of Walk Out, Walk On with Meg Wheatley
- John Bloom – Senior Director of RSF Social Finance

For more information, go to:

**Mutual Aid Networks**

www.mutualaidnetwork.org

**Time for the World**

blog.timeftw.org

**Dane County TimeBank**

danecountytimebank.org
Dane County TimeBank: Beyond TimeBanking

The Dane County TimeBank (DCTB) was established in 2005 to build self-sufficiency and interdependence through timebanking. As one of the largest (2700 members) and most functional timebanks in the U.S., we have broken new ground by applying timebanking to alleviate vexing community problems. Our restorative justice youth courts, wellness project, disability inclusion, and energy conservation work are held up as models around the world.

Time for the World

A team from Dane County TimeBank, called Time for the World, has been tasked with designing a system that connects timebanking with price-based mutual credit, community savings and investment pools and cooperative ownership models in order to create a more effective and self-sustaining system. The new model we have created is called Mutual Aid Networks. Mutual Aid Networks (MANs) are a type of multi-stakeholder cooperative that stewards resources collectively to enable people to do the work that they love and are called to do. Dane County TimeBank will become a part of a local Mutual Aid Network pilot project, while working in concert with other pilot sites around the US and beyond, in a spirit of sharing and experimentation to support rapid replication and scaling up.

Stephanie Rearick

Stephanie Rearick is a prominent leader in the formation of Mutual Aid Networks. She has extensive experience organizing people, developing collaborations, and building organizations. As founder of the Dane County TimeBank, Rearick built the organization from the ground up. She helped establish Madison Hours local currency in 1995. She has co-owned a small local business, Mother Fool’s Coffeehouse, for 19 years. Rearick worked with Madison, WI residents to identify the most effective way to bring timebanking to the community, to develop Maxine’s timebank store, and to work toward this cooperative partnership. As former Director of Madison's Greenpeace office, Rearick gained experience in door-to-door outreach, fundraising, environmental justice work, and organizational dynamics.

Rearick has gained international recognition as an expert practitioner in timebanking and complementary currencies and a leader in developing new modes of action for timebanking and related models. She has presented at two International Complementary Currency Conferences in Europe and has been featured in four prominent books by leaders in the field over the last two years.

DCTB: Beyond Dane County

Dane County TimeBank is an organization built on collaboration, sharing, and mutually beneficial exchange. Dane County TimeBank plays an important role in creating networks of leaders, experts, practitioners, and system thinkers through its experience as one of the largest and most successful timebanks in the United States as well as its investigation, collection, and analysis of different alternative economic structures around the world. These experiences positions DCTB at a pivotal intersection between the academic alternative economic theorists and on-the-ground alternative economic implementers and practitioners. Utilizing these relationships has led to the development of Mutual Aid Networks and will aid greatly in their implementation.
### Budget Expenditures

<table>
<thead>
<tr>
<th>Budget Expenditures</th>
<th>Total Project Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Main MAN Staff (salary, fringe benefits, payroll taxes)</td>
<td>$167,000</td>
</tr>
<tr>
<td>5 Main Man action team leaders (part time)</td>
<td>$32,000</td>
</tr>
<tr>
<td>• Communication</td>
<td></td>
</tr>
<tr>
<td>• Social</td>
<td></td>
</tr>
<tr>
<td>• Financial</td>
<td></td>
</tr>
<tr>
<td>• Legal</td>
<td></td>
</tr>
<tr>
<td>• Technical</td>
<td></td>
</tr>
<tr>
<td>Open source software development and customization</td>
<td>$10,000</td>
</tr>
<tr>
<td>Training and Outreach Travel</td>
<td>$15,000</td>
</tr>
<tr>
<td>Graphic Design, Animation, &amp; Video Creation</td>
<td>$20,000</td>
</tr>
<tr>
<td>Legal services, contract development, fees</td>
<td>$15,000</td>
</tr>
<tr>
<td>Program Evaluation</td>
<td>$15,000</td>
</tr>
<tr>
<td>Internationalization and Localization/Translation costs</td>
<td>$5,000</td>
</tr>
<tr>
<td>Pilot site funding for 6 sites</td>
<td>$600,000 ($100,000 per site for 3 years of operation)</td>
</tr>
<tr>
<td>Audit Cost</td>
<td>$4,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$883,000</strong></td>
</tr>
</tbody>
</table>
**Mutual Aid Network Core Principles**

1. **Redesigning Work.** MANs recognize that everyone possesses passions and skills which they can contribute to their communities and the larger MAN network and will work to find the highest uses to which those qualities and abilities can be put.

2. **Voluntary and Open Membership.** MANs are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, sexual, racial, political or religious discrimination.

3. **Democratic Member Control.** MANs are democratic organizations with transparent governance structures controlled by their members, who actively participate in setting their policies and making decisions. Persons serving as elected representatives are accountable to the membership.

4. **Member Economic Participation.** Members contribute equitably to, and democratically control, the capital of their MANs. At least part of that capital is usually the common property of the MAN. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their MAN co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their contributions within their co-operative; and supporting other activities approved by the membership.

5. **Autonomy and Independence.** MANs are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

6. **Education, Training, and Information.** MANs provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their MAN. The Main MAN will inform the general public about the nature and benefits of co-operation.

7. **Cooperation Among MANs.** MANs serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

8. **Concern for Community.** MANs work for the sustainable development of their communities through policies approved by their members.

9. **Reciprocity – Helping works better as a two-way street.** "How can I help you?" becomes "How can we help each other build the world we both will live in?"

10. **Respect – Every human being matters.** Respect is a foundation for freedom of speech and freedom of religion, and supplies the heart and soul of democracy.

11. **Appropriate and Accurate Tracking and Measurement.** MANs will use the best available tools and methods, taking into our accounts planetary boundaries and constraints, to enable us to track our progress towards achieving the goals embodied in the MAN Core Principles.

12. **Commitment to Long-term Sustainability.** MANs will support work to restore damaged ecosystems and help ensure that our descendants can continue to enjoy the benefits of all the MAN Core Principles — not just seven, but seventy generations into the future.

13. **Redefining Debt.** MANs will work to redefine the concept of debt from one of "paying it back" to “perpetual pay it forward".