



# AUTOGESTIÓ

ADVENTURES IN THE NEW ECONOMIES OF CATALONIA

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## TRANSCRIPT

In 2008, a Catalan man named Enric Duran announced that he had performed a half-a-million pound heist. But there was no breaking into a vault. No police car chase. He did not hack into the bank's mainframe. There was no zipline. In fact, Enric Duran had not stolen anything. There was no crime. He had taken out 68 commercial loans from 38 banks, and passed the money over to social activists and anti-capitalist movements. When he defaulted on the loans, the case was taken to a civil court. On the brink of standing trial, he called on a large swathe of witnesses, leading academics and bank CEOs, who could all testify that the money he had allegedly stolen had never existed in the first place. *An outrageous claim!* Well, no. Those private banks did not have the money to lend him. They had just created a debt out of nothing. *Madness, banks can't just imagine up money!* Well actually yes, they do, in fact that is how money is created. Private, profit-driven banks have, and very much use, the power to imagine money out of nothing. So Enric called on his witnesses to testify to this, but the court dismissed them all. So Enric dismissed the court, and went into hiding.

Meanwhile, local currencies in the UK are gathering momentum. In 2007, the first Totnes Pound was spent, and since then other towns and cities in the UK have followed suit. The idea? To have a currency that cannot leave the local economy, equivalent to sterling in value, and only accepted by local, independent traders. This means that we can support local supply chains and businesses who strengthen the Exeter economy, rather than watching money disappear into tax havens.

"I declare the Exeter Pound officially launched, and available for public trading".

On an unassuming Tuesday in September, at 11 o'clock in the morning, the Exeter Pound went into circulation. In deciding to make a complimentary currency, Exeter has taken a step towards democratising the foundation of our exchange system. But it is only the first step, and it begs the question, what are others around the world doing to achieve social justice, in the midst of a monetary system that breeds inequality, and is very poorly regulated?

Paul Mason: "Well I'm here again at RBS because yet again they've done something wrong... if the banks had the same scrutiny over the traders, and their own managers, as they have over the camera crews standing outside it where you get a security guard coming asking you what you're doing, we might not be in this situation."

Corporate capitalism is failing us. It's inducing ecological decline, affecting social welfare and obliterating local identity and communities. What are some of the models being used by grassroots groups, to make the economy a tool for social change, and how can we bring those ideas into being where we live? In June 2015 we travelled to Catalonia, in Spain, to meet some of the people and

projects that are creating a new economy. It's a place with many currencies, cooperatives and community schemes which are working to move Catalonia beyond the oppression of the government, and the exploitation of the market. In the Catalan language, there is a word that these people embody: Autogestió.

## CHAPTER ONE

### THE COOPERATIVA INTEGRAL CATALANA

At an urban garden in the heart of Barcelona, we spoke with Alé Fernandez, a member of the Cooperativa Integral Catalana (or CIC), the solution focussed, holistic cooperative. We have all come across cooperatives before, but the CIC takes the cooperative model to a whole new level.

**Alé:** "I was in Transition Bristol and I moved here 5 years ago and joined Barcelona en Transición. And then when the co-op started working and did a big call out for volunteers, we kind of all joined and so since then I've been a member of the coop. We've got our own system of currencies, and we're trying to build an alternate system, but at the same time it's all kind of inspired from all the stuff that's happening underground in each neighbourhood."

At Terra Restaurant, in Ultramort, which embraces the moneda social (social money), we talked with Guy James, who introduced us to the workings of the Cooperativa Integral Catalana.

**Guy:** "I'm a member of the CIC, the open revolutionary cooperative, and I'm also a member of the P2P foundation, the society for peer to peer alternatives. I am also in a cooperative called Guerilla Translation. In Spain there's a very high burden on self-employed people, so you have to pay about 300 euros a month just to be self-employed. It's not linked to earnings. So from a pragmatic point of view, it makes a lot of sense to invoice via a cooperative, and that's really the only way of avoiding this very burdensome fee that self-employed people have to pay. In a way that works in the cooperative's favour, because people who are not ideologically drawn to the cooperative, actually end up in the cooperative for purely pragmatic reasons. The cooperative vets everyone who joins it, to make sure that their project is in accordance with the principles of the coop, which would be: don't harm the environment, you mustn't be working for a multinational or anything which is harmful to other people. So long as the project is in line with the cooperative principles, then you'll be allowed to join, and you just pay much less per month. They are quite wary of people exploiting the cooperative without being in line with the principles so that's why they have the vetting of the members, so people don't just join to avoid paying the state tax."

We joined one of these vetting meetings and listened in on the conversation with two people interested in joining. Firstly the recruiter, Juanito, explains what it is the CIC are trying to do; what their philosophies are, telling them for a need of

change in paradigm from individualism to collectivism. Organising as a group, he says, means you don't have to face the struggle alone. One of the potential new co-operators asks if the newly elected mayor of Barcelona, Ada Calou, will help solve the pressing social issues. He suggests that we can use existing power structures to resist. She is a famous social activist, and now that she's in the structure, she could change it. Juanito thinks differently. The CIC is about acting outside of the current power structures, envisioning a future without them. He says that they need to put energy into making the CIC an alternative structure. Ada Colau won't have enough time in office to do what she wants to do, and there is still an overwhelming majority in government who want to suppress her ideas. He uses some cigarette packets to explain that the system as we know it is so far removed from the system we need that making small changes is futile. Another problem is that, in trying to create a new system, many people abandon lives in the city to go and live in self-sufficient, isolated communities. But going to the mountains is not a sustainable solution, particularly for a densely populated place like Barcelona. The CIC is offering a model for a new way of being, while remaining in modern society. The other potential co-operator tells her story. She wants to start her own business, but cannot because of the expense. She is proud of her grandmother, who worked for herself, but had to work in the black market. She wants to have a job, and be a productive member of society, but she can't and she feels guilty. Cabot explains that the CIC can help her, that there are ways of avoiding the self-employment tax, benefiting your local community instead. They have learned methods from corporations and are using them for good. Instead of paying tax, you can declare that you have donated it to a community chest. While this method may not be entirely legal, if enough people do it then they can make it so. It is called financial disobedience, something we'll come back to in a later chapter. Coming back from philosophy, to practicalities, and the actual day to day running of this social organisation, the conversation returns to how the CIC operates. One of the key concepts that guides their work is Autogestió. In Catalan this means collective self-organisation. The CIC is made up of a network of assemblies and working groups. They have a headquarters in Barcelona, a few blocks away from Barcelona's unfinished cathedral, the Sagrada Familia. Here, they have a public front for members to engage with, called Aurea Social. Bulk buying schemes, or 'food baskets', has been a starting point, with assemblies to govern them, so that members are empowered and participation can be encouraged, instead of us all relying on services.

**Alé:** "So there's this whole thing about putting you in a box, and the service provision mentality where you're trying to give people the simplest thing possible because they're obviously idiots and can't do it on their own. But this place [agora] was done without them. There's no way a government could come and do this because this is governance. This is people doing stuff on their own. So the government couldn't do that. They could come and sit in the room with everyone else, with a bit of opposition, but someone could come and take part

and help and they would be accepted more as people not as members of some kind of thing.”

With a network of participative assemblies, we begin to collectivise. Assemblies can network with one another. Other groups form for different projects, like cooperative housing, a community bank, and legal services.

**Alé:** “The problem was that we grew too fast these past two years. We had this idea that we were really big, all these people arrived, we had money, and somehow we just seemed to be really expanding and it hit a point. But since then I’ve learned, through reading Clay Shirky and people who study participative movements and activist movements, is that there’s always like a boom and bust thing at the beginning. At the beginning you always get loads and loads of people joining, and love it, because it’s the next new thing, and those are fairweather friends who will go, or maybe they’ll stick around, but those numbers will decline usually. And then usually you find after a year or so that you don’t have growth in numbers and it’s stabilised. So it’s not like we don’t have growth in numbers, but a lot of the time we’ve slowed down growth. A lot of people want to join but our systems aren’t built to have long-distance communication over emails and assembly stuff when it began as a close-knit group of friends. So somehow we have to be able to maintain [12:23] those networks now it’s larger, because we’ve seen that a lot of the problems are it takes so much longer to organise anything. And any group that starts doing something will find soon enough another group’s done it for them in a way they really don’t like. So we’ve got all these problems now that we’ve got to, on the one side create guidelines so it’ll work and on the other side work on how to make our mutual aid networks and all the other networks and all the informal stuff we do, make that work again.

Perhaps the most important mutual aid networks are local economies, communities working together in solidarity, rather than being fragmented by the global financial system. This is where the CIC and other new economic movements are focusing on the power of social currencies.

## CHAPTER TWO SOCIAL CURRENCIES

One of the most significant developments has been the evolution of alternative currencies. In Catalonia, there are at least 23 working in a variety of ways.

**Guy:** “For example, this restaurant we’re at now, as I understand it they source the food that you are served in the restaurant, they actually pay for that in the social currency - that people can pay for their meals in the restaurant in the same currency that they are sourcing their food from so it’s a nice circle, it’s a nice system whereby there’s no imbalance, basically. They get paid in Ecos, they

spend the money on the food, the raw materials, they turn it into meals that they serve in the restaurant, people pay in Ecos, it goes round. That's the ideal situation really. This is what the CIC is trying to do. It's trying to create a whole ecosystem that's separate from the Euro based, debt based, interest based ecosystem which is gradually failing more and more every year - it's becoming less and less viable as a system and they're trying to create a much more sustainable system that isn't based on debt, war, petrodollars, etc."

In Barcelona, we met up with Susanna, one of the people who put together the economic programme of policies for the Barcelona en Comú party. Ada Colau, the leader of this party, was elected as Barcelona's mayor in May 2015, providing the greatest opportunity so far to have new economic principles recognised in local government.

**Susanna:** "So, my name is Susanna Martin Belmonte. I'm an economist and a social currency activist and an activist for monetary reform. The monetary system is: 'there is just one option and that's what we have and there's nothing else to think about or to decide about', and actually the monetary system is a political tool, it's 100% political, although nobody chooses the monetary system. Well, in the 15M Movement which I don't know if you've heard about, which is the reaction of the society against the two main political parties here who were both looking for ways to impose austerity on the people while they were bailing out banks. The same banks that created the crisis, because actually Spain was in a very good position before the crisis in 2008. Our public debt was very low and we were performing very well according to their criteria and suddenly we are all doing everything wrong and living above our possibilities. Which is totally unacceptable, I mean, we didn't do nothing! We were just doing what we were allowed to do because that's what was being financed. What was being financed was a property bubble. And in Barcelona, one of the initiatives has been Barcelona en Comú and finally we created an economic programme. All of the programme was created collaboratively by more than 5,000 people who participated in the creation of the programme. I am one of them. I'm just working in the economy group on the social currency and there's actually been a big reaction against this part of the programme, probably because it was the most new. And, well, the establishment has used this excuse to attack Barcelona en Comú and they have said that this is a very silly initiative, but it has been a very good opportunity for us to actually speak up about the social currency because it was a very hidden part of the economic programme. It was a very big economic programme with many measures and it was just one more thing and now it's like the star point in the programme which we didn't intend it to be, but in the end a lot of people are talking about this instead of other things and we're having the chance to answer to these attacks, to point out that in Switzerland, which is not very anarchist by the way, there has been a social currency working for 80 years now which is called the WIR with 60,000 companies, small and medium companies, using it. You can buy almost anything in WIRs in Switzerland and nobody knows this. This is what I was saying about the bias of

the information they give you about the monetary system in the universities, because something like this which is so big but nobody knows about it and this is very, very strange. Really strange. There has to be some political reason for that.”

In Villanova i la Geltru, a town just a few miles south of Barcelona, we talked to the creators of the local currency, the Turuta. This currency is not part of the CIC network, but rather a standalone initiative that was started in 2010 by an association called EcoLiving, which is similar to a Transition Town model.

**Bill:** “No, she’s saying that we really believe that the new kind of economy we’re creating with this has to be sustainable, ethical and against basically... you can’t play on two, on both sides, yeah? To create the Turutas and maintain this balance, how could we do it? By creating projects which would generate money based on time. Our own projects.”

Bill, a friend of Ton’s and user of the Turuta, translated the conversation for us. He told us about the technicalities of the Turuta, explaining that in order to spend or accept Turutas individuals and businesses all have a paper ledger. To perform a transaction, the amount and date is written on your personal ledger which is then swapped with the business and you sign the other person’s ledger in order to make sure that the transaction is recorded correctly. This is then entered into an online database and Turutas are granted to, or deducted from, your account accordingly. All of the transactions are visible online so the system is completely transparent. There is a meeting every other month to monitor the running of the Turuta which anyone can go to. There is an online map showing where you can get goods and services and the website has an offers and wants page so people can connect depending on what they want to buy and sell. All of this is done mostly without Euros. When first joining the scheme members are asked to pay 10 Euros which is put into a ring-fenced account and they are given 10 Turutas. If they want to leave this payment is returned to them. Other than that, the Turuta is separate from the Euro, functioning as an independent monetary ecosystem. They are, in effect, creating new money, but this is all done legally. No new Euros are being generated, so regulators don’t get involved. As part of the scheme there is an assembly 3 times a year where people vote on which community projects should run. Working for an hour on one of these projects, whether it be land cultivation or language tuition is worth 10 Turutas. These social projects run by the EcoLiving Association enable people not just to earn Turutas, but to participate in something that will help them learn skills that often neglected. The aim of the Turuta is very much on the creation of a new ethical, sustainable economy. But what about inflation? Well, without artificial manipulation of the market it is unlikely that extreme inflation will be a problem. The Turuta is a very small scale economy, only used in Villanova i la Geltru. Economies like this tend to expand and contract gently.

Esteve is one of the administrators of the Bona Hora which started in 2011. He proudly shows us the guide which lists all the businesses that accept the currency and explains how you can earn them. The idea, for them, is to redefine value. Rather than allowing value to be manipulated by the supply and demand of the market, it is based on the true cost of producing something. Namely, a person's time. So, for instance, a loaf of bread might cost ten minutes. In this sense, the Bona Hora is a fusion between a Euro-backed local currency and a timebank. He explains that it began at an artisan's market where the makers wanted to establish a solidarity economy.

Back in Barcelona, Susanna tells us about the newly launched Eurocat - a regional digital platform for businesses to trade amongst one another and supply customers with goods. All whilst using this mutual credit system. The idea is that there is no centralised issuer, as is the idea with all of the local currencies we encountered, but that businesses support each other with zero or low interest credit.

**Susanna:** "The Eurocat is a project that we started promoting 2 years ago in which the aim is a little bit to create something similar to the Swiss WIR. So, what we are aiming for is for companies to create their own money because, actually, if you think that banks create money and they back it with their solvency, which is based on financial assets, it makes much more sense to create money backed with real assets, which is what small and medium companies have. So, it makes much more sense, and it's been proved in the WIR, that it works. It's like creating a voucher to buy your own goods and services. So, I'm producing milk, so I give you a voucher that you can bring to me and I give you milk whenever you want to buy milk with my voucher. But if you create that for a whole community of producers and commerce and shops the result is a local currency backed by the production or the local economy. And it's absolutely sound and it's been proved in Switzerland as I said, for 80 years already. And that's the base of the Eurocat - that you don't really need a bank creating money. It's not just like that: you have to do it in a sound way but it can be done. So the people can create the money for the real economy.

Actually, the local currencies, and social currencies in general, are not only about keeping money in the local economy. For instance, Barcelona doesn't need that. As a big city it is an attractor of money per se. So, that's not the only point. The point also is to democratise the power to create money and also to create a monetary mass that cannot go to tax havens, that cannot be delocalised and put into production in China or something else. It's a local monetary mass that has to be spent locally, aside from the monetary mass that everyone has in pounds or conventional money. So, this additional income that people can have through trade is something that can change completely the utility curves, if you want. So, people are going to substitute global goods by local goods because they have to spend this additional income they have. And so they're going to tend to buy local things that are available with this additional currency they have. So naturally

local goods are going to be consumed in the local economy and global goods are going to be purchased with the global currency.”

The currencies in Catalonia come in all sorts of formats. But what about those outside Catalonia? Not all goods can be produced inside a given region, so we need to find other ways to transfer value in a global context whilst maintaining the ethical standards of the new economy.

**Alé:** “You’ve got gift economy, alternate social currencies or local currencies, then national currencies or agreements between social currencies and then we’ve inserted then at that point cryptocurrencies as a way of doing international exchanges between co-ops and between groups that do ‘autogestió’ in different countries. So, Kurds, for example, Zapatistas, who already sell coffee in this way. How can we do this without exchanging dollars or Euros?”

## CHAPTER THREE CRYPTOCURRENCIES

**Guy:** “Cryptocurrencies - you can think of it as a ledger book of transactions. When you download the wallet, which is just a piece of software, it downloads all the transactions that have been made in that currency ever, so you’re downloading the entire ledger of everything that’s ever been transacted using that currency. So everybody’s got a copy of that ledger and they’ve all got to correspond with each other. So it’s using the internet as a network to check between all the the wallet softwares that have got this ledger to make sure that it’s all correct. That’s a very simplified version. That’s essentially what it’s doing. You’re basically just downloading a list of transactions and your computer is using its CPU power to just check that it’s all correct and nobody’s tried to spend the same amount twice. So, I mean, a bank is basically stopping you spending your same five euros twice. I can’t buy a beer with it and then try and buy an ice cream with it because I’ve already spent it on the beer. Because if the bank wasn’t efficient then I could buy a beer and then quickly buy an ice cream, but the bank says ‘that five euros has been spent, you’ve got five euros less in your account. Your assets have gone down by five and your liabilities have gone up by five.’ So, that’s what a bank does. Whereas a cryptocurrency does away with the centralised banking system and it does it in a decentralised peer-to-peer way. It’s just performing the same function as a bank, but without the potential for abuse that banks apparently have become in a position to do. To abuse the system for their own benefit. I don’t know if it’s human nature, but it appears that they have decided to do that.”

**Alé:** “I was a web developer so been really involved with IT stuff and was interested in Bitcoin. So in the space we use to run at the bottom of my flat we had kind of workshops about Bitcoin and we sold all our stuff in Bitcoins - so you

could get coffee and beers during the meeting with bitcoins. So I got involved in that from that point of view and so at one point we started in the Catalan Integral Cooperative a group that was kind of the cryptocurrency revision - trying to see what we liked and didn't like about cryptocurrencies. All the people who'd had a bit of experience with Bitcoin went into that and I guess we all agreed it was a really geeky thing so only a few people could understand it and organise and be involved in it. And also that it tended to attract all these kind of Mad Max style people who just wanted to make loads of money for themselves and saw this as a way of escaping from all laws. It's a very kind of personal wealth gain, profit maximisation thing. So we were kind of put off by that whole vibe because it wasn't community. So we came up with some kind of guidelines of what we thought were improvements and for a while we were going along with this German alternative currency that was a cryptocurrency that was Freicoins and then a few months later Faircoin came up as an alternative to that and it seemed to be much more along of what we wanted to do."

**Guy:** "There's a kind of wild west side to it which comes from it being, you could say, too decentralised. So, the difference between Bitcoin and Faircoin would be that Bitcoin is, as I understand it, more of a right wing libertarian project where it's basically every person for themselves, self interest is maximised and you're free from, it's libertarian in the sense that you're free from the state, the government, this kind of thing. But it's a little bit, kind of wild west as I say. Like the silk road thing, which probably people will have heard of that, of people buying drugs and this kind of thing, because it's totally unregulated. So, if you get away from regulation there's obviously a dark side. Bitcoin is said to be a trustless system whereas Faircoin is intending to replace the trust that we have in the banking system with trust in each other in a more peer-to-peer way. So we're rejecting the kind of lawless, 'every man for himself' philosophy of Bitcoin, as I would categorise it, and we're trying to reintroduce the trust, but not trust in a centralised hierarchical system, but trust in people that we know, a peer-to-peer trust. Even if we don't know the people personally, it's like a web of trust. So, you've got a local network and everyone's trusted in that local network so I trust your whole network."

**Alé:** "I was on that group and it was more from a theoretical point of view, thinking of how we could devise a currency that was less anarcho-capitalist and more kind of community managed and was run by more than one person. We knew Faircoin is able to be run by two people who could be the leaders or the coordinators of the group, so it's not one person's single decision to buy or sell with a wallet containing this currency, but it becomes a group decision. We're trying to edge it towards a cooperative, so right now we're working on 'proof of cooperation' as a kind of an algorithm to replace the Bitcoin algorithms which are about mining - it's about how much kit you can buy, how many cool computers you have that you can kind of create Bitcoins with. Faircoin... about cryptocurrencies is kind of ethically positive and also a system for this international network to form."

**Guy:** "Faircoop as an entity holds the majority of Faircoins, so in a way it's centralised in a different way to Bitcoin. Bitcoin is centralised because of mining pools - that's a whole other question - but if people think that Bitcoin is not centralised at all then they are mistaken, because mining pools, groups of very powerful computers, people who own powerful computers have got together to mine the majority of Bitcoins, so it's centralised in that way. Faircoin, at the moment, is centralised in that the Faircoop holds, I'm not sure if it would be 50%, but it holds a large percentage of the Faircoins that exist. On the other hand, Faircoop is an open cooperative so basically anybody can join and have a say in how those coins are managed. Even though one entity is apparently in charge of a large proportion of the coins, making it centralised, that entity itself is a decentralised entity. So it's kind of paradoxical. And Enric, as the founder of Faircoop is apparently buying and selling Faircoins, rather than to pump up the value as people have been doing with Bitcoin to try and make a personal profit, he's trying to manipulate the currency to make it a stable store of value - because that is really the holy grail of cryptocurrencies, is for it not to be volatile. So people can say I'm going to buy x number of Faircoins and in a year's time it's going to be worth, hopefully slightly more, it might be very slightly less, but it's not going to be worth an enormous amount different than it is worth at the moment. So, it's not going to be massively volatile - I'm not going to buy 100 euros worth of Faircoins and it's going to be worth 10 cents in a year's time and neither is it going to be worth 100,000 euros. Which is obviously a barrier to speculation - if you want people to speculate you want it to be volatile in an upward sense but it's impossible for it to be volatile upwardly without it also being in a sort of boom and bust cycle and crashing all the time. Really a sustainable cryptocurrency should have a measure of stability over a long period of time. This is what the Faircoop, which in its early stages it's more or less... Enric is controlling a large proportion of the Faircoins that are in existence in order to keep it stable and to not allow the value to rise or fall too much."

While still in hiding from being the Robin Hood of banks, Enric Duran is attempting to stabilise Faircoin as a global currency for the new economy. Bringing the new economy into being can often lead people into legal, and illegal, grey areas.

## CHAPTER FOUR CIVIL DISOBEDIENCE

Other methods of transition use the concept of civil disobedience. Acts of civil disobedience actively and nonviolently misuse current laws and systems which obstruct social justice and to the benefit of citizens and communities. They can range from refusing to allow your tax to be used on handouts for private banks through to occupying derelict urban areas to create spaces to fulfil the needs of the local community.

**Alé:** "So this space here is an urban garden. It's got a long history, maybe like 10 years of being a squat, but during that time it was knocked down and kind of abandoned and lay in ruins and resquatted again as a garden. And then it's been through lots of different kind of shifts and turns of different groups coming a taking over. At one point there were loads of tiny children here all the time because a school teacher started bringing her class here so all the kids would play here during the day and you could have hours when they'd come here.

You can't get in because it's barred but I'll show you the government run one, where you have to be an OAP to get in. They have this thing about if you want to have a garden you must be above a certain age because why would you want to have a garden? If you're a kid go out and have a life. The best thing the government can do now, especially that our local administration is run by activists, is they can help these things to have a kind of security. What we need is security. We can't build anything because we don't know whether we're going to be here in four years. Sometimes the fear is that if you build stuff they'll come and chuck us out because it's really a good way to defuse any citizen spirit is to evict the nicest places and the places where people have been working. There's this whole play on people's energy to try and make sure that people just kind of stay depressed and don't do anything.

I'm in the housing department of the coop and so we give advice to people who want to form groups and want to access land or access a space somewhere. We try and tell people all the different models they can use. One of the models that we try and tell people about is that, instead of squatting, when you find an empty property there's a whole process you can follow for squatting in different ways and so many different philosophies around, but this is different: we're going into empty spaces and examining them and looking at them to try and find the owner so we can talk to them. An example is my friend who is in the housing committee as well - he went to an old vineyard in his village and he'd seen it abandoned. It's the most beautiful one in all the village and he said: 'so why is this place empty?' and obviously it's because the two brothers that owned it are in a fight, they're in a quarrel with each other. So he just said, 'well, can I maintain it while you solve your problems?' so now he's got the best vineyard in the village. So, this is the same thing we did with our co-op on a bigger level slightly, because we got together with some lawyers who had a lot of cases with people who were about to lose their houses. So, they were dealing with these cases and they sent an email or a communication to all their clients saying 'who would like to sign up your house as a social housing project to a cooperative?' and so that gets around all the laws. Even if they're about to have their house taken off them and have it sent to, it's called auction, you can still rent it at the last minute. Because he rented it to us two days before, we signed a five year contract for a social housing contract so it's within social housing parameters that we worked out and we formed a social housing co-op as a legal entity. So, because we've got all that behind us and because we actually went and lived in there, when the bank took us to court a few months later to say 'that is a sham

contract, it's not real', we showed all our correspondence that we'd arrived, all our bills had been paid, all the stuff that showed that we'd been living there. And a few of us went to the court case as well to show that we were real people and so the bank couldn't do anything. I mean, we're actually living there, it's not a weird thing, it's an actual social housing contract. We're able to create this whole oasis of community life with an assembly and our own management, collective services, kind of ways to work together to do more than just live."

Enric Duran's act of financial disobedience showed the Catalans the truth about money creation.

**Susanna:** "Not paying a loan back to the bank is not such a big crime. We have a lot of people who are not able to do it. Enric Duran has done it for political reasons to bring the attention on how unfair the monetary and financial system is, because everything we're talking about now is totally new to most of the population. It's not totally new to everyone, but it was almost totally new to everybody. I mean, everybody you could talk with, nobody knew how money was created. There's been a huge campaign with Positive Money in the UK and other grassroots organisations and Enric has decided, at the time, to go for this way of making his case. It's a very courageous initiative, he is risking a lot, I would have never done this. I can say that the point he is making, I totally agree. It's true that there is a need for people to know this."

**Guy:** "From what I understand, Enric's action of expropriating money from banks, well that is actually a separate thing to the foundation of the CIC. It was all inspired by the same principals, but Enric actually expropriated the money from the banks and put it into other projects - his Info Aspire project which has produced the newspapers which actually announced his action to the public, he made it public through those newspapers. They've made films and things like that. So, that itself was the inspiration behind the CIC, but as I understand it they didn't actually use any of the money from Enric's action to start the CIC. It was like a parallel thing."

This is an act of disobedience which it is unlikely many will be keen to follow. But there are many other acts of financial disobedience you can perform to help make your money more ethical.

While we were in Barcelona we went to the Reverse Bailout Office, an information point posing as an art installation. The artists used an art grant to set up an offshore company in a tax haven and offers the public information on how big companies abuse this global loophole to avoid anywhere near a fair contribution. But, more than that, Sofia took us to her office and explained how we could use these powers for good with clear how to guides on being financially disobedient. The Reverse Bailout Office provides citizens advice from dodging VAT to tactically declaring insolvency, geared towards giving us the same playing field as big businesses and banks. One of the simplest acts of financial disobedience is the refusal to pay the unethical part of your tax. First, take the

amount spent on nuclear weapons, private bank bailouts and so on and deduct that from the total you would pay the tax office. Then donate the remaining amount to a community chest. Send the letter they have drafted for you explaining this act along with proof of this donation to the tax office and your act of financial disobedience is complete. However, she explains, this will only work if a lot of people do it together.

And so we come to the question: how can we collectivise? What can we take from Autogestió to mobilise ourselves locally and globally, but beyond the state and the market as we know them?

## CHAPTER FIVE

### THE DEVON INTEGRAL COOPERATIVE?

Is there a way to share integral cooperative models? Replacing national currencies with local social currencies and global cryptocurrencies, and being a little civilly disobedient for the common good? The CIC is reaching out.

**Guy:** "Faircoop is an attempt to scale up the CIC model to a global level. So, the CIC model is a cooperative but it's based in a specific region: the northern part of the Spanish state, as they would say, called Catalonia in English. So, it's completely tied to that area and it's been the inspiration to other open, integral cooperatives. Integral meaning that it's concerned with every aspect of life, in terms of education, health, financial services, this kind of thing. It's an attempt to get away from the nation state and the sort of, the domination that that has ultimately become in the service of corporations. And to actually create public services that are for the benefit of human beings rather than the benefit of numbers on a balance sheet or, essentially, big banks and corporations. So, the CIC is an attempt in a specific region of the world to keep value within a community of values and a community of resistance, a postcapitalist community. And the Faircoop is an attempt to scale that up globally. So, it works in two ways. You have your local nodes of the Faircoop, which would be the equivalent of the CIC. So, the CIC can be a local node of the Faircoop and let's say we have an integral cooperative in France or South Africa or Japan or wherever it could be. It could also be an already existing entity can also be a node of the Faircoop. And the Faircoop is also a social network along the lines of Facebook or any other well known social network. But rather than just sharing information, it's a decision making platform. The idea is that it has councils that manage the funds of the Faircoop so one of the tools of Faircoop is the Faircoin."

The CIC is unique to Catalonia, so what might a Devon or Southwest Integral Cooperative look like? How are we different?

**Guy:** "I think people in Britain have been brought up with the idea of the British Empire as being a good thing and having a certain notion of order, which maybe

in other countries which have been through a kind of fascist era like Italy or Germany, in a way they're kind of immunised to the idea of too much order whereas I think in Britain there's this kind of like, from my perspective, too much respect for a kind of abstract idea of order and if somebody, they appear to be respectable then there's a kind of a reflexive kind of trust in them which they probably don't deserve. And so, there isn't the culture of resistance that there is in Catalonia in the UK. But that's not to say it's completely absent, it's just not the same. Because you've got a long history of unionising, worker solidarity, the NHS was one of the first public health systems, so it's maybe just different rather than nonexistent. But it's certainly not the same here: people are much more anti-authoritarian just by instinct here than you would get in the UK, I think."

In Catalonia, the UK and countless other places around the world, the new economy is beginning to emerge. It strikes us that the most important thing is solidarity: we must share stories, methods and solutions with each other, those which facilitate the creation of a fairer world for everyone.

The idea behind this film was not to illustrate just how corrupt the banks are, just how much of the world's wealth is held by the 1%, most of us are aware of that. Now is not the time on dwelling on what is wrong but for putting new strategies in place to make a new system which renders the old system redundant. So, we hope to see you all in the next chapters as we create the fair economy.

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