

Base Camp

**LEGAL & FINANCIAL FRAMEWORK: GETTING
INSPIRATION FROM OTHER PROJECTS**

A CURRENT FLOWERING OF
COLLECTIVE EXPERIENCES **.org**
permaculturist

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legal & financial framework

- French law offers many possibilities for the legal and financial arrangements to serve as closely as possible the raison d'etre and the ethics of the project
- One of the missions for the founders' collective, during phase 1, is to define the legal and financial arrangements and to create the corresponding structures, when needed

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framework principles

- Choose the most appropriate structures to fulfill the various functions
- Guarantee the ecological and social guidelines of the project
- Protect the project against speculation, the internal struggles and takeovers ...
- Ensure the self-financing of the entire project
- Enable partners to enter and exit the projet without loss of capital (indexed return on the capital invested)

FIVE EXEMPLARY OASIS

five different frameworks

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ilot des combes



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ilot: permaculture design



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ilot des combes: the project

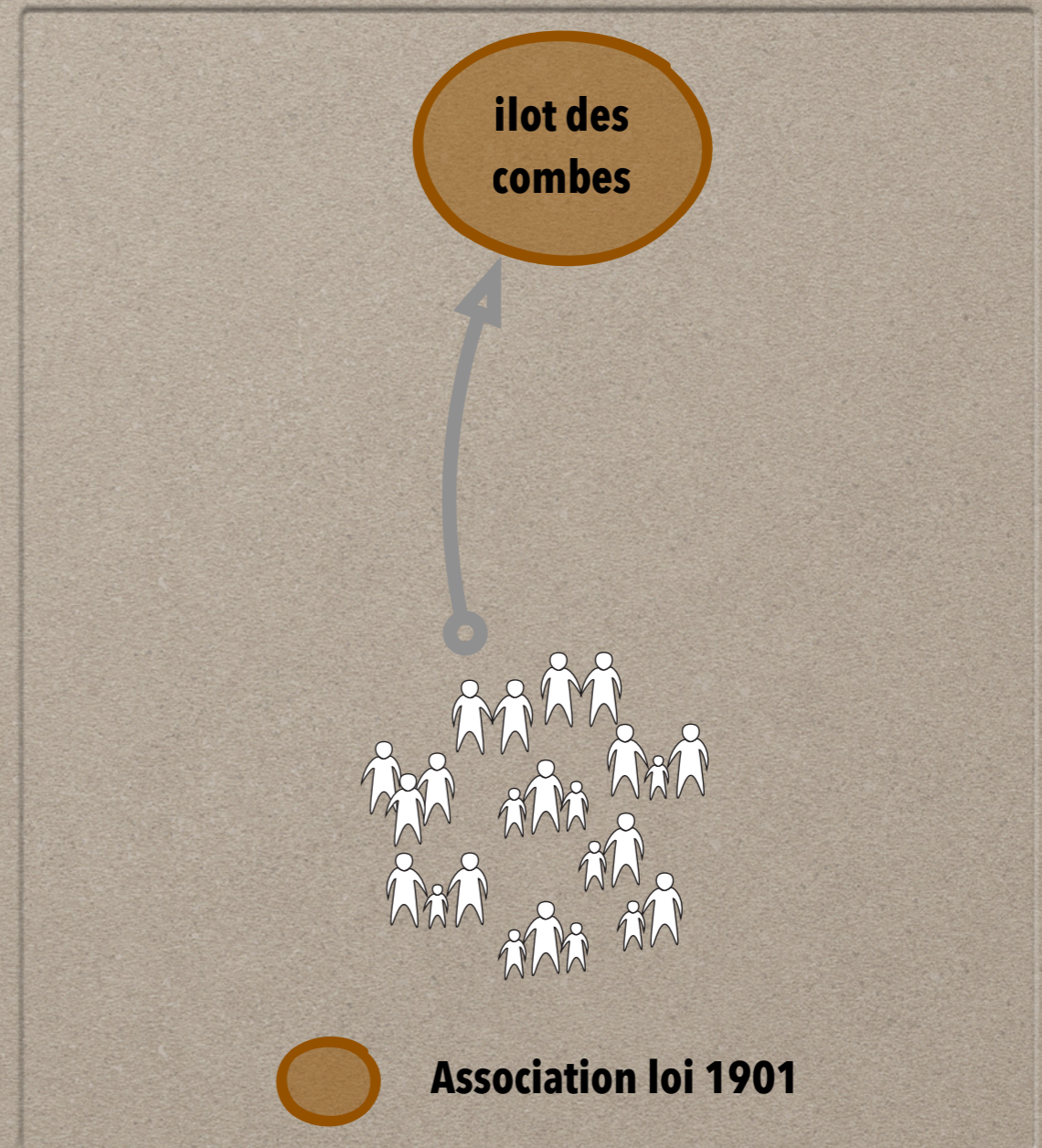
A place of production, resourcing and initiation around agro-ecology that combines a permaculture micro-farm, a teaching kitchen and a guesthouse.

- Capacity for 20 people (40 in the future)
- Participatory projects to renovate two old buildings
- Global permaculture design of the site

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ilot: legal arrangement

- A non-profit association under the French law of 1901 manages the project
- It seeks the ownership of land and buildings
- It creates integration jobs to operate the place



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ilot: financial arrangement

- Loans over 10 years
- Subsidies at the regional, provincial and town council levels
- One time and recurring donations
- Appeal to ethical investors
- In-kind donations to equip the place and control the costs

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habiterre en diois



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habiterre: all stand as one



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habiterre: the project

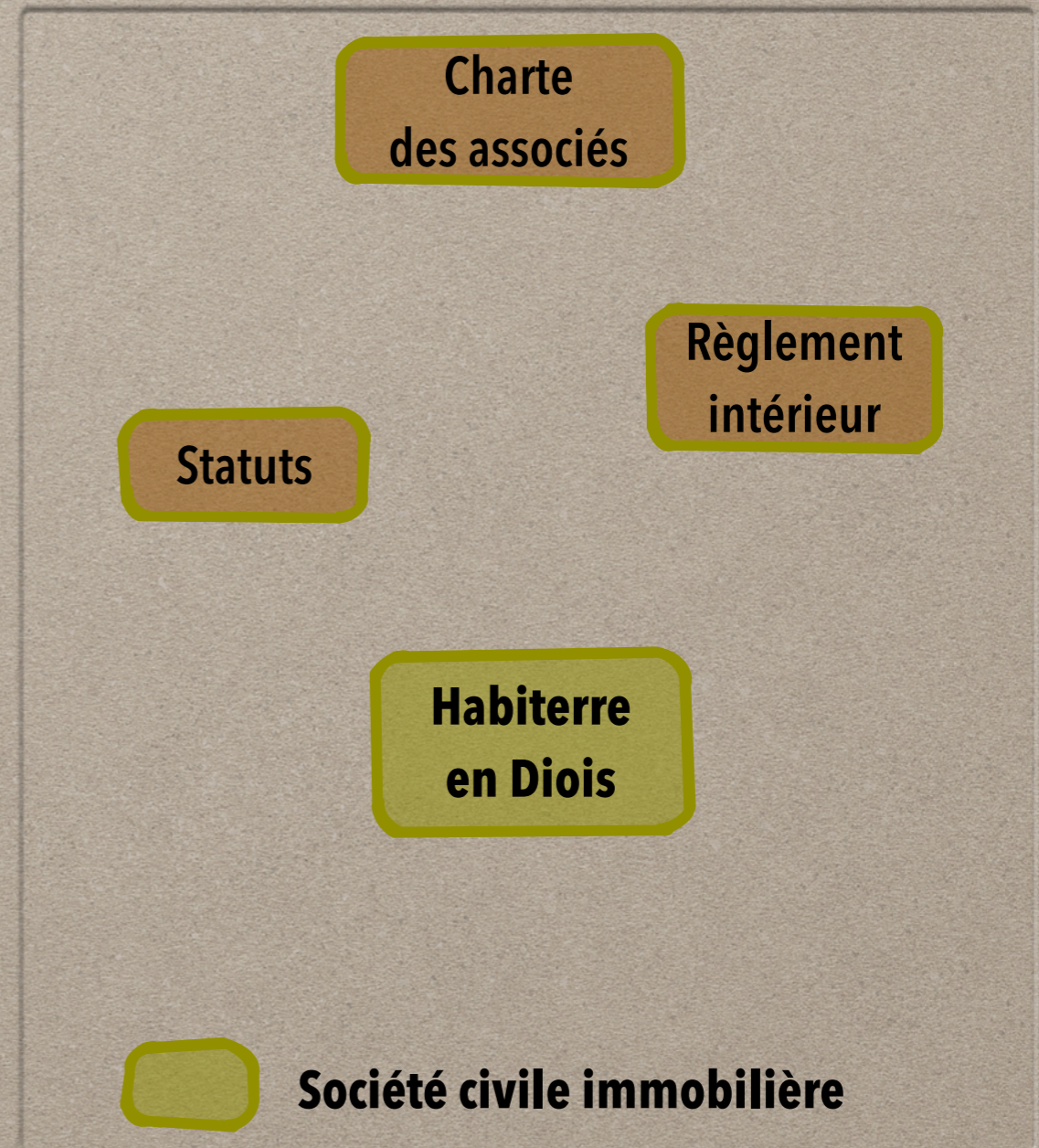
Rethinking living together in a cohousing project based on values of complicity, solidarity and sharing

- Ten homes housed in five houses
- One common house with kitchen, common room, bedrooms, laundry, boiler room, electricity subscription, etc.
- Wood constructions, lime & hemp insulation; solar panels; rainwater harvesting, etc.
- Organic vegetable garden, compost

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habiterre: legal arrangement

- The articles of the civil property company (SCI) establish the management rules
- The internal regulations specify the property's terms of use
- The associates' Charter specifies the concept of cohousing, the decision rules, etc.



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habiterre: financial arrangement

- Cash, in-kind or industry contributions
- Construction financed by borrowing
 - loan from the NEF, a financial cooperative
 - loan from the SEFEA (ethical and alternative finance European company)
- call for solidarity savings

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écolline



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écolline: bird's eye view



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écolline: the project

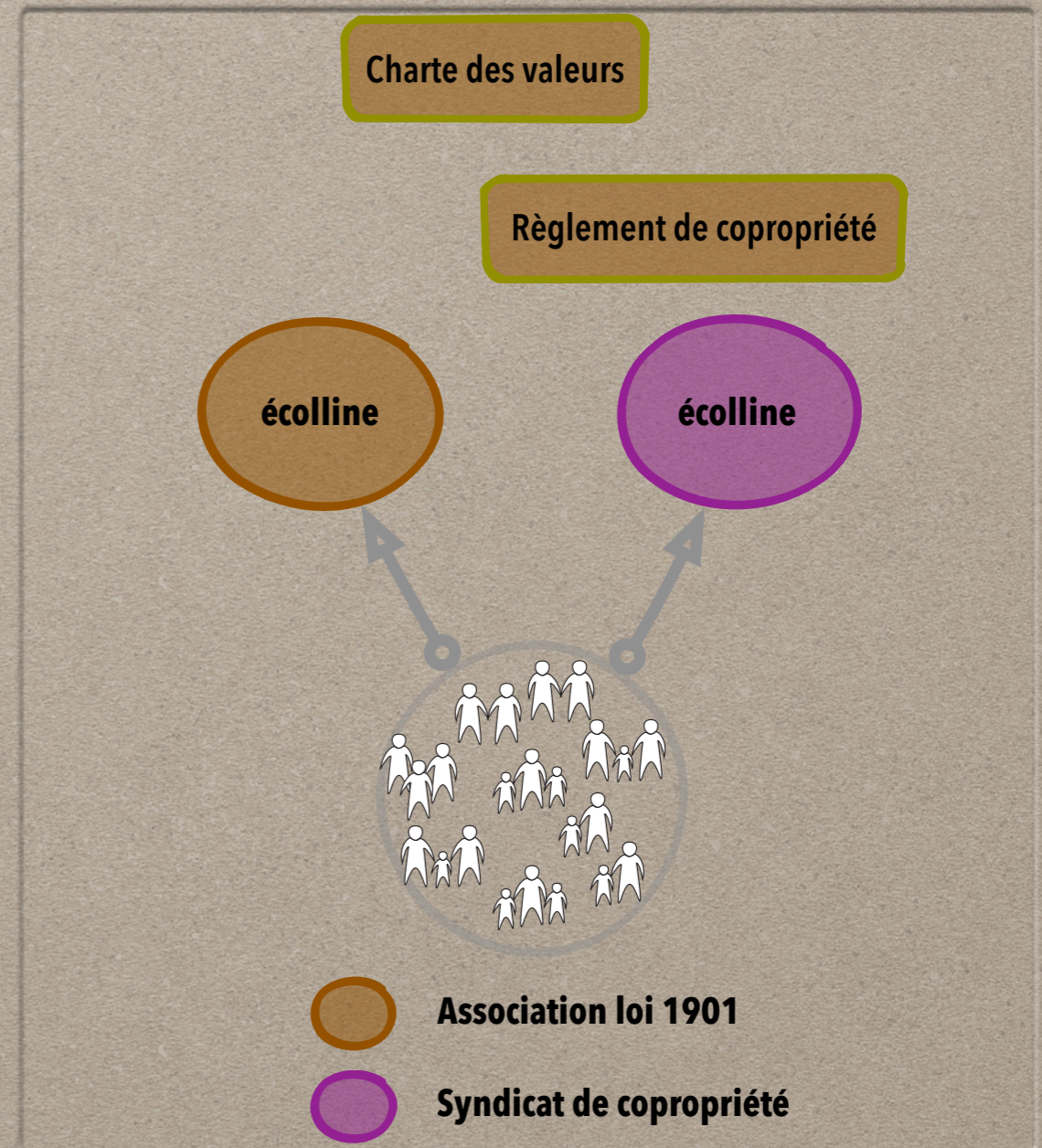
An eco-friendly cohousing, a self-developed property consisting of two groups of five bioclimatic and low consumption houses

- 10 houses with private garden for 10 families
- Workshop, bread oven, laundry, boiler room, kitchen garden, etc.
- Construction with wood, straw-cob insulation; dry toilets; grey water phytoremediation; rainwater harvesting, etc.
- Food production, compost, etc. (permaculture)

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écolline: legal arrangement

- Non-profit association with a collegial board that makes decisions unanimously (3/4 of votes for the urgent decisions)
- Charter of Values
- Condominium association, trustee, condominium council



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écolline: financial arrangement

- The association owns the land
- Construction funded by personal contributions and individual borrowings
- Individual charges for the private portions, charges for the common portions spread over the houses pro rata the shares

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le hameau des buis



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hameau: bird's eye view



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hameau des buis: the project

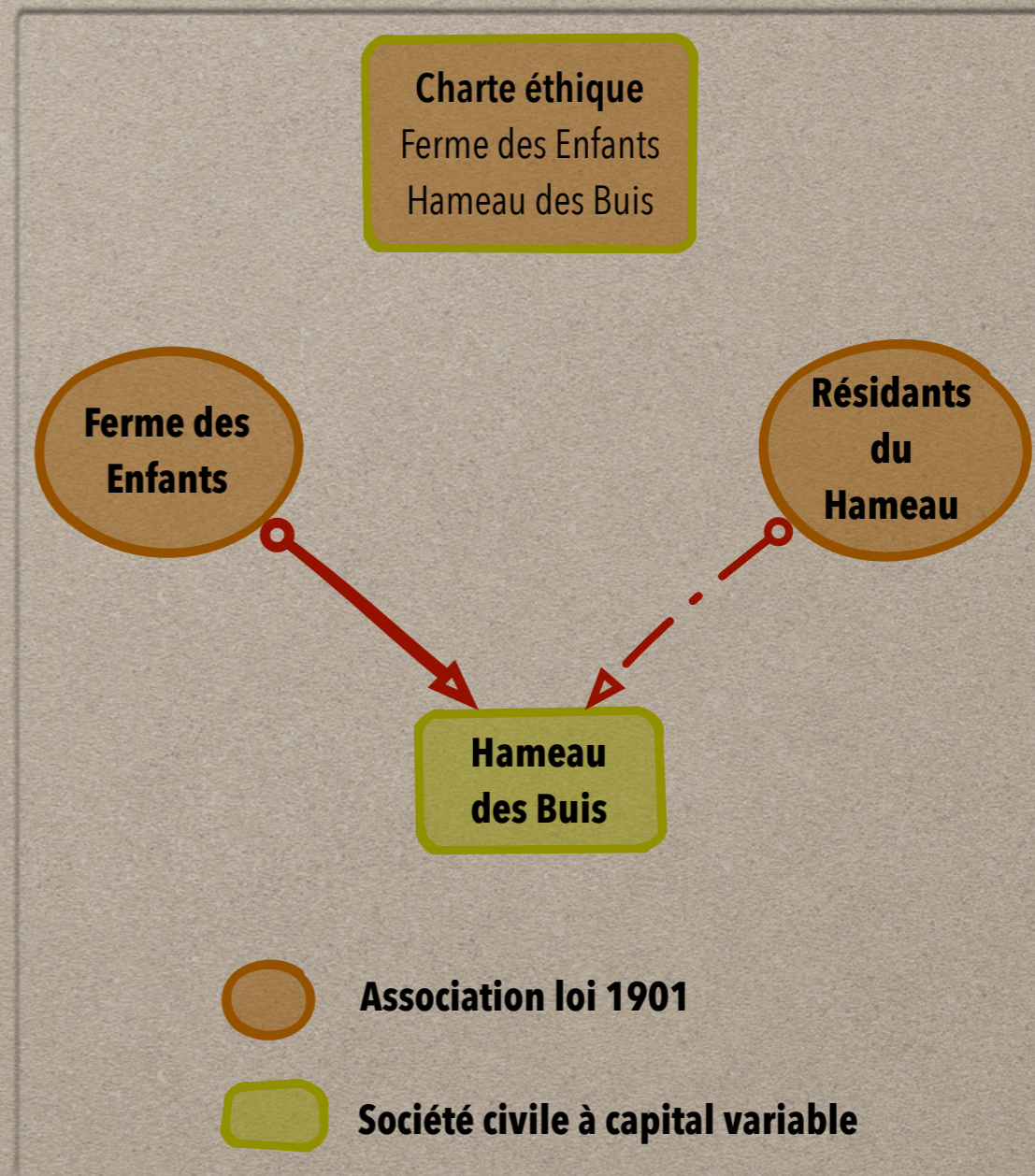
Le Hameau des Buis is a living place that combines the school la Ferme des Enfants and houses

- Hamlet of 20 homes
- Common areas: kitchen, laundry, workshop, orchard, etc.
- Earthen structures, wood, straw; dry toilets; grey water phytoremediation; rainwater harvesting, etc.
- Vegetable production, cheeses, compost, etc.

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hameau: legal arrangement

- Shared governance
- Ethics Charter
- The non-profit association la Ferme des Enfants is the senior partner of the civil company (SC)



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hameau: financial arrangement

- Construction financed by borrowing
 - resident's loan: guaranteed to recover its capital, indexed to the French rents' benchmark
 - partner's loan: solidary interest rate (1.5%)
- "resident" contract: rent and charges to cover the operating costs of the hamlet

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les amanins



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amanins: receiving a classe



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amanins: the project

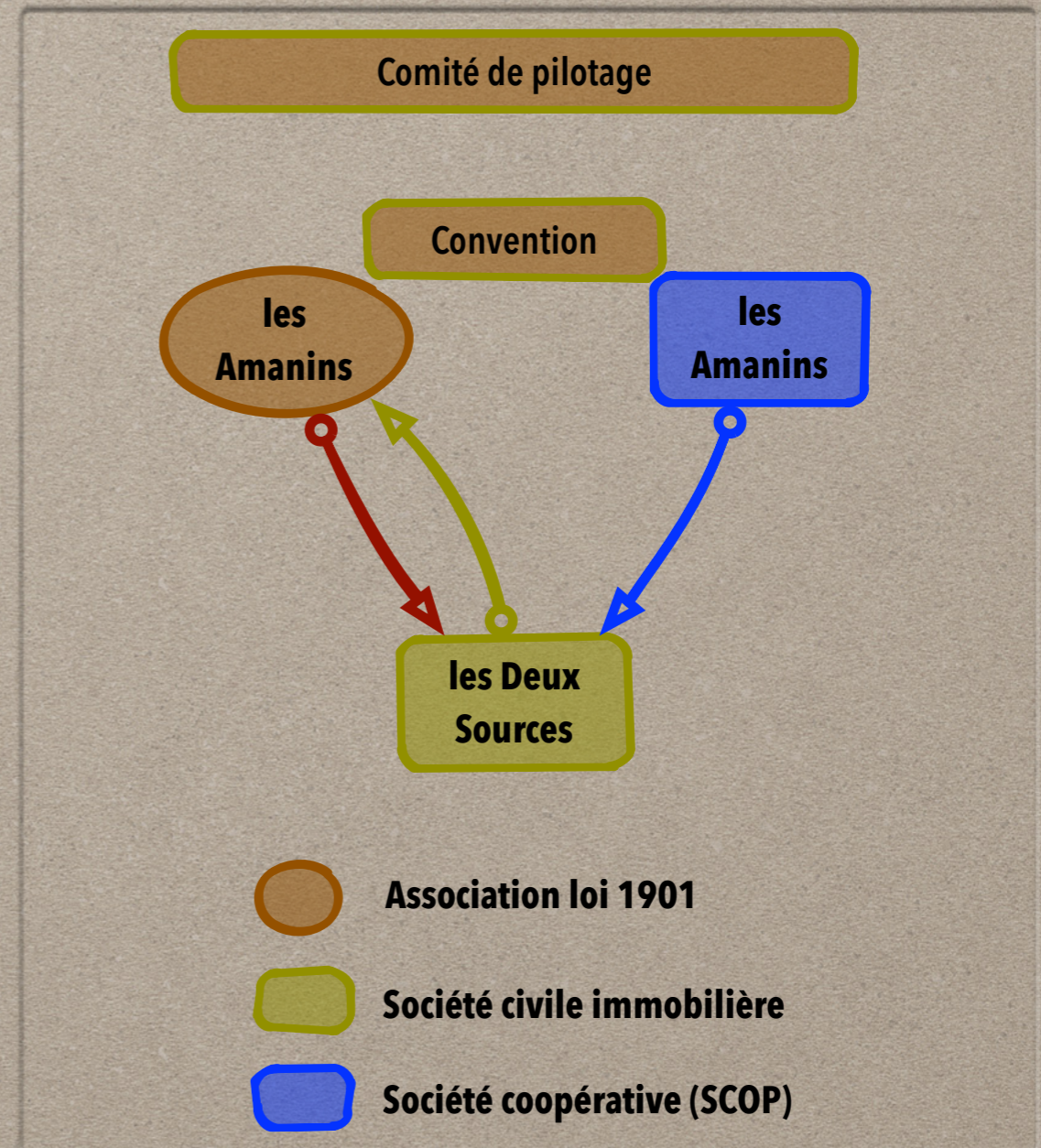
A place that combines a school, a farm and a venue to build its energetic, food and economic independence with respect to nature

- 35 primary school pupils; reception center for 150 people (day), beds for 36-80 people (winter-summer)
- Renovation of old buildings; ecological self-help housing with wood, straw, earth; grey water phytoremediation; solar hot water; compost; etc.
- Organic farm of 55 hectares, vegetables, grains, legumes, meat, eggs, cheese ...

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amanins: legal arrangement

- The non-profit association guarantees the ethics, manages the school, owns a majority of the shares of the civil property company (SCI)
- The SCI owns the land and buildings
- The worker cooperative (SCOP) ensures the production and processing of agricultural products; organizes the activity of the reception center



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amanins: financial arrangement

- Private donations for the purchase of the domain
- Patronage agreement between MV Finance and the non-profit association (1 staff made available); support of the SCOP
- School support by different structures: 4 foundations, 1 association, 1 finance company

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