

# UNIO - Trusting Communities - social venture plan



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## Background

After five years of close collaboration between Drishtee and Kula, and stewarding the Credits for Communities Collective, we've come to the conclusion we need Unio - Trusting Communities - as a organisational vehicle to scale the impact of the intervention we've co-created and developed together and with others in the past years, called the Community Chest. Kula and Drishtee are the co-founders of Unio - Trusting Communities - and anticipate to invite other partners to join as soon as they also start scaling impact in independent communities through the Communities Chest. Unio - Trusting Communities - has the focus on the revolving capital in the community chests, in the hands of the productive groups based in the most vulnerable communities around the world.

Having said so, in the past five years we've learned and better understood the needs of these most vulnerable communities around the world, and therefore, we know we will also offer additional services like an Academy (peer learning), a Toolkit (solutions and approaches), a Hub (forging connections) and Labs (support for replication). Unio - Trusting Communities - therefore, also indirectly contributes to these offerings as well. Unio - Trusting Communities - is part of the Move to Mutualism - a movement on a mission to transition to world with shared prosperity.

## Executive Summary

We empower independent productive groups to self-develop and grow the wellbeing of the larger community. Like this group in DRC.

*A Community Chest of a saving group with 25 women in South Kivu, DRC - invested in a clean water village venture (mutual money: 6,000 plus own savings 1,250 USD) - currently providing clean water to 1500 community members*



\* Real life & successful example taken from pilot of Kula and ASSIT

We've done this with a community chest in 6 countries - India, Bangladesh, The Gambia, Niger, DRC, and Colombia - in more than 30 different communities, and are ready to scale to reach hundreds of independent productive groups. Like this one - who have presented their plans for their community to us - hundreds are ready for investment!



Village plans to invest in water irrigation pump to reduce dependency on rain



Darjeeling village group planning for both an ambulance service

This is what UNIO - Trusting Communities does.



## Chapter 1 - Social Venture plan

Unio - Trusting Communities - is part of the Move to Mutualism - a movement on a mission to transition to a world with shared prosperity. We believe that all of us should live in shared prosperity, all of us should be able to live our lives to our full potential. That's our joint vision: a world in which everybody can live their life to their full potential. However, half of our world population is not based in a thriving community, and is therefore excluded from shared prosperity, even disempowered to self-develop communal wellbeing. So, the biggest hurdle we address is to get everybody to live in a thriving and vibrant community.

We also believe we all have something in abundance to share. That's why we're part of a bigger movement building an enabling infrastructure in which we can all share our abundance with each other - local community to local community. One part of this sharing, happens through Unio - Trusting Communities: the sharing of capital, that is put directly in the hands of the productive groups who're taking agency to grow the wellbeing and resilience of the whole community or neighbourhood.

### Mission, vision & objectives

Rooted in the belief that all peoples can solve our own issues, provided that we have access to the means, skills and education to do so; Unio - Trusting Communities is on a **mission** to grow the access to capital in the hands of productive groups in the left-behind communities.

We invest jointly and directly in 'what' the small and independent productive associations of workers and/or neighbours need to self-develop as a community and grow our wellbeing. Our mission, vision and strategies to get there are therefore collectively owned. We act as a mutual organisational structure, envisioning that local communities collectively own and decide about the mission, vision and strategy of Unio - Trusting Communities.

Ultimately we **envision** an equitable and inclusive society with a transformed mindset viewing communities as powerful actors to grow shared prosperity. We actively contribute to trigger and transform a mindset-shift in society. One in which impoverished communities are more visible; are no longer down-played or seen as less important or less relevant; Local vulnerable communities (or the elected representatives are invited to) take part in decision making; Our voices are heard, taken seriously, our ways of living and our social structures matter and are taken into account; We -local communities- have agency and access to all resources needed to grow our resilience and wellbeing.

### Objectives

As Unio - Trusting Communities - our main objective is to enable the most wealthy and most vulnerable communities to promote and grow shared prosperity and well-being, together.

We achieve this by:

- creating a support system for our collective of local communities;
- facilitating the exchange of foreign capital in the hands of small, productive, independent groups of workers or neighbors - on top of own savings - in the community chest;
- to invest in productive means and activities that contribute to essential services or products, that grow our well-being;
- This is done on the premise/condition that the small productive, independent groups of workers and/or neighbors have the freedom and decide for what we invest in (need), how we want to do this (solution), contribute to it (with savings and other resources) and whatever we invest in is ultimately owned by this group.

We call this joint capital 'mutual money' and it is self-managed by the community in the community chest. Our collective capital revolves in these community chests in the hands of these small, productive, independent groups of workers or neighbors.

To reach our joint vision, these are our secondary objectives:

- contributing as a collective of local communities to the Move to Mutualism
- steward the network of partners on the Move to Mutualism
- take joint thought leadership to realise the systems change of the Move to Mutualism
- share openly our learnings and insights in the Move to Mutualism

## WHY?

### **The problem and needs**

Impoverished communities around the globe have time, talent, creative solutions, natural resources and what not, in abundance; however many of these left-behind neighborhoods are in dire need of:

-1- access to capital

-2- access to capabilities, like agency, empowerment and livelihood and life skills education

-3- access to essential services, like village- or neighbourhood level models and solutions for nutritious food, housing, energy, water, care, medicines, healthy living, protection

Communities with accumulation of wealth have capital in abundance; Philanthropic partners, family funds, corporate foundations. However, many of these wealthy groups do not have direct access (or time to reach out to) local communities who are very often (legally and formally) unorganised as community or neighborhood, and also very remote.

The challenge is to connect both local communities in equality and support the exchange of abundance between them.

### **The challenges**

Many elements to supply the above mentioned 'needs' of the most impoverished communities and productive groups around the globe, are available, but scattered around. And, due to the by nature of being small, local and often 'informal' and/or legally unorganised. They are therefore invisible and bound to be limited in scope.

- This results in a lot of reinvention of the wheel (inefficiency)
- The big funding available is very far away from the associations of workers and neighbours, many 'layers' to reach them (inefficient)
- The big funding available is very often very specific in 'what it should deliver', either climate mitigation, clean water, renewable energy, access to healthy living, care, or medicines. It does not put the needs of the community central, it's not holistic. (ineffective)
- Support services to design programs and co-create support mechanisms are done by people very far from these communities, not by the communities themselves nor by close partners to the communities. (ineffective)
- The power (inequality) to keep workers and neighbours in the position of cheap labor providers, and consumers of products not produced in the vicinity is huge (systems failure)

On these challenges, more and more studies appear to demonstrate the above statements, and they provide promising insights on how-to do it better.

According to the report "Enabling-and-financing-locally-led-adaptation" (2023), MicroSave Consulting:

- "A study by World Resource Institute (WRI) revealed that of 374 community focused interventions, only around 6% incorporated local-led components, such as local decision-making. This highlights how the **barriers to locally-led adaptation** must be addressed urgently.
- Another finding is that "**finance remains the key missing ingredient** for successful adaptation."

On the topics of the need for **more efficiency**, studies indicate that **redeploying funds** from an international partner **to a local partner** would result in cost efficiencies ranging from 13.6% - 32% on salaries and overheads alone, according to the "Passing the Buck", The Share Trust

Savings Groups are the primary source of financial services for hundreds of millions of unbanked people around the world. While they are extremely successful, **one key limitation is that funds available for lending are self-generated and therefore limited**. External loans, even at fair rates, increase the funds available for Saving groups or Self-Help-Groups, but come with risks. And what we want is to protect this vulnerable group. Micro-equity -adding foreign capital and sharing risk- works better. The Micro-equity tested in the hands of 16 groups in Rwanda provided this evidence. Saving groups liked the flexibility (and trust) and reduced stress. "Sharing the risk: micro equity for saving groups" (2022), Dreamstart Labs.

Last but not least, research shows that **10% increase in social trust** is associated with **1.3-1.7% in economic productivity**. The literature points to several inter-locking factors at work including: improved information flows; lower transaction costs (being able to seal a deal with a handshake); and higher trust leading to stronger institutions and more investment in public goods. “Social capital: The hidden wealth of nations” (2025), by Andy Haldane & David Halpern, with Local Trust.

The same study concludes that more sophisticated models have sought to decipher the causal direction of the **trust-growth relationship**, referring to a paper by Sztaudynger et al (2022) using the European Social Survey, which measures social trust, helpfulness and fairness, to create a combined measure called “**cooperation capital**”. They found that **an eighth of economic growth could be ascribed to “an increase in cooperation capital”**, most of which occurs with a 1-4 year time lag.

Community-led models build economies rooted in collective strength, reciprocity, and resilience. The data are clear: Local economies thrive when we shift away from outsiders’ extractive financial models and focus on empowering people and communities. A classic study conducted by Civic Economics in Chicago<sup>1</sup> two decades ago, found that **\$100 spent at a local business results in \$68 staying in the local economy, compared to just \$43 when spent at a national chain**. The reason is simple: The local business is far more likely to obtain goods and services from other local vendors, while a national chain will likely take resources out of the community<sup>2</sup>.

So, the challenges are clear, and the direction, how to overcome them, is clear too. What’s missing? What gap are we still facing?

### **The gap**

Researching the ‘market’, looking closely at partners like us, aiming for the same impact: growth of wellbeing of the impoverished communities, empowering them with access to capital and/or access to market, and/or access to capabilities, and/or with connections, we found a few gaps:

- 1- most of the communities supporting partners aiming for the same, are not identifying the community or productive groups, as independent agents of change
- 2- most of the community supporting partners aiming for the same, are not actively seeking to bring others ‘services’ to ‘their’ communities, or offer ‘their’ service to other communities (out of their own reach)
- 3- most of the community supporting partners aiming for the same, are either working on the individual level with people from these communities, or on the cooperative/organised level - support to make formal legal productive entities - evolving around one ‘trade’-.

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<sup>1</sup> <https://andersonville.org/wp-content/uploads/AndersonvilleSummary.pdf>

<sup>2</sup><https://nonprofitquarterly.org/from-microfinance-to-mutual-aid-moving-resources-to-people-not-banks>



## WHAT?

For this reasoning, UNIO - Trusting Communities - is keen to bridge these 3 gaps.

What we do.

-1- we identifying the community or productive group, as independent agents of change  
We are not a fund. We facilitate and curate joint investments and peer-to-peer learning, guided by the low-income communities and designed by the independent productive groups themselves. In such a way we rethink, reshape, and act on what truly matters: community-led empowerment.

**What?** We're **a global collective of local communities** and independent productive groups.

-2- we actively promote and share models to locally produce essential services and products. We do this in two ways.

### With a community chest

We share capital to invest in growth of wellbeing of local communities. We invest directly in independent, small productive groups of workers or neighbours, with a community chest in which own and foreign capital (mutual money) revolves. As local communities we both invest in shared prosperity.

**What?** We facilitate **exchange of capital in a community chest** in the hands of productive groups, to invest in productive means that grow the wellbeing of the larger community.

This is a community chest:

- A community chest is owned by the productive group and it is self-managed by the group.
- The group assesses a need, decides on a solution, agrees on a joint investment to make.
- The independent productive group self-manages the chest holding the capital.
- The capital in the community chest consist of savings of the group and foreign mutual money (from UNIO) that is jointly invested in productive means.
- The community chest is the place where the joint capital invested is repaid.
- After repayment the investment made is owned by the group.
- No interest is taken out of the community chest.
- The capital in the community chest can be reinvested when it is:
  - growing the wellbeing of the larger community
  - generates a revenue so that it can be repaid to the chest
  - on top of the joint savings of the members of the productive group

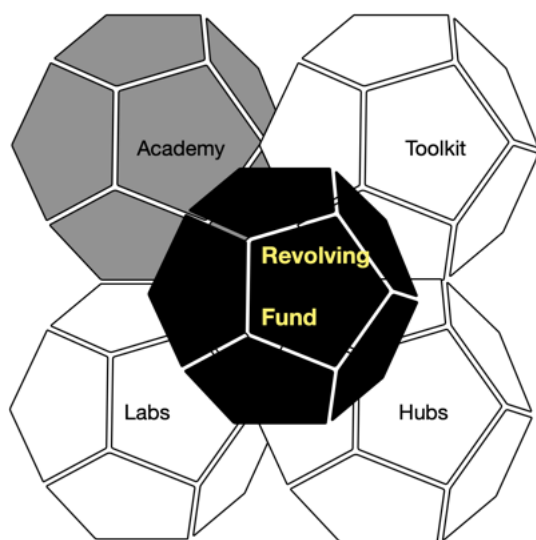
### With peer-to-peer exchange of productive models and solutions

Communities teaching each other how to create value for your community. We facilitate the exchange of this value creation between communities, as well as between supporting partners serving these communities. As peers. Think of: community members training other community members, productive group members sharing their experiences with productive

groups elsewhere working with similar ‘trade’/models. Partners to communities sharing their approach with partners or communities in other countries, overcoming similar issues.

**What? We facilitate exchange** of experiences, models, solutions, insights between communities; we do this **with a peer-to-peer mutualism fellowship**

Scaling-up what we’ve learnt as a collective of partners in the past years piloting many elements of these 5 services: Academy, Toolkit, Labs, Hubs & the Revolving Fund. Unio - the Trusting Communities is aimed at scaling the Revolving Fund; the innovative intervention called community chest. However, it also contributes pro-actively to the facilitation of exchange between communities and supporting partners. Starting with the Academy - which takes the Indian Fellowship global: we pilot a Global Mutualism Fellowship - starting in Africa.



-3- feature communities and productive groups

last but not least, we promote publicly the powerful communities and productive groups. We build a stage where we can address the needs we have as a community, where we can share our assessment and talk about the abundances we have, where we can show solutions we are developing together - as a community or productive group.

What? We **build a platform** where we (the communities) have a face, a voice and visibility encouraging connection amongst communities - for sharing abundances. The platform features communities, productive groups, neighborhood committees identifying as a community.

All of the above grows the movement of communities taking agency to self-develop and sharing abundances. This is how we know we will also offer additional services like an

Academy (peer learning), a Toolkit (solutions and approaches), a Hub (forging connections) and Labs (support for replication). Unio - Trusting Communities - is in this way part of the Move to Mutualism - a movement on a mission to transition to world with shared prosperity.

#### Summary of the WHAT

Bringing it back to the actual products and services UNIO - Trusting Communities - is delivering:

- 1- **we weave a global collective of local communities**; i.e. catalogue services for (partners to) communities and productive groups;
- 2- we facilitate **exchange of capital with a community chest** in the hands of productive groups, to invest in growth of wellbeing of the larger community;
- 3- we facilitate **exchange** of experiences, models, solutions, insights between communities (and their supporting partners if needed), **with a peer-to-peer mutualism fellowship**;
- 4- we **build a platform** where each community and productive group has a face, a voice and a story to tell. Growing visibility, and supporting joint awareness raising for the 'new narrative that communities are strong changemakers in itself'.

#### WHO?

##### **Target audiences**

We commit to build a supportive and enabling platform facilitating the exchange of abundance to grow our communities' wellbeing.

To act as a collective of local communities on this supportive platform, we serve **two target audiences**.

- 1- On the one hand the local independent groups with huge accumulation of wealth - geared towards Europe. i.e Founder, leaders and their teams of philanthropist, family offices, and corporate foundations.
- 2- On the other hand the local independent productive groups in vulnerable communities where most people live with less than 3 euro a day - geared towards Southeast Asia, Africa and Latin-America's. These local independent productive groups in vulnerable communities could be mutual aid groups, saving groups, self-help groups (SHG), villages saving and loans association (VSLA), rotating saving and credit associations (ROSCA), saving and credit cooperative organisation(SACCO) and the likes. Ideally, we want these groups to be(come) aware of their growth potential in terms of becoming a village- or neighborhood- or community based organisations. Like this independent, productive group in India who invested in a semi-automatic weaving machine.



\* Real life & successful example taken from pilot from Kula and Drishtee

### Size of the market

In terms of number of these mutual aid groups in impoverished settings, we gathered some indicators to estimate the market size:

- In India, there are around 12 million Self-Help Groups (SHGs), and most of them (88%) are made up of women. These groups usually have 20 to 25 members and are mostly from villages (source: [2022-2023 Economic Report of the Press Information Bureau](#)).
- According to a 2011 report, the number of savings groups in Africa reported by seven NGOs across 35 countries totalled just under 200,000, reaching over 3.8 million people (source: "Delivering development? Evidence on self-help groups as development intermediaries in South Asia and Africa", Mary Kay Gugerty, Pierre Biscaye, C. Leigh Anderson)

Safe to say this market is huge!

Similarly on the family offices side," The global family offices market size was valued at USD 20.6 Billion in 2024. Looking forward, IMARC Group estimates the market to reach USD 29.8 Billion by 2033", also safe to say that this market is huge!

### Access to market

To untap this market potential of independent product groups (self-help groups and mutual aid groups), nowadays we're still relying on partners who're based around the corner - speaking their language. In our vision, in 10-15 years time, with an operating enabling platform and partner-network we have woven, we anticipate that we do no longer need intermediate partners to reach these productive groups. By that time, we can directly invest in these independent groups.. However, for the time being we do need to work with local community-based partners.

-1- To reach the independent groups with huge accumulation of wealth - geared towards Europe; We work with philanthropic funders who share our vision, we select the ones who align with us; Alignment is focussed on these criteria:

- the wish to step out as intermediaries as soon as possible, and facilitate direct exchange as soon as possible;
- the trust-based approach, we look for partners who trust the communities to know best, to problem-solve and co-create solutions themselves; we trust the revolving character continues, after we've seen it in action for a few years;
- the direct investment is key and core, we don't administer till we overburden ourselves with administration;
- the wish to learn, with each step we take, we learn, adapt and inspire others to do the same.

Characteristics of these friendly funders of the first five years:

- aligned in our mission, feeling part of the Move to Mutualism
- keen to take the long-term system-changing approach
- open to co-develop an approach that works for the impoverished communities

-2- To reach the local independent productive groups in vulnerable communities where most people live with less than 3 euro a day - geared towards Southeast Asia, Africa and Latin-America's. We work with the partner-network that we've built so far, and grow together, lifting in new partners when we move to new countries. We are intentional in selecting a diverse network of partners, encouraging a continuous process of learning from each other.

Characteristics of these in-country partners of the first five years:

- aligned in our mission, feeling part of the Move to Mutualism
- have built an infrastructure that allows them to reach the independent productive groups
- keen to take the long-term system-changing approach - which means that they seek to keep/make communities independent (no incentives to operate as an in-between)
- most of the time these partners self-identify as community-based organisation or as social entrepreneur or social innovator
- keen to learn, adapt, and share with other
- seasoned to build and work in an hyper local eco-system, as well as in a global eco-system

## HOW?

How do we organise? We organise ourselves with 4 key principles:

-1- we're bound to our **guidelines, that keep us rooted in the values we believe in**

-2- we work with a joint and emerging strategy - however, we are a **foundation - anchored by the intervention we call Community Chest**

-3- we are **part of a network of seasoned social entrepreneurs** on a mission to change the system - we are jointly on the Move to Mutualism



-4- we **focus on self-management** as much as possible (which is efficient and effective) and aim to scale our impact without growing our respective organisations

## **-1- Our guidelines**

- I. we're aspirational - putting the shared prosperity and inter-reliance of the most impoverished communities at the centre of our stage
- II. we're guided by the mindset shift we envision:
  - we move from ego- to ecosystem awareness and cultivate a mindset of mutuality
  - we believe in place-based knowledge and learning (most answers are already there - but host an inconvenient truth)
  - we focus on nurturing trust-based relationships of mutual respect, empowerment and care
  - we adapt to be inclusive of communal practices and adopt and value a caregiving and mutual cooperation attitude
  - changing a community comes from change within a person, within everybody involved
- III. we centre our efforts in the communities, specifically with independent associations of workers or neighbours
  - we are in service of creating thriving communities (currently impoverished, left-behind and excluded)
  - we see communities as complex wholes and seek to weave mutually beneficial relationships between communities, their natural and productive resources
  - we honour the local context and strive to protect resources and encourage local ownership
  - we focus on the act of weaving and on 4 returns: inspirational, social, environmental, and financial - the latter being defined as sustainable income generation for the production group.

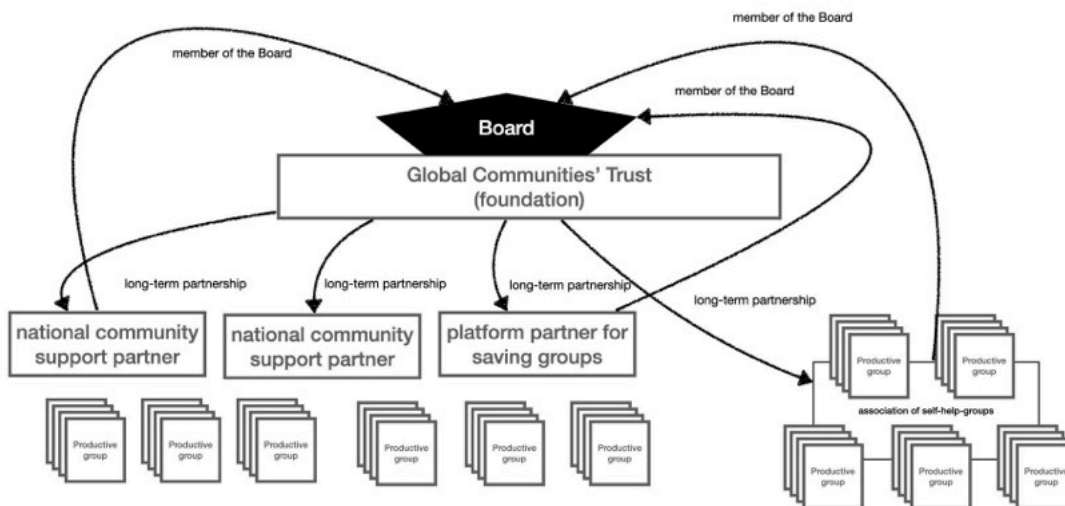
## **-2- Our foundation**

We are a Foundation based in the Netherlands, organised as depicted below. We apply an annual planning cycle that allows for a joint and emerging strategy determined by our long-term partners - who are members of the Board and speak on behalf of the independent productive groups they serve.

Emergent strategy is a type of organisational strategy that is not the result of pre-planning, but rather emerges over time in response to changes in the environment. In our specific case we listen to the communities we serve and the partners we work with who serve these communities.

We anchor our emerging strategy around the intervention we call Community Chest. And take a continuous learning approach.

organisational structure



We follow these five principles to structure the revolving fund, which is revolving in the community chests:

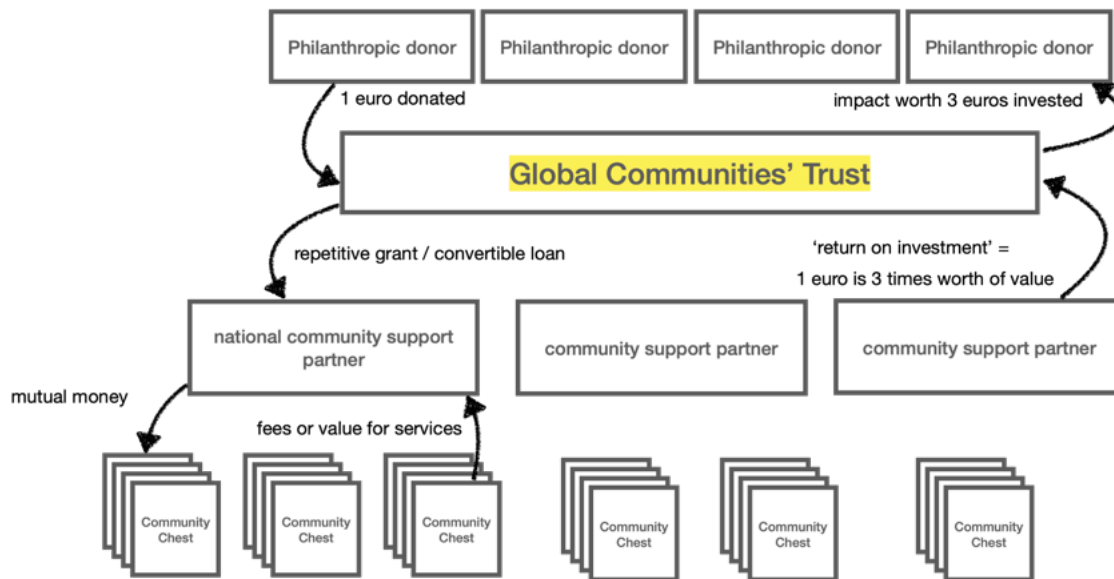
- 1- every euro goes directly into the hands of the productive groups - of most impoverished communities
- 2- one euro donated is tripled in impact value - in the community - over a period of 5 years
- 3- producer groups decide & self-manage - in principle no interest extraction -
- 4- mutual money\* revolves in the community chests
  - fees or value can flows back to partner in return for services like buying equipment, for building a market channel, for training or education
- 5- everybody contributes

\*mutual money consists of savings of the individual members themselves, 'foreign' money from investors, and social capital between the members of the productive group and/or existing in the larger community

Community Chest as the place holder of our revolving fund

The following picture shows how we intend to structure the growth of community wellbeing by growing the revolving fund. In essence: our capital revolves in the community chest, which is in the hands of the independent, productive groups. We monitor for 5 years, on a

basis of self-management, and self-reporting. After these 5 years, the growth of wellbeing is likely to continue, however we focus on facilitating the flow of additional funds in other and more community chests.



Additional organising principles of our foundation:

- the staff and organisation in the Netherlands will be lean, and as small as possible
- we organise intentionally to keep communities independent
- we act as a mutual organisational structure - envisioning that the community owns the structure, and makes decisions on their behalf
- all required labor is performed as closely to the communities as possible

### -3- part of a network of system-changing social entrepreneurs

We work with a network of community-based partners who self-identify as social entrepreneurs. Those social entrepreneurs who join us in envisioning a world in which all communities thrive and want to exchange on the basis of mutualism. Partners who have built their organisation to make the communities they support independent, who design pathways with the communities they support, that encourage self-development and sharing of abundances. Those partners who intentionally lead, and take an active attitude to building an ecosystem of support, encouragement, training and opportunities to make the communities they interact with part of the growth of shared prosperity. Social ventures that take a

care-first approach to social connection, and commit to building a movement of connected communities exchanging time, talent and resources on the basis of mutualism.

#### **-4- self-managed and self-emerging**

A fundamental pillar of our ecosystem is self-management, each partner and group of people self-manages their contribution. We facilitate "self-emergence" on the platform, with core to it the matchmaking and group-to-group exchange. This platform, with the help of the groups of people and partners using it, is crowded with online gatherings that cover great stories from great exchange of abundances between independent, productive groups of people and supporting partners. Ultimately, demonstrating a shifting mindset, our envisioned Move to Mutualism.

## **Chapter 2 - Success for the Social Venture**

### **What is success?**

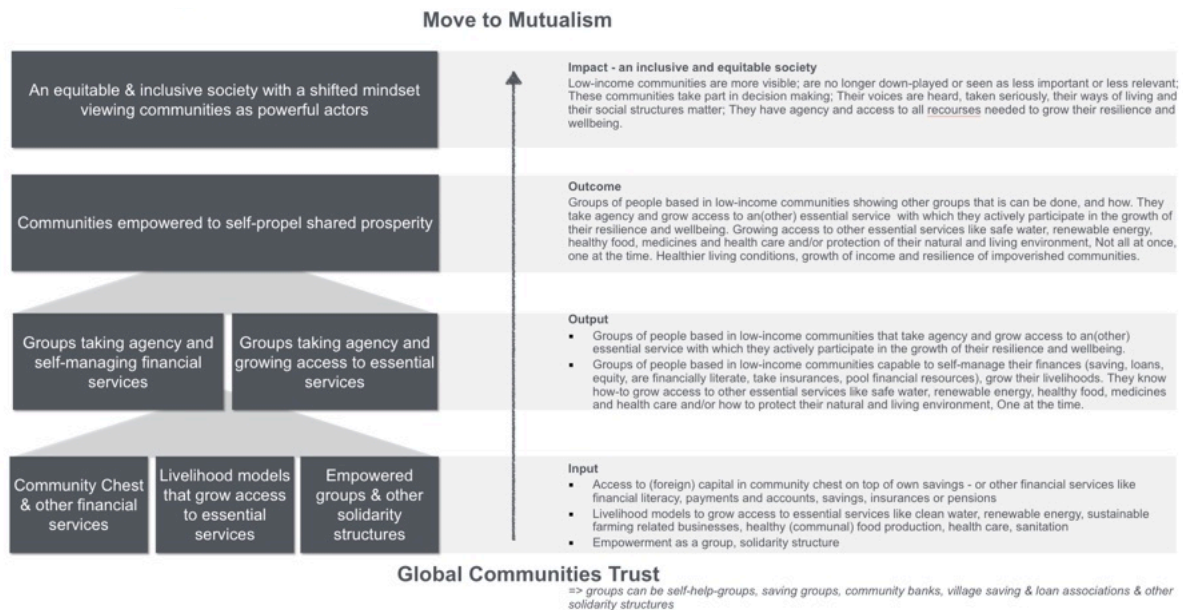
On a more conceptual and philosophical level, we aim to flip the system of closeness and care. Success would mean that me & my neighborhood can feel closeness and care for ourselves and our hood, even if we're not neighbors. The platform we build, the network we're part of, is successful if it grows reciprocity, care, connectedness, all with the sole purpose of growing wellbeing of our local community and with that shared prosperity. Success is when we act with a trust-first caring approach to connecting local community to local community. Who all have something in abundance that they want to share. More caring, more sharing, more communal wellbeing, leads to more shared prosperity.

### **Mindset shift**

We act upon a shared vision of the mindset-shift we want to see. We've worded this system-change as follows:

Low-income communities are more visible; are no longer down-played or seen as less important or less relevant; These communities take part in decision making; Their voices are heard, taken seriously, their ways of living and their social structures matter; They have agency and access to all resources needed to grow their resilience and wellbeing - in togetherness. Most importantly, communities share abundances and support each other in their self-development.

This is best captured in the Theory of Change, as depicted in this graph:



As UNIO - Trusting Communities - we commit to growing the wellbeing of 5,5 million people, by putting capital directly in the hands of productive groups, of whom 80% are living with less than 3 euro a day, in left-behind communities, by 2030.

We do this, while also being part of a network of partners who join us in our mission to change the systems to grow an equitable & inclusive society viewing communities as powerful actors. Actively weaving the network, facilitating exchange, learning together.

So, summarizing:

**Success of UNIO - Trusting Communities - is:**

- when we directly provide access to (additional, foreign) capital in the community chests of 3,657 communities in the coming five years - on average we empower 57,595 members of productive groups in left-behind communities
- which is repaid, invested in an impactful means of production growing the wellbeing of the larger community and helps to grow social capital;
- which means we indirectly grow the wellbeing of 5,5 million people living in impoverished communities
- ultimately, this acceleration grows over the years, as you can see in the table in the next chapter, as a result of the revolving nature of the fund, that continues to impact the communities on the longer run too

Instrumental to the success of UNIO - Trusting Communities is:

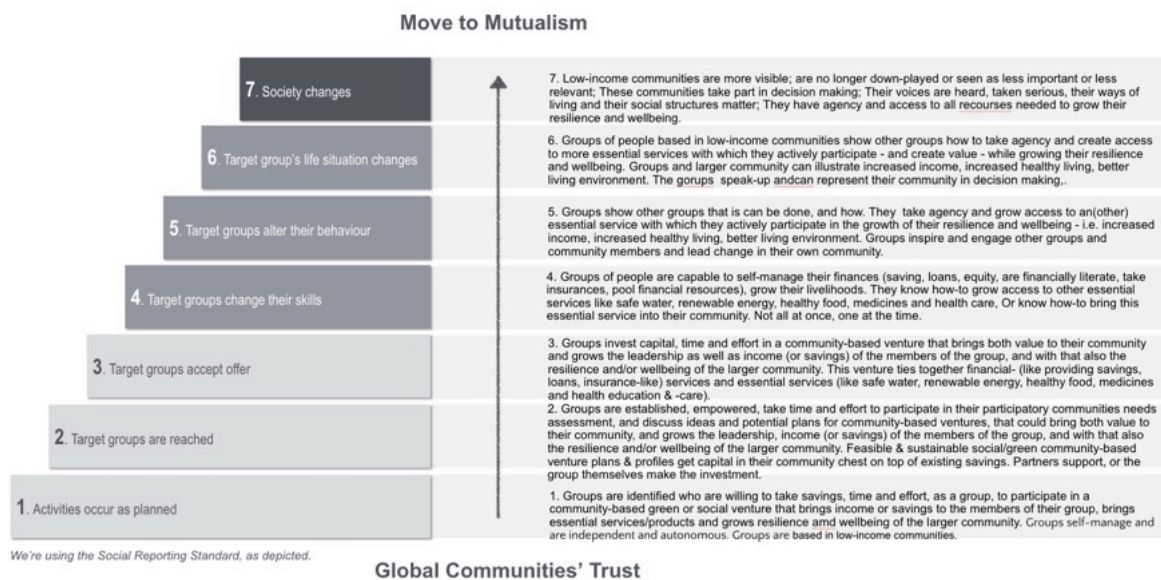
- our proactive support - together with these communities we work with, to deliver additional services resulting in:



- access to capabilities (agency, empowerment and livelihood and life skills education) - we do this the Academy and a Toolkit
- access to essential services (village- or neighbourhood level models and solutions for food, housing, energy, water, health, medicines, healthy living) - we do this with the Toolkit, Labs to offer replication support and Hubs focussing to grow the much needed connections
- our contributing to global campaigning, awareness raising and growth of the network jointly leading the Move to Mutualism

## Assessing success

To assess if we're progressing towards success, we use the following impact measurement framework, as depicted here:



Success of UNIO - Trusting Communities - is measured in:

- total cumulative amount revolving in all the community chests - growing over the years,
- total numbers of community chests self-managed by the members of independent, productive groups in left-behind communities,
- total estimated numbers of people impacted by the community chests in their communities who have indirectly experienced the growth of wellbeing
- over 80% of partners to communities and over 80% of productive groups indicating the community chest has contributed to the growth of social capital and wellbeing in their communities
- growing number of powerful stories of communities reshaping the narrative of their community - showing them as producers of essential goods and services, of influential decision-maker, of co-creators of solutions to world-problems

Instrumental to the success of UNIO - Trusting Communities is:

- sharing more and more powerful stories of communities reshaping the narrative of their community - showing them as producers of essential goods and services, of influential decision-maker, of co-creators of solutions to world-problems
- growth of actively contributing partners supporting communities
- growth of global movement reached by our storytelling, global campaigning and awareness raising activities

### Chapter 3 - Numeric projections for the Social Venture

Revenues are generated through fundraising, targeting to build a growing and trusting network of philanthropic friends and funders - mainly family offices-. Fundraising objectives are tied to the anticipated growth of the revolving fund. All costs for fundraising, branding and management are kept as low as possible, and won't be more than 10% of total revenue. This is doable because the outstanding capital of the revolving fund is managed by our local partners, and reporting commitments are limited - due to our working premise that we trust communities.

Since we anticipate to only have 1 staff member and all supervisory board members work without cost compensation, the costs of labour are kept to the minimum, as a consequence almost all funds raised are invested in the communities, through the revolving fund, which is deployed through our local partner network. The co-founding partners have, so far, managed to dedicate all revenues to be directly re-invested in and by the impoverished communities we serve. Just saying, we have experience, and the approach and these numbers are based on this experience of the past years.

The following table shows the forecasted growth of the revolving fund, and as a result of that serves as an indication for estimated fundraising needs - in EURO.

year	funds to be raised	organisational costs	revolving fund (reported) in community chests	unleashed (non-reported) revolving fund in community chests	communities reached	number of people directly impacted	number of people indirectly impacted	number of people indirectly impacted, including impact from unreported revolving fund
2025	330,000	30,000	300,000		333	4995	499500	

year	funds to be raised	organisational costs	revolving fund (reported) in community chests	unleashed (non-reported) revolving fund in community chests	communities reached	number of people directly impacted	number of people indirectly impacted	number of people indirectly impacted, including impact from unreported revolving fund
2026	330,000	30,000	600,000		537	8240	805500	
2027	330,000	30,000	900,000		741	11490	1111500	
2028	330,000	30,000	1,200,000		922	14555	1383000	
2029	330,000	30,000	1,500,000		1124	18315	1686000	
TOTAL communities & people impacted in 2025 till 2030					<b>3657</b>	<b>57595</b>	<b>5485500</b>	<b>3657</b>
2030	330,000	30,000	1,500,000	300,000	1013	17485	1519500	499500
2031	330,000	30,000	1,500,000	600,000	1013	17485	1519500	805500
2032	330,000	30,000	1,500,000	900,000	1013	17485	1519500	1161000
2033	330,000	30,000	1,500,000	1,200,000	1013	17485	1519500	1666500
2034	330,000	30,000	1,500,000	1,500,000	1013	17485	1519500	1686000
TOTAL communities & people impacted in 2025 till 2034 (including the unreported impact)					<b>12601</b>	<b>206775</b>	<b>18901500</b>	