

Towards a shared and disobedient crowdfunding platforms network

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The expansion of crowdfunding in the last few years has been quite vertiginous. Hundreds of projects have been able to get off the ground around the world coming from very different backgrounds but united in the aim of creating a link between donors and the projects they sponsor.

Crowdfunding, for its practicality and usefulness, has expanded without any ideological limitation and while it served to finance many social projects it has also supported more conventional initiatives based on consumerism and business as meant in the capitalist system. In this way, more traditional fund raising events like benefit gigs and have been overlooked, and we should take in to account that with the crowdfunding model we are at risk of leaving the financing of social initiative in the hands of unscrupulous business which, through the management of crowdfunding platforms, are making the same profit that any middle man would make in an ordinary business transaction, through the charge of commissions which range between 5% and 10% of the donations received. Crowdfunding platforms like Kickstarter and Indiegogo have already made profits in the millions region.

Also, there are several projects which are managed by cooperatives which nevertheless still charge a 5% fee on donations in order to support themselves, like Goteo.org, managed on mainland Spain by a foundation dedicated to the expansion of common good, funditaly.it, a recent cooperative project and also a foundation in Veezuela called www.causasolidaria.com. Another interesting project, which promotes the decentralization of its supporter, is Awesome Foundation, where donors from all over the world can network by theme or territory, pool their savings together and choose a project to which donate \$1000 every month. Although it isn't a micro-financing platform, it is still a project without intermediaries.

Still, there are some projects around the world that avoid supporting themselves through fee charging, like for instance <http://www.microgenius.org.uk/>, managed as a public service by <http://www.communityshares.org.uk/> with the aim of facilitating the selling of shares in cooperative projects. Also without commission are Mymoneyhelp.fr, born in Lille, which is financed by social enterprise sponsoring and <http://crowdfunding-italia.com>, which is operating through voluntary work.

Another obstacle is that the majority of platforms impose an "all or nothing" clause with a limited term of not many days to accomplish the target (40 days is the usual). It's a mechanism which benefits the intermediaries, since generally it is asked that promoters use their own funds or funds they had already secured through other means to start the campaign, of which they will have to loose the 5% commission fee in order to reach their target and secure the donations. Furthermore, it seems to benefit the donors by guaranteeing the success of the projects they sponsor, whilst, in a sort of paternalistic way, denying them the choice to fund the projects regardless of it success in reaching the target.

Probably this does not affect the projects which have a strong human capital and who are well connected to social networks, since they will be able to fulfill the terms imposed, but this

dynamic definitely puts smaller projects at a disadvantage, since they may not have the capacity to mobilize support in such a short amount of time. In this way then, a sort of social darwinism is created, where only the strong projects are likely to succeed, where as the smaller ones are lost on the way to oblivion. Evidently, this competitive and pressure are typical of the system in which we live, and not of the one most social movements are trying to create.

The fact is that a lot of projects which may need self financing can survive whether they reach their target or not, since that's always been the case: many self managed projects have survived through the determination and creativity of their promoters. Many projects then, may need to receive on going financial support, or at particular times of the year, something that platforms such as crowdfunding do not take in to account.

For this reason, it is necessary that we re invent the concept of crowdfunding and adapt it to the real needs of the social projects that make use of it. This is what the project coopfunding.net is trying to do, having become operative after many months of gestation.

Some of you may remember that Coopfunding already had a pilot appearance in the Spring of 2013, when a crowdfunding platform decided to cut our campaign due to the legal risks that it might have posed.

The campaign was collecting funds in order that Radi, which is not in operation at radi.ms, could become an alternative communication media through which we could still organize our activities despite my forced clandestineness since 2013.

This then, is another thing to bear in mind. 99% of crowdfunding platforms abide by the rules chosen by the 1% of the population, within the legal boundaries decided by different countries. Therefore, if we want to enjoy a crowdfunding platform which is coherent with the principles of projects which propose disobedience and revolution, we have to build one ourselves since we cannot depend on those which, despite their best intentions, are still bound by the legality of their policies.



Coopfunding is a crowdfunding platform, newly released, without commissions or mediation, where each project can choose their terms according to their needs. With or without deadlines, rewards, with total flexibility and with the objective of being a tool for supporting social change projects.

The financial sustainability of the project is envisaged to be relying on the donations of social activists, through varied payment options and through the inclusion of local currencies, barter

and criptomoney, whatever each project decides.

Coopfunding is a cooperative project open to the participation of whoever may want to contribute to make it possible, within a framework of disobedience towards the current system and a vision of integrated revolution. Furthermore, Coopfunding is a shared ownership projects, since it relies ultimately on the open consensus process of [the Cooperativa Integral Catalana](#).

I think it is important that, if we want a society where the tools we need are shared and communal, we might as well start with the ones where we can already apply this principle. Since financial support is a key factor in the success of many projects who are building alternatives, the tools which we use to access such support should be shared and communal too.

It would be very interesting if we could create a network of cooperative initiatives so that they may collaborate and support each other and gain public visibility, something very important in order to reach all the people that are necessary to have an effective fund raising campaign.

We are hoping and wishing that soon many other projects of this nature will spring up around the world, if you know of any please share the information!