

What does Credits for Communities stand for?

Due to the facts that:

- Communities living with little income and/or in low-resource settings are not - or barely-visible;
- The role of the people from these communities are down-played;
- Their voices, their solutions, their ways of living, their social structures do not matter;
- Communities cannot take agency of their own development to grow their wellbeing, due to lack of access;

Therefore, these communities and the people are systemically not included.

This is what we -Credits for Communities- aim to change.

Communities can self-develop and 'only' need:

- ignition & incubation of their sense of community into (formal) joint decision-making;
- to (made) be visible,
- to get a voice, and
- to get access to capital, access to the market (channel), access to capacity and competencies building.

These are our beliefs:

- ✓ Credits for Communities is a working towards a foundational mind-set shift:

“we want community X to see themselves as powerful agents of change”

“we want others (buyers and business and the general public) to see community X as dignified and respected producers of ABC (ABC being: their food, raw materials, handmade products, labor of any kind)

“we want other (buyers and business and the general public) to see community X as protectors of our natural environment, be it forest, (fishing) waters, animals, clean air and so on“

- ✓ Credits for Communities believes that, in order to break the cycle of poverty, we need to incubate agency of groups of enterprising people in impoverished communities around the world. Through income-generation and access to financial services that are connected to the fulfilment of basic needs, the communities themselves can grow the well-being of the larger community.
- ✓ Credits for Communities works to achieve these goals by storytelling to shift social norms and attitudes towards impoverished communities; and by igniting and incubating agency (of change agents based) in communities and by supporting these communities with access to capital, channel to market, capacity and competency building.

- ✓ Credits for Communities puts the wellbeing of the whole community centre stage. With the focus on the communal aspects, as such, it distinguishes itself from individual perspectives and focus. It does not want to go explicitly against individual approaches, however it is geared towards strengthening the communal wellbeing.
- ✓ Credits for Communities promotes the involvement of communities in the betterment of their wellbeing. This requires the transformation of our financial and economic system to adapt to and adopt or be inclusive of communal practices where caregiving and mutual cooperation are valued.
- ✓ Change or transformation, whether within an individual or a community, originates from within. Therefore, it is crucial for communities to decide and establish their priorities.

Credits for Communities Collective members differ widely in where we are from and how we work, but we all believe, agree on, and abide by the following guiding principles:

1. Credits for Communities believes that communal wellbeing benefits all, men, women's and children's wellbeing.
2. Credits for Communities promotes and protects women's & children's rights.
3. Credits for Communities builds, strengthens and invests in hyper local, entrepreneurial eco-system approaches.
4. Credits for Communities contributes to the creation and availability of open-access "do-it-yourself"- tools for change agents who like to get into action with and in their own community.

Partners to communities serve their communities in the best way they can, however, very often there is little access to "do-it-yourself"- tools for community-based change agents who like to get into action with and for their own community. We believe that If we don't manage to empower community-based changemakers, we're leaving a huge and powerful force for good, untapped.

5. Credits for Communities believes that transforming the financial and economic system to be inclusive of communities, starts with promoting, protecting and valuing a culture of communal care, human dignity, reciprocity and respect.
6. Credits for Communities values and respects existing social structures and promotes new practices that explicitly values (sometimes monazites) social capital, reciprocity and communal wellbeing.

It actively co-creates alternative forms of communal caregiving, protection and conservation, connecting it with income generating approaches (like carbon and biodiversity credit mechanisms).

7. Credits for Communities works on the intersection of human, animal and environmental wellbeing.

8. Credits for Communities walks the extra mile to assure inclusion of often-marginalised groups.

Regardless of sexual orientation or identity, race, or class, all people should have the same rights, and be included in the community. Credits for Communities promotes diverse communities, while recognising that there are challenges relating to different contexts.

9. Credits for Communities promotes communities' presence in decision making - whether this is in local, regional or global law and policy making, business value chain decisions, grant making, design of products/services (they produce), market building, and so on.

Credits for Communities take an active and present role in communities, encourage the members of the communities to be engaged in decision making processes and be actively joining decision making processes that impact their lives, living conditions, natural resources, and so on. .

10. Credits for Communities advocates for communities' presence in shaping reconciliation processes and for accessibility of these reconciliation processes of businesses/factories, markets, governments, granting/funding facilities, health, utility, safety and other facilities.

In addition to the above, **we adhere to the Jemez Principles for Democratic Organizing***:

#1 Be Inclusive

#2 Emphasis on Bottom-Up Organizing

#3 Let People Speak for Themselves

#4 Work Together In Solidarity and Mutuality

#5 Build Just Relationships Among Ourselves

#6 Commitment to Self-Transformation

*Read more here:

<https://www.ejnet.org/ej/jemez.pdf>

