

Solidarity based local money

SCEC



Local economies revitalization project

An Archipelago SCEC project

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The solidarity based local money SCEC (*Italian acronym for solidarity that walks*) stems from the study and experience of more than 4000 complementary currencies, among which the Swiss WIR and the German Regiogeld, to name but a few.

The present economic situation is primarily caused by the ever increasing private debt of families and businesses and the out of control printing of money *ex nihilo* (out of nothing) by central and private banks. These economic factors play a pivotal role in the relentless impoverishment of the local economies and deliberately paved the way to the globalization of the market.

It is mainly for these reasons that our association decided to take some drastic and badly needed actions in order to counteract the present destructive forces that operate within and outside the market.

The following information, data, and possible solutions focus mainly on the Italian economic situation, but could be easily applied and reproduced in the vast majority of European and non-European countries.

The main objective is **to anchor the wealth produced locally**. This can be achieved through the implementation of two strategic economic plans.

1. The first one is the adoption of the solidarity based local money SCEC which increases the purchasing power of families and small to medium size businesses alike. It helps the local economy by circulating in a limited territory (municipal land) and by being accepted as a circular price reduction on goods and services (typically 10-20%)
2. The second is the implementation of business plans specifically designed to revitalize the agronomical sector http://cms.archipelagoscec.net/?page_id=220 which is on the brink of collapse, and give a new leaf of life to the local and artisan productions, which are at risk of disappearing. http://cms.archipelagoscec.net/?page_id=227

These two simple but crucial steps will create the ideal environment for a close collaboration between local businesses while promoting both the shortening of the production and supply chain (no middleman) and the creation of well organized purchasing groups (which by buying selected goods or services in bulk will dramatically increase their purchasing and contractual power).

More information regarding the GAS (solidarity based purchasing groups) can be found at <http://www.retegas.org/index.php?module=pagesetter&func=viewpub&tid=2&pid=10>).

All these elements will play an important role in making local products competitive both in terms of price and quality. The final goal is simple and obtainable: the creation of a local economy which is scalable, convenient and sustainable.

1) The SCEC has a face value equal to the euro (1:1), but it is not convertible or redeemable in Euros. The local money SCEC is absolutely free (cannot be bought or sold). It is issued and distributed according to univocal and transparent criteria, which must be identical in every local community that is associated with the Archipelago project.

Basically the **SCEC** represents a price reduction on the price of goods and services (at least 10%). This price reduction can be used not only by customers or people in general, but also within the business community (producers, retailers, professionals, etc). It can be spent wherever the solidarity based local money is present and actively circulating (in other words there are no geographical restrictions for its use).

By being distributed freely the **SCEC** does not create or constitute **debt**, unlike the paper and electronic money currently in use. In addition to that, the **SCEC** anchors the whole amount paid for goods and services to the territory (included the part paid in Euros) as the members of the association are always local businesses and the price reduction is applicable only when spent alongside the official currency. In this way the wealth produced and spent locally cannot be siphoned out by the big distribution and safely tucked away in some tax heaven.

The solidarity based local money will safeguard and boost the purchasing power of families. This will increase directly in proportion with the percentage payable in **SCEC** and accepted by the local business community (assuming that the average price reduction percentage in **SCEC** is 20%, a retired person that earns 500 Euros will increase his/her purchasing power by 100 Euros).

From a fiscal point of view the **SCEC** is to be considered a price reduction on the price <http://it.wikipedia.org/wiki/Abbuono> and for that reason cannot be taxed. By only being a small percentage of the price paid in Euros, the **SCEC** does not concur in the creation of inflation. This is because the price reduction is valid only when spent alongside the official currency, the Euro that is.

The Archipelago project will allow every *island* (each local community associated with Archipelago that adopts the **SCEC**); to exchange their production surplus and their tourist flows. These can be paid, in percentage, with the **SCEC** (the local money is printed in such a way as to have both a national and a regional 'face'). Each island will be responsible to the others and will have to guarantee the quality of the goods and services on offer, (for example the quality of the food or the catering/hospitality services that are being exchanged). This will ensure a sort of spontaneous self-certification of quality.

2) The businesses that produce goods or operate within the craftsmanship field often struggle to make their products 'visible' and find it very difficult to create a big enough market for them. With the implementation of the short production and supply chain (from the producer to the consumer) and an effective organization of the distribution and sale process, costs and prices will be rendered highly competitive. The use of the **SCEC** will be an added bonus that will make local products even more convenient and attractive to customers while deterring them from buying, shopping and spending their local wealth at the big distribution chains. The interaction with the small distribution will also help local producers to gain visibility and create a market for their products.

The creation of small local points of sale where producers can gather and directly sell their products, will greatly improve the quality, diversity and convenience of the offer. In this way the unnecessary interference of the 'middleman' will be significantly reduced if not totally eliminated. It should be pointed out that a deal could be struck with producers that thanks to the **SCEC** will be getting a fair price for their products. This deal will focus on the elimination of any form of exploitation of unregulated/underpaid foreign workers on the fields (this is a common practice and a real plague in most areas of the south of Italy).

Local businesses will also benefit from an online database where direct contacts with customers and other companies can be established. This database will also allow the creation and expansion of solidarity purchasing groups that are interested in selected merceological sectors or specific products. The database will also offer to the participating businesses services for the optimization of the contacts logistics and marketing strategies. Everything will be done in a true open source spirit.

From a social point of view the distribution of the SCEC to foreigners along with the arrangements taken to reduce the presence of unregulated work, will subdue some inevitable social tensions. By giving a stronger purchasing power to families and retired people the solidarity based local money can act as a powerful instrument to improve the welfare of local communities. It will also be possible to put other forms of solidarity in place by supplying basic goods and services (bread, pasta, fruit and vegetables and the care of elderly people) to the less affluent families. This can be achieved by making full use of the production surplus of the participating businesses and the subsequent organization of house deliveries to lone elderly people. Sunday lunches and all sorts of gathering occasions could be organized and held in structures appositely provided by the local administration. A project is currently under study to offer in-house health care to people affected by serious or terminal illnesses. This project will be presented shortly to the regional authorities. It will save substantial sums of money to Government and will create numerous jobs while offering patients the priceless opportunity to stay in the comfort of their homes surrounded by their loved ones. This service will be paid in part by the Italian Government; the rest will be paid by the families interested in the service (with a % in SCEC).

The aim and objective of the local money SCEC is to make people understand that another way to produce and consume is possible. Today, the need for an economy that is healthy, convenient and sustainable is pressing. We need a system of exchange that is based on merit and common sense. A new concept of trade is required, one that will allow us to see other people as friends, not enemies. With the Archipelago project this can be done easily, inexpensively and relatively quickly. **This is a project by the people for the people.**

To sum up, the above mentioned business plans (quality certification, point of sales, purchasing groups, online database and shorter production and supply chain) all combined together, can give an effective and resolute answer to the needs and necessities of any person or business that is willing to get out of this stagnant economic situation. Great results can be achieved in the medium term if the ideas are simple, the plans well implemented and the support from the community is strong.

The SCEC is continually evolving and expanding. It is already operative and circulating in the following regions: Sicily, Calabria, Campania, Lazio, Umbria, Tuscany, Veneto and Friuli VG. There are working groups that count to be operative in the very near future in the following regions: Piedmont, Liguria, Trentino AD, Puglia and Marche.

Archipelago SCEC in numbers on December 2008: 1.700 businesses, 4.000 families, 570.000 SCEC distributed for a turnover of about 3 million euros (the 3 million quota is an estimated figure in case the distributed SCEC are exchanged at least once with an average acceptance of 20% on the full price of goods and services)

The councils of Trento, Scandale and Castrovillari have recently deliberated in favor of the Local money SCEC and its adoption.

Useful links:

www.arcipelagoscec.org

www.arcipelagotoscana.org

www.arcipelagolombardia.org

www.arcipelagocalabria.it

www.arcipelagoumbria.org

www.arcipelagofriuli.org

www.arcipelagoveneto.org

www.ecoroma.org

www.progettosec.com

www.centrofondi.it

Newspaper, TV and Radio program on the SCEC www.arcipelagoscec.org

AN ECONOMIC OVERVIEW

Some food for thought:

- In 1950 in the USA one dollar of debt would produce 4 dollars worth of economic activity
- In 2000, one dollar of debt would produce 20 cents of economic activity
- In 2005 one dollar of debt would barely yield 10 cents of economic activity
- According to the data provided by Paul Kasriel, director of economic research of the Northern Trust, today, one dollar of debt will basically have a return close to zero. The accrued interest on the public and private debt eats away any form of profit, and drastically curbs the productive growth potential of the West.

Some figures on the debt of the developed countries

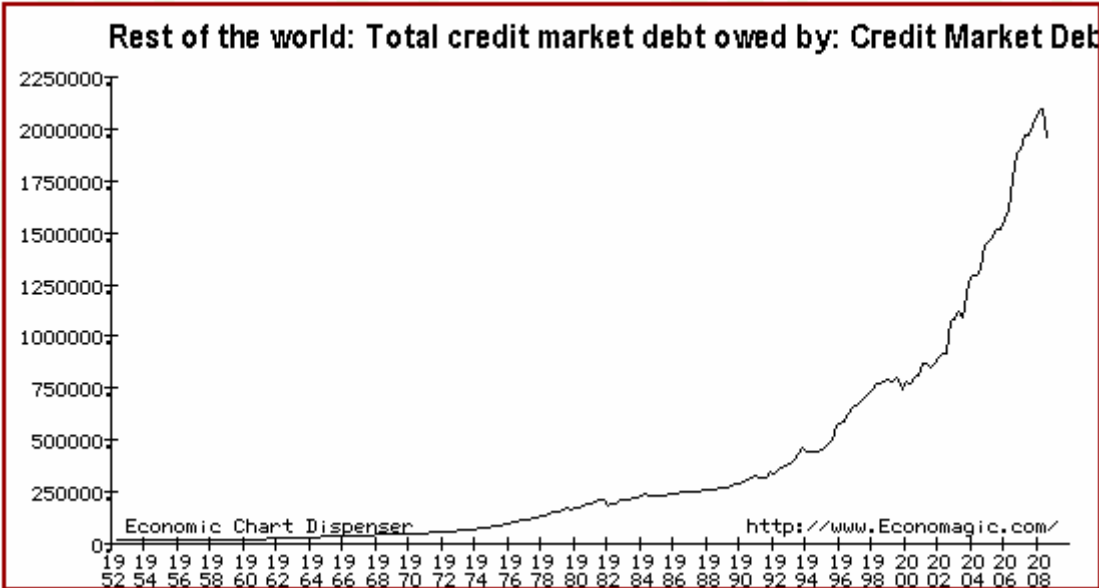
- Private Debt: It's the debt contracted by families with commercial banks.
- Public Debt: It's the debt contracted by the state with the central bank.
- **The UK's private debt has shot up to 162% while the public debt is at 41,6% of the GDP**
- **US private debt is at 142%**
- **Germany 109% (private debt) 66% (public debt)**
- **Italy 49% (private debt) but 105% of public debt**

How does the private and public debt affect productivity and prices?

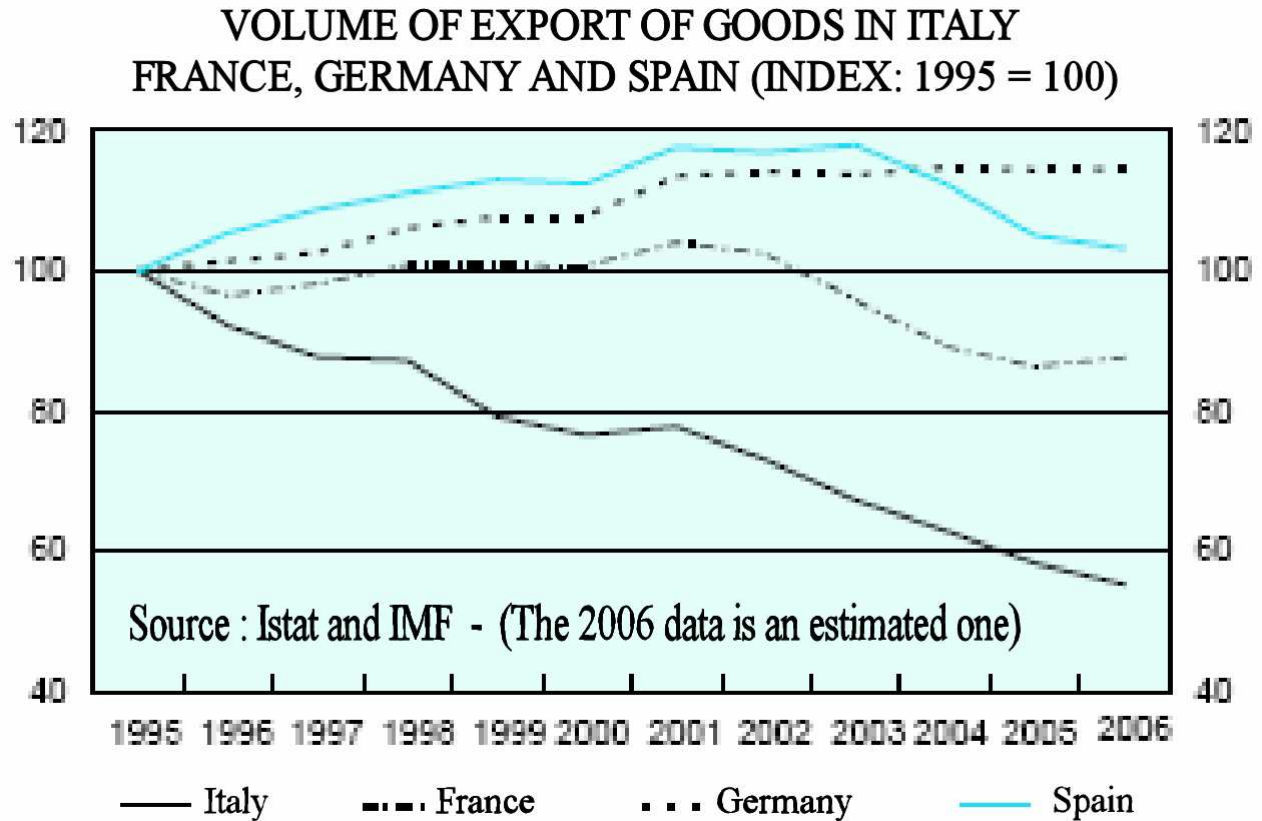
- **Debt of American families in 2001: 29.000 billion \$**
- **Debt of American families in 2007: 43.000 billion \$**
- **The GDP in the same period increased by 15.000 billion \$**

14.000 billions of private debt was needed to increase the GDP by 1.500 billions. We can observe how the increase of the monetary mass (debt money in this case) does not correspond to an increase in productivity, while prices level surge dramatically.

Rest of the world:



EXPORTS: THE IMPOSSIBILITY TO AIM AT SALES OUTSIDE THE EURO ZONE



In order to maintain our level of exports we should have had an exchange rate way above the 2000 liras, more precisely something in the region of 2300 and 2700 liras.

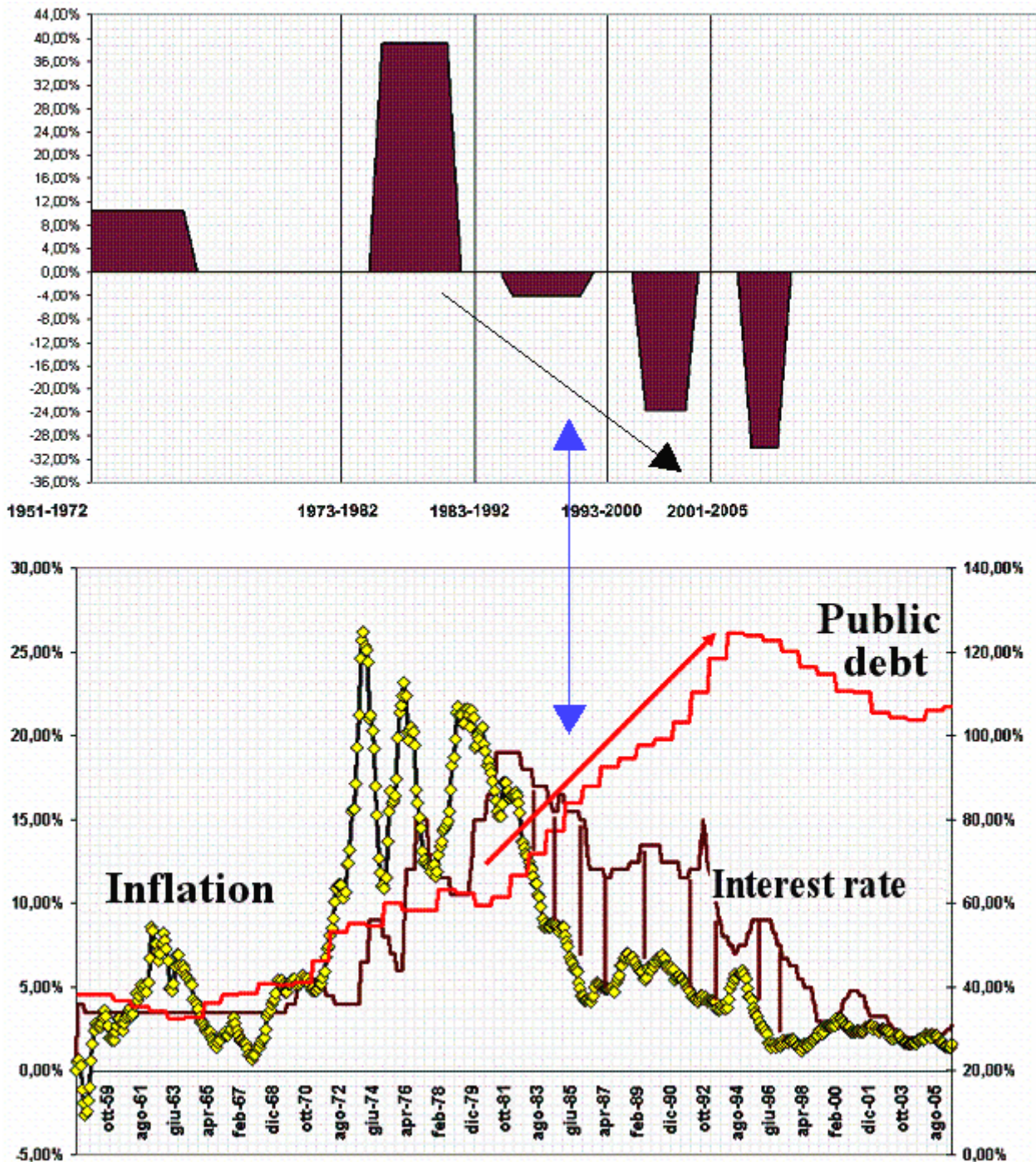
For those, who stubbornly believe in the media propaganda on how exports should be encouraged and facilitated by costs reduction and increased competitiveness, the future looks grim. The sad and irrefutable truth is that a strong euro paves the way to massive influxes of imported goods, which have never been so convenient before, while significantly weakening exports.

It should be clear by now that the countries that belong to the Euro zone are clearly disadvantaged in terms of competitiveness.

EXPORTS: WHY ITALY STRUGGLES TO SELL EVEN WITHIN THE EURO ZONE

The chart below compares Italy's productivity levels to the ones recorded, on average, by the other EU members. We see that till 1972 Italy had higher productivity levels compared to the European average (+ 8 %) and in the following decade (+ 40 %!!!). From 1982 onwards our economy never recovered.

What happened?



The above charts, illustrate how in 1980 the interest rate was kept under the inflation rate. After the ‘divorce’ between the treasury and the Bank of Italy, the interest rates have always been way above the inflation rate. This contributed enormously to the rising of the public debt. With the subsequent skyrocketing levels of public debt the country’s competitiveness went into crisis.

Can you see how the black and red arrows go to opposite directions?

The interest rate burden is increasingly eating away the resources of the Italian economic system. It is now starting to delve into both the public and private resources of the country.

	Cost of electricity Euro/KW
DK	0.23
I	0.20
F	0.11
D	0.17
UK	0.10
E	0.11

The production costs are greatly affected by the level of energy prices. As can be seen from the table these prices are considerably higher in Italy when compared to the main European competitors. These, along with very high labor costs, make it very difficult for Italy to export within the European Union.

All these problems (The euro, the price of oil, the decrease in goods quality to stay within profit margin targets, etc) have only one possible solution: **The local market!**

Creating a market for the local production



Project for the agronomical production chain: “Il Sapore del Cuore”

The agronomical sector is experiencing a long term transformation process that is bringing about a slow but persistent reduction in market shares. The inevitable and critical consequences are the following:

- The increase in the average age of entrepreneurs that operate within the farming sector
- The progressive reduction in stable jobs which is in turn giving way to temporary and flexible working practices
- The lack of a medium/long term planning that often affects business choices which are now taken solely on the base of European, national and regional financial subsidies.
- The overwhelming presence of products without certification
- The weak contractual power of producers which has serious repercussions on the entire production, manufacturing, supply and distribution chain.
- Lack of business diversification

To these destabilizing factors we also have to add the PAC reform which is ever less accommodating towards businesses needs and difficulties. According to this reform businesses will have to count only on their own resources and be left at the mercy of market forces.

<http://www.informatoreagrario.it/ita/Riviste/Infoagri/Lia3206/pag15.asp>

An enlightening example of this state of affairs is offered by the recent wheat production crisis. In the first three months of 2006 the import of soft wheat increased by 2,6 % (30.000 tons) while the ones of hard wheat increased by 9,3% (217.000 tons). Not always the quality of the product is safeguarded as the scandal of the contaminated wheat coming from Canada plainly showed. Many well known pasta producers were prosecuted and arrested in relation to this scandal.

http://digilander.libero.it/nerowolfe/testi%20sito/Grano_contaminato.htm

At a global level things do not fare much better. A recent publication reports that the estimates for this year wheat harvest are around 61 million tons which is inferior to the world food requirements. For the seventh consecutive time it will be necessary to resort to the international wheat stocks (which are to a minimum safe level). This is in strident contrast with the prices paid to producers who barely manage to cover production costs. Twenty years ago the price of wheat paid to producers was in the region of 45.000 liras (about 23 Euros). In 1997 this figure fell to 37-38.000 liras (19 Euros). Today (Sept 2006) prices average from 13 to 16 Euros. This is a 50% reduction in prices if we compare the present data to the one of twenty years ago. In addition to this, production expenses have dramatically increased. The price of oil, for instance, has since then gone through the roof. It should be noted that the price of wheat affects only to a limited extent the price of finished products such as bread (3-6%), and other baking products are even less affected by it. The situation of the fruit and vegetables sector is also far from encouraging. It's been estimated that in the very best of cases producers only get one tenth of the final price that consumers pay to retailers (shops/supermarket chains). In order to avoid the irremediable collapse of the agronomical sector and the social and economic interests associated with it, producers and municipal authorities have to put in place specific counter measures, apt both at increasing the income of those businesses at risk and developing the local economy.

The project ‘Il sapore del cuore’ intends to strengthen and revitalize the local economy through the following actions:

1. The creation of an association made up of entrepreneurs that operate within the agronomical sector. The aim of this association is to implement common strategic plans and achieve its goals in the medium term.
2. The quality of the goods and services offered by the association is of paramount importance. This can be achieved by adopting integrated agriculture and biological methods of production. Being a recognized member of some quality control body or association will be strongly encouraged.
3. The members of the association will play an active role throughout the production and distribution process (from the production to the actual sale of the finished product) shortening in this way the supply chain. Producers will be able to get fair prices for their products and ensure to consumers both quality and convenience (prices should be competitive with the ones set by the big distribution).
4. The opening of point of sales and catering facilities that will sell and operate under the registered mark ‘Il sapore del cuore’.
5. In the area of interest, the **SCEC** (solidarity based local money) will be used alongside the official currency. The **SCEC** will anchor the wealth locally produced and will encourage the exchange of goods and services between consumers, shop owners, craftsmen and professionals.
6. Councils involved in the project could help in a number of ways: They could support informative campaigns on the project, they could provide municipal land or buildings to host the point of sales affiliated with the project, they could act as an important stimulus for people to use the solidarity based local money **SCEC** and last but not least, they could keep the ‘red tape’ to a bare minimum for all those transactions and projects (e.g. renewable energy enterprises) that favor the circulation of the local money **SCEC**.

Although point 6 (the involvement of councils) would be of great help for the rapid and extensive implementation of the project, we feel that the participation of the local authorities should be regarded as a plus and not as an indispensable part of the initiative.

Association of producers

The association of the agricultural businesses is indispensable in order to gain the critical mass required to meet the full potential of the many benefits connected with the Archipelago project. The cooperation between businesses will make a common, medium/long term planning not only possible but also quite independent from public subsidies.

The rural development plans supports associations between businesses.

Note: The direction that the world agricultural policy has taken is worrisome. It has made it impossible for a small producer (who owns less than 100 hectares) to earn a satisfactory income from his/her job. In order to prevent his/her family looking for another job, the producer should take full advantage of all the financial benefits that derive from a close involvement and supervision of all the production phases, including the direct sale of his/her products. It should be pointed out that a considerable effort ought to be made in order to overcome the initial diffidence which is often associated with the past failures of farmers unions, cooperatives and consortiums alike. These kinds of organizations were, and still are, closely connected to the political world and its patronage system. The association we have in mind will have a business oriented set up and outlook. It will be instrumental in increasing the income derived from the agricultural work.

The association of producers is essential to implement crucial economies of scale (mill, oil press, storing, and product transformation) which will sensibly reduce costs and decrease prices. By finding products prices convenient, the consumers will be inclined to support quality local productions.

Quality of products

In response to the recent scandals connected to the contaminated Canadian wheat, the condemned meat present in the market <http://www.beppegrillo.it/2006/09/wurstel.html#comments>, the presence of GMO in Chinese rise www.centrofondi.it/Articoli/pesticidi.htm and the news that the usage of pesticides in the world has reached the 2kg per hectare mark, (in contrast with the 0,49 Kg of 1961 www.centrofondi.it/Articoli/pesticidi.htm), the market increasingly demands products that are local, healthy and natural. The ever increasing number of people that buy organic products and decide to spend their holydays in farm holydays facilities clearly indicates that a new, more responsible way to consume is emerging http://www.coldiretti.it/docindex/cncd/informazioni/501_06.html.

If possible, producers should recover wheat varieties that were cultivated in the past. They should also rediscover old manufacturing processes such as the bread made out of native yeast.

Note: Going back to the production of wheat is a strategic move needed to prevent the devastating consequences of a world production crisis that is well under way. It is also essential to recreate those production chains that offer the best profit margins (bread, pasta, pizza and baking products in general).

Sales and points of sale

The strengthening and shortening of the agronomical production chains is the very base of this project. It puts producers in a position to get a fair price for their products and increase their income while diversifying their revenues by taking an active role in every aspect of the production chain (from the production to the direct sale of the finished product). This is why the creation of points of sale is so important. Here the consumer should be able to find the products of the businesses associated with the project. Staple foods such as bread, baking products, fruit and vegetables, oil, wine, cheese, various types of meat and some other traditional artisan production (e.g. tomato sauces and jams) are perhaps the most appropriate for this kind of business operation.

If a producer is not able or willing to follow all the phases of the production chain, he/she could always participate as an external member by only providing the raw products and getting a fair price for it. In this case his/her support to the association will consist in just accepting, as part of the payment, local money **SCEC**. All the other business aspects, from the transformation to the distribution and sale of the product, will be left in the hands of the association (Archipelago).

In addition to the points of sale the association could open catering facilities that will operate under the registered mark 'Il sapore del cuore'. Here, all the raw materials and finished products on offer (wine, pasta, pizza, etc) will come from the associated businesses. It is important to provide to every new consumer an informative leaflet/brochure that describes the 'mission' of the project along with a detailed description of the businesses involved in the association.

Note: *A correct counter-information aimed at the consumers of the finished product is crucial as it offers a different take on the grim reality that concerns both the economic and the agricultural world. Today our perception of reality is massively influenced and distorted by the 'official' media which has determined, through a relentless and all pervasive advertising campaign, the present shopping habits of consumers who seem to be completely oblivious to the concept of **product seasonality**. It is chiefly for this reason that the association, in concert with the local authorities, should take part and actively organize informative campaigns about food consumption, production and sustainability.*

The implementation of economies of scale produces clear advantages for the end consumer in terms of prices and quality that can be experienced in every point of sale or catering facility operated and supervised by the association (Archipelago). The staff employed by the association will receive a variable part of the salary which will be proportional to the performance of the business where they are employed. This variable part will be paid in solidarity based local Money **SCEC** (as an incentive). In addition to that, deals could be struck with the local social services in order to employ people with disabilities both within the association and the businesses associated with it (a door to door service could be also implemented for people with physical disabilities).

While managing directly the above mentioned activities, the Archipelago association could let independent businesses use the 'Il sapore del cuore' brand. This will only be possible if the businesses respond to Archipelago requirements in terms of quality standards and market philosophy. This option would be valid and applicable only for those businesses that operate within the bakery and catering field.

As far as the opening of a baking facility (within the point of sale) is concerned, this kind of initiative could benefit a great deal from the decree-law 223 of 2006 (the so-called Bersani decree)

The region of Tuscany supports the investments made by individual or associated businesses for the manufacturing, transformation, storing and packaging of their products. It also supports the refurbishment of the premises along with the purchase of the required machinery for the commercialization of the products as can be found at point 5.3.1.2.3 p. 43 of the program for rural development 2007 – 2013. Also point 5.3.3.1.2 p. 92 should be carefully read as it concerns the support provided to the creation of artisan, commercial and tourist business activities.

Note: The type of business activities that have been chosen is not casual but stems from the potential high profit margin that they can generate.

Local Money **SCEC**

One of the striking characteristics of the present globalized economy is the constant draining of the wealth produced locally to fuel very distant markets. This is also the case for the big distribution sector which buys and sells a small percentage of local products and prefers to de-localize its production in countries that offer embarrassingly cheap labor.

The objective is to reverse this process of progressive impoverishment which renders money ever so scarce and insufficient to satisfy the local economies. The success of this project is based on the adoption of the local money **SCEC** (the acronym stands for **solidarity that walks**) which is used alongside the euro and spent in all the points of sale and businesses that adhere to the project. The local money **SCEC** encourages and facilitates both trade and exchanges in relatively small areas. Differently from the Euro, which is considered a store of value, the **SCEC** has greater 'velocity'. In other words, with the same amount of money, it is possible to make more exchanges, thus bringing more wealth to the community that chooses to adopt the local money **SCEC**. To simplify things, we can think of the local money **SCEC** as a price reduction similar to the one applied by the big distribution or the common fidelity cards.

The salient difference consists in the fact that the SCEC can be used and accepted within a much wider and heterogeneous context. The ideal scenario would be one where the SCEC is accepted for small payments not only by the point of sales and the catering facilities but also by shop owners, artisans, professionals. Even the council (of any given area that is involved in the project) could accept the SCEC as a form of payment (%) for taxes. Needless to say, the bigger the pool of users of the local money is, the higher the number of exchanges, and consequently the bigger the wealth that is produced and anchored to the territory.

Let's picture for a moment what could be the ideal economic pathway of the local money SCEC. We can see that farmer's production could be paid part in Euros (70-80%) and part in local money (20-30%). The part in Euros will be used to pay for all the goods or services that are present or purchasable in the area (oil, machinery, seeds, if they are not self-produced, taxes, etc). The part in local money will be used (in conjunction with the Euros) to pay for local bakery products (20%), local grocery products (20%), local services such as babysitting (30%), plumbing (20%), private lessons (20%), clothing (10-20%), shoes repairing (20%), eating out (20-30%) , building surveying services (15-20%) and even the municipal parking fines. The percentage of SCEC that can be accepted varies according to the percentage of SCEC that, in turn, shop owners are able to pay to their suppliers.

The Archipelago project will allow the exchange of the surplus production within the national circuit (the national circuit consists of all the economic 'islands' that adopt the local money SCEC).

The role of the council

In this project the role of the council or the councils if the area of interest is wider, is very important to bolster and re-launch the local agriculture and the local economy. Given that this project will bring benefits to the community as a whole, the council could help the associations of farmers and producers by providing the premises necessary for their business operation. The council could also help by providing an active support in the bureaucratic concerns that pertain to this kind of economic activities.

In areas where a sufficient quantity of biomasses is present, small district heating systems could be built for the production of electricity. Projects that support the implementation of Wi-Fi and WiMax technologies should be encouraged as they will improve local businesses competitiveness and the quality of life of the rural areas, allowing local farmers to move more easily to an integrated and organic type of agriculture.

The council could also support Archipelago by promoting informative campaigns on the project. It could accept the payment (whole or in part) of some local taxes in local money SCEC. It could incentive (financially perhaps) businesses, professionals and citizens to use alternative sources of energy (biomass, solar, thermic, photovoltaic, and if the area allows it, wind power). The council should also attempt to use its contractual power in order to strike special agreements/deals with the providers of such technologies and promote and support the creation of purchasing groups of such furniture. Many of these activities are financed by the plans for rural development.

Strengths and weaknesses of the project

Strengths:

- It helps the agricultural sector to plan long term and diversify. It also encourages farmers to become more and more independent from European, State and regional subsidies.
- The investments required are small and will yield results quickly.
- The quality of the products is pursued and obtained through an integrated and organic type of agriculture.
- The producers get a fair price for their products.
- Thanks to the shortening of the production and supply chain the consumer enjoys lower prices and higher quality of products.
- The agricultural sector will be revitalized along with the local economy bringing about a general improvement in the quality of life of the community.
- The local culture, the local ways and the local eating tradition are rediscovered and preserved.

The Archipelago project starts a virtuous circle which paves the way to other projects that strive for an improvement in the general quality of life of communities.

The structure of the Archipelago project allows its members, whether they are professionals or businesses, to decide their level of participation and involvement in the initiative, without compromising its success.

Weaknesses:

- A minimum number of businesses and motivated people is necessary in order to kick- start the project and make full use of its potential.

Useful data and information

- Italy imports wheat from Canada, United States, Australia, and Kazakhstan.
- In 2006 the world will produce 61 million tons less wheat than the world-wide requirements and for the 7^o consecutive time the strategic reservoirs of wheat will be used to make up the difference.
- The alimentary consumptions have been in constant decline for years.
- The prices of fruit and vegetable paid to the producer are from 10 to 20 times inferior to the price paid by the end consumer.
- On average the producer gets paid 13-16 euro for 100 Kg of wheat. On average a hectare produces from 2.500 to 3.500 Kg of wheat and the costs associated with it amount to anything from 300 to 500 Euros. This means that the gross income generated by the same hectare barely covers the expenses sustained by the agricultural entrepreneur.
- If biological crops are planted only 1/3 of the field can be cultivated to wheat for the required rotation of fields.
- 100 Kg of wheat generates approximately 80 Kg of flour and 20 Kg of bran. From 80 Kg of flour approximately 100 Kg of bread can be obtained which means that 100 Kg of wheat equals to 100 Kg of bread.
- The cost of 100 Kg of flour varies from 34 euro to more than 50 Euros.
- The average price of bread is in the region of 2-3 euro per kg. This means that 100 kg of bread could generate 2-300 Euros instead of the 20-25 Euros generated by the simple sale of wheat.

First lay-out of the local Money SCEC



0,50



1



2



5



10



50



A project for small to medium enterprises and the development of local integrated areas

“Linking the production chains”

The strong and weak point of the Italian economy is to mainly consist of very small, small and medium businesses scattered all over the territory. We are seeing now that the current economic situation puts these kinds of enterprises in a very serious predicament.

Problems for the production companies:

1. The competition with Asian or South east countries (which have very low labor costs) has become unsustainable
2. Lack of programming in the short and long term
3. The companies that export their products overseas are encountering increasing difficulties because of the ‘strong’ Euro
4. Lack of resources for research and innovation
5. The recruiting of non-skilled labor force in order to reduce costs is determining a general loss of qualifications
6. Scale economies are no longer organic due to the closing down of businesses that are internal to the manufacturing process

This situation brings about all sorts of problems and economic consequences:

- The industrial development poles are experiencing a marked and quite worrying decrease in market quotas.
- The delocalization of labor force in order to maximize profit margins transforms production activity into import activity
- The lack of quality control of the imported goods and consequent decrease in their quality level.
- The lay off of part of the labor force or the employment of part time workers

As far as the distribution companies are concerned (wholesale and retailing) we can see:

1. A very harsh and unfair price competition from the big distribution chains
2. The lack of financial resources for marketing and advertising
3. The offer of financial services from the big distribution chains that cannot be matched by small businesses (cards that allow to spread the cost of purchases into more installments, like the ones offered by LIDL and COOP <http://www.lidl-card.it/>)
4. Lack of contractual power with suppliers of goods and services. Lack of political influence (the allotment for parking facilities are a clear example of that). The big distribution chains act in a completely different way <http://www.gdonews.it/2007/10/adesso-ufficial.html>

All this results in:

- Too low profit margins (for those who chose to be competitive) or too high prices (for those who try to solve their financial problems through price increases)
- Very little storing of merchandise to keep pace with the fast changing market and fashion trends.
- The franchising practice is expanding and spreading in every sector
- Massive reduction in personnel through lay offs, part time and discontinuous working relations with employees.

Both production companies and distribution companies have to put up with:

- Fixed costs that are above the European average (energy, transport, communication...)
- High financial costs
- Time consuming and complex bureaucracy along with slow expensive services
- Taxation that has now reached unsustainable levels

Businesses that operate in the services sector are under a great deal of pressure as the number of prospective customers (who try to cut expenses and externalize costs in every way shape or form) dwindles by the minute. The associations that represent a variety of merceological classes should pay more attention to who they direct their support and assistance in the future as they run the risk of finding themselves without an associative base. Given the situation it's very likely that the financial support directed to businesses will only act as a temporary expedient as the vast majority of the credit and cash will be utilized for the import of goods, delocalization of the labor force and marketing. In other words the money will be spent primarily in those operations which seem to generate immediate and substantial profit.

How can we change these grim prospects?

There are factors that are extremely difficult to tackle where the personal choice or action of the single entrepreneur can have little impact upon. Let's take the sky rocketing price of oil as an example; in this case the entrepreneur is pretty much powerless. There are however many factors that can be changed by the course of action that the single entrepreneur or the Merceological class he/she belongs to, decides to take.

Let's see which areas can be 'worked on'. The following are commonly shared problems by both the production and distribution sector.

1. Lack of business strategy and planning on many levels (sector, merceological class and production chain).
2. Lack of Marketing, advertising and cultural/informative campaigns on local products
3. Very small volume of sales in the small distribution sector in addition to non-competitive prices
4. Lack of contractual power in the financial field
5. Low computerization
6. Increase in the amount of unsold goods

This results in:

Decreased level of sales without distinction of sector

<http://www.nove.firenze.it/vediarticolo.asp?id=a7.07.26.14.08>

Increasing financial difficulties that will exacerbate the current problems

<http://it.biz.yahoo.com/31102007/2/risparmio-draghi-famiglie-arrancano-rischio-mut.html>

Worsening of the economic problems related to the present credit crunch

<http://it.biz.yahoo.com/28102007/92/liberta-individuale-come-impegno-sociale-liberta-positive-negative.html>

<http://it.biz.yahoo.com/30102007/58-65/subprime-meta-imprese-italia-colpita-restrizioni-credito-csc.html>

Some strongly advised problem-solving actions...

1. **Create** a group of financial and business advisors to connect businesses both vertically and horizontally. This has to be done with the least possible amount of bureaucratic hurdles. Contacts should be established with the CNA (National federation of artisans) and Confcommercio (General federation of Italian merchants and shop owners) in case they show an active and genuine interest in the initiative.
2. **Open** show-rooms of local products. The local producers will work in collaboration with the small distribution sector (such as natural markets) in order to favor vertical business relationships (production chain) and horizontal business links (merceological sector).
3. **Implement** the use of the local money **SCEC** which has to be spent along with the legal tender (Euro). The potential saving attainable through the use of the local money **SCEC** will act as a bonding element between all the economic forces associated with the project. In this way the self sustainability of the production chains is encouraged and consolidated in an autonomous way. Business owners, professionals, producers, artisans and consumers will no longer be dependant to external or governmental financial aid.
4. **Connect** with other areas that use the local money **SCEC** so that production surpluses, high quality products, raw materials and tourist flows can be exchanged.
5. **Pursue** policies and strategies that focus on high quality and strong identity of products (local registered mark) along with the implementation of an all-round marketing plan supported by an informative campaign which explains the ideas, reasons, principles and goals of the Archipelago project.
6. The council/councils where the businesses associated with Archipelago are based can help in revitalizing the local economies by financing informative campaigns to raise awareness and support of the citizens towards the Archipelago project. The private use of alternative/renewable energy sources should be encouraged. A 'simplification' of the bureaucracy process should be enacted. Public premises that are suitable to be used as show rooms or points of sale should be put at the association's disposal.

The wealth that is generated has to be anchored to the territory and circulate in the local economy instead of being dispersed outside by the big distribution.

It is crucial to come to terms with the fact that since the 80's the big distribution has cut all the links between production and wholesale and retail distribution. These links were of paramount importance to ensure a sufficient circulation of money within the national economic circuit. The imported goods which are organized and distributed by the big distribution concerns, have erased or severely debilitated the local, regional and national production chains of most sectors. For this reason the solution has to be found in the 'reconstruction' of the production and supply chain which has to be well organized, independent and as short as possible.

There is no magic formula to solve the very intricate and serious problems that the National economy is experiencing. The economic conundrum cannot be solved if we fail to realize that the rebuilding of organized production and supply chains is absolutely central to the solution.

It shouldn't come as a surprise the fact that part of the big distribution's success is based on the implementation of a 'self-contained' production chain model within which it organizes the purchasing groups. <http://www.gdonews.it/2007/10/adesso-ufficial.html>

It is important to acknowledge this state of affairs but it would be utterly useless if not followed by well planned and thought out projects which have to be tailor made specifically to the current economic situation.

It's not uncommon to see projects that allegedly aim at re-launching the local economy, being poorly organized and badly implemented.

Invariably, these economic expedients fail to deliver and by doing so they launch a very discouraging message to the interested parties (producers and consumers) about the potential benefits of such initiatives.

How, then, can we make small local businesses competitive in today's market? How can they achieve this and be at the same time sustainable enterprises?

From a recent article in the Herald Tribune we learn that the low-cost retailing group Wal-Mart is about to launch a singular initiative. The American company has decided to broaden the range of its financial services (which are already offered in 225 outlets) in at least 1000 of its outlets. Wal-Mart intends to give 200 'Wal-Mart dollars', which will be spendable in every outlet of the American chain, to anyone that will use these financial services. In this way the purchasing power of its customers is increased and the rapid promotion and distribution of the 'new' money is ensured. With the opening of 875 new stores, Wal-Mart will operate the same number of branches of Citibank. In China there are 200 millions people that use a type of virtual money called QQ which is issued by the Tencent Company. The systems of exchange like the local money SCEC are simple to use and will help businesses and professionals to overcome this extremely difficult economic phase. Let's use these methods of exchange to give back purchasing power to families, small businesses, retired people, etc. If the big distribution that operates in our countries decides to opt for the same financial expedients used by Wal-Mart, a very grim future for the local communities and their economies is to be expected.

Let's act now without any further ado!

- The first step should be the creation of a consultancy group for enterprises (small and local). Its main objective and function would be to entertain a close collaboration with the association issuing the local money SCEC. Ideally it should have a small structure and be comprised of a working group knowledgeable about monetary issues. This group will coordinate the opening of the local show-room which will be used as a gathering place to meet and talk and trade. Within these premises, all the businesses that share close similarities, in terms of products or services that they offer, can discuss and organize a business strategy that will respond to their specific needs. This business strategy will not be static. It will evolve and adapt to the ever-changing economic scenario. In addition to this the show room will serve as a centre of attraction for the demand (e.g. the organized purchasing groups) and the supply (e.g. local producers) of goods and services that can be purchased with the local money SCEC. The representative associations of the economic sectors involved in the project can play an active role, and are welcome to do so, provided that their interest is proactive in nature and genuine in purpose. A good understanding of 'money' (nature, function, issuance, circulation, ownership, etc), along with a strong team-working spirit, are some of the essential attributes required of anyone who wants to collaborate and be affiliated with Archipelago SCEC.
- The second step should be the creation of a market for the local producers where they can sell their goods directly to the end consumer. The figure of the middleman is, in this case, taken out of the equation. The show room will be the coordinating centre for these types of activities as it will act as a local hub for the small distribution. It should be clear by now that the local economies cannot survive unless a way is found to organize the local producers in such a way that allows them to sell directly without intermediaries. This can be done both through the associations of producers or with the individual producers all gathered in the same place (point of sale/show room).

The implementation strategy differs slightly but the substance and the objectives remain the same. The opening of the show-room of local producers and local products will be linked with the local commercial markets of natural products and it will coordinate all the different parties involved in the local production and supply chain. Most of the operation will revolve around the agricultural sector (which is the very bedrock of the **SCEC** project) as the involvement of this sector will give strength and credibility to the whole project. For these reasons the project '**Il Sapore del cuore**' should really be considered as the pulsing heart of the many side projects affiliated with the local money **SCEC**.

In these 'points of sale' the consumer should be able to find freshly made bread along with all the other bakery products, fruits and vegetables, olive oil, wine, and possibly all the handicraft locally produced by the affiliated businesses (e.g. sauces, jams, dairy products, and meats) in addition to the catering facilities, pizzerias and wineries. These activities will act as a catalyst for the prospective customers and will also provide the much needed attention to the other commercial activities that will take place within the show-room. It is in these structures that the sale of local products is organized and coordinated, thus no effort should be spared in making sure that the management of such structures is top notch. After all, much of the tremendous success obtained by the big distribution stems from an almost maniacal attention to details towards the management of the 'point of sale'. In order to substitute the imported product with one produced locally, we absolutely need to render the local product accessible, appealing and convenient both in terms of quality and price. In this scenario those wholesale-dealers interested in the initiative could play an important role as they know 'the market' better than most. They could organize the supply and at the same time channel it to the affiliated points of sale. They will no longer act as wholesale-dealers but rather as organizers/coordinators/consultants, making, this way, the shortening of the production chain not only possible but also relatively easy.

This business model entails very little if any risk for the producers. All they have to do is to sell part of their production directly to the consumer; this can be done without altering the structure of the business. The union between the affiliated businesses will certainly render the medium- term planning and business administration much easier and increasingly detached to external financial aid. The creation of interesting economies of scale is also a possibility to contemplate.

In this way the ever increasing amount of unused and unsold stocks (which inexorably tend to pile up due to the stagnant economy) could find a way out. These conditions will allow a quick start and they could avoid many business closures and staff lay offs.

Factory shops should be moved from remote areas and congregated in a single area (an organized show-room). It would be an excellent idea to widen the choice of the services on offer within the show-room by incorporating many of the local artisan productions (e.g. shoe maker, tailor, upholsterer, etc). This will create a further attraction for the prospective customer and give a stronger 'local' identity to the business operation (the Coop group is trying to do something very similar to this). If the relocation or the presence of the artisanal production is not possible within the show-room premises, it would be wise to establish some sort of collaboration or partnership with these types of businesses (preferably with those that operate in close proximity of the show- room).

The producer that, for whatever reason, does not feel like joining all the 'stages' of the production chain can decide to limit his/her participation to an 'external' support. In this case the producer will act exclusively as a supplier of goods for which he/she will receive a fair price (part of it will be paid in local money SCEC). All the other stages of the production chain will be coordinated by the Archipelago association.

Many sectors are now applying a double standard in prices which means that the producer tends to sell at very low prices to the big distribution while charging very high prices to end consumer in order to make up for the initial 'loss'. This is absolutely detrimental to the image of the product 'made in Italy' which is often accused of being too pricy. Often, the justification put forward for this excessive cost is the fact that the product has been produced in Italy. In most cases it is not the origin of the product to determine its price rather it is its distribution to be a major factor in the composition of the final price.

Fair prices, a steady stream of sales and short-term payments should be all pursued as primary objectives. The operating cost of the show room could be sensibly decreased by employing alternative energy sources (biomass, solar, thermal, photovoltaic and if the area is suitable wind power). Deals and special partnerships could be struck with the suppliers/contractors/installers of such technologies (e.g. they could have their own point of sale inside the show-room, see point 6 for details)

Inside every show-room and in every council that adheres to the Archipelago initiative there will be an information desk that among many other services will inform and educate the public about the project, its participating businesses and its various applications (possible exchange of tourist flows between the participating regions). It will also educate the public on the crucial role of the small distribution in relation with the 'short' production and supply chains.

The 2006 Tuscan commerce report is only an example but could be applied to many other economic situations. It illustrates very clearly that the small distribution is in deep waters and does not give any sign of a possible come back. The main problem is the sector's inability to make the necessary cultural and structural move towards associative forms that are able to tackle the overwhelming presence of the big distribution.

The result of this inability to understand and adapt to the market is a chronic decrease in the amount of sales. If we add to the picture the real rate of inflation, the overall situation starts to look really grim. According to the Abi (Association of Italian Banks) the disturbing practice of the 'buying on credit' is constantly rising and now represents a hefty 17,5 % of the total shopping made by the Italians (which amounts to 93,8 billion Euros) while the land credit has experienced a 10,8 % increase reaching 298,8 billion Euros of market value. Another alarming sign is the rate of indebtedness of the Italian families in relation to their income which has moved from 48% to 75% along with an astonishing increase in the amount of mortgage subscriptions and the worrisome expansion of the 'buying on credit' practice.

<http://www.repubblica.it/2007/10/sezioni/economia/creditomutui>

In addition to this, the overwhelming power of the 'big names' in the big distribution sector is rendering the franchising and the 'one brand fits all' practices ever more aggressive. These business practices are extremely detrimental both to the unlabelled and the local products. Not to speak of the big labels outlets that are sprouting out like mushrooms close to the numerous tool booths present throughout the country. These businesses work in concert and show a very high level of cooperation. Unfortunately the same cannot be said about the small local businesses that often prefer to close down than actively cooperate with their local competitors. Besides, the associations that represent the interest of this particular segment of the market (the small distribution that is) have repeatedly failed to live up to expectations and often ended up offering mere administrative services.

The small distribution is oblivious to the fact that if things keep going this way many shop owners will be forced to close down. Probably many of them will become shop assistants (this will happen in the vast majority of cases) and will have to do what they always refused to do as owners. From proud business owners to temporary shop assistants, it really is not a pretty picture. The hope to see all members of the small distribution sector, actively cooperate, be willing to work as a team and operate on the base of common rules, still remains.

Another thing to keep in mind is that the wholesale-dealers (both those that belong to the show-room and those who don't) can operate as organizers of the purchasing groups of the imported goods that are no longer available from the Italian producers but absolutely necessary to satisfy the needs of customers. This would help to complete the range of goods and services (payable in local money **SCEC**) on offer.

The wholesale-dealers could also put together their ex-competitors, especially if they are unevenly scattered across the territory and assist them in the computerization of their businesses. After all even the wholesale-dealers see how rapidly foreign import/export companies (especially the Chinese ones) are expanding to the point that are now able to sell the imported goods directly to consumers without the use of intermediaries.

The show-room and the small distribution are therefore complementary and not in competition with each other. If these two economic entities learn to cooperate with each other they could reach very important agreements on the distribution and sale of a wide range of goods. This has not been possible in the past because of a lack of coordination and professional figures. Total synergy is needed. Besides the minimum required investments needed to stay on the market has risen so much that in the near future it will be possible to catch up with the big distribution (in terms of marketing) only by pulling together the local financial resources.

It would be easy to organize a form of common transportation as the show-room would become the logistic distribution centre (even for the small distribution sector) with massive savings on the operating costs. In addition to that, deals could be struck for the management of the show-room where the shop owner could move part of his/her activity and be also paid for the sale of goods that are produced locally.

3- The local money **SCEC: The bonding element**

The local money **SCEC** (acronym for Solidarity that walks) is the only thing that can unite what so far, despite the crisis, has not been united (the supply and demand). The small distribution, the services companies and professionals (**supply**) and the consumers (**demand**) would benefit immensely from the **SCEC** as the purchasing power of people keeps dwindling at an alarming rate along with their ability to spend (which is already dependent on the 'buying on credit' practice).

The local money **SCEC** renders the products that are sold through the local network less expensive, it keeps the customers coming back and turns them away from the big distribution while redirecting them to the local economy with lasting benefits for the territory. The **SCEC** contributes to the revitalization of the territory and stimulates both business relations and potential trades between the neighboring areas that have adhered to the Archipelago project. **The local money **SCEC** will be spent locally and anchor the part of the price paid in Euros to the territory.** For this reason a critical number of subscriptions are needed in order to offer a wide range of products and services. The bonding element of the project and the primary reason for being associated with it will always be the convenience offered by the local money **SCEC**.

Let's picture for a moment what could be the ideal economic pathway of the local money **SCEC**. We can see that farmer's production could be paid part in Euros (70-80%) and part in local money (20-30%). The part in Euros will be used to pay for all the goods and services that are present or purchasable in the area (oil, machinery, seeds if they are not auto-produced, taxes, etc). **The part in local money will be used (in conjunction with the Euros) to pay for** local bakery products (20%), local grocery products (20%), local services such as babysitting (30%), plumbing (20%), private lessons (20%), clothing (10-20%), shoes repairing (20%), eating out (20-30%) , building surveying services (15-20%) and even the municipal parking fines. The percentage of **SCEC** that can be accepted varies according to the percentage of **SCEC** that, in turn, shop owners are able to pay to their providers.

4- Connecting the areas in order to integrate the local economies

The objective is to coordinate and expand the circulation of the local money **SCEC** throughout the Italian territory. The next stage would be to create a distribution/exchange platform for those goods and services that represent a surplus of production between the participating 'islands' (**which have identical management criteria and issuing regulation**) and make them payable in **SCEC (the percentage applied is arbitrary and completely up to the trader)**. By doing this it will be possible to create a national economy that is no longer enslaved to the absurd and detrimental logic of the globalized economy. The **SCEC** will bring wealth **that is free of debt** and will show that another way to manage the economy is possible. Every local area that adheres to the project will benefit from the economic exclusiveness represented by the **SCEC** network, especially in the tourist sector. Local participating areas will also act as a providing Hub that will complement the range of goods and services offered by the show-room (this is particularly true in those cases where certain goods or services are very hard to be found in the neighboring areas of the regional show-room).

5- Information and Marketing

The services of at least one trusted software company and advertising company will be indispensable in order to optimize costs and get the best out of common promotional campaigns. On the market there are many software that are able to take care of these business aspects with great success. An adequate advertising both on paper and online are an excellent start for any business operation but they often prove to be meaningless and utterly useless if they are not linked with a quality product that is not cost-effective.

It is crucial to be able to offer to every potential customer the chance to interact with the businesses present in the network and allow the prospective customer base to gather as much information as possible (and investigate its truthfulness) about the goods and services sold by the **SCEC** network and its affiliates. This is why the network needs the services of an up-to-date software able to build highly informative, easy-to use, communicative websites that will function as virtual shops. Here, customers should be able to find all the information they need in order to educate themselves about the product and verify its origin. The importance of these services should not be underestimated as the product traceability is likely to be high in the consumer's agenda in the very near future. It is no secret that many labels that allegedly certify the origins of certain products are used as false facades for imported goods that are anything but local.

The local label, which should be associated to anyone involved in the project, has got to have solid bases in order to give full confidence to the customers about the genuine nature of the products sold under the **'Sapore del cuore'** brand. Great care should be taken in making sure that the producers associated to the network are as genuinely local as the products they provide to the network. This will ensure a clear distinction in the mind of the prospective customer between the **SCEC** network and the other distribution channels (supermarkets and discounts). The network could organize informative visits to schools and show them how products are made by local businesses.

In addition to that an independent publishing group should be set up throughout the territory and its material circulate at every level in the small distribution sector as this will give visibility to the network and a chance to educate the public about the importance of product traceability and local production.

The involvement of people, businesses and institutions is of paramount importance. They should act as an important medium through which the Archipelago network will be able to reach out to various segments of the population and spark up their interest towards the [SCEC](#) project. The GAS (solidarity based purchasing group) which buys directly from producers (often situated outside the area where the purchasing groups reside) is an enlightening example of how the Archipelago association should behave. It should provide producers not only an advantageous alternative but also continuity of sales and a real chance of economic survival.

6- The role played by the councils

The direct or indirect involvement of the councils in the [SCEC](#) issuing process will certainly represent a huge helping hand for the Archipelago project. Given that the success of the local money [SCEC](#) will ultimately act in the very interest of the councils, a number of initiatives, promotions and strategies could be put forward and implemented by the council administration in order to maximize the potential of the Archipelago project and enhance its chances of success. Tax cuts for those businesses that decide to adhere to the [SCEC](#) network and try to revitalize the local economy, would be a good start. Tourism could be bolstered by setting up meetings and events with other councils that adhere to the [SCEC](#) network (twinships between councils could be also established). The councils could also provide the premises needed for the show-room (which is extremely important to the project) and actively support its 'launch', while keeping the bureaucratic hurdles to a bare minimum (following the example of the council of Montevarchi in Arezzo with regard to the 'Mercatale' Project). The creation or full support of short supply chain markets where the goods and services on offer are predominantly local (and a face-to-face interaction between the seller and the buyer is preferred), undoubtedly represents the most efficient way to hinder the ubiquitous expansion of the big distribution sector which never tires of siphoning out the wealth of the territory, with dramatic consequences to the local, regional and national economy.

The problem concerning the immigration, which is a thorny issue in many municipalities across Italy, could be mitigated by giving more purchasing power to the immigrants through the Local money [SCEC](#). This alone could contribute to the integration of the immigrants and act as a deterrent for criminal activities. The council could also promote and support all those projects that focus on the end of the so-called digital divide. Technologies such as WiMax and Wi-Fi are indispensable to improve the competitiveness of the businesses that operate in rural areas. Informative campaigns on the Archipelago project should be actively supported along with strong incentives for the local businesses and private citizens that decide to invest in alternative, renewable and sustainable forms of energy (biomass, solar, photovoltaic, and if the area allows it wind power). This could be achieved through agreements with the suppliers and installers of such technologies. Councils should take full advantage of their contractual power as they will represent a substantial number of prospective customers. This will certainly help in getting the best possible deal. The council, among many other things, could accept the local money [SCEC](#) as payments of council taxes (the percentage accepted could vary depending on the circumstances).

By committing itself to the above mentioned strategies, the council will be playing once again a central role in the support of the territory both in terms of social and economic matters.

The challenge is a formidable one. Let's not make bones about it. The local productions, especially within the agronomical sector, are slowly succumbing to the massively cheap (not only in terms of price but also and more importantly in terms of quality) foreign industries. The local produce is no longer to be found on our tables (30 years ago this was the norm), it is sold instead at very high prices, as if it was a sort of souvenir or precious rarity. Our tables are today inundated by GMO products which have been repeatedly found harmful to human health and the environment. Rendering the local produce once again competitive in the market by the reactivation of the local productions, along with the enlivenment of the local economies, has to be the primary target and paramount objective. This is the challenge that our generation has to face up to. It is a challenge that encompasses and involves all segments of society from councils to businesses, from producers to consumers.

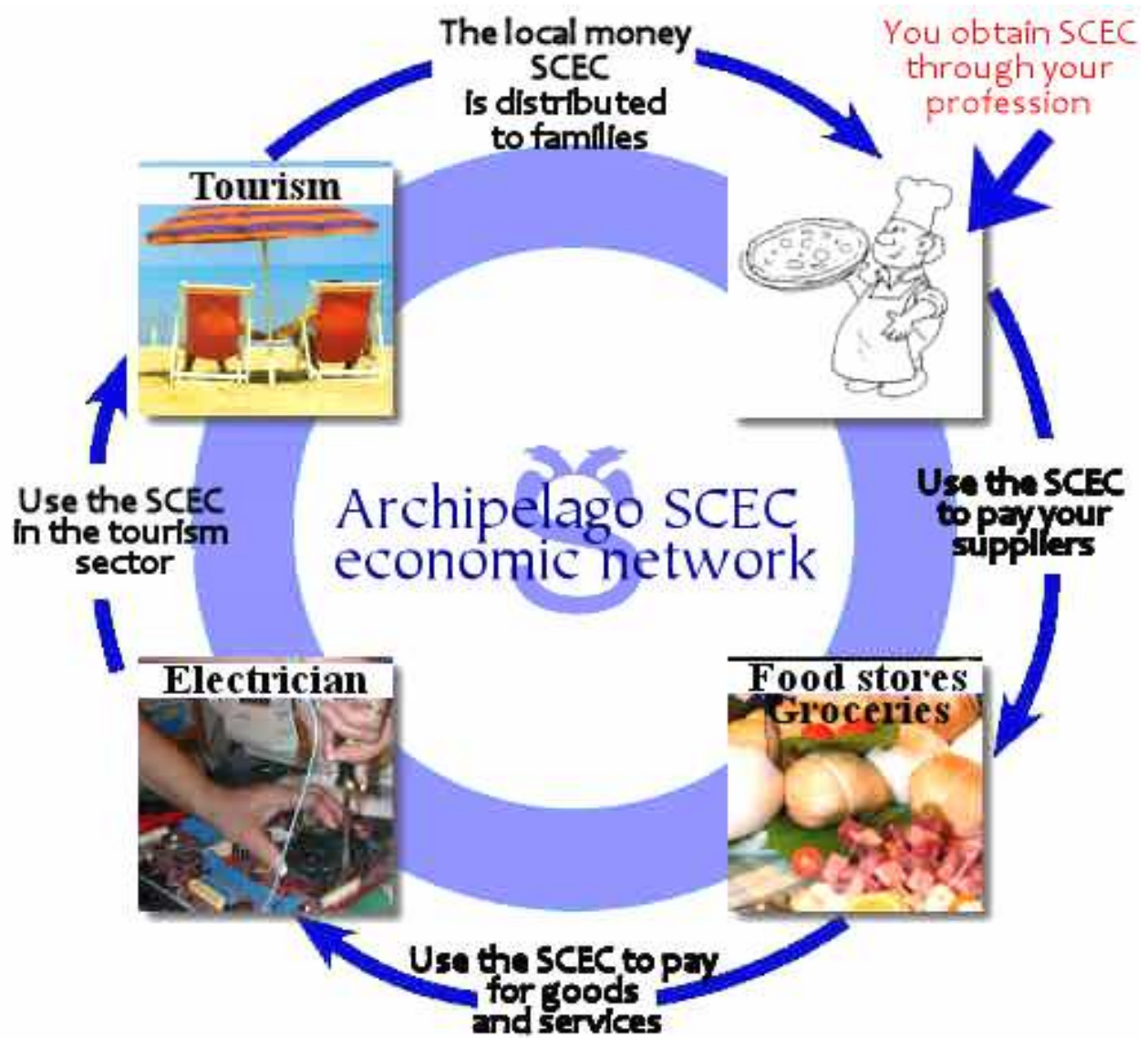
Strengths of the project:

- The set up of the local money **SCEC** can be achieved in a short time frame
- Decisive independence from external subsidiaries to businesses. This will pave the way to a medium term planning strategy that will give the necessary peace of mind to business owners by allowing them to concentrate on production investment that will produce good returns in the long run.
- Substantial diversification of production and offer within the show- room
- The coalition between the producers and the point of sales will produce vital synergies for the local territory.
- Producers will get a fair price for their products
- The consumer will obtain a competitive price, better quality and excellent service
- Food cultures (indigenous seeds and crop varieties) and local productions can be preserved along with the traditional know-how, highly specialized skills and technical competences.
- The investments required are small and produce returns in relatively limited period of time.
- The initiative promoted by the **SCEC** will set in motion a virtuous circle that will stop the local economic downturn and give a new lease of life to the territory. The example set by the **SCEC** will probably pave the way to other initiatives that are solidarity based and focus on the concept of self-sustainability.
- The modular structure of the Archipelago Project permits its application on many economic levels and leaves freedom of choice to its members, affiliates and participants who independently decide their level of involvement.

Weaknesses of the project:

- In order to meet the full potential of the project it is necessary, at least in the initial developing phase, a critical mass of committed people and businesses.
- The collaboration with councils and local authorities can be very positive but their involvement in the program will strongly depend on the presence of genuinely committed people who ought to have a thorough understanding of the nature of the project and its final goals.

THE SCEC ECONOMIC NETWORK



Telematic platform for the Archipelago's islands

(An indispensable tool for the management of offer and demand in local money SCEC to be used both by businesses and local authorities)

The Telematic platform of Archipelago SCEC (www.arcipelagoscec.org) has been created to cater for the needs of the many economic players involved with the SCEC. The creation of a virtual marketplace where transactions in SCEC could take place was a pressing need immediately felt and acknowledged by all members and affiliates of the SCEC 'movement'. The primary objective was to create an efficient, valid and professional tool that would both facilitate the circulation of local money SCEC and the telecommunication between the parties involved in the transaction. This platform serves this purpose. It will aggregate a critical mass of consumers and producers in order to ensure an optimal usage of the monetary expedient SCEC. It will work both horizontally (offer to the public of goods and services) and vertically (production chains). This platform will also enable the regional 'branches' (the islands that is) to find goods and services, that are yet to be found in their territory, in some other area affiliated to the SCEC. It will also allow any given 'island' to trade their surplus production where there's demand for it. The platform provides a number of ways to facilitate the internal communication. It will be possible to send messages to a single user and a specific group of people. Polls and surveys can be created, news can be added and important messages can be promptly inserted and viewed by all or just specific segments of users (the list below will clarify and illustrate all the other features).

The market offers already internet portals such as: business to business (b2b) o business to consumer (b2c) what should render the SCEC platform different is the groundwork, commitment, passion and dedication of people that support this initiative. We need this in order to make the SCEC really convenient and appealing to the people.

Convenience and simplicity have to be the major forces behind the project and will determine the growth and success of the local money SCEC.

Main characteristics of the Telematic platform:

To start off with, it must be pointed out that the platform has been created with the private funding and the work that many of us have voluntarily chosen to give in support of this Project. The very center of the Archipelago system is based in Liguria and more precisely in the city of Genoa where an IT business has granted us their 'hospitality' and high-level technical support. The computers are in an air-conditioned environment 24/7 all year round. They are checked and taken care of by highly skilled personnel.

- The server has been developed with an up-to-date, OPEN SOURCE software.
- The network is a fiber optic one with a bandwidth of 10 Mbit (rated speed).
- The server is protected against attacks and external intrusions

Personal data registry (the SCEC yellow pages)

The server contains a database (rdbms MYSQL) that allows simultaneous access to hundreds of users thanks to the fiber optic capacity. The personal data registry contains the names of all the participating members (Privates/Businesses). The registration can be done online (A paper option, if needed, will be offered nonetheless). Numerous features that facilitate the database browsing will be offered to members. To name but a few it, there will be advanced searches facilities filtered by region, province, postcode and district. The user will be also able to browse trough different lists with a clear, easy- to- understand distinction between private businesses and public businesses. These lists will be, in turn, grouped and organized according to what merceological class the business belongs to (goods /services) and what type of economic activity it engages in (production, retail, wholesale). The percentage of SCEC that is accepted by any given business will be also prominently displayed and that, along with many other factors, could be used to narrow down the search of the prospective buyer.



Italia, 09-01-2009 18.03.30

[Home](#) | [Pagine auree Arcipelago Toscana](#)

Per trovare soci che accettano buoni locali,
impostare almeno uno dei campi sottostanti e cliccare su 'Spendimi qui'

Regione
Toscana

Provincia
Qualsiasi

Località
Qualsiasi

Ragione sociale (anche parziale)

Cosa cerchi (esempio : pizza, scarpe, giocattoli, libri)

Spendimi qui

Alcuni dei nostri soci:

Nome / Ragione sociale	Descrizione attività	Provincia	Località	% SCEC
Libreria Delle Professioni	Libreria specializzata per il mondo del lavoro pubblico, privato e professionale.	Arezzo	Arezzo	10
Alessandro Cappellini	Restauro e decorazione mobili e infissi	Pistoia	Pistoia	10
Reti E Dintorni S.n.c.	Assistenza informatica, networking, hardware e software	Pistoia	Pistoia	20
Corsi Alessandro	Produzione accessori in pelle fatti in toscana	Firenze	Signa	10
Spinelli Andrea	Geometra	Pistoia	Pistoia	10
Absystem 2000	Informatica, codici a barre, etichette	Prato	Prato	10
Leporatti Andrea	Progetti impianti meccanici, prevenzione incendi, consulenza acustica	Firenze	Scandicci	10
Gelli Andrea	Edilizia naturale	Firenze	San Casciano V.p.	10
Caffè Cavour	Bar tavola calda	Pistoia	Pistoia	10
Mersi Andrea	Video-giornalismo, produzioni visive	Grosseto	Grosseto	30
Dott.a.viviani- psicologo/psicoterapeuta	Cesapp centro studi applicazioni pedagogiche e psicologiche - psicologia, pedagogia clinica rivolta a persone di tutte le età.	Grosseto	Grosseto	10
Studio Commerciale Simi Antonio	Commercialista e consulenza finanziaria- revisore dei conti	Grosseto	Grosseto	15

Virtual promotion and Barter

Everyone that adheres to the project (private/public business) will be able to have an electronic 'window' to promote themselves and their business activity.

In the section dedicated to the professionals there will be a virtual market that will focus on barter (goods/services), loan of goods and adoption of animals. The advertisements can be inserted, changed, and deleted directly from the internet. In addition to that private citizens can form solidarity based purchasing groups (GAS) on a permanent or temporary basis.

The features offered in the section dedicated to the businesses will be illustrated in the following sections of this document.

Virtual commerce

The electronic trading system offers to businesses a window where they can promote their business activity and sell their products both to the **SCEC** members and the non-members. The platform envisages an extension to sell on-line to the purchasing groups which could be used by those enterprises that are part of the production and supply chain of goods and services.

The following features are offered in the business section of the Telematic platform:

- On-line registration form
- One modifiable web page to be used as a business presentation
- Evaluating tables visible to all
- E-commerce services offered by the Archipelago association which will act as a proxy for the non-expert users
- Managing of stock list
- Managing of individual / group orders
- Order history
- Sales History
- Back –up service on-line, a shared folder on the server where confidential personal files can be saved

The following two pages have been extrapolated from the web site www.economia-solidale.org to give the reader a graphic idea of how the platform will look like.

Paolotin2 (GasVersilia) - Altri utenti online: 5 => ARCADIALIFE (RIGAS), barbara.martini (RIGAS), fanta (GAS Prato), Lidia (RIGAS), Punto_Ritiro_Prato (GAS Prato) Mercoledì, 9 Gennaio 2008 - 14:56:09

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UTENTE

- Acquista
- Acquista per...
- Ordini inviati
- Ordini del Sottogruppo
- Ordini archiviati
- Incarichi
- Referenti
- Contatti
- Listini
- Profilo
- Opzioni

STRUMENTI

- Autosegnalazione Produttore
- Gruppi iscritti (88)
- Lista Utenti
- Calendario
- Sondaggi
- Gruppi di Acquisto Temporanei
- Cerco / Offro
- Banca del Tempo
- Car Sharing
- Risorse da scaricare
- News in Prima Pagina
- Vuoi contribuire?

PRODUTTORE

- Pagina personale
- Dati azienda
- Dati bancari
- Listino prezzi
- Lista clienti
- Lista referenti
- Archivio storico
- Opzioni
- Scheda valutazione
- Elimina messaggi
- ORDINI DA EVADERE**
- Ordini complessivi
- Ordini dei GAS
- Ordini dei referenti
- Ordini degli utenti
- ORDINI IN CONSEGNA**
- Ordini complessivi
- Ordini dei GAS
- Ordini dei referenti
- Ordini degli utenti



Ricerca di produttori per i Gruppi di Acquisto Solidale

L'archivio contiene **562 produttori**

Nome Azienda (anche parziale o niente)

Regione:

Provincia:

Tipologie di prodotti trattati

<input type="checkbox"/> Abbigliamento	<input type="checkbox"/> Aceto	<input type="checkbox"/> Acqua	<input type="checkbox"/> Agrumi
<input type="checkbox"/> Animali domestici	<input type="checkbox"/> Apicoltura	<input type="checkbox"/> Arredamento	<input type="checkbox"/> Articoli per neonati
<input type="checkbox"/> Assicurazioni	<input type="checkbox"/> Attrezzature agricole	<input type="checkbox"/> Audio e Video	<input type="checkbox"/> Auto e moto
<input type="checkbox"/> Banche	<input type="checkbox"/> Biancheria per la casa	<input type="checkbox"/> Birra	<input type="checkbox"/> Borse/Zaini
<input type="checkbox"/> Caffè/Cacao	<input type="checkbox"/> Calzature	<input type="checkbox"/> Cancelleria	<input type="checkbox"/> Carne bianca
<input type="checkbox"/> Carne rossa	<input type="checkbox"/> Casalinghi	<input type="checkbox"/> Cereali	<input type="checkbox"/> Conserve
<input type="checkbox"/> Cosmetici	<input type="checkbox"/> Detergenti	<input type="checkbox"/> Dolci	<input type="checkbox"/> Edilizia
<input type="checkbox"/> Elettrodomestici	<input type="checkbox"/> Elettronica	<input type="checkbox"/> Energia	<input type="checkbox"/> Erboristeria
<input type="checkbox"/> Farina	<input type="checkbox"/> Ferramenta	<input type="checkbox"/> Filati	<input type="checkbox"/> Forno
<input type="checkbox"/> Frutta	<input type="checkbox"/> Frutta esotica	<input type="checkbox"/> Funghi	<input type="checkbox"/> Giardinaggio
<input type="checkbox"/> Giocattoli	<input type="checkbox"/> Gioielli/Bigiotteria	<input type="checkbox"/> Informatica	<input type="checkbox"/> Latte
<input type="checkbox"/> Latticini	<input type="checkbox"/> Legna/Carbonella	<input type="checkbox"/> Legumi	<input type="checkbox"/> Libri
<input type="checkbox"/> Liquori	<input type="checkbox"/> Marmellate	<input type="checkbox"/> Oggetti artistici	<input type="checkbox"/> Olio
<input type="checkbox"/> Ortaggi	<input type="checkbox"/> Parmigiano Reggiano	<input type="checkbox"/> Pasta	<input type="checkbox"/> Pesce
<input type="checkbox"/> Prosciutti e insaccati	<input type="checkbox"/> Sale	<input type="checkbox"/> Sementi	<input type="checkbox"/> Succhi di frutta
<input type="checkbox"/> Strumenti musicali	<input type="checkbox"/> Telecomunicazioni	<input type="checkbox"/> Tofu e Seitan	<input type="checkbox"/> Turismo
<input type="checkbox"/> Uova	<input type="checkbox"/> Usa e getta	<input type="checkbox"/> Vernici e smalti	<input type="checkbox"/> Vino
<input type="checkbox"/> Zuppe			

Tutti i produttori autosegnalati

Soltanto i produttori che hanno ottenuto almeno un'abilitazione

Gli elenchi che potete ottenere attraverso l'uso di questo strumento sono frutto di **autosegnalazioni** da parte dei produttori stessi; attenzione però che questi produttori appartengono a due distinte categorie:

- 1) I produttori **autosegnalati**: si sono iscritti alla lista al solo scopo di rendersi visibili ai Gruppi di Acquisto; **dichiarano di riconoscere ed operare coerentemente ai principi dei Gruppi di Acquisto Solidale, ma non hanno ancora ricevuto alcuna abilitazione** da parte di questi.
- 2) I produttori **abilitati**: sono produttori abilitati da almeno un G.A.S. iscritto a questo sito; questo significa che almeno un **Gruppo qualità** ha preso contatto diretto con il produttore e ne ha verificato la **conformità ai principi dei G.A.S.**

I dati qui riportati sono pubblicati con il consenso degli interessati che possono in qualunque momento, ai sensi dell'articolo 7 del dlgs 196/2003, richiederne la cancellazione scrivendo ai **gestori del sito**.

The PS1® system

(Telematic project for the optimization of the city logistics and the road transport of goods)

The General Mobility Plan

The need for mobility (which basically means the need to move people and goods for a variety of reasons) is the very bases on which the demand for safe and efficient transport services stems from. This demand is shared both by citizens and businesses. It is quite clear that a strategic plan (national/European) for the mobility encapsulates a wide range of interests and above all it is the primary concern of those who deal with transportation first hand.

Three main points of the general mobility plan

- **Prediction of mobility fluxes**
- **Planning of the transportation systems**
- **Organization of the services infrastructure**

Three different kinds of mobility

- **Short distance (urban and regional mobility, big cities and target areas included)**
- **Medium distance (interregional and national)**
- **Long distance (local, Mediterranean, international, and intercontinental)**

The general mobility plan will focus on three general objectives (efficiency, safety, sustainability) and will evaluate the situation accordingly.

As far as the safety is concerned the objective is to halve the number of casualties caused by road accidents by 2010 (In accordance with the UE decision)

Regarding the sustainability the objectives are two. The first one is to respect the Kyoto protocols and the second one to comply with the UE directives on the quality of the air. In so many words the idea is to reduce the carbon emission by 30 %.

With regard to the efficiency the idea is to implement a meticulous program that will regulate behavioral rules, connections and infrastructures through a better and more functional use of the Telematic platforms. This will bring about substantial improvements in the current situation which is a cause of distress for many.

Data

In Italy the road transport accounts for 80% of the total movement of goods. This is a very high percentage that puts the topic of auto transportation (and its badly needed improvement) right at the top of the agenda. In Italy the average distance covered for the transportation of goods is 50 km. It must be pointed out that we are talking about more than 50% of the total movements. These startling figures leave no room for misinterpretation and mercilessly underscore the entity of the problem. It is quite clear that the problem of traffic jammed cities and the congested state of their roads network is one of the priorities of the GMP (General Mobility Plan). The environmental impact is massive and the economic disadvantages (for those businesses that deliver goods to urban areas) noteworthy.

City Logistics

The urban traffic has to be de-congested. The main cause for congestion is the road transport that produces a great environmental impact. The logistics distribution of businesses that operate within urban areas has to be improved along with the safety of circulation. In order to achieve these goals it is necessary to sensibly reduce the number of vehicles and render their usage optimal. The final objective is to integrate the road transport with the other transport modes in order make the sustainability of cities and urban areas in general a concrete reality.

In this case scenario the relevance of the so-called reverse logistics (all operations related to the reuse of products and materials) for the optimization of transported volumes, is quite minimal. This is due to the fact that in Italy the transport is rarely done by third parties it is instead managed and carried out directly by the interested party.

This is why the main role played by the GMP is to efficiently organize the re-structuring of the transportation businesses in order to aggregate the offer, favor collaboration and implement the badly needed computerization of their systems. This will help improving the transportation services through the optimization of the loads, routes, driving hours done by drivers and periodic, thorough and quite strict overhaul of trucks.

Reverse logistics

From Wikipedia, the free encyclopedia

Reverse logistics stands for all operations related to the reuse of products and materials. It is "the process of planning, implementing, and controlling the efficient, cost effective flow of raw materials, in-process inventory, finished goods and related information from the point of consumption to the point of origin for the purpose of recapturing value or proper disposal. More precisely, reverse logistics is the process of moving goods from their typical final destination for the purpose of capturing value, or proper disposal. Remanufacturing and refurbishing activities also may be included in the definition of reverse logistics." The reverse logistics process includes the management and the sale of surplus as well as returned equipment and machines from the hardware leasing business. Normally, [logistics](#) deal with events that bring the product towards the customer. In the case of reverse, the resource goes at least one step back in the [supply chain](#). For instance, goods move from the customer to the distributor or to the manufacturer.

Business Implications

In today's marketplace, many retailers treat merchandise returns as individual, disjointed transactions. "The challenge for retailers and vendors is to process returns at a proficiency level that allows quick, efficient and cost-effective collection and return of merchandise. Customer requirements facilitate demand for a high standard of service that includes accuracy and timeliness. It's the logistic company's responsibility to shorten the link from return origination to the time of resell." By following returns management best practices, retailers can achieve a returns process that addresses both the operational and customer retention issues associated with merchandise returns. Reverse logistics is more than just returns management; it is all activities related to returns avoidance, gate keeping, disposal and all other after-market supply chain issues. Returns management – increasingly being recognized as affecting competitive positioning – provides an important link between marketing and logistics. The broad nature of its cross-functional impact suggests that firms would benefit by improving internal integration efforts. In particular, a firm's ability to react to and plan for the influence of external factors on the returns management process is improved by such internal integration. [Third-party logistics](#) providers see that up to 7% of an enterprise's gross sales are captured by return costs. Almost all reverse logistics contracts are customized to fit the size and type of company contracting. The 3PL's themselves realize 12% to 15% profits on this business.

Return of unsold goods

In certain industries, goods are distributed to downstream members in the supply chain with the understanding that the goods may be returned for credit if they are not sold. Newspapers and magazines serves as examples. This acts as an incentive for downstream members to carry more stock, because the risk of obsolescence is borne by the upstream supply chain members. However, there is also a distinct risk attached to this logistics concept. The downstream member in the supply chain might exploit the situation by ordering more stock than is required and returning large volumes. In this way, the downstream partner is able to offer high level of service without carrying the risks associated with large inventories. The supplier effectively finances the inventory for the downstream member. It is therefore important to analyze customers' account for hidden cost.

The vehicle routing problem (VRP)

From Wikipedia, the free encyclopedia

The **vehicle routing problem (VRP)** is a [combinatorial optimization](#) and [nonlinear programming](#) problem seeking to service a number of customers with a fleet of vehicles. Proposed by Dantzig and Ramser in 1959, VRP is an important problem in the fields of transportation, distribution and logistics. Often the context is that of delivering goods located at a central depot to customers who have placed orders for such goods. Implicit is the goal of minimizing the cost of distributing the goods.

Several variations and specializations of the vehicle routing problem exist (VRPPD, VRPTW, CVRPTW). Generally speaking though the system try to envisage the organization and planning of the routes followed by the vehicles in the presence of:

- Multiple deliveries
- More vehicles

Each vehicle:

- Can serve more clients
- Has a limited capacity

Each client:

- Demands a certain product

Objective:

- To Minimize the cost associated with the vehicle's route (distance, time, etc)

These methods have to:

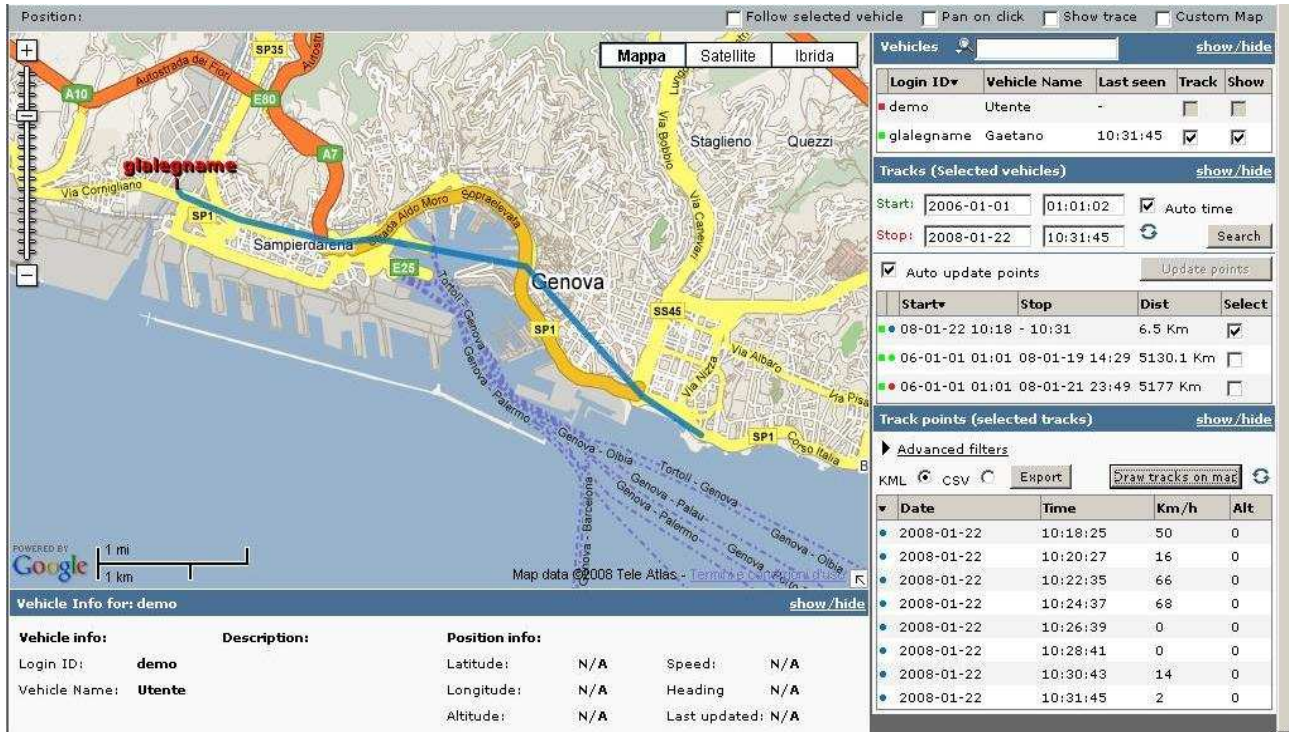
- Allot certain groups of clients to each vehicle
- Elaborate and create a route for each vehicle

Many methods have been developed in order to find good solutions to the problem, but for all but the smallest problems, finding global minimum for the cost function is [computationally complex](#).

PS1®: The Telematic solution

The creation of the PS1® has been possible thanks to the collaboration of an IT business that has patented in Italy two creative industrial products after 6 years of study on the road transport management in compliance with the law on the General Mobility Plan promoted by the minister of transports with regard to the predicting and management of transport flows. In addition to that there are two universities that have shown an active interest in the Archipelago SCEC Telematic platform. The department of information science of Milan and the department for the information technologies of Crema (CR) have given their support in the supervision and creation of specific algorithms that will be able to simulate and monitor the circulation and expansion of the local money SCEC (university of Milan). The university of Crema will give its support in the creation of specific algorithms (never implemented before) apt at improving the Telematic platform that focuses on the transportation of goods. It will be therefore possible to create a system by 2010 (Kyoto protocols) that will solve many problems related to the mobility of various strategic sectors of the economy.

Both staffs of the above mentioned universities are the regarded as the best experts in Italy in the WEB 2.0 and CVRP (Capacited Vehicle Routing Problem) fields. The Telematic platform of Archipelago will have an internal link that will allow every user to visually search a vehicle with characteristics that are well suited for the potential delivery. The system will show in real time the route (geo-localization) of one or more vehicles and their loading capacity (a feature that has never been implemented before) and the user will be able to interact directly with the driver or with the manager of the business involved in the delivery.

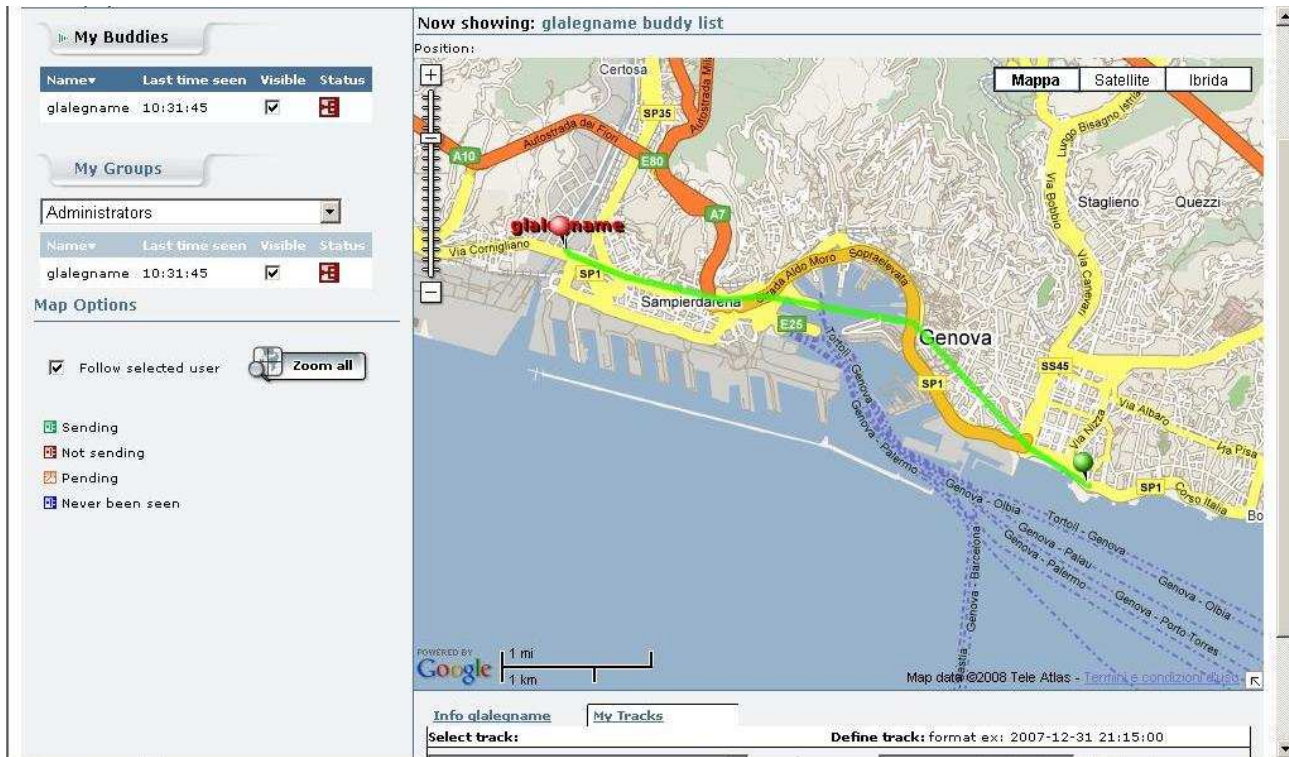


Thanks to this system cost of transport in general will be more competitive with the added bonus that each vehicle will not cover its routes on an empty load. This will contribute substantially in helping the Italian government to comply with the parameters set by the Kyoto protocols on gas emissions. The system will also allow the drivers to interact through the real time visualization of the respective positions. This can be done directly from the vehicle through the aid of an on-board display, a PDA or a smart phone.

The amalgamation of small businesses

The PS1® system can also serve a social and entrepreneurial function by facilitating the amalgamation process of the small and very small business that want to join forces and turn into bigger economic realities. By sharing the same kind of professional knowledge businesses can easily individuate and experiment possible and mutually beneficial collaborations which in turn, if successful, can give way to working synergies, alliances and even business mergers. These are just a few expedients that can be implemented in order to reduce operational costs. Another option would be to involve associations and consortiums in order to increase the contractual power of the small owners.

So far, in our personal experience, the system has already produced exciting results and contributed heavily in amalgamating three small fleets into a single, bigger one.



The Telematic tools that have been illustrated so far can be used and adapted for a variety of purposes:

1. Reverse logistic
2. Recovery of merchandise returns
3. Separate collection of rubbish (door to door)
4. Smart management of urban waste
5. Sustainable mobility (car-pooling, car sharing, taxis, transport of collective groups in urban areas)
6. Public transport in urban areas
7. Main modes of public transportation
8. Intermodal transport
9. Intermodal public transport (city logistics)
10. Health care

The VRP/ cVRP algorithms that will be developed for the PS1® could be also used respectively for the points 1,2,3,5,6,9,10 of the above mentioned list. The final objective is to find new algorithms that will optimize dynamically the new mobility flux. So far we rely on static models and this is their biggest limitation. With a single research in this field numerous problems can be solved with substantial savings for those who will take part in the financing of the project.

The EU has given clear guidelines regarding the mobility plans by setting up projects like ELTIS. This project will gather data about the most noteworthy implementations of programs that deal with the transportation of people and goods within the European community. This reiterates once again the need for cooperation between existing realities in order to make the present ideas and applications better and more functional.

For example the GAUSS project, which envisages the implementation of the European satellite network GALILEO, finds its application in the PS1® system for the management of the drivers 'meeting points' and the transshipment of goods.

Part of the research of the University of Crema will focus on these topics and their results will be available by the year 2010 (same year of the Kyoto protocols). In closing we would like to spend a few words on the details related to the mobility applications that we have illustrated so far.

From point 1 to point 4: Transport, environment and waste

The PS1® system can be utilized for an efficient management of the reverse logistics, merchandise returns recovery, separate collection of rubbish and for a smart recovery plan for solid urban waste. The University of Crema could also study a way to warn an operative centre about the filling-up level of bins that present across a given territory. In this way it will be possible to organize the best possible itinerary and perhaps use even the private transportation vehicles that are well equipped to carry out this job.

Point 8: Intermodal transport

The PS1® system, thanks to its real- time communication system, lends itself to inter modality. This can be achieved thanks to the relative easiness of the system to find a vehicle that is suited for the delivery of the goods carried by a railway wagon or a ship. In this way it will be possible to abate waiting times and transport costs which are often due to the time consuming transshipment of goods from trains to ships. The system would track down only the best suited vehicle both in terms of capacity and location.

Point 9: City logistics

The University of Crema has already elaborated interesting solutions to abate transport and logistic costs by drawing inspiration from other European realities. These different experiences can be combined in order to achieve even greater results. One example could be the Zurich cartogram along with other projects that are being developed by some transport businesses in various Italian cities.

Point 10: Health care

The University of Crema has developed a project in collaboration with the region of Lombardy that pertains to the health care field and focuses on the management optimization of the ambulances that deal with medical emergencies. This project can be implemented either on a national level or on a local level.

Other characteristics of the Archipelago's Telematic platform

- A local and national forum
- A VoIP video conferencing system

Under construction

- Tourism: dedicated section for the tourist offers in [SCEC](#)
- A section where files and documents can be viewed or downloaded

Archipelago SCEC National network

Basic platform

The basic characteristic of the Archipelago platform is provide a simple tool for anybody interested in taking part and collaborate in any way, shape or form with the association. The platform will be a free and professional tool that can be used by anyone interested in giving his / her contribute to the association. The local authorities for instance, can take care of the distribution of local money SCEC in their territory through the Archipelago platform and save this way a lot of work and valuable time.

By the same token every other participant (entrepreneurs, retired people, housewives, professionals, no profit organizations, etc) can take full advantage of the services provided by the platform in a true open source spirit.

The Archipelago's islands are independent in the way they manage and organize their members and handle their accountancy. However they have to share with the other islands the data contained in the SCEC yellow pages. This is done in order to monitor the overall growth of the SCEC and also to keep all participating islands abreast of the latest entries (new members, new offers of goods and services, new ways to spend the local money SCEC, etc). The bureaucratic hurdles are kept to a minimum and 'standardized' as much as possible in order to maintain a functional operating model across the different islands. In this way the full potential of all participating forces can be met.

IMPLEMENTING REGULATIONS FOR THE LOCAL MONEY SCEC

Introduction:

This document defines and regulates the management criteria of the Local money SCEC that the all affiliated associations and their members have to comply with. This is necessary in order to allow a well organized and monitored circulation of the SCEC within all associated associations that operate across the national territory.

Technically speaking the aim of these regulations is to illustrate the step by step implementation phases that are commonly shared by all participants that adhere to the project. This set of rules have to be contextualized in a project that recognizes as its long term goals the implementation of a transition money which will be instrumental in the creation of a sovereign monetary system for the benefit of all. The technical notes regarding this topic will be showed in the apposite section.

Rights and obligations of the Archipelago's affiliates

With the term affiliates we mean all the association that adhere to the Archipelago SCEC statute and agree to comply with its regulations.

The associates are the people that are part of an Archipelago affiliated association and share its objectives (as they are described in the statue) and participate to the SCEC exchange network.

The Archipelago affiliates reciprocally recognize their right to:

- Increase the monetary mass of SCEC according to the actual level of development of their circuit. The affiliate has to address the request for new local money SCEC (which has to be printed) to the national administrative center of Archipelago which will carry out both the printing and the subsequent delivery of the amount of SCEC requested.
- Give permission to its participating members to spend the local money SCEC of the area (every region has its own) in all the regions where the SCEC is present.
- Verify through its representatives the conformity of operations carried out by other affiliates with the present Archipelago regulations

Each affiliate has to comply with the following obligations:

- Meet the overhead costs both at a local level and a national level (those linked with potential collective actions by all participating islands/affiliates/partners)
- Ensure to the other Archipelago affiliates that their local money SCEC will be accepted in full compliance of the regulations subscribed by its own members.
- Allow other affiliates representative to verify the conformity and transparency of the affiliate operations.

REGULATIONS

Management:

Introduction:

The free distribution of local money **SCEC** matches equal amounts of wealth that is freely and spontaneously granted by its legal owners (each one of the participating businesses) and exclusively assigned to the **SCEC** network in exchange of proportional quotas of goods and services which are, upon trust, understood to be equivalent.

5. **Issuance.** The local money **SCEC** is printed by Archipelago **SCEC** in compliance with the regulations illustrated at point 1 of the technical notes. The affiliates however commit themselves in ensuring the safe-keeping of the printed **SCEC** and prevent its illegal use.

6. **Distribution.** The local money **SCEC** becomes an integral part of the community that takes part in the project only when the following numerical actions are taken, documented and recorded:

- A) **Validation**
- B) **Receipt**
- C) **Registration and then distribution according to regulations**
- D) **Distribution**
- E) **Anticipation**

Each affiliate must keep an accounting book register where the inflow and outflow of **SCEC** is duly recorded and constantly monitored. The sums of the amounts of validated **SCEC** recorded on the affiliate books has to be always equal to the amount of distributed **SCEC** added to the amount of **SCEC** on deposit.

7. The amount of **SCEC** periodically received by the affiliate has to be equivalent to the amount of **SCEC** distributed and recorded in the local money **SCEC** outflows entry.

Validation: An identifying mark (each regional affiliate will have its own distinctive one) will be printed on every **SCEC** along with any other possible information as described in point 2 of the technical notes.

8. Receipt: The amount of validated **SCEC** is registered by filling in the apposite book keeping entry (**SCEC** inflows) which serves the purpose of recording each amount of **SCEC** received or printed by the affiliate (if they are allowed to do so by the national administrators).

9. Registration: Every single time that any amount of **SCEC** is distributed, the amount in question and name of the recipient will be recorded on the outflows accounting entry. (Signatures through receipt are not binding as stated in the articles 10 and 10a.)

10. Transparency: All the activities carried out by the members as proxy for the affiliate will be duly communicated to the **SCEC** community and left open for participation by those members who show an active interest in their development.

11. Distribution: **Initial:** The affiliate will give 100 **SCEC** to each member at the moment of subscription.

12. **Ordinary:** When the monitoring activities performed by the affiliate will come to the conclusion that a significant portion of members has used up all the local money **SCEC** available to them, the affiliate will organize another distribution of **SCEC** (another 100 **SCEC** to each member that is).

13. **Divulgative:** The affiliates can distribute additional quotas of local money **SCEC** (up to 5% of the total amount of **SCEC** already distributed to members) to people during popular social events or particular social circumstances that are regarded by the affiliate representatives as ideal platforms to promote the local money **SCEC** and educate people on the Archipelago project.

14. **Promotional:** The objective of the promotional distribution is to encourage prospective users to formally sign up for the project. These distributions can take place through:

1. Self organized initiatives (by the affiliate itself) where the quotas of **SCEC** used distributed should not exceed 20% of the total amount of **SCEC** already distributed to members.
2. Initiatives promoted in collaboration with public institutions where the quotas of **SCEC** distributed can be up to 100% of the total amount of **SCEC** already distributed to members. In this instance the institutions involved will have to comply with the regulations that have been so far illustrated.

15. **Social:** The affiliate can promote and reward individual virtuous behaviors that are in the interest of the community and its overall betterment. These additional quotas will be issued in proportional quantities. The amount of **SCEC** available for this purpose will be notified to members.

16. **Revolving:** Members can, upon formal request, obtain an advanced distribution of **SCEC** which can be five times greater than the standard distributed amount (100 **SCEC** that is) or equivalent to the total amount of **SCEC** distributed throughout the previous two yearly distributions.

17. The members that will benefit from this particular arrangement (revolving) will not receive any other distribution of **SCEC** (except for those that concern point 15). Distribution to these members will resume once the number of periodical distributions (missed by the parties who benefited from the special arrangement) will be equal to the amount of **SCEC** involved in the previous, extra-ordinary, withdrawal of **SCEC**.

18. **Administration**

Registry: A common affiliates register will be created along with a single document gathering all the registry documentations (members details) that pertain to all the operative Archipelago **SCEC** affiliates. This will be done in order to favor an organic and synergic collaboration between affiliates and allow the cross checking of subscriptions. Subscribing to a particular affiliate will automatically prevent the subscription to other affiliates.

19. **Report.** In order to allow a collective evaluation of the developing dynamics, within the realm of Archipelago, the issuing and distribution of **SCEC** will be recorded in apposite reports that will be regularly published (A detailed explanation can be found at point 4 of the technical notes)

20. **Amendments and rectifications:** The intricacy and complexity that characterizes both the monetary and economic conundrum will inevitably produce a need for changes, adjustments, amendments or rectifications to be applied to the present Archipelago's regulations. The present regulations concern only the initial developing phase of our operation. As illustrated in the introduction this projects has far reaching plans both in economic and monetary terms. For this reason the present regulations are not to be regarded or understood as a static set of rules that should answer exhaustively to the many challenges that the future holds for us.

By subscribing to the present regulations the members, using the affiliates as a proxy, are not only acknowledging its conformity to the final objectives pursued by the association but they are also putting their trust in the initiative. Archipelago will enjoy the trust given by its members till the majority of them will feel confident in the ability of the association to achieve its stated goals.

The same majority will be necessary to approve the potential amendments and rectifications mentioned in the paragraph above. The present regulations and their development are solely based upon on the mutual trust of the Archipelago's members. This trust will be necessary in each phase of the project, from start to finish. Trust is the bonding element of the association today and in the future. Trust is the only rational explanation that legitimizes the whole project. All participants, without distinction, are committed in building up this sense of trust as it spawns from the inherent solidarity shared between members.

Frequently asked questions

What is the local money SCEC?

In essence the local money SCEC is a pact between people from all walks of life and businesses (retail, agriculture, handicrafts, freelancers, and professionals) and local authorities. This is both a social and economic pact which mainly consists in the mutual and reciprocal acceptance, by all participants involved in the project, of the local money SCEC (10% minimum) as a medium of exchange for goods and services.

What kind of relation does the SCEC share with the Euro? Is the local money SCEC redeemable in Euros?

The SCEC has a 1:1 exchange rate with the euro, it's not exchangeable and it is used with the euro. It does not substitute the national currency (in this case the Euro) as it is a complementary currency not an alternative one.

What is the aim of the local money SCEC?

The main objective is to revitalize the local economy. The SCEC circulates in limited territories and it allows the anchoring of the wealth to the territory that has produced it.

What is the advantage for consumers and business owners?

Consumers will tend to use the local money SCEC because it is convenient. They will therefore spend their money (both SCEC and Euro) in local shops due to the increased purchasing power offered by the SCEC.

For the local shop owners this is a great opportunity to expand their customer base and increase revenues. It is also a very smart, risk-free, inexpensive way to protect local businesses from the big commercial chains and keep at bay the menacing threat that their ever expanding empire poses to local economies.

Can good and services be bought by paying their full price in SCEC?

This cannot be done by people that have a VAT number for obvious fiscal reasons. However private citizens can exchange second hand goods and pay the full amount in SCEC. The full payment in SCEC can also apply to numerous situations where the object of the exchange is the support given by somebody to a person or a community in need of it (see Law 8/3/2000 n. 53).

Does the local money SCEC have to be purchased?

No! The local money SCEC is distributed to all participating members free of charge. The amount distributed to people, businesses, local authorities and associations is regulated by predetermined, very strict and transparent criteria which are illustrated in the Archipelago's statute.

What to do when somebody finishes his/her local money SCEC?

How to obtain more?

The Archipelago association will distribute the local money SCEC periodically. The issuance and distribution of SCEC has to be carefully monitored by the association in order to give to the local economy the possibility to 'absorb' the new money in circulation. The Local money SCEC can be also obtained by people (or businesses) that support the community (healthcare for the elderly and children) or that adopt virtuous behaviors and ethical working practices (e.g. car sharing or separate collection of waste)

In case a business or a citizen requires a large amount of local money SCEC to pay for part of an investment (such as the purchase of solar panels) the Archipelago association will provide the necessary amount to them. Archipelago will not distribute anymore local money SCEC to the beneficiary of such an arrangement. Distribution will resume once the number of periodical distributions (missed by the party who benefited from the special arrangement) will be equal to the amount of SCEC involved in the previous, extra-ordinary, withdrawal of SCEC.

The local entrepreneur that accepts local money SCEC has to pay VAT and taxes on the percentage paid in SCEC?

No. Technically speaking the local money SCEC is structured as price reduction which is exempted from taxation.

Is the percentage imposed by the Archipelago association?

No. Every local entrepreneur/ local shop owner / professional/ trader, will decide what percentage he/ she is willing to accept. The advised minimum acceptance is 10%.

Who guarantees that the local entrepreneur/ local shop owner / professional/ trader won't increase the prices?

The market will guarantee that. If prices offered by each of the above mentioned economic figures will be competitive, thanks to the acceptance of local money SCEC, their revenues will increase. If the prices offered will result very high despite the acceptance of local money SCEC the consumer will not find them convenient and as a result they will tend not to buy from those businesses.

Will the local entrepreneurs be able to apply competitive prices? How?

The purpose of the association is to work on the shortening of the production and supply chain starting from the local food industry. By eliminating the numerous and often unnecessary intermediary stages in the manufacturing and supply process, it will be possible to sensibly reduce costs and offer prices that are fair both to the producer, the local trader and the end consumer.

Does the local money SCEC represent a lost income opportunity or a cost for the local businessman?

No. The reason is simple. The local money SCEC can be spent within the SCEC network to buy a wide range of goods and services (saving on average 20/30%). In addition to that if the local businessman decides to buy from local suppliers that adhere to the SCEC network he/she will be able to pay part of those goods or services with local money SCEC. A practical example could be a restaurateur who decides to purchase food from local suppliers. Generally speaking local producers apply much lower prices than supermarket chains, they are closer, their product is fresher, qualitatively higher, and they offer greater guarantees in terms of safety and genuineness. To this hypothetical case scenario (and the already substantial advantages to the restaurateur) we haven't factored in the additional savings generated by the SCEC. The local producers that adhere to the SCEC will be offering an even cheaper and more convenient product to the restaurateur.

It is quite astonishing to see how much money could be saved by all parties involved in the transaction when all the necessary steps are taken toward an economic model that takes full advantage of local resources and deploys a monetary expedient that facilitates trade and makes it not only more convenient for all but also less polluting and wasteful.

The local money SCEC could be also spent to pay in full (100% SCEC) for services provided by the association (e.g. advertisement, shopping home deliveries for elderly people, etc).

Will all this local money produce inflation?

No. The local money SCEC is spent as a percentage of the price (average 20/30%). The rest (70/80%) continues to be paid in Euros. This means that the monetary factors that concern the creation of inflation are happily left in the hands of the ECB.

The local money SCEC is only a tool to increase the monetary mass circulating in the local economy and give back some purchasing power to families. It should be also noted that the local money SCEC does not produce public debt. It is a debt-free money.

How much does all this project costs?

This is a project done by the people for the people. It is a no profit organization. The only costs are those concerning the printing of the local money SCEC and those related to the management of the Archipelago's projects.

Let's suppose that the SCEC experiment fails. What would be the consequences?

In case the Archipelago project should fail in a particular area the local money SCEC of that area could be still exchanged with other local money SCEC circulating in the other 'islands' (every regional area has its own SCEC money). In case the whole project should fail or not live up to expectations the impact that this would have is minimal. The investment (if any) that the associated businesses would have to commit to, is risible.

The local money SCEC seems to offer numerous advantages. How come nobody came up with this idea before?

The local money SCEC stems from the experience of more than 6000 complementary currencies that active throughout the world. The current problematic economic situation gives an added incentive to the development of such complementary monetary (and economic) systems in Italy.

**** Technical notes ****

Once a person or a business decides to adhere to the project are there any particular obligations that have to be respected?

No. There are no particular rules or obligations that members have to comply with. The only implicit obligation is to accept the local money SCEC in the percentage advertised and previously agreed with Archipelago.

Who guarantees the value of the local money SCEC if it can't be converted into Euros?

The local money SCEC is not convertible in Euros but it can be exchanged in goods and services. If one really thinks about it the Euro is redeemable in nothing. The reserve (the gold) is not longer there. This means that the Euro (just like any other FIAT money system in the world) is only redeemable in other paper money (dollars, yen, etc) which, in turn, can be only exchanged for goods and services. The big difference between the Euro and the SCEC is that the latter one does not produce debt. It is us (the people) that recognize and confer value to these pieces of paper by accepting them as a means of payment for goods and services.

The **Euro** is legal tender (lawful money by decree) and this is why it has 'value'.

The SCEC is an agreed-upon price reduction on goods and services that are sold within the SCEC network. This is why the local money SCEC has 'value' for those that adhere to its network.

What do I do if I have too many SCEC in the till?

The only possible answer to this question is the creation of a market. By creating a market that encompasses all merceological classes and offers a wide range of goods and services where the SCEC money can be spent, an abundance of local money will no longer a problem. It is quite normal to have a slow circulation at the initial stages. Like any other 'novelty' the local money SCEC needs its time to adjust and grow. The role played by Archipelago in the administration and monitoring of the SCEC circulation is crucial in order to adjust the SCEC to the real purchasing power of families. Being the local money SCEC only a percentage of the price in Euros (20/30%) it needs Euros to be spent. It would be useless to give thousands of SCEC to families that don't have the respective purchasing power in Euros necessary to carry out the exchange. Once the Euros at the family disposal are finished, the rest of the SCEC will sit 'inactive' in people's pockets.

**Can the local money SCEC be counterfeited?
What would the SCEC counterfeiting entail?**

The counterfeiting problem is a false one in the case of the SCEC money. As we stated before the local money SCEC can be spent only as a percentage of the price in Euros. This means that whoever wants to counterfeit and spend large quantities of SCEC would need much larger amounts of Euros at his/her disposal in the first place. The SCEC counterfeiting would pose a problem only in the case the SCEC starts to be accepted for the payment of taxes or energy bills. In this case the SCEC would no longer represent an agreed upon reduced price on goods and services but would become an alternative currency. This is why we have already arranged different methods of anti-counterfeiting and validation of the local money SCEC.

**In the territory covered by the local money SCEC there are no suppliers for my merceological class.
What do I do?**

We are tirelessly working to make to circulation and coordination of the local money SCEC optimal throughout the Italian territory. We set up a standardized structure for every Archipelago's islands which will have commonly shared criteria of issuance and distribution. We want to achieve a critical mass of members (consumers, businesses and suppliers) that will make possible to trade surplus goods and services between islands. This will allow consumers, businesses and suppliers to have the biggest possible range of goods and services to choose from. These will be the necessary foundations needed to create a national economy that is no longer dependent on the absurd and harmful logic of the so called globalization. The local money SCEC stands for and actively champions a new way to produce, trade and consume. The local money SCEC plays a pivotal role in bringing about a new economic model that is debt-free and anchors the wealth to the territory.

Is it necessary to spend a minimum amount of money in order to use the local money SCEC?

The smallest piece of local money SCEC is 0,50 Euros. A minimum of 2,50 Euros would be necessary to use 0,50 SCEC. The SCEC is available in the following denominations 0,50 – 1 – 2 – 5 – 10 – 50, in some cases the rounding off of the figure will be necessary.

When rounding off the amount of local money SCEC to be received as part of a payment this is what you do: You round down up to 0,49 and you round up starting from 0,50.

Here's a practical example:

Let's suppose that you just sold an item (or a service) worth 11 Euros. The accepted percentage in Euros applied in your shop is 20%. This means that you should charge the following 8,80 Euros + 2,20 SCEC rounding that down it becomes 9 Euros + 2 SCEC.

Let's suppose now that you have to charge 18 Euros for an item (or a service) and that you accept 10% of the full price in SCEC. You should charge 16,20 Euros + 1,80 SCEC rounding that up it becomes 16 Euros + 2 SCEC

Example: How the local money SCEC can be used: (Hypothetical percentage accepted 20%)

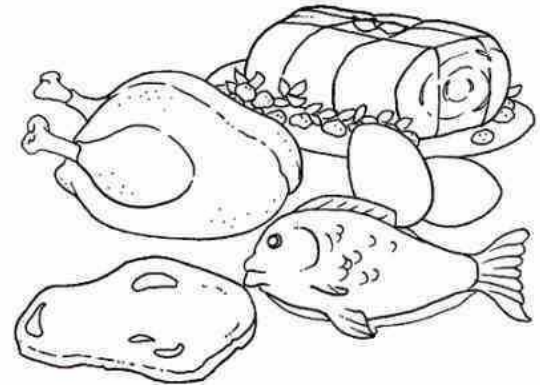
1



The participating family
receives the local
money SCEC for free

2

...makes a
purchase
of 50 euro..



3

... and pays
40 euro
+10 SCEC

