

Summary of major proposed amendments to Kin Cooperative's rules.

25.02.25

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1. An explicit Not For Profit clause

Not For Profit

10. The Co-operative shall not trade for profit. This does not preclude the generation of surpluses to fund running costs but surpluses will not be distributed to any of its Members.

11. The Co-operative may charge Members or Members' Mutual Aid Clubs an equitable administrative fee, request donations or use other means, such as advertising, in order to generate the necessary surpluses to ensure platforms and services remain of high quality, sustainable and accessible to Members.

2. A clear Statement of Purpose

Purpose & Mission

4. The purpose of the Co-operative is to carry out its function as a co-operative and to abide by the internationally recognised Co-operative Values and Principles of co-operative identity, as defined by the International Co-operative Alliance.

5. Kin Co-operative's mission is to enable, promote and improve financial mutual aid between individuals, groups and organisations; to strengthen community bonds ("ties of kinship") and grassroots economic autonomy; to champion social and ecological regeneration; and to accelerate the emergence of a collectivist financial culture.
6. Kin Co-operative provides services not-for-profit and cooperatively for the mutual benefit of its members, upholding the principle that each member has an equal voice regardless of their financial contribution.
7. Together with communities, we will work tirelessly to develop services to end unequal resource accumulation and the divisions that stem from it; and to bring more land, labour and capital into their collective management. We will never stop striving for the equality, liberty and dignity of people today and future generations.

3. The removal of "non-user investor members" as a category of membership

Please compare the original rules to the proposed amended rules.

4. Specific Objects detailing how we operate financially

OBJECTS

8. The objects of the Co-operative shall be to carry on business as a not-for-profit co-operative and to carry on any other trade, business or service and in particular, but not exclusively:
 - (a) To provide services to members in relation to financial mutual aid.
 - (b) To establish, support & maintain a network of Mutual Aid Clubs.
 - (c) To act as a Not-For-Profit Fiscal Host for Mutual Aid Clubs.
 - (d) To support willing Mutual Aid Clubs to become autonomous mutual societies.
 - (e) To work with other organisations to achieve our cooperative, economic, regenerative and cultural mission.

5. Clear rules detailing how our kin groups or “mutual aid clubs” are intended to be used

MUTUAL AID CLUBS

28. Kin Co-operative’s Mutual Aid Clubs (also referred to as “groups”) are inspired by traditional money pools used by communities across the United Kingdom with different names including pardna, hagbad, menage, susu and committee.

29. Mutual Aid Clubs are for the equitable pooling of resources for a collective or common community benefit and may not be used for the profit of an individual or group of individuals at the expense of others in the group, or by way of business.

30. Members contribute money donations to their Mutual Aid Clubs and request money gifts from their Mutual Aid Clubs as needed and agreed, when funds allow and/or by an agreed schedule of rotation.

31. Members understand that, by creating or joining a Mutual Aid Club, they authorise the Co-operative to act as its Not-for-profit Fiscal Host, i.e. to receive financial contributions and distribute financial gifts on behalf of the Mutual Aid Club.

32. Members understand that money contributed to Mutual Aid Clubs is not a deposit with the Co-operative but is the property of the Mutual Aid Club which is responsible for the distribution of its funds and the Co-operative is not liable for payment or return of funds to or from any individual

33. Members agree to abide by the Purpose and Rules of the Co-operative and all policies, codes of conduct and terms of service for user members and group admins associated with the Co-operative’s services, including:

(a) Members agree not to use the Co-operative’s services for anything illegal or prohibited within these Rules or the Co-operative’s terms of service and other policies.

(b) Members agree to hold a minimum of one share in the Co-operative and understand that contributions to Mutual Aid Clubs are not linked to share capital.

(c) Members understand that they or the Mutual Aid Clubs they belong to may be expected to pay an equitable administrative fee for the use of services and accept that services may be suspended for as long as fees are not paid.

34. Members may have their services suspended or be expelled after investigation without prior notice for breach of the Co-operative’s Rules, misuse of the Co-operative’s

services, or inappropriate behaviour including:

- (a) Any attempt to coerce an individual to join or interact financially with a Mutual Aid Club against their will.
- (b) Any attempt to apply conditions to the receipt of money gifts for any reasons other than to ensure the equitable operation of the group for all members.
- (c) Any prohibited behaviours referred to and updated within the Co-operative's terms of service and other policies.

6. Clarifying the voting structure and composition of the board to be 50/50 between group members and worker members

Voting

83. In accordance with the Co-operative Principle of democratic Member control, each Member shall have one vote on any question to be decided in general meeting.

84. To ensure that no one category of Member is able to dominate the passing of resolutions, the weighting of total votes will be allocated by percentage divided equally among the representatives of the Member categories. This percentage is as follows;

- (a) Employee and Volunteer Members: 50%.
- (b) Mutual Aid Club Members: 50%

Composition of the Board of Directors

100. The Board of Directors shall be elected by and from the Co-operative's Members. Where a Member is a corporate body or nominee of an unincorporated body that Member shall, if standing for election, put forward an individual to stand for election to the Board and if successful, that individual shall serve on the Board of Directors.

The composition of the Board of Directors following the first annual general meeting shall be as follows:

- (a) Not more than 5 Employee and/or Volunteer Members;
- (b) Not more than 5 Mutual Aid Club Members;

7. A provision that allows members to create “popular committees”, eg. a youth committee, or a regional committee or a sustainability committee

POPULAR COMMITTEES

95. The general meeting may constitute Popular Committees to guide and support the work of the Co-operative, its Members and the Board in accordance with the Co-operative’s Rules and Policies.

96. Popular Committees may be based on any reasonable common identity or function of the Co-operative including but not limited to Member type, territorial or sectoral groupings, or for the promotion of the Co-operative’s social and ecologically regenerative ambitions.

8. Clarifying how surpluses may be allocated

APPLICATION OF PROFITS

147. The Co-operative will use surpluses for the fulfilment of its objects including but not limited to:

- (a) Costs associated with maintaining the cooperative’s operations, including any premises, staff and administrative support;
- (b) Maintenance, operation and improvement of its platform(s) and services;
- (c) Any appropriate actions to increase the Mutual Aid Club membership;
- (d) Support funds for Mutual Aid Clubs that face hardship or that intend to incorporate as cooperative societies that uphold Co-operative Principles;
- (e) A general reserve for the continuation and development of the Co-operative;
- (f) Donations to other not-for-profit organisations aligned with the Co-operative’s principles and purpose in the opinion of the Board