TABLE GUIDE

About these cards

Who made them, and how to share them

MADE BY

Rob Hurwich
rob@hscooperative.com

LICENSE

CC BY-SA 4.0. You can copy, share and adapt these cards, even for paid work, as long as you credit Rob Hurwich, say what you changed, and share what you make from them under the same license.

creativecommons.org/licenses/by-sa/4.0

TABLE GUIDE

Legend

What each card is

Purpose
Why your group is pooling. Lay one down first.

About us
Your group, one card from each deck.
Trust level · Proximity · Admin and legal capacity

Mechanism
A way to pool. Its colour is its family, on the back of this card.

Row
Heads the top, middle or bottom row.

Agreement
A rule of trust, written on the canvas.

Scenario
A stress test for what you agreed.

Model and instance
On the handout: a recipe, and where people ran it.
Model · Instance

TABLE GUIDE

How to play

1. Choose why you're pooling. Put that purpose card down, then find the mechanism cards listed on it and lay them in the top row.
2. Describe your group with three About us cards: your trust level, your proximity, and the admin and legal capacity you'll take on.
3. Turn those three cards over. Each back names mechanisms to move: "Possible issues" move to the middle row, and "Doesn't work" move to the bottom row. Only move cards that are on the table.
4. Choose a mechanism, top row first. If you pick one from the middle row, write down how you'd handle its issue.
5. Find your mechanism on the models and instances handout, read how others ran it, then fill in the canvas.

Top row

Good fit

This works well

These need no more than your group has.

TABLE GUIDE

Legend

MECHANISM COLOURS

- Rotating pools take turns
- Savings pools
- Lending pools lend to each other
- Risk pools cover emergencies
- Buying pools buying together
- Asset pools build something shared
- Grant pools build something shared
- Income-sharing pools sharing income

A label that names another kind of card carries that card's icon.

TABLE GUIDE

About these cards

HOW TO CREDIT

"Collective Pooling Design Cards by Rob Hurwich, CC BY-SA 4.0."

GOES WITH

The Collective Pooling Canvas, and the Collective Pooling Models and Instances handout.

Top row

Good fit

Choose from this row first.

TABLE GUIDE

How to play

If two cards move the same mechanism, it goes to the lower row.

If the top two rows are empty, try a different purpose card.

Want more than one kind of pool? Run the cards again with a second purpose. One monthly payment can feed both.

These are starting rules. Bend them on purpose and see what happens.

YOUR TABLE



Middle row

Could work, with a plan

Possible issues

These need a bit more than your group has right now.

Bottom row

Not now

Doesn't work

These need much more than your group has, or something you can't put in.

PURPOSE

Security

Cover me if something goes wrong

"What if something goes wrong for one of us?"

WHAT IT COVERS

An emergency fund, sick pay or an income gap, a bridge after a job loss, rent shortfalls, funeral costs, a member's legal costs, and a loan or an earlier turn in the rotation when something sudden hits, such as a late client payment.

POINTS TO THESE MECHANISMS

- Emergency fund
- Benefit society (fixed benefits by rule)
- Income sharing by formula
- Rotating savings (ROSCA)
- Group grant fund
- Member loan fund
- Community free-loan fund

Lay these mechanism cards in the top row.

PURPOSE

Spreading big costs

Prepare for a big cost, to have it ready when we need it

"What big cost could each of us prepare for to have ready when we need it?"

WHAT IT COVERS

Planned big costs such as equipment, a course or quarterly taxes; a deposit for a planned move; avoiding expensive debt; building credit history.

POINTS TO THESE MECHANISMS

- Rotating savings (ROSCA)
- Bidding rotation (chit fund, bidding hui)
- Accumulating savings
- Member loan fund
- Community free-loan fund
- Group collateral

Lay these mechanism cards in the top row.

Bottom row

Not now

Set these aside for now. Look again if your group changes.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

Middle row

Could work, with a plan

You can still choose one. Write down how you'd handle the issue; it goes on the canvas.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

PURPOSE

Spreading big costs

WHO BENEFITS

A member with a big cost they can see coming.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

PURPOSE

Security

WHO BENEFITS

Whoever gets hit, whether the help is kept or repaid.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

PURPOSE

Buying power

Cheaper together

"What do we each pay for that would be cheaper together?"

WHAT IT COVERS

Bulk groceries, shared services, pre-buying, shared software and subscriptions.

POINTS TO THESE MECHANISMS

- Buying club
- Pre-purchase from a producer (CSA)
- Shared services
- Work-trade

Lay these mechanism cards in the top row.

PURPOSE

Owning things together

"What would we own together rather than each buy alone?"

WHAT IT COVERS

A library of things, shared space, long-term saving toward land or a building.

POINTS TO THESE MECHANISMS

- Library of things
- Co-owned asset
- Shared commons with duties
- Accumulating savings

Lay these mechanism cards in the top row.

PURPOSE

Investing in each other

"Whose project or training would we back?"

WHAT IT COVERS

Seed grants or zero-interest loans for members' projects; paying for training.

POINTS TO THESE MECHANISMS

- Group grant fund
- Member loan fund
- Pass on the gift

Lay these mechanism cards in the top row.

PURPOSE

Giving outward

"Who outside the group would we support?"

WHAT IT COVERS

Community projects, mutual aid beyond the pod, backing Dear Crisis, patient money for a local business.

POINTS TO THESE MECHANISMS

- Group grant fund
- Community free-loan fund

Lay these mechanism cards in the top row.

PURPOSE

Owning things together

WHO BENEFITS

All members, through shared things.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

PURPOSE

Buying power

WHO BENEFITS

All members, through lower prices.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

PURPOSE

Giving outward

WHO BENEFITS

People outside the group.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

PURPOSE

Investing in each other

WHO BENEFITS

One member the group chooses.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

PURPOSE

Caring for each other

"What care could we give each other?"

WHAT IT COVERS

Shared childcare, meal trains, respite.

POINTS TO THESE MECHANISMS

- Group grant fund

Lay these mechanism cards in the top row.

PURPOSE

Evening things out

"Would those with more help those with less?"

WHAT IT COVERS

Income sharing, where those with more top up those with less.

POINTS TO THESE MECHANISMS

- Income sharing by formula

Lay these mechanism cards in the top row.

PURPOSE

Building future capacity

"What would build capacity for later, in our group and beyond?"

WHAT IT COVERS

Seeding a commitment pool, paying the steward, shared supplies for disruption: capacity for the group, the community and society.

POINTS TO THESE MECHANISMS

- Group grant fund
- Library of things

Lay these mechanism cards in the top row.

PURPOSE

Building collective power

"What could we win together that none of us could alone?"

WHAT IT COVERS

A strike fund that pays members while they're on strike, a tenant union's legal and organizing fund, community bail funds.

POINTS TO THESE MECHANISMS

- Benefit society (fixed benefits by rule)
- Emergency fund
- Group grant fund

Lay these mechanism cards in the top row.

PURPOSE

Evening things out

WHO BENEFITS

From those with more to those with less.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

PURPOSE

Caring for each other

WHO BENEFITS

Whoever needs care, often through others' time.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

PURPOSE

Building collective power

WHO BENEFITS

The group, standing together.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

PURPOSE

Building future capacity

WHO BENEFITS

The group and the wider community, later.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

ABOUT US – TRUST LEVEL

Low



"We're new to each other."

Turn this card over to see which mechanisms move down a row.

ABOUT US – TRUST LEVEL

Medium



"We've already done things together."

Turn this card over to see which mechanisms move down a row.

ABOUT US – TRUST LEVEL

High



"We're close, with a track record, and could carry debts to each other."

Turn this card over to see which mechanisms move down a row.

ABOUT US – PROXIMITY

Spread out



"We're spread across the city."

Turn this card over to see which mechanisms move down a row.

ABOUT US – TRUST LEVEL

Medium

WHAT IT MEANS

Members rely on others to keep contributing or to return things. For example, rotating savings, tool library.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

- Group collateral
- Member loan fund
- Income sharing by formula

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

None

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

ABOUT US – TRUST LEVEL

Low

WHAT IT MEANS

Money moves only under clear rules, or in small amounts. For example, emergency fund, buying club.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

- Community free-loan fund
- Work-trade
- Pass on the gift
- Bidding rotation (chit fund, bidding hui)
- Benefit society (fixed benefits by rule)
- Group grant fund
- Library of things
- Pre-purchase from a producer (CSA)
- Rotating savings (ROSCA)
- Shared commons with duties
- Co-owned asset

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

- Group collateral
- Member loan fund
- Income sharing by formula

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

ABOUT US – PROXIMITY

Spread out

WHAT IT MEANS

Works for members spread across a city. For example, an emergency fund.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

- Work-trade
- Pass on the gift
- Buying club
- Library of things
- Pre-purchase from a producer (CSA)

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

- Shared commons with duties
- Co-owned asset

NOT RATED YET, SO IT STAYS WHERE IT IS

- Group collateral

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

ABOUT US – TRUST LEVEL

High

WHAT IT MEANS

Members carry debts to each other or share sensitive information. For example, loan fund, income sharing.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

None

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

None

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

ABOUT US – PROXIMITY

A meeting point



“We can share a pickup point or a venue.”

Turn this card over to see which mechanisms move down a row.

ABOUT US – PROXIMITY

Nearby



“We live near each other.”

Turn this card over to see which mechanisms move down a row.

ABOUT US – ADMIN AND LEGAL CAPACITY

Low



“A notebook and a group chat.”

Turn this card over to see which mechanisms move down a row.

ABOUT US – ADMIN AND LEGAL CAPACITY

Medium



“Records, a steward, maybe a bank account.”

Turn this card over to see which mechanisms move down a row.

ABOUT US – PROXIMITY

Nearby

WHAT IT MEANS

Members need to live near each other. For example, a babysitting co-op.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

None

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

None

NOT RATED YET, SO IT STAYS WHERE IT IS

- Group collateral

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

ABOUT US – PROXIMITY

A meeting point

WHAT IT MEANS

Needs a shared pickup point or venue. For example, a buying club.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

- Shared commons with duties
- Co-owned asset

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

None

NOT RATED YET, SO IT STAYS WHERE IT IS

- Group collateral

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

ABOUT US – ADMIN AND LEGAL CAPACITY

Medium

WHAT IT MEANS

Records, a steward, possibly a bank account. For example, a loan fund.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

- Benefit society (fixed benefits by rule)
- Co-owned asset

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

None

NOT RATED YET, SO IT STAYS WHERE IT IS

- Group collateral

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

ABOUT US – ADMIN AND LEGAL CAPACITY

Low

WHAT IT MEANS

A notebook and a group chat. For example, a buying club.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)

- Community free-loan fund
- Work-trade
- Bidding rotation (chit fund, bidding hui)
- Member loan fund
- Shared services
- Library of things
- Emergency fund
- Shared commons with duties

DOESN'T WORK (MOVE TO THE BOTTOM ROW)

- Benefit society (fixed benefits by rule)
- Co-owned asset

NOT RATED YET, SO IT STAYS WHERE IT IS

- Group collateral

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

ABOUT US – ADMIN AND LEGAL CAPACITY

High



“Legal questions, or a legal entity.”

Turn this card over to see which mechanisms move down a row.

MECHANISM – ROTATING POOLS

take turns

Bidding rotation (chit fund, bidding hui)

A rotation in which each round's pot goes to whoever bids the biggest discount, and the discount is shared among the other members.

TRUST LEVEL

Medium

PROXIMITY

Works spread out

ADMIN AND LEGAL CAPACITY

Medium

TAKES IN
Money

MODELS

Hui, Chit fund

INSTANCES

Still researching...

MECHANISM – ROTATING POOLS

take turns

Rotating savings (ROSCA)

Everyone pays the same amount on a schedule and one member takes the whole pot each round, until everyone has had a turn.

TRUST LEVEL

Medium

PROXIMITY

Works spread out

ADMIN AND LEGAL CAPACITY

Low

TAKES IN
Money

MODELS

Chama, Sou-sou / susu, Tanda, Hui, Tontine, Pardner, Stokvel

INSTANCES

Brooklyn sou-sous, Mission Asset Fund Lending Circles, Harlem rent parties

MECHANISM – SAVINGS POOLS

Accumulating savings

Members save on a schedule into a shared fund, and everyone gets their own savings back, plus any earnings, at the end of the cycle. Is generally stacked with other mechanisms, such as ROSCAs and member loan funds.

TRUST LEVEL

Low

PROXIMITY

Works spread out

ADMIN AND LEGAL CAPACITY

Low

TAKES IN
Money

MODELS

Village Savings and Loan Associations (VSLA), Stokvel

INSTANCES

Still researching...

MECHANISM – ROTATING POOLS

take turns

Bidding rotation (chit fund, bidding hui)

WORKS WELL FOR
Groups where some members need money early and others are happy to wait and earn.

NOT GREAT FOR
Groups uncomfortable with interest, since the discount is effectively interest.

WHO DECIDES
An auction among members

REPAYMENT
Built in: you keep contributing

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
5–15.

SERVES
Spreading big costs

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

ABOUT US – ADMIN AND LEGAL CAPACITY

High

WHAT IT MEANS
Legal questions, such as insurance or lending, or a legal entity. For example, a bread fund in New York.

POSSIBLE ISSUES (MOVE TO THE MIDDLE ROW)
None

DOESN'T WORK (MOVE TO THE BOTTOM ROW)
None

NOT RATED YET, SO IT STAYS WHERE IT IS
- Group collateral

Move the mechanisms named here, if they're on the table. Everything else stays where it is.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – SAVINGS POOLS

Accumulating savings

WORKS WELL FOR
On it's own for building a saving habit; saving towards a known date, such as year-end costs such as holidays or school fees; those who don't have access to banks.

NOT GREAT FOR
Anything needed before the share-out, unless it is paired with a loan fund. Rarely used on it's own.

WHO DECIDES
A fixed schedule

REPAYMENT
Not applicable: nothing is borrowed

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
10–30.

SERVES
Spreading big costs, Owning things together

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – ROTATING POOLS

take turns

Rotating savings (ROSCA)

WORKS WELL FOR
Planned lump sums: a deposit, equipment, quarterly taxes. Groups that already trust each other. Building a saving habit.

NOT GREAT FOR
Emergencies, since the pot arrives on the schedule, not when it is needed. Members with irregular income, since everyone pays the same.

WHO DECIDES
A fixed schedule

REPAYMENT
Built in: you keep contributing

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
5–15.

SERVES
Spreading big costs, Security

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – LENDING POOLS

lend to each other

Community free-loan fund

A fund that lends money interest-free to people in the community, who repay so the money can be lent again.

TRUST LEVEL
●●○
Medium

PROXIMITY
●○○
Works spread out

ADMIN AND LEGAL CAPACITY
●●○○
Medium

TAKES IN
Money

MODELS
Gemach, Landsmanshaftn

INSTANCES
Hebrew Free Loan Society

MECHANISM – LENDING POOLS

lend to each other

Pass on the gift

A member receives a living or growing asset, and repays by passing its offspring or yield on to the next member.

TRUST LEVEL
●●○
Medium

PROXIMITY
●●○
Needs a meeting point

ADMIN AND LEGAL CAPACITY
●○○○
Low

TAKES IN
Goods

MODELS
Still researching...

INSTANCES
Freedom Farm pig bank, Heifer International

MECHANISM – LENDING POOLS

lend to each other

Group collateral

Members borrow from an outside lender together, pledging what they own or put up jointly as security, so the group gets credit, or better terms, than each member could get alone.

TRUST LEVEL
●●●
High

PROXIMITY
Not rated yet

ADMIN AND LEGAL CAPACITY
Not rated yet

TAKES IN
Goods

MODELS
Still researching...

INSTANCES
Still researching...

MECHANISM – LENDING POOLS

lend to each other

Member loan fund

Members' contributions build a pot that members borrow from when they need to and repay on terms, sometimes with interest that stays in the group.

TRUST LEVEL
●●●
High

PROXIMITY
●○○
Works spread out

ADMIN AND LEGAL CAPACITY
●●○○
Medium

TAKES IN
Money

MODELS
Chama, Village Savings and Loan Associations (VSLA)

INSTANCES
Still researching...

MECHANISM – LENDING POOLS

lend to each other

Pass on the gift

WORKS WELL FOR
Seeds, livestock, skills (learn one, teach two).

NOT GREAT FOR
Things that don't reproduce.

WHO DECIDES
Need, approved by the group or a steward

REPAYMENT
In kind: return the item or its offspring

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
No

START SIZE
A starting seed stock.

SERVES
Investing in each other

Rob Hurwich · CC BY-SA 4.0

MECHANISM – LENDING POOLS

lend to each other

Community free-loan fund

WORKS WELL FOR
Lumpy needs where repayment is realistic; communities with a tradition against charging interest.

NOT GREAT FOR
Needs that can't be repaid, which call for grants instead.

WHO DECIDES
Need, approved by the group or a steward

REPAYMENT
Explicit: pay back on terms

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
No

START SIZE
A few lenders to start.

SERVES
Spreading big costs, Giving outward, Security

Rob Hurwich · CC BY-SA 4.0

MECHANISM – LENDING POOLS

lend to each other

Member loan fund

WORKS WELL FOR
Timing gaps: a security deposit, a late client payment. Avoiding credit cards and payday loans.

NOT GREAT FOR
Groups without a track record, since unpaid loans between friends sour relationships.

WHO DECIDES
Need, approved by the group or a steward

REPAYMENT
Explicit: pay back on terms

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
10–25.

SERVES
Spreading big costs, Investing in each other, Security

Rob Hurwich · CC BY-SA 4.0

MECHANISM – LENDING POOLS

lend to each other

Group collateral

WORKS WELL FOR
Groups that own assets, such as livestock, but lack the land deed or credit history a lender wants from one person.

NOT GREAT FOR
Not rated yet

WHO DECIDES
Not rated yet

REPAYMENT
Explicit: pay back on terms

WHO'S IN THE MIDDLE
A bank or the state

A REGULAR DATE BUILT IN
Not rated yet

START SIZE
About 30 in the one known case (unconfirmed)

SERVES
Spreading big costs

Rob Hurwich · CC BY-SA 4.0

MECHANISM – RISK POOLS

cover emergencies

Emergency fund

Members pay in regularly, and the group grants money, not loans, to a member hit by something it agreed counts as an emergency.

TRUST LEVEL
●○○
Low

PROXIMITY
●○○
Works spread out

ADMIN AND LEGAL CAPACITY
●●○○
Medium

TAKES IN
Money

MODELS

Chama, Village Savings and Loan Associations (VSLA)

INSTANCES

Still researching...

MECHANISM – RISK POOLS

cover emergencies

Benefit society (fixed benefits by rule)

Members pay dues and receive a set benefit when a defined event happens, such as sickness, a death or a funeral.

TRUST LEVEL
●●○
Medium

PROXIMITY
●○○
Works spread out

ADMIN AND LEGAL CAPACITY
●●●○
High

TAKES IN
Money

MODELS

Stokvel, Mutual aid societies, Burial societies, Fraternal lodges, Landsmanshaftn, Bread funds (Broodfonds)

INSTANCES

Free African Society, Independent Order of St. Luke, North Carolina Mutual

MECHANISM – BUYING POOLS

buying together

Buying club

Members pre-order from a wholesaler together and split the cases.

TRUST LEVEL
●○○
Low

PROXIMITY
●●○
Needs a meeting point

ADMIN AND LEGAL CAPACITY
●○○○
Low

TAKES IN
Money

MODELS

Stokvel, Buying clubs

INSTANCES

Young Negroes' Co-operative League, Brotherhood Buying Club (Halena Wilson)

MECHANISM – BUYING POOLS

buying together

Shared services

The group hires one provider together, such as a bookkeeper or tax preparer, at a better rate than members could get alone.

TRUST LEVEL
●○○
Low

PROXIMITY
●○○
Works spread out

ADMIN AND LEGAL CAPACITY
●●○○
Medium

TAKES IN
Money

MODELS

Still researching...

INSTANCES

SMart

MECHANISM – RISK POOLS

cover emergencies

Benefit society (fixed benefits by rule)

WORKS WELL FOR
Freelancers' sick pay, as in bread funds; funerals; any group that wants predictable security.

NOT GREAT FOR
Small groups, since risk needs numbers. New York, until the insurance-law question is checked.

WHO DECIDES
An event the rules define

REPAYMENT
None: a gift or grant

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
20–50, for spreading risk.

SERVES
Security, Building collective power

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – RISK POOLS

cover emergencies

Emergency fund

WORKS WELL FOR
Security, which is what comfortable groups say they want. A natural first purpose, since money only moves when something bad happens.

NOT GREAT FOR
Very small groups, where one big claim empties it. Groups that haven't agreed what counts as an emergency.

WHO DECIDES
Need, approved by the group or a steward

REPAYMENT
None: a gift or grant

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
No

START SIZE
8–20.

SERVES
Security, Building collective power

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – BUYING POOLS

buying together

Shared services

WORKS WELL FOR
Freelancers; tax prep, which was on Dear Crisis members' wish list.

NOT GREAT FOR
Services that need a legal entity to sign the contract.

WHO DECIDES
The group, by decision

REPAYMENT
Not applicable: nothing is borrowed

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
No

START SIZE
5+.

SERVES
Buying power

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – BUYING POOLS

buying together

Buying club

WORKS WELL FOR
Groceries and household goods; groups with a regular place to pick up.

NOT GREAT FOR
Groups without a coordinator, who burns out unless the role rotates.

WHO DECIDES
Each member, by their own choice

REPAYMENT
Not applicable: nothing is borrowed

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
5–25 households.

SERVES
Buying power

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – BUYING POOLS

buying together

Pre-purchase from a producer (CSA)

Members pay a producer in advance for a share of future output, sharing the risk of a bad season.

TRUST LEVEL
●●○
Medium

PROXIMITY
●●○
Needs a meeting point

ADMIN AND LEGAL CAPACITY
●○○○
Low

TAKES IN
Money

MODELS

Community supported agriculture

INSTANCES

Indian Line Farm

MECHANISM – BUYING POOLS

buying together

Work-trade

Members contribute regular labor and get access to something cheaper or better than they could get alone. They may still pay for what they get, at the lower price.

TRUST LEVEL
●●○
Medium

PROXIMITY
●●○
Needs a meeting point

ADMIN AND LEGAL CAPACITY
●●○○
Medium

TAKES IN
Time or labor

MODELS

Still researching...

INSTANCES

Park Slope Food Coop, Dear Crisis volunteer tickets

MECHANISM – ASSET POOLS

build something shared

Co-owned asset

Members jointly own something expensive, such as cars or a space, and book its use.

TRUST LEVEL
●●○
Medium

PROXIMITY
●●●
Needs members nearby

ADMIN AND LEGAL CAPACITY
●●●○
High

TAKES IN
Money, Space

MODELS

Still researching...

INSTANCES

Modo

MECHANISM – ASSET POOLS

build something shared

Library of things

The group holds tools or household items that members borrow and return instead of each buying their own.

TRUST LEVEL
●●○
Medium

PROXIMITY
●●○
Needs a meeting point

ADMIN AND LEGAL CAPACITY
●●○○
Medium

TAKES IN
Goods

MODELS

Gemach

INSTANCES

Berkeley Tool Lending Library, Brooklyn Public Library tool library (Greenpoint)

MECHANISM – BUYING POOLS

buying together

Work-trade

WORKS WELL FOR
An anchor good everyone wants; groups with a regular venue.

NOT GREAT FOR
People who can't spare the time. It needs shift enforcement.

WHO DECIDES
A fixed schedule

REPAYMENT
Not applicable: nothing is borrowed

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
Small to start.

SERVES
Buying power

Rob Hurwich · CC BY-SA 4.0

MECHANISM – BUYING POOLS

buying together

Pre-purchase from a producer (CSA)

WORKS WELL FOR
Financing a producer's season; a block of sessions from a practitioner at a group rate.

NOT GREAT FOR
Members who can't absorb a bad season.

WHO DECIDES
Each member, by their own choice

REPAYMENT
Not applicable: nothing is borrowed

WHO'S IN THE MIDDLE
Nobody (peer to peer)

A REGULAR DATE BUILT IN
Yes

START SIZE
30+ shares.

SERVES
Buying power

Rob Hurwich · CC BY-SA 4.0

MECHANISM – ASSET POOLS

build something shared

Library of things

WORKS WELL FOR
Things used rarely: tools, camping gear, projectors.

NOT GREAT FOR
New York groups without storage space; items that get damaged.

WHO DECIDES
Each member, by their own choice

REPAYMENT
In kind: return the item or its offspring

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
No

START SIZE
1+.

SERVES
Owning things together, Building future capacity

Rob Hurwich · CC BY-SA 4.0

MECHANISM – ASSET POOLS

build something shared

Co-owned asset

WORKS WELL FOR
Costly assets that each member needs only part of the time.

NOT GREAT FOR
Lab-scale groups in New York: insurance, parking and legal setup.

WHO DECIDES
Each member, by their own choice

REPAYMENT
Not applicable: nothing is borrowed

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
No

START SIZE
16 to start (Modo)

SERVES
Owning things together

Rob Hurwich · CC BY-SA 4.0

MECHANISM – ASSET POOLS · build something shared

Shared commons with duties

Members build and maintain a shared resource, and each share carries both a right to use it and a duty to work on it.

TRUST LEVEL
●●○
Medium

PROXIMITY
●●●
Needs members nearby

ADMIN AND LEGAL CAPACITY
●●○○
Medium

TAKES IN
Time or labor, Money

MODELS
Zanjeras

INSTANCES
Still researching...

MECHANISM – GRANT POOLS · build something shared

Group grant fund

Members pay a set amount into a shared pot each period, and the group decides each round where it goes.

TRUST LEVEL
●●○
Medium

PROXIMITY
●○○
Works spread out

ADMIN AND LEGAL CAPACITY
●○○○
Low

TAKES IN
Money

MODELS
Giving circles

INSTANCES
Enspiral Cobudget

MECHANISM – INCOME-SHARING POOLS · sharing income

Income sharing by formula

Members report their income, and those above the group average send a share of the difference to those below it.

TRUST LEVEL
●●●
High

PROXIMITY
●○○
Works spread out

ADMIN AND LEGAL CAPACITY
●○○○
Low

TAKES IN
Money

MODELS
Income-sharing communities (Twin Oaks, kibbutzim)

INSTANCES
Baltimore Community Guaranteed Income Club

AGREEMENT – RULES OF TRUST · A first agreement

Who's in

Who can join, and how does someone new join later?

Pick one, mix them, or write your own.

Founders for the first cycle
Everyone who starts together stays the group until the cycle ends, and new people join at the start of the next one.

With a sponsor
Someone already in the pool vouches for them.

A named community
Anyone who fits a description you agree on, such as regulars at one group's events.

A cap on size
Bread funds take 20 people at least and 50 at most, so the trust stays personal.

Write who's in by name if you can.

MECHANISM – GRANT POOLS

build something shared

Group grant fund

WORKS WELL FOR
Practicing pooling; funding projects members believe in; groups that want a regular meeting.

NOT GREAT FOR
Groups prone to long debates, since every round is a decision. Start with a simple rule.

WHO DECIDES
The group, by decision

REPAYMENT
None: a gift or grant

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
5–20.

SERVES
Investing in each other, Giving outward, Caring for each other, Building future capacity, Security, Building collective power

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – ASSET POOLS

build something shared

Shared commons with duties

WORKS WELL FOR
Infrastructure a group depends on together, such as irrigation or a garden.

NOT GREAT FOR
Groups without a shared physical resource.

WHO DECIDES
A formula

REPAYMENT
Built in: you keep contributing

WHO'S IN THE MIDDLE
A pool

A REGULAR DATE BUILT IN
Yes

START SIZE
A community.

SERVES
Owning things together

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

AGREEMENT – RULES OF TRUST

A first agreement

Who's in

WHY IT MATTERS
Knowing who's in is what lets people trust the pool. Ostrom's principle 1A says to decide it before you launch. Sou-sous take members by trust. Choosing who joins is a form of care, not gatekeeping.

TESTED BY
Scenario 8: A friend of a member wants to join next month.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

MECHANISM – INCOME-SHARING POOLS

sharing income

Income sharing by formula

WORKS WELL FOR
Groups with a wide income spread; job loss and precarity.

NOT GREAT FOR
Groups where high earners won't stay net givers; people unwilling to share their income.

WHO DECIDES
A formula

REPAYMENT
None: a gift or grant

WHO'S IN THE MIDDLE
Nobody (peer to peer)

A REGULAR DATE BUILT IN
Yes

START SIZE
10+.

SERVES
Security, Evening things out

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

AGREEMENT – RULES OF TRUST

A first agreement

What you can draw

What can each person take out, and how does it track what they put in?

Pick one, mix them, or write your own.

Take turns
Each person gets the whole pot once per cycle. The order can be fixed, drawn by lot, set by need, or bid for. In a chit fund, whoever needs it soonest bids a discount, and the discount is shared among the others.

In proportion
What you get back tracks what you put in, as in a village savings group's share-out.

A cap on one claim
A limit on what any one emergency or loan can take, so two at once don't empty the pool. Bread funds limit a payout to two years.

Help first
You draw on the pool once you've given to it, as in Permablitz.

Say what happens if two people need it at the same time.

AGREEMENT – RULES OF TRUST

A first agreement

Who stewards the pool, and who they answer to

Who looks after the pool day to day, and how does the group keep an eye on them?

Pick one, mix them, or write your own.

One steward
One person runs it and reports to the group at every meeting.

The whole group
Members vote on decisions about the money, and someone still holds each job, such as keeping the books.

Split the jobs
A convener, a treasurer and a record keeper, rotated each cycle so nobody burns out.

Pay the steward
A small amount from the pool pays for the time. Groups differ on this, so decide it together.

Write a name beside each job.

AGREEMENT – RULES OF TRUST

How we keep track, and who can see it

Where's the record of who put in and who took out, and who can see it?

Pick one, mix them, or write your own.

A shared record
A spreadsheet or an app such as Arcos that every member can see.

Money moves at meetings
Every payment happens in front of the group, as in a village savings group.

More than one person checks
A village savings group's lockbox has three padlocks, with the keys held by three different members.

Inside the group only
Members see the books, and nobody's situation is shared outside the group. Nobody's balance is gossip.

Name who keeps the record and who checks it.

AGREEMENT – RULES OF TRUST

Who decides

Who makes the everyday calls, and how does the group make the big ones?

Pick one, mix them, or write your own.

Everyday calls to the steward
Applying the rules you've agreed and recording payments, so you aren't meeting about everything.

Big calls by consent
A proposal passes unless someone has a serious, reasoned objection, and the group works the objection in. It keeps things moving in a small group.

Big calls by consensus
Everyone actively agrees. Buy-in is strong, but it can stall in a bigger group.

Big calls by majority vote
It's fast and clear, but it can leave a minority feeling steamrolled.

Big calls include changing the rules, the amounts or the caps, and settling a contested member.

AGREEMENT – RULES OF TRUST

A first agreement

Who stewards the pool, and who they answer to

WHY IT MATTERS

Whoever watches the money answers to the group. Ostrom's principle 4B, the best supported of all. Naming the jobs clearly means everyone knows who's doing what.

TESTED BY

Scenario 6: The person who keeps the books burns out or moves away.
Scenario 9: The money in the account doesn't match the records.
Scenario 11: Three months in, nobody has drawn anything.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

AGREEMENT – RULES OF TRUST

A first agreement

What you can draw

WHY IT MATTERS

When what you draw tracks what you give, nobody feels used. Ostrom's principle 2B.

TESTED BY

Scenario 2: Two emergencies land in the same month.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

AGREEMENT – RULES OF TRUST

Who decides

WHY IT MATTERS

Members setting their own rules is Ostrom's principle 3. Keeping everyday calls with the steward keeps meetings short.

TESTED BY

Scenario 2: Two emergencies land in the same month.
Scenario 5: Someone wants the pool to fund their own startup.
Scenario 7: The monthly decision turns into a two-hour debate.
Scenario 10: Half the group wants to double the monthly amount.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

AGREEMENT – RULES OF TRUST

How we keep track, and who can see it

WHY IT MATTERS

A record everyone can see makes trust easier and keeping track less work. Ostrom's principle 4A.

TESTED BY

Scenario 9: The money in the account doesn't match the records.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0

Updated 2026-11-11

AGREEMENT – RULES OF TRUST

What happens when someone misses a payment

Someone doesn't pay on time. What happens first, and what happens next?

Pick one, mix them, or write your own.

Say so early
Members agree to tell the group before a payment is due if they can't make it, rather than going quiet.

Catch up
They make it up in the next round. Park Slope Food Coop does this with shifts: miss one, owe two.

A ladder that starts small
Drawing is paused, then a guarantor covers it, then it's settled another way, such as in kind.

Whatever you pick, write the first step and the second.

AGREEMENT – RULES OF TRUST

How someone leaves

Someone wants out. What do they get back, and when?

Pick one, mix them, or write your own.

Leave the pool whole
Settle what you owe before you go, so nobody's left holding a promise.

At the end of a cycle
People leave when accounts are settled, as at a village savings group's yearly share-out.

In a rotation
Someone who's had their turn keeps paying until the cycle ends, and someone who hasn't gets back what they paid in.

Say when they get their money, not just how much.

AGREEMENT – RULES OF TRUST

How disagreements get settled

When members disagree, or someone feels wronged, what do you do?

Pick one, mix them, or write your own.

A gathering circle
Sit together and say "we are in conflict" without blame. Each person speaks without interruption, then the circle proposes a fix and writes it down.

A repair facilitator
One calm, trusted member runs that process when a conflict comes up.

Raise it early
Take a concern to the person directly, not to others about them.

Name who would run the circle.

AGREEMENT – RULES OF TRUST

How the rules change

How does a rule change, and when do you look at them all again?

Pick one, mix them, or write your own.

Review after three rounds
Run the rules as written, then look at them together.

Change at a meeting
A rule changes only at a group meeting, by the method on the Who decides card.

A yearly gathering
Review the year, celebrate members who came through, and adjust limits for people with a track record.

Write the date of your first review.

AGREEMENT – RULES OF TRUST

How someone leaves

WHY IT MATTERS

A clean way out is a member's right, and it protects everyone who stays.

TESTED BY

Scenario 4: Someone wants out mid-cycle.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

AGREEMENT – RULES OF TRUST

What happens when someone misses a payment

WHY IT MATTERS

Consequences that start small keep people in the pool. Ostrom's principle 5.

TESTED BY

Scenario 1: Someone misses two payments.
Scenario 3: A loan isn't repaid.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

AGREEMENT – RULES OF TRUST

How the rules change

WHY IT MATTERS

The people who live under the rules can change them. Ostrom's principle 3.

TESTED BY

Scenario 10: Half the group wants to double the monthly amount.
Scenario 11: Three months in, nobody has drawn anything.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

AGREEMENT – RULES OF TRUST

How disagreements get settled

WHY IT MATTERS

A cheap, local way to settle disputes keeps small problems small. Ostrom's principle 6. A conflict is a sign that something is out of balance, not a reason to give up on the pool.

TESTED BY

Scenario 3: A loan isn't repaid.

Write what you chose in this box on the canvas.

Rob Hurwich · CC BY-SA 4.0
Updated 2026-11-11

SCENARIO CARDS – STRESS TEST

How to use the scenario cards

1. Write your first agreements on the canvas, then draw a scenario card.
2. Read one side aloud. It names the agreements it tests.
3. Does what you wrote answer it? If not, change the agreement or add one.
4. Write the scenario's number in the last box on the canvas, then read the next side. About three minutes each.

SCENARIO – STRESS TEST

2

"Two emergencies land in the same month."

THE QUESTION

Who gets paid first, and is there a cap on one claim?

CHECK THESE AGREEMENTS

- **What you can draw**
- **Who decides**

And whether there's a reserve.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

4

"Someone wants out mid-cycle."

THE QUESTION

What do they get back, and when?

CHECK THESE AGREEMENTS

- **How someone leaves**

In a rotation, it matters whether they've had their turn yet.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

6

"The person who keeps the books burns out or moves away."

THE QUESTION

Who takes over, and how?

CHECK THESE AGREEMENTS

- **Who stewards the pool, and who they answer to**

The buying club card warns that a coordinator burns out unless the role rotates.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

3

"A loan isn't repaid."

THE QUESTION

Who follows up, and where does it end?

CHECK THESE AGREEMENTS

- What happens when someone misses a payment
- How disagreements get settled

Start from the loan terms you wrote.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

1

"Someone misses two payments."

THE QUESTION

What's the first step, and what's the second?

CHECK THESE AGREEMENTS

- What happens when someone misses a payment

Ostrom's principle 5 says to start small.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

7

"The monthly decision turns into a two-hour debate."

THE QUESTION

What simple rule settles it?

CHECK THESE AGREEMENTS

- Who decides

The group grant fund card warns about groups prone to long debates.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

5

"Someone wants the pool to fund their own startup."

THE QUESTION

Can a member vote on their own request?

CHECK THESE AGREEMENTS

- Who decides

And conflicts of interest.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

8

"A friend of a member wants to join next month."

THE QUESTION

Can they, and how?

CHECK THESE AGREEMENTS

- **Who's in**

Joining later is part of who's in.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

10

"Half the group wants to double the monthly amount."

THE QUESTION

How do you decide, and what if the others can't pay more?

CHECK THESE AGREEMENTS

- **How the rules change**
- **Who decides**

Big changes are the group's call.

Does what you wrote answer it? If not, change it.

SCENARIO – STRESS TEST

11

“Three months in, nobody has drawn anything.”

THE QUESTION

Is the pool still doing its job, and who finds out why?

CHECK THESE AGREEMENTS

- How the rules change
- Who stewards the pool, and who they answer to

Ask people one at a time why, not in a group.

Does what you wrote answer it? If not, change it.

Rob Hurwich · CC BY-SA 4.0

SCENARIO – STRESS TEST

9

“The money in the account doesn't match the records.”

THE QUESTION

Who notices, and what happens next?

CHECK THESE AGREEMENTS

- How we keep track, and who can see it
- Who stewards the pool, and who they answer to

Whoever watches the money answers to the group.

Does what you wrote answer it? If not, change it.

Rob Hurwich · CC BY-SA 4.0