Models and instances

Real pools to learn from, with the mechanisms they use

Find the mechanism you chose, by name and by its colour, and read the rows that use it. A **model** is a recipe: a named, repeatable way of running one or more mechanisms. An **instance** is a recipe people actually cooked: one place and time where a model, or a mix of mechanisms, was used. Rows marked In New York happened here.

Rotating pools · Savings pools · Lending pools · Risk pools · Buying pools · Asset pools · Grant pools · Income-sharing pools

Models (20) recipes

Chama Kenya	A Kenyan self-help group that often runs several pots at once: a rotation that pays a different member each meeting, a lending pot lent out at the meeting with the interest kept in the group, and a welfare fund for emergencies.	MECHANISMS Rotating savings (ROSCA) Member loan fund Emergency fund
Chit fund India	A rotation in which members who want the pot bid a discount on it, and the highest bid wins. The discount is shared among the other members, so waiting pays.	MECHANISM Bidding rotation (chit fund, bidding hui)
Hui Chinese diaspora	The Chinese diaspora's rotating savings group: everyone pays in, and one member takes the pot each round. Many hui settle the order by bidding.	MECHANISMS Rotating savings (ROSCA) Bidding rotation (chit fund, bidding hui)
Pardner Jamaica, UK	Jamaica's name for a rotating savings group, also run in the UK. Everyone pays the same amount each round, and one member draws the whole pot.	MECHANISM Rotating savings (ROSCA)
Sou-sou / susu Caribbean, West Africa, New York In New York	Everyone pays a fixed amount each period, and one member takes the whole pot each round until everyone has had a turn. Brooklyn's Caribbean communities have run them since at least the 1980s. The payout is called "the hand".	MECHANISM Rotating savings (ROSCA)
Tanda Latin America	Latin America's rotating savings group: everyone pays in, and one member takes the pot each round. Mission Asset Fund built its lending circles on it.	MECHANISM Rotating savings (ROSCA)
Tontine West Africa	West Africa's name for a rotating savings group: everyone pays in, and one member takes the pot each round.	MECHANISM Rotating savings (ROSCA)
Stokvel South Africa	A South African member club. Some save together, some rotate a pot, some buy groceries in bulk, and burial stokvels pay for funerals. About 11.4 million South Africans belonged in 2011.	MECHANISMS Accumulating savings Buying club Benefit society (fixed benefits by rule) Rotating savings (ROSCA)
Village Savings and Loan Associations (VSLA) 46+ countries, Early 1990s–	Members buy shares at every meeting into a lockbox with three padlocks, borrow from the fund at an interest rate they set, and divide everything out once a year. Money only moves at meetings, in front of everyone. CARE designed it in Niger, and in 2017 it counted about 6.7 million members in 317,335 groups.	MECHANISMS Accumulating savings Member loan fund Emergency fund
Gemach Jewish communities, including Brooklyn In New York	A community fund that lends one kind of thing for free, such as money, baby gear or wedding dresses, and expects it back, so the same things keep cycling. Gemachs are common in Orthodox Jewish communities, including Brooklyn.	MECHANISMS Community free-loan fund Library of things
Bread funds (Broodfonds) Netherlands; UK pilot, 2006–	Self-employed people pay a set amount each month into their own account inside a group fund. If a member is too sick to work, the others each give them a monthly gift, for up to two years. There's no insurer: it runs on knowing each other. Groups run from 20 to 50 people.	MECHANISM Benefit society (fixed benefits by rule)

Burial societies South Africa and elsewhere	Members pay in regularly, and the society pays for a member's funeral. By 2014 they were the largest kind of stokvel in South Africa.	MECHANISM Benefit society (fixed benefits by rule)
Fraternal lodges United States	Members paid dues and drew set benefits, such as sick pay or a burial, by the lodge's rules. About one in three adult American men belonged in 1910.	MECHANISM Benefit society (fixed benefits by rule)
Landsmanshaftn New York City, Early 1900s In New York	Jewish immigrant societies in New York, each made up of people from the same hometown. Dues paid for sick benefits and burial plots, and many made interest-free loans. Counts range from 534 societies by 1914 to about 3,000.	MECHANISMS Benefit society (fixed benefits by rule) Community free-loan fund
Mutual aid societies United States, 1780s–1930s	Members paid monthly dues into a fund while they were well and drew benefits when sickness, injury or death struck. They were pools, unlike most mutual aid today, which moves resources from those who have to those who need.	MECHANISM Benefit society (fixed benefits by rule)
Buying clubs	Neighbors pre-order from a wholesaler together and split the cases. Guides suggest starting with 10 to 25 households. Many food co-ops began as one.	MECHANISM Buying club
Community supported agriculture Japan, Europe, United States	Members pay a farm before the season, which pays for the growing, and share that season's harvest and its risk. Its roots are disputed: Japanese teikei partnerships and Swiss farms are both cited.	MECHANISM Pre-purchase from a producer (CSA)
Zanjeras Ilocos, Philippines	Farmer-run irrigation societies. A share gives its holder water and a vote, and owes labor for maintenance and repairs, which keeps anyone from taking more than their share. Some of their charters have lasted over 200 years.	MECHANISM Shared commons with duties
Giving circles	Members put money into a shared pot and decide together which causes or projects get it. Nothing is paid back.	MECHANISM Group grant fund
Income-sharing communities (Twin Oaks, kibbutzim) Virginia; Israel	Groups that pool most or all income. At Twin Oaks in Virginia, about 100 people work a labor quota and the community covers housing, food, clothing and health care. Most kibbutzim moved to market-linked pay from the mid-1990s.	MECHANISM Income sharing by formula

Instances (20) where people ran them

Brooklyn sou-sous Brooklyn, 1980s– In New York	Caribbean neighbors in Brooklyn pay into a rotating pot, mostly informally, and one person takes "the hand" each round. A 2011 report found them still running.	MECHANISM Rotating savings (ROSCA) FOLLOWS THE MODEL Sou-sou / susu
Harlem rent parties Harlem, 1920s In New York	A tenant who couldn't make rent threw a party, charged a dime or a quarter at the door and sold food. Landlords often charged Black tenants more, and the parties were how neighbors covered the gap. It was a loose cousin of rotation, as hosting passed around the block.	MECHANISM Rotating savings (ROSCA)
Mission Asset Fund Lending Circles United States	Mission Asset Fund runs tandas as zero-interest "social loans" and reports each on-time payment to the credit bureaus, so members build credit while they save. MAF reports more than 1,700 participants and 99% repayment.	MECHANISM Rotating savings (ROSCA) FOLLOWS THE MODEL Tanda
Freedom Farm pig bank Mississippi, About 1967–	At Fannie Lou Hamer's Freedom Farm Cooperative, a family borrowed a female pig, raised her litter, and returned piglets to the bank, which passed them on to the next family.	MECHANISM Pass on the gift
Hebrew Free Loan Society New York City, 1892– In New York	About ten immigrant leaders on the Lower East Side pooled $95 and made interest-free loans, starting at 50 cents. It has since lent over $500 million to more than 900,000 borrowers.	MECHANISM Community free-loan fund

Heifer International United States, then worldwide, 1944–	Families get livestock on one condition: they pass the first female offspring, and what they learned, on to another family. Heifer calls it Passing on the Gift. It began in 1944 as Heifers for Relief.	MECHANISM Pass on the gift
Free African Society Philadelphia, 1787	Founded by Richard Allen and Absalom Jones. Members paid monthly dues into a fund that covered sickness, burials, and widows and orphans, when some white churches refused to bury Black Philadelphians.	MECHANISM Benefit society (fixed benefits by rule)
Independent Order of St. Luke Richmond, Later 1800s–	A Richmond society whose members' dues first paid for funerals. Under Maggie Lena Walker it opened the St. Luke Penny Savings Bank in 1903.	MECHANISM Benefit society (fixed benefits by rule)
North Carolina Mutual Durham, 1898–	It grew out of Durham's mutual benefit and fraternal societies, began selling burial insurance in 1899, and grew into a major insurer.	MECHANISM Benefit society (fixed benefits by rule)
Brotherhood Buying Club (Halena Wilson) Chicago	A buying club co-founded by Halena Wilson, who led the Ladies' Auxiliary to the Brotherhood of Sleeping Car Porters and started co-op study groups in its chapters. When a club dissolved in 1950, Wilson proposed putting the proceeds into a credit union.	MECHANISM Buying club
Dear Crisis volunteer tickets Brooklyn, 2026 In New York	Volunteers who help set up and clean up a salon get in free. It's labor traded for a seat, every month, and the smallest first pool there is.	MECHANISM Work-trade
Indian Line Farm Massachusetts, 1986–	One of the first two CSAs in the United States: members paid the farm before the season and shared the harvest. It grew from 30 shares to 150 in four years.	MECHANISM Pre-purchase from a producer (CSA)
Park Slope Food Coop Brooklyn, 1973– In New York	Members work one shift of 2 hours 45 minutes every four weeks and shop at 20–40% below supermarket prices. Miss a shift and you owe two. It has more than 16,000 members.	MECHANISM Work-trade
SMart Belgium and eight other countries, 1998–	A cooperative of freelancers that pays members within seven days of finishing a job, out of a guarantee fund, then collects from the client itself. It has more than 100,000 freelancer members.	MECHANISM Shared services
Young Negroes' Co-operative League United States, 1930–	Founded in 1930 by George Schuyler, Ella Baker and about 30 others. Members started buying clubs, grocery stores and a newspaper stand, with councils from Philadelphia to Phoenix. Ella Baker was its national director.	MECHANISM Buying club
Berkeley Tool Lending Library Berkeley, 1979–	People borrow tools instead of each owning them. It's the usual starting reference for tool libraries.	MECHANISM Library of things
Brooklyn Public Library tool library (Greenpoint) Brooklyn In New York	The Greenpoint branch lends more than 130 tools to cardholders, the way a library lends books.	MECHANISM Library of things
Modo Vancouver, 1997–	Members co-own a fleet of cars and book one when they need it. It grew from 2 cars and 16 members to more than 30,000 members.	MECHANISM Co-owned asset
Enspiral Cobudget Enspiral network	Member ventures put a fee or a share of revenue into a pot, and members allocate it to each other's projects in monthly rounds.	MECHANISM Group grant fund
Baltimore Community Guaranteed Income Club Baltimore, 2025–	Each month members report their take-home pay and the organizer works out the average. Members above it send 7% of the difference, members below it receive 7%, and the money moves person to person by app. It started in 2025, after a founding member lost a job. It has more than 50 members.	MECHANISM Income sharing by formula

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