

SBSM Funding and finance – KA2



SPAIN

FUNDING AND FINANCE IN SPAIN

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Are there any law or programme for funding and financing of Social Businesses?

Yes, but in the Spanish legislation, there is no law where programs for support the financing are collected. Otherwise, we can find the definition of social economy on it:

- Law 5/2011 of Social Economy
<https://www.boe.es/boe/dias/2011/03/30/pdfs/B>

The different funding programs that are promoted should be destined to social business according to the definition.

- Law 27/1999 of Cooperatives and Law 20/1990 on Fiscal Regime of Cooperatives.

This law stipulate the tax regime for cooperatives societies, for example the tax benefits (Article 33), applying a tax base of 20%, 10% less than for capitalist societies.

Due to the political structure of Spain, most of these regulations belong to regional governments.

National government.

Grants for activities promoting the social economy and social responsibility of companies and to cover the operating costs of associations of self-employed workers, unions labor companies, insertion companies of the social economy.

- Amount: The percentage of subsidy varies according to a points system that values the characteristics of the organization, from 25 to 100%.

- Link: <http://www.pap.minhap.gob.es/bdnstrans/GE/es/convocatoria/304131>

Regional Governments

COMUNITAT VALENCIANA

Aid for the constitution of a new cooperative or labor society (social economy aid). For new cooperatives or companies with at least two working partners.

- Amount: 2,500 euros, or 3,000 euros when it is constituted by 4 or more people.

- Link:

http://www.qva.es/es/inicio/procedimientos;jsessionid=2MvhYqrTS11Bm8LTR2z8bp4w35jh9Ty1M9hvmTnT92n8yBGsVX7Y!-236045757!1479207854635?id_proc=18081

REGION OF MADRID

Funding for the promotion of employment and improvement the competitive in cooperatives and labor societies. Funding to promote the incorporation of working partners, work in cooperatives or labor societies and to support the development of projects for creation and modernization of social economy

enterprises.

- Amount: Not fixed. For example: 5,000 euros for the incorporation of working partners to cooperatives and labor societies.

- Link:

http://www.madrid.org/cs/Satellite?c=CM_ConvocaPrestac_FA&cid=1354579657086&definicion=AyudaBecaSubvenciones&idConsejeria=1109266187242&idListConsj=1109265444710&idOrganismo=1142287747413&language=es&pagina=ComunidadMadrid%2FEstructura&sm=1109266100986&tipoServicio=CM_ConvocaPrestac_FA

MURCIA REGION

Promotion of Employment in Cooperatives and Labor Societies. Programs of Promotion of the Social Economy. Subsidies for new members.

- Amount: 7,000 to 10,000 euros for people from vulnerable collectives.

- Link:

[http://www.carm.es/web/pagina?IDCONTENIDO=688&IDTIPO=240&RASTRO=c945\\$m6005](http://www.carm.es/web/pagina?IDCONTENIDO=688&IDTIPO=240&RASTRO=c945$m6005)

CASTILLA Y LEÓN

Grants for the constitution of social economy enterprises by workers from business closed because of the economic crisis. Is for the incorporation as partners workers in cooperatives or labor societies.

- Amount: 3,000 euros

- Link:

<https://www.tramitacastillayleon.jcyl.es/web/jcyl/AdministracionElectronica/es/PIantilla100Detalle/1251181054765/ /1284626921640/Propuesta>

EXTREMADURA

Subsidies for the promotion of employment in the field of social economy. Incorporation of unemployed people as working members.

- Amount: From 11,000 to 12,500 euros, depending on the target group (women, unemployed...).

- Link:

<https://ciudadano.gobex.es/ciudadano-portlet/printpdf/pdf url = https% 3A% 2F% 2Fciudadano.gobex.es% 2Ftramites% 2Fprint% 3Faccion% 3D2% 26to pdf% 3D1% 26idTramite% 3D423371>

More information in: Fajardo García Gema "La promoción de la economía social "en la legislación española". Revista de Estudios Cooperativos, n. 107, p.58-97. Available at:

<https://dialnet.unirioja.es/descarga/articulo/3895377.pdf>

Which actions do the public administrations in Spain to support and promote this programmes?

The public administrations in Spain promote this actions of grants and funds for social economy with advertising campaigns and webpages of promotion and diffusion.

There are next some examples:

- The Xunta (Galician government) launches a campaign in the social networks about the business of social economy.

(<http://www.elidealgallego.com/articulo/economia/xunta-lanza-campana-redes-sociales-empresas-economia-social/20161218225708314523.html>)

- The Catalan government promote cooperative enterprises with the launch of a webpage with information, study cases, guides, informative sessions...

<http://aracoop.coop/>

Where can I find laws of social economy?

NATIONAL GOVERNMENT

Law 5/2011 on social economy

<https://www.boe.es/buscar/act.php?id=BOE-A-2011-5708>

Law 27/1999 on cooperatives

<https://www.boe.es/buscar/doc.php?id=BOE-A-1999-15681>

Law 20/1990 on tax of cooperatives

<https://www.boe.es/buscar/act.php?id=BOE-A-1990-30735>

REGIONAL GOVERNMENTS

Most of the autonomous communities (regions) of Spain have their own regulation:

Galicia

Law 6/2016 on Social Economy of Galicia

https://www.xunta.gal/dog/Publicados/2016/20160518/AnuncioC3B0-110516-0002_es.html

Law 5/1998 on Cooperatives of Galicia

https://www.boe.es/diario_boe/txt.php?id=BOE-A-1999-6940

Asturias

Law 4/2010 on Cooperatives of Asturias

<https://sede.asturias.es/bopa/2014/07/24/2014-12894.pdf>

Cantabria

Law 6/2013 on Cooperatives of Cantabria

<https://boc.cantabria.es/boces/verAnuncioAction.do?idAnuBlob=257862>

Basque country

Law 4/1993 on Cooperatives of Basque Country

<https://www.boe.es/buscar/pdf/2012/BOE-A-2012-2011-consolidado.pdf>

Navarra

Law 14/2006 on Cooperatives of Navarra

<http://www.lexnavarra.navarra.es/detalle.asp?r=5420>

Law 2/2015 on associated work microcooperatives of Navarra

<http://www.lexnavarra.navarra.es/detalle.asp?r=35287>

La Rioja

Law 4/2001 on cooperatives of La Rioja

<https://www.larioja.org/normativa-autonomica/es?modelo=NA&norma=49>

Aragón

Legislative decree 2/2014 on Law of Cooperatives of Aragon

<http://www.boa.aragon.es/cgi-bin/EBOA/BRSCGI?CMD=VERDOC&BASE=BZHT&PIECE=BOLE&DOCS=1->



[35&DOCR=2&SEC=BUSQUEDA_FECHA&RNG=200&SEPARADOR=&SECC-C=BOA%20%20DISPOSICIONES%20%20PERSONAL%20%20ACUERDOS%20%20JUSTICIA%20%20ANUNCIOS&PUBL-C=20140909&PUBL=&@PUBL-E=](#)

Cataluña

Law 12/2015 on cooperatives of Cataluña

https://www.boe.es/diario_boe/txt.php?id=BOE-A-2015-9140

Balearic Islands

Law 1/2003 on cooperatives of Balearic Islands

<https://www.caib.es/sacmicrofront/noticia.do?idsite=274&cont=59293&lang=ca>

Valencian Community

Legislative decree 2/2015 on cooperatives of Valencian Community

http://www.doqv.gva.es/datos/2015/05/20/pdf/2015_4630.pdf

Castilla La Mancha

Law 11/2010 on cooperatives of Castilla La Mancha

http://docm.jccm.es/portaldocm/descargarArchivo.do?ruta=2010/11/16/pdf/2010_19023.pdf&tipo=rutaDocm

Community of Madrid

Law 4/1999 on cooperatives of Community of Madrid

https://www.boe.es/diario_boe/txt.php?id=BOE-A-1999-12334

Castilla y León

Law 4/2002 on cooperatives of Castilla y León

<http://www.jcyl.es/web/jcyl/AdministracionPublica/es/Plantilla100Detalle/1248367026092/11/1204813069730/Redaccion>

Extremadura

Law 2/1998 on Cooperatives of Extremadura

https://www.boe.es/diario_boe/txt.php?id=BOE-A-1998-12457

Region of Murcia

Law 8/2006 on Cooperatives of Region of Murcia

https://www.boe.es/diario_boe/txt.php?id=BOE-A-2007-9417

Andalucía

Law 14/2011 on Cooperatives of Andalusia

<http://www.juntadeandalucia.es/boja/2011/255/2>

What support can I find for funding and financing by private institutions?

Most of the support for funding and financing social business comes from credit cooperatives or foundations, which are a very important source of funding in social economy in Spain.

Examples:

- *Coop57*. Cooperative of ethical and solidarity financial services. Its main objective is to contribute to social transformation. They finance entities that promote the employment and corporativism, associationism and solidarity. (<http://www.coop57.coop>).
- *Fiare*. A cooperative bank in the frame of social transformation through the financing of projects of social and solidarity economy, under the principles of transparency, participation, democracy and credit as a right. (<http://www.fiarebancaetica.coop/>)
- *Caixa Popular*. A Valencian credit cooperative that has a special sensitivity to social and cooperative economy, working closely with entities in the social economy. (<http://www.caixapopular.es>)
- *Enclau*. A group of Valencian social organizations that wants to promote ethical and responsible funding (<http://enclau.org/>)
- *Fondo de solidaridad, paz y esperanza*. They finance entrepreneurial projects of people with few economic resources, also supporting the environment and ecological agriculture. (<http://www.fondosolidaridad.org>)
- *Microfides*. Support for social and educational development projects in poor countries through microcredit (<http://www.microfides.com>)

There are other credit institutions especially involved to the world of social economy, like *Cajamar* (for agricultural projects) or *Kutxa-Caja Laboral* more focused in Basque Country and with a special funding line for social business (<http://www.financiacioneconomiasocial.com>)

What support can I find from free resources for funding and financing?

Nowadays, a very important source of funding in social economy projects is the Crowdfunding that we can define as a collective funding on-line. Crowdfunding is getting important in Spain, with a growth rate of 50% per year. This include actions like donations and loans.

KUKUMIKU.

Kukumiku is the new and revolutionary platform of solidarian crowdfunding. With this webpage, you can find funds for your project related with social economy. <https://www.kukumiku.com>

HAZLO POSIBLE

If you have a non-lucrative project, you can find funding on this webpage through micro donations, from one euro. <http://microdonaciones.hazloposible.org/>

TEAMING

Like Hazlo Posible, this is a tool for social projects. In this case, it works with monthly donations from one euro. <https://www.teaming.net/que-es-teaming>

ECROWD INVEST

This platform is a source of loans from individual contributions. It means that could be an alternative outside of credit institutions. Can be used for social business or with positive effect for the society. <https://www.ecrowdinvest.com/>

LA BOLSA SOCIAL

They promote ethical finance by boosting the financing of companies that have a positive impact on society and the environment. La Bolsa Social wants to become the main financial market for impact investors and companies with positive values. <https://www.bolsasocial.com/>

GOTEO

Goteo is a platform for crowdfunding for social, cultural, technological and education projects. Their mission is tightly linked to principles of transparency, progress and social improvement. <https://en.goteo.org/>

MI GRANO DE ARENA

Is a crowdfunding website to raise money online for NGOs. It was the first platform in Spain with this aim. They believe that the sum of small grains of sand can improve the life of many people. <http://www.migranodearena.org/en/>

More information (in Spanish) available at: Sajardo Moreno, Antonia “La nueva financiación del bienestar: economía social y crowdfunding”. Anales de economía aplicada 2014.

<https://dialnet.unirioja.es/servlet/articulo?codigo=5057698>

Are there any examples of people who got support in funding and financing?

Sure, we show you:

Some examples of social business financed by cooperatives of financial credit.

Kviures, a worker-owned Company founded in 2012 from Catalonia.

- Loan of 40,000€
- Repayment period: 60 month
- Loan from Coop57 (cooperative of financial service) for the financial needs of the company.

Cooperative of distribution of ecological products for local trade. They work with the farmers to look for the best fresh food with the aim of contribute to the local development and the food sovereignty. They are also associated with the farms to safeguard the traditional farming species. They have a daily service to distribute in Catalonia directly from fields.

- Webpage: <http://www.kviures.com>
- Information about funding: <https://coop57.coop/es/entidad/kviures-aliments-sa-laboral>

Peñascal, a cooperative company from Basque Country.

- Loan of 1,702,921€
- Loan from Fiare (cooperative bank) for the transformation to cooperative from foundation.

The mission of this cooperative is to help the unemployed youth to enter to the labour market. They also make actions to promote the prevention, rehabilitation and integration of children, adolescents and youth from marginalize groups. Another action of the cooperative is to promote, organize and manage recycling plans for groups with knowledge deficit.

- Webpage: <http://www.grupopenascal.com/>
- Information about funding: http://www.fiarebancaetica.coop/conmidinero?sort_by=field_importo_deliberato_value&sort_order=DESC&op=Ordenar
- Video: https://www.youtube.com/watch?v=4g_luYV4sB8

Examples of social initiative of third sector financed by Crowdfunding:

“Desarrollando el mercado de economía social” a crowdfunding Project

- Fund received: 13,104€
- Organization: Commission of Diffusion of the Market of Social Economy
- Crowdfunding platform: Goteo

In this project, they wanted to develop a tool to keep in contact sustainable and ethic producers, distributors and consumers involved in the Social Market with different ways: promoting local structures of consume and distribution, developing a distribution network (<http://www.konsumoresponsalbe.coop>) and empowering the creation and developing of social economy enterprises, including new tools to explore alternatives to the actual economic system. The crowdfunding had a very successful. They have collected more money that they had expected, a 221% more.

- Information about the project: http://www.economiasolidaria.org/noticias/desarrollando_el_mercado_de_economia_solidaria
- Crowdfunding webpage: <https://en.goteo.org/project/desarrollando-el-mercado-de-economia-solidaria/updates/1023>
- Web made with the crown funding money: <http://konsumoresponsable.coop/>
- Video: <https://www.youtube.com/watch?v=8hYWPSSOeEk>

Documentary “En todas as mans” , a project from the cooperative Trespés

- Fund received: 10,220€
- Organización: Trespés, a galician cooperative
- Crowdfunding platform: Verkami

“En todas as mans” is a documentary project focused on the kind of the neighbourhood who remains in Galicia and Portugal in the communal mountain. We can define as a property between public and privat mountain. Is a project of the cooperative “Trespés S. Coop. Galega”, a cooperative of work associated. Its aims is offer services in the fields of social, cultural and environmental, contributing to the improvement of society. They believe that benefits of the cooperative can not be measured in monetary terms, should be measured in human and social terms. They got more money from the crowdfunding that they had expected, 3,220€ more.

- Information about the project: http://www.eldiario.es/inspira/montes-vecinales-modelo-participativo_6_348275200.html
- Crowdfunding webpage: <https://www.verkami.com/projects/10825-documentario-en-todas-as-mans>
- Webpage of the cooperative: <http://trespes.org/>
- Promotion video of the documentary: <https://www.youtube.com/watch?v=8EDPpAiLtM>

Where can I find Mentoring support?

Mentoring support for social entrepreneurs:

ASOCIACIÓN ESPAÑOLA DE MENTORING DE ECONOMÍA SOCIAL

<http://www.amces.org/>

AMCES is a Spanish non-profit organization that promotes the activity of the Mentoring. In this community, you can find valuable information and contacts with the entrepreneurial world and in the social economy field.

BIZ BARCELONA

<http://www.bizbarcelona.com/>

It's a source of solutions for social and solidary economy focused in the local development. They give responses and advices to cooperatives, collaborative economy, and the social economy and third sector.

IMPUL/SO

<http://www.elhueco.org/impulso/>

An initiative from the city of Soria to promote an accelerator specialized in social entrepreneurship. They offer a business accelerator for social business. They will offer physical space, courses, workshops, administrative supporting, dissemination... More information (in Spanish) at:

<http://www.emprendedorsocial.org/conoce-la-nueva-lanzadera-de-empresas-sociales/>

Where can I find Networking opportunities?

There are some webpages made by organizations who believe in social economy where new social business can promote and spread their projects and ideas:

MECAMBIO

<http://www.mecambio.net/>

Is a movement that believe in economy and consume as an essential tool of change. Are a group of people who decided to create a tool: a guide of alternatives of consume conscious and responsible. A network of production, distribution and consume of products and services with ethical, democratic, ecological, and solidary values.

ASKOHA ESPAÑA

<http://spain.ashoka.org/>

Ashoka is the largest international network of Social Entrepreneurs. A global, independent, and non-profit organization focused on innovation and social entrepreneurship, building a society of citizens of change. Ashoka supports in Spain 29 social entrepreneurs.

REAS

<http://www.economiasolidaria.org/>

REAS consider itself as a network of networks of alternative and solidary economy in Spain. Is composed by more of 500 organizations. Is a non-profit organization who want to make possible another way of managing the economy.

RED DE EDUCACIÓN Y ECONOMÍA SOCIAL Y SOLIDARIA

<http://educacionyeconomiasocial.ning.com/>

Another network where you can keep in contact with educators who work the "Social and Solidarity Economy" in Schools, Social Organizations, Universities, and Economy.

RED ECONOMÍA SOCIAL

<http://redeconomiasocial.es/>

A network to help and share experiences with the people and entities of the Social Economy of the Canary Islands.

RED DE EMPRENDIMIENTO SOCIAL Y DESARROLLO TERRITORIAL

<http://resdt.es/>

The Social Entrepreneurship and Territorial Development Network (RESDT). Is a Social non-profit network, involved in two objectives: on the one hand, the exhibition and marketing of products and services from the social economy and, on the other hand, the realization of Cultural, informative and formative events related to the social economy and territorial development.