

# Doole

«The Strength of Union»



Purchase of goods thanks to the «Bon D'Echange Community Currency»

## The economy at the service of men and women

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Program supported by ENDA GRAF

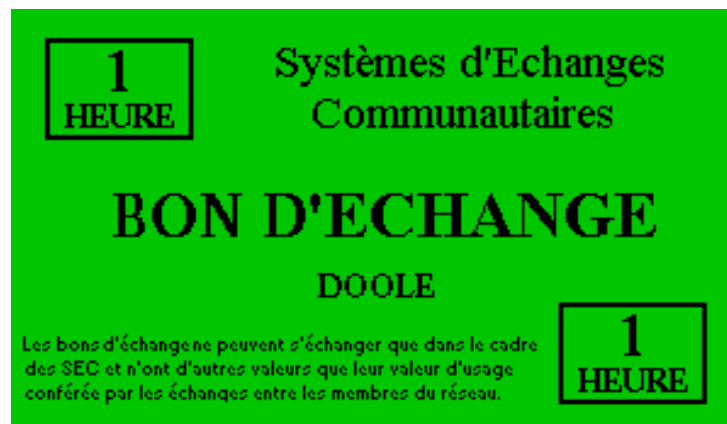
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Since January 1998, from the initiative a group of women of Dakar supported by ENDA GRAF a **network for the exchange of Bons and services** has been in operation. Launched officially in May 1998, by April 1999 it had close to 550 members.

Between them, the members of this network named Doole ("the strength of the union", or "force" in Wolof), do not only use the national currency. Rather, instead of spending the few West African Francs (Francs CFA) that their activities permit them to earn, they use a currency for trade within the association: "Bon D'Echange" or simply "Bon", valued in Hours, for which they can:

- Purchase a **wide variety of goods and services at the monthly markets and the Doole boutique** (fruits, vegetables, fish, meat, clothes, etc.)
- Pay another member of the network that **offers her/his services in the "Bulletin of Offers"** of the association (electricity, education, embroidery, woodwork, etc...)
- **Learn skills at the "Doole Popular University"**, where members can take courses in literacy, English, French, data processing, business management, etc.
- Buy goods produced by Doole members at the **"Doole Boutique"**, where members can sell and can buy goods in 'Bons'.
- As well, **members of the network can also work in the collective interest in community gardens, and other community projects earning 'Bons' from the association.**

Thus, a member of the network who works on community projects for eight hours in one day, earns 8 Bons (1 Bon for each hour). The following day, she will be able to buy rice at the Doole boutique, go to the market on the Saturday to buy 1 chicken, the week of after using 3 hours to learn data processing, and then after all that to be able to go to a salon, all the while only having paid 1 Franc CFA. **All this thanks to Doole.**<sup>1</sup>



<sup>1</sup> ENDA Sahel and West Africa, under the name ENDA GRAF, is an autonomous antenna of the NGO ENDA Third World. <http://www.enda.sn> and <http://www.enda.sn/gra>

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# 1 General Presentation

Money is actually an immaterial measure, like a centimeter, a liter, a kilogram or a degree. Whereas there is a definite limit to real resources (only so many tons of wheat, only so many meters of cloth, only so many hours in a day), it is not possible to be lacking in means of measurement. "No, you can not have any centimeters today, they are all being used to build the office tower downtown". Until today, it is precisely this attitude in which we persist regarding money. Money is thus nothing other than a symbol, generally recognized as valuable in the society by those who use it. Why do we have to be short of symbols to keep track of what one offers to someone else?

Michael Linton  
Founder of the first Local Exchange Trading System (LETS)

At the present time, a certain form of economic evolution has provoked, in almost all the countries of the world, many difficult and tragic situations for their populations. Everywhere, in the suburbs of the Western world, as in Dakar's districts, men and women are condemned to inactivity or small jobs, more or less legal, only because their capacities and their knowledge are not given the opportunity to express themselves in the economic sphere.

It is in reaction to this fact that, despite all the big economic theories and the macro-economic policies that blossomed during the years from 1980-90, the premise remains the same, **"we are all able to offer something, we are all in the need of something else, but we can not make these exchanges because we don't have any money or other means of exchange."** We say, **"create this means of exchange then!"**

From this idea, some different **community exchange systems** appeared throughout the world<sup>2</sup>, and, in the last year, in Senegal.

*The Community Exchange System (CES) is not a barter network.*

These systems are based on a local currency, whether geographic (local) or social (community), with the name varying according to place and type, and can not be belittled by calling them barter systems, as is generally the case. Barter exercises itself between two people, and most often, in an immediate manner. It requires that one has what the other wants, in an acceptable reciprocal value, at the same moment. **The local currencies permit, as with national currencies, multilateral exchanges which can be conducted at different points in time. First, get what you need, then offer what you have. Or, offer what you have, then get what you need.**

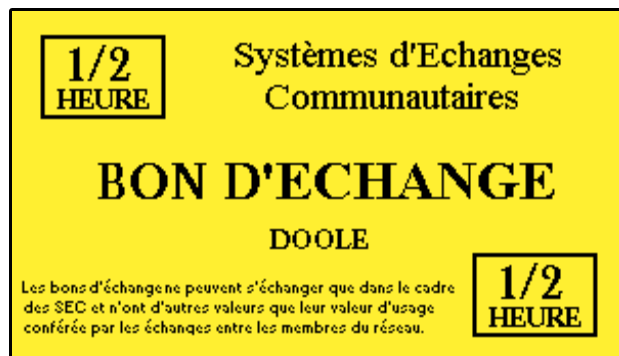
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<sup>2</sup> Notably, United States, Japan, England, France, Canada, Germany, Holland, Belgium, Italy, Denmark, Sweden, Finland, Norway, Poland, Australia, New Zealand, Argentina, Uruguay, Colombia, Paraguay, Chile, Brazil, Venezuela, Honduras, El Salvador, Mexico, Thailand, Indonesia, and now Senegal.

But well beyond these basic features, the existence of this currency and its control by its users themselves permits other actions as well:

· **on the one hand, it gives the community of users the possibility to shape the currency so that it corresponds to their needs and their objectives.** Thus, the utilization of a «depreciating currency» has been adopted in Dakar to remedy the problem of the hoarding of Bons. This monetary technique, that consists in making the user pay a proportional tax every month discourages hoarding while encouraging exchange within the network.

· on the other hand, and it is one of the fundamental characteristics of the system, **the need for the existence of a currency to supplement the scarcity of money in the conventional monetary system that creates demand for credit**, that is to say the mobilization of resources to construct the future, that bartering can not permit.



The local currency used in Dakar takes the form of a "Bon", valued in hours. Every new member, at the time of his/her enrollment, receives 3 hours, with which he/she can exchange with the other members of the network. To fix the value with a standard most people can understand, **1 hour is equivalent to 1000 Francs CFA**, but conversion between the two is not possible.

### *An important diffusion basis*

Finally, it is necessary to note that the fast development of this experience is permitted in large part by the narrow collaboration with the Network of Rural Savings and Credit Unions, located in 60 places around Dakar, with a combined membership of close to 30,000 women. It is indeed true that the main actresses of this network (tellers, cashiers and members) are women, with all the advantages that it implies (local support and knowledge of the methodology, diffusion of information, etc.) On the other hand, an understanding between the city of Dakar and the Doole Network was signed in the beginning of 1999, in order to encourage a collaboration between the local collectives, especially their social services, and the Doole Network of Community Exchange Systems (CES).

## 1.1 The Community Exchange System (CES)

A Community Exchange System (CES) is a group of individuals organized into a network on a geographical basis. As of July 20, 1999 it exists in 12 zones of Dakar as well as in 2 zones of Thiès<sup>3</sup>. Every CES has a "teller" to assure the completion of tasks for the network for her district (cf. 2) and to provide information to members.

Thanks to the "Bulletin of Offers", delivered to members by the teller, every member can consult the list of products and available services in their own CES or in the other CES in the network. On the other hand, from here some months, members of the CES will choose what community gardens (of works having an interest for the whole of inhabitants of the district, cf. 3.4), must be led.

Finally, every CES is member of «Doole», the network of the CES, and, if the system has more than 50 members, it has the right to vote at the time of the General Assemblies of the network, to the course of which is decided the big orientations.

## 1.2 Doole, The Network of Community Exchange Systems

Doole is an association with the goal of sustaining the operation and facilitating the promotion and diffusion of the CES . Its members are the CES in that entity. A board of directors of about fifteen elected people, encouraged by ENDA GRAF, work for Doole to conduct to the following tasks:

- Carry out the duties necessary for the operation of a CES (Bons, stamps, Member lists...)
- Constitution of a resource pool to provide assistance and experience to the new CES in progress of formation and development.
- Improving management of the existing CES.
- Conduct action research on the methods, tools, techniques of management, of a CES, in order for them to evolve in an optimal manner.
- Management of activities benefitting to the whole of the CES (cf. 3. activities of the network).

**Doole was born following the Constituent Assembly of May 22, 1999** where Statutes and a «Method of Operating the CES» have been adopted by an elected Constituent Assembly. At this time, after one year of informal operation, the necessity to constitute the organization in structured association had imposed itself to be able to facilitate the expansion of the network.

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<sup>3</sup> **Dakar** : Médina Fass, Médina Gueule Tapé, Grand Yoff Djiddah, Grand Yoff marché, Khar Yalla, Diamaguène, Parcelles Assainies, Pikine, Guinaw Rail, Malika, Yoff Layène, Yoff Nord Gaparou. **Thiès** : Thiès Médina, Mont Rolland

## 2 Organization and Function

The system now in place is constituted of:

- A local currency that takes the form of a "Bon" (2.1).
- Many CES, organized on a geographical basis (2.2).
- Doole, the network of support to the CES, that procures the logistical means, formations, and assures the coordination of activities involving the whole of the CES (2.3).

### 2.1 The "Bon "

#### 2.1.1 General Features

The "Bons" are rectangles of cardboard of 11.3cm x 6.5 cm. They are denominated in «Hours». To make it easy for traders to understand and therefore utilize their value, one "Bon" is valued at 1000 Francs CFA, but no conversion is possible between Hours and the CFA. Bons exist in units of 1/4 hour, 1/2 hour and 1 hour. In the first sets, given out between May 98 and May 99, all the Bons in each denomination were green.

#### Bons issued between May 98 and May 99



Front



Back

These ancient Bons, used for one year, are in progress of replacement for several reasons:

- They were not numbered (counterfeit was not easily detectable).
- They were all of the same color whatever their value, which made it difficult for illiterate traders to use.
- The setting up of the depreciating currency system implies that on the back of the Bon, spaces for every month of the year are needed, in order to affix stamps.

## The New "Bon" (Front)



As of July 31, 1999, 750 1 hour, 1500 1/2 hour, and 3000 1/4 hour Bon notes have been issued.

In order to be able to verify that Bons are not the object of counterfeiting, a system of serialization was added. A unique number, registered on the back, identify each Bon, in the form of 011 - 000 001

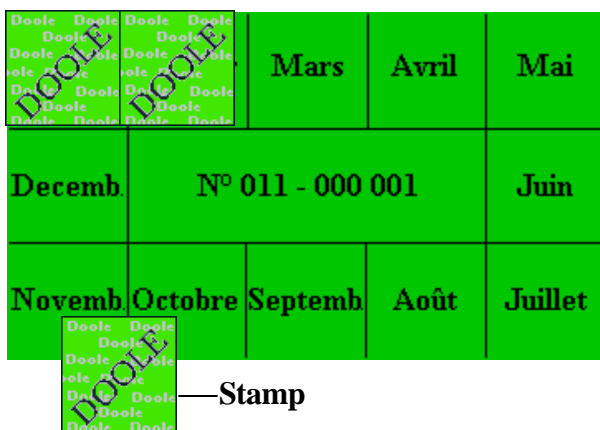
- First group (011 in the example): the first 2 numbers indicate the place of issue (for now still 01, for Dakar). The 3rd indicates the facial value of the Bon: 1 for «1 hour», 2 for «1/2 hour», 4 for «1/4 of hour».
- Second group (000 001 in the example) is the order number of the Bon.

### 2.1.2 'Depreciating' Currency

At the time of a meeting, we discovered a problem with hoarding of the Bon by some, to the detriment of the whole network since these saved Bons were not available as a medium of exchange. It was therefore completely opposite to the mind of the network and so we use a method of "rusting", "melting" or "depreciating" the currency in order to encourage its circulation. This method has been tried successfully in other countries, usually with special currencies created after economic crises.

#### a) Operation

Concretely, the mechanism is the following:



On the back of each Bon are twelve spaces for the twelve months of the year. Every month, it is necessary to buy and affix a stamp to the corresponding month. It is then only that the Bon is valid and usable.

**Back of a 1 hour "Bon" note affixed with 2 stamps.** The Bon is only usable if the stamp covers the present month.



Thus, contrarily to what we may think when we hear the term «**depreciating currency**», **it is not the case that the value of the Bon depreciates**. A Bon of one hour, correctly stamped, is always worth one hour. But, concretely, the more Bons a person has, the more she must pay out to preserve their values. Thus it is disadvantageous to hold them. The price of stamps has been fixed (to start) at 5, 10 and 20 Francs CFA for the Bon of 1/4, 1/2 hour and 1 hour respectively. This generates operating funds for the CES and the Doole Network.

## **b) Advantages**

This method of "depreciating currency" has many advantages, among them:

- **Psychologically**, it pushes users to exchange, rather than to hoard, which is one of the key goals of the network.
- **Element of financial autonomy**: the sale of stamps brings money into the network. This money can serve expenses in the collective interest (working of the network, etc.)
- **Intelligent taxation**: the tax so applied, that permits the creation of a collective fund, is «just» in that that it ensures circulation and sharing within the network. On the other hand, it does not act as a brake on exchange (as with taxes of the VAT and GST type), but rather encourages them.

N.B.: This system has not yet been put into practice by the end of 1999. It is possible that from here there, the mechanism of application of the depreciating currency evolves. For example, the possibility of rubber stamping the Bon instead of affixing an actual stamp may be easier and cheaper to do.

## **2.1.3 Issuing and Broadcasting "Bons"**

Until now, the currency in circulation is created 'ex nihilo' (from fiat, from nothing), and is introduced only in the system at the time of the new member joins and receives 3 hours worth of Bons.

However, it will be proposed at the time of the General Assembly in November 1999 to permit the introduction of new Bon in the network according to the following rules:

- **Salary of Doole tellers**: in order to pay for tellers, a certain number of Bon would be given out every month, according to a rule that is yet to be defined (for example, a forfeit of x hours by teller, or more presumably, a remuneration according to the number of members of the CES.)
- **Financing of community projects** (cf. 3.4): people working on projects of collective interest would be remunerated by the Bon given out by the network, according to a rule that also is yet to be specified. As a suggestion, every month, every CES will

assign itself a proportional supply of Bons relative to the number of members. These "Bon" will serve to remunerate people doing these yards then.

The quantity of Bons needed to support these activities must be balanced against the need to prevent a loss of confidence and an increase in inflation. We have been considering a method for savings Bons, which won't be subject to depreciation.

A program of regular observation, based mainly on the survey of transactions at the time of the monthly markets and by studies on opinions of users, gives indicators on the health of the Bons money system.

## **2.2 The Community Exchange System (CES)**

### **2.2.1 Operation**

The operation of the CES is governed by an interior regulation (cf. appendix 2.3) that stipulates the rules of management operation.

These operations are of 3 types:

- a) **Introduction** of new members
- b) **Exchange** of the old "Bon" for the new one, and exchange of full Bons (all months have been stamped) for fresh notes.
- c) **Sale** of stamps

N.B.: Members can also do all these operations on the day of the monthly market.

#### ***a) Introduction of new members***

Tellers register new people wanting to join. To permit a transparent and coherent management of the whole of the system, this process occurs in several steps.

- The prospective member fills out Membership Application form F1.(cf. appendix 3.1)
- The Teller brings the form and the application money to her Credit Union so that the enrollment is done by the person responsible for this task and receives the list of new members, the Bulletin of Offers, as well as 3 hours valid for the 1st month.
- The Teller gives the list, Bulletin and Bons to the new member.

N.B.: The procedure is described more precisely in the internal regulations (cf. Appendix 2.3)

#### ***b) Exchange of Bons***

The procedure of exchanging Bons is as follows:

- The member fills out Bon Exchange form F3 (cf. appendix 3.3).
- The Teller brings the form and the old Bon to her Credit Union so that the exchange of Bons is done by the person responsible of this task.
- The Teller gives the new Bon to the member.

N.B.: The procedure is described more precisely in the internal regulations (cf. appendix 2.3)

### c) Sale of stamps

The concrete application of the depreciating currency takes the following shape: every month, adherents buy stamps (of 5, 10, and 20 Francs CFA), that they affix to the back of the Bon, in the space of the corresponding month. It is therefore necessary to assure the convenient sale of stamps.

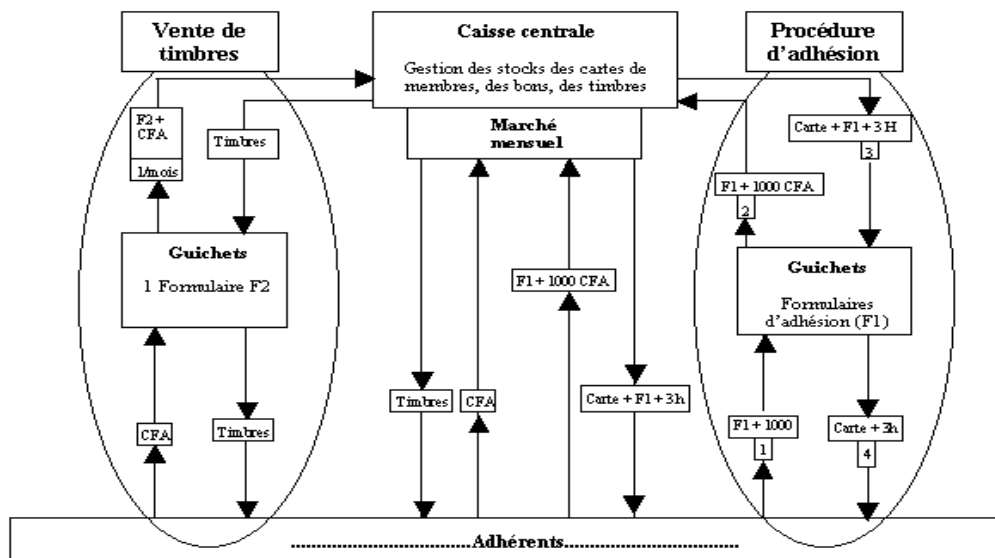
The procedure of stamp sales is as follows:

- The Teller maintains a supply of stamps.
- When a person presents herself to buy stamps, the teller writes her the sale down on form F2 (cf. appendix 3.2).
- The Teller brings the Form F2 + the total sum collected to the elected Doole person responsible for this task.
- The Teller receives stamps in order to renew her supply.

N.B.: This procedure (described more precisely in the interior regulation - cf. Appendix 3.2 -) is susceptible to evolve from its present practice next year.

## Diagram of the Operation of a CES

### Mode de fonctionnement des SEC



## 2.2.2 Remuneration for Tellers

Until now, tellers receive no remuneration for their services, except for reimbursement for their transportation on official duty.

At the time of the General assembly of November, 1999, it will be proposed to remunerate tellers in "Bons", either according to the number of members of their CES, or as a rate of pay.

## 2.2.3 Community Projects

From the end of the year, every CES will have the possibility to create some community gardens, that is to say of the works of gainful collective interests in "Bon" (cf. 3.4).

## 2.3 Doole: the Network of CES

Doole was born at the Constituent Assembly of May 22, 1999, where its statutes have been adopted and members of the Constituent Assembly elected. It is the network forum of all CES.

It provides CES with:

- Member lists
- Bon's \*
- Stamps \*
- Management Forms (New Member, Bon Exchange, Sale of Stamps) \*
- Training in the management of a CES
- Promotion «advertising» \*
- A newspaper of information \*
- A Bulletin of Offers of the adherent whole to the CES of the network. \*

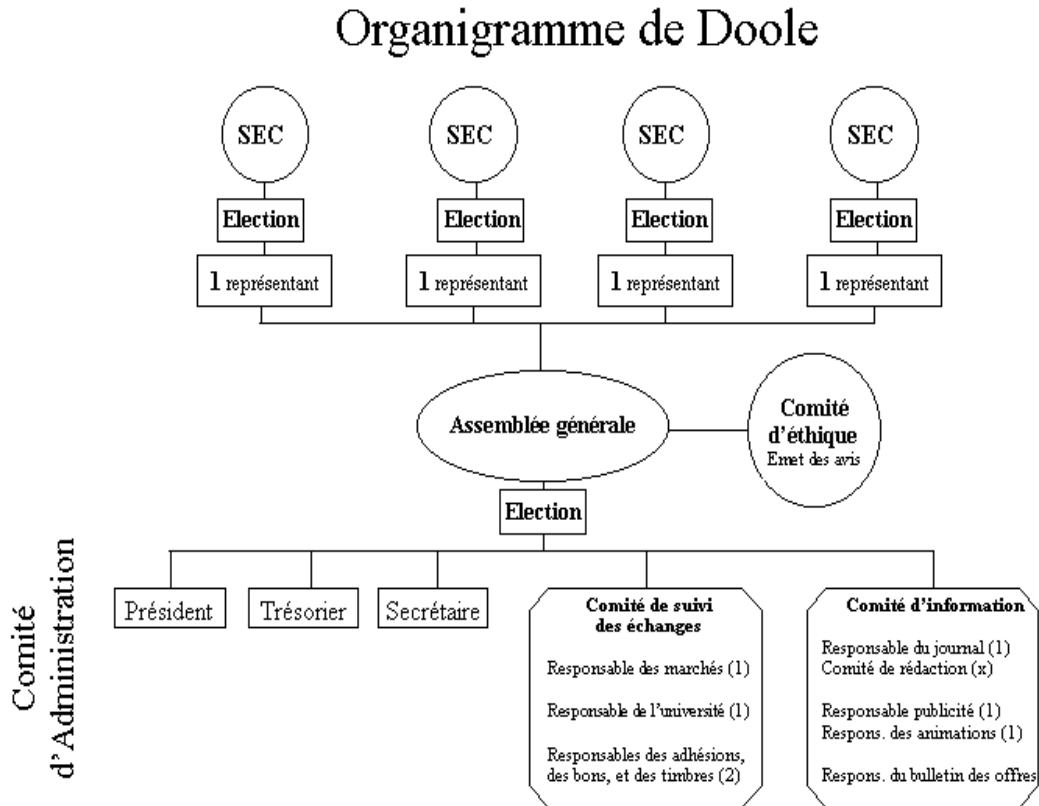
N.B.: \*items noted with an asterisk are described in the Appendix.

It assures:

- The global management of the Bon, stamps and Member lists (management of stocks)
- The common events of the organization to all CES (monthly markets, general Assembly...)
- The operation of the popular university.
- The coordination of the research-action, that permits the evolution of the system (modifications of the working according to the experience, new activities...).
- The diffusion of information in view of the promotion of the CES.

## 2.3.1 Democratic Life

Schematically, the operation of Doole Network looks like this:



Every CES with 50 members elects a representative to sit in the Constituent Assembly (CA). The big decisions concerning the orientations of the network are taken at the time of these assemblies. It is also at this time that the Board of Directors is elected.

The election of people to the CA is a precise task (every position is elected). On the other hand, every function is doubled: a titular and a substitute for each position. The substitute becomes automatically titular of the position the year that follows his/her election. In fact, elections choose substitutes, holders of the new exercise being the elected substitutes the previous year (for the exception, cf. statutes in appendix 2.1).

## 2.3.2 Function of the Administration

The board of directors has the mission to assure the current management of Doole, and if necessary, to make decisions in order to develop the network in an optimal manner. This group meets every first Monday of the month.

The different positions of the board of directors:

· **President**: She/he assures the legal responsibility and the coordination of the work of members of the board of directors. She/he is responsible for signing for all Doole expenses (cf. 2.3.4 Management Accountant).

· **Treasurer**: She/he assures the management of the budget of the association. His/her signature is required for all expenditures. It also assures, in relation with persons responsible for new members, Bons and stamps, the financial returns from these activities.

· **Secretary**: She/he writes minutes of the meetings of the Board of Directors and Constituent Assembly and assures the circulation of information in the Assembly.

### **Committee of Exchange**

· Responsible for the organization of market organization: assuring the organizational logistics of the monthly markets of the Doole network.

· Responsible for the Doole popular university: assuring the organization of formations that take place in the setting of the Doole university (planning, stake in relation of offers and demands in order to put in room of the collective shops of formation...).

· Responsible for new members, the exchanges of Bon, and of stamps (2 people): they assure the correct application of new members from forms brought back by tellers, give member lists and the Bon, as well as stamps. They deliver funds received from the tellers to the treasurer.

### **Committee of Information**

· Responsible for the newspaper: assuring the coordination of the writing committee, and is responsible for the bimonthly release of a newspaper of information on the network.

· Responsible for advertising Doole to prospective members, it leads activities designed to increase knowledge about the network (presentations, organization of radio broadcasts, and contacts with the press...). It also coordinates visual presentation (notably by posters and cartoons) in districts, cities and villages.

· Responsible of the Bulletin of Offers, it assures the bimonthly release of the Bulletin of offers of Bons and services of members of the network.

## **2.3.3 Issuing of Member Cards, Bons and Stamps**

All information of management of the network, outside of the budget in CFA francs, are centralized in an Excel file that includes the following ledgers:

- Member Lists

- Each member's list of offers
- Member Summary
- Management of the supply of member lists
- Management of the supply of Bon notes

Additionally, it also keeps track of:

- stamp sales
- stamp stock

All these pages are indexed, that is to say that information from one sheet is carried to other sheets (for example information from the Member List is updated to the Member Summary and the stock of Bons and stamps.)

This system allows for thorough checking of all information and transparency of information so that all components of the administration and Constituent Assembly are informed as to the state of the system.

N.B.: The current methods of computer management using excel may graduate to a program specifically designed for the Management of a CES Network.

## **2.3.4 Management of Accounts**

Resources in Francs CFA come from:

- New Members (1000 Francs CFA as of 01/07/99)
- Stamp Sales (5, 10, and 20 Francs CFA)
- Subsidies

Funds are managed according to a budget approved by the Constituent Assembly. (cf. estimable Budget 1999 in appendix 3.4).

All expenditure of money must take place according to the definite procedure defined in the «Interior Regulations of Doole» (cf. appendix 2.2)

At the practical level, the whole of operations is maintained on an Excel file, permitting the foreclosure of invoices and receipts, and the automatic updating of expenditures, etc.

# **3 Activities of the Doole Network**

## **3.1 Community Markets**

Markets, called Ndajeem Wecco ("meeting of exchange" in Wolof), are organized the first Saturday of every month, in a district, either at or near the association office. Markets are attended by between 150 to 200 people. At the market, one can find many food products (vegetables, fruits, chickens, eggs, fresh and dried fish, sauces, jams, syrups, etc, but also cloth, of jewelry, objects of decoration, all for purchase in whole or in part using Bons.

Besides exchange, it is possible to join the CES and to exchange old Bons for new, purchase stamps and receive updated information about the CES and Doole.

Finally, the market also constitutes one important moment in the life of the network. Indeed, it is through this opportunity that members come to familiarize themselves with the utilization of the Bon. On the other hand, of socialization activities on the use of the Bon, the operation of the network, opportunities and benefits, are conducted frequently.

## **3.2 The Bulletin of Offers**

The bulletin of offers, published bi-monthly, contain all offers in terms of Bons and services of members of the network. It is intended to be displayed in ticket windows of the CES. Every adherent to a CES can then consult it and make contact with the one whose offer interests her.

A first Bulletin of Offers appeared in 1998 (cf. appendix 1.6). Its regular release will start from the month of October, 1999.

## **3.3 The Doole Popular University**

The popular university «Doole» is a place where knowledge, skills and experience are shared between the members of the Network. Doole, through the person responsible of the university (elected to the Constituent Assembly) has the task of organizing these activities in a convenient location, while establishing the possible activity list, of enrollment notebooks, of progress planning for example (place, timetables...). Courses that have already taken place include enterprise management, data processing, Internet, languages) but are of a practical manner and not formalized. The regular activities of the University started in October, 1999.



### **3.4 Doole Boutique**

Following the launching of the Doole Popular university, numerous people found themselves in need of Bons with which to finance their education, even to the point of trying to buy Bons with the national Francs CFA! Clearly, we had found a niche desperately needing to be filled. As Doole does not allow conversion between the Bon and the Franc CFA, and to even try appears to us to go in opposition to the mindset of Doole, we debated in order to find an alternative. This was where the idea of «Doole Boutique» emerged.

Concretely, members can sell goods that they produce, which the network buys from them in Bons. Thus, they can have the "Bon" quickly in order to pursue their education. Then, the Doole Boutique resells these goods to members of the network, in Bon also, or perhaps even to non-members who like the products. A small sum in CFA Francs, is requested in order to remunerate the Boutique manager (25 CFAS on a 1/4 hour purchase, i.e. for example, 100 CFAS on a total purchase of 1 hour).

Many craftsmen having joined the network, and so the Boutique displays the available service list so that members and non-members can find craftsmen working for Bons easily.

### **3.5 Community Projects**

The Community Projects are the works of collective interest financed, in "Bons", by the Doole network. There are other labour activities that are conducted as well in the community interest.

A yard pilot project may consist for example in the construction of a cesspool in the street near the Doole office. The Constituent Assembly receives opinions from their constituents about projects that would be beneficial for their community.

# 4 Possible Additions

Doole is still in the process of formalization, and thus numerous ideas emerge. Here are some that will be examined at the time of the next Constituent Assembly.

## 4.1 Creation of a Savings Mechanism in Bons

A number of useful activities to the CES, the Doole Network and the community must be achieved. We are considering creating a common savings mechanism, in Bons, supported by the CES through a monthly remittance. For example, if the method consisting of building savings, so that these can finance the community gardens and other activities, it would then be foreseeable to appropriate a small percentage of it to remunerate these useful activities such as:

- Remuneration for people who set up the market (cleaning, installation of tables...).
- Remuneration for people working to disseminate information about Doole, engaged in socialization, workshops and other activities.

It is also possible to pay for the remuneration for tellers from this fund.

## 4.2 Extension of the Community Project Idea

From the moment where the monthly remittance principle to the CES would be adopted, it would become possible to spread the community garden principle. For example, in the case of the cesspool constructed near the Doole Office, it is considered that the upkeep of the cesspool thus constructed is confided to a person of the district who would receive 2 hours every month to do this task.

## 4.3 Integration of Micro-Enterprises

Of numerous micro-enterprises dealing with local products (fruits, vegetables, cereals...) many are now and already in contact with ENDA-GRAF in the setting of different programs. Restaurants are considered effective methods of out-flow for these products.

As soon as the system has developed sufficiently, it will be possible to build a path directly from the producer to the consumer and to the restorer (repairing damaged and worn goods).

## 4.4 Creation of Mutual of Health

ENDA also supports the development of the traditional medicine (support to producers and transformation of local medicinal plants). There again, a complete path in Bons is foreseeable, coupled with a system of mutual of health, or each member could contribute in Bons. If physicians become members of the network, this mutual of health will also permit consultations from the physicians who are members of the mutual (a mutual of health of this type is already in working to Ithaca, New York, in 1992).

These examples do not make up the complete list of possible additions. Globally, the conventional economic system has opened many possibilities through its harmful and disadvantageous money system. Instead, we will put this system in the people's control, show the strength of our union, and build relations of equality and mutual support, without master/slave relations that result in those who have, and those who do not.

With a permanent monetary shortage in the national currency and a well-developed casual sector, some official institutions must face the immeasurable problems and in fact, are ready to support all efforts, like ours, which are designed to improve the fate of populations. All these factors make systems of exchange using a local currency of benefit to the people of Senegal, and provide an extremely auspicious environment for their development. On the other hand, this type of system is very cheap to establish. The budget presented here is sufficient to support the development of Doole in Senegal. But as always, we will manage, and in fact, without practically no means, the Doole network developed itself of extremely fast manner during the past year.

However, so that the organization can follow this development, Doole today needs to structure itself, in order to take action. It is this work, started in the month of May 1999 by the Constituent Assembly, that is currently in progress. In the same way, it is not more possible today as in the beginning to function without means. For the past year, ENDA GRAF has supported the development of the network. In June, 1999, Emmanuel S. Dione, coordinator, granted us on the basis of an estimable budget carrying until December 1999, a loan of 1,200,000 F CFA, for which the network owes him the title of "autonomiser" for us. In other words, if we are unable to find the necessary budget for the working of the year 2000, this experience won't be able to continue anymore. It is why we solicit our project to you today and ask you to support our development, for the 2 year period (2000/2001).

# 5 Estimated Budget 2000/2001

## 5.1 Detail by Item Expense

Dépenses périodiques					
	Val. Unit.	Quantité	Frais divers	Total	Remarques
Bons 1h	70	750		52 500	TANDIAN
Bons 1/2h	38	1 500		57 000	TANDIAN
Bons 1/4h	31	3 000		93 000	TANDIAN
Total Bons				202 500	
Timbres	18	31 500		567 000	IMPRIMERIE DU MIDI
Cartes de membres	100	750		75 000	
F1	35	750		26 250	
F2	35	480		16 800	
F3 (format A5)	18	1 400		24 500	
Cx et Gx, carnets reçus	1 000	1		1 000	
Journal	140	100	6 000	20 000	2 pages recto/verso en 100 exemplaires
Publicité Doole	15 000	1	5 000	20 000	Prospectus, sensibilisation...
Bulletin Offres	560	30	3 200	20 000	8 pages recto/verso en 30 exemplaires
Université Doole	20 000	1	5 000	25 000	par mois
Marchés	30 000	1		30 000	par mois
Formation guichetières	10 000	1		10 000	
Transport guichetières	500	40		20 000	20 guichetières, moyenne de 500 CFA
Frais de gestion	50 000	1		50 000	Photocops, téléphone, borderaux...
Salaire Appui GRAF	400 000	1		400 000	
Imprévus	20 000	1		20 000	
Ressources					
	Val. Unit.	Quantité		Total	Remarques
Adhésions	500	250		125 000	
Cartes de membres	500	750		375 000	
Vente timbres 1h	20	750		15 000	
Vente timbres 1/2h	10	1 500		15 000	
Vente timbres 1/4h	5	3 000		15 000	
Total timbres				30 000	

## 5.2 Provisional Budget 2000

<b>Besoins</b>	Janvier	Février	Mars	Avril	Mai	Juin	Juillet
Report Négatif	-	-	-	-	-	-	-
<b>Investissements</b>							
Poste informatique	1 250 000						
<b>Dépenses régulières</b>							
Bons	202 500				202 500		
Timbres					567 000		
Cartes de membres	75 000				75 000		
F1	26 250					26 250	
F2							
F3						24 500	
Formulaires Caisse C.	1 000	1 000	1 000	1 000	1 000	1 000	1 000
Journal	20 000		20 000		20 000		20 000
Publicité	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Bulletin des offres	20 000		20 000		20 000		20 000
Université Doolé	25 000	25 000	25 000	25 000	25 000	25 000	25 000
Marchés	30 000	30 000	30 000	30 000	30 000	30 000	30 000
Formation Guichetières	10 000		10 000		10 000		10 000
Transport guichetière	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Frais de gestion	50 000	50 000	50 000	50 000	50 000	50 000	50 000
Salaire Appui GRAF	400 000	400 000	400 000	400 000	400 000	400 000	400 000
Imprévus	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Besoins mensuels	2 169 750	566 000	616 000	566 000	1 460 500	616 750	616 000
Totaux - Besoins	2 169 750	566 000	616 000	566 000	1 460 500	616 750	616 000
<b>Ressources</b>							
Report Positif		7 931 750	7 474 750	6 975 250	6 533 250	5 204 250	4 726 500
<b>Adhésion</b>							
Vente de carte de membre	62 500	62 500	62 500	62 500	62 500	62 500	62 500
Vente de timbres	52 500	60 000	67 500	75 000	82 500	90 000	97 500
Timbres gratuits adh.	- 13 500	- 13 500	- 13 500	- 13 500	- 13 500	- 13 500	- 13 500
Subvention	10 000 000						
Ressources mensuelles	10 101 500	109 000	116 500	124 000	131 500	139 000	146 500
Totaux - Ressources	10 101 500	8 040 750	7 591 250	7 099 250	6 664 750	5 343 250	4 873 000
Ressources / Besoins Nets	7 931 750	7 474 750	6 975 250	6 533 250	5 204 250	4 726 500	4 257 000

<b>Besoins</b>	Août	Septembre	Octobre	Novembre	Décembre	Totaux
Report Négatif	-	-	-	-	-	
<b>Investissements</b>						
Poste informatique						1 250 000
<b>Dépenses régulières</b>						-
Bons					202 500	607 500
Timbres		567 000				1 134 000
Cartes de membres					75 000	225 000
F1						52 500
F2		16 800				16 800
F3						24 500
Formulaires Caisse C.	1 000	1 000	1 000	1 000	1 000	12 000
Journal		20 000			20 000	120 000
Publicité	20 000	20 000	20 000	20 000	20 000	240 000
Bulletin des offres		20 000		20 000		120 000
Université Doolé	25 000	25 000	25 000	25 000	25 000	300 000
Marchés	30 000	30 000	30 000	30 000	30 000	360 000
Formation Guichetières		10 000		10 000		60 000
Transport guichetirère	20 000	20 000	20 000	20 000	20 000	240 000
Frais de gestion	50 000	50 000	50 000	50 000	50 000	600 000
Salairé Appui GRAF	400 000	400 000	400 000	400 000	400 000	4 800 000
Imprévis	20 000	20 000	20 000	20 000	20 000	240 000
<b>Besoins mensuels</b>	566 000	1 199 800	566 000	596 000	863 500	<b>10 402 300</b>
<b>Totaux - Besoins</b>	566 000	1 199 800	566 000	596 000	863 500	
<b>Ressources</b>						
Report Positif	4 257 000	3 845 000	2 806 700	2 451 367	2 073 533	20 160 100
Adhésion			41 667	41 667	41 667	125 000
Vente de carte de membre	62 500	62 500	62 500	62 500	62 500	375 000
Vente de timbres	105 000	112 500	120 000	127 500	135 000	787 500
Timbres gratuits adh.	- 13 500	- 13 500	- 13 500	- 13 500	- 13 500	- 94 500
Subvention						-
<b>Ressources mensuelles</b>	154 000	161 500	210 667	218 167	225 667	11 838 000
<b>Totaux - Ressources</b>	4 411 000	4 006 500	3 017 367	2 669 533	2 299 200	
<b>Ressources / Besoins Nets</b>	3 845 000	2 806 700	2 451 367	2 073 533	1 435 700	1 435 700

The complete budget increases to a total of 10,402,000 Francs CFA for the year 2000. In addition to the assets of the association (contributions...), a subsidy of 10,000,000 Francs CFA would permit to take to good this first year. The remainder of 1,435,700 will permit us to repay the loan taken out from kindness of ENDA GRAF.

## 5.3 Evaluation of the Budget for 2001

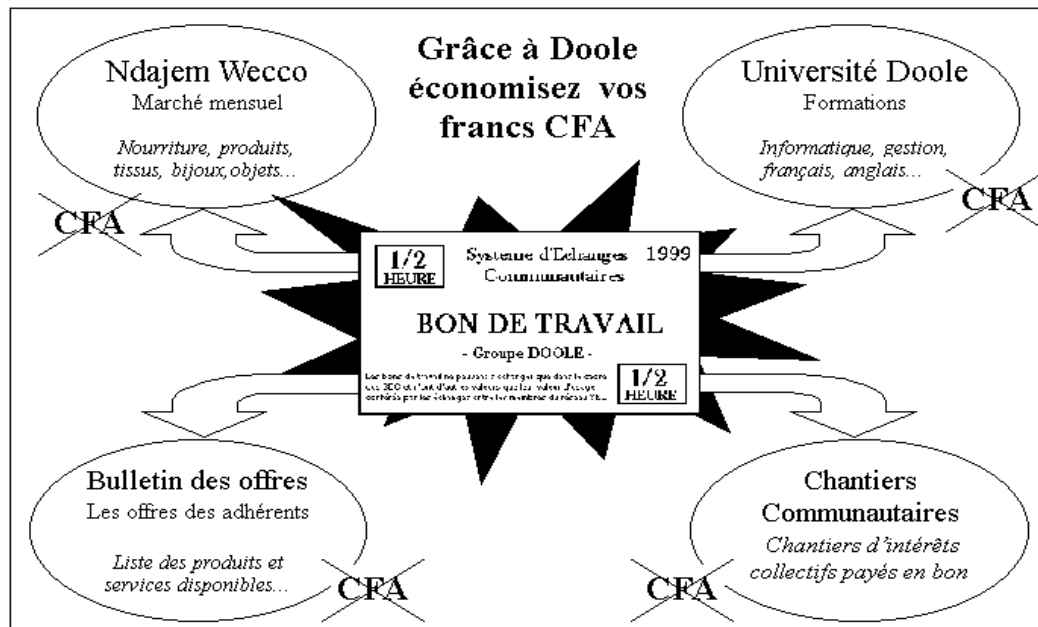
An estimable budget for the second year would be very approximate. Indeed, it is completely dependent of the progression of development, accumulation of new members and such factors, but also of costs in material that should fall proportionally (effect of volume).

On the other hand, we hope to either to find a printer that could provide us with stamps. It will permit us to clear an important margin at the time of the sale of stamps or stamping.

A first coarse approximation permits however to suppose that an equivalent budget (10,000,000 Francs CFA) would be needed for the second year, being given, of a quoted increase in the number of members and new Community Exchange Systems, and therefore of the pertaining management expenses, and savings permitted by the effect of volume. Finally, a first increase in fees (stamps, new members...) will us permit to come closer to our goal of autonomy, that could be reached the third year, with the end of the support from GRAF, and hopefully, a solid and strong foundation.

The necessary budget for the development of this program for the first year can be estimated at 10,000,000 Francs CFA therefore, and the budget for the second year to be estimated also at 10,000,000 Francs CFA.

## 6 Promotion





Système  
d'Échanges Communautaires  
S.E.C



Avec les bons de travail, on peut faire tout ce qui nous paraissait impossible.

C'est simple! Il suffit d'échanger des biens et des services. Les échanges enrichissent la communauté et chacun de ses membres.



Mon ami, grace au s.e.c., je peut de troc de produits agricoles dans toutes le regions.

Avec ce sisteme, nous les femmes peuvent developper nos activites dans toutes les regions.

ET VOUS? Pourquoi pas vois joindre aux reseaux S.E.C. Dakar, St. Louis...



ENDA GRAF - Basic Eco  
Système D'Échange Communautaires  
B.P. 13060 Grand-Yoff  
Dakar, Senegal



# 7 Annexes

## Documents on the organization of Doole and the SEC

### Statutes of the Association

#### Doole, the Network of the Community Exchange Systems

##### Part 1: Objective and Composition

###### Article I

Doole is created in Dakar conforming to civil and commercial liability code, and called the "Network of Community Exchange Systems". Its length is unlimited and comes under the organization of ENDA GRAF SAHEL, B.P. 13069, Grand Yoff, Dakar.

###### Article II

This association has for its primary goal the facilitation of the development of Community Exchange Systems (CES), bringing them support and encouraging their synergism.

Doole will accomplish this in the following ways:

- Constitution of resource pools to bring the useful appraisal to the CES in progress of creation.
- Setting up organizations for the management of the CES.
- Provision (in return for compensation) of the necessary tools for the working of a CES (Bons, stamps, member lists)
- Provision of action research on methods, tools, techniques of management, of a Community Exchange System, in order to permit them to evolve in an optimal manner.

###### Article III

The association of the Network of the Community Exchange Systems is open to all CES, in the individual conviction of respect and in the independence of political parties consideration. The association is apolitical and non-religious.

###### Article IV

All CES of 50 members in the Constituent Assembly agree to respect the Articles and internal regulations and agree to conform themselves to the present statutes.

###### Article V

The status of Membership is terminated:

- by resignation,

- by the Administration Committee of the Constituent Assembly in cases of disrespect of internal regulations and/or non-payment of owed contributions, or other activities considered contrary to the goals of the Network.

## **Part 2: Administration and Operation**

### **Article VI**

The association is managed by an Administration Committee. Members of this committee are elected by the Constituent Assembly by representatives of every CES who have the right to vote for a person for every position. (cf. VII article and VIII).

### **Article VII**

The Administration Committee is organized in the following manner:

- A titular Treasurer, who maintains the accounts of the network, and a temporary treasurer that will follow her the following year.
- A titular Secretary, who assures the circulation of information for members of the Constituent Assembly, and a temporary secretary who will follow her the following year.
- A titular President, assuring the civil and administrative responsibility for the organization and the good coordination of the whole of the Constituent Assembly, and a temporary president who will follow him the following year.
- An Exchange Committee: constituted of 3 titular people in the position, to deal with Bon monetary issues, and of 3 substitutes for the following year, these people will be responsible for controlling the issuance of the Bon and stamps and to propose measures to encourage exchanges.
- An Information Committee: constituted of 3 titular people, and of 3 substitutes, responsible for the periodic edition of a newspaper, and generally of everything that concerns the information of adherents.

### **Article VIII**

At the time of the Constituent Assembly, members elect a substitute to a precise position of the Administration Committee. The elected substitutes the previous year automatically becomes titular to the position, except in the following cases:

- the first year, where the titular of the position and the substitute must be elected at the same time,
- if, following a vote proposed by a representative, a majority of 2/3 of representatives disapproves of a substitute's titularisation to the position. At that moment, a voting designates the new holder, and a new substitute.

In case of vacancy of a position for any reason, the substitute will assure the position is filled during the interim, so necessary until she becomes permanent at the time of the next general assembly.

Members of the board of directors receive no remuneration in any form (money, good, in kind... subsidies...).

A Ethics Committee of 6 people is elected at the time of the first Constituent Assembly of the association. Thereafter, at the time of the departure of one of them, the remaining members propose a substitute for the vacant position. His/her nomination must be endorsed by the Administration Committee. This Ethics Committee gives its opinion to the Administration and Constituent Assembly.

### **Article IX**

The Administration Committee meets every first Monday of the month. All titulars and substitutes meet, and the meeting is open to representatives of the Constituent Assembly. However, members of the public are not allowed to attend unless specifically invited by the committee.

All titular members of the Administration Committee that are absent from 3 consecutive meetings, or 6 meetings in one year, will be replaced automatically by his/her substitute. The minutes of the Administration Committee are signed by the president, the treasurer and the secretary.

### **Article X**

The Constituent Assembly meets once every year, the first Saturday of November. An extraordinary session can be held if the half of members sign a petition calling for it.

A Quorum of more than 50% of the members is required, otherwise the meeting will be rescheduled within a minimum of 15 days. There is no Quorum required for this meeting.

The agenda of a general session is fixed as follows:

- Report of activity of the year.
- Financial balance of the year (must be approved by the assembly)
- Problems/Perspectives cleared by the retiring team of Titulars.
- Voting of member propositions after an presentation of 1/4 of hour maximum.

Deliberations are taken to the majority of present member voices, every member having a voice.

### **Article XI**

Members of the Administration Committee directs the Constituent Assembly and assures the execution of the present statutes as well as their own decisions and those the general assembly. The treasurer is alone able to order expenses.

## **Part 3: Resources**

### **Article XII**

Resources of the association are composed:

- of the product of the sale of member lists,

- of the funds received from new members,
- of the funds received from sales of stamps,
- of the contribution of products,
- of subsidies and bequests.

#### **Part 4: Modification of Statutes**

##### **Article XIII**

Statutes are modified on proposition of the Administration Committee or of more than one quarter of members that composes the Constituent Assembly.

The text for modification must be communicated to members of the Constituent Assembly at less one month before the date of the Constituent Assembly. If the necessary 50% Quorum is not reached, a special meeting within 15 days after the first meeting, with no Quorum.

In all cases, statutes can not be modified by less than a 2/3 majority of the present members.

#### **Part 5: Dissolution**

##### **Article XIV**

The Constituent Assembly, especially convened to pronounce itself on the dissolution of the association, must be attended by more than 50% of its total members. If this quorum is not reached, the assembly is convened all over again, to be held within 15 days, and this time it can deliberate whatever validly is the number of present.

In all cases, the dissolution requires a 2/3 majority of the present members.

##### **Article XV**

The consideration of the Constituent Assembly regarding articles XIII and XIV on the modification of statutes and the dissolution is immediately addressed to the Minister of the Interior in triplicate. They are not valid until they have been approved by this authority.

##### **Article XVI**

The intervening modifications in the administration of the association and modifications to statutes must be communicated to the minister of the interior within 3 months.

The intervening modifications must be written on the register of deliberations and must be presented to the administrative or judicial authorities every time they request it.

Made in Dakar, this \_\_\_\_ day of \_\_\_\_\_ , \_\_\_\_\_

The President

The Secretary General