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private funds



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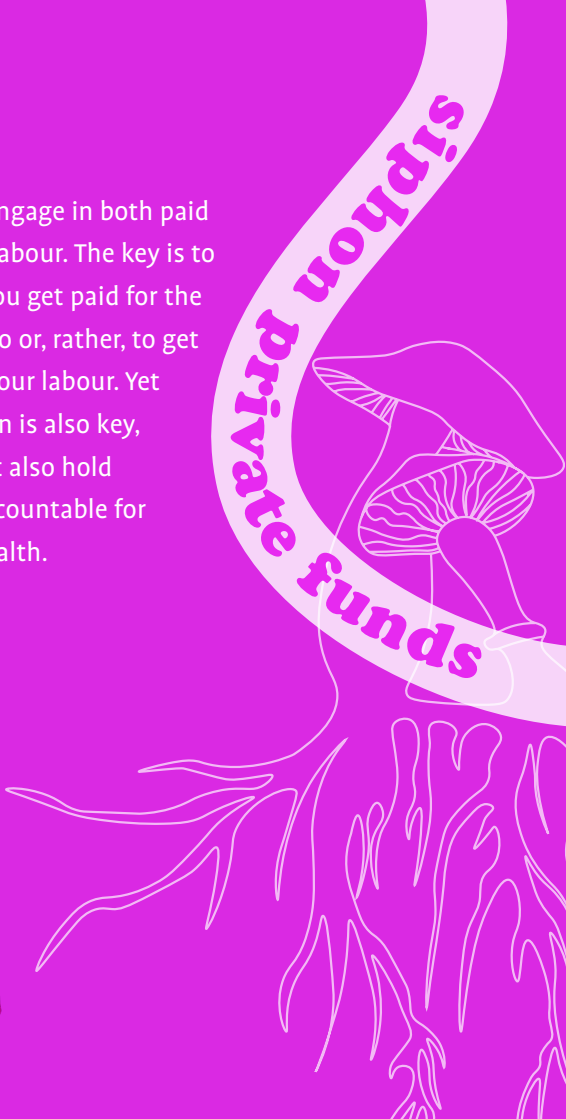
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***Get paid for the work you
do, but make sure you
redistribute where you can.***

Most of us engage in both paid and unpaid labour. The key is to make sure you get paid for the labour you do or, rather, to get value from your labour. Yet redistribution is also key, and we must also hold ourselves accountable for hoarding wealth.

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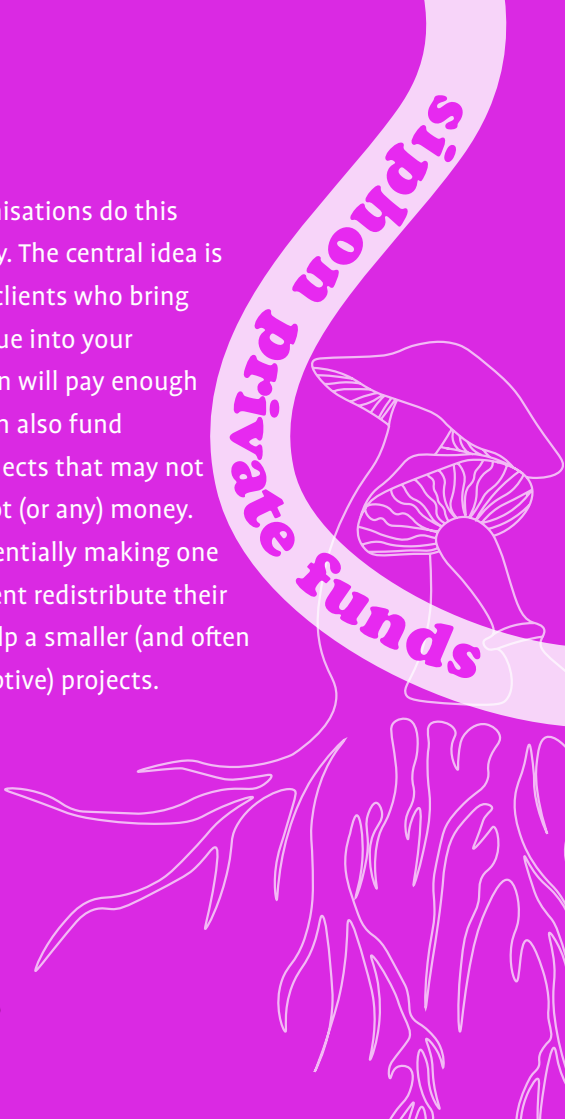
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2

***Use 'big' clients to help
fund smaller projects.***

Many organisations do this instinctively. The central idea is that those clients who bring more revenue into your organisation will pay enough that you can also fund smaller projects that may not bring in a lot (or any) money. You are essentially making one wealthy client redistribute their funds to help a smaller (and often more disruptive) projects.

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3

***Think through commoning
as a set of resistant and
resilient practices,
rather than a structure.***

Structurally you may be a cooperative, land trust, or any other entity. However, the commons is a way of doing underpinned by a set of shared values and/or responsibilities. While not everyone within a commons will share the exact ethical, political, or philosophical stance, there is agreement on the value of commoning and sustainable practices.

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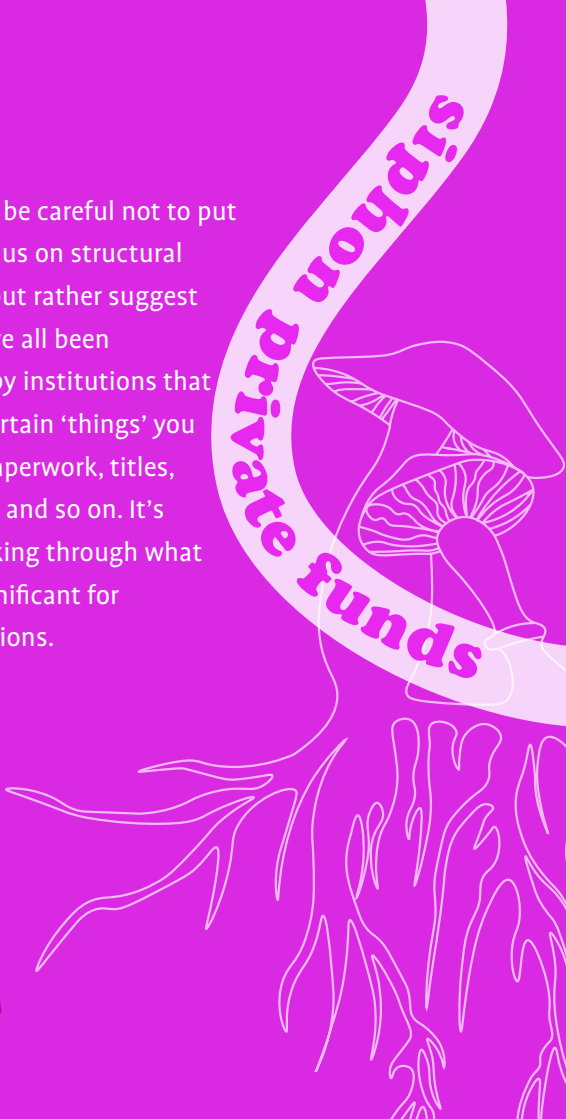
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4

***Take into account what
you are paying for that
isn't necessary.***

We want to be careful not to put personal onus on structural problems, but rather suggest that we have all been convinced by institutions that there are certain ‘things’ you need like paperwork, titles, certificates, and so on. It’s worth thinking through what is really significant for your operations.

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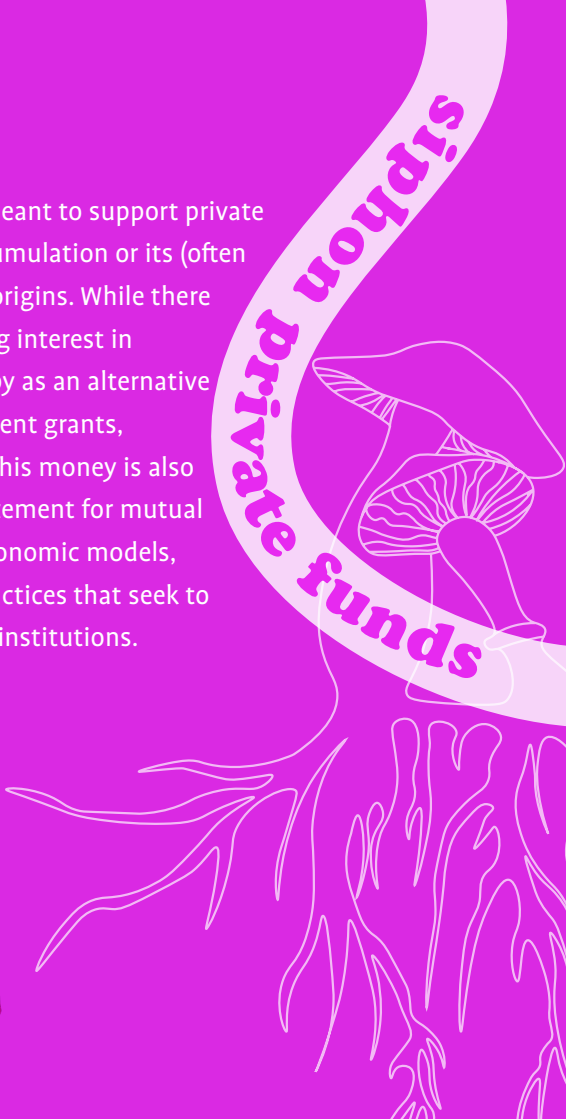
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5

***Consider the pitfalls of
private philanthropy
and how to help
organisations die.***

This isn't meant to support private wealth accumulation or its (often nefarious) origins. While there is increasing interest in philanthropy as an alternative to government grants, siphoning this money is also not a replacement for mutual aid, new economic models, or other practices that seek to replace old institutions.

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6

Invest beyond banks.

Alternatives for managing funds, lending, or other business support are out there, even if it does take a bit of time to figure out who aligns with your values and actions. Some practical options include a CDFI (Community Development Finance Institution), cooperative bank, credit unions, or for more general guidance, co-op specific business support.



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***Use the market as it is to
make interest on existing
money (and question the
inherent 'right' to do this).***

As one of the experts we consulted suggested, it's difficult to shake the notion that if you have money, you have an inherent right to make more money off it. At the same time, there may be ways to exploit this very ingrained ideology. Think about how long-term income that is dependent on the system as it is can be redistributed, short-term, or just generally 'bite the hand that feeds it'.



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