Mutua & Servizi
per l'Autogestione

Social Economy and Solidarity Finance network

Daria Ferrari's mosaic in Mag's Common House

www.magverona.it

MAG Mutua per l'Autogestione Servizi Società Cooperativa

Mag was born in 1978 in Verona

Mag was created and promoted by men and women who believed in a **fair economy and in self-management**. They started economic and entrepreneurial activities that were new at the time and based on their **deepest sources of energy**. Drawing resources from ethical finance, and today from microcredit, the founding members created new sources of income and also goods and services for the community.

A challenge and a commitment.

The protagonists

Among the founding members, we count some trade unionists, women and men from Verona's associations, first of all **Giambattista Rossi**, followed by **Loredana Aldegheri**; later on by **Lino Satto**, **Maria Teresa Giacomazzi**; and then by **Simonetta Cappelletti**, **Antonio Tesini** and many more that became members of Mag's life and are still part of it.

The open door

Mag's activities and services are addressed to its members according to the ancient **principle of the "open door"**. Members support Mag according to their own possibilities and the services they received: a **mutual pact** is born like this.

Thanks to the "open door" principle, an exchange takes place. **Mag offers and provides its thinkings and services and asks in exchange partnership and co-responsibility.**

New ideas in the economy and the labor market

Human and social **relationships** are cornerstones for Mag's work because:

they give shape and practical expression to creativity, to experiments, to subjective capacities to think beyond what is already known;

they promote territorial resources as a sign of gratitude, giving shape to a local economy that gives value to life, to the environment, to the commons; to practical knowledge, to hospitality towards disadvantaged people and migrants;

they become a new presence in the economy, through activities that introduce not only goods, services and money, but also symbolic goods like **trust, safety and the ability to reinvent oneself** (given contemporary criticalities), **adding the desire to work well** and give meaning to the feminine/masculine difference in economic and political acts.

Today, **Mag is a common heritage** characterized by a continuous development in knowledge and relations. A source from which many can benefit and where different contributions can meet, creating a **communicative flow based on maternal language**.

Mag's cultural and training initiatives, projects and programs are spread among Mag's members and disseminated to the public through different communication tools (**newsletter, webpage, A&P magazine, local press**).

To gain deeper knowledge on Mag's culture and activities please read our Manifest "Nuovo Inizio di Speranza Collettiva" (available in Italian only)
www.magverona.it/documento-politico-mag/

Solidarity Incubator

The place where your ideas... come true!

A place where you can have a **central role in self-employment and social economy**.

A **concrete support** to transform your ideas in job opportunities. In collaboration with VeronaInnovazione (enterprise belonging to Verona's Chamber of Commerce), local foundations, health institutions, etc.

A **network** for the promotion of ideas and common energies.

A place where **people having ideas can meet people having the means to realize them**.

Make an appointment!

...to transform your passion in your job, you can benefit from:

Guidance on self-entrepreneurship and social economy;

Specific training on entrepreneurship, whether you are alone or in a group;

Tailor-made consultancy and co-design during the start-up phase;

Business plan co-design and entrepreneurial management;

Support in maintaining relationships, network activities and communication;

Help in searching for funding sources;

Support in dealing with the start-up's juridical and administrative compliances;

Working space for the first 6-12 months, to co-project and start your enterprise.

Il Centro Servizi

Mag Servizi Società Cooperativa offers **continuous support to its members, also once the start-up phase is over**, through the work of qualified internal and external consultants.

Until now, **more than 950 social enterprises were born with Mag's support** and operate in *health and care services, common goods management, environmental protection, arts and crafts, fair economy, sustainable tourism, biological agriculture, etc.*

The Centro Servizi pays special attention to personal **motivations** and to the **desire to expand the economy and promote common wellness**.

The Centro Servizi works exclusively for its associates in the following areas:

- # **Law;**
- # **Labour rights and social legislation;**
- # **Management and administration;**
- # **Entrepreneurial planning;**
- # **Social marketing and communication.**

...a professional support for entrepreneurs

through **constant dialogue** with social enterprises and non-profit institutions' managers;

keeping in mind the need to **learn constantly and train** its members;

paying **attention and actively participating to its members policies**, to ensure the quality of choices;

developing an **open relation for a mutualistic exchange.**

Mag's information desk on social responsibility

Corporate and territorial social responsibility, seen from an integrated point of view, is an instrument useful not only for **communication** and **auditing**, but also as **management tool.**

The information desk offers support with a **highly tailored approach, paying special attention to the enterprise's specific needs**.

For example: *efficacy analysis, relationships management, dialogue with the territory, good management strategies, social balance...*

Labor services

Mag Servizi Società Cooperativa, **accredited labor service agency by Veneto Region** (n. L066) is a place where **we listen, guide and train men and women** – *recent graduates in search for their first job, unemployed looking for a job, workers that want to develop new competences and need personalized assistance.*

In this environment, Mag works through:

Individual guidance appointments;

Data collection, enhancement and evaluation of personal competences;

Acceptance and activation of traineeships and internships;

Preparation for the labour market, self-employment and social self-entrepreneuship;

Mentoring all along the process.

Reasoned autobiography

It is an **instrument**, developed by French sociologist Henri Desroche, which is **useful for getting to know oneself**, and getting guidance before starting a training process, a professional project, a new social or working activity. It is also a **lifelong learning tool for social economy.**

Mag receives many requests from unemployed men and women, people who have self-entrepreneurial ideas and want to experience a reasoned autobiography interview, in order to make a **personal analysis of their past experiences and competences and who manifest the desire to re-think and re-project their own life and work.**

Project management office

A concrete support for innovative practices

The office's aim is to promote **innovative developments** and support the creativity of **social economy workers, self-managers and self-entrepreneurs.**

The Project Management Office helps in the **experimentation of new goods and services** seeking resources through private or public funds, and **encouraging sustainability**.

It works both for **Mag and its associates**, helping them in co-planning, thinking and presenting their own initiatives.

Activities:

Monitoring calls, at various levels, and rearch of **new funding opportunities;**

Project writing: planning, management, budgeting, partners research…

Support in answering to calls and presenting financial plans to private and public bodies;

Project management and implementation

Reporting support.

info: formazione.progetti@magverona.it

Microcredit

Microcredit is a **lending facility addressed to people and small businesses** which are unable to find answers to their borrowing needs in the traditional bank circuit. This exclusion may be caused by different factors, for instance the request of small sums of money, or precarious working conditions.

The fundamental characteristic of microcredit is **listening, trusting and supporting people.**

Mag Verona is responsible for the p**reliminary activities** and the stage of **repayment of loans.**

Microcredits are issued in convention with cooperative banks (Valpolicella Benaco Banca and Cassa Padana).

Microcredit for people and families (max. 3.500€)

It is addressed to families and individuals that have temporary economic difficulties and need a small loan, for example for housecare, health reasons, training or work...

During the preliminary activities, Mag offers support in analyzing the personal and family budget and promotes responsible money management.

Microcredit for start-ups (max. 20.000€)

It is addressed to people having an entrepreneurial idea but no means to realize it. Mag helps them in developing their project and business plan, also through specific training and networking with other enterprises.

Financial Education

One of the Microcredit desk's core activities is financial education.

In fact, men and women, whom the crisis has at first directed towards subsidies and loans, actually need to **re-think the use of money** and mature a new awareness regarding their lifestyle and how they value relations and the neighbourhood.

Mag with the support of volunteers **helps people who are willing to rethink their personal economy in the light of non-consumerist criteria.**

Furthermore, it organizes regular information meetings on these subjects which are open to the whole citizenship .

The microcredit helpdesk

The Microcredit helpdesk was activated in 2005, within the European project Equal, with the collaboration of various associations from Verona (ACLI, ARCI, Ronda della Carità) and the Municipality of Verona.

Later on, new collaborations were created with: Verona's Caritas, Charity groups, trade unions (CGIL, CISL, UIL), Consumer movements, etc.

All along the years, Mag has developed new projects in order to answer to people's needs: microloans for the unemployed, for construction workers, microcredit loans for self-entrepreneurial projects and financial education projects.

Research and Training Office

Thoughts and expertise to grow together

Mag, **longlife training center accredited by Veneto region** (n. A0249), promotes teaching and training courses for professional upgrades, courses on relations and soft-skills improvement. The courses deal with **solidarity economy, mutuality, common goods management, caring for people, self-entrepreneurship and much more.**

The office has also a **research center**, which conducts **research activities**, publishes reports and other publications on Mag's core subjects, sometimes in collaboration with civil society spokespersons and researchers.

Free University for Social Economy and Exchanges

LUESS was born in 2005 and has the aim to **treasure both Mag experiences** and **those of other realities** interested in endorsing free associative forms and self-management in labour, culture and sociality.

LUESS organizes **annual short courses** in Relational Pedagogy, signifying the feminine/masculine difference in thought, language and action.

Autogestione&PoliticaPrima

The magazine **"Autogestione e Politica Prima"**, better known as AP, was born in 1992 in order to promote Mag's ideas on the **economy, work, relations, cities, territories, institutions, community, conflicts, politics, spirituality, happiness, etc…**

All matters are addressed and thought by women and men who desire and try to **"be there"** with their different energies, feelings, contradictions and difficulties in their lives, **searching the words to express themselves better**, usually gaining **strength and lightness.**

Subscribing to the magazine, besides being a source of cultural enrichment, is also a way to **support** Mag's activities.

To subscribe: http://www.magverona.it/partec
e-sostieni-la-mag/abbonati-alla-rivista-ap/

Civil Service in Mag

One year for your growth

National and regional Civil service is the possibility for young people, from 18 to 28 years old, to dedicate one year of their life for a **solidarity purpose**.

Voluntary Civil Service guarantees young people a **strong educational and training experience.** It is an important and sometimes the only opportunity for **personal growth** and for introducing them to an **active citizenship.**

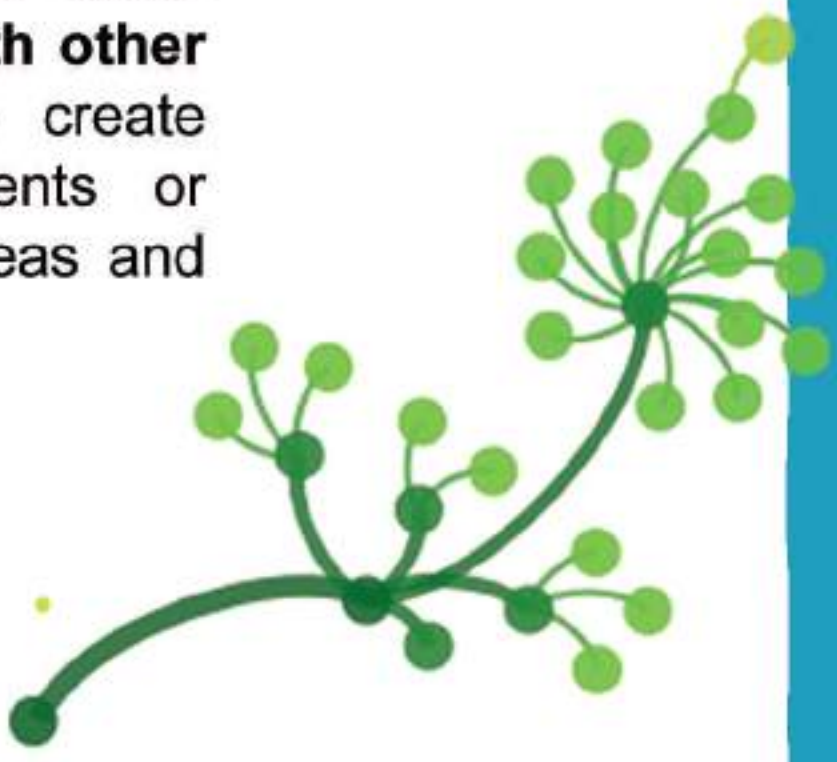
Volunteers who decide to commit for 12 months in the voluntary civil service will gain a **qualifying experience**, useful for the working life that, even if it may not become a working opportunity in itself, ensures a minimal economic independence.

Mag Società Mutua per l'Autogestione, accredited center, offer the possibility to carry out one year of voluntary Civil Service on its own social and institutional activities.

Please note that the Civil Service depends on national and regional calls.

The network for the good living

Many realities from the social economy have manifested the need to **establish relations with other organizations**, to create collaborations, events or simply to share ideas and ways of living.



Mag, together with **Naturalmente Verona,** has thus thought at this instrument, the **Network for the Good Living,** that adresses this need with the potentiality of a website and allows to see and virtually meet the network.

It is a website that works as a double showcase, where members (groups and individuals), **can search for other members but also let themselves known to the general public.**

The website allows to people, wanting to change their consumer habits, **to search and find goods/services from the social economy and local shops.**

The network is also a **place to think and exchange**, that supports but does not substitute real relations.

www.retebuonvivere.org

Internal networks

...work and think in network.

Over the last few years, many **groups of enterprises and individuals** were born inside Mag's world – a world with few boundaries. They meet periodically (usually every three months) to **socialize a common future, to exchange knowledge and experiences, to find words to call their becoming, to read modern dynamics which include us but do not exhaust us.**

Therefore, working groups and thematic networks were born assisted by Mag, and today work through periodic meetings.

Group for a new agriculture. *It includes people working to regenerate agriculture through a material and spiritual relation with the earth, a more respectful and aware relation with biodiversity.*

CREA (Artistic committee). *The organizations network in the arts and performing sectors made up by people who do not give up in keeping together passion and work.*

Start-uppers. *A group for those who have started a new enterprise in the crafts sector, small businesses, cultural services, etc.*

Health-care and education enterprises. *Coordination group of old and new social enterprises to rethink, co-plan and coordinate territorial and community services.*

Mag in network

Mag Verona participates to the **Italian Mag network** together with: Mag 2 Milano, Mag 4 Torino, Mag Venezia, Mag 6 Reggio Emilia, Mag Roma, Mag Firenze and with the soon-to-be Mag delle Calabrie. Common passion: **mutuality and solidarity finance.**

It is in network with **several entities dealing with microcredit**: those who belong to the **Italian Network of Microfinance**, those who belong to **Caritas**, those linked to self-organization and mutual aid. Common responsibility: **financial inclusion and education.**

Mag has been entertaining relations for more than 25 years with the **Women's Library in Milano**. Some years later it activated a relation with the **Women's Library in Bologna.** It has also carried on an enriching relation with **Diotima Philosophical Comunity** from Verona University, participating also to the annual Seminar. These are places of thought and linguistic research where we give meaning to the sexual difference.

Mag participates to the **National network of the Città Vicine,** a network that blends attention for places, beauty and valorization of expressive and artistic forms, acknowledgement of gifts and bequests without ignoring today's contradictions.

Mag cooperates since its origins with the **historic cooperative movement** and particularly with Bologna's League. Mag Servizi adheres to **Veneto Legacoop** and dialogues with **Verona Confcooperative.**

Mag adheres to the **regional network for social and territorial responsibility** through **Veneto Responsabile**.

Mag participates to the Veneto network **"Si può fare!"** (We can make it!), which is made up of a group of small municipalities and citizens' associations that aims at changing society, the economy and institutions from the bottom according to de-growth principles.

Mag is in strong relation with other local entities **in the realm of labour services and support to start-up businesses**, Verona Innovazione and Cosp Verona among them.

Mag is in dialogue with **Labsus** for the diffusion of subsidiary practices and shared administration.

Mag activates networks and temporary collaborations at local, national or international level, for the participation and management of specific projects and activities.

Our members' loans

Contribute actively with your savings to a fairer and more ethical economy

Since its birth, Mag has stimulated its members to **rethink the use of private money** and address it to social activities and mutuality.

It is under the eyes of everybody that traditional finance has behaved with speculative intentions and for the wealth of the few. Ethical finance, instead, has been searching for more than 30 years **to raise awareness on the fact that there are alternative choices for your own savings in mutuality and ethical places.**

Mag Servizi collects savings among its members to support its activities and statutory projects.

Today, more than ever, it is important to rethink the orientation we want to give to the economy, with the awareness **that starting from our small savings we can avoid an improper use and speculation of money** with all the negative impacts it has in real economy.

From Mag Verona's experience, 7 other Mags and Banca Popolare Etica where born in Italy

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Please note that member's deposits can be free of temporary limits or be limited for 12 months; depositors benefit from interests rates.

For further information please contact Mag!

Membership form for natural persons

Dear MAG MUTUA PER L'AUTOGESTIONE COOPERATIVA SOCIALE
via Cristofoli 31/a, 37138 Verona

I, the undersigned _____

_____

born in _____

_____ the _____

with legal residence in_____

zip code _____

tel. _____

fax _____

e-mail_____

fiscal code_____

profession_____

asks
to be accepted as member
signing and depositing

in euro € _____ (in letters euro _____)

as joining fee to the following Bank account:

Valpolicella Benaco Banca Credito Coperativo
IBAN: IT 38 T 08315 60031 000000085575
Reason for payment: Quota di capitale

The undersigned declares to accept the Statute (http://www.magverona.it/la-mag/dati-istituzionali/).

I hereby authorize the use of my personal details according to the Italian Legislative Decree n° 193/2003

Date and place _____

Signature _____

I hereby declare to accept the compromising clause under art. 31 of the Social Statute

Signature _____

Membership will be effective after resolution of the Board of Directors
Please return this form complete with your details to Mag
fax (045575213) or e-mail (info@magverona.it)

Become member of Mag Mutual

Become member of Mag Servizi!

Membership form for Legal persons

Dear. MAG SERVIZI SOCIETÀ COOPERATIVA
via Cristofoli 31/a, 37138 Verona

I the undersigned_____

born in_____ the_____

legal representative of _____

with ofices in _____zip code _____

tel._____fax_____

e-mail_____

fiscal code_____

VAT number_____

declares
that the organisation I represent
intends to become member by signing and depositing

in euro € _____ (in letters euro _____)

n._____actions of 25,00€ each in the following bank account

Valpolicella Benaco Banca Credito Coperativo
IBAN: IT 31 M 08315 11700 000000085574
Reason for payment: Quota di capitale

The undersigned declares to accept the Statute (http://www.magverona.it/la-mag/dati-istituzionali/).

I hereby authorize the use of my personal details according to the Italian Legislative Decree n° 193/2003

Date and place _____

Signature _____

I hereby declare to accept the compromising clause under art. 27 of the Social Statute

Signature

_____

Membership will be effective after resolution of the Board of Directors
Please return this form complete with your details to Mag
fax (045575213) or e-mail (info@magverona.it)

MAG
CASACOMUNE

lets give space
to social economy and solidarity finance!

Mag opened its **Common House** in Verona in 2012, a **working space that hosts all Mag's initiatives and those of homeless entities**.

We realized a **broad-based financing campaign** to buy and rebuilt the Common House.

You can contribute to this project buying **one or more symbolic 500€ bricks:** we need to reach 950 bricks, and we have already reached more than 2/3.

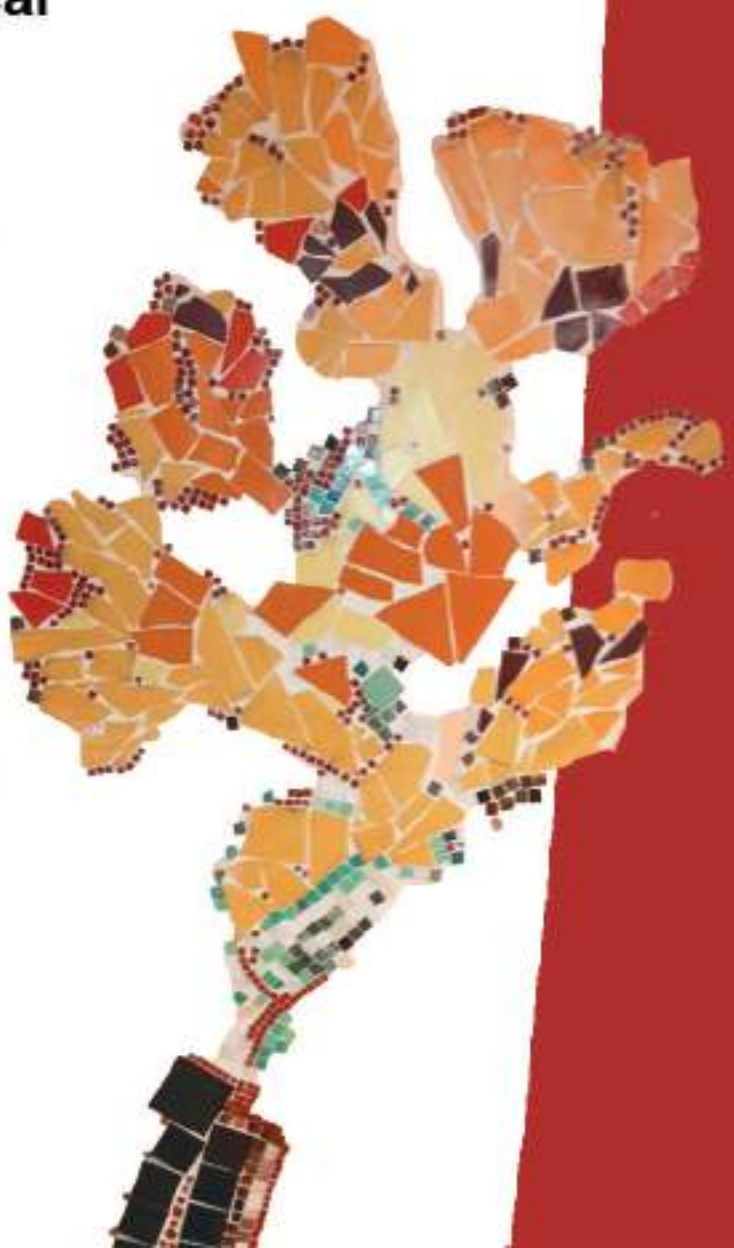
The brick is **share capital,** it belongs to the owner and allows him/her to participate in Mag's Common House life as a member.

Many social enterprises, territorial organizations and individuals have already adhere but **we still need your help to complete the project. The last step is missing!**

Throughout a long period many women and men were supported by Mag, **now Mag needs to be supported by them in order to promote a more human and ethical economy and finance.**

Keep informed on how to become a member.

Thank you!



Comitato MAG
per la Solidarietà Sociale
onlus

It was born in 2009 from Mag Mutua's and Servizi's experience.

The committee pursues **social and civil solidarity aims**, **it operates in favour of disadvantaged people** due to their physical, psychological, economic, social or family conditions and **in favour of foreign communities**, hit by material poverty but committed – with their own strengths – to rise again.

The Committee operates exclusively through volunteers and sustains:

social and self-employment **microcredit**;

training for women and men that are in a disadvantaged situation to help them acquire tools for their **financial planning and self-employment;**

local self-development projects in foreign communities

The Committee promotes its own projects with free contributions, bequests from people, associations and others.

You can support the Comittee with 5x1000!

Thanks to the Italian **5x1000**, the Comitato Mag per la Solidarietà Sociale Onlus could constitute a **fund for providing microloans to people in difficult situation**! THANK YOU!

c.f. 93211120238

The project in 'NDEM

More info on:
www.ndem.info

The **NGO from Ndem's village** is a local development project from a desert area in Senegal.

The territory of Ndem has come back to life thanks to **Babacar M'Bow**'s and his wife **Aissa's** economic, social and spiritual engagement. Of course, **many more women, men and organizations all over the world contribute to the project.**

This **self-development project** is an alternative to emigration. It p**romotes autochthonous activities** (crafts, weaving, bio-agriculture) **and other projects of the NGO** (school canteen, microcredit, training center, sanitary facilities).

It also creates jobs for many people thanks to the **local and ethical brand "Maam Samba"**.

The NGO, with Mag's and the Committee's help, opened an **ethical store and solidarity hotel called "Maam Samba" in Dakar**.

Learn more about the Committe and how to participate:
www.comitatomag.org
info@comitatomag.org

Mag's women and men

Mag Mutua's Board of directors

Antonio Tesini (Coop. Agr. Cà Magre), presidente
Lucia Lombardi (Ass. Il Piccolo Principe), vicepres.
Gemma Albanese (Mag Mutua)
Loredana Aldegheri (Mag Mutua)
Laura Bortolazzi (Az. Agr. Il Bosco del Mantico)
Simonetta Cappelletti (Mag Servizi)
Silvia Castelli (Ass. Omnia Impresa Sociale)
Stefano Cestaro (Ass. 4.Venti)
Paolo Dagazzini (Mag Mutua)
Milena Giacometti (Coop. Soc. La Genovesa)
Gaetano Greco (Ass. BALDOfestival - Mosaika)
Alessandra Salardi (Ass. Archivio Tommasoli)
Anna Salvagno (Coop. Soc. L'Alveare)
Andrea Satto (Cooperativa Lavoratori Metalmeccanici)
Enrico Zampini (Coop. Soc. Filo Continuo)
Maria Teresa Bosco (Ass. La Strada GPH Onlus)

Mag Servizi's Board of directors

Maria Teresa Giacomazzi, presidente
Simonetta Cappelletti, vicepresidente
Loredana Aldegheri, Maria Chiara Babolin
Stefania Colmelet, Stefania Frilli
Carla Giordano, Lucia Lombardi
Giulia Pravato, Maurizia Saccoman
Antonio Tesini, Enrico Veronese

The Staff

Secretary, welcoming, promotion and communication
Giulia Pravato, Gemma Albanese

Research, training and project management Office
Loredana Aldegheri, Paolo Dagazzini, Tommaso Mastelli

Microcredit office
Stefania Colmelet, Gemma Albanese

Administrative and management consultancy
Stefania Frilli, Maria Chiara Babolin,
Lacri Sporis, Marta Tomezzoli,
Enrico Veronese, Paolo Dagazzini

Labor services
Carla Giordano, Simonetta Cappelletti,
Maurizia Saccoman, Paola Girelli

Mag's Administration
Stefania Colmelet, Enrico Veronese

Mag Mutua's Director
Loredana Aldegheri

Centro Servizi's President
Maria Teresa Giacomazzi

...with the support of the volunteers from the Civil Service, the microcredit office and other areas of Mag;

with the help of interns and students;

and the participation of many collaborators, trainers, University professors, professionals.

“No road
has ever guided
any caravan
up to reach
its mirage,
but only mirages
have set in motion
caravans.”

Henri Desroche

“The subject doesn't look
for what he/she needs,
but he/she makes it exist.”

Carla Longi

Mag Mutua per l’Autogestione Cooperativa Sociale
Mag Servizi Società Cooperativa
Comitato Mag per la Solidarietà Sociale Onlus

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Microcredit:
microcredito@magverona.it

New memberships:
amministrazione@magverona.it