

R É S E A U



## Accorderies at a glance

Accorderies **fight poverty and social exclusion** through an approach that emphasizes solidarity, cooperation and greater social justice. They create **networks for exchanging services** and are open to interested individuals without regard to age, gender, income or culture.

Accorderies draw on the talents, skills and know-how of their members. **The currency for exchanges** is time. The hours of each member have equal value, regardless of the service provided.

**Services exchanged between members** range from cooking to computers, from housecleaning and odd jobs to coaching in languages, music and sports. Since the first Accorderie was set up in Quebec City in 2002, there have been over **45,000 exchanges**, for a total of **100,000 hours** of services exchanged by members! In 2015, we now have **3,000 members** who offer almost **1,000 different services**.

Accorderies also organize **collective services** such as buying groups and solidarity credit (small consumer loans) and **Accorderie services** for the daily operations of the Accorderie.

## An asset for the community

An Accorderie **improves the quality of life** of its members by providing access to services that many of them could not obtain otherwise and to quality foods at reduced prices through buying groups.

An Accorderie **empowers** its members by enabling them to improve their living conditions and **break out of their isolation**.

It increases **self-esteem** by valuing the talents and skills of each individual. It promotes participation in an open and inclusive **social network**, **strengthens the social fabric**, develops a sense of belonging and facilitates the integration of new immigrants.

An Accorderie always begins as the initiative of individuals and organizations in the community concerned. This ensures strong local roots and contributes to its sustainability.

## The Accorderies and their network

The first Accorderie was set up in 2002 in Quebec City in response to food insecurity and economic issues identified in the disadvantaged Saint-Roch neighbourhood. Two organizations, the *Fondation Saint-Roch de Québec* and the *Caisse d'économie solidaire de Québec*, joined forces with individuals in the community who were concerned by poverty and social exclusion and wished to develop new forms of solidarity.

The **Accorderie de Québec** became a reality in June 2002. It initially developed collective services (a buying group and solidarity credit) and then the exchange of services between members. The formula was an immediate success. In 2006 a network was created, the **Réseau Accorderie**, along with a **social franchise system** for setting up new Accorderies.

## Growing interest in the Accorderies

**The Réseau Accorderie now has 13 member Accorderies in ten regions of Québec** and over **3,000 members**.

In 2011 a first Accorderie was set up in **France**, where there are now twenty. Since the Réseau Accorderie was created it has received hundreds of requests for information from elsewhere in Canada and around the world: Europe, North Africa, Asia. The Accorderies have also been the subject of a number of academic studies.

### Did you say: "Accorderie?"

The name *Accorderie* was created from the French words *accord* (agreement) and *corde* (rope), combining the idea of cooperation between members and ties that bind. There is also a historical connection to the *corderies* (rope factories) that were located in Quebec City's Lower Town, home to the first Accorderie.

## Objectives of the Accorderie

Set up a **network for exchanging services** between individuals that uses **time as the unit of currency**.

Recognize the **talents and knowledge** of each individual in a system where **everyone is equal**: an hour of one member's time is equal to an hour of the time of any other member.

**Improve living conditions** for members, in a spirit of **solidarity**.

Encourage a **socially diverse membership**, in order to enrich the Accorderie and the community.

Propose a different mode of **human interaction in the economy**, by putting the emphasis on human potential, mutual aid and trust.

## The three types of services exchanged

1. **Individual services**: exchange between two members or between a member and a small group of members.
2. **Collective services**: the Accorderie acts as intermediary – collective services are general interest services for members: buying group, solidarity credit.
3. **Accorderie services**: members are credited with hours for participation in Accorderie operations (welcoming new members, mailings, committees, processing solidarity credit requests, etc.).

## Becoming a member

Anyone can become a member. The only conditions are:

- attend an information session (individual or group)
- respect the founding principles of exchange and the courtesy code
- have the desire and capacity to exchange services.

## How to exchange services

When you become a member, you are credited with 15 hours in your **time account**, which is like a bank account with the balance calculated in hours. Members make their skills and know-how available to other members in the form of **service offers** (individual exchange). Each offer is posted on the web site of the Accorderie. When you find an offer that interests you, you contact the member offering it. After you receive the

service, you authorize the Accorderie to **credit that member with the number of service hours provided**.

### What an Accorderie is not...

#### **The Accorderie is not a service provider...**

It is the members who offer each other services, not the Accorderie.

#### **The Accorderie is not a barter system...**

Services exchanged within the Accorderie system are paid for in social currency, calculated in hours and valid for a service from any member. Barter is more of a direct exchange or the exchange of goods or services of equivalent value.

#### **The Accorderie system does not involve professional services or "under the table" services...**

Services are exchanged on an individual basis in an Accorderie, not a professional one. They are performed within a **mutual aid network**. They are comparable to services exchanged between neighbours or family members. These exchanges do not constitute a form of revenue, they give access to services that members might not otherwise be able to afford.

#### **The Accorderie is not a form of charity...**

An Accorderie seeks social change through **exchange and solidarity** rather than through charity. Members actively contribute to improving their living conditions and increase their self-esteem through the exchange of services.



## Profile of membership

Over **50%** of members have a household income of **under \$20,000**; **25%** under **\$10,000**.

Two-thirds are **women**.

40% are **individuals living alone**.

22% are **immigrants** (in Québec: less than 13%).

35% are **salaried workers** and almost half (46%) are **unemployed, retired** or **students**.

Almost one quarter are between the age of 26 and 35, 18% are 36 - 45, 15% are 46 - 55, 19% are 56 - 65, and 12% are over 66.

Most members were **referred by someone close** (friend, family member, etc.).

Almost half say that they are involved in other **organizations in their community**.

## Member motivation

When asked: "**Why are you a member of an Accorderie?**" the main reasons given are:

**"To save money"** (frequent answer among the less fortunate)

**"Because the Accorderie formula makes it possible to change society"** (main motivation among members with higher income)

**"Everyone is equal: one hour equals one hour"**

## Member transactions

**Individual exchanges:** account for almost 40% of all member transactions

**Collective exchanges** (mainly buying groups, and solidarity credit): 25%

**Accorderie exchanges** (activities necessary for the operation of the Accorderie): 22%

**Members with an income below \$20,000 or who live alone** make more use of services.

The **average duration of a transaction** is a little over two hours.

The **most common individual services exchanged** include: haircuts, transportation, help with moving, odd jobs, cooking meals, light housework, computer assistance.

**Source:** Information in this section about the Accorderies and their members comes mainly from the study: Les impacts des Accorderies sur la lutte contre la pauvreté et l'exclusion sociale (automne 2014)

