

# Rules governing the Associative Economics Quality Guarantee Mark

Version December 2004

## 1. Format

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The Mark appears in the following format irrespective of colour:



## 2. Purpose

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The purpose of the Mark is to recognise and guarantee the associative economic quality of any enterprise – hereinafter “the enterprise” – that fulfils the Criteria defined below, whether it is agricultural, industrial, commercial, financial, governmental, humanitarian or cultural, and regardless of its size, locality and domain of operation.

Holders of the Mark have demonstrated an approach to modern economic life that fosters cultural diversity, respects human rights, and promotes environmental and economic sustainability.

The Mark is used in relation to those services covered by Class 35 (business management, commercial administration), Class 36 (financial operations, monetary operations), and Class 41 (education, training).

## 3. Owner

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The owner of the Mark is the “Associative Economics Association” – hereinafter “the Association” – an association in the sense of Articles 60 and following of the Swiss Civil Code. Its seat is at CH 2037 Montézillon (Rochefort Commune), Neuchâtel, Switzerland.

## 4. Criteria

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Use of the Mark is subject to fulfilment of the following criteria:

### 4.1. Competence

The management of the enterprise is in the hands of a person or persons – hereinafter “the entrepreneur” or “entrepreneurs” – striving to understand associative economics in a manner recognised by the Association.

The minimum requirement is to have taken part in the “Colours of Money” seminar (Step 1) and completed Step 2, the “Figure Your Path” process.

### 4.2. Structure

The structure of the enterprise is such that its existence as a legal person, the management of its activities, and the financing of its means of production are distinguished from each other in a manner recognised by the Association so that no one element has undue power over the other two. In particular:

- a. The aim and existence of the enterprise are independent of both the providers of the finance for its means of production and of the views and opinions of its management,



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- b. The financing of the means of production of the enterprise is designed to guarantee its long term independence,
- c. The management of the enterprise functions in a transparent manner and maintains a clear record of decisions taken.

### 4.3. Accounting

- a. The accounting of the enterprise is open and transparent both internally and externally.
- b. Based on double-entry bookkeeping, it is structured in terms of a universal framework defined by the Association to provide a common language for all enterprises.
- c. Each entrepreneur establishes a budget and maintains the bookkeeping and year-end forecasting for the enterprise (or the part of the enterprise) that he represents.
- d. In the event of an enterprise having more than one entrepreneur, the entrepreneurs together establish a budget and maintain the bookkeeping and year-end forecasts for their enterprise as a whole.
- e. In the same way, a budget is established and the bookkeeping and year-end forecasting maintained for each group of enterprises that meets (see 4.4a below).

### 4.4. Meeting

- a. Independently of any trading or financial relationships, the entrepreneur of an enterprise and the entrepreneurs of at least two other enterprises hold a meeting of constant composition and on regular basis at a frequency agreed with the Association – hereinafter “the Meeting”. The meeting will be a real one; that is, the entrepreneurs must be in the same room.
- b. The purpose of the Meeting is for the entrepreneurs to share and comment on the economic situation of their respective enterprises through the medium of budgets, management accounts, and year-end forecasts, as a basis for building a shared picture of their own and each others’ situations both individually and together.
- c. The year-end is the occasion of a similar Meeting, at which the aims and budgetary options of the enterprises for the following year are likewise considered and made clear.

## 5. Monitoring

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These Rules are conceived and formulated to permit their future evolution in accordance with the conditions necessary to the fulfilment of the purpose of the Mark.

To this end, they are subject to continuous review by the Association, which reserves the right to amend and develop the Rules as it sees fit. enterprises have one year in which to adopt them.

The Association facilitates the use of the Rules by coaching the enterprises. To this end, the Association appoints entrepreneurs – hereinafter “the Coaches” – recognised as having the competence to act in that capacity.

Ongoing fulfilment of the Rules is effected through the Meeting.

## 6. Use

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Permission to use the Mark will be granted by the Association, without discrimination to any enterprise which applies, provided it meets the required standard and as long as the prospective authorised user complies with the regulations governing the use of the mark.



## A Path from Competition to Association

The Mark is provided by the Association. The Mark is to be used only at the top right hand of the name of the enterprise and not in connection with any trading name, brand, product or service of the enterprise or in any other way.

The Mark may be used only by an enterprise. A register of authorised enterprises is maintained and held for public inspection at any reasonable time. The register is kept at the Association's seat.

### 7. Financing

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The administration and development of the Mark is conducted on a public benefit basis.

The costs are met from three sources:

1. One-off application fees from the enterprises (the amount decided and published annually by the Association – see annex)
2. Annual licence renewal fees from the enterprises (the amount decided and published annually by the Association – see annex), and
3. Grants provided by a fund established for this purpose.

The Association has no trading or financial relationship with any of the enterprises.

### 8. Sanctions and Dispute Procedures

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Non-fulfilment of the above Rules disqualifies the enterprise with immediate effect, whose name will then be removed from the register of authorised enterprises.

The Association and the enterprise concerned jointly inform all interested parties of this disqualification and in particular the enterprise's personnel, clients, suppliers, and supporters, as well as its investors and other financial participants.

In the event of disqualification, the enterprise undertakes to remove all mention of its connection with the Mark within three months from the date of disqualification. Failure to do this will make the enterprise liable for financial penalties, decided by the Association, at least equivalent in cost to the benefit gained from not doing so.

In the event of a dispute, the enterprises concerned jointly advise the Association of their problem and request the advice of an independent Coach acceptable to all parties. If the dispute remains, appeal may be made to the Association with whom final judgement rests. Legal jurisdiction is located in Neuchâtel, Switzerland.

*This version of the Rules supersedes all previous versions.  
Enacted Montezillon, Switzerland. 30<sup>th</sup> December 2004.*

### Fees Annex

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The fees for use of the Mark in the year 2004 and until further notice are:

One-off application fees:	0.05% of next year's projected gross profit subject to a minimum of CHF 400 / GBP 150 / EUR 250 / USD 300
Annual licence renewal fees:	0.03% of next year's projected gross profit subject to a minimum of CHF 250 / GBP 100 / EUR 150 / USD 200