COMMUNITY FINANCE & RESOURCE SHARING GUIDE

Economic Stewardship Framework

Purpose

This guide provides principles and practices for managing shared resources, community projects, donations, and financial stewardship within SDIC communities.

The purpose is not control.

The purpose is transparency.

Healthy communities are built upon trust.

Trust grows when resources are managed openly, responsibly, and in alignment with shared values.

Core Principle

Money is a tool.

Resources are a responsibility.

Stewardship means using resources wisely in service to people, land, and future generations.

Neither wealth nor poverty determines a person's value within the community.

Character, contribution, and stewardship matter most.

Guiding Values

All financial decisions should seek alignment with:

- Peace
- Love
- Unity
- Respect
- Responsibility

- Accountability
- Stewardship
- Reciprocity

When uncertainty arises, return to these values.

Contribution Takes Many Forms

Communities thrive when people contribute according to their abilities and circumstances.

Contribution may include:

- Financial support
- Skilled labor
- Physical labor
- Project leadership
- Food production
- Caregiving
- Teaching
- Administrative support
- Stewardship service

No single form of contribution is considered superior.

Healthy communities recognize diverse forms of value.

Donations vs Obligations

Donations are gifts.

Donations do not purchase authority, status, leadership, ownership, or special privileges.

Financial generosity is appreciated.

Stewardship and trust remain separate from financial contribution.

Community leadership is recognized through character and service.

Transparency Principle

Community trust requires transparency.

Whenever appropriate, communities should provide clear information regarding:

- Shared expenses
- Project budgets
- Community funds
- Major purchases
- Donation use
- Financial priorities

Transparency strengthens confidence and reduces misunderstanding.

Community Funds

Communities may maintain separate funds for specific purposes.

Examples include:

Land Stewardship Fund

Supports:

- Land restoration
- Forestry projects
- Water systems
- Soil improvement
- Ecological protection

Infrastructure Fund

Supports:

- Buildings
- Solar systems
- Roads
- Community tools
- Equipment
- Repairs

Kitchen & Food Fund

Supports:

- Shared meals

- Community staples
- Garden supplies
- Food preservation projects

Emergency Fund

Supports:

- Unexpected repairs
- Safety concerns
- Community emergencies

Education & Community Development Fund

Supports:

- Workshops
- Stewardship training
- Educational materials
- Community-building initiatives

Shared Expenses

When expenses benefit the whole community, communities may choose to share costs through voluntary contributions, agreed-upon assessments, fundraising, or other mutually accepted arrangements.

Financial expectations should be discussed clearly before commitments are made.

Agreements work better than assumptions.

Project Funding

Every significant project should have:

- Clear purpose
- Responsible steward
- Estimated budget
- Funding source
- Maintenance plan

Projects should be evaluated not only by cost but by long-term value and sustainability.

Resource Sharing

Many resources may be shared.

Examples:

- Tools
- Equipment
- Vehicles
- Building materials
- Seeds
- Educational materials

Shared resources remain community assets unless otherwise agreed.

Clear stewardship reduces confusion.

Ownership and Improvements

Whenever improvements are made to shared land or community infrastructure, expectations should be discussed in advance.

Examples:

- Cabins
- Gardens
- Solar systems
- Water systems
- Fences
- Permanent structures

Questions should be addressed before construction begins:

- Who owns the improvement?
- Who maintains it?
- What happens if the steward leaves?
- Does it become part of community infrastructure?

Clarity before building prevents conflict later.

Labor and Reciprocity

Labor has value.

Generosity has value.

Financial contributions have value.

Communities should avoid creating systems where only money is recognized.

Likewise, communities should avoid taking labor contributions for granted.

Reciprocity means contributions are respected in all forms.

Fundraising Principles

Fundraising should align with community values.

Fundraising efforts should:

- Support clearly defined goals
- Be transparent
- Honor donor intent
- Avoid manipulation or pressure
- Strengthen community resilience

Every dollar should have a purpose.

Financial Stewardship Review

At least annually, communities should review:

- Fund balances
- Major expenses
- Active projects
- Financial priorities
- Future needs

The purpose is awareness and responsible planning.

Financial Accountability

Those entrusted with community resources agree to:

- Maintain accurate records
- Communicate honestly
- Avoid conflicts of interest
- Use resources responsibly
- Report concerns promptly

Stewardship is a responsibility, not a privilege.

The Gift Economy Principle

Communities may choose to incorporate gift economy practices.

Gifts are freely given.

Gifts are not debts.

Gifts are not leverage.

The healthiest gifts move through the community without expectation of return.

Generosity strengthens community when it remains voluntary.

Future Generations Principle

Every financial decision should consider more than immediate needs.

Ask:

Will this strengthen the community one year from now?

Five years from now?

Seven generations from now?

Stewardship requires a long view.

Closing Principle

We are not building an economy of extraction.

We are building an economy of stewardship.

Resources flow where they are needed.

Contributions are honored.

Transparency builds trust.

Stewardship protects the future.

May every resource entrusted to our care be used wisely, responsibly, and in service to life.