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BEST PRACTICE:
✨ **FINANCING THROUGH A**
COOPERATIVE ✨

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Want to avoid bank loans?
Don't want corporate control?
Care about fairness and community?
Time to explore creative ways to fund your
business.

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A GERMAN MODEL: THE GENOSSENSCHAFT IN ENGLISH: COOPERATIVE.

A system where many people share ownership,
make decisions together, and pool resources.

- ✓ Fair
- ✓ Democratic
- ✓ Independent of big investors



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EXAMPLE: BÄCKERSLÜÜD

Bäckerslüüd is a bakery in northern Germany – but not a typical one.

It's a Genossenschaft: a cooperative owned by many, with no single boss or outside investor.



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WHY CHOOSE THIS MODEL?

They wanted to bake real bread:

- ✓ No artificial additives
- ✓ Local ingredients
- ✓ Slow processes and care

Instead of chasing profit at any cost, they chose quality and independence.



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HOW IT'S FUNDED

Instead of bank loans, they raised money from members of the cooperative.

Everyone involved shares responsibility and helps shape the business.

No corporate pressure. No debt burden.

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HOW DOES A COOPERATIVE WORK?

- ✓ Many people invest small amounts
 - ✓ Each person gets one vote – no matter how much they paid
 - ✓ Decisions are made together
- It's fair, transparent, and democratic.

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WHY IT WORKS

- ✓ Bakers can focus on good ingredients and craft
- ✓ Customers know exactly where their bread comes from
- ✓ The whole community supports the business – now and for the future

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THE BIGGER MESSAGE

Bäckerslüüd is just one success story.

But the idea is universal:

- ✓ Be creative with financing
 - ✓ Build something together
 - ✓ Stay independent and fair
- 👉 More: baeckersluud.de

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