

bHive™ Let's do it!



**Local people.
Local place.
Local economy.**

An Australian first.
bHive is building a cooperatively owned,
peer to peer sharing economy platform
for local towns that will begin in Bendigo.

“bHive allows communities to have the advantages of economy without the liabilities of pernicious, nonlocal corporations like Uber and AirBNB. It is an amazing, breakthrough tool for supporting local businesses and local economies.”



Michael H. Shuman, economist, attorney, author, entrepreneur and globally recognized expert on community economics.

“We know there’s a real need to revitalise local economies in ways that draw in the whole population. Around the world sharing platforms are helping to innovate and create new economies, changing the way we procure services and exchange ideas. Using co-operative principles, bHive’s platform will genuinely help to spread wealth, opportunity and ownership - building a real sharing economy with real connections. I can’t wait to see what’s next for the platform.”



Melina Morrison, Chief Executive Officer, Australian Business Council of Cooperatives and Mutuals

Want to know more?

www.bHive.coop
hello@bhive.com

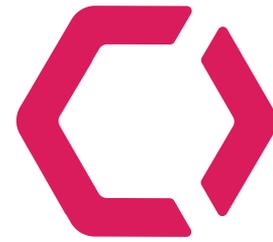
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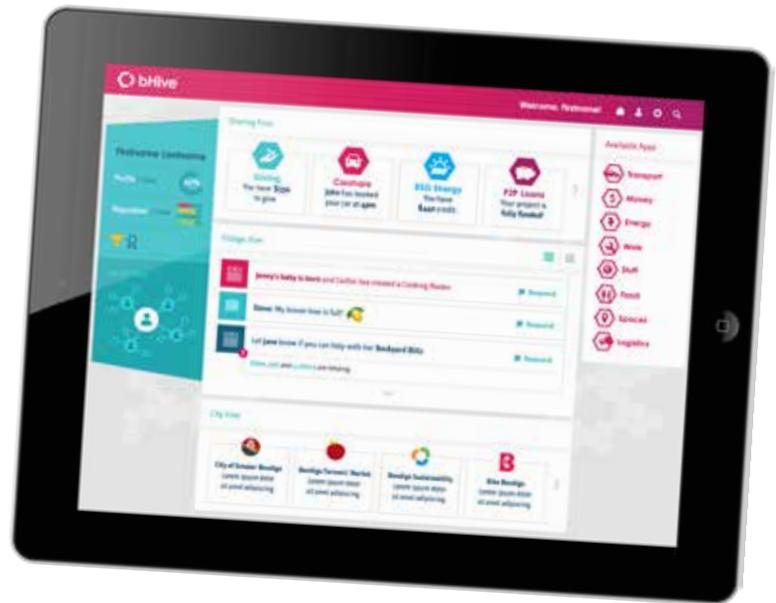
Vision

We own our local digital sharing economy together

online sharing, trade, equity.

First mission

Create a digital platform that allows Bendigo people to create, own and run sharing enterprises, providing access to shared local goods and services.



Purpose

	Outcomes
Build local Enterprises	bHive is an economic development driver that will enable local people to build the cooperative sharing enterprises that will operate using the bHive reputation, identity and payments tools.
Create meaningful work	bHive will create work and income in peer to peer services including energy, food, stuff, transport, skills, money, logistics, space, business and personal services and more sectors.
Localise spending	Currently, households in Bendigo spend \$2.5 billion annually, with a high percentage of this leaving Bendigo. Our modelling indicates that by 2030, bHive sharing enterprises will be keeping a projected \$71 million annually in the local economy.
Locally owned	bHive users will own the platform under our cooperative structure. As a non-distributing cooperative, any surplus made is reinvested in the bHive platform and local charities. Sharing enterprise cooperatives will be owned by the users of each and profits will be distributed amongst member owners.
Belonging	bHive is a community building tool that brings people together to create real human connections. Neighbours can communicate and share local ideas, produce, tools, run events and projects.
Eradicate poverty and restore the ecology	4% of all spending on bHive sharing enterprises will be invested in local charitable projects that aim to eradicate poverty and restore the ecology. By 2030 this is projected to be over \$3m annually.

User experience

1. Shared Village

Connection, Neighbours, Wellbeing

Meet Nicole. Nicole joins bHive as a member and gains access to her shared village of neighbours. Nicole can share with the neighbours, including veggies, tools and her wheelbarrow. She can set up a babysitting roster, organise a street party, post local events, build local relationships, create local projects and teach the neighbours how to prune fruit trees. Nicole is a neighbour, a friend and an integral part of her community. Her Village isn't about money, it is real sharing and human connection.



2. Shared Economy

Local Apps, Local Services

Nicole can then choose bHive apps she wants to use. These are services run across Bendigo. Car sharing? Carpooling? Food share? Land share? Equipment share? House share? Peer to Peer (P2P) loans? P2P insurance? P2P energy? For each service, Nicole is a member and therefore an owner. She can help to create, work for and/or use these services.



3. Shared Giving

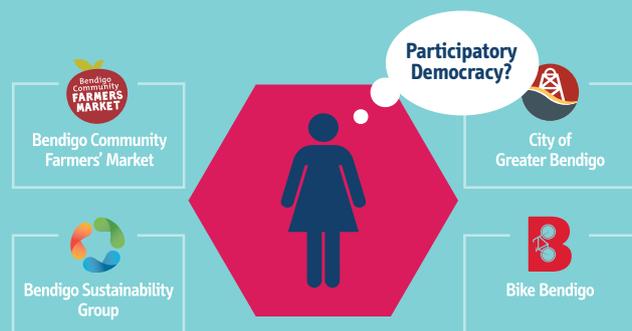
A percentage of Nicole's spending in the Sharing apps goes into her Giving account. Nicole decides which local charities receive her spending, with projects aiming to either eradicate the causes of poverty or restore the local ecology.



4. Shared City

Democracy, Participation

In her Shared City, Nicole can check in on Bendigo events and down the track, participate in local governance, crowdsourced projects and more.



“The bHive team has a quality that all founders need to possess: they can gaze at a ghastly dark sky and see bright sunshine. bHive’s unyielding spirit can serve as an example for all who want to make it in the digital cooperative economy.”

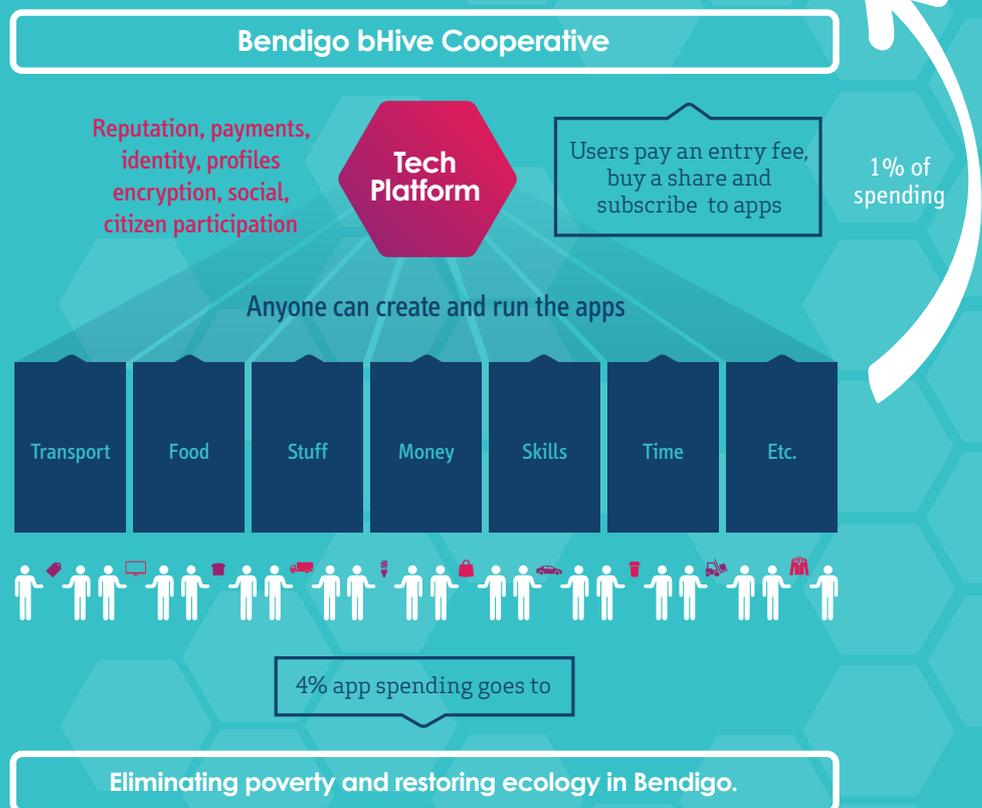


Trebor Scholz, scholar-activist and Associate Professor for Culture & Media at The New School in New York City.

How we’re organised

A cooperative is an organisation owned by its members.

The bHive Cooperative constitution will ensure that the bHive platform is always owned by Bendigo, with the benefits flowing back into our community.



Cooperatives - nothing new for Bendigo

Bendigo was home to many cooperatives in the 1800s. We had brewing cooperatives, butter cooperatives and cheese cooperatives.

The Bendigo Fruit Growers Cooperative Society began in 1889.

The Bendigo Bank evolved from a building society, with locals seeking ways to help miners buy their own homes.

Cooperatives are now entering the digital age, with international platform cooperatives like Fairmondo, Stocksy, Modo and Loconomics.

Seven cooperative principles

- VOLUNTARY OPEN MEMBERSHIP** (Icon: raised hand)
- DEMOCRATIC MEMBER CONTROL** (Icon: envelope and ballot box)
- MEMBER ECONOMIC PARTICIPATION** (Icon: hands holding a coin)
- Cooperation AMONG Cooperatives** (Icon: two hands shaking)
- AUTONOMY & INDEPENDENCE** (Icon: flag)
- Concern FOR THE Community** (Icon: group of people)
- Education TRAINING & INFO.** (Icon: book)



Q: Why bHive?
A: Market failure

There are several problems facing local communities that our current economic system cannot address. An economic platform that is owned by the people it serves can solve many large and everyday problems.

Everyday problems bHive can solve	Solution
People need goods and services in real time but do not want or need the expense of owning them.	bHive provides real time access to shared goods and services at lower cost than ownership.
People would like to earn income by providing their goods/services.	bHive allows people to share goods and services, earning income and retaining profit locally.
Wellbeing: we have epidemic levels of social isolation, loneliness, depression, suicide, anxiety, obesity, heart disease and more.	bHive prioritises connection, sharing and relationships between neighbours and communities and invests in projects that eradicate poverty locally.
A lack of trust online.	bHive provides reputation and identity management.
Tech giants sell your data, advertise at you based on your data and do not respect your privacy.	Members own and control their own bHive data.
Equity of access.	With bHive, all members can earn income, build reputation and create meaningful work.

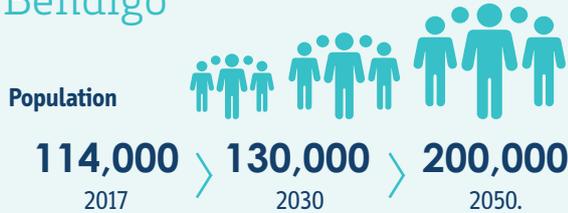
Large Scale Problems bHive can help solve	Solution
Economic inequality and stagnation: Eight men have the wealth of half the world's population. There has been global economic stagnation since 2008.	bHive is equally owned by all members. bHive stimulates the growth of new local, peer-to-peer sharing enterprises such as car sharing, car pooling, stuff sharing, loans, crowdfunding, making and more.
Jobs: automation, the end of manufacturing, no wages growth, end of full time employment.	New local sharing enterprises create local meaningful work for everyone.
Global Digital Monopolies: the rise of precarious work, off-shore profits.	bHive allows the Bendigo community to retain spending, work and ownership locally.
Over Consumption: 99% of everything we buy is waste within six weeks of sale.	A local economy that shares access to local goods and services, enables shared access to renewable energy, electric vehicles and bikes and invests in projects that restore the local ecology.

bHive Users	Value Proposition
Prosumers: people with excess time, skills and stuff wanting to create income.	Create income, build reputation, strengthen local place.
Consumers: people in need of stuff, skills, time and services.	Meet your needs in real time, save money, build reputation and strengthen the community.
Entrepreneurs: who want to establish local sharing enterprises.	Access to new markets with reputation, identity and payments.

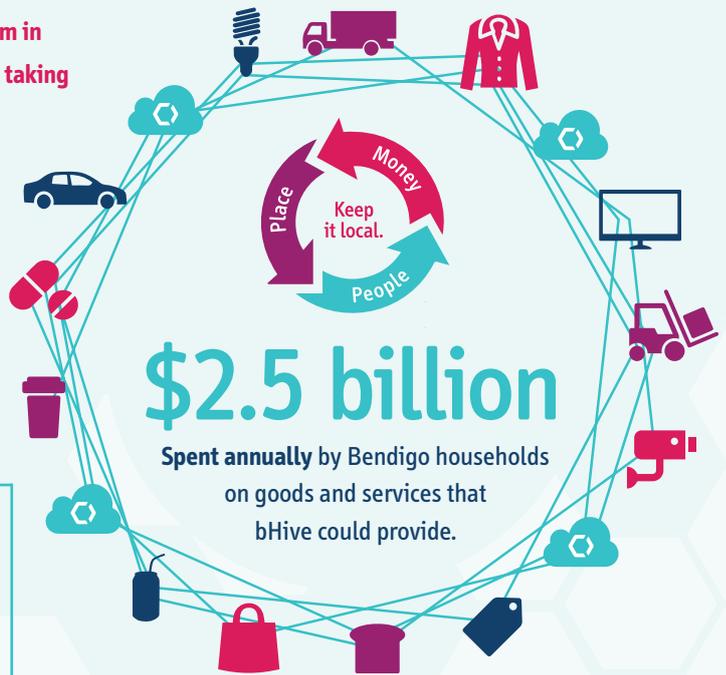
Why enter the market now?

We have a short window of opportunity to build this platform in Bendigo before more global platforms are established here, taking profits, work and spending offshore.

Bendigo



<p>56,000 aged 20-56</p>	<p>30,000 members of Facebook buy, swap and sell pages</p>
<p>87% spending \$50/month online</p>	



Australian



68%
now spend and earn money through the sharing economy*



\$55bn by 2021
The market for peer-to-peer (P2P) services is projected to grow to a whopping \$55bn by 2021 – nearly a fourfold increase in five years.†

Global

The potential Sharing Economy market is US **\$2 trillion.**



The current market is approximately US **\$250 billion.**



\$6 trillion, or 8% of total global GDP at risk of disruption by the sharing economy over the long term. ‡

bHive Potential?

Imagine this in Bendigo: Around the world, peer to peer sharing enterprises are empowering people across the following economic sectors: Worker support, learning and education, wellness and beauty, municipal services, money, goods, health, space, food, utilities, mobility services, personal and business services, logistics, vehicle sharing, corporations and organisations, analytic and reputation.

* Source: P2P lender RateSetter

† Source: <https://www.canstar.com.au/news-articles/2-3-aussies-use-shared-economy-uber-ebay-airbnb/>

‡ Source: <http://www.zerohedge.com/news/2017-07-24/primer-global-sharing-economy-20-charts>

bHive Partners, Supporters and Friends



bHive keynote speakers,
sustainability network member



Platform cooperative
evaluation project partner



Obtained legal advice
on coop entity



Member, speaker at 2017
Conference in New York



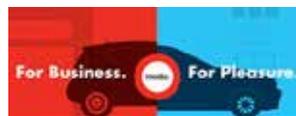
Member,
mutual support



Mutual supporters



Founding members



Establishing
car sharing partnership



Took bHive through the Crunch social
enterprise accelerator program



Member, supporters



Across all phases, we are
offering the option to join
our founding patrons.

Donate \$500, \$1,000
or \$2,000.

See bhive.coop for more
information.

Our founding patrons

Adam Dove
Ann Flanagan
Bella Torres-Gomez
Chris Harrington
Dale Harris
David Hooke
David Lumsdon
David Major
Deanne Williamson
Greg Cahill
Haven; Home, Safe
Jac Torres-Gomez

Jacqui Knee
Jencie McRobert
Jennifer Alden
John Willis
Keith Reynard
Laurie Whelan
Linda Beilharz
Maree Cahill
Marg Allan
Matt Shanahan
Mercia McBurney
Roger McBurney

Nick Byrne
Penny Wilkinson
Philip Smith
Rachel Hannan
Rick O'Callaghan
Rim Martin
Robert Kretschmer
Robyn Major
Sara Hill
Steve Abbott
Sue Masters
Anthony Taylor

"bHive offers a transformative approach to community building and our economy - future ready tech and governance anchored on strong community values."



Linda Beilharz OAM,
Ice Cap Journeys, Former CEO Women's Health Loddon
Mallee, bHive Founding Patron, Bendigo Resident.

The plan

To transparently and effectively set up and operate bHive from now through to launch of the platform, the project team will implement these phases.

Our mission is to have a fully operational platform by 2020. Using cooperative rules, the budget and financial transactions of bHive will be freely available to all members.

Our implementation plan has six discrete phases through to the operation of a fully functioning platform cooperative. The implementation plan contains tasks and timelines.

Phase	When	Outcomes
1. Create foundations	2017-2019	<ul style="list-style-type: none"> 1.1 Launch event with 80 people in attendance raised \$30,000 1.2 Coop Model Rules researched and rewritten for a digital platform coop 1.3 bHive registered as a non distributing coop 1.4 bHive presentations made in New York and Melbourne 1.5 bHive networks developed with global and national platform coop community 1.6 Plans created for bHive tech development, comms, operations and fundraising.
2. Build structure	2019	<ul style="list-style-type: none"> 2.1 Build platform technology 2.2 Test bHive Villages App v1 2.3 Education and public story telling
3. Launch bHive Platform	2020	<ul style="list-style-type: none"> 3.1 Crowdfund membership 3.2 Launch bHive villages v2 3.3 Build enterprise capacity 3.4 Grow usage
4. Grow platform	2021	<ul style="list-style-type: none"> 4.1 Launch bHive 3.0 with car sharing service 4.2 Education and public story telling 4.3 Grow bHive membership
5. Sustain platform	2025	<ul style="list-style-type: none"> 5.1 Reach 6,000 Members, \$4M turnover, financially sustainable, repay investors 5.2 Support five or more sharing services, \$20M spending on platform 5.3 Charitable fund has \$900K
6. Catalyse Big Shift	2030	<ul style="list-style-type: none"> 6.1 20,000 members, \$12.6M membership revenue 6.2 10 sharing services, \$71M spending on platform 6.3 Charitable fund provides \$3.1M annually 6.4 Enable Platform Participatory democracy and shared decision making 6.5 Ecosystem of cooperatives with shared agreements in Bendigo

“It’s time to rethink how communities operate. Bendigo’s willingness in the past to try new things means it’s a terrific place to introduce such an innovative concept.”



Marg Allan, Regional Director Loddon Mallee Department of Environment, Land, Water and Planning, bHive Founding Patron, Bendigo Resident.

Financial information



In 10 years with 20,000 members



	2019 / 2020	2020 /2021	2021 /2022	2022 /2023	2029 /2030
New Members	1000	1,382	1,903	2,608	20,993
One off entry fees	\$50,000	\$19,122	\$26,008	\$35,279	\$235,964
New Shares	\$10,000	\$13,824	\$19,025	\$26,081	\$209,926
App subscriptions	\$120,000	\$165,898	\$228,312	\$213,982	\$2,519,124
Apps available	Villages	Car Sharing	Stuff Sharing		Ten apps
4% of App spending to charity					\$2,859,291
Income made by sharing enterprises		\$2,143,232	\$3,153,921	\$4,103,033	\$65,763,691
Donations/Grants/Investment	\$80,000	\$200,000	\$100,000	\$100,000	
Total Annual Inflows	\$140,000	\$461,274	\$537,304	\$696,735	\$9,526,401
Total Annual Outflows	\$139,810	\$464,500	\$553,500	\$652,750	\$4,986,041
Annual Surplus	\$190	\$(3,036)	\$(19,232)	\$24,803	\$12,039,849

Co-founders

Ian McBurney – Executive Officer

Ian McBurney is an ecological sustainability educator, entrepreneur, facilitator, speaker, MC and author. His specialty is change practice: how do we inspire others around us?

Ian spent 5 years in the early 2000s at Vox Bandicoot in Melbourne, delivering the famous environmental theatre program to ten thousand students, workplace culture change training to six thousand staff in local government and manufacturing.

Ian was responsible for the expansion and delivery of the Sustainability Street Approach to over 40 local governments around Australia, and cofounded the Bendigo Sustainability Group in 2007, Bendigo – A Thinking City in 2012 and the Synergize CoWorking Hub in 2013. He published Talking ecoLogical in 2014. With his business Live ecoLogical, he has worked across health, manufacturing and social sectors, schools, state government and 60 local governments in four states and two countries.



Julie Miller Markoff – Governance

21st century concerns and opportunities require dynamic and creative leadership.

That's why Julie co-founded bHive. Julie loves developing organisations fit for purpose: connected, empathetic, smart at doing, generating value and shared wealth, adaptive to social and work disruption.

Julie has influenced and implemented innovation, nationally, and internationally, for the past 20 years. Combining leadership with psychological, systems and network thinking, her expertise is in governance, ecosystems strategy,

partnering, culture and performance.

She has many firsts on her cv as a change architect and director including technology-driven business transformation. Her business The Leadership Studio coaches and advises progressive executives to lead and succeed in a connected, networked world.

Her goal is for communities to be included rather than locked out of technology-driven wealth and work creation. She values the development of enriched local places, social good and collaborative, powerful citizenry.



Clare Fountain – Business Development

Clare Fountain partners with businesses and community groups to support them to be successful, providing practical and doable solutions that deliver real change and real results. An effective communicator, skilled facilitator, coach and trainer who delivers proven

results. Clare is discreet, practical and outcome-orientated. Clare believes in strong communities and is active in the Central Victorian community and currently volunteers in leadership positions with a number of local organisations.



Marcus Turnbull – Technology Development

Marcus Turnbull is a computer nerd at heart. He started working in the software development industry shortly after Sir Tim Berners-Lee invented the World Wide Web. In a career spanning 20 years and 3 continents, Marcus has been involved in large projects across a range of industries (energy & utilities, trading, property management, agriculture) and technological platforms (desktop, web, mobile, mainframe!).

He relocated to Bendigo in 2010 and by 2014 had set up his own software development company, Turncode Productions, delivering boutique web and mobile solutions to the region.

Marcus is keen to nurture and encourage young tech-talent in Bendigo – he is currently on the board of the Discovery Science & Technology Centre, regularly offers work experience placements to high school students and occasionally mentors at Bendigo Coder Dojo.



“The only things you need for a thriving economy are people with skills and people with needs.”

- Douglas Rushkoff

“...and a platform to make it happen.”

- The bHive Team



www.bHive.coop