

FICA

**2020
Annual
Report**

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A Year Like no Other

There was no inkling in early 2020 of what the year had in store. The COVID-19 pandemic disrupted all plans.

It was clear to FICA ever since the beginning of the pandemic that landownership and housing were central problems: never has it been as important to live in a good, healthy, safe and stable place. Our mission has never been as relevant. On the other hand, the long-term nature of our institution was unable to respond with the necessary urgency. Staying on the same track as if nothing were happening was out of the question. Our response was to set up the FICAemCasa Emergency Fund, which mobilized support for over 3,500 families. The FICAemCasa Emergency Fund did not compete with the original FICA Fund, instead, donations to FICA only spiked, the fund grew and the long-awaited Apartment #2 is now steps away from being a dream come true!

We also deepened our institutional density and governance by adding professional staff and the establishment of the International Advisory Board, which examines our choices and points us toward new potential directions. At the Board's recommendation, we created FICALab, a space for testing and opening new fronts to work on.

The year ahead, 2021, does not appear to be any less challenging, however, by way of this report, we are proud to present how we responded to the enormous challenges posed by 2020: FICA is a resilient institution growing at full speed.

Marina Grinover
CHAIR

2020: challenge met

The year 2020 will go down in history for the way it affected the lives of billions of people around the world—and in Brazil, in particular, with the mix of unemployment, economic crisis and a deadlock in the management of the health crisis. The consequences hit the poorest even harder with the struggle against hunger and for stable housing even more present than ever, whereas, on the other end of the pyramid, the number of billionaires only skyrocketed—Brazilian billionaires' fortunes amounted to USD 176.1 billion in 2020, against 127 billion in 2019, according to Swiss bank UBS.

In the midst of this whirlwind of change, FICA tackled two issues: how to ensure that its work and impact would persist and how to respond to an emergency situation. By the end of 2020 we could conclude that we were successful in terms of these two challenges. Soon after the first lockdown measures were taken in Brazil, we started the FICAemCasa Emergency Fund to connect donors with institutions working on the front lines. During 2020, the emergency fund made a direct impact on over 3,500 families, mainly guaranteeing their food security and encouraging small farmers in their production.

FICA's key mission remained strong. Although we had to suspend our search for Apartment #2 at the beginning of the year due to safety measures, by the end of 2020 we organized a task force that managed to make a successful offer for the purchase of this apartment and we started 2021 emboldened in our mission of guaranteeing fair rent in the central neighborhoods to low-income families. At the same time, we started projects that seek to scale up our impact. These projects were selected by institutions who provided grants to FICA's experimental projects like RequaliFICA (working with tenements and impact investments) and Access to Land for Fair Agriculture (seeking ways of protecting land for small farmers).

We ended 2020 having overcome many challenges and blazed new trails while always stressing our mission. This also led to profits in our annual revenue: we are amongst a small group of Brazilian civil society organizations that saw a significant growth in revenue during 2020—only 2.9% of such organization fit this category, whereas 43.8% saw their revenues significantly diminished, according to a **study conducted by Mobiliza and Reos Partners**. We are prepared to create new opportunities in 2021 at an even faster pace and making a greater impact day by day.

BIANCA ANTUNES
GENERAL COORDINATOR

FICA

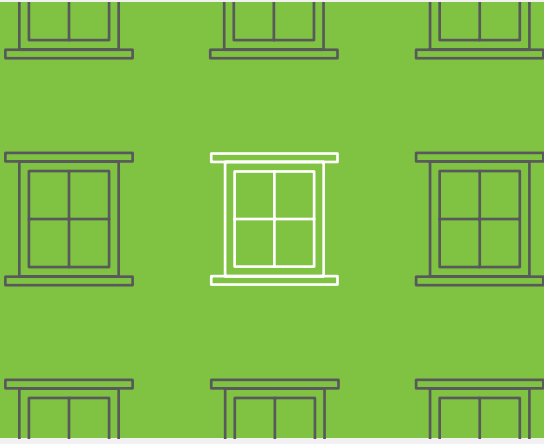
OUR PURPOSE

Land and property are scarce assets concentrated in the hands of few. This reality makes socially responsible use of these assets all the rarer, be it in urban, urban fringe or rural areas when they are driven by market forces and private interests. When these resources are in privileged locations, the competition is fiercer: high rents, evictions, gentrification, disregard for environmental preservation. We believe there is an alternative to the speculative market. We are dedicated to “walk the talk” by protecting land and property from the speculative market and guaranteeing that it will be used in economic, fair, democratic and sustainable ways.

FICA ACQUIRES property and makes it accessible through fair rent to low-income families. It **GUARANTEES** the socially just use of its property, hindering gentrification. It **SEEKS** diversity, continuity and safety for communities in a territory. It **BUILDS** alternative models to the traditional real estate market through a growing network of donors and collaborators like you.

FICA PROMOTES a better city. Here. Now. Together.

2020 HIGHLIGHTS



Apartment #2

In December 2020, we made an offer for the purchase of Apartment #2

3,5 mil

FICAemCasa

FICA's emergency action connected donors and institutions on the front lines, resulting in a direct impact on 3,500 families

requaliFICA

New Project

We were awarded a three-year grant to take action on tenement situations through impact investments



International Advisory Board

In August 2020 we established an International Advisory Board, bolstering the pillars of FICA's governance

Properties

Private donations and income generated from projects are deposited in a fund. The objective of fundraising is the purchase of properties in São Paulo's city center on behalf of the association with collective ownership. The properties purchased are leased at non-speculative prices.

Apartment #1

In 2020 we followed up remotely with the family living in Apartment #1, and had a conversation for a qualitative impact assessment.

PANDEMIC

For four months at the beginning of the COVID-19 pandemic (April-July), the rent was reduced since the family's main source of income was compromised. Full rent was resumed as of August.

IMPACT: APARTMENT #1 A YEAR LATER

The first conversation about the impact the new housing situation has had on the family chosen to live in Apartment #1 took place in August 2019, a month after they moved in. The Interview was conducted only with the adults, Mariana and Eudes, who explained how the move and adaptation had been.

We planned on having another conversation one year after they moved into the apartment (July 2020). The COVID-19 pandemic, however, forced us to postpone the interview, which did not take place until November 2020, when everyone was better adjusted to the context.

Following social distancing measures, the conversation took place remotely through a video call. The purpose of the conversation was to understand the impact that the apartment had had on the family's life and what new opportunities housing security offered them, in five major aspects: work and income; health; children's education; leisure and culture; and safety.

The impacts that came up in the family's conversation were noted, in other words, they are perceptions of the impact the new housing has had.



It's the security of being able to go to sleep peacefully and wake up peacefully and know that we will not be evicted within a few days.

MARIANA
Resident



After moving here, we felt our spirits uplifted.

EUDES
Resident



««««
Apartment #1 residents

Based on what they told us, we realized that the impacts were felt in two main areas: physical and mental health. Physical health impacts stood out mostly through the improvement in the respiratory issues of the youngest son, Enzo. Not needing to constantly go to the hospital—which would have been even more complicated during a year marked by a pandemic affecting the respiratory system—Enzo’s doctor gave him the okay to go back to nursery school, which allowed his mother to go back to work, thus increasing the family’s income.

The improvement in mental health was noted in the parents’ statements, in which they said that they no longer fear for their children’s safety related to strangers entering the home or police officers in the building. Furthermore, there was a marked improvement in their self-esteem now that they have a secure formal address, which relatives and friends are no longer afraid of visiting, and that they can state as being where they live without fear of being judged.

In terms of leisure, the highlight was that the family started to go to the movie theater—parents and children.

The pandemic was a complicating factor in terms of income. With the children at home all day long, Mariana stopped working outside the home, while Eudes’s income dropped mainly in the first few months. In terms of leisure, they limited themselves to options inside the home, thus giving the TV greater presence. Living in Apartment #1 during the pandemic, however, ensured a quality living space with natural lighting and airflow—essential for the children, especially for Enzo. Thanks to the space for playing on the balcony, the children had better quality surroundings. The apartment building also adopted restrictive measures, such as the use of face masks and making hand sanitizer available to help protect residents.

We also talked with the older girls, Maysa, 9, and Maria Eduarda, 6 (also via video chat). The conversation with the children was focused more on their perceptions of the apartment, what they like most/least, what they do to have fun, what it’s like to live through the pandemic. When they were asked about what they like most about Apartment #1, **they said that the balcony is their favorite spot.** “It has bars, several chairs for my mom and dad, and we can play there.” Duda added: **“I really like the TV and the food”.**

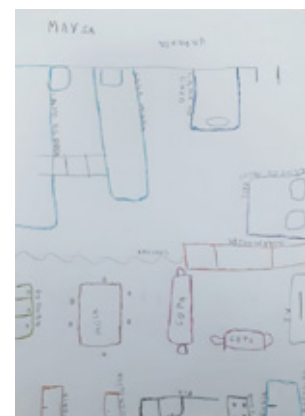
We asked each of them to draw the house and they both did depicted the floorplan, including the rooms and furniture. We imagine that the drawings are very similar because they worked on them together and shared their concepts for the drawings.

Do you know the family living in Apartment #1?

In 2019 we produced [this video](#) about the family for the Chicago Architecture Biennial. It is available on our YouTube channel.



Drawing by Maria Eduarda, 6



Drawing by Maysa, 9

Apartment #2

Searching for Apartment #2 defined 2020. We started our search in January 2020, and visited potential properties. In March we made an offer that was rejected just days before the onset of the lockdown, which, in turn, put a halt on the apartment search.

We resumed our apartment search in August and found that we were in an extremely heated market: decently-priced apartments were sold quickly. The strategy, therefore, was to create a task force led by Gustavo Calazans (FICA's director) and Joana Elito (FICA member), who volunteered to coordinate the work of Isabela Luisi, hired for prospecting buildings. Marco Braga and Murilo Morelli (FICA members) provided legal guidance for the process on a pro-bono basis.

In one month Isabela visited 20 potential properties and we selected a 62-square meter apartment in the Liberdade neighborhood listed at a price of R\$220,000. We made a successful offer in December 2020, and the contract and deed were signed in January 2021.



«««
Apartment #2



«««
Apartament #2

FICALab

Ever since its inception, FICA's main mission has been to purchase and manage property in a non-speculative way. However, the very success and originality of FICA attract project proposals, new actions to work on and research. In 2020 we created a space that brings these new actions under one roof, FICALab.

FICALab is an FICA's most intensive incubator space for projects at different stages of development, and is embarking on partnerships with research institutions, public agencies, civil society organizations and collectives. In 2020, we brought three projects to FICALab: RequaliFICA, Access to Land for Fair Agriculture, and the Endowment Fund.

RequaliFICA

One of the most precarious situations in the realm of low-income housing is found in the tenements in city centers: subdivided homes, each room of which is rented out to a family and bathrooms are shared. Since tenements are some of the only housing options available to low income residents in centrally located neighborhoods, demand is high, which drives prices up. Landlords' enormous revenue, however, stands in stark contrast to the dilapidated state of their buildings, and the abusive price of rent fuels the vicious circle of poverty.

The RequaliFICA Project seeks to disrupt this reality. The challenge is to create mechanisms that keep the millions of reais paid in informal rent in the neighborhood from creating even more poverty and start creating wellbeing. The project's mission is to purchase tenements and refurbish them, turning decrepit units into quality spaces, guaranteeing renters' rights and reducing rental prices in the mid-term.

A THREE-YEAR GRANT

FICA and its Partners were in the midst of making plans for the project when an opportunity appeared to nominate it for an open call from a Swiss foundation focused on projects that dealt with economic and social inequality between the most and least privileged group in society. Our project was selected by the foundation as a recipient of a three-year grant totaling 360,000 Swiss francs.

The grant will enable us to create templates for: bylaws, financial modeling, contracts, design, fundraising strategies, monitoring, evaluation, plans for scaling, first actions focused on public policy. In return for the grant, FICA and its Partners will raise the funds necessary—through an impact investment mechanism—to purchase and renovate the first tenement/shared home. This is also the road to the project's financial sustainability.

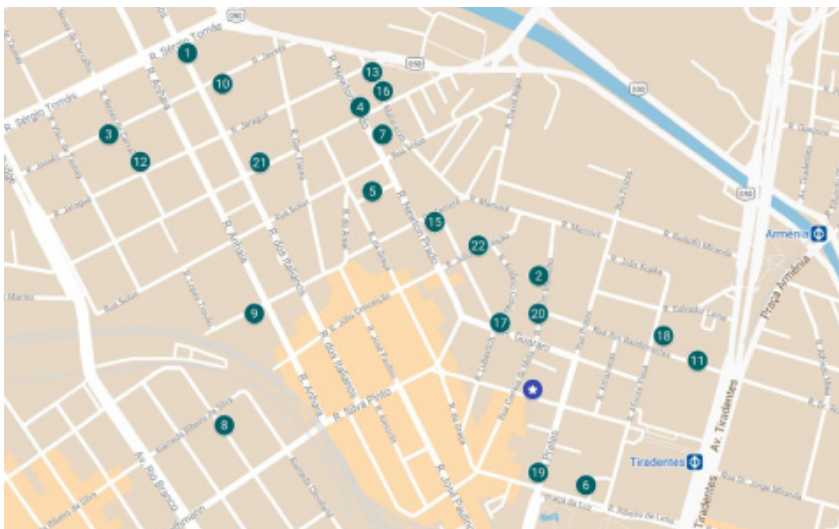
The first stage started in September 2020 and includes setting up templates for a set of tools:

- **a legal template** for a tool aimed at attracting impact investments to purchase tenements in São Paulo's city center;
- **a financial template** that will provide investors with a limited return on investment (ROI);

- a **template for physically remodeling tenements** with improvements in the short- mid- and long term;
- a **template for the governance and management** of the homes created under this model, including social service support.

We also started mapping the tenements in the Bom Retiro neighborhood of São Paulo in partnership with Casa do Povo. This process included interviews with residents to understand how the market is in the neighborhood, the prices paid, the state of habitability, the average income of residents, etc. We visited empty buildings in the areas neighboring tenements, which could potentially house our first shared living space.

Whereas the money that circulates in tenements has been historically unethical, informal and untaxed, this project seeks to channel it into ethical and formal circuits, thus creating a win-win situation for all parties: a financial return (modest, non-speculative) for investors and quality homes at affordable prices for low-income tenants.



Local partner institution

- ★ Casa do Povo

Tenements

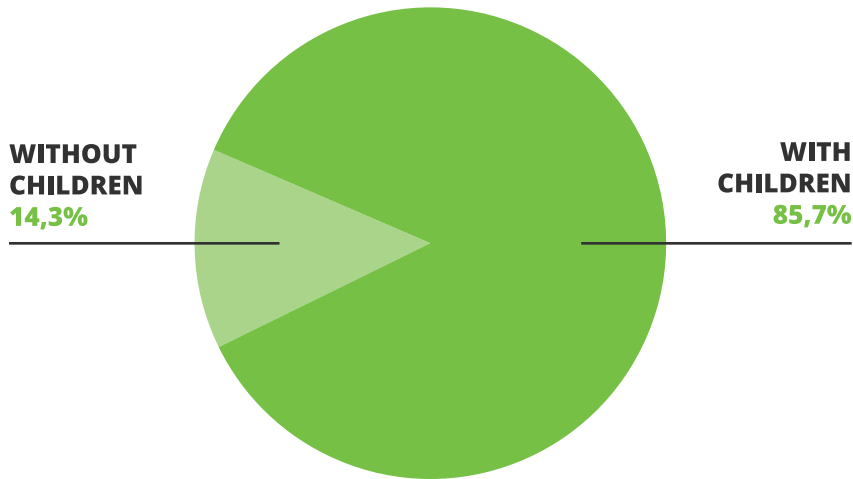
- | | |
|----------------------------------|--------------------------------------|
| 1 R. dos Italianos, 1016 | 12 R. Neves de Carvalho 158 |
| 2 R. Joaquim Murtinho, 183 | 13 R. Matarazzo 396 |
| 3 R. Javaes, 545 | 14 R. Baronesa de Porto Carreiro 291 |
| 4 R. Newton Prado, 618 | 15 R. Mamoré 493 |
| 5 R. Dr. Leonardo Pinto, 62 | 16 R. Matarazzo 354 |
| 6 R. Samuel Brenner, 9 | 17 R. Antônio Coruja 32 |
| 7 R. Newton Prado, 532 | 18 R. Afonso Pena 484 |
| 8 Alameda Dino Bueno, 562 | 19 R. Prates 329 |
| 9 R. Tenente Pena, 275 | 20 R. Joaquim Murtinho 83 |
| 10 R. Javaés, 219 | 21 R. Barra do Tibagi 579 |
| 11 R. dos Bandeirantes 110 e 112 | 22 R. Júlio Conceição 152, casa 4 |

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*Tenement houses mapping
 in Bom Retiro, São Paulo*

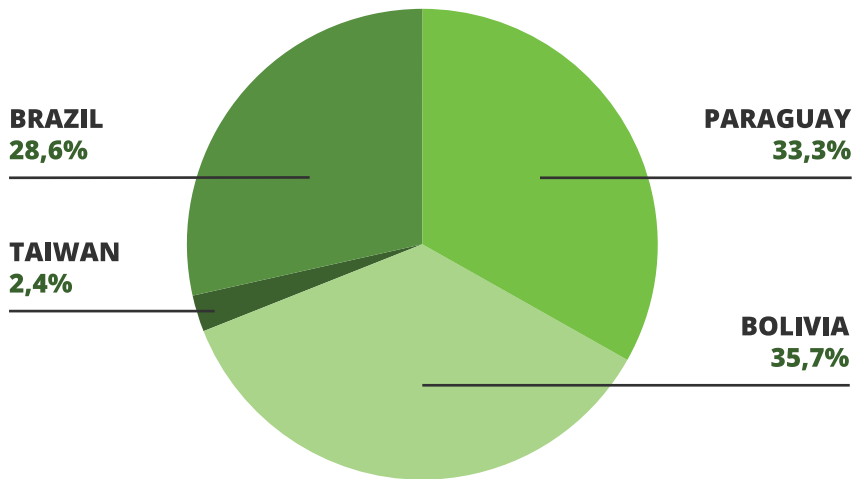


««««
*The mapping involved
visiting 23 tenements
in the Bom Retiro
neighborhood.*

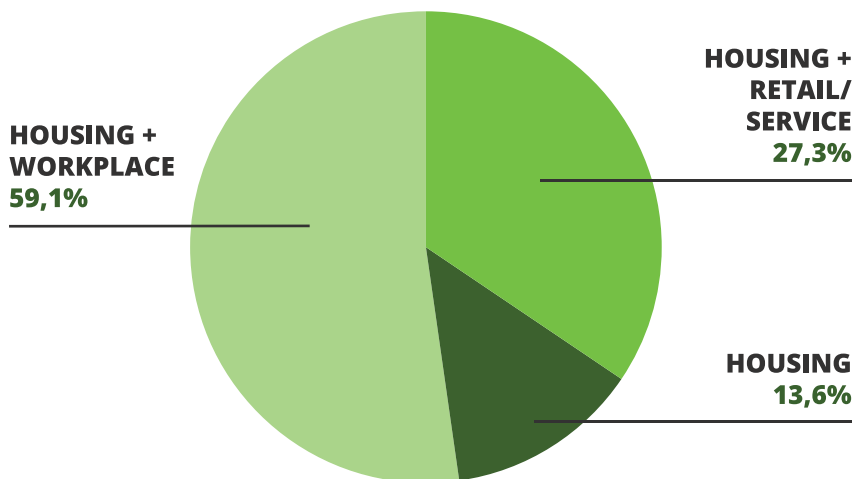
CHILDREN IN THE FAMILY



INTERVIEWEE'S PLACE OF BIRTH



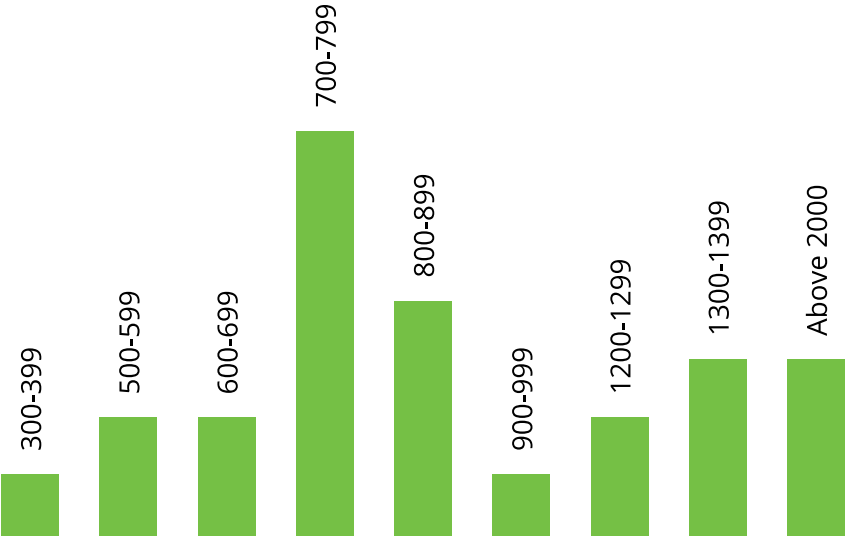
HOW BUILDINGS ARE USED



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A finding from the Bom Retiro tenement mapping survey is that most residents are immigrants

One of the main economic activities in the Bom Retiro neighborhood is in the textile industry, and the labor force of this sector has a large representation of Latino immigrants who tend to work within the tenements themselves. Of the tenements visited, 59,1% (13 of the 23 properties) were the residents' living quarters and workplace.

RENT AND HOUSE COST (IN BRAZILIAN REAIS)



PARTNERS

For the first stage of the project, FICA worked with partners like IRR Capital (financial modeling), MAB Advogados (legal modeling), Casa do Povo (mapping of tenements and interviews with residents), Roberto Fontes (building management guidelines), Ivaloo Gusmão, Cintia Fidelis and Marcela Hoenen (social management guidelines).

LAB HABITAÇÃO
INOVAÇÃO E MORADIA

FINALISTS FOR LABHABITAÇÃO/ARTEMÍSIA

We were one of the 18 initiatives out of over 1,000 candidates to be selected to participate in Artemísia's LabHabitação impact business accelerator. It is a free short-term accelerator program that empowers Brazilian

businesses aimed at making a positive impact in the housing category.

We spent 12 weeks on a 100% online journey of support. We had access to a robust network of mentors and entrepreneurs in the sector and practical content to identify challenges, validate hypotheses and plan the next steps in the business.

We joined the Lab with our focus on the RequaliFICA project, seeking suggestions and mentorship particularly in terms of outreach to a new stakeholder at FICA: the social investor. At the end of the accelerator program, we made a pitch for our project and made progress in building up our network of partners.



Access to Land for Fair Agriculture

The property model put forth by FICA can be applied to other types of use, like urban and rural. Thus, we expanded the conversation to access to land for fair agriculture, which respects the environment's limits, protects biodiversity, and properly compensates the agents involved.

In 2019, a partnership between FICA, the Goethe-Institut and Instituto Ibirapitanga enabled us to conclude the first stage of research with a workshop with farmers. The goal was to research, discuss and create content through participants' shared experience. We also created organizational arrangements and proposals for legal documents that aim to guarantee the staying power of projects related to sustainable agriculture and foster the creation of similar initiatives.



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Research with farmers



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Stage 2 of the project included interviews and visits to small farming properties in Parelheiros, Southern Zone of São Paulo

STAGE 2: 2020-2021

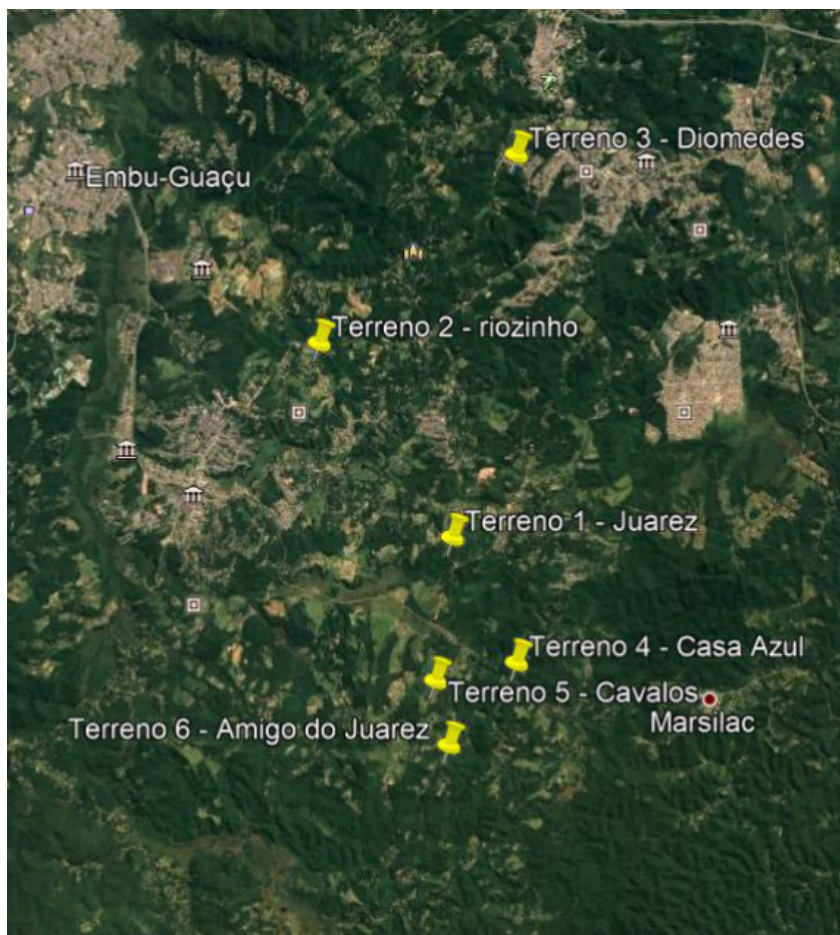
Through the support of the Ibirapitanga Institute, Stage 2 of the Project will last for one year starting in October 2020. The aim is to model a mechanism focused on the split between the party that owns the land and the one that manages it, as well as modeling for an Agroecological Fund.

The first months of the project were focused on institutional modeling applied to the way the land is actually owned and used in a specific territory, the Southern Zone of São Paulo and the farmers in Parelheiros. At this stage we surveyed the land values and the leasing schemes and identified more vulnerable groups of farmers. The next step, which is to take place in early 2021, is to design the strategies for mitigating land risks and create an Agroecological Fund.

On November 11, 2020 we made a presentation on Stage 2 of the Access to Land for Fair Agriculture Project. **The discussion** took place virtually and is available on our YouTube channel.

PARTNERSHIPS

Stage 2 of the Access to Land for Fair Agriculture project is being coordinated by Bauhínia (Anita Valente and Izabela Borba) with technical consulting by Arpad Spalding, economic modeling by Gabriel Volich and communication consulting by Cintia Marcucci.



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*Mapping of the plots of
land available*

Endowment

In June 2020, FICA started building its institutional fund (future endowment), an account separate from FICA's main fund that uses fund accounting to guarantee the perpetuity of the institution. The idea is to gradually build an endowment fund based on donations that have already been designated for this purpose. We will start by making a separate fund within the FICA bank account, thus benefiting from the existing administrative structure, which will be responsibly invested and can be transparently monitored.

Our goal is to raise R\$150,000 by July 2021, and R\$450,000 in five years. Once the fund has reached this amount, it can start to disburse the profits it makes to help cover the administrative costs of the institution. As the fund grows, we will debate its institutional configuration, i.e., whether it ought to be kept in-house at FICA or at a separate institution, in accordance with the laws regulating endowment funds. FICA will use the funds in its endowment to make ethical investments, even if this means lower profitability.

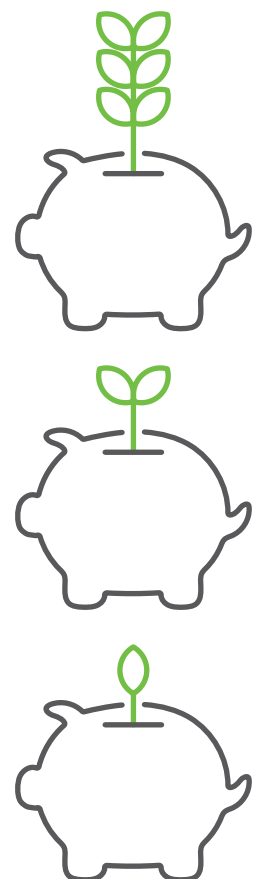
We ended 2020 with R\$ 35,000 in the endowment fund.

WHAT IS AN ENDOWMENT?

The success of other endowment funds inspired us to set up our own. Endowments are funds in the form of assets or financial resources managed by non-profit institutions to cover their overhead costs and perpetuate their existence. The principal is kept intact while the dividends derived from the investment of the principal are spent. The largest universities in the world have huge endowments, many foundations and charitable donors were founded with significantly large funds that are managed to enable their existence.

In recent years Brazil has seen a significant growth in the number of endowment funds with the creation of family-owned institutions like the Serrapilheira Institute, Ibirapitanga Institute and the Tide Setubal Foundation. Institutions like the Polytechnical School at USP and the Museum of Art of São Paulo (MASP) recently created their own endowments. In 2018, Congress passed Act 13800, which regulates endowment funds in Brazil and establishes a number of rules for setting up public endowments.

The law foresees a rather complex financial and institutional management system for endowment funds, and for now FICA does not



meet all the conditions to warrant adopting such a model. Therefore, at this early stage we are calling our endowment fund a “Fundo Institucional,” not to be confused with the Portuguese term for endowment fund, “Fundo Patrimonial.” In the future it may take on all the features that would meet the criteria for a name change to the full-fledged endowment fund, or “Fundo Patrimonial” in the terms of Brazilian law.

FICAemCasa Emergency Fund

The Emergency Fund

Due to the COVID-19 pandemic, we mobilized our networks to help social projects and institutions connected to housing and the city by creating a fund to support these projects, the FICAemCasa Emergency Fund. FICA received donations, debated and collectively decided who would receive the funds and allocated the donations received to institutions working on urban housing issues. We gave preference to small-scale organizations and collectives that deal directly with the issues we are concerned about, like adequate housing and fair rent, but are not always prioritized by donors.

We started out with R\$ 96,000 that we received from FICA supporters, specifically designated for the FICAemCasa fund, and reached R\$ 130,000 total through donations received later. Each week we donated part of the total amount raised to an institution or collective in an emergency situation. The Emergency fund was originally meant to stay active for eight weeks, but given the success of our fundraising efforts, we managed to keep donations going into the 11th week. In August we received an additional R\$ 50,000 from the Ibirapitanga Institute. This amount established the second phase of the FICAemCasa campaign, but this time it was focused on connecting small farmers with vulnerable communities.



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FICAemCasa supported institutions working on the front lines of the pandemic. To the left, the food baskets distributed by Instituto Luz do Faroeste in São Paulo's Luz/Cracolândia neighborhood.

GRANTMAKING: A COLLECTIVE PROCESS

We created a Board of Trustees for the FICAemCasa Emergency Fund through participation of FICA’s supporters and members who wished to get involved. Making a donation to the Emergency Fund was not a requirement for being on the Board. The Board met once a week on Mondays from 2 p.m. to 3 p.m. using an online meeting platform to define the priorities and the campaign’s plan. The first meeting was held on Monday, April 6. The first donation was made on April 14.

The FICAemCasa Emergency Fund attracted additional funds and did not draw on funds from the FICA Fund. Monthly donations continued to be designated to our main mission: buying properties in centrally located places and protecting them from real estate speculation by making them available to low-income families at affordable rental prices.



FICAemCasa
FUNDO EMERGENCIAL

IMPACT

We concluded the first stage of the project by preparing a **partial report**, stating the donations received, beneficiary institutions and impact made. The FICAemCasa Emergency Fund was very important for our structure as it showed that we are able to adapt in the face of challenges and create and manage projects quickly and efficiently. A lot of this capability is due to our network and the engagement of supporters and members.



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Ready-meal delivery by the Manuel Congo Occupation and the Mariana Crioula Occupation in Rio de Janeiro’s city center—one of the initiatives supported by FICAemCasa.



«««
Actions carried out with the support of FICAemCasa: organic food distribution to vulnerable communities (Anticorpos Agroecologicos), fresh food distribution at an open market (Casa do Povo) and food basket distribution to immigrant women (Equipe Base Warmís).

Events and Publications

Events

FEBRUARY 10 - COLLECTIVE URBANISMS STUDIO, CARLETON UNIVERSITY (CANADA)

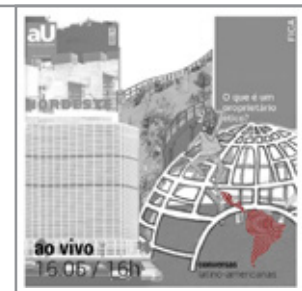
We were invited to tell a FICA's story to participants in the Collective Urbanisms Studio coordinated by Kirsten Larson.

MARCH 03 - UNIVERSITY OF MICHIGAN ANN ARBOR

Our director, Renato Cymbalista, was invited to make a presentation about FICA to a group of researchers at the University of Michigan Ann Arbor, with coordination by Dr. Ana Paula Pimentel Walker.

MAY 16 - LIVE STREAMING OF LATIN-AMERICAN DISCUSSIONS WITH REDE ARQUITETOS

Our general coordinator Bianca Antunes told FICA's story and fielded some questions and concerns raised about the project. See the [Youtube](#) channel of Rede Arquitetos, a group from Fortaleza.



JUNE 19 - RADICAL XCHANGE CONFERENCE

Our director Renato Cymbalista represented us at the Radical X Change Annual Conference. The topic of the panel was Shaping the Future of Urbanism by Adopting Radical Models. Watch the event [here](#).



JUNE 10 - CONNECTED SMART CITIES & MOBILITY DIGITAL XPERIENCE

We participated in Stage 1, called "Human Resilient and Inclusive Cities," alongside Patricia O'Reilly, architect and urban planner, Marinalva Cruz, Assistant Secretary at the São Paulo City Office for People with Disabilities and Trevor McIntyre, Global Director Placemaking + International Operation of the IBI Group (International). FICA was represented by Renato Cymbalista and Bianca Antunes. The debate was open to those who registered for the event only.

SEPTEMBER 14 - WEBINAR: "POWER TO CO-PRODUCE - CAREFUL POWER DISTRIBUTION IN COLLABORATIVE CITY-MAKING"

We participated in the webinar organized by TU Wien, in a panel called Co-Production Policies. The discussion included Paula Marques and Gabriella Gomez, in addition to our director Renato Cymbalista.



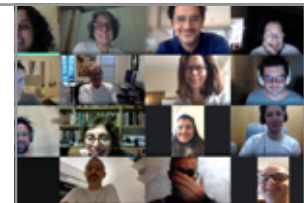
SEPTEMBER 20 - LIVE STREAMING OF A POSITIVE OUTLOOK FOR 2021 BY GRUPO MULHERES DO BRASIL

Our director Marina Grinover showed how FICA is an example of action on housing in a conversation with four specialists in the fields of health, education, employability and housing. Watch the entire debate [here](#).



OCTOBER 19 - ORDINARY GENERAL ASSEMBLY

Due to the COVID-19 pandemic, FICA's annual Ordinary General Assembly was delayed a few months and had to be held remotely. Members and supporters made up the 29 people present at the meeting. In addition to approving accounts, the meeting also featured presentations on the activities performed to the date, reports from Working Groups and items for 2021. See the [minutes from the Assembly](#) to learn more.



NOVEMBER 9 - OPEN CLASS AT ESCOLA DA CIDADE

At the behest of Simone Gatti, professor at Escola da Cidade and a member of FICA, we held a discussion with students in her course called Other Ways of Living, where we told our story and the possibilities that are opening up for us. The recording of the class taught by our director Renato Cymbalista is available on [Youtube](#).



NOVEMBER 11 - LIVE STREAMING OF MARCO AURÉLIO BRAGA IN "ME CONTA DIREITO"

Our dear member Marco Aurélio Braga participated in a live streaming event for the "Me Conta Direito" project, which focuses on legal issues. This was a platform for him to spread the word about FICA. The streamcast is available at the [Instagram account for Me conta direito](#).

NOVEMBER 12 - WEBINAR: THE FUTURE IS NOW BY PAULO SCHOR

Paulo Schor, a FICA supporter, organized a webinar about innovation, with the rights to interview Jan Michiel Aeilkema, an economist at Associação de Moradia De Alliantie, who is in charge of a credit portfolio aimed at producing social housing. Paulo presented FICA during the interview. [The interview is available online.](#)

NOVEMBER 25 - DEBATE PANEL DURING THE SERURBANO ARCHITECTURE WEEK DA PUC-RIO

In the midst of many livestreams, we were also invited for a special event to present FICA to students at PUC-Rio (Pontifical Catholic University of Rio de Janeiro) during their Architecture Week. Bianca Antunes, FICA's general coordinator, represented the group in a conversation with Milton Braga. The recording is also available on [YouTube](#).



NOVEMBER 25 - LIVESTREAM: CITY OF OUR DREAMS

Another livestream event we participated in was part of the webseries, "City of Our Dreams," organized by Lab 4D, Casa da Árvore and Fábrica dos Sonhos. Director Renato Cymbalista represented us. You can watch the recording of the event [here](#).



DECEMBER 01 - LIVE ALTERITY AND THE THIRD LANDSCAPE AT LATIN GSAPP

Latin GSAPP is a study group at the Graduate School of Architecture, Planning and Preservation at Columbia University. Our dear FICA member Anna Dietzsch led the discussion which can be watched [here](#).



DECEMBER 02 - LIVESTREAM BRCIDADES ITAPIRA CENTER

Along with Sara Moysés and Gabriel Manzi, and mediation by Thalles Breda, our diretor Renato Cymbalista took FICA to Itapira virtually in a livestream that blended housing and urban mobility. Available on [YouTube](#).



Media

01/04 - NEXO: HOW TO HELP VULNERABLE SECTORS DURING THE PANDEMIC

Our FICAemCasa initiative was featured in Nexo, along with other similar initiatives. Read the report [here](#).



APRIL 06 - EL PAÍS: IT IS POSSIBLE TO BE SUPPORTIVE FROM HOME IN THE CORONAVIRUS EPIDEMIC

The report by El País surveyed initiatives that sought to help those most in need during the pandemic. Read [here](#).



MAY 08 - AUPA: STAY AT HOME! WHAT HOME?

In the context of the pandemic with its social distancing requirements, Aupa's report showed the initiatives that are tackling housing like Program Vivenda, Moradia Digna and União Nacional por Moradia Popular (UNMP) and FICA. Read [here](#).



JULY 29 - E-FLUX ARCHITECTURE: CROWDFUNDING DOWNTOWN

Our director Renato Cymbalista granted an interview to architecture critic George Kafka, and told FICA's story. The report (in English) can be read [here](#).



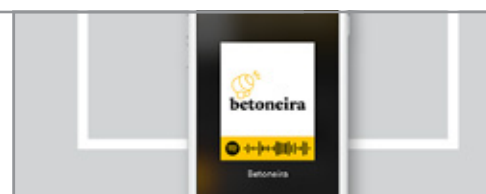
OCTOBER 08 - CASA VOGUE: WHEN MORE IS MORE

We were featured in a report in the October issue of Casa Vogue about initiatives organized by architects to minimize the negative impacts of the pandemic. The report can be read in .pdf format on our [website](#).



OCTOBER 27 - BETONEIRA PODCAST: HOW MUCH DOES AN ABODE COST?

Organized and hosted by André Scarpa, Marcelo Consiglio Barbosa and



Paula Otto, the Betoneira podcast interviewed our dear director Marina Grinover. Marina goes over some of our milestones and challenges. You can hear the episode on [any major music streaming platform](#).

NOVEMBER 13 - ARCHDAILY: BETONEIRA, A PODCAST ABOUT ARCHITECTURE, PEOPLE AND CITIES

The interview on the Betoneira podcast was also the topic covered in a report by Archdaily. Read the report [here](#).

Betoneira, um podcast sobre arquitetura, pessoas e cidades



Communication

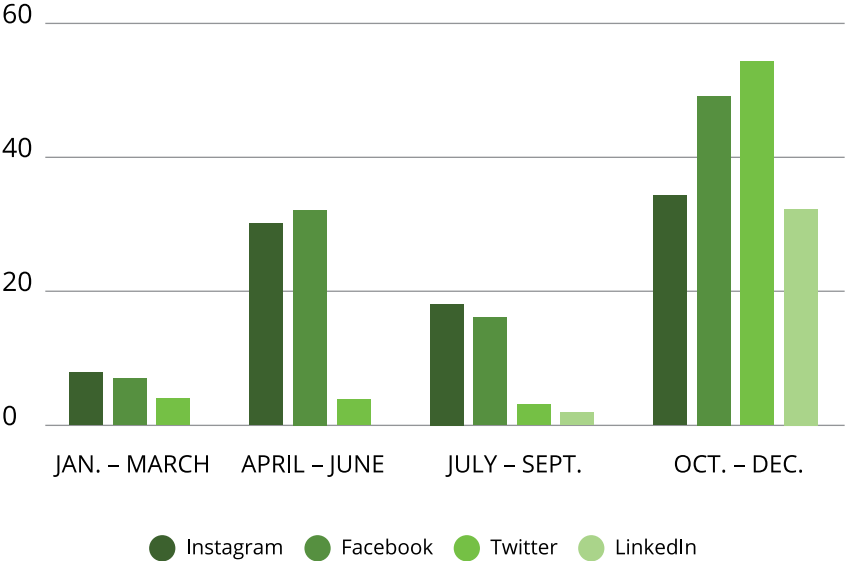
Ways of communicating: how we spread the word to associates, supporters and the general public about FICA's ideas and work in 2020.

Social media

Starting in October we relied on a hired hand—Marília Tenório—for FICA’s communication department. She is responsible for social media, newsletters and communication at large. Also since October, we have relied on Tomaz Alencar, a designer who helps us with the graphic identity of our media. Prior to their onboarding publications were produced in-house or by volunteers, thus leading to intermittent or irregular communications.

Therefore, we managed to post more on social media and have better monitoring of our followers’ engagement with the content published. We understand this engagement to be essential for us to communicate more effectively with a broader audience, thereby increasing our visibility and growing the projects we have within FICA.

NUMBER OF POSTS ON EACH PLATFORM IN THE FOUR QUARTERS OF 2020

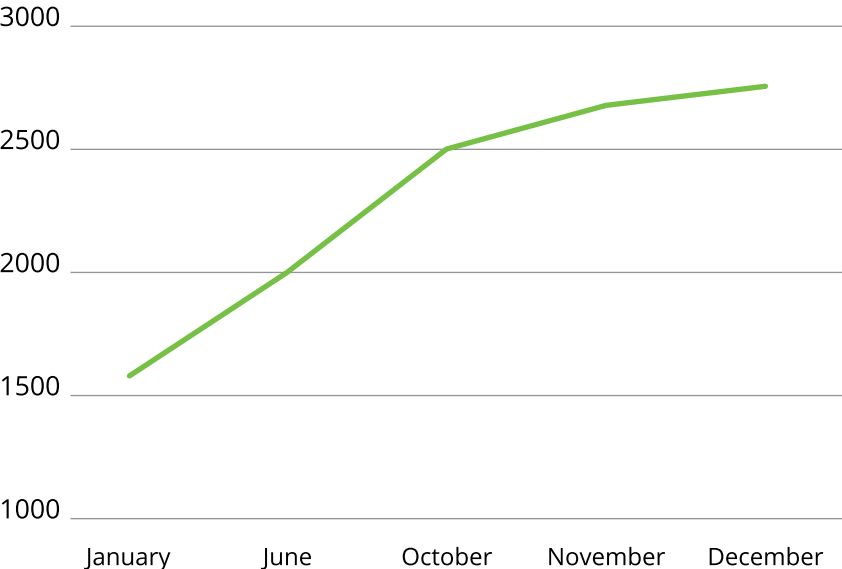


INSTAGRAM

Instagram continues to be the social network where we have the greatest reach (views) and greatest engagement. We were able to see our followers’ increase use of this network by followers for quick and direct communication with us, in the form of either comments on the posts or inbox messages.

The growth in followers was greatest on Instagram, which was a positive development since it was based on organic growth only (we did not boost any post in 2020). In 2020 we started out with 1603 followers, by June we reached 2000 followers and we ended the year with 2,775.

NUMBER OF FOLLOWERS ON INSTAGRAM IN 2020



The most liked post on Instagram was from July 9, which explained what FICA is and how it works. The post received 444 likes, 7 comments, 122 shares and 28 people saved the post. It created 125 new followers and 25 clicks on the link in the bio.

Ever since we started publishing our monthly reports in October, we noticed that the more informative posts, like those published in November, generate more followers and likes compared to posts that only ask for support. Below are some examples:



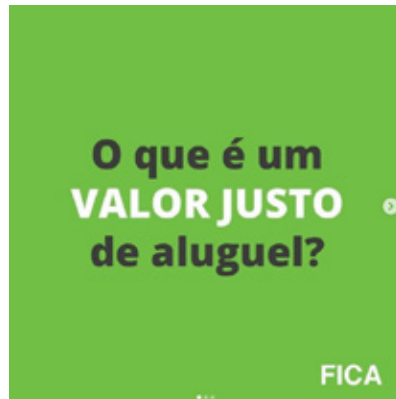
«««
444 likes



«««
195 likes



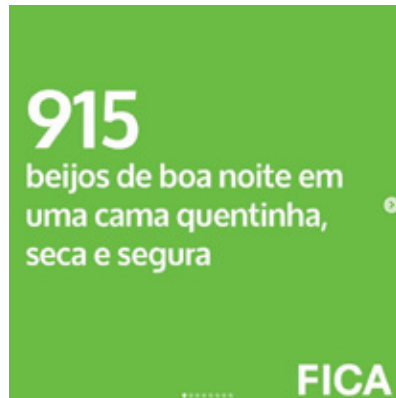
«««
184 likes



«««
143 likes



«««
285 likes

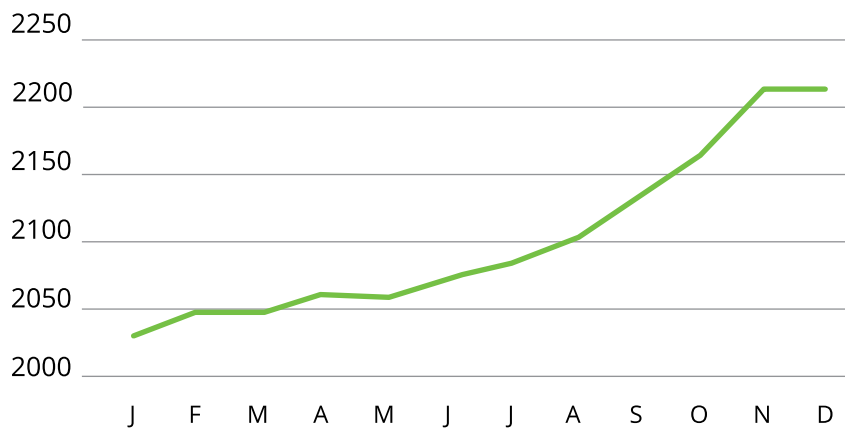


«««
123 likes

FACEBOOK

In spite of having many followers on Facebook, similar to the numbers on Instagram, we get less engagement on the posts that are mirrored on Instagram and on specific publications for the platform, like news and reports. A possible explanation for this is that most of our followers, young adults, tend to use Instagram more often. Nevertheless, we managed to increase our number of followers in 2020.

NUMBER OF FOLLOWERS ON FACEBOOK IN 2020



The post with the greatest engagement (294 reactions, 50 comments, 10 shares and 2.971 views (reach)):



TWITTER E LINKEDIN

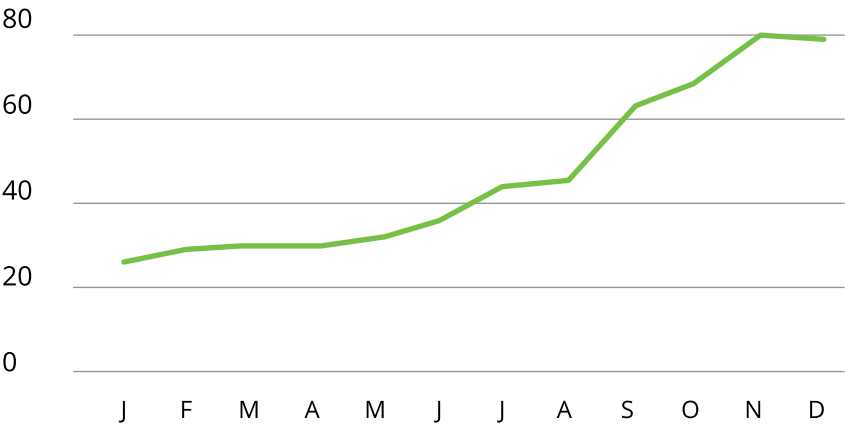
After hiring someone to produce social media content we started producing regular posts on two platforms that FICA had not been present on until then: Twitter and LinkedIn. Our strategy on Twitter is to publish reports on the topic of housing and rent, in addition to the content of more visual posts, also used on Instagram. On LinkedIn, the strategy is for us to reach out to other users whom we would not find on Instagram and post reports and actions taken by FICA.

On both networks, the number of followers is still low, but began growing, especially after October 2020, with our regular posts.

NUMBER OF FOLLOWERS ON TWITTER



NUMBER OF FOLLOWERS ON LINKEDIN



The post with the highest level of engagement on Twitter and LinkedIn was the same. Starting on November 11, the post was liked 13 times on Twitter, retweeted 6 times, led to 16 profile clicks, 1 click on the donation site which followed the second tweet in the string and 802 views (reach). And on LinkedIn, the post fetched 8 likes, 2 shares, 2 followers and 148 views.



Newsletter

Our monthly newsletters continue to be our main vehicle for communicating with our members, supporters and those interested in FICA's work. The newsletters contain the main news of the month—new projects, updates on the fund for buying apartments, events we participate in and a selection of reports/articles about housing and rent.

Our mailing list for the monthly newsletter grew in 2020: from 282 to 425 subscribers. The rate of opening the news e-mails ranged from 24% to 57% and the average in 2020 was about 39%.

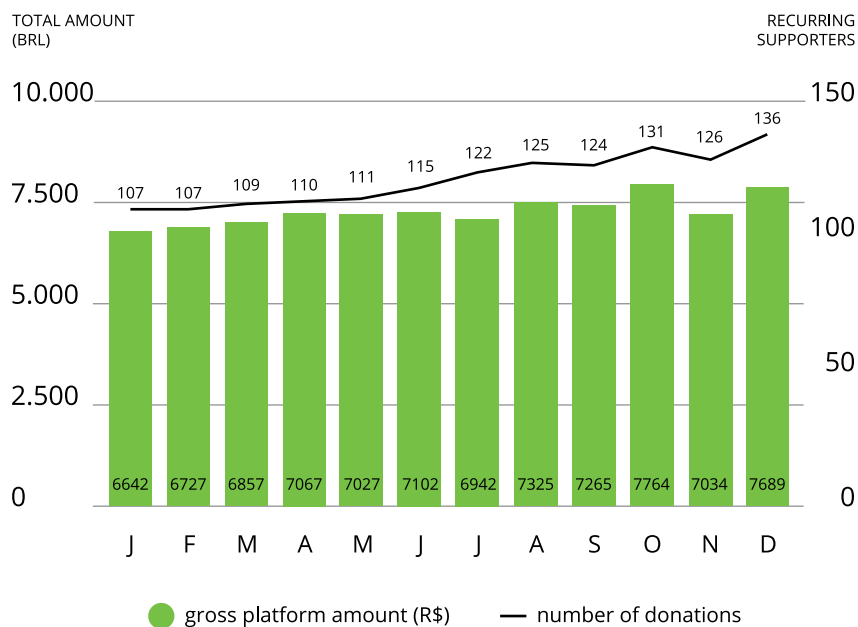
Financial Report

FICA main fund

We started 2020 with 111 recurring supporters and we ended the year with 136, thus raising the monthly contribution on our platforms by about 15% compared to the beginning of the year and leading to a gross revenue of R\$ 85,000 for the fund in 2020, from monthly donors. This is a significant savings for us considering the current economic situation and the pandemic, both of which had a negative impact on most civil society organizations (CSOs). Additionally, the shift in fundraising platforms, which started in 2019, redirected some of our supporters from the Apoia-se platform to PagSeguro, which enabled us to cut down the rate paid to the platforms from 8.3% to 7.1%

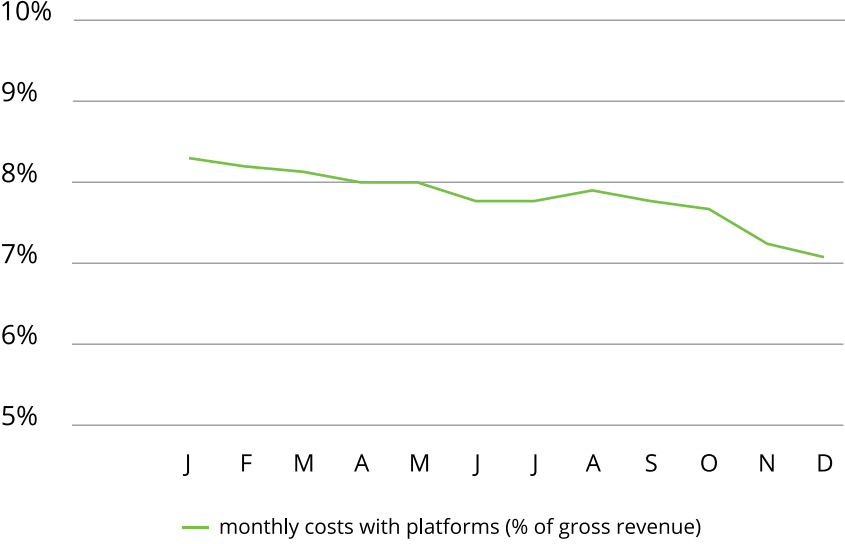
One-time donations totaled around R\$ 31,000 this year, made entirely by individuals. In January we received donations from International fundraising through the Brazil Foundation, a result of our exhibition and campaign during the Chicago Architecture Biennial (September 2019-January 2020).

MONTHLY SUPPORT - RECURRING DONATIONS (GROSS)

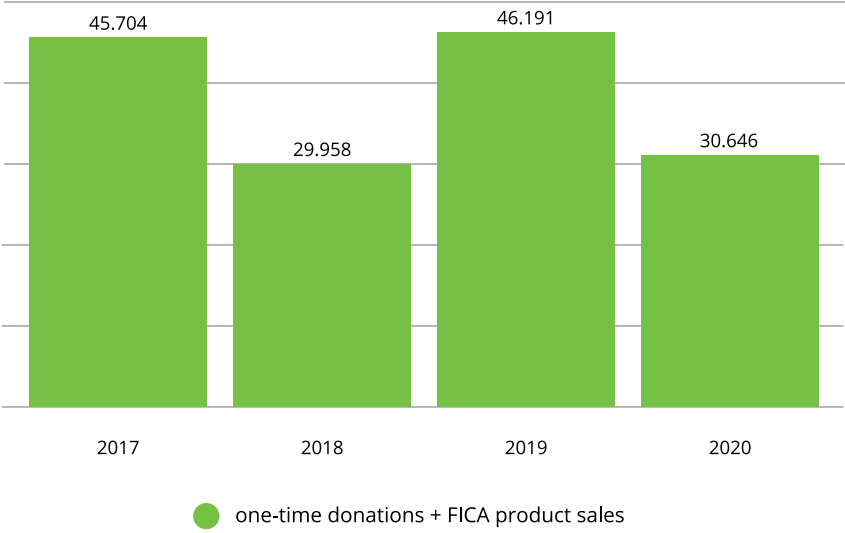


MONTHLY SUPPORT - PLATFORM FEES (%)

The gradual change in our fundraising platform to Pageseguro (donations made directly through our website) cut the monthly costs for using crowdfunding platforms.

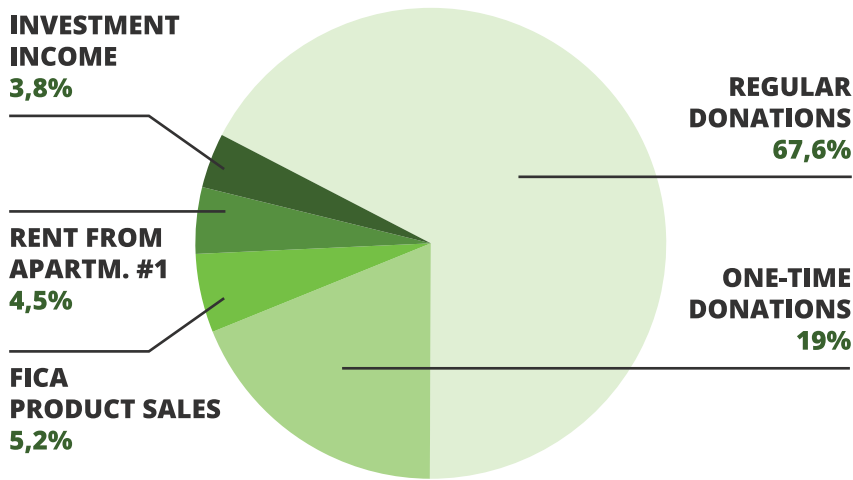


PROGRESS OF ONE-TIME DONATIONS

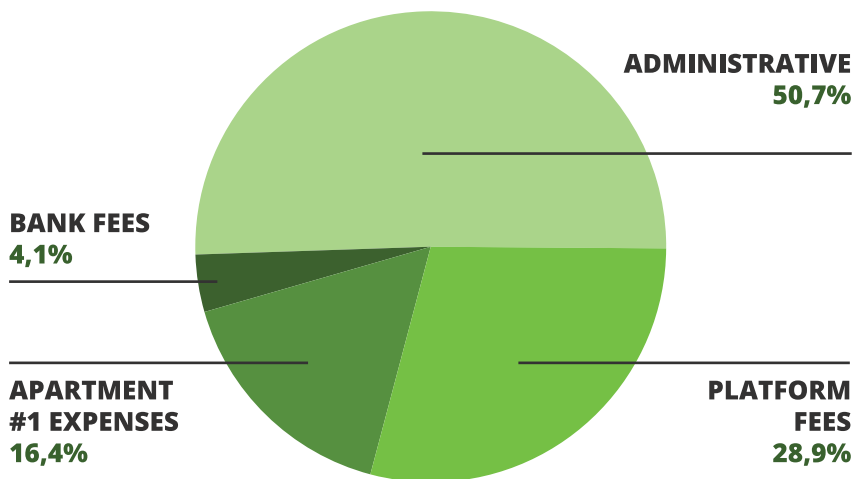


The balance for the purchase of apartments grew 160% compared to 2019, amounting to R\$ 270,000. The revenue totaled nearly R\$ 127,000 and came from regular donations, one-time donations, investment income, the rent from Apartment #1 and the sale of FICA products, including the book, *What Does an Ethical Landlord Look Like?*, mugs and dish towels. Of this amount, nearly R\$ 25,000 was used to cover administrative costs, platform fees, bank fees and expenses related to Apartment #1.

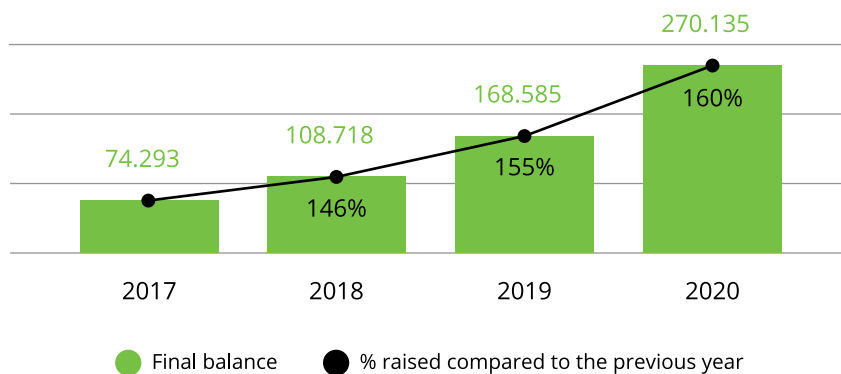
BREAK-DOWN OF REVENUE FOR THE FICA FUND FOR PURCHASING APARTMENTS IN 2020



BREAK-DOWN OF EXPENSES FOR THE FICA FUND FOR PURCHASING APARTMENTS IN 2020

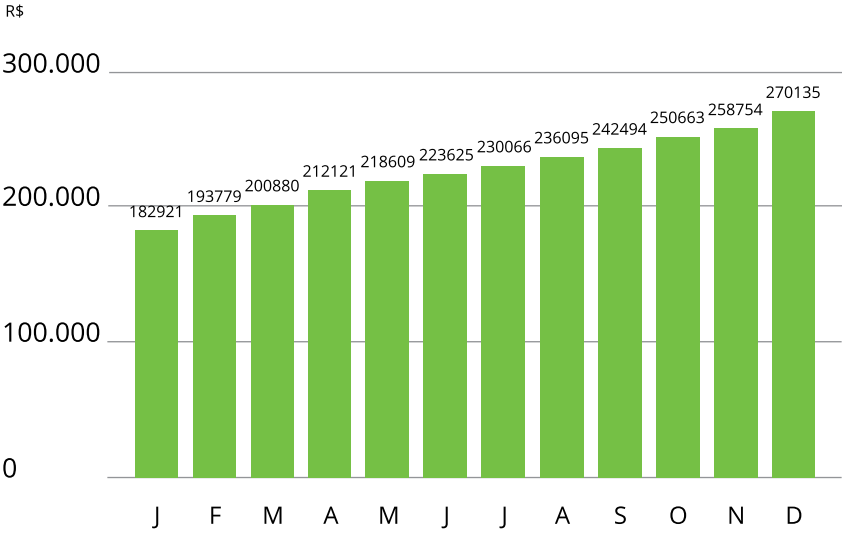


BALANCE COMPARISON FOR THE FICA FUND FOR PURCHASING APARTMENTS BETWEEN 2017 AND 2020



««««
 As a result of the income made in 2020, the balance of the FICA Fund saw an increase of R\$ 101,550 above its balance in 2019, as shown in the graph below.

**PROGRESS OF THE BALANCE IN THE FICA FUND
FOR PURCHASING APARTMENTS IN 2020**



Project Funds

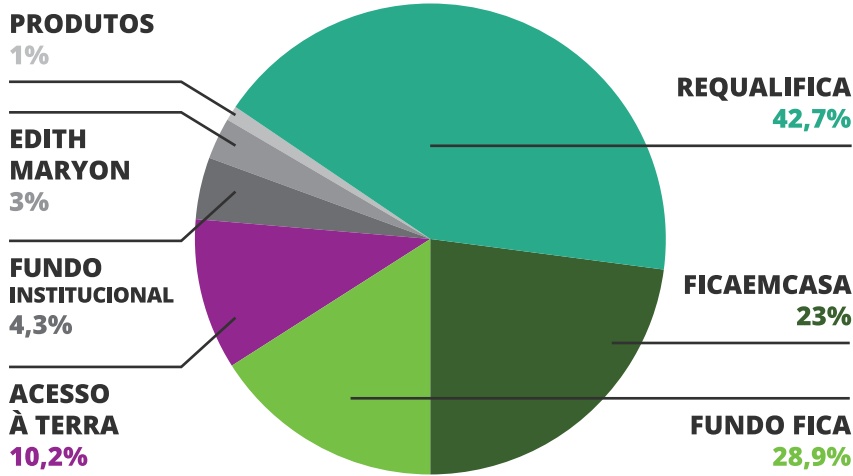
Due to the pandemic, the purchase of Apartment #2 was postponed until late 2020 and completed in early 2021. Nevertheless, the context strengthened FICA as a channel connecting those who can donate and those who need support. As an institution that seeks to reduce social inequalities, we were in the position of raising funds for groups who were negatively affected by the COVID-19 pandemic. Such efforts brought about the FICAemCasa Project with fundraising in addition to that for the FICA Fund. This additional fundraising was allocated to institutions working on the front lines through donations in the form of food and social support. A total of R\$ 184,455 was raised in 2020 for donations to other institutions.

In addition to FICAemCasa, we secured funding for developing two other projects: RequaliFICA, a new solution for landownership and renewal of tenements in the city of São Paulo, and Stage 2 of the Access to Land for Fair Agriculture.

RequaliFICA received a grant of R\$ 340,000 from the Julius Baer Foundation to begin modeling, whereas the Access to Land for Fair Agriculture received R\$ 74,000 from the Ibirapitanga Institute. These four projects, together with the FICA Fund for purchasing apartments, make up the four major revenue streams for the year.

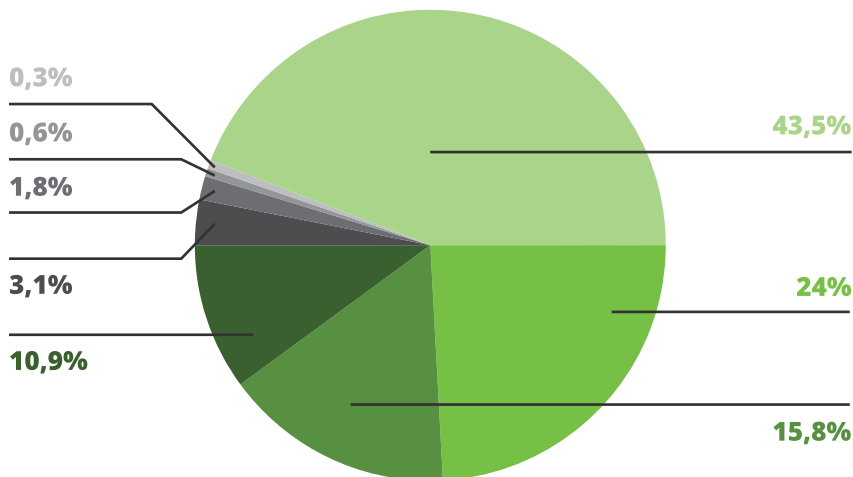
Other revenue streams in 2020 included FICA's Endowment Fund (R\$ 34,000) and a donation of R\$ 24,000 from the Edith Maryon Foundation to fund FICA's administrative work. The income from the sale of FICA products like the book, *What Does an Ethical Landlord Look Like?*, the "desgentriFICA" mugs and "FICA vai ter bolo" dish towels will go to a cost center to enable the reprinting of these products—when this reserve reaches R\$ 6,000, enough for another print run of books, the excess amount is carried over to the FICA Fund for purchasing properties—in 2020, the amount carried over was R\$ 6,545.93.

REVENUE BY PROJECT



REVENUE ACCORDING TO DONOR PROFILE

In addition to our regular and one-time donors who are individuals (Brazilian and international via the Brazil Foundation), we raise funds through calls for proposals floated by international institutions (Edith Maryon Foundation) and Brazilian institutions (Ibirapitanga Institute). We also raised funds through the sale of our own products and investment income.



- Rent from Apartment #1 (net)
- Income from investments
- Products
- International donation (legal entity)
- Recurring donations (individuals)
- Grants for projects (domestic institutions)
- One-time donations (individuals)
- Grants for projects (international institutions)

Financial Balance Sheet for 2020

Empresa: ASSOCIACAO PELA PROPRIEDADE COMUNITARIA

Folha: 0001

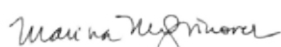
C.N.P.J.: 25.138.190/0001-39

CONSOLIDADO

Balanco encerrado em: 31/12/2020

BALANÇO PATRIMONIAL

Descrição	2020	2019
	31/12/2020	31/12/2019
ATIVO	649.204,30D	169.664,31D
ATIVO CIRCULANTE	649.204,30D	169.664,31D
DISPONÍVEL	649.204,30D	169.664,31D
BANCOS CONTA MOVIMENTO	711,06D	1,00D
BANCO ITAU UNIBANCO	711,06D	0,00
BANCO BRADESCO	0,00	1,00D
APLICAÇÕES FINANCEIRAS LIQUIDEZ IMEDIATA	648.493,24D	169.663,31D
APLICAÇÃO BANCO BRADESCO	0,00	169.663,31D
CDB ITAÚ	648.493,24D	0,00
PASSIVO	649.204,30C	169.664,31C
PASSIVO CIRCULANTE	900,00C	0,00
OBRIGAÇÕES TRABALHISTA E PREVIDENCIÁRIA	900,00C	0,00
OBRIGAÇÕES COM O PESSOAL	900,00C	0,00
SALÁRIOS E ORDENADOS A PAGAR	900,00C	0,00
PATRIMÔNIO LIQUIDO	648.304,30C	169.664,31C
SUPERAVIT/DEFICIT ACUMULADOS	648.304,30C	169.664,31C
SUPERAVIT/DEFICIT ACUMULADOS	648.304,30C	169.664,31C
SUPERAVIT ACUMULADOS	231.936,96C	231.936,96C
SUPERAVIT DO EXERCÍCIO EM CURSO	416.367,34C	62.272,65D



Marina Mange Grinover
Presidente
CPF: 102.957.728,59



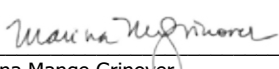
Raul Paulino Torres
Contador - 1SP265092/O-6
CPF: 314.637.888-43

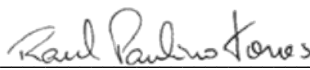
Empresa: ASSOCIACAO PELA PROPRIEDADE COMUNITARIA
C.N.P.J.: 25.138.190/0001-39
CONSOLIDADO

Folha: 0001
Número livro: 0001

DEMONSTRAÇÃO DO RESULTADO DO PERÍODO EM 31/12/2020

Descrição	Saldo Atual
RECEITA BRUTA	814.403,32
RECEITA BRUTAS DE APOIO A PROJETOS	
RECEITA DE DOAÇÃO PESSOA FÍSICA	117.152,80
RECEITA DE DOAÇÃO PESSOA JURÍDICA	503.526,31
RECEITA DE DOAÇÃO ÚNICA PESSOA FÍSICA	187.046,35
OUTRAS RECEITAS DAS ATIVIDADES (ALUGUEIS)	6.677,86
DESPESAS	(343.387,47)
DESPESAS OPERACIONAIS	(302.239,86)
DESPESAS COM EXECUÇÃO DE PROJETOS	
PRESTADORES DE SERVIÇO	(23.911,85)
COMUNICAÇÃO	(234,00)
OUTROS SERVIÇOS PRESTADOS PESSOA JURÍDICA	(55.180,00)
WORKSHOP / FORMAÇÃO/ OFICINAS E PROGRAMAÇÃO	(50,00)
COORDENAÇÃO GERAL	(39.204,00)
DOAÇÕES (FICAemCasa)	(165.101,27)
COORDENAÇÃO DE PROJETOS	(18.000,00)
DESPESAS COM ENTREGA	
FRETES E CARRETOS	(486,92)
DESPESAS GERAIS	
SEGUROS	(71,82)
DESPESAS ADMINISTRATIVAS	(41.147,61)
DESPESAS COM PESSOAL	
SALÁRIOS E ORDENADOS	(2.700,00)
ALUGUÉIS E ARRENDAMENTOS	
GASTOS COM APARTAMENTOS	(5.606,21)
IMPOSTOS, TAXAS E CONTRIBUIÇÕES	
IMPOSTOS FEDERAIS	(738,00)
ITCMD	(13.705,87)
IOF	(98,58)
IR S/ Aplicação Financeira	(2.087,19)
IMPOSTOS MUNICIPAIS	(802,15)
DESPESAS GERAIS	
OUTRAS DESPESAS	(1.578,59)
MATERIAL DE ESCRITÓRIO	(80,12)
ASSISTÊNCIA CONTÁBIL	(4.800,00)
DESPESAS LEGAIS E JUDICIAIS	(739,69)
DESPESAS FINANCEIRAS	
TARIFA BANCÁRIA	(8.211,21)
RECEITAS FINANCEIRAS	7.624,14
JUROS E DESCONTOS	
RENDIMENTO DE APLICAÇÃO FINANCEIRA	7.624,14
RESULTADO OPERACIONAL	478.639,99
SUPERÁVIT	478.639,99


Marina Mange Grinover
Presidente
CPF: 102.957.728,59


Raul Paulino Torres
Contador - 1SP265092/O-6
CPF: 314.637.888-43

Institutional Development

Institutional Development

FUNDRAISING BY PROJECT + TRAINING FOR THE EXECUTIVE TEAM

Since March 2020, thanks to a grant of R\$ 24,000 from the Edith Maryon Foundation in Switzerland, we managed to professionalize part of the FICA team, thus enabling greater dedication of the general coordinator. Therefore, FICA managed to reach higher and concentrate on the details for project proposals like the proposal for RequaliFICA, which was submitted in response to an open call in early 2020, and passed in June and got started in September 2020.

The ramping up of the RequaliFICA Project, with a 360,000 Swiss-franc grant for the next three years (2020-2023), allowed FICA to invest in its team, opening two new positions. Since October 2020 we have a person dedicated to the association's communication, Marília Tenório, and since November 2020, we have relied on Fabiana Endo as a project assistant.

INTERNATIONAL ADVISORY BOARD

FICA established an International Advisory Board in July 2020, a group of leaders made up of people who live in different countries whom we trust for sharing our strategies.

The role of the International Advisory Board includes: following FICA's development; serving as FICA ambassadors in their respective countries, helping us to legitimize and spread our mission; act as an antenna for FICA in their networks, sharing opportunities for projects and open calls; advise FICA on international fundraising opportunities.

Board members will serve for a term of three years that can be renewed. The Board meets virtually at least once per year. The Board meeting is a preparatory step before the General Assembly of Members and is scheduled at least 15 days prior. The first meeting of the board was held on June 24.

The International Advisory Board is currently made up of the following members: Ana Paula Pimentel Walker (Ann Arbor, USA), architect and professor at the University of Michigan's

Taubman College of Architecture and Urban Planning; Anna Dietzsch (New York, USA), architect and partner at DBB-Convenience Architecture; Ariel Alejandro Sosa (Buenos Aires, Argentina), architect and director of government programs in the province of Buenos Aires; Edesio Fernandes (London, UK), lawyer and fellow of the Lincoln Institute of Land Policy; Eduardo Staszowski (New York, USA), professor of design strategies at the Parsons School of Design; Julio Casoy (New York, USA), doctor; Lara Penin (New York, USA), associate professor at the Parsons School of Design; Maria Teresa Xavier (Maryland, USA), architect, social science analyst at the U.S. Department of Housing and Urban Development; Maurizio Pioletti (Turin, Italy), architects; Pedro Jardim (Berlin, Germany), co-founder of several initiatives like the Agora Collective; Ulrich Katte (London, UK), member of the Partei der Humanisten.



R\$ 3.932

Savings of R\$ 3,932 in rent by the tenants from June 2019
(in consideration of the average rental prices in the same building)

47M²

square meters protected from gentrification and real estate speculation

3.500

Support to 3,500 families through the FICAemCasa Emergency Fund

5

people sheltering in place in a proper home



1.825

goodnight kisses in safety

2021 Goals

FICA

Now that the executive team is in place and FICA is growing institutionally, it will only be natural to work on strategic planning focused on the organization's long-term sustainability. Therefore, we established these goals for 2021:

- Build a **Financial and Organizational Forecast** for FICA in three years, considering new properties and aiming at the organization's sustainability.
- Expand fundraising efforts with a **25% increase in recurring donations** and the establishing of a **Fundraising Plan** to involve strategies for approaching companies and institutions;
- End the year with R\$150,000 in the **Endowment**;
- Begin the **auditing** process for the 2021 Fiscal Year.

We have a close relationship with our supporters and we wish to keep improving upon it. We thus plan to work on our 2021 outreach in the following ways:

- Tighten our working relationship with supporters and members as measured by a **relationship barometer**;
- Set an **agenda for open meetings** with supporters and friends of FICA;
- Grow our **social media** following by 50%.

On the **Apartment** front, our goals for the year are:

- Renovate and rent **Apartment #2**;
End the year having raised 70% of the amount needed for **Apartment #3**;
- Strengthen ties with partner organizations for support in the family selection process;
- Define measurable parameters for evaluating the impact of affordable housing on the residents of the FICA apartments and start applying them in the selection process for the residents of Apartment #2 to gather baseline information for monitoring their progress.

FICA

FICA LAB

The creation of the FICA Lab in 2020 was a very important step for establishing FICA as an incubator for projects that address urban and rural property issues without compromising our main mission, which is to acquire real estate and take it off the speculative market. Considering the exploration and expansion of this space, the goals for 2021 are:

- Starting conversations for creating funds like FICA in **other cities**;
- Recording the **lessons from incubating** projects in the FICA Lab;
- Developing other ways of accessing housing whereby the first step does not need to be purchasing property;

2021 goals for projects already underway at FICA Lab:

requaliFICA

- Purchase the first building;
- Make contact with local authorities;
- Map out the tenement houses in the Bela Vista neighborhood of São Paulo;
- Serve three families through the project.

Fundo Agroecológico (Agroecological Fund)

- Launch the fund;
- Leverage the fund with an institution separate from FICA.

FICALab

requaliFICA

FUA | fundo agroecológico

FICA

EXECUTIVE TEAM 2018-2021

Marina Grinover
Gabriel Palladini
Emil Lewinger
Gustavo Calazans
Renato Cymbalista

GENERAL COORDINATOR

Bianca Antunes

PROJECT ASSISTANT

Fabiana Endo

COMMUNICATION (INTERN)

Marília Tenório

FINANCIAL EXECUTION AND ACCOUNTING

Torres Contabilidade

GRAPHIC DESIGN AND LAYOUT OF REPORT

Tomaz Alencar

INTERNATIONAL ADVISORY BOARD

Ana Paula Pimentel Walker (Ann Arbor, USA), Anna Dietzsch (New York, USA), Ariel Alejandro Sosa (Buenos Aires, Argentina), Edesio Fernandes (London, UK), Eduardo Staszowski (New York, USA), Julio Casoy (New York, USA), Lara Penin (New York, USA), Maria Teresa Xavier (Maryland, USA), Maurizio Pioletti (Torino, Italy), Pedro Jardim (Berlin, Germany), Ulrich Katte (London, UK).

FICA ASSOCIATES*

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**List updated in February 2021. Supporting members make financial contributions to FICA and wish to be closer to the discussions and the building of its strategies.*

FICA

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