

FICA

Annual Report 2019

Table of Contents

Four Years On	3
A Year Full of Achievements	4
FICA	5
The Highlights of 2019	6
Projects	7
Apartment #1	8
Apartment #2	14
Chicago Architecture Biennial	15
Access to Land for Fair Agriculture	20
Furniture for Social Housing Marathon	23
Events and Publications	26
Communication	36
Fundraising	39
Financial Report	43
FICA's 2020 Goals	50

Four Years On

In 2015, a multidisciplinary group of São Paulo citizens decided to address the issues of gentrification and speculation driving evictions of low-income residents from central neighborhoods. It was the first step towards creating a non-profit association, the Association for Community Property, which later came to be known as FICA, acronym for Fundo Imobiliário Comunitário para Aluguel or Community Real Estate Fund for Rent. Fica means to stay in Portuguese.

The goal was ambitious: to establish a new agent in Brazilian civil society, the social landlord. The institution was created for acquiring and managing property for social purposes while protecting properties from speculative markets. FICA also aims to stimulate the public debate on alternative property models and influence public policies. On the other hand, the strategy was modest: it should be a long-term project, so we could slowly overcome the difficult economic, political and administrative circumstances of Brazil.

In these four years FICA has grown and matured considerably, transforming what was the idea of a small group into action that affects hundreds of people. We built up our working methods, developed support from a significant base of associates, professionalized our team, and started turning our models into practice with our first property, and are raising funds to continue acquiring properties and looking for ways to scale up.

We always knew FICA was an original project, but the speed of change surprised us. 2019 was a year of enormous advances. We increased our visibility in Brazil and abroad, opened new fields of work, improved our communication. We strengthened relations with our partners. The highly anticipated first family moved in and is living in our first property.

As political changes, global protests in 2020 bring us more challenges, and the Covid-19 pandemic stresses our social weaknesses, affecting BIPOC communities in unprecedented ways, we know our work will become more urgent and important. Looking at our past achievements and at the challenges ahead, we know we are ready and reaffirm the importance of our mission, based on the innovative and experimental character of our institution.

All these achievements reaffirm the importance of our mission, based on the innovative and experimental character of our institution.

On behalf of FICA, I thank all our partners and members for trusting us.



Marina Grinover
Executive Director

A Year Full of Achievements

2019 was full of achievements. In the first half of the year a working group made up of FICA's members plunged into what would be an important mark in our history: selecting the first family to live in Apartment #1. It was a process with a huge learning curve, which helped us to pave the way for future projects and establish essential partnerships. The result was the best we could hope for: in July 2019, the selected family moved into our first apartment, and we are now providing quality housing at less than 50% of the market price. With the exception of a few public rental housing projects, there is nothing as affordable in São Paulo's formal market.

The feedback we have heard from Mariana, Eudes and their three children, Maísa, Maria Eduarda and Enzo, makes us confident that we are on the right path. Decent and affordable housing is much more than having a home. It improves physical and mental health, school performance, family income, and is the basis for building an equal and just future together. We knew this all along, but now we have proof that makes us enormously proud of our work.

We reached several milestones in the debate on community and social rent in 2019: we addressed this topic at events in Brazil and abroad, in person and online. The highlight was the invitation to exhibit our work and curate a public discussion at the Chicago Architecture Biennial, where we were considered one of the event's 10 must-see pavilions. We also enjoyed significant media coverage. It all brought us many supporters and associates. We broke ground on new subjects like agricultural property, carving out ways to protect sustainable and fair farming.

We ended the year by beating our fundraising goal, enough money for the purchase of Apartment #2, a larger base of supporters, strengthened partnerships and created new ones. We set ourselves up to start a new year with the certainty that working together and creating networks is the ideal formula for achieving our mission, scaling up and making an even greater difference in the fields of community property and affordable housing.



Bianca Antunes
General Coordinator

FICA

Why We Exist

Land and property are scarce resources concentrated in the hands of few. This reality makes the social and responsible use of these assets increasingly rare, be it in the city, urban fringe, or rural areas, and especially when driven by market and private interests. When these resources are in prime locations, the stakes are even higher: rents surge, evictions accelerate, gentrification spreads, respect for environmental preservation gets sidelined.

We believe there is an alternative to the speculative housing market. We are dedicated to moving beyond discourse by taking steps to protect real estate and land from unchecked market forces and speculation, thus ensuring its use in an economical, just, democratic and sustainable manner.

FICA is a collectively owned real estate fund.

It **PROTECTS** land from speculation to guarantee more equal access to this resource,

ENSURES social justice in the use of property, and fends off gentrification,

SEEKS diversity, permanence and safety for the communities in Brazil,

ACQUIRES real estate to make it affordable for people at fair and non-speculative prices,

BUILDS alternative models to the traditional real estate market through a growing network of donors and contributors, like you.

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

The Highlights of 2019

First family

In July 2019, the first FICA family moved into Apartment #1.



Target met: 150,000 BRL for Apartment #2

In December 2019, we reached fundraising goal for purchasing Apartment #2.



150,000 BRL

Chicago Architecture Biennial

We were invited to exhibit our work in Chicago from September 2019 to January 2020.



Monthly donations almost tripled

Monthly donations grew from less than 3,000 to more than 6,000 BRL between January and December 2019.

R\$ 2,776

R\$ 6,893



Projects

Initiatives carried out by FICA in 2019, projects that we developed and experiences we engaged in

- Apartment #1
- Apartment #2
- Chicago Architecture Biennial
- Access to Land for Fair Agriculture
- Furniture for Social Housing Marathon

Apartment #1

In 2019, we renovated Apartment #1 and selected the first tenant family. They moved in in July.

Completing the renovation

In the first half of 2019, we completed the renovation of Apartment #1. Our collaborator Marcos Gibrin oversaw the painting, floor repair and upgrading of the electric system in the apartment.

Selection process

In the first half of 2019 we selected the first family to occupy Apartment #1. We set up a working group in charge of the selection process, which included Bianca Antunes (FICA's general coordinator), Marina Grinover (FICA's President), Marina Sawaya, Paula Janovitch, Rodrigo Millan (associates).

We were advised by Marcia Arantes and Fernanda Almeida. Marcia is a psychoanalyst. She has a private practice and teaches as a guest professor at Sedes Sapientiae. Fernanda has a bachelor's and master's degree in social work from PUC-SP (Pontifical Catholic University, São Paulo), works at a psychosocial care center in São Paulo since 2017, and was coordinator of policies for the right to the city in the São Paulo City Office of Human Rights between 2013 and 2016.

With an area of 47 m², Apartment #1 has few internal walls. The pictures show the apartment after the refurbishment, days before the tenants' arrival.





The first step was to establish a network of housing institutions in the city, which included: Associação Beneficente Santa Fé, MSTC (9 de Julho Squatting), São João Squatting, Union of Housing Movements, Acaia Institute and Lanchonete.org. We also contacted the Baobá Fund, Scalabrinian Sisters, ULC, Sehab (Housing Office of the City of São Paulo) and Gaspar Garcia Center for Human Rights. All were invited to suggest candidates.

The individual interviews were held in Apartment #1, which was in the final stages of renovation.

We received 12 applications, and six families were selected for the interview stage. The interviews were held on May 30th and 31st at Apartment #1, and an interview was conducted on June 1st at the headquarters of the Base Urbana architecture firm.

Applicants who made it to the interview stage met FICA's pre-established criteria. The profile of the interviewees varied between married women with children, single women with children, same-sex couples with daughters, two sisters (one with health problems) and a candidate with a steady job but who was leaving a rough-sleeping situation. Candidates not selected for the interview stage included families considered too large for Apartment #1, and a family of two men (uncle and nephew), because one of the criteria was that the relationship between FICA and the tenant should be led by a woman.

The selected family met the main established criteria: it has children, works downtown and has an income of about three times the minimum wage.

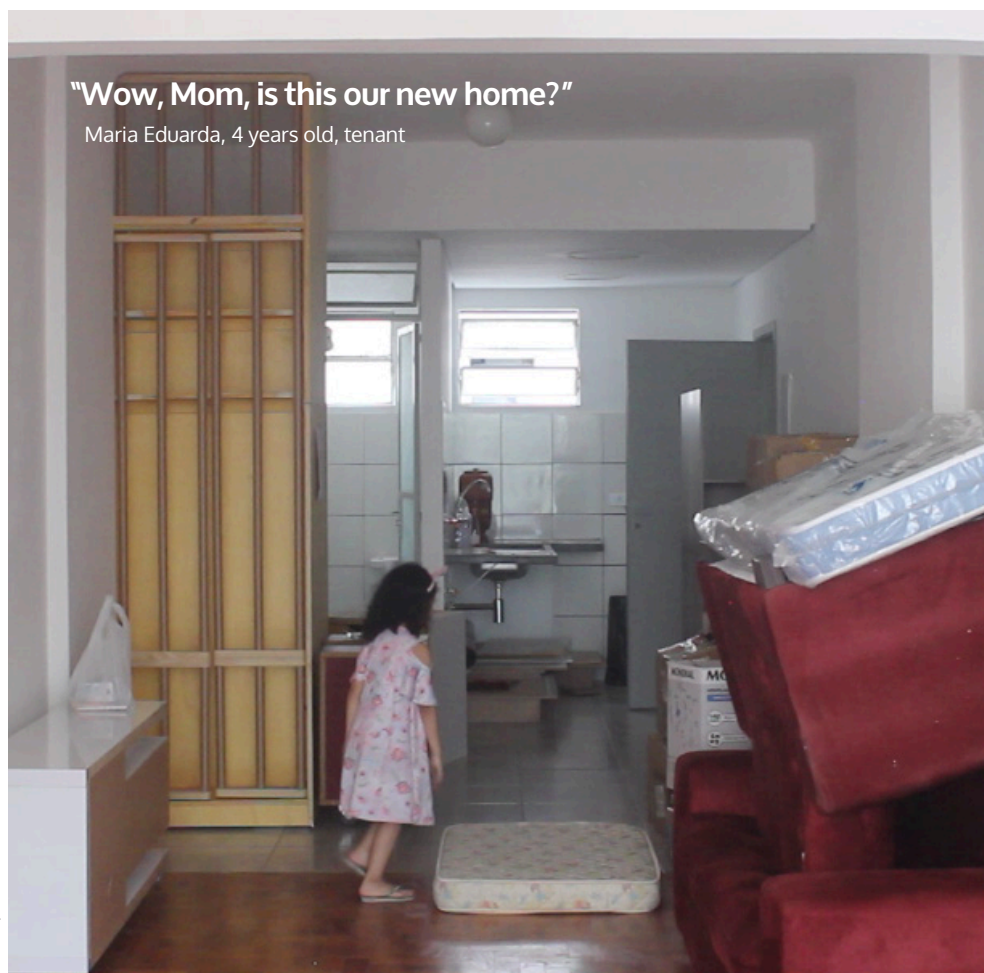
The selected family meets the main established criteria: it has children, works downtown and has an income of about three times the minimum wage. [Access the family selection report here.](#)

Family moving

July 2nd was the big day when the family moved into Apartment #1. They were living in a disheveled squatted house in the Campos Eliseos neighborhood. The family consists of a couple and three young children (2, 4 and 8 years old).

We signed a traditional rental contract, except for the low rent and the guarantor exemption. The contract was signed for a 30-month term, and is renewable.

The family moved into Apartment #1 on July 2nd: moving day was made possible by a taskforce including the family's children and friends, a moment recorded by the FICA team.





"Now Sunday gatherings will happen here"

Mariana, tenant

We visited the family a month after moving day and saw the immediate impact: the youngest son, 2, used to always be sick with respiratory problems. He would get sent home from daycare all the time. A month after moving day, the inhaler was kept in its box in the cabinet. Result: improved standard of living for the child and free time for the mother, who can now work.

The 2-year-old son had respiratory problems. A month after moving day, the inhaler was kept in its box in the cabinet. Result: improved standard of living for the child and free time for the mother, who can now work.

Partnerships

Renovating Apartment #1 was a collective effort involving many people and partnerships: [Nu Arquitetura](#), [Gustavo Calazans Architecture](#), [Base Urbana](#), [Numena Arquitetura](#), [Habitat for Humanity](#), [Magik JC](#), [Lock Engenharia](#).

Partnerships continued after the move-in: MW Corretora de Seguros provides the property insurance pro bono. [Khondo Real Estate](#) manages rent payments, also pro bono.

A month after moving in, Mariana and Eudes talked about the move and life in the new home. The video was shown at the Chicago Architecture Biennale and is [available on our website](#).



Our Impact

915 good night kisses in warm,
dry and safe bed

5 toothbrushes in the
bathroom

3,025 BRL saved on rent from
August to December

1 pijama party

Apartment #2

Our fundraising goal was 150,000 BRL in order to acquire more real estate by the end of 2019, this time another property in downtown São Paulo, and protect it from real estate speculation. The goal was achieved: we raised 151,827.02 BRL by December 2019.

Apartment #2 Working Group

In December 2019, a Working Group (WG) was created to start searching for our next apartment. Participants include Marina Grinover, Emil Lewinger, Gustavo Calazans, Bianca Antunes, Joana Elito, Victor Casagrande, Pablo Sanchez and Giulia Godinho.

Besides searching for the apartment, the WG started mapping the real estate market in the central neighborhoods of São Paulo to understand where the most and least valued properties were located, and the characteristics of each area. The WG will continue its activity in 2020, even after the purchase of the Apartment #2, slated for the first half of 2020.



Mapping carried out by the working group in order to understand the real estate market in downtown São Paulo, focusing on apartments between 30 and 60 m².

Chicago Architecture Biennial

We were invited to participate in the Chicago Architecture Biennial, held from September 19th, 2019 to January 5th, 2020 in Chicago, USA. The theme of this year's event was "... and other such stories", and it addressed issues of property, memory, the right to the city and social participation, including affordable and equitable housing.

Our pavilion was set up in a 1:1 model of Apartment #1's and showcased texts and videos detailing what the housing situation is like in Brazil, specifically in São Paulo, the unfairness of private property markets and the history of Apartment #1. There was also information about the process involved in selecting the family living in our first project.

The exhibition was well received. During the opening week, there was a visit by David Harvey and we were considered [one of the 5 must-see spaces at the Biennial](#), according to Architect magazine.

FICA's exhibition at the Chicago Architecture Biennial. The pavilion had the precise dimensions of Apartment #1, the floorplan was drawn onto the floor itself. The panels provided data on housing in Brazil, told FICA's history and the story of our first tenant that came to live there.





FICA's exhibition at the Chicago Architecture Biennial was one of the most visited in the event and considered by Architect Magazine to be one of the 5 spaces one could not miss at the Biennial.



The concept and the exhibition project were carried out by Base Urbana (Marina Grinover, Catherine Otondo, Camila Moraes, Priscila Tavares), Gustavo Calazans, NÚMENA (Luís Felipe Abbud) and Renato Cymbalista. Visual identity and design, by Prata Design (Didiana Prata, Ilana Livovschi, Mikka Mori). Research and texts by Bianca Antunes and Karoline Barros. The videos were produced by Planalto Produtora and NÚMENA. The overall coordination was carried out by Bianca Antunes, FICA's General Coordinator.

Geographer David Harvey and FICA Executive Director Marina Grinover in the opening week of the Chicago Architecture Biennial.

Book: *What Does an Ethical Landlord Look Like?*

A collaborative publication was part of the project and was on sale at the Chicago Biennial bookstore. The book explains FICA's work and history, alternatives to private property, housing policies based on rent, and presents 10 experiences in different places around the world of projects that promote alternative properties. The book was launched in Brazil on November 6th at the Institute of Architects of Brazil. The book can be purchased on the [publisher's website](#) in Portuguese and English. More information in the Events and Publications section of this report.



FICA archives



FICA archives

Videos

Three videos were produced and were shown in our pavilion at the Biennial. The videos are on our website and can be viewed on [our YouTube channel](#). More information about the videos in the Publications section of this report.

Website, Social Media and Fundraising

In addition to the videos and the publication, we created a [bilingual website](#) and set up a communication strategy on social media. We also launched our international fundraising campaign on the [Brazil Foundation platform](#).



The Tupi arrived on these highlands from the north



The Council, then, ordered Arouche to build streets to accommodate the growing city



Rent here will never be abusive, regardless of what happens to this neighborhood

Excerpts from the video ["The Biography of Apartment #1"](#), which shows the history of land ownership of the place where the Apartment #1 is located, starting as early as 10,000 BCE.

Access to Land for Fair Agriculture

In 2019, FICA started discussing a new aspect, agricultural property. Agricultural land suffers from speculative pressures that make life difficult for small and organic farmers. The workshop Access to Land for Fair Agriculture addressed these issues.



Danila Bustamante

The in-person workshop brought together 23 fair agriculture initiatives at the Goethe-Institut in São Paulo, uniting a variety of experiences: from small urban gardens to large biodynamic producers.



Danila Bustamante



The meeting discussed the conclusions from the survey and introduced some possible solutions. Initiatives promoting fair agriculture were compared and different actors and solutions identified.

The project was sponsored by the Goethe-Institut and the Ibirapitanga Institute and organized in three phases: first 39 interviews with farmers, carried out in partnership with associates and supporters. This phase also included the formulation of templates for legal instruments that provide access to land in the short and long term.

The second phase was a face-to-face workshop. It took place in the Goethe-Institut on October 25th and 26th. Farmers participated in the discussions, shared knowledge and needs. The third phase was the systematization of the contents, culminating in the publication of a book to be launched in the first half of 2020.

The [Access to Land for Fair Agriculture](#) page on FICA's website hosts the project's documents and updates.

The project was sponsored by Goethe-Institut and Ibirapitanga Institute, and organized in three phases: interviews and formulation of templates for legal instruments; workshop with farmers; and the publication of a book based on the project's work and outcomes. In the picture below, participants finish Day 1 of the workshop at the Goethe-Institut.



Daniela Bustamante

Furniture for Social Housing Marathon

The housing furniture design project, supported by Fundo Socioambiental Casa and the Oak Foundation, held in partnership with São Paulo Lab started in 2018 and ended in 2019. Participants developed a modular system of furniture that is easy to build, sustainable and low cost, where FICA's Apartment #1 was the target, but that could be replicated in other contexts as well.

The furniture system consists of a wardrobe, a dresser, a TV stand, a bookcase, a series of accessories for bunk beds (like a desk and cubbies / shelves) and a bench that can serve as a side table. The components used include tubes of cardboard, plywood, cotton tapes or scraps of fabric. Assembly involves fitting or gluing the pieces together, no need for hardware and screws.

The prototypes were presented in March 2019. In June 2019, a hands-on workshop was held at São Paulo Lab and at Apartment #1 to adapt the prototypes, thus bringing the project to a close.





Cardboard tubes and plywood were the materials chosen for building the furniture due to their low cost and ease of replication.



Magik + São Paulo Lab + FICA

On June 1st São Paulo Lab and FICA organized a bench/table building workshop for 22 residents of Bem Viver Centro, a building funded by Minha Casa Minha Vida, a governmental social housing program. The event was held with support from Magik JC and the Programa Casa Cidades (Fundo Socioambiental Casa and Oak Foundation). Each participant built and customized their bench to take home.

[The workshop also resulted in a video.](#)

One of the modular furniture systems, the bench-table was the protagonist in the building workshop. Future residents of the Bem Viver Centro project, part of the Minha Casa Minha Vida housing program, assembled their benches in an afternoon of this hands-on workshop.



Events and Publications

We participated and organized several events in 2019, thus promoting discussion about community ownership and social rent. We also published articles and books and sparked debate around these issues.

Events

March

Building Alternatives: cooperative forms of housing

The online debate took place on March 1st in Lisbon, Portugal. The panel was composed by Tiago Mota Saraiva (Atelier Mob), Yves Cabannes (Gestual-Faul) and Manuel Tereso (Fenache – National Federation of Economic Housing Cooperatives). The event included the presentation of two co-housing projects, via Skype: São Paulo's FICA, with Sara Belém and Renato Cymbalista, and the Co-Housing Barcelona project, with Ingo von Sundah.

April

Proceedings of the International Seminar, *Gentrification: Measuring, Preventing, Confronting*

In April, the proceedings of the international seminar were published. "Gentrification: Measuring, Preventing, Confronting" was held in December 2018, and FICA was one of the organizers. For access to the seminar materials, please visit the [Laboratório para Outros Urbanismos \(FAU USP\)](#) webpage.

In addition to the texts, videos of parts of the seminar were also made available.



Debate: Social Rent and New Paths for Housing

On April 17th, FICA participated in a debate on social rent. The event, promoted by Magik JC, took place in one of their developments, at Rua General Jardim, 415, in São Paulo. The round table included urban planner Elisabete França, Lilian Veltman from Alpop, and Bianca Antunes, representing FICA.

July

Association of European Schools of Planning (AESOP) Congress – Planning for Transition

The Congress was held in Venice, Italy, from July 9th to 13th. It focused on the challenges of contemporary cities – such as natural disasters due to climate change, global migration and socioeconomic inequalities. FICA associate member Maurizio Pioletti represented the organization by presenting the article “Housing Deficit and Housing Opportunities: Implementing collective ownership in the center of São Paulo, Brazil. The case of FICA Fund”.

October

XVI Week Living in the Metropolis

On October 21st we participated on the panel of “How to Organize New Practices for Proposed Wishes”, along with Tais Tsukumo (Usina) and José Eduardo Baravelli. FICA was represented by Emil Lewinger (Director) and Bianca Antunes (General Coordinator). The event was organized by the Mackenzie University School of Architecture.



Promotional material of the event at Mackenzie University. FICA was represented by Bianca Antunes and Emil Lewinger.

Debate at Escola da Cidade

The Brazilian organizations that participated in the 2019 Chicago Architecture Biennial joined a debate at Escola da Cidade, on October 25th, together with curator Paulo Tavares. MSTC Movement, Usina and FICA spoke about their projects and the Biennial. Marina Grinover, Executive Director, represented FICA.



FICA archives

Participants of the Chicago Architecture Biennial joined curator Paulo Tavares to talk about the Biennial and to stress the importance of discussing housing and ownership issues.

Smart Cities, of the Future, for People

The event was organized by the "Contemporary Administrative Law", "Public Policies as an Instrument for Making Citizenship Effective" and "State and Economy in Brazil" research groups, and held on October 30th and 31st at Mackenzie University, São Paulo.

The purpose of the event was to encourage discussion about the city, innovations and technologies, and the ability to improve the lives of citizens and optimize the costs of urban planning. There was also a talk about the need to develop regulatory frameworks capable of granting legal security for contractual relations that implement these urban changes in connection with the New Urban Agenda (UN). FICA's experience was presented on October 31st.

November

Book launch: *What does an ethical landlord look like?*

The event on November 6h filled the IAB-SP. In addition to the book sale, there was a round of conversation and debates with Bianca Antunes, FICA's General Coordinator, urban planner Simone Gatti and activist lawyer Luciana Bedeschi on social rent, the right to the city and FICA's work, highlighting the importance of the publication for enhancing the debate on the topic.

Annual Meeting

On November 25th, we met at Espaço Taperinha for the 2019 FICA Ordinary Assembly. There were 22 associates and supporters and we kicked off some Working Groups based on the 2020 goals set in the meeting. You can read the meeting minutes [here](#).



FICA archives

Associate members came together to approve accounting, discuss FICA's actions in 2019, proposals for 2020, and form working groups.

SDG Festival

The festival is a laboratory for local solutions to major sustainable development challenges. The event was held by Agenda Pública on November 13th at the Mário de Andrade Library in São Paulo. The event set up a space for dialogue between governments, the private sector, universities and civil society to coproduce solutions and find new ways of working, solving problems and making a collective

impact. FICA participated in the Synapses workshop, which aimed to build scalable solutions for low-income housing. This workshop was also attended by representatives from Quinto Andar, IRR Capital and Escola da Cidade. FICA was represented by Renato Cymbalista and Bruno Borges.

International Seminar: *Sustainable Corridors? Exploring the Interface between Infrastructure Planning and Social Transformation at the Metropolitan Scale*

The international seminar was organized by Texas Tech University, the University of Utrecht and Federal University of São Paulo (Unifesp) and held at the Unifesp Presidency building in São Paulo on November 21st and 22nd. FICA was presented in the section "Addressing socio-spatial transformation."

December

Common Ground: Chicago Architecture Biennale

We organized and participated in a debate on December 14th at the Chicago Architecture Biennial, under the theme of "What does an ethical landlord look like?" Ariel Sosa (Habitat for Humanity Argentina), Rembert Biemond (Edith Maryon Foundation), Jennie Fronczak (Lucha), and Bianca Antunes (FICA) participated on the panel.

The conversation was about the ongoing projects in each institution, the way of working, and the challenges found. It was a great opportunity for an open discussion about how to protect property from speculation and how to promote exchanges between different projects, which would otherwise work on their own.

During the afternoon, we presented a map of initiatives similar to FICA around the world, which we started in partnership with Uninove University, and we are looking for academic partners to join us in our research. Renato Cymbalista, director of FICA, shared the panel with Ana Paula Pimentel Walker (University of Michigan) and Anna Dietzsch (FICA/Columbia GSAPP), who commented on the mapping and proposed further cooperation.



Mapping ethical landlords worldwide

Bernardo Loureiro
Blanca Antunes
Brenno Versolato
Bruno Queiroz
Fabiana Tavares
Giseli Quirino
José Mauricio

Juliana Peixoto
Mariana Messias
Rafael Carvalho
Rafael Umhali
Renato Cymbalista
Rosângela Melatto
Sângela Cotrim
Vinicius Carmo

est
ance

WE S
KEE

KA WENZ
MEHI LIKO

ATION ARCHI...

SAY
RESERVES
ON?
ATION

THE
GROUND

STAM
GET UP AN

الناس للت
تقاء للعيش طارة ارباب الدو
OLA HASSANIAN
... CAN WE SUMMON THE
... PEOPLE TO COME TOGETHER, AND
... OUTSIDE OF STATE TERROR?

...ives
... the Econ
3) we need stake
True Cost Acc
5) Ownership
6) Landlord Exp
7) Astro Architecture

In mid-December, FICA organized two panel discussions at the Chicago Architecture Biennial – one with other social rent initiatives and another presenting a map of ethical landlords.

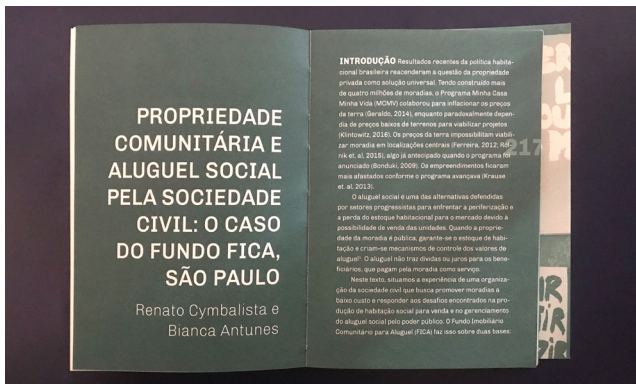
2nd International Seminar *Properties in Transformation*

On December 17th, we participated in one of the seminar's panels organized by the University of Bristol (Law School), by the School of Law of USP, the Federal University of São Paulo and Cebrap (Brazilian Center for Analysis and Planning). The event took place in São Paulo, at Cebrap, and brought together multidisciplinary research teams that seek to understand how, through which mechanisms and with what consequences property is transforming into its most varied expressions in Brazil and abroad.

Publications

Article in *Terra Comum*

We participated in the Terra Comum International Seminar in May 2018, organized by UFMG and Ana Paula Baltazar and Louise Ganz, and we talked about FICA's experience. In 2019, a book resulting from the seminar and featuring the participants' articles was launched. The FICA article and the other research and experiences presented are online, on the [project's website](#).



FICA archives

Terra Comum presents the results of the seminar of the same name. The book was launched in 2019 and includes an article on FICA.

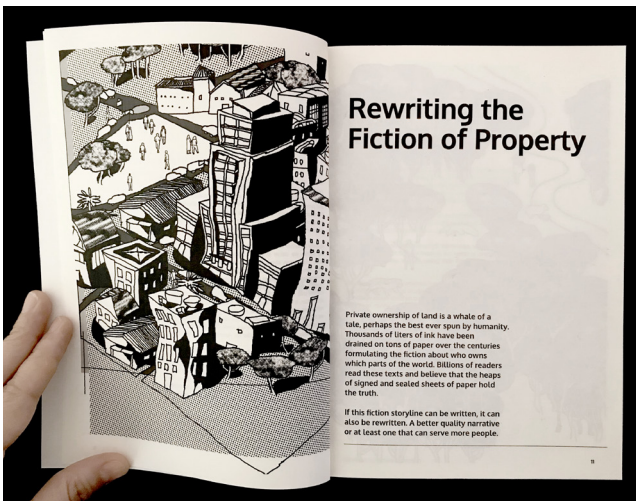
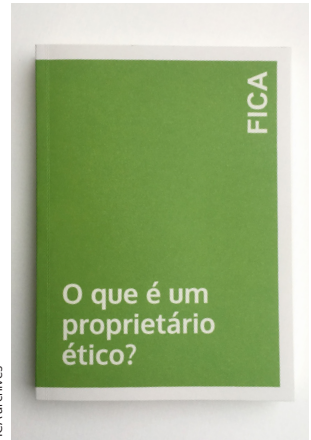
Article: *Housing Deficit and Housing Opportunities: Implementing collective ownership in the center of São Paulo, Brazil. The case of FICA Fund*

[Article](#) presented at the AESOP Planning for Transition Congress, held in Venice, Italy. Associate member Maurizio Pioletti represented FICA with the article.

Book: *What Does an Ethical Landlord Look Like?*

We produced a collaborative publication that talks about FICA's work, alternatives to private ownership, rent in public policies, and highlights 10 international experiences developed by civil society, that seek to tackle real estate speculation by offering affordable rents to low-income population. We opened an open call in our monthly newsletter for member contributions – and many participated in the production of texts.

The book was exhibited in our pavilion during the Chicago Architecture Biennial and was on sale at the event's bookstore. The launch in Brazil was on November 6th at IAB-SP (Institute of Architects of Brazil).

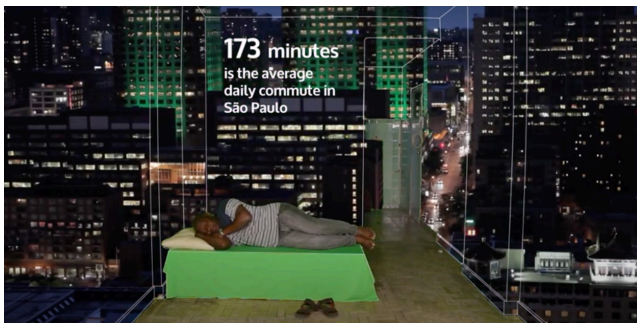


In two versions – English and Portuguese – the book "What Does an Ethical Landlord Look Like?" / "O que é um proprietário ético?" was part of the FICA exhibition at the Chicago Architecture Biennial. The English version was launched in Chicago in September 2019. The Portuguese version was launched in São Paulo in November.

Videos

We expanded and finished a video started at a creative workshop made in partnership with FICA, Escola da Cidade and Het Nieuwe Instituut (Netherlands) in 2017, produced by NÚMENA and finished by Produtora Planalto.

We also produced two new videos: one about the history of the property, with illustrations by Paula Puiupo and research by Karoline Barros, and another with the story of the family living in Apartment #1, with an interview by Bianca Antunes. These last two were produced by Produtora Planalto. The videos are on our website and can also be viewed on [our Youtube channel](#).



Images from the "Biography of Apartment #1," "Meet the residents" and "Living in São Paulo" videos, respectively. The three videos can be seen on the FICA website, on our YouTube channel and they were part of our exhibition at the Chicago Architecture Biennial.

Communication

New channels for communicating: how we conveyed FICA's ideas and work to associates, supporters and the general public in 2019.

Communication channels

New website

In September, we launched our bilingual website, with all of FICA's projects under development. The website also makes our videos, updates, documents and transparent budget available to the public, showcases the products in FICA's shop and hosts donation page. The website's URL is: www.fundofica.org.

FICA

O FICA Como atuamos Participe Loja Contato [Faça sua doação](#)



Social media

We opened our Instagram account (@fundofica) in February 2019, and obtained social media consulting by Ana Druwe during the Chicago Architecture Biennial. By August 2019, we had 609 followers, and from August to December there was an uptick in followers as a result of our campaign at the Chicago Architecture Biennial, and media coverage: by the end of December we reached 1603 followers, of whom 50% were between 25 and 34.

The bilingual website features all of FICA's works in progress in addition to videos, our manifesto and the donation page.

Our most popular post in 2019 shared housing data and garnered a total of 419 likes, 239 shares and 76 downloads. This underscores that FICA does not have to invest in advertising to be a source of information and rouse people's interest in our work.

We also opened a twitter account (@fundo_fica), and continue publishing updates on our Facebook page (@fundofica).



There are more vacant houses than people in need of a home

6.3 million — Brazil's housing deficit*
7.9 million — the number of vacant homes in Brazil

*people living in substandard housing, forced co-housing, overcrowding, or paying outrageous rent.
 Source: 2015 PNAD (National Household Sample Survey) / Fundação João Pinheiro

Monthly Newsletter

A Mailchimp account was created for automatic triggering of emails in newsletter format. FICA currently has 579 registered emails on its profile, 300 of which are new contacts developed since migrating to the platform. Creating a newsletter through this tool makes our communications more professional and will continue to be the main communication channel for our relationship with supporters in the future.

Our posts on Instagram provide a mix information about our work, housing data, and examples from other countries. The post above was our most popular on Instagram in 2019.

Fundraising

Fundraising formats adopted in 2019 and the progress of support and donation.

Crowdfunding campaigns

New ways to donate

In an effort to have donation portal with lower fees, we set up a new way to support FICA: as of 2019, you can make your donation directly on our website using the Pagseguro payment solution. Click on: www.fundofica.org/apoie, choose a monthly contribution and register.

FICA

FICA Fund [How we work](#) [Join In](#) [Store](#) [Contact](#) [Support](#) [@](#) [f](#) [i](#) [c](#) [a](#)

Support

How to join in FICA's work:

Through donations, becoming a member and participating in debates and discussions.

Crowdfunding campaign with tax-deductible donation for US residents

Help to safeguard one more piece of real estate from speculation and support our crowdfunding campaign created with Brazil Foundation for international donors.

You, too, can contribute any amount and leave your mark on São Paulo by joining our mission to ensure ethical, affordable, quality housing. It is a tax-deductible donation for US residents.

Together, you can build an equal city.
<https://brazilfoundation.org/project/fica/>

Monthly contribution

Monthly donations allow FICA to grow and guarantee affordable housing to an increasing number of families. Support in the form of donations establishes the foundation that will enable us to purchase the next pieces of real estate. The contributions also help us to cover daily expenses like maintaining the website, accounting and bank fees.

FICA uses funds in a very efficiently way. In 2018, we received R\$ 28,044.87 in recurring donations, but the fund grew by R\$ 34,419.00. This is because we went after new partnerships, unique donations and grants. In other words, every cent we receive makes the project stronger and allows it to go further.

Be a part of FICA. Select a donation amount and participate in building a more just city.

RS 15/month

Together with the more than 80 FICA supporters, you will help us to purchase our next piece of real estate.

RS 25/month

You are covering the costs of maintaining our website.

RS 35/month

You help with FICA's administrative expenses and free up other donations so that they can be dedicated to the purchase of Apartment #2.

RS 60/month

You shorten how long it will take to purchase our next piece of real estate.

RS 100/month

You accelerate the purchase of our next piece of real estate by about one month.

RS 150/month

In one year, you donate over 1% of the price of our next apartment.

RS 200/month

That is how much our monthly accounting expenses cost. Through your contribution, you free up other donations so that they can be dedicated to purchasing Apartment 2.

RS 500/mês

In one year, you guarantee about 5% of our next piece of real estate.

RS 1.000/month

It is less than the cost of many condo fees out there, but in one year you pay for about 10% of our next piece of real estate.

RS 2.000/month

Be our honorary donor. Through your donation, we can pay FICA's coordinators and take the project even further.

Other amount

Go to apoia.se/fica or reach out to us: contato@fundofica.org

Join FICA

1. Make a monthly donation to FICA at the amount you wish;
2. Write to tell us that you would like to become an associate: contato@fundofica.org;
3. We will provide you with a registration form. You will be able to participate in FICA meetings and actions.

Page on our website providing monthly contribution options.

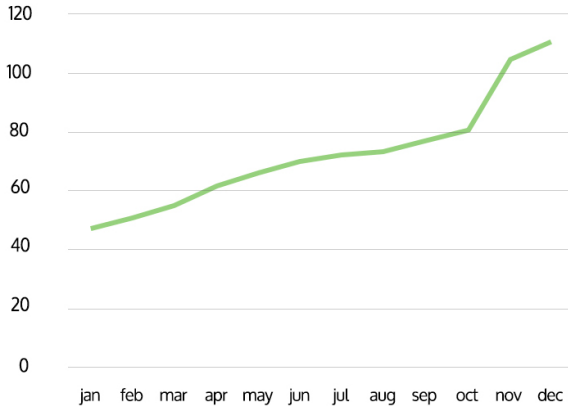
Tax-exempt donations in the USA

During the Chicago Architecture Biennial we launched a new platform for international tax-free donations for US residents. The donation is made on a FICA page hosted on the [Brazil Foundation website](#). We received a total of US\$ 1,607.60 in donations through this platform in 2019, which was transferred to FICA in 2020.

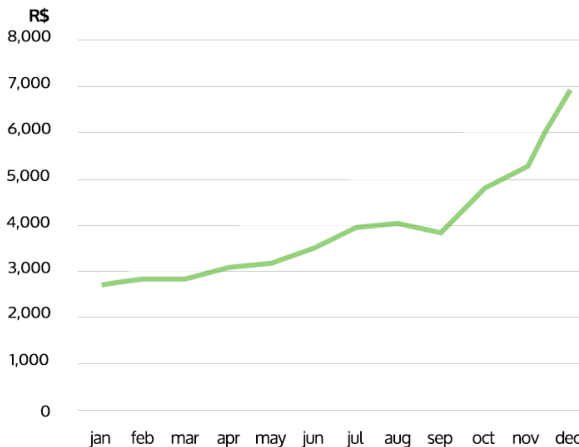
Donations to the FICA Fund

We started 2019 with 45 monthly supporters and had 111 by the end of the year. There was a peak of new supporters in November (24), due to the media coverage we received, especially after the Folha de S. Paulo report "[Activists Create Fund for Apartment Purchase and Rental at Low Prices in SP](#)".

Number of monthly supporters



FICA Fund monthly supporters, January to December 2019.



Following the increase in supporters, the monthly amount received by donations grew month by month in 2019. We saw monthly donations increase from R\$ 2,776.00 at the beginning of the year to R\$ 6,893.88 by the end of 2019.

FICA Products

In addition to the book “What Does an Ethical Landlord Look Like?” which is available in [Portuguese](#) and [English](#), we launched some FICA products in 2019 to contribute to our fundraising efforts. We produced “desgentriFICA” mugs, with art created by associate member Luís Felipe Abbud.

We also had the dish towel, “FICA, vai ter bolo” (in English, “FICA/ Stay, there will be cake”), with art by partner Monique Schoenacker, from [Monique Fora de Série](#). Both products can be ordered by email: contato@fundofica.org.

FICA archives



FICA archives



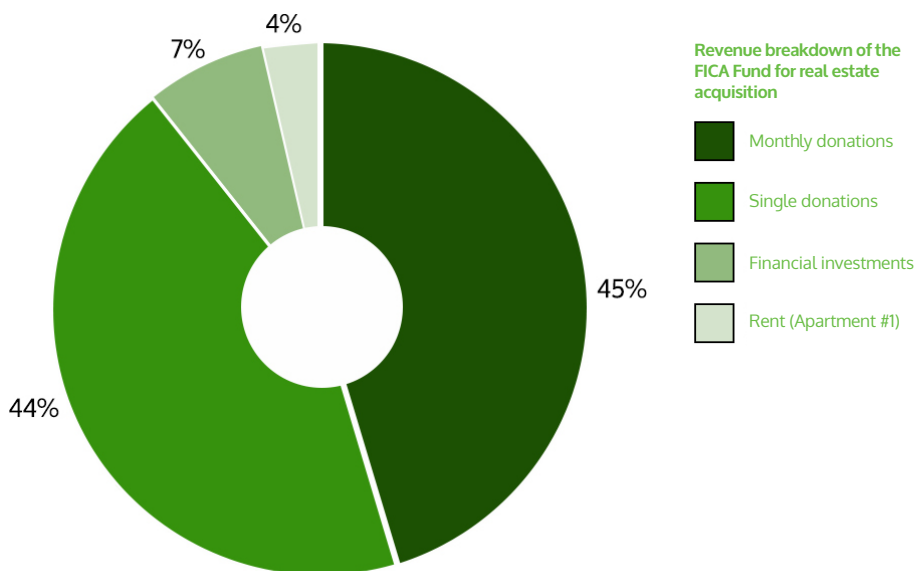
The desgentriFICA mug and the FICA dish towel “FICA/ Stay, there will be cake!” were two products created in 2019 to publicize the organization and raise funds. FICA associate members contributed to the design and the production of this merchandise.

Financial report

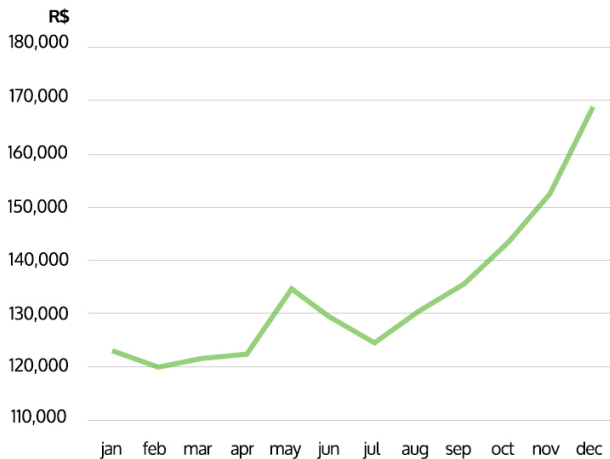
2019 income and expenses

We started the year with a fund totaling 108,000 BRL and the goal of acquiring real estate in central areas of São Paulo to protect them from speculation and make them available to low-income families at an affordable rent. We ended up beating and overcoming our fundraising goal of 150,000 BRL for the purchase of Apartment #2: we finished 2019 with a total of 168,584.78 BRL.

In 2019, we had an increase in both recurring donations (monthly crowdfunding) and one-time donations. The Fund's revenues come primarily from these two types of donation. With the moving in of the first family in July 2019, we now count on the rent from Apartment #1. Income from the fund's financial investments also went up, with a drop in the last months of 2019 due to lower interest rates.

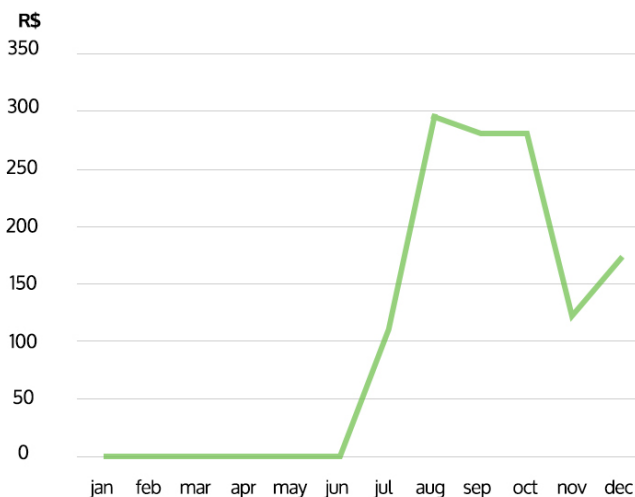


The Fund grew significantly during the year. The reduction in the months of June and July was due to the disbursements needed to complete the renovation of Apartment #1. In July, we started receiving rent for Apartment #1. Since the amount the family pays includes the condo fee, and there was an increase in condominium fees as of November to cover renovation costs, net revenue from the rent has dropped in the last two months of the year. We are aware of the situation and looking for a solution to it in the next rental contracts.

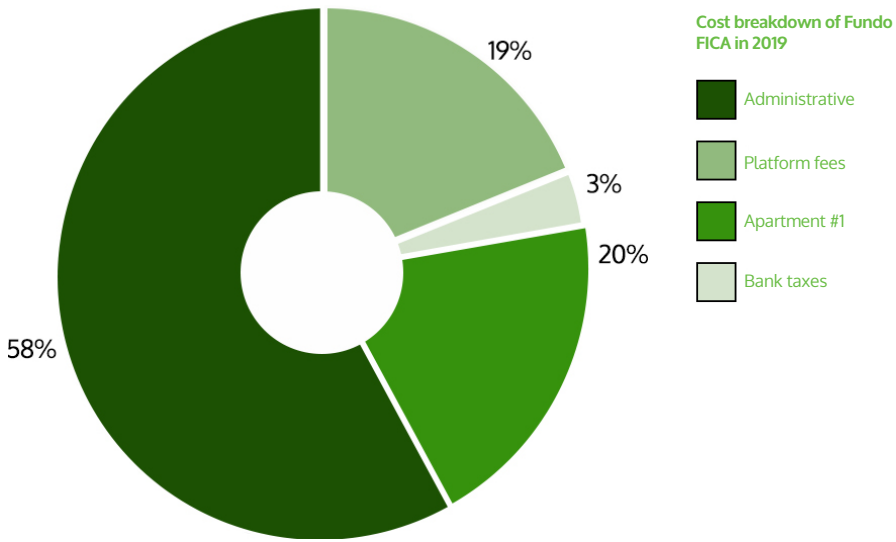


Progress of the FICA Fund for real estate acquisition in downtown São Paulo, protecting properties from speculation and ensuring affordable rent.

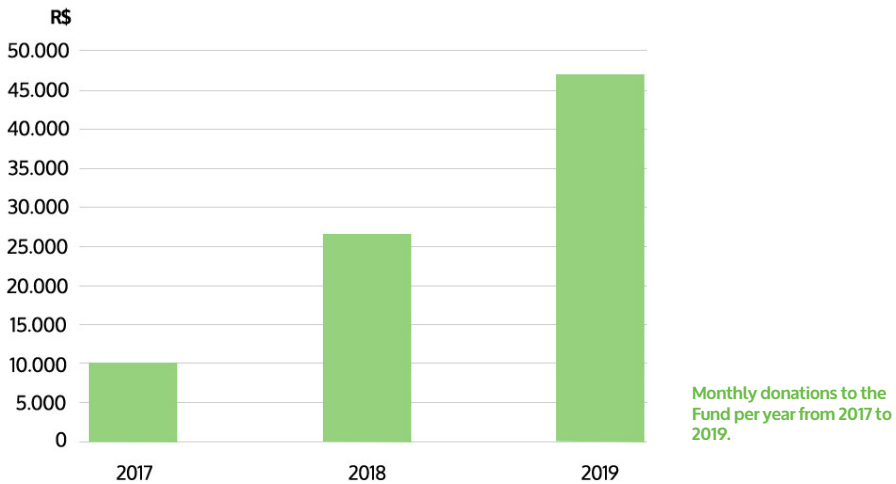
Twenty-two percent of our expenses are bank fees and fees for crowdfunding platforms. These are high costs, and they could be reduced by opening an account at Pagseguro (interest rate 3.99% plus 0.40 cents per donation), lower than the first platform, Apoia.se (rate of 13%). We kept both contribution platforms to avoid changing transition problems that could cost us in the number of supporters due to such a transition – besides being an option for eventual problems with Pagseguro.

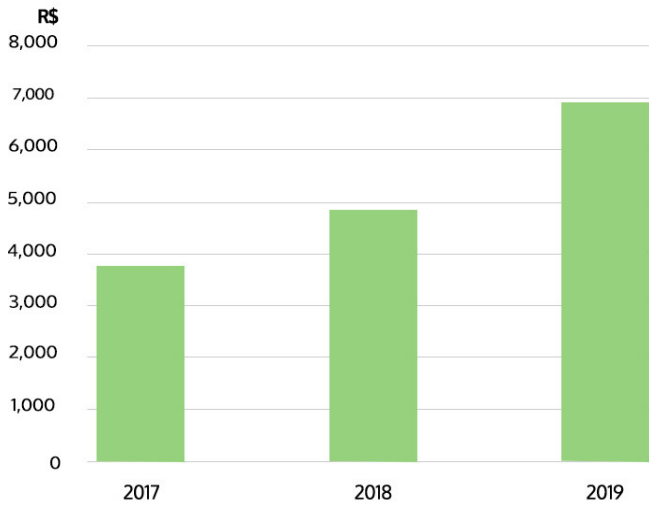


We started collecting rent in July 2019. The graph shows the net revenue from rent during the year. Building works made the condo fees more expensive, which is embedded in the rent, causing a drop in revenue in October and November.

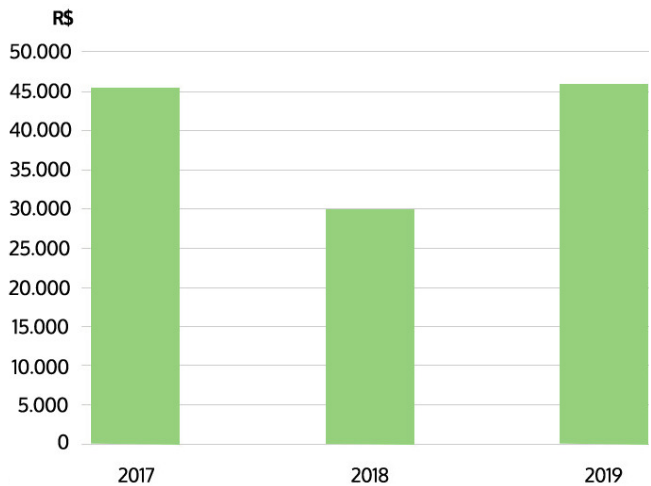


Administrative costs include accounting, coordination and administrative services. Compared with previous years, there was an increase in monthly donations and in revenue from financial investments. Single donations fell in 2018, but resumed in 2019, as the graphs show below and on the next page.





Fund revenue with financial investments per year, from 2017 to 2019.



One-time donations to the Fund, per year, from 2017 to 2019.

Funding for projects

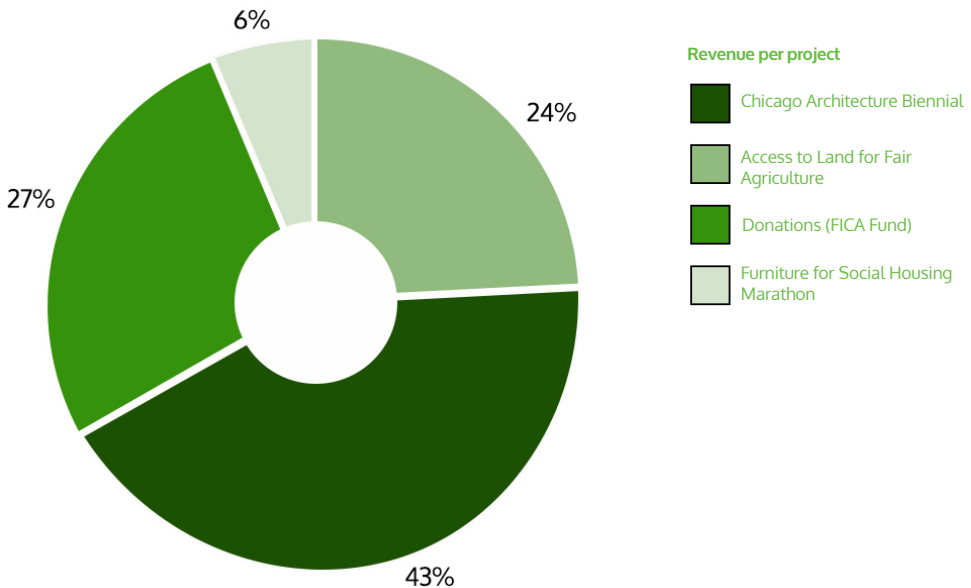
In 2019, we received funding for two projects coordinated by FICA: our exhibition at the Chicago Architecture Biennial and the Access to Land for Fair Agriculture, in addition to the Fundo Socioambiental Casa for the Furniture for Social Housing Marathon project, held in partnership with São Paulo Lab. We always use these funds responsibly, considering how they can bring positive returns for FICA and foster growth in the pool of associate members in our projects.

The funds used in the projects are recorded in specific accounting cost centers so as not to be confused with the Fund's income and expenses for the acquisition of real estate. These projects have great importance to FICA, increasing our visibility and bringing us closer to partners and to our associates.

The Chicago Architecture Biennial invitation included a US\$ 30,000 grant for creating FICA's exhibition – used for communication, social media, a new bilingual website and a book. US\$ 20,000 was sent to FICA for this task, the rest was used by the Biennial itself for the construction of the pavilion on site.

The Access to Land for Fair Agriculture received a grant of R\$ 30,000 from the Goethe-Institut and R\$ 50,000 from Ibirapitanga Institute for coordinating the project, research, organizing the face-to-face workshop and systematizing the results.

The chart below shows the breakdown of FICA's revenue by the projects undertaken in 2019. The chart includes three projects we participated in or coordinated, beyond the fund's income for acquiring new real estate, which are then result of monthly donations from our supporters, one-time donations, financial investments and rent (Apartment #1), as showed on page 44.



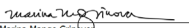
2019 Balance Sheet

Empresa: ASSOCIACAO PELA PROPRIEDADE COMUNITARIA
 C.N.P.J.: 25.138.190/0001-39
 Balanço encerrado em: 31/12/2019

Folha: 0001

BALANÇO PATRIMONIAL

Descrição	2019	2018
	31/12/2019	31/12/2018
ATIVO	169.664,31D	107.391,66D
ATIVO CIRCULANTE	169.664,31D	107.391,66D
DISPONÍVEL	169.664,31D	107.391,66D
BANCOS CONTA MOVIMENTO	1,00D	13.461,80D
BANCO BRADESCO	1,00D	13.461,80D
APLICAÇÕES FINANCEIRAS LIQUIDEZ IMEDIATA	169.663,31D	93.929,86D
APLICAÇÃO BANCO BRADESCO	169.663,31D	93.929,86D
PASSIVO	169.664,31C	107.391,66C
PATRIMÔNIO LÍQUIDO	169.664,31C	107.391,66C
SUPERÁVIT/DEFICIT ACUMULADOS	169.664,31C	107.391,66C
SUPERÁVIT/DEFICIT ACUMULADOS	169.664,31C	107.391,66C
SUPERÁVIT ACUMULADOS	169.664,31C	107.391,66C


 Marina Mange Grinóvici
 Presidente
 CPF: 102.957.728/99

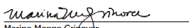

 Raul Paulino Torres
 Contador - 1SP265092/O-6
 CPF: 314.637.888-43

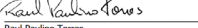
Empresa: ASSOCIACAO PELA PROPRIEDADE COMUNITARIA
 C.N.P.J.: 25.138.190/0001-39

Folha: 0001
 Número livro: 0001

DEMONSTRAÇÃO DO RESULTADO DO EXERCÍCIO EM 31/12/2019

Descrição	Saldo Atual
RECEITA BRUTA	220.938,07
RECEITA BRUTAS DE APOIO A PROJETOS	
RECEITA DE DOAÇÃO PESSOA FÍSICA	47.749,58
RECEITA DE DOAÇÃO PESSOA JURÍDICA	173.188,49
DESPESAS	(166.956,66)
DESPESAS OPERACIONAIS	(151.572,72)
DESPESAS COM EXECUÇÃO DE PROJETOS	
PRESTADORES DE SERVIÇO	(135.401,99)
GASTOS COM REFORMAS	(12.964,85)
COMUNICAÇÃO	(3.000,00)
ÁGUA, LUZ E IPTU DE APARTAMENTOS	(205,89)
DESPESAS ADMINISTRATIVAS	(15.383,94)
ALUGUEIS E ARRENDAMENTOS	(4.476,64)
GASTOS COM APARTAMENTOS	
IMPOSTOS, TAXAS E CONTRIBUIÇÕES	
TAXAS DIVERSAS	(3.829,77)
IOF	(362,71)
IR SJ Aplicação Financeira	(666,25)
ISS	(995,22)
DESPESAS GERAIS	
ASSISTÊNCIA CONTÁBIL	(1.492,84)
DESPESAS FINANCEIRAS	
TARIFA BANCÁRIA	(3.958,51)
RECEITAS FINANCEIRAS	8.291,24
JUROS E DESCONTOS	
RENDIMENTO DE APLICAÇÃO FINANCEIRA	8.291,24
RESULTADO OPERACIONAL	62.272,65
SUPERÁVIT	62.272,65


 Marina Mange Grinóvici
 Presidente
 CPF: 102.957.728/99


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

Balance sheet and profits in fiscal year 2019 for FICA compared with assets and liabilities from 2018 and 2019, in addition to income and expenses in 2019.

FICA's 2020 Goals

Monitor the impacts of the new tenants in Apartment #1

Buy and remodel Apartment #2

Start the crowdfunding campaign to buy Apartment #3

Establish an International Advisory Board

Start an endowment

Build a model for a social impact investment in low-income housing

Model a fund for agricultural property

Begin FICA Lab, for research and experimental projects dealing with alternative property models

FICA

Board of Directors 2018-2021

Marina Grinover, Gabriel Palladini, Emil Lewinger, Gustavo Calazans, Renato Cymbalista

General Coordinator

Bianca Antunes

Administrative assistant

Fabiana Faroni

Accounting

Torres Contabilidade

Art and layout (annual report)

Guilherme Formicki, Karoline Barros

Translation

John Ellis

Associate supporters*

Adriana Vojvodic, Alex Magalhães, André Czitrom, Ana Cândida Pena, Anna Dietzsch, Beatriz Fleury, Benjamin Serroussi, Bianca Antunes, Carlos Nader, Carolina Guimarães, Carolina La Terza, Célia Cymbalista, Daniel Barros, Danilo Toth, Denis Mauá, Duda Alcântara, Emil Lewinger, Felipe Niski Zveibil, Fernanda de Abreu Moreira, Fernanda Brenner, Gabriel Palladini, Gabriel Sigolo Volich, Giulia Pereira Patitucci, Giuliano João Paulo da Silva, Gustavo Calazans, Hannah Archushin Machado, Joana Elito, José Eduardo Baravelli, Karen de Picciotto, Karina Uzzo, Kazuo Nakano, Karoline Barros, Katharina von Ruckteschell, Leandro Gejfinbein, Ligia Miranda, Lorette Coen, Luís Felipe Abbud, Marcelo Weingarten, Marco Braga, Maria Augusta Bueno, Marina Grinover, Marina Sawaya, Maurizio Pioletti, Murilo Morelli, Paula Janovitch, Pedro Beresin, Rafael Bortoletto, Renata Schmulevitch, Renato Cymbalista, Roberto Sanovicz, Rodrigo Millan, Roberto Fontes, Rudá Schneider, Sandra Llovet, Sara Belém, Sergio Luis Funari, Silvana Rosso, Simone Gatti, Suzana Pasternak, Tânia Christopoulos, Tara Hill, Tatiana Cymbalista, Todd Lester, Ulrich Katte, Valentina Martelli, Vivian Barbour.

* List updated in March 2020. Associate supporters contribute financially with FICA and want to be closer to the discussions and the construction of their strategies.

Supporters**

Alcyr Neto, Alexandre Czitrom, Ana Carolina Alfinito, Ana Carolina Trugillo, Athos Comolatti, Bruno Borges, Carlos Cortez-Minchillo, Christine Puleo, Cícero Portella Castro, Cintia Marcucci, Cristiane Teixeira Rodrigues, Daniel Oelsner, Deiny Costa, Didiana Prata, Eduarda Lazari, Eliana Finkelstein, Emily Fonseca, Fabiana Tavares, Fernanda Costa, Giovanni Santa Rosa, Guilherme Rafael Dalmedico, Gustavo Bertazzola, Iara Garcia, Inês Mindlin Lafer, Isaia Nisoli, Ivan Alencar, Jaime Cupertino, James Maher, Jamil Fiod Costa Junior, João Maluf, José Police Neto, Julio Bacha, Lais Rocha Portilho, Lara Marice, Leandro Calbente, Leonardo Loyolla Coelho, Lidia Cupello, Luanda Villas Boas Vannuchi, Lucas Maier, Marcel Oliveira, Maria Eva Alves Peres, Maria Luiza Carvalhaes, Mariana Borges, Mariana Petroucic Nunes, Marina Sanders, Marussia Whately, Matheus Vieira, Mikka Mori, Nao Yuasa, Neca Zarvos, Nicholas Costa, Pablo Sanchez, Paula Miraglia, Paulo Mesquita, Paulo Schor, Priscila Nasrallah, Rachel Kogan Janovitch, Rafaela Maurer, Renata Levi, Renata M Souza, Rosana Catelli, Sandra Jeha, Sergio Robles, Tania Knapp, Tanya Volpe Spindel, Teresa Santacreu, Tereza Candida Sousa, Thomas Beltrame, Thor Saad Ribeiro, Vanessa Bello, Vanessa Coan, Victor Casagrande Souza, Virginia Silva, Wagner Romão, William Valduga.

Fundo FICA

Company name: Associação pela Propriedade Comunitária

Organized in 2015

CNPJ 25.138.190/0001-39

www.fundofica.org

Instagram and Facebook: @fundofica

Twitter: @fundo_fica

Support and build more democratic cities with us
fundofica.org/apoie

** List updated in March 2020. Supporters contribute financially to FICA.