



# Housing Co-operative & Community Space

Issue: August 2025.

Mara's Housing Co-operative Ltd is a not-for-profit fully-mutual housing co-operative registered under the Co-operative and Community Benefit Societies Act (2014) as a Co-operative Society. Registration Number: RS005321 Registered Address: 22a Adelphi, Aberdeen, Scotland, AB11 5BL. [info@maracoop.org.uk](mailto:info@maracoop.org.uk).

# Table of Contents

01	Overview	04
	1.1 Formation	05
	1.2 Our Purpose & Aims	06
02	Membership & Process	08
	2.1 Tenancy & Membership	09
	2.2 Community Membership	09
	2.3 Our Rules & Ethical Policies	10
	2.4 Decision making	10
03	Business Plan	11
	3.1 Strategy	12
	3.2 Market	12
	3.3 Forecast	12



04	Our Impact	13
	2.1 Community Space	14
	2.2 Affordable & Liberating Housing	14
	2.3 Expanding the Network	14

05	Make it Happen	15
	3.1 Loanstocks	16
	3.2 Donations	16
	3.3 Get in Touch	16



# 01

## Overview

---







## 1.1 Formation

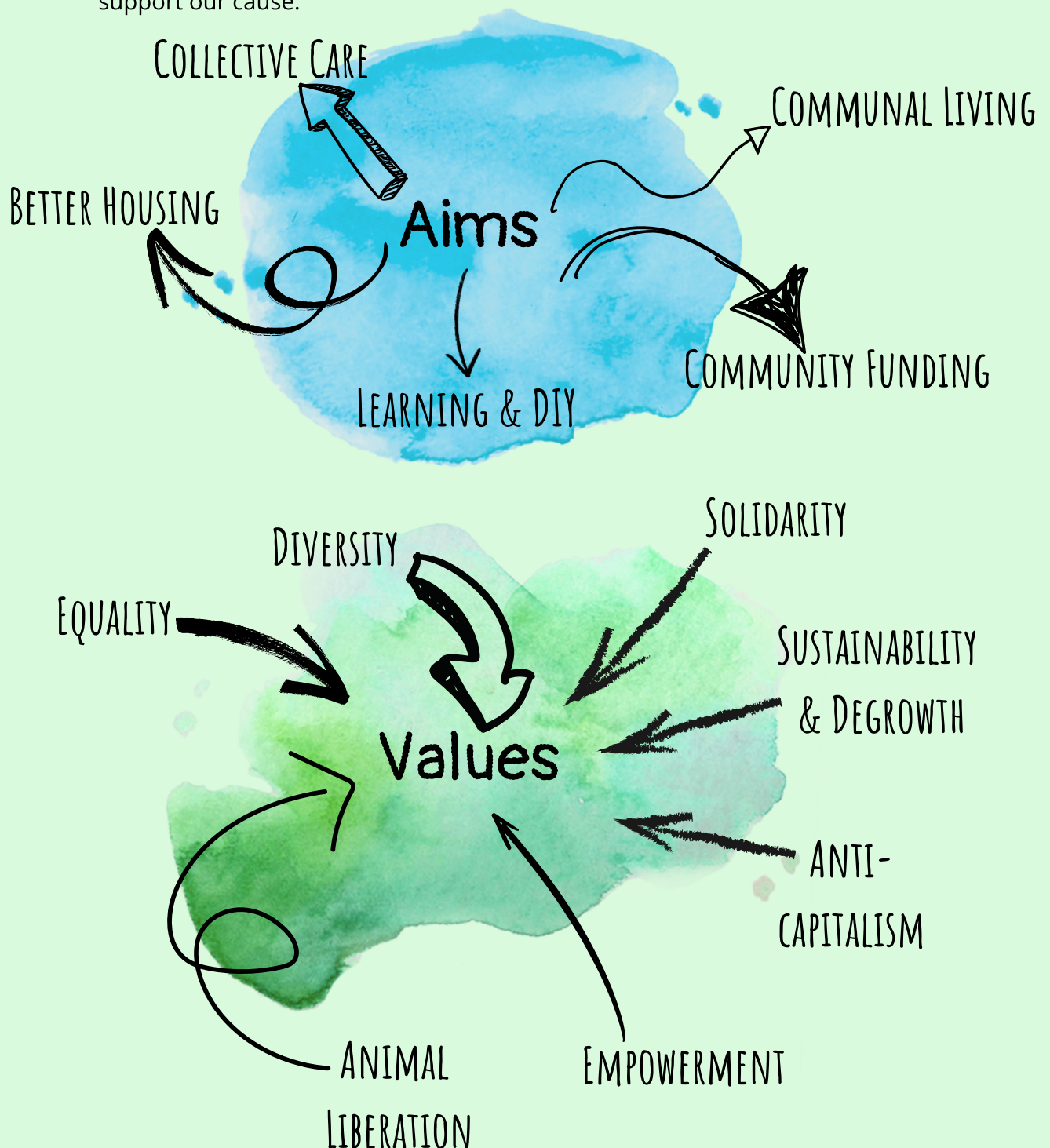
Mara's Housing Co-operative Ltd (Mara Co-op) began as an idea in the minds of our members who initially wanted to develop a community-run gardening project. But over time we uncovered the potential of a housing co-operative and community space model and fell in love. It wasn't long before we got to work.

In 2024, Mara Co-op was formed. Since then we've been developing our processes, business plan, strategy, and engaging with people to learn how to best support & engage them through this project. In March 2025, we officially registered as a not-for-profit, fully-mutual, housing co-operative.

Put simply, our plan is to get a place in Aberdeen, rent the rooms affordably to members, and operate parts of the building as dedicated spaces for community groups to use. All of our surplus will go to improving community resources, expanding facilities we can offer, and eventually support the Aberdonian grassroots financially with substantial donations.

## 1.2 Our Values & Aims

Mara's Housing Co-operative Ltd. is a fully mutual co-operative dedicated to positive social change through providing infrastructure to grassroots community groups in North East Scotland, particularly in Aberdeen City. We operate on a financial structure that can both provide affordable housing to its members while also providing space and equipment to community groups. Anyone is welcome to join Mara Co-op, insofar as they respect the safety of our spaces and support our cause.



## Mutualism

We recognise that all struggles are interconnected and that no one can stand alone. We understand that in order to truly support our communities, we must combat the systems that seek to do them harm.

We believe that our work is best done without middle-men, therefore we do not support political party messaging within our spaces. We discourage ideological gatekeeping that creates unproductive division.

We vocally advocate for a fairer, more empowering world. We are opposed to exploitation of all species, human and non-human alike.

## Inclusion

We celebrate the many ways of being human, and recognise that everyone has the potential to make a valuable contribution.

We demand that all people be treated with dignity & respect, regardless of any characteristic they do or do not have.

We will actively work to ensure that our spaces are accessible, and that all community members have the opportunity to make a meaningful impact on our movement.

## Community

We reject that life should be a rat-race by insisting on time freely spent with each other. Care is not transactional and it is dearly necessary for a healthy society to function. We believe in empowering communities by offering them a space to come together to organise, relax, learn, network, and enjoy the underappreciated aspect of living that is engaging with your community.

We will build the network by investing in assets, resources, and facilities for communities to enjoy. And once we are able, we will support them financially with substantial donations to help them further their aims.





02

# Membership & Process

---

## 2.1 Tenancy & Membership

As a fully-mutual housing co-operative, all permanent tenants must be members of Mara Co-op. Membership is open to anyone who:

- Is 16 or over and able to enter lease agreements on their own behalf.
- Does not currently own a property in which they can reside.
- Agrees with the purpose of Mara Co-op
- Is willing to support & engage with the operations of the community space.

If someone is interested in becoming a member but there isn't a room to rent, they may join as a probationary member for up to two years while they wait for a room to become available. Probationary members are able to take part in members-only decisionmaking, and if two years pass, they may re-join the co-operative if they wish.

---

### Becoming a Member

Prospective members will be asked to fill out and submit an application form. Upon being accepted, they'll purchase a £1 share of Mara Co-op and be given a share certificate. If there is a room available to rent, then they will be given a tenancy agreement to sign separately. Rates are agreed collectively based on affordability, not profitability.

We are a par-value housing co-operative, this means that members each hold a nominal £1 share in Mara Co-op, which is equal to their liability. The shares are non-transferrable and are withdrawn if they cease to become a member.

---

## 2.2 Community Membership (MCS)

A truly empowering community space is one that allows anyone who uses the space to have a say in how it operates. We are dedicated to ensuring that community members hold as much decisionmaking power as possible, and we will begin that process through the community membership structure, called Mara Community Space (MCS).

Community membership will be open and completely free of charge. Mara Co-op will provide a blueprint for the initial structure, but after that it's all yours to shape as you want! Our ideal scenario is that Mara Co-op members are solely responsible for the management of the rented spaces, but community spaces can be managed and improved by the community who use them, using surplus funds from Mara Co-op's operation. This can be liberating, while also being a responsibility!

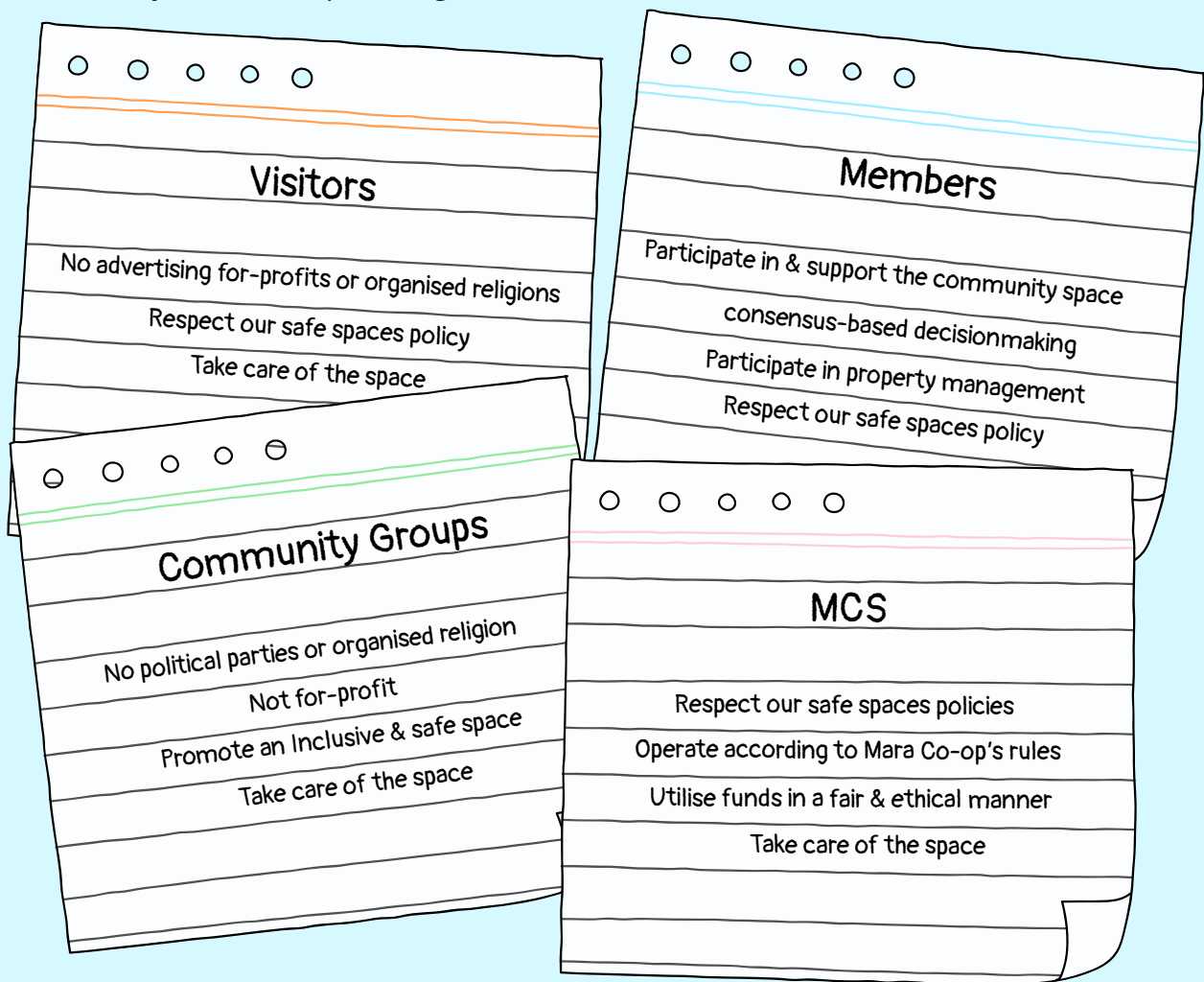
**MCS's remit could include:**

Management of community spaces, calendar management, budget allocation, organising events, workshops, and activities within community spaces.

... It's up to you!

## 2.3 Rules & Ethical Policies

Mara Co-op has published documentation which outlines what we expect from members, visitors, community groups, MCS, and the standards by which the co-op operates. These can be found on our website, but see the headlines below. They are living documents, and if you feel like they could be improved, get involved!



## 2.4 Decisionmaking

Mara Co-op is committed to ensuring that everyone has an equal say in decisions that effect them. We operate on non-hierarchical lines, and promote consensus-based decisionmaking as much as feasible.

Consensus is preferred as it allows everyone's voice to be heard. It ensures that everyone can put themselves behind a decision, and we can collectively own our successes and our failures.





03

# Business Plan



## 3.1 Strategy

We intend to engage with the communities that would benefit from our project and ensure that they're involved in the process of developing the community space. We want to engender a sense of shared ownership of the space, and the understanding that people can have a direct impact on how it operates. We will be focusing on engaging people through utilising personal contacts, creating outreach material to distribute through public channels, and reaching out to organisations with shared aims. We want to share news about how our project is progressing, highlight the key benefits of this project, and detail the support it can bring to Aberdonians.

We have also identified key targets for fundraising - these include issuing loanstock, receiving donations, member contributions, grant applications, and mortgages. We have highlighted multiple grants that have the potential to make a massive difference on our startup fundraising, and are investing time into preparing to apply for those.

## 3.2 Market

Aberdeen is currently struggling for community spaces. In particular, free ones.

The most popular affordable organising space in Aberdeen is the Aberdeen Social Centre, which we have been heavily inspired by and likely wouldn't exist without. However, as it stands the Aberdeen Social Centre is at-capacity.

Other spaces in Aberdeen are either for-profit ventures which cost a significant amount of money, or spaces that do not have the kind of facilities to accommodate multiple groups keen on using the space.

We see Mara co-op as filling a niche that desperately needs filled, and our business model is designed from the ground up with that in mind.

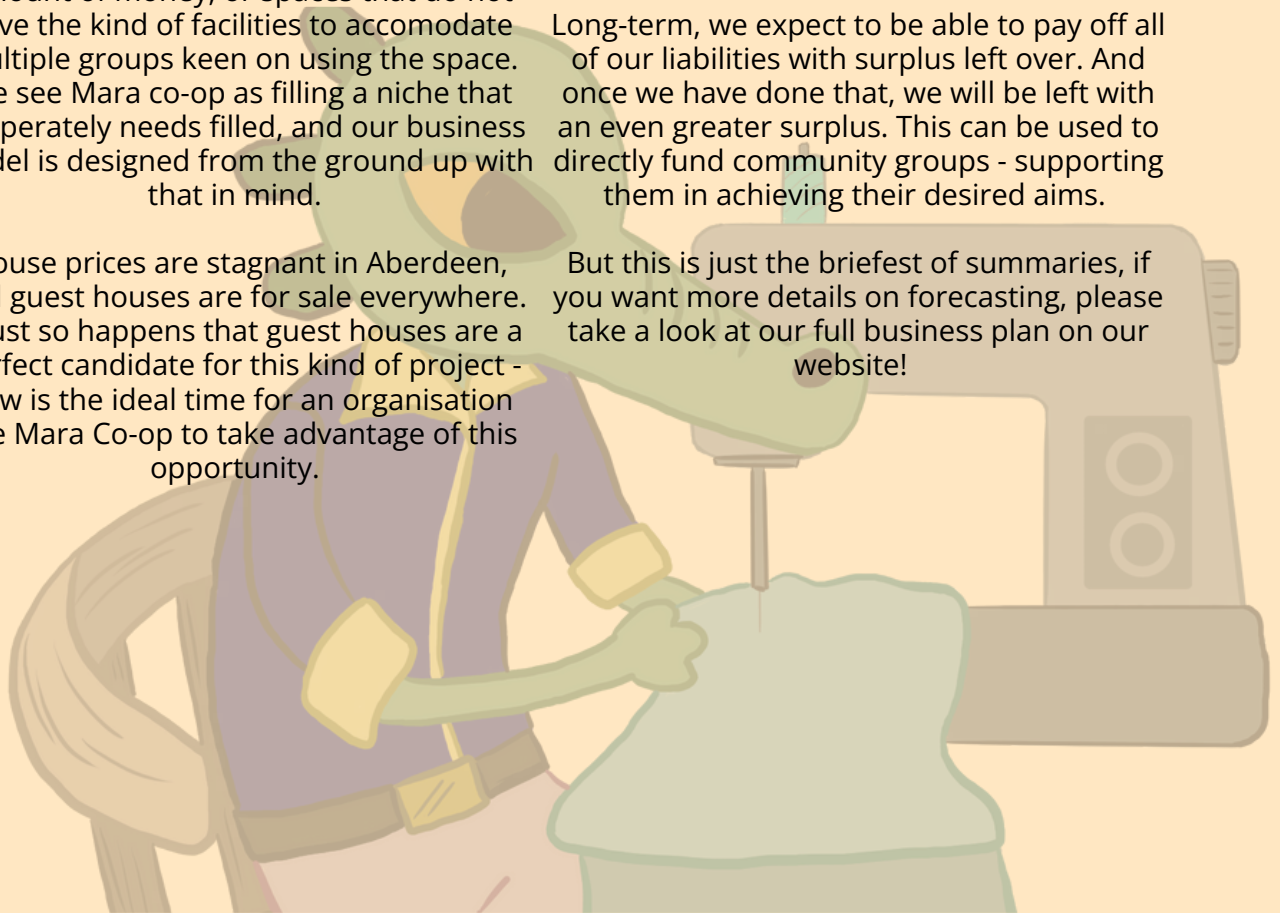
House prices are stagnant in Aberdeen, and guest houses are for sale everywhere. It just so happens that guest houses are a perfect candidate for this kind of project - now is the ideal time for an organisation like Mara Co-op to take advantage of this opportunity.

## 3.3 Forecasting

We've spent time considering each and every cost we expect Mara Co-op will incur during start-up and ongoing. We've put that up against how much rent we expect to be able to take in from housing. The good news is that we believe our model is affordable, sustainable, and has the potential to allow a significant surplus that we can put towards MCS and other improvements to the building.

Long-term, we expect to be able to pay off all of our liabilities with surplus left over. And once we have done that, we will be left with an even greater surplus. This can be used to directly fund community groups - supporting them in achieving their desired aims.

But this is just the briefest of summaries, if you want more details on forecasting, please take a look at our full business plan on our website!



# 04 Our Impact

---

HOUSES  
WITHOUT  
LANDLORDS





## 4.1 Community Assets

The space and resources for community groups to use freely will allow people to focus on what is important to their organisations, instead of worrying about filling a donation tin. Resources that they need will be available to them, as will the space, and the opportunity to provide what they want to for others. We expect that this will lead to a number of new grassroots groups forming within the city, which will give Aberdonians more opportunities to engage with one another, learn together, express themselves, and organise collectively for a better world.

## 4.2 Liberating Housing

Providing low-cost, landlord-free, housing for Aberdonians will give them the freedom to focus on what matters most to them, while being free to live in a space that they can truly make theirs. But it's not just about this project - Mara Co-op will serve as evidence for a model of community support and housing that can be replicated in Aberdeen and beyond. We will serve as proof that rental income doesn't need to profit individuals, but can instead enrich entire movements. We will offer our support and experience to anyone who wishes to follow the same path, or further iterate on this model. We will become a stepping stone for greater things that live beyond us.

## 4.3 Expanding the Network

Mara Co-op will serve as a node in the network of grassroots and community movements. We will feed that network with resources, funding, and support. This will allow groups the opportunity to increase their capacity for membership, while also allowing them to reach more people - leading to new members. Alongside this, Mara Co-op will be active in engaging positively with other non-profits in the city - inviting them to provide talks, workshops, or host events within our spaces. This will grow the grassroots network across Aberdeen, and encourage more and more people to become involved over time - benefiting those individuals and the city as a whole.



05



Make it  
Happen!





## 5.1 Loanstock


Loanstock is one of the main ways that an organisation like ours can get started. If you have some money sitting in a savings account and would be willing to support a project like ours, your help would be amazing!

-  **Issuing loanstock** We are open for loanstock applications between the **1<sup>st</sup> of August, 2025** and the **1<sup>st</sup> of August, 2026**. We are willing to issue a total of up to £350,000 worth of loanstock.
-  **How to reach us** Check out our website and get in touch with us to confirm your interest. We can then organise a meeting to discuss the details!

---

## 5.2 Donations

Mara Co-op is not-for-profit and we never put money into members pockets. We intend to be fully transparent with our accounting throughout the fundraising process and beyond, so you can rest assured that every donation will go directly to making this project happen!

-  **How to donate** Check out the donation page on our website, or scan the QR code below! Otherwise feel free to get in touch with us to express your interest in donating to our project.

---

## 5.3 Get Involved

**Do you want to be more involved?** - Stay tuned for the community space sign-up launching soon, or e-mail us!

**Do you want to become a member?** - Amazing! Shoot us an e-mail to register your interest and we will get back to you.

**Do you want to support us?** - That's great news! Check out our website and shoot us an e-mail so we can arrange to talk with you.

**Anything else?** - Any extra help would be greatly appreciated! Shoot us an e-mail and we will get back to you.

E-mail: [info@maracoop.org.uk](mailto:info@maracoop.org.uk)

Address: 22a Adelphi, Aberdeen, Scotland, AB115BL.

Website: <https://maracoop.org.uk/>



Donate here!

