

1 60 Minuto
Gutschein für Waren oder Dienstleistungen
im Wert von 60 Minuten qualitativer Leistung.

Gültig bis Jahresende: **2023** (2) Regio - Zahlungsmittel: **99947** (3)
Stadt oder Land / Postleitzahl

Leistungsanbieter / in = Gutscheinschöpfer / in: (4)
Hinz Unkuz
Malermmeister
Landweg 5
99947 Bad Langensalza
Tel. 03603/1234567
www.malermmeister.de
22.3.18 (Stamp, Datum, Unterschrift)

Bürge (weiblich): (5)
Erna Meiser
Landwirtin
Im Bruch 21
99991 Großgotttern
Tel. 036022/4567
22.3.18 (Stamp, Datum, Unterschrift)

Bürge (männlich): (6)
Ernst Richter
Anwalt
Tonnaer Straße 4
99958 Gräfentonna
Tel. 036042/1234567
www.ernstrichter.de
22.3.18 (Stamp, Datum, Unterschrift)

Gutschein-Nutzung nur für Mitspieler / innen.
Die Rückseite bietet Freiraum für kreative Gestaltung.

Minuto Fact Sheet

Minuto is a regional currency, organized in a decentralized manner. It can be self-printed on ordinary paper, circulated in any region and used in a similar way to official cash. In addition, Minuto is a social, hands-on networking project that focuses on people and their abilities. For details see www.minuto.wiki.

Elements of a Minuto voucher

- (1) The value in minutes of qualitative performance of human working time
- (2) The last year of validity of the voucher (end of the 5th year after issuance)
- (3) The region (postal code recommended) from where the issuer comes from
- (4) Stamp, date and signature of the issuer
- (5,6) Stamp, date and signature of each a female and male guarantor

How to issue Minutos?

Download the voucher template from our website, print it and fill it in together with your guarantors. If you don't have any, invite some friends to play the Minuto Game. For details see our website. Use the back of the vouchers to list your service offers. It's a free advertising opportunity and significantly increases acceptance of the vouchers. Template available at our website.

How to accept Minutos?

1. Check the region of issuance (1). Decide if you accept it from that region. In their region of origin, vouchers can be spent best. The further away, the more difficult.
2. Check the validity (2). It should be valid long enough so that you can still spend it at your leisure. Special terms apply for issuers redeeming their vouchers.
3. Check the rest of the fields for completeness (4,5,6): Each one should have the stamp, date and signature of the issuer and guarantors.
4. If a valid Minuto voucher appears to be untrustworthy, you don't have to accept it. The concept of Minuto is based on trust and voluntariness.
- 5.

Recommended exchange rate: 60 Minuto = EUR 30. Applies to Germany (2020). For other countries see our website. The exchange rate may vary depending on the region/country and may also change, e.g. due to inflation of the official currency. The price of a craftsman hour is a rough guideline to determine the applicable exchange rate.

Business use / taxes: For business use, you need to know the exchange rate. At the above rate, if e.g. 60 Minuto are taken, then this corresponds to a taxable cash income of EUR 30. If these 60 Minuto are spent again, this corresponds to an expenditure of EUR 30. It can make sense to accept only a share in Minuto, so that enough Euros are taken in to be able to pay expenses or taxes.

Where can I find offers?

Minuto is a decentralized and self-responsible concept, so you should actively network locally even without the Internet. Of course, modern means of communication can also be used. A central marketplace for offers and requests is at www.minuto-regional.de (for Austria, Germany and Switzerland only).

Are Minutos legal and secure?

Yes. From a legal perspective, Minuto vouchers are a certificate or bearer bond. Therefore, copying or forging is punishable by law. In case the issuer cannot provide the service, the two guarantors increase the failure safety of the voucher and increase the effort of voucher creation to a safe minimum, which significantly increases the trustworthiness. The value of the Minuto is based on human working time, so it is stable in value during its validity. Therefore, Minuto knows no inflation.

Legal notice: The concept of Minuto was created in and for Germany. If you live elsewhere you need to check the legal and tax situation for the specific country. Please consult a lawyer and a tax advisor before you go public.