

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

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

Leistungsanbieter / in = Gutscheinschöpfer / in: **4**  
Hinz Unkunz  
Malermeister  
Landweg 5  
99947 Bad Langensalza  
Tel. 03603/1234567  
www.malermeister.de  
22.3.18  
Stempel, Datum, Unterschrift

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

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

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

# Minuto Fact Sheet

## 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 [www.minuto.wiki](http://www.minuto.wiki), print it and complete it together with your guarantors. If you don't have any guarantors, invite some friends to play the Minuto Game, see our website for details.

If the voucher is valid for more than 3 years, the issuer can use the voucher again for payment. If the validity period is shorter than 3 years, the issuer destroys the voucher after redemption.

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.
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.

**Recommended exchange rate:** 60 Minuto = EUR 30. Applies to Germany (2020). Other countries see [www.minuto.wiki](http://www.minuto.wiki), Exchange. 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](http://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.