

/archive

PAWNSHOPS

PLACES OF FRINGE ECONOMY IN BRNO

B 7 0 0 0

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Independent Group

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Pawnshops as places of fringe economy, that emerge in reaction to the pathological phenomenas among members of society. Every pawnshop has its curator, collection and space. In that sense they are no different from traditional institutions maintaining social memory. Nevertheless, a main existential purpose of every pawnshop is purely economical and value of stored artefacts is rather variable. Personal belongings could have enormous value for the owner and after being pawned they become a second-rate commodity. On the contrary, unnecessary and redundant objects could gain a new value in a pawnshop. Everything starts with a simple transaction between pawnbroker and customer:

“The broker makes a fixed term loan to a consumer who leaves collateral in the possession of the broker. If the customer repays the loan and all required fees, the broker returns the collateral to the customer. If the customer does not repay the loan by a specified date, the collateral becomes the property of the broker and the customer’s debt is extinguished. Because pawnshop loans are simple transactions, pawnshops are ancient financial institutions with a rich cultural and economic history.”¹

Origins of pawnshops could be traced to the Franciscan Order in the end of 15th century to combat usury. Although the items that people pawn changed considerably over time, the basic operation of pawnshops and the reasons for their use have remained constant. After brief historical research, I looked at their visual identity and mapped their position all

1. Caskey, John P. *Fringe Banking: Check-Cashing Outlets, Pawnshops, and the Poor*. New York, 1994.

over the city. A lack of uniformed visual identity compared to rich history of pawnshops in England, France or Germany proved no historical continuity in Czech context. On the other hand, their position in this particular area of the city originates from a problematic historical development. Because there is little literature devoted solely to pawnshops and they are usually researched under the common topic of fringe economy, a fieldwork was even more necessary to obtain more information. These places appeared as a vivid places of exchange even on the Saturday's morning. In order to balance my personal perceptions, I studied the pawnshops also in more mechanistic and functional way as it is characteristic for praxeology. Mapping the spatial layouts and their general integration to urban fabric, making lists of sold items, taking overview photographs strived to capture more objective reality.

What makes pawnshops so interesting to me, is their strong linkage with a place. Therefore, they form a local living archive used by residents of the territory on daily basis. Indeed, every pawnshop has its curator. As a true place of social interactions and economical exchange, pawnshop is a vehicle to understand the area.

Although it relates in a Czech context to fringe economy, if not to grey economy, and is operated by private sector, an opposite example of municipal pawnshops could be highlighted and learned from. In general municipal pawnshops are observed as more trustworthy institutions

compared to ordinary pawnshops. This could be well illustrated on the example of *Crédit Municipal de Paris* (originally know as *Mont de Piété*) that operates as well-established pawnshop and is run by the municipality of Paris. For more than two hundred years it has proven to be an effective solution addressing financial problems of the citizens.

How does the study of pawnshops refer to collective memory of the place? I see pawnshops as an example of living culture, living history that is constituted by every transaction happening inside.

References

- Caskey, John P. *Fringe Banking: Check-Cashing Outlets, Pawnshops, and the Poor*. New York, 1994.
- Dawson, William Harbutt. *Municipal Pawnshops*. In: *The Economic Journal*, vol. 13, no. 50, 1903, pp. 248–251.
- Mottershead, Edmund. *Pawn Shops*. In: *The Annals of the American Academy of Political and Social Science*, vol. 196, 1938, pp. 149–154.



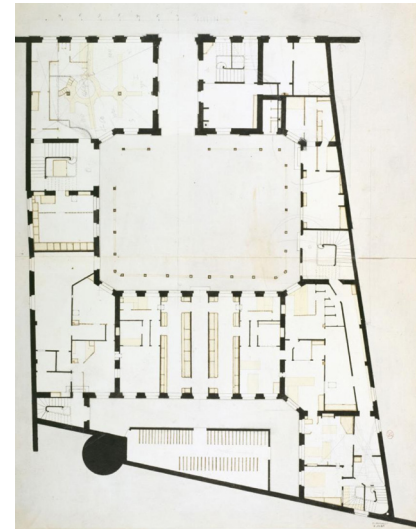
B 7 0 0 1
Crédit Municipal de Paris
1637



B 7 0 0 2
Crédit Municipal de Paris
1637



B 7 0 0 3
Crédit Municipal de Paris



B 7 0 0 4
ground floor, Crédit Municipal de Paris



B 7 0 0 5
location of pawnshops in Brno overlaid with figure ground map from
1825 → copying the former industrial outskirts

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Research of pawnshops' visual identity on the street of Cejl revealed a lack of one unifying element compared to a historical british pawnbrokers' emblem of three suspended spheres from a bar.

A possible explanation could be found in a recent origin of a pawnshop in this area and thus no historical continuity.

ANALYSIS OF PAWNSHOPS

Bazar nábytku (Second-hand furniture and pawnshop)

Cejl 33



B 7 0 0 9
main hall, former furniture workshop

How long do you run this business?

We are here almost 20 years since 2000.

Is it going well now?

We do not complain.

What's your interest? What do you sell?

We are specialized in furniture, but we are also an pawnshop so the collateral could be also something else appropriate.

Is there anything in your collection that has never been sold?

Everything has its buyer depending on its price. The price drops until the item is sold.

How is your collection organized?

Not really. Just to use the space most efficiently.

Sold items

Furniture

Dining sets
Dining tables
Kitchen units
Office furniture
Coffee tables
Wardrobes
Bedside tables
Shelving systems
Others
Beds
Sofas and armchairs
Bookcases
Cabinets
TV stands
Chairs

Electronics

Speakers
Cameras
Audio systems
Games

Home appliances

Fridges
Washing machines
Dish washers
Small appliances

Toys

Cars
Lego
Others

Tools

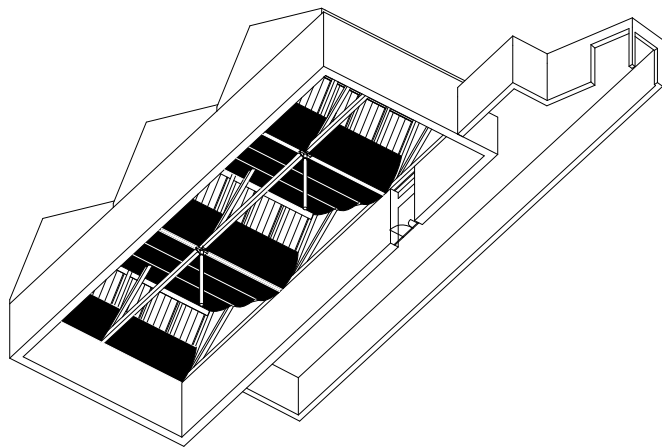
Watches

Lighting

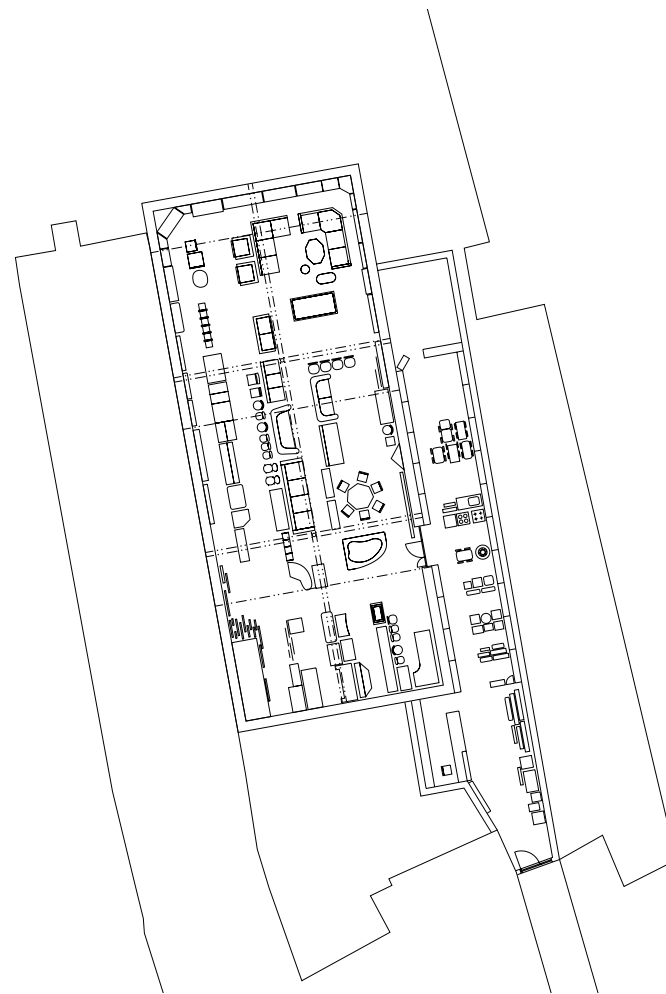
Sport

Fishing

Art



B 7 0 0 9
bottom up axonometric



B 7 0 1 0
floor plan, 1:400



B 7 0 1 1
site plan, 1:1000

Bazar U Řeky (Pawnshop at the river)

Cejl 88



B 7 0 1 2
main space with inserted floor above used as storage

How long do you run this business?

We are here since the “pawnshop boom” in the 90s.’

Is it going well now?

It used to be better. We had to decrease the size of the shop and it’s a half of the previous size.

What’s your interest? What do you sell?

We sell everything except clothing. Especially we are selling some vintage stuff that is hard to get anywhere else as for example metal meat grinders.

Is there anything in your collection that has never been sold?

Everything has its buyer..

How is your collection organized?

It does not have any order here, but we have all of our goods in the eshop. There is everything organized of course. This is just a fragment.

Sold items

Home appliances

Small appliances
Vacuum cleaners
Stoves and heaters
Hairdryers and hairirons
Sewing machines
Irons
Air technology

Household
Kitchenware
Wall lights, ceiling
Typewriters
Water, gas, heating

Kitchen appliances
Cookers and ovens
Microwave ovens
Kettles

Other

Electronics and PC

Electronics
TVs
DVD players
HiFi home theaters
Gramophones
Speakers
DJ and sound systems
Accessories

Cameras and photo
Cameras
Video camera
Accessories

Computers
Desktop computers
Displays
Accessories
Notebooks and tablets
Gaming consoles
Games

Mobile
Mobiles and Telephones
Telephone cards
Accessories

Workshop and garden

Tools
Electric tools
Cordless Tools
Hand Tools
Accessories
Installation material

Gardens
Mowers and brush cutters
Chain saws

Sport

Summer sports
Bicycles
Bicycle accessories

Winter sports
Ice skates
Ski boots
Skis
Snowboard boots
Snowboards

Hall Sports
Tennis
Squash

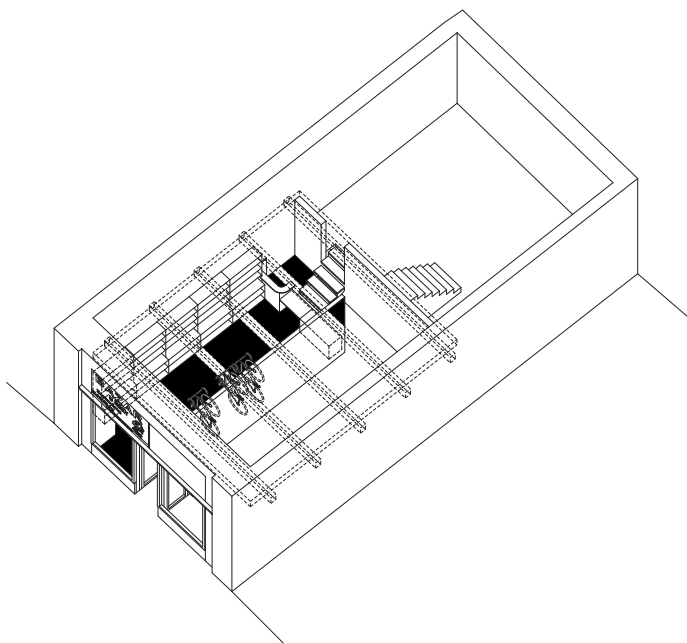
Other sports
Fishing equipment
Airsoft weapons
Binoculars

Auto – moto

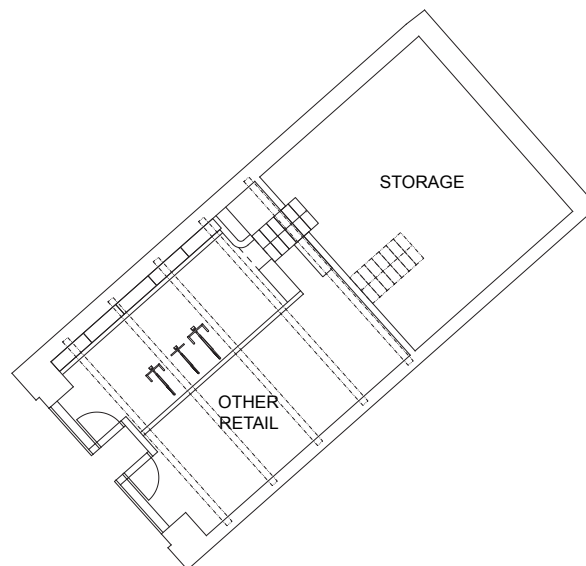
Car audio
Car parts
Navigation
Auto accessories
Moto accessories
Softheads

Other

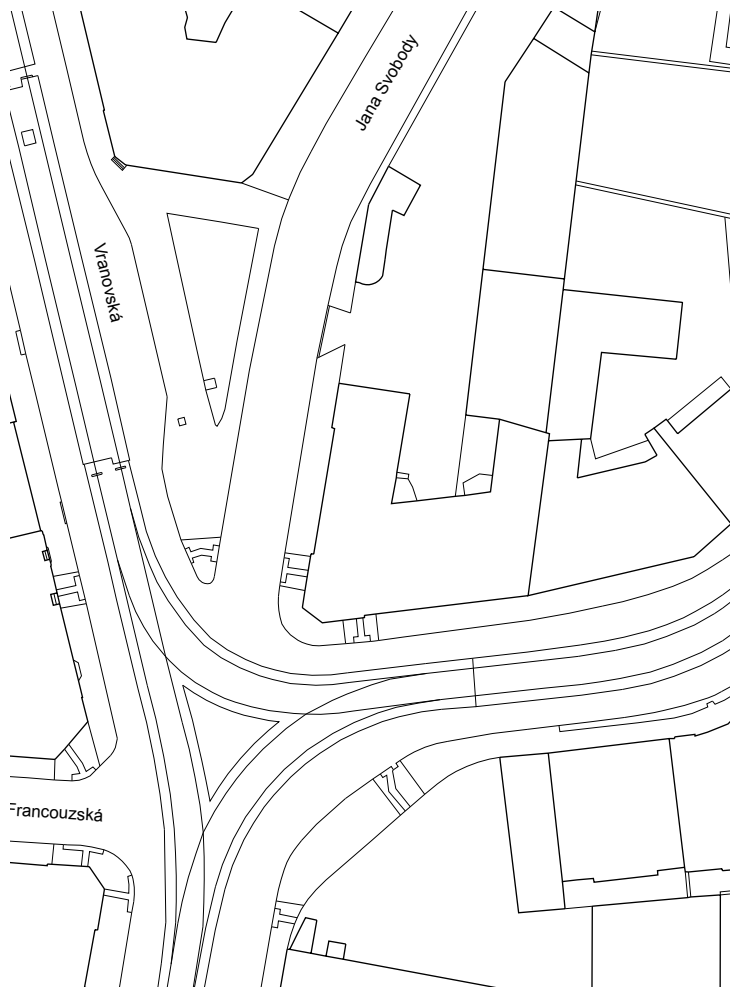
Beauty, health, drugstore
Office, school, books
Clothes, shoes, watches
Sale



B 7 0 1 3



B 7 0 1 4
 floor plan, 1:200



B 7 0 1 5
site plan, 1:1000

Bazar U Slamáka (Pawnshop "U Slamáka")
Jugoslávská 3



How long do you run this business?

I was one of the first three that started pawnshop business in the the end of the 90's.

Is it going well now?

Not anymore. I'll be honest with you,. I don't it because of money now, but because I enjoy it. I could be already retired.

What's your interest? What do you sell?

I am interested in electronics, but I sell almost everything. Except gold. That does not go so well.

Is there anything in your collection that has never been sold?

Yes, for instance these watches. It was originally mine. I don't know how stupid I was that I bought them. Watches and also cameras are on the list of barely saleable items.

How is your collection organized?

It is not, but I have it organized in the eshop.

Sold items

Home appliances

Small appliances
Vacuum cleaners
Stoves and heaters
Hairdryers and hairirons
Sewing machines
Irons
Air technology

Kitchen appliances
Cookers and ovens
Microwave ovens
Kettles

Electronics and PC

Electronics
TVs
DVD players
HiFi home theaters
Gramophones
Speakers
Car radios
GPS
Accessories

Photography
Cameras
Video camera
Accessories

Computers
Desktop computers
Displays
Accessories
Notebooks and tablets
Gaming consoles
Games

Mobile
Mobiles and Telephones
Accessories

Workshop and garden

Tools
Electric tools
Cordless Tools
Hand Tools
Accessories

Garden
Mowers and brush cutters
Axes
Chain saws

Sport

Summer sports
Bicycles
Bicycle accessories
In-line skates
Skateboards

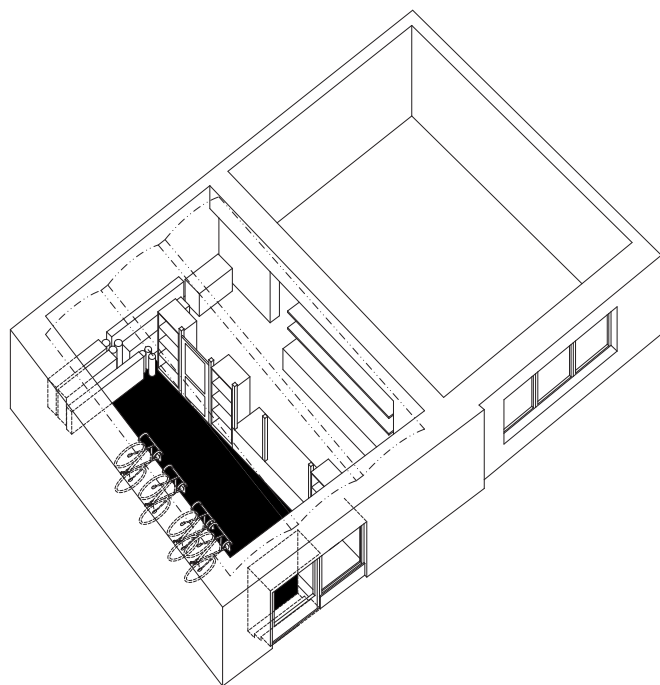
Winter sports
Ice skates
Ski boots
Skis
Snowboard boots
Snowboards

Jewellery and gold

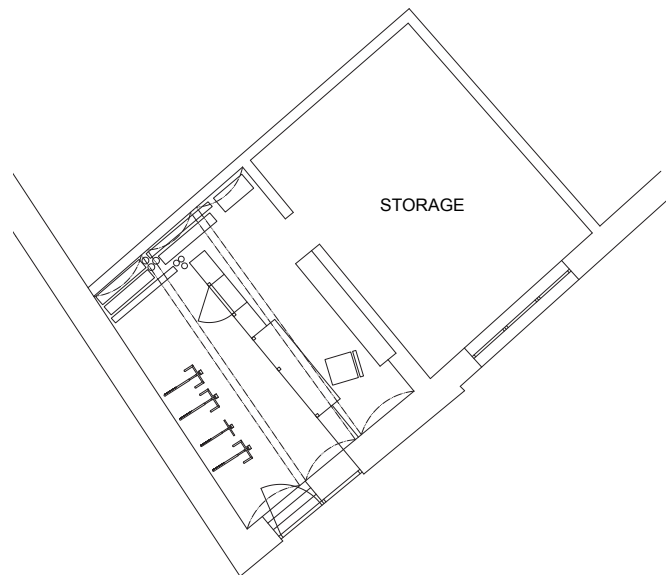
Jewellery
Chains
Rings
Bracelets
Necklaces
Brooches
Gemstones

Watches

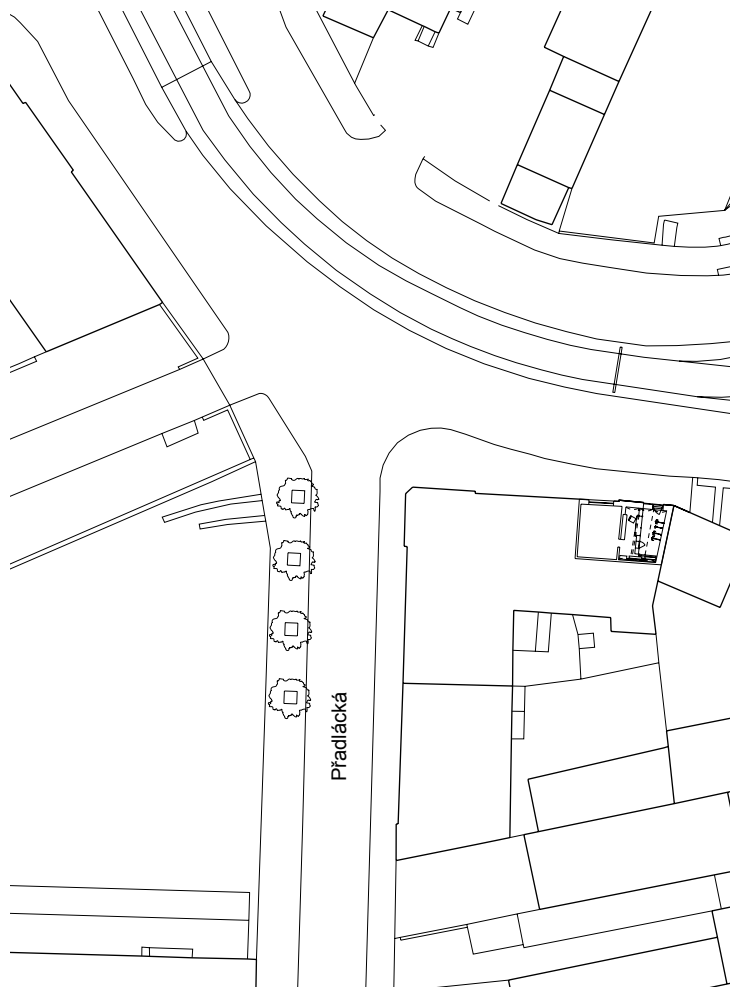
Gold



B 7 0 1 7



B 7 0 1 8
floor plan, 1:200



B 7 0 1 9
site plan, 1:1000

