

# Developing an Eco-social Enterprise

Session 3

Wednesday, 30 March, 2022

Tim Crabtree, Wessex Community Assets & Plymouth University

Anna:  
Coffee house

Katerina:  
Welcoming centre  
for international  
professionals

Tamin:  
Plastic bag  
recycling

Summer:  
Reduce waste  
initiative

Ludvik:  
Sustainable  
outdoor gear  
shop

Moena:  
Waste free  
grocery store

Amit:  
Flood-proof  
housing initiative

Bhavesh:  
Community based  
solar farms

Aditya:  
Stone houses  
building initiative

Blanche:  
Chestnut-based  
daily goods

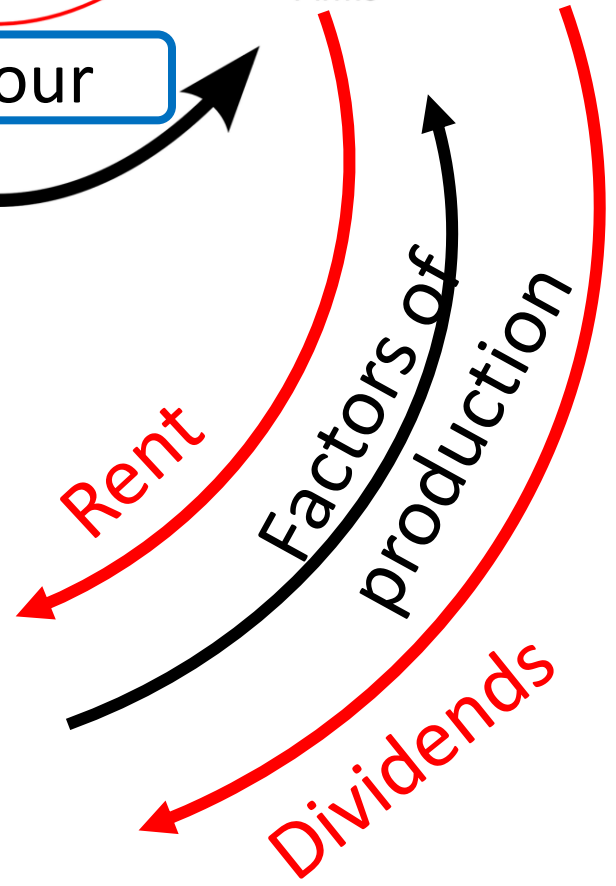
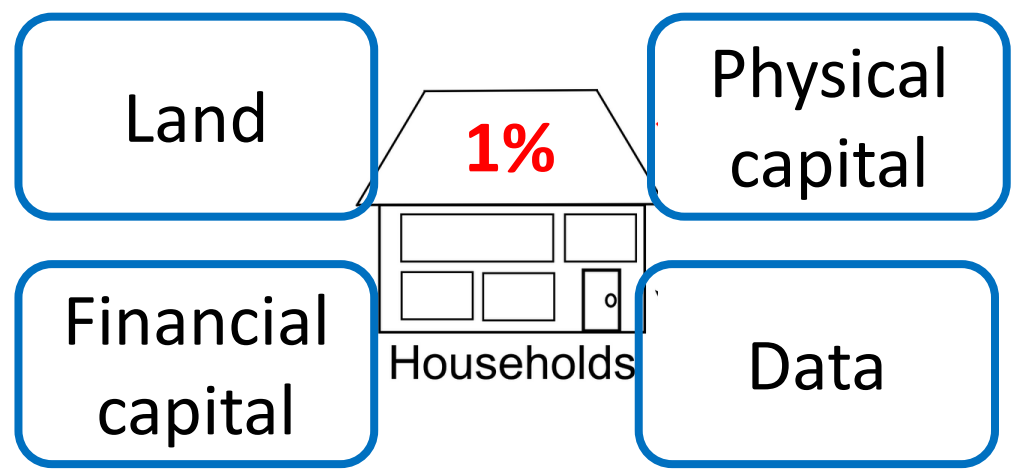
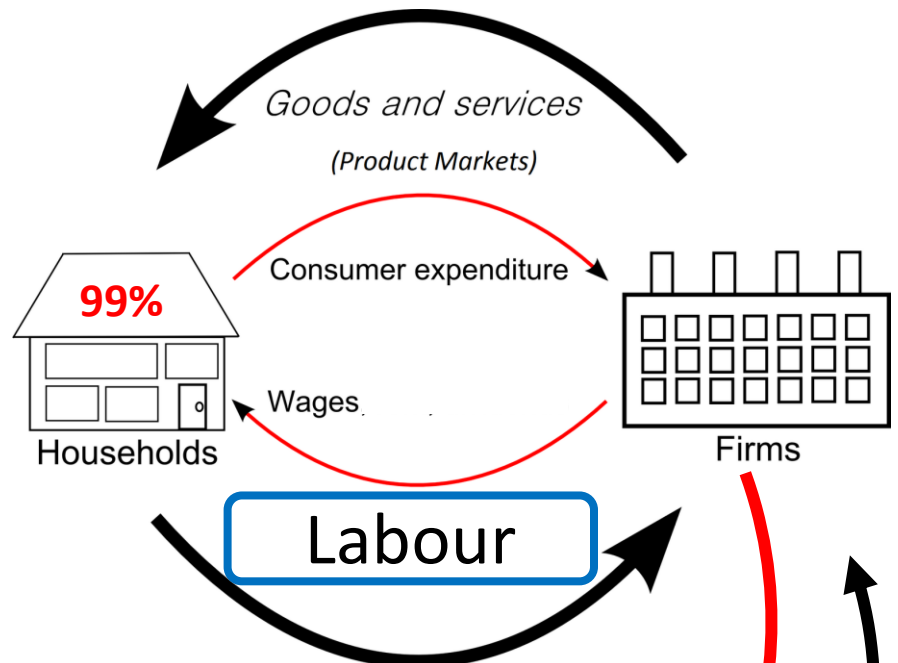
Veronika:  
Organic farm &  
bees

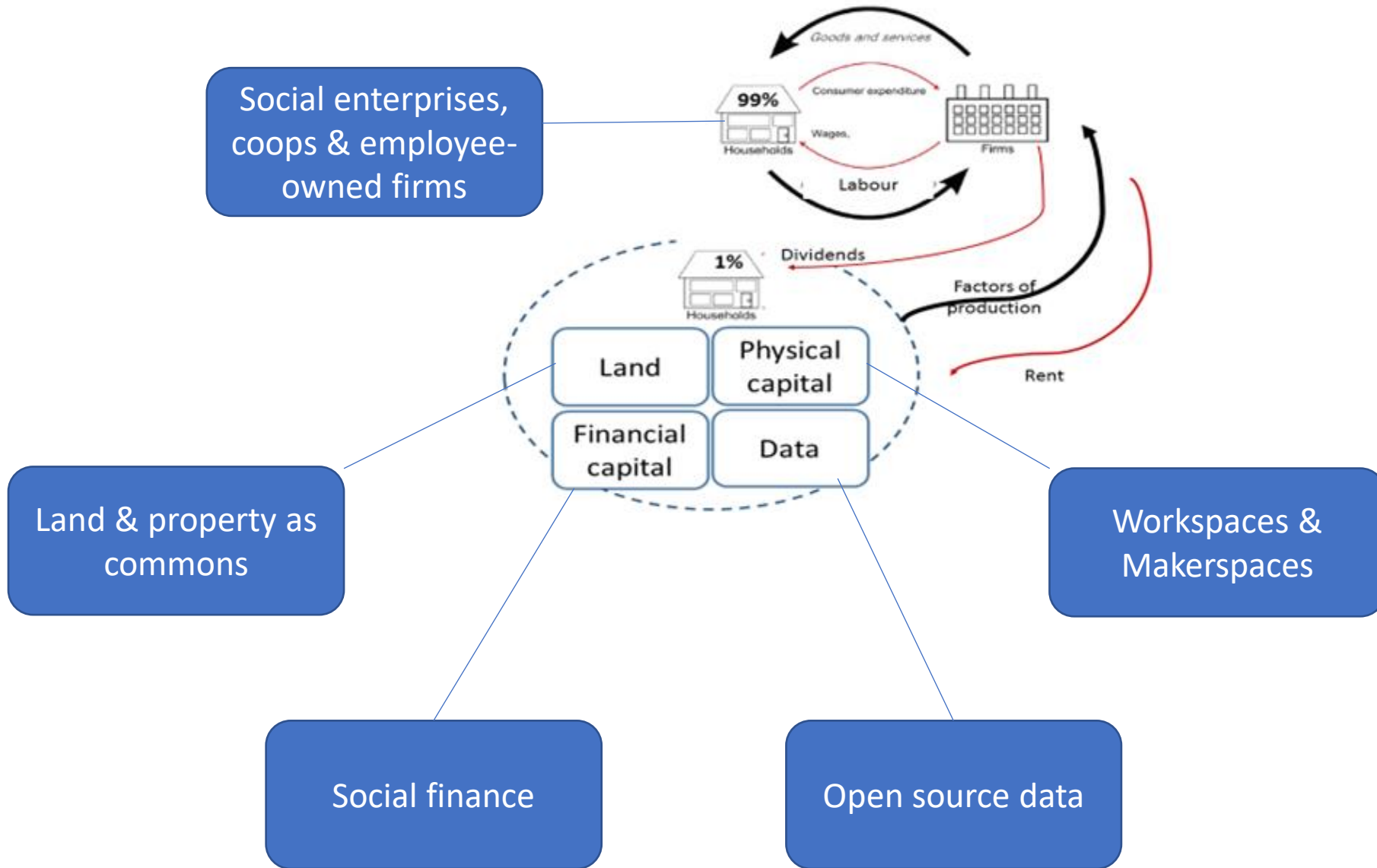
Monika:  
Shop with local  
food

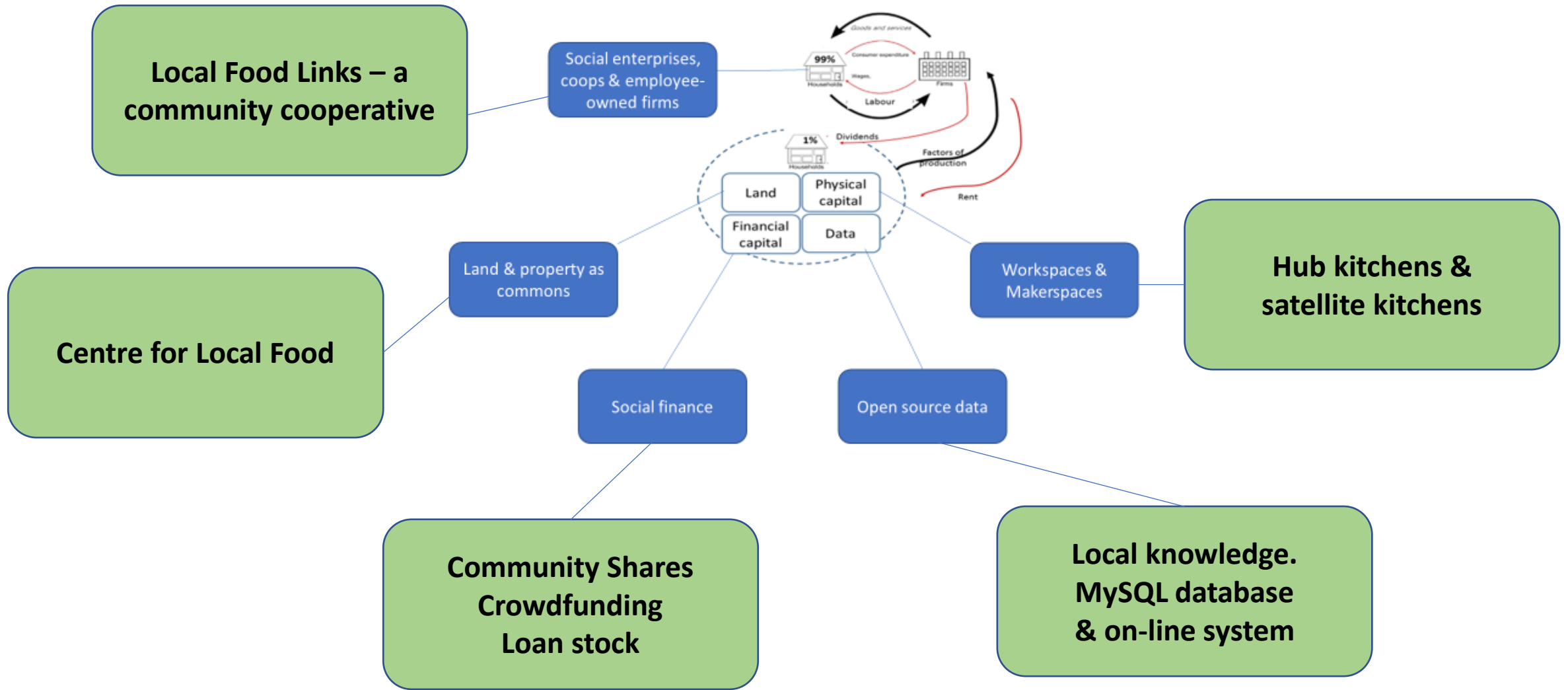
Tereza:  
Eco-campsite &  
organic farm

Tereza:  
Organic farm

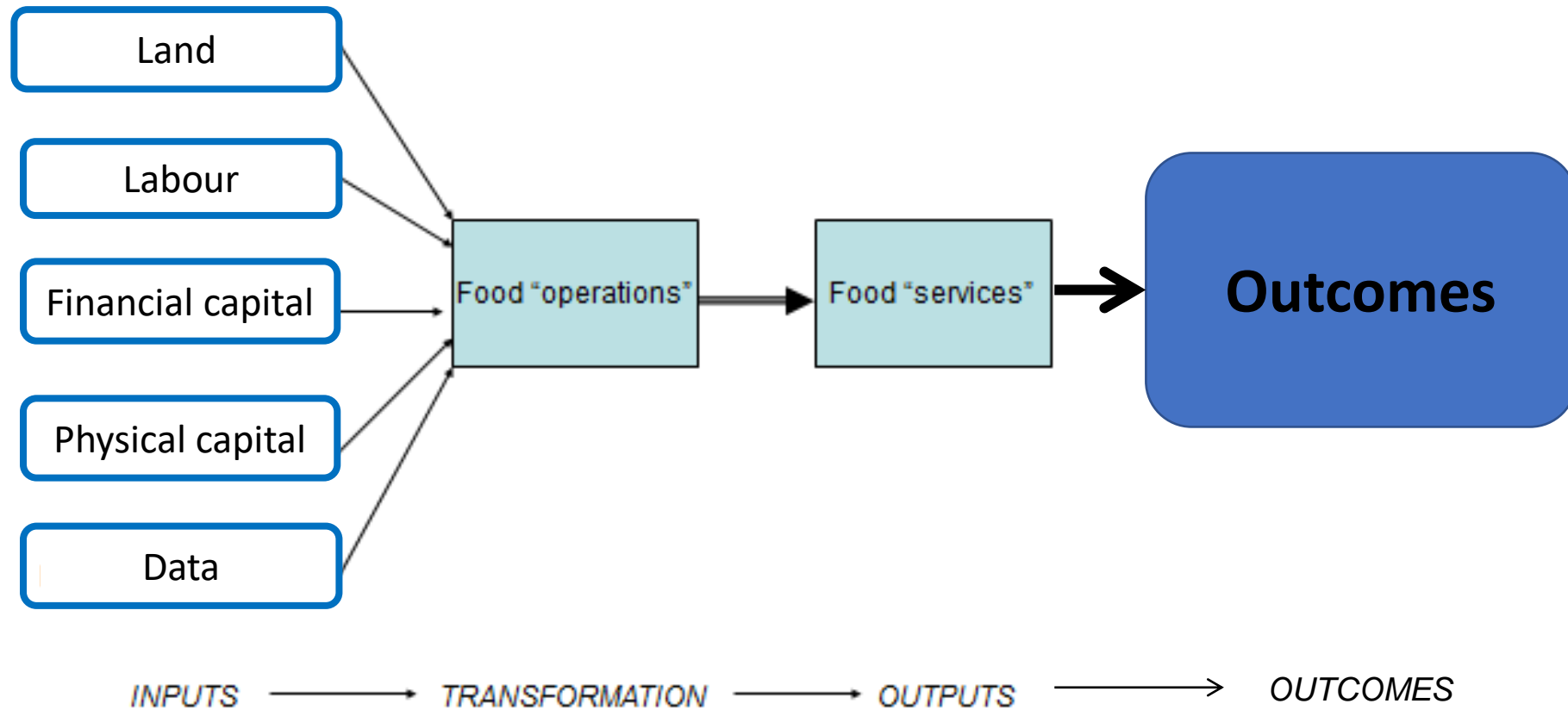
Tereza:  
Organic flower  
farm

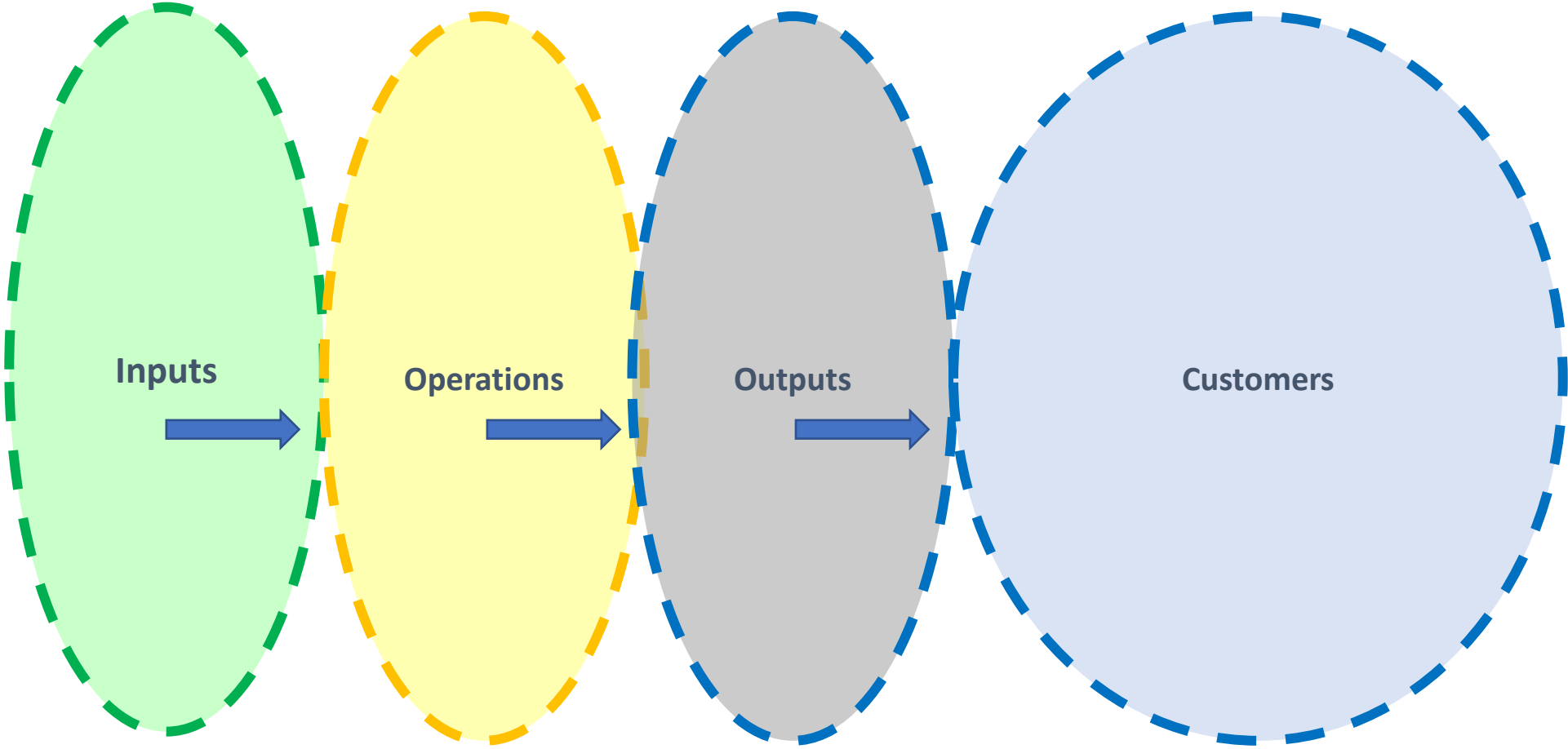


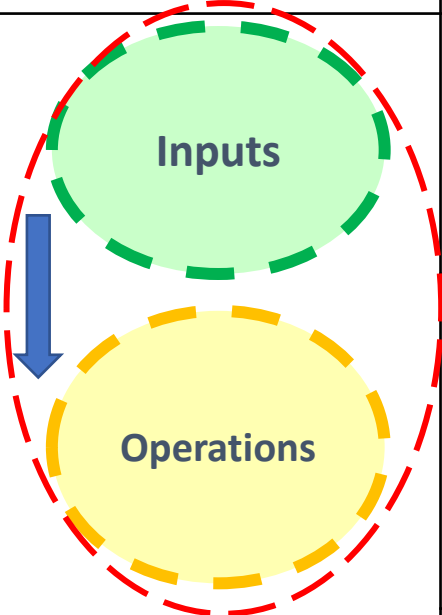

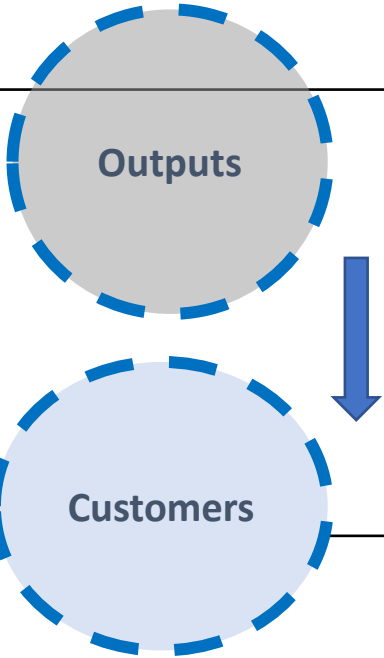




## From outputs to outcomes



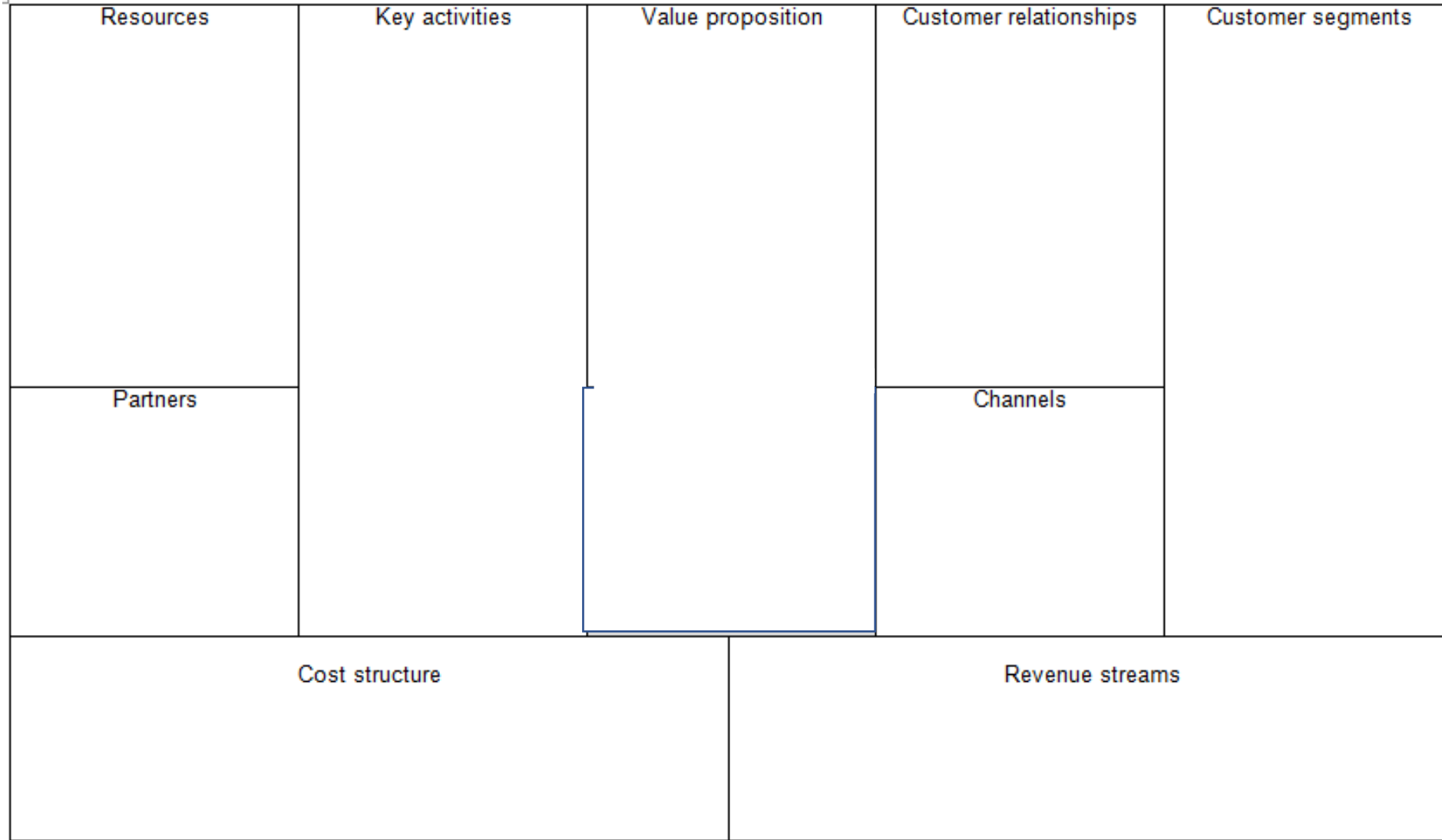


Framework Outcomes	Need/baseline	Activities	Outputs	Outcomes
Health & well-being				
Community development				
Economic development				
Environmental sustainability				



	The challenges we are addressing	The activities we are proposing	The outputs we will create For costumers	The outcomes we are seeking Society / Environment
<b>Environmental Sustainability</b>	Food miles Food packaging Chemical residues in nature	Zero waste shop – offering: •unpacked food – from both organic and conventional agriculture (such as rice, legumes, nuts, seeds, cereals pasta, spices, oils, muesli, flour, sweets etc). • cosmetics in returnable packaging • washing & cleaning detergents on tap •personal hygiene products  Customer service  Organizing events	Less packaging Safer detergents Good feeling after shopping Local goods	Lower negative impact on environment
<b>Quality of life (Customers)</b>	Hurried life & shopping Chemicals in households Increasing occurrence of diet related diseases Disconnection from food generally		Pleasant shopping experience Healthier lifestyle	Improved wellbeing Improvements in health
<b>Community Development</b>	Missing neighborhood community Social isolation		Closer seller – costumer relationship Sharing knowledge Volunteering opportunities Building community	Improved community cohesion Sense of belonging
<b>Economic democracy</b>	Concentrated power of multinational corporations  Little money for social projects	Locally owned store  Giving back to society	Based on power decentralizing principles  Supported local projects	Creating satisfying working conditions, increased awareness Solidary society

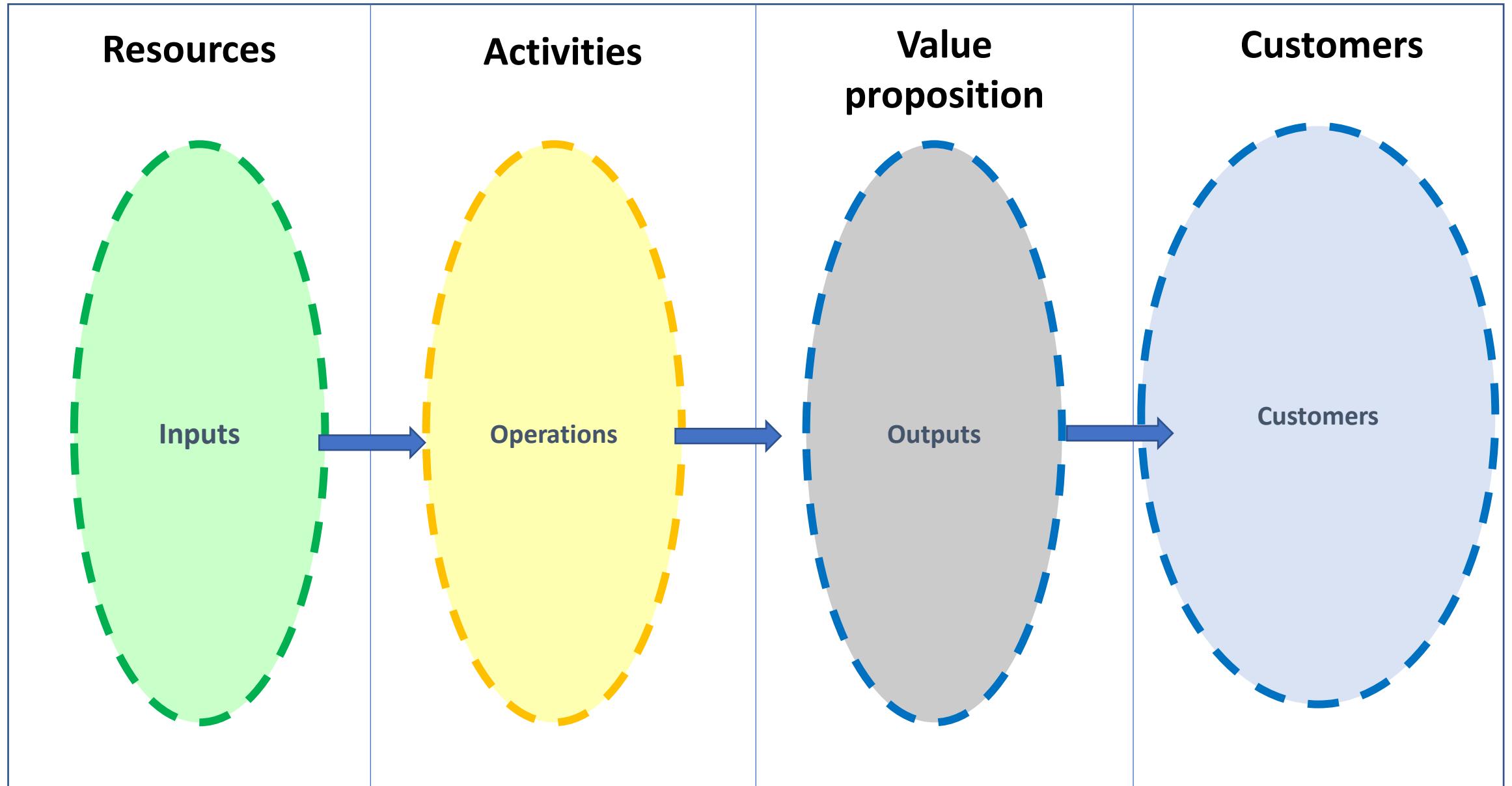
# The Business Canvas



<p><b>RESOURCES</b></p> <ul style="list-style-type: none"> <li>• Space – shop &amp; storage</li> <li>• Human work</li> <li>• Knowledge – finance, trade, customers, suppliers...</li> <li>• Finance – money</li> <li>• Energy and materials</li> <li>• Food, etc. - products</li> <li>• Shop equipment</li> </ul>	<p><b>OPERATIONS/ ACTIVITIES</b></p> <p>Zero waste shop – offering:</p> <ul style="list-style-type: none"> <li>•unpacked food – from both organic and conventional agriculture (such as rice, legumes, nuts, seeds, cereals pasta, spices, oils, muesli, flour, sweets etc).</li> <li>• cosmetics in returnable packaging</li> <li>• washing &amp; cleaning detergents on tap</li> <li>•personal hygiene products</li> </ul> <p>Customer service</p> <p>Organizing events</p>	<p><b>OUTPUTS/ VALUE PROPOSITION</b></p> <ul style="list-style-type: none"> <li>• lower negative impact on environment (less packaging, reduced food miles, less chemical residuals in water etc.)</li> <li>• wide range of goods</li> <li>• pleasant shopping experience</li> <li>• closer seller – customer relationship</li> <li>• give back – 1% donation, supported local projects</li> <li>• building local community through events &amp; sharing of tips for zero waste lifestyle</li> <li>• internal structure based on teal organizations principles → helps to spread the concept</li> </ul>	<p><b>PROMOTION/ MARKETING CHANNELS</b></p> <ul style="list-style-type: none"> <li>• Indoor communication</li> <li>• Social Media</li> <li>• Offline marketing – posters, press</li> <li>• Through suppliers, university etc.</li> <li>• Community events</li> <li>• Website (in future)</li> <li>• Word of mouth</li> </ul> <p>Location near farmer’s market</p>	<p><b>BENEFICIARIES/ CUSTOMER SEGMENTS</b></p> <p>Women (between 25-34) - incl. mothers with children. Open minded, provide / buy food for the whole family.</p> <p>University students (and other young people living in cities) – are more open to new styles of shopping.</p> <p>Eco-minded, Zero Waste fans, visitors of farmers' markets</p> <p>People keen to buy organic/ local food.</p>
<p><b>PARTNERS</b></p> <p>Suppliers Influencers Bank Volunteers Community members Supported local <a href="#">projects</a></p>			<p><b>CUSTOMER/BENEFICIARY RELATIONSHIPS</b></p> <ul style="list-style-type: none"> <li>• building relationship with food we eat</li> <li>• good feeling from the shopping</li> <li>• building creativeness and confidence from discovering ways in which we can lower our <a href="#">impact</a></li> <li>• being part of the community</li> </ul>	

<p><b>RESOURCES</b>  Garden plots w/ water acc.  Spot @ farmer's market  Tools and seeds  Beehives and tools  Lecturers for food and nutrition workshops  Volunteers – gardening support and foodbank  Website and soc. Media  Traineeship framework at IQ Roma <u>servis</u></p>	<p><b>OPERATIONS/ ACTIVITIES</b></p> <p><b>Workshops / courses:</b>  Nutrition and children's development</p> <p>Cooking classes (with tasting)</p> <p>Bi-weekly intro session at the com. garden</p> <p>On-site support for community "farmers"</p> <p>Workshops on produce / bee products processing</p> <p><b>Activities:</b>  Weekly preparation of fresh produce boxes</p> <p>Selling at the farmer's market</p> <p>Yearly food festival</p>	<p><b>OUTPUTS/ VALUE PROPOSITION</b></p> <p>Participants will:</p> <p>Deepen their knowledge of human nutritional needs  Gain access to fresh produce and growing their own food  Learn how to incorporate fresh produce into their home cuisine  Become more food secure and financially independent  Diversify their income / employment <u>avenues</u></p> <p>The community will:</p> <p>Deepen its ties with the majority society  Gain a public green space  Be full of healthy <u>individuals</u></p> <p>The city at large will:</p> <p>Invest in making its low-income and otherwise marginalised resident self-sufficient  Increase its environmental <u>sustainability</u></p>	<p> <b>PROMOTION/ MARKETING CHANNELS</b></p> <ul style="list-style-type: none"> <li>• Partner NGOs working in the <u>area</u></li> <li>• Social media</li> <li>• Word of mouth</li> <li>• Community festivities</li> <li>• Urban Garden Open Day</li> <li>• Farmer's market stall</li> </ul>	<p><b>BENEFICIARIES/ CUSTOMER SEGMENTS</b></p> <p>Residents of the "socially marginalised area", but especially families with children</p> <p>Unemployed and underemployed youth and women</p> <p>visitors to the farmer's market</p> <p>the greater city (through ↑ life quality of a whole neighbourhood)</p>
<p><b>PARTNERS</b></p> <p><b>IQ Roma <u>servis</u></b>  Mendel University  Masaryk University – FSS  The City of Brno  Food Not Bombs  other community gardens  food distribution networks  waste collection services (to start a composting programme)</p>			<p><b>CUSTOMER/BENEFICIARY RELATIONSHIPS</b></p> <p>Peer lecturers / workshop leaders for info on nutrition</p> <p>Informal feedback session</p> <p>Participants' autonomy in what should be grown / produced and how it should be <u>priced</u></p>	

# The Business Canvas - simplified



# Customers

Who are the customers that you will provide products and services to.

Are there different types of customer?

# Outputs

For your eco-social enterprise, what are the outputs (products or services) that you will deliver to customers

<b>RESOURCES</b>	<b>OPERATIONS/ ACTIVITIES</b>	<b>OUTPUTS/ VALUE PROPOSITION</b>	<b>PROMOTION/ MARKETING CHANNELS</b>	<b>BENEFICIARIES/ CUSTOMER SEGMENTS</b>
<b>PARTNERS</b>			<b>CUSTOMER/BENEFICIARY RELATIONSHIPS</b>	

We're here to make small British woodlands thrive.

[OPPORTUNITIES](#)

[GET INVOLVED](#)

[BOOK YOUR IDEA](#)



# THE WOODLAND

presents

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[THE GLADE](#) ▾

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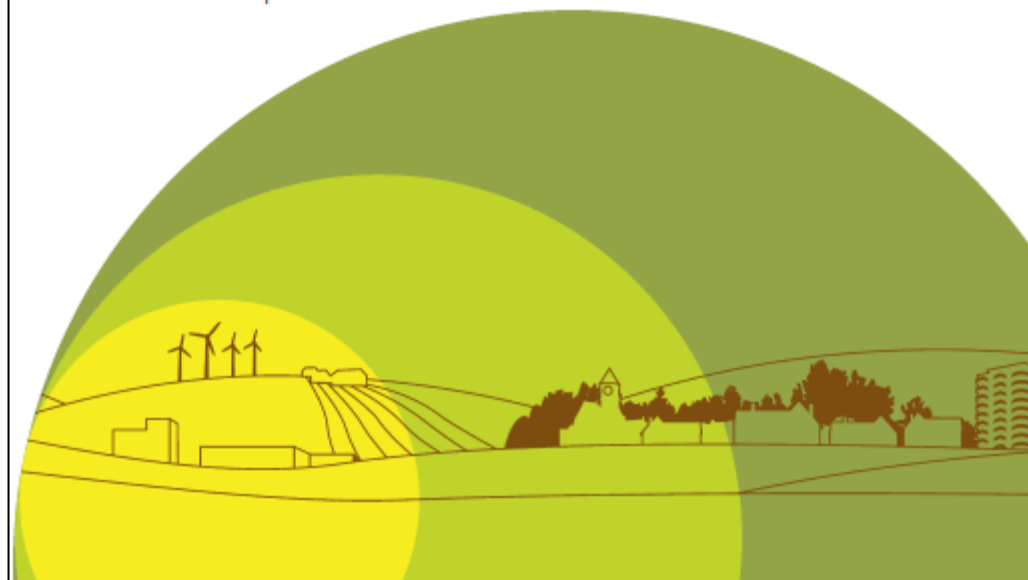


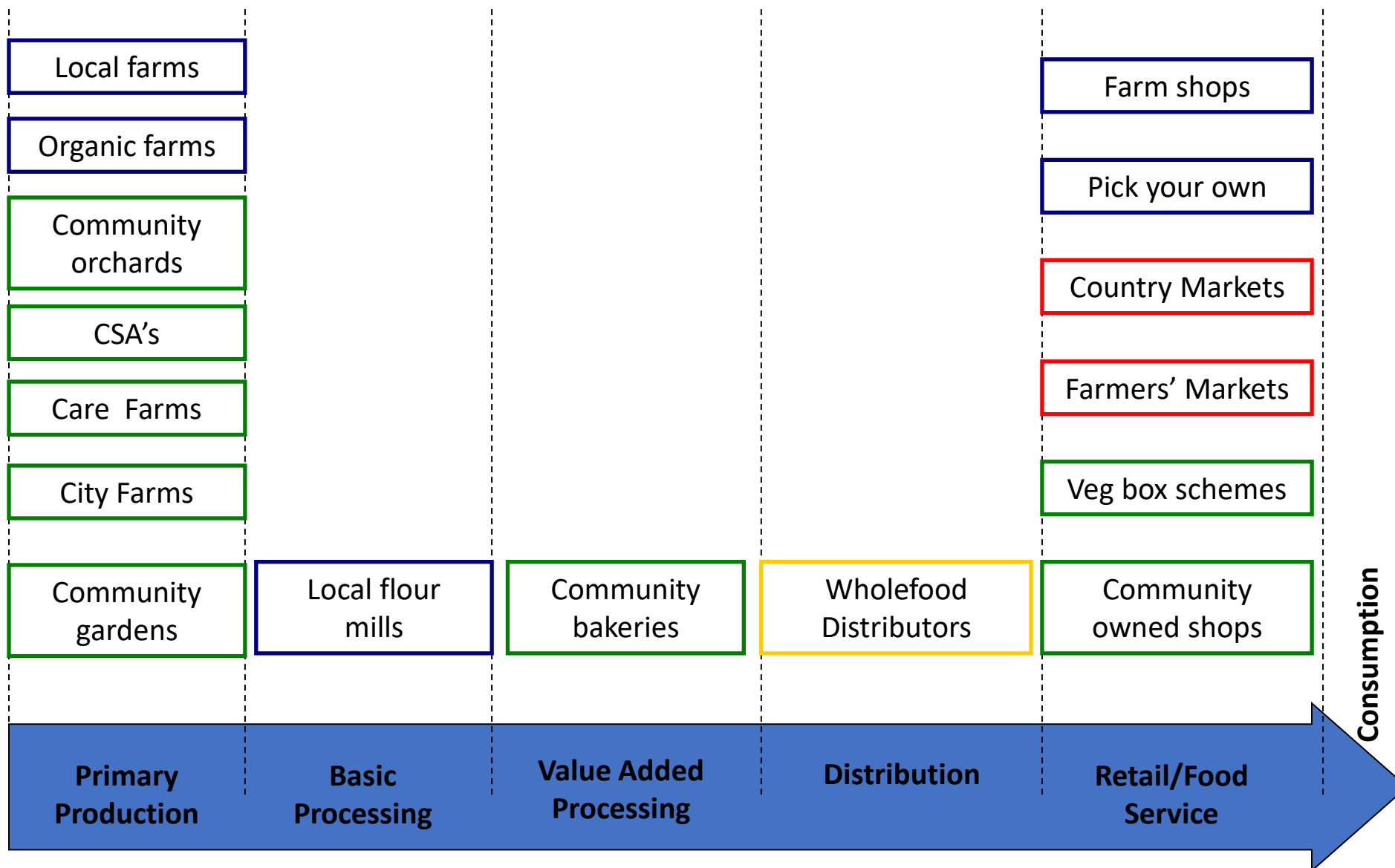


# Prospects for the Future: **Scaling Up the Community Food Sector**

Research by Cardiff University for the  
Making Local Food Work Programme

September 2012





# From local food to local wood: the evolution of woodland social enterprise

Over the last 20 years, the local food sector has become more established and influential. A range of strategies have been developed which are potentially relevant to the woodland sector:

- Direct links between producers and consumers, e.g. Farmers' Markets and Veg Box schemes.
- Adding value rather than selling primary produce to wholesalers.
- Building local enterprise networks and clusters.
- Secondary structures to promote innovation, enable local processing, access finance or support joint marketing.



## Farm Shop Branches Out In New Sales Line

[Home](#) / [News](#) / [Dorset News](#) / [Article](#)



9:14am 22nd August 2013



# THE REAL FOOD STORE



Welcome to Exeter's first community owned food store

11 & 13 Paris Street, Exeter, EX1 2JB

Telephone: 01392 681234 Email: [info@realfoodexeter.co.uk](mailto:info@realfoodexeter.co.uk)



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## Sitting Firm Chairs at The Real Food Store Café

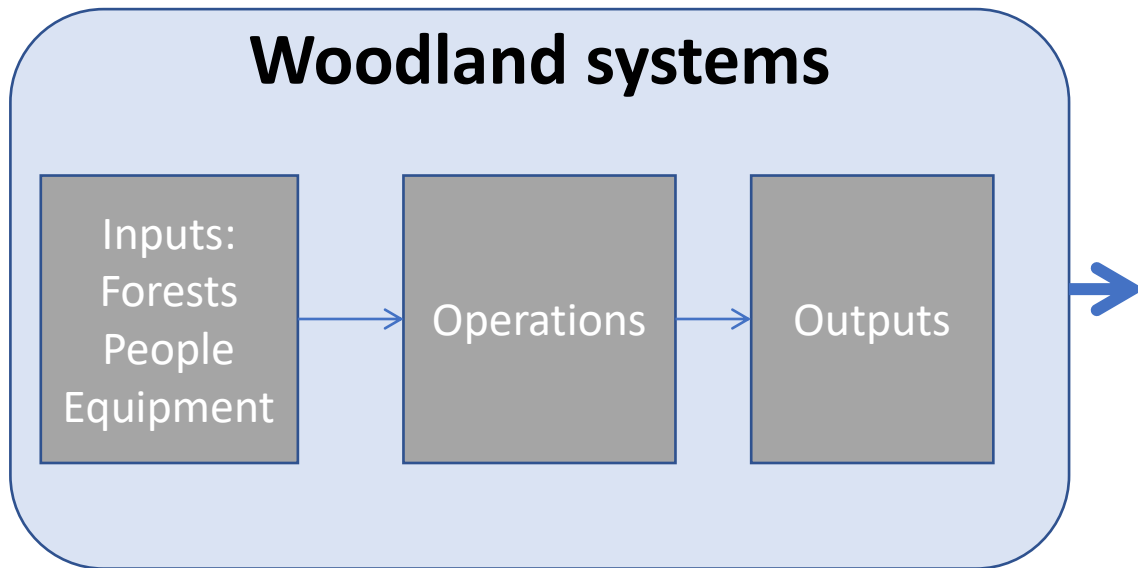
Supported by South West Woodland Renaissance

We are thrilled to be teaming up with **Sitting Firm** Furniture Makers on an exciting research project. Sitting Firm are specialists in fine craftsmanship & design, both modern and traditional. We are currently showcasing some of their superb modern Windsor chair designs in our café space.

The project explores the potential to develop the market for timber products grown and made in the South West and Britain. The project is supported by **South West Woodland Renaissance**. A selection of Windsor chairs made from English Ash will be available to customers to test out in the café. These stunning chairs are not just practical furniture, but handcrafted heirloom pieces with a life time guarantee.







**Energy**

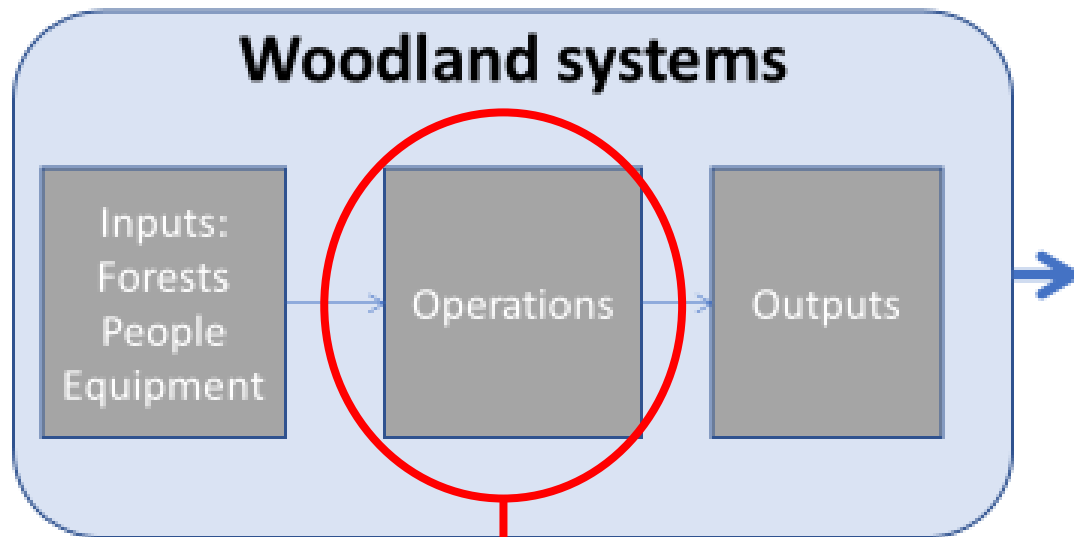
**Housing**

**Food**

**Health & care**

**Recreation &  
culture**

**Education &  
skills**



Energy

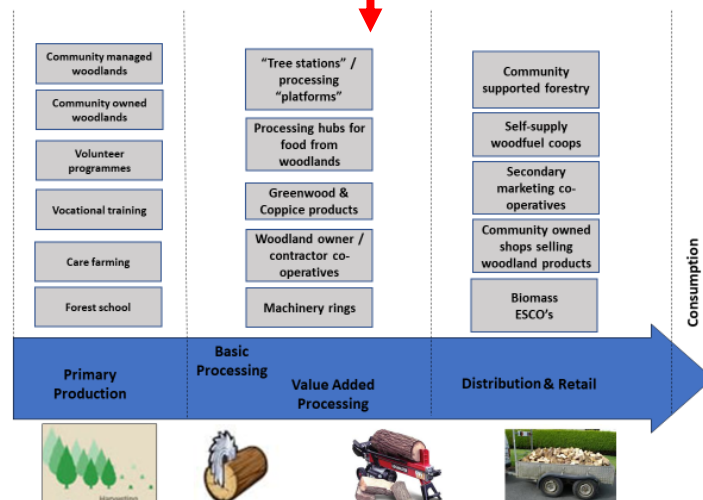
Housing

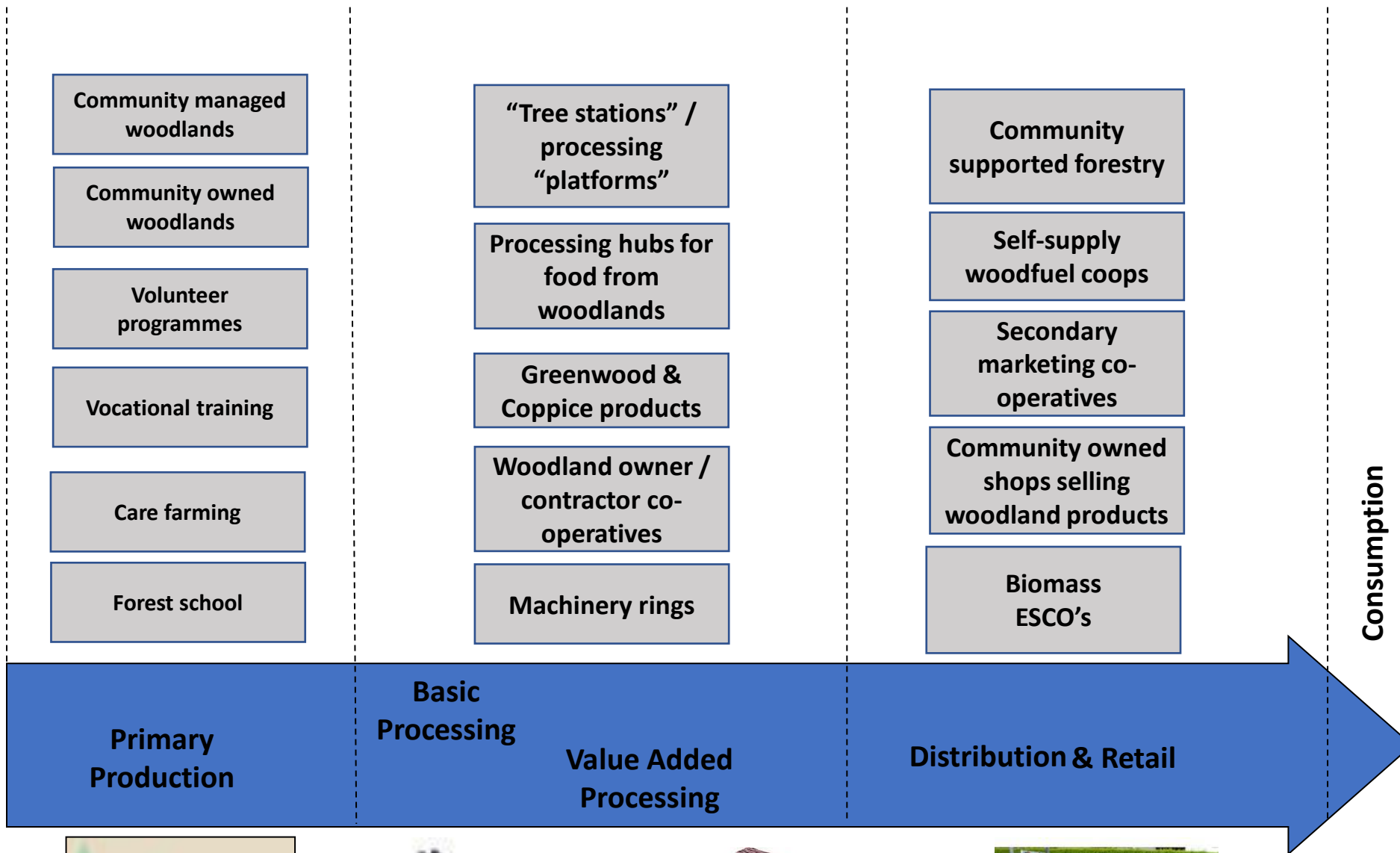
Food

Health & care

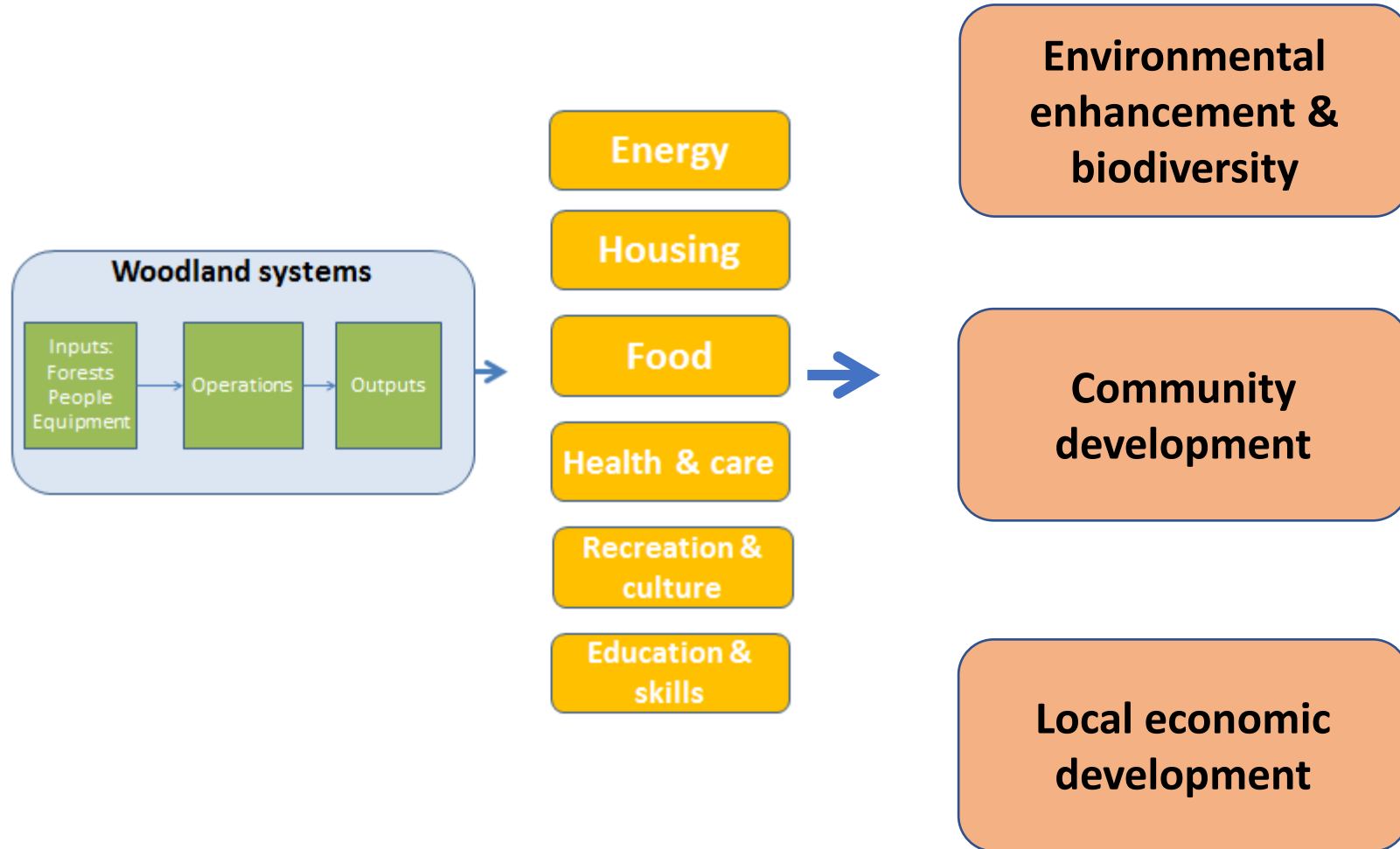
Recreation & culture

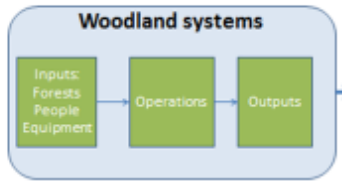
Education & skills





# Outcomes

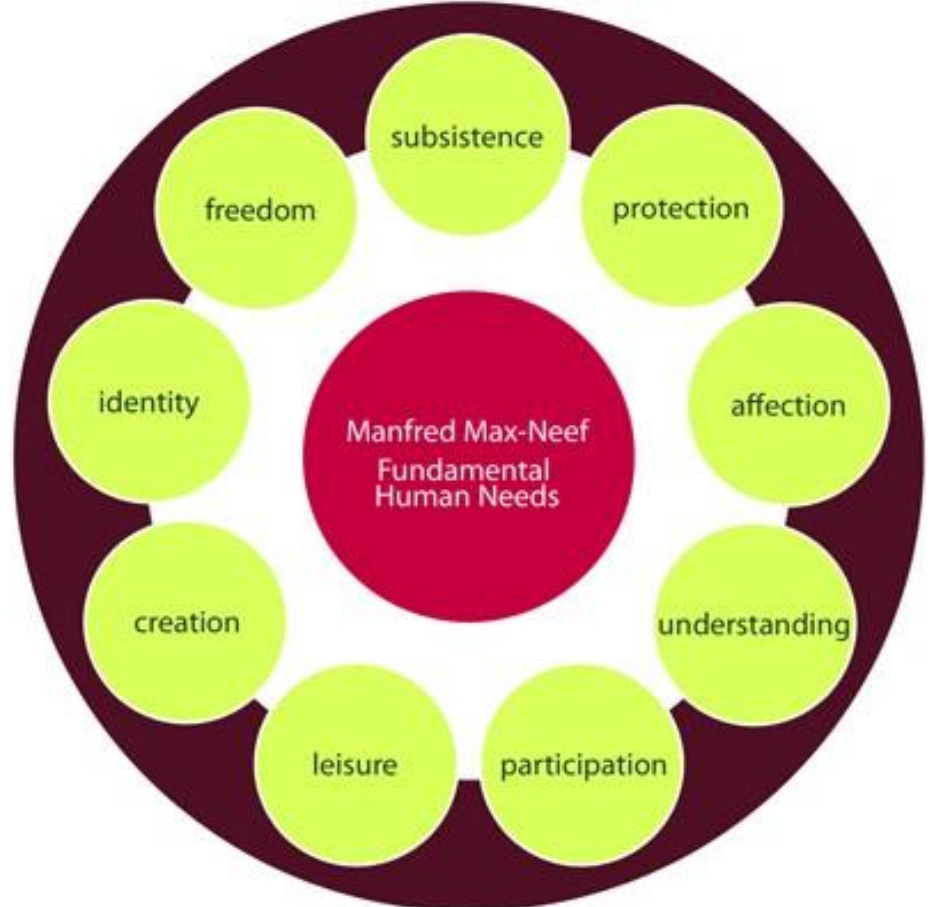




- Energy
- Housing
- Food
- Health & care
- Recreation & culture
- Education & skills

## Outcomes

- Environmental enhancement & biodiversity
- Community development
- Local economic development



**Local processing  
& manufacturing  
infrastructure**



**Regenerative  
agriculture &  
forestry**



**Sustainable &  
affordable  
housing**

There is an opportunity to deliver homes affordably and sustainably by:

**Growing + processing materials locally**

**Pre-fabricating structures off-site**

**Assembling structures on-site**

**Self-finishing by residents**

# Raise the Roof Phase 2: What we need to develop

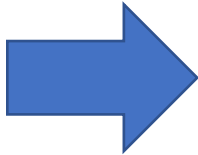
- **Physical platforms:** a network of makerspaces that allow for the fabrication of building components, fittings and furniture, allowing communities to transform sustainable materials into useful products.
- **Training platform:** the work we are involved in offers great scope for training, apprenticeships and volunteering, so we want to develop a virtual learning platform and associated “back office” resources, on an open source basis, that can support partners in many different locations.
- **Digital platforms:** we have identified the need for two digital platforms to underpin the operation of the makerspaces and training platforms:
  - A materials database linked to blockchain passports, allowing makerspaces and associated fabricators to identify and order supplies – and enable in the longer term the disassembly and re-use of all elements of a building.
  - An open source design platform focused on the use of sustainable materials linked to off-site fabrication in makerspaces.



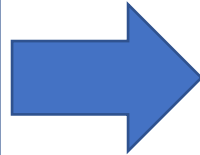
**Digital platform:  
Sourcing, design, fabrication**



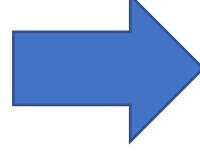
**Supplies of  
natural  
materials**



**Processing  
platforms**

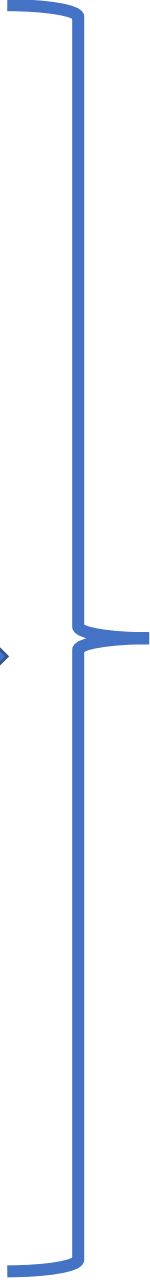


**Fabrication  
platforms:  
"makerspaces"**



**Training platform**

**Social investment platform**



**Tiny houses**

**Purchase &  
refurbishment**

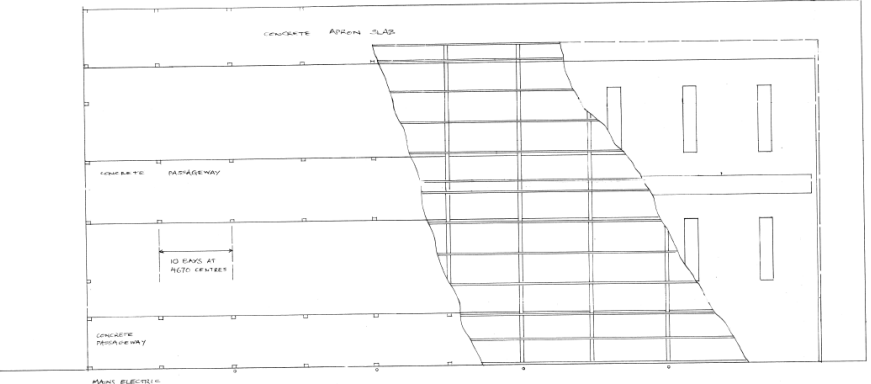
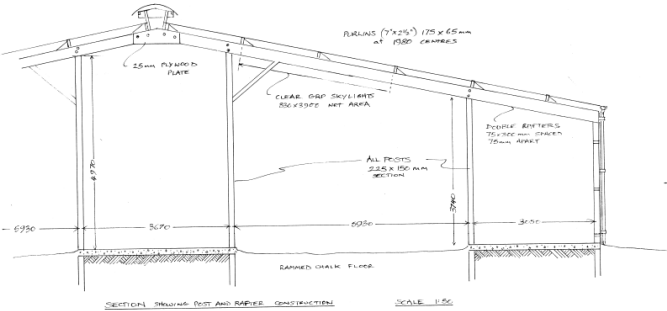
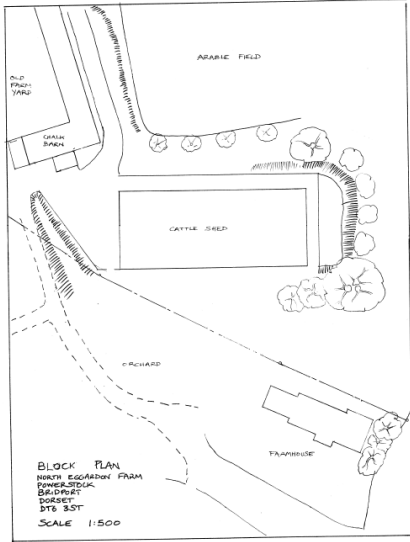
**Self-build**

**Community  
buildings**

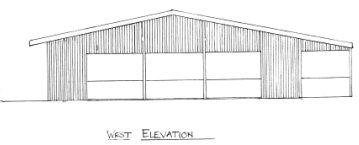
## Raise the Roof: Theory of Change

	The challenges we are addressing	The activities we are proposing	The outputs we will create	The outcomes we are seeking
<p><b>Regenerative land management:</b></p> <ul style="list-style-type: none"> <li>- Dorset Woodhub CBS</li> <li>- Dorset Wildlife Trust</li> <li>- Dorset AONB</li> </ul>	<p>The ecological crisis:</p> <ul style="list-style-type: none"> <li>- Climate change</li> <li>- Biodiversity loss</li> <li>- Too little woodland, 45% of which is of poor quality</li> </ul> <p>Lack of supply of timber and “woody” fibres such as flax and hemp.</p>	<ol style="list-style-type: none"> <li>1. Develop model for purchase of land to create woodlands.</li> <li>2. Develop business plans for viable regenerative forestry enterprises, including appropriate mix of species.</li> <li>3. Develop planning applications for low impact dwellings on the woodlands.</li> <li>4. Develop network of farmers and growers to grow and supply regenerative crops for processing.</li> </ol>	<ol style="list-style-type: none"> <li>1. Pilot 2 community share offers to secure 25-acre holdings in Dorset.</li> <li>2. Begin <a href="#">planting</a> process, identify markets for agroforestry enterprises.</li> <li>3. Submit planning applications using “One Planet Development” principles.</li> <li>4. Increased supply of timber and woody fibres.</li> </ol>	<p>New models of regenerative land management that can address the interlocking challenges we are facing.</p> <p>Increased awareness, new approaches to land management and a new supply of appropriate raw materials.</p>
<p><b>Local enterprise infrastructure:</b></p> <ul style="list-style-type: none"> <li>- Dorset Woodhub</li> <li>- Wessex Community Assets</li> </ul>	<p>The crisis of livelihoods:</p> <ul style="list-style-type: none"> <li>- Fragile local economies</li> <li>- Job insecurity</li> <li>- Lack of skills &amp; facilities to create regenerative &amp; resilient local economies</li> </ul>	<ol style="list-style-type: none"> <li>1. Work with Assemble and other architects on new designs and construction methods.</li> <li>2. Develop a workspace to provide secondary processing capacity to help address the housing and ecological crisis.</li> </ol>	<ol style="list-style-type: none"> <li>1. Increased operational capacity for off-site pre-fabrication supporting affordable housing.</li> <li>2. Prepare business plans and designs for batch production of low impact dwellings</li> </ol>	<p>Provide infrastructure and employment opportunities to link together regenerative land management &amp; sustainable construction materials with community led housing initiatives, thus increasing the capacity and resilience of the local economies in Devon, Dorset and Somerset.</p>
<p><b>Affordable, sustainable housing:</b></p> <ul style="list-style-type: none"> <li>- Wessex Community Assets</li> <li>- Bridport Town Council</li> <li>- Bridport Area Community Homes</li> </ul>	<p>The housing crisis:</p> <ul style="list-style-type: none"> <li>- Lack of affordability</li> <li>- Lack of security</li> <li>- Lack of sustainability</li> </ul> <p>West Dorset has one of the highest gaps between house prices and average wages</p>	<ol style="list-style-type: none"> <li>1. Work with Assemble Studio &amp; other partners on designs for new build eco-housing.</li> <li>2. Workshops making low impact dwellings</li> <li>3. Develop purchase &amp; eco-refurbishment programme</li> </ol>	<ol style="list-style-type: none"> <li>1. 2 workshops &amp; 2 low impact dwellings.</li> <li>2. Purchase &amp; eco-refurbishment of houses.</li> <li>3. Detailed plans for pilot development.</li> </ol>	<p>New models to address the housing crisis that can be undertaken in the short, medium and longer term, providing a greater range of options for community led housing groups.</p> <p>Leading to higher % of affordable &amp; sustainable housing being built.</p>

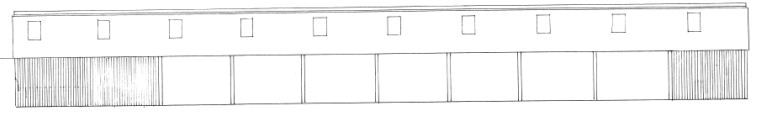
# Woodhubs as conversions of farm buildings



**POTENTIAL DEVELOPMENTS**  
A ROOF MOUNTED SOLAR PV ARRAY - REPOSITIONING OF  
SUNLIGHTS AND REINFORCEMENT OF PURLINS.  
A BAY OR 2 BAYS WOULD BE REQUIRED TO HOLD  
CUT IN 2 CHAIN FLOORED AREAS. SOME BAYS COULD  
BE INCORPORATED USING 150x150mm PULS.  
A FINISHING VENTED RIDGE (UPPER TO TRUSS/PURLINS)  
DEVELOPING/IMPROVING CORNER ALLS. COARSE LANTERN  
AND/OR CEILING LIGHTS ABOVE CENTRAL PASSAGEWAY  
A SOLAR HELIOPHORE TO TRUSS/PURLINS (BEST SITED  
TO SOUTHERN SIDE OF BARN) WOULD BE POSSIBLE.  
A MEZZANINE LEVEL POSSIBLE.



SCALE 1:250



SCALE 1:250

# Woodhub

## Processing & Manufacture

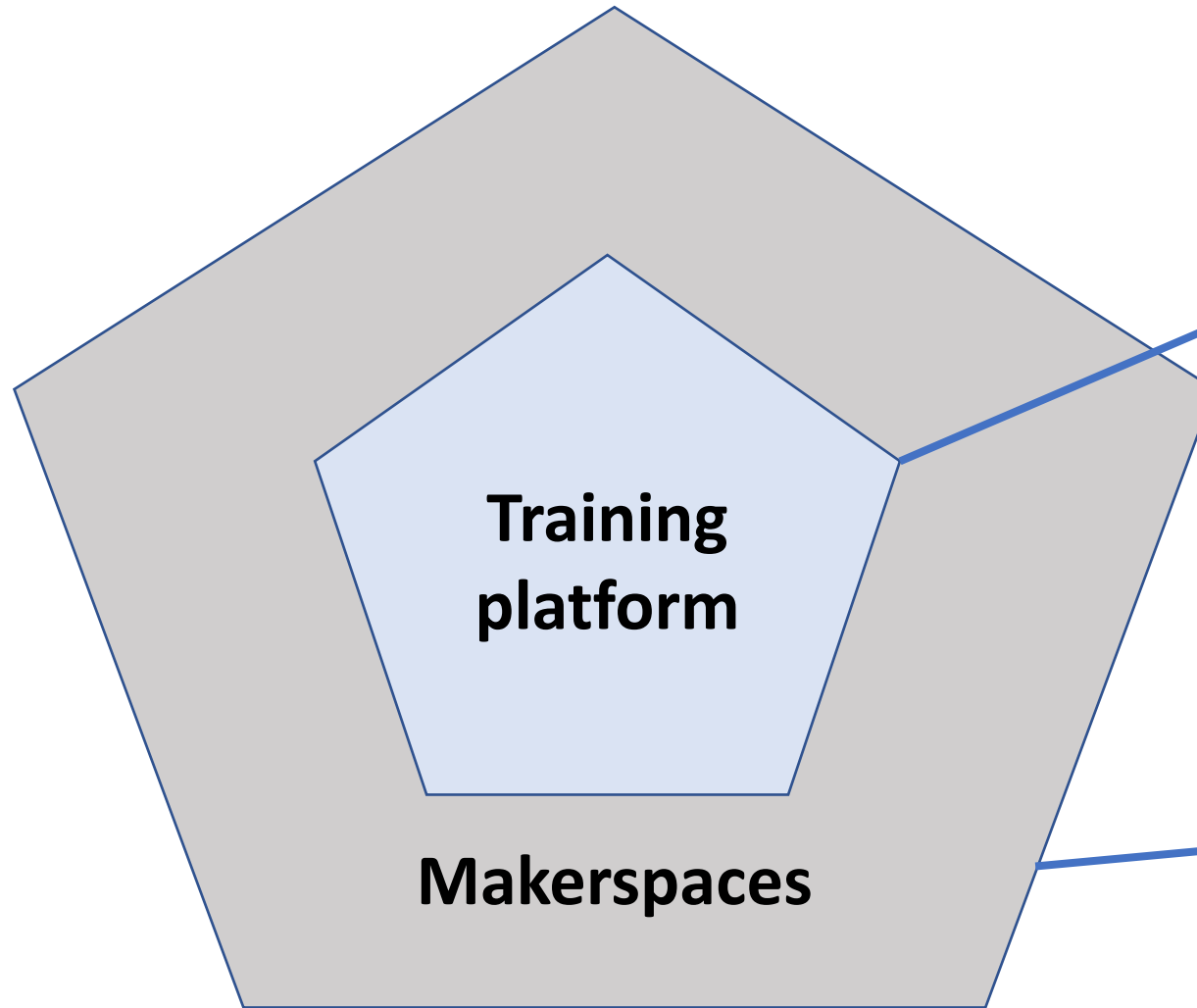
timber and woody fibres  
(hemp and flax)  
Into  
Construction materials

## Skills Training

woodland mgt, sustainable  
construction, green  
woodworking, furniture making

## Rental Workspace

for building contractors,  
carpenters & designer-makers



## Training platform

*Provides:*

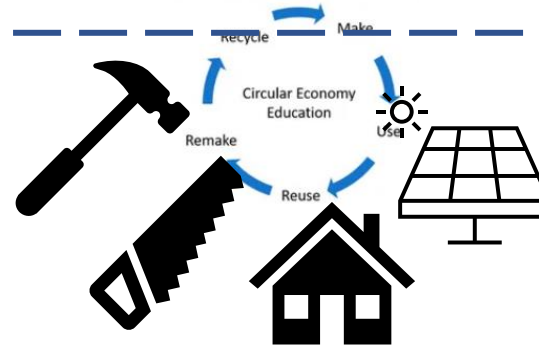
- Common branding
- Educational framework
- On-line content
- Website + plug-ins
- Teaching materials
- Marketing/promotion
- Quality assurance
- Admin templates
- H+S / Risk assessments

## Makerspaces

*Provide:*

- Facilitation/tuition
- Workspace
- Equipment & Machinery
- Local community engagement
- Administration
- Accommodation options if appropriate

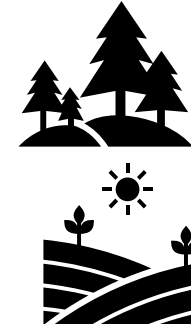
**Construction skills for new build & refurbishment**



**Learning from local artists, designers & makers**

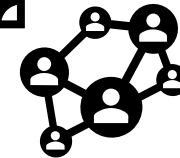


**Raise the Roof:  
Training courses**



**Regenerative agriculture & use of natural materials**

**Sustainable design**



**Organisation, finance, planning**

**Outputs:**  
goods & services or “value proposition”



## RESOURCES

- Workspace
- Hand tools & machinery
- Materials (inc timber from local woodhub)
- Network of Tutors
- Delivery framework
- Enrolment process
- Website

## PARTNERS

### Raise the Roof core partners

Arts Development Company  
Bridport Area Community Housing  
Bridport Town Council  
Common Ground  
Dorset Woodhub  
Wessex Community Assets

## OPERATIONS/ ACTIVITIES

### Courses in:

- Carpentry & joinery
- Green woodwork
- Sustainable construction
- Design & make for production, e.g. for furniture and fittings
- Woodland Ecology
- Woodland Creation
- Woodland mgt
- Extraction
- The Timber Processing Chain
- Machinery Operation
- Social forestry approaches
- Social prescribing – “woods for well-being” plus crafts/making

## OUTPUTS/ VALUE PROPOSITION

Learners will benefit from:

- Access to new knowledge
- Gaining new skills
- Industry integration
- Potential career change
- Workspace
- A community of peers

Linked to practical and socially useful making of things such as furniture, buildings, wood stores, animal architecture, renovating community spaces.

Post-COVID recovery: making and creating is good for mental health.

Capacity-building & enhanced community cohesion through working on practical projects together.

## PROMOTION/ MARKETING CHANNELS

- Through the network of partners.
- Dedicated website: [www.raisetherooft.info](http://www.raisetherooft.info)
- Social media
- Community events
- Press releases.

## CUSTOMER/BENEFICIARY RELATIONSHIPS

During training courses:

- Co-creative focus
- Emphasis on building capacity & confidence
- Practical & immersive experience

Online:

- Supportive resources
- Forum space
- Mentoring & Business start-up support

## BENEFICIARIES/ CUSTOMER SEGMENTS

People who are unemployed or in low paid, precarious employment.

Local 18 – 40 women + men eager to re-train, upskill, or supplement previous education & training.

People keen to access affordable housing through self-build/self-finish.

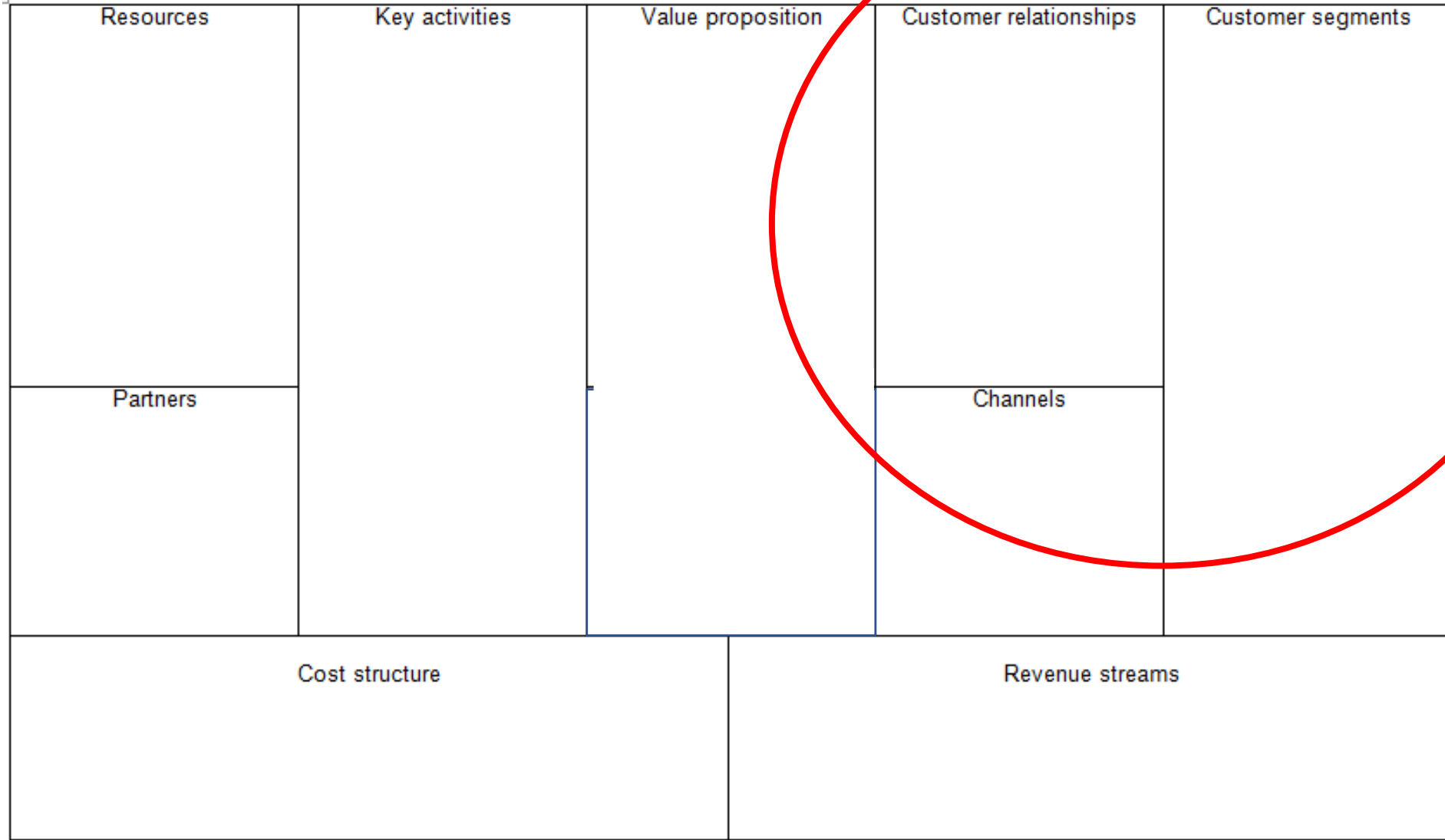
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# Customers

# The Business Canvas



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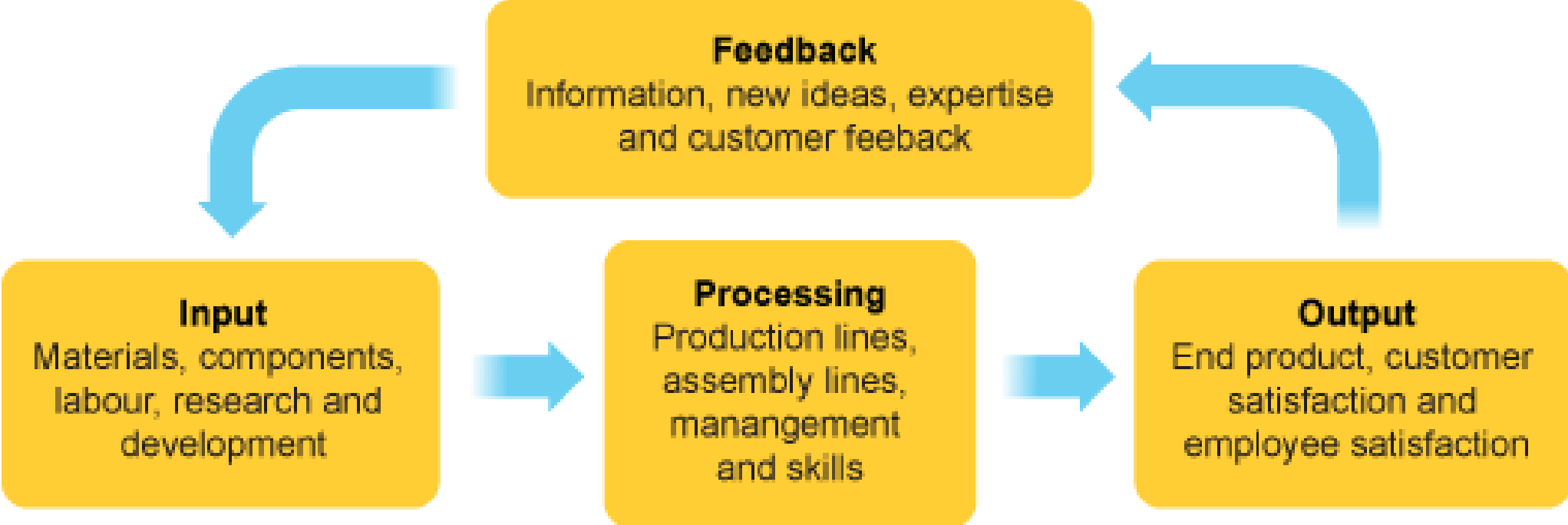


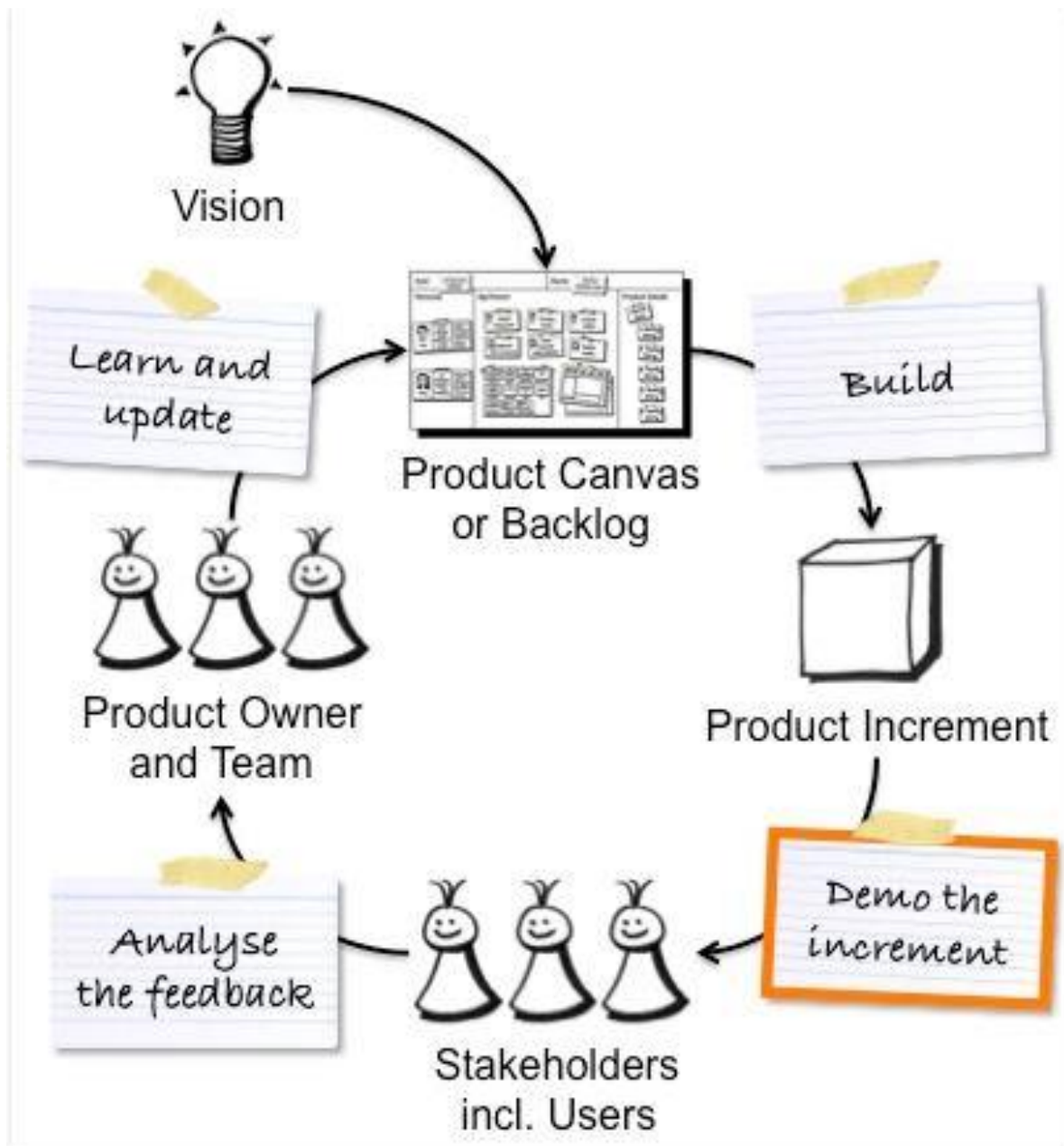


<b>RESOURCES</b>	<b>OPERATIONS/ ACTIVITIES</b>	<b>OUTPUTS/ VALUE PROPOSITION</b>	<b>PROMOTION/ MARKETING CHANNELS</b>	<b>BENEFICIARIES/ CUSTOMER SEGMENTS</b>
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In groups:

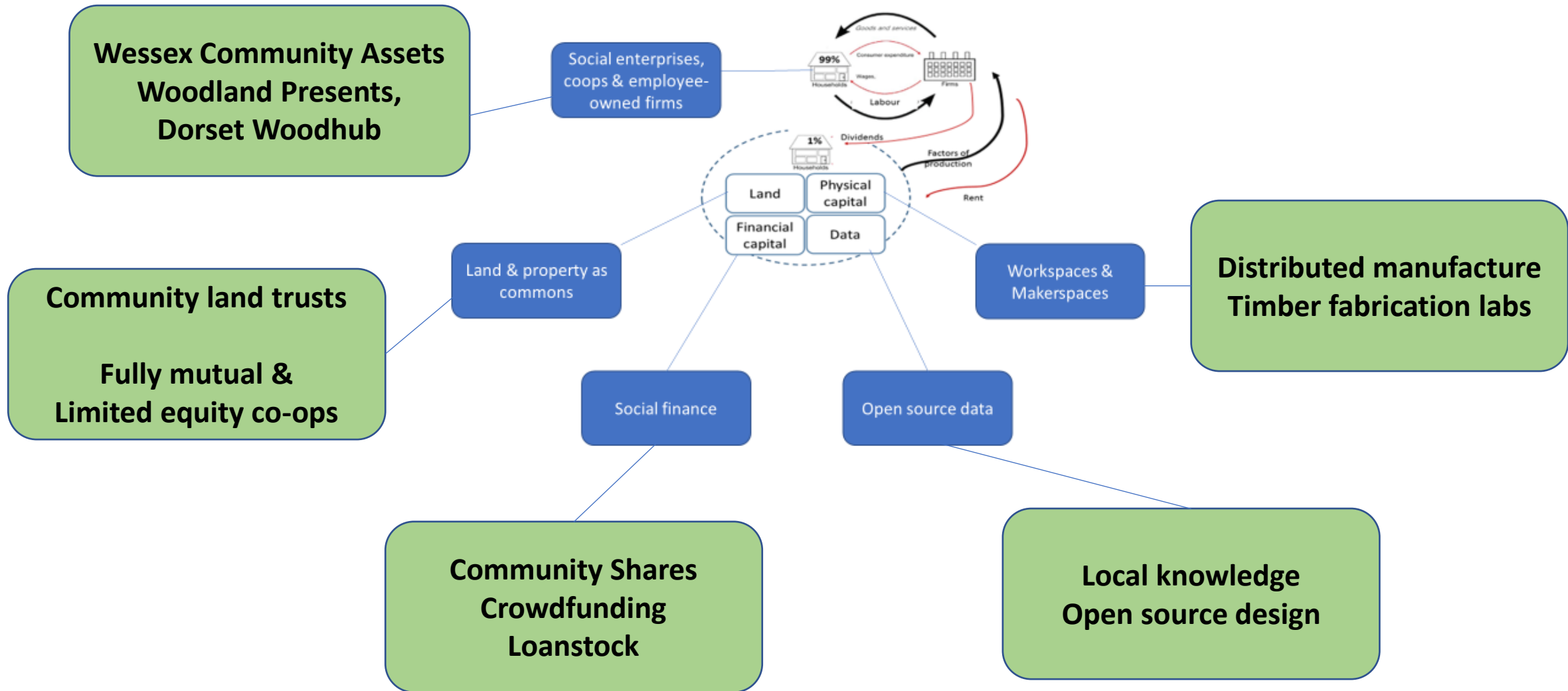
How will you build a customer-base and develop the relationships?

How will you test your ideas and get feedback?

# Operations

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# Inputs





Labour

What will your enterprise require?

- Staff?
- Volunteers?
- Trainees/apprentices?
- People disadvantaged in the labour market?
- Board members?

## Land & Natural Resources

- What natural resources will you require?
  - Land
  - Water
  - Sunlight
  - Etc

## Physical capital

What is required?

- Buildings
- Equipment
- ICT
- etc

Shared workshop  
With  
machinery

Training space

Workshop

Workshop

Workshop

Workshop

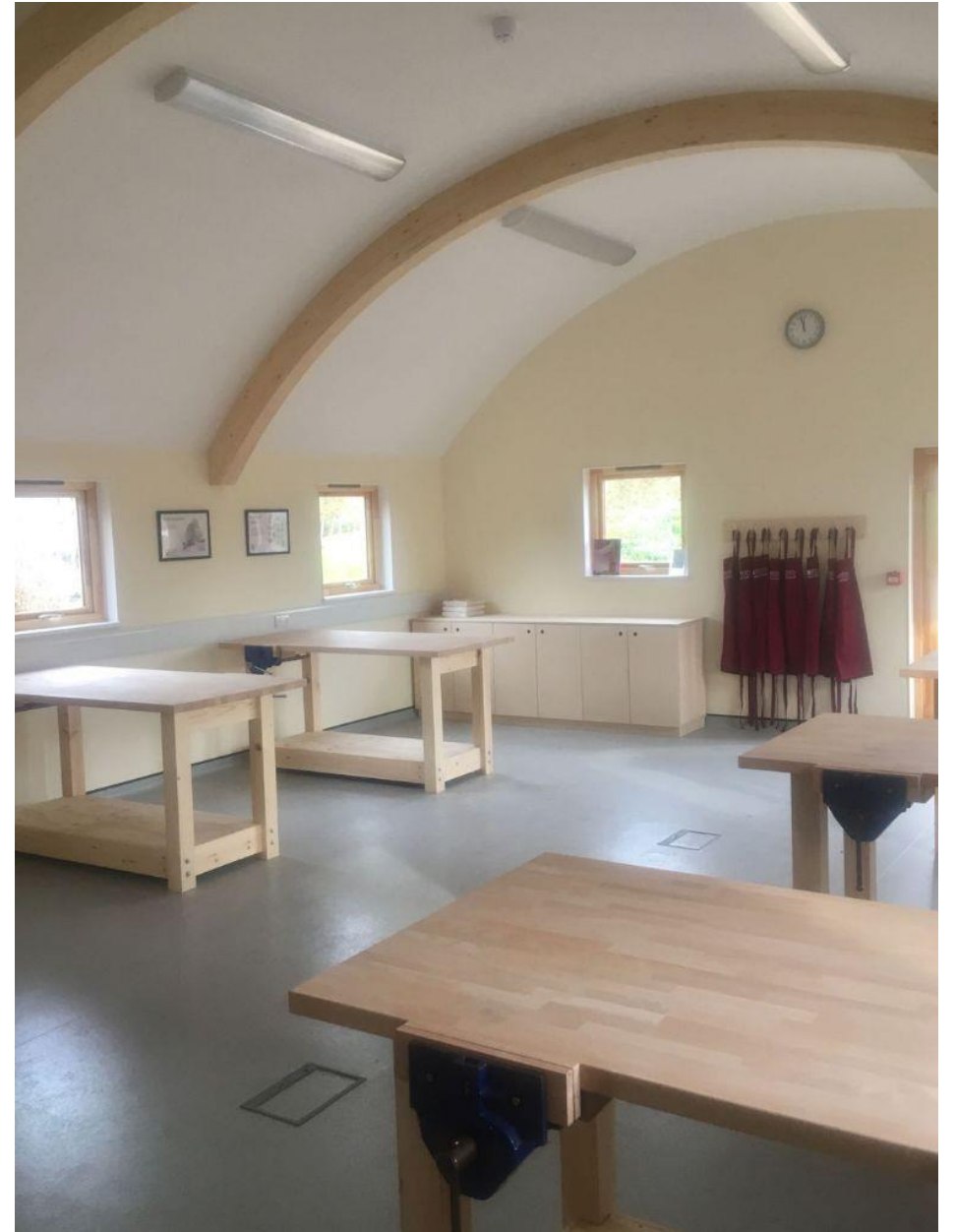
Workshop

Reception,  
kitchen, toilets



**SYLVA**  
FOUNDATION

# Wood School

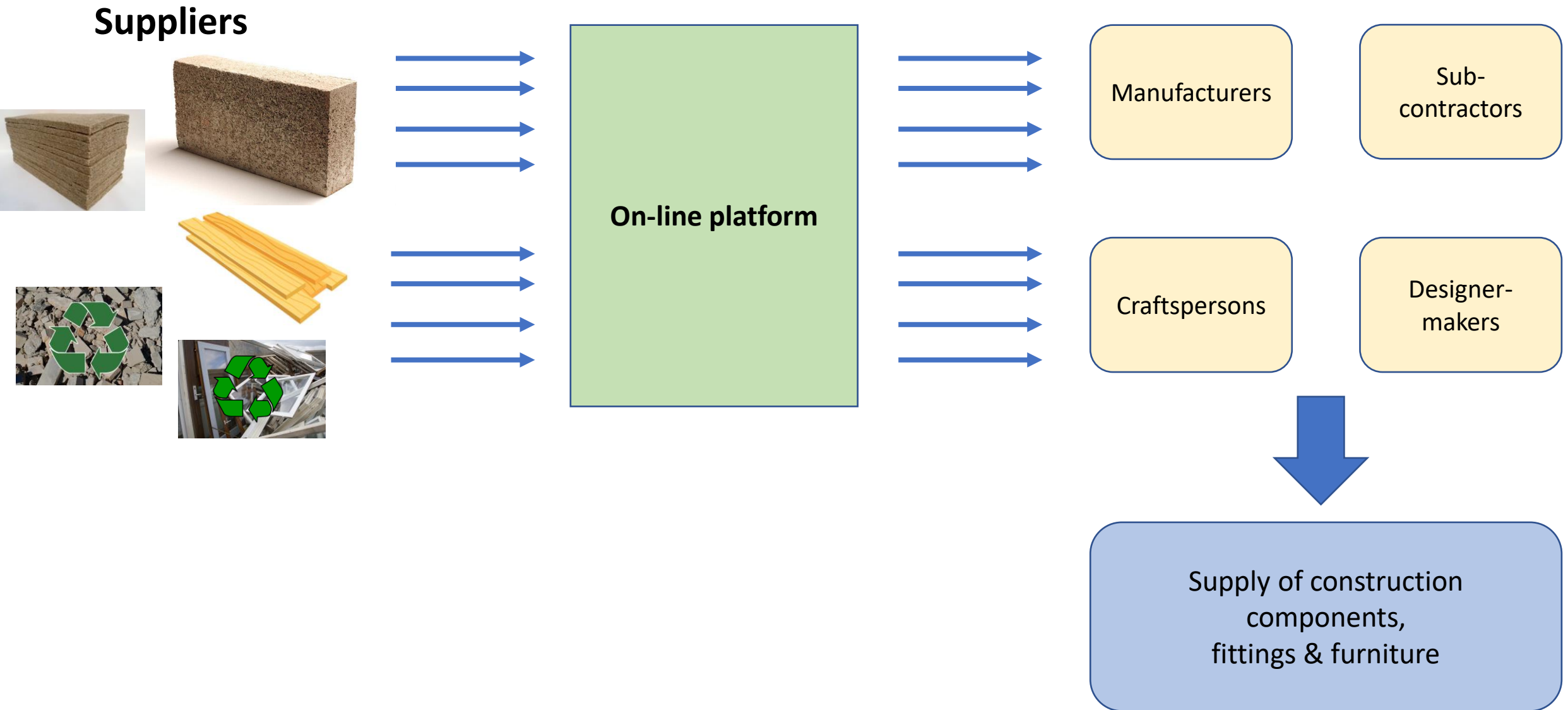




Data

What information do you need to collect?  
Do you need to access platforms or create  
your own?

# Woodhub Platform: linking suppliers and fabricators





# STAND

**A New Pathway Into Trees And Wood**

STAND\* is a community of WoodHubs which offer bespoke learning experiences across a wide range of specialist subjects. We exist to benefit local British trees and woods by enhancing the competencies of those working with forests, trees and timber. We also seek to pioneer innovative new strategies and methods for wood-sector stakeholders.

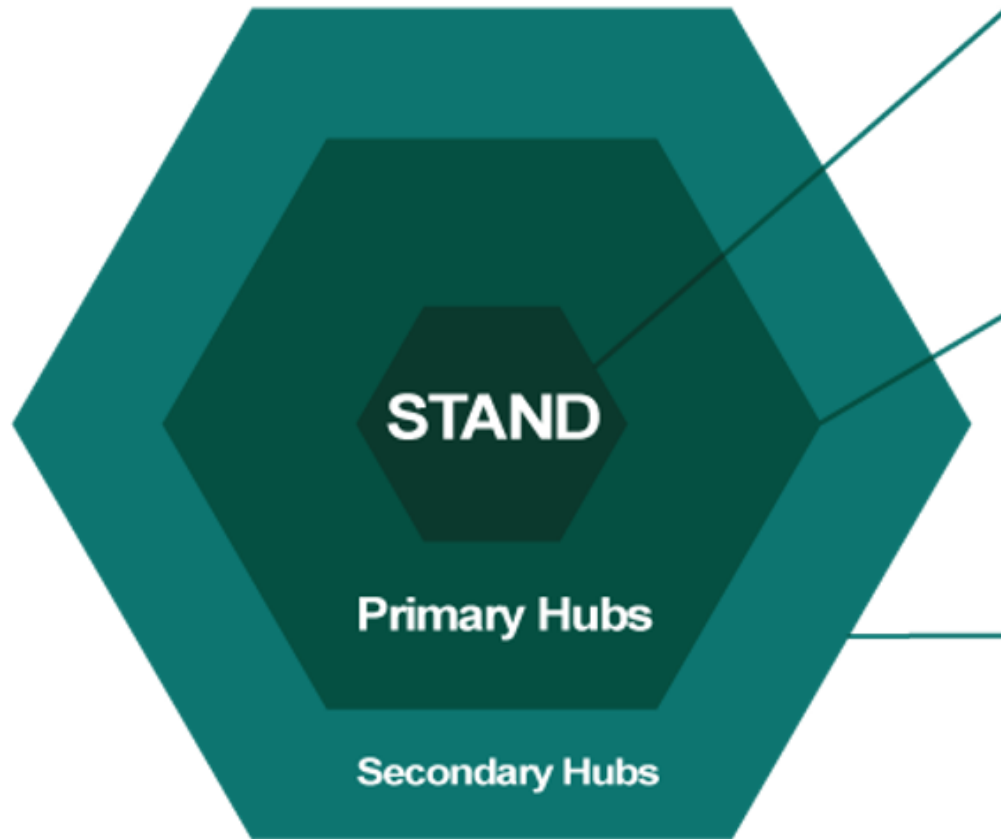
We offer facilities, expertise and learning opportunities in\*\*:

Woodland Ecology | Woodland Creation | Silviculture | Woodland Management | Continuous Cover Forestry | Extraction | The Timber Processing Chain | Timber Product Design | Machinery Operation | Carpentry | Joinery | Business Management



## Organisational Structure

STAND (tbc) is a collective identity for participating hubs. A 'suite' of learning options is created under the STAND brand which each hub then puts into operation in a way that fits them best (like a school adopting a curriculum).



### **STAND**

Provides:

- Common Branding
- Educational Framework
- Quality Assurance
- Admin Templates
- Marketing/Promotion
- Website + Plugins
- Funding (!?)

### **PRIMARY HUBS**

Core hubs (with maker-spaces) offering full range of educational options

Provide:

- Facilitation / Tuition
- Workspace
- Machinery
- Administration
- H+S / Risk Assessments
- Accommodation options (?)

### **SECONDARY HUBS**

Affiliated-partner hubs with smaller facilities offering specialised education options

Provide:

- Facilitation / Tuition
- Administration
- H+S / Risk Assessments
- Accommodation options (?)

Financial capital

# Dorset Community Energy



- **Funding was secured from the Big Lottery to set up a new co-operative, Dorset Community Energy**
- **Initial target 6 community owned solar PV projects on schools and community buildings in Bridport, Dorchester and surrounding parishes**

Partners



BRIDPORT  
RENEWABLE  
ENERGY  
GROUP



peat  
environment action team  
Transition Purbeck





Share Offer  
Document  
2015



Share Offer  
Document  
November  
2015









Twenty-two solar installations, one hundred and ninety-eight shareholders, and 1023kW of solar photovoltaic panels on fifteen schools, four community buildings and three hospitals in Dorset.

Sign up to our quarterly newsletter

[More about Dorset Community Energy](#)



# 3rd Share Offer Re-opening Covering letter

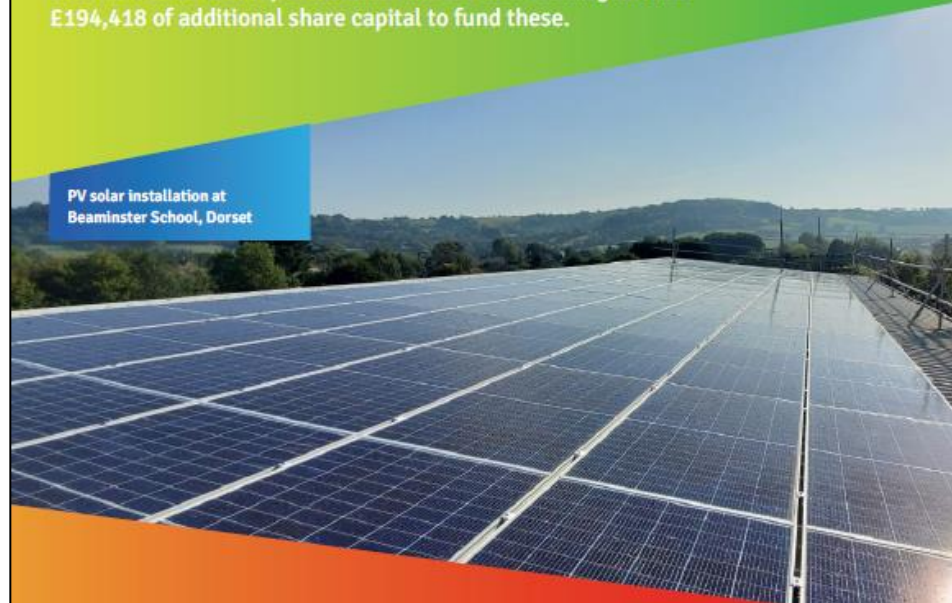


**May 10th 2021**

Dorset Community Energy (DCE) is pleased to announce that it is re-opening its 3rd share offer that closed in July 2019 having successfully reached its target of £445,000.

These funds have been used to install 700kWp of rooftop solar panels on schools and hospitals across Dorset. We have been able to secure a further three rooftop solar sites and are now seeking to raise £194,418 of additional share capital to fund these.

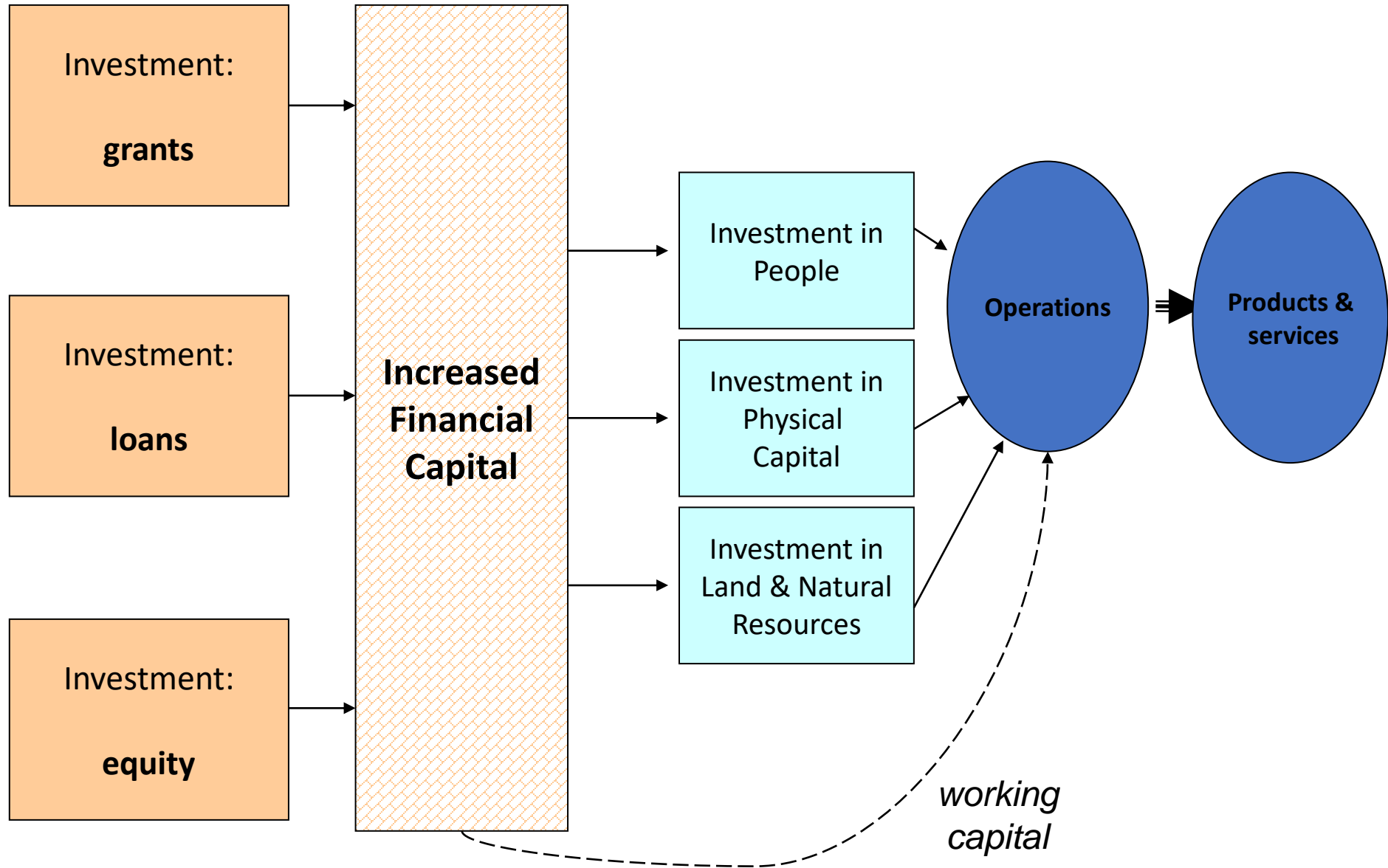
PV solar installation at  
Beaminster School, Dorset



## Financial capital

- Who will provide this?
  - Grants?
  - Loans?
  - Equity?
- What rights do they get?

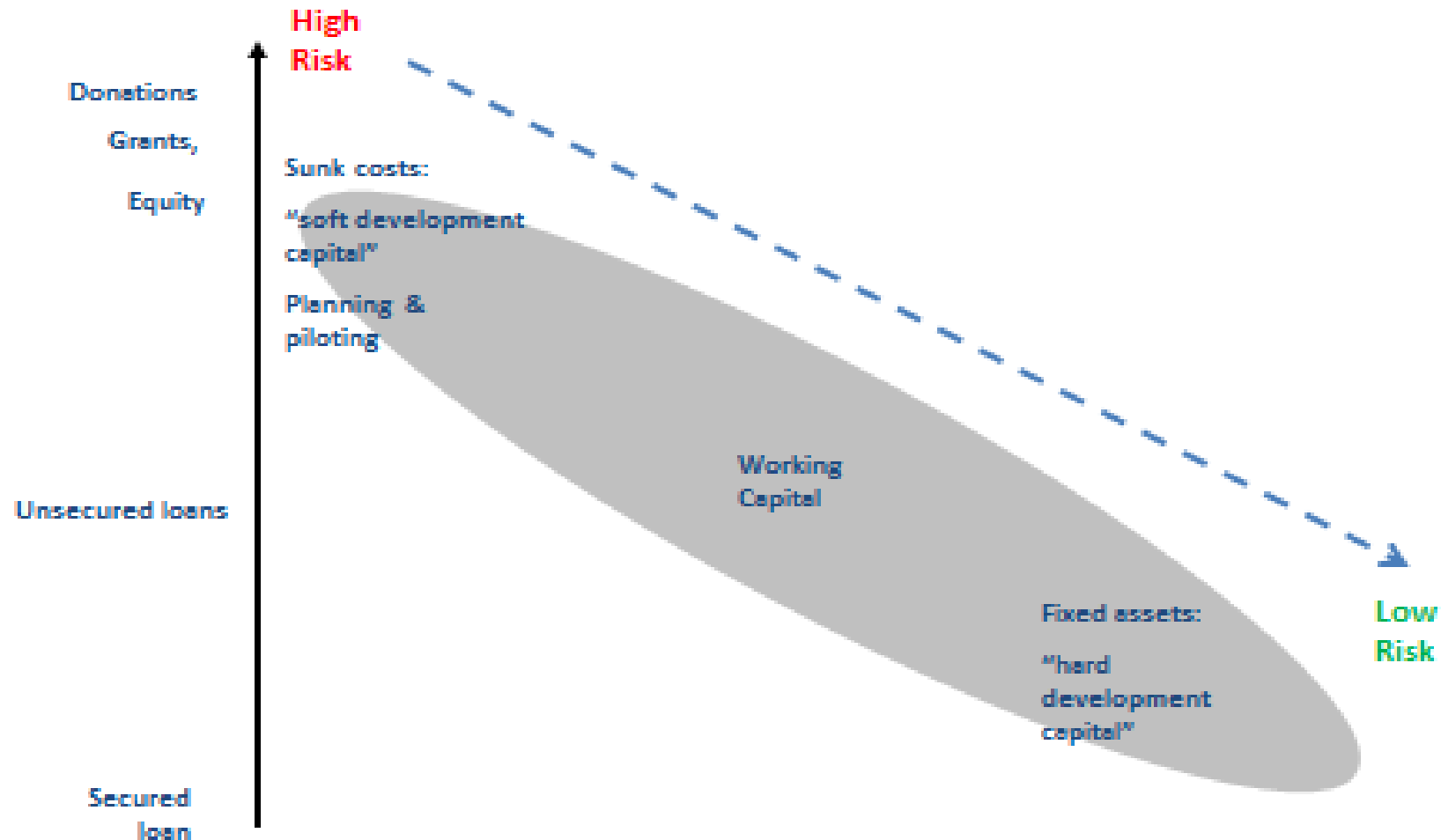
# Three types of finance



# 3 types of finance

- **Grants** – do not require a financial return. They support social or environmental returns.
- **Loans** (or debt finance) require interest payments and the repayment of the amount borrowed.
- **Equity** is investment in exchange for a stake in the organisation, in the form of shares. Shareholders can receive dividends or interest payments.

# Key principle 1: Different types of finance might be appropriate at different stages of development

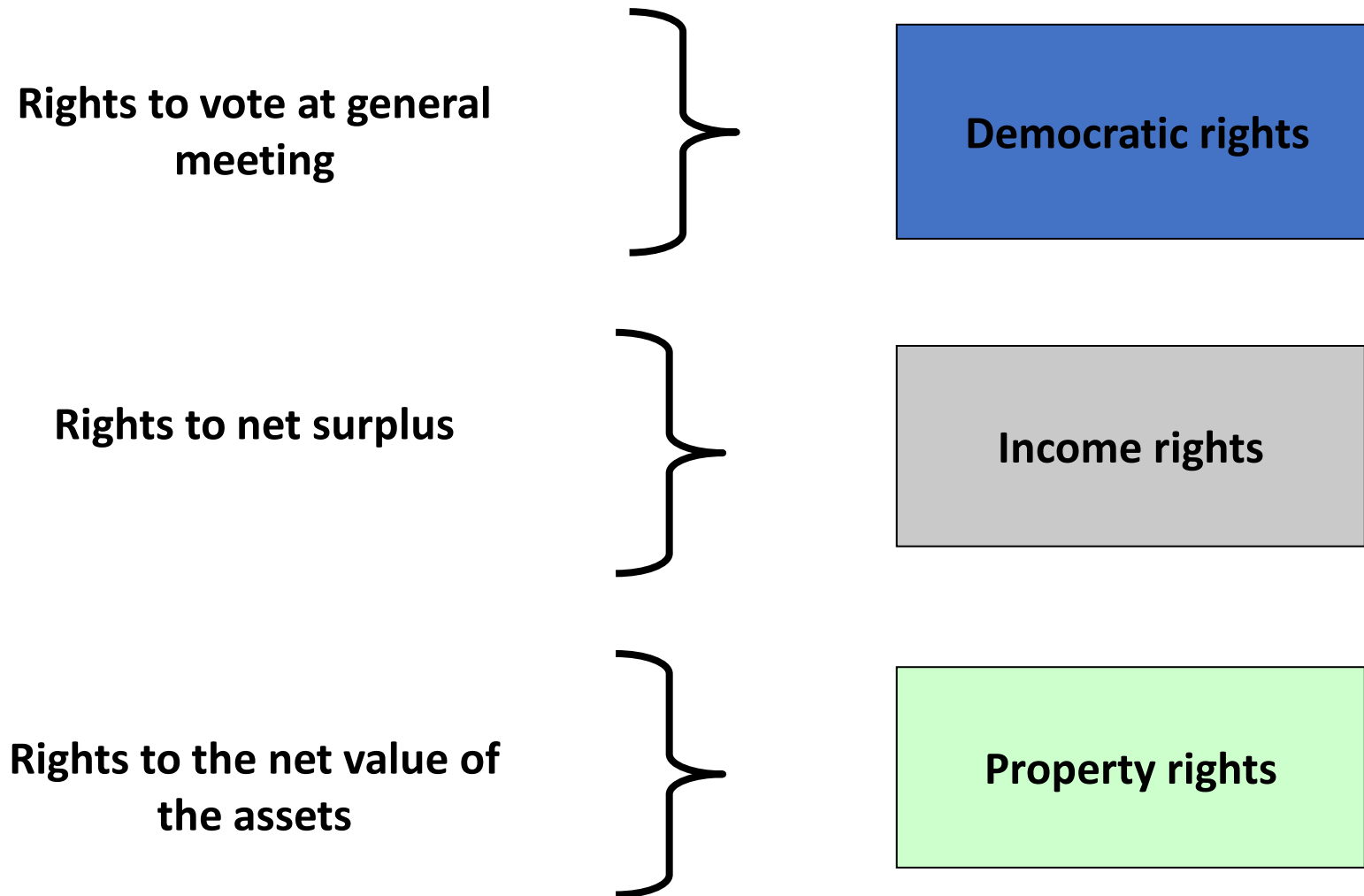


# Key principle 2: rights to control

- **Grants** do not confer any rights, beyond the contractual obligations that a grant may entail.
- **Loans** carry with them an obligation to repay, but no other rights
- **Equity** can carry voting rights, income rights and/or a claim on the assets of the organisation.
- **Equity** has therefore proved to be problematic for organisations in the social economy (including charities, social enterprises and co-operatives )

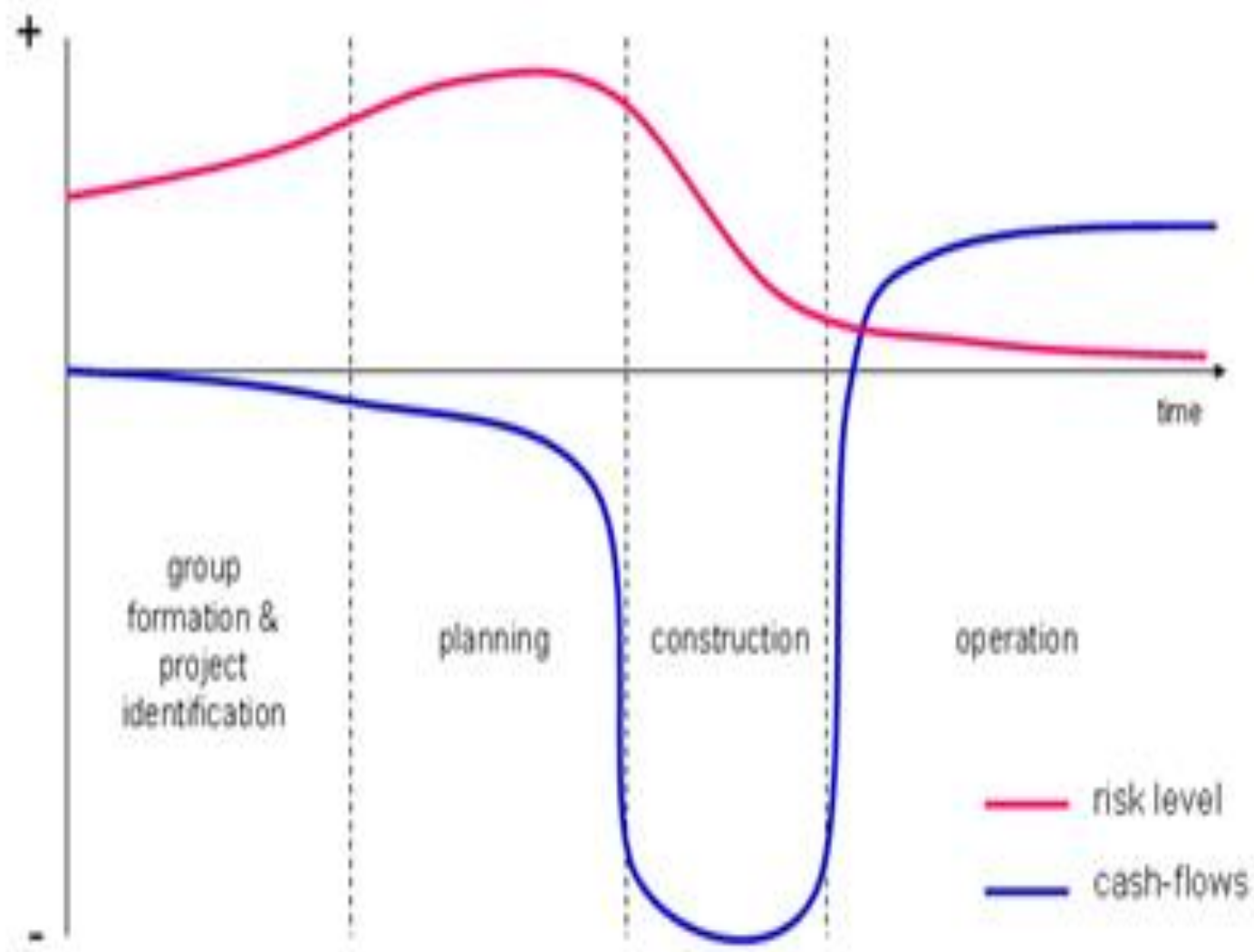


# Key principle 2: rights to control



# Key principle 3: equity can be important in the early stages of development

- Loans are marked on the organisation's balance sheet as a liability and they usually require security e.g. a building or demonstrable income streams. They need to be paid back from earnings.
- Unlike a loan, equity is treated as an asset on the organisation's balance sheet. Immediate repayment or dividends/interest are not expected.



# Community share issues using a Community Benefit Society (IPS)

- Wessex Community Assets developed a set of model rules for raising share capital at low cost
- This means members of a community can invest directly in community projects and services
- It is cheap to set up and acceptable to independent financial advisors

# Wessex Community Assets

a secondary structure helping communities raise local finance through share issues and loans



**£152,775 raised**



**£105,000 raised**



# Kindling Farm

Withdrawable Shares



0-3%

Forecast return

Investors  
348

Days left  
51

Raised so far  
£703,615

+ Overfunding

Kindling Farm will be a pioneering, large-scale community-owned farm that will promote sustainable farming practices, producing healthy and organic food for all.

✓ Match funded

🌱 Protecting nature

🍴 Better food

Login to invest

Register

Min investment: £200



**£155m+**  
raised through community share  
offers by  
**104,203**  
investors



**Fordhall Community Farm, Shropshire**



This report was funded by:



power to  
change





# 585

community share offers  
launched by 440 businesses –

# 92%

of which are still trading today



Tafarn yr Heliwr pub, North Wales

**Community  
Shares**

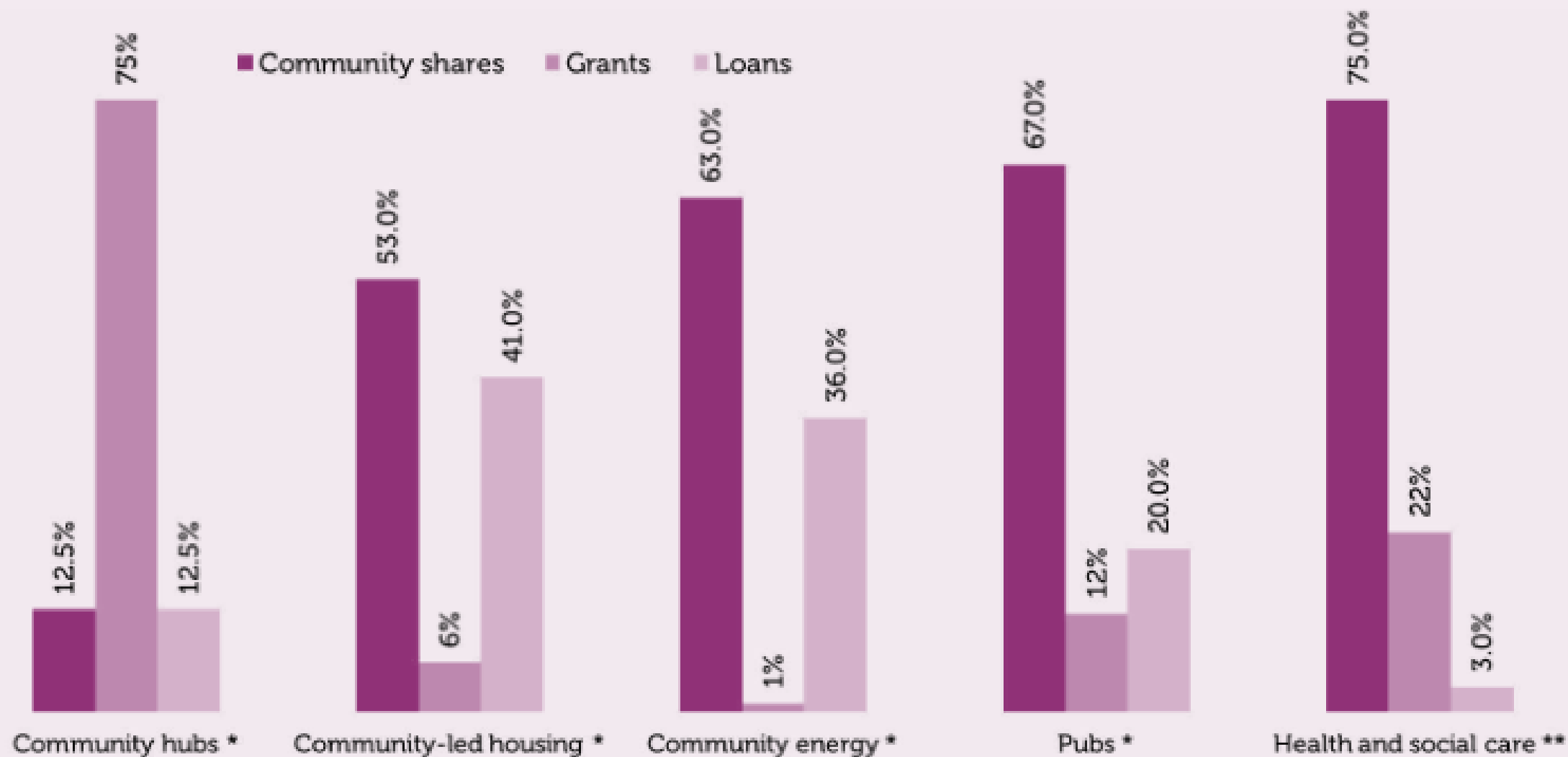
CO-OPERATIVES UK  
**COOP**

**locality**  
the power of community

This report was funded by:

 **power to  
change**

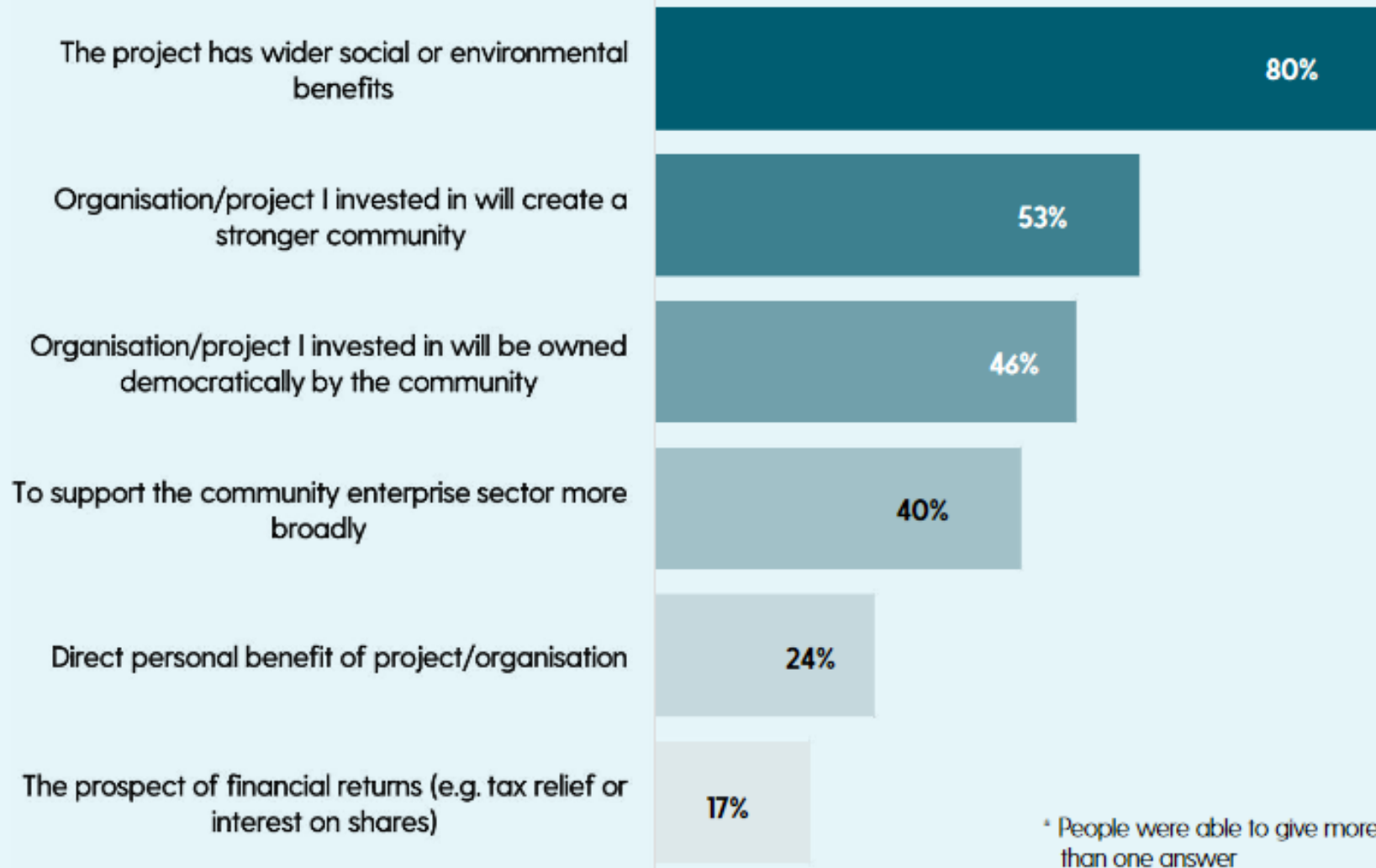
 **Community  
Shares  
Scotland**



\* Asset-based share offers

\*\* Non-asset based share offers

## Top reasons for investing in community shares\*



\* People were able to give more than one answer

# 4.8%

average interest rate on community share offers





The **Tafarn yr Heliwr pub**, Nefyn raised £82,000 from over 500 investors from a community of 2,000 residents – an average investment of £164.



Edinburgh Student Housing Co-operative is part of **Student Co-op Homes**, which raised £308,875 of community shares capital to buy more housing to set up student housing co-ops across the UK.

<b>RESOURCES</b>	<b>OPERATIONS/ ACTIVITIES</b>	<b>OUTPUTS/ VALUE PROPOSITION</b>	<b>PROMOTION/ MARKETING CHANNELS</b>	<b>BENEFICIARIES/ CUSTOMER SEGMENTS</b>
<b>PARTNERS</b>			<b>CUSTOMER/BENEFICIARY RELATIONSHIPS</b>	

	<b>The challenges we are addressing</b>	<b>The activities we are proposing</b>	<b>The outputs we will create</b>	<b>The outcomes we are seeking</b>