Access to Finance:
Digging for Ways to Fund Agroecology
Zoe Wangler
Ecological Land Cooperative (ELC)
Using community shares to create starter farms for agroecology

Ecological Land Cooperative
For a living, working countryside
land purchase + planning permission: dwelling + barn, access, utilities
Example site: Greenham Reach, Mid Devon
9 hectares

Site at purchase
Top and soft fruit
Field salad & veg
Medicinal herbs
CSA scheme
Tree nursery
Polytunnel crops
Lamb and pork
Greenham Reach Year 3
# Numbers!

**Site costs example**  
Martinsfield, Sussex

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>£139,000</td>
</tr>
<tr>
<td>Planning permission</td>
<td>£18,500</td>
</tr>
<tr>
<td>Barn, solar, access</td>
<td>£103,000</td>
</tr>
<tr>
<td>Direct org costs</td>
<td>£45,000</td>
</tr>
<tr>
<td>Cost of finance</td>
<td>£18,500</td>
</tr>
<tr>
<td><strong>TOTAL per farm</strong></td>
<td><strong>£324,000</strong></td>
</tr>
<tr>
<td></td>
<td><strong>£108,000</strong></td>
</tr>
</tbody>
</table>

**Costs for farmers**  
Martinsfield, Sussex

- **150-year lease**
  - Deposit: £1,649
  - 5-years interest-only: £52.7pcm
  - 20-years repayment: £765pcm

- **Return on shares**  
  - 3%

- **Loan costs**  
  - 2.7% + costs
Digging for...
Regenerative Agriculture
Digging for...
Regenerative Agriculture
Digging for...
The Community Farm
Digging for...
Know where your money goes
Andrew Voysey
Soil Capital
Healthy soils, healthy returns

Andrew Voysey
Strategy and Business Development

January 2020
A snapshot of our global experience

45 Farms for which we’ve had management responsibility
19 Countries in which we’ve managed farms
22 Types of crop or livestock expertise
185,000 Hectares under management or advice

€1m to €10m
Increase in earnings we delivered over 2 years while implementing regenerative practices as the executive management team with one of the largest regenerative agriculture mandates globally.
Building farm profitability and soil health together

1. Independent advice & analytics
2. Group purchase
3. Shared equipment
4. Markets
5. Payments for public goods
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Zoe Wangler, Ecological Land Cooperative (ELC)
Simon Crichton, Triodos Bank UK
Andrew Voysey, Soil Capital

Chair: Rob Yorke