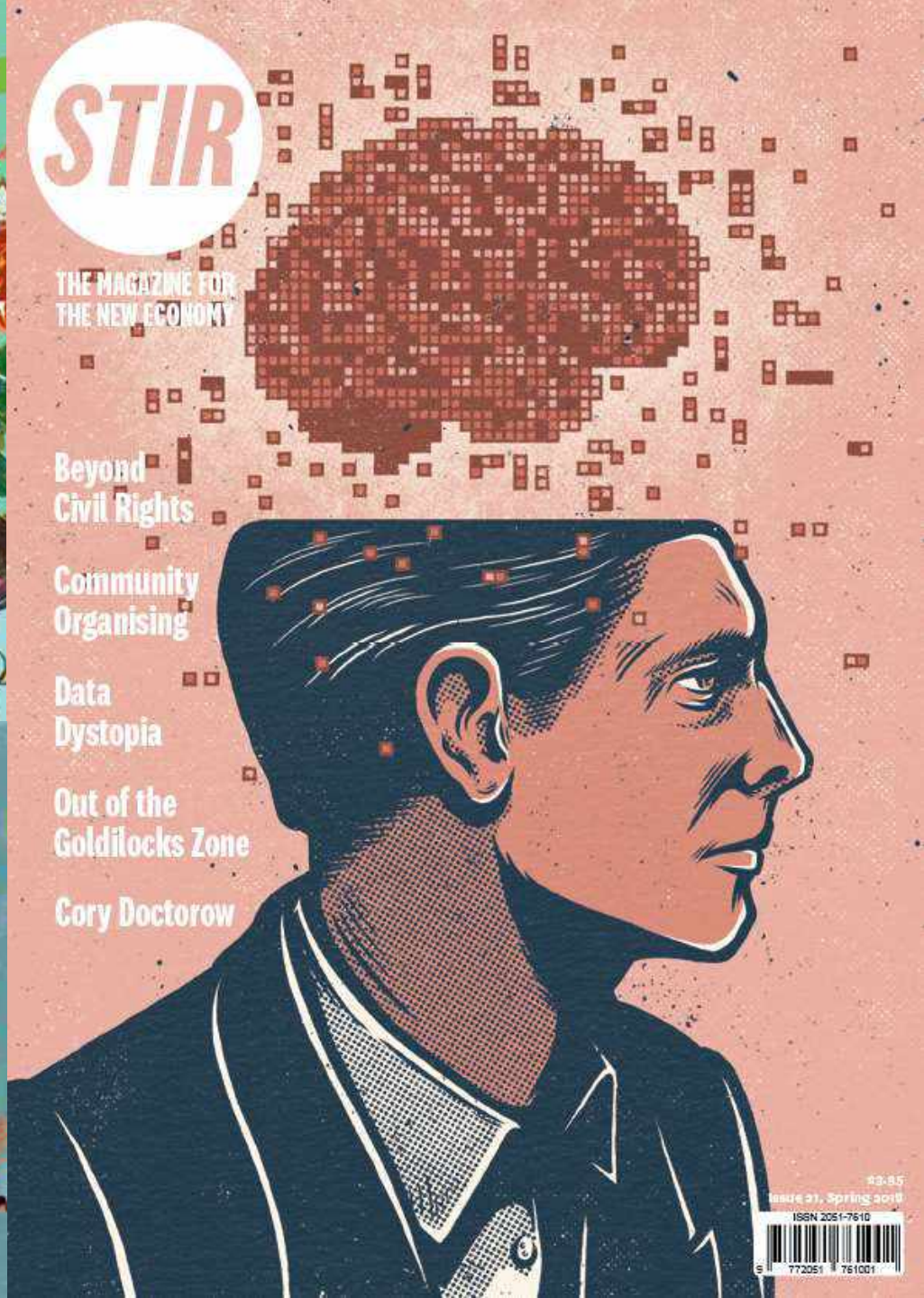
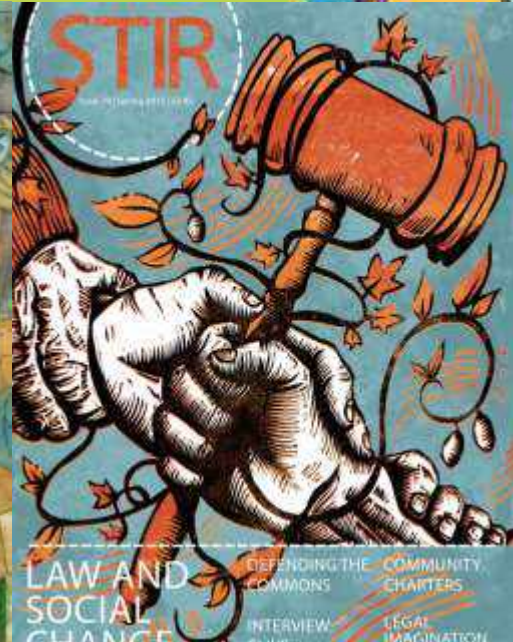
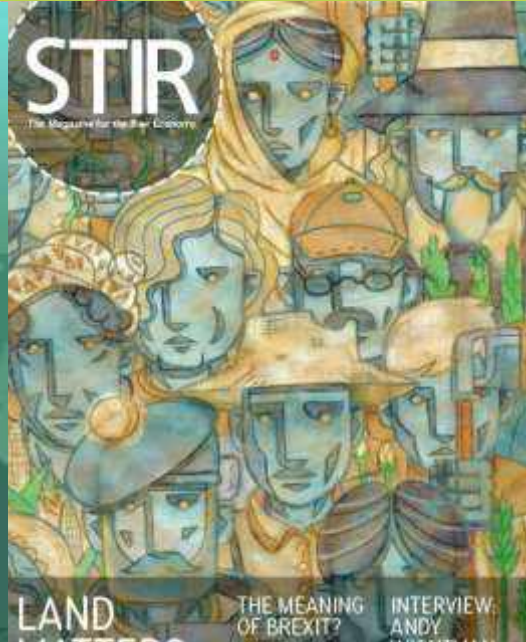


The background features abstract, overlapping geometric shapes in various shades of green, ranging from light lime to dark forest green. These shapes are primarily located on the right side of the slide, creating a modern, layered effect.

Family Farming, Succession Planning and Democratic Ownership



STIR

THE MAGAZINE FOR THE NEW ECONOMY

Beyond Civil Rights

Community Organising

Data Dystopia

Out of the Goldilocks Zone

Cory Doctorow

STIR
The Magazine for the New Economy

LAND

THE MEANING OF BREXIT?

INTERVIEW: ANDY

LAW AND SOCIAL CHANGE

DEFENDING THE COMMONS

COMMUNITY CHARTERS

INTERVIEW: ANDY

LEGAL IMAGINATION

#3-85
Issue 91, Spring 2018
ISSN 2051-7610



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New Economy Programme

- Newcastle
- Bradford
- Plymouth
- Bristol
- London
- + Residentials



October 2019 to July 2020
stirtoaction.com/workshops



STIRtoACTION




Reframing New Economy Organisations for a Shifting Culture



The Art of Invitation: Creative Approaches to Community Engagement



The Power of Effective Groups: Transforming How We Work Together



Worker Co-ops: How to Get Started



► there are around 120,000 family-run small and medium enterprises in the UK expected to undergo a transfer of ownership in the next three years.

► If just 5% of these businesses were supported to make the transition to employee ownership or one of the other mutual or co-operative models available in the UK, then the number of entities in the sector would double.

Sector	Number of family firms	Share of all family firms (%)	Number of private sector firms	Family firms as share of private sector firms (%)
Real estate, renting and business activity	1,208,028	25.1	1,389,120	87.0
Construction	910,269	18.9	974,625	93.4
Transport, storage and communications	589,133	12.2	651,710	90.4
Wholesale and retail trade, repairs	470,992	9.8	544,490	86.5
Other community, social and personal services	444,603	9.2	555,430	80.0
Private education, tutoring and training services	285,793	5.9	312,220	91.5
Health and social care services	277,450	5.8	347,700	79.8
Manufacturing	235,067	4.9	265,735	88.5
Hotels and restaurants	153,387	3.2	185,510	82.7
Agriculture and extraction	151,009	3.1	157,075	96.1
Financial services	70,655	1.5	89,215	79.2
Utilities and waste management	17,170	0.4	24,850	69.1
Total	4,814,055	100.0	5,497,670	87.6

Table 6. Industry distribution of family businesses in the UK, 2016

Source: Oxford Economics, BEIS (SBS, 2016), and CMRC and UNIFEI (2017)

GROWING LIVELIHOODS

People working together to build a future for smaller-scale food growers



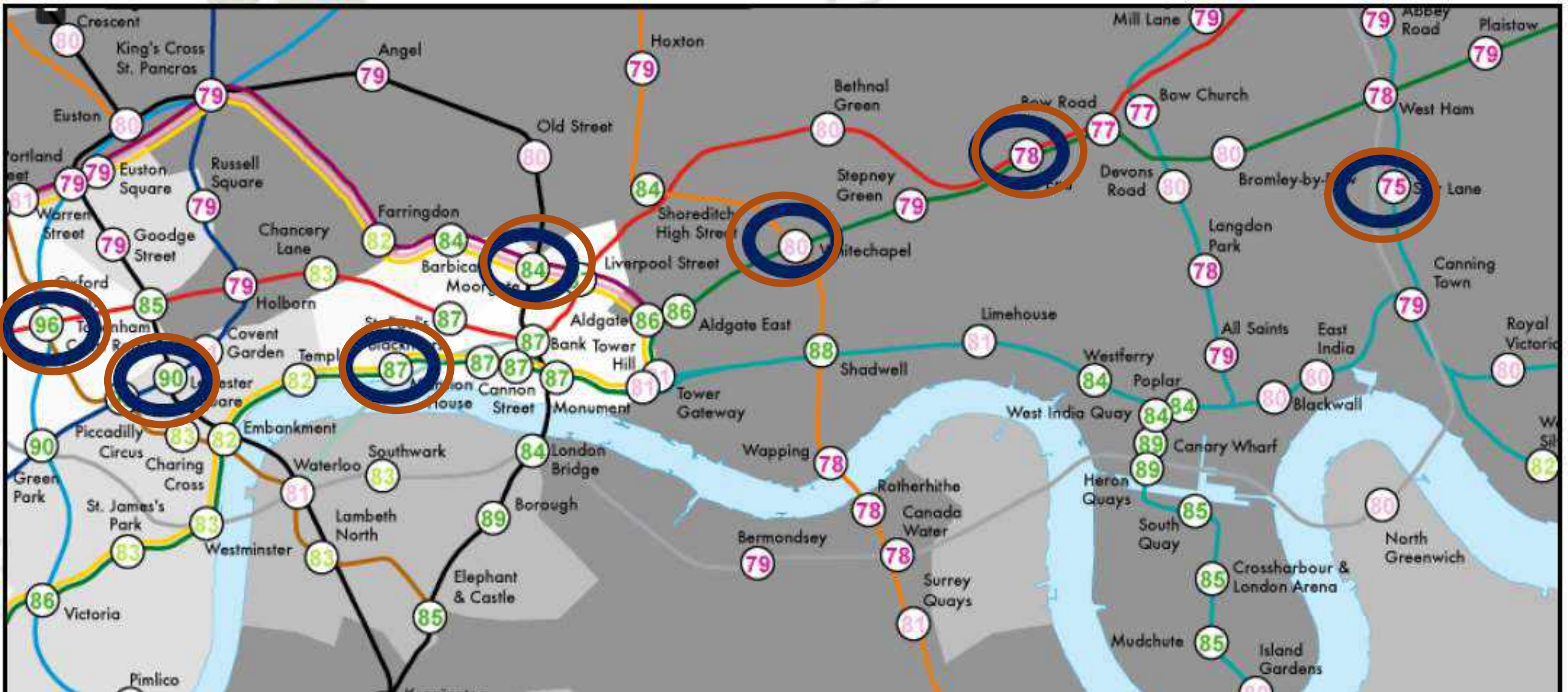
CarnegieUK
UKUSA
CHANGING MINDS • CHANGING LIVES

plunkett
foundation



Similar to the creation of the Land Settlement Association in the 1930s food and farming is set against equally uncertain times. Evidence has confirmed that there are currently significant challenges facing smaller scale farming and growing in the UK and Ireland:

- *A rapidly ageing workforce and lack of new entrants*
- *The dominance of supermarkets and their knock-on impact on horticultural supply chains*
- *A lack of access to skilled work and few training opportunities*
- *Overburdening regulation along with lack of time and resource to focus on development and training*
- *High land prices and increasing competition for land particularly around urban settlements*
- *Decline of horticultural infrastructure for smaller scale growers*
- *Increasing polarisation across farming between larger scale and smaller scale production*
- *The challenge of balancing rapidly changing and unpredictable supply and demand.*
- *The need to adapt to climate change, in particular climate instability and freak weather events that can and do have a significant impact on horticulture.*



Marmot Review

Historiography

Table 5.4 Shifting domination in 20th century Western food value added chains

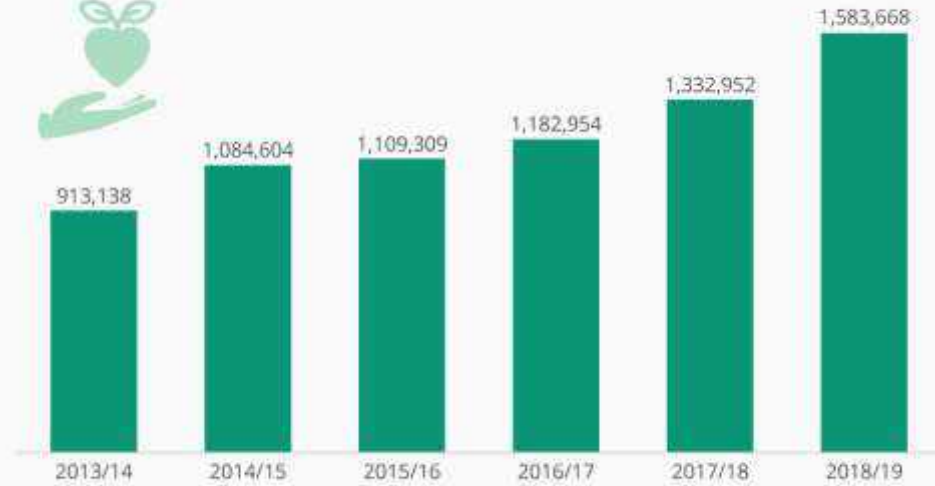
Period	Farmers	Manufacturers	Wholesalers	Logistics	Retailers	Foodservice	Marketing
≤ 1900	Dominant	Minor	Major in a few trades	Dominant	Very Minor	Dominant (domestic)	Minor
1900	Declining	Dominant	Major in many trades	Declining	Minor	Declining	Emerging
1950	(except WWII)					(except WWII)	(USA only)
1960	Rebuilding	Dominant	Dominant	Rebuilding	Emerging	Minor	Emerging
1970	(subsidized)						
1980	Declining	Declining	Rapidly Declining	Linked to retail	Dominant	Emerging	Important
2000s				dominance			
2000–2010	Returning?	Uncertain	Minor	Squeezed	Dominant	Uncertain	Important

Source: authors, informed by von Schirach-Szmigiel (2005).¹⁰⁸



UK foodbank use continues to soar

Number of emergency food parcels given to people in the UK



Source: Trussell Trust

statista



Food, Farming & Countryside Commission





Agriculture Bill

[AS AMENDED IN PUBLIC BILL COMMITTEE]

CONTENTS

PART 1

NEW FINANCIAL ASSISTANCE POWERS

- 1 Secretary of State's powers to give financial assistance
- 2 Financial assistance: forms, conditions, delegation and publication of information
- 3 Financial assistance: checking, enforcing and monitoring

PART 2

FINANCIAL SUPPORT AFTER EXITING THE EU

CHAPTER 1

DIRECT PAYMENTS

- 4 Meaning of "basic payment scheme" and other expressions in Chapter 1
- 5 The agricultural transition period for England
- 6 Power to modify legislation governing the basic payment scheme
- 7 Power to reduce the direct payments ceilings for England in 2020 by up to 15%
- 8 Power to provide for the continuation of the basic payment scheme beyond 2020
- 9 Power to provide for phasing out direct payments and delinked payments



"The Conservatives are trying to scrub out the 1947 agriculture act"

"The world is as dangerous today as it was in 1914 and 1939"

"We need a lifestyle to be able to go on a skiing holiday"

"The public don't understand – they don't have a connection to where food comes from. But we do"

"Ordinary people want the land to look nice"



Harpden Rugby Football Club

Twin Oaks

Harpden Golf Course

Harpden Golf Club

Roberts T & Son

DANLAW LIMITED

Made by Me

C&G FI



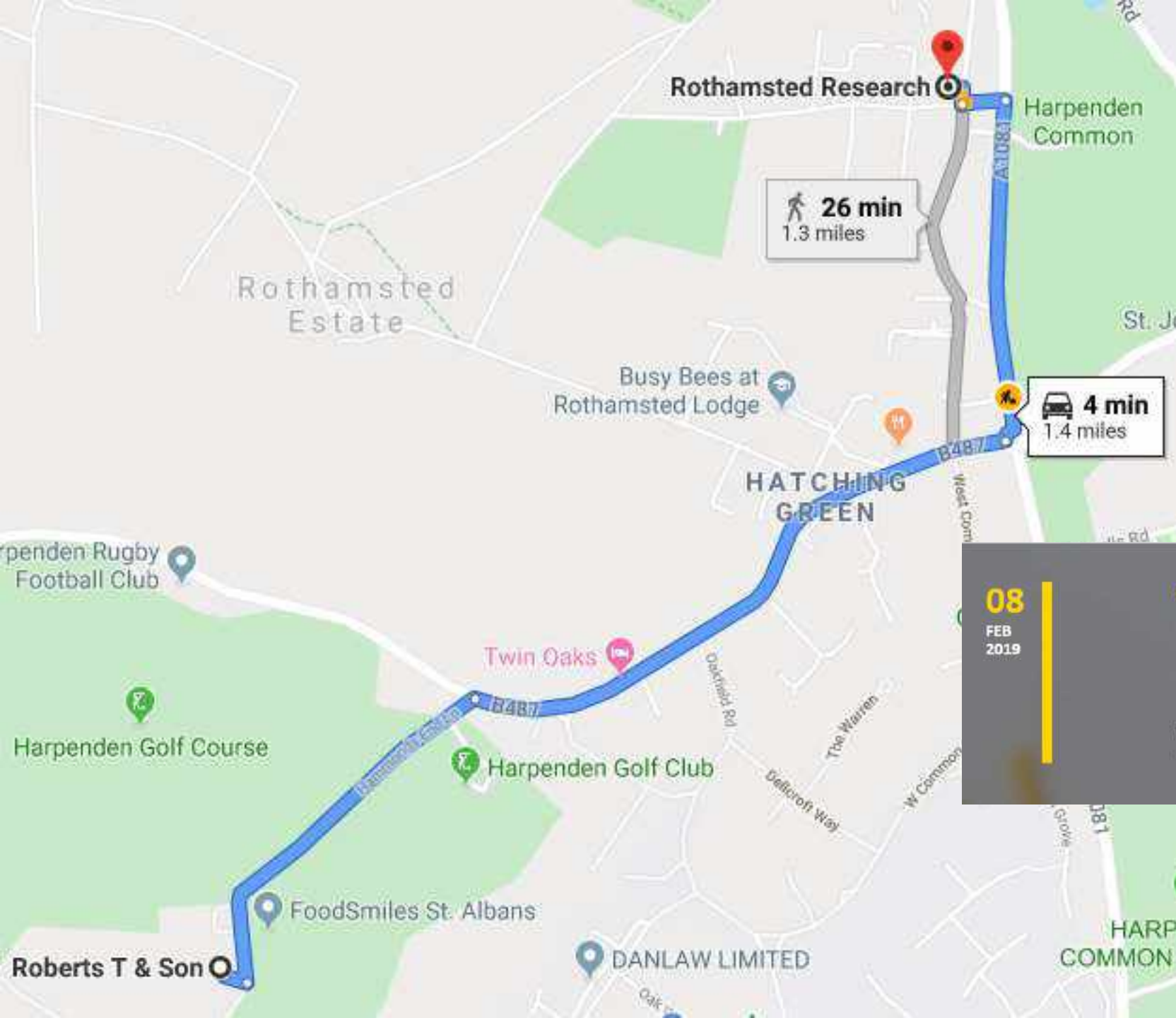
Stuart Roberts, NFU Vice President

Hertfordshire farmer Stuart Roberts is a third generation arable and livestock farmer who has also worked for Defra and the Food Standards Agency and held senior management roles within the meat supply chain.

Stuart farms in a family partnership with his wife Emma and his father Howard. Hammonds End Farm supplies grain to more than 50 artisan mills and bakers throughout the UK.

Stuart served as Hertfordshire NFU County Chairman from 2015 to 2018.





**ROTHAMSTED
RESEARCH**

08
FEB
2019

NEWS

**ROTHAMSTED APPLIES TO RUN
NEW GM FIELD TRIALS**

Permission sought from Defra to run a series of trials using genetically modified *Camelina* plants.



Stuart Roberts, NFU Vice President

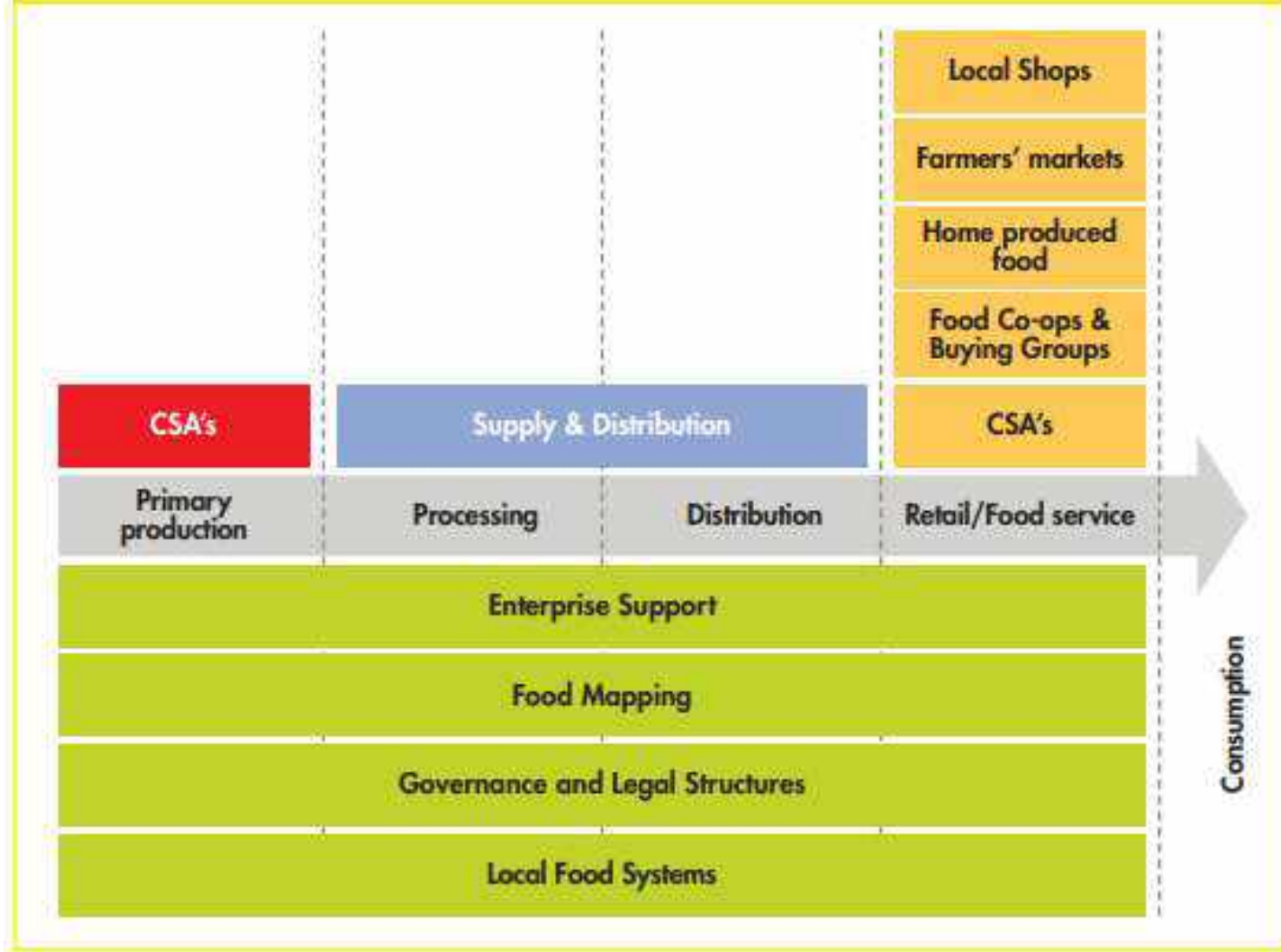
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Figure 1: The Making Local Food Work portfolio





FoodSmiles St Albans

Local food for local people

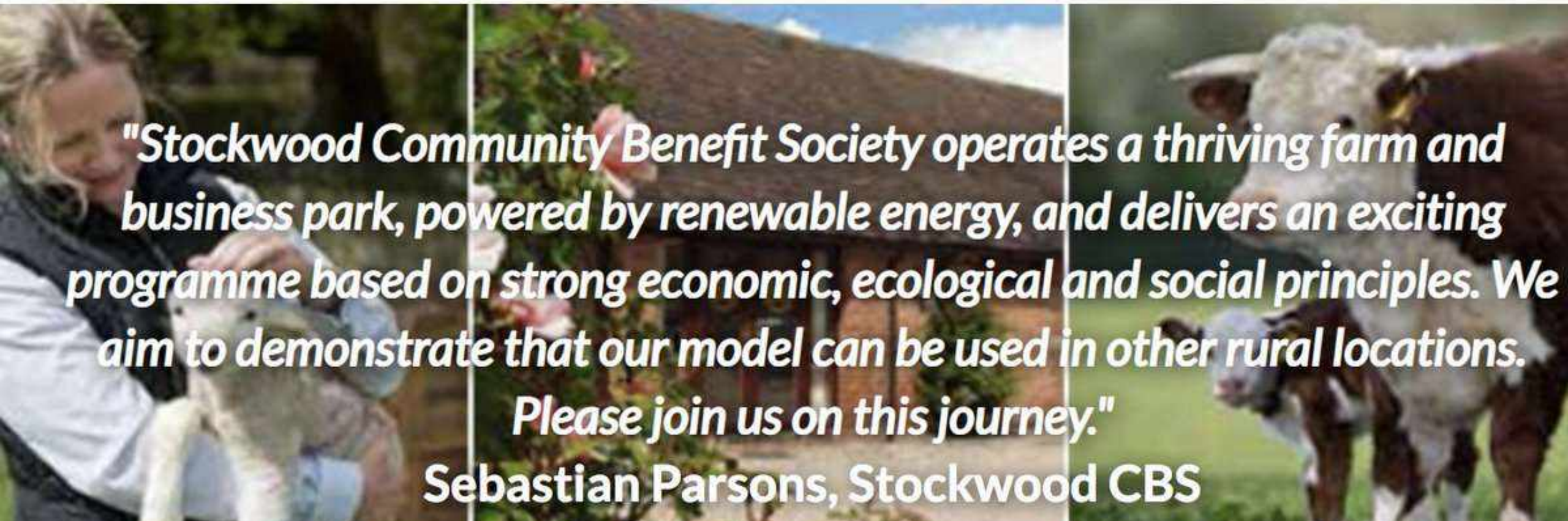


Stockwood CBS and Hillsdown Farm





STOCKWOOD CBS

The background of the text is a collage of three images. The left image shows a woman with blonde hair, wearing a dark vest over a light blue shirt, holding a small white lamb. The middle image shows a woman in a garden, with pink roses in the foreground and a wooden building in the background. The right image shows a brown and white cow standing in a green field.

"Stockwood Community Benefit Society operates a thriving farm and business park, powered by renewable energy, and delivers an exciting programme based on strong economic, ecological and social principles. We aim to demonstrate that our model can be used in other rural locations.

Please join us on this journey."

Sebastian Parsons, Stockwood CBS

The background features abstract, overlapping geometric shapes in various shades of green, ranging from light lime to dark forest green. These shapes are primarily located on the right side of the frame, creating a modern, layered effect. The text is centered on a white background.

Making a *sexy* democratic investment proposition

Featured savings and investments [see all >](#)



WITHDRAWABLE SHARES

Student Co-Op Homes >

Student Co-op Homes is helping three student housing co-ops acquire properties in Glasgow, Nottingham and Brighton, enabling students to live affordably, lead healthy lives and develop new skills

Potential returns of 4%

[#nomorelandlords](#)

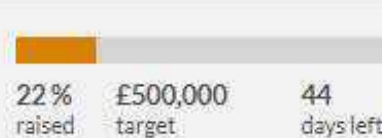


WITHDRAWABLE SHARES

BHESCo >

BHESCo's share raise will install renewable energy systems to nine properties in Brighton and Hove, including five schools and a housing co-operative that will provide affordable housing for low-income families. Altogether, BHESCo's projects will generate savings of £345,000 over their lifetime and save 1,300 tonnes of CO2.

Potential return of 5%



WITHDRAWABLE SHARES

Yorspace >

Yorspace's ambition is to create truly community-led housing that harnesses funding from the community to improve accessibility to home ownership for local people.

Potential return of 2.5%



WITHDRAWABLE SHARES

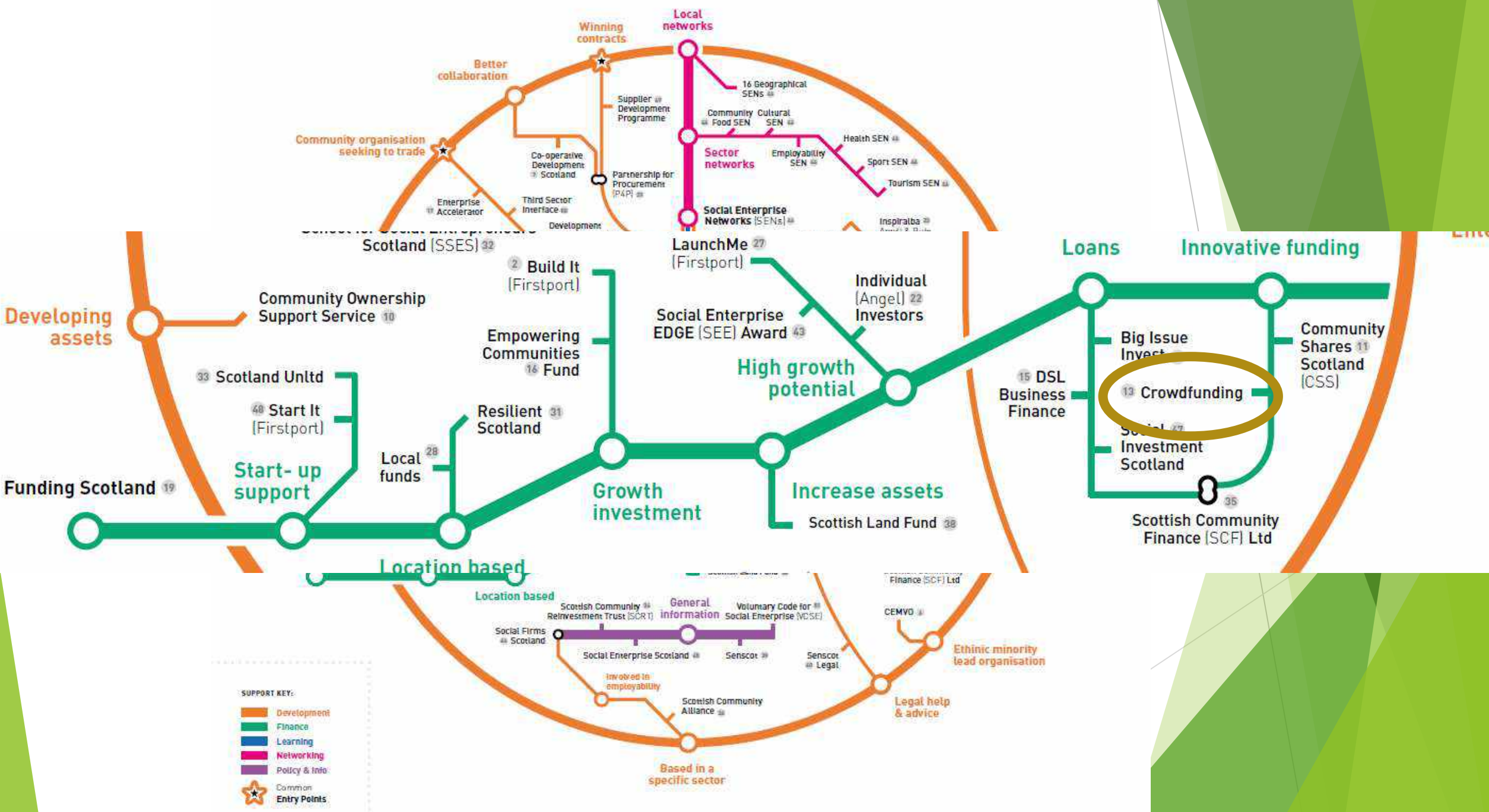
St Ives CLT >

St Ives CLT will provide six vital, permanently affordable homes for key workers and other local people, secured under an asset lock for future generations.

Potential return of 4%

[#affordableforever](#)





What is social investment?

Social investment is the use of **repayable finance** to help an organisation achieve a social purpose.

1. Borrowing (debt)

Taking out a loan which you agree to repay over a set period of time. Most debt investments are paid back with interest - a fee you pay to the investor for the use of their money.

2. Shares (equity)

Selling shares in your organisation to an investor. Equity investors receive a share of any profits paid out by the organisation and get to have a say in how the organisation is run.

BORROW

Blended – part grant, part loan

A package of funding that is a mixture of investment, that needs to be repaid and a grant that doesn't need to be repaid. For example, a grant of £20,000 alongside a loan of £50,000 that needs to be repaid over 5 years with 10% interest.

[Read more +](#)



Good Finance

Arts & Culture Finance **Arts + Culture Finance** 

Arts & Culture Finance uses social impact investment to support arts and cultural organisations that benefit the lives of individuals, communities and society through their work. We believe...

by **nesta**

ethex **Ethex** 


ethex make money do good

Ethex brings together on one platform the best positive savings and investment opportunities to make it easy to make money do good. Through Ethex people can invest and save with businesses that...

Key Fund **Key Fund** 

Key Fund
Growing Enterprise in Communities

Key Fund provides loans, sometimes combined with grants, between £5,000 and £150,000 to support the development of community and social enterprises operating in the North and...

Big Issue Invest **Big Issue Invest** 

We are the social investment arm of The Big Issue. We extend the mission of The Big Issue by providing finance and support to social enterprises and charities seeking to dismantle poverty and...

firstark **First Ark Social Investment** 

social investment

First Ark Social Investment get money to people and projects that make a positive and long-lasting social impact. We enable charities, voluntary groups, or social businesses to get the backing...

Lincolnshire Community Foundation **Lincolnshire Community Foundation** 

We are the leading independent grant-maker in Lincolnshire supporting community businesses to develop and sustain themselves. We provide funders (grant and loan) to support impact bonds,...

Bridges Fund Management **Bridges Fund Management** 

The Bridges Social Impact Bond (SIB) team specialises in helping social sector organisations to design, bid for and deliver outcomes contracts (sometimes called payment by results contracts). We...

FSE Group **FSE Group** 

The FSE Group

FSE Group is a Community Interest Company that provides flexibly-structured loan finance of between £100,000 and £1,000,000 to ambitious, 'regulated' social sector organisations. We will consider...

Loans for Enlightened Agriculture Programme **Loans for Enlightened Agriculture Programme** 

The Loans for Enlightened Agriculture Programme ("LEAP"), Real Farming Trust, is a new model for financing and supporting farming enterprises that puts people and the...

CAF Venturesome **CAF Venturesome** 


CAF Venturesome is the social investment arm of the Charities Aid Foundation, and is one of the most established and active players in the UK social investment market. CAF Venturesome aims to...

Fundsurfer **Fundsurfer** 

Fundsurfer.com is a UK based crowdfunding and investment platform. Our mission is to make funding accessible for all. We work with social enterprises, CIC's...

Northstar Ventures **Northstar Ventures** 

Northstar Ventures is a venture capital and social investment firm based in the North East of England. Currently managing the North East Social Investment Fund (NESIF), Northstar supports high...

Charity Bank **Charity Bank** 

Charity Bank was always going to be different. What drives us isn't profits, but a shared idea about the world we want to live in. We were founded to support charities with loans that they couldn't...

GM Social Investment Fund **GM Social Investment Fund** 

GMCVO is the voluntary, community and social enterprise (VCSE) sector infrastructure organisation for Greater Manchester. The organisation's aim is to strengthen the sector, build bridges with...

PICNIC **PICNIC** 

PICNIC Investment Limited is a social and environmental business. It manages the £3.3m Parks Enterprises Impact Fund. The Fund was established to support existing charities, social...

Co-operative and Community Finance **Co-operative and Community Finance** 

CCF is the Lender for Social Purpose lending to ethical businesses since 1973. We provide loan finance to a range of organisations and community businesses that are democratically controlled by...

Homeless Link **Homeless Link** 

Homeless Link is the national membership charity for organisations working directly with people who become homeless in England. We work to improve services and campaign for policy change.

Resonance Ltd **Resonance Ltd** 

Resonance is a social impact investment company. For more than 10 years we have been helping social enterprises prepare for and raise capital from investors who value both their impact ambition...

Community Impact Partnership CIC **Community Impact Partnership CIC** 

The Community Impact Partnership, CIP, is a joint initiative between four of the UK's leading housing associations. We provide social investment in the form of blended grants and loans to help...

Investing For Good **Investing For Good** 

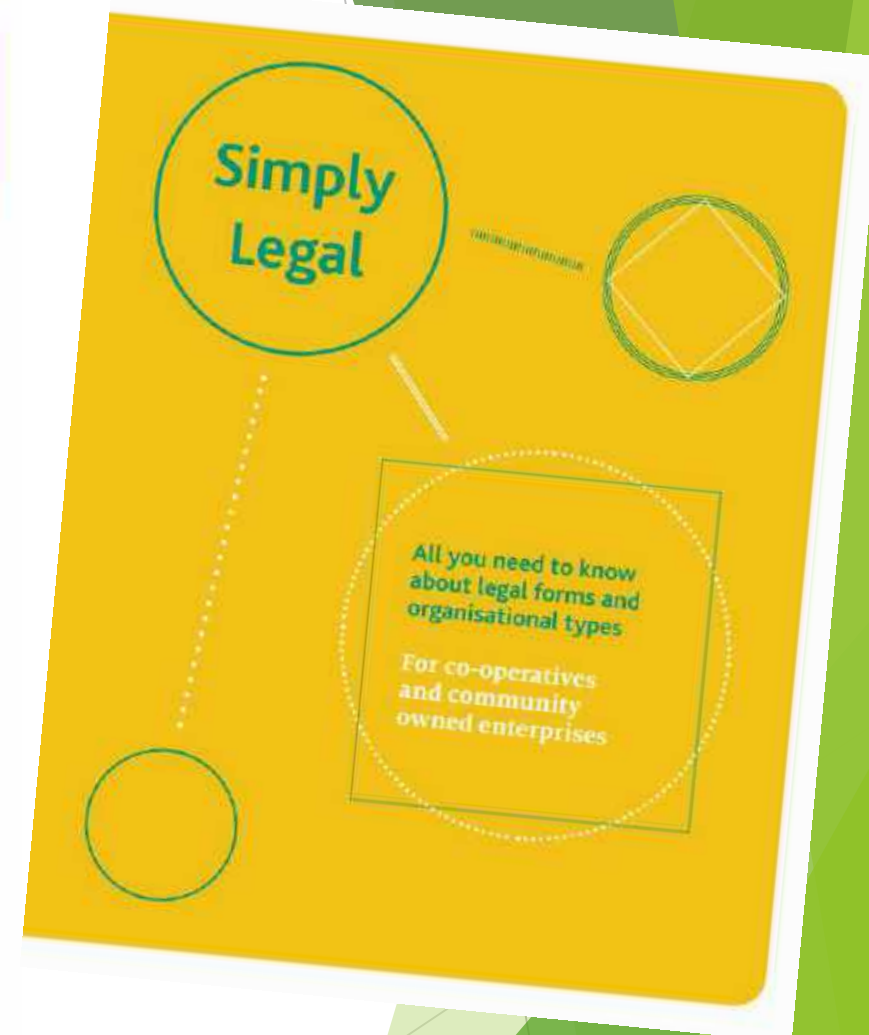
Investing for Good, founded in 2004, is a social investment intermediary that mobilises investment capital into VCSEs to tackle major social issues. We have significant experience deal arranging...

SASC Social and Sustainable Capital **SASC Social and Sustainable Capital** 

Social and Sustainable Capital is an FCA authorised and regulated investment manager and social enterprise providing finance to charities and social enterprises. Our mission is simple: to help social...

Summary of the key features of the different legal forms

Legal form	Does its members have limited liability?	What is its governing document called?	Can it issue shares?	Can it pay a return on shareholdings?	Does it have to register with a regulatory body?	Is it suitable for charitable status?	Does it have an asset lock?
Partnerships	No	Deed	No	No	No	No	No
Associations	No	Constitution	No	No	No (unless a charity)	Yes	No (unless a charity)
Trusts	No	Deed	No	No	No (unless a charity)	Yes	No (unless a charity)
Limited Liability Partnership (LLP)	Yes	Agreement or Deed	No	No	Companies House	No	No
Company Limited by Guarantee	Yes	Articles	No	No	Companies House	Yes	No (unless a charity)
Company Limited by Shares	Yes	Articles	Yes	Yes	Companies House	No*	No (unless a charity)
Community Interest Company (limited by guarantee)	Yes	Articles	No	No	Companies House & CIC Regulator	No	Yes
Community Interest Company (limited by shares)	Yes	Articles	Yes	Yes – although it is subject to a cap	Companies House & CIC Regulator	No	Yes
Charitable Incorporated Organisation	Yes	Constitution	No	No	Charity Commission	Yes	Yes
Industrial & Provident Society (bona fide co-operative)	Yes	Rules	Yes	Yes	Financial Services Authority	No	No
Industrial & Provident Society (society for the benefit of the community)	Yes	Rules	Yes	Yes	Financial Services Authority	Yes	Yes (optional)



CO-OPERATIVES UK



Questions?

Understanding the Positive Investor Report 2017

What type of positive investor are you?



<http://bit.do/ethexpi>



The Well-Informed



The Progressive



The Receptive



The Unsure



The Sceptic

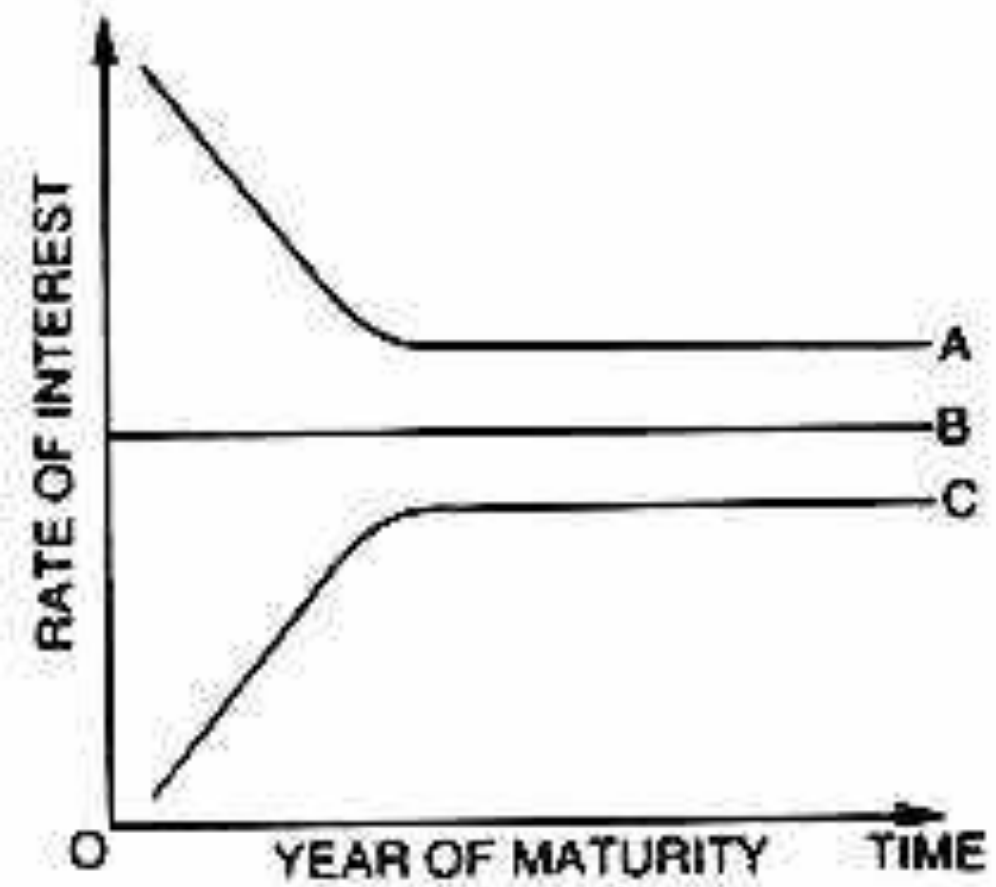


Fig. 21.2



	Community/Withdrawable Shares	Bond	Ordinary Shares	Loanstock																
FINANCES	Financial Model	Financial Model	Financial Model	Financial Model																
Detail	<p>A spreadsheet that shows forecasts on the term of the investment on</p> <ul style="list-style-type: none"> - P&L - Balance Sheet - Cashflow <p>The cashflow should be able to show investment arriving, interest payments being made, plus the initial investment being returned</p>	<p>A spreadsheet that shows forecasts on the term of the investment on</p> <ul style="list-style-type: none"> - P&L - Balance Sheet - Cashflow <p>The cashflow should be able to show investment arriving, interest payments being made, plus the initial investment being returned</p>	<p>A spreadsheet that shows forecasts on the term of the investment on</p> <ul style="list-style-type: none"> - P&L - Balance Sheet - Cashflow <p>The cashflow should be able to show investment arriving, interest payments being made, plus the initial investment being returned</p>	<p>A spreadsheet that shows forecasts on the term of the investment on</p> <ul style="list-style-type: none"> - P&L - Balance Sheet - Cashflow <p>The cashflow should be able to show investment arriving, interest payments being made, plus the initial investment being returned</p>																
Examples	Exchange	Solar for Schools	Spare Fruit	<table border="1"> <thead> <tr> <th></th> <th>Term</th> <th>Size</th> <th>Interest</th> </tr> </thead> <tbody> <tr> <td>Loan 1</td> <td>10 years</td> <td>£5000</td> <td>3%</td> </tr> <tr> <td>Loan 2</td> <td>5 years</td> <td>£2000</td> <td>4%</td> </tr> <tr> <td>Loan 3</td> <td>2 years</td> <td>£500</td> <td>2%</td> </tr> </tbody> </table>		Term	Size	Interest	Loan 1	10 years	£5000	3%	Loan 2	5 years	£2000	4%	Loan 3	2 years	£500	2%
	Term	Size	Interest																	
Loan 1	10 years	£5000	3%																	
Loan 2	5 years	£2000	4%																	
Loan 3	2 years	£500	2%																	
Examples	Stockwood	Electric Blue	Connected Energy	LRS																



Ecological
Land
Cooperative

Donate land.

They don't make it any more...





The Well-informed
9.4 million people

Financially confident.
Believe that positive investments can be used to address issues of direct concern to them and as a good way to make money.
Highly motivated to use their money to have a positive social impact. The most willing to take a lower financial return for a positive impact.
Tend to be aged 40 and under, employed and already engaged with traditional investments.



The Progressive
5.4 million people

Financially less confident.
Advocates for social action – but need convincing on the efficacy of positive investments.
Tends either to strongly agree with motivational statements or to be unsure.
Interested in innovative ways to improve society.
Higher proportion are female, and aged 40 and under.



The Receptive
1.6 million people

Financially confident.
Sees positive investment as an effective way to have a positive impact on society, but less clear it is a good way to make money.
Willing to spend time learning about positive investments.
Committed to living responsibly.
Wants to grow the market.
Mixed views on the financial benefits of positive investing.
Has the highest level of median wealth.



The Unsure
3.6 million people

Very financially unconfident.
Feels they do not know enough about positive investing.
Motivated to give back to society.
Low levels of trust in providers of positive investments.
Lowest level of wealth and household income.
Most likely to be female.

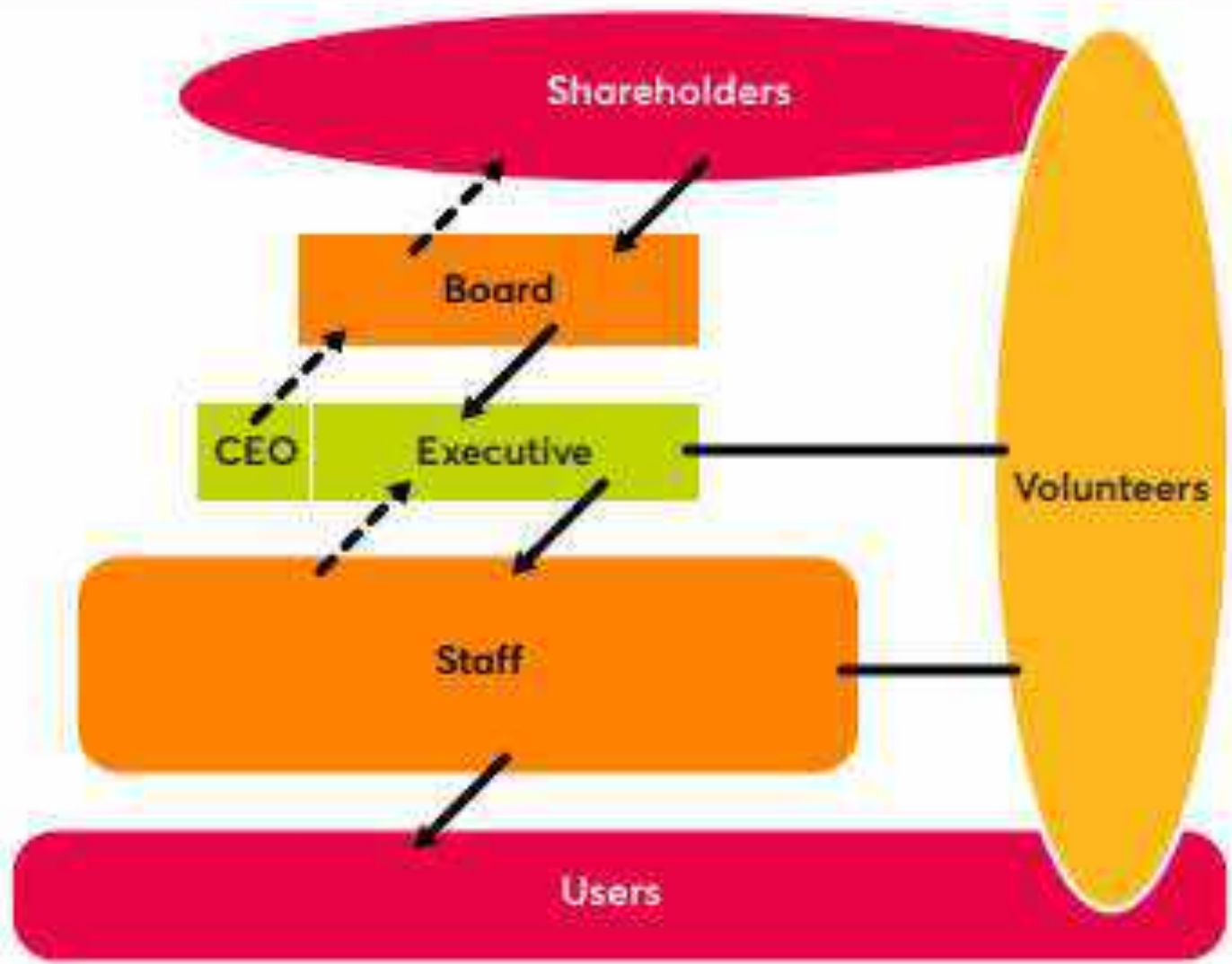


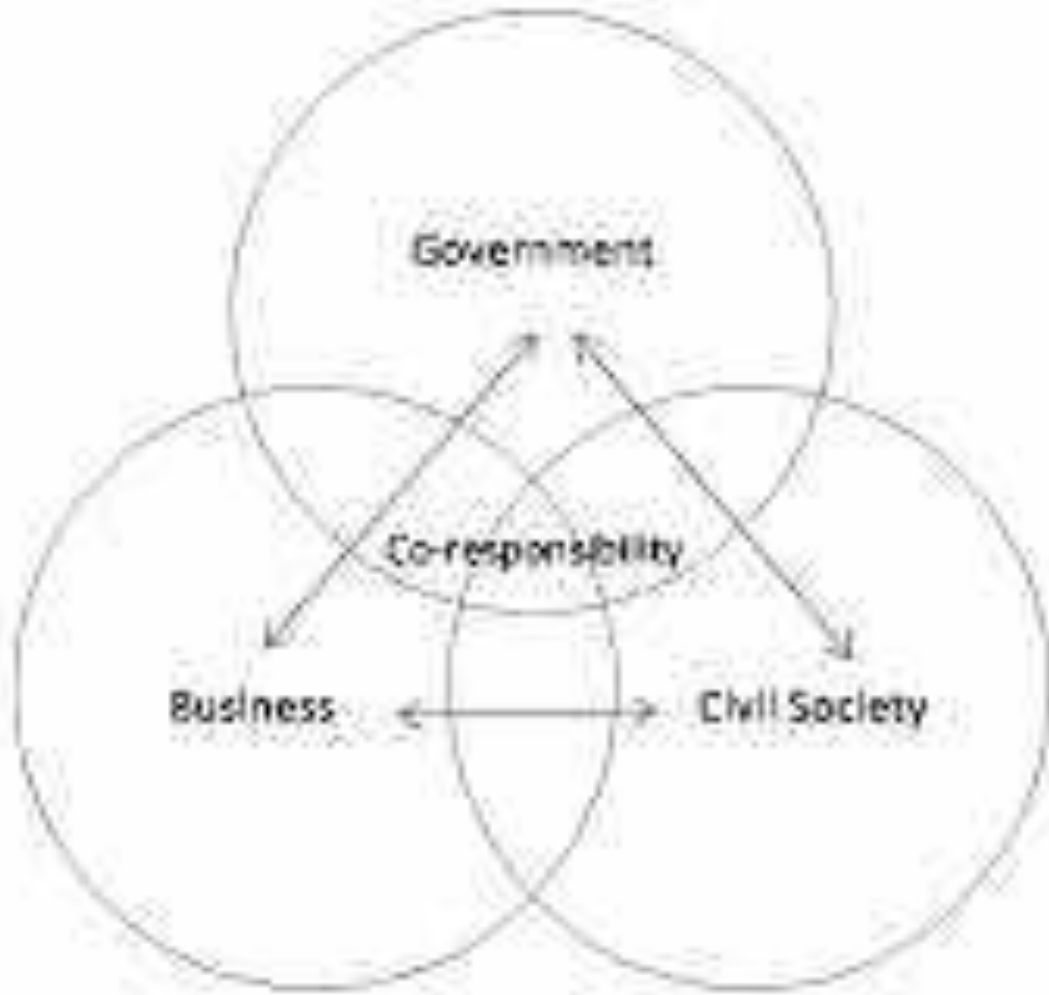
The Sceptic
18 million people

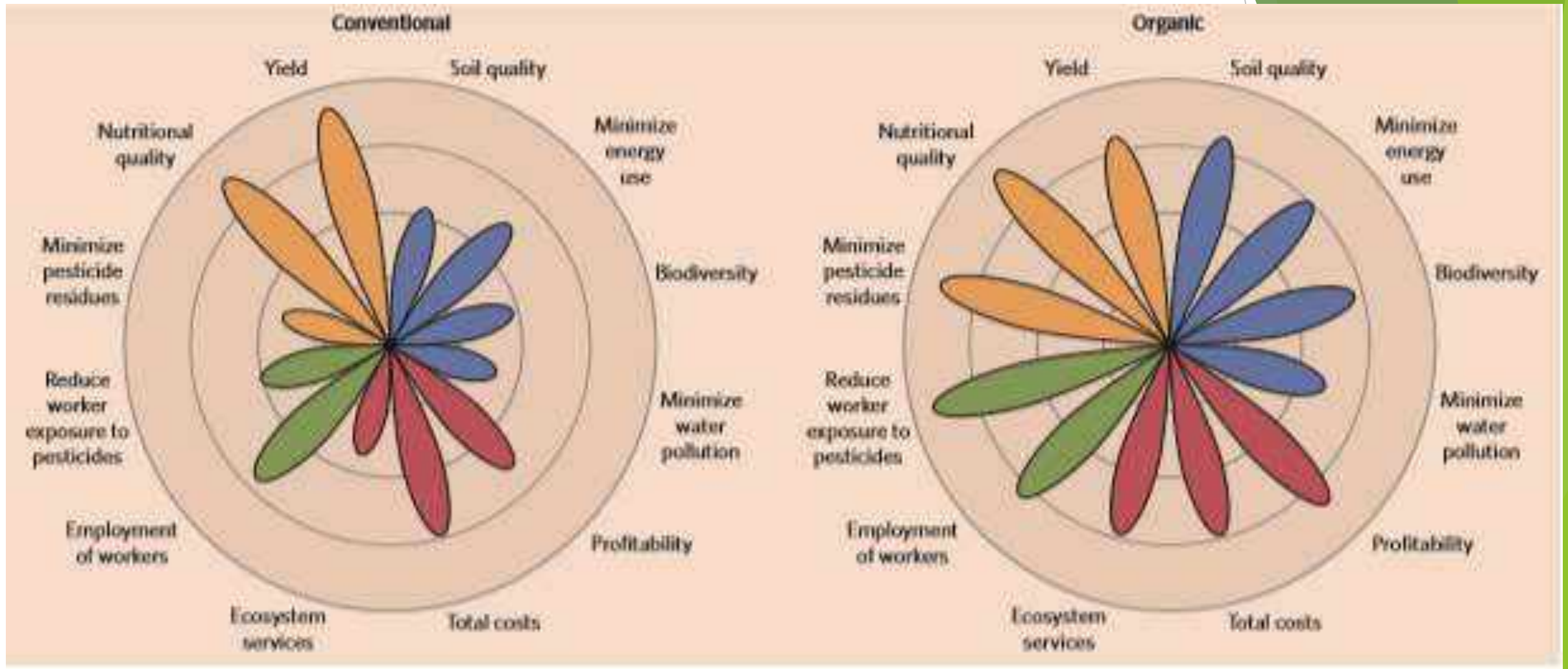
Financial traditionalist.
Low interest in positive investment.
Sees positive investment as having little impact on society.
Little desire to 'give back' to society.
Very reluctant to take a lower financial return for a positive impact.
Most likely to be over 50 and retired, least likely to have a university degree.
Low level of engagement in all forms of social action.

What issue are you most interested in addressing through positive investment?

Improving health and social care	31%
Old age support	26%
Protecting the environment	24%
Generating renewable energy	23%
Social and affordable housing and homelessness	20%
Supporting community projects	18%
Improving opportunities and services for the disadvantaged in society	17%
Improving education services	17%
Sustainable agriculture and food distribution	17%
Improving access to employment or training	14%
Savings and investments that address several issues	14%
Sustainable transport	13%
Improving access to financial services	10%
Crime prevention and prisoner rehabilitation	8%
The provision of arts and culture	7%
Promoting or advancing religion	4%
Animal welfare / rights	0.4%
International aid / development	0.2%







Organic agriculture in the twenty-first century
 John P. Reganold* and Jonathan M. Wachter

The background features abstract, overlapping geometric shapes in various shades of green, ranging from light lime to dark forest green. These shapes are primarily located on the right side of the frame, creating a modern, layered effect. The rest of the background is plain white.

Is it time we get more involved
with our local farms?