



CO-OPERATIVES UK



Simply START-UP

A guide to the process of
starting a Co-operative
or Community Enterprise



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Co-operatives UK is the national trade body that campaigns for co-operation and works to promote, develop and unite co-operative enterprises. Co-operatives UK aims to bring together all those with a passion and interest in co-operative action.

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Foreword

Co-operatives UK has come up with another guide in the Simply Series of guides for co-operative and community enterprises. Simply Start-up sits above them all, acting as a signpost to the relevant Simply guide and to other specific help whilst also giving an overview of community enterprises and particularly community food enterprises.

Whilst the start-up process can be daunting and time-consuming for people who often also hold down full-time jobs and run a home, it can also be incredibly exciting and rewarding. Simply Start-up shows how ordinary people have worked together to successfully build businesses which are both part of, and also strengthen, their communities.

In these difficult times, of economic crises and resource uncertainty, people are increasingly looking to how they can re-engage with their local economy to create sustainable, local jobs and businesses providing the products and services they need. Simply Start-up will be an invaluable guide for these communities and it is also an inspiring record of the new wave of community enterprises supported by the Making Local Food Work programme which has reconnected People and Land through Food.

Jo White

Executive Director
Co-operative Futures



Contents

Introduction	5
Who this guide is for and what it hopes to achieve	6
How the guide works	8
Community as entrepreneur	9
1 Early days	10
Case Study: Handmade Bakery	
2 Who are we?	12
Case Study: The Community Farm	
3 Sharing the load	14
Case Study: Hazelhurst CSA	
4 Putting the flesh on the bones	16
Case Study: Woodhouse Community Farm	
5 Show me the money	18
Case Study: Exeter Real Food Store	
6 Getting organised	20
Case Study: Green Valley Grocer	
7 Are we nearly there yet?	22
Case Study: The Little Shop	
8 Come and join us	24
Case Study: Oakwood Farmers Market +	
9 Opening day!	26
Case Study: North Marston Shop	
10 One year already?	28
Case Study: StroudCo	
Appendix 1 Summary of support organisations and resources	30
Appendix 2 Summary of tools and resources mentioned in text	32
Appendix 3 Official bodies	34

Introduction

Co-operatives UK works to promote, develop and unite co-operative enterprises. It has a unique role as a trade association for co-operatives and its campaigns for co-operation, such as Co-operatives Fortnight, bring together all those with a passion and interest in co-operative action.

Any organisation supportive of co-operation and mutuality can join and there are many opportunities online for individuals to connect to the latest co-operative news, innovations and campaigns. All members benefit from specialist services and the chance to network with other co-operatives.

www.uk.coop

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Who this guide is for and what it hopes to achieve

Many people and their communities are creating new enterprises that they own and control and also meet the needs and aspirations of their community. These new enterprises range from consumer co-operatives, which are owned and run by their customers, through worker co-operatives owned and run by their employees to enterprises which whilst not co-operatives have a strong mutually supportive relationship with the communities in which they trade.

Most of the time we use community to refer to people in a particular place such as a town or region but don't forget that community enterprises can also be spread out with those involved belonging to a "community of interest". For example, the 8,000 members of the Fordhall Community Land Initiative, which owns an organic farm in the UK, are spread all over the world.

The process of creating these new enterprises is called start-up. Many people refer to the very early stages of the process as "pre-start-up" but for the purposes of this guide we have taken start-up to cover the whole process.

These new enterprises include:

- Farming and growing enterprises run by or supported by their community
- New artisan bakeries
- Community owned and run shops and pubs
- Community energy schemes
- Food co-operatives and buying groups
- Farmers' and community markets
- Allotment societies
- Food hubs and distribution networks
- Community owned woodland and forestry

This guide is for anyone involved in, or helping with, the creation of an enterprise that will be owned by, run by and supported by the community in which it operates. The guide aims:

1. To create an easy to read and inspiring overview of the start-up process for those unfamiliar with starting a co-operative or community enterprise.
2. To signpost to other helpful resources such as guides and websites.
3. To signpost to people and organisations who can help.
4. To inspire the creation of new community enterprises by showing a wide variety of what is possible.

The guide uses community food enterprises as examples of what is possible and how different groups have approached the process of starting a co-operative or community enterprise. However, the process and issues are the same whether you're taking over your local shop, running a community supported agriculture scheme, starting a community owned and run media enterprise such as a newspaper or cinema, or building a community owned wind farm.



How the guide works

The guide is split up into different sections relating to the different stages on the start-up journey from the original idea on the back of an envelope to opening day. We have divided up the start-up process into several stages:

- 1. Early days** – the idea.
- 2. Who are we?** – deciding who will have what relationship with the organisation.
- 3. Sharing the load** – deciding who is going to do what in the start-up process.
- 4. Putting flesh on the bones** – working up the idea.
- 5. Show me the money** – how are you going to finance it?
- 6. Getting organised** – formalising the structure.
- 7. Are we nearly there yet?** – checking back with the community.
- 8. Come and join us** – recruiting more people.
- 9. Opening day** – everything finally in place.
- 10. One year already** – things you need to do to keep going.

Each chapter is split up into the following sections:

- ❓ Key questions** – what are the key questions that the organisation needs answers to at each stage?
- 🔒 Key outcomes** – what needs to be completed by the end of the stage.
- 🔥 Potential pitfalls** – possible problems to look out for.
- 🛠 Associated tools** – useful tools, resources and techniques to help you.

In addition, each chapter will include case studies, showing how various different community enterprises have approached the different phases and challenges of their start-up process.

All of the resources are listed at the end of the guide along with details of where they can be obtained or downloaded.

There are also many support organisations which can help during the start-up process. These are listed in the appendices at the end of this guide.

Community as entrepreneur

Whatever an enterprise intends to do and however it intends to be organised and run, there tends to be a common set of milestones along the way from the initial idea to the realisation of that idea with the creation of a new enterprise.

When most people think about starting a business, they think of the *Dragon's Den* type start-up where one or two people work very hard to develop their idea, which they then have to sell to other people. It is perfectly possible and common to create a community enterprise in this entrepreneur-led way, but if the object is to create a business owned and run by a community then it might be better to involve that community in the creation of that business. In this way, the community as entrepreneur gets the business it wants and there is a sense of common ownership from the beginning.

Where a business is dependent on a community in their roles as customer, employee, volunteer or supporter then it makes sense to involve them early in the process. The downside of this approach is that it makes for a more complicated process, requiring more meetings, consultation and participatory planning. However, the process can also be fun and empowering with many additional benefits such as building community. Enterprises that are owned or at the very least supported by their community often have a business advantage. A classic example of this is the 250 plus community owned shops, which are commercially viable as a direct result of their community ownership and involvement.

It is also often the case that a community that has created an enterprise is inspired to go on and create another one.

This guide assumes that the community as entrepreneur model is being used, involving many people in the planning and creation of the new enterprise. As a result, many of the tools referred to relate to planning as a large group. However, if you plan more of a lone wolf entrepreneur start-up, the journey will be much the same; maybe a little less complicated but with a lot more work and responsibility falling on the shoulders of individuals.

Early Days



This phase of any start-up may begin with some sort of “eureka moment” when someone comes up with a novel way of addressing a need. Or possibly an opportunity arises such as the local shop going up for sale. Sometimes a new business is created as a copy of another inspirational enterprise somewhere else. Sometimes an idea is adapted to be used in a new area. For instance, the community supported agriculture model has been adapted and used for bakeries, forestry, bee-keeping and even wool. Many ideas also come out of conversations within the community.

In all cases there will be an idea, a need in the community and, critically, some sort of realistic idea of how this could work as a business. An early exploration of all of these will often cause the initial idea to be abandoned, adapted or further developed. It is useful to run your ideas past someone else at this stage – a critical friend who will often be able to spot flaws or even additional ways in which the idea may be improved.

Above all, is the idea the basis for a sustainable enterprise? Or is your idea more like a charitable project or campaign to the extent that it might be more appropriate for a voluntary or community group to take on?

Key questions

- What is your motivation?
- What are you going to do?
- Is anyone already doing it?
Are they competition or could they help?
- Is there a sound business idea here – could it fly?
- Does anyone else need to be involved at this stage?

Key outcomes

- Outline business case – the “elevator pitch” – a short, simple explanation of your idea which can be delivered in the time it takes to share a lift.
- Maybe a completely different idea inspired by the original?

- A prioritisation of what you might achieve – what must happen and what would be nice but you won’t commit to it at this stage?

- Possible rejection of the idea - back to the drawing board.

Potential pitfalls

- Not many – you can be as imaginative as you like as you’re only investing brain power at the moment.

Associated tools

- SWOT analysis – an exploration of the strengths, weaknesses, opportunities and threats related to the idea. This can be done as a group and can act as a reality check, testing and refining the idea.

- Meetings, surveys etc. – you need to know whether the community actually want this enterprise, its products or services, are they willing to pay for it, and are they willing to engage with it in the way you envisage?

- Internet research – is anybody already doing this or something similar? How did they do it? Can they help? Can you visit?

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: Handmade Bakery



Legal form:

Company limited by guarantee

Organisational type:

Worker co-operative

Website:

www.thehandmadedbakery.coop

The Handmade Bakery was set up as the first Community Supported Bakery in Britain, aiming to provide residents with organic artisan bread and re-skilling people in home-baking. Based in Slaithwaite, West Yorkshire, they make additive-free, traditionally crafted and slowly fermented, delicious and nutritious bread made from organic and locally-sourced ingredients. They offer a viable local alternative to industrially manufactured bread which helps to address the concerns over food miles, bio-diversity, health and nutrition.

What was your motivation?

Our starting point was personal observation that we could not buy decent bread in our community. We wanted real bread for our family and also noted that the village had once supported 3 bakeries and now had none.

What were you intending to do?

Our product is artisan bread, free from additives, with good ingredients, organic if possible. We had tapped into the local Transition network and got the idea that there was support for real bread and that we could be one of the first 'Transition businesses'.

Was anyone already doing it? Were they competition or could they help?

No-one was baking bread on a commercial scale in the village but there are a couple of local chain bakeries supplying industrial style bread to local shops. We don't feel that we are competing with them because our product is so different. We were competition for them, but as a micro business could have very little impact on their overall sales.

Was there a sound business idea here – could it fly?

We felt we had a good business idea because we were starting with very low costs and opened as a community supported bakery. Subscriptions for the bread meant that we could minimise our cash flow and production risks.

Did anyone else need to be involved at that stage?

We got support at an early stage, first from our friends in the Transition Network, and using our known contacts at the Soil Association and Co-operatives UK. We were also able to obtain mentoring from the Real Bread Campaign's Andrew Whately via the Making Local Food Work programme.

Did you need more information – market research etc?

We asked every local group we could think of, what they thought of the idea of buying local artisan bread. One thing that worked very well for us at an early stage was to send an electronic survey to around 400 people whose email addresses we had from previous events, Transition groups etc. We asked questions concerning what people wanted from bread, including price, taste, organic and local. 200 people responded and this gave us very good information with which to plan our products.

2

Who are we?

Who will be involved in this organisation and how? This is a critical question for any organisation and particularly one that will have a different, closer and more democratic relationship with its customers, suppliers, employees and community in general than that of enterprises run for private profit.



It is important that your new enterprise has a thorough exploration of its relationships with the community to determine what those relationships are and who has power and responsibility within the organisation. For example, is this organisation going to be run by a few self-selecting entrepreneurs or will it be run by its customers, workers or other people who have a trading relationship with it? Is your funding model, or what people can commit in terms of time, compatible with the organisational structure you have chosen?

It is also good at this point to thoroughly explore the expectations and motivations of those involved to ensure a common purpose and identify whether everybody actually wants to achieve the same thing. If not is this going to be a problem?

As discussed earlier, many projects are driven by a social or community entrepreneur and the community get involved at a later stage. However, consideration should still be given at this stage to what these future relationships with the community will look like.

Key questions

- Who will be the members?
Members are the people who own and control the organisation; they have the power to change the governance of the organisation or even wind it up.
- What will the relationship of the members be to the organisation – customers, workers, investors, supporters, users or a mixture of these?
- What will the relationships of the organisation be with other stakeholders who aren't members?
- Do you need to involve all potential members in the planning at this early stage?
- What will the organisation do and what does it want to achieve?

Key outcomes

- An idea of the “vision” of the organisation – where it intends to be in 1 year's and 3 years' time.
- Stakeholder analysis – a meeting to decide who the stakeholders are and what their relationship is to the organisation. Stakeholder is defined as anyone affected by the activities of the organisation.
- The objects of the organisation – specifically define what the organisation intends to achieve and often these are the first clauses of any governing document.
- Mission statement – a statement which is an overview of the objects and often includes a description of the ethos and underpinning principles of the organisation to allow other people to easily understand why the organisation exists.

Potential pitfalls

- Creating a member-based democratic organisation where the members have no wish to run the organisation.
- Skipping this stage - it is crucial!

Associated tools

- Stakeholder analysis
- Public meetings
- Facilitation by an external facilitator
- Open Space Technology
- Visioning exercise with whole group
- Simply Governance guide
- From Conflict to Co-operation booklets

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: The Community Farm

Legal form:

Community benefit society

Organisational type:

Community supported agriculture

Website:

www.thecommunityfarm.co.uk

Set in the Chew Valley between Bristol and Bath, the Community Farm is an organic farm owned by its customers and supporter investors, which "is contributing to the resilience of our food security, the local economy, and to the development of a self-sustaining, low-carbon food and farming system." The business is an organic vegetable box scheme and wholesale business too. The Community Farm has investor members and members who receive a discounted vegetable box who also get their hands dirty by volunteering on the farm.

Who are the members?

Our investors i.e. people who have invested anything from £50 to £20,000 through community shares. The first share offer raised £126,136 from 409 members. A second share offer has just been launched. Our annual members who pay £30 a year (£15 unwaged) and receive 10% off their box orders have a £1 nominal share in the farm and have a voting right.

Are the members customers, workers, investors or just supporters?

Some are customers where they take out the annual membership. Our workers can be members; after working for us for three months they automatically receive membership, a £1 share and voting right for the length of their employment. Investor membership is explained above. Supporters are, essentially, just that unless they have invested or taken out annual membership. In some cases businesses will also become members by investing or taking out annual membership appropriate to the size of their business.

What are the relationships with other stakeholders?

Relationships will be many and varied. For instance, we work with Developing Health and Independence (DHI) in Bath who work with disadvantaged people in the area - they sell our vegetable boxes from a market stall in Bath once a week; Avon Wildlife Trust have carried out biodiversity surveys for us; we're developing links to run a project to get groups from disadvantaged areas out to the farm from Bristol and Bath. All of these won't have to be 'members' but we want to encourage them to become involved and hopefully some of the individuals will choose to become members.



3

Sharing the load

There is a lot of work to do in the early stages of creating a community enterprise. It is important that work is distributed effectively and equitably amongst those with the ability, experience and time to do it in a way that allows the separate work to be co-ordinated and mutually supportive.



It is however difficult for every aspect and detail of the start-up to be decided in large meetings. This challenge is often addressed by creating smaller sub-groups which focus their work on a particular aspect of the start-up such as finance or legal structure. There is often a core or "steering" group which oversees the whole start-up process. This core group also organises meetings of the whole community or prospective membership in order to report back on progress and to continue the planning process. The core group also tends to co-ordinate and monitor the activity of the various sub-groups and in some cases is made up of representatives of each of the sub-groups. Very often the core group becomes the first governing body of whatever formal structure is created for the organisation. However this phase is co-ordinated, it is important that people know where they and others fit into the process – clarity of roles is critical.

In all of this it is important that individuals do not take on too much work or responsibility. Sharing responsibility for tasks makes them more likely to be achieved and gives the group ownership of the results of the work.

Key questions

- What can you commit to achieving realistically as a group?
- How can the start-up process be divided into different work areas?
- Who is going to take responsibility for which area?
- Do you need any help in this part of the process?

Key outcomes

- Information to inform the process and the next part – flesh on the bones.
- Make-up of steering group and any working groups.
- What each working group needs to achieve (overall and by the next meeting).
- A project plan with a timeline.

Potential pitfalls

- Rushing the process and creating problems for the future.
- Too much reliance on key individuals.
- People taking on tasks which are too much for them or for which they haven't really got time.
- Not being clear about what needs doing and who is going to do it.

Associated tools

- Steering group and working groups.
- Mentors or facilitators to assist your planning.
- Action planning - there are many action planning models, but typically, they are a cyclical multi-stage meeting/planning process where groups work together to

decide where they are now, where they want to be and the action required to get there. They then implement the action and start the process again as often as required.

■ Gantt charts - are simply a type of bar chart. They are visual planning aids which show the timelines of various different parts of any project. There are many free Gantt chart tools available online.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: Hazelhurst CSA, Sheffield



Legal form:

Co-operative society

Organisational types:

Consumer co-operative
Community supported
agriculture

Website:

<http://hazelhurst.coop/>

A community owned agriculture enterprise near Sheffield originally aiming to purchase land through a community share offer and then grow food for the members of the co-operative. This enterprise emerged from the Food Group of Transition Sheffield. The enterprise may now rent land rather than purchase.

What could you commit to achieving realistically as a group?

It took at least one year to find a site and undertake a feasibility study. Then another year to sort out our governance, take a lease on the land, set up bank accounts and launch our share offer. Given that most of the founder members involved already had full-time jobs, and/or family commitments it was unrealistic for us to attempt to achieve more.

How can the start-up process be divided into different work areas?

We chose to divide the process into the following work areas:

- a) Finance and Fundraising group
- b) Oral history and local liaison group
- c) Land and Infrastructure Group
- d) Management committee

The management committee were those elected at the AGM to lead the project for one year, with co-options for external skills, and the other three groups. We agreed that the key start-up priorities for our circumstances were land preparation and soil fertility improvement, linking our stories and aspirations to the existing farming community in the Moss Valley and diligently managing our financial and contractual commitments to members, investors, funders and volunteers.

How was responsibility shared for different areas?

The finance and governance aspects involved those with experience and qualifications in social enterprise, finance and business. The Land Group was led by the keen growers and conservation/permaculture members with co-opted assistance from the landowner and Heeley City Farm. The oral history group involved those with a background in social science and community engagement.

Did you need any help in this part of the process?

It was critical to ask for help at various points in the journey, and indeed we would expect this to continue to be the case moving forward. We had help from Co-operatives UK, Making Local Food Work, the Soil Association, Seeds for Change, the Plunkett Foundation, Pro South Yorkshire, and South Yorkshire Funding Advice Bureau.

The most useful thing for our Group was the combination of coming together with like-minded people and shared learning from the networks, as well as specific access to individual advisors, fact-sheets and reports (such as the Community Shares guides) which we could adapt to save time re-inventing the wheel.

4

Putting the flesh on the bones

After the initial rush of enthusiasm, the group now needs to focus on the business model (what it is going to do in terms of trading and how it is going to do it) and the reality of what they are trying to do – refining, without diluting, the passion, possibilities and enthusiasm for the project.

If you have divided up the start-up into different parts you should at this point know who is doing what, with whom and by when. This is also the time when you start to create your business plan. The business plan has two major functions. Primarily, it is an internal document – the organisation's route map as to where it's going and how it's going to get there. It is also the document that you are going to show to other people in order that they can understand who you are and what you intend to do.

This stage is the time when you should also start to seriously test your idea to answer the question "Will it fly?" Ask yourselves those difficult questions that they ask on *Dragon's Den*.

You will also at this point start to put some numbers to what you are trying to do in terms of income required, overheads, prices etc. and this will require research.

Key questions

- Exactly what are you going to do?
- How are you going to do it?
- What is your product or service;
 - is there a demand for it?
 - can you provide the product or service?
 - who are your customers and will they pay?
- In other words what is your business model?
- Now you have more information, will it really fly?

Key outcomes

- Outline business plan.
- Market research data.

Potential pitfalls

- Unrealistic business model due to unfettered enthusiasm for the big idea.
- Can get bogged down in the planning process and lose enthusiasm.
- Creating a business plan solely to suit a potential funder. The business plan is primarily for your organisation and relates to what it hopes to achieve.

Associated tools

- Meetings, interviews, surveys and canvassing to research the market.
- Online surveys such as Surveymonkey.
- It may be a good idea to use the SWOT tool again, which we saw in Chapter 1.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: Woodhouse Community Farm



Legal form:

Community benefit society

Organisational types:

Community land trust

Care Farm Initiative

(www.carefarminguk.org)

Website:

www.woodhousecommunityfarm.co.uk

A community land trust which aims to restore a 22 acre farm on the outskirts of Lichfield. They intend to give it new life as a centre for education, health, welfare and well-being, showcasing fresh food production, low input agriculture and renewable energy. In doing this they will finally realise the 'vision' of the man who originally donated the farm to Birmingham City Council more than 70 years ago. They intend to fund the enterprise using a community share issue and grant funding.

Exactly what were you intending to do?

Woodhouse was a well-known farm, locally, and it was well known that these were troubled times. Birmingham City Council intended to evict the tenants and sell the farm. After a well-attended public meeting in August 2009, a petition was organised and a steering committee established. The idea? To save the farm, and to find a long term sustainable use for the site.

How did you intend to do it?

We launched a high profile local and national publicity campaign. The publicity helped us to find groups who could help us, including Fordhall Farm, through whom we were put in touch with various support organisations, such as Co-operatives UK and the Plunkett Foundation. Birmingham City Council was persuaded that they couldn't legally sell the farm and asked us to create a business plan for the future use of the site.

What was your product or service?

The business planning process helped us to find the products and services that the farm could support. We settled on our products and services as:

- Care Farming - local health related statutory bodies.
- Educational services to schools and colleges in line with the original bequest of the farm to the people of Birmingham.
- Woodhouse Farm as a general visitor destination.
- A community supported agriculture project in the farm's fabulous walled garden selling food to the local community.

Who were your customers?

We segmented our customers by the type of service we will offer. Therefore, we have target groups for the Care Farm, the educational resources, the CSA and cookery classes. We also have a larger, broader visitor audience. All these potential customers need to be reached via slightly different marketing approaches.

Now you have more information, will it really fly?

The publicity we generated early on meant that people came to us. A strong and skilled management committee has been invaluable, as have the partnerships we have made. The business plan helps us with a planned approach, and we are now into the third or fourth re-write; discovering that you are not on your own helps as well. We adopted a community benefit society model that meets the need for the community to be fully involved. The cumulative result is that we have gained an awful lot of momentum, and this business should really fly!

5

Show me the money

"No organisation is too small, or too simple, or too homespun, not to require finance. Sometimes the vital boost that an organisation receives at the outset goes by other names, or does not take a monetary form. It is still a necessary resource, allocated in order to turn potential into reality"

'Simply Finance',
Co-operatives UK



Key questions

- Do you really need money to start? Can you start small and finance the expansion from the profits of that mini-enterprise? For instance, if your goal is to start a shop, could you begin with a market stall?
- If you do need money to start, where's it going to come from and is the structure you have chosen suitable for your finance and funders? For instance, only some types of legal form can issue shares.
- Where is your income going to come from?
- Is your business model really financially sustainable? Do the figures add up and are you being realistic in your projected costs and earnings?

Key outcomes

- Business plan - finance section. The following are some of the best tools used in business planning as they force you to examine everything

that creates an income or a cost (as they are so common it is easy to find examples on the web):

- Profit and loss projections
- Cash flow projections
- Balance sheet forecast
- Funding applications.
- Loan applications.
- Bank account open.
- Share prospectus if issuing shares.

Potential pitfalls

■ "Chasing the funding bus", can change the enterprise such that it becomes unsustainable. You should be very wary of creating an organisation in order to get a particular grant; much better to create the organisation your community wants and needs and then see if there is grant funding to fit your criteria.

■ Different funding options may be incompatible. For instance, many grant funders are wary of organisations which have

the power to pay interest to shareholders.

■ Finance can be daunting - many groups make unrealistic claims in financial forecasts. Either unrealistically high – e.g. unachievable; or too conservative – and won't support a sustainable level of staffing or retain the interest of members. Get some professional support.

Associated tools

- Simply Finance guide.
- Guides available on the Community Shares website.
- Making Local Food Work, Enterprise Support short business planning and financial management guides.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: Exeter Real Food Store



Legal form:

Community benefit society

Organisational type:

Community supermarket

Website:

www.realfoodexeter.co.uk

The Real Food Store opened in early 2011 and is an alternative retail business providing local, regional, seasonal and ethically sourced produce. The business is owned, financed and run by its members. They raised over £135,000 from 292 shareholding members using a community share offer. They also run a café as part of the business. Their website has their original business plan and share offer documents available for download.

Did you need money to start?

We knew that equipping a premises from scratch would involve raising capital, but when we started we did not have a premises in mind and this was not a factor in getting the organisation going.

If you did need money, where was it going to come from?

We followed the community finance route because we had very good grounds for believing that there were in Exeter and its surrounds strong networks of people, known and unknown, and not just 'foodies', who would see this opportunity as a huge breakthrough for Exeter.

Where was your income going to come from?

We carried out a detailed breakdown of our likely costs and our projected income streams from the shop, café and bakery, both jointly and separately, looking ahead 3 years.

Is your business model financially sustainable?

By carrying out a study of the profitability in this way, as well as of the cash flow – when money actually will flow in and out of the business – we could make a planned approach to financing so that we could be confident that we wouldn't run out of money during this crucial early period.

We also tested and revised our forecast before opening, to reflect new information as we received it, and a shifting timescale for opening.

6

Getting organised

At this stage in the process the organisation often needs to open a bank account, submit funding applications etc. As a result they will need to adopt a more formal structure and register some sort of legal form around the organisation. There are many different choices of legal form that can be adopted and all of the key questions we have discussed in the previous chapters will have an influence on the decision. Many organisations become stuck at this point due to its complicated nature but don't be downhearted; there are many people out there who can help. There's little point in you becoming an expert on legal forms when you're only doing this once, so take professional advice. This advice is often subsidised or even free for community enterprises.

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Key questions

- What is the most appropriate structure for the organisation?
- Where's the start-up money coming from?
- Where's the income going to come from?
- How are we going to run this organisation?
- What are we going to do with any profit?
- How do people join and leave the organisation?

Answers to the above will allow you to decide:

- What are our options for the legal form for our enterprise?
- What is the most appropriate legal form for our enterprise?

?

Key outcomes

- Governing document agreed – the document which defines what your organisation is and how it should operate.
- Legal structure – registration process started with the appropriate registrar.
- Membership agreements (if necessary) in place – an agreement which defines what the relationship (in terms of services, commitment, responsibility, fees etc.) will be between the organisation and its members. For instance, an allotment society will have a governing document which defines how the organisation is run but will often also have tenancy agreements with its individual members.
- A cohesive organisation with a common purpose.

!

Potential pitfalls

- Creating something more complicated than it needs to be, which people then ignore as it is so complicated.
- Getting bogged down in the legal structure rather than what you want to achieve. Don't forget, the structure is the tool to allow you to achieve your objects.

✖

Associated tools

- Simply Legal guide.
- Simply Governance guide.
- Select-a-structure online tool to choose your legal structure.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: Green Valley Grocer



Legal form:

Co-operative society

Organisational type:

Community owned shop

Website:

www.slaithwaite.coop

Slaithwaite Co-operative Society was set up in 2009 in order to purchase the lease of the local greengrocer. They raised over £15,000 from a community share offer and have over 100 shareholder members. They purchased the lease, refurbished the shop and began trading as Green Valley Grocer. They have gone from strength to strength and are currently expanding their premises.

What was the most appropriate legal “vehicle” for your enterprise?

From the outset the Green Valley Grocer was designed to be a trading enterprise, totally non-reliant upon grant support. In this context incorporation was seen as a vital precursor in order to protect the individuals involved and provide a legal entity that could contract with suppliers.

Because we wanted to be a democratic enterprise (one member, one vote regardless of shareholding) and we had a need to raise finance through a community share issue, the Co-operative Society model was a really good fit for our needs.

How did you intend to run the enterprise?

Whilst there was clear agreement amongst the steering group and the wider constituency of supporters that it was vitally important to have a greengrocer operating in the village as a key piece in the local economic jigsaw, none of us had a burning desire to become a greengrocer. With the need to translate our community support into hard cash in order to finance the start-up, and the need to protect the existing job that was at risk, a community owned model, with a professional manager in place, was an obvious fit.

What are we going to do with the profit?

Although we clearly need to generate profit in order to keep the business alive and investing in its own future, we were never particularly concerned with profit beyond that need – our goal was to develop and maintain a viable business able to deliver a service. Our governing document states that we can do three things: reinvest, pay a return to our member-investors, and support other similar projects. This seems a fair approach. We have agreed that at least 1% of profits will go into a fund to support other co-operative start-ups in the locality.

How do people join and leave?

We deliberately set the cost of membership as low as we feasibly could – at £10 – in order to enable as wide a range of people as possible from our community to join and become co-owners. People can apply to join either in the shop, through our website, or using the simple membership enquiry form that is part of our information leaflet.

7

Are we nearly there yet?

It is important that the group continues to meet as a whole to check progress, and plan the next stages. As well as formal meetings this chapter also relates to ongoing communication and making sure everyone knows what is going on, what's coming up and how they can engage with the process.

The ethos and culture around the start-up process is often carried into the trading organisation, so good effective communication and democracy throughout the start-up process make for a more effective and sustainable organisation with better governance as a result.

Key questions

- How's it going? Working groups report back to steering group and community.
- Are we on track? Has everything been done and are dependent things working together OK? Are we where we expected to be at this point?
- In the light of where we actually are now, do we need to change anything or do anything else?
- Do we need to radically change direction?

Key outcomes

- Group cohesion – the community feel ownership of the process and the organisation.
- Commonality of purpose – everyone is "in the loop".
- Re-energised group – perfect opportunity to celebrate the progress so far and lay further foundations for a sustainable organisation.

■ New blood – people will leave and join the process and this point is perfect for new people to get involved.

■ Business and project planning reviewed and up to date.

Potential pitfalls

- Not getting back together to check with the community. It is easy to get focussed on the tasks required without feeling the need for yet another meeting.
- Too many meetings and not enough doing. Meetings work best when they celebrate and assess progress and then plan the next stage. If nothing has changed from the last meeting then maybe it isn't needed.
- Social media are ideal ways to keep everyone informed and generate discussion, but be wary of undermining the process by endless revisiting of work in progress or decisions already made.

Associated tools

- Public meetings, work days and social events. These both promote accountability, and also allow the members to start to function as an organisation even before any trading.
- Website.
- Blog.
- Social networking.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.



Case Study: Hudswell – The Little Shop



Legal form:

Community benefit society

Organisational type:

Community owned shop

Website:

[www.richmond.org/
community/hudswellpub](http://www.richmond.org/community/hudswellpub)

In 2010 the residents of Hudswell near Richmond, North Yorkshire formed Hudswell Community Pub Limited, launched a community share offer, raised over £240,000 and reopened their local pub the George and Dragon. As if this wasn't enough they also created new community allotments and also opened The Little Shop, the village's first shop for 30 years. The shop is one of over 250 community owned village shops supported by the Plunkett Foundation.

How was it going?

The shop steering group reported back to the Hudswell committee after a study visit to Middleton Tyas shop. There were a number of concerns raised by the visit and what had been learned. For one thing, it did not seem realistic to ask the pub licensee to run the shop as well. The time involved, and the probable low returns, made this unattractive. We were also concerned that we might not be able to maintain a motivated volunteer base to operate the shop, as Middleton had flagged this up as an ongoing issue.

Were you on track?

We felt that we were still on track to open the shop but that the way it would operate was going to be quite different to how we had originally planned. However, there were some things that we stuck to, despite advice from the study visit, and we decided not to try and open all day. This has since proved to be about right for us, showing that each situation is different.

Did you need to do anything else?

The study visit gave us some real leads in terms of suppliers, and the main committee asked us to do some more detailed forecasts in order to reassure them and our investor community members that the shop would not be a drain on the pub business. We also decided to get some shop people on board and this really established the shop with its own identity, separate from the pub.

Did you need to change direction?

As a result of the study visit and reporting back to the main committee we decided that the shop should be run exclusively by volunteers, at least for the time being, until its sustainability could be established. As a result, the shop runs separately to the pub but in fact is actively supported by the licensee who supports out of hours sales and shops for food that is near its sell-by date, as ingredients for pub meals. You could say a successful and symbiotic partnership has been established.

8

Come and join us

This phase relates to the recruitment of either members or customers or possibly both. Even if your enterprise doesn't require your customers to be part of the organisation, your business planning should have told you how many customers or the level of trade that you need in order to break even and survive and as a result you will need to engage with your community as either potential members or customers.

Whether you are recruiting or marketing or both, you will need to be clear exactly what your organisation is offering and how you will tell the world (or your bit of it).

If your enterprise is to raise finance from the community in the form of shares or loans then this will probably be the most important phase of your start-up and also one to which you will need to devote much time and resources. This is because raising money from your community has associated issues around risk and accountability. There is also a lot of legislation associated with this type of activity which is actually a public offer of investment.

If you are "recruiting" members then this phase may also occur at various points in the start-up process from right at the start of the planning process through to opening day and beyond.



Key questions

- At what point(s) in the process should we involve more people?
- How to recruit new members or engage customers?
- Managing expectations of members and customers?
- Do members know what they are joining and do your customers know what you are offering?
- Is your offer or product legal, honest and fair?

Key outcomes

- New members, shareholders or customers.
- Membership list or customer database.

- Engaged members and/or customers.

- A marketing plan if required.

Potential pitfalls

- Members join for benefit and don't engage with governance.
- New members don't know what they are joining.
- New members don't feel "ownership" of the organisation.
- Your membership offer (or product) is so complicated that either people don't understand it or you may spend valuable time administering it – keep it simple!

Associated tools

- Simply Governance guide.
- Community Shares guides.
- From Conflict to Co-operation booklets.
- CiviCRM – open source customer relationship management tool.
- Whilst there is no "Simply Marketing" guide this is something with which many development workers will be able to assist you.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: Oakwood Farmers Market +



Legal form:

Company limited by guarantee

Organisational type:

Social enterprise

Charitable subsidiary

Website:

www.oakwoodfarmersmarket.com

A FARMA accredited market run by Reap Trading Ltd. The market has a focus on local produce and sustainability, and has been running for more than three years. Whilst it has a committee with stallholders on it, the organisation is wholly owned by its parent charity Roundhay Environmental Action Project.

When to involve more people?

For us, more people meant getting producers on board. About 6 months prior to our planned launch market we went to a number of markets and began to list the types of food groups we would like represented. It was important, even at this stage, to have chosen the day when our market would run, as this is always the first question that prospective producer members ask.

How many members do we need?

We have a prime site for our market beneath the 'Oakwood clock', but we are restricted for space. This determined how many stalls (and therefore members) we could manage. We made sure that these stallholders would cover the major food groups and then left room for some local non-food produce.

How to recruit new members?

Members were canvassed when we knew where and when we would be holding the market and this was a surprisingly easy process. I think we appeared well organised, and this helped.

Managing expectations of members?

We started out with quite strict and formal rules for the market and have generally had a good response to this. We also enforce the rules fairly rigorously. Everyone knows where they stand and this seems to be popular. We also know that producers are making money at our market – and this will help! The management committee works hard on marketing and special attractions and events, and we know this is much appreciated by the stallholders.

Do members know what they are joining?

I think members do understand that they are joining, especially as we use many modes of communication to tell the story of our market and the organisation that stands above it. Our two producer committee members are invaluable in communicating with members, as many of them don't really have time for email. All stallholder members are under contracts ranging from 3 to 12 months, giving us all security.

Note: Members in this case study refers to the stallholders who whilst they use the market do not own and control the organisation which runs it. As the market is a trading activity of the trading arm of a charity, it cannot be run as a stallholder co-operative although there are farmers' markets that are run as co-operatives.

Opening day!

One day you will start trading and all of your planning will come to fruition. It may be that you want to have a celebration on this day which can fulfil a number of functions. For instance, you can use your opening day to market the organisation and its products or build a sense of ownership and cohesion amongst members, customers and workers etc. You may also want to invite along those people who have helped you along the way, including development workers, other organisations, investors and funders.

Some organisations begin to trade and get up to speed and then hold an official opening day once they are a bit more organised.

Where your organisation is reliant on a membership base or a subscription, then your opening event is ideal as a recruitment tool; it is also an ideal opportunity to obtain publicity through the media.

You will only open once (hopefully), so whatever you do, make sure that you devote enough time and resources to the planning of it, to ensure that you get it right.

Key questions

- Are we ready? What needs to be in place before we face the public?
- Should we start cautiously, building up the enterprise or should we start with a bang?
- Are we legal? For example, are our premises registered if they need to be? Do we have our public liability insurance? Have we registered with HM Revenue and Customs? etc.
- Advertising – Who? Where? How much?
- How are we going to get people there? Free Food? Discounts? Entertainment?

- What do we want to get out of the day? Members, Trade, Publicity etc? Make this the focus of your planning.
- What else is going on locally on that day?
- Is there another event worth coinciding with our opening day? For instance, why not open in Co-operatives Fortnight?

Key outcomes

- People know you've started.
- New members are recruited if appropriate.
- Your potential customers know what your product is.
- Celebration gives your members a sense of achievement.
- Your enterprise introduces itself as part of the community.

Potential pitfalls

- Unforeseen eventualities – plan and have a back up.
- Creating expectations that you can't fulfil. Make sure that your product, service, offer, website or whatever is available once you start to publicise it.

Associated tools

- Social media such as Twitter and Facebook.
- Local and regional press.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: North Marston Shop



Legal form:

Community benefit society

Organisational type:

Community owned shop

Website:

[http://northmarston.org/
theshop](http://northmarston.org/theshop)

After 20 years without a village shop, the community of North Marston built their own with a mixture of grant and loan finance. The shop supplies a wide range of local produce as well as the usual staples. As with many community owned shops it is dependent on the community for its committed volunteers as well its customers.

Were you ready?

Planning for opening started from the beginning of the project with a timeline where opening day was the final point. We planned in a lot of extra time which was fortunate as many things took longer to complete than planned.

Did you start cautiously, building up the enterprise or did you start with a bang?

We started with a bang, but it was a hectic week before opening in order to get everything ready.

Were you legal?

We arranged insurance for the shop and for goods in transit, freezers, chillers and contents in plenty of time so that all we needed to do as things came on stream was to contact the NFU (our insurers) and ask them to action that part of the insurance. We obtained a premises alcohol licence and associated training months before opening. We also met with Environmental Health and Fire Officers and ordered handbooks and first aid equipment.

Advertising – Who? Where? How much?

We had an up to date website from the beginning. We used the village magazine. We put flyers and questionnaires into every house in our village. Each questionnaire was eligible for a £50 Local Food Hamper Draw. We made 'A' boards – one for our village green and one for outside the shop.

How did you get people there? Free Food? Discounts? Entertainment?

We invited everybody who had funded or helped us in any way. We had offers for children such as drawing competitions and a poem competition. We also gave a free piggy bank to the first 70 children to buy something from the shop.

What did you want to get out of the day? Members, Trade, Publicity etc? Make this the focus of your planning.

We wanted people to have a good experience in our beautiful, well-stocked shop so they would keep coming back. We wanted them to be able to buy what most of us really want – food grown, raised or made locally by people we know and trust. We wanted to show that the money raised had produced the results the community wanted.

Timing of the opening?

A tip: Invite your guest speaker to open the event 6 - 9 months before opening as they are very busy people with hectic diaries and lifestyles. Brief them well to inform their speech or questions they might be asked. Give them free samples of local food to enjoy.

Was there another event worth coinciding with your opening day?

We worked with our local Pre-school Nursery to combine our Grand Opening with their Annual Fundraiser. We had much larger combined numbers attending both events as a result.

10

One year already?

So you're up and running. All that business planning is now being put to the test. Think of your organisation like an aeroplane which is now in the air. Are the instruments showing the right readings and are you on course? Your organisation will generally have a governing body or committee and it is their responsibility to act in the role of pilot. It is very easy to get bogged down in the day to day running of the enterprise and whilst this is critical, someone needs to be taking a strategic long term overview of the enterprise. Again this is the governing body's role.

Your first governing body will often be the people who started the organisation or registered its legal form. They will often have the power to invite other members onto that committee to help them until the first Annual General Meeting when they will typically present accounts and a report to the entire membership who will then also elect a new committee.



Key questions

- Are we on track and hitting or exceeding our cash flow forecasts?
- Are we meeting our profit and loss forecast?
- Are we paying our bills?
- Are we achieving our objectives?
- Are we meeting our legal requirements, reporting, tax etc.
- Is our governance healthy? Are we running in accordance with our governing document?
- Do we need to change anything? Product, offer, marketing, business model?
- Do we need to renew annual agreements, leases and contracts?

Key outcomes

- Reviewed and revised business plan.
- First AGM held and well attended.
- New governing body.
- Any returns submitted to regulators "where required".
- Report to the members by the governing body.

Potential pitfalls

- Getting bogged down in the day to day running of the enterprise at the expense of the strategic overview.
- Not monitoring the finances closely enough, remember turnover doesn't necessarily equal profit.
- Not doing any strategic planning.

Associated tools

- Simply Governance guide.
- Simply Finance guide.
- Governance audit online tool.
- Your business plan.

More information about the tools, and details about the organisations which can help you with your start-up, can be found in the appendices at the end of this guide.

Case Study: StroudCo



Legal form:

Community interest company (CIC) limited by guarantee

Organisational type:

Multi-stakeholder co-operative

Website:

www.stroudco.org.uk

StroudCo members describe themselves as a “not-for-profit social enterprise providing a wide range of local produce at affordable prices”. They provide an online market place for local producers where consumer members can compile orders which they then collect weekly from a central drop-off point.

The organisation is owned and run by both its producer and consumer members.

StroudCo are keen for others to copy their model and make their ordering software freely available to others.

Are we on track?

The StroudCo model was new and untested, so our conservative approach to forecasting paid off. We actually recruited fewer members than we forecast but they spent more, so financially we ended up slightly above our target for Year 1.

Are we in profit?

We didn't plan to be in profit at this stage, but we are on target to be sustainable when the funding for our manager runs out.

Have we achieved our objectives?

We had planned to use the local food hub to service one estate in Stroud. One unintended consequence of concentrating our marketing here was that other people felt it wasn't aimed at them. This must have lost us some customers at the beginning. We don't feel we've made huge inroads into promoting fresh local food on the estate, but have used the experience to find out what else we can provide for people to complement the local food that we sell. We haven't given up on our objectives, but we now feel we're trying to be half a step ahead of people's buying habits rather than 3 steps.

Is our governance healthy?

We have a strong management committee structure that remains healthy, and is rejuvenated regularly. This is satisfying, because the founders never intended to remain for too long.

Do we need to change anything?

We've changed our product mix to include non-food items. This is what our customers tell us they want. This is not a problem, as it remains in line with our ethos. The non-food items are locally produced or are otherwise fairly traded.

Appendix 1

Summary of support organisations and resources

National support organisations

Business Link

Self-help web portal for start-up and existing businesses
www.businesslink.gov.uk

Co-operatives UK

Promoting, developing and uniting co-operative enterprise
www.uk.coop

Co-operative Enterprise Hub

Offers a package of training, support and funding to start-up and existing co-operative enterprises
www.co-operative.coop/enterprisehub

Co-operative and Community Finance

Providing sympathetic loan finance for social purpose
www.coopfinance.coop

Locality

The national network of Community Enterprise
<http://locality.org.uk>

Plunkett Foundation

Supporting rural co-operative and community enterprise. Offer particular support for community owned shops and pubs
www.plunkett.co.uk

Radical Routes

A network of radical housing co-operatives, worker co-operatives and social centres
www.radicalroutes.org.uk

Social Enterprise UK

(formerly Social Enterprise Coalition)
The national body for social enterprise in the UK
www.socialenterprise.org.uk

Transition Training and Consulting

Trading subsidiary of the Transition Network delivering training and support around Transition-based enterprise
www.ttandc.org.uk

UnLtd

National charity funding and supporting social entrepreneurs
www.unltd.org.uk

Regional support organisations

Co-operative and Social Enterprise Development Bodies

Many regions have dedicated co-operative, and other social enterprise, development bodies that can assist in your start-up
www.uk.coop/directory/filter/cdb/member

Local food sector specific support organisations

Allotment Regeneration Initiative

Supporting and developing new and existing allotments
www.farmgarden.org.uk/ari

Biodynamic Land Trust

Action learning project to reconnect land and people through biodynamic agriculture
www.biodynamiclandtrust.org.uk

Campaign for Real Bread

Sustain supporting Community Supported Bakery
www.sustainweb.org/realbread

Country Markets

Membership-based co-operative social enterprise that enables individual members to sell their home-made, home-grown and hand-crafted produce direct to the general public
www.country-markets.co.uk

F3

Research, training and consultancy for the local food sector
www.localfood.org.uk

FARMA

The National Farmers' Retail & Markets Association, represents farmers, growers, producers and farmers' market organisers throughout the UK
www.farma.org.uk

Federation of City Farms and Community Gardens

Supports, represents and promotes community-managed farms, gardens, allotments and other green spaces, creating opportunities for local communities to grow

www.farmgarden.org.uk

National Society of Allotment and Leisure Gardeners

The national representative body for the allotment movement in the UK
www.nsalg.org.uk

Soil Association

The UK's leading environmental charity promoting sustainable, organic farming but also offering particular support to Community Supported Agriculture
www.soilassociation.org

Appendix 2

Summary of tools and resources mentioned in text

Guides and resources on the Web:

Co-operatives UK's suite of Simply Guides all available as PDF downloads from www.uk.coop/simplyseries comprising:

Simply Legal

Legal and organisational structures for community enterprise

Simply Finance

Options for financing a community enterprise

Simply Governance

Structures and systems for the running of a community enterprise

Simply Start-up

This guide

From conflict to co-operation

A series of 5 booklets illustrating the creative use of conflict in a community enterprise

www.uk.coop/fromconflict2co-operation

CiviCRM

Free online customer/member relationship management system for "the civic sector"

<http://civicrm.org>

Open Space meeting technology

A simple way to run productive meetings, for five to 2000+ people

www.openspaceworld.org

Practitioners' guide to community shares,

and many other community finance resources

www.communityshares.org.uk

REconomy project

Resources specific to enterprise coming out of Transition initiatives

www.transitionnetwork.org/projects/reconomy

Web-based tools:

Select-a-structure

An online questionnaire to help an organisation choose the most appropriate legal form

www.uk.coop/selectastructure

(requires free registration to use).

Governance audit

An online questionnaire to assess the governance health of an organisation

www.uk.coop/governanceaudit

(requires free registration to use).

Social business toolbox

There are many business planning guides available on the Web, including Business Planning Unwrapped produced by the Plunkett Foundation

www.makinglocalfoodwork.co.uk

Business balls

Free business and organisational development tools and resources

www.businessballs.com

Resources specific to particular type of community enterprise:

Community supported agriculture

Guides around planning, horticulture and legal issues together with videos and case studies

www.soilassociation.org/csa.aspx

Community owned shops

Plunkett Foundation's Community Shop Network

www.plunkett.uk.net

Sustain, Food Co-op Toolkit

Resources to help set up a food co-operative or buying group

www.foodcoops.org

Grow a Grocery guide

Unicorn's guide to help you create your own co-operative grocery

www.unicorn-grocery.co.uk/grow-a-grocery.php

Appendix 3

Official bodies

Charity Commission

Helpline: 0845 3000 218

www.charity-commission.gov.uk

Community Interest Company Regulator

029 20346228

www.cicregulator.gov.uk

Companies House Registrar of Companies

0303 1234 500

www.companies-house.gov.uk

Financial Services Authority

020 7066 1000

www.fsa.gov.uk

HM Revenue & Customs

0845 302 0203

www.hmrc.gov.uk

National Association for Voluntary and Community Action (NAVCA)

0114 278 6636

www.navca.org.uk

National Council for Voluntary Organisations (NCVO)

020 7713 616

www.ncvo-vol.org.uk

Office of the Scottish Charity Regulator (OSCR)

01382 220 446

www.oscr.org.uk

Notes



CO-OPERATIVES UK



Co-operatives UK
Holyoake House
Hanover Street
Manchester
M60 0AS

Tel: 0161 214 1750

Web: www.uk.coop



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