

# NUTS & BOLTS

How to Start a Food Co-op

by **AMY COYLE**



*the* conservative  
co-operative  
*movement*



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### IMPORTANT NOTICE

As the reader will discover, co-ops are weird and wonderful things. I am a mad enthusiast for co-ops, but—I want to stress—not a great expert on them. This is not a technical manual, but a ground-level how-to guide designed to get more people as excited by and interested in them as I am.

Crucially, this short book is absolutely not a replacement for expert advice. There are lots of important issues that we only touch on here, and others that are not discussed at all, such as those concerning VAT and data protection. In practice these are not as frightening as they look on the page. But they need to be addressed.

This guide is meant to explain a bit and, hopefully, inspire a lot. There are so many examples of successful co-ops, here in Britain and around the world. But none of them has done it alone. Whether it be via private professionals or through national organizations such as Co-operativesUK or ViRSA, the would-be co-op entrepreneur should seek professional guidance and, in particular, legal advice.

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# About the Author

**AMY COYLE** first learned about co-ops as a child growing up in Maine. She graduated summa cum laude from Bowdoin College, took a law degree at the University of Virginia, and then got bored to death practising law in New York and London. Redemption began when she got married, had three children and moved to Gloucestershire. Researching and writing this book has been the next stage.

# Acknowledgements

*The author would like to thank the following indispensable people:*

- ❁ My editor and brother-in-law Jesse Norman, whose passion for the co-op model continues to inspire. Thank you for involving me in this fantastic project;
- ❁ Simon Randall CBE of Lawrence Graham LLP, our legal angel, without whom our "nuts" would have no "bolts";
- ❁ The Steering Group of Conservative Co-operative movement; and David Bean and other friends for their help in compiling the appendices;
- ❁ Karen Zimbelman, my mentor, who wrote a brilliant book in America entitled "How to Start a Food Co-op: A Guide from the Cooperative Grocers Information Network" on which much of this book is based. She was endlessly generous with her time and her information. Karen is the Rochdale Principles in human form;
- ❁ Steve Garrett of the Riverside Community Market Association in Cardiff, John Vetterlein of Fruity Nutters in Southampton, as well as Pepper Bush of the Belfast Co-op in Maine, U.S.A. These men, like Karen and many other people whom I have not named here, spent hours of their free time sharing the nuances, successes and failures of their projects with me;
- ❁ Finally, my greatest thank-you is reserved for my husband, Casey, who supported me in every aspect of this book's creation. It is worth mentioning that initially Casey said I didn't need to do any research for this book, since I already knew all I needed to know about food co-ops from our life together at home: I give him food and he co-operates!

*Good luck!*

# Introduction

*Jesse Norman, Chairman, Conservative Co-operative Movement*

**WELCOME TO THIS**, the first publication of the new Conservative Co-operative Movement. Rather fittingly, it concerns that most basic of human needs, how to source and provide good food.

Amy Coyle has written a wonderful book about the nuts and bolts of setting up a retail food co-op, from the initial idea to the grand opening, covering all the practical issues the would-be co-operator is likely to face—and a great deal more besides. And at the back you will also find a terrific directory of food co-ops and related organisations.

Food is one of those issues on which the British public seems to reserve the right to believe several contradictory things at the same time. It wants inexpensive food, but also a flourishing rural economy—ignoring the fact that low retail prices push farm revenues down. It wants variety, but also low "food miles"—ignoring the fact that asparagus in January must come from abroad. It wants vibrant high streets, but also easy access and parking—ignoring the fact that out of town shopping malls often undermine local shops.

Local food co-ops offer an alternative approach to this supermarket-dominated model. They support local growers and provide good affordable food. They protect the environment. And they build local communities, not an impersonal retail monoculture. If you don't believe it, look at the Park Slope co-op in New York City, which has 12,000 members, a 75% volunteer work force—since all members must work in the co-op—and a 20%+ discount on food prices to members. That's a prize worth fighting for.

But at a deeper level *Nuts and Bolts* is about much more than food. It is about developing new grass-roots organisations, breathing life into moribund communities, and empowering people to take control of their own destinies.

At root there is a deep argument here about the nature of the individual. Are humans most fulfilled when they are active or passive? Is human happiness a matter of mental states, of the reception of pleasant sensory inputs, or is it a matter of personal engagement and personal achievement?

Co-ops are no panacea. But within this argument, they fall squarely on the side of the active individual. As with any entrepreneurial activity they involve risk and the commitment of capital, energy and love. But more than this, they do not merely cater to people as consumers, but often make demands on them as members. Their flat ownership structures give them an intrinsically democratic character, and an often robust internal debate. And they operate within a clear ethical framework set out by the Rochdale principles. All of which stand as a corrective to the passivity which politicians and economists too often assume to be the keynote of our human nature.

This is a book about food. But the co-op model can be developed far more widely even than in the UK, as other countries have shown. The Conservative Co-operative Movement has been set up to explore how co-ops, mutuals and other forms of shared ownership can be extended into the public services, in areas such as education, social services and the benefits system which rely so much on personal engagement and the human touch. As many people have noted, there is a huge need to think more creatively about how to deliver these services, and that is our long-term goal.

I very much hope you enjoy this book. If you would like more information, or to join the CCM, please email me on [jesse4hereford@gmail.com](mailto:jesse4hereford@gmail.com), or visit [www.conservativecoops.com](http://www.conservativecoops.com).

# 1.

## So You Want to Start a Co-op

**CO-OPS ARE GREAT.** A successful co-op is a huge asset to its community and very rewarding to its members. A co-op gives people from all walks of life a way to get something we all want: better food. Good, fresh, local food at a reasonable cost. Of course many parts of this country have good fresh food, but it isn't always easy to find and it isn't always easy to afford. Often it is available only to those who are lucky enough to have the time and money to shop at farmers' markets and speciality food shops, while the rest of us have to spend our time and money looking for good local food on the shelves of huge supermarkets.

But it doesn't have to be this way. It is time for us to reclaim our food heritage. Everyone should be able to eat well without paying a premium price. Farmers should be supported and properly paid for what they bring to our tables. Why eat apples imported all the way from New Zealand when you can eat delicious local apples from Herefordshire? Why buy beef from Argentina or Australia when you can get better meat from the farmer a few miles away? Local food is better for our families, better for our farmers, better for our economy and ultimately better for our environment. If we can shake off our addiction to "supermarket culture", there is a better way to shop and eat.



Co-ops are not new—far from it. They have been around for well over a hundred of years; indeed they were invented in this country. Everyone knows THE Co-Op, one arm of which runs a large supermarket chain, and another the Co-Op bank. But this book is not about these organisations. It's about how you and your friends can start your own food co-op from scratch. It covers the key areas, from first principles (What is a food co-op? and Why start one?) through the historical background (Where did co-ops come from?) through some case studies of co-ops in action, and ending up with all the organisational and legal detail needed to get started. On the way through we will cover a whole host of other stuff that we thought you might find interesting, like how to organise a good meeting, how to recruit members, and what the roles and responsibilities are of a board of directors. We've also added appendices with further useful information, including a long list of British co-ops and interesting food-related organisations so you can see how much is already going on here.

So let's get started. What exactly is a food co-op?

# 2.

## What is a Food Co-op?

**FOOD CO-OPS COME** in different shapes and sizes, and can serve farmers, traders or the general public. The kind of food co-op we're focusing on is a shop that is owned and run by a group of people (called "members") for themselves, and for their community.



Unlike a normal grocers that operates exclusively to make money for the person who owns it, or a large supermarket chain that tries to maximise its profits for shareholders, a co-op returns any surplus it makes back to its members after reinvestment of funds in future growth. Typically, it does this through discounted prices on the items in the shop, but in some cases it also gives back a percentage of the annual profits to members. Co-ops today typically offer between 2% and 25% off the retail price of all groceries purchased by members.

In many ways, a co-op is like any other retail business and it faces normal retail running costs and concerns. However, unlike other retailers that minimise those costs in order to maximise corporate profits, co-ops find ways to minimise those costs so that they can maximise benefits to its members.

There are several ways that they do this, while still remaining financially solvent and generating a surplus. The first is the power of bulk purchasing. The economics are basic: the greater the number of people

who pool their money together, the bigger the discount. On our own you or I might be able to afford, say, a bag of apples. But if we join together with a group of friends and then pool our money, together we can buy boxes of apples at a good discount. A co-op just does this on a bigger scale. It uses its purchasing power to bulk buy groceries, then passes the savings in lower food prices, and finally returns any surplus back to its members, or reinvests them in the co-op itself.

Often co-ops are also able to cut costs by using volunteer labour. Again, the idea is simple. If members contribute a certain number of hours per month to working in the co-op, the co-op needs fewer paid employees. The savings in salary can then be passed back to the members in the form of cheaper food at the till. Depending on their abilities, volunteers can do everything from stocking shelves or driving delivery vans to donating professional services such as book-keeping. In other words, any service a member can offer, and that the co-op needs, can generate savings. Not only does this lower the co-op's running costs, but it also strengthens the community around the co-op by getting members directly involved in the business. They become more than just customers, and therefore more deeply involved with the co-op and with what it is trying to achieve.

“Why on earth do we need another food market when we already have a Tesco or Sainsbury's or Asda or Waitrose just down the road?” you might ask. “And how could you beat their prices, anyway?” The answer is that you cannot compare supermarkets to co-ops. Supermarkets are impersonal national chains, which sell food flown or trucked in from anywhere on the globe. Co-ops are local shops selling local food at good prices, protecting the environment and building their communities.

In other words, a food co-op isn't just a grocery. Around the world, the food co-op movement has been as much about community building as about cheaper and better food. The movement began as a way to provide good quality food at a reasonable price to those who had limited access to it. As the movement has grown other consid-

erations have become equally important, such as protecting the environment and building the local community.

But the real point is that co-ops offer real benefits to the communities they serve. In a world that is constantly taking power away from people, co-ops give power back. They empower people within their own communities. All co-op members, rich and poor, are equal members (unlike shareholders) of their co-op. They work together side-by-side on equal terms. Each has a voice and an important influence over the governing structure, and all major decisions are made or approved by them at general meetings at which each member has one equal vote. In addition, each member has an equal opportunity to be on the Board of Directors or other governing body of the co-op. Together the members decide what to stock on the shelves, what to charge for it, how members can help and what time of day the co-op should open and close. You simply can't compare a co-op to a supermarket chain, because members don't just shop in a co-op, they are the co-op.

Co-ops can also play a directly social role. Often a co-op becomes a genuine community centre. Many co-ops hold workshops, classes, social and cultural events as additional benefits to their members. Many contain coffee shops or small restaurants where customers can meet and chat. The ideas of equality, community and personal contact are fundamental to the co-op movement. Few people would donate their time free of charge in a shop where all the benefits go off to some distant corporation, but many will roll up their sleeves and get involved with a place that offers them and their community a chance to improve their lives.

In its Manual of Membership, the Park Slope Food Co-op of New York puts this point succinctly:

*Since 1973 the Park Slope Co-op has been providing Brooklyn and beyond with quality food and products while serving as a community centre and meeting place for its member-owners: people who believe in the responsibility, value and rewards of collective labor, action and ownership. By taking consumer control away from corporations and*

*putting it into the hands of our community, the Co-op has been able to make healthy, affordable food available to its members. ...When you walk into a traditional supermarket, you are walking into someone else's store. When you walk into the Park Slope Food Co-op, you are walking into your own store. As members and owners, we hope that your involvement means taking pride in the Co-op.*

Co-ops also benefit food producers, by providing retail outlets for local farmers and other food suppliers. They allow farmers to focus on farming, rather than retail. They can provide bigger, more permanent and steadier markets for a farmer's goods than a simple farm stall or a stand at a farmers' market. By selling through a co-op, a farmer gives up some margin but can avoid the high overheads and many hours required to sell through such small outlets. For a food producer, a co-op can offer all of the benefits of a corporate supermarket (consistent regular contracts with negotiated volumes and margins) as well as the ethical benefits of selling through a non-corporate venue to their own community—and save margin by cutting out the middleman. In other words, it is a chance to sell more with less effort and less cost to themselves. By making such products easily and regularly available, co-ops also respond to and boost interest in the community for locally produced goods. This all serves to increase the demand for good local food within the local community.

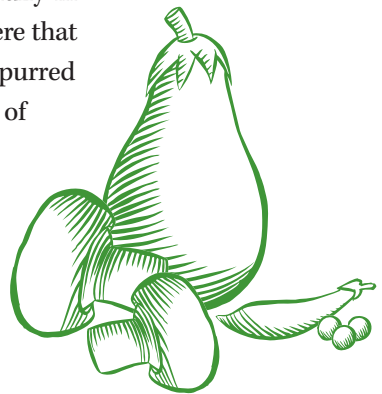
Of course, on the outside, a co-op is also running a business and faces normal business concerns. It must be efficiently run, it must pay for itself and grow to survive, and it requires a lot of planning and a lot of hard work. Co-ops are not immune to the economic and market forces of the real world. However, on the inside and at their core, co-ops are quite different from other businesses. Their members own them. They are democratically controlled and run and, critically, they exist for the mutual benefit of their members and their communities, rather than for the benefit of a global supermarket corporation and its shareholders.

# 3.

## The Co-op: A British Invention

**RECLAIMING THE UK'S** food heritage doesn't just mean sourcing and eating good British food. Although co-ops thrive around the world, their presence in this country is in fact still quite patchy. But originally the first successful co-ops were developed in the UK. Co-ops are a British invention, and the UK is the official birthplace of the entire co-op movement. Co-ops themselves are a massively undervalued part of our history and heritage.

History credits a Welshman, Robert Owen (1771-1858), as the founder of the co-op movement. He took what had previously been a purely theoretical idea and turned it into an actual organisational force for social good. The son of an ironmonger who made his fortune in the cotton trade, Owen believed in putting his workers in a good environment with access to education, both for themselves and their children. These ideas were put into effect successfully in several cotton mills in Scotland. It was there that the first co-operative shop was opened. Spurred on by the success of this, he had the idea of forming "villages of co-operation" where workers would lift themselves out of poverty by growing their own food, making their own clothes and ultimately becoming self-governing. He tried unsuccessfully to form two entire



such communities: one in Scotland and the other in the United States.

Robert Owen's intellectual successor was Dr William King (1786-1865) who took these ideas and attempted to make them more practical. King believed in starting small, and realized that working people would need to set up co-operatives for themselves, so he saw his role as one of instruction. He founded a monthly periodical called *The Co-operator*, the first edition of which appeared in May 1828. The *Co-operator* mixed co-operative philosophy with practical advice on how to run a shop using co-operative principles. King advised people not to cut themselves off from society, but rather to form a society within a society, and to start with a shop because, "We must go to a shop every day to buy food and necessities—why then should we not go to our own shop?" He also proposed sensible basic rules for the organisation of such a shop—including not having meetings in pubs to avoid the temptation of drinking the profits!

Co-ops finally achieved lasting success with a group of poor weavers in Lancashire who joined together to form the Rochdale Equitable Pioneers Society in 1844. The Rochdale Pioneers, as they became known, were facing financial ruin in the wake of the industrial revolution that was putting them out of work. They decided to band together and open their own shop that would sell items that they could otherwise not afford, such as sugar, butter, flour, oatmeal and candles. Over the period of four months they struggled to pool together one pound sterling per person for a total of 28 pounds sterling for starting capital. Within three months of opening they had expanded to include tea and tobacco. They were so successful that eventually they were able to establish a co-operative factory and textile mill. Ten years later, the British co-op movement had grown to nearly 1,000 co-ops. Through the success in Rochdale people saw how they could improve their own lives and their own communities by establishing a co-op.

One such man was Horace Plunkett, who in 1889 founded a butter-making co-operative in his native Ireland. Despite a rocky first few years, by 1894 Plunkett had enough support to found the Irish Agri-

cultural Organisation. By the end of the 1890s, the IAO had 243 affiliated co-operatives. As the MP for Dublin South Plunkett then went on to lobby for better agricultural administration, and ultimately create his own foundation. The Plunkett Foundation still exists and is in fact a great resource for those hoping to form a rural agricultural co-operative—further details can be found in the Appendix 1.

The birth of the co-op movement was not just a matter of economics, but of the search for a better life. Right from the outset, in 1844 the Rochdale Pioneers outlined a set of ideals now known as The Rochdale Principles, which remain highly influential throughout the co-operative movement. They are the philosophical foundation of every co-op existing today: reliable quality, fair prices and honest

#### **Case Study: THE HANOVER CONSUMERS' CLUB**

Historically, co-ops have often been formed in the face of great economic hardship. In the mid-1930s in Hanover, New Hampshire times were very hard due to the Great Depression. Families struggled to make ends meet and fresh fruit and vegetables were either of poor quality or expensive luxuries. In 1935, 17 residents of this small and remote community gathered in the local school to discuss the idea of starting a consumer co-op. The co-op would help them reduce their grocery costs and would enable them to purchase products that were otherwise unavailable. In January 1936 the group formally established the Hanover Consumers' Club and started buying fresh citrus fruit directly from Florida. Any savings were shared among all group members. Before long, the group also negotiated discounts for members on bread, wine, canned vegetables, petrol and fuel oil. The group continued to grow and within a year had to move into a retail location. Its first year sales were \$11,400. Today the Hanover Co-op operates two supermarkets, a full-service petrol station, and a general store. It employs over 300 people and serves 20,000 member households (with 31,000 individual members). In 2001, total sales reached more than \$42 million.

dealing. While they have expanded over the last one hundred and fifty years, in their essence they remain the same. What began as the project of a small group of disenfranchised people seeking to help themselves, spawned an entirely new way of doing business. A way that put, and continues to put, power and money back into the hands of ordinary people.

Historically co-ops have often been started in troubled areas, both in the UK and abroad. Many of the earliest and most successful co-ops began either during the Great Depression or in 1960s America at the height of the Civil Rights Movement.

The success of the Hanover Co-op (see box opposite) shows the same historic pattern by which food co-ops evolved as a reaction to food shortages. Today, of course, co-ops in industrialised countries are typically motivated more by a desire to source good food at reasonable prices. But in almost all cases there is also an ethical component: the desire to build a better life based on an idea of community, personal empowerment and human contact.

In the UK, local food retail is clearly on the up. Often branded “social enterprises” or “third sector enterprises”, the market encompasses many models. Some are co-ops, some are farmers’ markets, some are “box schemes” which provide boxes of fresh produce to subscribers every week. In North Cumbria, for example, the Rural Regeneration Unit, working in affiliation with the Countryside Alliance and with funding from the Health Action Zone, have helped to establish 37 small food co-ops. They have plans to expand their success in Rhyl, North Wales and Blyth, Northumberland. While these schemes are small, they are nonetheless of great interest, and clearly show the latent appetite for co-ops.

A more established recent example in the UK is the Riverside Market in Cardiff. This is a fabulous weekly not-for-profit farmers’ market run on co-operative principles by a group of volunteers. Over 30 regular stalls sell everything from home-made scotch eggs to local whisky. Riverside Market was started nine years ago by Steve Garrett,

a local man who is passionate about bringing good local fresh food to his community. Steve and a small group of activists started a farmers' market in a local park in an area of town which many people believed to be full of gangs and prostitutes. The team volunteered their time and managed a small monthly market. Despite a slow start, they persisted and today the Riverside Market has an estimated annual turnover of £1m, all of which goes to the producers themselves. Not only that: it has been recently recognised by making it to the regional final of UKTV's Food Hero programme as well as being runner up in the 2007 BBC Radio 4 Food and Farming Awards (for the second time).

The Riverside Market is a shining example of what the passion and persistence of a small group of committed individuals can achieve. It is also an example of how well the needs of the British food producer and the British food consumer can be met in a non-supermarket venue. But it also runs many community outreach programmes, including one which last year saw a local farmer bring a Holstein cow to the playground of four local schools in order to show the children where their milk comes from. The Riverside team have also recently leased five acres of local land which they will use as a market garden, to boost the amount of fresh local vegetables available every week at the market (this is in addition to the Community Garden they already run which is both a social enterprise fostering a sense of belonging within the community and a tool teaching locals how to grow their own vegetables). Moreover, the volunteers who work in the garden will be able to get proper horticultural qualifications for their work, as they will be supervised by a garden manager. Another successful offshoot has been a food co-op run by several local women who volunteer their time to sell fresh local food throughout the Riverside area.

Why is a major rebirth of the co-op movement in the UK important? Why hasn't it already happened? There are many reasons, but by far the most important is the huge influence of mass supermarket chains in this country. Over many years the British consumer has

been persuaded to care more about low prices for food than about its quality, its environmental impact, its security and where it comes from. Buying in a supermarket is a hermetically sealed experience, which separates the buyer from the farm and from any consideration of the impact on the world and on the wider food chain of ultra-low farm prices. Local food co-ops, however, recreate these vital links between consumer and provider, in addition to all their other benefits. They are thus a key step in the recovery of our collective wisdom as a society about our food and where it comes from.

So far, successful food retail co-ops in the UK have tended to be relatively small and limited in scope. Worldwide, however, it's a different story. It is estimated that 800 million people are members of co-operatives, and that over 100 million people are employed by co-ops. There are over 300 major food co-ops in America alone. The reason for this is that co-ops, as organisations, care about the people who run them and the communities in which they exist. The co-op is the people and the co-op is the community. All of the profits and benefits that flow out of a co-op, flow back to its people and to its community. In the words of Dr William King:

*"We must go to a shop every day to buy food and necessities—why then should we not go to our own shop?"*

It is time to re-introduce co-ops widely to their homeland and help them to thrive at the same level they do in so many other parts of the world. The interest is here, the food is here and the idea was born here. Food co-ops should be everywhere and thriving in the UK.

# 4.

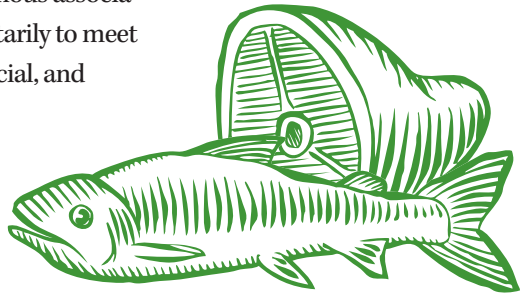
## Co-Operative Principles

**IN 1995, THE** International Co-operative Alliance, an independent non-governmental association that represents co-ops and the co-operative movement worldwide, codified the seven basic principles that form the ideological outline for the creation of co-ops. They are, essentially, the Rochdale Principles. While a co-op may take on a variety of different organising structures, the governing principles remain the same. Two of the seven principles describe how a co-op is owned, two describe how decisions are made and three list the ways that co-ops can reach out to their communities.

The principles define the ethical basis that joins all co-ops together, and they also constitute a common commitment made by all who set up co-ops, and many related shared ownership organisations such as mutuals and friendly societies. Here they are:

### DEFINITION

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.



## VALUES

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

## PRINCIPLES

The co-operative principles are guidelines by which co-operatives put their values into practice.

### ***1st Principle: Voluntary and Open Membership***

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### ***2nd Principle: Democratic Member Control***

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

### ***3rd Principle: Member Economic Participation***

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

#### ***4th Principle: Autonomy and Independence***

Co-operatives are autonomous self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

#### ***5th Principle: Education, Training and Information***

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public—particularly young people and opinion leaders—about the nature and benefits of co-operation.

#### ***6th Principle: Co-operation among Co-operatives***

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

#### ***7th Principle: Concern for Community***

Co-operatives work for the sustainable development of their communities through policies approved by their members.

When you consider that these seven core principles are the foundation of every single consumer co-op from France to Finland, Nepal to the Netherlands you realise what we meant earlier by saying that a co-op isn't just a shop but a way of life. It is the common creed worldwide that all co-ops share a fundamental respect for human beings and that they can improve themselves economically and socially through mutual help. Because belief in these ideals of equality and fairness are universal, the Rochdale Principles bridge differences in language, in culture, in politics, in class and in race, making them welcome across the globe.

# 5.

## Food Co-ops in Action

**WE'VE TALKED ABOUT** what co-ops are, their history and values, and why they matter. But before we get stuck into the detail, let's look at some examples of food co-ops in action.

One of the most celebrated co-ops in America is the Park Slope Co-op in Brooklyn, New York. It is a fascinating success story but, as a word of caution, it is something of a one-off in its structure and in its extraordinary success. To many it represents the Shangri-la of the food co-op world. That said, it is an excellent and instructive model to consider. The Park Slope Co-op has over 12,000 members each of whom pledges, as part of their membership commitment, to contribute “sweat equity”. Each member works for roughly three hours once a month. Each member attends training sessions to learn their task, and they are deployed in small groups (called “squads”) who work together regularly.

These squads have a two-fold benefit. First, they create a bond between squad members as they become familiar with one another, and familiar with the task. Ideally, they learn their job well, they become friends, they generate a nice working environment and so they perform as a team. Second, they make the



stigma attached to letting down any one squad-member that much worse. Loyalty grows, to the task, to the squad, and ultimately to the co-op. Two of the greatest drawbacks of sweat equity are absenteeism and poor job performance. At Park Slope, “bunking off” or “taking a sickie” aren’t really options. The social pressure is simply too great and the penalties too high. For instance, if members miss a shift and haven’t organised a replacement ahead of time, they are deemed to owe the co-op double the time they missed—and they make it up.

Any member over the age of 18 must work at the co-op, which means that within a member family every person over the age of 18 must do their hours. In the very egalitarian world of Park Slope, they believe so firmly in the sweat equity component of membership that even having a disability doesn’t excuse one from contributing. Everyone is equal, and everyone works.

The payoff is dramatic. Because of their huge membership rolls and their massive volunteer labour force, Park Slope is able to offer its members a 20-40% discount on their shopping, a level of discount which is unheard of in more conventional co-ops (where the typical rate of discount is often 2%). The Park Slope mark up is only 21% over the wholesale price. This is possible because 75% of their work force is voluntary. This makes their payroll costs so low that they are able to reduce their prices significantly. In addition, their purchasing power is massive—and of course for the members shopping there isn’t just a convenience, it’s a lifestyle.

Not all co-ops are like Park Slope. By contrast, the co-op in Belfast, Maine USA has had to move from a sweat equity model to one giving members a 2% share in the annual profits—and abandon volunteer labour. Absenteeism and poor quality help made it impossible for them to meet their financial targets. In addition, unlike Park Slope, which is a members-only co-op, Belfast like many others has found that to be financially sound it has had to open its doors to members and non-members alike. In Belfast, they don’t even charge a premium to non-member shoppers. They count on the year-end surplus scheme to

give members the incentives they need to ensure their loyalty. And yet, Belfast is a successful co-op with a very loyal and dependent client base.

The point is that each co-op must be different and, to succeed, co-op's must recognise and reflect the intrinsic differences in their own cultures and in the communities they serve. The population of Brooklyn, New York is 2,465,326. The population in Belfast, Maine is 6,381. The Belfast model works—in Maine. The Park Slope model works—in New York.

And there are other successful models. An interesting hybrid is the Oklahoma Food Co-operative. This one relies almost entirely on voluntary labour and has no shop at all. It is, essentially, a virtual co-op. Without a shop it carries no inventory and has no employees. Calling itself an “order delivery system” the Oklahoma Food Co-operative (‘OK Co-op’) has created a type of marketplace that puts producers directly in touch with consumers, cutting out “the middle man”. It is a bit like a farmers’ market without the individual stands and overheads. Members order their monthly shopping list via computer (or by post). The ordering lines are open for a couple of days, and then promptly close. The orders are distributed to the relevant farmers or producers or suppliers who then, on an appointed day in the third week of each month, come to Oklahoma City to drop off their goods. Next, volunteers sort them out for distribution. The goods are then whisked away to 17 distribution locations throughout the state. The OK Co-op acts as the broker between the producers and the consumers.

The OK Co-op has 1,200 members, who have each paid \$50 (about £25) to join. They charge the producers 10% to sell and consumers 5% to buy. This money pays the operating expenses and currently they are doing roughly £20,000 per month in sales. They have been running for only three years, but sold roughly as much local food in 2007 as they did in their first three years combined, so the early results are encouraging. Their eventual goal is to have a neighbourhood Oklahoma Food Co-operative shop within bicycle-riding distance of most households in the state.

Now a bit of theory. It's helpful to think of co-ops as coming in two basic varieties: we can call them the Conventional Consumer Co-op variety and the Direct Charge Co-op variety. The difference is in the weekly or monthly fee. In a Conventional Consumer Co-op there is no regular charge, and members benefit from lower prices when they use the shop. In a Direct Charge Co-op, members pay a regular fee which helps to cover the fixed overhead. The prices of the goods on sale in the co-op are then priced as close to wholesale as possible. The goal of the Direct Charge model is to give members the benefits of the co-op structure, plus the lowest possible prices at the till.

When a Direct Charge Co-op makes money, a portion of that surplus is distributed back to the members, usually in proportion to their purchases. The decision on what portion is paid back is made after consideration of the portion required by the co-op for reinvestment in the business (including paying down debt and expanding or improving the facilities) and for working capital (in other words, to pay current suppliers, staff wages and other short term costs). By charging a regular fee, the Direct Charge Co-op aims to inspire a greater degree of loyalty to the shop than a Consumer Co-op could achieve. The idea is that by paying a few pounds regularly to shop there, members and customers are unlikely to shop anywhere else.

Conventional Consumer Co-ops can also inspire loyalty, but it is typically emotional rather than financial. People choose to shop at their Consumer Co-op because they believe in the social good it is trying to achieve, rather than because they can get the same bag of peas so much cheaper there than at a supermarket. The peas may be cheaper at Tesco, but the member chooses to buy them at the co-op. Why? Because it is better for her community. Better for the planet. Better for her conscience. That is a proposition that Tesco, or any other supermarket, will find difficult to match.

From these examples it is clear that the differences between the two models are important. Both adhere to the Rochdale Principles and can offer great value to their communities. Where the former

normally benefits from a large size and low costs, the latter benefits from its intimacy and strengthened community. By being smaller, more focussed and more “local”, the Consumer Co-op is often better equipped to be tailored to the precise needs of a community, and to be as much about community building as it is about shopping. Each has its merits, but those merits are tied to location and market. In choosing a model it is critical to consider what will best serve the relevant community.

Smaller, more locally specific Consumer Co-ops are the kind of co-op that exists throughout the United States. These Consumer co-ops are what have become known as “Second Wave co-ops”. First wave co-ops are the original co-ops of Rochdale and Owen, and those inspired by the Great Depression; co-ops that evolved out of pure economic need. Second Wave co-ops are the group of co-ops which emerged in response to the social unrest in the 1960s and 1970s; a time when people wanted an alternative to find a way to live and spend their money. These co-ops provided a route enabling people to get back to their basic needs, to embrace their communities and their neighbours and not simply enrich large and impersonal corporations.

In the US Second Wave co-ops grew up where one would expect them to, in left-leaning and liberal cities and suburbs. But they also appeared in the traditionally more conservative Mid-West, in the South, in right-leaning communities and just about everywhere else. It is another stunning feature of co-ops that throughout the years they have managed to bridge the differences between the left and the right, the urban and the rural, the young and the old, the stockbroker and the farmer. It turns out that everyone, given the chance, would like to enjoy the benefits of shopping at the co-op. Everyone wants to be a part of their community, to know their neighbours and have the tools to make their patch on Earth a slightly better one.

# 6.

## G-R-O-W-I-N-G: Seven Steps to Success

**OK, NOW WE** need to change gear and really look closely at the nuts and bolts.

Every co-op starts with an idea. A few people see a need in their community and try to find a way to meet that need. But be warned: starting a co-op is just as complex and time consuming as starting any business. Most experts estimate that creating a co-op takes at least two years. They say the same thing about gardens: a year to sow and a year to grow. And, like a garden, starting a co-op involves careful planning. The “gardener” must understand her surroundings, the local climate, and find out from experts exactly what will thrive there. Like a garden, a co-op will need nurturing and love. To make it successful will also take passion. And commitment. And skill and patience. And then, at the end of the day, it may look nothing like originally expected. But it will be yours, and it will be providing you with good, fresh food at a fair price. Like a garden, a co-op evolves over time and has to grow into being.



The essential steps of starting a co-op can be broken down into seven broad categories. These categories will serve as a handy checklist to anyone wanting to start a co-op. It is by no means a substitute for the talent and advice of real people, but it should be a good starting place. The names of each step are arranged so that they come out as a mnemonic, or memory aid (it also keeps it in line with the food theme!). Below is a summary of the steps and then each is explored in greater depth.

## **G-R-O-W-I-N-G Checklist**

**GATHER.** Gather basic information and build up a core group of supporters. Identify needs of the community. Hold meetings with potential members and producers and find out what they want from a co-op. Get consensus on your objectives and how you will achieve them.

**RESEARCH.** Research your market. What are you getting into? Who are your customers and what do they want to buy? How much will they pay? Who is already in the market and who are your competition? Decide on a steering committee and prepare a feasibility study. Review your research. Report on the findings of the feasibility study and share with outside advisers.

**ORGANISE.** Organise and develop your group. Hold meetings and prepare materials describing a co-op and what it does. Bring in potential members and establish membership policy—what exactly do you want in seed funding, time and sweat equity from members?

**WORK IT OUT.** Work out your legal structure. You may well find that adopting standard model rules for an Industrial and Provident Society is the simplest and most logical way to approach this. Begin seed fundraising through a drive with members. Prepare a detailed business plan and research financing options. Talk to a bank about a possible relationship. Consider possible sites for the co-op.

**IDENTIFY.** Identify and secure outside financing sources and terms. Close on the right site for your co-op and negotiate the lease.

**NUTS AND BOLTS:** Hire managers, decide product range, finalise shop layout, locate fixtures and fittings, and establish accounts with suppliers. Set up shop.

**GRAND OPENING!**

## Step One: **GATHER**

The first step is to gather basic information. You need to collect every single bit of information about food co-ops that you can get your hands on. This means on the Internet and in the library. It means getting on the phone with other co-ops and asking them all the questions in your head. It means taking trips to see successful co-ops, making appointments with their organisers and finding out from them what they did right, and what they did wrong. Remember that part of the commitment a group of people make when they form a co-op is a pledge to help all other co-ops, locally and internationally. You will be overwhelmed with the generosity that co-ops will show towards you (as was the author in writing this book!). They will want you to succeed, and in our experience, will want to do all that they can to help you along the path.

To do this work, you will almost certainly need a small, core group of people who are committed to this idea with you. It is ideal if this core group can include people with useful skills not only in retail but also in the law, in marketing and in accountancy. This group of early organisers may provide some or all of your first Board of Directors, and you will be well ahead of the game if you have people with such useful skills on your Board. If you can't find people to contribute these skills to the co-op, eventually you will have to buy the skills in. It is also worth considering electing someone within this group to act as the *de facto* Chair, at least through this stage. Ideally this person should have experience running a committee or organisation.

Starting a co-op is time-consuming and hard work. You are building a foundation, albeit at this point an intellectual one. You must understand, backwards and forwards, how co-ops work before you can move onto the next step, or your chances of success are slim. You need to be giving very careful thought to the kind of co-op you want to create, and the kind of community you are planning to serve. You will have to be informed, but flexible. The "face" of your co-op will probably change

quite a bit over the coming months as you begin to understand the needs of your community and the level of commitment from your potential members. You need to manage your own expectations as well as those of the people you begin to recruit at this early stage. Don't promise anything, just learn. Ask questions, do research and listen.

### ***The Detail:***

- ✓ Identify the needs of the community the co-op is meant to serve. Discuss among the core group how they believe a co-op could meet those needs.
- ✓ Gather basic information about co-ops, how they are started, how they are organised and how they are run. Each of the core members must study this information carefully so that everyone has a firm idea of what lies ahead. It is important to manage everyone's expectations so this must include the bad news as well as the good—what are the common misconceptions held by the public as well as the members of the committee? It is essential for your success that everyone on board has a realistic understanding of a co-op.
- ✓ Hold a meeting of local people to educate and interest people in the project. Explain how the co-op might work and what membership is likely to entail - the rights and the responsibilities!
- ✓ Gather information about local and regional resources (organisations and people), private and public, that you and your group could tap into to provide support at various stages of the process by giving presentations, financial support or technical advice.
- ✓ Collect basic information about running a shop in your area. How much will the lease cost you? What are the rates? Is the local Council supportive of retailers? How would its officers react to a food co-op?
- ✓ Examine the competition, both local and national. Is the community already served by a co-op? Where do people shop for food? Where are the supermarkets? Is local produce readily

available? Are there regular farmers' markets nearby? Are people buying food online, and if so what and from whom?

- ✓ Visit other food organisations in your area (or if they are far away, contact them by phone) and see if they are able to offer any help to your group. See if there are any that could offer a mutually beneficial relationship with your group (for example between a dairy and your food co-op). Ask who their suppliers are and what terms they work on.
- ✓ Ensure that there are sufficient sources of supply for the co-op. It goes without saying that you'll need to ensure several good local suppliers of the food you intend to carry in your co-op!
- ✓ Do some research into the various regulations that govern food shops, including food and hygiene, health and safety, Sunday trading rules, licensing rules and waste management and recycling regulations.

### ***Common Pitfalls:***

Don't get your heart set on a retail space at this early point. To make a commitment on a long-term lease you will have to be much further down the road. You are not ready for that pressure yet, no matter how perfect the location is!

### ***Ask Yourself:***

Do you genuinely understand what a co-op is, and what running one will entail? Do you have realistic expectations? Will a co-op meet your group's and your community's needs? Do you have enough information to take the proposal of a co-op to your community with confidence?

### ***Nuts and Bolts Notes:***

You may also now want to look in the Appendices at Nuts and Bolts Notes 1: Holding Successful Meetings and 2: How to be a Good Meeting Facilitator.

## Step Two: RESEARCH

Now it is time to take all the learning you did in Step One and apply it. You need to assess whether there is enough interest in a co-op to justify further research and planning and whether the proposed co-op is likely to be successful. Is this just your dream, or do you realistically believe that you will be able to find support—enough support—to make it happen? That support will include not only a core group of people to get it off the ground (which is, if you haven't guessed, a **huge** job!) but also the support of the community. **If you build it, will they come? And if they come, will they keep coming?** The answer to these questions has to be “yes” or you are just wasting your own time. If the answer is “I believe so” then you may need to move more cautiously.

It is time for a meeting. Not with your core group but with the community. You need to plan it exceptionally well, you need to advertise it widely and then you need to hold it effectively. It is your chance to sell your vision to the people you hope to turn into members. Remember what your mother told you about first impressions? Well, it's true and if you blow the meeting, you will be putting yourself at a disadvantage. They will be looking at you, as well as your proposal, to assess whether or not they believe that you can pull it off. They will be asking themselves and each other: are you worth the risk of £10, £25 or £50 (or whatever the initial contribution is)?

In addition, co-ops of the kind we are talking about here are not something that the average person in that room on that night will know much, or perhaps anything, about. Not only do you have to sell yourself, but also you have to sell the idea of a co-op. Without boring them, or talking down to them, or trying to convert them, you have to explain to them with passion and conviction just exactly what a co-op is and how a co-op could improve their lives. You have to explain why it would be better for them to shop there than their local supermarket. You have to make them believe not only in you, but in your dream, too.

## ***The Detail:***

### *Stage One—Assessing Local Interest*

- ✓ Hold an information-gathering meeting for people who may be interested in getting involved. Publicise the meeting as widely as possible. Make the venue, time and date convenient, and have a contact person available to field inquiries via telephone or e-mail.
- ✓ Plan a clear meeting agenda and select a meeting facilitator who will be welcoming, efficient and effective—ideally someone with a local reputation for good judgement and probity.
- ✓ At the outset take care to explain, or have someone else explain, in clear terms exactly what a co-op is and how it would better the community. What is the community in need of, and how could a co-op meet that need? Distribute one or two simple handouts explaining how co-ops work and include the names and contact details for people on the steering committee. Encourage them to call.
- ✓ Consider inviting guest speakers to the meeting who can address the group. They could include a local food producer who is interested in working with a co-op, an elected official who will support the idea politically, a business leader who can offer financial support or someone from a successful co-op who can show them that it can work and be wonderful for them. It is good to have a visible show of support in the effort to gain the trust and respect of potential members.
- ✓ Allow plenty of time to field questions and allow people to express their concerns and interests.
- ✓ Be as clear and as honest as possible. Co-ops are not cure-alls and won't solve the world's problems. Make sure group expectations remain realistic.
- ✓ Ask for participants to express interest in a show of hands. Make sure it is explained to them that participation will require many of them to get involved on a nuts and bolts level, contributing time and money and energy as well as any and all useful and

- unique skills they may possess. Co-ops do not grow themselves.
- ✓ Use a questionnaire to get the contact details of all the participants. On the questionnaire get the participants to express their level of interest. Also use the form to find out their current food buying habits. Where do they shop? How much do they spend? What do they need? Some people feel nervous about expressing their thoughts publicly but don't mind writing them down, especially anonymously.
  - ✓ If there is sufficient interest, elect a steering committee and draft a simple mission statement. Make sure it is clear and concise—just a few sentences that give you something to build on. Then have those present vote to adopt the statement.

### *Stage Two—The Follow Up*

Now you need an in-depth survey of potential members. It is necessary to find out the common needs of all of the potential members, as well as the co-op's potential for sales.

This can also provide a good opportunity to ask potential members about any skills they may have which could aid the co-op, as well as to enquire (confidentially, of course) about how much cash might be gifted or loaned to the co-op by potential members. It is this foundation onto which all of the future efforts will build. If there are funds available, a professional could assist with the drafting and compilation of the survey. Areas like volume of potential business, facilities, operating costs and sources of capitalisation all must be explored.

Once the information is collected, it must be digested. If the Steering Committee is large enough it might consider dividing up the tasks. Some areas of interest to explore could include:

- ❁ Meeting with potential suppliers and producers to assess their needs, margins and level of interest in getting involved with a co-op.
- ❁ Identifying possible sources of funding, including grants and loans.

- ❁ Identifying possible sources of support such as development agencies, chambers of commerce, small business groups, government support agencies and any local business development groups.

Finally, a Feasibility Study must be commissioned. It must address at least four critical areas:

- ❁ The marketplace: size, opportunity, competition, trends;
- ❁ The skills and capabilities of the group to carry out the project;
- ❁ Basic financial needs and potential for growth;
- ❁ The anticipated design and project specifics of the co-op.

Outside experts will be invaluable in preparing this information. This is a major and complex project. A plan that is poorly designed or misleading in its facts, findings or conclusions can be extremely dangerous.

### ***Common Pitfalls:***

Don't be shy about asking your potential members to consider a financial contribution at this point. You will need to generate some capital in order to fund your survey and your feasibility study. Also, by asking people to put their money where their mouths are you will be able to get a more accurate picture of the true level of their commitment to the project. Inevitably, some people will be all hat and no cattle, as they say; others may over-estimate their ability to help; others may find their priorities change.

Some groups ask for a contribution of say, £50, promising to return most of it (perhaps £40) if the feasibility study shows the co-op will not be successful. But it is more practical to make this contribution non-returnable (unless the feasibility study is completed very quickly and has a negative outcome). There will be some modest expenses during the early days and it is not unreasonable to ask people who are interested in the co-op to contribute towards those costs.

### ***Ask Yourself:***

Is there sufficient interest and energy in the community? Are people willing not just to shop at a co-op, but to contribute towards the creation and maintenance of it? Does the feasibility study indicate that the co-op could succeed, and do the initial financial projections and assumptions make sense?

### ***Nuts and Bolts Notes:***

Now take a look in the Appendices at Nuts and Bolts Note 3: Responsibilities of the Steering Committee. This sets out some suggestions about how to organise your core group of supporters.

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## **Step Three: ORGANISE**

Once you have confirmed the commitment of your future members in principle, it is time for them to put their money where their mouths are! It is all well and good for everyone to talk a big game about how interested they are in a co-op, and how dedicated they are to the idea, but once you ask them to pick up a pen and their chequebook, are they still behind you?

All businesses need money (called “equity” or “capital”) and a co-op is no different. Money allows you to buy inventory, equipment (e.g. shelves, refrigerators, tills), pay staff and pay back interest and principal on any loans that have been taken out. Many of these costs are incurred before the co-op even opens. In most businesses, the initial pot of money invested is provided by the owners or shareholders, and other money may be lent to the business by creditors (e.g. banks). In a co-op the owners are the members, so the start-up share or “equity” capital must come from them.

Once a co-op is up and running, it uses member investments as well as commercial loans to purchase equipment, expand inventory, make improvements, renovate facilities and look into new services or business opportunities. Member equity gives the co-op its foundation and

### Case Study: **BLOCKLEY CO-OPERATIVE ASSOCIATION LIMITED**

Over the years many people have noted a decline in the quality of village life in Great Britain. Cost pressures have closed many village schools. Country churches have found it hard to maintain their congregations. Out-of-town supermarkets and shopping malls have put huge pressure on village shops and high streets. Most recently, a new programme of closing village Post Offices has begun.

Blockley in Gloucestershire is one such, apparently moving inexorably from a bustling village to one facing the closure of its Post Office and general store. Except the Post Office and shop aren't closing. Rather than simply allow their village to become another casualty of modern mega-stores, concerned residents got together, have got organized, and got involved. The result is that they have moved very quickly from outrage at the threat to their Post Office to setting a precise date for their opening day—the May Day Bank Holiday 2008.

Members of the Parish Council formed the "Blockley Save Our Shop Committee". Their stated purpose was to establish a plan for a community-owned combined general store/coffee shop/Post Office in their village. They spent 18 months organizing; outlining a detailed business plan prepared with input from a number of professional retail consultants, estimating a budget, locating an appropriate site, identifying grants and loans for which their project would be eligible, and then finally approaching their community with a well-organized long-term plan for their shop, asking them to become members with a very affordable £10 membership fee.

In due course the Committee became the Blockley Co-operative Association. They identified that they would need £70,000 in start-up costs. They are looking to the Village Retail Services Association (ViRSA) for a grant of £20,000 and a loan of a further £20,000. But this still leaves the Association to raise the remaining £30,000 from their community. Beyond the membership subscriptions at £10 per person, they are also soliciting "gifts" (donations of money which will not be re-paid as a loan would be) from residents. With over 220 members, and several generous gifts now committed, they have already raised £20,000—and are well on their way towards meeting their goal of their minimum funding target and their opening date.

broadly speaking the more member equity it has, the better off a co-op will be, as it is better able to stay independent from outside forces and to weather a downturn in sales.

This member equity can be structured in various different ways. Sometimes a group gets very lucky and has one or more patrons who can put up big chunks of money (which can be gifts, or loans to be repaid over time). Sometimes, as we have seen, the founding members contribute a certain sum of which a portion may be returned if the co-op does not get up and running. Sometimes a co-op may need to take a commercial loan out from a bank and this loan will need to be serviced (i.e. have its interest paid) and repaid according to an agreed schedule. The loan may need to be secured by the bank against assets of the co-op such as its lease. Member loans can also be negotiated and used, perhaps through the issuance of loan stock. The fact is that co-ops need money to get off the ground and, initially at least, most of it has to come from its members.

In order to secure financial commitments from your founding members, you will need to finalise your membership policy. What is the mission of the co-op? What are the terms of membership, and the costs? What are the rights and responsibilities that attach to the membership? Will members receive a discount on their shopping, and if so at what rate? Or will members receive an annual return? Can non-members shop there? Are members required to contribute labour? What is the joining fee? Is there an annual fee as well? Will there be a direct charge fee? Will it be stocking only local foods or will it also carry a certain amount of branded goods? Will it sell meat and fish, which may require special handling? Will it sell tobacco and alcohol?

All of these questions have to be answered, and more. At this stage you need to know what you will be getting from your members, and your members need to know what they will be getting from you!

### ***The Detail:***

As in the Blockley example, set a realistic goal for target membership levels based on how much money you need to raise and by what time:

how much in member contributions of share capital, and how much in loans from members or from outside. Create an inspiring action plan to achieve these goals. It is important to maintain enthusiasm among members and keep them informed about the co-op's goals as well as the your progress towards those goals. If someone is able to do it at a minimal cost, creating a website or e-mail newsletter is very useful for doing this. Nothing inspires hard work like tangible early success.

### *For the Membership System*

There are several different membership models used by co-ops. Is there a “best” type of membership? The simple answer is “no”. The best type of membership is the one best tailored to your own organisation. There are many models and it is crucial that you choose the model that will best serve your target community and that has the consensus of its founding members. The membership model and its complexity will be dictated by the corporate entity you adopt.

That said, arguably the simplest and most straightforward method (the one used by the Blockley Co-op) and therefore the one we propose you consider is one governed by rules of the IPS (Industrial and Provident Societies Act 1965-2002). It keeps membership levels equal (that is it is a one-tiered membership system with one-share one-vote at one-price), its rules of incorporation are very straightforward and recognized by all regulatory bodies which greatly facilitates the process of starting a co-op, and there is a tremendous amount of support available from various IPS organisations (such as ViRSA and FSA). It is worth repeating, however, that while an excellent system, the IPS system won't be right for every organisation.

Create a proposal covering all aspects of the co-op's membership system, including: equity requirements, types of membership (if more than one), minimum payment to join and payment options, additional fees (if any), share repurchase (refund) options and limitations, member benefits (e.g. discounts or annual surplus distribution) and every other relevant factor you can identify.

Once the Steering Committee has approved the membership structure, prepare a simple brochure explaining the co-op's membership system. If you haven't already done so, consider setting up a website with all of the relevant information. Prepare a membership application and other administrative materials. Have these documents reviewed by a solicitor (perhaps in exchange for free membership to the co-op!) to make certain that everything is in order. These documents will be the foundation of your success. While you will want to be careful with your capital, it is important that you don't skimp on legal advice. Getting the paperwork right is essential.

Set up an accurate record-keeping system of memberships and their benefits and nominate one person to be responsible for its upkeep (usually your financial officer, treasurer or accountant).

Develop plans for member recruitment. This could be a real opportunity to think creatively and get new people involved with the co-op. Ask members to reach out to members of their communities, whether it be their neighbours, people within their various civic organisations (schools, councils, churches, mosques or synagogues for example), friends and family, or absolutely anyone they think might want to get involved.

### *For a Membership Gift and Loan Programme*

Membership gifts and loans are often key elements for a successful co-op. Most co-ops will want to keep their membership subscription costs affordable in order to attract the greatest possible number of members. The amount of money raised by that strategy, however, may not be enough to reach the co-op's minimum start-up budget, especially in a small town or village. A way to remedy this problem is to solicit gifts and loans from co-op members who are able to give more.

Gifts are, of course, better than loans. A gift is given straight-out without any promise or hope of repayment. They are often linked to a specific hurdle faced by the co-op (such as a contribution to the initial lease or the shop re-fit or early inventory) or may be made

generally and put to use wherever and whenever needed most. Loans are also helpful but in the case of most co-ops, the money may only be returnable in limited circumstances (there isn't much security within a young co-op to support loans) and rates of interest may not be competitive.

- ✓ Determine how much the co-op will need to raise via member gifts and loans. Solicit as much as possible in the form of gifts and then with respect to loans, set limits as to the minimum and maximum size of the loans, and agree whether loan stock can be issued in exchange for such loans, and if so how. Set fair terms and rates.
- ✓ Create administrative documents to support the loans, e.g. promissory notes.
- ✓ Have a solicitor review (ideally, pro bono) the loan programme to be sure it complies with all relevant laws and won't generate any problems for the co-op in future.

### ***Common Pitfalls:***

A co-op is only as strong as its membership. Be sure to think very carefully not only about what has worked for other co-ops but also what you think will work specifically for your co-op. There are many ways that co-ops can be organised, and a successful co-op is one which will tailor its structure to its members' needs. Choose your words carefully. Don't promise "lifetime membership" in case the co-op has to change its rules in the future. Members may prefer to think in terms of making "an investment" rather than "paying a fee". Be sensitive to the promises your words are making, not just to manage expectations, but also because they may have legal repercussions.

### ***Ask Yourself:***

Is there sufficient membership commitment to get the co-op off the ground? Can you get enough start-up money from your founding

members to encourage further funding? Can you negotiate loan funding at reasonable rates?

***Nuts and Bolts Notes:***

Now take a look in the Appendices at Nuts and Bolts Note 4: A Short Guide to Consumer Co-op Membership; and 5: A Possible Membership Structure: The Blockley Co-op

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**Step Four: WORK IT OUT**

You have now done the initial research, and started to line up the money that the co-op will need to get started. It is time to present the findings of the Steering Committee to the members and decide if the answers to the questions posed are satisfactory enough to proceed with the project to the next stage.

There is no doubt that the findings will be a mixed bag (unless you are very lucky!). Some matters will be very straightforward, others will present problems and others will be real setbacks. But if the sum total of all of the reports is positive, put it to the members in a vote. Do they, the membership, with the full knowledge of the reports (the good, the bad and the flat-out ugly), want to proceed?

If the vote is “no” your task is simple. You wind things up, return any money left over to the founder members; or, better yet, first take yourselves down to the pub for a consolatory pint. If, on the other hand, the vote is “yes”, it is time to get down to the hard detail of opening a food co-op (although you still might want to have that pint—there is a **lot** of work ahead). Now you must hold a series of meetings in order to clear the legal hurdles: the members must vote to form the co-op, and vote to adopt a suitable memorandum and articles of association or rules. And of course, before the members can vote to do this, the relevant documents have to be drafted and reviewed. We cannot stress enough the importance of good legal

advice at this stage. Additionally, it is worth noting that especially in the start-up stage, finding a solicitor who is willing to work on a pro bono basis will be an invaluable asset to your group. There may be one amongst your membership or in a nearby community, one which would be served by the co-op. An alternative to hiring a lawyer is to use an organisation like Co-operatives UK, which is probably the UK's best single resource for co-ops. For a fee, they offer all of the practical and legal advice a group would need, including the appropriate legal template and associated documents. They also offer a complete registration service. There is a real advantage to using their service, as their model rules (in the case of Industrial and Provident Societies) are already familiar to and approved by the FSA. These constitutional documents are extremely important and you must get them right. Not only to please your members, but to please Her Majesty's Revenue and Customs!

### ***The Detail:***

#### *Publicise the Meetings*

- ✓ Reach out to absolutely everyone who has ever expressed any interest in the co-op by any means available (telephone, e-mail, fax, snail mail, fog horn, walkie-talkie, courier pigeon, whatever!). Tell them it's crunch time.
- ✓ Encourage everyone to bring other potential members to the meeting. Word of mouth is your best (and least expensive) friend.
- ✓ Prepare posters and public service announcements and any other method you can think of to get the word out about the co-op and the company formation meeting to the people you can't reach through your member contacts.

#### *When Presenting the Feasibility Study*

- ✓ Distribute a written agenda and copies of the Steering Committee's summary and recommendations.
- ✓ Have copies of the Feasibility Study available at the meeting.

- ✓ After the Steering Committee's report, allow members to discuss it point by point. It may be necessary to hold more than one meeting, depending on the length of the report.
- ✓ After satisfactory discussion, hold a vote of all potential members on whether to proceed with the co-op. If the vote is "yes", a resolution should state that the Steering Committee is responsible for preparing legal documents for the co-op.
- ✓ Members may also request that further research be carried out, or that changes be made to the Steering Committee report, if there are areas of serious controversy.

### *When Preparing and Approving Memorandum and Articles of Association*

- ✓ Whether or not the co-op decides to incorporate, it is important to prepare basic rules that spell out who will be members, how much capital members must contribute, what the decision-making body is and how it will be selected, how decisions will be made, and how these rules can be changed if they no longer suit the needs of the co-op. If the group has decided to incorporate, these rules will be included in the co-op's memorandum and articles of association or rules, depending on the corporate legal entity adopted.
- ✓ Arrange to have outside legal and business advice as necessary.
- ✓ Send a copy of the proposed memorandum and articles of association or rules to each member giving them a certain amount of time to respond with comments.
- ✓ With plenty of notice, call a meeting to vote for the approval of documentation. They must be accepted by a majority of the co-op's members.
- ✓ File the memorandum and articles of association as required by Companies House and other relevant bodies. Your solicitor will give you detailed information on this.
- ✓ Hold an election to choose the co-op's first Board of Directors and plan the first board meeting.

### *At the Board's First Meeting*

- ✓ Elect Directors and assign roles. In a typical business these will be the Chair, Manager (Managing Director, CEO), Company Secretary and Finance Director but aside from the formal status of Directors and Secretary you can vary titles (for instance, you may wish to distinguish your co-op from these conventional corporate titles and hierarchies).
- ✓ Approve a membership application, choose a bank or financial institution, arrange for appropriate book-keeping and financial reporting, and clarify how other responsibilities will be fulfilled.
- ✓ Organise committees to manage the major areas, such as:
  - Development of a business plan
  - Finance
  - Location and building
  - Member recruitment
  - Marketing
  - Training and staffing
  - Preparation to start commercial operations

### ***Common Pitfalls:***

The worst mistake you could make at this juncture would be to try to draft your own legal documents without properly qualified legal supervision and review. If you cannot find pro bono help then spend the money to get it done properly. The documents really must be reviewed by a solicitor, as much for the protection of the co-op and its members as anything else. They not only need to be clear and fair, but they need to be realistic.

### ***Ask Yourself:***

Other things to consider carefully are: Who will make up the Board of Directors? How regularly should those members be re-elected? How will elections be run? What is the quorum for meetings of the board and membership? Most co-ops think it is wise to allow for the

greatest possible access to the “power” positions, and the Board of Directors as well as other important positions should if possible rotate between the members. This recognises the importance of the members (and helps them to feel important), keeps them engaged and involved (which you want them to be) and helps them to learn new useful skills that they can apply to the co-op and beyond (which is good for the co-op, for them and for the community).

***Nuts and Bolts Notes:***

Now take a look in the Appendices at Nuts and Bolts Notes 6: The Board of Directors; 7: Incorporating your Co-op and 8: Synopsis of Industrial and Provident Society Co-op Rules.

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**Step Five: IDENTIFY**

The next step is to prepare a specific and detailed business plan. You will need this plan when you go to secure the balance of the money you will need to get the co-op up and running. You will have collected as much money as you can from members through your membership drives as well as member loans (and hopefully any grants you were able to find and qualify for) but it is unlikely that you will have raised all that you need. It is now time to go to the banks to get the rest. No one will lend money to a start-up business without a detailed business plan so you need to have one, and a good one at that. And it's not just for the bank: a good business plan will provide you with a timetable to your launch and well beyond, and it will give you a detailed set of financial projections against which you can measure your progress.

Preparing a business plan is a good exercise for anyone involved in a new business, even when things don't work out exactly as planned (they never do). The discipline of documenting your ideas and assumptions, projecting financial and operational figures, and pulling all of these elements together into one complete plan is invaluable.

When your business plan is finished, and your group is adequately funded, you will at last be in a position to take the final steps towards opening the doors of your co-op: settling on your shop site, and securing the lease for it.

### ***The Detail:***

#### *Preparing a Business Plan*

A business plan should cover all aspects of the co-op's expected operations: who is involved, who the customers are, what the co-op will sell, how it will operate, how it will be capitalised, and what the cost of operation will be. The plan should include a market study that explains and stands behind its financial projections.

A business plan needs to focus on every key facet of the co-op's potential business and operations. So it will usually include the following:

- ✓ Executive Summary – the key points of the plan, readable in a few minutes
- ✓ Main text
- ✓ CVs and perhaps written references on key management by outside experts
- ✓ Appendices – showing all the financial projections and their underlying assumptions

The main text of the business plan would normally include the following:

- ✓ Goals and strategy: what you are seeking to achieve, by when, how and milestones
- ✓ Market analysis: size, trends, nature, seasonality, existing suppliers, historic and anticipated growth
- ✓ Customer analysis: who are they, where do they shop now, what they look for in a food shop, why they will come to you

- ✓ Competitor analysis: strengths, weaknesses, opportunities and threats
- ✓ Product description: the nature of your offer, product mix, how it differs from the competition, why it is superior
- ✓ Implementation plan: suppliers, partners, stocking/merchandising, sales model, pricing policy, store location
- ✓ Sales and marketing plan: cover at least the first year after launch, showing expected sales by product and segment and including prices, costs, overhead, margins and returns. Look at other shops and make realistic assessments based on actual knowledge of your team or others, not guesses or purely mathematical projections
- ✓ Legal: nature of corporate entity, with details of key executives, board or steering committee members; licences, health and safety, permissions needed
- ✓ Funding: capital contributions and structure, sources and uses of cash, summary financial projections, scenarios showing the financial effects of over and under-performance

It can be very helpful to give real examples of similar business models that have worked. Do not be too nervous about using consultants and others with experience in business start-ups: their advice can be extremely valuable.

Hopefully you will have some of these people among your membership and they will be willing to donate some of their time and expertise to you.

Don't forget to investigate regional development programmes and grants that may be useful both for start-up funding and with developing a business plan.

### *When the Business Plan is Prepared*

- ✓ The Steering Committee or Board of Directors should prepare a report that summarises the business plan.

- ✓ Conclude the report with the Board or Steering Committee's recommendation to proceed or not to proceed with the co-op.
- ✓ The report should be made available to all members, and a summary should be presented at a membership meeting.

### *Closing the Financing*

- ✓ The sources from which you will raise money will be membership capital, gifts, public sector grants, loan stock and finally formal bank loans.
- ✓ Begin with start-up capital from members. It will be your foundation. Calculate how much money this will raise for the co-op. Be realistic. Remember that most new businesses that fail simply do so because they started with too little cash for operations.
- ✓ Then research alternatives, such as special start-up financing programmes, economic development money for job creation and revitalisation, and member loans.
- ✓ Contact local business or economic development agencies about the services and support they may be able to provide to a new business.
- ✓ Have just one or two duly authorised people conduct all negotiations with commercial lenders, and give regular reports to the Board as negotiations proceed. The business plan will be a critical element of your loan application.
- ✓ Make sure that potential lenders understand the co-op ownership structure. Individual guarantees should be avoided if possible. With sufficient member financing and a well-structured business plan, this may well be achievable.
- ✓ Vendor financing (loans from suppliers) will be an important part of your capital base. Find out what potential suppliers can offer your group in terms of credit terms, special help with operating orders, and technical assistance.
- ✓ Make sure that the business plan projections show the co-op's ability to repay any outside financing, even in scenarios where the

co-op is not doing well. Make certain that the terms of loans and other credit are acceptable to the co-op and represents a manageable burden.

***Nuts and Bolts Notes:***

Now take a look at Nuts and Bolts Notes 9: Estimating Start-up Costs and 10: Member Loans.

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**Step Six: NUTS AND BOLTS**

First you had a mission. Next you had members. Then you had money. Now, **finally**, it is time to build your co-op. Not the legal entity but the physical shop itself.

This is the part that many people fantasise about: What will the place look like? What are you going to call it? Of course the aesthetic elements are important—indeed in retail they are normally very important. But there are loads of other practical decisions to make. You must hire the necessary staff (for example, the manager), acquire the fixtures and equipment, finalise the shop's layout, establish accounts with suppliers and finally set up the shop itself. These considerations will depend on the make-up of your particular co-op. If you are going to have a café, for example, or a deli counter, you will have different equipment needs to those of a co-op that does not need to cater for fresh, unpacked food. The Village Retail Services Association (ViRSA) website offers a free Staff Handbook. Reading this handbook will give you a good idea of what you will need to ask of your staff, both voluntary and paid.

***The Detail:***

Your business plan should be your guide on what to do at this stage. One of the most important decisions made at this stage will be whom you hire to be the co-op's manager.

### *Hiring the Manager*

- ✓ Identify the skills you expect your first manager to have by preparing a clear job description. It should set out to whom the manager reports (generally the Board), the manager's goals and priorities, how his or her performance will be measured, and what compensation will be offered. Set a small number of clear goals and responsibilities for the manager in the first year, covering such things as achieving sales or surplus targets, communicating with members and recruitment.
- ✓ Advertise the position as widely as possible. Use as many local contacts as you can think of—economic development agencies, chambers of commerce, businesspeople, other co-ops, etc.—to publicise the job.
- ✓ Carefully screen all applicants. Check references and job experience personally and in detail. Give preference to candidates with experience in retail operations or the food industry. Do not ignore a candidate's "feel" for co-ops and their ethos and standards.
- ✓ Remember that the right manager for a start-up may not be the right manager in the long term. Some managers are natural entrepreneurs who thrive in start-up ventures, while others may do better at managing an established business.
- ✓ Design an interview process that allows input from a wide range of interested parties, but do not have too many interviews. Focus on the skills and experience a candidate has; ask open questions about how they have handled actual situations, not how they would handle a theoretical situation.
- ✓ Once the manager is hired, the role of the Board of Directors will almost certainly change. The Board will probably be less involved in operational decisions, as it allows the manager to take over. A good manager will want to use the Board's expertise where they can, however.

### *Other Considerations*

- ✓ Try to buy quality used equipment that will work in your shop. This can often be found at local auctions and business closures. Never pay full retail price if you don't have to! Save money smartly.
- ✓ Use outside experts well. If possible, have a professional negotiate your lease. Consult a grocery professional about your shop location, layout and merchandising. You are trying to develop not merely shelf space, but a retail environment that will push sales. Believe it or not, there is a well-established science to laying out shops so that people spend more money. The food is not at the back of a supermarket by accident!
- ✓ Pay great attention to your choice of name. Something local? Or whole-foody? Or just fun? Include the word “co-op” so customers know you are different. Think about how the name works in different languages and contexts: on the internet, say, or in a newspaper advertisement. Think about how you can extend the name to cover new areas that the co-op may want to get into. Does it work as a logo? Can you think of a second strap-line that sums up why you are different? Remember you will need to check that the name has not been used by another corporate entity, especially one in a similar business. This can easily be done by checking the companies' registry.
- ✓ Contact suppliers and distributors. Visit as many local suppliers as you can—the personal relationship with suppliers is invaluable. Negotiate credit terms, opening orders, and future ordering procedures. Many distributors can provide support in product placement and setting inventory. Brokers and manufacturers can also provide assistance, including special offerings for opening inventory. Try to learn from these businesses, but don't let them determine your product placement: it's your co-op! Look for good deals but don't make any commitments that may compromise the co-op.

- ✓ The co-op will need to comply with health and safety legislation, depending upon the type of food handled. However, it is important to set minimum guidelines for hygiene, and to ensure these are maintained. These will cover such basic matters as washing, cleaning and lavatory facilities. Contact should be made with the relevant local government health department at the time you are negotiating to lease your preferred premises.

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## Step Seven: **GRAND OPENING!**

You've made it! It's time to open the doors. Don't forget to publicise the co-op's early accomplishments to help create a positive image of the new shop in the community. Advertise your opening, and make it a party. Consider special offers and anything else you feel you can afford. The first few weeks are important because you need to get people in the door and shopping while they are still interested to try something new.

Co-ops are about good food, but they are also about good feelings. Be warm and friendly and make sure your team members are helpful and welcoming. To succeed, the co-op has to be different from the mega-stores. Let's face it, they'll get more variety at the corporate supermarkets. But will they get the same positive shopping experience? Will they get the local produce? You can't just sell the food, you have to sell the idea of the co-op—every day, with every sale. That is how you will keep members, and how you will get new ones.

Most shops have, in effect, two openings. The first is called a “soft opening” and is when you begin operations. It allows you to test your systems and operations thoroughly, generally with the most forgiving audience—your committed members. After a few weeks, once most of the obvious bugs have been worked out of the system, you can throw a big, heavily publicised grand opening. It is critical at this stage that good communication is maintained between the manager

and team and the wider co-op membership. Members should be told of problems, as well as the proposed solutions to those problems. Keeping them involved will ensure the members stay loyal to the co-op. Also, there is nothing like a warm, welcoming shop to encourage word-of-mouth publicity!

Once the co-op has been running for a few months, hold a planning meeting (or retreat, if you can afford it) for the management and the Board. They will need to discuss how well things are going: what is working and what is not. And they will want to plan on how to organise the second year. What changes will be made? Ideally, you should organise some training days to keep the co-op's leadership and management up-to-date with successful retail practices and new regulations. Also, consider having a member survey at this point to find out whether the co-op is meeting the needs of its members and to gauge member satisfaction.

Be prepared for the rough road that many shops face in their first year or so of operations. Opening a new shop requires you to keep a lot of balls in the air at the same time. No matter how well you plan and train, some of them will inevitably hit the deck faster or with a bigger crash than you had predicted. Don't panic if things aren't perfect—they never are. But don't allow yourself to be caught too off-guard when you encounter initial stumbling blocks. Be prepared to adapt to and overcome them as they appear.

Eventually, once the co-op's trading has settled extend the co-op's planning horizon to three to five years. Your co-op's ongoing success depends on constant attention to business basics and keeping in contact with members.

# 7.

## How Not To Fail



**OF COURSE NOT** every co-op will succeed. There will be circumstances that are simply beyond the control of the most competent and good-hearted people. Even the very best intentions and best efforts will not be enough if there isn't enough capital, if there aren't enough interested members, and if there isn't enough support in the community for a co-op.

However, there are ways to improve the chances your group has for success. Here, at the risk of some repetition, are ten top tips. They aren't a guarantee, but they are a good place to start.

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### 10 TOP TIPS

1. ***Be realistic as you plan your new co-op.*** Allow plenty of time for people to meet and discuss ideas. Remember that a co-op is owned by a group of people, and leaders will need to be open to new ideas from all members. Group decision-making tends to be slow, but it has the benefit of being more considered. Also, if

the co-op only fulfils the dreams of one or two people, it is unlikely to succeed. If it fulfils the need of a community, it is likely to be successful. Remember that most new co-ops take two years to get started.

2. ***Use all available resources.*** Local economic development organisations can provide invaluable support with market research, feasibility studies, business plans, and financial projections. Although your group may be different from others the agencies have worked with, basic principles apply to all types of businesses, including your new co-op. Also be on the lookout for resources which may be of specific use to you, such as governmental agencies which support small businesses, or rural areas or urban regeneration or minority controlled businesses or any other “niche” which you and your co-op might fit into.
3. ***Shamelessly use others’ experience.*** It’s unnecessary for you to repeat the mistakes made by other co-ops. Be mindful of lessons from the successes and failures of other co-op groups. Study the cases, and look for elements of their stories that apply to your own. Reach out to them and ask for advice. It is part of the co-op ethos to offer support to others within the co-op world.
4. ***Learn as much as you can about co-ops and the unique ways in which they operate.*** Many professionals you may work with, such as lawyers, accountants and business planners, may not be very familiar with co-ops. Many unique and somewhat obscure laws regulate co-ops, and very few professionals have much occasion to work with these laws. Whenever possible, hire professionals familiar with co-ops. If that isn’t possible or practical, make sure that someone familiar with co-op law reviews the work that is done for your group.
5. ***Plan carefully and don’t rush.*** Business fundamentals are just as important for co-ops as for any business. There are no short cuts. These fundamentals including thorough market research, preparing a business plan, securing adequate funding, and

creating a solid organisational structure consistent with what you are trying to achieve.

6. ***Start small.*** A new food co-op has a better chance of succeeding and surviving if it begins by successfully operating a single retail operation. A delicatessen, bakery or juice bar, while very appealing, require additional and specialised expertise. Be careful about spreading your limited management talent too thin, at least until you have experience and a successful track record to build upon.
7. ***Research all your options for obtaining financing and assistance.*** You will need some initial money to conduct research and prepare your co-op's business plan. Some economic development offices and other agencies have small amounts of money to assist groups with start-up financing, or they may be able to help you find such financing. Start-up financing is often a loan, which gets repaid if the plan proves viable and the business gets started. In some cases, grants may be available. It is worth taking some time to think 'outside the box' in order to come up with some less obvious sources of funding and advice.
8. ***Pay attention to business fundamentals.*** All successful co-ops must have sufficient capital (including enough cash to carry the co-op through the start-up phase). Business expertise, from the very beginning, is also vital to a co-op's success. Many studies have shown that the two main reasons for new co-op failure are insufficient capital and lack of business expertise. Keep this fact in the front of your mind at all times.
9. ***Listen to members and shoppers at every opportunity,*** and change if necessary. Use every available opportunity to get feedback from members and shoppers. What is working and what is not? What products do they buy, and which are left on the shelf? You won't be able to satisfy everyone all of the time, but it is important to make positive changes when you can. Successful co-ops have open lines of dialogue between manage-

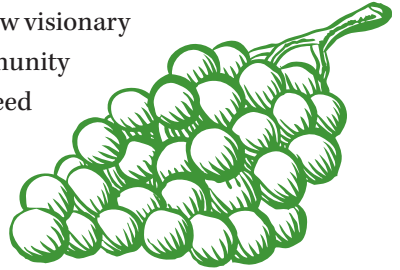
ment and members, but are also careful not to let a vocal minority dictate policy or influence the co-op's operations based on their own personal views. Most co-op members will only make their views known via their shopping habits, making those habits a very rich source of feedback.

- 10. *Get expert outside assistance and use it well.*** Advisers can provide invaluable experience and should not be viewed as a luxury. Your co-op has a much better chance of succeeding if you get assistance from those familiar with co-op law and finance. Do not be afraid to ask for help pro bono. Be sure that the professionals you do use are familiar with your goals and the unique aspects of your co-op. With any luck they will become members themselves.

# 8.

## Final Thoughts

**A CO-OP STARTS** with an idea. A few visionary people see a need within their community and believe that they can meet that need through a co-op. But actually setting up a co-op is just as complex and time consuming as setting up any other business. What makes it special is that its sole purpose is not the enrichment of a single person or group of investors: a co-op has the goal of enriching a whole community.



When a food co-op is successful it is good for the farmers, for the local consumers, for the neighbourhood where the shop is located and, frankly, anyone else who comes into its orbit. It brings great local food to great local people; people who want to shop differently, to support their local economy, to serve fresh and nutritious food to their families and friends, all while watching the pennies. Co-ops are for people who want to make a difference, in their own lives and in their neighbourhoods.

A co-op is hard work, as anyone who has made it to the end of this book can see. It won't turn out exactly as you expect, and it will probably take longer than you'd like. There is a chance that you will fail and even if you don't, there will most certainly be setbacks. But if you put in the required time and make it work, starting your own co-op

will be immensely rewarding. Beyond the rewards of the shop itself, you and your group will learn about business and develop a whole new set of useful skills—skills in finance, management, customer relations, sales and many other areas. You will have the chance to serve on the Board of Directors, run meetings, recruit members and think strategically about how to overcome obstacles and turn mistakes into successes as well as enjoy your triumphs. You'll have the chance to be a part of something significant.

And, best of all, if it succeeds, you'll be a part owner of a successful, valuable business that provides jobs, raises money and meets the daily needs of your friends, your family and your community. It's genius.

*Good Luck!*

## NUTS & BOLTS Note 1

### HOLDING SUCCESSFUL MEETINGS

We have already stressed the importance of being able to hold an effective meeting. But it is worth repeating that if you are not able to hold a successful meeting, then your project may well not get off the ground at all. Even the most laid-back social activists have to be able to control the agenda, eject a disruptive member, handle arguments without taking sides and even just stick to the agreed time-table.

All of these skills (and many more) are critical if you are going to build trust within your organisation. If your meetings are out of control then so is the organisation and you may as well pack up and go home. The good news is, however, that while holding a good meeting certainly is a skill, there are some basic guidelines that, if followed, will help any group keep its meetings effective and efficient. And after that, practice will make perfect.

#### *Before the Meeting: Be Prepared*

- ✓ Choose a time and location that will be convenient for as many people as possible. If your group has a large number of young parents in it, don't set a meeting for tea time. If your group has a large number of working people in it, don't set a meeting in the middle of a workday. Don't choose a pub (remember what Dr William King said!). Try a community or town hall, if you can get access. You are unlikely to get every person, every time, but by being judicious you can increase the odds of the getting the greatest number of people in the room. You also demonstrate to your members that you know who they are, and respect their time.
- ✓ Publicise the event widely. Make sure that the date, time and location are well known. Put up posters and signs in shops where you think potential co-op members might go. Try to get a press release into the local paper. List a contact person on your advertisements and encourage word-of-mouth promotion.
- ✓ Do your homework. Clearly define the goals of your meeting. Try to anticipate any areas of conflict as well as any logical questions you are likely to be asked.
- ✓ Choose a facilitator and note taker in advance. Many co-op groups rotate these positions in order to both foster a

#### Sample Agenda

- Introductions and agenda review
- Background and reports
- Discussion and decisions
- Any other business
- Set the next meeting time and place
- Adjourn

sense of equality within the group and to allow all members to develop their management skills.

- ✓ Prepare a written agenda for the meeting and distribute it well ahead of the meeting.
- ✓ Assign times for each agenda item. Make sure the meeting's goals are realistic for the time allotted. As a general rule, meetings should be kept to less than two hours.

#### ***At the Meeting: Build Trust***

- ✓ Make sure that the meeting is friendly and welcoming. Serve refreshments and greet people with a smile. Ask everyone attending to sign in with their name and contact details (this will be the first database of interest your group has!).
- ✓ Never forget that people are giving up their precious free time to be there. Respect their time by starting, and ending, the meeting as scheduled.
- ✓ Hand out copies of the agenda to everyone present. Ask whether anyone wants to add anything to the agenda, and if so, then ask for group approval (usually by a show of hands) to include the new item.
- ✓ Introduce yourself briefly.
- ✓ Review the purpose or goals of the meeting and if applicable, ask the participants to introduce themselves.
- ✓ Make sure that someone is taking minutes documenting where and when the meeting took place, the agenda discussed, what issues are being decided and what issues are being debated.
- ✓ Allow the chosen facilitator to run the meeting in an effective, productive and inclusive way.

#### ***At the Meeting: Preventing Bad Behaviour***

- ✓ Make sure the agenda has been agreed at the beginning of the meeting.
- ✓ Set ground rules of behaviour at the very first meeting (e.g. no interruptions, time limits, everyone having a chance to participate.)
- ✓ If someone's comments wander away from the subject, gently remind him or her of the goals of the meeting (e.g. "That is an interesting point, but today we are here to discuss...").
- ✓ If someone is dominating the discussion, remind the group of the importance of hearing many ideas. Call on other people to solicit their thoughts.
- ✓ If tension begins to build, adjourn for a short break.
- ✓ If the group comes to an impasse on an issue, set up a committee to work on it at another time rather than using the whole group's time during the meeting.

## NUTS & BOLTS Note 2

### HOW TO BE A GOOD MEETING FACILITATOR

Facilitators are not meant to be dictators or tyrants. The most successful ones do just as the title suggests; they **facilitate** the discussion of the issues at hand. They remain impartial and outwardly neutral (no matter how upset he or she may be on the inside!). They guide, gently (and sometimes not so gently) enforce the rules and do their very best to make sure that everyone has his or her say.

The role of facilitator can be a very tough one. The facilitator is the one in the firing line, in the judge's seat and often the counsellor's chair. As the facilitator, you have all eyes on you, good and bad. There are various tricks to keeping everything under control, however, and here are a few of them.

- ✓ Keep the discussion on topic but also encourage people to discuss their views.
- ✓ Call attention to disagreements. When handled openly, differing opinions can bring fresh solutions. Encourage people to speak for themselves and to be specific. Make certain that one or two vocal characters do not dominate the meeting. When possible, ask the quieter members to contribute their view on a subject.
- ✓ Allow disagreement but never personal attack.
- ✓ If the meeting is running over time, decide with the group how to proceed, either by extending for a specific amount of time or by rescheduling some agenda items to the next meeting.
- ✓ Conclude the meeting with a brief, positive summary of everything that was achieved in the meeting.
- ✓ Schedule the next meeting and remind everyone of that time, date and venue and end the meeting on time.

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## NUTS & BOLTS Note 3

### RESPONSIBILITIES OF THE STEERING COMMITTEE

The Steering Committee may simply be your initial "core group", formalised. Together they will co-ordinate all the tasks needed to move the co-op from its early stages through to the establishment of more formal structures. Depending on the group's time and financial situation, the Steering Committee may do the following tasks itself or it may delegate them to outside consultants.

Being a member is a position of great responsibility, and anyone considering accepting a nomination ought to think very carefully about his or her other commit-

ments. A co-op cannot afford any figureheads in its leadership positions. Everyone has to work, and those who choose to be in lead roles will have to work very hard! There is simply too much to do and typically too little money to get it done. After all, the whole point of a co-op is that everyone pulls his or her own weight.

***The Basic Responsibilities:***

- ✓ Co-ordinate all research including via specialised sub-committees
- ✓ Establish membership structure, survey actual and potential members, and recruit new members
- ✓ Manage the initial feasibility study, including financial projections
- ✓ Explore options for outside financing and pursue early discussions with financing agencies
- ✓ Report on progress and co-ordinate membership meetings as needed
- ✓ If initial research shows that a co-op is feasible, oversee business plan preparation
- ✓ Handle public relations, including inquiries from the media and publicity about the co-op's accomplishments and progress

***Suggested Sub-committees***

- ✓ *Operations Committee:* conducts the feasibility study, researches locations, handles real estate negotiations, manages research and inquiries as to equipment, regulations, suppliers, co-ordinates preparation of a business plan.
- ✓ *Finance Committee:* develops financial projections, researches funding options, co-ordinates a campaign for subscriptions and perhaps loans.
- ✓ *Membership Committee:* researches and assesses membership structures, prepares relevant paperwork, co-ordinates recruitment of new members, organises member communications (newsletters, email, website etc.) and meetings, surveys members, plans outreach into the community.

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## **NUTS & BOLTS Note 4**

### **A SHORT GUIDE TO CONSUMER CO-OP MEMBERSHIP**

A co-op membership programme has three goals:

1. To provide the money it needs to get started;
2. To create a sense of ownership among the co-op's members;

3. To clarify the co-op's structure as a genuine co-operative rather than simply a shop with a patina of ethical behaviour.

### *Types of Capital*

In business, there are essentially two kinds of capital: equity (money invested by the shareholders of a company or members of a co-op) and debt (money borrowed, mostly from outside sources such as banks). For a start-up co-op in particular, an important third source is grant or sponsorship funding.

Where does the money come from?

#### *Equity Finance*

- ✿ Membership dues or fees
- ✿ Membership shares or investments
- ✿ Surpluses!

#### *Grants, Gifts and Sponsorship*

- ✿ Members
- ✿ Wealthy individuals
- ✿ Companies and foundations
- ✿ Other grant-giving bodies

#### *Debt Finance*

- ✿ Outside loans (capital leases, lines of credit, commercial loans and mortgages)
- ✿ Member loans (see Nuts and Bolts Note 10 below)

Without sufficient member equity, a co-op is forced to seek its financing from outside sources. This, however, has distinct disadvantages. Suppliers can use their position to increase their prices, while, bank financing can be expensive and restrictive. They typically charge rates of interest reflecting the risks involved, which are high for any start-up. If, however, a co-op has a solid base of member equity, it is better able to negotiate with suppliers as well as obtain more favourable terms from banks and other financial institutions.

Best yet is to get as much money as possible, beyond membership capital, in the form of grants and gifts. This money comes with no strings attached and without the worry of repayment. It cannot be stressed enough that it is worth spending a fair amount of time finding sources of this type of funding; wealthy individuals or businesses who see the value of the co-op to the community ( for

example, a local dairy who may benefit from a new outlet in the co-op) and are willing to contribute more than the membership fee (often this is done anonymously). There are also regional and national organisations which support new co-ops and new food businesses (such as the Village Retail Services Organisation or ViRSA).

Here there is again some benefit to the IPS structure. Some co-ops offer grades of membership; with varying levels of cost which enable members to enjoy varying—though different—benefits. In a not-for-profit IPS, by contrast, the share capital may be limited to a nominal amount. The shares bought with membership fees are of par value (with no value above face value, if redeemable at all) and all profits and losses are common property of the co-op and its members. Additionally, membership is limited to one-membership one-vote and limits individual shareholding at £20,000 (unless shares held by other IPSs). It is obviously more democratic to have only one type of membership and to keep that threshold low so that everyone in the community can afford it. It allows the least well-off to benefit from the co-op and provides the better-off a chance to contribute more, if they wish, in a way which is not divisive to the community.

#### ***General Tips for organizing a successful membership system***

- ✓ Structure the costs and benefits to individual members and to the co-op so that they are advantageous for each side. The required membership investment must be great enough so that when combined with other sources of funding it provides the money needed to make the co-op viable. Try to set the cost of membership low enough not to exclude anyone.
- ✓ Try to keep membership administration simple and easy to maintain. It is easy to start quickly and wrong. Set things up carefully from the outset. Make membership simple so that it is attractive and easy to explain to new members.
- ✓ Hold down administrative costs that are passed directly to the members (e.g. fees for replacing lost cards) to a nominal level.
- ✓ Make sure the system's organisation reflects the Rochdale Principles of fairness, openness and democracy. New members should acquire all rights to membership as soon as they join, including voting rights. It is fundamental that all members are equal within the co-op.
- ✓ It is important to remind prospective members that if the co-op fails they may lose part or all of their member equity.

### A POSSIBLE MEMBERSHIP STRUCTURE: THE BLOCKLEY CO-OP

**SUMMARY OF THE RULES OF THE BLOCKLEY  
CO-OPERATIVE ASSOCIATION LIMITED  
(An Industrial and Provident Society registered with  
the Financial Services Authority with No. 30225R)**

#### 1. Objects

The objects shall be for the benefit of the community, to sustain, provide, encourage, facilitate or resuscitate village retail enterprises and in particular, shops, post offices, public houses and garages, including the acquisition of land, construction, improvements, alteration or adapting of buildings or dwelling houses and any other functions ancillary, supplemental or incidental to such objectives. (Obviously the immediate object is to maintain the village shop and re-establish the Post Office.)

#### 2. Powers

The Association shall have power to do all things necessary or expedient for the fulfilment of its objectives and in particular to act as managing agent, secretary or provider of services to any society, group of people, Parish Council or other like body having similar objectives. The Association may invest its funds in securities, bonds, mortgages, shares etc and will have power to borrow and to mortgage or charge any of its property.

#### 3. Shares

Shares will be issued upon admission to membership of the Association. The shares will not carry any right to interest, dividend or bonus. Each share will give the owner an equal say in the running of the Association. The liability of each Member is limited to the share value. Each member may hold one share only.

#### 4. Meetings

An annual meeting will be held within six months of the close of the financial year to receive the accounts and balance sheet and the reports of the Management Committee; to deal with the election of the Management Committee, the fixing of annual subscriptions (if any), the appointment of an auditor (if required) and any other business. A quorum will be ten members or 10% of the members, whichever is the greater. Voting will be by show of hands, but a secret ballot may be requested by at least two members at the meeting. At least 12 members or 10% of the members, whichever is less, may require an extraordinary meeting.

#### 5. Officers

The Management Committee will elect from its members such honorary officers as may be needed (e.g. Chairperson, Vice-Chairperson and Treasurer). The Committee may appoint a Secretary of the Association upon such terms as and such remuneration as it deems fit.

#### 6. Management Committee

The first Management Committee will comprise the Founder Members of the Association. Thereafter, membership of the Committee will be at least three and no more than fifteen members who are elected at the Annual Meeting. All members of the Committee will retire annually but be eligible for re-election. Only shareholders over the age of 18 will be eligible. Proper minutes will be kept of all proceedings and be open to inspection by any member of the Association. A quorum will be three members present.

#### 7. Powers and Duties of the Management Committee

To manage the Association and to pay all expenses and borrow or charge property of the Association as they deem fit, save for powers reserved to the members by statute or the rules to be exercised in General Meeting.

#### 8. Surplus

The Association will not trade for profit. Any surplus will be applied to general reserves for the continuation and development of the Association or to make payments for social or charitable purposes compatible with the objects.

#### 9. Auditors, Returns and Records

The Association may appoint an auditor each year but an audit of the accounts is no longer a requirement in accordance with the provisions of The Deregulation (Industrial and Provident Societies) Order 1996. Annual returns will be filed with the Financial Services Authority. Registers of Members, Books of Account, etc will be maintained.

#### 10. Dissolution

The Association may be dissolved only by the consent of 75% of the members. The net assets of the Association shall not be distributed amongst the members but shall be transferred to such organisation or organisations having objects similar to compatible with those of the Association as may be decided by the members.

#### 11. Inspection

A complete set of the Rules is available for inspection at [www.keepblockleyshop.co.uk](http://www.keepblockleyshop.co.uk) or by request from any member of the Management Committee.

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## NUTS BOLTS Note 6

### THE BOARD OF DIRECTORS

The Board of Directors is responsible for the co-op's actions and for ensuring that the business is managed well. The Board is an elected body that oversees the co-op on behalf of the members. The members of the Board only have authority as far as the Board's decisions go. They have no special individual power or influence independent of the Board. Typically the level of care to which a Board member is held is that he or she acts in a way that he or she reasonably believes to be in the best interest of the co-op and with such care as an ordinarily prudent person in a similar position would use in similar circumstances. All Directors are held to the same standard, regardless of their role on the Board.

#### *Basic Responsibilities of Directors of the Co-op*

The duties and responsibilities of Directors will be partly governed by the nature of the legal structure adopted by the co-op. These are derived from custom and practice ("common law") and through legislation. However, regardless of the nature of the structure, there are a number of clear duties and responsibilities, the key ones of which are referred to below:

### *Statutory*

The Directors are responsible for keeping proper accounting records with respect to transactions, assets and liabilities as are necessary to give a true and fair picture of the state of the affairs of the co-op. This includes producing annual accounts which must be audited, they must be made available at the co-op's registered office and lodged with the Companies Registry (in respect of a Companies Act entity) or the Financial Services Authority (in the case of an Industrial and Provident Society).

In addition there are a number of other general statutory requirements relating to the nature of the co-op's correspondence and the type of information required on such correspondence.

### *Acting within the co-op's powers*

At all times the Directors must act within the powers set out in the co-op's constitutional documentation and thus care will need to be taken in drawing up both the objects and powers of the co-op.

### *Insolvency*

The co-op is covered by the insolvency legislation so that the Directors must not allow the co-op to trade when it cannot meet its liabilities. Thus, the Directors should ensure they keep abreast of trading progress of the co-op by reviewing management reports, monitoring key indicators of success (such as sale trends and inventory management) and evaluating management's overall performance.

### *Honesty and Good Faith*

All Directors must at all times act in the best interests of the Society and its members as a whole. They must exercise their powers, not only in good faith, but for proper purposes which includes keeping the affairs of the co-op confidential. Thus the Directors must never seek to make a secret profit from the co-op or benefit in any way from its activities other than through their membership entitlement.

### *Binding the co-op*

The Board of Directors can bind the co-op which thus strengthens the obligation on them to take care in exercising their powers and to seek advice whenever required.

### *Conflicts of Interest*

It is also important that Directors avoid conflicts of interest before exercising their powers and declare such conflicts before any discussion at board meetings takes place.

One of the Board's most important roles is the oversight of the co-op's management, who are hired by and accountable to the Board. It is very important that the Board stay focused on providing overall direction but not micro-management to those employees.

The Board should give guidance and guidelines but allow their management to get on with their jobs by focusing their guidance on two things: clearly defining the results to be achieved by management and setting realistic limits to guide the performance. Often the guidance to management comes in the form of official “directives” or, in other words, official tasks. They are often worded like this: *“Management shall present an annual capital and operating budget to the board in time for approval before the new financial year begins.”* Or, *“The Membership Committee shall research options for new member benefits and present a recommendation to the Board at its November meeting.”*

Directors give straightforward tasks and set realistic time frames for their completion. In this way everyone knows what is expected of everyone else. An effective Board is one of the greatest assets a co-op can have.

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## NUTS & BOLTS Note 7

### INCORPORATING YOUR CO-OP

The selection of the legal and corporate structure for your co-op will require considerable care and advice from a solicitor or accountant. There are, broadly, five legal vehicles that could be utilised: these are briefly described below, with a summary table at the end to allow you to compare their relative strengths and weaknesses.

#### ***Unincorporated Association***

Many clubs and societies are created through an unincorporated association and frequently village halls are, for example, owned by such a body. However, unincorporated associations have no legal personality and would be unattractive for a food co-operative as there is unlimited liability for those running the association.

#### ***Trust***

A non-charitable trust could likewise be created where trustees would own the assets of a co-op and administer those assets for the benefit of members of a co-op. However, again this would be unattractive for a food co-op as there would, likewise, be unlimited liability for the trustee.

#### ***Company limited by guarantee***

This would be a Companies Act entity with a membership and Board of Directors. It is the most commonly used corporate legal structure and provides limited liability. All members would “guarantee” a nominal sum (usually £1) in the event of insolvency. However, so far as co-ops are concerned, there would be a relatively complex structure to reflect the co-operative principle. However, such an entity does imply that it would be non-profit distributing working on behalf of its members.

## LEGAL VEHICLES FOR FOOD CO-OPERATIVES

LEGAL STRUCTURE	KEY FEATURES	OWNERSHIP, GOVERNANCE AND CONSTITUTION	IS IT A LEGAL PERSON DISTINCT FROM THOSE WHO OWN AND/OR RUN IT?
<b>UNINCORPORATED ASSOCIATION</b>	<ul style="list-style-type: none"> <li>• Informal structure</li> <li>• No statutory regulation of this structure;</li> <li>• Governed by own rules</li> <li>• No legal personality</li> </ul>	<ul style="list-style-type: none"> <li>• Nobody owns an unincorporated association</li> <li>• Run entirely according to own rules.</li> </ul>	<ul style="list-style-type: none"> <li>• No, it is an unincorporated entity and, as such, has no separate legal personality.</li> <li>• Those running it will have to enter into all contracts and hold all property in their own name.</li> <li>• Unlimited liability for those running the association who could be personally liable</li> </ul>
<b>TRUST</b>	<ul style="list-style-type: none"> <li>• Set up by way of trust deed.</li> <li>• Deed will set out the terms of the trust including the purposes for which assets are held and for whom.</li> <li>• Legal ownership is separated from beneficial ownership.</li> </ul>	<ul style="list-style-type: none"> <li>• Legal title in all assets is held by the trustees.</li> <li>• Beneficial ownership of the assets is with the beneficiaries of the Trust.</li> <li>• The trustees administer and manage assets for the benefit of the beneficiaries in accordance with the terms of the trust.</li> </ul>	<ul style="list-style-type: none"> <li>• No, it is an unincorporated entity and, as such, has no separate legal personality.</li> <li>• Trustees will have to enter into all contracts and all hold property in their own name.</li> <li>• Unlimited liability for trustees who could be personally liable.</li> </ul>
<b>COMPANY LIMITED BY GUARANTEE</b>	<ul style="list-style-type: none"> <li>• Incorporated vehicle</li> <li>• Board of directors and a membership</li> <li>• Flexible and familiar vehicle.</li> <li>• Most commonly used corporate legal structure.</li> </ul>	<ul style="list-style-type: none"> <li>• Directors manage business on behalf of members.</li> <li>• Some governance requirements are imposed by statute but, within those restrictions, there is considerable flexibility over internal rules.</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, it is an incorporated entity and, as such, has a separate legal personality.</li> <li>• The company itself enters into contracts and holds all assets.</li> <li>• Members' liability limited to amount of the guarantee,</li> <li>• Liabilities of the company sit with the company itself although directors may be personally liable in limited circumstances</li> </ul>
<b>COMMUNITY INTEREST COMPANY (CIC)</b>	<ul style="list-style-type: none"> <li>• Limited company structure specifically for social enterprises</li> <li>• Secure "asset lock" and a focus on community benefit. The asset lock means that all assets of the CIC and any surpluses generated by them are used for the benefit of the community.</li> <li>• CIC 'branded'</li> <li>• Can be a guarantee or a share company.</li> <li>• If a share company, can issue dividends to investors subject to a cap</li> </ul>	<ul style="list-style-type: none"> <li>• As for a company limited by guarantee above but subject to additional regulation to ensure community benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, it is an incorporated entity and, as such, has a separate legal personality.</li> <li>• The company itself enters into contracts and holds all assets.</li> <li>• Members' liability is limited to amount of the guarantee or the amount unpaid on shares.</li> <li>• Liabilities of the company sit with the company itself although directors may be personally liable in limited circumstances</li> </ul>
<b>INDUSTRIAL &amp; PROVIDENT SOCIETY (IPS) (COMMUNITY BENEFIT SOCIETY (BENCOMM))</b>	<ul style="list-style-type: none"> <li>• Incorporated entity</li> <li>• For the benefit of the community generally i.e not its own members</li> <li>• Board members and shareholders.</li> <li>• Common model in co-operative and housing sector.</li> <li>• Governed by the Industrial and Provident Societies Acts</li> </ul>	<ul style="list-style-type: none"> <li>• Board members manage on behalf of the members.</li> <li>• One member / one vote irrespective of the size of shareholdings</li> </ul>	<ul style="list-style-type: none"> <li>• Yes, it is an incorporated entity and, as such, has a separate legal personality.</li> <li>• The Society itself enters into contracts and holds all assets.</li> <li>• Members' liability is limited to amount unpaid on shareholdings.</li> <li>• Liabilities of the Society sit with the Society itself although board members may be personally liable in limited circumstances</li> </ul>

CAN ITS ACTIVITIES BENEFIT THOSE WHO OWN AND/OR RUN IT?	ASSETS "LOCKED IN" FOR COMMUNITY BENEFIT?	MEMBERSHIP FUNDING	COMMENTS
<ul style="list-style-type: none"> <li>Depends on own rules.</li> </ul>	<ul style="list-style-type: none"> <li>The rules of the association could provide for this but do not necessarily have to unless charitable status is being sought.</li> </ul>	<ul style="list-style-type: none"> <li>Difficult to achieve without detailed provisions in constitution.</li> </ul>	<ul style="list-style-type: none"> <li>Unattractive for food co-operatives as unlimited liability.</li> </ul>
<ul style="list-style-type: none"> <li>As the trust will not be charitable, then trustees can benefit from the trust.</li> </ul>	<ul style="list-style-type: none"> <li>Not necessarily.</li> <li>For co-operatives and social enterprises, assets would need to be locked in for community/public benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Difficult to achieve without detailed provisions in constitution.</li> </ul>	<ul style="list-style-type: none"> <li>Unattractive for food co-operatives as unlimited liability.</li> </ul>
<ul style="list-style-type: none"> <li>If not charitable, then yes, benefits can be paid.</li> </ul>	<ul style="list-style-type: none"> <li>For a food co-operative of social enterprise, assets can only be applied in furtherance of the company's objects (which would state that they were for public benefit)</li> <li>In addition, there would be a 'non distribution' clause ensuring that all surpluses were reinvested into the stated objects of the company</li> </ul>	<ul style="list-style-type: none"> <li>Arrangements could be incorporated for funding by members.</li> </ul>	<ul style="list-style-type: none"> <li>Company structure is complex for use in co-operatives although registration is relatively straight-forward</li> </ul>
<ul style="list-style-type: none"> <li>Yes, but must benefit wider community as well.</li> <li>Can pay limited dividends to private investors. There is a statutory cap on the amount of dividends payable which is set by the Secretary of State. The current maximum dividend per share is 5% above the base lending rate of the Bank of England. The other cap is on the amount of profits capable of distribution (currently, the aggregate cap is 35% of distributable profits).</li> </ul>	<ul style="list-style-type: none"> <li>Yes, through standard provisions which all CICs must include in their constitutions.</li> </ul>	<ul style="list-style-type: none"> <li>CICs are designed to incorporate shareholding arrangements which involve dividends for such shares</li> </ul>	<ul style="list-style-type: none"> <li>Relatively untried corporate entity. Could be used in co-operative environment</li> </ul>
<ul style="list-style-type: none"> <li>Co-operative structure can benefit its members whereas other IPSs must primarily benefit non-members.</li> <li>Asset lock applies.</li> </ul>	<ul style="list-style-type: none"> <li>Yes .</li> </ul>	<ul style="list-style-type: none"> <li>The IPS regime is adaptable in that loan stock can be issued to lenders and interest paid thereon.</li> </ul>	<ul style="list-style-type: none"> <li>Registration is more time-consuming. use of "model rules" reduces cost</li> </ul>

### ***Community Interest Company (“CIC”)***

The CIC is a comparatively new vehicle specifically designed for use for social enterprises. It incorporates an “asset lock” and a focus on community benefit. They can be particularly useful by allowing the CIC to be either a guarantee or share company. The latter can be useful where, for example, private investors wish to purchase shares which can pay dividends subject to a cap set by the relevant government department. Whilst a CIC could undoubtedly be used for a food co-op, it is relatively untried as a corporate entity.

### ***Industrial and Provident Society (“IPS”)***

The IPS is the most commonly used form of co-operative and is generally recommended to those involved in the field. As mentioned above, they are registered by the FSA and there are various sets of model rules to assist individuals wishing to create such a corporate entity. Whilst there are some similarities (particularly in the context of the wording of their governing instruments) between the three corporate entities, one or two features of the IPS are highlighted below.

#### *The Features of the IPS regime*

The FSA issue helpful guidance notes to assist with the registration of a bona fide co-operative society and, in particular, set out some of the basic requirements. An IPS adopts rules which must be prudent, fair, clear and well drafted and each IPS would qualify for registration if it is carrying on an industry, business or trade (such as a food co-op) and it is either a bona fide co-operative or if its business is run for the benefit of the community and there are special reasons why it should be registered as an IPS, rather than a company.

The FSA set out a number of conditions for registration as a co-operative, the first four of which also reflect the International Co-operative Alliance’s Statement on the Co-operative Identity (as set out in Chapter 4).

#### *Community of interest*

There should be a common economic, social or cultural need or interest amongst all members of the co-operative.

#### *Conduct of food co-op*

The food co-op will be run for the mutual benefit of the members, so that the benefit members obtain will stem principally from their participation in the business.

Participation may vary according to the nature of the business and may consist of:

- ✓ buying from or selling to the IPS;
- ✓ using the services or amenities provided by it; or
- ✓ supplying services to carry out its business.

### *Control*

Control of the IPS lies with all members. It is exercised by them equally and should not be based, for example, on the amount of money each member has put into the society. In general, the principle of “one member, one vote” should apply. Officers (i.e. Directors) of the IPS should generally be elected by the members who may also vote to remove them from office.

### *Interest on share and loan capital*

Where part of the business capital is the common property of the co-operative, members should receive only limited compensation (if any) on any share or loan capital which they subscribe. Interest on share and loan capital must not be more than a rate necessary to obtain and retain enough capital to run the business. Section 1(3) of the Industrial and Provident Societies Act 1965 states that an IPS may not be a bona fide co-operative if it carries on business with the object of making profits mainly for paying interest, dividends or bonuses on money invested with or lent to it, or to any other person.

### *Profits*

If the rules of the co-op allow profits to be distributed, they must be distributed amongst the members in line with those rules. Each member should receive an amount that reflects the extent to which they have traded with the co-op or taken part in its business. For example, in a retail trading society, profits might be distributed amongst members as a dividend or bonus on purchases from or sales to the society. In other societies (for example, social clubs) profits are not usually distributed amongst individual members but members benefit through cheaper prices or improvements in the amenities available.

### *Restriction on membership*

There should normally be open membership. This should not be restricted artificially to increase the value of the rights and interests of current members, but there may be grounds for restricting membership in certain circumstances, which do not offend co-operative principles.

There are some other conditions of registration which require, for example, that there should be at least three members and that the proposed name of the co-op must not be “undesirable”. It is always wise to check the name with the FSA as there are certain words (for example with a Royal connection) which are permitted and/or for which special permission may need to be sought.

## NUTS & BOLTS Note 8

### SYNOPSIS OF INDUSTRIAL AND PROVIDENT SOCIETY CO-OP RULES

As mentioned above it is always useful to utilise model rules for the registration of a food co-op as this would both facilitate speedy registration and assist the co-op's Shadow Board of Directors in drafting the necessary rules. Below is set out some of the standard provisions which will need to be considered by the Shadow Board.

1. The name of the Society will appear early in the rules.
2. The objects of the Society will need to be drawn as widely as possible and generally would state that they are wherever practicable in accordance with the co-operative principles. Generally the objects would incorporate a reference to carrying on the industry, business or trade of a retail or food enterprise and in particular shops, public houses or garages, including the acquisition of land, construction, improvement, alteration or adapting buildings or dwelling houses or any other functions ancillary, supplemental or incidental to such objects.
3. Whilst the powers could be listed at length, generally the IPS will be stated to have power to do all things necessary or expedient for the fulfilment of its objects, but that it could continue to confirm that the co-op could act as managing agent, secretary or provider of services to any society, group of people, parish council or other like body (whether incorporated or otherwise) having objectives similar to those of the co-op.
4. There will be a clause dealing with the value of shares and would be purchased for a nominal sum and be neither withdrawable nor transferable and shall carry no right, interest, dividend nor bonus and shall be forfeited and cancelled on cessation of membership from whatever cause. There is also a statement that the liability of members is limited to the amount remaining unpaid on that member's single share.
5. There would be various provisions relating to membership and cessation, including arrangements for expelling members.
6. Borrowing powers will need to be set out in the rules and will provide for the issuing of loan stock to members and the maximum amount of any borrowings, including loan stock. It will also provide power for the co-op to mortgage or charge any of its property.
7. There will be a number of provisions relating to general meetings covering such matters as the agenda for such meeting, its proceedings, the quorum and arrangements for voting, including provisions relating to proxy votes.
8. The rules will also contain provisions setting out the officers of the co-op, e.g. a

Chair, Vice-Chair and Treasurer and the numbers to be elected to its management committee or board. Often arrangements are made for retirement of board members on a three year cycle. There will be arrangements in respect of remuneration of board members restricted to services actually rendered to the co-op. There would be a number of provisions relating to resignation and removal of board members.

9. Arrangements for the proceedings at board meetings, together with the powers and duties of the board would be set out, together with a statement as to how funds can be invested and surpluses dealt with.
10. The remaining rules will contain a number of administrative issues such as the appointment of auditors, annual return arrangements, records and amendments to rules. Importantly, rule changes generally can only be amended by a vote of three quarters of all the members of the co-op and they are not valid until formal registration by the FSA.

In addition to the rules, the co-op is likely to incorporate a range of standing orders relating to the conduct of its business, including financial regulations dealing with issues such as cheque signing and authority to negotiate and enter into contracts on behalf of the co-op.

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## **NUTS & BOLTS** Note 9

### **ESTIMATING START-UP COSTS**

Many businesses fail because they run out of cash before they have properly got going. It is therefore essential to make a realistic estimate of your start-up funding needs. To do this you will need to estimate the costs of your business for at least the first year, and preferably year two as well.

Every business is different, and has its own specific cash needs at different stages of development, so there is no universal method for estimating your start-up costs. It may be that part or all of your co-op can be started on a shoestring budget, but some activities such as food preparation may require considerable up-front investment in inventory or equipment.

To determine your start-up costs, you must identify all the expenses that your co-op will incur during its startup phase. Some of these expenses will be one-time costs such as the fee for incorporating or price of a sign for your shop. Some will be ongoing, such as the cost of utilities, inventory, insurance, etc. Take these differences into account.

While identifying these costs, decide whether they are essential or optional. A realistic start-up budget should only include those things that are necessary to

start that business. These essential expenses can then be divided into two separate categories: fixed and variable. Fixed expenses include rent, utilities, administrative costs (like wages), and insurance costs. Variable expenses include inventory, shipping and packaging costs, and other costs associated with the direct sale of your products.

Look at how the co-op's need for cash may change if the business goes well or badly to start off with. If it goes well, you may need more cash quickly (to finance new inventory, for example). But if it goes badly, you may also need more cash quickly (to pay wages until sales pick up, for example). There are no hard-and-fast rules here. You have to look closely at your business and consider what cash it will need in order to flourish. When you have decided, add in a contingency amount. While having more cash on hand than you need can lead to over-spending, it is at least as likely that you will need or want the cash for other purposes anyway.

For all but the very smallest co-ops, it is essential to have someone to hand with spreadsheet skills and ideally some accountancy experience from the outset. This may mean hiring or borrowing an outside consultant. This is a wise investment!

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## NUTS & BOLTS Note 10

### MEMBER LOANS

Member loans to the co-op can provide a good source of financing at reasonable interest rates. At the same time, they offer members a good way to financially support the co-op while also earning a decent interest rate.

#### *Guidelines for a member loan programme:*

- ✓ Decide what kind of loan you need. Will you be paying the capital back at the end, or is there scope to pay some or all back early? Do you need to set up a fund for future repayment of loans?
- ✓ Only current members can make loans to the co-op;
- ✓ Establish a minimum loan amount that makes the paperwork and admin costs to the co-op worthwhile. A suggested minimum might be £5,000;
- ✓ Establish interest rates that are workable for the co-op (i.e. significantly below commercial loan rates) but will be attractive to members;
- ✓ Give members the opportunity to loan money to the co-op at various terms with longer-term loans earning higher interest rates. Start-up co-ops should avoid member loans of less than 5 years, except as “bridge” financing until other financing can be arranged;

- ✓ It's best to pay interest each year on the anniversary of the loan. Initially, the co-op may wish to suspend interest payments (to have interest accrue only) until after the first complete year of operation;
- ✓ Keep track of loan expiration dates and set up a schedule for future loan repayments. Make sure that many loans won't all be coming due at the same time, which can cause serious cash-flow problems;
- ✓ Make it clear in member loan materials that member loans are unsecured and that they are subordinated debt. This means that there is no collateral securing the debt. Make it clear, in addition, that if the co-op has to repay all its creditors, bankers and other suppliers will get paid before member lenders;
- ✓ A solicitor must review all member loans materials including the brochure, offering memorandum and promissory notes;

***Materials Needed for a Member Loan Program:***

- ✓ A simple brochure or offering memorandum that gives background, including terms and conditions, on member loans;
- ✓ A cover letter to send to prospective member lenders;
- ✓ A form to be used as a promissory note; and
- ✓ A record-keeping system to track loans, interest rates, interest payments, and loan terms.

# Appendix 1:

## National Co-operative Organisations

### FEDERAL BODIES

#### Co-operatives UK

Federal body for the UK Co-operative Movement  
Holyoake House, Hanover Street  
Manchester M60 0AS  
[www.cooperatives-uk.coop](http://www.cooperatives-uk.coop)  
Dame Pauline Green, Chief Executive

#### Country Markets Ltd.

Body representing 67 local co-operatives running and producing for markets in England, Wales and the Channel Islands  
Dunston House, Dunston Road, Sheepbridge  
Chesterfield S41 9QD  
[www.country-markets.co.uk](http://www.country-markets.co.uk)  
Suzanne McKenna, Principal contact

#### English Farming and Food Partnership (EFFP)

Body set up to support the development of farmer-controlled businesses, including co-operatives  
45 Ludgate Hill, London EC4M 7JU  
[www.effp.com](http://www.effp.com)  
Sion Roberts, Chief Executive

#### National Farmers' Retail

and Markets Association Limited (FARMA)  
A co-operative of farmers, producers selling on a local scale and farmers' market organisers  
The Greenhouse, PO Box 575  
Southampton, SO15 7BZ  
[www.farma.org.uk](http://www.farma.org.uk)  
Gareth Jones, Principal contact

#### Scottish Agricultural Organisation Society Limited (SAOS)

A representative body for Scottish agricultural and rural co-operatives specialising in co-operation among primary food producers  
Rural Centre, West Mains, Ingleston  
Newbridge, Edinburgh EH28 8NZ  
[www.saos.co.uk](http://www.saos.co.uk)  
James Graham, Chief Executive

### RETAIL CO-OPERATIVES

#### The Co-operative Group

The world's largest consumer co-operative organisation  
New Century House  
Manchester M60 4ES  
[www.co-operative.co.uk](http://www.co-operative.co.uk)  
Peter Marks, Chief Executive; Guy McCracken, Chief Executive, Food Retail; Tim Hurrell, Managing Director Designate, Food (will shortly take over from Mr McCracken); Debbie Robinson, Director of Marketing, Food

#### Midlands Co-operative Society

The UK's second largest co-operative society  
Midlands Co-operative Society, Hermes Road  
Lichfield, Staffordshire WS13 6RH  
[www.midlandscop.co.uk](http://www.midlandscop.co.uk)  
John Fitzgerald, Chief Executive

#### Milk Link

The largest co-operative milk provider  
[www.milklink.co.uk](http://www.milklink.co.uk)

#### Dairy Farmers of Britain

The second largest co-operative milk provider  
Alpha Building, London Road, Stapeley  
Nantwich, Cheshire CW5 7JW  
[www.dairyfarmersofbritain.com](http://www.dairyfarmersofbritain.com)

#### East of England Co-operative Society

Retail co-operative  
38 Carr Street, Ipswich, IP4 1EW  
[www.eastofengland.coop](http://www.eastofengland.coop)  
Richard Samson, Chief Executive

#### Midcounties Co-operative

Retail co-operative  
New Barclay House, 234 Botley Road  
Oxford OX2 0HP  
[www.midcounties.coop](http://www.midcounties.coop)  
Ben Reid, Chief Executive

#### Scottish Midland Co-operative Society

Retail co-operative  
Hillwood House, 2 Harvest Drive, Newbridge  
Edinburgh, EH28 8QJ  
[www.scotmid.com](http://www.scotmid.com)  
John Brodie, Chief Executive

### **Anglia Regional Co-operative Society**

Retail co-operative  
Park Road, Peterborough, PE1 2TA  
[www.arcs.co.uk](http://www.arcs.co.uk)  
John Chillcott, Chief Executive

### **Lincolnshire Co-operative**

Retail co-operative  
Stanley Bett House, 15/23 Tentercroft Street  
Lincoln LN5 7DB  
[www.lincolnshire.coop](http://www.lincolnshire.coop)  
Ursula Lidbetter, Chief Executive

### **Plymouth and South West Co-operative Society**

Retail co-operative  
88 Royal Parade, Plymouth, Devon PL1 1HA  
[www.psw.coop](http://www.psw.coop)  
Douglas Fletcher, Chief Executive

### **Southern Co-operatives**

Retail co-operative  
44 High Street, Fareham, Hampshire PO16 7BN  
[www.southern.coop](http://www.southern.coop)  
Mr G. R. Bennet, Chief Executive

### **Lothian, Borders and Angus Co-operative Society**

Retail co-operative  
46 Channel Street, GALASHIELS, Selkirkshire  
Scotland TD1 1BA  
[www.lothianco-op.co.uk](http://www.lothianco-op.co.uk)  
Mr R. Jamieson, Chief Executive

### **Heart of England Co-operative Society**

Retail co-operative  
22 Abbey St, Nuneaton, Warwickshire CV11 5BU  
[www.21stcentury.coop](http://www.21stcentury.coop)  
Ali Kurji, Chief Executive

### **Chelmsford Star Co-operative Society**

Retail co-operative  
220 Moulsham Street, Chelmsford, Essex CM2 0LS  
[www.chelmsfordstar.coop](http://www.chelmsfordstar.coop)  
Tony Gudgeon, Chief Executive

### **Scotlean Pigs**

Agricultural livestock marketing co-operative  
[www.scotlean.co.uk](http://www.scotlean.co.uk)  
John Barron, Managing Director

### **Tamworth Co-operative Society**

Retail co-operative  
5 Colehill, Tamworth,  
Staffordshire B79 7HA  
[www.tamworth.coop](http://www.tamworth.coop)  
Richard Hughes, Chief Executive

### **Health Stores (Wholesale) Ltd.**

Health foods distribution co-operative  
Unit 10, Blenheim Park Road  
Nottingham, NG6 8YP  
[www.thehealthstore.co.uk](http://www.thehealthstore.co.uk)  
Graeme Gunn, Managing Director

## **OTHER ORGANISATIONS**

### **Blockley Co-operative Association**

[www.keepblockleyshop.co.uk](http://www.keepblockleyshop.co.uk)

### **Co-operative College**

Holyoake House, Hanover Street  
Manchester M60 0AS  
[www.co-op.ac.uk](http://www.co-op.ac.uk)

### **Employee Ownership Association**

Mezzanine 2, Downstream Building  
1 London Bridge, London SE1 9BG  
[www.employeeownership.co.uk](http://www.employeeownership.co.uk)

### **Plunkett Foundation/Village Retail Services Association (ViRSA)**

The Quadrangle, Woodstock  
Oxfordshire, OX20 1LH  
[www.plunkett.co.uk](http://www.plunkett.co.uk)

### **Robert Owen Society**

Robert Owen House,  
18 Burgess Street  
Leominster, Herefordshire HR6 8BE  
[www.robertowen.org](http://www.robertowen.org)

### **Unity Trust Bank**

Nine Brindley Place  
Birmingham B1 2HB  
[unity.uk.com](http://unity.uk.com)

# Appendix 2:

## Directory of UK Food Co-Ops and Related Organisations

This appendix lists a wide range of food co-ops, farmers markets, food farms and organic food delivery services operating up and down the UK. Inevitably it is incomplete. If you know of other organisations that should be added to the list, please let us know.

### 1. SELECTED UK FOOD CO-OPS

#### Country Markets Ltd.

Dunston House, Dunston Road, Sheepbridge  
Chesterfield S41 9QD  
[www.country-markets.co.uk](http://www.country-markets.co.uk)

#### Dairy Farmers of Britain

Alpha Building, London Road, Stapeley, Nantwich,  
Cheshire CW5 7JW  
[www.dairyfarmersofbritain.com](http://www.dairyfarmersofbritain.com)

#### Involve

Green Park Station, Bath BA1 1JB  
[www.involve.co.uk/index.html](http://www.involve.co.uk/index.html)

#### Green Action Food Co-op

<http://www.luuonline.com/intheunionbuilding/greenactionfoodcoop.php>

#### True Food Co-op

Unit D6, Acre Business Park, Acre Road  
Reading RG2 0SA  
[www.truefood.coop/welcome](http://www.truefood.coop/welcome)

#### Oblong Food Co-op

Beulah Hall, 2 Beulah Mount  
Leeds LS6 2JZ  
<http://oblongleeds.org.uk/node/7>

#### Bristol Local Food

Front car park, The Gatehouse Centre  
Hareclive Road, Hartcliffe, Bristol BS13 9JN  
<http://www.bristollocalfood.co.uk/?p=52>

#### Fareshares

56 Crampton Street, London SE17 3AE  
<http://www.fareshares.org.uk/>

#### Rural Regeneration Unit

Unit C, Lakeland Business Park, Cockermouth  
Cumbria CA13 0QT  
<http://www.rru.org.uk/projects/rural-regeneration/>

#### Rainbow Community Food Co-op

<http://www.wdco.org/site/Rainbow-Community-Food-Co-operative/index.htm>

#### Scottish Agricultural Organisation Society Limited (SAOS)

Rural Centre, West Mains, Ingliston  
Edinburgh EH28 8NZ  
[www.saos.co.uk](http://www.saos.co.uk)

#### Essential Trading Co-operative Ltd

Unit 3, Lodge Causeway Trading Estate  
Fishponds, Bristol BS16 3JB  
[www.essential-trading.co.uk](http://www.essential-trading.co.uk)

#### Fruity Nutters

[fruitynutters@awkward.screaming.net](mailto:fruitynutters@awkward.screaming.net)  
02380 636 080

#### Riverside Market

Fitzhamon Embankment, Cardiff CF11  
[www.riversidemarket.org.uk](http://www.riversidemarket.org.uk)

#### Infinity Foods

67 Norway Street, Portslade  
East Sussex BN41 1AE  
[www.infinityfoods.co.uk](http://www.infinityfoods.co.uk)

#### Suma Wholefoods

Lacy Way, Lowfields Business Park  
Elland, HX5 9DB  
[www.suma.co.uk](http://www.suma.co.uk)

### 2. FARMER'S MARKETS

These are regular farmers markets that are members of the National Association of Farmers Markets. These markets operate within the guidelines laid out by the NAFM, meaning that you can be more confident that the produce you buy is local. See <http://www.rickstein.com/Farmers-Markets.html> for online details.

#### Aberaeron

Inner Harbour, Aberaeron, Ceredigion  
01970 828194

#### Aberystwyth

North Parade, Aberystwyth, Ceredigion, Wales  
01970 828194

**Abingdon**

Near the Market Place, Abingdon, Oxfordshire  
<http://www.tvfm.org.uk/>  
0870 241 4762

**Amptill**

Bedford Street Car Park, Amptill, Bedfordshire  
[council@amptilltowncouncil.org.uk](mailto:council@amptilltowncouncil.org.uk)  
01525 404355

**Andover**

High Street, Andover, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**Arundel**

Market Square, Town Quay, Arundel, West Sussex  
01789 865804

**Ascot**

Car Park 3, opposite race course, Ascot, Berkshire  
[www.tvfm.org.uk](http://www.tvfm.org.uk)  
0870 241 4762

**Axbridge**

Town Square, Axbridge, Somerse  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Aylsham**

Market Place, Aylsham, Norfolk  
01263 734580

**Bakewell**

Agricultural Business Centre, Agricultural Way,  
Bakewell, Derbyshire  
<http://www.bakewellabc.co.uk>  
01629 813777

**Banbury**

Cornhill Banbury, Oxfordshire  
<http://www.tvfm.org.uk/>  
0870 241 4762

**Barleylands**

Barleylands Craft Village & Farm Centre, Billericay, Essex  
<http://www.barleylands.co.uk/>  
01268 290229

**Barnard Castle**

Cobbles Barnard Castle, County Durham  
<http://www.teesdalefarmersmarkets.co.uk/>  
07759 832234

**Barnston**

Village Hall, Barnston, Essex  
01279 871532/07904 032393

**Basingstoke**

Outside Willis Museum, Basingstoke, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**Beaconsfield**

Windsor End, Old Town, Beaconsfield, Buckinghamshire  
<http://www.tvfm.org.uk/>  
0870 241 4762

**Beccles**

Beccles Heliport, Beccles, Suffolk  
01502 476240

**Bedford**

Harpur Square, Bedford, Bedfordshire  
[vphillips@bedford.gov.uk](mailto:vphillips@bedford.gov.uk)  
01234 221672

**Belper**

Market Place, Belper, Derbyshire  
01773 822116

**Bewdley**

Opposite Dog Lane Car Park, Bewdley, Worcestershire  
01905 795937

**Bingley**

Chapel Lane Market, Bingley, Yorkshire  
01535 670950

**Birmingham**

Birmingham New Street/Victoria Square, Birmingham  
0121 303 0300

**Blandford Forum**

The Corn Exchange, Blandford Forum, Dorset  
01305 848107

**Borough Market**

Off Borough High Street, London SE1 1TL  
<http://www.boroughmarket.org.uk/>

**Brackley**

Market Place, Brackley, Northamptonshire  
07775 938517

**Brecon**

Brecon Market Hall Brecon, Wales  
01874 610008

**Bridgend**

Awel y Mor, Porthcawl, Bridgend  
<http://www.bridgendfarmersmarket.co.uk/>  
01656 658963

**Bridgwater**

Fore Street, Bridgwater, Somerset  
01984 667252

**Bridport**

Arts Centre, Bridport, Dorset  
01305 848107

**Brigg**

Market Place, Brigg, Lincolnshire  
01652 657053

**Bristol**

Corn Street, Bristol  
0117 922 4016

**Broadway**

Village centre, Broadway, Worcestershire  
<http://www.worcestershirefarmersmarkets.net/>  
01905 795937

**Bromsgrove**

High Street Bromsgrove, Worcestershire  
01905 795937

**Bromyard**

Outside Leisure Centre, Bromyard, Herefordshire  
01873 890675

**Brough**

Brough Memorial Hall, Brough, Cumbria  
01768 342135

**Cardiff**

Fitzhamon Embankment, Cardiff  
Glamorgan, Wales  
<http://www.riversidemarket.org.uk/>  
02920 227892

**Cardigan**

Pendre Car Park, Cardigan, Cardiganshire  
01970 828194

**Castle Donington**

St Edwards School, Castle Donington  
Leicestershire  
01530 261379

**Cheddar**

Church House or Cliffe Street Car Park  
Cheddar, Somerset  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Chepstow**

Senior Citizen Hall, Chepstow, Gwent, Wales  
01600 712611

**Chipping Norton**

Market Square, Chipping Norton, Oxfordshire  
<http://www.tvfm.org.uk/>  
0870 241 4762

**Chipping Sodbury**

Town Hall, Chipping Sodbury, Gloucestershire  
01454 321010

**Christchurch**

Saxon Square, Christchurch, Dorset  
01305 848107

**Cirencester**

The Market Place, Cirencester, Gloucestershire  
<http://www.foodlinks.info/>  
01453 834777

**Coalville**

Market Hall, Coalville, Leicestershire  
01530 261379

**Colchester**

St Mary's Arts Centre, Colchester, Essex  
01206 282709

**Coleshill**

Church Hall Coleshill Warwickshire  
01608 664659/01299 250484

**Colne**

Market Street Car Park, Colne, Lancashire  
[www.colnemarket.co.uk](http://www.colnemarket.co.uk)  
01282 661240

**Congleton**

The Bristonestones Centre (next to Safeway) Congleton  
0151 261 1200

**Cranbrook**

Vestry Hall, Cranbrook, Kent  
01580 713843

**Crediton**

Market Square, Crediton, Devon  
01363 775928

**Dane**

End Dane, End Memorial Hall, Dane End  
01920 438947

**Darlington**

Market Place, Darlington, Co Durham  
<http://www.darlington.gov.uk/>  
01325 388691

**Deddington**

Market Place, Deddington, Oxfordshire  
01869 338282

**Dedham**

Assembly Rooms, Colchester, Essex  
01206 282709

**Doncaster**

Goose Hill, Doncaster Market, Doncaster, Yorkshire  
01302 886479

**Dorchester**

Poundbury, Dorchester, Dorset  
01305 848107

**Driffield**

The Showground, Kelleythorpe, Driffield, Yorkshire  
<http://www.driffieldshow.co.uk/>  
01377 257494

**Droitwich**

Victoria Square, Droitwich, Worcestershire  
01905 795937

**East Grinstead**

Chequer Mead Car Park, East Grinstead, West Sussex  
01444 477347

**Edinburgh**

Castle Terrace, Edinburgh, Scotland  
<http://www.edinburghhcc.com>  
0131 652 5944

**Ellesmere**

Port Adjoining Market Hall, Ellesmere Port  
Cheshire  
0151 356 6894

**Ely**

Market Square, Ely, Cambridgeshire  
<http://www.eastcambs.gov.uk/>  
01353 665555

**Epworth**

Market Place, Epworth, Lincolnshire  
01652 657053

**Exeter**

Fore Street/South Street, Exeter, Devon  
<http://www.exeter.gov.uk/>  
01392 665757

**Farnborough**

Queensmead Precinct, Farnborough, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**Felixstowe**

Trinity Methodist Church Hall, Felixstowe, Suffolk  
01379 384593

**Fleet**

Gurkha Square off High Street, Aldershot, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**Ford**

Ford Airfield, Ford West, Sussex  
02392 613601

**Frome**

Cheese and Grain Market, Frome, Somerset  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Gillingham**

The Methodist Chapel, Gillingham, Dorset  
01305 848107

**Glastonbury**

St John's Car Park, Glastonbury, Somerset  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Gloucester**

The Cross & Southgate Street, Gloucester  
<http://www.foodlinks.info/>  
01453 758060

**Grays**

High Street, Grays, Kent  
0118 945 1799

**Guildford**

High Street, Guildford, Surrey  
01483 444401

**Hailsham**

Hailsham Cattle Market, Hailsham, East Sussex  
01323 833359

**Harlow**

Market Square, Harlow, Essex  
0118 945 1799

**Harrison & Hetherington**

Borderway Mart Junction 43, M6 Carlisle, Cumbria  
01228 590490

**Harrogate**

Market Place, Harrogate, Yorkshire  
01423 556027

**Hartington**

Hartington Moor (Summer) Broomfield College  
(Winter) Hartington, Derbyshire  
<http://www.hartingtonfarmersmarket.com/>  
01629 534302

**Hatfield**

White Lion Square, Hatfield, Hertfordshire  
<http://www.welhat.gov.uk/>  
01707 357547

**Haverfordwest**

Riverside Quay Shopping Centre, Haverfordwest  
<http://www.pembrokeshire.gov.uk/>  
01437 776168/776173

**Haywards Heath**

Hazelgrove Road Car Park Haywards Heath  
01444 477347

**Heanor**

Market Place, Heanor, Derbyshire  
01773 841542

**Heathfield**

Co-op Car Park, Heathfield, East Sussex  
<http://www.heathfield.net/>  
01435 86279

**Hereford**

High Town, Hereford, Herefordshire  
01873 890675

**Hexham**

Market Place, Hexham, Northumberland  
01434 27039

**Highbridge**

Community Hall, Highbridge, Somerset  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Hinckley**

The Market Place, Hinckley, Leicestershire  
01530 261379

**Holmfirth**

Holmfirth Market Hall  
01484 223732

**Horsham**

Carfax Horsham West Sussex  
01403 733144

**Huntingdon**

Market Hill, Huntingdon, Cambridgeshire  
01480 388640

**Inverness**

Eastgate Shopping Precinct, Inverness  
Scotland  
01309 651206

**Kenilworth**

Talisman Square, Kenilworth, Warwickshire  
01608 664659/01299 250484

**Kidderminster**

High Street, Kidderminster, Worcestershire  
01905 79593

**Lampeter**

High Street, Lampeter, Ceredigion, Wales  
01570423200

**Leamington**

Spa Pump Room Gardens, Leamington Spa  
01608 664659/01299 250484

**Leicester**

Market Place, Leicester, Leicestershire  
01530 261379

**Leighton Buzzard**

High Street, Leighton Buzzard, Bedfordshire  
01525 38242

**Leominster**

Corn Square, Leominster, Herefordshire  
01873 890675

**Lewes Cliffe**

Pedestrian Precinct, Lewes, East Sussex  
01273 47090

**Leyburn**

Town Square, Leyburn, North Yorkshire  
01748 884414

**Lichfield**

Market Square, Lichfield, Staffordshire  
[www.lichfield.gov.uk](http://www.lichfield.gov.uk)  
01543 309853

**London**

Blackheath Railway Station Car Park  
London SE3  
<http://www.lfm.org.uk/>  
0207 704 9659

**London**

Ealing Leeland Road, West Ealing, London W13  
<http://www.lfm.org.uk/>  
0207 704 9659

**London**

Islington, Essex Road, London N1  
<http://www.lfm.org.uk/>  
0207 704 9659

**London**

Notting Hill Car Park off Kensington Place  
Corner of Kensington, Church Street, London W8  
<http://www.lfm.org.uk/>  
0207 704 9659

**London**

Peckham Town Square, London SE15  
<http://www.lfm.org.uk/>  
0207 704 9659

**London**

Corner of Pimlico Road and Ebury Street London SW1  
<http://www.lfm.org.uk/>  
0207 704 9659

**London**

Swiss Cottage Car Park of the O2 Centre, Finchley  
Road, London NW3  
<http://www.lfm.org.uk/>  
0207 704 9659

**London**

Wimbledon Park, First School, Havana Road  
London SW19  
<http://www.lfm.org.uk/>  
0207 704 9659

**Longdon**

Hanley Swan Village Hall, Longdon, Worcestershire  
01905 795937

**Loughton**

Centric Parade, Loughton, Essex  
0118 945 1799

**Maidenhead**

Grove Road Car Park, Maidenhead, Berkshire  
<http://www.greenlink-berkshire.org.uk/>  
01628 670272

**Maldon**

Swan Hotel, High Street, Maldon, Essex  
<http://www.maldon.gov.uk/>  
01359 270925

**Malvern**

Council House Car Park, Avenue Road, Malvern  
01905 795937

**Mansfield**

Buttercross, Market Mansfield, Nottinghamshire  
01623 463733

**Marylebone**

Cramer Street Car Park, London  
<http://www.lfm.org.uk/>  
0207 704 9659

**Melton**

Mowbray Cattle Market, Scaford Road, Melton,  
Mowbray, Leicestershire  
01664 562971

**Milford**

Secretts Farm, Chapel Lane, Milford, Surrey  
[www.waverley.gov.uk/farmersmarket](http://www.waverley.gov.uk/farmersmarket)  
01483 523203

**Monmouth**

Shire Hall, Monmouth, Monmouthshire, Wales  
01600 712611

**Morpeth**

Town Hall, Morpeth, Northumberland  
01670 535148

**Moseley Moseley**

Green Moseley West Midlands  
0121 449 3156

**Needham**

Alder Carr Farm, Needham, Suffolk  
<http://www.aldercarrfarm.co.uk/>  
01449 720820

**Newbury**

Market Place, Newbury, Berkshire  
<http://www.tvfm.org.uk/>  
0870 241 4762

**Newcastle upon Tyne**

Grey's Monument, Newcastle upon Tyne  
0191 211 5533

**Newport**

St Thomas Square, Newport, Isle of Wight  
01983 865720

**Newton Abbot**

Newton Abbot Market, Courtenay Street, Newton  
Abbot, Devon  
<http://www.teignbridge.gov.uk/>  
01626 353567

**North Weald**

Weald Hall Farm, Canes Lane, North Weald, Essex  
0118 945 1799

**Northallerton**

Applegarth Car Park, Northallerton, North Yorkshire  
01748 884414

**Norwich**

Norfolk Showground Norwich Norfolk  
<http://www.norfolkvents.co.uk/>  
01953 681715

**Nyetimber**

Vineyard Gay Street, West Chiltington,  
W Sussex RH20 2HH  
[www.nyetimber-vineyard.com/](http://www.nyetimber-vineyard.com/)  
01798 813989

**Olney**

Market Place, Olney, Buckinghamshire  
01234 711679

**Orton**

Orton Market Hall, Junction 38, M6 Orton  
Cumbria  
<http://www.ortonfarmers.co.uk/>  
Jane Brook 01539 624899

**Oswestry**

The Bailey Head, Oswestry, Shropshire  
<http://www.oswestry-tc.gov.uk/>  
01691 680222

**Oundle**

The Market Place, Oundle, Northamptonshire  
01832 272055

**Penrith**

Market Square, Penrith, Cumbria  
01768 212477

**Petersfield**

Market Square, Petersfield, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**Plymouth**

Armada Way, Plymouth, Devon  
<http://www.plymouthpanniermarket.co.uk/>  
01752 306551

**Pooley Bridge**

Village Centre, behind Sun Hotel, Pooley Bridge  
<http://www.ortonfarmers.co.uk/>  
01539 624899

**Princes Risborough**

High Street, Princes Risborough, Buckinghamshire  
<http://www.tvfm.org.uk/>  
0870 241 4762

**Reading**

The Cattle Market, Great Knollys Street Reading  
<http://www.tvfm.org.uk/>  
0870 2414762

**Ribblesdale**

Clitheroe Auction Mart, Lincoln Way  
Ribblesdale, Lancashire  
<http://www.auctionmart.co.uk/>  
01200 42332

**Ripley**

Market Place, Ripley, Derbyshire  
01773 841542

**Rochester**

Corporation Street Car Park, Rochester, Kent  
<http://www.medway.gov.uk/>  
0777573 6116

**Rolvenden**

Parish Church of St Mary the Virgin, Rolvenden, Kent  
<http://www.rolvendenfarmersmarket.co.uk/>  
01580 240763

**Romsey**

Broadwater Road Car Park, Romsey, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**Ross-on-Wye**

Below Market House, Ross-on-Wye  
Herefordshire  
01873 890675

**Rugby**

Clock Tower, Market Place, Rugby, Warwickshire  
01608 664659/01299 250484

**Saltash**

Fore Street, Saltash, Cornwall  
01752 844846

**Sandon**

Sandon Village Hall, Sandon, Hertfordshire  
01763 287216

**Shaftesbury**

Town Hall, Shaftesbury, Dorset  
01305 848107

**Sherborne**

Cheap Street, Sherborne, Dorset  
01305 848107

**South Molton**

Pannier Market, South Molton, Devon  
01769 572252

**Southam**

Market Hill, Southam, Warwickshire  
01608 664659/01299 250484

**Southsea**

Palmerston Road, Southsea, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**St Ives**

Sheep Market, St. Ives, Cambridgeshire  
01480 388929

**St. Neots**

Market Square, St. Neots, Cambridgeshire  
01480 388912

**Stafford**

Market Square, Stafford, Staffordshire  
01785 619408

**Staines**

Town Centre, Staines, Middlesex  
0118 945 1799

**Stanhope**

Durham Dales Centre, Stanhope, Co Durham  
<http://www.teesdalefarmersmarkets.co.uk/>  
07759 832234

**Stoke Newington**

The Old Fire Station, Leswin Road, London  
<http://www.growingcommunities.org/>  
0207 502 7588

**Stokesley**

The Square, Stokesley, North Yorkshire  
01748 884414

**Stonehouse**

Globe Inn High Street, Stonehouse  
<http://www.foodlinks.info/>  
01453 758060

**Stow-on-the-Wold**

The Square, Stow-on-the-Wold  
Gloucestershire  
<http://www.foodlinks.info%20mail/>  
01453 758060

**Stratford upon Avon**

Rother Street Market, Stratford upon Avon  
Warwickshire  
01608 664659/01299 250484

**Stroud**

Cornhill Market Place, Stroud, Gloucestershire  
<http://www.foodlinks.info%20mail/>  
01453 758060

**Sturminster**

Newton Market Place, Sturminster, Newton, Dorset  
01305 848107

**Takeley**

Silver Jubilee Hall, Takeley, Essex  
01279 871532/07904 032393

**Taunton**

High Street, Taunton, Somerset  
01823 680307

**Tavistock**

Bedford Square, Tavistock, Devon  
<http://www.tavistockfarmersmarket.com/>  
01822 820515

**Thirsk**

Town Square, Thirsk, North Yorkshire  
01748 884414

**Thornbury**

St Mary Centre, Thornbury, Gloucestershire  
01454 888822

**Tiverton**

Pannier Market, Tiverton, Devon  
01884 243351

**Towcester**

Richmond Road Car Park, Towcester  
Northamptonshire  
01327 322317

**Tunbridge Wells**

Civic Way, Tunbridge Wells, Kent  
01892 554244

**Twickenham**

Holly Road Car Park, London TW1  
<http://www.lfm.org.uk/>  
0207 704 9659

**Uckfield**

Weald Hall, Civic Centre (November to March) Luxford  
Car Park (April to October) Uckfield East Sussex  
01825 760646

**Vale Royal**

Kelsall Eddisbury Fruit Farm, Kelsall, Cheshire  
<http://www.eddisbury.co.uk/>  
01829 759157

**Wareham**

Town Hall, Wareham, Dorset  
01305 848107

**Warwick**

The Market Place, Warwick, Warwickshire  
01608 664659/01299 250484

**Wayland (Watton)**

Watton High Street, Watton, Norfolk  
<http://www.wayland.org.uk/>  
01953 883915/881709

**Wellingborough**

Market Place, Wellingborough  
01933 231739

**Wellington**

Scout Hall, Wellington, Somerset  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Wells**

The Market Place, Wells, Somerset  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Wem**

Leek Street, Wem, Shropshire  
01939 232771

**Weston-super-Mare**

Town Square, Weston-super-Mare, Somerset  
01934 634850

**Whittlesey**

Market Place, Whittlesey, Cambridgeshire  
01354 622229

**Wimborne**

Corn Market Wimborne Dorset  
01305 848107

**Wincanton**

Memorial Hall High Street, Wincanton  
Somerset  
<http://www.somersetfarmersmarkets.co.uk/>  
01458 830801

**Winchcombe**

Hayles Fruit Farm, Toddington, Winchcombe,  
Gloucestershire

01453 758060

**Winchester**

Middle Brook Street, Winchester, Hampshire  
<http://www.hampshirefarmersmarkets.co.uk/>  
01962 845135

**Wisbech**

Market Place, Wisbech, Cambridgeshire  
01354 622229

**Witham**

The Grove Shopping Centre, Witham, Essex  
[manager@groveshopping.co.uk](mailto:manager@groveshopping.co.uk)  
01376 519440

**Witney**

The Green, Witney, Oxfordshire  
[www.tvfm.org.uk](http://www.tvfm.org.uk)  
01993 861482

**Woking**

Town Square, Woking, Surrey  
Ian Young 01483 743208

**Wokingham**

Market Place, Wokingham, Berkshire

**Wolvercote**

Wolvercote School (Off First Turn) Oxford  
Oxfordshire

01865 310693

**Woodbridge**

Community Centre, Woodbridge, Suffolk  
01379 384593

**Worcester**

Royal Worcester, Severn Street, Worcester  
01905 795937

**Wye**

The Green, Wye, Kent  
<http://www.wyefarmersmarket.org.uk/>  
01233 813303

**York (Murton)**

York Auction Centre, Bridlington Road, York  
[www.ylc.co.uk/farmermkt](http://www.ylc.co.uk/farmermkt)  
01904 489731

## York

Parliament Street, York, Yorkshire

<http://www.york.gov.uk/>

01904 551355

### **English Farming and Food Partnership (EFFP)**

45 Ludgate Hill, London EC4M 7JU

[www.effp.com](http://www.effp.com)

### **National Farmers' Retail and Markets**

#### **Association Limited (FARMA)**

The Greenhouse, PO Box 575

Southampton, SO15 7BZ

[www.farma.org.uk](http://www.farma.org.uk)

## 3. FOOD FARMS

The following food farms produce all manner of

home-grown foods. For online access see

[www.farm-direct.co.uk/farmers/direct/index.html](http://www.farm-direct.co.uk/farmers/direct/index.html).

## Scotland

### **Sunset Lodge Smallholding**

Claddach, Kyles, Lochmaddy, North Uist

01876 510355

### **Kintaline Mill Plant & Poultry Centre**

Benderloch, Oban, PA37 1QS

<http://www.poultryscotland.co.uk/>

01631 720223

### **Hazza Farm**

Culbo Road, Culbokie, Nr Inverness, IV7 8JX

01349 877789

### **Atholl Glens Organic Meat**

Mains of Killyechangie, By Pitlochry

Perthshire PH16 5NB

<http://www.athollglens.co.uk>

07771 714951

### **Wynford**

Kingswells, Aberdeen, AB15 8RQ

01224 744184

### **Findatie Farm Dairy**

Kinross, KY13 9LY

01592 840248

### **Lurgan Farm Shop**

By Aberfelby, Perthshire, PH15 2JQ

<http://www.lurganfarmshop.co.uk>

01887 829303

### **South Lodge**

Quothquan by Biggar

South Lanarkshire, ML12 6NA

<http://www.awp.co.uk/eggs/>

01899 220300

### **Mouldyhills**

Canonbie, Dumfriesshire, DG14 0XH

01387 371254

### **Conhess**

Waterbeck, Locherbie, DG11 3HW

01461 600227

### **Capelands**

Bowden, Melrose

Roxboroughshire TG6 9HQ

01835 870788

## England

### **Deepdale Water Buffalo**

Deepdale Head, Wigglesworth, Skipton

North Yorkshire BD23 4RH

<http://www.dinsdale.co.uk/buffalo/>

### **Storwood Manor**

Storwood, York YO42 4TG

01759 318230

### **Bursea Farm Shop**

Bursea Farm, Holme, Spalding Moor, York

01430 860348

### **Hillheads Farm**

Backworth Lane, Killingworth

Tyne and Wear NE27 0BQ

01912683841

### **Paxtons Farm Meat**

Long Slack Farm, Menwith Hill

Harrogate, North Yorkshire HG3 2 RL

01943 880627

### **Page Bank Farm**

Rampside, Barrow in Furness

Cumbria LA13 0QR

01229 821561

### **Conder Green Farm**

Conder Green, Lancaster LA2 0AN

01524 752174

### **Millbeck Farm**

Gt Langdale, Ambleside, Cumbria

01539 437364

### **Mealo Hill Farm**

Allonby, Maryport, Cumbria CA15 6PA

01900 881321

### **White Holme Farm**

Roweltown, Carlisle, Cumbria CA6 6LJ

01697 748058

### **Buckles Farm**

Barras, Kirkby Stephen, Cumbria CA17 4ES

<http://www.bucklesfarm.com/>

01768 341917

### **Park Hill Farm**

Hales, Market Drayton, Shropshire TF9 2QA

<http://www.parkhillfarm.co.uk>

01630 652178

### **Gate Farm**

Poole, Nantwich, Cheshire CW5 6AL

<http://www.greatastingmeat.co.uk>

01270 625781

### **Willow Tree Farm**

Mareham Gate, Mareham-le-Fen, Lincoln PE22 7SA

01507 568576

### **Stoop Farm**

Hollinsclough, Buxton, Derbys SK17 0NZ

01298 25494

### **Toz Angora's & Pygmy Goats**

Willows Farm, Marcham, Abingdon, Oxon OX13 6NU

01865 391404

### **The Rowans**

Station Road, Great Wilbraham, Cambridge CB1 5JA

01223 880886

**Welton Farm**

51 Priory Road, Ruskington, Sleaford  
Lincolnshire NG34 9DJ  
<http://www.prioryfreerangefoods.co.uk>  
01526 832574

**Highfield Farm**

Newton Lane, Wigston, Leicester LE18 3SH  
01162880887

**Withington**

Leigh, Stoke on Trent, Staffs ST10 4PU  
<http://www.copesfarm.freereserve.co.uk/aglink/>  
01889 502547

**Bank House Farm**

Stanford Bridge, Worcestershire, WR6 6RU  
<http://www.happymeats.co.uk/>  
01886 812485

**West Farm**

Ruckley, Shropshire SY5 7HR  
01694 731318

**Wickets Farmhouse**

Admaston, Telford TF5 0BS  
<http://www.dexterbeef.co.uk/>  
01952 242155

**Newton Organic Farm**

Westbrook, Dorstone, Hereford HR3 5SX  
01497 831388

**Whitleng Farm**

Whitleng Lane, Hartlebury, Kidderminster  
Worcestershire DY10 4HD  
01299 253463

**Clyro Hill Farm**

Cefn betws Bungalow, Clyro, Hereford HR3 5JL  
<http://www.clyrohillfarm.co.uk>  
01497 851255

**Botany Farm**

Farnham, Saxmundham, Suffolk IP17 1QZ  
01728 688166

**The Old Stables**

The Street, Wissett, Halesworth, Suffolk IP19 0JH  
01986 875765

**Alsa Farm**

Stansted, Essex  
<http://www.stockmaster.co.uk/mysite/alsafarm/>  
01279 812019

**Ashill Fruit Farm**

Swaffham Road, Ashill, Near Swaffham  
Norfolk, IP25 7DB  
01760 740050

**Risehill House**

Norwich Road, Scoulton, Norfolk, NR9 4NZ

**Chalk Farm**

Narborough, Norfolk  
01760 337808

**West Tofts**

Near Mundham, Thetford, Norfolk  
01842 878381

**Greenwoods Apple Juice & Cider**

The Ashes, Carleton Rode, Norfolk NR16 1NN  
01953 860356

**Barnards Farm**

Downham, Wymondham, Norfolk NR18 0RR  
01953 603401

**Ivy Farm Pork**

Ivy Farm, Thumb Lane, Horningtoft, Dereham NR20 5DY  
01328 700528

**Swanton Road Farm**

Swanton Morley, Dereham, Norfolk NR20 4PT

**Springfield Farm & Nursery**

Hall Lane, North Tuddenham, Dereham NR20 3DP  
01362 637270

**Northend Farm Produce**

Hinton Road, Darsham, Saxmundham, Suffolk IP17 3QS  
01986 784657

**Prince William Farm**

Wereham, Kings Lynn, Norfolk PE33 9BD  
01366 500656

**Orchard Farm**

56 Moorgate Road, Lower Green  
Hindringham, Norfolk NR21 0PT  
<http://www.orchardfarmproducts.com>  
01328 878174

**Lodge Farm**

Lower South Park Road, South Godstone, Surrey RH9 8LF  
<http://www.organiclamb.co.uk/>  
01342 893191

**Back to Nature Farm Produce**

Shabden Park Farm, High Road  
Chipstead Surrey CR5 3SF  
<http://www.shabdenparkfarm.com>  
01737 552744

**Christmas Tree Farm**

Amersham Road, Chesham  
Buckinghamshire HP5 1NE  
<http://www.christmastreefarm.co.uk/>  
01484 784031

**Watsons Dairies Ltd**

Bere Farm, Heath Road, Soberton  
Southampton SO32 3Q

**Highgate Farm**

Wootton Bassett, Swindon, Wiltshire  
01329 832127

**Larkworthy Farm**

Petrockstowe, Devon, EX20 3HQ  
01837 810691

**Dunns Dairy**

Beacon View, Drewsteignton, Exeter, EX6 6PF  
01647 231452

**Allen Valley**

17 High Street, Delabole, Cornwall PL33 9AA  
01840 212348

**Caradon Farm**

Pensilva, Liskeard, Cornwall PL14 5PJ  
01579 363570

**North Perrott Fruit Farm**

Townsend Farmhouse  
North Perrott, Crewkerne, Somerset TA18 7SR  
<http://www.parrrettbrandbrand.co.uk/>  
01460 73451

#### **Home Farm**

Newton St. Cyres, Exeter, Devon EX5 5AY  
<http://www.quickes.co.uk>  
01392 851222

#### **Court Barton Farm**

Court Barton, Winkleigh, Devon EX19 8HZ  
0183783657

#### **Whitfield Farm**

Falfield, Glos GL12 8DR  
<http://www.falfieldfruitfarm.co.uk>  
01454 261010

#### **West Forde Organics**

The Barton, Poughill, Crediton  
Devon EX17 4LE  
01363 866349

#### **North Nethercleave Farm**

Umberleigh, Devon EX37 9AD  
<http://www.south-west-snails.co.uk>  
01769 540103

### **4. ORGANIC FOOD DELIVERIES**

The following food delivery services can be found online at: [http://www.aboutorganics.co.uk/organic\\_food\\_drink/organic\\_food\\_online.htm](http://www.aboutorganics.co.uk/organic_food_drink/organic_food_online.htm)

#### **Scotland**

##### **Acme Organics**

By Castlecraig, Blyth Bridge, West Linton  
Scottish Borders, EH46 7DH  
[www.acmeorganics.co.uk](http://www.acmeorganics.co.uk)  
01721 752633

##### **Angus Organics**

Airlie Estate Office Cortachy, Kirriemuir,  
Angus, DD8 4LY  
[www.angusorganics.com](http://www.angusorganics.com)  
01575 570103

##### **Atholl Glens Ltd**

Mains of Killiechangie Farm, Pitlochry  
Perth and Kinross, PH16 5NB  
[www.athollglens.co.uk](http://www.athollglens.co.uk)  
01796 481482

##### **Bee Organic**

The Fens, Dronley rd, Birkhill, Dundee, DD2 5QD  
[bee-organic.co.uk](http://bee-organic.co.uk)  
01382 581548 / 07791 965753

##### **Black Face**

Weatherall Foods Limited, Crochmore House, Irongray,  
Dumfries, DG2 9SF  
[www.blackface.co.uk](http://www.blackface.co.uk)  
01387 730 326

##### **Blackmount Organics**

8 The Wynd, Biggar  
Lanarkshire, ML12 6BU  
[www.blackmountfoods.com](http://www.blackmountfoods.com)  
01899 221747

##### **FerryOrganics.com**

PO Box 10194, Dundee, DD5 2WT  
[www.ferryorganics.com](http://www.ferryorganics.com)  
01382 331540

#### **Grow Wild**

Unit 8 Block 3, Whiteside Industrial Estate, Bathgate,  
West Lothian, EH48 2RX  
[www.growwild.co.uk](http://www.growwild.co.uk)  
0845 226 3393

#### **Hugh Grierson**

Newmiln Farm, Tibbermore, Perth, PH1 1QN  
[www.the-organic-farm.co.uk](http://www.the-organic-farm.co.uk)  
01738 730201

#### **Scottish Organic Lamb**

Knockreoch, St Johns Town of Dalry, Castle Douglas,  
Dumfries and Galloway, DG7 3XS  
[www.scottishorganiclamb.co.uk](http://www.scottishorganiclamb.co.uk)  
01644 430354

#### **Stair Organic Growers**

11 The Yetts, Tarbolton, Ayrshire, KA5 5NT  
[www.organicgrowing.com](http://www.organicgrowing.com)  
01292 541369

#### **T.H. Carson**

The Cross, Mill Street, Dalbeattie,  
Dumfries and Galloway, DG5 2HE  
[www.thcarson.co.uk](http://www.thcarson.co.uk)  
01556 610 384

#### **The Whole Shebag**

South Cobbinshaw, West Calder  
West Lothian EH55 8LQ  
[www.thewholeshebag.com](http://www.thewholeshebag.com)  
01501 785436 / 07931 738767

#### **North West**

##### **1516 Beer Co. Ltd**

PO Box 320, Crewe, Cheshire CW2 6WY  
[www.1516beer.co.uk](http://www.1516beer.co.uk)  
01270 668718 / 01270 668801

##### **Dig Food**

Based in Chorlton, Manchester  
[www.digfood.co.uk](http://www.digfood.co.uk)  
07511 554 353 / 0161 881 9770

##### **Fetish for Food**

Bury New Road, Prestwich, Manchester, M25 1BD  
[www.fetishforfood.com](http://www.fetishforfood.com)  
0161 798 5558

##### **Howbarrow Farm**

Cartmel, Grange over Sands, Cumbria, LA11 7SS  
[www.howbarroworganic.co.uk](http://www.howbarroworganic.co.uk)  
015395 36330

##### **Mansergh Hall Farm Shop**

Mansergh, Kirkby Lonsdale, Cumbria, LA6 2EN  
[www.manserghhall.co.uk](http://www.manserghhall.co.uk)  
01524 271397

##### **Northern Harvest**

Kenyon Hall, Croft, Warrington, WA3 7ED  
[www.northernharvest.co.uk](http://www.northernharvest.co.uk)  
0845 602 3309

##### **Organics 4 U Limited**

Unit 7, Simpsons Business Centre, Buxton Road, Hazel  
Grove, Cheshire, SK7 6LZ  
[www.organics-4u.co.uk](http://www.organics-4u.co.uk)  
0161 456 3797

### **The Village Bakery**

Melmerby, Penrith, Cumbria, CA10 1HE  
www.village-bakery.com  
01768 881811 / 01768 881848

### **The Watermill**

Little Salkeld, Penrith, Cumbria CA10 1NN  
www.organicmill.co.uk  
01768 881523

### **North East**

#### **New Close Farm**

Witton Road, Sacriston, Durham. DH7 6NB  
www.newclosefarmshop.co.uk  
0191 3710565

#### **Northumbrian Quality Meats**

Monkridge Hill Farm, West Woodburn,  
Hexham, Northumberland.  
northumbrian-organic-meat.co.uk  
01434 270184

#### **Natural Collection**

c/o Department 7306, Sunderland, SR9 9XZ  
www.naturalcollection.com  
0870 331 33 33

#### **North East Organic Growers Limited (NEOG)**

NEOG, Earth Balance, Bomarsund  
Bedlington NE22 7AD  
01670 821070

#### **The Organic Pantry**

St Helens Farm, Newton Kyme, Tadcaster  
North Yorkshire, LS24 9LY  
www.organicpantry.co.uk  
01937 531 693

#### **The Organic Farm**

Low Leases Organic Farm, Low Street  
Nr Leeming Bar, North Yorkshire, DL7 9LU  
www.theorganicfarm.co.uk  
01609 748177

#### **Steenbergs**

6 Hallikeld Close, Barker Business Park, Melmerby,  
Ripon HG4 5GZ  
www.steenbergs.co.uk  
01765 640088

#### **Beano Wholefoods**

36 New Briggate, Leeds, West Yorkshire, LS1 6NU  
www.beanowholefoods.co.uk  
0113 2435737

#### **Doorstep Organics**

150 Woodsley Road, Leeds, LS2 9LZ  
www.doorsteporganics.co.uk  
0113 294 2944

#### **Forest Garden Organics**

44 Wareham Grove, Dodworth  
Barnsley, S75 3LU  
www.forestgardenorganics.co.uk  
01226 29053

#### **Org**

79 Great George Street, Leeds, LS1 3BR  
www.org-organics.org.uk  
0113 234 7000

### **Wales**

#### **Anglesey Sea Salt Company (Halen Mon Salt)**

Brynsiencyn, Anglesey, LL61 6TQ  
www.seasalt.co.uk  
01248 430871

#### **Beacons Veggie Boxes**

Pwllyn Brwnt Farm, Libanus, Powys, LD3 8NN  
www.beaconsveggieboxes.co.uk  
01874 636785

#### **Calon Wen Organic Foods Ltd**

Unit 4, Whitland Industrial Estate, Whitland,  
Camarthenshire, SA34 0HR  
01994 241368

#### **Cambrian Organics**

Horeb, Llandysul, Ceredigion, SA44 4JG  
www.cambrianorganics.com  
01559 363151

#### **Caws Cenarth Cheese**

Glyneathinog Farm, Pontseli, Boncath  
Dyfed, SA37 0LH  
www.cawscenarth.co.uk  
01239 710432

#### **Cwmrath Farm**

Summerhill, Stepaside, Narberth  
Pembrokeshire SA67 8LU  
www.pembrokeshirecoastorganicmeats.co.uk  
01834 813239

#### **Graig Farm Organics**

Dolau, Llandrindod Wells, Powys LD1 5TL  
www.graigfarm.co.uk  
01597 851655

#### **Green Cuisine**

Unit 2, Taff Workshops, Tresillian Terrace  
Cardiff, CF10 5DE  
www.greencuisineorganics.net  
029 2039 4321

#### **Herbs from Wales**

Cae Gwyn Herb Nursery, Carmel  
Anglesey, LL71 7DD  
www.herbsfromwales.co.uk  
01248 470231

#### **Rhug Organic Farm**

Rhug Estate, Corwen, Denbighshire, LL21 0EH  
www.rhugorganic.com  
01490 413000

#### **S & J Organics**

Llwyncrychddod, Llanpumsaint  
Carmarthen SA33 6JS  
www.sjorganics.co.uk  
01267 253570

#### **The Organic Pantry**

Margaret Street, Ammanford  
Camarthanshire, SA18 3AB  
www.organics-online.co.uk  
01269 596931

#### **Welsh Farm Organics**

Tyn Y Fron, Pentre, Mochdre, Powys, SY16 4JW  
www.welshfarmorganics.co.uk  
01686 627979 / 07050 265102

## West Midlands

### Authentic Bread Company

Strawberry Hill, Newent, Glos. GL18 1LH  
www.authenticbread.co.uk  
01531 828181

### Clyro Hill Farm

Clyro, Hereford, HR3 6JU  
www.clyrohillfarm.co.uk  
01497 820520

### Daylesford Organic

Daylesford, Nr Kington, Gloucestershire GL56 0YG  
www.daylesfordorganic.com  
0800 083 1233

### Ensors Organic Home Delivery

The Enterprise Centre, Valley Road, Cinderford  
Gloucestershire, GL14 2PB  
www.ensors.org  
0800 389 8220

### Flights Orchard Organics Ltd

Unit 3 & 4 Lower Road Trading Estate, Ledbury  
Herefordshire HR8 2DJ  
www.flightsorchardorganics.co.uk  
0845 6589808

### Get Real Organic Foods

Shotton Farm, Harmer Hill, Shrewsbury,  
Shropshire, SY4 3DN  
www.get-real.co.uk  
01939 290193

### Goodbehere Organics

Sutton Farm, Claverley, Bridgnorth  
Shropshire, WV5 7BL  
www.goodbehere.co.uk  
01746 710909

### Healthy Lifestyle Organics Ltd

Unit 2, Stockwood Business Park, Stockwood  
Nr Redditch B96 6SX  
www.hlorganics.co.uk  
01386 791555

### Home Acre Pork

Brays Tenement, Marton Hill, Welshpool, SY21 8JY  
www.homeacrepork.co.uk  
01938 580276

### Natural Grocery Store

150-156 Bath Road, Cheltenham GL53 7NG  
www.naturalgrocery.co.uk

### Organic Roots

Crabtree farm, Dark Lane, Kings Norton  
Birmingham, West Midlands B38 0B  
www.organicroots.co.uk  
(01564) 822294

### Slipstream Organics

34A Langdon Road, Cheltenham, GL53 7NZ  
www.slipstream-organics.co.uk  
01242 227273

### The Organic Box Company

Wolseley Bridge Farm, Wolseley Bridge  
Stafford, ST17 0XP  
www.theorganicboxcompany.co.uk  
07970 761414

## Tolivio

2nd floor, 15-16 Montpellier Arcade  
Cheltenham, Gloucestershire, GL50 1SU  
www.tolivio.co.uk

## East Midlands

### BeansOrganic Fruit n' Veg Delivery Service

www.beans.org.uk  
01629 57130

### Eden Farms

Old Bolingbroke, SpilsbyLincolnshire, PE23 4EY  
www.edenfarms.co.uk  
01790) 763582

### Goodness Foods

South March, Daventry NN11 4PH  
www.goodness.co.uk  
01327 706611

### James and Ruth North / River Nene Home Delivery

01664 823454

### Lower Hurst Farm

Hartington, Nr Buxton, Derbyshire, SK17 0HJ  
www.lowerhurstfarm.co.uk  
01298 84900

### Sealwood

Sealwood Lane, Linton, Derbyshire DE12 6PA  
www.sealwood.com  
01283 760841

### Sweet Earth Limited

Beaumont Enterprise Center, 72 Boston Road,  
Leicester, LE4 1HB  
www.sweetearth.co.uk  
0845 233 5599

### The Old Creamery Organics

www.theoldcreameryorganics.co.uk  
01889 590590

### Vin Ecology

Norfolk Street, Boston, PE21 9PB  
www.vin-ecology.co.uk  
0845 838 1790

### Wheelbarrow Organics

10a Saltergate, Chesterfield, Derbyshire, S40 1UT  
www.wheelbarroworganics.co.uk  
0845 200 6587

## London and the South

### Abel & Cole - The Greener Grocer

www.abel-cole.co.uk  
08452 62 62 62

### Bumblebee Natural Foods

30 Brecknock Road, London, N7 0DD  
www.bumblebee.co.uk  
020 7607 1936

### Curgil Coffee

44 Albany Road, Brentford, Middlesex, TW8 0NF  
www.burgil.com  
0208 560 0263

### Farmaround Ltd

Office B143, New Covent Garden Market, SW8 5PA  
www.farmaround.co.uk  
0207 627 8066

**Forman & Field**

30a Marshgate Lane, London, E15 2NH  
www.formanandfield.com  
020 8221 3939

**Fresh Food Co Limited**

The Orchard, 50 Wormholt Road, London W12 0LS  
www.freshfood.co.uk  
0208 749 8778

**Maison Plasse Ltd**

2 Sovereign Place, Wallingford, OX10 9GF  
www.maisonplasse.com  
01491 834 699

**Natoora.co.uk - The Online**

Farmers Market  
3G Hewlett House, Havelock Terrace, London SW8 4AS  
www.natoora.co.uk  
020 7627 1600

**The Organic Delivery Company**

70 Rivington Street, London, EC2A 3AY  
www.organicdelivery.co.uk  
0207 739 8181

**Patisserie Organic**

Unit D, 47 Allcroft Rd, London, NW5 4NB

**The Tea and Coffee Plant**

170 Portobello Road, London W11 2EB  
www.coffee.uk.com  
0207 221 8137

**Tolhurst Organic Produce**

2 West Lodge, Hardwick, Whitchurch on Thames  
Pangbourne, Reading, Berkshire RG8 7RA  
0118 9843428 or 01865 556151

**Uber Organic**

110 Gloucester Avenue, Primrose Hill London, NW1 8HX  
www.uberorganic.co.uk  
020 7096 8890

**Woodfield Organics**

www.woodfieldorganics.com  
07847 450358

**Vintage Roots**

Freepost, Reading, Berkshire, RG22 9ZZ  
www.vintageroots.co.uk  
0800 980 4992

**UK Organics**

Douglas House, 33 Douglas Road, Caversham,  
Reading, Berkshire, RG4 5BH  
www.ukorganics.co.uk  
0118 375 9 375

**Eat Organic**

15 Marlborough Avenue, Reading, Berkshire, RG1 5BJ  
www.eatorganic.co.uk

**Real Food Direct**

Real Food Direct, Bryants Farm, Kiln Rd, Dunsden,  
Reading, Berkshire, RG4 9PB  
www.realfooddirect.co.uk  
0118 946 4706

**Sheepdrove Organic Farm**

Warren Farm Office, Lambourn, Berkshire RG17 7UU  
www.sheepdrove.com  
01488 71659

**Fieldfare Organics**

Springfield Farm, Nash Lee Lane, Wendover HP22 6BG  
www.fieldfare-organics.com  
0845 601 3240

**Only Organic**

Unit 6, Notley Farm, Chearsley Road, Long Crendon,  
Buckinghamshire, HP18 9ER  
www.onlyorganic.org  
01844 238064

**Organic Trail**

10 St Pauls Court, Stony Stratford,  
Buckinghamshire, MK11 1LJ  
www.organictrail.co.uk  
01908 568952

**Organically Speaking**

2 Hartley Mews, High Street, Hartley Wintney  
Hampshire, RG27 8NX  
www.organically-speaking.co.uk  
01252 845577

**Arujo Organics**

39a Rochester Way, Twyford, Oxon, OX17 3JU  
www.arujo-organics.com  
01295 811140

**Chiltern Organics**

Frieth, near Henley-on-Thames, Oxfordshire  
www.chilternorganics.co.uk  
01494 883868

**FWP Matthews Ltd**

Station Road, Shipton under Wychwood  
Chipping Norton, Oxon. OX7 6BH  
www.fwpmatthews.co.uk  
01993 830 342

**M Feller Son & Daughter Organic Butchers**

54-55 The Oxford Covered Market  
Oxford, OX1 3DY  
www.mfeller.co.uk  
01865 251164

**Riverford Organic Vegetables Limited**

Wash Barn, Buckfastleigh Devon TQ11 0LD  
www.riverford.co.uk  
0845 6002311

**Body and Soul Organics**

1 Parade Court, Ockham Road South  
East Horsley, Surrey, KT24 6QR  
www.organic-gmfree.co.uk  
01483 282868

**Farnham Organics**

5 Station Hill, Farnham, Surrey, GU9 8AA  
http://www.farnhamorganics.co.uk  
01252 719101

**Headley Village Stores**

Village Hall Stores, Headley, Surrey  
www.headleystores.co.uk  
01372 377338

**Horti Halcyon**

Heath Mill House, Heath Mill Lane, Fox Corner,  
Worplesdon, Surrey. GU3 3PR  
www.hortihalcyon-organic.co.uk  
01483 232095

### **Real Food Direct**

Unit 4, Level 3, New England House  
New England Street, Brighton, Sussex, BN1 4GH  
www.realfood-direct.com  
01273 621222

### **The Sussex Wine Company**

47 South Street, Little Chelsea, Eastbourne  
Sussex, BN21 4UT  
www.thesussexwinecompany.co.uk  
01323 431143

### **Sedlescombe Organic Vineyard**

Cripp's Corner, Sedlescombe, East Sussex TN32 5SA  
www.englishorganicwine.co.uk  
01580 380715

### **Clare's Organics**

Barneys Barn, Berrycroft, Ashbury, Swindon  
Wiltshire SN6 8LX  
www.clareorganics.co.uk  
01793 710810

### **Deverill Trout Farm**

Longbridge Deverill, Warrminster, Wiltshire  
www.purelyorganic.co.uk  
01985 841093

### **The Tracklement Company Ltd**

The Dairy Farm, Pinkney Park, Malmesbury,  
Wiltshire SN16 0NX  
www.tracklements.co.uk  
01666 840851

### **Purton House Organic Farm**

Church End, Purton, Wiltshire, SN5 4EB  
www.purton-house.co.uk  
01793 770219

### **East**

#### **Castle Acre Organic**

Manor Farm, Castle Acre, King's Lynn  
Norfolk, PE32 2BJ  
www.castleacreorganic.co.uk

#### **Desmond Duncans Organic Box Scheme**

37 Ensign Way, Diss Norfolk, IP22 4GP  
www.organicsforall.co.uk  
01379 652101 / 07771 863230

#### **Heron Farm**

Long Drove, Waterbeach, Cambridge, CB5 9LR  
www.heronfarm.co.uk  
01223 441823

#### **Millfield Organics**

Mill Farm, Mill Lane, Tunstead, Norwich NR12 8HP  
www.millfieldorganics.co.uk

#### **Organic Connections**

Riverdale, Town Street, Upwell, Wisbech  
Cambs. PE14 9AF  
www.organic-connections.co.uk  
01945 773374

#### **Red Poll Meats**

Red Poll Meats, Cherry Tree House, Hacheston  
Woodbridge, Suffolk IP13 0DR  
www.redpollmeats.co.uk  
01728 748444

### **River Nene Organic Vegetables**

Stanley's Farm, Peterborough, Cambs. PE7 3TW  
www.rivernene.co.uk  
0845 078 6868

### **Shropshires**

Shropshire's, Barway, Ely, Cambridgeshire, CB7 5TZ  
www.shropshires.com  
01353 727 272

### **St Peter's Brewery**

St Peter's Hall, St Peter South Eltham  
Suffolk NR35 1NQ  
www.stpetersbrewery.co.uk  
01986 782322

### **The Cambridge Organic Food Company**

Penn Farm Studios, Harston Road, Haslington,  
Cambridge, CB3 7JZ  
www.cofco.co.uk  
01223 873300

### **The Olive Oil Store**

1 Saffron Road, Chafford Hundred, Grays,  
Essex RM16 6NA  
www.oliveoilstore.co.uk

### **South West**

#### **Better Food**

The Bristol Proving House, Sevier Street Bristol BS2 9QS  
www.betterfood.co.uk  
0117 935 1725

#### **Carley's of Cornwall Ltd**

34-36 St. Austell Street, Truro, Cornwall, TR1 1SE  
www.carleys.co.uk  
01872 277686

#### **Clipper Teas**

Broadwindsor Road, Beaminster  
Dorset, DT8 3PR  
www.clipper-teas.com  
(0)1308 863344

#### **Dick's Pigs**

Shepherds House, St Newlyn East  
Cornwall, TR8 5NW  
www.dickspigs.com  
01872 540355

#### **Eversfield Organic**

Ellacott Barton, Bratton Clovelly, Okehampton  
Devon EX20 4LB  
www.eversfieldorganic.co.uk  
01837 871113

#### **Godminster Farms**

Bruton, Somerset, BA10 0NE  
www.godminster.com  
01749 813 733

#### **Greenline**

Chulmleigh, Devon, EX18 7YU  
www.greenol.co.uk  
0870 168 8260

#### **Linscombe Farm**

Newbuildings, Crediton, Devon, EX17 4PS  
www.linscombe.co.uk  
01363 84291

**Nature Made**

East Johnstone, Bish Mill, South Molton  
Devon, EX36 3QE  
www.naturemade.co.uk  
01769 573571

**OK Foods limited**

Unit 10, 21 Burrington Way, Plymouth PL5 3LR  
www.okfoods.org.uk  
01752 242 235 / 07801 227 558

**Providence Farm**

Crosspark Cross, Holsworthy, Devon, EX22 6JW  
www.providencefarm.co.uk  
01409 254 421

**Riverford Home Delivery**

6 Camelot View, Camelford Station, PL32 9TU  
01840 211470

**Rod and Ben's**

Bickham Farm, Kenn, Exeter, Devon, EX6 7XL  
www.rodandbens.com  
01392 833833

**Somerset Organics**

Gilcombe Farm, Somerset. BA10 0QE  
www.somersetorganics.co.uk  
01749 813 710

**Swaddles Green Farm**

Freeport, Chard, Somerset, TA20 3ZB  
www.swaddles.co.uk  
01460 234387

**The Local Food Company**

Unit 17, Brent Mill Business Park, Long Meadow,  
South Brent, TQ10 9YT  
www.thelocalfoodcompany.co.uk  
01392 24 84 85

**The Organic Farmers Market Ltd**

The Barn, Hitchcocks Farm, Uffculme,  
Cullompton, Devon, EX15 3BZ  
www.theorganicfarmersmarket.co.uk  
01884 840160

**Well Hung Meat**

Tordean Farm, Dean Prior, Buckfastleigh  
Devon, TQ11 0LY  
www.wellhungmeat.com  
0845 230 3131

**West Country Organics**

Oak Farm, Tedburn, St Mary, Exeter  
Devon, EX6 6AW  
www.westcountryorganics.co.uk  
01647 270056