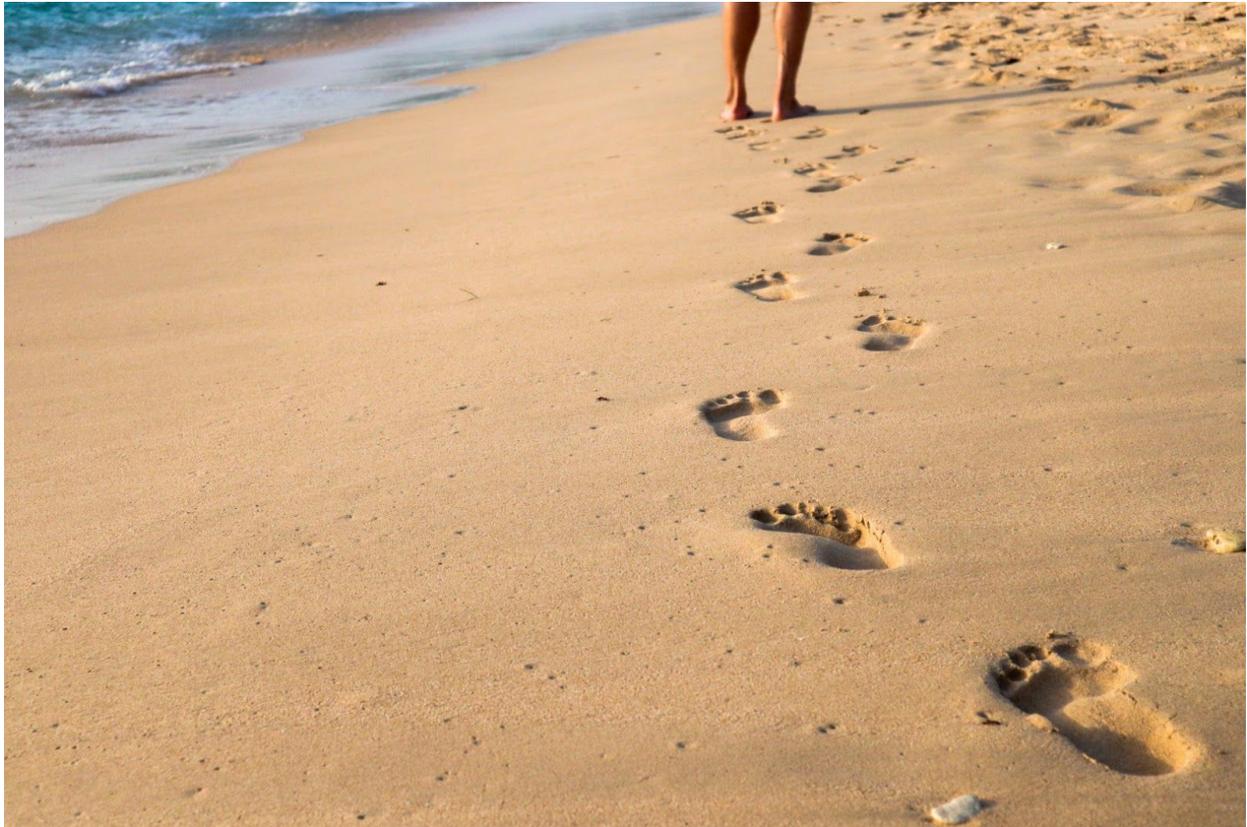


Barefoot Co-op and Community Business Development Training

2020 delivery report

9 March 2021



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Co-op Culture is a co-operative consortium of co-operative and community advisors, entrepreneurs and enterprises. Our members and associates have a vast and varied experience of supporting co-operative, community and social enterprise to start and grow. We are a common ownership Company Limited by Guarantee, with social objects and we do not distribute profits.

Executive summary

In 2021 during the COVID crisis, Co-op Culture working with supportive funders and the Co-operative College successfully delivered a programme of training and capacity building to 21 members of UK co-operative and community enterprises.

Headline outcomes as a direct result include:

- 2 new support organisations formed
- New associate relationships developed with 3 existing support organisations
- New advisors delivering support and being paid for it
- A revitalised co-operative development support sector
- Interest from sector bodies and large co-operatives in developing/funding further training courses

As a result of this pilot programme, Co-op Culture is committed to working with the co-operative and community sector to further develop this training in the following ways:

- Building in stronger relationships between the course attendees and organisations funding and delivering support.
- Including more staff from infrastructure support bodies as part of their own professional development.
- Developing a bespoke qualification.
- Further development of more sector specific business support resources.
- Enhancing the syllabus.
- Bespoke and differentiated versions of the programme for different regions and sectors.
- A better tech platform.

This report summarises the delivery, outputs and outcomes of the Barefoot pilot programme in 2020. We summarise our learning based on our experience and the feedback of the learners and explore the next steps around the proposed next programme - Barefoot 2.0.

Background

Barefoot – *adj.* Self taught through experience, but lacking formal qualifications, for example barefoot lawyer, barefoot doctor, barefoot accountant.

Rationale/need

There is clear desire, commitment and opportunities to grow the number of co-operatives and community businesses from within the sector. There is a growing interest from younger people in creating a new economy with these forms of enterprise at their heart. A growing disparity in terms of wealth and wellbeing has led people to question “business as usual”. The shocks to

the economy caused by Coronavirus and Brexit has provoked an interest in more localised, socially responsible businesses.

The sector has an ageing population of skilled advisors. To make the most of this potential, we as a movement need to develop more suitably skilled and experienced advisors and support providers. Co-op Culture identified that this programme as a relatively simple intervention to start to address this need, provide significant learning, and potentially to provide a sustainable basis for co-operative and community business advisor development.

History of the Barefoot programme

Building on a series of conversations among worker co-operators and as a response to a Co-operatives UK National Co-op Development Strategy (Jun 2017), Co-op Culture delivered an action research programme in 2017/18. This programme, partially funded by Worker Co-op Solidarity Fund and partially resourced by Co-op Culture, explored the potential interest from people already active in worker co-operatives to use their experience to deliver support, working as what we have termed “Barefoot” Practitioners.

We scoped the interest, skills and confidence gaps and recommended further actions to release the lived experience potential held by co-operative entrepreneurs so they could help grow the co-operative sector.

This training programme is one of those actions, responding to strong demand for training from those who participated. Co-op Culture invested significant time in working with existing, and aspirant, frontline delivery practitioners in the co-op and community business sectors, to develop the programme outline.

An application to Network for Social Change to part fund a programme to train 15 participants and allow 7 learners to work toward qualifications was submitted in November 2019. Match funding and support for the programme was applied for from Barrow Cadbury Trust (January 2020) - with a focus on West Midlands - and agreed by Power To Change (March 2020) - with a specific focus on community business.

Purpose of Barefoot

The Barefoot course is intended for

- Members/staff of existing co-operative and community businesses already delivering or aspiring to deliver support to others.
- Staff at infrastructure bodies, who are either delivering or commissioning support (as part of their CPD).
- Those seeking to create a livelihood in the exciting co-operative and community business support sector
- New members/staff of Co-operative Development Bodies (CDB¹s)

¹ A CDB is an organisation whose primary purpose in its governing document includes the provision of support and advice to create and develop co-operative and community businesses

The aim of the Barefoot course is to better equip participants to provide advice or support to co-operatives and/or community businesses. Specifically to help improve

- Knowledge
- Skills and
- Confidence

to provide effective support to co-ops and community businesses.

Funding

We are extremely grateful for the funding for this pilot programme was provided by the the following organisations:

[Barrow Cadbury Trust](#)

£6,000 funding towards the delivery and qualification costs for 3 Barefoot learners from the West Midlands.

[The Network for Social Change](#)

£9,478 to fund the development and delivery of the course by Co-op Culture.

£8,981 to fund the registration and administration costs of the Co-operative College.

[Power To Change](#)

£9,500 funding towards the delivery and qualification costs for 3 Barefoot learners from the community businesses and time to adapt the course content and resources to include community business.

In kind support

In addition, Co-op Culture and the other trainers discounted their rates by 33%, equivalent to payment in kind equivalent to £8,000.

At the time of writing this report, Co-op culture has delivered the course sessions, administration and learner support to budget. We anticipate a potential underspend on assessment time purely because we have had some learners withdraw from the qualification.

Delivery

Impact of COVID 19 coronavirus

Restrictions on travel and social distancing were put in place to combat the spread of Coronavirus on 16 March 2020. Course delivery was originally planned to start in April 2020. The delivery team took a decision to push ahead with remote delivery of the course until restrictions were lifted. With hindsight, this was the right course of action. Postponement until face to face delivery were possible would not have allowed us to start the course at the time of writing this report.

Aware that online learning is a different discipline to face to face delivery, we took the decision to deliver a half day session fortnightly rather than a day long session once a month. All sessions required preparatory work and suggested post-session practice with a client.

A range of online tools were utilised to deliver and supplement learning including: Zoom, Miro, Jamboard, Moodle, Loomio, Googledocs, Youtube.

Course contents

Summary table

Induction 2 June	Induction session - Developing yourself as a barefoot practitioner	The use of reflective practice in personal and professional development Personal and professional development planning Continuous Professional Development
1a 16 June	Introduction to the co-operative and community business development landscape	Understanding the co-operative and community business development sector in the UK Scope of specialist developmental support Fit with wider business support How development support to co-operative and community businesses is funded and provided
1b 30 June	An introduction to the process of initiating, delivering and managing support	The co-op and community advisor role Types and styles of support Identifying development needs Contracting & business models for support Project management - managing support delivery
2a 14 July	Supporting an organisation with the development of its Theory of Change	How to support groups to develop a clear sense of its values, vision and mission. Social impact

		Using theory of change methodology to help determine organisational structure and governance Supporting groups to define short to medium term strategic objectives and working groups.
2b 28 July	Supporting an organisation around establishing/changing their structure and governance	Supporting an organisation to decide on, or change, its legal structure and governance The factors affecting the choice of legal form The range of legal forms and organisational types available Defining stakeholder groups and membership model
3a 1 Sept	An introduction to marketing/helping clients with market research	Common reasons why co-ops and community businesses need support with marketing Outcomes for enterprises from marketing support Market research and supporting enterprises to help them understand their customers' needs Stakeholder involvement in marketing
3b 15 Sept	Developing marketing strategies with clients and helping them with implementation	How to analyse the marketing mix Identifying different types of marketing strategy Developing a marketing strategy with a client Supporting a client to move from marketing strategy to a marketing plan to implementation phase
4a 29 Sept	Working with groups	Typical governance problems that can arise in a co-operative or community business Collaborative tools and techniques to use when working with client enterprises
4b 13 Oct	Working with groups 2	Strategies, techniques and tools for resolving conflict The range of decision-making approaches used in co-ops and community businesses Advantages/disadvantages of different approaches
5a 27 Oct	Supporting Co-ops with their Revenue Finance	The difference between revenue and capital support Finance reviews to undertake with a client Financial problems co-ops or community business face Tools and approaches to analyse a clients finances
5b 10 Nov	Supporting Co-ops with their Capital Finance	Understanding capital and when co-ops and community businesses need it Types of capital costs, types and sources of capital Supporting clients to raise capital

		Creating financial forecasts
6a 24 Nov	Collaborative business planning	Supporting a group to create a business plan The typical contents of a business plan The different purposes of a business plan Tools and techniques for supporting a group to create a business plan. Alternatives to formal business plans
6b 8 Dec	Collaborative management of the business planning process	Project management of the delivery of support to co-operatives and community businesses. Different methodologies of project management (PM) Factors affecting the choice of PM methodology The typical methodologies used for the delivery of support to co-operatives and community businesses. Common collaborative tools and techniques
Wrap up 19 Jan	Evaluation and future plans	Sociocratic review of Barefoot training programme Identifying improvements Next steps for practitioners

See [appendix](#) for more detail of learning outcomes

Who attended

Overview

Although the course was originally intended for 15 learners, and this was the commitment made in funding applications, we stretched the budget to accommodate 21 learners.



Screenshot of the first Barefoot session - 2nd June 2020

In addition to the overall target of 15 learners, we had a commitment to provide the training and qualification for learners from 4 community businesses meeting the Power to Change definition² and to 3 learners from the West Midlands. 2 applicants from 1 community business - The Fox and Goose, Hebden Bridge - were already providing support to community businesses as Power To Change peer brokers. We took the decision to provide an additional space so both could attend the training and study for the qualification.

	Target	Achievement
Total learners, of which	15	21
Learners studying for qualification, of which	15	15*
Learners from community businesses	4	4*
Learners from West Midlands	3	3

² Locally Rooted, Trading for the benefit of the local community, Accountable to the local community, Broad community impact. <https://www.powertochange.org.uk/what-is-community-business/>

*17 learners were enrolled for the qualification but 1 withdrew from the qualification towards the close of the training delivery. 1 withdrew after training delivery, during March, before assignment submission date.

Type of co-operative/community business

Our cohort of 21 barefoot practitioners were drawn from across the co-op and community business spectrum: worker coops, community businesses, infrastructure/co-op development bodies, housing co-ops and multi-stakeholder co-ops.

Worker co-op	8
Community business	8
Infrastructure body/Co-op development	6
Housing co-op	4
Multi-stakeholder	1

Total: 27. 6 learners cited themselves as active within more than 1 co-op or community business

[See [Appendix](#) for list of organisations learners were drawn from]

Diversity of participants

One of the aspirations for the Barefoot programme longer term is to widen participation in provision of support. This could address a lack of diversity in support provision by providing a route to become a support practitioner for participants in co-operatives and community businesses.

In an effort to monitor equalities and the recruitment process, limited diversity data was collected using standard equalities measures. Data was not collected for 3 of the course participants drawn from Co-operative Development Bodies.

A lack of diversity in terms of ethnicity is apparent, reflecting the current lack of diversity in the community business support community. Our cohort was more diverse in terms of gender identification than the current support sector.

In a discussion with Yvonne Field from [The Ubele Initiative](#), to whom we were referred by Power To Change, we identified that recruiting BAME participants who are already active within community businesses (and therefore suitable as “barefoot” practitioners”) may not necessarily address diversity in the support community. There is a low representation of BAME practitioners in community businesses and co-operatives. Training practitioners from a more diverse demographic is a strategy that we believe could help to address the low take up of coo-p and community business solutions in BAME communities. We are faced with a “chicken

and egg” situation: BAME take up of co-op and community business would be higher if there was a more diverse practitioner community, but the pool of existing practitioners from whom to recruit is not diverse enough. Do we wait for practitioners to become suitably experienced and interested to provide barefoot support, or is another intervention required to generate more diversity among practitioners? Whilst beyond the scope of this project, we do believe it needs to be taken into consideration for future delivery of Barefoot Coop and Community Business Development training. It is flagged in our Lessons Learned section below and will be discussed at a roundtable event in April 2021.

Gender identification	Male	Female	No data
	9	9	3

Ethnicity	White: English	White: Other	Mixed: Other	No data
	11	5	2	3

Disability	Yes	No	No data
	2	16	3

Sexual orientation	Heterosexual	Bisexual	Queer	No data
	12	2	1	6

Attendance levels

We delivered a total of 14 half day sessions - 13 course delivery sessions plus 1 wrap up session.

2 group tutorial sessions were also delivered

- Overall the learner attendance rate was 90% i.e. 265 learner attendances from a possible 294
- The learners sponsored by Power To Change achieved an attendance rate of 89%. However, we had 4 of the 5 community business learners present at 100% of the sessions
- The learners sponsored by Barrow Cadbury Trust achieve an attendance rate of 98% with only 1 learner missing 1 session

- Aside from sickness, reasons cited for missing sessions included meetings with funders, customers or support beneficiaries, project/team meetings, having to provide cover for their employer and tech/broadband issues.
- All learners were able to use video recordings of the session and copies of learning materials to catch up, and committed to doing so when they sent apologies.

Qualification development

The qualification formerly used for co-operative and social enterprise advisors was the Institute for Leadership and Management (ILM) Level 5 Certificate in Supporting Social Enterprise. However, as part of a trend for awarding bodies such as ILM, to discontinue sector specific qualifications in favour of generic management qualifications that can be adapted to sector specific situations.

Early discussions with our charitable partner, the Co-operative College, indicated that a generic Level 5 qualification, which they already delivered, a [Level 5 Certificate in Leadership and Management](#), would be suitable.

Unfortunately, due to COVID emergency and the effect on the Co-operative College, we didn't get sight of the detailed syllabus and assessment criteria until we had already secured funding and were just about to start delivery. We didn't get access to the ancillary learning resources until we were already a significant way through delivery.

On mapping the qualification to our programme session of work, we discovered the following:

- The generic content around management was significantly different to the language, culture and practice of the delivery of support in the co-operative and community sector. The theoretical underpinning of the units was antithetical to the business and management models prevalent in the co-operative and community business sector. It felt very clunky.
- In order to attach the qualification to the learning objectives which we were covering around finance, marketing etc. we would have had to significantly increase the number of units and the guided learning hours.

As a result of our inability to move to another qualification so late in the day, we decided to make the best of it and get the learning.

We choose 3 overarching units which could be applied to the whole development support process:

- Unit 509 Managing Stakeholder Relationships
- Unit 513 Managing Projects to Achieve Results
- Unit 525 Using Reflective Practice to Inform Personal and Professional Development

Of these only the CPD Unit 525 was a strong fit with our original intentions. We have needed to include significant additional content into the programme to address the qualification and hold additional sessions for those learners taking the qualification (17 of the 21).

Another consequence of using this qualification is that the bulk of the content of the programme is not addressed by the qualification. It only addresses the overarching management and delivery of the support, not the skills and knowledge necessary around the actual support, which is the primary focus of Barefoot programme.

This has been the least successful part of the programme. At the time of writing (early March 2021) we have yet to receive many learner submissions, the submission deadline being 14th April 2021. We have had several learners withdraw from the qualification aspect of the course. Only one withdrew during the training delivery phase.

The ongoing COVID crisis with the furloughing of key staff at the Co-operative College has had a significant impact on the effective management of the internal processes necessary around learner enrolment, paperwork and moderation. The Co-operative college has now also had a significant reorganisation, with those key staff about to be made redundant. They remain committed to delivery of their part of the project, but it will complicate things further no doubt.

We think that it is highly unlikely that we will use this qualification in any subsequent training programmes.

We have created our own certificate of completion for all learners.

In conclusion we feel that there is a need for a bespoke qualification that directly addresses the co-operative, community business and social enterprise sector. However as there is no accrediting body willing to hold such a bespoke qualification, it probably falls to the sector to develop this.

We have had early conversations with the Co-operative College, and a working group around this issue including other interested parties, around developing a qualification through the Open College Network.

We have also been exploring the peer to peer badging accreditation of organisations such as the Permaculture Association and Sociocracy for All, which may offer an alternative.

In the light of the above and the fact that any accredited qualification will typically double the cost of any course, one of the key questions we'd like to explore with the sector, is how important is having an accredited qualification.

Outcomes

The aim of the course is to better equip participants to provide advice or support to co-operatives and/or community businesses

The course aims to provide practitioners with the

- Knowledge
- Skills and
- Confidence

to provide effective support to co-ops and community businesses.

Another longer term desired outcome for Barefoot is to jump start the existing informal networks in the sector into a professional association, starting with the Alumni from this programme. E.g. There is an existing cohort of 300 Community Led Housing advisors who have been trained by Confederation of Co-operative Housing. The Community Shares Unit practitioners network consists of 100 or so individuals. There is a vast network of barefoot practitioners who have been starting and managing community shops and community pubs. Our Alumni would participate in CPD activities. We see this activity, combined with the critical mass of advisors, and building on existing sector specific networks (such as community pubs), as a catalyst for the creation of a professional network.

Course outcomes

100% of participants confirmed that they felt better equipped to provide advice or support to co-operatives and/or community businesses as a result of participating in the training programme.

Based on more detailed responses to a feedback survey carried out at the end of December 2020, the course arguably addressed its core aims, as demonstrated in the charts below.

- 18 (86%) participants agreed learning objectives were fully achieved or exceeded
- 18 (86%) participants agreed improvement in skills was fully achieved or exceeded
- 20 (95%) participants agreed improvement in knowledge was fully achieved or exceeded
- 15 (76%) participants agreed improvement in confidence was fully achieved or exceeded

In addition to putting skills into practice, the impact of the course is demonstrated by anecdotal feedback from one participant already working in co-op development: “My confidence has grown to comfortably lead support for clients”.

Please rate the overall effect on you of the Barefoot Programme



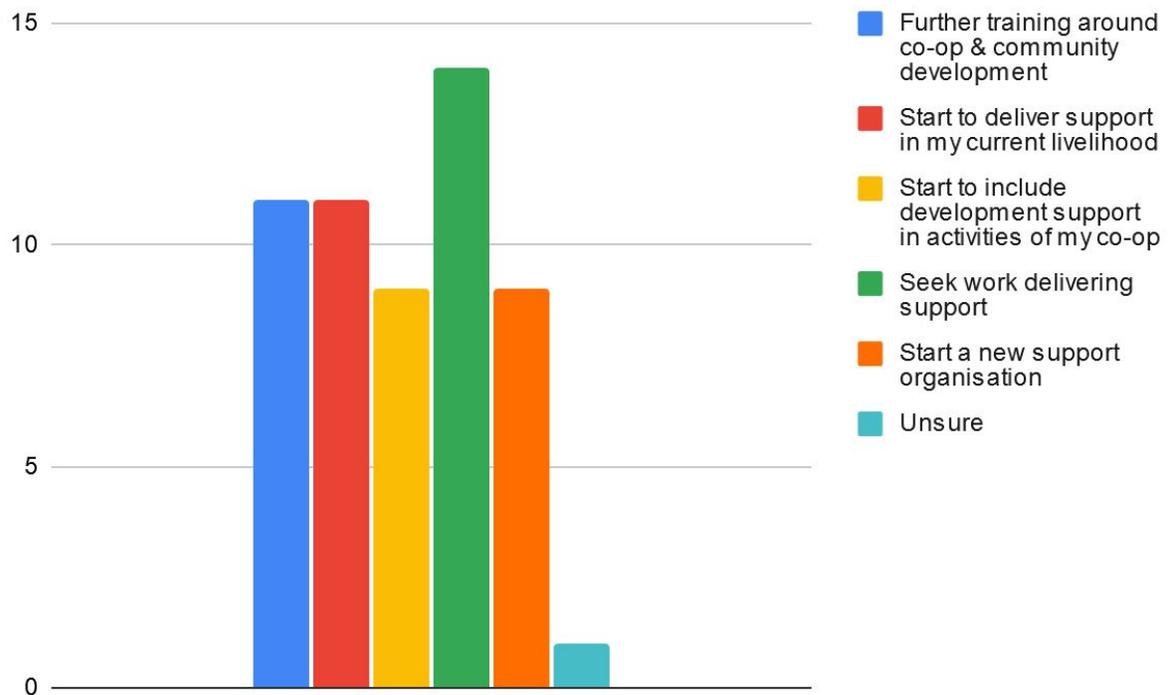
	Not achieved	Partially achieved	Achieved	Exceeded expectations
Achievement of learning objectives		3 (14%)	14 (66%)	4 (19%)
Improvement in my skills		3 (14%)	11 (52%)	7 (33%)
Improvement in my knowledge		1 (5%)	13 (61%)	7 (33%)
Improvement in my confidence	1 (5%)	5 (24%)	11 (52%)	4 (19%)

Additional outcomes

Individual outcomes

As the graph below shows, all participants except one have clear intentions for next steps for their career path or personal development.

Further training is to be celebrated as evidence of an intention by learners to engage in ongoing CPD and drive up the quality of their support.



Putting the training into practice

18 (86%) of the 21 participants indicated in feedback that they were going to start delivering support in their current livelihood, include delivery of their co-op/community business, seek work delivering co-op/community business support and/or additionally commented that they would use the training to inform pre-existing support delivery. 11 participants highlighted they would pursue more than one of these options.

When we launched this pilot delivery we had intended to provide the course to 15 participants so to achieve this outcome with 18 of the 21 participants exceeds our aims.

Additional cohort outcomes

There have been numerous ancillary outcomes to the programme, over and above the attendance and 100% course completion of the 21 barefoot learners. These are summarised below:

- One new co-operative development body comprising Barefoot learners is in the process of being registered - The Peoples Support Co-op will focus on HR support for co-operatives and is already developing a relationship with Co-operatives UK's HR service.
- Two groups of Barefoot learners self organised into action learning circles around their learning.

- One of the barefoot learners, Abbie Kempson, held additional sessions with Barefoot learners covering sociocratic governance (an increasing support ask of CDBs). This contributed to Abbie becoming the UK's first accredited sociocratic trainer certified by [Sociocracy for All](#) as a result. Abbie has already started delivering governance support to worker co-operatives. Abbie has also been asked to join the UK Co-operative Governance Expert Reference Panel.
- Another group of Barefoot learners is in the startup phase of creating a Barefoot CDB from its action learning circle.
- Many of the barefoot learners have been sitting in on real delivery of co-op support being delivered by Co-op Culture and other CDBs. In addition Co-op Culture have sat in the delivery of development support by the Barefoot learners and Co-op Culture is regularly referring work to, and subcontracting, barefoot learners. Two learners have now formed an associate relationship with Principle 6 working in London.
- Many of the Barefoot learners have been engaging with the co-operative and community business sector - joining and actively engaging the following groups:
 - Community Shops Facebook Group
 - Community Pubs Facebook Group
 - Plunkett Advisor Network
 - UK Co-operative Development Forum
 - Community Shares Practitioners Google Group
- Isla McCulloch (Co-operatives UK) ran a well attended session for Barefoot learners interested in becoming community shares practitioners.
- Hannah Batley of Equal Care Co-operative, organised and ran an additional skills mapping session for Barefoot learners.
- [Platform 6 Development Co-operative](#) - a CDB and supportive community of practice around co-operative development has offered all Barefoot learners a year's free membership.
- Stir to Action approached us and as a result, have invited all Barefoot learners to apply to join their [trainer and practitioner community](#) and are already in active discussions with several of them around delivery.

In summary, it is fair to say that the first cohort of Barefoot learners have been motivated, self-organising, inspiring and exciting. They have grabbed the opportunity with both hands and the ripples in a re-energised co-operative and community business development sector are starting to be felt.

Evaluation and lessons learned

As a result of feedback from the learners and our own introspection, we have drawn up a list of improvements to the programme assuming that we are able to run it again, and sufficient funding can be found. We would particularly value feedback on the points below:

1. **More structured process to enable learners to start delivering or working with organisations delivering support.** One of the most important aspects of the Barefoot programme is the ability for learners to put their new found confidence to work and this is likely best achieved by developing associate relationships with existing development practitioners. We would like to broker more of these relationships earlier in the next course. We already have interest from one CDB in exploring how they could use barefoot training as part of an apprentice programme.
2. **Inclusion of staff from infrastructure bodies in the course as part of their CPD.** One of the area of clunkiness in the current delivery of support to co-operative and community business is that whilst people making important decisions around the allocation of support may have experience of involvement as a member of a co-operative or community business they have rarely delivered any support. Their involvement as peers in Barefoot will build a better understanding of what is entailed, empathy and important relationships - a real virtuous circle.
3. **Develop a more aligned qualification.** As described in the section above, the attachment of a generic management qualification aimed at corporate middle managers wasn't a good fit. **If a qualification is desired by stakeholders** then this will probably require a qualification bespoke to development support. We are confident that we can develop such a qualification. Whether we can, or need to, get it formally accredited or whether a peer accreditation will suffice is an important piece of research.
4. **Development of more co-op specific business support resources,** rather than the more generic resources currently available. There are good generic business support resources available. The programme was able to demonstrate the co-operative and community business application of them, but feedback from learners indicated demand for nuanced resources for co-operative and community business.
5. **Devote more time to certain subjects.** For example in the area of co-operative and community finance, we were faced with a large range of skills and expertise. Some learners struggled while some weren't really stretched. We could potentially address this by introducing optional introductory and/or advance sessions and making attendance of other training programmes a pre-requirement to register on the course.
6. **Modified syllabus with more optional content.** This also relates to the above. We may consider a core syllabus covering typical support delivery and management of those

relationships with optional units to allow learners to focus on their areas of weakness or interest.

7. **Bespoke or differentiated programmes.** Similar to the point above there are opportunities to build on a core Barefoot programme and develop bespoke programmes for specific sectors and regions. For example;
 - a “feeder course” specifically aimed at individuals from BAME and/or capital light communities currently under-represented in the co-operative and community sector and those supporting it, to develop individuals to the point where they would have sufficient underpinning knowledge to be able to participate in the Barefoot programme;
 - a community energy specific course might be developed focussing on the particular needs and aspirations of that sector; or
 - a programme could be developed for a particular region, working with one of the new municipalism initiatives such as Preston. We are already exploring this in Hull and East Anglia with potential partners and funders.

This approach has additional benefits in that it opens up different ways of funding learners' attendance where they or their organisation would find it difficult. Even if we still have a more generic course, there remains the possibility that places could be funded and reserved for a particular category of learner.

8. **More involvement of other practitioners within the co-operative and community business support sector.** One of the important outcomes of the programme was to introduce the Barefoot learners to the existing community of practice. Unfortunately the need to register trainers with CMI, the awarding body limited our use of those practitioners in the actual delivery. We intend to develop this aspect much more in future delivery.
9. **Simplify the range of different tech used in the delivery and administration.** We used Moodle, Google Drive, Google JamBoards, Zoom, Miro, Loomio and email to run the course. Feedback from the learners indicates that a more streamlined approach would be better. We plan to not use Moodle again, switch to a more user friendly forum platform (Discourse). Other options such as NextCloud will be explored.
10. **Smaller cohort.** 21 was at the limit of what worked well in Zoom, but was time consuming for whole group work. We would likely have smaller cohorts of about 15 allowing more agile delivery. We already have 11 enquiries about the next course with zero promotion.

What next?

After the success of this pilot course, Co-op Culture are committed to developing and running a second course beginning in late 2021.

We are convening a roundtable of interested parties from the voluntary, community and social enterprise sector to present the report above and seek their assistance in developing a better and more nuanced programme to grow the capacity, resilience and diversity of the co-operative and community business development sector.

The roundtable in April 2021 will comprise invited representatives from our funders, partners and wider stakeholders:

- [Power to Change Trust](#)
- [Barrow Cadbury Trust](#)
- [Network for Social Change](#)
- [Ubele Initiative](#)
- [Decolonising Economics](#)
- [Co-operative College](#)
- [Co-operatives UK](#)
- [Plunkett Foundation](#)
- [Locality](#)
- [Stir to Action](#)
- [Architectural Heritage Fund](#)
- [NAVCA](#)
- [Friends Provident Foundation](#)