



Is corporate interest in social enterprise transformative or purely cosmetic?



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Is Scottish policy and practice putting the rest of the UK to shame?

TWO'S COMPANY

Why opposites attract and what they can do for each other

WISE100: NOMINATIONS ARE OPEN

Your opportunity to spotlight leading women with a social mission



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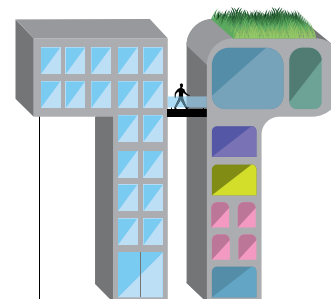
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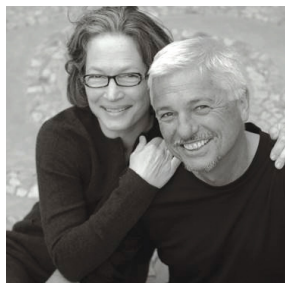
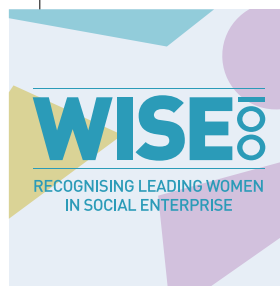
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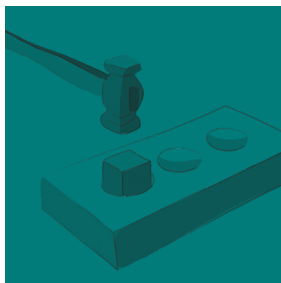
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EDITORIAL

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THE EDITOR'S LETTER



GROUNDHOG DAY IN SOCIAL ENTERPRISE LAND

In the film *Groundhog Day*, a cynical TV weatherman relives the same day over and over when he goes to cover the festivities at the small town of Punxsutawney, US.

I experienced my own 'Groundhog moments' recently when a) the UK government released its shiny new Civil Society Strategy and b) we were exploring corporate/social enterprise collaboration for this issue of *Pioneers Post*.

The 2018 strategy promises to build a stronger society; to unlock the potential of private and public sectors for social good; to make communities better places, and build stronger public services. It has pictures of children, diverse communities and innovative business on the (blue) cover.

In 2002, we reported on the government's Social Enterprise Strategy. This promised an inclusive society; to open up possibilities for entrepreneurship driven by public benefit; to regenerate local communities, and to combine public service ethos with business acumen. It had pictures of children, diverse communities and innovative business on the (red and blue) cover.

While, in England, we seem to be proposing something very much like where we were 16 years ago, social enterprise in Scotland (Global Focus, p25) is powering ahead, with solid business support and consistent engagement by politicians.

Back in 2002, we also covered a fantastic collaboration between a manager at the Jaguar car factory in Coventry and a local social enterprise boss. For this issue, our team went to High Wycombe, Bucks, to explore the collaboration between social enterprise Empower to Cook and its giant corporate partner, Janssen (p32).

It's a positive story for both. But, as our cover feature suggests, in the broader world of corporate/social collaboration, it's not clear whether transformational change is happening on either side – or if such partnerships will forever be skewed by the money/power imbalance (one side won't challenge its antique requirement to maximise shareholder value, the other won't challenge it to do so because it desperately needs some crumbs from the corporate table).

In *Groundhog Day*, the weatherman's predicament drives him to frustration, until he learns to do things differently.

Like the weatherman, I'm way too cynical and terribly unfair on the important progress that has been made by so many. In 2002 there was no Big Society Capital, no Social Value Act, no CIC legislation. Now we have laws, infrastructure and a powerful global social enterprise and impact investing movement. And there are (good) new ideas in the Civil Society Strategy that we should energise.

But the social enterprise world, our corporate partners, our government ministers and their policymakers could do worse than powering up Netflix and spending a couple of hours with *Groundhog Day*.

The world's problems are growing and progress needs to happen faster. It might do so if those in power took more time to learn from previous experiences, instead of beginning the same day all over again."

TIM WEST, EDITOR

P26: Photo Credit Social Enterprise Academy

P30: Calton Hill, Credit VisitScotland, Paul Tomkins

P33: Photo Credit Ollie Dixon

P37: Cartoon Credit Guy Downes, officeguycartoons.com

Big Ambitions in UK Civil Society Strategy

Social enterprise leaders broadly welcomed the ‘big ambition’ and ‘great intentions’ in the UK Government’s new Civil Society Strategy, published in August.

New models of grantmaking, a review of tax relief for impact investment, a possible extension of the Social Value Act and a new forum to co-ordinate government relations were some of the headlines in the document.

A new responsible business leadership group will also be set up to consider how business can be encouraged to do more to support society.

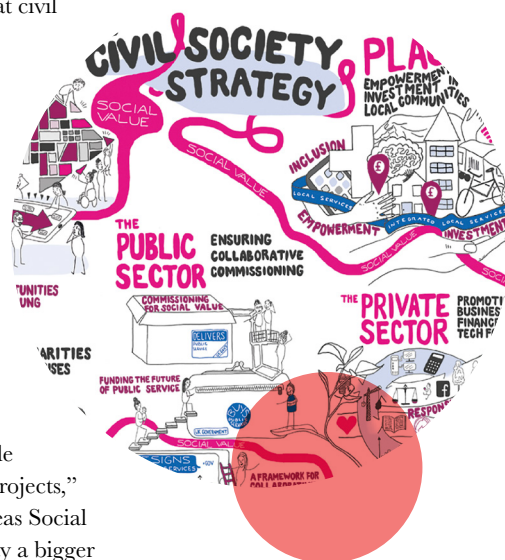
Secretary of State Jeremy Wright and Civil Society Minister Tracey Crouch said the strategy was “a response to the opportunity of the moment, when new technologies and ways of working suggest extraordinary new possibilities – as well as threats – for the way we live and work”.

They said meeting the opportunities

and threats of the future required “greater freedom and responsibility to our communities. We believe that civil society is central to this new approach.”

On social investment, the strategy said the government had committed to reviewing Social Investment Tax Relief in 2019. “Reducing restrictions on the size and type of projects which can claim Social Investment Tax Relief could accelerate communities taking ownership of important community assets and expand the use of small scale finance for community energy projects,” the document said. “In these areas Social Investment Tax Relief could play a bigger role in helping social sector organisations to be more financially resilient.”

Alastair Wilson, CEO of the School





for Social Entrepreneurs, said: “We’re excited that the government is exploring new models of finance to support enterprise development – especially that it will be reviving grant-making through ‘Grants 2.0’. We believe there is a fantastic opportunity to support social organisations increasing their earned income with Match Trading grants, the new grant-funding model that directly incentivises trading.”

Chris White, Author of the Social Value Act and a board member of Social Enterprise UK, said: “I hope this strategy will start a new chapter in the evolution of the Social Value Act. However, we need better data about its current implementation across the public sector.”

Peter Holbrook, SEUK’s CEO, said the strategy had “big ambition”. He added: “We are not going to see change without reforming the private sector. We often focus on the public sector, but the vast majority of activity in society takes place outside it. We need businesses to be aligned our values as a society and which protect the planet.”

Mark Norbury, CEO of UnLtd, said the strategy “chimes with our experience of enterprising people having solutions to many of the complex challenges we face”.

Norbury said he would have liked more support for initiatives to put social entrepreneurs, rather than investors and intermediaries, “right at the heart of social investment”.

Both Norbury and Holbrook wrote opinion pieces on Pioneers Post online in reaction to the strategy.

NEW FILM AND STUDY ASK IF SIBS CAN FULFIL PROMISE

The Invisible Heart, the first feature-length documentary film about social impact bonds, was premiered in the UK in July, following a launch in Canada.

Alongside the film, a major new study from Oxford University’s GO Lab asked: “What are SIBs for?”.

The film aimed to track “the birth of a new financial market”, debating whether social impact bonds, “an unorthodox marriage between capitalism and charity”, could fulfil their promise to solve society’s most complex, intractable problems.

It featured insights from social investment pioneer Sir Ronald Cohen, the Esmée Fairbairn Foundation’s CEO Caroline Mason and a host of other academics and commentators. However, the real star of the film was four-year-old Reginald (pictured above with his mother LaTonya) from Chicago.

Reginald’s older brother Jaylin was shot dead outside his flat and Reginald was taking part in a social impact bond-funded educational programme for pre-schoolers. The film asked whether this support – funded by Goldman Sachs and billionaire venture capitalist and philanthropist JB Pritzker – would help him overcome his tough start in life, and whether the funders would make a profit on their investment.

Meanwhile, the GO Lab research said evidence showed SIBs might alleviate perennial public service challenges like fragmentation, reactive spending and difficulty innovating. But we were not

seizing the opportunity to learn from where they worked well and where they didn’t: “The real failure would be not to learn”.

Building the Tools for Public Services to Secure Better Outcomes: Collaboration, Prevention, Innovation, is available via the GO Lab website: golab.bsg.ox.ac.uk

GSG IMPACT INVESTMENT AWARDS LAUNCHED

The search began in July for four global champions lighting the path for the future of impact investment.

The GSG Honors – delivered in partnership with Pioneers Post – are annual awards for gamechangers committed to investment that optimises risk, return and impact to benefit people and the planet. They were created by the Global Steering Group for Impact Investment (GSG), which harnesses the energy of governments, agencies and entrepreneurs across the world to “drive forward the growth of the impact investment market to a tipping point by 2020”.

Now in their second year, the awards will be presented at the GSG Impact Summit 2018 in New Delhi, India, which takes place on 8-9 October.

A CALL FOR WISE WOMEN!

In August, Pioneers Post and NatWest launched their annual search for the WISE100 – 100 leading women in social enterprise, impact investment and mission-driven business.

This year, in addition to welcoming general nominations, we are particularly interested in women in the following categories:

- Women running £1m+ turnover social businesses
- Women running early stage social enterprises (organisations under three years old)
- Women from black and minority ethnic communities
- Women working with refugees
- Women working in finance

Nominations are open at:
pioneerspost.com/wise100.



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MY MEDIA



SAM BAUMBER

MANAGING DIRECTOR, SOCIAL ENTERPRISE ACADEMY INTERNATIONAL CIC

Heck, so much media to choose from, the world's spinning faster, which is good because social and environmental issues aren't going away – we need info, we need to connect, and #wedonthavetime.

PEOPLE / PEERS

Listening is the best use of Twitter and LinkedIn I reckon. Building relationships around the world, virtual and in person, I follow posts, then links, and research, research, research to tune in. Perhaps best of all is Medium – LOVE the work of the gifted folk that can articulate ideas, emotions, advice and questions. Quite in awe. I'm very grateful for the bright sparks out there who flag up all sorts of industry related content and help sift the really useful intel and opinion from all the noise – they do us all a service. Thank you!

MORE APPS

Trying to stay across high level developments in multiple countries I gain a bundle of news in brief from Al Jazeera / Africa News / Tech in Asia / BBC, for example, or through Flipboard curating thematic content from Nature or New Scientist, to national and local papers. I find it hard to watch TED talks (too slick) but every now and again there's something that makes you sit up. The World Economic Forum does a great job of the short-info video – un-intrusive and often inspiring. Increasingly I'm using YouTube to check out if someone has explained well something you've read, but Vimeo is my current go-to for a range of quality, on the ground documentary storytelling outside the mainstream.

PAPER

I lost the ability to read for pleasure a few years ago (hope it'll come back soon), and newspapers have become a weekend treat now and again. Podcasts are good but not the same, and really hit and miss. In airport book shops, though, I hunt in amongst the more globalised titles on business and leadership looking for the local authors – fantastic way to spend time with our local partners too, most recently scouring the shelves of a book shop in Karachi.

SOUNDSCAPES

Tracking down music within seconds, in any country, before a song finishes and often when blethering with cab drivers, Shazam is incredible. I then jump straight to Spotify / Soundcloud and bounce around related artists and use it to zone out while waiting in lines, or to provide a soundtrack to wind up or down. Creating playlists with my youngest daughter is a source of endless joy too, sharing our music and the newest thing we've found.

A constant companion is the BBC World Service (remember radio?!), and the Asian Network/Radio 6 keep me going when back from a trip. Comedy on BBC Radio 4 – couldn't get by without it. We're sooo lucky the BBC radio app works anywhere in the world. Soothing.

PEOPLE AGAIN, AND PLACES

My day often starts with a stream of messages or a call with teams and friends in different time zones... so like most of us now I'd be lost without WhatsApp, WeChat, Zoom, Appair.in, Join.me, FaceTime, Slack etc, etc. Navigating the hyper-connected age.

But in amongst it all, going introvert for a day or weekend, slow coffee in a sunbeam, watching movies, or better yet paddling a river, a run / bike, or drift through the park is a delight and increasingly essential. We need wild places. No media allowed!

The Social Enterprise Academy supports people and organisations enabling social change – through learning and development programmes focused on leadership, enterprise, personal development and social impact. With a successful track record in Scotland, they are now replicating internationally as a social franchise. Find out more about Sam's work running the international arm of Social Enterprise Academy online at: socialenterprise.academy

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Any questions? Contact simone@pioneerspost.com or amy@alliancemagazine.org

PIONEERS POST WENT OUT AND ABOUT, AND MET...

The Pioneers Post team members attend events all over the world and meet inspiring social entrepreneurs everywhere we go. Here are some of the great stories that we've encountered over the past few months



WHO: Sophie Andre, Founder

FROM: Elysia

WHERE: HEC event “GAFAs rise and fall: how social entrepreneurs will re-shape the tech world”, in London

What does your social enterprise do?

Elysia is a catering start-up with a sustainable focus. We prepare breakfasts and canapés with local and seasonal rescued food from British producers. For instance, we rescue pears that don't fit the conventional standards of beauty or organic granola discarded due to overproduction, and many more locally produced surplus foods. We transform them into tasty bites for events from 30 to 300 guests and deliver by bicycle in London.

What's the most exciting thing your organisation is working on right now?

We are really excited to be recruiting a new chef and catering manager. Elysia is a pioneering catering company in sustainability in London and we don't want to stop here. We are now ready to expand, and we are in discussion with other catering companies to partner and grow the activity at a large scale across the UK.

ELYSIACATERING.COM

WHO: Members of the British Council Social and Creative Economies team and team members from the Global Steering Group for Impact Investment.

WHAT: A two-day consultation and study visit exploring ways of unlocking private capital for good.

WHERE: InterContinental Hotel, Buenos Aires

What happened?

Pioneers Post's founding editor Tim West was invited to join delegates from 12 different countries, who met for a two-day discussion and study visit in three parts: a workshop exploring a global campaign to help “create and mainstream collaborative, courageous, and creative impact economies around the world”; the Latin America Impact Fund of Funds (LIFF) Task Force hosted its first stakeholder consultation for a \$1 billion proposed fund; the GSG leadership team, led by its LatAm National Advisory Boards (NABs,) convened a rare, high-level dialogue with the G20 Development Working Group (DWG). The trip included an evening drinks reception at the British Ambassador's residence (pictured) in the centre of Buenos Aires.

BRITISHCOUNCIL.ORG/SOCIETY/SOCIAL-ENTERPRISE
GSGII.ORG





WHO: Celia Faure, Marketing Executive
& Gabriel Ghercovic, CEO

FROM: Free2Learn

WHERE: Hyde Park and Hackney, London, UK

Simone van Klaveren, our Partnerships Manager at Pioneers Post, spoke to Celia Faure, a marketing friend who works at Free2Learn, a mission-led business based in east London, offering free education for people who are distant from the labour market. When they met recently in London's Hyde Park, they got talking about how mission-driven businesses can best reach their audiences.

Free2Learn CEO Gabriel Ghercovic told us more:

What does your organisation do?

We give unemployed people over the age of 19 and on benefits free training in security, warehousing and the beauty industry. Our vision is to develop the prosperity and wellbeing of the learners in our care, and to support the economic growth of the employers and industries we serve, through being aspirational and by empowering people.

What was the most difficult thing about starting a mission-led business?

Getting “buy in” from stakeholders, in our case the employers we are in partnership with. It's so important to give unemployed people the opportunity to become independent of state benefits; however, if we do not have the employer “buy in” some wonderful people are not given the opportunity to get back into employment.

FREE2LEARN.ORG.UK

WHO: Maxime Maiano, General Manager

FROM: One to Wine

WHERE: HEC event “GAFAs rise and fall: how social entrepreneurs will re-shape the tech world”, in London

What does your organisation do?

One To Wine is a small wine merchant and tasting company directly importing wines from independent winemakers in France and Italy. We make sustainability our priority, following three pillars: social, environmental and economic. We give very small wine producers access to the export market to the UK, we ensure all our wine is eco-friendly (eg by not using copper) and we pay fair prices to the winemakers.

What has been your biggest success, and biggest failure so far?

Our biggest failure was a print run of labels for one of our wine ranges which were unfortunately printed on plastic instead of a sustainable alternative!

I think our biggest success is the network we have built in the last two years. From our winemakers to our clients (mainly big corporations), to our partners, we have created this synergy guided by the same certitude that blind profit is no answer to a sustainable future. We took the bet that a whole economy was based on mutual respect and caring about environment and human neighbours and we really did found that.

ONETOWINE.COM



We love meeting new social entrepreneurs from all over the world. Do come and say hello if you see us at an event, or get in touch if you'd like us to visit!

The Out and About feature is compiled by our partnerships and social impact manager Simone van Klaveren, simone@pioneerspost.com

ONLINE NEWS, COMMENT AND FEATURES

Get new ideas for running your enterprise effectively – and ethically – in the Pioneers Post Business School. Keep up to date with key news and be challenged by the sector's thought-leaders in the News and Views section. Check out our Collections, such as 'Global Perspectives on Social Enterprise', where we explore social enterprise across the world in partnership with the British Council.



"Through using ethically focused agencies, Hey Girls has ensured that the money that we spend contributes to social change, rather than lining the pockets of shareholders."

Celia Hodson, founder of period poverty social enterprise Hey Girls, writes for *Pioneers Post* about her journey to create an ethical supply chain



VIDEOS & PODCASTS



'Has social investment lived up to its promise?' We handed the microphone to visitors at Good Deals + Beyond Good Business to share their thoughts in our new 'In the Spotlight' series. Our extensive archive of videos and podcasts is well worth a visit. All available on the website.



"How many social entrepreneurs does it take to change a light bulb? One. And a committee of 12 to hand over the 'You're So Awesome' award."

Liam Black says social entrepreneurs should be their own fiercest critics in *The Social Entrepreneur's A to Z* podcast



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EVENTS

We recently celebrated the tenth anniversary of the most important social enterprise and social investment conference of the year, Good Deals + Beyond Good Business. Our popular Good Stories marketing and comms conference will return soon. We also partner with many other events to ensure that our readers keep abreast of what's happening around the world – in the next few months we will be at the Social Enterprise World Forum in Edinburgh, NPC Ignites in London and 3S Manage for Impact in Barcelona.



PIONEERS POST QUARTERLY MAGAZINE

Our beautifully designed, thoughtfully written, printed magazine brings you a selection of tools, knowledge and insight to build a better world through good business.



AWARDS AND LEADERSHIP

Our SE100 awards, delivered with NatWest, highlight the most dynamic social enterprises and entrepreneurs in the UK. Last year we launched our WISE100 Index of inspiring and influential women in social enterprise, impact investment and social innovation. We aim to celebrate excellence and inspire others to succeed – nominations for 2018 are now open at: pioneerspost.com/wise100.

WISE100
RECOGNISING LEADING WOMEN
IN SOCIAL ENTERPRISE

“When we build publicity for women in the way we are doing tonight, when we challenge the inequalities that we face as women, that also opens up space to challenge other inequalities around sexuality, race, class and all the rest.”

Belinda Bell, programme director of Cambridge Social Ventures, speaks at the launch of the WISE100 in autumn 2017.

*Be part of our shared endeavour: Pioneers Post is a social enterprise too.
Find out how to subscribe and support us to do more of this on page 51.*



GLOBAL PERSPECTIVES

YES, SHE CAN

From selling perfume at college to building a national support community for female entrepreneurs in Egypt, Rania Ayman's journey has been non-stop — and shows no signs of slowing.

ANNA PATTON

Rania Ayman isn't easy to reach. When we do finally speak on the phone, she's apologetic. "We're preparing for the graduation night for one of the cycles," she explains. "We're overwhelmed with preparations!"

It's hard to imagine the 25-year-old being truly overwhelmed. The founder and director of *Entreprenelle*, which helps female would-be entrepreneurs, talks so quickly I can just about keep up. She "barely takes a vacation" and regularly works weekends — but prefers this "to just hanging out... I'm doing what I love."

Ayman was raised in a middle-class

family, the eldest of three daughters. After studying Business at university, she planned to start her own venture — and was surprised to find that start-ups were dominated by men and some older women, but "no young women". For someone who had founded an online cosmetics store while at high school, this made no sense. A voluntary role with the entrepreneurs' community Startup Grind made the divide clearer still: most of those attending events were men.

Ayman had found her cause. Alongside her day job in a marketing agency, she started blogging to motivate other young

women to start a business. "There's no restriction other than the culture and the fact that they think it's impossible," she says.

That culture, however, remains powerful — 87 per cent of Egyptian men (and 77 per cent of women) believe a woman's most important role is to cook and look after the home, according to a UN-led study last year. Women's voices in Arab countries are getting louder, particularly since the 2011 uprisings. But while the gender gap is closing within education, in the workplace it still looms large. Less than a quarter of women in the Middle East and North Africa (MENA) were employed in

2015, compared to around 60 per cent in OECD countries. Low employment rates affect entrepreneurship: most business owners start ventures after some time in paid employment. In recent years, Egypt's percentage of women entrepreneurs has been the lowest in the MENA region and Africa.

Even those well-positioned to succeed face discouragement. "Everyone told me: 'You won't do it, it will be hard to reach investors or run your business alone, you need a male co-founder'," Ayman says. She ignored them, launching *Entreprenelle* in 2015 to host an event for would-be entrepreneurs, billed "She Can" and with the message, she says, "that it's okay to fail".

Today *Entreprenelle* is a fully-fledged social enterprise aiming "to bridge the gender gap economically by educating, training and linking women to all resources possible". It delivers one-off workshops and industry-specific training programmes

"Sometimes if a woman's business is growing, she's more exposed to domestic violence, or her husband takes her money."

(for example, focusing on fashion or food). There's a strong focus on marketing: many participants have "awesome products", says Ayman, "but don't know how to price and sell them". *Entreprenelle* also hosts an online community and continues to put on "She Can" events.

Interestingly, Ayman wasn't initially focused on revenue, working on *Entreprenelle* above all "for the cause" and alongside her other work. Thoughts of sustainability, however, pushed her to figure out a business model.

Today, the enterprise generates income through advertising, sponsorship

and workshop fees. Monetisation hasn't always been easy. "The term social entrepreneurship in Egypt is still not clear," she says. "[People think] if you're doing it for a cause why is it necessary to make money? It was a bit hard to convince people."

But convinced they were: the company now has seven full-time staff and 30 volunteers. Up to 70 women attend in-depth training each month. The Facebook page has nearly 200,000 followers. Over 15,000 women have been directly involved to date.

Reaching that scale has taken the company far from its base in Cairo. It now works in eight governorates, including in rural areas where female-led businesses tend to stay small and informal, and where business support services are harder to access. In these locations, *Entreprenelle*'s workshop fees are covered by donors. Programmes also take into account more traditional attitudes. "Sometimes if a woman's business is growing, she's more exposed to domestic violence, or her husband takes her money," Ayman says. So engaging men is part of the programme: husbands are invited to workshops; stories of successful male-female business partnerships are shared.

Entreprenelle is not the only cheerleader for women-led businesses. Numerous national and international initiatives in Egypt support female entrepreneurship as a means to boost GDP growth, incomes and gender equality. But Ayman insists there's "no competition", only collaboration. "Whenever we contact anyone to help us develop contacts or do a campaign, they're always supportive," she says.

Ayman's wider network has clearly been influential. Her mentors have played a "big part" in the company's progress, she says. At international events – like this year's Social Enterprise World Forum, where Ayman will be giving a masterclass – "networking is super important" and a chance "to open up my mind to new ideas". Investors are also shaping things: earlier this year, *Entreprenelle* was among the first



investees of a new venture capital fund, *Edventures*. The funding – reportedly at least five figures in US dollars – will help generate more content and obtain rights to use training material from universities worldwide.

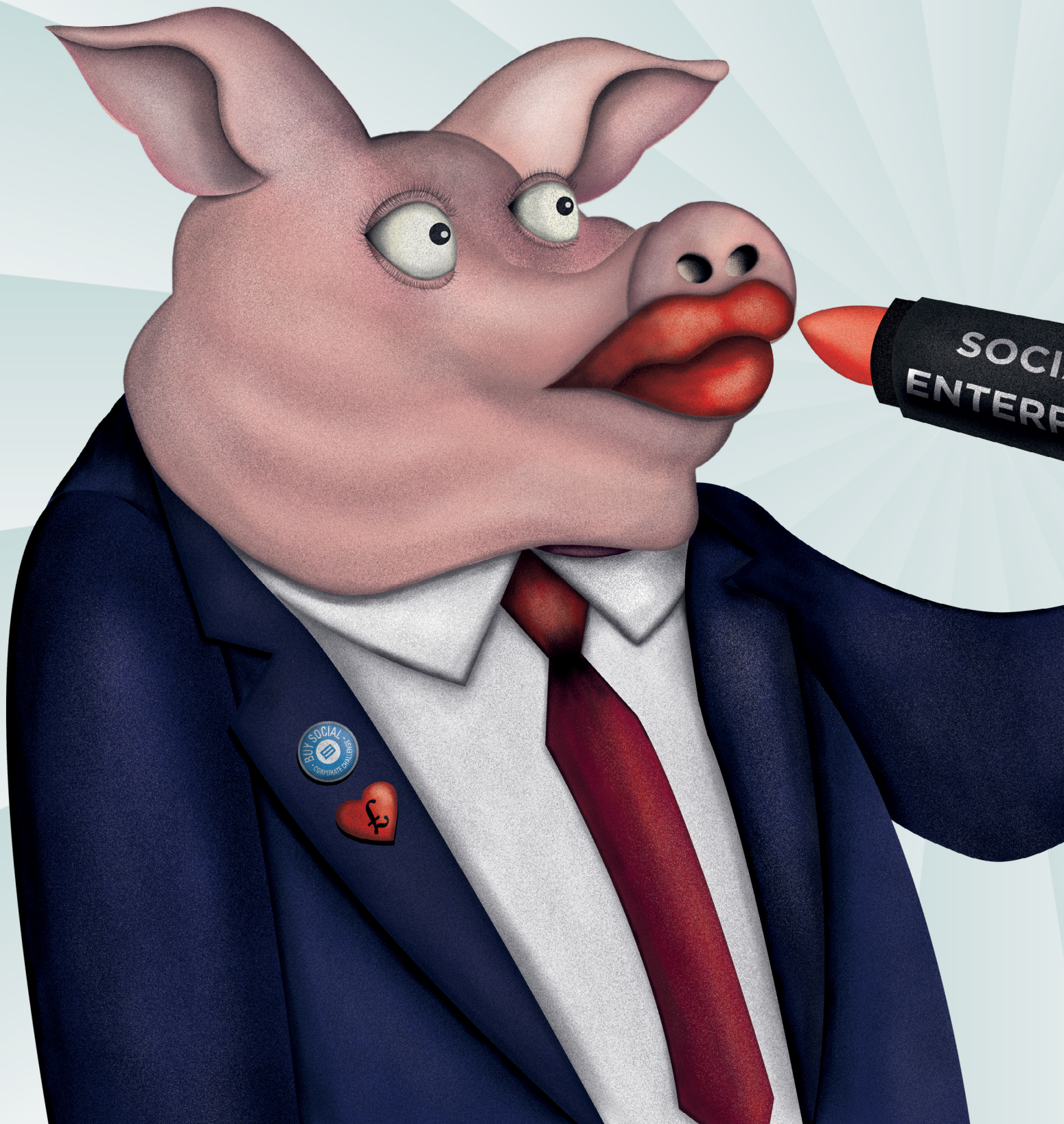
There are still ups and downs. Cashflow concerns sometimes "turn my stomach to butterflies", Ayman admits. But experience has made her pragmatic. "I've faced hard days in the past, so this one will pass too. We already made money, so we can do it again." And, despite being a solo founder — "unfortunately!" — Ayman leans on others with a similar vision.

"We have a community helping us... I feel safe and secure by the amount of people [on our side]," she says. "We're not working alone."

Rania Ayman is joining the British Council's delegation to the Social Enterprise World Forum in Edinburgh where she will be delivering a masterclass on "Bridging the gender gap economically" on 14 September. ■

IN PARTNERSHIP WITH





LIPSTICK ON A PIG?

Is the corporate sector on a truly transformational trajectory to put social value on a par with profit – or is the engagement with social enterprise purely cosmetic?

RUSSELL HARGRAVE

Everybody wins. That is the theory, at least, when the corporate world finds new ways to work with social enterprise.

There is a whole spectrum of options.

Closer engagement might mean a private firm injecting capital into a social enterprise, along with some advice on building and sustaining a business. As the social enterprise gets a boost, so too does the cause it was set up to serve. Or maybe a company goes further and starts to introduce more social enterprises into its own supply chain, directing private cash into achieving good.

Very occasionally, a large social enterprise might even buy up a private company and fold it into a more socially progressive business model. (Such deals are rare, but one was concluded over the summer when the multi-million-pound transport social enterprise HCT Group acquired Powells Buses).

At the extreme end of the spectrum, a

corporate might overhaul its own working model entirely and make the whole company more like a social enterprise.

For their part, corporates enjoy not just the happy glow of doing what is right but also access to new markets, represented by all those potential consumers and staff who tell pollsters they prefer businesses with a social conscience.

The biggest cheerleaders argue that these changes have the potential to transform corporate values. Closer engagement is taken as a sign that private firms are finally starting to think more like social entrepreneurs, at just the moment that morally-savvy millennials are influencing the market most as consumers and business leaders.

But how much social impact is all this really likely to have? Private firms have talked for decades about doing their bit

“If they suddenly thought the chief exec had become more interested in social impact rather than the share price, shareholders might have heart attacks.”

to help society, but the nature of big business has shifted little if at all. And social enterprises may want to have a lasting impact, but is the sector big enough or bold enough to do more than tinker around the edges of capitalism?

THE REVOLUTIONARY

Phillip Ullmann is a very unusual executive.

He is in charge at The Cordant Group, a family-owned recruitment firm which commands revenues of more than £800m each year. In 2017, Ullmann announced that he had converted Cordant from its corporate model to a social enterprise (a decision he took “unilaterally”, according to the company’s announcement at the time). Its articles of association were changed to include a series of social commitments, including capping both shareholder dividends and executive salaries. Ullmann personally committed his company to improving people’s education, employment and health.

“We have to find a new paradigm, a new set of institutions,” Ullmann tells *Pioneers Post*. His energy is extraordinary. He talks about the “mind-blowing” experiences he has enjoyed since the shift to running a social enterprise. His words run into one another as he races to explain his vision for how society and capitalism need to change.

The idea that businesses exist only to create goods and generate profits is stuck in the past, he argues. He describes what he



Leading the revolution: Phillip Ullmann

sees emerging in its place as “a consensus to move from a narcissistic shareholder focus to a broader social-good focus”. He describes the changes at Cordant not in terms of a business decision but as “liberating an organisation”.

It isn't clear what sort of overall social impact has resulted from the change so far, but some of the main aims are starting to take shape. Ullmann is pushing Cordant's clients on issues like paying a living wage and guaranteeing better safety standards at work. He also has ambitious plans about teaming-up with hospitals and NHS commissioning groups to work jointly on health and wellbeing (“a public-private partnership like never before”). This is where some of Cordant's resources will be directed.

“We see ourselves as role models,” he says. “In any transition, you need something

to follow, something to model.” One major goal in the year since becoming a social enterprise, then, has been to “start to build a case study, so that as we transition people learn from our experiences, and they say, ‘*Look, this model is sound. Let us go on the same learning curve and learn in the way Cordant is learning*’”

Which begs an obvious question. How many corporates have followed Cordant's lead so far?

The revolution hasn't taken off yet, Ullmann concedes. “We seem to be the only

“Changing capitalism is way beyond most of our pay grades.”

one, certainly recently, which has morphed from a large-scale profit-based corporate and are becoming a social business,” he admits.

But the optimistic tone isn't gone for long. He has travelled all over the world to speak with political and business leaders about how corporates can keep up with the changing world. He talks of the incredible reception he gets and how much his message “resonates” with younger people in particular. “We are a hell of a lot closer than I ever thought we'd be,” he says about progress so far. “I thought this was going to take a lot longer than it actually has.”

Cordant may currently be a leader without any followers, but Ullmann doesn't think he will need to wait too long for more corporates to copy his example. “Change happens radically fast now,” he says cheerfully.

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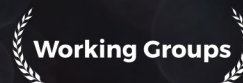
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Less than convinced: Dan Corry

NOT SO FAST

Elsewhere, however, the idea that this sort of model could spread across the private sector meets with deep scepticism. Dan Corry, once a senior economic advisor to the Labour government and now chief executive at the charity think-tank New Philanthropy Capital, is less than convinced.

The idea of businesses converting en masse to social purpose is “slightly weird”, Corry argues. “Shareholders, if they suddenly thought the chief exec had become more interested in social impact rather than the share price, might have heart attacks. That’s how companies are set up.”

Liam Black, a writer and consultant on social innovation, is blunter still. “In terms of being a transformational new business model which is going to challenge the shareholder model, it hasn’t,” he

says of social enterprise. “It hasn’t come anywhere near.”

This doesn’t mean corporates and social enterprises can’t find ways to co-operate where their goals align, of course, but Corry sees a much more pragmatic relationship. “Some businesses are [operating] in areas where the bottom line and doing some sort of social good are quite closely linked,” he says, and under those circumstances it makes sense for corporates bosses to look for social partners.

All of this is a far cry from transforming capitalism, though. Indeed, Corry thinks social enterprises will mainly be worried about their own bottom line. “The problem with the non-profit sector, to be honest, is that they’ll take anything that comes from the for-profit sector,” in the hope that a closer relationship will one day result in financial investment, Corry says.

The data doesn’t suggest a



revolution is on the horizon, either.

Take the corporate giant PricewaterhouseCoopers (PwC). It is also one of the corporate world's noisiest champions of social good, with a decades-long commitment to buying social and helping train the next generation of social entrepreneurs. Yet even here, social enterprise plays a tiny part in everyday business.

“I see a consensus emerging to move from a narcissistic shareholder focus to a broader social-good focus.”

PwC spent £683m on third party supplies in the UK in the last financial year, and estimates it has 3,853 suppliers in its supply chain, according to its national director of procurement, Jeremy Willis. Of this, only £1.5m is spent with around fifty social enterprises.

“We are committed to trying to grow this number,” Willis says, but there is no hiding the relative size of the figures. PwC supports social entrepreneurs, advises social start-ups on strategy and product design, and invites would-be suppliers to present their ideas. Social innovators get red carpet treatment. Yet they still operate on a very limited scale, even with a corporate which has set itself up as a key partner.

PwC UK have set a target of spending £10m in aggregate with social enterprises between 2016 and 2020. Willis is bullish about achieving this, but it remains a paltry amount given PwC's revenues. Why so little?

In short, because social enterprises just aren't ready. Willis says with regret that “there just isn't the market capability out there. There are very few large, corporate-ready social enterprises. We could name ten or twelve of them, and beyond that there is a big step down to the next tier. Or as

Liam Black says, “the vast majority of social enterprises remain small, under-capitalized, and limited in impact”.

WITH THE GRAIN

If the market is under-developed then it is difficult to imagine how it becomes a route to transforming corporate values any time soon. Nonetheless, companies can point out, with some justification, that engagement with social enterprise has to start somewhere, even if the aims aren't as radical as those imagined by Phillip Ullmann. There are different success stories to tell. “People just see challenges all around them and want to solve them,” as Alice Casey, the head of new operating models at Nesta, puts it.

Camilla Marcus-Dew can tell one such success story.

She used to work for the private consulting giant Accenture, at the very heart of the corporate world, before co-founding The Soap Co, a social enterprise making cleaning, beauty and skincare products. As a result, she enjoys privileged insight into how corporates think about their supply chains, and The Soap Co has seized the chance this offers. It now provides goods to some of the UK's biggest private companies.

“We seem to be the only one which has morphed from a large-scale corporate to a social business.”

The partnership with PwC began back in 2016, through the sort of slow-burn, developing relationship described by Jeremy Willis. First came a conversation about becoming a supplier, then a trial of the product, and then a pilot in a PwC office. Eventually, The Soap Co's products were rolled out across the corporate, along with its two sister brands, Clarity and Beco.

“PwC were actually one of our first significant corporate customers, which was a really exciting time,” Marcus-Dew reflects. “They really saw what we were capable of and we certainly fulfilled that. If you look at where we are now compared to where we were then, I would say that they backed the right horse.”

The partnership brought more than just money.

“The problem with the non-profit sector is that they'll take anything that comes from the for-profit sector.”

Experts at PwC also “took a lot of time to help us get set up, introduce us to the right people, and that subsequently allowed us to roll-out with a load of other organisations”. Marcus-Dew calls it “a multiplier effect”. The brands have now expanded into supply chains with other massive companies including Coca Cola and Zurich. “We have added dozens of corporates to our customer base in the last year or so,” she explains. Business-to-business sales are up 300 per cent over the last 12 to 18 months.

The investment is in more than soap and skin creams, though. Corporate support is changing lives. “We really exist to challenge and change perceptions around disability and employment of people with disabilities,” Marcus-Dew says.

“We also have a number of staff who have never worked, always struggled to get a job, and feel like they're not represented or accepted in society,” she adds. “Having a job creates a huge sense of purpose and agency in your life to make decisions. I am really proud to work for an organisation that allows people that time and space to come back into work.”

PwC, for its part, uses posters and cards to promote the partnership as part of its



internal marketing, advertising to every client and customer using their bathrooms that they are helping to make the world a slightly better place. There is good news for everyone. The enterprise gets its investment of capital and expertise; the corporate can proudly boast about its pledge to buy social; and an enduring problem is addressed, in this case the disability employment gap. It is a welcome vision of corporates and social enterprise collaborating at scale, and could inspire more partnerships to take root.

But it also works with the grain of the corporate model, a success story borne of business and profit. It is no revolution.

FIGHTING FOR THE FUTURE

In a few years we might have a clearer picture of exactly what lone rangers like Cordant can achieve, which might help. But even then, the hopes of inspiring a new mindset in capitalists feels a very long way off.

Ullmann is upbeat nonetheless. He has more speaking engagements planned. He wants British policy-makers to look more seriously at progress in France, where proposed legislation could shift the primary duty of business away from shareholders and towards social good. Ullmann's belief in the power of social enterprise to transform the world, which has already found platforms at the United Nations Strong Cities Network and at Google HQ in California, will spread to new audiences.

Meanwhile John Elkington, an entrepreneur and writer who introduced the concept of the corporate 'triple bottom line' and who is now calling for new ways to think about business and social good, is an optimist too. "We haven't picked ourselves an easy challenge here. Changing capitalism is way beyond most of our pay grades," he laughs. But the most exciting years for social and corporate leaders are still to come.

"I think people do often rise to the challenge. It's all out there to be fought for." ■

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GLOBAL FOCUS

Scotland

*While government interest south of the border in England has stagnated, and business support has disappeared, Scotland's Ministers have championed the sector at the highest level for nearly a decade, and business support has remained strong. Scotland now contains 5,600 social enterprises, bringing in revenue of £3.8bn. A third of these have sprung up in the past 10 years. **Gerry Higgins**, CEO of Community Enterprise in Scotland and founder of the Social Enterprise World Forum, and **Jess Gildener**, marketing and communications manager at the Social Enterprise Academy, explore the growth of Scotland's social enterprise movement past, present and future*



Listening carefully: Deputy First Minister John Swinney meets aspiring young social entrepreneurs

Scotland has a long history of developing models of business for social good – from the co-operatives and mutuals of the 19th and 20th centuries to the social enterprises of today.

Since devolution in 1999, successive Scottish governments have supported the growth and development of the ‘third sector’ (eg charities and voluntary organisations) and within that, social enterprise. Since 2007, however, a strategic and concerted focus has been given to the enterprising potential of the sector and government and social enterprise agencies have worked in partnership to realise this. The strong data and positive findings of the first Social Enterprise Census in 2015 alongside the 10-year national Social Enterprise Strategy in 2016, confirmed Scotland as a world-leading nation in nurturing social enterprise.

The data in the box (right) highlights that with 5,600 social enterprises operating in Scotland in 2017, this represented 8% growth from 2015. In total social enterprises have an annual income of £3.8bn, representing a 5% growth from 2015 to 2017. Of this income, £2.7bn

was trading income, and there has been a 22% growth in trading income since 2015.

The growth and success of the movement is down to a number of key elements. We are lucky to have a history of ‘social justice and philanthropic endeavour, alongside creativity, innovation and entrepreneurship in Scotland. Social enterprise naturally fits with this, but as with many sectors, it has needed support to make the most of the talent and opportunities available.

The social enterprise movement has grown strongly over the past decade and, reflecting this, the sector remains fairly youthful with over one third of Scottish

social enterprises being established within the last 10 years. Increasingly, consumer-facing social enterprises are setting social enterprise apart from the traditional third sector, and with an influx of young entrepreneurs, socially responsible wealth generation is set to grow exponentially.

So how has this growth happened – what have been the ingredients for success so far and what have we learned?

POLITICAL SUPPORT MAKES THE DIFFERENCE

Scotland’s social enterprises benefit from strong commitment and support from the Scottish Government, and there is a close,

In 2017, the bi-annual Census, conducted by Social Value Lab, and organised by CEIS in partnership with a range of national agencies, found:

- 5,600 social enterprises currently operate in Scotland
- 599 formed in the last two years
- 34% are located in rural Scotland
- 64% are led by women
- 1:2.5 is the average differential between the highest and lowest paid worker
- 81,357 full-time equivalent people are employed
- £2bn GVA, the economic contribution of social enterprises to the economy

progressive relationship with Ministers and officials. Over the years political leaders have dedicated considerable time to understand the issues and the potential contribution of social enterprise to national outcomes through visits, conferences, hosting international delegations and engaging with social enterprise overseas.

The sector was championed for seven years by the now Deputy First Minister, John Swinney, and his efforts did much to bring social enterprise into the mainstream, including public procurement and pursuing the goal of 'inclusive growth'.

Social enterprises are now seen as a key partner in the economy, civic society and in the creation of a fairer, more inclusive Scotland. They are also seen as essential to the design and delivery of public services, and to the innovation of solutions to society's challenges.

A DIVERSE ECOSYSTEM PROVIDES CRITICAL SUPPORT

Scotland's ecosystem has grown alongside the movement, continually listening, responding and improving the support available. It creates opportunities to connect and learn, brokers partnerships and develops markets. It gives access to specialist skills and expertise, influences policy and provides funding and investment. Whilst several parts of the ecosystem have financial support from the Scottish Government, many ecosystem organisations are themselves social enterprises with diverse income streams.

OPENING MARKETS NEEDS TOP DOWN SUPPORT

Recognising that access to contracts and appropriate commissioning and procurement are key issues for the sector and for the future design and delivery of public services, the Scottish Government awarded a £2.3m contract to a social enterprise consortium to open public sector markets to third sector organisations.

The programme encouraged the inclusion of community benefit clauses in public contracts and the creation of public-social partnerships, a response to the



Procurement Reform Scotland Act 2014. Its success is in part due to how social enterprise expertise was included from the outset in the design and delivery of public services, enabling the third sector to play a key role in public service reform.

INVESTING INTELLIGENTLY STIMULATES LONG-TERM GROWTH

Ensuring access to financial tools and advice to support growth has been a vital mechanism to ensure sustainable income streams for social enterprise.

The Scottish Government provides loans and patient capital based social investment through the Scottish Investment Fund and Big Issue Invest Scotland, as well as grant-based funds for earlier stage and higher-risk social enterprises.

The first major step in 2008 was providing £31.8m for the Scottish Investment Fund (delivered by Social Investment Scotland) to build capacity, capability and financial sustainability. The

fund provides a mix of loan and grant funding between £100,000 and £500,000 to third sector organisations considered investment ready. Further investment has since been provided in response to Scotland's social enterprise strategy.

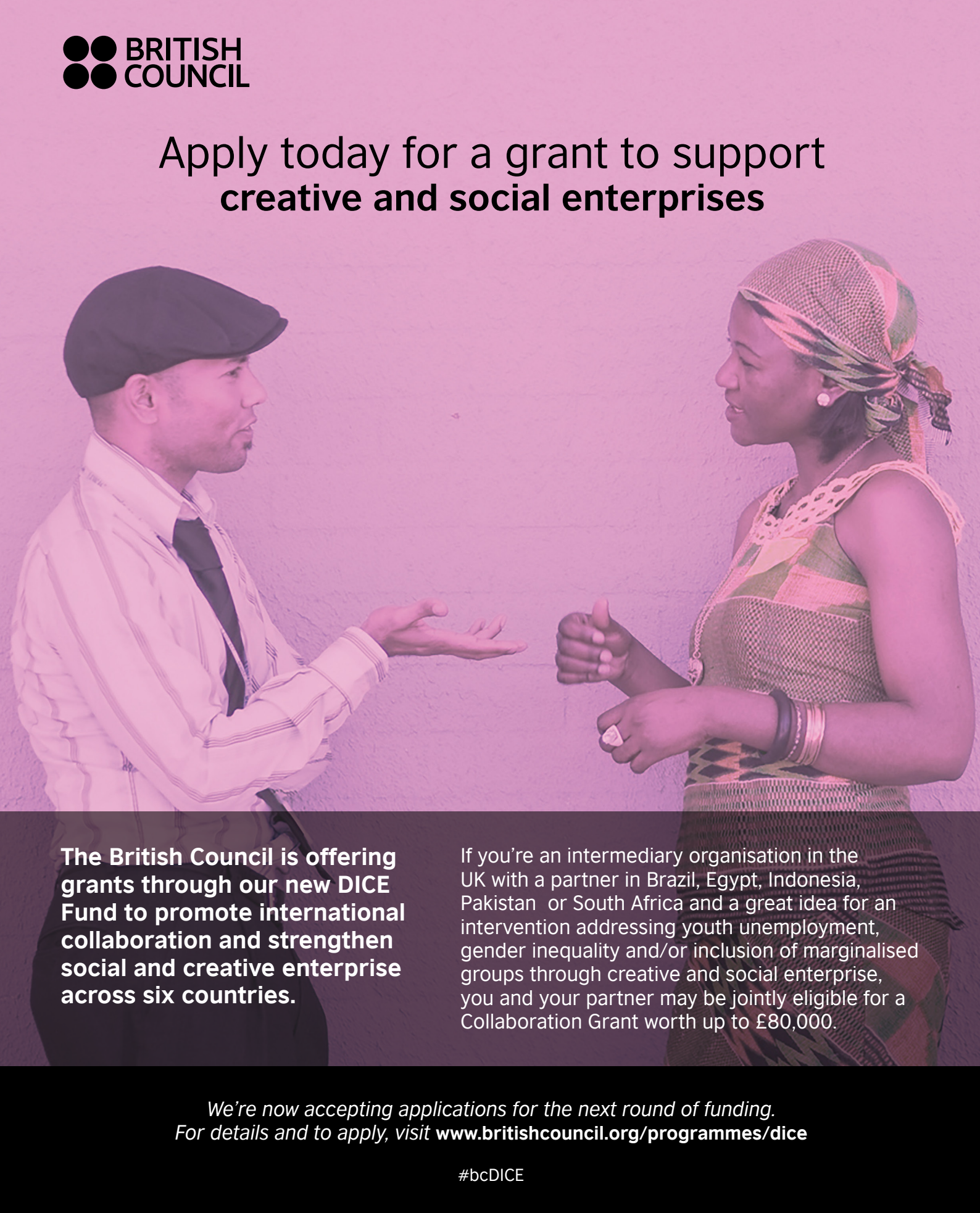
SUPPORTING A PIPELINE OF ENTREPRENEURS CREATES DIVERSITY

At the heart of increasing the number of enterprising organisations in the third sector is encouraging opportunities for social entrepreneurship and cultivating interest amongst young people.

With this in mind, the Scottish Government has provided support for social entrepreneurs and social enterprise start-ups through the Social Entrepreneurs Fund, delivered by First Port.

Since 2007, First Port has distributed more than £7m to over 1,000 people to turn great business ideas that benefit people, communities and the environment into social enterprises. The businesses that have developed since then span an

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↑ *Exporting Scottish expertise and learning: the Social Enterprise Academy in South Africa*

astonishingly diverse range of social issues and products and services and have become some of the leading social enterprises in Scotland. Behind this data is a service that over the last decade, has responded to over 5,000 enquiries from budding social entrepreneurs and helps three people every week to get their social enterprises off the ground.

GOOD BUSINESSES NEED LEADERSHIP, SKILLS AND LEARNING

Ensuring a strong, sustainable sector also requires bold organisational leadership and an openness to develop skills in entrepreneurship. Developing these areas alters attitudes to risk and change, to people management and partnership development, and to many of the qualities and skills necessary for successful business management.

In response, the Social Enterprise Academy was established in 2004 by a group of social enterprises and the Scottish Government, and since then over 1,000 programmes have been delivered to over 13,000 learners across the country. Programmes support each stage of business development, and focus on the practical nature of leadership and entrepreneurship.

A unique feature of the Scottish ecosystem is the Social Enterprise Schools programme also delivered by the

Academy. This investment in learning and development in schools has been developed to work with the national school curriculum, and with Government support will be rolled out to all schools in Scotland over the next 10 years.

BUSINESS SUPPORT NEEDS TO BE TAILORED AND PRACTICAL

Access to good business support has proved vital to ensure the growth and sustainability of social enterprise. While some larger social enterprises will access mainstream business support, many need dedicated support as they seek to blend financial sustainability with delivery of social impact.

This kind of support is not a 'nice-to-have' – as the Census showed, 50% of social enterprises were negatively affected by the economic climate over the last 12 months. To bridge the difficult times requires focused support and a deep understanding of the specific challenges in play.

'Just Enterprise' was established in 2011 to take this work forward and it is still operating in 2018 as a consortium of 10 third sector business support providers. This practical support is targeted at all social enterprises from start-ups to established organisations throughout all of Scotland, including the Highlands and Islands.

Over the past six years, almost 6,700 individuals from more than 4,500 organisations have received almost 10,000 instances of support via Just Enterprise services. Recipients come from a range of different sectors and across all 32 Scottish local authority areas. This support is one of the strong features of the Scottish ecosystem. It disappeared in England many years ago with the closure of social enterprise networks and the demise of the Regional Development Agencies – whereas Scotland has prioritised free-to-access business development and growth services for its social enterprise and social entrepreneurs.

INVESTING IN NATIONAL INFRASTRUCTURE BUILDS STRENGTH

At a national level the Scottish Government invests in national third sector intermediaries to provide leadership and to work collaboratively to:

- Support the development of social enterprises
- Enhance the profile of social enterprises
- Contribute to policy development

A cornerstone of this infrastructure and a significant strength of the sector is in its networks and ability to bring people together across interests, geographies and contexts. City networks are particularly active and Sencot supports thematic networks in health, sport, community food, employability, culture and tourism.

These networks provide opportunities to engage in dialogue, share good practice and explore ideas, as well as access advice and peer support. They also enable resource sharing, joint working, market development, a collective voice, and help to raise the profile of social enterprise amongst the general public, the business community and public sector.

INTERNATIONAL ACTIVITY IS GREAT FOR BUSINESS AND LEARNING

The first Social Enterprise World Forum (SEWF) was held in Scotland in 2008 and, with the support of Community Enterprise



in Scotland (CEIS), over subsequent years it has grown from an experimental event to an international business, connecting social enterprise movements and policy developments around the world.

In 2018 Scotland will be the first country to host SEWF for a second time as the international community is keen to check on progress over the decade – and SEWF has assisted the international movement to develop and grow significantly over that period.

Scotland is also home to a number of social enterprises operating internationally: the Homeless World Cup, International Network of Street Papers, Challenges Worldwide and Social Enterprise Academy are some of the leading examples.

Having been through many growing pains, and now seen as global leader in social enterprise, Scotland is keen for its learning to be shared.

The Scottish Government has invested in an International Social Enterprise Observatory to ensure that Scotland welcomes visitors, students, investment and innovation while exporting social enterprise services products and expertise.

As the UK faces an uncertain future with its exit from the European Union, Scotland is accelerating its internationalisation and social enterprise is part of that movement.

THE FUTURE

Social enterprise is seen as a key player

in Scottish society and it is positively encouraged and supported.

There is strong political leadership, a holistic and rounded approach to support and a deep commitment to see this sector flourish as a way to tackle some of the difficult social issues Scotland faces.

A growing social enterprise movement can have a positive influence on the world of business, modelling a more ethical approach and aligning with policy on promoting fair work practices.

In the face of the evidence so far, it seems natural that social enterprise has a role in helping Scotland to become a more innovative, fair and entrepreneurial society, and justifies the importance of social enterprise in the future of Scotland. ■

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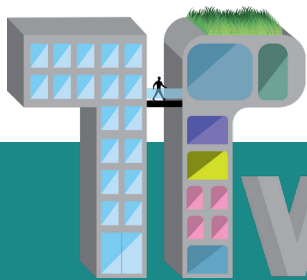
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TWO'S COMPANY

MICHAEL BROWN, EMPOWER TO COOK + MARK HICKEN, JANSSEN

To kick off our new series looking at social enterprise and corporate collaboration, we meet the bosses of a food education business and a global pharmaceutical brand, who unite around the role of the family

RUSSELL HARGRAVE

Michael Brown and Mark Hicken have united around a simple idea: that food can change people's lives for the better.

Brown is the founder of Empower to Cook, a social enterprise he established in Buckinghamshire in 2014 which blends his passions for creativity, cooking and teaching. It works with children, community organisations and corporate groups to provide cookery classes and information about nutrition. Wherever possible they use food which would otherwise go to waste. Everyone is then encouraged to muck in and make their own meal.

For the last two years, after being introduced by a mutual friend, Brown has worked closely with Hicken, MD of Janssen UK & Ireland, a pharmaceutical company of Johnson & Johnson.

They are a likeable, chatty pair. They may not be equal partners – the glossy setting of Johnson & Johnson's head office soon reminds you of the power imbalance between corporates and any small business – but the two have found a way to become collaborators on a cause. A year ago their relationship resulted in Janssen seconding a member of its staff directly into Empower to Cook. The corporate has supported social enterprises and charities for years, from staff volunteer days to diversifying its supply chain, but for Janssen this was the first deal of its kind.

"Michael and I had had a few conversations," Hicken remembers, "and he came up with the idea of somebody who could offer a bit of business mentorship, or a secondment to help a little bit with the strategic thinking. We have those capabilities in

our organisation, and we found that that is more useful, often, to social enterprises than volunteering."

It's easy to see why Janssen was inspired by Brown's vision.

When Brown presented to the School for Social Entrepreneurs, for example, he wasn't slow to showcase his big idea. "I stood up on the first day and said, *I want to change food education in the UK*," he smiles. "You've got to be bold sometimes."

At its simplest, Empower to Cook is about "bringing people together around food," Brown says. But the meals served up are a way for people to build healthier relationships with both the food and each other. "I don't want people to be chefs," he explains. "I want them to enjoy the food, and also to think 'I could try something different, I could try something else, I could work closer with my children,



Good company: Mark Hicken (left) and Michael Brown.

I could incorporate more vegetables’.”

Hicken nods in agreement.

“One of the things that we know, through some of the other work we have done with other under-served communities, is that the role of the family is critical in helping particularly younger members of families fulfil their potential,” he says.

“I get asked very often, ‘Which social enterprise are we working with, what difference are we making, why don’t we do more?’”

“So if you can sit around a dinner table, and have a nice family dinner because someone in the family can cook, then it makes a big difference to how families function and how people relate to each other. That just makes sense to me. It’s an obvious solution.”

Empower to Cook appears to be thriving, but Brown faced a rocky path to get here. “I lost a job through redundancy and I couldn’t find a job for three years,” he says. His normally ebullient mood becomes more serious at the memory. “I went for a job at Asda. I went for a job as a chef, and I hadn’t worked as a chef for twenty years. I just couldn’t get a job. I have challenges around ADHD. I left school without any qualifications.”

He plugged away and is clearly very happy with the results. “I love being hands-on,” he explains. “I love delivering, that’s where my main skill is.” The colleague seconded over from Janssen, Steve Ross, has other talents, and Brown is clear-sighted that a good business plan will involve bringing in “people to do the things I’m not very good at”.

The benefits of the partnership for Empower to Cook is obvious. The impact Janssen hopes to achieve by directing some of its considerable resources into the social enterprise is less clear, though, beyond the corporate’s promise to support people living close to its Buckinghamshire headquarters. Hicken talks a good game, instead, on how such partnerships can give

the corporate a professional advantage.

“The workforce keeps you honest,” he claims “So I get asked very often, ‘Which social enterprise are we working with, what are we doing, what difference are we making, why don’t we do more?’ There is always a lot of challenge from within.”

If private companies want to attract and then keep the best staff, he adds, “there has to be a sense that there is a higher purpose, and a sense of doing the right thing”.

The best argument for Janssen’s support may be that Empower to Cook is still here, and is making big plans for the future. Brown will soon start a new three-year programme, Fit and Fed, linking-up with another social enterprise and schools in two of the most deprived areas of High Wycombe. The goal is to help families cook and then sit down to eat together, with all the benefits this can bring.

Brown and Hicken have forged a partnership which works, and there is more to come. ■

To learn more about *Empower to Cook*, see: **empowertocook.co.uk**



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MIGRATEFUL: RECIPES REBUILDING LIVES

SARAH HOWDEN

The kitchen is small and crowded, and Haifaa (pictured above) has the audience in the palm of her hand. One by one, she picks up the falafel that we have carefully shaped and fried in oil, and inspects them with the eye of a master. Some she gives an approving nod, others a bemused smile: at one she rolls her eyes and tuts.

From the outside, it looks like a typical London cookery class. But there is a twist. Haifaa is a Syrian refugee, who fled her country in 2016. As a chef for the social enterprise Migrateful, she is one of 12 refugees, migrants and asylum seekers trained to deliver cookery classes to paying customers.

“The Migrateful model is all about its chefs,” says Migrateful founder and CEO Jess Thompson. “Through Migrateful, vulnerable people are supported to develop valuable skills, learn English and build their confidence.”

The premise is, at heart, a simple one. Participants attend weekly ‘chef training’ sessions, beginning with a group English conversation class. One chef then teaches their traditional cuisine to the rest of the group, before sitting down together to enjoy the fruits of their labours. When they are ready, the chefs are invited to deliver cookery classes to the public in cafés and homes across London, gaining confidence, skills and opportunities for

integration. Those who have the right to work in the UK are also paid to deliver the classes, providing a valuable source of income.

COOKING UP A SOLUTION

Migrateful is Jess’s first company, but it is the result of several years’ experience working with refugees in Morocco, Calais and London. She saw first-hand how talented refugees and migrants were struggling to find employment because of language barriers or their qualifications not being accepted in the UK. The effect of this has been widely recognised: reduced opportunities for integration, lowered confidence and heightened



tensions between refugees and the native population.

In 2016, searching for a solution, Jess began Year Here: an incubator programme for budding social entrepreneurs. One of her Year Here projects involved running a skills exchange programme in the London Borough of Tower Hamlets. It was here that the idea for Migrateful was born. “The migrant and refugee women attending my English class were asked to teach the community a skill in return,” Jess explains. “When I asked what they could offer, I heard the same answer time and time again: ‘We could teach you to cook’.”

Haifaa, our Syrian chef, is a prime example. She graduated from the University of Damascus and worked as a teacher for 15 years, before war broke out and she was forced to flee to England with her husband and two young children. “Back in Syria, I was famous in my community for my cooking,” she says. “If I invited friends for dinner, the word would get out and before I knew it everyone would be arriving to join the dinner party. When I heard about Migrateful I did not hesitate to join their team to share my love of cooking and to make new friends.”

The beauty of Migrateful, says Jess, is that it marries two needs: “I knew that there were lots of people who loved food, who were hungry for new experiences and exciting recipes. And the chefs also

get a huge amount out of it. The model creates social impact through offering a product that both the customer and the chef want.”

THE CHALLENGE OF CONNECTIONS

The company was officially founded in July 2017, after achieving start-up funding through a Year Here crowdfunder event. The company is run by three, part-time staff members and a thriving team of over 50 volunteers. In just under a year, the Migrateful chefs have delivered over 100 cookery classes, catered for the UNHCR and been featured on Sky News. However, as Jess explains, it hasn’t all been plain sailing.

“The big experiment this year has been whether Migrateful can work towards a sustainable business model which is not reliant on grants,” she says. “Like most companies in their first year, we haven’t yet achieved that. These things take time, because it means building your customer base; finding venues where you can run classes for free; developing relationships with chefs. When you’re making a business out of community connections, it is naturally going to take a while.”

What does Migrateful need to become sustainable? “More venues, more chefs. A more consistent marketing strategy, so that we know our classes will sell out.” Jess has also been contacted by people wanting to

start Migrateful projects in their own cities. “It would be incredible to see the model spread, empowering refugees across the UK to take back control of their own lives”. Jess is a realist about the social enterprise sector: “It’s a wonderful way of using capitalism to do something positive and solve some of the biggest issues in our society. But it can also be difficult. You have to balance being a successful business, which often means cutting costs, with charitable activity. You don’t want to stop doing something just to save money because you’re doing it to help people. Some people have told me to stop doing the chef training group because it’s too expensive, but I think it’s a really important part of the project.”

The chefs’ stories also attest to this. Betty (pictured above) is a Nigerian chef, who was trafficked into the UK when she was 16. She is now 34. “I feel alive when I see others enjoying my cooking”, she said. “It’s a form of therapy for me, I forget about everything else. It’s great to meet other chefs that are in a similar situation to me, also experiencing the difficulty of the immigration process. I can be myself in this group and I really appreciate it.” Another put it more simply: “It feels that coming in this group we are not called a refugee or asylum seeker. We are called a person, which means we get respect, love and care.”

Back in the kitchen with Haifaa, the group sits down to eat. Haifaa is scooping rice into heart-shaped bowls and turning them out onto plates. “This is my heart,” she jokes as she places the plates in front of the group. For Jess, this is the best bit of the whole process: “When you see everyone having a good time, people learning, everyone leaving with a good feeling, and the chef feeling really celebrated, that makes it all worthwhile.” ■

To support Migrateful’s crowdfunding campaign see: chuffed.org/project/migrateful-chef-training.

To book a class see: migrateful.org/classes/



THE GUV'NOR

TIME TO CHANGE THE BREAKFAST MENU

*They say culture and relationships eat strategy and process for breakfast. But why do we continue to pit them against one another as if they aren't two sides of the same coin? In the second instalment of his new governance column, **Bob Thust** asks why they can't all sit down over dinner and work it out*

We live in an increasingly systemised world driven by technology and ever larger organisations looking for efficiency. For all the cost cutting and risk management, as a result we are losing sight of the power of human relationships and organisational culture. Whilst I'm delighted more attention is being paid to these themes, I'm also worried: there is a tendency to pit the transactional and the relational, the cultural and the strategic, against each other as if these are opposing forces that somehow need balancing. What we need to do is stop and examine how both these approaches, well, relate to each other.

It's a familiar story. Organisations grow without focussed attention to strategy (or,

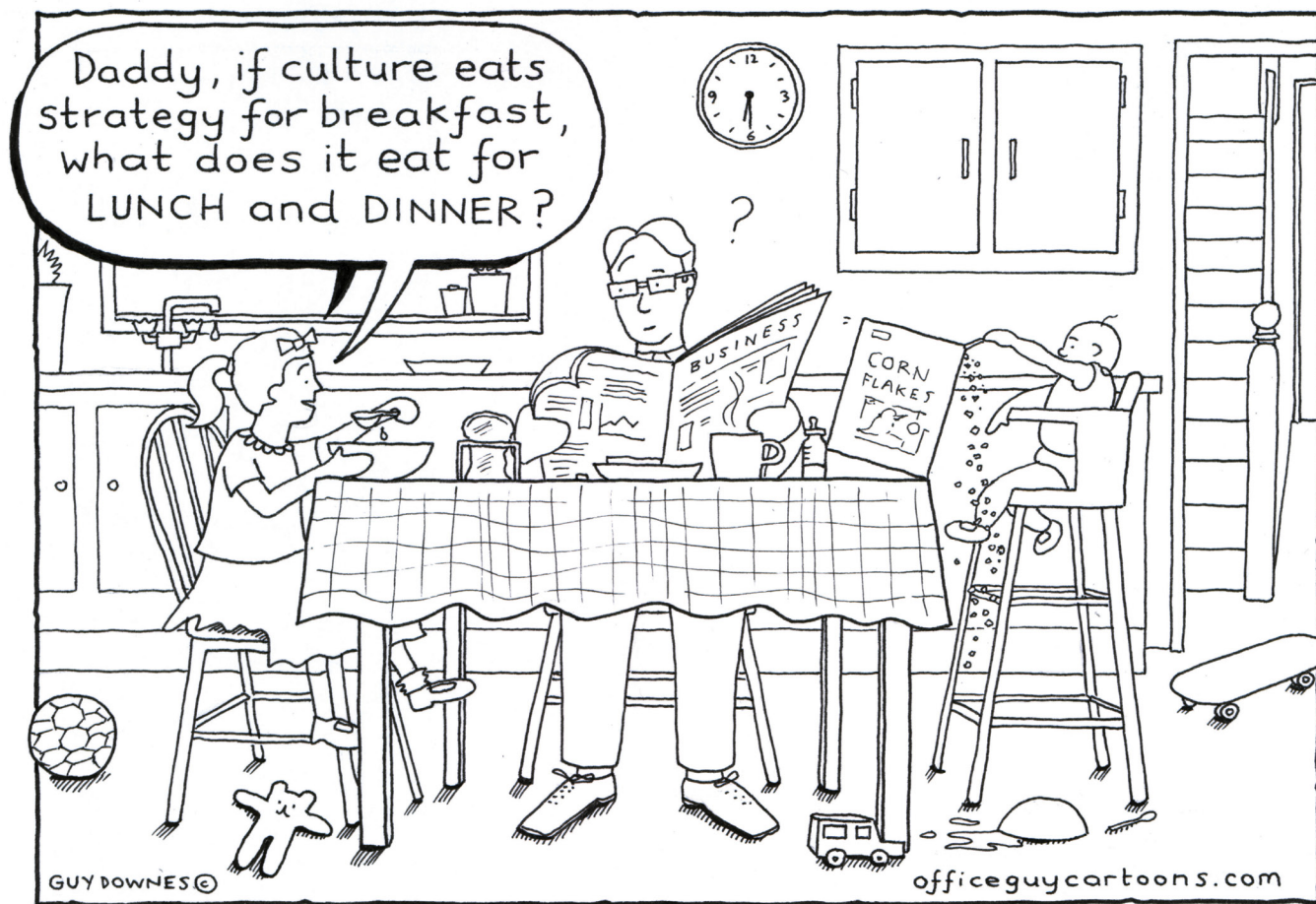
in particular, the process and systems which support that strategy). Instead they rely on organisational culture and the strength of their relationships. These after all have seen them through many a tough time. But leaning on them has taken its toll. Without strong financial reporting and transparent recruitment and pay, disquiet has begun. They lurch from one crisis to another, each time straining the very relationships and chipping away at the very trust they have always relied upon.

Without any mechanism for accountability, the organisational culture they were so proud of has become the CEO's excuse not to change their own toxic behaviour. All of this is harming their potential impact and growth, but it is also

resulting in staff feeling undervalued and overworked, lessening their commitment to the organisation's mission and values, increasing the potential for poor customer service and ultimately storing up problems until something has gone much more horribly wrong.

HERE COME THE KPIs

Enter a funder, board member or consultant who patronisingly deems to know better and forcibly recommends the introduction of a new strategic framework with target KPIs, new reporting structures, new systems and processes in order to 'get a handle on all this and professionalise things'. They reach for the best practice guides and standard toolkits. They purchase off-the-shelf systems



which no-one really understands. They copy and paste policies without a second thought. They hire consultants to force everyone to apply them. They impose strict hierarchy and delegations, so every decision has to go through a multitude of layers of approval before it actually happens.

This erodes their culture and has an impact on their relationships even faster than an over-reliance on them. It takes away individual judgement and accountability for decisions, removes creativity, the ability to respond to what's happening, the give and take required to sustain any relationship.

The professionals and boards are happy though. Costs have been reduced and they have a nice new strategy document and risk

register to show for it too. Not to worry that most of those costs have likely just been pushed down the chain onto those they are supposedly there to support. Nor that as a result they are alienating or excluding often more marginalised communities.

This isn't just a small issue. It's through relationships that trust is more usually developed, that genuine collaboration can take place, that innovation becomes possible. It's through dialogue that we often learn the most about what's working, what's not and what to do about it. More importantly, it really, really matters for those committed to social justice not the bottom line, for any redistribution of power or share of voice.

POWERFUL FORCES AT PLAY

This may seem an extreme example, but unfortunately so many organisations I've worked with and for have followed this path – from small social enterprises, to larger foundations and charities. It may not quick but it's often a slow and steady march. After all, there are powerful forces at play here. People take comfort in set strategy and process because it can protect them from having to confront their fears or justify their decisions; they can make our lives easier in the face of hard targets and a lack of sufficient resources; if those in authority have set things up a certain way and everyone else is following the process then we very rarely feel able to question it.

“Where strategy and process become enabling rather than constraining, where positive cultures and relationships can thrive without becoming toxic or unaccountable – this is how we create effective, resilient and responsive governance and management.”

So if a reliance on culture and relationships is an issue, and a reliance on strategy and process is an issue, where does that leave us?

It's tempting to conclude that what we need in the social sector is some kind of 'balance' between the two. That analysis for me is at the heart of the problem. What we really need to do is understand the interaction and dependencies between them. It seems fairly obvious that culture will drive how likely people are to follow a process or commit to a strategy, and that any process or strategy over time contributes to defining culture for good or ill. That relationships grow when people are given freedom to use their judgement, but that they also thrive when supported by enabling processes that ensure transparency and protect accountability. If this is obvious, and it really ought to be, then why aren't more organisations able to apply that in practice?

When organisations do, the way they work results in something like this:

1. They recognise that relying on trusted relationships and organisational culture alone is not enough. The Kids Company scandal that rocked civil society is perhaps a case in point. And as someone said to me recently, “I'm sure Sepp Blatter was surrounded by relationships of mutual trust”. Well, quite.

2. They reflect carefully on what kind of organisation they are and what kind of relationships they want to have. They start here because otherwise they know they will quickly end up with something that (maybe) worked for others, not for them. We often say organisations need to ‘live their values’. But, unless values are used as the starting point for making hard choices about strategy, and unless all of your processes and systems are designed specifically to support and enable them, they are nothing more than meaningless words on a wall.

3. They allow people the opportunity to exercise their judgement. They build in flex to their strategies for the unexpected and unplanned. They delegate authority as far down as possible and at as high a level as possible, and ensure they have the systems to provide decision-makers with the information they need to do this well. If the process isn't being followed, they find out why rather than come down hard.

4. Finally, and perhaps most importantly they review their strategies, policies and procedures regularly. Not just on paper at a Board meeting, but by asking people that have to follow them. And when they do review, they continue

to ask good questions: are our strategies and process enabling the kind of culture and relationships we want to have? Are they still providing the right information and mechanisms to ensure we are held to account, most especially by those we exist to support?

STANDING FIRM

As I argued in my last column, governance needs to be in constant development, adapting as organisations grow or external circumstances change. Doing that isn't easy when conditions of funding often focus purely on the strategy and process; when most governance support is for one-off ‘big bang’ exercises rather than funding core costs over a sustained period of time; where everyone wants to peddle their definitive guide, flowchart or toolkit; where we tend to value ‘lean’ organisations rather than effective ones.

But it really is possible if you stand firm and make your case to funders, if you take your time, if you embed this kind of reflection into the day-to-day conversations and meetings you have. For me, this is how we create effective, resilient and responsive approaches to governance and management. Where strategy and process become enabling rather than constraining, where positive cultures and relationships can thrive without becoming toxic or unaccountable.

Unchecked, my experience is quite different from the conventional wisdom: strategy and process is eating culture and relationships – and not just for breakfast, but for lunch too. However, reliance on a strong culture and trusted relationships alone is no cure either. Rather than pitching one against the other, let's get them all around the table for dinner to work it out. ■



Bob Thurst is co-founder of Practical Governance, trustee of Local Trust and treasurer at the Bevy community-led pub in East Brighton. In the next two columns he'll be exploring the issue raised here and in his first column by looking at some 'warts and all' examples from those that have tried to do things differently from the norm. If you've got anything you'd like to share, any of your own examples, or any other comments you'd like to make – positive or otherwise – he'd like to hear from you. Email bob@practicalgov.co.uk or tweet at [@practigov](https://twitter.com/practigov) [@BobThurst](https://twitter.com/BobThurst) #thegunor

WHY WOULD YOU CHAIN YOURSELF TO THE RAILINGS?

To mark this year's Social Enterprise World Forum, our focus on leading women in social enterprise goes international – as we interview female changemakers from New Zealand, Canada, Sri Lanka, India, Malawi, Portugal and Indonesia about hiring diverse talent, issues to protest about, and advising their 21-year-old selves



DR. THAMINA (SAMINA) ANWAR

WORLD GROWTH FOUNDATION (NEW ZEALAND) & FOUNDER,
TRADE NOT RIBA DOT COM (TRADENOTRIBA.COM)

SHOULD THE SOCIAL ENTERPRISE AND IMPACT INVESTMENT WORLD FOCUS ON HIRING MORE DIVERSE TALENT?

A diverse pool of talent is a form of empowerment. It can provide a platform of highly motivated individuals, working in meaningful projects/sectors, creating both profit and social impact, aimed at the betterment of the common good.

It can also bring different dimensions and ensures that ideas and voices of different groups (of both the majority/minority) are heard and taken into account during the decision-making process.

IN THE EARLY 20TH CENTURY, BRITISH SUFFRAGETTES CAMPAIGNING FOR VOTES FOR WOMEN CHAINED THEMSELVES TO THE RAILINGS OF PARLIAMENT. WHAT ONE ISSUE WOULD YOU DO THIS FOR?

One issue very close to my heart is poverty alleviation. The scale of poverty worldwide is overwhelming. The gap in wealth inequality between the rich and poor has continued to rise, both in developed and emerging economies. I developed a model called Islamic Social Entrepreneurship (ISE) during my PhD studies. The ISE model creates social impact in four areas: poverty alleviation, sustainability, community empowerment and social justice. Therefore, the ISE model offers the opportunity to combat poverty for both Muslim majority and non-Muslim countries by investing in a new kind of business with the goal of creating both profit and social impact.

WHAT ADVICE WOULD YOU GIVE TO YOUR 21-YEAR-OLD SELF?

Make a difference in people's lives. Be bold and never be afraid of being a changemaker.

MARCIA NOZICK

FOUNDER & CEO EMBERS (CANADA)



SHOULD THE SOCIAL ENTERPRISE AND IMPACT INVESTMENT WORLD FOCUS ON HIRING MORE DIVERSE TALENT?

Diverse talent in all workplaces is critically important – it helps drive innovation through different perspectives and lived experiences. In the social enterprise and impact investment world, diversity is especially important for two reasons. First, if we want to build an inclusive society where no one is left behind, we have to start by hiring people in our businesses who have been traditionally left out. Second, by not focusing on hiring diverse talent we risk missing the mark entirely. How can we solve the complex social problems of our time if we don't involve the people most affected? Or those who have different perspectives? Diverse talent is the basis for diverse solutions.

IN THE EARLY 20TH CENTURY, BRITISH SUFFRAGETTES CHAINED THEMSELVES TO THE RAILINGS OF PARLIAMENT. WHAT ONE ISSUE WOULD YOU DO THIS FOR?

The biggest issue I worry about today is the degradation of the social contract: a lack of empathy, respect and responsibility to one another. People are turning away and against when we should be turning toward each other. We need to find ways to build authentic communities and get back to what really matters. By using business for good, social enterprises play an important role in developing social relationships, healthy communities and a sense of reciprocal care taking.

WHAT ADVICE WOULD YOU GIVE TO YOUR 21-YEAR-OLD SELF?

Fearlessly try new things because the world needs fresh ideas. Allow yourself to be open to the world, to creativity and to opportunity. There's no need to over-plan your life!

UMA PRAJAPATI

FOUNDER OF UPASANA INTEGRAL DESIGN (INDIA)



SHOULD THE SOCIAL ENTERPRISE AND IMPACT INVESTMENT WORLD FOCUS ON HIRING MORE DIVERSE TALENT?

Yes, of course, social enterprise and impact investment is new future, we must get the best and most diverse talent for the sector.

IN THE EARLY 20TH CENTURY, BRITISH SUFFRAGETTES CHAINED THEMSELVES TO THE RAILINGS OF PARLIAMENT. WHAT ONE ISSUE WOULD YOU DO THIS FOR?

This is very interesting question which is also contextual, so my concerns are very connected to what is happening in India:

- I believe sustainability should not be a next “fad”; we must take it seriously.
- I believe in creative solutions and design to improve life.
- I want policies to protect people working with their hands. Farmers' suicide in the cotton belt in India led me to go organic as a fashion brand – making fashion work for people and planet.

WHAT ADVICE WOULD YOU GIVE TO YOUR 21-YEAR-OLD SELF?

Reflect deeply on this word “care” – care deeply – it is the seed to sustainability – and follow your dream, that is the unique wealth you have!

AMANDA KIESSEL

GOOD MARKET (SRI LANKA)

SHOULD THE SOCIAL ENTERPRISE AND IMPACT INVESTMENT WORLD FOCUS ON HIRING MORE DIVERSE TALENT?

Absolutely. Diversity is critical for resilience and adaptation in natural ecosystems, and it plays a similar role in social systems. When we bring together people who have different backgrounds and life experiences, we are able to look at problems from new angles and we come up with more creative solutions.

IN THE EARLY 20TH CENTURY, BRITISH SUFFRAGETTES CHAINED THEMSELVES TO THE RAILINGS OF PARLIAMENT. WHAT ONE ISSUE WOULD YOU DO THIS FOR?

Good Market focuses on supporting the transition to a 21st century economy that works for people and the planet. This is long haul work, which means there isn't a single political advocacy issue to mobilise around (yet), but there are many immediate changes that could help lay the foundation for this larger transition. For example, I'd chain myself to the railing to get ranked choice voting on ballots in the United States. This would make it possible to break the hold of the current two-party system and get people in office that commit to campaign finance reform.

WHAT ADVICE WOULD YOU GIVE TO YOUR 21-YEAR-OLD SELF?

"We make the road by walking." At 21, I still believed in the concept of a career path, and I still believed in projects with clearly defined activity plans, budgets, and milestones.



WISE100

KAREN CHINKWITA

FOUNDER, JUBILEE ENTERPRISES (MALAWI)

SHOULD THE SOCIAL ENTERPRISE AND IMPACT INVESTMENT WORLD FOCUS ON HIRING MORE DIVERSE TALENT?

Yes. Diversity leads to a lot more creativity and innovation being found in one organisation – and how can we be social if we are not accommodating to the people that we work with every day?

IN THE EARLY 20TH CENTURY, BRITISH SUFFRAGETTES CHAINED THEMSELVES TO THE RAILINGS OF PARLIAMENT. WHAT ONE ISSUE WOULD YOU DO THIS FOR?

Chaining myself outside the British Parliament it would definitely be about more partnerships. To encourage an environment where social enterprises in the UK worked with local partners to make a difference. Partnerships will create an opportunity for valuable growth and exchange on services, capacity and culture.

If it were the Malawian parliament it would be the "L" word: legislation. I would definitely chain myself for a comfortable segment in our Non-Governmental Organisations Act that allows social enterprises to be legislated for, with a clear mandate on our roles, and our compliance towards the Solicitor General, Revenue Authority and the NGO Board.

WHAT ADVICE WOULD YOU GIVE TO YOUR 21-YEAR-OLD SELF?

It is much better to give than to receive, service is much more rewarding (intrinsically and externally) than profit. While you give, do receive! Sustainable and 'grow-able' impact goes further than a one-off forum.





ANA UMBELINO

TORRES VEDRAS (PORTUGAL)

SHOULD THE SOCIAL ENTERPRISE AND IMPACT INVESTMENT WORLD FOCUS ON HIRING MORE DIVERSE TALENT?

Diversity is undoubtedly the most interesting feature of human systems. I believe that crossing different talents and pluralistic visions enhances collective creativity and fosters the emergence of new solutions. That is actually a key factor for innovation in a world marked by complexity and fluidity.

IN THE EARLY 20TH CENTURY, BRITISH SUFFRAGETTES CHAINED THEMSELVES TO THE RAILINGS OF PARLIAMENT. WHAT ONE ISSUE WOULD YOU DO THIS FOR?

I would chain myself to the railings of parliament for fighting social inequalities. According to the last Oxfam Report (2018), 82% of the wealth generated last year went to the richest 1% of the global population, while the 3.7 billion people who make up the poorest half of the world saw no increase in their wealth. That is intolerable. It is urgent to change the status quo that keeps this outrageous social landscape which must not be “naturalized”.

WHAT ADVICE WOULD YOU GIVE TO YOUR 21-YEAR-OLD SELF?

“Be realistic – demand the impossible” (I honestly do not like to give advice. That sounds quite paternalistic!)



HELIANTI HILMAN

JAVARA (INDONESIA)

SHOULD THE SOCIAL ENTERPRISE AND IMPACT INVESTMENT WORLD FOCUS ON HIRING MORE DIVERSE TALENT?

Definitely, a team with complementary set of skills and diverse background will enable the social enterprise and impact investment world to have a more rounded perspective and effectively achieve its goals. It is also important to also include talents and skills that comes from a totally opposite perspective to challenge our own views and give better credibility to manage differences.

IN THE EARLY 20TH CENTURY, BRITISH SUFFRAGETTES CHAINED THEMSELVES TO THE RAILINGS OF PARLIAMENT. WHAT ONE ISSUE WOULD YOU DO THIS FOR?

Stop sacrificing farmers and smallholder food producers for purely the sake of food security, political agenda, economic development and other policies that see them as the collateral damage of policy.

WHAT ADVICE WOULD YOU GIVE TO YOUR 21-YEAR-OLD SELF?

Jump into becoming an entrepreneur sooner and stick with it against all hard times. I was working as consultant too long before shifting into become a social entrepreneur. I wish I had started younger.



NOMINATIONS are open from 16 August until 2 October for this year's WISE100 List, which will be announced at a special celebration on 29 October at Coutts on The Strand, London.

Check out pioneerspost.com/wise100 for further details

MORE THAN £1BN AVAILABLE FOR CHARITIES AND SOCIAL ENTERPRISES

More than 800 charities and social enterprises are using social investment from Big Society Capital and its co-investors to address some of the toughest social challenges in the UK.

The announcement came as the organisation published its 2017 Annual Review. At the end of 2017, £1.1 billion was available to charities and social enterprises from Big Society Capital and its co-investors. Nineteen investments were made by Big Society Capital in 2017 with a value of £94 million.

PENSION SCHEMES BOOST

Measures are being considered by the UK Government's Department of Work and Pensions to strengthen pension schemes' ability to consider social issues. The Government has also expressed a desire that pension schemes should target a minimum percentage allocation towards investments that have an explicit social or environmental purpose, as well as confirmed its commitment to review social investment tax relief and develop bonds that have a social impact.

Belinda Thomas, from private investment specialist Triple Point, said there was "a clear rise in the willingness of both advisers and investors to consider such investment opportunities".

GSG GROWS BOARD TO SPAN SEVEN COUNTRIES

The Global Steering Group for Impact Investment (GSG) announced that six new members will join its Board, increasing it to nine trustees from seven countries and four continents.

These appointments precede the GSG's fourth annual Impact Summit, The Power of Impact: Driving to Tipping Point 2020, will take place in New Delhi, India, on 8-9 October 2018.

DCMS SEEKS MANAGER FOR £3M FUND

The UK Department for Digital, Culture, Media and Sport is seeking a manager for a £3m social investment fund that supports culture and creativity across the Northern Powerhouse. The money is the next phase of the Northern Cultural Regeneration Fund.

BRIDGES "EVERGREEN" FUND HITS £50M

Bridges Fund Management completed a second fundraise for Bridges Evergreen Holdings ("Evergreen"), hitting its £50m target three months ahead of schedule.

£50M TO FIGHT PERIOD POVERTY

The period poverty-battling Hey Girls took a giant leap forward as their products hit the shelves of supermarket giants ASDA and Waitrose. A £50,000 investment from Big Issue Invest's Power Up Scotland programme helped bolster the social enterprise's ability to grow and allowed them to purchase the stock needed to supply the stores, with products hitting shelves from August 13.

SASC MAKES GOOD HOME IN SCOTLAND

Social and Sustainable Capital (SASC) made its first investment in Scotland with a £2.85m investment into a new subsidiary of Homes for Good, a social letting agency set up in 2013 that provides social and affordable housing in Glasgow and the surrounding areas.

£5M TO FIVE LAMPS

The largest-ever single investment in a UK community lender was announced this week, with nine social investors combining forces to provide £5m to support 100,000 financially excluded people.

Big Issue Invest, FSE, North East Social Investment Fund, Social Investment Scotland and Social and Sustainable Capital lined up with the Esmée Fairbairn Foundation, the Joseph Rowntree Foundation, Barrow Cadbury Trust and Harpur Trust to support responsible lender Five Lamps.

GREEN LIGHT FOR WINCHESTER

The University of Winchester became the first UK university to secure a green finance loan for campus development. The £30m loan from Triodos Bank will ensure that the development, which includes a 250-seat auditorium, contributes to the University's ambition of becoming the most sustainable higher education institution in the UK.

TAKING "BIG VIEW" ON DEBT

Castlight Financial, the Glasgow-based financial capability company, Big Issue Invest and Advice Direct Scotland launched a tool that will empower people struggling with debt by providing them with access to their own data.

The fintech tool, named "The Big View", uses cutting-edge open banking technology to allow users to get an in-depth, 360-degree view of their finances.



Homes for Good tenants Jan (right) and Amy-Rose

THE COUPLE WHO BET \$10M ON IMPACT

Charly and Lisa Kleissner have set aside a huge slice of their fortune to prove investing responsibly can deliver returns. Now they want others to rethink their investment decisions

PLUM LOMAX

Charly and Lisa Kleissner are philanthropists with a bold vision. They want to ensure humanity survives the crisis of finite resources and growing populations, and they're going to use the financial system to do it.

Their family's KL Felicitas Foundation (KLF) has been dedicated to this end for 15 years – through it they work to change the global financial system, so that it serves people and the planet rather than harms them. It does this by:

- stimulating the *demand* for impact capital by supporting social entrepreneurs and accelerators
- working on the *supply* of impact capital through developing and supporting networks of investors,
- and influencing *intermediaries*, better enabling the flow between the two sides.

The foundation's portfolio of investments spans the impact spectrum (see diagram). Some are sustainable liquid investments focused on best ESG (environmental, social and governance) practice and achieving (or outperforming) market-rate returns. Others are impact-first investments focused on specific social issues, which often sacrifice returns in the process.

Their investment strategy has developed over time. The Kleissners made the decision

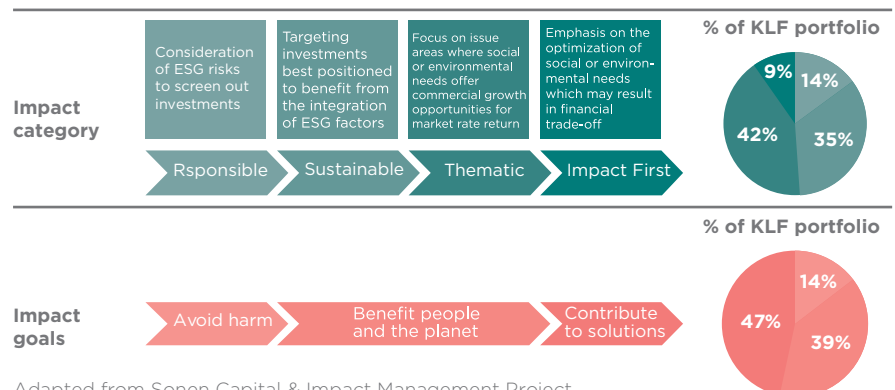
in 2004 to give away what of their fortune they did not need to live on; and invest \$10m of their assets for positive social and environmental impact. At this time there were fewer impact investment opportunities available to them. Their portfolio started with a mix of funds that screened out negative investments, micro-finance funds and cash deposits in Community Development Finance Institutions (CDFIs).

At the time there were very few investments that offered market rate returns and a 'deep impact', with most focused on the avoidance of harm or moral hazard rather than positive outcomes for people and planet. Despite this the Kleissners still pursued deep impact through program-

related investments in individual social enterprises. These include such enterprises as SMV Wheels, which provides a rent-to-own service for bicycle rickshaw drivers in India, and MA'O Organic Farms, growing healthy organic produce while educating and training local young adults in Hawaii.

As time went on, more options for deep impact became available and KLF helped grow the space. They helped set up Sonen Capital in 2011, investment advisors committed to impact as well as returns. Sonen still manages the liquid portion of their portfolio, invested in public markets. One holding, the Sonen Capital Global Fixed Income Strategy, invests in sustainable investments that display ESG leadership,

IMPACT INVESTING SPECTRUM



Adapted from Sonen Capital & Impact Management Project



and thematic investments focused on climate change adaptation and mitigation – such as green bonds or municipal bonds focused on waste management.

Core to Lisa and Charly's attempt to reform the financial system is evidence that investing responsibly can deliver returns – both financial and social / environmental. To prove this, they've been at the leading edge of transparently reporting those returns. First in the 2013 publication by Sonen Capital of their financial returns, subsequently in our NPC 2015 publication of their social and environmental returns. And then this year, bringing the two pieces together in a joint NPC-Sonen Capital publication: *'In pursuit of deep impact and market-rate returns'*.

This is the first time an attempt has been made to publish, and compare the relationship between, the financial and social returns of an impact investment portfolio. The report also explores the impact of Charly and Lisa's broader support for the impact investment ecosystem, beyond their investment portfolio – such as creating and supporting accelerator programmes, first-time funds and investor networks.

And the results show that deep impact is being achieved – not across the whole portfolio, but among their thematic and impact-first investments. The majority of investments are delivering on their own impact goals, whether that's serving 25.3 million financially under-served customers, providing clean cookstoves for 20,000 rural off-grid households in Africa and India, or permanently

protecting over 117,000 acres of high conservation priority land.

Deep impact is not being pursued across the entire portfolio so that, as a whole, it can provide market-rate financial returns. But the sustainable elements of the fund are also achieving positive, if not deep, impact – such as demonstrating lower water use or carbon emissions than the benchmark.

Of course, pursuing deep impact comes with its own risks. A number of investments in the portfolio have not become viable enterprises, despite strong propositions. In a few cases, KLF have had to fully or partially write off their investment. These mainly apply to KLF's program-related investments and reflect their risk-taking approach. We suggest that an impact investor without failures amongst their portfolio may not be reaching for hard-to-achieve impact. KLF have also divested from several organisations or funds that they didn't feel were generating adequate social returns, and reinvested in more impactful opportunities as the field has developed.

The portfolio, overall, is achieving market-rate returns. This is an essential part of the Kleissners' 'theory of change'. In order to persuade other investors to adopt this investment approach, there needs to be evidence that you can achieve both financial returns comparable to standard benchmarks alongside achieving social returns. Only

once enough evidence is amassed, across billions of dollars of investment portfolios, will the global financial system tip towards accounting for positive social and environmental impact.

The KLF portfolio has returned a net financial return of 2.75% pa since inception in 2005, outperforming the industry portfolio weighted benchmark by 37 basis points (these are the investments with reportable performance and exclude impact-first investments).

The impact-first reportable portfolio, meanwhile, has returned a net -2.5% pa since inception. However, the report shows there is broadly an inverse relationship between financial return and impact practice (used as a proxy for impact achieved). The more liquid portions of the portfolio (public equity and fixed income asset classes) have delivered higher returns but lower impact, compared to the impact-first investments. Note that private equity financial returns are excluded from the analysis (not being reportable), which some may argue are delivering both high financial returns and deep impact. More data points are required before this can be proved.

The Kleissners are constantly looking ahead. And the challenge they've now set themselves is to create a 100% thematic impact portfolio, contributing to two major themes – climate change and social justice, with a floor of 0% financial return. Now that they have proved deep impact and financial returns are compatible across a portfolio, they want to illustrate what can be achieved without making losses, with the expectation of even greater impact, offering up their portfolio as a modern benchmark for a 100% impact portfolio for these themes. And they will continue to share their experience and results transparently to inspire and encourage others to rethink their investment decisions. ■



Plum Lomax is Philanthropy Lead at New Philanthropy Capital (NPC). She provides advice on effective giving to a range of clients, including individuals and families, corporate foundations and grant-making trusts. Before joining NPC, Plum was Head of European Equity Strategy at Merrill Lynch. She is a trustee of the Shackleton Foundation, which supports early-stage social entrepreneurs with ideas striving to make a difference to the lives of disadvantaged young people.

DO WE NEED TO HAMMER A SQUARE IMPACT PEG INTO A ROUND CHARITY HOLE?

NIAMH GOGGIN

The Global Impact Investing Network tells us that impact investments are “investments made into companies, organisations, and funds with the intention to generate social and environmental impact alongside a financial return”. While the idea of investing to deliver positive social, environmental and financial returns is not new, the term is thought to have been coined by the Rockefeller Foundation in 2007. Impact investors include banks, pension funds, financial advisors, wealth managers, charitable trusts and foundations and government investment and development funds. Impact investment is open to ordinary people in the UK through platforms such as Ethex, social investment funds including Resonance Social Impact Investment and Allia through retail charity bonds.

The GIIN’s eighth Annual Impact Investor Survey found that 229 respondents held about US\$228bn in assets as of the end of 2017, a figure the US-based nonprofit describes as a conservative measure of a market largely focused on private investments. 82 investors who participated in the survey since 2013 showed a compound annualised growth rate in assets under management of 13% a year. These investors collectively owned US\$50.8bn in impact assets in 2017, up from US\$30.8bn in 2013.

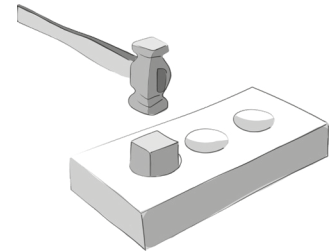
In the UK, Big Society Capital was launched in 2012 to grow the market for

social investment, defined as “repayable finance for charities and social enterprises targeting financial and social returns”. Social investments outstanding at the end of 2016 are estimated at just under £2bn. BSC’s investment approach is impact-driven and mandates the fund-managers and social banks in which it invests. Those lending to and investing in charities, voluntary organisations, social enterprises and for-profit organisations require investees to demonstrate social impact as a condition of funding.

Impact investing has also influenced grant funding. NPC found in 2013 that “nearly nine out of ten grant funders use information about the impact of applicants and grantees to make decisions about whether to give funding, and the same proportion are keen to try and understand what difference they themselves are making”. NPC’s Theory of Change paper has been downloaded more than 20,000 times. Impact has become the dominant driver for funding, not just for large-scale international for-profit investing, but it has penetrated down to grant funding for small and medium-sized charities and social enterprises too.

IMPACT IS EMBEDDED IN FUNDING

Social finance organisations have embedded the concept of impact investing into lending and investing operations. In its 10-year



report, Social Finance states: “Despite exciting progress over the first ten years, our ambition is to show we have succeeded driving impact at scale in specific areas of challenge.” Big Issue Invest reports: “We measure our success in terms of the impact we create.” Allia Impact Finance connects “impact ventures with ethical investors through innovative finance”. ClearlySo has positioned itself as “Europe’s leading impact investment bank”.

These are all good organisations, doing good work. So what can be the issue? The problem is that the work of charities, voluntary organisations, community groups and social enterprises is not all about impact. Charities are already required to deliver on charitable purposes and to report on their delivery in their annual reports. *The Value of Small*, in-depth research into the contribution, value and experience of small and medium charities in England and Wales funded by Lloyds Bank Foundation, found that “many small and medium charities, in particular the very smallest, do not have the capacity to implement formal and sophisticated approaches to monitoring

and evaluation”.

Many small and medium charities are very good at “recounting, in compelling terms, how they have helped individual service users, including the types of value that followed from this support...but this type of evidence is not afforded the same weight as formal quantitative output and outcome measures”.

To connect the supply of appropriate financial services to the delivery of impact imposes a straightjacket on the organisations as well as an administrative, reporting and cost burden on both the investor and the investee. And in some cases, quite honestly, it is just ridiculous. If a local charity uses its minibus to bring older people to the monthly tea-dance and the vehicle is clapped out, they should not be required to demonstrate the impact of the tea-dance to get finance to buy a new minibus.

WHAT DO SMALLER ORGANISATIONS NEED?

I am particularly concerned about small and medium-sized organisations, with a turnover between £10,000 and £1m. What are their finance needs and who can meet them? A study about social investment for the Charity Commission published in 2013 found that charities sought “small loans of £5,000 to £25,000 as well, and patient, evergreen equity finance”.

Investment Readiness in the UK, published in 2012 by NPC and ClearlySo, found that their survey respondents were primarily interested in unsecured investment between £10,000 and £100,000. *Financing Social Ventures and the Demand for Social Investment*, published by the Third Sector Research centre in 2014, found that 15% of social enterprises are seeking loan finance, with most of these borrowing from high street banks. Only one in five borrowers or 3.6 percent of all social enterprises approach social investors. Just under 60% of borrowers have unsecured finance, with commercial banks providing unsecured

To connect the supply of finance to the delivery of impact imposes a straightjacket and a burden. And in some cases, quite honestly, it is just ridiculous

lending to just under half of them.

The research conclusions are that small and medium-sized social sector organisations are more likely to approach their banks first if they need finance, that they want smaller amounts under £100,000 on an unsecured basis and that they are more successful than SME for-profit businesses in accessing bank finance. Those that are unable to access bank finance are likely to be smaller, younger charities and social enterprises; with no financial assets, a simple business model and not profitable for the banks.

The finance needs of small and medium-sized charities and social enterprises are very similar to those of smaller businesses. The *Small Business Finance Markets Report* of 2017/18 showed that 37% of smaller businesses access external finance. Most smaller businesses choose maximum flexibility and ease of access, through using credit cards (16%) and bank overdrafts (16%). The next most common products are leasing or hire purchase of equipment or vehicles (8%). 7% have bank loans or secured lending through mortgages. How can the similar needs of charities and social enterprises be met?

WE MUST CHANGE OUR RESPONSE

Social investment foundation Access supports this market segment through its Reach and Connect Funds, enterprise development support and blended finance, but it is limited by its mandate to support charities and social enterprises “to sustain or increase their impact”.

Some social finance providers are already offering smaller loan amounts and shorter terms, with built in flexibility.

We need more supply, with responsive processes, including simple, online application forms, transparent criteria that enable applicants to decide in advance how likely they are to succeed, expected turnaround times and much faster decision-making for known and trusted organisations.

To make social finance viable for both investor and investee, the process needs to be simplified, automated where possible and speeded up. If charities and social enterprises need to borrow amounts up to £50,000 for working capital, equipment purchase, transport, building renovation or similar purposes, why are they required to produce a theory of change?

APPLY IMPACT APPROPRIATELY

Impact investing is a good and useful movement when applied appropriately. However, whenever any tool or approach becomes a fad and is extended behind its competence, it becomes damaging. *The Value of Small* recognised the “distinctive set of services and activities” delivered by small and medium charities, through their local networks and activities, their stabilising role at local level and their advocacy at individual level.

Sometimes achievement in this world is about holding fast, maintaining services and relationships and long-term engagement with local communities. Let’s make funding those achievements simple and supportive. ■



Niamh Goggin is director of Small Change (NI) and one of the WISE100 women



RESOURCES

REASONS TO BE MORE SOCIAL ENTERPRISE

We spoke to former Labour Party Leader Ed Miliband and Sony Award-winning radio host Geoff Lloyd about their increasingly popular podcast, and why they wanted to release an episode on social enterprise

The Reasons to be Cheerful podcast, which aims to give the public ideas “to feel optimistic about in a time of much divide” is recorded in Lloyd’s London loft, and treats listeners to a wide range of topics - from education policy to discussions on who would make the best Love Island contestant. Their self-described “bromance” is infectious and has, in the ex-Labour leader’s words, “humanised” him since the 2015 general election.

As fans of the podcast, you can imagine our delight when we discovered they were

releasing an episode on social enterprise. Featuring interviews with Social Enterprise UK boss Peter Holbrook and Belu Water CEO Karen Lynch, Miliband said the topic was inspired by his own experiences as Minister for Social Enterprise in 2007.

We called the pair just after they had met Lynch and Holbrook, and discovered their views on podcasts as a media tool, why they think Obama would make the perfect guest on their show, and of course, social enterprise...

PIONEERS POST: WHEN DID THE IDEA FOR THE PODCAST COME ABOUT?

Geoff Lloyd: I had been doing a radio show for a long time and was thinking about what I wanted to do next, and I was feeling quite depressed at the state of the world, with how divided everyone was over Brexit and everything going on with Trump in the States. I thought that there must be some ideas to feel optimistic about if you look outside national government, and I figured

that Ed would have heard a lot of ideas in his time as Labour leader. I had done an interview with him in 2015...

Ed Miliband: He humanised me!

GL: We had this wonderful chemistry, so I thought I'd give him a call and see if he fancied doing a podcast. There wasn't much else going on for him at this point...

EM: Since I stopped being leader I wanted to continue pursuing the ideas I cared about. In the days gone by an ex-leader might have set up a think-tank. This is a different way of doing it, and we have a good time. It's a bromance.

GL: Yeah, we've got matching Love Island water bottles with our names on them in pink lettering.

PP: WHAT MAKES A PODCAST DIFFERENT TO OTHER MEDIA TOOLS?

GL: If you think of the radio, it's often on in the background and it's just noise. If you're listening to a podcast more often than not it's on headphones and you feel more invested in it. Some of the best radio stations make you feel as if you're part of a club as you're listening to it, and that's what podcasts do. We have found people are really keen to get involved and share ideas. We thought we'd end up with listeners left of centre, but actually people from across the political spectrum are listening to it and there's a thirst out there for ideas.

EM: There's a great flexibility to the medium and it feels like a conversation in somebody's front room, or loft in Geoff's case. It's much more informal than your usual radio programme.

PP: IF YOU COULD HAVE ANY GUEST ALIVE OR DEAD ON YOUR PODCAST WHO WOULD IT BE?

EM: Barack Obama. I'm told by Geoff's wife Sarah that Nick Clegg just had Joe Biden on his podcast... If I had had the chance to speak to him I would have obviously tempted him away from Nick Clegg. But we'd love to have Obama. Our podcast works not because the guests are big names but because they've got big ideas. We've just done the discussion with Karen Lynch and Peter Hollbrook about social enterprise, and it was really inspiring. Not because they are household names, but because they've got really interesting ideas about how to change the economy.

GL: We're lucky that we're not bound by any kind of impartiality rules, so we're coming at this from a progressive viewpoint. What we're not getting is two people with opposing views to fight like cats in a sack. Just giving people room to talk about ideas is refreshing.

PP: WHAT INSPIRED YOU TO CREATE AN EPISODE ON SOCIAL ENTERPRISE THIS WEEK?

EM: We're really interested in the ways that people are hoping to shape the economy, and how people are starting to want an economy based on values not just on profit. I have a background being a minister in social enterprise and I was really inspired by the people I met in that time.

PP: AFTER SPEAKING TO KAREN AND PETER, HOW WOULD YOU TRY AND CHANGE POLICY AROUND SOCIAL ENTERPRISE?

GL: We had a good conversation about the tax system and what could be done to incentivise people to create a different sort of business.

EM: ...And what government could be doing in its procurement decisions and company ownership structure, so there were lots of good ideas there about what can be done.

PP: ED, YOU WERE ONCE CALLED THE "MIDWIFE WHO GAVE BIRTH TO SOCIAL ENTERPRISE..."

EM: Was I? I didn't know that, I should put that on my calling card.

GL: Midwifery.

EM: Yes, midwifery services to social enterprise. What's interesting is that lots of people don't know what they are. Karen Lynch said that before Belu became a social enterprise she didn't know what social enterprise was, so hopefully we're going to spread the gospel.

PP: SOME PEOPLE FEEL AS IF SOCIAL ENTERPRISE HAS RECENTLY SLIPPED OFF THE POLITICAL AGENDA.

EM: I think that's true. Maybe partly due to the financial crisis, and partly Brexit. We should be thinking again about the wider reforms needed to help the sector. I don't think that tax and company ownership systems are geared up to help social enterprises. I think they're geared up to discriminate against them, so we've got to think about that.

PP: ED, YOU HAVE MENTIONED THERESA MAY ADOPTING YOUR POLICIES. WHICH ONE DO YOU THINK SHE MIGHT TAKE ON NEXT?

EM: Is this a prediction or a wish? Well let's see how they fund the NHS, they might fund them through taxes on the wealthy I suppose. I also hope that the social enterprise idea gets more traction than it has in the last few years, because as you say I think it has dropped off the political agenda and it deserves to be back on it. ■

INTERVIEW BY CAROLINE HAILSTONE

SAM EVERARD

Sam Everard is the founder and CEO of Dorset's SAMEE Charity, a social venture which supports people into work. Her day brings new insights into the life of a visually impaired woman, welcome news of an award nomination and party plans for her teenage daughter



Wow, our “small child” is 18 on Monday and, as my husband reminded me, this week is going to be manic – parties, presents, new dress. There’s so much to do and a charity to run!

The day starts with a quick inbox check whilst my bath is running. I don’t know about you, but I give myself rewards. If all my emails are answered before the tub is full, then I am allowed bubble bath. But if I decide to skip one or two emails then no bubbles for me!

A quick check of the diary tells me I am off to do some voluntary work with Guide Dogs. As part of the “My Guide” programme – I’m a sighted guide – I work closely with people with visual impairments who want to explore their surroundings, get on public transport and have the confidence to walk out into the community. I am supporting a lady today who has not met me before, so I am off to meet her and her guide dog to see how I can help. The work is amazing as it gives me an insight into the experiences disabled people face on a daily basis and the barriers they encounter. It also allows me to have informal discussions as to how we can develop the SAMEE Charity in our work

to support disabled entrepreneurs.

I have endometriosis, a painful condition which means I am unable to work every day. However, today, I’m ok, so a check of the emails again in the car leads to an hour of making calls and working on a spreadsheet for the UnLtd Thrive accelerator programme, which is helping us to grow. Being a mum and a charity founder has led to my office being in the car as I am either out on calls or sat outside somewhere waiting for my disabled daughter.

Driving to the next appointment, I can hear the email dinging – it sounds like there are a lot coming in. When I arrive at the library, I have a quick look and – yes! – we have just made the London and South regional final for the Social Entrepreneur of the Year Award run by women’s networking organisation, Forward Ladies. Ten minutes of social media posting later, positive comments are coming back in and I am feeling special! This deserves my second reward of the day and I buy chocolate.

My meeting at the library is with a strategic partner and he asks whether I can spare a few minutes to meet a client of his who may need my help. Of course, I say

My email is dinging and – yes! – we have just made the regional final for the Social Entrepreneur of the Year Award

yes – that’s what I do. The client is lovely and tells me all about her pet portrait business. She has a disability and needs some hand-holding, so we talk about the hours she can work, how her impairment affects her and a little bit more about her business idea. She leaves with pages of notes, things to think about and our card in her hand with a follow-up meeting agreed. She is so excited and my colleague is really pleased as he has not seen her this confident – ever.

My daughter calls, as we have run out of milk and she forgot to mention it earlier. Oh, and I also need to buy cereal, bread, dog food... The joys of being a mum and a CEO! ■



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