

// **motivated** by business // **passionate** about social change



The Social Enterprise Starting Point Guide

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// About this guide

This guide is aimed at social entrepreneurs – by which we mean anyone with an idea for making money and using it to benefit others in some way. This is a big and diverse group that includes all sorts of enterprising individuals from a variety of backgrounds. What unites them all is that they are motivated by business and passionate about social change.

The next few pages will offer guidance on the sort of things you need to think about when starting out on your journey to set up a social enterprise. It looks at the basic issues facing start-up social enterprises and will help you to summarise your own specific needs to figure out the next steps you need to take.

At the back of this guide is a list of members of the London Social Enterprise Network which will help improve your understanding of the businesses out there and how they operate. In no time at all you'll have the knowledge and confidence you need to be an outstanding and successful social entrepreneur.

// About Social Enterprise

Social enterprise can be a confusing concept. Lots of people talk about it but no one seems to be able to put their finger on exactly what it is. The confusion is caused by the fact that social enterprise can look like lots of different things depending on the objectives and structure of the organisation. There are, though, two characteristics that all social enterprises exhibit from the moment they come into existence.

These are:

- That they all sell goods and/or services in order to generate a profit
- That they use this profit to benefit society, instead of keeping it for private gain

To give you an idea of what social enterprises tend to be like we can look at the ways in which they are set up, and their reasons for doing so. The following descriptions are fictional but all resemble real businesses operating in the UK.

// The Ethical Business

Business A was set up by a young graduate who wanted her business to be more than just a way of making her money. Having grown up in the inner city she was very aware of the situations of less advantaged people both in the UK and abroad. Her business sells clothes made exclusively by a community in Africa with which she once spent time volunteering. The clothes are sold via a website that she built herself. She draws a salary from the business and gives most of the profits generated to the African community. She also uses some profit to give talks at schools and community centres about the opportunities available for school leavers to volunteer abroad. This way she is contributing both to the development of the third world and the careers of young people in the UK.

// The Voluntary Sector Entrepreneurs

Organisation B runs a scheme to assist people with disabilities into employment. For several years they have provided training in plumbing and now they have a team of skilled workers with a service to sell. While they receive grant funding from their local authority, this is only ever on a 2-year basis and it is never guaranteed. To ensure that they can continue to empower people with disabilities they have concentrated all their efforts on running a business as opposed to a 'project'. The profits made pay real wages to the employees as well as contributing to the training budget for new trainees.

// The Charity's Trading Company

Charity C is very small but has been working for years to find a cure for a rare degenerative disease. The organisation was previously reliant on grants from the government and donations from the public. Because the disease is so rare, it receives little attention from people other than those whose lives are directly affected by it. In order to generate funds the charity decided to set up a trading arm, thereby avoiding UK Charity Law restrictions. The trading arm has designed and copyrighted a specialist course of therapy that it sells to hospitals and doctor's surgeries around the world. The profits made are re-invested into research for an eventual cure.

// The Employee Buyout

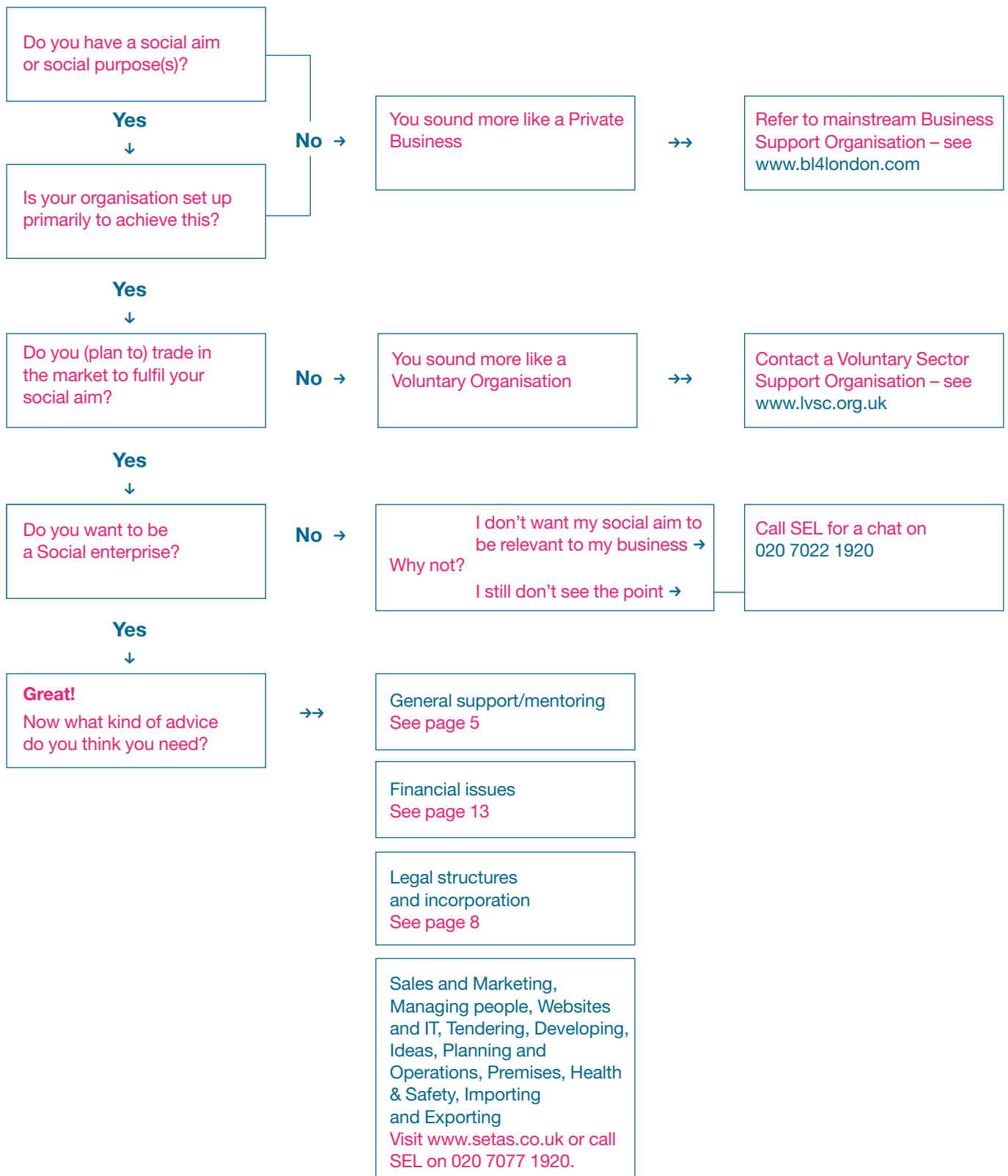
Convenience Store D used to be independent before being bought out by a high street chain. However the chain has now decided that, because of its location in a deprived part of town, the shop is unprofitable and they are closing it down. The staff, several of whom have been there since before the buyout, disagree and believe that their area needs a shop because the nearest supermarket is several miles away and they are concerned that local residents, especially children, are not eating enough fresh fruit and vegetables. Setting up as a co-operative, whereby each member of staff has an equal share and say in how the business is run, they used the severance pay offered to them to buy the stock and the lease of the shop. By coming together they have helped themselves keep their jobs and their area keep its shop.

// Delivering Public Services for the Public

With the government contracting out more public services to private sector businesses Company E was set up by concerned individuals representing a number of parties interested in keeping the street cleaning service in the public domain. Service users, council officials and local business leaders sit on the board of this not-for-profit company that successfully tendered for the contract put out by the local authority. Its mission is to make the best use of public funds in order to be able to provide a quality service, as oppose to maximising profits for external shareholders.

The flow chart on the next page may help you to think through your reasons for wanting to set up a business and decide whether or not social enterprise is right for you.

// Is Social Enterprise for you?



// Finding Business Support and Advice

The main thing to remember when setting up or running a social enterprise is that it is first and foremost a business. As with 'conventional' businesses, you need to market your services, do your accounts, complete tax returns, comply with Health and Safety regulations and do everything else that a business has to do. On top of that it's likely that you'll have other elements to cope with that arise from your social aim. This means that you are more than just a business and as a result you will probably need specialist advice. The next two sections of this guide will look at two areas in which social enterprises often differ from 'standard' businesses - legal structure and financing - but the following section will look at general business advice and mentoring: how to find it and how to get the most out of it.

// Needs	// Areas for Consideration
Written Constitution/ Legal Identity	What company form should you take? Do you have operational documentation?
Management Committee/ Trustees	Do you have a board of directors/trustees/ stakeholders who will help your business to develop?
Accounting	Do you have a system in place? Do you need an accountant? Have you considered measuring your social impact?
Management Training	Do you have a business plan? Is it up to date/useful? Do you feel able to run a business right now?
Human Resources	Are you up on employment legislation? Do you need to provide staff training? Are your staff aware of their company's social mission?
Funding	Do you need extra funding? Are you eligible? Is your existing funding adequate? Short term or Long Term Funding? Grants vs. loans?
Finance	Do you have the right type of bank account? Is it the best kind for a social enterprise? Do you have any contingency financial reserves?
Marketing	Have you researched your markets? Are you aware of all the tools and techniques?
Selling	How are you following up on your marketing to actually make sales? What are the benefits of your product to your customers and stakeholders
Premises	Is your workspace appropriate for your business? Are you leasing or would it be better to own property instead?

// Choosing a business advisor

Business advice can take many forms, from attending a workshop or seminar to working on a one-to-one basis with an adviser or mentor over a prolonged period of time. Finding and selecting a business advisor you feel comfortable with is therefore vitally important.

To make sure that you receive sound, consistent and quality advice it is important to work with an accredited business support organisation wherever possible. Advisors are likely to be accredited by either a professional advisory body such as the Institute of Business Advisors (IBA) or, if they are independent consultants, the Small Federation of Enterprise Development Initiative (SFEDI). That said however, business support can come from many other sources that may not be accredited by these institutions. Accountants and marketing professionals, for example, may belong to Chartered Institutes and these also indicate that the adviser is reputable.

The London Business Support Network, part of Business Link for London, brings together providers of publicly funded business support. They endorse a quality assurance programme called Customer First. Organisations bearing this logo have met certain criteria that prove their ability to work well with clients.

Whatever their accreditation, it is always a good idea to ask for references from past clients as these will give you a much better idea of the kind of service you can expect to receive.

// Access to support

The cost of business support varies greatly from nothing to thousands of pounds depending on the time spent and the complexity of the service. You will need to negotiate the price based on the resources available to you and the kind of service you are looking for. There is some free business support available for social enterprises, especially those just starting out. Social Enterprise London has plenty of experience in helping people to set up, grow and transform social enterprises. At any one time there are a number of schemes on offer aimed at different people, with different needs, in different areas. Below is a list of what is currently on offer and an indication of when they are available.

Social Enterprise Open Surgery - SEL's Open Surgeries are a space to learn more about social enterprise - ask questions, get advice and meet others starting-up or growing social enterprises. These free surgeries, run regularly, take the form of a presentation and a question and answer session. Anybody from London is welcome, so give us a call on [020 7022 1920](tel:02070221920) to find out more.

Social Enterprise Technical Events – SEL runs quarterly workshop events on topics essential for the efficient running of successful social enterprise businesses. Past sessions have looked at topics such as marketing, finance, legal issues and property acquisition. Entrance to the events is free to all London based social enterprises, charities and voluntary organisations. To find out more call us on [020 7022 1920](tel:02070221920)

Gr02 Business Consultancy – SEL is co-ordinating a network of specialist advisors across the most disadvantaged areas in London to provide in depth business consultancy to social enterprises already in operation. Gr02 offers a mix of workshops, 1-2-1 advice and mentoring from a dedicated business advisor. To receive this support you must have been in operation for over 18 months and be employing fewer than 250 people. To find out more give us a ring on [020 7022 1920](tel:02070221920).

Performance Measurement Tool – SEL has developed the electronic Performance Measurement Tool, a simple, do-it-yourself method of measuring and managing your social enterprises' performance. The Performance Measurement Tool helps organisations to make decisions, track and review progress and set performance targets and is available to download free from SEL's website – www.sel.org.uk

London Social Enterprise Networking Events – For a small yearly membership fee of £35 (plus VAT), the London Social Enterprise Network offers excellent value for money. Quarterly networking events give social entrepreneurs the opportunity to meet, socialise and make valuable working relationships with peers in a supportive atmosphere. The events involve some form of training or practical information. Network members receive a regular newsletter, 'Update', featuring all the latest news, training and funding opportunities as well as the opportunity to sell goods and service on the world's only social enterprise specific shopping website www.shopsocialenterprise.com. If that's not enough members are also profiled in the annual London Social Enterprise Network Directory.

// Other sources of support

The Social Enterprise London website lists further support organisations – go to www.sel.org.uk.

// All things legal

If there is anything that is going to put a social entrepreneur off going ahead with their business idea, it is the legal aspects of setting up a company. Can you just start selling things without letting the government or some other official agency know? Are there a bunch of forms that need filling out before you can get your headed paper printed?

A little bit of background knowledge can help you to make the right decisions. Once you know what you have to do, the rest is fairly simple. There are certainly forms to fill in, but these are not as daunting as they may seem.

Before you start, one thing to bear in mind is that a social enterprise is not a legal structure. You can't ask a lawyer to set you up as a social enterprise. The social enterprise bit is driven by your social mission, not the legal structure.

For social enterprises starting out, there are two major things to decide. The first is whether or not to incorporate and the second is which legal structure to adopt when incorporating. In this section of the guide we will give you the basic information about legal structures and at the end is a simplified flow chart to help you decide which route is best for you. But be aware that this is a very important decision to make, so you will almost certainly need to do some further research of your own.

// Incorporation

By incorporating you are giving your business a separate legal identity. This means that if you enter into any contracts, employ any staff or lease property, it is the company that is doing so, and not the owner. This is a very important point because it means that the company holds liability and not you. If you don't incorporate then all the risk taken on, such as loan repayments or penalties from breaking a contract, will be down to the individual – and this could cause a variety of problems.

It is important to point out that it is not always necessary, or appropriate for a social enterprise to incorporate. Lots of successful social enterprises are unincorporated and yet are still recognised as trading businesses. These include sole traders, or unincorporated associations. Going back to our descriptions at the beginning of this guide, the lady that runs the ethical business selling African clothing could well be a sole trader and the voluntary sector entrepreneurs running a plumbing company may be, or could have started off as, an unincorporated association. The main advantage of not incorporating is that you are not subject to certain regulations, such as filing accounts with national regulators and can behave differently with regards to UK tax regulations.

For more information on the different forms of taxation for businesses, see www.hmrc.gov.uk

As a rule of thumb though, if you are hoping to grow your social enterprise into a competitive business and plan to use all the resources available to you, it is a good idea to incorporate. Certain events may mean that you need to consider incorporating. These include:

- Taking on a lease
- Buying a property
- Employing staff
- Taking out a loan/applying for a grant
- Entering into large contracts

// Legal Structure

So now you've decided to incorporate you need to decide on which legal form or structure to adopt. There are a few different ways of doing this, each with their own benefits and drawbacks, so it is important to be familiar with them all. There are two major routes you can travel, both of which will mean that your social enterprise becomes a legal entity. On top of that, there is also an add-on feature, called the Community Interest Company, which helps to signify more clearly that you are a social enterprise.

1. Limited Company

Most people have heard businesses referred to as so-and-so Ltd. The Ltd part of the name stands for limited liability and shows that the company holds liability and not the owner. If you choose to be a limited company you need to register at Companies House and fulfil a number of requirements under the heading 'public disclosure'. This means having a properly drafted constitution and submitting an annual return to Companies House, telling them what you have been doing in the year.

There are two kinds of limited company – Companies Limited by Shares (CLS) and Companies Limited by Guarantee (CLG). The difference is the way in which liability is held. With a CLS it is the shareholders that are held liable because they profit from the businesses activity. In a CLG, liability is held by a board of appointed directors but the fact that these directors are unpaid means that they are usually only held liable for the sum of £1 should anything go wrong.

A CLG is good for organisations that want to use a mixture of grant funding and trade income to keep them financially sustainable. Most public money giving bodies and grant funders recognise a CLG as a structure they can give money to because the division between those that govern the organisation (ie unpaid board directors) and those that manage the work (ie the paid staff) signifies that the company is not entirely motivated by profit. A CLG can also be aligned to a charity in order that the organisation can have charitable status and benefit from areas such as corporation tax exemption and being able to apply for certain charitable funds. A CLG can be quick and easy to register with Companies House and it's relatively inexpensive to do so. The organisation will need a minimum of two board directors, however.

A CLS issues shares that can be owned privately or offered to the general public. In this case it is the shareholders that are liable should anything bad happen. You, the entrepreneur, may decide to own shares in your company in which case you would be responsible for a proportion of the liability. But then this liability is made up for by the fact that you own part of the company (and therefore profits). Many people think that this goes against the idea of social enterprise because of what happens to the profits. However, several bigger social enterprises have issued shares as a way

of raising money for investment and the dividends they distribute are purposefully limited to protect the profits.

For more detailed information on limited companies and how to register one, log on to www.companieshouse.gov.uk

2. Industrial and Provident Society

The Industrial Provident Society (IPS) model is suited to organisations who believe that the stakeholders (which can include staff) should be formally involved in the decision making process. As such, it's often seen as a more democratic structure and is taken on by co-operatives or collectives. The benefit of being an IPS is that it allows a mix of staff and other stakeholders to be on the board of directors, which is useful if the founding members (the social entrepreneurs) want to work for the organisation and be paid, whilst at the same time having a say in the way the organisation is run.

Industrial and Provident Societies are registered with the Financial Services Authority, rather than Companies House. As with a CLG, there's a minimum requirement of two board directors, and the accounts must be filed at the end of each year. Unlike a CLG though, the IPS cannot be registered as a charity or have charitable status. It may be able to benefit from certain tax exemptions but that's up to the organisation to negotiate with the Inland Revenue (www.hmrc.gov.uk).

There are two forms of the IPS model: IPS for the benefit of the community and IPS for the benefit of workers. The first is used by social enterprises that are keen to involve their community in the running of the business by having them sit on the board (for example local mothers on the board of a crèche). The second relates to a worker's co-operative where each employee has an equal say in the way the business is run as well as an equal share of the profits. Co-operatives count as social enterprises because the profits are used solely to benefit the employees. Also, in general, if a co-operative wraps up, all assets are gifted to another co-operative with a similar mission.

For more detailed information about IPS models, go to www.fsa.gov.uk For more detailed information about co-operatives go to www.cooperatives-uk.coop

3. Community Interest Company (CIC)

The Community Interest Company was created in July 2005 as a way to help social enterprises clearly state their intentions as being different to those of a private business. This means that the CIC can benefit from ways of doing business that not-for-profit businesses, charities and voluntary organisations typically do not. This includes accessing forms of finance usually reserved for private business and the ability to pay its board of directors, making it easier to attract and keep valuable board members that will help you develop your social enterprise.

In addition, as with co-operatives, there is a clause which ensures that assets will have to be passed on to another CIC should the CIC have to be wrapped up. This goes further towards proving that the intentions of the social enterprise go beyond simply making money.

The downside of the CIC is that it involves more administration (it involves a set-up cost, an annual fee and another set of annual returns describing your ethical mission) and also that it brings extra considerations in terms of how much to pay the board of directors. There is some concern that social enterprises may end up paying far

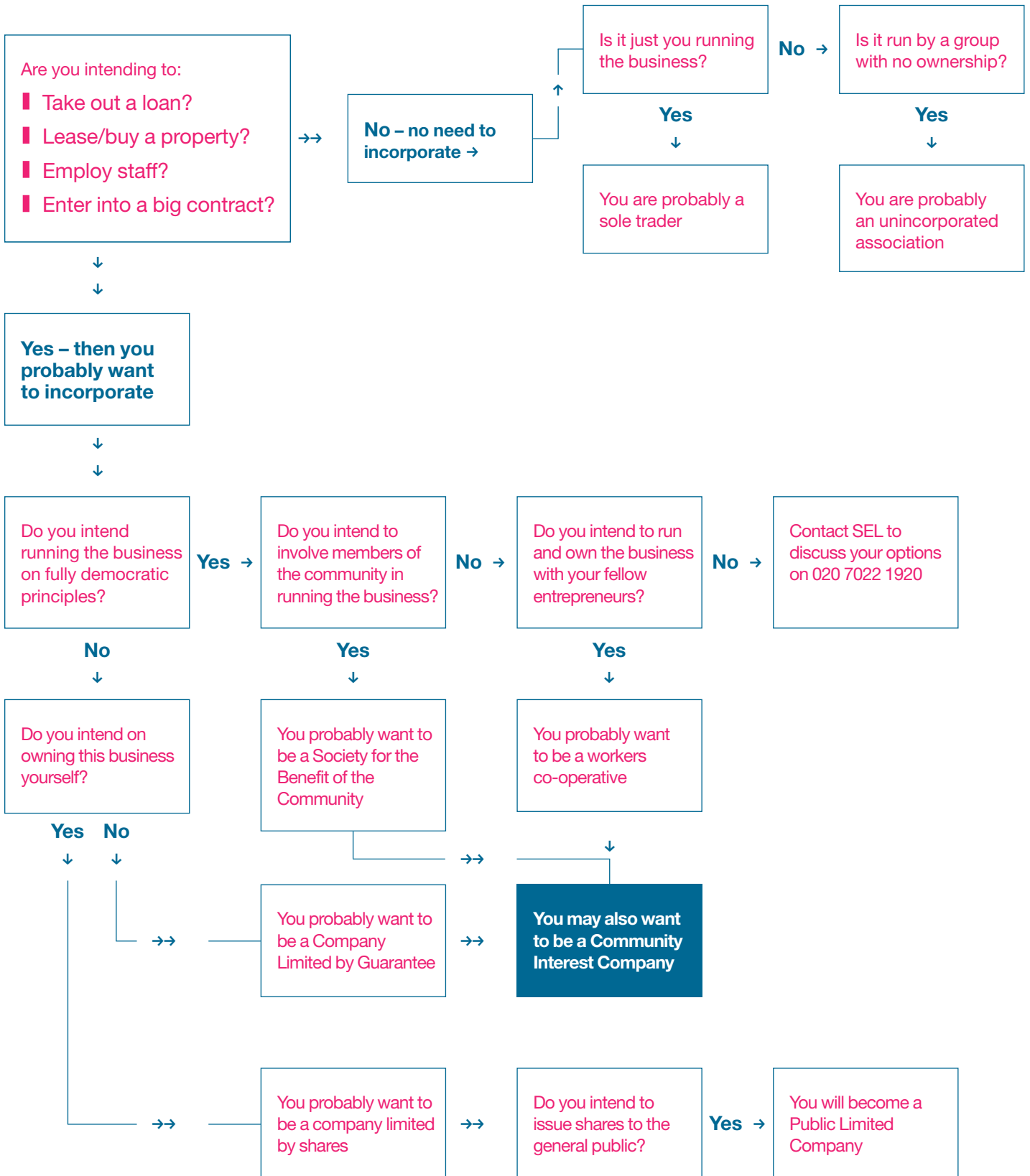
more than they should to retain board directors and lose sight of the fact that they have to fulfil social aims and objectives. With proper foresight, however, this can be avoided.

In order to register as a community interest company, the organisation first has to incorporate as a limited company. Such as a CLG or CLS. Industrial and Provident Societies may also become CICs but they must first obtain approval of a resolution from the Financial Services Authority. At the time of publication, legislation around the CIC is still in the early stages and it is recommended that each business check its individual eligibility. To do this, log on to www.cicregulator.gov.uk or contact cicregulator@companieshouse.gov.uk

Confused?

On the next page is a flow chart that will help you decide which route to take when setting up your social enterprise. Remember – not all social enterprises look the same and the advice given in this publication is based on what people generally have done in the past and is for guidance only. Because of their versatility, social enterprises can take on aspects of one business while operating like another. Once you have decided which seems best for you, we suggest you read the more detailed Keeping It Legal booklet, published by the Social Enterprise Coalition, available online at www.sel.org.uk/keepingitlegal.

// Do you need to incorporate?



// The Financials

Before starting this section it is important to point out that by reading this you will not magically find a large sum of cash with which to start your business (sorry). There are funding schemes out there that will be able to assist you, but as a social entrepreneur you should never think that things are going to be that easy. The trick for most start-up businesses is to identify how much money is needed and what sources of finance are most appropriate to their situation. This could be grant finance, loan finance or, as is sometimes the case for social enterprises, a mixture of the two.

In order to do this, you first need to have a good idea of how your business is going to operate, where it is going to make its money, how it is going to use that money and what potential it has to make profit. If you don't have a handle on how your business is going to work, then you will find it difficult to convince people to finance you.

// Financial Planning

As with any business, the first thing to understand is that ultimately **there must be more money coming in than going out, otherwise even the most committed or well intentioned social enterprise will be unable to keep going, let alone make a profit.**

As such it is a good idea to check in advance that the business you are proposing is viable. This means undertaking some careful planning to identify the most efficient way of running your social enterprise. Among the most important things to identify in your business plan are the products and services you are going to sell and the market to which you are going to sell them. Properly researching your market will give you insights into how best to sell your product, as well as helping you to come up with a realistic pricing strategy. These can then be used to carry out financial projections which will, in turn, inform how much money you need to help start up your business.

// Start-up Capital

Any new business needs capital - that is, a sum of cash to pay for things like premises, equipment, stock and staff before it starts making money for itself. Finding this money is what occupies most of a start-up social enterprises' time. Based on your financial planning you will have a good idea of how much you need and how long you are going to need it for. Depending on these decisions, there are a number of possible sources open to the social entrepreneur.

Grant Finance

Most people think that grant money is free and therefore the best form of finance. This depends on how you look at it. It is free in so much as, once you have spent it, you do not have to pay it back. Neither do you have to pay interest on it, like you would a loan. It is not free, however, in the sense that it is unlikely to be what is known as unrestricted capital - which means it will have some kind of condition attached to it, for instance you may not be able to spend it on certain things or you may be obliged to use it to carry out a particular service. Failure to comply with these conditions could lead to the money being taken away and this is never good for a new business. You will probably also be expected to submit reports on how you are spending the money and how you are meeting your targets. This can take up time that may be better spent running your business. Finally, your social enterprise may suffer from 'mission drift' if it relies too heavily on grant finance and ends up altering its aims slightly in order to qualify for funding.

As long as you bear all this in mind, however, grants represent a useful source of capital and because of their social mission, social enterprises are potentially well placed to access them. Grants are available from a large number of charitable trusts, government departments and funding bodies, each with their own particular focus (for example helping children or protecting the environment). Several websites exist to help you look for grant making organisations that are in line with your social mission. These include:

- **Access Funds** – www.access-funds.co.uk
- **Funding Information** – www.fundinginformation.org
- **FunderFinder** – www.funderfinder.org.uk

// **Loan Finance**

What most private businesses, and in fact an ever increasing number of social enterprises, tend to rely on is loan finance. This is when you borrow a sum of money, to be paid back over a fixed period of time, on which you pay interest. Loan finance is a particularly useful source of unrestricted capital, provided the loan is properly managed. Loans can become very expensive if mismanaged and defaulting on payment can have very serious consequences.

When thinking about taking out a business loan you need to consider the rate of interest, the period of the loan, the size of re-payments and what kind of security is being asked for. Again, your financial planning will be crucial in identifying the best terms for a loan. If you decide that loan finance is appropriate to your social enterprise, then it is important to look around and compare offers.

There are two main sources of loan finance open to social enterprises - private banks and specialist loan funds called Community Development Finance Initiatives. While high street banks may not always understand the concept of social enterprise they will none-the-less always lend money to a profitable business with security. Other banks, which can't be found on the high street, exist specifically to lend to ethical businesses. These include Triodos Bank (www.triodos.co.uk) and the Charity Bank (www.charitybank.org.uk). They will have the same lending criteria as their high street counterparts, but favour ethical businesses over conventional, private businesses.

Community Development Finance Initiatives (CDFIs) are specialist organisations that finance businesses contributing to the social and economic renewal of under-invested communities – which many social enterprises do. CDFIs are lenders of last resort which means that they will only lend money to businesses that have been refused loans by private lenders. Many CDFIs also offer support with business plans in order to make a potentially viable social enterprise 'loan ready' and, as such, are a great resource for start-up social enterprises. To find out more, including where your nearest CDFI is located, contact the Community Development Finance Association at www.cdfa.org.uk

// Equity Finance

Equity finance involves people outside of the businesses investing their money, as oppose to giving or lending it. They will invest money in order to see the business grow and then, at a later stage, remove this investment along with a sum of money proportional to the amount the business has grown. This is known as a dividend. If the business does not grow and profits are not forthcoming, the investors have no legal right to any reward and may in fact lose their stake if the company goes under.

The most common type of equity finance are share issues (see Companies Limited by Shares in the All Things Legal section), but it can also take the form of venture capital, whereby organisations (both private and public) invest much larger sums over set periods of time. Another type of equity finance is investment by Business Angels who not only offer money to businesses but also their knowledge and expertise as mentors. This is a much more personal form of investment that combines finance with business support and whether it is appropriate or not will depend entirely on the individual social enterprise.

In all cases, the investors are investing rather than lending because they hope that the company they are helping to create will do well. As mentioned previously, some people think this form of finance may be against the core principles of social enterprise, but as long as the terms are clear from the beginning, the dividends paid out are limited to protect the profits and control of the business is not taken away by the investors, then equity finance is simply a way of raising much needed capital.

// Further information

The information above gives you only a very basic idea of the financial aspects of starting up a social enterprise. Much more detail, including information on financial planning, managing your finances, basic accounting and a list of finance providers can be found in a publication called 'Climbing the Ladder – Step by Step Finance for Social Enterprise', available from Social Enterprise London at www.sel.org.uk
Your business support provider will also be able to help you further.

// What Now ?

By now you will have a pretty good idea of where you fit into the whole social enterprise world and know what it is that you need to do next. It may be that you feel able to start on, or develop, your business plan and begin using it as a working document. After that you need to start showing this plan to the people you want to get involved in your social enterprise - a business adviser, a bank manager or potential board members. An important thing to remember is that, as much as this is your idea for a social enterprise, it will be a lot harder to grow your business in isolation. It is not unknown for entrepreneurs to suffer from burn out, having spent days and nights working on their business. Sharing responsibilities with people you trust will help to avoid this and will be a more efficient way to run your social enterprise. The section at the back of this guide offers some web links to networks and training organisations.

So get out there and good luck.

// Useful Links

Listed below are some other organisations that provide advice or services to social enterprises. Take a look at their websites to see if your organisation can benefit from the wide range of programmes on offer, many of which are free.

Social Enterprise London – www.sel.org.uk

SEL is London's premiere support agency for social enterprises and socially motivated businesses and the author of this Starting Point guide. SEL provides a number of services aimed at building capacity, spreading best practice and creating a support infrastructure for social enterprises in London.

Social Enterprise Coalition – www.socialenterprise.org.uk

SEC is the UK's national body for social enterprise. The voice for the sector, they support and represent the work of members, influence national policy and promote best practice.

Small Business Service Social Enterprise Unit – www.sbs.gov.uk

The role of the Social Enterprise Unit (SEnU) is to act as a focal point and co-ordinator for policy making affecting social enterprise; to promote and champion social enterprise; to take action needed to address barriers to growth of social enterprises; and identify and spread good practice.

Social Enterprise Training and Support (SETAS) - www.setas.co.uk

Developed by the Social Enterprise Training & Support Consortium (setas) this website is an information resource to help you find the most appropriate social enterprise training, support or relevant publications.

Social Firms UK – www.socialfirms.co.uk

Social Firms UK aims to create employment opportunities for disabled people through the development and support of Social Firms.

Development Trusts Association – www.dta.org.uk

The primary work of the DTA is the promotion and exchange of practitioner skills and experience with regards to organisations engaged in social, economic or environmental regeneration. They also join with others to attract investment and support for the community enterprise movement.

Co-operatives UK – www.co-opunion.coop

As the apex organisation for co-operative enterprise in the UK, Co-ops UK promote co-operative and mutual solutions, and work in partnership with members to build a strong and successful co-operative movement.

Community Development Finance Association – www.cdfa.org.uk

The cdfa is the trade association for Community Development Finance Institutions (CDFIs). CDFIs are sustainable, independent financial institutions that provide capital and support to enable individuals or organisations to develop and create wealth in disadvantaged communities or under-served markets.

School for Social Entrepreneurs – www.sse.org.uk

A UK-wide programme for social entrepreneurs and a growing network of schools and fellows meeting the needs of social entrepreneurs in local settings.

Community Action Network – www.can-online.org.uk

CAN deliver high quality community projects in almost every field of social change and service delivery, from homelessness to schools and from healthcare to recycling.

Community Interest Company Regulator – www.cicregulator.gov.uk

Community Interest Companies (CICs) are limited companies with special additional features created for the use of people who want to conduct a business or other activity for community benefit, and not purely for private advantage. Registration of a company as a CIC has to be approved by the Regulator who also has a continuing monitoring and enforcement role.

// Members of the London Social Enterprise Network

2amase

19 Helford Way
Upminster
Havering
London
RM14 1RJ
0871 218 0246
www.2amase.org.uk

A Way Forward

117 Chestnut Avenue
Forest Gate
London
E7 0JF

Agenda: Construction Skills for Women

12-14 Malton Road
Kensington & Chelsea
London
W10 5UP
07971 928023

Agents for Change

128 Oglander Road
London
SE15 4DB
020 7207 9717
www.agents-for-change.com

Albanian Youth Action

3rd Floor
Cranmer House
39 Brixton Road
Lambeth
London
SW9 6DD
020 8674 0800
www.albanianyouthaction.org.uk

Angel International

24 Clarepoint
Clairemont Road
Barnet
London
NW2 1TT

Angel Products

9 Dukes Avenue
London
N10 2PS
020 8444 3331
www.angelproductions.co.uk

Annoited Publications

276 Dersingham Avenue
London
E12 6HW
079 4402 9153

Antersite Ltd

37d Princelet Street
Tower Hamlets
London
E1 5LP

APASENTH

192-196 Hanbury Street
Tower Hamlets
London
E1 5HU
020 7375 0554

Atyeo Cork Linklater

41 Red Post Hill
Southwark
London
SE24 9JJ
020 7738 4764

Audiences London

Unit 4
The Leathermarket
Weston Street
London
SE1

AVE (Partners) Ltd

PO Box 202
High Wycombe
Buckinghamshire
HP14 4BJ
014 9456 5096
www.avepartners.co.uk

Balance for Life

206 Riverside Mansions
Milk Yard
Wapping
London
E1W 3TB

BANG Edutainment

26 Westbourne Studios
242 Acklam Road
London
W10 5JJ
0207 575 3153

BIGInvest

4-14 Tabernacle Street
London
EC2A 4LU
020 7074 0063
www.biginvest.com

Bird's Eye View

Unit 310A
Aberdeen Centre
22-24 Highbury Grove
Islington
London
N5 2EA
020 7288 7444
www.birds-eye-view.co.uk

Black Media Institute

43 Linslade House
Whiston Road
Hackney
020 7739 1622

Blue Ventures Renewables

52 Avenue Road
Haringey
London
07736 846 711
www.bluerenewables.com

Borough Market

8 Southwark Street
Southwark
London
SE1 1TL
020 7407 1002

Breakthrough Centre Limited

29 Adine Road
Newham
London
E13 8LL
020 7473 5544

Brent Homeless User Group

Unit 3
2 Wrentham Avenue
Brent
London
NW3 3HA
020 8969 8336
www.brenthomeless.com

Bridging Arts

26 Ellington Road
London
W12 9PR
020 8749 9012

Brixton Online Ltd

Unit 70
Eurolink Business Extra
49 Effra Road
London
SW2 1BZ
020 7274 2888
www.bol.org.uk

Business Extra Ltd

175a Walworth Road
London
SE17 1RW
020 7701 0011
www.bizextra.biz

CAN Health & Sport

1 London Bridge
Southwark
London
SE1 9BG
07802 341 383
www.can-online.org.uk

Capacity

69 Waldegrave Road
Teddington
London
TW11 8LA
020 8943 4273
www.capacity.uk.net

Carpet Cleaning Care

The Effra Centre
65 Effra Road
London
SW2 1BZ
020 7926 2285
www.c-c-c.uk.com

Catch 22 Magazine

49 Westerham Road
Waltham Forest
London
E10 7AE
07932 982529

CDS Co-operatives

3 Marshalsea Road
London
SE1 1EP
020 735 5711
www.cds.coop

Centre for Public Innovation

4 Hillgate Place
London
SW12 9ER
020 8675 5777
www.publicinnovation.org.uk

Change

1 London Bridge
London
SE1 9BG
020 7785 6264

Children's Links

Holland House
Horncastle College
Mareham Road
Horncastle
LN9 6BW
01507 528300
www.childrenslinks.org.uk

CIP Group

Chiswick Town Hall
Healthfield Terrace
London
W4 4JN
020 8583 4728
www.cip.org.uk

City & Hackney ELIC

C/o Corporate Services
St Leonards
Nuttal Street
Islington
London
N1 5LZ
020 7683 4604

Communities in Focus

80 Cromer Street
Camden
London
WC1H 8DR
020 7209 1438

Community Action Network

3rd Floor
Downstream Building
1 London Bridge
SE1 9BG
0845 456 2537
www.can-online.org.uk

Community Business Enfield

C/o Enfield Enterprise Agency
Enfield Business Centre
201 Hertford Road
London
EN3 5JH

Community Cleaning Services Ltd

Beyond the Barn
Bromley by Bow Centre
St Leonards Street
Tower Hamlets
London
E3 3BT

Community Enterprise Limited

Inspire Business Centre
Oatridge College
Ecclesmachan
EH52 6NH
01506 862227
www.communityenterprise.co.uk

Community Exchange

266 Bellhouse Road
Sheffield
S5 6HT
07901 620470

Community Views

15-20 Bruges Place
Baynes Street
Camden
London
020 7428 5999
www.sjh.org.uk

Connection Crew

12 Adelaide Street
London
WC2N 4HW
020 7766 5553
www.connectionscrew.org.uk

Consulting4London

Unit 81
Eurolink Business Centre
49 Effra Road
Lambeth
London
SW2 1BZ
020 7737 3251
www.consulting4london.com

Continuous Entertainment Ltd

9 Gunnery Terrace
Royal Arsenal
London
SE18 6SW
0208 301 8668
www.thelabonline.com

Co-operative Assistance Network Ltd

1 Brinswick Place
Southampton
SO15 2AN
023 8071 0622
www.can.coop

Crucialsteps

Aaban House
806a High Road
Tottenham
London
N17 0DH
020 8887 6521

Cycle Training UK Ltd

83 Lambeth Walk
London
SE11 6DX
020 7582 3535
www.cycletraining.co.uk

Deptford Green Extended School

New Cross
London
SE14 6LQ
020 8305 8519

DMJ Associates

99 Chestnut Rise
Plumstead
London
SE18 1RJ
020 8488 2200

Dovetail Childcare Solutions

Albany Theatre
Douglas Way
London
SE8 4AG
0783 779 7992

East London Food Access

Unit 7
The Print House
18 Ashwin Street
London
E8 3DL
020 7254 1829

Eco-Actif Services CIC

3rd Floor
Sutton Centre
1 Carshalton Road
Sutton
London
SM1 4LE
www.eco-actif-services.co.uk

EcoLocal Ltd

C/o The Old School
Mill Lane
Carshalton
London
SM5 2JY
020 8770 6611

Effective Learning Environments

8A Ayres Street
Southwark
London
SE1 1ES
020 7378 8998

Empower Inc

2nd Floor
Downstream Building
1 London Bridge
London
SE1 9BG
084 5458 1846

Enfield Arts Partnership

The ArtsZone
54-56 Market Square
Edmonton
London
N9 0TZ
020 887 9500
www.enfieldartspartnership.org

Enterprise Credit Union

3 George Mews
Enfield
Middlesex
EN2 6JL
020 8366 8244
www.enterprisecreditunion.org.uk

Enterprise Enfield

Enfield Business Centre
201 Hertford Road
Enfield
London
EN3 5JH
020 8443 5457

Escape

10 Juniper House
Pomeroy Street
Southwark
London
SE14 5BY
020 7787 5078

Ethical Edibles

5 Torrens Street
Islington
London
EC1V 1QN
020 7841 8944
www.ethicaledibles.co.uk

Expert Patients Programme

London North Central
Room 301
Hamilton House
Mabledon Place
London
WC1H 9BB
020 7953 0552
www.expertpatients.nhs.uk

Face Forward

19-21 Community House
Eastern Road
Havering
London
RM1 3NH
017 0876 7176

Farafigna

146 Boleyn Road
London
N16 8BQ
07931 427226
www.farafigna.co.uk

Fellows' Associates

90 Long Acre
Covent Garden
London
WC2E 9RZ
020 7092 1808

Flexcutive

179 Tottenham Court Road
London
W1T &NZ
020 7636 6744
www.flexcutive.com

Forum for Social Enterprise

175a Walworth Road
London
SE15 1RW
020 7701 0011
www.bizextra.biz

FRANK Water

Bristol
07866 583844
www.frankwater.com

Free Solutions Networks Ltd

55 Rita Road
Oval
London
SW8 1JX
020 8299 4221
www.freesolutions.net

Freeset Ltd

95 Ham Park Road
Stratford
London
E15 4AD
07956 300344
www.freesetbags.com

Get Well UK

109 St Pancras Way
NW1 0RD
020 7482

Giveit.co.uk

St Francis Close
Buntingford
SG9 9SH
www.thealternativeweddinglist.co.uk

Global Sense

28 Bryanwood Road
Islington
London
N7 7BE
07763 134078
www.globalsense.org.uk

Green Dreams

The Bromley by Bow Centre
St Leonards Street
Bromley by Bow
London
E3 3BT
020 8709 9735
www.bbbc.org.uk/html/greendreams.htm

GVA Grimley

10 Stratton Street
Westminster
London
W1J 8JR
020 8709 2759
www.gvagrimley.co.uk

Hackney City Farm

1a Goldsmiths Row
Tower Hamlets
London
E2 8QA
020 7729 6381

Halo Project

20a Farm Lane
Fulham
London
SW6 1PP

Hardcore is More Than Music

3 Hurdwick Place
London
NW1 2JE

Harmony House

Baden Powell Close
Dagenham
Essex
RM9 6XN
020 8526 8200

Harris Music Academy

18 Clyde Road
London
N17 2JE

Harrow In Business

Enterprise House
294 Pinner Road
Harrow
London
HA1 4HS
020 8427 6188
www.hib.org.uk

Hillingdon Community Transport

Block B
Harlington Road Department
128 Harlington Road
Hillingdon
London
UB8 3EU
07895 277773

HomeStart Brent

Gwenneth Rickus Building
CSD 240/250 Brentfield Road
Brent
London
NW10 8HE
020 8937 3337
www.homestartbrent.org.uk

Hounslow Voluntary Sector Forum

9 Hounslow Business Park
Alice Way
Hounslow
London
TW3 3UD
020 8572 5929
www.hvsf.org.uk

In Kind Direct

19 Milk Street
London
EC2V 8AN
020 7860 5926
www.inkinddirect.org

Intentions

8 Green Lane
Redruth
TR15 2AJ
01209 821965

Interactive Development Groups Consulting Ltd

59 Clarence Road
Enfield
London
EN3 4BN
020 8443 5728
www.idgconsulting.co.uk

Islington Enterprise Agency

64 Essex Road
Islington
London
N1 8LR
020 7226 2783

Kibble

Goudie Street
Paisley
PA3 2LG
0141 889 0044
www.kibble.org

Kids Kitchen

18 Park Avenue
Barnet
London
N3 2EJ
020 8982 7316

Kingston Business School

Kingston Hill
Kingston upon Thames
London
KT2 7LB
020 8547 7347
www.kingston.ac.uk

Lambeth Savings and Credit Union

244N Brixton Hill
Lambeth
London
SW2 1HF
020 3256 0000
www.lscu.org.uk

LB Islington

Children's Service
Room G14
Laycock Street
London
N1 1TH
020 7527 8612
www.islington.gov.uk

Learning for Growth

519-523 Cambridge Heath Road
Bethnal Green
London
E2 9BU
020 7613 9771
www.learningforgrowthpartnership.org

Lekker Design

The Bromley by Bow Centre
St Leonards Street
Bromley by Bow
London
E3 3BT
020 8709 9758

Lewisham Nexus Service

127 Rushey Green
Catford
London
SE6 4AA

Life Kit (UK)

Flat 4
53 Lewisham Park
London
SE13 6QP
07944 440288

Liverpool Plus

19 Castle Street
Liverpool
L3 3BN
0151 242 5567
www.liverpool-plus.co.uk

Living Space

1 Coral Street
London
SE1 7BE
020 7926 8445
www.living-space.org.uk

London Borough of Camden

Voluntary Sector Unit
Crowndale Centre
28 Eversholt Street
London
NW1 1BP
020 7974 5791
www.camden.gov.uk

London Borough of Islington

Municipal Offices
Islington
London
N1 1XR
020 7527 3093
www.islington.gov.uk

London Borough of Lambeth

Phoenix House
10 Wandsworth Road
London
SW8 2LL
020 7926 2764

London Borough of Tower Hamlets

Mulberry Place
5 Clove Crescent
London
SW8 2LL
020 7926 2764

London Business Guide

77 Oxford Street
London
W1D 2ES
020 7659 2285
www.londonbusinessguide.com

London Community Recycling Network

The Grayston Centre
London
N1 6HT
0207 324 4690

London South Bank University

90 London Road
Southwark
London
SE1 6LN
020 7815 6001

London Youth Games Ltd

Langwood House
63-81 High Street
Rickmansworth
Herts
WD3 1EQ

Manna

54 Glenthorne Road
Waltham Forest
London
E17 7AR
0845 675 1056

MasterKlass Academy

99 Deans Road
Ealing
London
W7 3QD

MCCH Society Ltd

Raglan House
St Peters Street
Maidstone
ME16 0SN
01622 769100
www.mcch.co.uk

Mission Fish

Hotham House
1 Heron Square
Richmond
London
TW9 1EJ
020 8605 3095
www.missionfish.org

Music4u

2 Burton House
Brief Square
Southwark
London
SE5 9RB

New Enterprise Partnership

12a Brighton Road
Purley
Croydon
London
CR8 3AA
020 8654 4287
www.new-enterprise.co.uk

Newham Community Transport

Hallsville Road
Canning Town
London
E16 1EE
020 7473 4635

NU-Day Resourcing

266 Beulah Hill
Upper Norwood
Croydon
London
SE19 3EX

Off the Streets and Into Work

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Pavilion House
1 Newhams Row
London
SE1 3UZ
020 7089 2722
www.osw.org.uk

Ogunte

PO Box 56209
Islington
London
N7 6XZ
07932 982

One-to-One (Enfield)

Community House
311 Fore Street
Edmonton
London
N9 0PZ
020 8373 6241
www.one-to-one-enfield.co.uk

OneWorld UK

2nd Floor
River House
143-145 Farringdon Road
London
EC1R 3AB
020 7239 1400

Organisation of Blind African Caribbeans

1st Floor
Gloucester House
New Road
London
SE5 0TA
020 7735 3400
www.obac.org.uk

Oxford House

Derbyshire Street
Bethnal Green Road
London
E2 6HG
020 7739 9001
www.oxfordhouse.org.uk

Paper Contracts

9 Skyline Court
Grange Yard
London
SE1 3AN
07970 134959
www.papercontracts.co.uk

Pecan

121 Peckham High Street
London
EC2A 3PY
020 7732 0007

People Tree

Studio 7
8-13 New Inn Street
London
EC2A 3PY
www.peopletree.co.uk

Phoenix House

3rd Floor
ASRA House
1 Long Lane
London
SE1 4PG
020 7234 9753
www.phoenixhouse.org.uk

Pilotlight

15-17 Lincoln's Inn Fields
London
WC2A 3ED
020 7396 7414
www.pilotlight.org.uk

Practical Psychology

28 Hans Place
London
SW1X 0JY
020 7584 4209
www.practicalpsychology.org

Predictable

309 Riverbank House
Putney Bridge Approach
London
SW6 3JD
020 7336 8439
www.predictable.org

Prevista Ltd

United House
North Road
London
N7 9DP
020 7609 4198

Primetimers

1st Floor
Downstream Building
1 London Bridge
London
SE1 9BG
084 5456 3885

Prospect Us

20-22 Stukeley Street
London
WC2B 5LR
020 7691 1923
www.prospect-us.co.uk

Quadrant Consultants

35 Endell Street
London
WC2H 9BA
020 7240 7200
www.qcl.co.uk

Radio for Development

19-21 Phipp Street
London
EC2A 4NP
020 7729 8866
www.rfd.org.uk

Reboot

The Print House
18 Ashwin Street
London
E8 3DL
020 7923 9343

Red Kite Learning

5-13 Trinity Street
Southwark
SE1 1DB
020 7378 9400
www.rkl.org.uk

Red Ochre

3rd Floor
Downstream Building
1 London Bridge
London
SE1 9BG
020 8743 4471
www.redochre.com

Renaisi

Renaisi House
21 Garden Walk
London
EC2A 3EQ
020 7033 2600
www.renaisi.com

S3 Systems and Marketing Ltd

48 Corbin House
Bromley High Street
London
E3 3BQ
020 8983 9614
www.s3sm.co.uk

Satellite

Phoenix Yard
65 Kings Cross Road
London
WC1X 9LW
020 7239 4913
www.satellitemc.com

School for Social Entrepreneurs

18 Victoria Park Square
Bethnal Green
London
E2 9PF
020 8981 0300

Selby Trust

Selby Centre
Selby Road
London
N17 8JL
020 8885 5499

SELDOC

Kings College Hospital
East Dulwich Road
London
SE22 8PT
020 8299 5500
www.seldoc.co.uk

SHARE Community

64 Altenburg Gardens
Wandsworth
London
SW11 1JL
020 7924 2949

Shomedia

253 Hoxton Street
London
N1 5LG
020 7739 6748
www.shomedia.co.uk

Signs of Life & Pie in the Sky

The Bromley by Bow Centre
St Leonards Street
Bromley by Bow
London
E3 3BT
020 709 9757
www.bbcb.org.uk/html/sol.htm

Skills for Communities

25 Rathbone Market
Barking Road
London
E16 1EH
020 7476 9715
www.skilld4communities.co.uk

SmithMartin Partnership LLP

483 Green Lanes
London
N11 4BS
079 3258 9089
www.smithmartinpartnership.com

Social Spider

Unit 3N
Leroy House
436 Essex Road
London
N1 3QP
07789 778085
www.socialspider.com

Spitalfields City Farm

Weaver Street
London
E1 5HJ
020 7247 8762

Stepney Works

80 Ben Johnson Road
London
E1 3NN
020 7791 2220

Streetshine

Gem House
122-126 Backchurch Lane
London
E1 1ND
020 7702 5631
www.streetshine.com

Striding Out

The Hub
5 Torrens Street
London
EC1V 1NQ
020 7841 8950

Suma Foods

Lacyway
Lowfields Business Park
Elland
HX5 9DB
01422 345513
www.suma.coop

Superhighways Partnership

C/o KVA Siddeley House
Park Road
Kingston Upon Thames
London
KT2 6LX
020 8255 8040
www.superhighways.org.uk

Sutton Mencap

8 Stanley Park Road
Sutton
London
SM6 0EU
020 8647 8600

Tamil Co-operative Development Agency Ltd

92a Forest Road
Walthamstow
E17 6JQ
020 8509 8484

The Arts Temple

33 Iona Close
Ravensbourne Close
London
SE6 4YN

The Big Issue Ltd

1-5 Wandsworth Road
London
SW8 2LN
020 7526 3200

The Diaspora News

Estuary House
196 Ballards Road
Dagenham
RM10 9AB
017 0884 45344
www.diasporanews.net

The Hub

5 Torrens Street
Islington
London
EC1V 1NQ
0207 841 8900

The Innovatory

239 Old Street
London
EC1V 9EY
020 7553 4470
www.theinnovatory.com

The Media Trust

3-7 Euston Centre
Regents Place
Islington
London
NW1 3JG
020 7874 7600
www.mediatrust.org.uk

The Music House for Children

Bush Hall
310 Uxbridge Road
London
W12 7LJ
020 8932 2652
www.musichouseforchildren.co.uk

The Rainbow Credit Union Ltd

1 Station Road
London
E4 7BJ
020 8523 8320

The Real Thinking Company

9 Hillside Road
Sevenoaks
Kent
TN13 3XJ
017 3264 8847

The Third Person

1 Alice Street
Southwark
London
SE1 4QZ
020 7378 8842
www.thirdperson.org

Threshold Housing

467 Garrat Avenue
Merton
London
SW18 4SN
020 8875 5554

Tomorrow's Warriors Ltd

73 Canning Road
Harrow
London
HA3 7SP
020 8424 2807
www.tomorrowswarriors.org

Toucan Employment

Action Lodge
84 London Road
Isleworth
London
TW8 8JJ
020 8583 6145

Triodos Bank

Brunel House
11 The Promenade
Bristol
BS8 3NN
01179 739339

Tumu Enterprises

29 Morrison Avenue
London
N17 6TU
079 7701 2279

TwelveJ Limited

149 Bellingham Road
London
SE6 2PP

Twining Enterprise

Grimwood Road
Hounslow
London
TW1 1BY
020 8892 6786

United Diversity

85 Ravenshaw Street
London
NW6 1NP
0845 456 9774
www.uniteddiversity.com

Vibrant Studios

NP Business Centre
7b High Street
Barnet
London
EN5 5UE
020 8133 1519
www.vstudios.co.uk

Voluntary Action Waltham Forest

Alpha Business Centre
Unit 21
South Grove
London
E17 7NX
020 8521 0377
www.voluntaryactionwf.org.uk

Wave

Creative Media Centre
45 Robertson Street
Hastings
TN34 1HL
01424 205355
www.wave.coop

Westminster's Carers Service

Monmouth House
9 Monmouth Road
London
W2 4UT
020 7243 2500

Whippersnappers

72a Hayter Road
London
SW2 5AB
www.whippersnappers.org

Women's Resource Centre

76 Wentworth Street
London
E1 7SA
020 7377 0088

Yeldall Activities Ltd

52 Coldharbour Lane
Hayes
Middlesex
UB3 3EP
020 8797 9500
www.yeldall.org

Young Enterprise London

5th Floor River House
143-145 Farringdon Road
London
EC1R 3AB
020 7278 6997
www.yelondon.com

Young People's Development Agency

Trinity House
Heather Park Drive
Wembley
London
HA10 1SU
www.ypda.co.uk