

TEN EXAMPLES OF GREENER FAIRER BUSINESS

A DISCUSSION PAPER FOR THE JOY IN ENOUGH CAMPAIGN



# **AWAKENING TO A NEW ECONOMICS**

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### **ABOUT**

Joy in Enough is a challenge to Christians in Britain, and an invitation to all people of good will, to join in building a just economy within the ecological limits of the Earth.

This paper introduces ten examples of fairer and greener businesses, each of which hints at what the new economy might look like.

Joy in Enough is a project from Green Christian, a network that helps Christians to understand and relate environmental matters to their faith.

www.joyinenough.org www.greenchristian.org.uk



### INTRODUCTION

What do we mean when we talk about a fair and sustainable economy? What does such a thing look like?

While there may be broad agreement that a fair and green economy is a positive thing to aspire to, it can be quite abstract. When discussed in the language of policy or of economic theory, it can sound disconnected from the reality of everyday life. It does not inspire, and it can be hard to imagine the kind of change we want.

This brief paper starts with our everyday lives, and describes ten businesses that demonstrate more environmentally sustainable and equitable ways of working. They touch on ownership, climate change, workplace empowerment, the circular economy and many other themes, all rooted in relatable real world examples.

Our focus here is on businesses, which are only one part of the economy. There is a role for government and civil society too. Those are beyond the scope of this paper for now. Instead, we shall look to learn from ten businesses that are 'green shoots' of the new economy.





### THE JOHN LEWIS PARTNERSHIP

### A PIONEER OF EMPLOYEE OWNERSHIP

John Lewis is one of Britain's best-known retailers. Known for its high-end department stores and Christmas adverts, it's also a byword for an alternative form of capitalism. Politicians have even been known to refer to 'the John Lewis economy' as a way of explaining the fairer way of doing business that they have in mind.

John Lewis, like its sister chain of Waitrose supermarkets, is owned by the employees. They are all partners in the business, a fact that they highlighted in their recent re-brand to John Lewis & Partners. Some see this as the secret to their widely recognised customer service and quality, as staff are motivated to do their best for a company which is theirs, and in which they can take pride and satisfaction. When they do well, they all do well together and share in the profits, rather than the benefits of their hard work going to external shareholders.

The founder, John Spedan Lewis, certainly had this in mind. The original John Lewis was an Oxford Street drapers, and John Spedan Lewis was apprenticed into the family business. He soon took issue with the way his father ran the company. He thought it was unfair that all the profits went to the family, while many of the staff were poorly paid. Surely this was profiting from the work of others. He felt that their family wealth was undeserved.

Lewis began experimenting with ways to empower the employees, giving them more holidays and shorter work hours. He created an in-house magazine and a staff council to represent their views to management. The staff approved, but his father didn't. He demoted his son from the flagship store to a smaller and less profitable one. What was intended as an punishment ended up creating a controlled experiment. The sister shop's fortunes were turned around under Lewis Jr's leadership, and his father had no choice but to recognise the benefits of his methods. In 1920 they rolled out a profit-sharing scheme across the whole business.

# employee ownership can reduce inequality and create rewarding work

Lewis inherited the business when his father died a few years later. He was free to be more radical, drawing up a constitution that promised a living wage, and creating the partnership to transfer ownership to the employees.

The partnership re-purposed the business from serving profit to serving people. It recognised the importance of rewarding work, and that quality jobs were part of the mission of the business, not a cost to be minimised. As the founding document reads: "The Partnership's ultimate purpose is the happiness of all its members, through their worthwhile and satisfying employment in a successful business."

In some ways John Lewis today is symbol of middle class consumerism, and like many retailers it is struggling with the changing ways that people shop. But it continues to prioritise employee democracy, shared profits, and good work.

Behind it all is an inspiring story of a man who imagined a different kind of capitalism. John Spedan Lewis wanted to reduce inequality, arguing that "it is all wrong to have millionaires before you have ceased to have slums." He believed in better work, making it "something to live for as well as something to live by."

We could do with more business people like that, and more companies that put the wellbeing of people above shareholder value. Employee ownership has a role in reducing inequality, sharing wealth and creating good jobs that give people purpose and satisfaction.

### **RE:TUNA**

### SECONDHAND DOESN'T MEAN SECOND BEST

Following John Lewis and its employee ownership comes another radical retail idea, this time from Sweden, and an intriguing circular economy twist on the shopping centre. ReTuna Återbruksgalleria is a mall that only sells repaired and upcycled goods.

Its 14 business units sell computers, toys, clothes, furniture, bikes and a variety of other items. Shoppers can browse these secondhand, upcycled and refurbished goods and visit the cafe, which serves organic and locally sourced produce.

The mall is owned by the council, and is located on the same site as a recycling depot. When people bring in items to dispose of them, staff are able to divert and put aside anything that could be fixed up and sold on. These items are passed on to the businesses, who repair them in workshops and deliver them to the shops. It reduces waste to landfill and finds new value in items that would otherwise be thrown away. The mall has also created over 50 jobs in repair and retail, and its conference centre and recycling training centre help to spread the word about the innovative model.

ReTuna Återbruksgalleria is located in the town of Eskilstuna, and it's had interest from around the world. It is the first shopping centre of its kind, but it is unlikely to be the last. Consumer economies should be moving towards a more 'circular' model, where resources are recirculated into new products rather than disposed of. Malls like this one could serve a useful function in finding a new home for unwanted items, or prolonging their shelf life and preserving the value in a product that would have been thrown away. In the past, buying secondhand has often second best. ReTuna makes it attractive, even aspirational.

Buying secondhand can also be haphazard. In Britain the main retailers of secondhand goods are charity shops, which often have a random collection of donated clothes, a shelf of books, another of toys, and household odds and ends. A shopping centre that sorts these out makes it easier to find what you need, making a more convenient shopping experience and saving time.

It's also interesting to see a public-private partnership at work. The shops all run as businesses, working together with the local authorities as part of the town's recycling structures. It creates opportunities for small business, and values skills in repair.

Up and down Britain, councils run waste sites where people drop off their unwanted stuff. Re-usable items are thrown in along with end of life items, and are broken beyond repair in the process. Councils could invest in processing this waste more carefully, and create opportunities for resale. It would create jobs, support local businesses, and reduce waste.





See also: Oxfam has run charity shops for many years, and opened its first 'superstore' in 2019. Along similar lines to ReTuna, it includes a drive-though drop-off point for donations, and a department-store layout selling secondhand items. It is located in Oxford, near Oxfam's HQ.

### RIVERFORD ORGANIC

A FAIRER DEAL FOR FARMERS

Riverford Farm has been in the Watson family since the 1950s, and in the 1980s Guy Watson converted to organic farming practices. They began selling weekly boxes of fresh vegetables to local people a few years later. In so doing, they helped to popularise the 'veg box' delivery as a way of directly connecting the farm and its customers, by-passing the supermarkets and middle men.

The business has steadily grown. From that initial customer base of around 30 local families, Riverford now delivers 47,000 boxes a week, sourcing from a network of organic farmers and producers across Britain and beyond.

Environmental stewardship remains at the heart of the business. Organic farming ensures that the soil is cared for, and that food is not produced at the expense of biodiversity. Animal welfare standards are high for meat, dairy and egg production. The company has also reduced packaging. Customers return boxes for re-use, and vegetables aren't wrapped unnecessarily. There is a target for 100% compostable packaging by 2020.

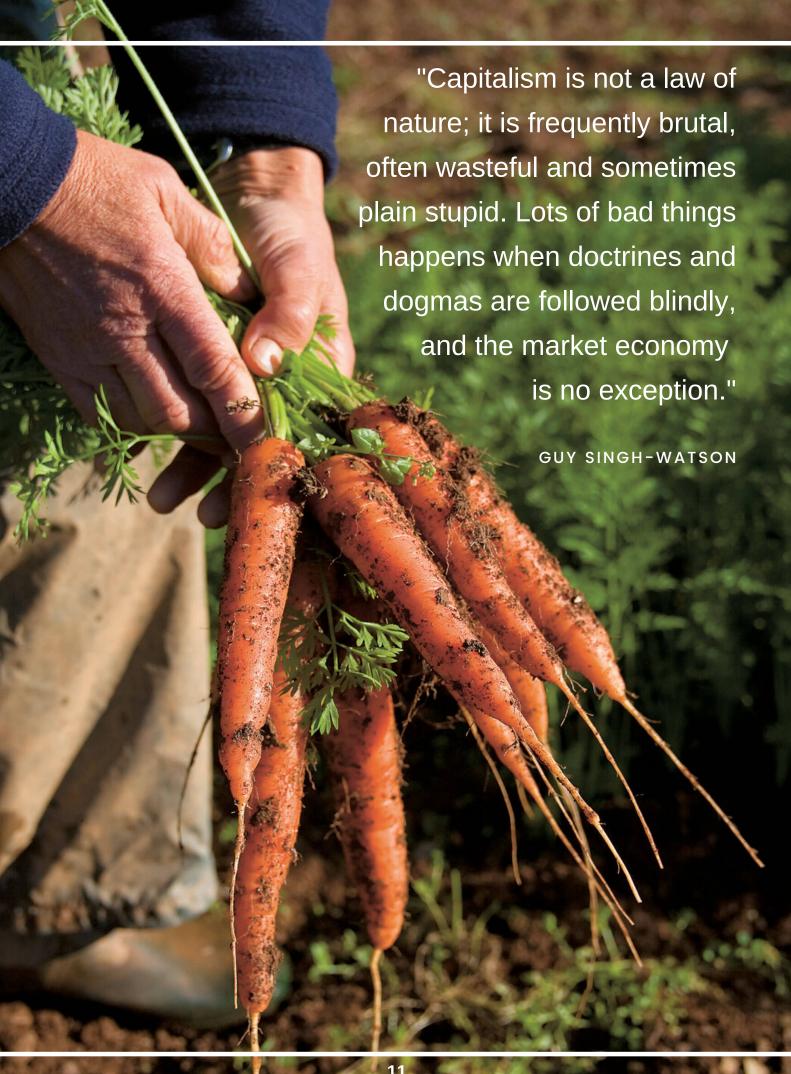
People matter too of course, and Riverford ensure fair prices for farmers. They declare their gender pay gap, in an effort to reduce long-standing inequalities. The founder's vision for the company insists that "market forces are not always right", and "where we see stupidity, exploitation, waste or immorality, we will find the courage to challenge, and encourage others to join us in demonstrating that there are better ways to motivate and organise people."



With those sorts of principles in mind, in 2018 Riverford took an important step and became an employee owned business.

Guy Singh-Watson had been considering a succession plan as he looked ahead to retirement. With a well established clientele, the business could be sold as a going concern, and plenty of investors would be interested. Indeed, Riverford's main competitor, Abel & Cole, was recently sold to external investors. Fearing that this would undermine the company's values, and wanting to reward the people who have made the company a success, Singh-Watson handed his employees 75% of the family firm. The profits will circulate to staff and to those who put in the hours, rather than owners of capital.

As Singh-Watson says, "business can be a force for good."



### **FAIRPHONE**

### THE PROMISE OF GOOD GADGETS

The Fairtrade movement has been around for decades and in some ways it now a mainstream proposition. Supermarkets routinely stock fairly traded coffee and sugar and many other products. In other ways it remains somewhat marginal, because while certain fairly traded ingredients and foods are readily available, other sectors remain untouched.

The movement is still associated most of all with coffee and tea and a handful of other household staples. Fairwear clothing has brought fair trade certification to fashion, and metals and jewelry were first certified in 2013. Other areas of production and retail have not engaged with the Fairtrade agenda so far.

Electronics is a sector with a legacy of human rights issues. They begin with the mining of the metals, often in Africa and in appalling conditions. Then the phones are often assembled using sweatshop labour. Scandal stories of hazardous working conditions and even worker suicides have so far failed to fundamentally change production practices. The ethical issues continue into the way that mobile phones are marketed, reach planned obsolescence, and even to disposal. Old electronics are often taken apart and informally recycled in developing countries, with very little control over the safety of workers or processes for handling toxic materials.

Some of the world's leading electronics brands have been repeatedly named and shamed for these practices, but global supply chains make it hard to scrutinise and enforce higher standards. However, proof that it is possible to do things better comes in the form of the Fairphone company. They have produced a mobile phone handset made from fully traceable metals, and assembled in good working conditions.

The Fairphone handset also considers the environmental impact of electronics, and it has been designed to last. It is modular, so it can be easily repaired or upgraded without having to replace the whole phone. They will take phones back when customers are done with them, selling them on secondhand where appropriate or recycling them.

Fairphones are more expensive than the normal high street offers. They aren't able to command the economies of scale that bigger brands can. As a small company, they work to a slower product development timetable that means their technology is always slightly behind the market. Neither of those things has stopped the first two editions of the Fairphone from selling out, demonstrating consumer demand for more ethical electronics: "When Fairphone was founded five years ago," the company reports, "we set out to show the industry, and the world, that a fairer way is possible. Longer-lasting design, fairer material sourcing, better working conditions, and improved methods of reuse and recycling were our main goals. The Fairphone 2 was our chance to prove that all of this is possible, and that people are hungry for more sustainable, ethical options."

The third iteration of the Fairphone has now been released, though in some ways the company's biggest contribution so far is as a proof of concept rather than an established alternative. Their prices do not make them a mainstream alternative, but they have blazed a trail that the wider electronics industry can follow.



### **RAPANUI**

**FASHION FOR SUSTAINABILITY** 

Named after the indigenous name for Easter Island, Rapanui is an Isle of Wight based clothing company with a record of radical innovation around sustainability. It was founded in 2009 by two brothers with an interest in pursuing environmental goals through business. Right from the start, they have done things differently. The company's first range of t-shirts used organic cotton and bamboo. They sought out a supplier with a wind-powered factory. People mattered too, and they are one of the few companies that offers both organic and Fairwear standards, ensuring that those who make the clothes are paid a fair wage.

Rapanui pioneered full traceability, with each item in their collection tracked on their website, displaying where the cotton was grown, where the item was made and even how it was transported. Each fabric choice has a different environmental impact, and Rapanui made an effort to source low impact and natural fabrics that didn't use large quantities of chemicals or water to produce. They also developed an eco-labelling scheme, ranking their own products from A-G so that customers could make an informed decision about their clothing choices.

As early adopters of the circular economy, Rapanui began working on a scheme to take back clothing once it was worn out. They set up a scheme so customers could send back clothing by Freepost, in exchange for a voucher.

Every product we make is designed from the start to come back when it is worn out, and we make new products from materials we recover It took several years of research and development to work out how to productively use the returned clothing, but in 2019 the company launched its 'circular' t-shirts. Old cotton clothing can now be reprocessed into new clothing, using a world-first process.

As the business has grown, Rapanui has been able to create jobs on the Isle of Wight, and it has made a point of recruiting and training up young people. It has also offered business start-up space and advice to young entrepreneurs.

Rapanui currently runs a factory out of an old Co-op supermarket in Freshwater, powered by a solar farm on site. Their print-to-order systems are used to produce t-shirts for other organisations and brands, and their environmental credentials have made them the first choice for groups such as WWF, National Geographic and many other green groups.

Rapanui are a good example of how a company can grow and turn a profit without exploiting people or damaging the environment. Their approach combines ground breaking new technology, and the basic values of respect for nature and for people.

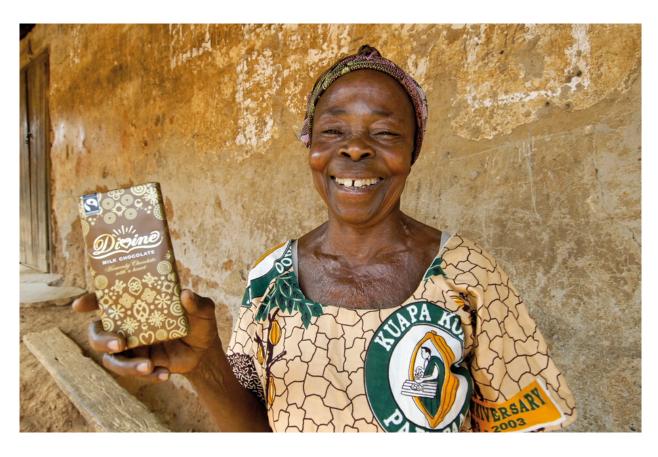


### **DIVINE**

### **CUTTING OUT THE MIDDLE MAN**

Cocoa cultivation is a specialist form of farming. The trees need a particular climate, and harvesting of ripe cocoa pods relies on an experienced eye. It can't really be mechanised or scaled up to big commercial operations, and so 90% of the world's cocoa beans are still grown by smallholders. The big names in chocolate – Mars, Nestle, Lindt – all rely on an extensive network of smallholder farmers in developing countries for their key ingredient.

The farmers are usually just suppliers. They tend not to be involved beyond the physical production of the raw ingredients, and that's a relatively low profit activity. Most of the value is added later, in manufacturing, branding, and retailing the finished chocolate. Those profits go to the chocolate corporations and their shareholders. While the Fairtrade movement has improved matters up to a point, the billions of dollars made in the chocolate industry have consistently failed to trickle down to growers.



Divine Chocolate was set up to challenge that dynamic. It is the only Fairtrade chocolate company that is owned by the farmers themselves. It was started by a farmer's cooperative in Ghana called the Kuapa Kokoo Farmers' Union. This 100,000-strong coop retains a 44% stake in the company, and it means that a much bigger share of the profits returns to the people who grow the cocoa in the first place.

Kuapa Kokoo formed the early 90s, bringing together some two thousand farmers across 22 villages, in order to secure Fairtrade status and improve their incomes. In 1997 the farmers voted at their AGM to set up their own chocolate company that would sell their product in the UK. As a premium chocolate, it wasn't long before supermarkets began to stock the line.

Partnerships have been important in developing Divine. There has been support from the British government, Christian Aid, Oikocredit and the Body Shop, among others. But at heart it is a Ghanaian company, something that is reflected in the West African symbols used on the packaging.

As profits have flowed back to Ghana, Kuapa Kokoo has been able to invest back into the local cocoa industry, as well as running health care, literacy and agroforestry projects. It has also been a leader in eliminating child labour and supporting women in leadership. Environmental projects include 'forest friendly cocoa', a scheme that encourages wildlife alongside cocoa farming, eliminating palm oil from products, and organic production. Twenty years on from its founding, Divine now sells to the US and elsewhere, and it has developed new relationships with growers' cooperatives beyond Ghana, in places such as Sao Tome and Sierra Leone.

Divine is a great example of how international trade can be done in a way that brings real benefits to smallholders. It's a business with a mission beyond profits, that values people and relationships, and that points the way to a fairer global economy.

### **CHURCHES MUTUAL**

UNDERMINING GREED WITH GOOD

One of the drivers of the financial crisis in 2007-08 was consumer debt. Money was cheap, and it was easy to get a mortgage, buy a car or a household appliance on a payment plan, and run up debts on a credit card. When payments got difficult, there was another tier of emergency lending ready to help – payday loans. User friendly internet platforms or high street shops made it easier than ever to get a quick cash injection to tide people over to the end of the month, though the interest rates were steep.

Ultimately, payday lenders were profiting from the desperation of those who had lost control of their debts. They were using the recession to their advantage, tapping into the squeeze between stagnating wages and the rising cost of living. It was fundamentally exploitative, and to some observers, morally wrong.

One of those observers was Archbishop of Canterbury Justin Welby, a long term advocate of fairer banking. He announced that he wanted to tackle predatory lending in a characteristically Christian way: by subverting the market with good. Rather than arguing for a ban on payday lending, which might just push people to blackmarket lenders, he would offer something better. "I've met the head of Wonga," Welby said in an interview . "I've had a very good conversation and I said to him quite bluntly we're not in the business of trying to legislate you out of existence, we're trying to compete you out of existence."

A range of initiatives followed, including the Church Credit Champions Network, the Just Finance Foundation, and pilot projects in three Dioceses, all aimed at involving the church in ethical lending and setting up credit unions. Credit unions, or mutuals, are lenders that run for the benefit of their members. With no shareholders to pay, profits do not need to be extracted from the business and so they can offer lower interest rates. They do not aggressively advertise loans, but are there when people need them. They work best when there is a 'common bond' in membership, and so they tend to focus on specific industries or towns, supporting local borrowers and savers. However, not every area has one, and the sector is fairly small and overlooked.

To demonstrate the kind of healthier financial institution that Justin Welby imagined, the Church of England partnered with other denominations to launch the Churches Mutual in 2015. It is open to ministers and church employees, and offers a variety of savings and loans. Institutions can also join, so churches, schools and charities are also members.

credit unions exist for the benefit of the people who use them

As it serves the church rather than the general public, Churches Mutual is not the radical answer to the payday lenders that Welby described. Not yet. It is more of a proof of concept – that there are fairer ways to invest and to borrow. The project, and the wider pilots and networks associated with it, hint at a greater role for the church in not just providing moral leadership to the finance sector, but using its reach to deliver financial services too.

<u>See also:</u> Raising the finance to build your own home has always been a challenge, and even more so if you are planning a more innovative ecohome. The Ecology Building Society was set up to invest in sustainable buildings, and has now expanded to offer a wider portfolio of services. One United is a bank established for the benefit of disadvantaged black communities in urban USA, who were often underserved by the banking industry. With the tagline 'Black lives matter. Black money matters', One United aims to return profits back to ethnic communities.



### LILAC

### NEW APPROACHES TO HOUSING

Standing for 'Low Impact Living Affordable Community', LILAC is a co-housing development in the city of Leeds. It consists of 20 homes and shared neighbourhood facilities, all built on the site of an old school.

The homes themselves have low environmental impact, made from prefabricated timber and straw cartridges that sequester enough carbon to make them carbon-negative. Each home has solar panels for electricity and solar hot water, and high insulation levels and triple glazing keep heating needs low. Mechanical ventilation controls air and moisture without losing heat. In the construction and in the operation, LILAC's are exemplary sustainable homes.

However, the buildings are just the start. The real innovations are in the idea of co-housing, and shared ownership. First, the development was intended as a community from the outset, and residents share facilities in common. That includes car sharing and shared tools, communal gardens, a playground, ponds and allotments for growing food.

More radically, the development has a central building with a kitchen for regular shared meals, office and play space. There's a laundry, which means that homes don't all need their own washing machines. Guest rooms can be booked in the common house, which saves heating a dozen spare rooms across the site all year even when they're not in use. The common house serves as a hub for the community, hosting deliveries from other local cooperatives and a buy in bulk scheme that keeps food costs down for residents. The space also hosts local events for the wider community, such as film nights, or workshops on low impact living.

The shared ownership model is particularly innovative too. LILAC is the first development in Britain to be set up using a Mutual Home Ownership model, originally proposed by the New Economics Foundation. Essentially, residents are all members of a cooperative, which owns the land and houses, making them their own landlords. People pay into a collective mortgage based on a proportion of their income. It is structured in a way that allows residents to build up equity, and then use it if they need to sell up and move elsewhere.

LILAC is based on a model that is more common in Denmark. In Britain however, private housing is an aspiration that is deeply embedded – despite the fact that it drives inequality and locks out younger generations and those on lower incomes. Co-housing projects like LILAC show that there are alternatives, and that a more cooperative, community based approach to housing can be affordable, fair, and deeply rewarding.

LILAC may be the first mutual ownership co-housing project, but it won't be the last. Others are in development, supported by the UK Co-housing Network. As they become better known and proven to work, the take-up could accelerate. They could be part of the answer to the housing crisis, to high ecological footprints, and also to social isolation and fragmented communities. Imagine what might be possible if churches caught a vision for co-housing along these lines, and used their land holdings to build fair and sustainable homes.







### **B4RN**

### INFRASTRUCTURE FOR THE MARGINS

Broadband internet is a vital resource for modern living. A growing number of services are conducted entirely online, and with every passing year, those without an internet connection fall further behind.

The internet has been particularly difficult to deliver in rural areas, especially in less populated parts of the country. These locations have so far been beyond the reach of the big internet companies. Running cables out to every last village and farm might not make economic sense for the number of customers it would reach. Rather than wait for the businesses or the government to come to the rescue, communities have been working to solve the problem themselves through B4RN. Broadband for the Rural North is a social benefit company dedicated to bringing the internet to hard to reach households and communities in the North of England.

B4RN take responsibility for their own infrastructure, and do as much of it as possible themselves. Teams of local people dig the trenches and lay the cables. Farmers and landowners allow cables to be run under their land free of charge. Village halls get free internet access in return for hosting a network connection cabinet. And all of it is paid for with community share offers. The result is a high quality network that is owned by B4RN - and it offers the fastest broadband in the world at 1,000 MB per second.

Because it doesn't need to cream off a profit for shareholders, and it can leverage cheaper installation costs by mobilising the community, B4RN has been able to offer a service that doesn't make commercial sense to traditional businesses. It's been able to create jobs in marginalised places, both in the business itself and in the new opportunities unlocked by internet access. It is helping to build the rural economy and reduce geographical inequalities.

Most importantly, it demonstrated the power of community enterprise. It is commonly assumed that infrastructure projects such as high speed broadband either need government funding or big capital. B4RN are proving that people power can be not just a third way, but a better way.

### WESTMILL

### **ENERGY FOR EVERYONE**

The Westmill Cooperative was founded in 2004 by an organic farmer named Adam Twine. He had land available on a disused airfield that he owned, and a vision for community owned wind power. A share offer was launched the following year, and in 2008 work began to install four wind turbines along the line of what used to be the airfield's runway. The completed wind farm generates enough power to supply 2,500 homes, and it was the first community owned wind farm in the South of England.

renewable energy can be democratic as well as clean

With plenty of space left on the site and an existing grid connection, it made sense to supplement the wind farm with solar. An engaged and well-informed local population were ready to do something similar again, and a solar cooperative followed in 2011. Its 20,000 panels cover 30 acres, making it the world's largest community owned solar park.

Westmill has excelled at community engagement. The site hosts annual open days, and school trips can visit the solar and wind farms. A competition was held in local schools to name each of the five wind turbines. A small percentage of profits are channelled into a trust, which has paid for solar panels on a nearby sports hall, and other energy efficiency projects in the immediate area. This creates a connection between people and renewable energy, building awareness and interest in climate change and how we respond.







At the same time, Westmill is a commercial venture. It turns a healthy profit and delivers returns to its shareholders – it's just that they are a couple of thousand local people, rather than banks or distant investors elsewhere. The money remains within the area, to be recycled in the local economy.

Westmill is a good example of how renewable energy can be democratic as well as clean. Big power stations could only be funded and built by big capital. Whether it was the state or private capital putting up the money, it needed large up-front investment. Wind and solar can be decentralised and built at a smaller scale, allowing much greater participation. Ordinary people can have a stake in their local energy companies, and take responsibility for emissions at the same time. This stimulates local economies, and reduces regional inequality.

Unfortunately government policy has made it harder to start community energy companies since Westmill launched, and only a handful of projects are launched each year. This may change, and we might then see the full potential of community energy.

### **CONCLUSIONS**

There are thousands of companies around the world who are doing business in a different way, in ways that treat people and the planet fairly. The ten presented here only dip a toe in the waters of better business.

Of course, one business running in an ethical way is positive, but it doesn't get us very far towards a fair and sustainable economy. A natural question that might be raised at this point is how these sorts of projects can be scaled up. And can the sum of many good projects add up to the kind of system level change that we need to see if we are to address global inequality and climate breakdown?

What these case studies do is 'pre-figure' a better way. They fire the imagination. They give us a glimpse of what might be. They demonstrate that other ways are possible, and that ethical business can still be mainstream and competitive. As we share stories of projects like this, people are inspired to do something similar. The number of ethical businesses grows. As people become more aware of ethical business, they start to ask more questions of the companies that they patronise. Standards are raised. New policies are adopted. Those that refuse to change begin to see the consequences reflected in their profits as customers choose something better.

As with all social change, it doesn't take 100% of the population to bring about a change. It just takes enough people making different decisions to begin to tilt things towards a new normal. Each of us can play a role in this shift by supporting ethical business through our shopping, through the bank or energy supplier that we use. We can share stories and amplify the impact of those organisations that point the way to the future.

A fair and sustainable economy is possible. It is necessary. And the green shoots of the new economy are all around us.

### **NOTES**

- David Cameron and Nick Clegg spoke about a more inclusive form of capitalism as the John Lewis economy' during their coalition government.
- John Spedan Lewis interview with the BBC, 1957, 'Our founder, Dear to my Heart Speech'. http://www.johnlewispartnership.co.uk
- See https://www.retuna.se/english/
- Founder's Wishes statement, Guy Singh-Watson, 2018. https://www.riverford.co.uk/aboutus/employeeownership/founderswishes
- Archbishop's Move: Can Welby restore faith in the church? Interview with Total Politics, July 2013
- www.churchesmutual.co.uk
- See more at http://www.lilac.coop, and https://cohousing.org.uk
- See https://b4rn.org.uk
- See http://westmillsolar.coop and https://www.westmill.coop
- For a detailed discussion of scaling individual initiatives to system wide change, see chapter 10 of *The Economics of Arrival*, by Katherine Trebeck and Jeremy Williams, Policy Press, 2019.
- Images courtesy of Unsplash, ReTuna, Riverford, Fairphone, Rapanui, Divine, LILAC, and Westmill Coop.

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