

A collection of links to investors, incubators, funding programmes and other useful resources for Zebras, co-operatives and other equitable businesses based in the UK. We hope this will be particularly useful to organisations working on technology and needing upfront risk capital and support, without going for traditional venture capital.

Please add any resources you know of and write a brief sentence of what they are (what sort of programme or fund, what types of organisation they support, any other critical info).

An amazing directory for co-ops from Platform 6 -
https://hackmd.io/YGZmlj25RsSp2ZUmshmv_A

<https://zebrasunite.mn.co/> - Zebra community

www.theimpactunion.com - A programme to unlock the potential of all entrepreneurs working on the thorniest challenges of our time. Happening for the first time Cambridge, Jan 2019. Applications open.

<https://adventure.ustwo.com> UsTwo Adventures

<https://medium.com/@sexandstartups/zebras-unite-to-fix-what-unicorns-broke-f1095a2dc55c> - questions to ask about designing ethical, humane products and companies.

<https://platform.coop/> - tools for platform coops and tech coops

<http://www.indie.vc/faq/> equitable investing

www.start.coop

<https://ioo.coop/directory/> directory of global tech coop resources

<https://ioo.coop/directory/stack/>

<https://medium.com/@ryangraves/saltwater-capital-investing-through-the-partner-equity-model-524bc21213a9> -

<https://www.coops.tech/> - community, around building a tech industry that's better for its workers and customers through co-operation, democracy and worker ownership.

<https://tinyseedfund.com/> Startup accelerator for bootstrappers - [background piece](#)

<https://platform6.coop/> - We're a new platform co-operative with the goal of being an innovative engine for the creation of other new co-operatives (both platform and otherwise). Our open P2P mutual support model will enable us to crowdsource innovation, finance and support, and will open up new opportunities to expand the co-operative economy.

<http://purpose.capital/en/> - Purpose Ventures makes evergreen investments in steward-owned companies. We take no voting rights because we believe that autonomous, fully responsible

entrepreneurs take the best decisions for their company. We do not exit our investments and have no fixed investment period because we want to support companies that do not turn into speculative goods.

<https://solidfund.coop/> The Fund supports education and training for worker co-operators, the independence of worker co-operatives and promotes worker co-op organisation and culture.

<http://starter.coop/>

<https://www.goodfinance.org.uk/investors-advisors> - list of purpose driven advisors and investors

<https://candidegroup.com/> - investor

Purpose-economy.org German site defining and showcasing purpose orgs

<http://dev.condiviso.coop/> - Formed at the Co-operatives Europe General Assembly in April 2015 we are working together to support young co-operators and youth led co-operatives across Europe to thrive, develop and grow. We achieve our aims through sharing ideas, skills and knowledge, building business relationships and creating educational resources.

<https://www.uk.coop/advice/products-and-services/training> - training for UK coops

Coworker.org - support for workers organising online.

<https://p2pmodels.eu/> - P2P Models is a large research project to build Blockchain-powered organizations which are **decentralized, democratic** and **distribute** their profits, in order to boost a new type of **Collaborative Economy**

<https://www.incubator.coop/> - (Australia)

<https://blog.usejournal.com/dont-go-chasing-unicorns-2fa84d88437> alternative models to unicorns inc cap table examples

<https://www.uk.coop/the-hive/> - The Hive is a support programme for co-ops delivered by Co-operatives UK in partnership with The Co-operative Bank. Online resources, plus workshops, training etc

<https://www.uk.coop/the-hive/about/advice-and-training>

<https://www.uk.coop/the-hive/co-operative-business-planning>

<https://www.uk.coop/the-hive/setting-up-a-co-operative>

<https://www.uk.coop/the-hive/growing-your-co-operative>

<http://www.thecooperative.co/> - USA

<https://www.awesomefoundation.org/> - May be outside scope (social enterprise support)

<https://loanfund.coop/> - We lend money exclusively to co-operatives. Our approach to lending is ethical, accessible and sympathetic to your co-op's needs. Co-op Loan Fund is entirely funded and run by co-ops, so unlike many conventional lenders we truly understand and actively support democratically owned and controlled enterprises. We reinvest any surpluses into the fund to continue this support.

<https://coopfinance.coop/> - We lend to organisations that are owned and democratically controlled by their members, who are usually either employees, customers or members of a community. Loans from £10,000 to £75,000 are readily available, and we are able to lend up to £150,000 using other funds.

<https://wales.coop/> - We offer a variety of support packages with the majority of our services being free of charge.

<https://www.theguardian.com/social-enterprise-network/2013/jan/07/expert-advice-start-up-co-operative> - How to start up a co-operative, Jan 2013

<https://www.coops.tech/> - Cooperative Technologists - Building a tech industry that's better for its workers and customers through co-operation, democracy and worker ownership.

<http://unfound.coop/> - accelerator for platform coops <http://unfound.coop/roadshow/>

<http://remodel.dk/> - open source business models toolkit

https://ec.europa.eu/growth/sectors/social-economy/cooperatives/european-cooperative-society_en

<https://financeinnovationlab.org/> - support for early stage purpose driven finance businesses

<https://www.clearlyso.com> - *"an intermediary in the truest sense of the word; we connect and bring together diverse parties to create new models and ways of doing business. Our team of experts are committed to client service and to our vision of the financial system as a force for good."*

<https://www.everydayparticipation.info/> -- toolkit for cooperative movement

http://retrospectivewiki.org/index.php?title=Agile_Retrospective_Resource_Wiki -

learning from retrospectives

Loomio.coop - decision making tools

Handbook.enspiral.com

Handbook.gini.net

<http://dataaccelerator.plusacumen.org/> -- accelerator to help non profits build new revenue models around data. Needs 3 yrs operation

New media ventures <https://www.newmediaventures.org/opencalls/2019>

Impact alpha - <https://impactalpha.com/heads-up-investors-its-not-all-about-you/>

Earnest capital - seed and early stage <https://earnestcapital.com/>

Impact terms project <https://www.impactterms.org/>

Nesta and Co-operatives UK report on platform co-ops and capital

https://media.nesta.org.uk/documents/Nesta_Platform_Report_FINAL-WEB_b1qZGj7.pdf

In essence there's a suggestion for a community-shares type model to help platform co-ops secure risk capital, and the start of a £1m fund to provide seed support for UK platform co-ops.

Demand dividend model

<https://www.impactinvestmentforum.com/research-catalogue-public/scu-demand-dividend>

Crowdfunding and more review from snowdrift.coop

<https://wiki.snowdrift.coop/market-research/other-crowdfunding>

[draft guide](#) to financing options for worker co-op conversions --

https://docs.google.com/document/d/1r7O5U-ybj6bjx6e1evP_58fPC34WofOjmLB8IU2NrEo/edit?usp=sharing

"One option I did not cover is royalty financing (which is that "fixed multiple" approach you mentioned), which is still pretty rare, but which Red Hen Collective used on their recent CrowdFund Main Street offering."

anyone else interested in the US, there's a small but growing community of practice around this sort of stuff in the Co-op Principal investment club network; if you want to join the interclub Loomio group, you can do so [here](#).

https://www.communitywealthbuilding.org/uploads/2/3/7/6/23760574/finance_guide_final_june_2015.pdf

<http://jrwiener.com/limited-cooperative-associations-and-early-stage-financing/?hilite=%27finance%27>

http://jrwiener.com/?s=finance&post_date=+2019-02-10

<http://jrwiener.com/resources/capital/>

<https://coop.exchange/> - share exchange market

Alternative VC

<https://www.kindredcapital.vc/> - Every single founder we back will become a co-owner of our fund.

Earnest Capital who is now open for investment proposals and asking for 3-5x investment, paid

as a % of profit + founder salary over a particular cap.

<https://earnestcapital.com/is-earnest-capital-live-yet/>

<https://earnestcapital.com/shared-earnings-agreement/>

Appendix

<http://reports.uk.coop/economy2018/> - The Co-operative Economy report 2018

<http://reports.uk.coop/economy2017/> - ditto 2017

<http://reports.uk.coop/economy2016/> - ditto 2016