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CLES
the national organisation
for local economies

Building community wealth in neighbourhoods

Learning from the Big Local programme

Local Trust

About this research

Local Trust commissioned Centre for Local Economic Strategies (CLES) to carry out this research to examine the extent to which community wealth building principles are being applied in Big Local areas. The research is designed to give an insight into the current and future potential of community wealth building at a neighbourhood level.

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Cover photo: Welsh House Farm Big Local, Birmingham
Photo credit: Andy Aitchison



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Executive summary

This report presents the findings of research by CLES into the extent to which Big Local partnerships have built community wealth in their areas. It surveys the scale of activity across the 150 Big Local areas and analyses case studies of six partnerships. Drawing on this data, it identifies the implications for advancing community wealth building at a neighbourhood level and proposes a model for taking this forward in practice.

The Big Local programme and community wealth building have emerged from two distinct traditions—community empowerment and progressive economics—with their own distinct focuses and objectives. However, on the ground a connection has emerged between them: many Big Local partnerships are undertaking activity which seeks both to build local ownership and to control wealth. Within thinking and practice on community wealth building in the UK, the relationship between community economic development and community wealth building has been under-explored. This study analyses the activities of Big Local partnerships and draws on that to address this gap, mapping out the relationship between the approaches, and testing the limits of community-led activity as a route to community wealth building. In doing this it seeks to deepen understanding of the potential for advancing community wealth building at a neighbourhood level.

The research had two elements. The first was a survey of all 150 Big Local areas to find out whether they are involved in activities intended to build local ownership and control of wealth. The survey identified that more than half of all Big Local partnerships have initiated such activity. Given the absence of drivers for such an approach from within the Big Local programme, this is an indication of the relevance of the community wealth building approach across a diverse range of communities in England.

The second element of the research was a case-study analysis of six Big Local partnerships:

- Collyhurst (Manchester)
- Distington (west Cumbria)
- Mablethorpe (Lincolnshire)
- Birchfield (Birmingham)
- Chinbrook (Lewisham)
- Keighley Valley (West Yorkshire)

Through interviews with partnership members and stakeholders and an analysis of key documents, we explored the local economic issues identified by the partnerships, the activities they have undertaken and emerging evidence about the impact of these on the local economy. We also sought to identify what has helped and hindered their efforts to build thriving and socially just local economies.

What economic issues have Big Local partnerships sought to address?

Across all case study areas, we found that personal economic issues have emerged as local priorities from community consultation. Many of these issues are the very problems that community wealth building is intended to address—such as failing local labour markets, the hollowing out of local economies and high levels of indebtedness. It was apparent that in all areas austerity has exacerbated these issues, with Big Local partnerships attempting to mitigate the effects of retreating public services. In three areas, a key concern for residents was the failings of previous regeneration efforts, which, in some cases, had contributed to feelings of mistrust in local government economic development initiatives.

What have Big Local partnerships done to build community wealth?

In the face of the challenges identified above, the case study partnerships have initiated and developed a wide range of activities to build local control and ownership of wealth. We documented

several which aligned with all five pillars of community wealth building: socially productive use of land, property and assets; making financial power work for places; plural ownerships of the economy; progressive procurement; and fair employment and just labour markets.

What has helped and hindered partnerships in undertaking this work?

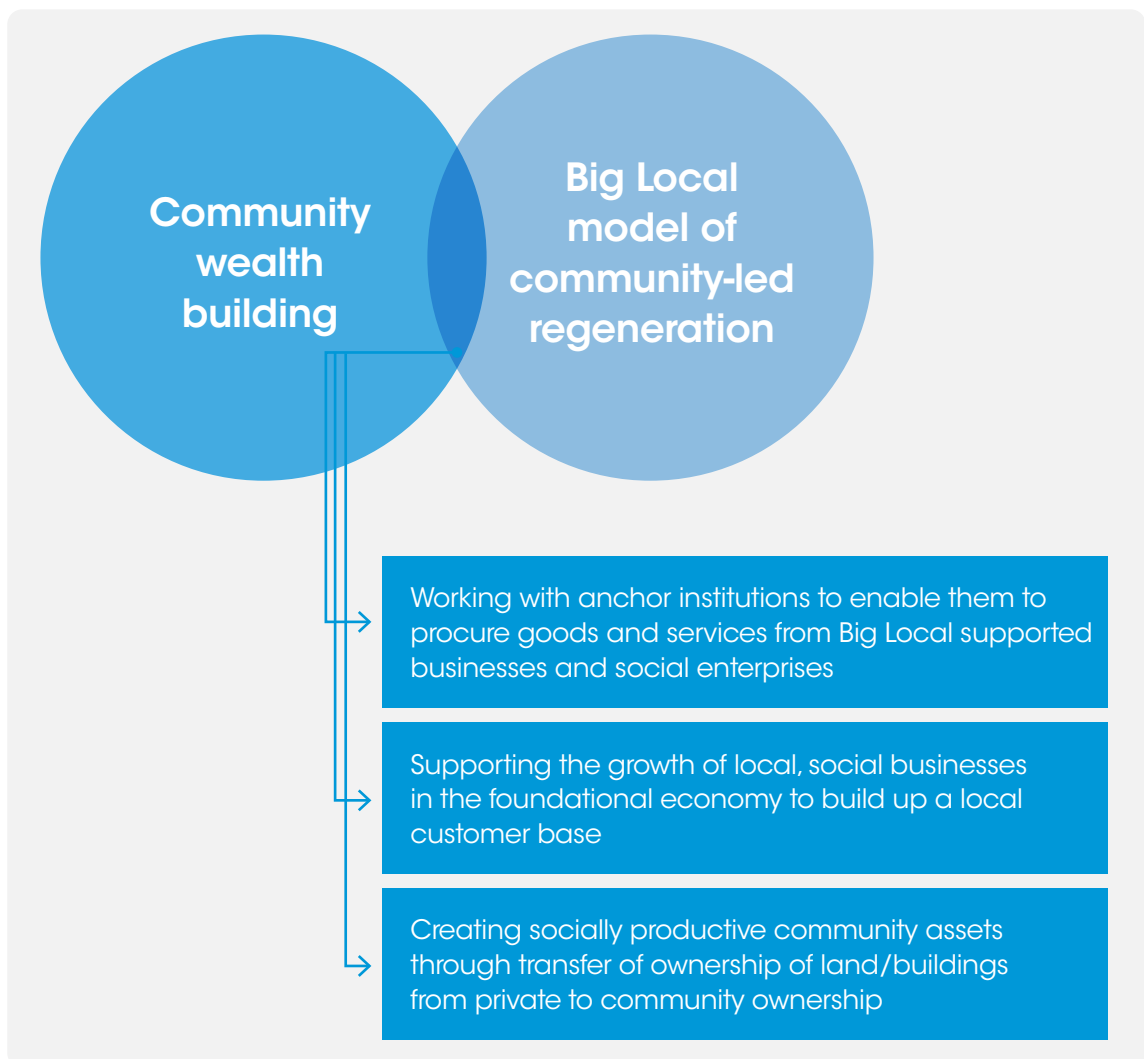
It was clear that, in all case study areas, the wider economic context makes the journey to building greater local ownership of wealth a challenging one. We heard about pressures on people from unemployment, low pay, insecure work, indebtedness, caring responsibilities and ill health. While symptoms of the very issues that partnerships are seeking to address, these also present obstacles to bottom-up, community-led activities. Furthermore, many interviewees described the sense that the work they were doing went “against the grain” of the wider economic system, and that anchor institutions, which could be key players in enabling such an approach, often seemed distant.

It was evident from all six case studies that long-term, resourced community development activity was proving a crucial precursor to building local ownership of wealth. Long-term engagement within communities had enabled partnerships to reach beyond people who were already involved in community activity. Linked to this, we found that the strength of the existing local Voluntary Community and Social Enterprise (VCSE) sector in the case study areas has an important impact on the pace at which activity to build local ownership and control of wealth progresses.

Emerging evidence about the impact of Big Local partnership activities

The case studies revealed numerous examples of the direct impact Big Local partnerships are having on the personal economic fortunes of local residents and the communities they live in. These included the securing of employment, establishing of businesses and social enterprises, and accessing activities and services—including loans and other financial products—at community venues.

For the most part, from a community wealth building perspective, partnerships have been limited to one or two activities that build local ownership of wealth, with few attempting to influence the wider flows of wealth within the local economy. In three areas, however, we saw emerging evidence of Big Local partnerships potentially affecting flows of wealth. These, set out in the diagram below, are at the interface between community wealth building and the Big Local model of community-led regeneration.



These approaches provide promising examples of where long-term, community-led activity has the potential to influence flows of wealth at a neighbourhood level—where it goes and who benefits from it. However, this report concludes that, while individual initiatives can have a significant, positive benefit for local people and places, their systemic impact is limited. The challenge is that the geographical and economic scale of these activities mean that, on their own, they are unable to effect significant change to the way the local economies they exist within operate. Even if enterprises do succeed in securing some contracts and a viable future for their community assets, unless they form part of a wider community wealth building approach, these activities will not effect change in the way wealth flows around their places and who benefits from it. In the three areas highlighted above, we saw early evidence of these links being forged; and these present promising opportunities for transformational community wealth building approaches to be developed.

The conclusions of this research have implications for community wealth building at a neighbourhood level. While anchor institutions have the economic power to direct considerable flows of wealth, Big Local partnerships have the insight, reach and trust that are key to building local ownership and control of wealth. Community wealth building needs both elements to be effective in its goal of reorganising local economies for social justice. Importantly, the blend will look different in different places, depending on the economic and social circumstances of each neighbourhood.

Recommendations

The following recommendations are built on the insights gathered from the research, to outline a model for community wealth building at a neighbourhood level. This model combines community-led activity to build local control and ownership of wealth with an intentional approach to change the way wealth flows around local economies from local anchor institutions. It identifies the complementary contributions of local government and other anchor institutions, Big Local partnerships (and other resident-led partnerships) and local enterprise partnerships to realising this model in practice. It then proposes an approach to piloting the model.

The model

Big Local partnerships

Big Local partnerships are uniquely well placed to support residents in deprived neighbourhoods to build control and ownership of the wealth that exists locally. In practical terms, this means long-term engagement and community development activity to achieve the following:

- **Plural ownership of the economy:** supporting people to start up new local businesses and social-sector organisations, and engaging with local anchor institutions to encourage them to procure goods and services from these organisations—this not only builds the sustainability of individual organisations but begins to direct flows of investment from anchor institutions into deprived neighbourhoods

- **Socially productive use of land and assets:** identifying and securing land and assets for community use, particularly land currently in commercial ownership
- **Fair employment and just labour markets:** collaborating with local anchor institutions to make jobs in these organisations visible; providing accessible routes to employment for people who would otherwise struggle to get secure work; paying a living wage.

Local anchor institutions

Local anchor institutions have a key contribution to make to this model through the creation of targeted, community wealth building zones in their neighbourhoods. In practice, this means building collaborative relationships with Big Local/resident-led partnerships to direct flows of wealth to these neighbourhoods, through:

- **Progressive procurement:** proactively engaging and enabling businesses and social organisations based in these neighbourhoods to compete to supply goods and services
- **Progressive procurement:** working with existing suppliers based in these neighbourhoods to encourage, support and, ultimately, require them to work with the Big Local /resident-led partnership to recruit residents into secure jobs, paid at or above the Living Wage Foundation living wage
- **Fair employment and just labour markets:** engaging with and investing in community organisations that are able to reach and support people with barriers to employment to secure roles in anchor institutions.

Local authorities / local enterprise partnerships (LEPs)

Enabling the growth of locally rooted businesses and a strong social sector is crucial to building strong, socially just local economies. Currently, the majority of business support delivered by LEPs and local authorities is designed for privately owned businesses within high growth, high productivity sectors. We've seen in this research that the expert and specialist support delivered by UnLtd to support Big Local areas to develop social enterprises has been warmly received. LEPs and local authorities should build on the findings of the upcoming evaluation of this programme to redesign their current business support models: to embrace businesses operating within the foundational economy, and to adopt democratic forms of ownership, such as cooperatives, employee ownership and mutuals. This support should be targeted at the community wealth building zones within the area, with the model of support co-designed with members of the Big Local/resident-led partnership.



Taking this forward, testing the model

Many people we spoke to in Big Local areas during this research were keen to meet others doing similar work in other areas. In addition, in two of the six case study areas, CLES is already working with local anchor institutions on community wealth building. As a first step, we therefore propose to bring together Big Local partnerships interested in the findings of this work to explore this model through a workshop session co-hosted by CLES and the Local Trust. A possible route for discussion at that session would be to form a peer learning group of Big Local partnerships and local authorities wanting to explore and test the model.

Introduction

This piece of research explores the interface between the Big Local programme and community wealth building. It examines how the two approaches interact with each other and what can be learnt from this about building inclusive economies at a neighbourhood level.

Big Local

Big Local is a national programme funded by the National Lottery Community Fund and managed by Local Trust. Through grants of £1m to each of 150 neighbourhood partnerships in England over 10 to 15 years, the funding aims “to enable communities to work at their own chosen pace, and on their own priorities and plans.”¹

The programme was designed to be “radically different”² to previous regeneration approaches, “giving local people increased control over a long-term financial investment in their community with minimal requirements placed on how they spend the money and organise themselves.”³ The programme sought to learn from over forty years of national, area-based regeneration activity in the UK, largely funded by central government. The National Lottery Community Fund concluded that these programmes had best succeeded where local people were given maximum freedom to shape

and lead local activity, and that this should be a defining characteristic of the programme. Big Local has therefore been driven by an analysis that greater citizen agency is critical to creating stronger local communities.

In line with this ethos, the fund has no defined outcomes or targets for partnerships to deliver against. There are, however, four overarching outcomes for the programme as a whole:

- Communities will be better able to identify local needs and take action in response to them.
- People will have increased skills and confidence, so that they continue to identify and respond to needs in the future.
- The community will make a difference to the needs it prioritises.
- People will feel that their area is an even better place to live.

¹ Local Trust. About Big Local. Available from: <https://www.learningfrombiglocal.org.uk/about>

² National Lottery Communities Fund. What's it all about: Local Trust Delivering the Big Local Programme. **No longer available.**

³ Institute for Voluntary Action Research. Big Local: What's new and what's different? [Online]. Accessed 8

September 2019]. Available from: ivar.org.uk/wp-content/uploads/2016/07/Big-Local-Whats-new-and-different-IVAR-LT-FINAL.pdf

At the outset, 150 areas were identified as eligible to apply for funds, on the basis that these were areas that had been overlooked for lottery and other public funding in the past.

Applications were made by resident-led partnerships, who put forward a locally trusted organisation⁴ to act as an accountable body for the Big Local fund on behalf of the partnership. The programme began in 2014 and the majority of partnerships are four to five years into their activities. While there is significant diversity in the areas covered by the Big Local programme, all the areas are more deprived than the average, and many are characterised by issues such as high levels of unemployment, a pressing need for support services and activities and a decline in local industry and employment.

Big Local partnerships have identified and worked on a very broad range of issues, from tackling anti-social behaviour to building homes and improving health and wellbeing. As the programme approaches its half-way point, it is clear that for many partnerships the way the economy functions in their area is a cause of concern, with a wide range of their activities addressing issues such as unemployment, low pay, empty shops, poverty, and disused and derelict community assets.

CLES and community wealth building

CLES is the UK's leading independent think-and-do tank for progressive economics. Over the last decade, we have pioneered community wealth building (CWB) as a model for building inclusive economies. Our ground-breaking work in Preston (known as the Preston model) has received international media attention and is influencing policy at local, national and European level. We are building on this momentum to mobilise and grow the CWB approach across sectors and places, and have recently established the UK's national Centre of Excellence for Community Wealth Building.

In 2019, we were invited by Local Trust to investigate the extent to which Big Local areas have built community wealth in their neighbourhoods and explore how the insights generated can inform CWB policy and practice and wider neighbourhood economic development approaches.

Community wealth building

Community wealth building has emerged from an analysis of the failures of the current economic growth model and its impact on many places and communities. Last year, OECD data showed that the UK is the only developed economy in which wages fell while the economy was actually growing, albeit meagrely. Across the country, one in eight workers lives in poverty and 1.3 million people (including children) rely on food banks.

Fuelling this inequality is an economic system which sees the fruits of growth landing in the pockets of the already wealthy few, rather than increasing incomes for the majority. Over the last thirty years, we have seen the profits of large global corporates increase while wages stagnate or decline in real terms.

⁴ Big Local. Impact of Big Local: Research by Resources for Change. Available at: <https://www.learningfrombiglocal.org.uk/resources/impact-of-big-local>

In the UK, this has led to the emergence of in-work poverty as one of the defining characteristics of our economy. Driving this is a process of wealth extraction, whereby much of the new wealth created goes to shareholders of large global companies rather than into the pockets of workers or into investment in local economies. For many places, the problem is not just a lack of wealth but where the existing wealth goes, who owns it and who benefits from it. At a local level, the prevailing model of economic development has failed to engage with these questions of wealth distribution, focusing instead on generating contributions to GDP.

Since the financial crisis in 2008, 'inclusive growth' has been the dominant paradigm through which policymakers have understood how to develop local economies. Inclusive growth refers to the idea that local authorities and the state should act to make sure that the proceeds of growth are redistributed to people in a place, so that wealth trickles down from big infrastructure and investment projects.

CLES believes that inclusive growth is now a discredited form of economic development and that, instead, we need to develop an inclusive economy for all. This is an economy which is intrinsically married to social goals, social justice, environmental sustainability and prosperity for all. This is not inclusion after the fact of growth; instead, an inclusive economy seeks to develop inclusion with or without growth, addressing the fundamental social flaws of market liberalism.

As a practical approach to building an inclusive economy, CWB aims to reorganise local economies so that wealth is not extracted but is broadly held and generative, with local roots, and income is recirculated. To achieve this, CWB requires the agency of both citizens and large 'anchor institutions':

- Anchor institutions are large established organisations such as local authorities, universities or housing associations, rooted in local communities, with significant economic influence through their spending power, employment behaviour and management of land and assets. They have the scale to powerfully influence the way the economy operates in their local area and to become a driver of social justice.

Greater ownership of wealth produced in places by citizens is key to countering wealth extraction. Models of business which see profits shared between workers and consumers or reinvested into the local economy reverse the flow of money out of neighbourhoods and build greater democratic control of the economy.

At the heart of the community wealth building approach are five strategies for harnessing existing resources to enable local economies to grow and develop from within:

- **Plural ownership of the local economy**—Cooperatives, mutually owned businesses, SMEs, micro-businesses, municipally owned companies and local banks enable the wealth generated in a community to stay in that locality and play a vital role in counteracting the extraction of wealth.
- **Socially productive use of land and property**—Equitable land development and the development of under-utilised assets for community use underpin equitable local economic development.
- **Making financial power work for local places**—Seeking to increase flows of investment within local economies, local authority pension funds redirect investment from global markets to local schemes, mutually owned banks are supported to grow, and regional banking is charged with enabling local economic development.

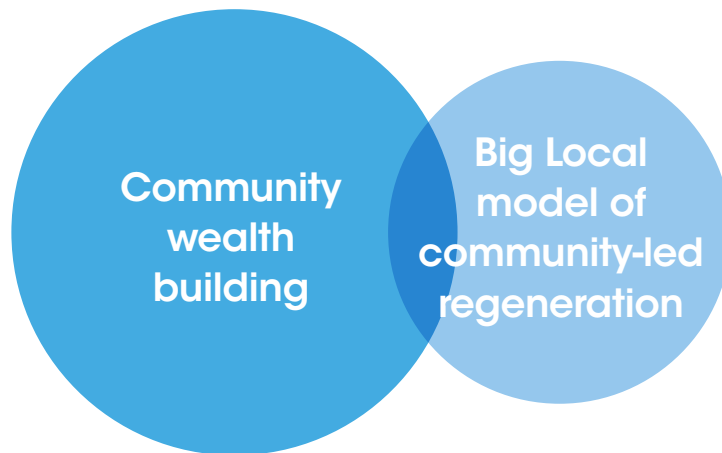


- **Progressive procurement of goods and services**—progressive procurement by local anchor institutions develops dense local supply chains of local enterprises, SMEs, employee-owned businesses, social enterprises, cooperatives and other forms of community-owned enterprise.
- **Fair employment and just labour markets**—Anchor institution employment can have a defining effect on local economies. Recruitment from lower-income areas, commitment to paying the living wage, and building progression routes for workers can stimulate the local economy and bring social improvements to local communities.

As a systems approach to economic development, community wealth building is concerned with the flows, ownership and control of wealth in local economies. In this sense, the activities described above can be understood as the nodes of an inclusive economic system. In community wealth building we seek to build these nodes, but also to affect the wiring of the economy—how wealth flows between nodes.

Context for this research

This research explores the interface between these two distinct models for tackling persistent disadvantage—the community-led, social regeneration approach of Big Local, and community wealth building’s focus on changing the political economy of places.



In considering this interface, it is helpful to consider the distinct provenance, objectives and scope of these two approaches, as set out below:

Table 1: Big Local and community wealth building approaches

	Community wealth building	Big Local
Tradition from which it has emerged	Progressive economics	Community empowerment and social regeneration
What it seeks to achieve	A reorganisation of local economies for economic and social justice	Community-led action on issues of importance to local people
Scope	The local economic system and the flows and ownership of wealth within it	The social and physical fabric of neighbourhoods
Agency	Local institutions and citizen ownership of the economy	Resident-led partnerships, with light-touch support from Local Trust and its partners

Despite the differences between the approaches outlined above, an interesting connection has emerged on the ground. Many Big Local partnerships have chosen to reshape and redesign their local economies. With the freedom to set their own priorities, partnerships have begun to create CWB nodes in their areas, through activities aligned to the five pillars of CWB (such as community ownership of assets and supporting growth of small businesses). These nodes are valuable in and of themselves, with local people benefiting directly from activities to improve personal economic circumstances and create new community spaces and services. These impacts are subject to wider evaluation.⁵

This research explores the extent to which partnerships are moving beyond a focus on creating individual nodes and have sought to influence the flows of wealth around their local economy. Within thinking and practice on CWB in the UK, the relationship between community designed and delivered economic development and CWB has been under-explored. Many high-profile examples of community wealth building have focused on institutional actors—local authorities, hospitals, universities and other anchor institutions. This research addresses that gap, mapping out the relationship between these approaches and testing the limits of this as a route to CWB.

The neighbourhood focus for this activity and analysis is important. This geographical level is almost entirely absent from mainstream economic development

thinking and practice, where ‘functional economic areas’⁶ are the principal unit for analysis. Much of this thinking is reinforced by research which has widely concluded that the root causes of concentrated poverty cannot be addressed at the local level, but instead are systemic problems that must be addressed through public policies.⁷ In contrast, with its focus on reorganising local economies so that wealth circulates and is broadly owned and controlled, CWB incorporates a focus on neighbourhoods. For example, Manchester City Council has targeted current suppliers in its most deprived neighbourhoods and worked with them to increase recruitment of local residents. These actions seek to direct the flow of wealth from an anchor institution into and around more deprived neighbourhoods. However, there has been less work done to explore the role of community-initiated activity within this approach. The research undertaken for this report aimed to address the gaps described above. It explored the following questions:

- 1) To what extent have Big Local partnerships undertaken activity aimed at building community wealth in their neighbourhoods?
- 2) What emerging evidence is there about the impact of community wealth building activities within Big Local areas?
- 3) What has helped / hindered Big Local partnerships in undertaking this work?
- 4) What could enable these activities to translate into lasting change in local economies?

⁵ A term which refers to areas across which people commute to work, or service markets operate

⁶ A term which refers to areas across which people commute to work, or service markets operate

⁷ Elwood, H. 2014. Stanford Social Innovation Review. 4 December 2014. A Strategy for Alleviating Poverty: Why there is a renewed sense of urgency and optimism about place-based initiatives. Available from: ssir.org/articles/entry/a_strategy_for_alleviating_poverty#

Methodology

First, we issued a survey to all Big Local areas to find out whether they were involved in activities intended to build local ownership and control of wealth, or had plans to initiate them. From the responses, we identified a long list of partnerships active in this area and worked with Local Trust to select from that list a sample of areas which reflected a diversity of CWB activity, the geographical diversity of England, and a cross-section of Big Local typologies. We then approached ten places and invited them to participate in the research as case study areas. Of these, the following six were keen to be involved:

- Collyhurst (Manchester)
- Distington (West Cumbria)
- Mablethorpe (Lincolnshire)
- Birchfield (Birmingham)
- Chinbrook (Lewisham)
- Keighley Valley (West Yorkshire)

The second stage of the research was to undertake document reviews and interviews for the six case study areas. In our interviews, we spoke to a range of stakeholders in each place, including members of resident partnerships, paid workers, partner organisations and local anchor institutions.



Audit of Big Local activity

This section summarises the findings of the survey we issued to all Big Local areas, to map where partnerships are involved in building local ownership and control of wealth. The findings reveal that these activities are widespread, with the majority of partnerships currently involved in one or more activities. The results of the survey demonstrate the relevance of the community wealth building approach to the local communities in which Big Local operates.

What was asked

From the survey, we were keen to understand how many Big Local areas were attempting to build local ownership and control of wealth, key nodes of a CWB approach. We therefore asked Big Local representatives to record which, if any, of the following activities they had undertaken:

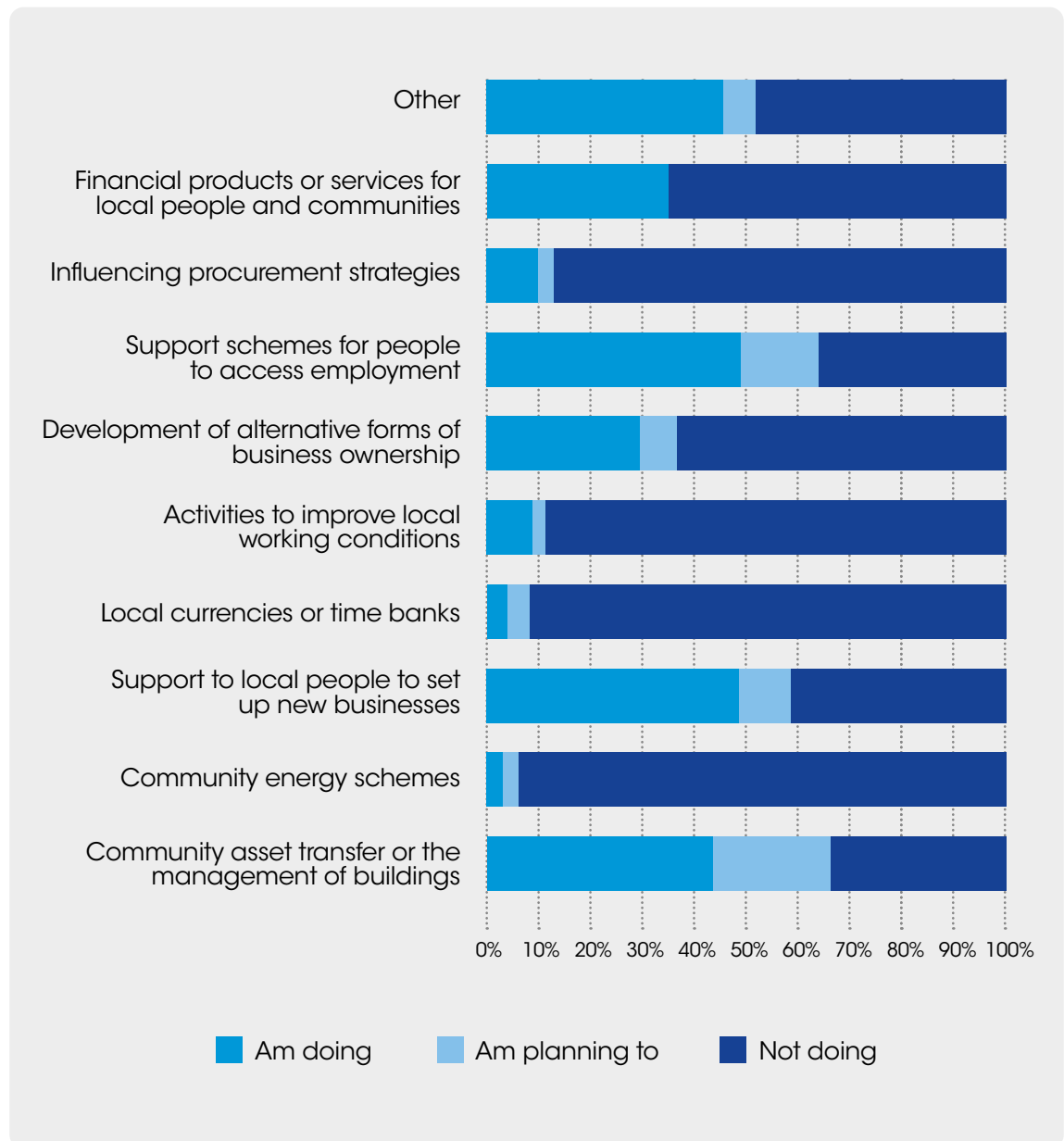
- Community asset transfer and/or the management of community buildings
- Community energy schemes
- Support to local people to set up new businesses
- Local currencies or time banks
- Activities to improve local working conditions
- Supporting the development of alternative forms of business ownership, such as community businesses, cooperatives, mutual and worker-owned businesses

- Schemes that provide targeted support for local people to access employment
- Influencing procurement strategies of your local council or other anchor institutions, so that local businesses are more able to compete for contracts or that suppliers contribute more to the local community
- Development of financial products or services intended to benefit local people and communities (e.g. credit unions, business start-up finance)

Representatives were invited to provide further detail on these activities and any others their partnerships were involved with which they felt were relevant to CWB.

The graph below summarises the results of the survey. This shows that the majority of Big Local areas are or are planning to undertake one or more activities which would build greater ownership or control of wealth in their area.

Figure 1: Responses to survey question about what community wealth building activity Big Local partnerships are currently involved in or plan to do



The survey revealed that some activities were more prevalent than others, with significant numbers of Big Local partnerships taking them forward and some less so, as shown in the following breakdown:

- **45-70%**: undertaking community asset transfers/managing community buildings; supporting the formation of new local businesses; supporting local people into employment
- **c. 30%**: supporting the development of alternative forms of business ownership and the development of financial services or products
- **<10%**: developing local currencies and activities to improve the working conditions of local people

The least prevalent activities were influencing the procurement strategies of local anchor institutions to increase opportunities for local businesses to compete.

It is interesting to note that the free-text responses to the survey revealed a wide diversity of activity within these categories. For example, business-support activities ranged from the provision of grants and loans to start-up micro businesses and SMEs, to direct development of local cooperatives and wrap-around support for social enterprises. Representatives also highlighted related activities, including establishment of car boot sales, markets and partnerships with local credit unions.

The survey reveals a breadth of activity across Big Local areas which aligns with a CWB approach. Given the lack of drivers for such an approach from within the Big Local programme, this is an indication of the relevance of the agenda across a diverse range of communities in England. The survey, however, does not provide an indication of what partnerships are seeking to achieve through these activities. In CWB, action is intended to deliver direct benefits to people (such as secure, decently paid employment or increased community activities) but also to change the way the economy functions (by growing locally generative forms of business and displacing those that extract wealth from the area). The case studies which follow enable us to explore the intention behind these activities in more depth, along with the evidence that is emerging about their impact.

Analysis of case studies

This section presents a thematic analysis, drawing on evidence gathered on the six case study areas, to explore the local economic issues identified by the Big Local partnerships, the activities they have undertaken and emerging evidence about the impact of these on the local economy.

These case studies have been developed from interviews with Big Local partnership members and paid workers, and reviews of key documents relating to their activities. It is important to note that the aim of this research has not been to evaluate CWB in the Big Local areas. Rather, we have sought to develop an understanding of the extent to which Big Local partnerships have adopted CWB approaches to address economic issues in their communities, their experience of taking these approaches and what has helped and hindered them in this work.

The geographical and economic contexts of the six case study areas vary significantly, reflecting the diversity of Big Local areas. They encompass coastal towns, villages, inner and outer city neighbourhoods as well as outer suburbs. The case study summaries (see Appendix One) describe the unique context for each area. They do, however, share the characteristic of all being in the top 20% most deprived neighbourhoods in the UK, with many incorporating areas in the top 5%.

What economic issues have Big Local partnerships in these areas sought to address?

Personal economic issues have emerged as local priorities from community consultation

We heard from all six Big Local partnerships about the consultation and engagement activities they undertook to identify priority issues for local residents. Door knocking, surveys and community visioning days are some examples, and they led to partnerships identifying personal economic priorities, such as addressing the lack of affordable finance for people in crisis, shortage of appropriate and accessible training provision and lack of employment for those excluded from the local labour market. While economic issues emerged as priorities in all six areas, it is interesting to note that some partnerships reported that it was only after they had gained the trust and confidence of local residents that they were willing to discuss sensitive issues such as debt and the struggles of managing on a low income.

Partnerships that had been successful in engaging residents on these topics used a variety of engagement strategies, including talking to parents in the margins of activities run for children and doorstep-engagement activities, with an emphasis on making involvement as accessible as possible.

Big Local partnerships have identified many of the issues CWB is intended to address

Despite their distinct contexts, there were a number of common themes in the economic issues identified across the case study areas. Many of these were typical of the dysfunctions seen more widely in local economies, driven by an economic model in which wealth is extracted from people and places, and include the following:

- High levels of indebtedness, driven by pressure on household incomes and predatory financial providers, were identified as a priority issue across all six areas.
- Failing local labour markets, with high levels of unemployment, low-paid and insecure work, barriers to work due to ill health and caring responsibilities, and the loss of local employment opportunities were common themes across all six areas.
- The hollowing out of the commercial sector in many neighbourhoods, with closures of shops and pubs leading to empty shopping parades and dereliction, was highlighted as a priority issue in four of the six areas.

Austerity has exacerbated issues, with Big Local areas attempting to mitigate the effect of retreating public services

Across all six areas, partnerships described the retreat of public services from their neighbourhoods as a result of austerity. A common manifestation of this was the actual or threatened closure of publicly owned buildings (including community centres in Mablethorpe, Keighley Valley and Distington) and the deteriorating maintenance of publicly owned green spaces (in Keighley Valley). All areas had also seen a reduction in the public services in their area, with cuts to publicly funded advice, crisis support grants for households, and youth services as examples common to all six areas.

Shortcomings of past neighbourhood regeneration were a concern

In three of the case study areas, the view emerging from residents was that past regeneration schemes had over-promised; in some cases they had subsequently been cancelled; and, even when they had gone ahead, had failed to deliver substantive change to the economic fortunes of local people. Partnerships described anger from local people that regeneration had been done 'to' them: for example, the building of a new housing estate in Distington in the 1990s had been widely resisted and it was subsequently demolished. In Collyhurst, a planned £225m private finance initiative intended to regenerate the area was cancelled by the government in the early 2000s. We heard that in some areas these experiences contributed to feelings of mistrust in the government and local state initiatives.

What have Big Local partnerships done to build local ownership and control of wealth?

In the face of the challenges identified through their communities and wider engagement, the case study partnerships have initiated and developed ways to address them by increasing community ownership and control of wealth. The analysis below categorises these actions under the five pillars of CWB.

Socially productive use of land, property and assets

All six case study partnerships are involved in maximising the social utility of community assets, including disused land, under-utilised or closed community buildings and empty shops. The specific activity has varied from area to area, including:

- Partnerships stepping in to prevent the closure of existing community facilities through investment in maintenance and business planning in Mablethorpe and Distington
- Partnerships working with owners to repurpose and bring into community use existing assets, such as a council-owned disused toilet block which has been repurposed for use by a local Men in Sheds group in Mablethorpe, and the creation of recreational spaces and activities in Hainworth Wood in Keighley Valley
- Creation of new community assets, including the purchasing of disused land by the partnership in Distington to create a community land trust; acquisition of land and shipping containers in Collyhurst as business incubation space; and current work to create a new community hub in Birchfield by working with a local primary school to refurbish and extend the former caretaker's house

All of these activities have resulted in more socially productive use of community assets. However, there is an important distinction to be made between different approaches. In some areas, partnerships have stepped in to prevent the loss of community assets made vulnerable by austerity. This should be understood as a response to a loss of public investment rather than as a CWB approach to growing a more generative, democratically owned local economy. In other areas, however, partnerships have acquired new assets, expanding the commons by bringing land and buildings that were previously privately owned into community ownership.

Making financial power work for places

In all six case study areas, partnerships were active in improving availability of ethical financial services for the local community. Partnerships described high levels of unmet need for money advice services, the operation of payday loan companies and predatory lenders in their area, and a lack of availability of start-up funds for businesses. There were several common themes in their responses to these issues:

- Three of the six areas funded dedicated money advice services in their area.
- Four of the six areas were providing grants and loans to small businesses and social enterprises, two through the Unlimited programme.
- One partnership (Mablethorpe) had created a community loan fund for local residents in crisis to cover costs such as broken household appliances.
- Three areas had partnered with their local credit union to run dedicated activities for Big Local residents, including savers club activities in schools and outreach activity for neighbourhoods with poor access to face-to-face banking services.

These activities demonstrate the willingness of partnerships to use their funding to address shortcomings in their areas in the existing financial system. From a CWB perspective, it is important to consider how these activities might affect the longer-term flows of finance around the area. In Cornbrook and Mablethorpe, a specific focus for financial inclusion activities has been to create self-sustaining funds which are not reliant on continued grant funding and begin to recirculate funds around the area.

Plural ownership of the economy and progressive procurement

Activities to support the growth of micro and small businesses and social enterprises has been a common feature of activity in all six case study areas. With the aim of growing alternative employment for local residents, reversing the decline of local economies and ultimately addressing poverty, these activities have been rooted in long-term engagement within communities. A number of partnerships emphasised that it was only through sustained engagement that they had

been able to build connections with and gain the trust of people who stood to benefit the most from these activities. In Keighley Valley we heard about the importance of not separating off engagement and social activities from these business development activities, with a clear description of how people who engaged through children's outdoor activities and doorstep engagement had become participants in their 'social-lights' social enterprise programme.

In terms of specific business support activities, there were common themes across the six areas:

- Four of the six areas were using their funds to provide start-up grants and loans, two through the partnership with Unltd.
- In all of these areas, business support was also provided, though the form it took varied significantly, from advice on legal issues, such as leases and planning permission (in Collyhurst), to longer-term mentoring and peer support (in Keighley Valley and Birchfield).



- In Collyhurst, the partnership has taken up empty shop units as well as the container units described above and offered them as incubation space for new community businesses, including a furniture upcycling business, a stay-and-play centre and a community café.

Of particular interest in terms of CWB, in Birchfield and Keighley Valley the partnerships are engaging with local anchor institutions and firms to explore supply-chain opportunities for local businesses. In Keighley Valley, the partnership is working with the local town council to open up opportunities for new social enterprises to compete for local contracts, despite not having the trading history currently required to tender. In Birchfield, the partnership has successfully brokered engagement with Lendlease, a major construction company involved in building infrastructure for the Commonwealth Games as well as for the local NHS, to explore commissioning opportunities. These connections to local sources of wealth are at very early stages but are positive steps towards redirecting the flow of wealth to deprived neighbourhoods.

Fair employment and just labour markets

Across all six areas, levels of unemployment are higher than regional and national averages, and we heard repeated concerns from partnerships about the prevalence of low-paid and insecure work. In addition to the business support activities described above, two of the six areas had initiated targeted activities to support local people into employment. In Collyhurst, the partnership has established a construction academy which has provided training and support to local people to enable them to access employment in Manchester's booming construction sector. The medium-term aim of this activity is to equip local people with the skills and

experience to secure work in the upcoming redevelopment of the Collyhurst area as part of the Northern Gateway regeneration programme, enabling local people to work in their local area.

It was also interesting to note that, in interviews with partnership members, we heard about shortcomings of local anchor-institution recruitment activity. In two areas, people described hearing about local hospitals running recruitment programmes for healthcare assistants and of examples of local people securing jobs through these schemes; but these were isolated examples rather than visible and accessible routes for secure employment.

What has helped and hindered partnerships in undertaking this work?

An economic system that creates intense pressures on households and communities in deprived neighbourhoods

It was clear across the case studies that the wider economic context for these neighbourhoods makes the journey to building greater local ownership and control of wealth a challenging one. Interviewees described the pressures on people and families from unemployment, low pay, insecure work, indebtedness, caring responsibilities and ill health. Symptoms of the very economic problems CWB is intended to address, these issues also present obstacles to the bottom-up, community-led activities that will begin to build more inclusive local economies. Partnerships described the long, gradual work of connecting with and supporting people living under these pressures to develop their own business ideas, undertake training and secure employment and join together to manage community assets.



Shortcomings of past regeneration attempts

The experience of the shortcomings of past regeneration schemes had a defining influence on two areas, though it has played out in different ways. In Collyhurst, partnership members reported that the cancellation of a long-promised PFI scheme and a longer-term lack of investment in the area had driven a mistrust of the council and government, and of agencies seen as being part of the establishment. Members of the partnership told us that this has made securing resident participation in the partnership very challenging, and building resident engagement and involvement is proving to be a long-term process. In contrast, in Distington, we again heard anger about previous regeneration schemes, with members of the partnership describing the development of a new housing estate being imposed on the community in the 1990s against the will of local people. However, in this case, it seems the frustration had increased support for more community-led regeneration

efforts, with widespread support for and engagement in the planned community-led housing scheme being developed by the partnership. The history of regeneration in an area can have a defining effect on attitudes and willingness to engage in community wealth building activity.

Where partnerships are building local ownership and control of wealth, they are often doing it against the grain

There were examples, from across the case study areas, of partnerships building community wealth against the grain of the current economic model. For example, in Keighley Valley, the partnership has been working with the local town council to remove current procurement restrictions which inhibit recently formed social enterprises from competing for contracts to deliver activities locally. While the council had been open to engaging, its current procurement approach impedes rather than enables the types of locally rooted suppliers who are well placed to generate local economic benefit through their delivery of services.

Anchor institutions can seem distant from neighbourhoods

Across a number of areas, interviewees talked about feeling that the local council was “remote” and “passive”. Partnerships described being provided with information about occasional funding opportunities; but there was a sense that local authorities did not have the capacity or inclination to engage proactively with partnerships covering relatively small geographical areas. There were two exceptions to this. In relation to community assets, most partnerships had a positive relationship with their local authorities, some of which had offered assets at peppercorn rents (Mablethorpe) and others who had responded positively to requests to run satellite services in partnership-managed buildings. Secondly, in two areas, local councillors are members of partnership groups and this has enabled a more positive connection to the local authority. Similarly, as noted above, local hospitals were known to be seeking to recruit local people to entry-level jobs, but there was no proactive, targeted engagement with local people to market these programmes. In contrast, the role of Northwood’s housing association in Collyhurst was described as very supportive. The association has been an active participant in the partnership and is working alongside the other members to develop plans for a community-led housing scheme within the planned regeneration of the area.

Long-term, resourced community development with the most marginalised is a crucial precursor to building local ownership of wealth

A recurrent theme in our interviews was that Big Local funds are enabling a level of targeted community development activity which has been largely absent from these neighbourhoods over the last decade. We heard examples of community development workers and organisers

undertaking long-term engagement within communities which has enabled them, in some notable cases, to reach beyond those already involved in community activity and, as a result, shape community wealth building activity (such as social enterprise business support and employment support) so that it reaches and benefits those at the sharpest end of disadvantage. A key message from this is that CWB work must have an intentional focus on supporting those most marginalised in the current economic system so they can grow their control and ownership of the wealth of the new system.

The strength of the existing local VCSE sector has a key impact on the pace at which activity to build local ownership and control of wealth progresses

We found stark differences between the case study areas in the strength of the VCSE sector, and this in turn appears to have had an impact on the pace at which community wealth building activity has progressed. In Birchfield, the locally trusted organisation, ATHAC (a local social enterprise providing services to parents and carers), is locally rooted with strong connections to other community groups, such as Birchfield Residents’ Action Group, Helping Hands (a VCSE group committed to improving local quality of life) and the neighbourhood forum. These groups have significant reach into the local community and have been able to develop a mature programme of social enterprise support in a relatively short period of time. In contrast, in Keighley Valley, the population of the Big Local area is more geographically dispersed, with a less well developed and connected VCSE. The partnership has invested considerable time and resources building connections between people and organisations in the area, which have in turn enabled them to develop a similar social enterprise support programme, albeit at a slower pace.

What emerging evidence is there about the impact of community wealth building activities within Big Local areas?

In each of the case studies (see Appendix One) we summarise the emerging evidence about the impact of specific Big Local partnership activities to increase local ownership and control of wealth. Looking across the case studies, it is evident that these activities have delivered positive impacts for direct beneficiaries, including:

- individuals securing jobs as a result of employment and training support in Collyhurst and Birchfield
- recipients of business / social enterprise start-up grants and loans across all six areas
- residents accessing activities and services at community venues and from local businesses and organisations supported through partnership activity
- recipients of emergency loans from the Mablethorpe Community Loan Fund.

While it is clear that these activities by Big Local partnerships have had positive benefits for local people, a key question for this research is to what extent this has begun to affect the way wealth is owned and controlled and flows around local economies. There are three areas in which we identified some early evidence of the level of impact:

- In two areas, partnerships were engaging with anchor institutions around the potential for them to procure goods and services from Big Local supported businesses and social enterprises. If successful, this could result in flows of investment from anchor institutions into locally owned, socially productive organisations.

- In two areas, we heard that local, social businesses that partnerships had helped establish were beginning to build up a local customer base, in sectors currently poorly served by the commercial economy. If sustained, these locally rooted organisations will begin to generate local employment, spending and investment and, in some cases, may displace more extractive businesses.
- The preservation, enhancement and creation of socially productive community assets has been a striking feature of the impact of these activities on the fabric of case study areas. These activities have replaced derelict and disused land and buildings with socially productive assets. Importantly, in some areas, the ownership of pieces of land and buildings has moved from private to community ownership, providing a counterweight to extraction of wealth by private landlords.

In beginning to challenge the way wealth flows around places, and to build new, more locally generative models of wealth ownership, Big Local partnerships are demonstrating that a different kind of economy is possible. The challenge is that the geographical and economic scale of these activities means that, on their own, they are unable to affect significant change in the way the local economies they exist within operate. Even if they do succeed in securing some contracts, and a viable future for their community assets, unless these are replicated many times over, the ownership and flow of wealth which drives much of the deprivation they experience will endure. But these activities are laying a foundation for a different economic model, demonstrating what is possible and foreshadowing the wider change which a systemic adoption of CWB could usher in.

Conclusion

A distinction emerged in this research between individual activities which build ownership and control of wealth—the nodes of community wealth building—and community wealth building initiatives which affect the way wealth is generated and flows around local economies. This conclusion summarises the implications of this for advancing community wealth building at a neighbourhood level.

Through this research, we saw countless examples of the direct impact Big Local partnerships are having on the personal economic fortunes of local residents and the communities they live in. Many partnerships have provided and are continuing to provide much-needed support for people in communities marginalised from economic power by our current economic model. This community economic development activity aligns strongly with the Big Local outcomes and should be a key element of the programme's evaluation.

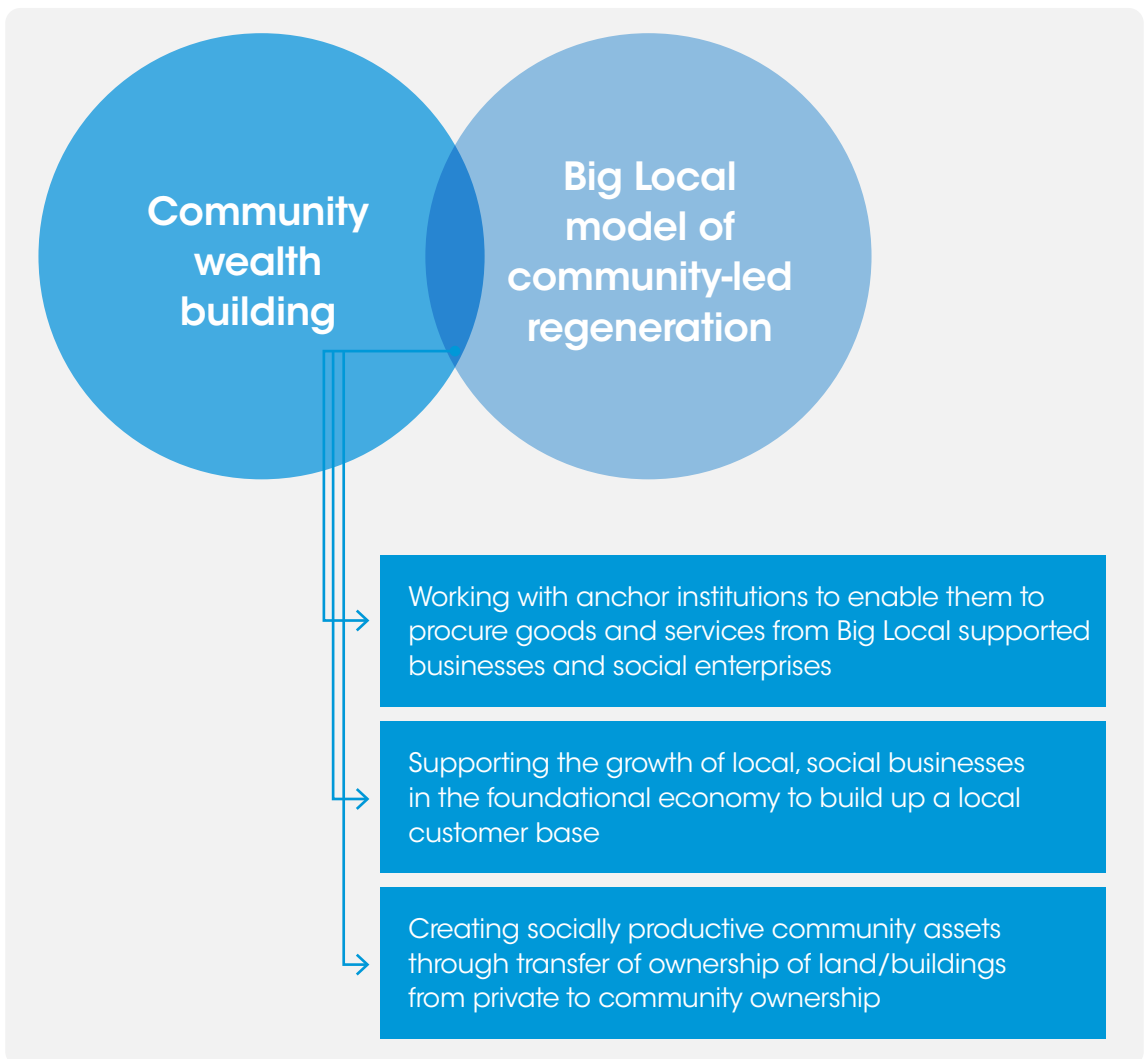
From a CWB perspective, we sought to understand the extent to which these activities aim to change the way wealth is owned and controlled and flows around areas. We found that more than half of all Big Local partnerships are undertaking one or more activities which aim to build greater local control and ownership of wealth. Through sustained and well-resourced engagement at a neighbourhood level, these partnerships are building forms of local wealth ownership which are rooted in the priorities and experiences of communities, and

which reach into often excluded sections of the community. However, for the most part, partnerships have been limited to the creation of one or two nodes of CWB, with few attempting to influence the 'wiring' of wealth within the local economy. In three areas, however, we saw emerging evidence of Big Local areas' partnerships beginning to influence these flows of wealth:

- In two areas, partnerships were **engaging with anchor institutions around the potential to procure goods and services from Big Local supported businesses and social enterprises**. If successful, this could result in flows of investment from anchor institutions into locally owned, socially productive organisations
- In two areas, we heard that **local, social businesses that partnerships had helped to establish were beginning to build up a local customer base, in sectors currently poorly served by the commercial economy**. If sustained, these locally rooted organisations will begin to generate local employment, spending and investment and, in some cases, may displace more extractive businesses.

- The preservation, enhancement and creation of socially productive community assets has been a striking feature of the impact of partnerships in case study areas. These activities have replaced derelict and disused land and buildings with socially productive assets. Importantly, in some areas, the ownership of pieces of land and buildings has moved from private to community ownership, providing a counterweight to extraction of wealth by private landlords.

Through this research, a helpful distinction has therefore emerged between individual activities that build ownership and control of wealth—the nodes of community wealth building—and community wealth building itself, which aims to reorganise the way wealth is generated, where it flows to and who benefits from it.



While individual initiatives to build community ownership and control of wealth can have significant positive benefit for local people and places, their systemic impact is limited. The challenge is that the geographical and economic scale of these activities mean that, on their own, they are unable to effect significant change in the way the local economies they exist within operate. Even if enterprises do succeed in securing some contracts and a viable future for their community assets, unless they form part of a wider CWB approach, these activities will not effect a change in the way wealth flows around their areas and who benefits from it. In the three areas highlighted above, we did see early evidence of such links being forged, and these present promising opportunities for transformational CWB approaches to be developed.

This research suggests that the relationships forged between community-led partnerships and anchor institutions will be key to the success of CWB at a neighbourhood level. Through our interviews we heard that anchor institutions often felt distant from Big Local partnerships, and that, in some areas, there was distrust of economic initiatives driven from above. In contrast, many of the partnerships we spoke to had built high levels of trust within their community and particularly with people facing economic hardship. While anchor institutions have the

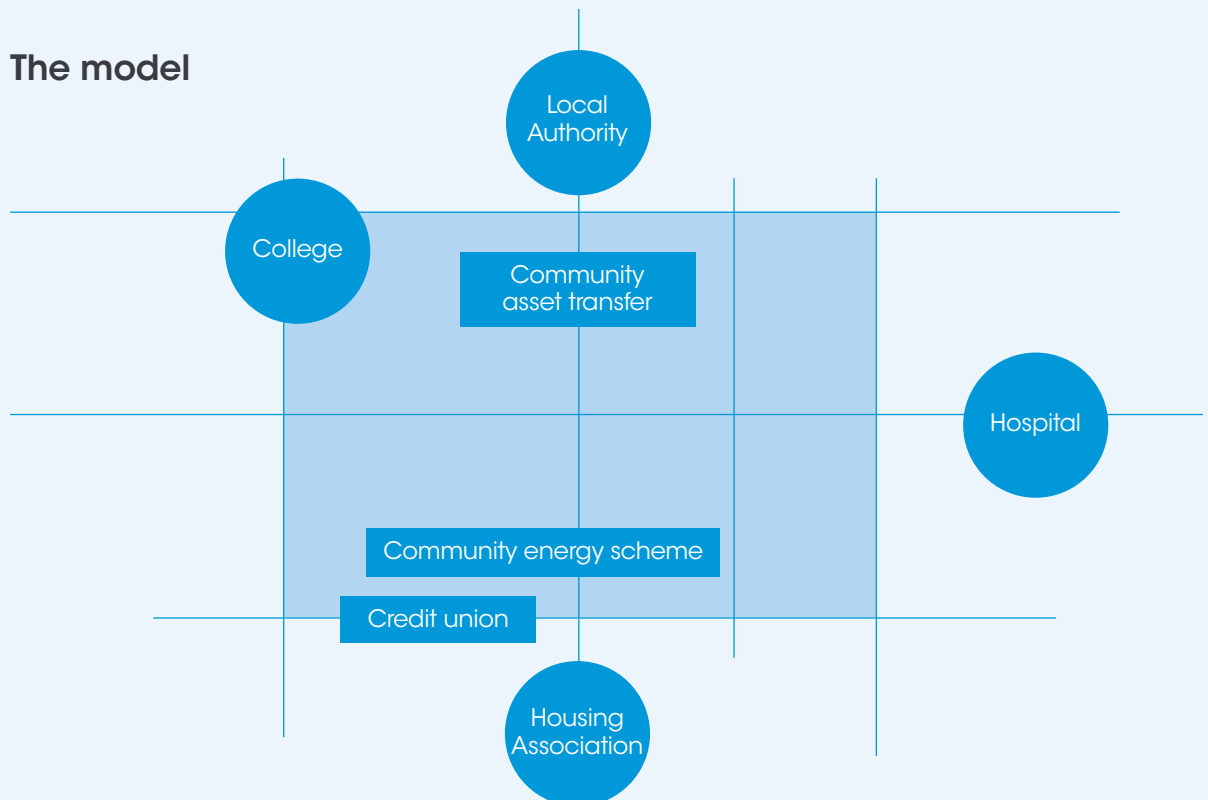
economic power to direct considerable flows of wealth, Big Local partnerships have the insight, reach and trust which are key to building local ownership and control of wealth. CWB needs both elements to be effective in its goal of reorganising local economies for social justice. Importantly, the blend will look different in different places, depending on the economic and social circumstances of each neighbourhood.

There is much to be learnt from the experience of the Big Local partnerships we spoke to about how neighbourhood-level activity can form a key layer in powerful local community wealth building strategies. Examples from the case studies featured in this report show how people who are currently most economically marginalised can become the nodes of a new, more inclusive economic reality, both as owners and workers in local, social and ethical businesses and as citizen stewards of community assets. The activities we heard about in researching this report are testament to the energy, commitment and determination of people in going against the grain of a malfunctioning economic system to improve their lives and their communities. Under a different economic model, these activities would be the norm. In that sense, these efforts foreshadow the change we need to see and which CWB can help us to realise.

Recommendations

These recommendations build on the insights gathered from this research to outline a model for community wealth building at a neighbourhood level. This model combines community-led activity—to build greater local control and ownership of wealth—with an intentional approach to changing the way wealth flows around local economies from local anchor institutions. It identifies the complementary contributions of local government, Big Local partnerships (and other resident-led partnerships) and local enterprise partnerships to realising this model. It then proposes an approach to piloting this model in practice.

The model





Big Local partnerships

Big Local partnerships are uniquely well placed to support residents in deprived neighbourhoods to build their control and ownership of the wealth that exists locally. In practical terms, this means building on long-term engagement and community development activity to achieve:

- Plural ownership of the economy: supporting people to start up new local businesses and social-sector organisations and engage with local anchor institutions to encourage them to procure goods and services from these organisations, which not only builds the sustainability of individual organisations but also begins to direct flows of investment from these anchor institutions into deprived neighbourhoods
- Socially productive use of land and assets: identifying and securing land and assets for community use—particularly land currently in commercial ownership
- Fair employment and just labour markets: collaborating with local anchor institutions to make jobs in these organisations visible and provide accessible routes to employment for people who would otherwise struggle to get secure work, paying a living wage

Local anchor institutions

Local anchor institutions have a key contribution to make to this model through the creation of targeted community wealth building zones in these neighbourhoods. In practice, this means building collaborative relationships with resident-led partnerships to direct flows of wealth to these neighbourhoods, through:

- Progressive procurement: proactively engaging and enabling businesses and social organisations based in these neighbourhoods to compete to supply goods and services
- Progressive procurement: working with existing suppliers based in these neighbourhoods to encourage, support and, ultimately, require them to work with the Big Local /resident-led partnership to recruit residents into secure jobs paid at or above the Living Wage Foundation living wage
- Fair employment and just labour markets: engage with and invest in community organisations that are able to reach and support people with barriers to employment to secure roles in anchor institutions

Local authorities / local enterprise partnerships

Enabling the growth of locally rooted businesses and a strong social sector is crucial to building strong, socially just local economies. Currently, the majority of business support delivered by LEPs and local authorities is designed for privately owned businesses within high-growth, high-productivity sectors. We've seen in this research that the expert and specialist support delivered by Unlimited to support Big Locals to develop social enterprises has been warmly received. LEPs and local authorities should build on the findings of the upcoming evaluation of this programme to redesign their current business support models, so as to embrace businesses operating within the foundational economy and adopting democratic forms of ownership, such as cooperatives, employee ownership and mutuals. This support should be targeted at the community wealth building zones within the area, with the model of support co-designed with members of the Big Local/resident-led partnership.

Taking this forward, testing the model

Many people we spoke to in Big Local areas during this research were keen to meet others doing similar work in other areas. In addition, in two of the six case study areas, CLES is already working with local anchor institutions on community wealth building. We therefore propose, as a first step, bringing together Big Local partnerships interested in the findings of this work to explore the model outlined above through a workshop session co-hosted by CLES and the Local Trust. A possible route for discussion at that session would be to form a peer learning group of Big Local partnerships and local authorities wanting to explore and test the model.

Appendix: case studies

Keighley Valley Big Local

The area

The Keighley Valley Big Local Partnership was formed in November 2015. The partnership covers a diverse collection of communities, with seven neighbourhoods identified within the Big Local boundary. There is a strong partnership, supported by a very active paid worker from Airedale Enterprise Service, a Keighley based social enterprise providing business advice and support. It is also the locally trusted organisation.

What economic issues has the partnership sought to address?

The partnership undertakes consultation and engagement with the local community on an ongoing basis. Stemming from its engagement activities, five principle themes have been identified by the community which guide and inform the delivery of Keighley Valley Big Local Partnership. These are:

- All for play—children are spending a decreasing amount of time outdoors, and locally there is a challenge around accessible green space and play provision.

- A great outdoors—funding pressures have led to certain spaces being undermanaged. The partnership recognises their value to quality of life, providing habitats where nature and wildlife can thrive, and space for people to live healthy lifestyles and build stronger communities.
- Community pride—residents reported that they do not feel a sense of belonging to the community, and there is not the opportunity to interact and share common experiences.
- Better together—residents recognise the strength of community and want to continue to build upon demonstrations of strong community bonds.
- Learning together—residents face barriers to participation in training and learning opportunities, including peer pressure, carer commitments, lack of entry-level qualifications and the confidence to access learning and new experiences.

Activity to build community control and ownership of local wealth

An example of the partnership's activity to build community control of local wealth is Hainworth Wood, land that is owned by one of the members of the partnership and has been developed as a community resource. The space had been a site of anti-social behaviour and has been underutilised. As a result of

partnership-supported activity, it is now used by a variety of local people and groups and has restored the idea of pride in the local environment. One such event was a roadshow for the Surviving Summer series, which brought together a variety of services, including advice on debt, access to affordable credit and the local foodbank. This was very useful for the local community, because there is still a taboo in many families around speaking about this type of thing.

The partnership has also placed an emphasis on protecting existing community assets and ensuring they are well utilised. The Big Local plan states: 'Our only Community Centre is under threat and its loss would pose a significant, negative impact on our communities.' The partnership has worked closely with the management team of the community centre to develop a vision, business plan and sustainable delivery model. This includes the partnership agreeing to set up a youth club at the centre, in order to replace provision that had been lost and with an eye to linking people up with its other activities. In addition, the partnership has commissioned the HALE Community Bus. This provides a meeting space for communities across the area who may otherwise be unable to convene.

Another major theme of the partnership's activity is enterprise and business. Keighley Valley is one of the nineteen Big Local areas working with UnLtd and Local Trust on a programme of social entrepreneurship. The Keighley social-lights programme that has emerged from this has provided grants of up to £5,000 for entrepreneurs and a long-term programme of mentoring support. The support aims to provide residents with the opportunity to make money that stays in

the local economy; support businesses and social ventures to survive and carry on employing local people; and enable more local influence and control over the services communities want.

To complement this and to broaden the potential audience (beyond social entrepreneurs), there are a number of other initiatives around business and entrepreneurialism:

- Fortnightly meetings in the area called Green Drinks, which is a forum where local entrepreneurs can meet
- Working with a local cooperative called Fairmondo, which provides an online marketplace for people to sell environmentally friendly products
- A small business-support programme providing assistance to local businesses

Creating a local legacy: future aspirations

Keighley Valley Big Local wants to build a lasting legacy by strengthening local economies and promoting entrepreneurship, innovation and meaningful employment. It also aims to leave the legacy of a diverse and sustainable programme of community-led activity. Through the business support programmes, the partnership also aims to remove barriers to participation and leisure learning.

Distington Big Local

The area

Distington is a Cumbrian village situated west of the Lake District National Park, nestled between the coastal towns of Workington to the north and Whitehaven to the south. The Big Local area encompasses the entirety of the village—the area has a population of approximately 1,700 people. Having been awarded funding at the end of 2012, Distington Big Local is the second smallest Big Local area operating. The Big Local area—and Distington village itself—straddles two Lower Super Output Areas (LSOAs). The area to the west of the village is in the top 20% of the most deprived areas nationally; the area to the east is in the top 40%.

Conversations with the Distington Big Local Partnership suggested that the village, even before starting its Big Local journey, had and continues to have a rich tradition of community activity and engagement. Sport is significant locally—not least the rugby club, which represents a great source of pride to residents of all ages. There are also active history, art, and craft groups, as well as a young people's club.

Whilst the nearby Sellafield nuclear site provides well-remunerated employment for some residents, there are also a number who are unemployed, some of whom have never worked. Data from the last census showed that 34% of residents were economically inactive: the 1% of residents who had never worked was higher than

the 0.7% average for England. Big Local Board members flagged up their personal sense of these trends, mentioning that there are also a number of residents earning the minimum wage, often on precarious contracts. Recent welfare reforms were also mentioned, particularly the bedroom tax, as having had an adverse impact on some local people.

What economic issues has the partnership sought to address?

The work of Distington Big Local centres around two objectives. Firstly, board members have sought to support existing community groups through funds and capital improvements. Secondly, the partnership board is developing initiatives and working collaboratively with other local organisations, such as Citizens Advice, the local credit union and FareShare, to engage, support and empower the most deprived sections of the local community.

Activity to build community control and ownership of local wealth

The activities undertaken reflect these twin objectives. Solar panels and a defibrillator have been installed in the community centre; funding provided for local sports clubs, neighbourhood schemes and toddler groups; and a bathroom and kitchen fitted in the church.

Promoting credit unions and financial sustainability: the Whitehaven, Egremont & District Credit Union operates once a week out of the local community centre and provides low-cost loans for residents. As of September 2016, members in Distington

had saved over £76,000, with £8000 worth of loans having been made available. Staff from the Citizens Advice Bureau also provide a drop-in service once a week out of the community centre, which has helped build up trust and capacity amongst residents, as well as saving them money.

Community ownership/acquiring local assets: in 2016, the Distington Partnership became the one of the first Big Local areas to set up a limited company by guarantee, which has enabled them to purchase a large tranche of land at the centre of the village. Following a comprehensive consultation programme with the local community, ambitious plans are being put in place to build over 40 homes for over-55s on this land—a mix of flats and bungalows, all with wheelchair access and three with dementia-friendly design. The partnership highlighted the shortage of adequate housing for elderly residents and suggested that this meant people were forced to choose whether to stay in their community in inadequate housing, or to leave the place they call home. The development will also feature a community hub, with plans for a café and hireable community space.

It is planned that the properties, when completed, will be managed by a housing association, with an allocation system

that awards points to existing residents and those with ties to the village. This will retain Distington's community spirit and ensure there is a supply of appropriate housing for ageing residents. To date, Big Local Distington has sourced over £180,000 in revenue funding to help get this project off the ground—over 80% of the overall funding has been sourced from other funders, which has ensured that Big Local funding remains to support existing projects in Distington.

Creating a local legacy: future aspirations

Through the work being undertaken by Big Local Distington, there is a keen desire to secure space for community groups to flourish, and to support and empower those residents currently struggling to get by.

The partnership has set in place future-proofing measures for Distington's land project, which has seen the adoption of an ownership model that ensures the properties will remain as community-owned assets even when Big Local funding stops. To enable this, exploratory work is underway to look at the viability of registering it as a community land trust—the National Community Land Trust Network has also provided funding for the project.

Collyhurst Big Local

The area

Collyhurst is an area to the north of Manchester city centre and has a long and proud history: for centuries, many of Manchester's most important buildings (such as the city's Roman fort and cathedral) were built using sandstone mined in Collyhurst. In later years, the area was at the centre of Manchester's industrial heartland, generating wealth through coal mining and manufacturing.

With de-industrialisation, the loss of factories, mills and industrial plants has brought severe decline and led to profound multiple deprivation. There are very few local shops, facilities or community assets.

The Big Local Collyhurst area is spread across four Lower Super Output Areas (LSOAs), three of which fall within the most deprived 10% in England, whilst the remaining LSOA is within the top 20%. Collyhurst has persistently high unemployment, and residents have a higher than average likelihood of facing poor health and poor education and skills outcomes. Collyhurst also has higher than average rates of child poverty, drug and alcohol misuse, and crime and anti-social behaviour.

What economic issues has the partnership sought to address?

The Big Local partnership has worked with the local community and the council to develop the Collyhurst Community Economic Development (CED) Plan to determine and address Collyhurst's

most urgent social, economic and environmental problems, and identifies these as:

- fostering growth of the local economy to encourage private, social and individual entrepreneurial business activity
- ensuring residents have a more effective voice in relation to the Manchester City Council masterplan and other council initiatives
- making the most of training and employment opportunities that exists within Manchester City Council's Masterplan for Collyhurst.

Activity to build community control and ownership of local wealth

Elements of community wealth building have emerged from the delivery of work by Collyhurst Big Local, including:

Supporting community businesses: Big Local is beginning work to address barriers in the local labour market and stimulate the economy by supporting people with community-focussed business ideas into self-employment. Two community businesses have been funded and have taken up empty units on a parade of empty shops—a stay-and-play centre, and a furniture upcycling business which has already begun trading and has captured current décor trends. In future, it will benefit the community by providing affordable furniture for people on low incomes and by up-skilling people through furniture courses and workshops. Sadly, the stay-and-play centre has not taken off; however, a third start-up, a community café, will be opening soon. It will also take up an empty unit on the parade, providing a hub for residents, helping to tackle social exclusion and providing increased opportunities for healthy eating.

Community assets: the partnership carried out an audit of empty buildings and land to look at opportunities for acquiring these for the benefit of the community. Some progress has been made on this: the partnership has acquired land adjacent to a parade of empty shop units which had been made available through housing-stock clearance. A set of shipping container units was also acquired, and together these will be turned into business incubation space. As with the shop units hosting community businesses, this space will remain available as the site awaits redevelopment. An organic food-growing business is set to be the first local business to take up the incubation space, and it is hoped that this will bring local benefit by helping address local issues around food poverty and healthy eating. The partnership is working to fill the remaining units, with the intention that all businesses based on the site have a community-based remit. The partnership recognises that new community and social entrepreneurs need space to grow their businesses, and is also offering support with legal and administrative issues such as planning applications, leases and rent.

Training and employment: in response to local skills needs, the partnership set up a construction academy which is hosted on the Collyhurst estate and led by YES, with CITB and Procurement Plus. The academy taps into Manchester City Centre's growing construction industry and into the planned Northern Gateway scheme. Since it opened in spring 2019, around 80 people have passed through the academy and have found work in the nearby city centre. The academy plans to bring skills and jobs back into Collyhurst

when the Northern Gateway scheme starts, enabling people who have trained there to work in their local area. This could bring a positive impact to the local economy, as construction staff working in the area in the future would boost the Collyhurst pound and bring increased footfall to community businesses as they emerge (e.g. bringing trade to the community café, etc).

Creating a local legacy: future aspirations

The Collyhurst Big Local Partnership is beginning to develop strategies to support the area in the future. All partners agree that it is vital that a legacy is created for Collyhurst when the Big Local programme ends. The partnership has recently set up a company which will deliver this. Having only just been incorporated at the time of writing, its delivery and remit are still being planned; however, this will be an entity which will further develop and expand work to date on improving the social, economic and environmental prospects of the area.

In addition, Manchester City Council, in partnership with Northwards Housing, has committed to build new housing in the area as part of the planned regeneration of Collyhurst and surrounding parts of north Manchester. There is an aspiration for a community-led housing scheme to be included in the development, and a commitment to this has been made by the council. As well as empowering the community to manage local housing needs, the scheme could potentially be used to fund initiatives to support the community through rent generation.

Birchfield Big Local

The area

Birchfield is an area close to Birmingham city centre, bordering Handsworth, Perry Barr, Aston and Lozells, with a population of 8,325. The area is affected by multiple forms of deprivation. The Big Local area comprises seven Lower Super Output Areas (LSOAs), five of which fall into the top 10% most deprived places on the indices of multiple deprivation, and two of which fall into the top 20%. Almost a third of children in the area are living in poverty (32.4%, compared with 19.4% across the West Midlands), and almost a quarter of households (24%) are living in fuel poverty.

The area suffers from high levels of unemployment (10.7% are on unemployment benefits, compared with 2.8% for the West Midlands), with accompanying high levels of youth unemployment (7.1% in Birchfield, compared with a regional average of 3.7%).

The Birchfield Big Local Partnership has developed a robust, community-centred approach to its strategic and operational delivery. The partnership's board comprises 12 voting members, nine of whom are local residents, and efforts continue to recruit new members. Its vision is 'connecting, contributing, celebrating' the area.

What economic issues has the partnership sought to address?

During its inception phase, the partnership held a series of community conferences and working groups, in which local people were included, to identify key social, economic and environmental issues

affecting the area and develop methods and timescales to address them. This has enabled the partnership to develop a set of community-centred themes:

I well-run Birchfield—participation, decision-making, local pride and identity

- well-built Birchfield—housing, environment, transport
- well-served Birchfield—public, private and voluntary/community services
- thriving Birchfield—livelihoods and the local economy.

ATHAC (a local social enterprise providing services to parents and carers) and UnLtd act as lead partners across the themes. There are also strong links with local community groups, such as Birchfield Residents' Action Group (BRAG), Helping Hands (a VCSE group committed to improving local quality of life) and the neighbourhood forum.

Activity to build community control and ownership of local wealth

Supporting social enterprises: there is a particularly strong support-offer for social enterprise, the need for which was identified at an early stage in the life of the partnership. Through direct conversations with the local community, it was ascertained that many residents were keen to start up their own business ventures. So, in collaboration with UnLtd, Big Local Birchfield is working to identify and support social entrepreneurs to build sustainable businesses, with particular emphasis on those presenting innovative propositions. The partnership is one of 19 Big Local areas that have received additional support from UnLtd through the Resilient Communities initiative. A total of £50,000 was used to set up the Birchfield Enterprise Awards to support people wishing to set up social

enterprises. The scheme also received further match funding and tailored support from UnLtd, and eight awards were made between years three and five of the Birchfield Big Local programme, which have included a venture to help young people at risk of offending, and a project to provide activities for the elderly. The partnership has developed a social enterprise hub which supports social entrepreneurs with mentoring and regular training, as well as brokering opportunities to network with others who have started or are considering starting their own venture, to share experiences and offer mutual support. At the time of writing, the partnership is also producing a social enterprise directory for Birchfield.

Promoting credit unions: high-interest payday loans have caused problems for some local residents, and the partnership recognised that work was needed to encourage people to find fairer sources of finance and ways to save. The partnership teamed up with the two other Birmingham Big Locals (Firs & Bromford and Welsh House Farm) and approached Citysave Credit Union. Following on from this, Citysave provided training to Big Local volunteers, enabling them to support local people by providing information on credit union services and how to access them.

Exploring local supply-chain opportunities: the partnership is beginning to explore ways that social enterprises and small businesses in Birchfield can secure supplier opportunities with large local organisations. This is particularly pertinent as the area prepares for the forthcoming Commonwealth Games in 2022, which will bring large companies seeking subcontractors. The partnership has begun building a relationship with Lendlease, (principal contractor for constructing the Commonwealth Games athletes' village and the regeneration of neighbouring Perry Barr). A conversation with a Lendlease

manager revealed that they were trying to source cakes for a meeting/event and led to a Birchfield social entrepreneur being asked to supply them. Although this instance involves only one business, members of the partnership felt it was likely that other opportunities could be available in the future.

The partnership is also keyed into procurement conversations with the NHS, which is exploring ways to remove barriers for social enterprises wishing to bid for health and wellbeing contracts.

The partnership's involvement in brokering procurement opportunities is at an early stage, but its proactive examples of getting commissioners to rethink their approach could lead to wider and enduring change in the way goods and services are procured locally.

Creating a local legacy: future aspirations

The partnership recognises the importance of ensuring that work continues when the Big Local programme comes to an end. It is also beginning to explore measures that could nurture, support and sustain social enterprises, and plans that include developing a local network of social entrepreneurs.

The partnership is also creating a community hub on the site of a former caretaker's house at a local primary school. Building surveys have taken place, residents have been consulted on the concept design, and lease negotiations are set to take place with the local education authority. The community hub will be run by a constituted organisation and will provide hireable meeting rooms/offices and event space, as well as hosting community facilities and activities (to be decided through consultation).

Chinbrook Big Local

The area

Chinbrook is a suburb in the south-east of London, situated at the southernmost edge of the borough of Lewisham. Between the 1920s and the 1960s, two council-owned housing estates were built in the area to rehouse people displaced by slum clearances. A high incidence of poverty and deprivation on the two estates has continued into the twentieth century. In 2019, the Chinbrook area was ranked as the 4,473rd most deprived neighbourhood in England out of a total of 32,844 Lower Super Output Areas, placing it amongst the 20% most deprived neighbourhoods.

Education and skills are particular issues facing residents in Chinbrook: 30% of people on the estate have no formal qualifications, which is significantly higher than the London average of 18%.

What economic issues has the partnership sought to address?

When Chinbrook Big Local was established in 2013, a group of local residents got together to coordinate the community's response and determine how funding could be best spent. Working to bring together the diverse range of opinion across the neighbourhood, local residents set up a steering group called the Chinbrook Action Residents Team (ChART) to formally progress Big Local aims. The partnership has adopted a cradle-to-grave approach to tackling entrenched social issues, which focuses on four key visions for Chinbrook to be a place where:

- residents feel proud, and embrace and celebrate our diversity
- people respect each other, feel safe and cared for
- people have a sense of belonging and neighbourliness and where they know and care for each other
- a cradle-to-grave approach provides opportunities to grow and to explore the world.

By undertaking a series of comprehensive consultation exercises, ChART has developed six strategic priority areas of work:

- Social investments and small grants
- Health and wellbeing
- Education, training, and employment
- Community and belonging
- Parks and green spaces
- Community safety

Work in these areas of priority has sought to change long-term outcomes for local residents and the neighbourhood. A good example has been the health and wellbeing strand: in 2016, ChART employed a part time health and green space outreach worker, who was tasked with supporting carers to reduce isolation and advance residents' health and wellbeing. In the first year, this included a scoping report on the potential for a carers' hub, developing links with local GP surgeries, and supporting a young carers' club at Marvels Lane primary school. Linking these activities was a desire to reduce the burden facing carers in ways that are not simply financial, but also seek to embed care (both paid and un-paid) as a cornerstone of communal life within the neighbourhood.

Activity to build community control and ownership of local wealth

Promoting social finance/supporting local business: the partnership's 2017-2019 plan identified social investment and small grants as the number one local priority. Overseen by a part-time community organiser with special responsibility for financial inclusion, this scheme of work seeks to bring flows of finance into the two estates for local residents to establish

their own community enterprises. Notably, elements of this work have thus far included:

- A small grants fund—with a resident-led 'Dragons Den' panel—delivered through participatory budgeting to facilitate more participation in local decisions on spend
- An extension of the Year One Young Savers scheme with the credit union and primary school, to include training and parent education
- Small Business Loan Fund: a revolving loan fund for residents with a specific target group agreed, and one for small businesses
- Chinbrook pound: development of a local currency that people can use to barter services or goods
- Community investment fund: a local crowd-funding project which matches ideas for community projects with donations from local people

Creating a local legacy: future aspirations

At the heart of ChART's work has been a desire to build the resilience and sustainability of the local community, so that there is a lasting legacy beyond the end of the Big Local endowment. This has led to a focus on developing routes out of poverty for local residents by advancing access to education and training and providing opportunities for local enterprise and business development.

ChART has sought to use its Big Local money to fund projects which build up the long-term economic resilience of local residents: for example, the work around setting up credit-union development in the neighbourhood. Through this, it seeks to leave a lasting legacy on the estate.

Mablethorpe - Coastal Community Challenge Big Local

The area

The Coastal Community Challenge (CCC) Big Local covers the Mablethorpe, Trusthorpe and Sutton on Sea areas of the East Lindsey district in Lincolnshire. The three areas have a combined population of 12,000 residents. Each area is different, but all face challenges around seasonal employment and a relative lack of access to key services. The Big Local partnership has a strong committee with 16 members, including people who work for key partner organisations, such as the Lincolnshire Community Foundation.

What economic issues has the partnership sought to address?

The Big Local partnership has engaged with the community to identify local priorities and develop solutions to address these. In response, the partnership has been working to:

- maintain local assets and support access to community services
- provide access to affordable finance
- address inequalities in the local economy.

Activity to build community control and ownership of local wealth

Maintaining local assets/supporting access to community services: in recent years, the CCC area has seen a loss of key local services. Local community centres and halls provide a base from which residents can access services, and the partnership is working to ensure that these community venues remain open and accessible to residents and continue to provide a good range of responsive local services. These centres are used for many purposes, one example being services provided through East Lindsey Advice Project (ELAP). This charity, formed in 2015, offers a free, drop-in advice service, makes regular visits to local community hubs and liaises with other agencies (such as local GP surgeries) to signpost clients to other provision. ELAP engages around 1,500 people each year, and around 35% of the local population have accessed the service to date.

There are five community facilities across Mablethorpe, Trusthorpe and Sutton on Sea. Alongside the provision of support services, the partnership has been working on sustaining the buildings and has funded an upgrade of the lighting and boilers, which will ensure they remain viable. The partnership has also worked with the Community Payback programme at Lincolnshire Police, which has seen working parties deployed across the Big Local area, including for the purpose of maintaining local assets.

Promoting affordable borrowing: developing a community loan fund to increase access to affordable finance has been a major success for the CCC area. The community loan fund was started as a response to the number of payday lenders and loan sharks that were operating in the area and having an adverse impact locally. The partnership undertook an awareness-raising campaign on loan sharks and scams, whilst at the same time developing a new loan model to provide an alternative to the unscrupulous lenders and help people at crisis point. The scheme issues affordable loans at a low interest rate and with a quick turnaround time. The application process is carried out in partnership with ELAP: it looks at combined income, health and family circumstances which may have pushed people into financial crisis and provides bespoke support and signposting to other local organisations, such as the local food bank. To date, around 30 loans totalling approximately £20,000 have been issued. The loans have been used for a variety of purposes, although replacing items for the home is a common reason for money being requested.

Supporting the local economy, nurturing community businesses and self-employment: the partnership recognises that self-employment, micro-businesses and community businesses are valuable elements of the local economy. In response, the partnership offers business support as a mechanism for injecting increased local economic independence. Since the business support has been offered, there have been 40 start-ups across the area.

Creating a local legacy: future aspirations

Some impacts of the partnership's work will support the creation of a legacy for the area after the Big Local Programme ceases to operate. For example, if the current rate of repayment continues, it is possible the loan fund could be continued. It is also hoped that the community facilities can remain viable and continue to offer vital services to these communities. The groups that run them have accessed business planning support to help ensure this.

Is the community wealth building approach relevant to diverse communities across England?

This research explores whether the principles of community wealth building are relevant and useful when applied to neighbourhoods in a range of different settings. It seeks to understand how this economic model can be used at a micro-level in order to build and maintain wealth in places that need it most, offering suggestions on how community wealth building activity could be beneficial for these communities.

About Local Trust

Local Trust was established in 2012 to deliver Big Local, a unique programme that puts residents across the country in control of decisions about their own lives and neighbourhoods. Funded by a £200m endowment from the Big Lottery Fund – the largest ever single commitment of lottery funds – Big Local provides in excess of £1m of long-term funding over 10-15 years to each of 150 local communities, many of which face major social and economic challenges but have missed out on statutory and lottery funding in the past.

About Centre for Local Economic Strategies (CLES)

Established in 1986, CLES is the national organisation for local economies – developing progressive economics for people, planet and place. They work by thinking and doing, to achieve social justice and effective public services.

Local Trust

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