

CCF STRATEGY

Co-op & Community Finance Strategy – 2023 and Beyond

CO-OP & COMMUNITY FINANCE

CELEBRATING

50

YEARS

OF LENDING

1973

2023

Co-operative & Community Finance (CCF) has been a dedicated lender to co-operatives and community businesses for 50 years.



Industrial Common Ownership Finance Ltd trading as Co-op & Community Finance was set up in 1973 and has since created a number of related funds, all of which are democratically owned and controlled by the members. For 50 years, CCF has supported hundreds of borrowers ranging from small community-run enterprises to large award-winning organisations. Through the provision of accessible finance, the CCF team has helped to create and preserve thousands of jobs within the co-operative economy and supported the set-up and growth of many innovative co-operatives, employee-owned businesses and community enterprises.



CO-OP & COMMUNITY FINANCE



INTRODUCTION

On this, our 50th year, we are excited to share our updated Vision, Mission, Values and Strategic Objectives. These are underpinned by our history whilst looking ahead to new opportunities and challenges.

OUR VISION

“
A thriving, diverse and
sustainable UK co-operative
economy with ready access
to capital.
”

OUR MISSION

“
To make the right finance
available, at the right time,
for co-operative enterprises
in the UK.
”

OUR VALUES

Our values align with and are inspired by the seven co-operative principles and international cooperative values.

- **Principled** – we set high standards for ourselves and are committed to improving equality, diversity and inclusion across all the work that we do
- **Credible** – we are honest, fair and transparent and act with integrity and compassion towards everyone we deal with
- **Supportive** – we work in solidarity with the co-op sector to help the co-ops and enterprises we work with to overcome challenging times and celebrate successes
- **Collaborative** – we work alongside partners and share our knowledge and expertise to support the growth of the sector
- **Flexible** – we are dynamic and nimble, embracing changes and opportunities arising within the sector.



OUR STRATEGIC OBJECTIVES

1. **To diversify and optimise revenue streams** – to ensure the long term viability and stability of CCF we will ensure we have diversity across our revenue streams and optimise opportunities that align with our vision, mission and values.
2. **To raise new finance** – to maintain sufficient finance for lending and investment to meet our mission, we will raise new finance through community shares and investments in accordance with our ethical policy.
3. **To offer the right finance with wider reach** – to provide appropriate loans and investments to co-operatives across the UK, we will offer a tailored range of products to the sector and reach into all geographic areas of the UK and market segments.
4. **To harness innovation through partnerships** – to maintain and develop new partnership products and services and broaden our reach, we will actively seek opportunities to work with partners and stakeholders to design and deliver innovative products and finance packages that support our mission.
5. **To be socially responsible and ethical** – to continue our commitment to our [Equality, Diversity and Inclusion action plan](#), we will support efforts to tackle climate change and social justice and challenge where appropriate to maintain our values.

OUR EDI COMMITMENTS

Co-op and Community Finance is signed up to the seven Diversity Forum Manifesto Commitments.

Our approach is that we aim to ensure:

- Equity, equality, diversity, and inclusion are embedded in our systems, culture, and processes.
- Every individual within CCF contributes to the ongoing implementation of the EDI action plan.
- We look for opportunities in how we work and who we lend to, to address the structural causes of inequality.
- We work in an open and transparent manner within the sector we serve.
- We foster a culture of respect, curiosity, diversity, and equality in order to provide an environment that encourages discussion and challenge.
- We promote, recognise, and enable best practices within our organisation and the broader sector through education, networks, and resources.
- We adopt a learning-as-we-go approach, learning about what works and what doesn't, internally and externally, while building our expertise

Registered Office

1-3 Gloucester Road
Bristol
BS7 8AA

tel 0800 464 7262

email: info@coopfinance.coop



@coopcommfinance



@coop_finance

For more information or to make an
online loan application, please visit our
website:

www.coopfinance.coop



**CO-OPERATIVE &
COMMUNITY FINANCE**
supportive lending since 1973



Co-operative & Community Finance is the trading name of Industrial
Common Ownership Finance Limited, which is authorised and regulated
by the FCA in the conduct of investment business.