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Community Business Fund; A short summative evaluation report

What impact has the Community Business Fund (CBF) programme had? And how can funders support established community businesses going forward?

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Introduction

The Community Business Fund, funded by Power to Change from 2016 to 2021 and delivered initially by [UMi](#) and then by the [Social Investment Business](#) (SIB), aimed to support existing community businesses¹ to progress towards greater self-sufficiency by increasing their trading income, securing an asset and / or significantly reducing revenue costs.² The package of support available to community businesses entailed a grant between £50,000 and £300,000 which could be exclusively capital or revenue funding, or a blend of both:

- Capital grants could be used to fund the costs of acquiring or refurbishing buildings or land, purchase vehicles or other equipment of significant value.
- Revenue grants could cover project-specific revenue costs like staff costs, professional fees or volunteer costs.
- Businesses could also access peer brokerage; business development support delivered by community business peers.³

This paper provides an **overview of the impact that the Community Business Fund programme has had on community businesses** and explores **ways in which funders can support established community businesses to continue to grow**.

Findings in this paper were drawn from Renaisi's evaluation of three Power to Change-funded programmes: Bright Ideas (BI), Trade Up (TU) and the Community Business Fund (CBF).⁴ The research was based on data collected through semi-structured qualitative interviews with CBF grantees and support providers in 2019/2020, and through two workshops with CBF stakeholders in 2021.

Key findings include:

Key Findings

- CBF supported its grantees to enhance the value of their capital assets (by acquiring new assets, increasing the value of existing assets and covering running costs), and helped them increase their trading activity.
- Peer brokers, when paired well, helped community businesses better understand their communities' needs, identify the strengths and gaps of their business and improve internal processes.
- The success of community businesses on the CBF programme could be influenced by internal and external factors such as business models and planning, leadership, community and stakeholders engagement and access to funding.

¹ Community businesses were eligible for support through CBF if they were an established community business and were incorporated with at least one year of financial accounts.

² Power to Change (2019), [Community Business Fund guidelines for applicants](#)

³ Successful applicants were paired with a peer broker to first identify their business development support needs. Where needs were identified, Power to Change awarded a grant to enable that support.

⁴ Renaisi (2021), [Power to Change Community Business Fund, Trade Up and Bright Ideas Evaluation](#)

This leads to the following recommendations to Power to Change and other funders:

Recommendations

- Continue making large grants aimed at community businesses, giving them access to blended capital and revenue grant funding.
- Continue supporting and funding capital projects in a flexible and relational way.
- Advocate for community businesses as a vehicle for social impact.
- Maintain platforms for peer support and learning.

I. CBF helped community businesses increase the value of their capital assets

Community businesses on the CBF programme, by virtue of the programme itself, were relatively mature businesses. The majority of CBF grantees already had an existing asset and wanted CBF's support with refurbishment or expansion. Others wanted CBF's support with their asset acquisition process. CBF grantees – despite being different types of community businesses (e.g., land trusts, community centers, and community shops) – all used a physical asset as a central part of their operations.

Financial evidence as presented in Figure 1 shows that **CBF supported its grantees to increase the value of their capital assets in multiple ways**. This included acquiring new assets, increasing the value of existing physical assets and covering running costs.

Figure 1 Total and median values of fixed assets for 63 CBF grantees which had both balance sheet and profit & loss data available across three years (the year before the business received their first payment through the CBF programme (year -1), the year they received their first payment from Power to Change through CBF (year 0), and the two years following that (year +1 and year+2)).

| Values | Year -1 | Year 0 | Year +1 | Year +2 |
|---------------------------------|-------------|-------------|-------------|-------------|
| Total fixed asset value (n=56) | £57,501,337 | £59,807,998 | £62,382,214 | £68,826,723 |
| Median fixed asset value (n=56) | £266,667 | £251,249 | £414,466 | £453,171 |

Acquiring new assets

CBF contributed to some community businesses growing their asset base through asset acquisition. For example, a community business used CBF's capital grants to purchase houses to create better housing for their community members, while other grantees acquired additional spaces to expand their service delivery. CBF grantees and their peer brokers expressed that access to such funding had been particularly beneficial in a context where financial support can be difficult to find, especially as community businesses often compete on the open market against private businesses.

“Power to Change essentially got us the new building. There were other funds, we had a couple of the really small funds that added to it - a modest £5,000 here and £8,000 there. Power to Change was our major funder and provided the build” – Alfrick, CBF

The CBF programme also provided grantees with the flexibility needed for asset acquisition. Over time, Power to Change adapted various components of their grants to ensure they could meet the needs of the grantees. Grant variations included project extensions - to allow for delays or changes to projects, increases in grant awards and reallocations of funds in budgets.⁵ This helped grantees manage the risks and uncertainty that is often involved in acquiring new assets. Many of them, for instance, faced unexpected changes in asset asking price and estimated budgets due to project delays, increased market competition or unexpected costs. One community business appreciated this flexibility when they required funding earlier than planned to acquire equipment.

“I think it was good actually. We had to speak to Power to Change because initially, we were only going to be given half the money, but we had to change all the funding pattern, because the boats needed buying and they were £40,000. We couldn’t do that just like that. But actually with explanation and filling in the paperwork, Power to Change were absolutely fine about it.”- CBF grantee

Access to both capital and revenue grants provided a safety net when unexpected costs arose, and enabled community businesses to continue carrying out their plans.

Example: Acquiring a more fit-for-purpose commercial property

One CBF grantee, a community-owned bookshop, was originally based in a commercial property on the outskirts of town on a three-year fixed lease. As their fixed term lease came to an end, conversations around the future of the bookshop highlighted a desire to move closer to the high street. Having struggled to find capital investment from other sources, the community business applied to the CBF programme, and was successful in securing £150,000 of capital investment.

“The new premise that we moved in was just a commercial property that was on sale on our local high street. We wouldn’t have been able to buy it without the Power to Change grant and we wouldn’t be able to operate as an organisation as we are now, or even possibly at all if we didn’t have a leg up to do that move because we didn’t have investment capital before.” – CBF grantee

The capital investment also enabled the community business to improve the new premises and make them more suited to a bookshop.

“We moved from edge of town to the high street... It felt like an important and significant move for lots of people in the town and I think you could say that it impacted on community empowerment and pride. It has

⁵ As part of a project commissioned separately for Power to Change’s internal learning, Renaisi conducted an analysis of grant variations amongst 90 fully defrayed grants on the CBF programme.

supported us to understand what we need to have in place and what we have the potential to offer. And it has led us to this new phase that we are in now of looking to rebrand and sharpen our focus.” – CBF grantee

Increasing the value of their existing asset

While some CBF grantees aimed to acquire a new asset, the majority already owned an asset and were looking for support and funding for refurbishment and / or expansion to enable new income streams. Therefore many CBF grantees used their capital funding to increase the value of their asset through renovations, extensions and other improvements.

For example, some grantees used CBF funding to make their assets more accessible and better suited to the services they provided or the products they sold. This included the building work as well as the equipment and fitting required to make parts of the businesses functional.

“We got both capital and revenue grants. Part of that contribution [went] towards creating a new entrance to the building. [The] new entrance comes into a large café and reception area. [The funding] paid for transformation of that space. Knock some walls through, big remodeling. It paid for fitting out the café – with equipment, space.” – CBF grantee

Cover running costs

CBF not only enabled community businesses to purchase or renovate assets, but also covered the costs of running their business; which is particularly useful while resources are diverted to the asset acquisition process. For example, a community business used funding from different sources to acquire a new asset worth £300,000. Through CBF’s blended funding offer, they were able to use a portion of their grant to reach their capital investment target, and the other portion to cover the costs of staff needed to operate their business.

“We got a grant from Power to Change, we got about £176,000 and that was mainly for the building. [The rest] was much more for running costs. It was a kick start to the new [part of the] business, supporting some of the wages of the initial roles for new services.- Squash, CBF

Community businesses benefitted from having access to funds in addition to the capital grant, and paired the two funding streams to strengthen their financial sustainability - by creating new revenue streams - while also increasing their impact on the community. For example, one community business used their funding to convert the entrance of their community centre into a café. This created a new revenue stream and also allowed them to have more of an impact on the community. Benefits included providing greater access to a community space and a source of healthy food options that was otherwise limited.

“It’s just added more to what we offer. So now the users in the building can actually access food, which is an alternative to fast food and more healthy. For certain groups in the community, like [the elderly or those with visual impairments, the café is a] place where they can socialise. So, it’s just added [to the building]. People come in off the street. We got

the school teachers who come in for lunch, mothers dropping their kids off coming for coffee after, and general passers by as well... I think it's just more bringing the community sort of together in that area, people are mixing a little bit more. And obviously, that's a good for the community and just generally, people's wellbeing and getting to know each other more. I think that's the bonus that we have with the café... the social values is adding up." – CBF grantee

II. CBF supported community businesses to increase their trading activity

In addition to supporting grantees to increase the value of their fixed asset, evidence also shows that a key benefit of the CBF programme was in supporting community businesses to grow their trading activities and ultimately increase their trading income. Figure 2 below shows the total and median revenue income for a cohort of 56 CBF grantees across four years. The total revenue income increased consistently every year while the median revenue income experienced an initial increase then a slow decrease. The decrease in median revenue can be explained by a number of factors including the impact of Covid-19. Evidence suggests that increase in total revenue income could have been facilitated in two key ways through the blended funding offer; **capital investments supported increased trading activity through investment in physical assets** and **revenue funding covered the costs associated with developing and managing new income generating activity.**

Figure 2 Total and median revenue income of 56 CBF grantees who had both balance sheet and profit & loss data available across three years (the year before the business received their first payment through the CBF programme (year -1), the year it received their first payment from PtC through CBF (year 0), and two years following that (year +1 and year +2).

| Values | Year -1 | Year 0 | Year +1 | Year +2 |
|------------------------------|-------------|-------------|-------------|-------------|
| Total revenue income (n=56) | £27,920,080 | £30,811,443 | £31,905,113 | £33,353,089 |
| Median revenue income (n=56) | £314,420 | £337,354 | £297,995 | £295,412 |

Increased suitability of assets for income generation

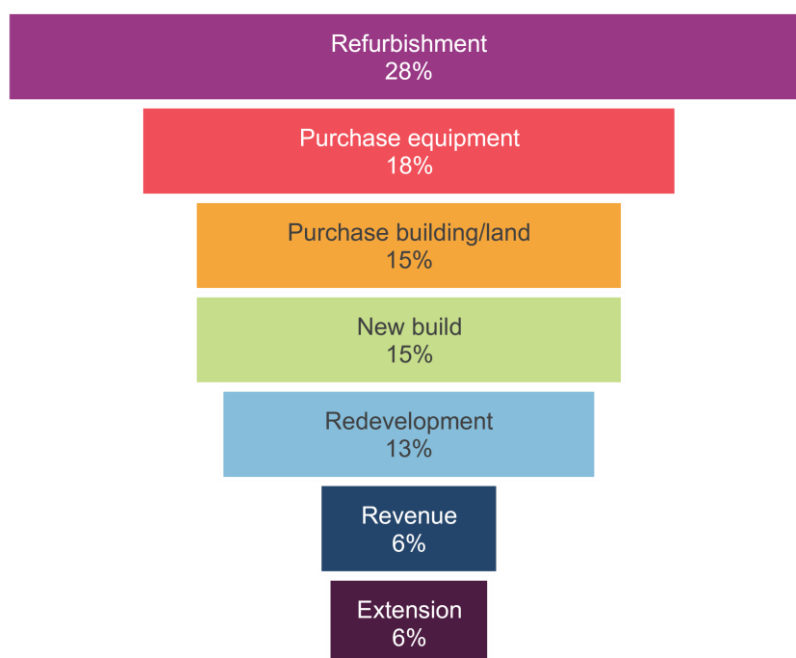
In addition to increasing the value of the physical assets owned by community businesses, capital grants also supported CBF grantees to make assets more attractive and engaging to local communities and increased suitability of assets for income generation. This took form in multiple ways including:

- Community businesses expanding existing assets to incorporate more space for incoming generating activities.
- Community businesses using funding to improve the exterior of their assets to entice more customers / community members to use it.

- Community businesses using the grant funding to make their assets more accessible to other or to purchase equipment that enabled the space to be used by a wider range of customers and beneficiaries.

Figure 3 below illustrates this by showing the percentage of community businesses who used their capital grant to invest in the suitability of their already existing asset by either funding a new build (15%), a refurbishment (28%) or a redevelopment / extension (13%). More can be read about the impact of asset ownership on income generation for community businesses in Renaisi's thematic paper on Assets and Community Businesses.⁶

Figure 3 CBF grantees by primary use of funding purpose (n=163)



Costs associated with income generation

Another manner in which CBF supported community businesses to increase their trading activity was to provide revenue grant funding. This is because it was often used to cover staff costs associated with developing and managing new trading activity. For example, a project manager or an outreach worker to promote new activities and encourage community members to participate. Posts paid for through revenue grants also brought added value to service delivery in terms of community businesses' offer to customers and beneficiaries.

"[The revenue grant] was to support the salary of the Project Manager for a while, it's been very useful especially in the last few months... Which has been invaluable because basically we have someone who we pay to oversee all the project work." - Community Business Fund

⁶ Renaisi (2022), [Thematic Paper: Assets & Community Businesses: what is the impact of asset ownership on community businesses? And how can funders support community businesses to acquire and manage assets?](#)

In another example, a community business used the revenue grant to put a new person in post to develop programmes around the capital project.

“One [motivation for applying] was that it was a mixed grant. So sometimes it's like either revenue or capital. And actually... that was like one of the main motivations because... then you can develop the business around the asset, rather than getting some capital money, but then you don't really have any resource to do anything else on top of what you're already doing”
– CBF grantee

III. Peer brokers had a positive impact on community businesses when paired well

A key component of support package available to CBF grantees was community business development support through peer brokerage. Successful applicants were paired with a community business peer to work with them to identify their business development support needs. When needs were identified, Power to Change awarded a grant for the support to go ahead. **Despite some challenges, when paired well, peer support has a positive impact on the journey of community businesses.**

Positive impact of peer brokerage support

In total, 40% of community businesses supported through CBF accessed peer brokerage. While some community businesses did not find the peer brokerage support to be fully beneficial, overall community businesses highlighted it as a positive learning experience. In particular, community businesses highlighted those following positive impacts:

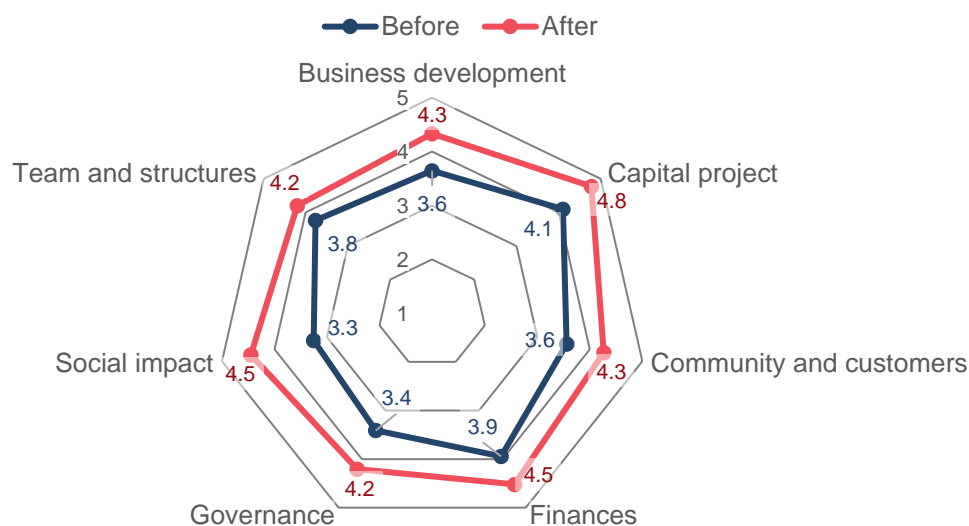
- **Increased understanding of community needs:** some community businesses used the expertise of their peer brokers to gain a better understanding of community needs, or the demand from the community. For example, one community business used their peer brokerage support to conduct community consultation through a residents' survey.
- **Social impact of community business:** other community businesses used their support to improve the process and understanding around their impact and evaluating their own effectiveness. This included agreeing on potential outcomes and how to measure the social impact of their service provision. Community businesses highlighted that while monitoring figures such as the number of customers can be straightforward, understanding impact is difficult. This was also reflected on by CBF stakeholders in the post-evaluation workshop, where participants emphasised that for those who are new to the broader sector, the concept of social impact can be difficult to grasp.

Figure 4 below shows that, out of eight organisational development areas explored as part of the peer brokerage resilience reviews, social impact increased the most. It is important to highlight here that while there is evidence that CBF and the peer brokerage support increased understanding of social impact, there is not enough direct evidence to determine if that resulted in increased social impact in the community. Qualitative

findings tentatively suggest that components such as investments in physical assets have enabled a greater scope in delivering social impact.

Figure 4 Average scores of CBF grantees' resilience reviews, completed by peer brokers.⁷

Average scores of CBF grantees resilience reviews (peer broker)
(n=18)



- Ability to recover following COVID-19:** for community businesses who accessed the business development support during the pandemic, some felt that they were in a stronger position to recover. This is because it gave the opportunity reflect on their organisational priorities.

"I think that whatever happens, as of the start of the next financial year, we'll be in the strongest position possible to recover from [Covid-19]. Because we've had that support from Power to Change to be able to look at business development as well" – CBF grantee

- Empowerment:** CBF grantees have expressed that through working collaboratively on their ideas with their peer brokers, the felt empowered to make decisions about their community business.
- Impartial peer support:** community businesses expressed that the business development support coming from a peer allowed them to benefit from non-judgmental, impartial third-party relationship where the peer broker functioned as a critical friend.

⁷As part of the final evaluation conducted by Renaisi ([available here](#)), an analysis was conducted of the resilience reviews conducted by peer brokers of their paired community business receiving business development support. The scoring system: 1=significant support needed in the area, 2=support needed in this area, 3=progress being made but improvements needed, 4=good, limited or no support needed, 5=Excellent-no support needed.

This enabled them to have honest conversations about the challenges they faced and more effectively identify and seek to address their issues at a business level.

“We did some work with [our peer broker] at the beginning around the business development element. We sort of had this plan of the bits that we're going to do like trading and business development. It was all very, real world stuff. That all went pretty well, I think it's just sort of good to have someone who sort of maybe coming at it from sort of like an impartial kind of third party... peer support is useful because then you can kind of troubleshoot something with them. So, I think that would be the thing that I think has been most valuable.” – CBF grantee

- **Ability to identify strengths and gaps of community businesses:** peer brokerage support gave community businesses the space to identify strengths and gaps in their organisations, as well as resource and capacity to try address them. This included aspects such as governance, community membership, marketing and advertising and managing rental prices. For example, one community business used the peer support to improve their strategy around rental income for their venue. This included developing partnerships in the local area and increasing media presence.

“[Our peer broker] is guiding several of our staff members through the development of a new strategy around rentals in our renovated venue in order to increase revenue and build new partnerships. This business development work has a focus on leveraging our media and technology resources.” - Community Business Fund

However, despite the positive impacts highlighted above, several CBF grantees faced challenges when trying to engage with the peer support. In particular, community businesses highlighted that the support from a peer was not always appropriate for what they needed. In some cases, community businesses did not feel like peer brokers were able to contribute additional specialist expertise as the nature of the programme was such that grantees were relatively mature businesses already.

Other community businesses engaged in large capital projects such as asset acquisition or renovation, tended to feel like they had limited capacity to engage with business development activities.

“I think the consultation part was a bit of an enigma and didn't quite seem to be thought through in the same way as the rest. I suppose we found it hard to understand what it was for... It came at the wrong time for us when we were in the midst of building. We had [already been running] a business [with] a wonderful rota team, we got all that sorted and then we were building a building that involved a lot of things. In the midst of that had to start thinking about how we would manage the building...” – CBF grantee

Or in another cases, community businesses felt that the recommendations made by peer brokers were not appropriate given where they were in the journey or given the size of their organisation. For example, one community business felt that:

"One thing they flagged with us was our website, but we don't have the technology and the people to build a brilliant website, and we don't have the money aside to go and pay for somebody to come and build us a website. And some of the aspects were quite detailed and sort of more conducive to a big business that's got a lot of staff and a lot of prior funding. But it was the time constraints... we extended it and just said, 'look, there's just no way we can do it in the eight-week period that you're asking'." - Community Business Fund

Factors influence positive experience of peer brokerage

Two main factors emerged as being key to ensuring that peer brokerage would be a positive experience. Similar factors were identified in other Power to Change programmes where peer learning and peer advisory support was provided such as Trade Up and the More Than a Pub programme.⁸ These factors include:

- **Regional similarities:** the context in which community businesses operate and grow varies across the country. Community businesses face different local enablers and barriers such as relationships with local authorities or the landscape of the local voluntary and community sector. As a result, working with a peer broker who is familiar with the local context can lead to a more positive experience of the support. Additionally, geographical proximity was perceived as important by some grantees.

"I guess the only thing that might be useful, but this this is more just personal preference is just having somebody a bit like close by that you could maybe meet up with. Like having like real meetings, just particularly where it's like something like about the organisational development where you can kind of sit opposite someone." – CBF grantee

- **Community business structure:** the sector and structure of community businesses vary significantly across the broader community business marketplace.⁹ Community businesses can count many staff members and volunteers, handle large projects or deliver services to many people. However, they can also be small scale businesses, run by a few key individuals. Therefore, the scope of change and areas for improvement can differ greatly. Peer brokers with experience of similar community business structures can provide more effective or appropriate support.

Further research is required to fully understand what other factors can influence effective peer support and learning.

⁸ Renaisi (2021), [Power to Change's More than a Pub programme](#): Final Evaluation Report

⁹ Power to Change (2021), [The Community Business Market in 2021](#)

IV. Several factors impacted the success of community businesses funded by CBF

Several internal and external factors have influenced the success of community businesses funded by CBF. These factors can act as enablers or as barriers in different contexts. Many are common across a broad range of Power to Change grantees including those part of the Bright Ideas, Trade Up and More than a Pub programmes.

Internal influencing factors

Key internal influencing factors (i.e., within the control of community businesses) included:

- **A clear business model and plan:** community businesses with clear business models and plans were more likely to succeed in their project. Clear business models and plans were key to understand the risks and opportunities related to their capital projects, and to clarify strategies to cover running costs, generate income and move towards sustainability. This factor was common across Bright Ideas and Trade Up grantees as well.
- **An effective governance structure:** an effective governance structure can help clarify priorities, cement certain values and create buy-in within a community business. This was a common success factor across Bright Ideas and Trade Up grantees as well.
- **Perseverance and strong leadership:** the journey to success and sustainability for community businesses is complex and arduous and calls for a particular range of skills, knowledge and qualities. Perseverance and strong leadership in particular, were highlighted as key. Leaders who are motivated, determined and resilient can act as key enablers in the success of community businesses.

External influencing factors

Key external influencing factors (i.e., mainly outside the control of community businesses) included:

- **A supportive and engaged community:** CBF grantees expressed that community buy-in and continued community engagement was central to the success of their business. A supportive and engaged community can translate into more customers for a community business and momentum around their project. Conversely, one peer broker highlighted that for longer projects involving physical assets, there was a risk of losing community and volunteers' interest, which are often vital to the community business model.

“You can really lose people along the way, especially in longer drawn out processes like capital projects. You know [volunteers and community members] have the initial enthusiasm, you do the consultation but by the time you get to two years down the line, the faces have changed and people have moved on and you might not have the leaders and vision needed. So it’s important to maintain continuity and people around it.” – Peer broker

- **Positive relationship with key local stakeholder:** both CBF grantees and peer brokers highlighted that positive and productive relationships with local stakeholders could play a significant role in the success of a community business. Forming long-term partnerships with local organisations and local authorities can for instance be beneficial. One peer broker gave an example of positive stakeholder relationships playing a role in community asset transfers:

“The experience of community asset transfer is so varied. It’s different from one authority to the other and it’s just pot luck what your local authority is like and how supportive they are. Some places have a supportive package that includes roll on funding and direct support from the Council with the process. Whereas other places it’s a competitive tendering process and a fight with the local authority to get a short lease. It can be an incredible barrier but on the flip side, it can make you viable a lot quicker.” – Peer broker

- **Access to sufficient capital funding:** one of the key challenges that community businesses faced was accessing sufficient capital funding. CBF grantees, as well as Trade Up and Bright Ideas grantees, expressed that there were few other sources for such investments. For example, community businesses which explored the option of social financing found that interest rates on loans were not manageable.

“Interest rates are just crazy on loans and that’s for social financing... we all want to expand our businesses but if that involves ridiculous interest rates then that is just really unhelpful...” – Peer broker

- **Trust and confidence in community businesses:** CBF grantees and peer broker highlighted that when funders, local authorities, communities and other stakeholders understood and trusted the community business model, it increased their value in the community. This is because it enabled them to be embedded within the local landscape and access relevant referral networks.

Conclusion

What has the impact of Community Business Fund been?

CBF was a successful programme, in that it supported its grantees to either: (i) increase the value of their capital assets - by acquiring new assets or increasing the value of existing physical assets, and by covering running costs; and / or to (ii) increase their trading activity.

This was possible through the provision of revenue and capital grants, and thanks to a flexible approach to grant management.

In addition to such financial support, peer brokers, when paired well, helped community businesses better understand their communities’ needs, identify the strengths and gaps of their business and improve certain processes (e.g., around impact and evaluation).

The success of community businesses on the CBF programme can also be influenced by certain internal and external factors, such as business models and planning, leadership, community and stakeholders engagement and access to funding.

How can funders support established community businesses going forward?

After Power to Change's funding comes to an end, more support will be needed to continue supporting established community businesses towards self-sufficiency. Going forward, funders can build on the CBF experience by taking the following core actions:

Continue making large grants aimed at community businesses, giving them access to blended capital and revenue grant funding. Access to both capital and revenue grants enabled community businesses to invest in or grow fixed assets while covering other costs related to income generation.

Continue supporting and funding capital projects in a flexible and relational way. CBF grantees have greatly benefitted from the flexibility provided through the CBF programme design and delivery.

Advocate for community businesses as a vehicle for social impact. CBF grantees and peer brokers felt that greater awareness of the community business model was still needed, and that funders were well-placed to make the case for community businesses as a sustainable model of social change.

Maintain platforms for peer support and learning. While some community businesses found peer brokerage difficult to engage with, there was a general sense that it was valuable. Funders should continue encouraging peer support, while building on the lessons from CBF to pair peer brokers and community businesses at best (i.e., taking regional similarities and community business structures into account for pairing).

Further areas for research

Several questions would benefit from further research to support the design of future funding programmes. They include:

- What conditions make for effective peer support?
- How does investing in the infrastructure and sustainability of community businesses through programmes like CBF translate to increased impact on the community?
- How can community businesses build strong community engagement and create buy-in? And how does this impact the sustainability of their business?

About Power to Change



Power to Change is the independent trust that supports community businesses in England.

Community businesses are locally rooted, community-led, trade for community benefit and make life better for local people. The sector owns assets worth £870m and comprises 11,300 community businesses across England who employ more than 37,000 people. (Source: Community Business Market 2020).

From pubs to libraries; shops to bakeries; swimming pools to solar farms; community businesses are creating great products and services, providing employment and training and transforming lives. Power to Change received an original endowment from the National Lottery Community Fund in 2015.

Find out more at [powertochange.org.uk](https://www.powertochange.org.uk)

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About Renaisi



We're passionate about creating the conditions for strong, inclusive communities to thrive.

We're constantly learning from the different perspectives we see working directly with communities, with the providers of services and the investors in communities. It gives us a unique perspective on how systems work and how to improve places equitably.

The combination of our research and evaluation consultancy with employment & advice programme delivery, makes Renaisi a uniquely well-rounded learning partner for the voluntary and community sector.

Find out more at renaisi.com

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