



THE BOHEMIAN COOPERATIVES

Building Community Wealth

Strategy 2026—2029

ENABLED BY

Community
Foundation
Ireland



Our thanks to all those who have supported our journey so far

The climate justice work at Bohemian Football Club that gave rise to this strategy has only been possible because of the deep and meaningful support we have received along the way. We are especially grateful to the Bohemians staff and Board, particularly Matt Devany, Jimmy Dignam, Daniel Lambert, Gary Keating, Darren O’Hanlon, Deirdre and Laura Clifford, Peter Foran and Thomas Hynes; to our colleagues in Bohs in the Community, especially Aibhinn Conway; to our dedicated volunteers, defined by Dermot Cassin, Gerry Sexton and Spencer Ferris; and to the wider “cuadrilla” of caring and committed neighbours, family members, experts and leaders who have been part of this journey. We would be remiss not to remember Derek “Mono” Monaghan, who welcomed this work with warmth and generosity at a time when many questioned why a football club should take it on, and who went out of his way to support it. Mono embodied the spirit of the fan-owned model from which this strategy draws its inspiration.

We are proud of what we have achieved together. At the time of publication, we have come together to build a community space that has hosted more than 40 community groups and organisations; developed a bespoke eight-week community education programme that has seen close to 200 graduates; opened a bike library and a library of things; created a meitheal of more than 100 people (some of whom are Bohs members and some of whom do not support Bohs or even know anything about football); run after-school programmes; created a film festival; and delivered a wide range of one-off projects and events that have strengthened our community.

Since its inception, the Climate Justice Initiative at Bohemian Football Club has been made possible through the support of Community Foundation Ireland; Lakeside Philanthropies; Pobal and the Community Climate Action Fund; Creative Ireland and the Creative Climate Action Fund; SOLAS; the City of Dublin Education and Training Board; SSE Airtricity through its Generation Green Community Fund; Friends of the Earth; the Irish Human Rights and Equality Commission through the Human Rights and Equality Grant Scheme; Dublin City Council; and the European Commission through Erasmus+ Sport. We are deeply grateful to all of these donors for the work they have helped to make possible.

We look forward to continuing this work with all of you as we seek to bring this strategy from concept to reality.

Seán, Katlyne, India, Barry, Michael & Leo

SUPPORTED BY



**Comhairle Cathrach
Bhaile Átha Cliath**
Dublin City Council

DESIGN BY AAD

Contents

Forward Mary Robinson	2
Forward Denise Charlton	3
Forward Richard Shakespeare	4
Introduction	10
1. The Start-Up Proposition: The Bohemian Cooperatives CLG	12
2. Strategic And Guiding Principles	13
3. Ecosystem Architecture	17
4. The Start-Up Phase	19
Workstream 1: Institutional Backbone and Governance	20
Workstream 2: Education and Community Participation	22
Workstream 3: Policy, Movement Building and Systems Change	24
Workstream 4: Insurance Mutual Development Pathway	28
Workstream 5: Food Systems Development Pathway	30
Workstream 6: Community Ownership and Growth Infrastructure	33
Workstream 7: Monitoring, Learning and Gate Management	36
5. Core Team	38
6. Contributor and Advisor Clusters	39
7. Consolidated Budget and Funding Strategy For Start-Up	41
8. Phasing, Timeline and Decision Gates	44
9. Risk Management and Mitigation	46
10. Long-Term Model and Post-Start-Up Outlook	49

Foreword

Mary Robinson

Co-founder Project Dandelion and an Iar-Uachtarán na hÉireann



“Is ar scáth a chéile a mhaireann na daoine.” We live in one another’s shelter. This strategy gives practical expression to that enduring truth and, for that reason, deserves to be read, debated, and, above all, acted upon with seriousness and hope.

In cultures all over the world, we find words that remind us of the fundamental importance of community. In Ireland, the tradition of the meitheal speaks to neighbours coming together to lighten one another’s load. The Southern African phrase Ubuntu expresses the idea that we find our humanity through the humanity of others. And a word I recently learned in Brazil, *mutirão*, refers to a community coming together in shared effort.

Ireland, like so many countries, is living through a time of deep and overlapping challenges. We are witnessing rising inequality, climate and biodiversity breakdown, and a widening sense that too many people feel shut out of the decisions that shape their lives. At such a moment, incremental thinking will not suffice. We need imagination, courage, and a renewed willingness to draw on the wisdom carried in our collective traditions and to build solutions from the ground up.

Article 29 of the Universal Declaration of Human Rights reminds us that everyone has “duties to the community in which alone the free and full development of his personality is possible.” I often say “their personality,” but the meaning of these words feels truer now than ever. It is in community that we find not only our shared humanity, but the very ground from which we can rebuild a safer, healthier, and happier future.

That is why this Community Wealth Building Strategy is so timely and so important.

It sets out a hopeful and practical vision of an economy that works in the service of people, place, and planet. It asks how wealth created in communities can remain in communities, how ownership and opportunity can be shared more fairly, and how local people can play a stronger role in shaping the systems that affect their lives.

I commend Bohemians, a fan-owned club, for its willingness to think beyond the conventions of modern football and to imagine what becomes possible when communities are trusted as builders of their own future. I also commend Community Foundation Ireland for recognising the value of that ambition and for supporting the thinking behind it.

No strategy of this kind is shaped by one organisation alone. It depends on the generosity of expertise, the sharing of experience, and the willingness of people from different sectors and disciplines to rally around a common purpose. I would like to acknowledge the many experts, practitioners, civic leaders, and organisations who have contributed to this vision. The diversity of engagement reflected in this strategy speaks to something deeply hopeful at a time when hope is so badly needed in our world.

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Foreword

Denise Charlton

Chief Executive of Community
Foundation Ireland



This is a very timely strategy. It is the perfect counterbalance to the polarisation, division and democratic disillusionment evident in local communities here in our country and globally.

Community Foundation Ireland welcomes the forward thinking of the Bohemian Cooperatives in advancing the Community Wealth Building Strategy. The strategy has the potential to deliver and ensure fairer distribution of the benefits of local economic development.

This is a very timely strategy. It is the perfect counterbalance to the polarisation, division and democratic disillusionment evident in local communities here in our country and globally. As the strategy highlights, other jurisdictions are also seeing the value and benefit of this approach, not least in Scotland with the first ever national legislation on community wealth building.

As a philanthropic hub on an equality mission, we are a proud partner of this work. We see it not just as an opportunity for Bohs, its home ground, or even the northside, but as one for Dublin as a whole.

Later this year, the development and launch of the Bohemian Cooperatives as a new not-for-profit company captures that ambition, as does the early identification of an insurance mutual and a food systems co-operative are strong early opportunities.

The strategy recognises Dublin's potential in terms of assets, size and civic energy to become a leader in this space, possibly even rivalling international leaders. One example in Mondragón, Spain, for example, whose similar approach

since the 1950s has seen community co-operatives grow into a business employing 70,000 people and generating over €11 billion in annual sales.

The scale is impressive, but more important are the guiding principles behind each of these initiatives. With integrity and respect, a focus on community benefit, a passion for inclusion, care and decent work, and democratic by design – you can easily see why Community Foundation believes this is a natural partnership.

It is important to acknowledge that Bohemians are not strangers in this space. A fan-owned club with a strong track record on climate justice, they have always shown what community leadership can look like and this strategy is the next big step. A three-year timeline may seem ambitious, but as your partner, we admire and believe in that ambition and we applaud your courage.

On behalf of all at Community Foundation Ireland, we wish this strategy every success.

Foreword

Richard Shakespeare

Chief Executive of Dublin City Council



Cities are shaped not only by what they build, but by what they choose to value.

At its best, local government is not simply a provider of services or a manager of growth. It is a steward of place, a builder of trust, and a partner in helping communities thrive. That is why community wealth building matters so much at this moment in Dublin's story. It asks a simple but powerful question. How can the wealth created in our city work harder for the people who live here?

Dublin City Council has already shown leadership in this space. By adopting a community wealth building approach, and through work such as the Social Value Framework, the Council has made clear that economic development must be judged not only by growth, but by whether it strengthens local resilience, supports decent work, broadens participation, and leaves communities better able to shape their own future.

That ambition sits firmly within the wider direction of the Council's work. Across the Local Economic and Community Plan, the Corporate Plan, the Dublin City Development Plan, and Climate Neutral Dublin 2030, there is a clear commitment to a city that is more inclusive, sustainable, resilient and fair. This strategy from The Bohemian Cooperatives is important because it endeavours to meet that civic ambition with a practical, complementary and community-led response.

What stands out most is that it does not treat economic development, climate action

and community participation as separate challenges. It understands that they must be pursued together. At a time when Dublin, like so many cities, is facing rising inequality, climate pressure, cost of living strain and growing public frustration, that matters. We need approaches that are rooted in people's lives and capable of building real confidence in change.

This strategy offers exactly that. It is ambitious, but it is also grounded. It sets out a serious plan to build the institutions, partnerships and enterprise pathways that can help keep more wealth circulating locally, expand democratic ownership, and make the transition to a low-carbon future more tangible and more trusted.

I particularly welcome the way it connects climate action with local economic development. Dublin City Council's work through the Dublin Metropolitan Climate Action Regional Office reflects the importance of building resilience and climate capacity across the city and across local government. But climate action will only succeed at the speed required if people can see its benefits clearly in their own communities through better jobs, lower costs, stronger neighbourhoods and a greater sense of control over the future.

There is also something especially fitting in the fact that this work has grown through football. Through my own long involvement with UCD AFC, I have seen how football clubs can carry identity, belonging and collective effort far beyond the pitch. They bring people together, create local pride, and show what can happen when



shared commitment is turned into action. In that sense, the connection between Bohemians and this strategy feels entirely natural.

What is most encouraging about this document is its seriousness. It is not content with aspiration alone. It understands that lasting change requires structure, discipline, partnership and patience. It places Dublin within a wider international movement, but remains rooted in the real assets, needs and possibilities of this city.

Dublin has the civic energy, institutional strength and imagination to become a leader in community wealth building. That leadership now needs to be made real in practice. This strategy is an important contribution to that task. It points toward a future in which prosperity is shared more fairly, climate action is more grounded, and communities have a stronger hand in shaping the city they live in.

That is a future worth building together.

Dublin has the civic energy, institutional strength and imagination to become a leader in community wealth building. That leadership now needs to be made real in practice. This strategy is an important contribution to that task. It points toward a future in which prosperity is shared more fairly, climate action is more grounded, and communities have a stronger hand in shaping the city they live in.

Our Mission

To build the institutional foundations of a democratic, community-owned economy in Dublin that tackles climate change and inequality together by ensuring the transition delivers visible and material benefits in people's lives: decent, union-friendly jobs, lower household costs, stronger local services, expanded cooperative ownership, and wealth that stays circulating locally.

Our Vision

By 2035, Dublin is recognised as a leading example of community wealth building adapted to local realities: a city where communities, workers and anchor institutions work together to build local ownership, expand decent work, and make climate action credible through tangible improvements in people's lives.

In this Dublin, climate action delivers practical benefits: warmer homes, lower bills, more secure livelihoods, stronger neighbourhoods, cleaner local environments, and a greater sense of control over the future. Wealth created locally is retained and recirculated locally. Public spending is directed for social, economic and environmental value. Cooperative, worker-owned and community-owned climate enterprises have clear pathways to start, grow and endure.

What is built here is practical, disciplined and transferable: a model of democratic local development that builds trust in climate action by linking the transition to fairness, security and shared prosperity.



We are very grateful to Ted Howard for the generosity, clarity and encouragement he brought to the development of this strategy. Ted, who played a foundational role in the development of the Community Wealth Building movement globally, helped sharpen our thinking and strengthen the ambition and practical design of this work.

Did You Know?

In Mondragón, Spain, since 1956, community-owned cooperatives have grown into a business group that today employs more than 70,000 people and generated over €11.2 billion in annual sales in 2024. Their success proves that democratic ownership is not a niche idea. It can compete, grow and endure.

In Preston, England, major local institutions shifted how they bought goods and services to keep far more money in the local economy. In just five years, the share of spend retained in Preston rose from 5% to 18.2%, while spend retained in Lancashire rose from 39% to 79.2%, worth an estimated £74 million more in Preston and £200 million more in Lancashire.

In Cleveland, USA, the Evergreen Cooperatives, established in the wake of the global financial crisis, have succeeded in creating hundreds of living-wage, employee-owned jobs in communities long locked out of investment, with businesses designed to keep wealth and ownership in local hands.

This is community wealth building in action: a practical way to build a more regenerative economy, an economy where local people, not distant shareholders, benefit from the wealth they create.

And it is by no means a fringe idea. It is growing in ambition and legitimacy. In Scotland, as of February 2026 community wealth building is now backed by the world's first national legislation of its kind.

Dublin too has its own Community Wealth Building plan. The task now is to help realise it in practice, by building the institutions,

partnerships and enterprises that can turn its principles into tangible improvements in people's lives. That means better jobs, more secure livelihoods, stronger local supply chains and more community control over the essentials of everyday life.

It also means responding to the climate crisis in a way that is practical and rooted in people's needs, reducing costs, improving homes, reshaping local systems and making the transition something that allows people and communities to thrive, rather than adding to people's burdens.

That is the work this strategy is designed to support.



A delegation from Dublin, supported by Community Foundation Ireland and facilitated by Bohemians, visited Otalora, Mondragón's management and cooperative development centre, for a two day study visit in June 2025.



Invest in community now and build a democratic economy that keeps wealth growing locally for decades.

This graphic shows how early investment can help build a community-owned economy over time. It tracks the outside funding needed to get the system started, the jobs that could be created, and the amount of wealth that could be kept circulating in Dublin each year and over the long term.

Social Investment

The model requires €22.1 million in external investment to catalyse the ecosystem, build the shared platform, and unlock early enterprise development.

Self-Sufficiency

Dependence on external support falls steadily over time and reaches zero by 2045, as the ecosystem develops the strength to sustain itself.

Good Jobs

The model points to nearly 300 jobs by 2050, with almost 80% of workers receiving dividends in the optimal range.

Local Prosperity

Within 10 years, the model is retaining more than €8 million each year in the local economy.

Wealth Building

By 2050, the model points to around €250 million in additional wealth retained in the local economy. That is more than 11 times the original investment.



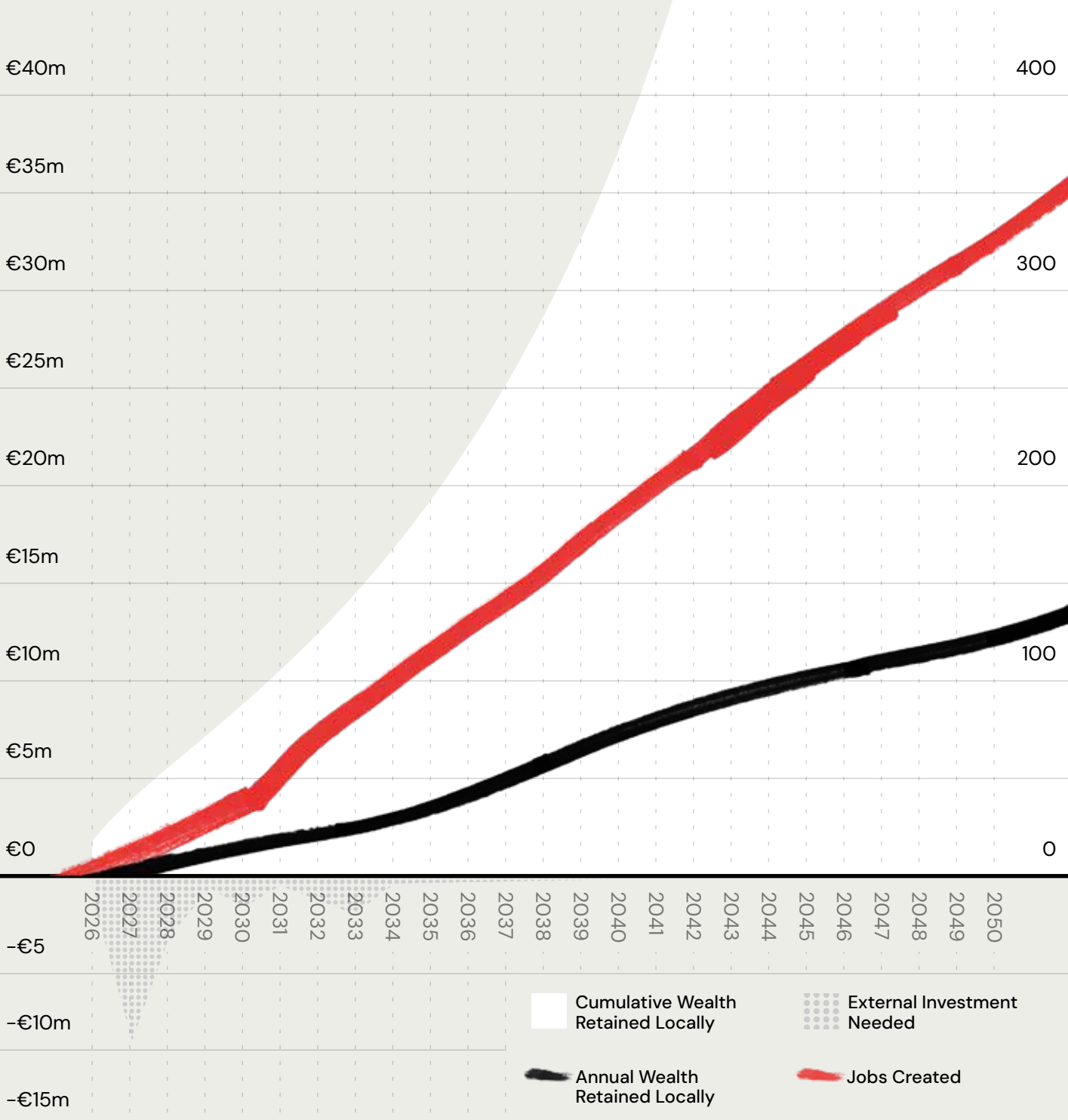


The Halo Effect: Climate Justice hidden in the Numbers

This model captures jobs, investment and wealth retained locally. It does not try to price the wider social and environmental value of the system. Our belief is that the climate crisis is also an affordability crisis, with many priced out of meaningful solutions that would make their lives better. If we create good local jobs in work that cuts emissions and helps communities adapt to climate impacts, climate action becomes a pathway to greater security, not a burden.

Wealth

Jobs Created



Introduction

This strategy sets out the first three-year phase in building a community wealth building ecosystem in Dublin through The Bohemian Cooperatives. It is both practical and ambitious. Its purpose is to advocate for a fairer economy, while also creating the institutional foundations, partnerships and enterprise pathways that can make that economy real.

Dublin has the assets, size and civic energy to become a leader in community wealth building, but this will only happen if policy intent is matched by disciplined delivery and the grassroots capacity building required to harness the opportunity. This community capacity cannot be built by isolated projects or time-bound initiatives. It requires community-led institutions, trusted partnerships, meaningful participation, cultural development, and a clear route for turning local demand and shared expertise into durable democratic economic institutions.

The Bohemian Cooperatives is being established to help provide that backbone. Over a 36-month start-up phase, it will create the governance, systems and participation infrastructure needed to support a wider ecosystem, while also advancing two early enterprise pathways: an insurance mutual and a food systems cooperative. These are not presented as ends in themselves, but as credible starting points within a broader long-term effort to reshape how wealth is created, owned and retained in the city.

This work evolves from the climate justice initiative at Bohemian Football Club. Climate action and economic justice must be pursued together. If the transition to a low-carbon future increases insecurity or leaves ownership in distant hands, it will fail to win public trust. But if climate action is designed to create decent jobs, reduce costs, strengthen local supply chains and broaden democratic ownership, it can become a practical route to greater security and shared prosperity. This strategy therefore combines community wealth building and climate action in pursuit of climate justice by economic design.

The document that follows is a start-up plan for making that proposition tangible. It sets out the institutional architecture, workstreams, budgets, timelines and decision gates required to move from promise to proof. Our measure of success is straightforward. We will have succeeded if, by 2028, Dublin has a credible community-led platform for community wealth building and a practical mechanism for developing enterprises and institutions that allow workers, communities and the planet to thrive.

About Community Wealth Building

Community wealth building is a practical approach to economic development that aims to keep wealth, ownership and decision-making rooted locally rather than extracted by distant interests. Its modern development has been shaped by examples such as Mondragón in the Basque Country, where worker cooperatives have shown that democratic ownership can succeed at scale, Preston in England, where public procurement was redirected to retain more wealth in the local economy, and Cleveland in the United States, where worker-owned enterprises were developed to create jobs and build community assets in disinvested neighbourhoods. Together, these examples show that community wealth building is not an abstract idea, but a proven way to create decent work, strengthen local resilience and ensure that more of the value generated in a place benefits the people who live there.

wealth



for

all

1

The Start-Up Proposition: The Bohemian Cooperatives CLG

The start-up phase will be led by The Bohemian Cooperatives CLG, a new not-for-profit company limited by guarantee to be established in September 2026. Its purpose is to build community-led institutional foundations of a Community Wealth Building ecosystem in Dublin and to steward the development of the first cooperative pathways within it.

This is important because the work requires a vehicle that is clear, credible and built for purpose. A broad process of study visits to established community wealth building projects, broad and diverse consultation, and cross-sectorial engagement has helped to shape this strategy and has brought together a growing body of expertise across community wealth building, insurance, food systems, cooperative development, education, procurement, public policy and community organising. The next step is to give that expertise a platform through which it can work in a structured way, with clear governance, clear resources and clear accountability. The Bohemian Cooperatives CLG is that platform.

Its role is not to control the whole ecosystem from the centre. Its role is to act as the backbone during the start-up phase, to hold the strategy together, to provide the core operating capacity that new ventures cannot yet carry for themselves, and to make sure that promising ideas are developed with discipline.

During the start-up phase, the CLG will do five things.

1. It will provide the governance and fiduciary home for the work. Start-up funding will sit within the CLG, under the oversight of an independent board, with ring-fenced accounts, delegated authorities, financial controls, audit arrangements and clear reporting to funders and partners. This is essential. The ecosystem needs to be trusted as a serious delivery vehicle from the outset.
2. It will provide the backbone functions that allow the wider system to develop. These include programme leadership, financial management, legal and compliance support, partnership management, communications, and monitoring, evaluation and learning. Without these shared functions, each new pathway would have to invent its own operating base too early, increasing risk and cost.
3. It will provide the structure through which subject matter expertise can be mobilised and applied.

The insurance pathway requires specialist work on regulation, capital, reinsurance, distribution and governance. The food systems pathway requires specialist work on procurement, operations, logistics, food safety, grower coordination and route to market. The CLG will commission and coordinate that work so that enterprise pathways are developed properly before major capital decisions are taken.

4. It will build the education and participation infrastructure that gives the ecosystem depth and durability. Community wealth building cannot succeed as a technical exercise alone. People need practical ways to enter, learn, contribute and progress. The CLG will therefore support skills development, participation pathways, cooperative learning and civic engagement as core parts of the start-up phase.
5. It will create the conditions for a distributed ecosystem to emerge over time. The long-term goal is not a single organisation running a set of dependent projects. It is a network of democratic enterprises, shared infrastructure and civic partnerships. The CLG is the vehicle that helps bring that system into being.

The relationship with Bohemian Football Club is important and should be stated clearly. This work grows out of the civic energy, cooperative identity and public credibility associated with the club. That connection is a major power. It brings reach, trust, relationships and a strong platform for participation and public narrative. But, The Bohemian Cooperatives CLG will be a distinct legal entity with its own board and responsibilities. The relationship is one of alignment and shared purpose, not administrative dependence.

The board of the CLG will be skills-based and purpose-built for the start-up task. It should combine expertise in finance, law, governance, enterprise development, cooperative practice, public policy and community leadership. Its role will be active: setting direction, overseeing resources, approving key decisions and enforcing the stop-go discipline built into this strategy.

The Bohemian Cooperatives CLG will give Dublin a defined institution through which partners can invest, collaborate and build. The core proposition of the start-up phase is to establish a platform capable of developing durable, democratic and community-led economic institutions.

2 Strategic And Guiding Principles

The Bohemian Cooperatives strategy is shaped by two sets of principles that belong together.

The first are strategic principles. These govern how the start-up phase will be structured, how choices will be made, and how resources will be used. They are about discipline, sequencing and execution.

The second are guiding principles. These define the values, standards and social purpose that the work is intended to serve. They are about the kind of economy this strategy is trying to help build.

These are two sides of the same coin. The strategic principles explain how the work will proceed. The guiding principles explain why it matters and what kind of system it is intended to create.

At the centre is our belief that we can deliver climate justice by economic design.

When climate action ignores inequality, it is bound to stall. Households under pressure cannot be asked to carry new costs or risks, and communities without ownership have little reason to believe promises will be kept. Bohemian Cooperatives exists to change that equation. It pairs community wealth building with climate action so that the transition delivers practical benefits first: good jobs, lower costs, shared ownership, stronger communities and cleaner local environments. In that sense, climate action is not treated as an additional burden, but as part of the pathway to greater economic security.



Strategic principles

a. Tactical Sequencing

The strategy starts where alignment, feasibility, relevant skill sets and demand are most mature. Community wealth building will not be established in Dublin by attempting to do everything at once. The start-up phase must concentrate effort where there is already enough evidence, interest and practical opportunity to justify focused development. This is a key part of the case for prioritising the food systems cooperative pathway. In the case of the insurance mutual, tactical sequencing serves a different but equally important purpose: it identifies a potential strategic growth path for the wider ecosystem by exploring whether the mutual could become a profit centre that helps capitalise a future Fund for Employee Ownership.

b. Distributed Leadership

The ecosystem must be built by drawing in the right expertise and giving it the structure to work. This is not an exercise in centralisation or institution-building for its own sake. That would run against the purpose of the strategy. The aim is for subject matter experts and community leaders to shape the direction of each cooperative pathway, so that a connected network of independent or cooperatively linked enterprises can emerge over time. Insurance, food systems, cooperative development, education, procurement, public policy and movement-building all require different forms of knowledge and leadership. The role of Bohemian Cooperatives CLG is not to substitute for that expertise, but to provide the platform through which it can be organised, applied and held to a shared purpose.

c. Financial Discipline

Every element of the start-up phase must be grounded in clear financial logic and staged commitment. The strategy is ambitious, but it is not speculative. It is built around defined workstreams, ring-fenced resources, distinct funding buckets and stop-go gates that determine when further investment is justified. No enterprise pathway should move toward launch without a credible case on demand, governance, compliance, capitalisation and long-term sustainability.

d. Social and Environmental value


Social and environmental value must be designed in from the start. This strategy is trying to help build a different kind of economy in Dublin, one that creates decent work, keeps wealth circulating locally, broadens democratic participation, and supports a just transition in the face of climate breakdown. Public value is therefore not a secondary outcome. It is part of the core design of the ecosystem.

Guiding principles

These strategic choices are anchored in eight guiding principles.


Integrity and respect

We keep our word, tell the truth and treat people with dignity. Trust is built through how decisions are made, how partnerships are formed, and how results are shared.




Focus on community benefit

We concentrate on what moves the needle for people, families and communities: good jobs, shared ownership, lower costs, stronger local economies, and climate and environmental gains.




Passion for inclusion

If you share the purpose, you belong. We remove barriers and create practical pathways so people can step in, contribute, progress and lead.



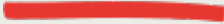
Precision and excellence

No margin, no mission. We prepare well, execute carefully, measure what matters and improve as we go. Good intent is not enough; the work must also be effective.



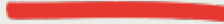
Democratic by design

Those who create value should help shape the institutions that govern it. Democratic ownership, transparent rules, real voice and accountable leadership are fundamental to the model.



Care and decent work

Care for people must show up in the quality of work created: fair pay, safe conditions, predictable hours, progression, and respect for labour standards and trade union engagement.



Education and continuous learning

Education is part of the economic model, not an optional extra. The strategy invests in practical green skills, cooperative learning and civic leadership because people need routes into the new economy if it is to grow.

Accountability and stewardship

Bohemian Cooperatives is accountable to the communities it exists to serve. Public and philanthropic resources must be stewarded carefully. Successes and failures should be shared honestly. Value created through the ecosystem should be retained, reinvested and used to build further community wealth.

A whole- of-society approach



This work is for everyone. A functioning community wealth building ecosystem must be broad enough to encompass the whole community. At the same time, this strategy holds a deliberate focus on people and communities at risk of exclusion or marginalisation. That means clear pathways in, targeted supports, decent work standards and practical measures to reduce barriers to participation. But this is not a narrowly framed anti-poverty project. It is an economy-building project. To work, it must also engage those with assets, networks and decision-making power, and connect them to concrete ways of creating public value.

The aim is to help stitch a new social fabric in Dublin in which local ownership grows, public spending recirculates, climate action delivers material benefits, and more people can see themselves as participants in building a safer and fairer future. These principles are intended to guide not only what Bohemian Cooperatives does, but the kind of public trust and shared purpose it will need to succeed.

3 Ecosystem Architecture

The start-up architecture of The Bohemian Cooperatives is designed to advance a three-legged strategy of enterprise development, community mobilisation and political engagement. These three dimensions need to move forward together, and at a cadence that allows the community wealth building movement in Ireland to grow into a substantial local development strategy capable of supporting thriving communities and rapid climate action.

The architecture therefore has five connected components:

- a. **Institutional Backbone**
- b. **Community Participation Pipeline**
- c. **Policy and Systems Interface**
- d. **Enterprise Development Hub**
- e. **Community Ownership and Growth Infrastructure**

These components provide the institutional basis for building a Community Wealth Building ecosystem in Dublin and for turning existing relationships, skills and civic energy into durable democratic economic institutions.

a. Institutional Backbone

At the centre of the architecture sits The Bohemian Cooperatives CLG. The Institutional Backbone will provide governance, fiduciary oversight, programme leadership, financial management, legal and compliance coordination, partnership management, communications, and monitoring, evaluation and learning.

This backbone grows out of The Spark, a community-led climate action and capacity-building project delivered between 2022 and 2025 with support from Pobal and the Department of Climate, Energy and the Environment under the Community Climate Action Programme. Developed by Bohemian Football Club with a wide partnership of local and national organisations, The Spark was a learning-by-doing initiative designed to build the culture, skills and relationships needed for a genuine climate cooperative ecosystem to emerge in Dublin 7. Through practical programmes in green skills, repair, sharing, youth engagement, prison-based training and community dialogue, it helped create the enabling environment for the next phase of work. It also showed how the convening power of a community

institution can be used to catalyse cooperative and equitable climate action while grounding that work in social inclusion, participation and co-created learning.

The Institutional Backbone also draws on practical learning from elsewhere, especially the Business Services Unit model at the heart of the Evergreen Cooperatives in Cleveland, where shared institutional support has been central to the development of a wider network of worker-owned enterprises. In Dublin, the purpose is similar. Shared governance, coordination and support functions can reduce duplication, lower risk and allow enterprise pathways to develop on firmer ground.

The Bohemian Cooperatives has already benefited from substantial pro bono support, particularly from McCann FitzGerald and KPMG. As the ecosystem develops, specialist support that is not required on a full-time basis will continue to be secured on a pro bono, part-time or case-by-case basis, allowing the organisation to remain lean while still drawing on high-level legal, financial and technical support when needed.

b. Community Participation Pipeline

A Community Wealth Building ecosystem needs people who can enter it, shape it and sustain it. For that reason, the second component of the architecture is a Community Participation Pipeline built through engagement, education, participation and mobilisation.

This work is already underway. Spark Skills, a community education programme developed through The Spark, has already seen close to 200 people graduate from its 8-week programme and is now being supported by the City of Dublin ETB and SOLAS. A new apprenticeship pathway programme for young footballers and the wider community is also being supported by SSE Airtricity. These are important foundations because they show that the social and educational infrastructure for the ecosystem is already taking shape.

Over the start-up phase, this pipeline will be deepened through the continued development and expansion of Spark Skills, the pre-apprenticeship programme, Care and Repair teams, the Democracy School, and wider community engagement activity through the shared community space, which in the

past year has seen more than 40 community groups and 800 individuals get involved. Together, these initiatives are intended to strengthen the social fabric, widen participation, and build a constituency of understanding and demand around community wealth building and just climate action. This work will continue to be shaped through partnership.

c. Policy and Systems Interface

The third component of the architecture is a Policy and Systems Interface designed to help create an enabling environment for community wealth building in Dublin and in Ireland more broadly.

This means sustained engagement with Dublin City Council, legislators, government departments, anchor institutions, unions and international actors. The purpose is practical. The Bohemian Cooperatives will work to improve the conditions in which democratic enterprises can emerge and grow.

That includes support for modernised cooperative legislation and better procurement frameworks in Ireland. It also includes exploring partnerships around the wider pillars of community wealth building, including progressive procurement, fair employment, social ownership of assets, the democratisation of financial power, and just labour markets.

The aim is to ensure that enterprise development is matched by wider institutional change. A strong ecosystem needs viable enterprises, but it also needs public policy, procurement practice and labour market conditions that make democratic ownership more possible.

d. Enterprise Development Hub

The fourth component of the architecture is an Enterprise Development Hub. This is the space within the ecosystem where new cooperative pathways can be explored, tested and brought toward business planning and launch-readiness.

During the start-up phase, that work will focus primarily on the two nested pathways identified in this strategic plan, the insurance mutual and the food systems cooperative. Each requires specialist design work, feasibility analysis, route-to-market development, governance design and staged investment decisions.

The purpose of the Hub is to give that development work a disciplined home. It allows subject matter experts and community leaders to work through the real commercial, regulatory and operational questions that each pathway raises, while remaining connected to the wider public purpose of the ecosystem.

Over time, other pathways may also emerge. These may include solar, laundry or other worker-owned or community-led enterprises where conditions become favourable.

e. Community Ownership and Growth Infrastructure

The fifth component of the architecture is the Community Ownership and Growth Infrastructure. The long-term aim is to support the growth of a connected democratic economy in Dublin, not simply to establish one or two stand-alone initiatives.

A key part of this future infrastructure is the development of a Fund for Employee Ownership, drawing on lessons from the Evergreen Cooperatives in Cleveland. The purpose of such a fund would be to provide a mechanism through which capital can be recycled into the creation, acquisition or conversion of further worker-owned enterprises over time.

Within this strategy, the insurance mutual is important partly because, if a viable model can be developed, it may provide a route toward capitalising such a fund in the future. That possibility remains to be tested and should not be assumed in advance. But it is central to the wider architectural logic of the ecosystem. A functioning community wealth building model needs not only enterprise development capacity, but also a means of building and recycling community-controlled capital.

4 The Start-Up Phase

The start-up phase runs for 36 months from September 2026. Its purpose is to take The Bohemian Cooperatives from an emerging platform of relationships, ideas and early activity into a functioning institutional base capable of developing enterprise pathways, mobilising participation, and advancing community wealth building as a practical local development strategy.

The work of the start-up phase is organised across seven connected workstreams:

- 1. Institutional Backbone and Governance**
- 2. Education and Community Participation**
- 3. Policy, Mobilisation and Systems Change**
- 4. Insurance Mutual Development Pathway**
- 5. Food Systems Development Pathway**
- 6. Community Ownership and Growth Infrastructure**
- 7. Monitoring, Learning and Gate Management**

These workstreams translate the ecosystem architecture into a programme of delivery. Some are inward-facing and institutional. Others are outward-facing and movement-building. Together they are designed to move at a pace that is ambitious but disciplined, building enough momentum to make the ecosystem real while ensuring that major decisions are staged, tested and evidence-based



Workstream 1:

Institutional Backbone and Governance

This workstream establishes the Institutional Backbone and Governance of The Bohemian Cooperatives as the start-up vehicle for the whole system. It will function as the incubation unit through which the ecosystem is governed, resourced and coordinated during the 36-month start-up phase, before evolving into the Business Services Unit that will support a wider network of cooperative enterprises over time. It is the foundational workstream and underpins all others.

The workstream builds on the €500,000 investment made through the Community Climate Action Fund via Pobal into The Spark, which created core organisational capacity, established a core team, and developed a practical base for delivery. It also helped attract pro bono and specialist support from organisations including KPMG, SolarPower Europe, McCann FitzGerald and others. Current personnel are now beyond capacity, carrying both the work

of initiating the wider system and delivering the education dimension. The start-up phase therefore begins from a live platform that now needs to be formalised and strengthened.

A core team of 3 FTE will be required during the start-up phase. This should cover strategic leadership, operations and governance, and fundraising and partnerships. Current systems also benefit from support sitting within the club, including audit and related administrative functions, which will need to be replaced or replicated within the new structure so that The Bohemian Cooperatives CLG can operate independently and with full fiduciary credibility.

This workstream will provide the organisational base from which the wider ecosystem operates. It requires dedicated office and meeting space for the core team, board and partner engagement, together with the physical base needed to support governance, coordination and the wider programme.

Area	Summary
Current base	Built on €500,000 CCAF investment through The Spark, with a core team, delivery base and significant pro bono support already in place
Dependencies	Foundational. Enables all other workstreams, with no upstream dependency beyond incorporation and board formation
Personnel	3 FTE: Director / Lead, Operations and Governance Manager, Fundraising and Partnerships Lead
Space and infrastructure	Dedicated office space, meeting space for board and partner engagement, shared desk capacity, secure document storage, IT and communications infrastructure
Outputs by Month 36	CLG incorporated and operational; board established; core policies and controls adopted; reporting systems live; risk register and delegated authorities active; institutional capacity in place to steward all other workstreams
Key risks	Delay in legal establishment or board formation; under-resourcing of finance/governance; over-reliance on a small number of staff; failure to convert early interest into stable support
Indicators	<ul style="list-style-type: none">• The Bohemian Cooperatives CLG is legally incorporated and trading.• A skills-based board is appointed and meeting to an agreed schedule.• Core governance documents are in place, including delegated authorities, conflict-of-interest policy, financial procedures and risk register.• Ring-fenced accounts, budgeting, reporting and audit arrangements are operational.• The three core backbone roles are filled and functioning effectively.• Quarterly financial and delivery reporting is being produced and reviewed.• The organisation is demonstrably capable of receiving funds, managing contracts, commissioning work and stewarding the wider start-up phase.
Gates	No formal stop-go gate. This workstream is foundational and must be established to support the wider programme.

Advisors & Supporters

Bohemian Football Club, Ireland's oldest fan-owned football club, has been instrumental in enabling this initiative to take root under the club's climate justice work as part of its Football Social Responsibility strategy. This close partnership is intended to continue through the new Bohemian Cooperatives entity once established. The club developed The Spark, a cultural shift project that created the conditions for this community wealth building strategy to emerge. Through the club and the new cooperative entity, a wide range of projects, including the Bike Library, Library of Things and Pre-Trade Programme, will continue to be delivered together.

The Democracy Collaborative is a US-based research and action institute focused on community wealth building, democratic ownership and inclusive local economies. The organisation has helped inform the Bohemian Cooperatives Project to better understand relevant models and approaches from elsewhere, including through facilitating a study visit to the Evergreen Cooperatives in Cleveland, which continues to shape the project's development.

McCann FitzGerald is one of Ireland's leading law firms, with significant expertise across corporate, governance and public interest legal work. Since 2025, the firm has supported the Bohemian Cooperatives Project through a pro bono agreement and is helping to shape the legal structure of the new entity, contributing important expertise as the project continues to take form.

KPMG Sustainable Futures

works with organisations to develop practical sustainability, climate and transition strategies. The team has supported the Bohemian Cooperatives Project through its advice on the club's wider Transition Plan and its work on the Energy Master Plan, while also helping shape enabling proposals such as Football for Accessible Neighbourhood Solar that may inform future community ownership infrastructure.



McCANN FITZGERALD



Workstream 2:

Education and Community Participation

This workstream establishes the Education and Community Participation function of The Bohemian Cooperatives as the main gateway through which people enter, shape and benefit from the wider ecosystem. It brings together practical learning, vocational pathways and civic participation, and it is one of the most developed parts of the overall proposal. It is both a stand-alone public good and a core enabling structure for the wider system.

The workstream builds on a substantial base already created through The Spark, including the Spark Skills programme, early community participation infrastructure, and the first stages of a civic education offer. It also builds on live partnerships and funding already in place, including support from the City of Dublin ETB, SOLAS, and the €250,000 SSE Airtricity-

funded green pre-apprenticeship pathway. Demand is already proven. More than 200 learners have completed Spark Skills, with a substantial waiting list, and the programme has demonstrated that education can act as both an on-ramp into the green economy and a route into wider cooperative participation.

The workstream will bring these strands into a more coherent hub model. It will expand Spark Skills, deepen vocational pathways into apprenticeships and traineeships, support practical participation through initiatives such as Care and Repair teams, and establish the Democracy School as a structured space for civic learning, leadership and public participation. In doing so, it will help build the social fabric, legitimacy and practical capability on which the wider community wealth building model depends.

Area	Summary
Current base	Built on The Spark, with proven pilots already in place across community education, vocational pathways and civic participation. Includes 140+ Spark Skills graduates, strong waiting-list demand, support from CDETB and SOLAS, and the SSE Airtricity-funded pre-apprenticeship pathway
Dependencies	Dependent on the Institutional Backbone and Governance workstream for organisational support, but already active and capable of growing in parallel with the wider system
Personnel	4 FTE: Education Lead, Tutor (x3 PT), Resource Personnel (x2)
Space and infrastructure	Education and workshop space, classroom and meeting space, office base, shared community space for forums and assemblies, teaching equipment, tools, learner materials and programme delivery infrastructure
Outputs by Month 36	Expanded Spark Skills delivery; vocational and pre-apprenticeship pathways established and formalised; Democracy School active; Care and Repair teams operating; strong progression routes into further training, apprenticeships and participation; costed plan for a dedicated Education and Participation Facility
Key risks	Demand outstripping delivery capacity; weak progression routes into employment or apprenticeships; over-reliance on short-term grant support; insufficient inclusion supports for underserved groups
Indicators	<ul style="list-style-type: none"> Spark Skills is expanded and delivered on a stable annual cycle. At least 350 people participate across community education and vocational pathways during the start-up phase by year 1. At least 60% of vocational participants progress into apprenticeships, further training or meaningful employment. Regular Democracy School forums and civic participation events are established and attended. Care and Repair and other practical participation pathways are active and visible in the community. Formal working relationships are in place with key skills and training partners, including ETBs, SOLAS-linked pathways and employer partners. A costed plan is completed for a dedicated Education and Participation Facility. Evidence is produced in Year 1 strong enough to support a case for multi-annual public funding.
Gates	Primary Stop-Go Gate at end of Year 1: continuation and scaling into Years 2 and 3 will be judged against three conditions: <ol style="list-style-type: none"> strong learner demand and delivery performance, credible progression outcomes, and sufficient external support or a clear pathway to multi-annual funding.

Advisors & Supporters

City of Dublin ETB is the education and training authority for Dublin, supporting learning, skills development and access across communities and institutions in the city. A foundational partner in the Bohemian Cooperatives Project, City of Dublin ETB has helped ensure the success and continuity of the Spark Skills Programme through its support for the Education and Participation Hub, including the provision of funding and tutors.

SOLAS is the State agency responsible for further education and training in Ireland, including leading implementation of Green Skills 2030: the first National Further Education and Training Strategy for the Green Transition. Working alongside City of Dublin ETB, SOLAS is helping enable the Skills and Trades Hub to take shape, supporting the development of a practical training and skills pathway that aligns with the wider ambitions of the Bohemian Cooperatives Project.

SSE Airtricity is one of Ireland's leading energy providers, supporting initiatives that advance a fairer and more sustainable transition. Through €250,000 in support from the Generation Green Fund, SSE Airtricity is helping the cooperatives enable the development of a green trades pre-apprenticeship and traineeship programme alongside the football academy, the expansion of Spark Skills, and the creation of care and repair teams within the Bohemian Cooperatives Project.

Cosybatter, Connecting Cabra and the Phibsborough Tidy Towns Climate Club are three local Sustainable Energy Communities supporting community-led climate action and neighbourhood participation. Known collectively as the Triple SEC, these groups are members of the Spark Steering Committee and help drive the development of the

afterschools programme, Library of Things, Bike Library and Spark Skills, while leading community engagement through clinics and workshops at the Spark Space on energy efficiency, warmer homes and group purchasing schemes.

Junior Achievement Ireland is a national educational not-for-profit organisation that works with industry and education partners to inspire young people to realise their potential by valuing their education and develop the skills and attitudes needed to shape their futures. The organisation has helped bring to life the Spark Afterschools Programme, the Kids Climate Cooperative, to life, supporting local children aged 8 to 12 to learn about the potential of community-led climate action through the Bohemian Cooperatives Project.

Rothar is a Dublin-based social enterprise that promotes cycling through repair, reuse, training and community participation. A Spark partner, Rothar has helped enable a range of community engagements around cycling, including support for the Bike Library and cycling lessons, contributing to more accessible, practical and community-led climate action through the Bohemian Cooperatives Project.

Cabra For Youth is a community-based youth organisation supporting young people through informal education programmes focusing on participation, empowerment, development and social inclusion. Their mission at is to make a positive impact on young people, their families, and the wider Cabra community by supporting and encouraging young people to achieve their full potential through respect, trust, empathy and collaboration.

The organisation supports delivery of the afterschools programme and is connected to the Bohemian Cooperatives Project through its climate justice youth work, helping strengthen local youth engagement in community-led climate action.



Workstream 3:

Policy, Movement Building and Systems Change

This workstream establishes the Policy, Movement Building and Systems Change function of The Bohemian Cooperatives as the part of the start-up phase charged with helping to create the enabling political environment in which community wealth building can take root and grow. Its purpose is to ensure that enterprise development and community mobilisation are matched by deliberate work on the public systems, legislative frameworks and institutional relationships that will ultimately determine whether democratic enterprise can flourish in Dublin.

This workstream is especially important because many of the barriers to community wealth building sit beyond the control of any single organisation. They sit in procurement rules, legal structures, public policy, labour market norms, and the degree to which public bodies are prepared to align with social ownership and local wealth retention. The start-up phase therefore needs a strand of work dedicated to shaping that environment in practical ways. This includes engagement with Dublin City Council, legislators, government departments, unions, anchor institutions, civil society organisations and international partners, as well as structured work to absorb and adapt best practice from places such as Cleveland, Preston, North Ayrshire, Mondragón and elsewhere.

A central focus of this workstream will be helping to advance the legislative and policy conditions needed for the wider strategy to succeed. That could include, for example support for the Co-operative Societies Bill, the Quality in Public Procurement Bill, and practical alignment with the implementation of Dublin City Council's Community Wealth Building strategy and implementation plan. It will also include procurement landscape analysis, route-to-market and anchor mapping, policy studies, public-benefit guardrails, and structured consultation that can support both the enterprise pathways and the wider case for community wealth building as a serious local development strategy. There is clear scope for this workstream to be delivered in close collaboration with Dublin City Council over the course of the start-up phase.

Alongside this policy work, a broader civil society movement is needed to build public understanding of community wealth building as a practical response to some of Ireland's most pressing social and economic challenges. Although this strategy is focused primarily on enabling climate action, the platform it creates could, over time, also support action on housing, the cost of living, childcare, the development of indigenous industry, and Ireland's structural dependence on multinational-led growth.

This workstream focuses on system-level enabling conditions, including legislative reform, procurement policy, institutional engagement and public-system alignment. It does not lead enterprise-specific operational design.

Area	Summary
Current base	Builds on strong existing relationships with Dublin City Council, study visits and exchanges with international community wealth building practitioners, ongoing political engagement, and the wider credibility already developed through The Spark and the Bohemian Climate Cooperative platform
Dependencies	Dependent on the Institutional Backbone and Governance workstream for organisational support, but designed to operate in parallel with the enterprise and education workstreams and to shape the wider conditions in which they develop
Personnel	0.6 FTE: Political Liaison and Systems Change Lead
Space and infrastructure	Office base, meeting and convening space for policy roundtables and consultations, research and document production capacity, and access to shared community and partner spaces for workshops, assemblies and stakeholder engagement
Outputs by Month 36	Formal policy and procurement work programme in place; structured collaboration with Dublin City Council and other public actors; procurement and anchor landscape analysis completed; policy studies and consultations delivered; public-benefit and democratic ownership guardrails developed; contribution made to advancing key legislative and policy processes; civil society working group established, international best-practice exchanges embedded into strategy development
Key risks	Legislative timelines outside project control; changes in political attention or support; weak alignment between policy ambition and institutional follow-through; procurement reform proving slower than anticipated; over-reliance on informal goodwill rather than formalised collaboration
Indicators	<ul style="list-style-type: none"> • The Political Liaison and Systems Change Lead is in post and delivering an agreed work programme. • A structured engagement process is active with Dublin City Council and relevant public and civic stakeholders. • Procurement landscape analysis and anchor mapping are completed and used to inform enterprise development. • Priority studies, consultations and policy briefs are completed and published or circulated to relevant actors. • The Bohemian Cooperatives is participating credibly in discussions linked to the Co-operative Societies Bill, the Quality in Public Procurement Bill, and related public policy reform. • Public-benefit guardrails and democratic ownership principles are articulated clearly enough to inform both policy engagement and enterprise design. • International best practice is actively informing strategy through exchange, study and adaptation.
Gates	<p>No formal capital gate. This workstream is reviewed at Month 18 to assess whether it is generating sufficient traction and value to continue at the planned level.</p> <p>The practical review point is a strategy review, assessing whether policy engagement is producing meaningful traction, whether procurement work is informing enterprise pathways, and whether collaboration with Dublin City Council and others is sufficiently substantive to justify continued investment at the same level.</p>



Advisors & Supporters

Bohs in the Community is the community arm of Bohemian Football Club, overseeing delivery of the club's Football Social Responsibility strategy across a wide range of programmes and partnerships. The organisation helps connect the Bohemian Cooperatives Project to the club's wider civic, educational and climate justice work, supporting the relationships, public engagement and community links that underpin wider movement-building and systems change.

The Jesuit Centre for Faith and Justice is an organisation that works to promote social justice through research, reflection, public engagement and action rooted in Catholic social thought. The Centre is supporting the Bohemian Cooperatives Project by exploring the relationship between community wealth building and Catholic social teaching, helping share the model with local parishes, and bringing this work into wider discussion, including through its selection to present at the Serafico Institute in Assisi.

The Irish Congress of Trade Unions is the representative body for trade unions across Ireland, advocating for workers' rights, collective voice and fairer social and economic outcomes. The organisation has worked with Bohemians on the Better in a Trade Union campaign and is engaging with the Bohemian Cooperatives Project to explore how trade unions can play a meaningful role within a community wealth building model.

Community Law & Mediation is an independent organisation that works to advance social justice through community-based legal services, advocacy, education and mediation. A long-time partner across a range of projects, the organisation is engaging with the Bohemian Cooperatives Project to explore how a community wealth building approach can help realise human and environmental rights in practice.

Business in the Community Ireland is a network of businesses committed to delivering social impact through responsible business practice and cross-sector collaboration. A Spark partner, the organisation is now engaging with the Bohemian Cooperatives Project to explore how the business community in Dublin can support the development of a nascent community wealth building initiative.

CATU is a community and tenants' union that organises for housing rights, stronger communities and collective action at local level.

The union The Phibsborough and Glasnevin CATU branch is connected to the Bohemian Cooperatives Project through use of the Spark Space for branch AGMs and meetings, and through practical organising support such as door-knocking workshops that strengthen local participation, mobilisation and collective capacity.

Oxfam Ireland is a global justice organisation working to tackle poverty and inequality through advocacy, public engagement and practical action on issues including climate justice. The organisation has collaborated with the Bohemian Cooperatives Project through the Ground Up Climate Justice Forum and Enfuse, an initiative with NCAD exploring how the circular economy could create an upcycled clothing opportunity. Together the organisations are exploring how community wealth building can advance climate justice

Friends of the Earth Ireland is an environmental justice organisation working to advance fair and effective responses to climate change through research, advocacy and public engagement. The organisation partnered with Bohemians on Levelling the Playing Field, an exploration of the barriers to accessing warmer homes, and is engaging with the Bohemian Cooperatives Project around how community wealth building can inform an economic strategy that tackles climate change and supports a just transition.



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The process to begin the development of this strategy kicked off in June 2025, when former Irish President Mary Robinson and US Senator Bernie Sanders visited the cooperative space in Phibsborough and challenged the gathered workshop to dream big and act with intention to tackle the crises of inequality and climate breakdown.

Workstream 4:

Insurance Mutual Development Pathway

This workstream develops the Insurance Mutual Pathway as one of the two lead enterprise opportunities within The Bohemian Cooperatives. The guiding concept – the principle of mutuality – at the heart of insurance is that many pay for the few, meaning that many people pay insurance premiums so that a few people receive financial support when they experience unforeseen shocks such as a severe illness, the death of a breadwinner, a serious car accident, or a flooded home. In an era of cascading crises, that principle has fresh importance. Climate change is adding to these risks and increasing the vulnerability of our communities.

A community-aligned insurance vehicle offers a way to make protection more available, accessible and affordable, while also strengthening collective resilience. Within this strategy, the mutual matters not only because it could become a commercially credible enterprise, but because over time it could help recycle surplus into the wider ecosystem, creating a virtuous circle in which shared protection helps finance further community resilience, enterprise development and adaptation.

The case for detailed development is already strong. Gallagher Re has provided substantial support in shaping the early concept and testing a possible route forward. On the illustrative quota share model assessed to date, the business could grow from around €7.4 million in gross written premium in Year 1 to more than €40 million by Year 5, with losses in the start-up phase narrowing toward break-even in Year 2 and projected profitability from Year 3 onward. By Year 5, after-tax profit is modelled at roughly €2.1

million. For non-specialists, the significance is simple: the concept appears to have enough commercial substance to justify serious next-stage development, provided it is structured carefully and built on strong technical foundations.

At the same time, this should be understood as one possible development pathway rather than a fixed model. Ireland is a stable and profitable insurance market, but it is also competitive and difficult to enter. The purpose of this workstream is therefore not to lock in a single structure prematurely, but to explore the full range of viable options through detailed business planning. That includes testing product sequencing, capital requirements, reinsurance structures, governance, regulatory pathways, operating models, claims handling, outsourcing and routes to distribution. The quota share approach modelled so far is valuable because it shows one credible route to market, but all realistic options should be examined before strategic decisions are made.

To lead that process, a senior insurance subject matter expert will be engaged for an initial twelve-month period. Their role will be to refine the commercial case, test alternative market entry routes, assess capital and reinsurance options, engage with regulators and partners, and produce the business plan, technical documentation and recommendations needed to determine whether and how the enterprise should proceed. If a viable pathway is confirmed, those development costs would then transition into the enterprise itself as it moves toward launch-readiness.

From Launch	Gross Written Premium (€m)	Indicative Trading Position	Result After Tax (€)	What this means in practice
Year 1	7.4	Start-up loss-making phase	(1,409,050)	The mutual would require patient capital in its early period, as set-up, acquisition and operating costs outweigh earnings
Year 2	13	Near break-even	45,797	The model suggests the business could move close to sustainability by its second year of trading
Year 3	26	Early profitability	817,564	At this point the mutual begins to generate meaningful surplus, assuming the model performs as expected
Year 4	32	Established profitability	1,520,508	Earnings begin to reach a scale that could support reserves, growth and wider ecosystem benefit
Year 5	40.7	Stronger maturity	2,073,420	By Year 5 the mutual could be generating over €2 million annually in after-tax profit

A particularly important avenue for development is the mutual's potential role in community-led climate adaptation. Properly designed, the insurance pathway could evolve into a practical centre for adaptation, helping communities reduce risk before shocks occur, improve preparedness and recovery after severe storm events and flooding, and direct more claims-related spending toward local SMEs, social enterprises and cooperatives. In that form, the mutual would do more than insure against damage. It could become part of a missing institutional layer in Ireland's climate response – a community-rooted mechanism that links risk reduction, local economic participation and adaptation finance in practical ways. That would make the enterprise more distinctive, deepen its public value, and position it as both a commercial vehicle and a platform for building resilience where it is most needed.

Advisors & Supporters

Gallagher is a global business insurance, risk management and consulting services company offering clients and customers innovation and tenacity across 130 countries.

The organisation has provided expert input to the Bohemian Cooperatives Project in shaping the potential of the Insurance Mutual Pathway, including the early-stage modelling and commercial analysis that underpin the strategy and help assess the viability of this strand of work.



Area	Summary
Current base	Built on substantial early modelling and strategic support from Gallagher Re, existing engagement with insurance partners, and a wider feasibility review indicating a credible staged pathway if developed with sufficient rigour
Dependencies	Dependent on the Institutional Backbone and Governance workstream for organisational support, and closely linked to Policy, Procurement and Systems Change and Community Ownership and Growth Infrastructure
Personnel	1 FTE for Year 1 only: Insurance Subject Matter Expert. After inception, costs will be internalised by the new entity.
Space and infrastructure	Office base, meeting space for partner and stakeholder engagement, secure modelling and document capacity, and access to shared convening space for consultations with insurers, reinsurers, credit unions, legal advisers and public actors
Outputs by Month 36	By Month 36, the target is a fully developed insurance mutual writing business. My month 16, the target is a decision-grade enterprise pathway, including preferred model and structure, capitalisation plan, reinsurance structure, distribution strategy, operating model, and a clear basis for launch-readiness should the Month 12 gate and subsequent capital raising process succeed.
Key risks	Capital requirements proving materially higher than early assumptions; product mix too broad at inception; weak distribution commitments; over-reliance on outsourced functions; insufficient commercial or prudential credibility.
Indicators	<ul style="list-style-type: none"> • A senior Insurance Subject Matter Expert is appointed and working to a clear development brief. • A refined business plan and route-to-market assessment are completed within the first 12 months. • Capital requirements, reinsurance options and governance model are tested to a professional standard. • Distribution options are advanced through serious engagement with relevant channels and partners. • The preferred operating model is identified, including the appropriate sequencing of product lines and the treatment of outsourced functions. • The flood resilience extension is assessed and translated into a practical option set, including preparedness, claims recovery and build-back-better potential. • A formal recommendation is produced on whether, when and on what basis the pathway should proceed to enterprise formation and capital raising.
Gates	<p>Primary Stop-Go Gate at Month 12: no further major spending toward enterprise launch will be committed unless the following conditions are met:</p> <ol style="list-style-type: none"> 1. a credible and decision-grade business plan is complete, 2. capital and reinsurance requirements are understood and realistically financeable, 3. distribution interest is sufficiently credible, and 4. the proposed operating model is coherent and manageable. <p>If these conditions are met, the pathway can proceed into capital raising, enterprise formation and launch preparation. If they are not, the pathway will be redesigned, deferred or stopped without drawing further significant capital into an unproven model.</p>

Workstream 5:

Food Systems Development Pathway

This workstream develops the Food Systems Development Pathway as the second lead enterprise opportunity within The Bohemian Cooperatives. It is a strong early candidate because the opportunity is already visible, the public policy direction is favourable, and there are identifiable routes to market in school meals, institutional catering and, over time, wider food system activity. The direction of travel is clear. The most immediate opportunity sits in prepared meals and school meals. Beyond that sits a wider food systems pathway that could expand into a growers' clearing house and, later again, into retail or restaurant activity if the conditions are right.

The strongest feature of this pathway is that it is rooted in real procurement demand rather than abstract market speculation. Ireland's Hot School Meals Programme is now operating at major scale and continuing to expand, with the State funding model creating a large and recurring market for prepared meals. In Dublin, individual school contracts frequently fall in the €0.3 million to €1.1 million range over a three-year term, while larger hospital and catering-related opportunities can run from the low millions into much larger procurement frameworks. That does not make the route simple. It does, however, mean there is a live market into which a properly designed enterprise could sell.

The opportunity also comes with clear operational realities. The entry point for school meals is not cheap food, but reliable and compliant delivery. Suppliers must operate as Food Business Operators, meet food safety and building standards, manage logistics and waste, and respond to a highly decentralised procurement model in which schools buy individually under public rules. This means that the right development pathway is likely to begin with a disciplined, lower-capex model, focused on prepared meal delivery and route density, before taking on more complex infrastructure or larger-scale expansion. The research undertaken for this strategy points clearly in that direction.

A dedicated Food Systems Subject Matter Expert will be brought in to bottom out that opportunity and turn it into a decision-grade development pathway. Their role will be to test the prepared meals and catering model, map viable entry routes, assess delivery and compliance requirements, identify potential facilities and partners, and clarify what support package would be needed to move into enterprise start-up. They will also scope the next phases of the wider food systems vision, especially the potential for a growers' clearing

house that could strengthen local supply chains and deepen the community wealth building impact over time. As with the insurance pathway, this is a one-year specialist role, with the expectation that if a viable enterprise pathway is confirmed, those costs would then transfer into the start-up entity itself.

This workstream therefore matters for two reasons. First, it has the potential to produce one of the earliest visible trading enterprises within the ecosystem. Second, it opens a wider route into food system restructuring in Dublin, connecting public procurement, nutrition, decent work, local production and shared ownership in a way that is highly legible to partners and communities alike.

Area	Summary
Current base	Built on detailed procurement and feasibility research showing a live opportunity in school meals and prepared meals, together with wider potential in institutional catering and local food system development
Dependencies	Dependent on the Institutional Backbone and Governance workstream for organisational support, and closely linked to Policy, Procurement and Systems Change and Education and Community Participation
Personnel	1 FTE for Year 1 only: Food Systems Subject Matter Expert. After inception, costs would be internalised by the new entity
Space and infrastructure	Office base, meeting space for stakeholder and supplier engagement, research and modelling capacity, and access to shared convening space for work with schools, public bodies, producers, food safety advisers and potential delivery partners
Outputs by Month 36	By Month 36, the target is a functioning Phase 1 cooperative. By month 24, the target is fully specified food enterprise proposition with a credible Phase 1 operating model, evidenced demand, identified facility and logistics pathway, and a support package capable of moving into enterprise start-up once capital and implementation support are secured
Key risks	Underestimating compliance and FBO obligations; weak route density or unreliable volumes; capital requirements for facilities proving higher than expected; fragmented procurement limiting scalability; insufficient operational or food safety capacity; overreach into too many food segments too early
Indicators	<ul style="list-style-type: none"> • A Food Systems Subject Matter Expert is appointed and working to a clear development brief. • A decision-grade Phase 1 business model is completed for prepared meals and school meals within the first 12 months. • Route-to-market analysis is completed and grounded in evidenced demand across priority channels, especially school meals and other institutional opportunities. • Procurement, compliance and Food Business Operator requirements are fully mapped and tested to a professional standard. • Priority facility, production and logistics options are assessed, with realistic capital and operating assumptions. • Potential institutional partners, supply-side partners and delivery collaborators are identified and engaged. • A phased development model is produced that sets out the pathway from prepared meals to a growers' clearing house, with later-stage expansion options identified. • A formal recommendation is produced on whether, when and on what basis the pathway should proceed to enterprise start-up.
Gates	<p>Primary Stop-Go Gate at Month 12: no further major spending toward enterprise launch will be committed unless the following conditions are met:</p> <ul style="list-style-type: none"> • a credible and decision-grade Phase 1 business model is complete, • route-to-market demand is evidenced strongly enough to justify progression, • compliance and Food Business Operator requirements are fully understood and manageable, • facility and logistics requirements are judged realistic and financeable, and • the overall case for progression to enterprise start-up is strong enough to command board and partner confidence. <p>If these conditions are met, the pathway can proceed into capital raising, enterprise formation and launch preparation. If they are not, the pathway will be redesigned, deferred or stopped without drawing further significant capital into an unproven model.</p>



Advisors & Supporters

Cultivate is an organisation that supports community resilience, sustainable living and food systems change through education, facilitation and practical action. The organisation is collaborating with the Bohemian Cooperatives Project on the Food Systems Development Pathway, including through the Feeding Ourselves community of practice, which is helping open up discussion and learning around more local, community-led and sustainable food futures

Food Policy Ireland is a think-tank and action hub focused on shaping fairer, healthier and more sustainable food systems through policy development, research, advocacy and collaboration. The organisation is working with the Bohemian Cooperatives Project on the scoping undertaken to date for the Food Systems Development Pathway, helping inform how this strand of the work can develop in a practical, locally rooted and strategic way.

Dún Deagh Farm is a local farm producing food through a community-oriented model grounded in sustainability and direct relationships with consumers. The farm supplies the Bohemian CSA and also participates in the wider farm-to-fork initiatives connected to the Bohemian Cooperatives Project, helping ground the Food Systems Development Pathway in practical, place-based relationships between producers and community.

Talamh Beo is a farmer-led organisation working to advance food sovereignty, support small-scale producers and promote a fairer future for farming in Ireland. The organisation is collaborating with the Bohemian Cooperatives Project to explore what community wealth building could mean for strengthening livelihood opportunities for farmers and growers in Ireland, and how more democratic local food systems might support that ambition.

The Bohemian Community Supported Agriculture Project is a network of 50 families building community through active participation in a shorter, more local food system. The project is connected to the Bohemian Cooperatives Project as a practical expression of community wealth building in action, showing how shared commitment around food can strengthen local relationships, support producers and create more democratic forms of provision.





Workstream 6:

Community Ownership and Growth Infrastructure

This workstream develops the Community Ownership and Growth Infrastructure needed to help The Bohemian Cooperatives grow beyond its first enterprise pathways and become part of a wider democratic economic transition in Dublin and Ireland. Where Workstream 3 focuses on public-system reform and institutional policy, this workstream focuses on the civic, cultural and strategic infrastructure needed to grow a wider community wealth building field in Ireland that can deepen, expand and endure.

The study visits to Mondragón and Cleveland were especially important in shaping this part of the strategy. Both showed that successful cooperative development depends on more than strong individual enterprises. It also depends on shared culture, mutual support, patient capital and long-term institutional coordination. In Mondragón, this is partly expressed through the idea of the *cuadrilla*: a trusted circle of people who carry responsibility together over time. In this strategy, that idea is relevant because community wealth building in Ireland will require a broad civic alliance capable of giving the work continuity, legitimacy and shared direction. A

second useful concept is *zirimiri*, the Basque word for a slow, persistent drizzle. Mondragón uses it as a way of describing the patient cultural work through which democratic values take root over time. That is relevant here because community wealth building will only become durable if it is supported by long-term political education, organising and public participation, not just technical enterprise development.

This workstream therefore has three linked purposes. First, it will help build a wider civic and political bloc around community wealth building by creating common ground across movements and institutions concerned with climate, housing, inequality, labour and local development. Second, it will lay the groundwork for future growth infrastructure, especially a Fund for Employee Ownership and a wider strategy for enterprise expansion and conversion. Third, it will support the spread of community wealth building beyond the immediate geography of this project by engaging city councils, community development actors and public programmes across Ireland that could help support future adaptation and growth.

Area	Summary
Current base	Built on the study visits to Mondragón and Cleveland, existing relationships with national and international community wealth building actors, and the emerging coalition around The Bohemian Cooperatives across civil society, labour, community development and local government
Dependencies	Dependent on the Institutional Backbone and Governance workstream and closely linked to the Insurance Mutual and Food Systems pathways, since long-term ownership infrastructure will be shaped by the success and surplus potential of the wider ecosystem
Personnel	0.4 FTE strategic development and movement-building capacity, drawn from the staffing of workstream 1 and 3, and supported by light-touch specialist legal, financial and organising input as required
Space and infrastructure	Office and meeting capacity, convening space for alliance-building and national engagement, financial and legal modelling support, and communications capacity for movement-building and shared learning
Outputs by Month 36	Alliance structure and national engagement pathway established; concept and roadmap for a future Fund for Employee Ownership completed; growth strategy for enterprise expansion and conversion produced; practical routes for alignment with local and national development frameworks identified.
Key risks	Building the idea faster than the supporting infrastructure; weak translation from cultural momentum into practical growth pathways; overestimating short-term capitalisation prospects; insufficient national partners to carry wider diffusion; treating movement-building as symbolic rather than strategic
Indicators	<ul style="list-style-type: none"> • A broad and active civic alliance, ideally formalised with a secretariat function, is convened around community wealth building as a shared economic platform. • Relationships are established with partners across civil society, labour, finance, faith and community development who can help deepen and widen the model. • A decision-grade concept is produced for a future Fund for Employee Ownership or equivalent ownership vehicle. • Legal, governance and capitalisation options are scoped to a professional standard. • A practical growth strategy is developed for how the ecosystem could expand through new enterprise development and business conversion over time. • Engagement is underway with actors beyond Dublin, including local authorities and community development structures, to explore replication and adaptation. • Clear pathways are identified for aligning future expansion with programmes such as SICAP, Community-led Local Development Multi-Fund approaches, PEACE funding, and local development and climate planning frameworks.
Gates	No decision gates in this workstream.

Advisors & Supporters

Phoenix Credit Union is a not-for-profit financial cooperative with a strong focus on community and a long-standing relationship with Bohemians. Enhancing the financial wellbeing of our community is a core strategic objective of both Phoenix Credit Union and this initiative. Phoenix Credit Union is engaging with the Bohemian Cooperatives Project to explore how the values and infrastructure of the credit union movement might align with and support a community wealth building approach.

The Grangegorman Development Agency is the statutory body responsible for overseeing the strategic development of the Grangegorman site, with a strong emphasis on engagement with local stakeholders and local communities.

Recognising local communities as key stakeholders in the Grangegorman Development, the Agency is engaging with the Bohemian Cooperatives Project through the Build to Last Forum to explore how a community wealth building approach could help strengthen local participation and empowerment.

Development Trusts Northern Ireland is a membership body supporting community-led organisations to develop sustainable, locally rooted approaches to social and economic development. DTNI is itself exploring a community wealth building approach and is engaging with the Bohemian Cooperatives Project to consider how learning might be shared across both jurisdictions, while opening up discussion on how a more joined-up all-island community wealth building strategy could emerge.

Evergreen Cooperatives is a pioneering community wealth building initiative in Cleveland, Ohio, known for its work on democratic ownership

and inclusive local economic development. Following a visit to Cleveland in June 2025, Evergreen Cooperatives, together with its Fund for Employee Ownership, has remained a valued reference point for the Bohemian Cooperatives Project, offering informal advice on the development of the institutional architecture shaping the model.

Otalora is Mondragón's centre for cooperative management and development, supporting learning, leadership and organisational innovation across the wider cooperative movement. Following a visit to Mondragón Corporation in June 2025, the Bohemian Cooperatives Project has benefited from advice and guidance from Otalora, helping inform the development of the model through insight drawn from one of the world's most established cooperative ecosystems.

Neighbourhood Network is a community-based organisation focused on strengthening local participation, connection and collaboration across neighbourhoods. As a member of the Spark Steering Committee, Neighbourhood Network has supported the development of the Spark Skills cooperative development approach and is continuing to inform the Bohemian Cooperatives Project through advice on community engagement and social cohesion.

Project Dandelion is a global initiative connecting people and ideas to amplify women-led climate solutions; in Ireland, it connects climate action with the development of food sovereignty and community-led food systems. The organisation is engaging with the Bohemian Cooperatives Project around the development of the Food Systems Pathway, particularly through shared interest in community ownership, shorter supply chains and stronger local food sovereignty.

The Football Association of Ireland (FAI) is the governing body for football in the Republic

of Ireland, supporting the development of the game at local, national and community levels. A Spark partner, the FAI connects the Bohemian Cooperatives Project to the wider network of football in Ireland and beyond, providing a route for sharing learning and supporting the wider diffusion of successful and transferable elements of the model.



Workstream 7:

Monitoring, Learning and Gate Management

This workstream establishes the Monitoring, Learning and Gate Management function of The Bohemian Cooperatives as the discipline mechanism for the whole start-up phase. Its purpose is to ensure that the strategy is not only ambitious and well-governed, but evidence-led, self-correcting and accountable. It is the workstream that turns the stop-go approach of the plan into a practical management system.

The wider strategy depends on learning quickly, testing assumptions, reviewing evidence at the right moments, and ensuring that further investment is sought/made where the case has been properly established. Monitoring and evaluation are a part of how risk is managed, how credibility is built, and how partners can be confident that resources are being used with discipline.

The workstream will provide a common framework across all other workstreams for tracking progress, reviewing performance, managing risk, and preparing

formal gate decisions. It will support quarterly reporting, maintain a live logic model and indicator set, coordinate independent evaluation, and ensure that key decisions are backed by evidence rather than optimism. It will also help translate delivery experience into a usable body of learning for The Bohemian Cooperatives itself, for partners in Dublin, and for others interested in community wealth building in Ireland.

A particular priority within this workstream is independent evaluation. From Month 12 onward, external evaluation should begin to test delivery quality, strategic coherence, public value and readiness for progression. That matters for internal decision-making, but also for funders and public partners, who will need clear evidence that the ecosystem is developing in a credible and investable way.

Area	Summary
Current base	Builds on an existing culture of reflection and action research developed through The Spark, but requires a more formal and externally credible monitoring and evaluation structure for the start-up phase
Dependencies	Cross-cutting workstream. Supports all other workstreams and depends on timely data, reporting and cooperation across the wider system
Personnel	No dedicated salary line. Delivery time sits primarily within Workstream 1, with specialist external support commissioned as needed
Space and infrastructure	Shared office base, reporting and document management systems, dashboard and data tools, secure storage, evaluation and survey tools, and meeting space for review and gate processes
Outputs by Month 36	Common monitoring framework in place; quarterly reporting and review cycle established; independent evaluation commissioned and completed in stages; gate process operational; risk and learning system embedded; final start-up evaluation and recommendations produced
Key risks	Weak data collection across workstreams; evaluation becoming too light-touch to be credible or too burdensome to be useful; delayed gate reviews; lack of independent scrutiny; learning not feeding back into decision-making
Indicators	<ul style="list-style-type: none"> • A shared monitoring framework, indicator set and reporting rhythm are in place across the start-up phase. • Quarterly dashboards and review processes are functioning and informing management decisions. • Independent evaluation is commissioned by Month 12 and completed at agreed review points. • Formal gate papers are prepared for the major stop-go decisions in the strategy. • Risks, assumptions and emerging lessons are being captured and acted upon in real time. • By Month 36, a final evaluation and learning report is complete and usable for the next phase of ecosystem development.
Gates	This workstream does not carry a separate stop-go gate of its own because it is the mechanism through which other gates are managed. Its core function is to support confidence in the major decisions attached to the Education, Insurance and Food Systems workstreams, and to ensure those decisions are evidence-based, transparent and properly documented.

Advisors & Supporters

TU Dublin is a public university with a strong civic and educational presence in the city, and a long-standing engagement with climate action, research and local development. A member of the Spark Steering Committee, TU Dublin delivered the action research underpinning The Spark and has been a long-time partner across related climate initiatives, while also offering important potential as a local anchor institution within the Bohemian Cooperatives Project.

DCU Institute for Climate and Society is an academic centre focused on advancing interdisciplinary research, education and public engagement around climate change and societal transformation. The Centre has partnered with the club on capstone projects and initiatives such as The Bohemian Way, and the relationship can help deepen the learning, reflection and wider understanding of how community wealth building contributes to practical and locally rooted climate action.

Maynooth University is a public university with a strong focus on teaching, research and civic engagement, including growing work on climate justice. The University has engaged with the Bohemian Cooperatives Project through student placements and through links with the Climate Justice Universities Union, helping build wider understanding of the work underway and supporting the learning environment around its climate justice and community wealth building approach.

The UCC Centre for Cooperative Studies is a leader in advancing knowledge and understanding of cooperative organisations as vital agents of sustainable and inclusive development. The Centre envisions a world where cooperatives play a central role in building resilient communities, fostering economic democracy, and promoting social and environmental justice. Through cutting-edge research, transformative education, and impactful outreach, the Centre aspires to shape policy, inspire innovation, and empower communities to thrive in an equitable and sustainable future



5 Core Team



Katlyne Armstrong

Katlyne Armstrong is Administration and Community Activation Officer at the Bohemian Cooperatives. She has a background in anthropology, community development and social and environmental justice, with previous experience at the Tennessee Immigrant and Refugee Rights Coalition and An Taisce. Her role focuses on programme administration, education participant support, community engagement and delivery coordination across education and participation activities.



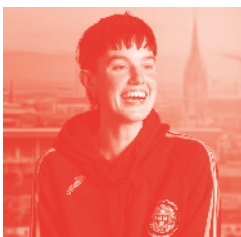
Seán McCabe

Seán McCabe is Project Lead and brings over 20 years of experience in climate justice, policy and community-led development. He leads climate justice and sustainability at Bohemian Football Club and is the author of *The People's Transition*, developed through his work with TASC/FEPS. His background includes Mary Robinson – Climate Justice, the Children's Environmental Rights Initiative, the UNFCCC, UNICEF and Renaissance Reinsurance.



Barry Semple

Barry Semple is Community Educator with Spark Skills at the Bohemian Cooperatives. He is a father, organiser, bicycle mechanic and drummer with 15 years of experience in youth work and community development, much of it centred on bike-based projects. He previously ran Jigsaw, formerly Seomra Spraoi, a DIY community centre in Mountjoy Square from 2015 to 2021. His work focuses on grassroots organising, community infrastructure and delivering the Spark Skills course to support collective action on climate justice.



India Ryan

India Ryan is Facilities and Space Curation Officer at the Bohemian Cooperatives. She has a background in Environmental Science and Community Work and previously worked in environmental compliance and regulation. She began volunteering with the team in 2023 before joining staff in 2025. Her role focuses on managing shared learning and community spaces, coordinating volunteers, supporting programme delivery, and maintaining the systems that enable education, participation and day-to-day organisational activity.



Michael Higgins

Michael Higgins is the Political Liaison and Systems Change Lead. He is an expert in politics, human rights and international relations, with extensive experience in Africa, Asia and Latin America. He was a senior advisor for Ireland on the 2021–22 UN Security Council and 2019 UN Climate Summit. He led a New York University program bringing countries and organisations together to address global inequality and exclusion.



Leo McConnell

Leo McConnell was Action Researcher on The Spark, his work contributed significantly to this strategy. He is an interdisciplinary Research Assistant at TU Dublin whose work spans climate justice, community wealth building, cooperative ownership and the green economy. His background combines climate science and social research, with experience across community-centred projects as well as work on active travel, urban design and spatial planning. His research includes a focus on the role of anchor institutions in supporting more resilient and liveable communities.



Contributors and Advisor Clusters

The strategy has been shaped through engagement with a wide range of experts and experienced practitioners across community wealth building, climate, food systems, insurance, cooperative development, governance and public policy. Their contribution has helped sharpen the thinking, test the practical pathways set out here and strengthen the overall ambition of the work. The result is a strategy grounded not only in local experience and organisational learning, but also in a wider body of knowledge, practice and informed judgement.

Governance Cluster

Sagal Abshir is a lawyer, writer and researcher with 20 years of experience across the public and private sectors in the United States and Africa. She has served as Head of the Environment Security Unit at UNEP and a member of the Climate Security Expert Network. Her work has included engagement with governments, multilateral agencies and think tanks on politics, climate, governance and statebuilding, with a particular focus on the Horn of Africa.

Joe Costello is a former Labour Party politician with a long record in Irish public life at local and national level. He served as a TD for Dublin Central, a Senator, Minister of State for Trade and Development, and a member of Dublin City Council, including as Deputy Lord Mayor of Dublin. Before entering full-time politics, he worked as a secondary school teacher. His career has spanned public service, electoral politics and local representation over several decades.

Amel Yacef is a youth worker, facilitator, organiser and community educator with over 25 years of experience living and working in Ireland. Her work spans racial justice, decolonial practice, and transformative and healing justice. She also brings extensive board-level experience across Irish, European and international organisations, with a strong focus on governance, accountability and strategic oversight. Her background includes supporting ethical leadership, complex decision-making and governance processes designed to strengthen equity, responsibility and long-term impact.

Insurance Cluster

Paddy Ryan is Managing Director of Gallagher Re in Dublin and has more than 40 years of experience in global reinsurance markets. He has worked as a reinsurance broker in London, Sydney and Ireland, with the past 22 years spent in the Irish market. He leads Gallagher Re Dublin's work in Ireland, where the team has a significant presence in the domestic insurance sector. His work is supported by close collaboration with Gallagher Re's analytical and modelling teams in London.

Ian Branagan has held senior leadership roles at RenaissanceRe for more than 25 years. He currently works on strategic projects focused on digitalisation, technology and climate resilience. He previously served as Group Chief Risk Officer, with responsibility for enterprise risk management, corporate strategy and insurance supply chain technology. Ian joined RenaissanceRe in 1998 to establish its Dublin branch. Before that, he led international work at AIR and worked in insurance analytics in the London market.

John Prosser is a director and strategic adviser with more than 30 years of experience in financial services, insurance and international finance. He founded Abbey International Finance in 1990 and later served as its Managing Director, leading its growth into a standalone Dublin-based company with an international client base. His background also includes senior roles with FBD Holdings and XS Direct. He currently works through WAVE, focusing on strategy, and has held several directorships across insurance and reinsurance.

Lorcán Hall is a senior insurance leader with over 25 years experience driving strategic transformation and innovation projects. This includes ten years in the Irish primary insurance market, five years in the cross-border European primary insurance market, and over five years in the global reinsurance market. Most recently, Lorcán has been a Senior Advisor to the UN Sustainable Development Solutions Network (SDSN) and the World Bank-housed Consultative Group to Assist the Poor (CGAP) on insurance, sustainable development, and resilience initiatives.

Food Systems Cluster

Ruth Hegarty is Director of Food Policy Ireland, a platform for research, advocacy and action on healthy, sustainable and fair food systems. She has more than 20 years of experience across food policy, local food economies, food education and sustainable food systems, including 12 years working independently across a wide range of projects. Her background includes stakeholder engagement across farming, fisheries, hospitality, government, the public sector and civil society. She previously served as Secretary-General of Euro-Toques Ireland and has also lectured in food policy at UCC.

Fergal Anderson is a co-founder of Talamh Beo and an organic grower based in east Galway. He previously worked in Brussels with La Via Campesina before returning to Ireland to establish Leaf and Root Farm with Emanuela Russo. His work focuses on agroecology, food sovereignty and rebuilding local food systems through small-scale production. He has played a central role in developing Talamh Beo as a national voice for farmers and growers working towards a more sustainable and resilient food system.

Clive Bright is an organic farmer based in south Sligo and founder of Rare Ruminare. He produces 100 per cent pasture-fed beef and lamb on a 120-acre farm, selling directly through a model based on species-rich grasslands, traditional breeds and low-input production. His work focuses on holistic grazing, agroforestry, wetland restoration and building farm resilience through ecological management. He is a strong advocate for farming systems that combine productive agriculture with soil health, biodiversity and long-term environmental sustainability.

Dr Rupa Marya is a physician, researcher and writer whose work focuses on the links between health, climate, land and justice. She practiced and taught hospital medicine at the University of California, San Francisco for 23 years and founded the Deep Medicine Circle. She is Adjunct Professor of Land, Food and Medicine and Senior Research Fellow at Trinity College Dublin, where she is supporting the development of Farming is Medicine in Ireland. She is co-author, with Raj Patel, of *Inflamed: Deep Medicine and the Anatomy of Injustice*.

Just Transition Cluster

Ali Sheridan works at the intersection of climate, sustainability and just transition, connecting policy and practice to drive systemic change. She is Chair of Ireland's Just Transition Commission, and her background spans advisory, policy, business and civic roles, including work with the Climate High Level Champions, Fossil Fuel Treaty Initiative, IKEA, Bord Bia and An Taisce. She also serves in advisory and board roles across climate, education and community-focused organisations.

Ted Howard is Co-founder and President Emeritus of The Democracy Collaborative, where he helped develop the first comprehensive community wealth building model through the Evergreen Cooperatives in Cleveland. His work has played a major role in the international development of community wealth building, including recent work as Senior Strategic Advisor to the City of Amsterdam's programme. He has been identified by the Guardian newspaper as "the de facto spokesperson for community wealth building" internationally.

Matthew Brown has been a Labour councillor in Preston since 2002 and Leader of Preston City Council since 2018. He is closely associated with the development of the Preston Model and is one of the best-known political advocates of community wealth building in the UK. His work has focused on partnership with anchor institutions, practical alternatives to austerity, and local economic development strategies that retain wealth locally, strengthen communities and extend democratic control in the economy.

Joe Guinan is President of The Democracy Collaborative and works on political economy, strategy and economic system change. He is co-author of *The Case for Community Wealth Building and People Get Ready!*, and is a regular commentator and writer on democratic ownership, new economics and system change. Born in England and holding dual Irish and British citizenship, he is based in Washington, DC.

Neil McInroy is Global Lead for Community Wealth Building at The Democracy Collaborative and one of the leading figures in democratic economic development. He previously served for 20 years as Chief Executive of the Centre for Local Economic Strategies, where he helped pioneer community wealth building in the UK. His work has included advising local, regional and national governments, including the Scottish Government, and developing key frameworks that have shaped the field internationally.

Austin Campbell is CEO of The Liberties Community Project, a community development organisation committed to developing the conditions for empowered and resilient communities in the Dublin 8 area. Austin is also an Adjunct Lecturer in Trinity College Dublin School of Medicine where he speaks on the subject of Health Equity and a Board Member of the Digital Hub Development Agency (DHDA) where he also serves as a member of DHDA's Audit and Risk Subcommittee. He has previous experience as a resettlement officer in homeless services where he also co-founded and served as a director of My Streets Ireland.



Consolidated Budget and Funding Strategy For Start-Up

The 36-month start-up phase requires a total cash investment of €2,312,863. The budget is weighted toward the enabling functions that make the wider ecosystem possible, with Institutional Backbone and Governance accounting for €885,000 (38.3%) and Education and Community Participation accounting for €771,000 (33.3%). Together, these two workstreams make up more than 70% of total start-up costs.

The balance is directed toward the lean but essential functions needed to make the model credible and investable: Policy, Movement Building and Systems Change (€231,863), Insurance Mutual Development (€170,000), Food Systems Development (€115,000), Community Ownership and Growth Infrastructure (€55,000), and Monitoring, Learning and Gate Management (€85,000).

The cash requirement is €890,063 in Year 1, €697,288 in Year 2 and €725,513 in Year 3. This profile reflects a deliberate front-loading of set-up and specialist design costs in Year 1, followed by a more staged pattern of spending as delivery progresses and evidence accumulates. Start-up costs for the nexted enterprises are not included in this budget as they will be considered on their own merits in the business plans designed by the subject matter experts.

Workstream	Year 1	Year 2	Year 3	36-mo total	% of total	Cash flow note
1. Institutional Backbone and Governance	€285,000	€295,000	€305,000	€885,000	38.3%	Core enabling platform and legal vehicle
2. Education and Community Participation	€250,000	€257,000	€264,000	€771,000	33.3%	Year 1 secured; Year 2 partly covered
3. Policy, Procurement and Systems Change	€75,063	€77,288	€79,513	€231,864	10.0%	Lean policy and systems-change capacity
4. Insurance Mutual Development Pathway	€150,000	€10,000	€10,000	€170,000	7.4%	SME cost concentrated in Year 1
5. Food Systems Development Pathway	€95,000	€10,000	€10,000	€115,000	5.0%	SME cost concentrated in Year 1
6. Community Ownership and Growth Infrastructure	€15,000	€18,000	€22,000	€55,000	2.4%	Movement-building and growth tools
7. Monitoring, Learning and Gate Management	€20,000	€30,000	€35,000	€85,000	3.7%	Independent evaluation starts Month 12
Total start-up cash requirement	€890,063	€697,288	€725,513	€2,312,864	100.0%	

Funding Strategy

Our funding strategy is deliberately blended, pragmatic and staged. We are not relying on a single all-or-nothing raise. Different workstreams create different kinds of value and can attract different kinds of support, even as they contribute to one shared long-term objective.

Strategically, the workstreams are both ends in themselves and means to a greater end. The education and participation work already creates public value directly. The backbone creates the institutional base the whole model needs. The policy work improves the conditions for democratic enterprise. The enterprise pathways create future growth options. That means the overall strategy can still move forward if some elements take longer to fund than others, even though the optimal outcome is for all strands to progress in step.

We are actively identifying public funding that aligns with the foundational parts of the strategy. The support already secured from CDET and SOLAS for the Education and Participation Hub is a significant step and strengthens the long-term sustainability of our community and vocational education work.

We are also keen to work with private sector partners where there is strong values alignment and clear public benefit. SSE Airtricity's support for the Pre-Apprenticeship Programme and the Care and Repair Teams is an important example of the kind of partnership we want to build on.

For the more innovative and developmental elements of the strategy, we are engaging philanthropy and foundations. Some parts of this work require brave capital – funding willing to support institutional innovation, ecosystem-building and enterprise development before the long-term returns are fully proven.

We will continue to pursue grant funding where it fits, without allowing funding logic to distort the objectives or instrumentalise the work. That includes exploring opportunities under any new Community Climate Action Funds and related programmes where they align with our mission.

We will also seek to leverage European funding through partnerships, particularly where consortium-based approaches strengthen the work. Our experience with the FANS consortium and its efforts under EU LIFE points to the value of this approach.

This strategy reduces dependence on any one source, matches funding types to the parts of the model they best suit, and allows the start-up phase to progress with both discipline and flexibility.



In 2025, with support from Community Foundation Ireland, a small delegation travelled to Cleveland to study the Evergreen Cooperatives and their work to build a community wealth building ecosystem. The visit was formative. It sharpened the practical thinking behind this strategy and helped show how long-term system building can move from vision to delivery.

Fan-owned



since
1890

Bohemian Football Club has been fan-owned since 1890. We are proof that communities can own and sustain ambitious institutions in the real world. If a community can own a football club and see it compete every week against privately owned teams backed by millionaires and billionaires, then community ownership can also succeed far beyond sport, in the wider economy too. Banner by the Notorious Boo Boys.



Phasing, Timeline and Decision Gates

The 36-month start-up phase is designed to move in stages. This is to make sure the core organisation is established early, delivery is sequenced properly, and larger commitments are only made when the case is strong enough. The plan is not based on doing everything at once. It is based on building the core platform, testing the main pathways properly, and making decisions at the right points.

The first phase runs from Month 1 to Month 16. Its purpose is to establish The Bohemian Cooperatives CLG, put in place the core team, governance and operating systems, and begin delivery across all seven workstreams. This is also the main design and evidence-building period for the insurance and food systems pathways. During this phase, the education and participation workstream should expand from its existing base and show strong enough delivery and progression outcomes to support continuation. By the end of Year 1, the organisation should have a functioning backbone, active delivery in the main public-facing programmes, and decision-grade analysis for the two enterprise pathways.

The second phase runs from Month 16 to Month 24. Its purpose is to act on the Year 1 decisions. Workstreams that are performing well continue and deepen. Workstreams that have not met the required standard are redesigned, deferred or stopped. If the insurance and food systems pathways pass their gates, this phase focuses on enterprise formation, capital raising, implementation planning and launch preparation. If they do not, the organisation does not force progression. It protects resources and focuses on the parts of the strategy that are proving viable and valuable.

The third phase runs from Month 25 to Month 36. Its purpose is to consolidate what is working, prepare the next stage of the ecosystem, and complete the start-up phase with a clear basis for continuation beyond 2028. By this stage, the backbone should be fully established, the education and participation work should be operating at a stable level, and at least one enterprise pathway should be in a much more advanced position if the evidence has justified it. This phase should also produce the final evaluation, the next-phase funding case, and a clearer route toward longer-term ownership and growth infrastructure.

Decision gates are built into the strategy to stop weak ideas being carried forward simply because time or effort has already been invested. They are there to protect quality, capital and credibility. The main gates in this plan sit at the end of Year 1, with a further review point for policy and systems work at Month 18.

The first major gate applies to Education and Community Participation at the end of Year 1. Continuation and scaling into Years 2 and 3 depend on three things: strong learner demand and delivery performance, credible progression outcomes, and sufficient external support or a clear route to multi-annual funding. This is not a question of whether the work matters. It is a question of whether it is operating strongly enough, and with enough backing, to justify scaling.

The second major gate applies to the Insurance Mutual Development Pathway at Month 12. No further major spend toward launch should be committed unless there is a credible business plan, a viable regulatory route, a clear view of capital and reinsurance requirements, sufficiently credible distribution interest, and an operating model that is coherent and manageable. If those conditions are not met, the pathway should be redesigned, deferred or stopped.

The third major gate applies to the Food Systems Development Pathway at Month 16. Progression depends on a decision-grade Phase 1 business model, clearly evidenced route-to-market demand, manageable compliance and Food Business Operator requirements, realistic facility and logistics assumptions, and an overall case strong enough to justify enterprise start-up. If these conditions are not met, the pathway does not proceed to major implementation spend.

The Policy, Movement Building and Systems Change workstream does not have a capital gate, but it does have a formal review at Month 18. The test here is whether the work is producing enough traction to justify continuing at the same level. That means evidence of useful policy engagement, practical procurement or systems influence, and meaningful collaboration with public and civic partners.

The **Institutional Backbone and Governance workstream** does not have a stop-go gate because it is foundational. The same is true of **Monitoring, Learning and Gate Management**, which exists to support the wider decision-making process. **Community Ownership and Growth Infrastructure** also does not have a formal gate, but its pace should remain linked to the strength of the wider ecosystem and not run ahead of what the rest of the strategy can support.

In practice, the phasing of the start-up period can be summarised as follows:

- **Months 1-16:** set up the organisation, expand delivery, complete design work, gather evidence, prepare gate decisions
- **Months 17-24:** progress the pathways that pass their gates, adjust or stop those that do not, deepen core workstreams
- **Months 25-36:** consolidate the model, complete evaluation, prepare the next phase and longer-term funding case

The purpose of this phased approach is to allow the strategy to be ambitious without becoming speculative. It creates room for progress, but also for discipline. And it ensures that by the end of the 36 months, decisions about what comes next are based on evidence rather than hope. This approach contributes to risk management and mitigation which is discussed further in the next section.



Oxfam brought 60 climate activists from across Europe to learn about the work of Bohemians Climate Justice Initiative in Summer 2025.

9 Risk Management and Mitigation

This initiative is ambitious by design. It is trying to build something that does not yet fully exist in Dublin – a functioning community wealth building ecosystem with a strong community-led institutional backbone, meaningful participation pathways, and credible routes into democratic enterprise. That creates real opportunity, but it also means the start-up phase involves a step into the unknown and must be managed accordingly.

The risks are not only financial. They are also strategic, operational, regulatory and political. Some sit inside the organisation, including governance, staffing capacity, delivery quality and fundraising. Others sit outside it, including policy shifts, public funding uncertainty, procurement barriers, regulatory complexity and changing market conditions. The enterprise pathways carry particular uncertainty because they depend on factors that are not fully within our control, such as capital requirements, route-to-market conditions, legal design and partner appetite.

The approach taken in this strategy is therefore straightforward: do not assume success too early. Risk is managed by reducing uncertainty in stages, bringing in the right specialist expertise, testing assumptions properly, and using stop/go gates to decide whether a workstream should proceed, be redesigned, be deferred or be stopped. This is especially important in the insurance and food systems pathways, where expert input and evidence-led decisions are essential. More broadly, the strategy is designed as a phased portfolio rather than a single bet, so that progress can continue in some areas even if others prove slower or more difficult. Strong governance, active monitoring and independent evaluation provide an additional layer of protection by helping identify problems early and keeping decisions grounded in evidence rather than optimism.

Risk area	Risk	Why it matters	Mitigation approach
Strategic model risk	The overall ecosystem model may prove harder to build than expected, or may take longer to mature than planned.	This is a new institutional model in the Dublin context. It depends on several moving parts developing at the same time: governance, participation, policy traction and enterprise pathways.	Use phased delivery rather than trying to build everything at once. Keep workstreams modular so progress can continue even if one strand slows. Review strategy regularly and use stop/go gates to avoid carrying weak assumptions forward.
Execution risk	The initiative may become too complex for a small core team to manage well.	The work cuts across organisation-building, education, policy, fundraising and enterprise development. Without tight discipline, quality could slip and momentum could fragment.	Maintain a lean but clear core team structure. Use external specialists where deep technical capacity is needed. Sequence work carefully. Avoid over-committing in the early period. Keep quarterly review and reporting in place so delivery problems are picked up early.
Governance risk	The CLG may take longer than expected to establish or may not develop strong enough governance and control systems early enough.	Weak governance would undermine funder confidence, slow contracting, and create risk around finance, compliance and decision-making.	Prioritise legal establishment, board formation and core governance documents early in Phase 1. Use ring-fenced accounts, delegated authorities, financial controls, audit arrangements and a live risk register. Draw on pro bono and external professional support where required.
Funding risk	The organisation may not secure funding in the sequence or volume anticipated.	The start-up phase depends on a blended funding strategy. Delays in funding could slow staffing, delivery or pathway development.	Diversify funding sources across public funding, philanthropy, private sector support and partnership-based bids. Stage spending carefully. Prioritise core enabling functions first. Keep workstreams capable of progressing at different speeds rather than relying on one all-or-nothing raise.

Risk area	Risk	Why it matters	Mitigation approach
Cash flow risk	Funding may be secured in principle but arrive too slowly or unevenly for delivery needs.	Timing matters as much as headline funding totals. Delays can disrupt recruitment, commissioning and programme continuity.	Build conservative cash flow planning into annual budgets. Phase major commitments. Maintain close financial oversight through quarterly reporting. Match commitments to funds in hand wherever possible.
Dependence on key people	The initiative could become overly dependent on a small number of staff, advisers or champions.	Loss of key people could slow delivery, weaken relationships and leave gaps in leadership or technical capacity.	Spread responsibility across the board and core team. Document systems and decisions. Use shared reporting and delegated authority structures. Build a wider bench of advisers and partners rather than relying on a single individual in any one area.
Partnership risk	Important partners may not remain engaged, or relationships may not develop into concrete support.	The model depends on collaboration across education, policy, enterprise development and community participation. Weak partnerships would reduce delivery capacity and legitimacy.	Build relationships through specific work programmes rather than informal goodwill alone. Agree practical roles and next steps with partners. Diversify the partnership base so no single organisation becomes a point of failure.
Policy risk	Public policy, procurement reform or legislative change may move more slowly than hoped.	The wider enabling environment matters for democratic enterprise. Slow policy movement could limit enterprise growth and reduce institutional alignment.	Treat policy work as enabling rather than determinative. Build the strategy so it does not depend on one policy win. Maintain practical engagement with public bodies, anchor institutions and legislators. Use Month 18 review to test whether this workstream is generating enough traction.
Political risk	Changes in political attention, leadership or public priorities could weaken support.	Political windows can open and close quickly. A strategy that depends too heavily on one set of actors becomes vulnerable.	Build support across a broad base: local government, civil society, unions, education actors and community partners. Keep the case grounded in practical delivery and public value rather than rhetorical alignment alone.
Education delivery risk	Demand for education and participation programmes may exceed delivery capacity, or learner outcomes may not be strong enough.	This workstream is one of the most mature and visible parts of the strategy. Weak delivery here would damage momentum and the case for future support.	Expand carefully from the current base. Track participation, completion and progression closely. Strengthen progression routes with training and employer partners. Use the Year 1 gate to test demand, delivery quality and funding viability before scaling further.
Inclusion risk	The initiative may not reach or retain people facing the greatest barriers to participation.	A strategy that does not reduce barriers in practice risks reproducing exclusion rather than addressing it.	Build inclusion supports into programme design from the start. Use practical pathways in, targeted outreach and accessible participation routes. Monitor who is participating and who is not, and adjust delivery accordingly.
Insurance pathway risk	The insurance mutual may prove commercially, regulatorily or operationally unviable.	This pathway has significant potential, but it also carries the highest technical and capital complexity. Mistimed progression would create major risk.	Use a senior insurance subject matter expert in Year 1. Test capital requirements, reinsurance structure, governance, regulatory route, product sequencing and distribution before any launch decision. Apply the Month 12 stop/go gate strictly. If the case is not strong enough, redesign, defer or stop.

Risk area	Risk	Why it matters	Mitigation approach
Insurance capital risk	Capital and reinsurance requirements may be materially higher than early analysis suggests.	This could make launch unrealistic or delay the pathway significantly.	Stress-test financial assumptions with expert support. Keep launch costs outside the start-up budget until a decision-grade pathway exists. Do not commit to formation without realistic capital and reinsurance options in place.
Insurance market risk	Distribution support, customer acquisition or partner appetite may be weaker than expected.	A technically sound insurance model still fails if it cannot reach sufficient premium volume on credible terms.	Test route-to-market options early. Seek evidence of genuine channel interest rather than relying on optimistic assumptions. Narrow product scope at inception if needed to improve manageability.
Food systems pathway risk	The food pathway may prove harder to deliver operationally than early research suggests.	Even where demand exists, food businesses fail if logistics, compliance, route density and margins are weak.	Use a dedicated food systems SME to test the Phase 1 model properly. Focus first on a lower-capex entry model. Map food safety, FBO and logistics requirements in detail. Apply the Month 12 stop/go gate before any major implementation spend.
Food compliance risk	Compliance, food safety and facility requirements may be more demanding or costly than expected.	Underestimating these issues could delay start-up or create major operational risk.	Treat compliance as a core design issue, not a later add-on. Test facility options, licensing requirements, logistics and operating standards early. Do not proceed without a realistic and financeable model.
Market demand risk	Route-to-market demand in school meals, catering or other channels may not convert into dependable trading volume.	A visible market opportunity is not the same as secure demand. Weak volume would undermine viability.	Ground the model in real procurement and route analysis. Prioritise channels with strongest evidence of demand. Start with a focused Phase 1 proposition rather than overreaching into multiple segments too early.
Monitoring and evidence risk	Data may be weak, inconsistent or too limited to support sound decisions.	Without credible evidence, the stop/go system will not work properly and poor decisions may be made.	Establish a shared monitoring framework across all workstreams. Maintain quarterly dashboards and structured review processes. Commission independent evaluation from Month 12 onward. Ensure gate papers are evidence-based and properly documented.
Reputational risk	Public claims may run ahead of delivery, or visible setbacks could damage confidence.	The initiative is ambitious and public-facing. Lost trust would make partnership-building and fundraising harder.	Keep messaging disciplined and realistic. Report progress honestly. Avoid announcing outcomes before the evidence is there. Use stop/go gates to show that the organisation is serious about quality and not committed to pushing ahead at any cost.
Movement-building risk	The wider alliance around community wealth building may remain symbolic rather than becoming practically useful.	Without real engagement from partners beyond the core team, the wider ecosystem may remain thin and overly centralised.	Focus alliance-building on shared work, practical collaboration and clear value for participants. Build slowly and credibly. Link movement-building to real delivery, policy work and enterprise development rather than treating it as a separate branding exercise.
Long-term sustainability risk	The start-up phase may build activity but not a durable route to post-2028 sustainability.	A short burst of activity without a viable next-stage model would weaken the long-term purpose of the initiative.	Use the 36 months to build institutional strength, secure recurring support where possible, and develop enterprise pathways only where viable. Keep the long-term growth infrastructure under development, but do not assume future income streams until they are properly evidenced.

10 Long-Term Model and Post-Start-Up Outlook

The three-year start-up phase is designed to build the platform, test the first enterprise pathways, and establish the conditions for long-term growth. The model below shows what that growth could look like over 25 years if the start-up phase succeeds and the enterprise pathways, shared services model and Fund for Employee Ownership develop broadly in line with current assumptions.

This is an indicative long-run model expressed in constant 2026 values. Its purpose is to show direction of travel – how grant dependence may

fall, how enterprise capital may be recycled, how the number of cooperative businesses could grow, and how significant wealth might be retained in Dublin rather than leaking out of the local economy. The model is grounded in the Gallagher assumptions for the insurance pathway and conservative working assumptions for the wider cooperative ecosystem. It remains highly uncertain. Timing, margins, regulation, capital access, operating performance and the pace of enterprise development will all matter. That is precisely why the strategy is built around specialist design work and stop-go gates.

a. Operating sustainability

This first table shows the cost of the shared system, the growth of internal contributions, and the remaining grant requirement. In the early years, the system is heavily grant dependent. Over time, insurance and cooperative business contributions begin to carry more of the load. On this model, operating grant dependence falls materially by Year 10 and reaches zero by Year 20.

System year	Calendar year	Total support cost (€)	Total internal contribution (€)	Grant requirement (€)	Grant dependency
Year 1	2026	890,000	0	890,000	100.0%
Year 2	2027	697,000	0	697,000	100.0%
Year 3	2028	694,000	0	694,000	100.0%
Year 5	2030	796,000	163,513	632,487	79.5%
Year 10	2035	1,206,000	760,254	445,746	37.0%
Year 15	2040	1,536,000	1,321,684	214,316	14.0%
Year 20	2045	1,766,000	1,766,000	0	0.0%
Year 25	2050	1,996,000	1,996,000	0	0.0%

b. Capital required beyond the core

This second table shows the separate capitalisation challenge. It sits alongside, but should not be confused with, the operating model above. These are the additional capital requirements needed to launch the insurance vehicle and early cooperative enterprises before the Fund for Employee Ownership can begin to recycle capital back into the system.

The important point is that this capital requirement is concentrated in the build phase. By the mid-2030s, the model assumes that the main external capitalisation challenge has already been met, and that longer-run expansion is increasingly supported through retained earnings and the Fund for Employee Ownership.

System year	Capital required beyond core in year (€)	Cumulative capital required beyond core (€)
Year 1	0	0
Year 2	8,500,000	8,500,000
Year 3	2,450,000	10,950,000
Year 5	1,000,000	11,950,000
Year 7	750,000	12,700,000
Year 8	1,500,000	14,200,000
Year 10	0	14,200,000
Year 25	0	14,200,000

c. Growth of the cooperative ecosystem

This third table shows the widening reach of the model over time. It combines enterprise growth, worker benefit and the gradual strengthening of the ownership fund.

This should not be read as a precise acquisition schedule. It is a disciplined illustration of how a relatively small number of labour-intensive, structurally similar cooperative businesses could begin to form a meaningful democratic economy over time.

System year	Cooperatives in operation	Cooperative ecosystem employees	Employees receiving dividend	Employees receiving optimal dividend	FEO closing balance (€)
Year 1	0	0	0	0	0
Year 3	1	18	0	0	0
Year 5	2	37	18	0	95,345
Year 10	5	106	84	48	97,529
Year 15	7	161	139	103	3,565,686
Year 20	9	221	199	163	8,262,644
Year 25	11	286	264	228	10,586,434

d. Wealth retained in the community

This final table brings the model back to its central economic claim: that the system has the potential to keep significant value circulating locally over time. The wealth-retention figure is intended to capture wages, dividends, retained surplus, cooperative contributions to the core, Fund for Employee Ownership recycling, and locally retained grant expenditure.

System year	Calendar year	Annual wealth retained in community (€)	Cumulative wealth retained in community (€)
Year 1	2026	890,000	890,000
Year 2	2027	697,000	1,587,000
Year 3	2028	1,324,000	2,911,000
Year 5	2030	2,585,026	7,086,345
Year 10	2035	7,398,007	33,745,029
Year 15	2040	11,208,367	83,138,561
Year 20	2045	15,015,499	149,360,031
Year 25	2050	18,968,892	236,363,821



The model therefore points to two important long-run propositions. By Year 10, even on conservative assumptions, the ecosystem could already be retaining more wealth in the community than has been injected to create the system. By 2050, if the model matures broadly as intended, the cumulative wealth-retention effect could be very large, transformative for sustainable development.

That figure should be read with caution. There are many sources of uncertainty. A reasonable secondary uncertainty band around the 10-year wealth-retention figure is around plus or minus 15%, with a wider sensitivity range of plus or minus 20%. Even with the wider uncertainty band, the model remains very viable.

The model shows why the start-up phase is so important. It is not only about funding three years of activity. It is about building a platform that, if it proves itself, will quickly reduce dependence on external grants or supports, widen democratic ownership, and retain substantial wealth in the city over the decades ahead.

A large crowd of people is gathered at an event, with a 'SWEET SHOP' sign visible in the background. The text is overlaid on the image in a bold, white font.

The aim is to help stitch a new social fabric in Dublin in which local ownership grows, public spending recirculates, climate action delivers material benefits, and more people can see themselves as participants in building a safer and fairer future.



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