APRIL 2013

Babbb

ananana ananana ananana

BBB

D

DAARA.

www.blueandgreentomorrow.com

to Fair Trade

"FAIR TRADE. WOULD IT NOT BE MORE LOGICAL TO LABEL UNFAIR PRODUCTS?" - LOESJE, DUTCH **FREE SPEECH** ORGANISATION anna



00000 00000

000

1001

00.

About BLUE & GREEN TOMORROW

Essential intelligence on sustainable investing and living

Blue & Green Tomorrow wants to support innovative businesses that balance the needs of the planet, its people and our prosperity.

We aim to provide our readers with the knowledge they need to make informed choices without prejudice, scaremongering or greenwash.

We want the world to be as blue and green tomorrow as it was yesterday.

6)

We believe that everyone can play a part and anyone can make a difference. Not by going back through misplaced nostalgia to some bygone age, but by striding out to a bright new future in which we take advantage of the new approaches that can improve our quality of life, the food we eat, the air we breathe, the water we drink and the land we live on.



IS FOR LIVING WITHOUT COSTING THE EARTH. THERE IS NO PLAN (ET) B.

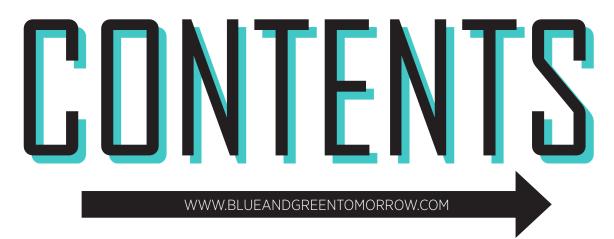
COPYRIGHT & DISCLAIMER

The right of Blue & Green Communications Limited to be identified as the author of this work has been asserted in accordance with the Copyright, Designs and Patents Act 2000. All rights reserved. You must not reproduce any part of this report or store it in electronic means or disseminate any part of the material in any other form, unless we have indicated that you may do so and with this full copyright and disclaimer in place.

All information used in this report has been compiled from publicly available sources that are believed to be reliable. Reasonable steps have been taken to ensure that no errors or misdescriptions arise, but this cannot be guaranteed and the report does not purport to contain all information that recipients may require. Opinions contained in this report represent those of Blue & Green Communications Limited at the time of publication. Blue & Green Communications Limited makes no express or implicit representation or warranty, and no responsibility or liability is accepted, with respect to errors or omissions in the report with respect to fairness, accuracy, adequacy or completeness in this report including, without limitation, the reasonableness of projections, forecasts, estimates or any associated assumptions.

In accordance with the Financial Services and Markets Act 2000, Blue & Green Communications Limited does not provide regulated investment services of any kind, and is not authorised to do so. Nothing in this report and all parts herein constitute or should be deemed to constitute advice, recommendation, or invitation or inducement to buy, sell, subscribe for or underwrite any investment of any kind. Any specific investment-related queries or concerns should be directed to a fully qualified financial adviser (see page 47).





04 - FOREWORD By Alex Blackburne

06 - THE FAIR TRADE MOVEMENT By Nick Slawicz

10 – WHAT'S SO FAIR ABOUT FAIR TRADE?

11 - FAIRTRADE IS A UNIQUE MODEL FOR CHANGE by Martine Parry, Fairtrade Foundation

14 - FAIRTRADE CANNOT CHANGE THE EXISTING TRADE REGIME By Dr Sushil Mohan, University of Dundee / Institute of Economic Affairs

18 - INFOGRAPHIC: ESTIMATED SALES OF FAIRTRADE PRODUCTS PER CAPITA IN 2011 By Ben Willers

23 - FARMERS' MARKETS: LOCAL FOOD FOR LOCAL PEOPLE By Emma Websdale

26 - THE BANANA DILEMMA: LOCAL OR FAIRTRADE?

By Ilaria Bertini

FOREWORD

hat does a 19th century Dutch satirical novel have to do with the fair trade movement? An awful lot, as it happens.

That's because the 1860 novel, 'Max Havelaar: Or the Coffee Auctions of the Dutch Trading Company', went on to provide inspiration to a development agency in the Netherlands, who in the late 1980s came up with the idea of explicitly labelling products that had been produced fairly.

The book, by Multatuli (aka Eduard Douwes Dekker), depicts the story of a man, Max Havelaar, who fought against the exploitation of coffee pickers in the colonies. The Max Havelaar initiative kicked off a chain reaction of other, similar organisations that launched across the world, and without it, Blue & Green Tomorrow's Guide to Fair Trade 2013 would not have been possible.

But as it is, a quarter of a century after the Fairtrade mark first appeared, we're here to run you through some of the key things to think about when buying products in the future. The guide looks at farmers' markets (page 23) and the benefits of buying locally (page 26), and includes polarising answers to the question, "What's so fair about fair trade?" (page 10). Nick Slawicz's analysis of the fair trade movement on page 6 analyses the origins, practices and future of an industry that now accounts for billions of pounds in sales every year. Meanwhile, Ben Willers' stunning infographic on pages 18 and 19 makes for welcome viewing for readers in the UK, Ireland and Switzerland, particularly.

As always, we're encouraged by the positive results from our reader survey. This time around, we asked readers, "Do you try to buy fair trade products over non-fair trade products?" Nearly a third (28%) said they do; while 37% said they try as often as possible. Fourteen per cent said they buy fair trade products occasionally, bringing the total to 78% of Blue & Green Tomorrow readers who buy fair trade products at least some of the time.

The quote on the front cover of this guide, from Dutch free speech organisation Loesje, questions whether it would "not be more logical to label unfair products".

We toyed with a few other similarly challenging lines, but opted for this one as we felt it asked an important question.

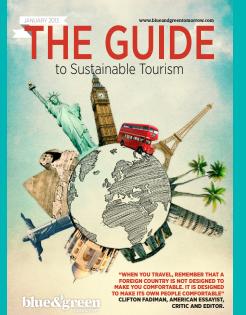
Loesje's is a compelling case, and indeed may spawn a Guide to Unfair Trade in the future. But for now, we're concentrating on the positive angle.

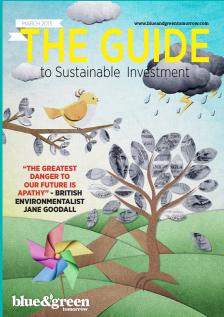
Alex Blackburne

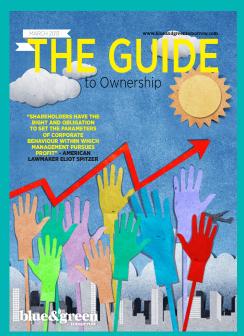
EDITOR, BLUE & GREEN TOMORROW

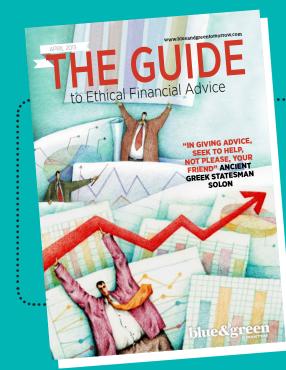
Do you try to buy fair trade products over non-fair trade products? Yes Often Occasionally Never Don't know 28% 37% 14% 14% 8% Source: Blue & Green Tomorrow blueandgreentomorrow.com

reports

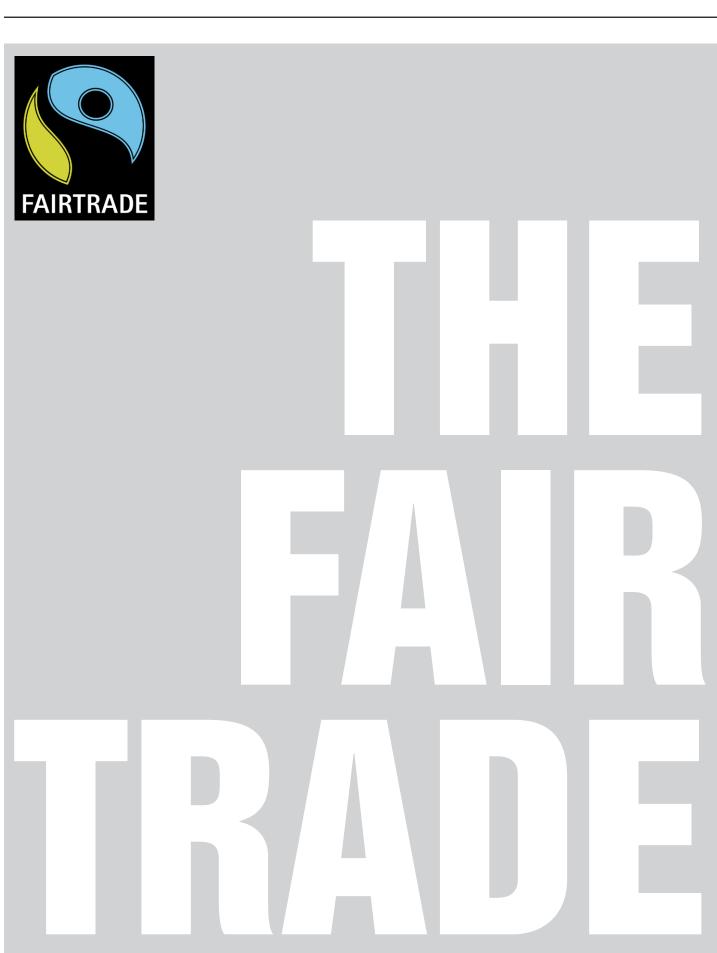








The Guide to Fair Trade is Blue & Green Tomorrow's fifth report of 2013. Click on the respective covers to read the previous four.







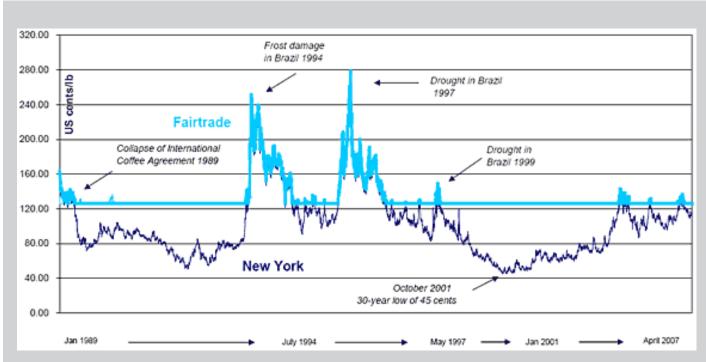
BY NICK SLAWICZ

FAIR TRADE: A HISTORY

Although the first attempts at fair trade emerged as a result of religious groups in the 1940s and 1950s in America, it wasn't until the 1960s that the idea of global fair trade became relatively commonplace.

'Trade Not Aid' became a rallying cry for adherents, who believed that it was better to support trade with farmers in struggling regions than to encourage them to rely on foreign aid, and the movement was further promoted when the slogan was adopted by the United Nations Conference on Trade and Development (UNCTAD) in 1968.

In the late 60s, a number of different solutions to the fair trade problem emerged: Oxfam stores began importing handicrafts for sale from around the world, and publications such as the Whole Earth Catalog aimed to link together artisans from around the world with people who would buy their products. However, these methods were small in scale, and arguably had little impact except in terms of promoting the movement. In the 70s and 80s, however, focus began to switch to agriculture. Additionally, the movement made an effort to head in a more mainstream direction with the use of



fair trade labelling and certification. While previously fair trade products had often struggled to find a market (due to largely being sold in specialist stores aimed at a very niche section of the population), labelling allowed for large-scale distribution in places such as supermarkets, allowing consumers to quickly and easily distinguish between products that were ethically sourced and those that were not. The new method was massively successful, leading to the formation of a number of different labelling organisations over the following ten years.

By 1997, the labelling of fair trade goods had largely been taken over by the Fairtrade Organisation and their certification (named FLO-CERT). FLO-CERT's standards quickly became the measure of what could be considered an ethical product, with promises of reasonable cash payments to producers being coupled with environmental and socially-responsible concerns, such as ensuring that no child labour was used, that crops remained GM free and that ecological issues were taken into account.



It is important to note that, even though they are often used

interchangeably in common parlance, the Fairtrade Organisation is only one part of the fair trade movement as a whole. The latter refers to a particular economic ethos that can be (and has been) adopted by a number of different groups, including the Fairtrade Organisation.

The Fairtrade Logo indicates that a product adheres to the standards and practices of the Fairtrade Organisation itself, not to other fair trade groups or the movement in general. Although it is the most wellpublicised and the most widelyknown, it is important to note that other organisations dedicated to the promotion of fair trade exist, and may have different operating standards.

UNDERSTANDING THE FAIR TRADE MARKET

One of the clearest pictures of exactly how the fair trade system operates comes from an examination of the cocoa market, and requires an understanding of two main concepts: the fair trade premium, and the fair trade minimum price.

While neither of these goes directly to the producers themselves – normally to a collective that manages the needs of the producers and allows them to form a trading bloc – they are both used to ensure that producers get a fairer deal than they would in the open marketplace.

Confusion often arises because the Fairtrade Organisation has an evershifting definition of what constitutes a producer: while sometimes it refers to the farmers themselves, other times it refers to the collectives to which they belong, and which serve to organise and distribute the money received.

The first part of the total value, the minimum price, is set at a fixed value for the product (and the region in which it is purchased). For cocoa, the value is set at \$1,600 per tonne. As long as the value of the commodity on the New York Stock Market is lower than this, this minimum is kept in place. When the commodity trading price rises above that level, that becomes the standard rate at which commodities are bought and sold, ensuring that – while prices still reflect actual market forces - there is no situation in which they will drop below a certain threshold. Setting it at an additional percentage of, for example, the NY Stock Exchange Price would be inefficient and not good for the market as a whole: when the price sinks, as it did for cocoa between 1998 and 2001, too large a percentage would be needed to get payments to acceptable levels; when the price is high, on the other hand, a percentage-based



calculation would price producers out of the market. Additionally, this allows for increased stability of payment for producers. Knowing that they can expect a minimum payment for their yield means that they can better plan for the future, often in terms of expanding and consolidating their farms for increased ease and quantity of production further down the line. Finally, a stable, fair and expected price encourages farmers in supported regions to join the Fairtrade program, thus preventing individuals from attempting to undercut and undersell each other, which would inevitably drive prices downwards overall.

The second part of the fair trade price is made of the premium – for cocoa, set at \$150 per tonne – and is fixed even if the trading price goes above the mandatory minimum. While payment for the farmers may come directly out of the minimum price figure, this premium is earmarked specifically to be "invested in social, environmental and economic developmental projects, decided upon democratically by a committee of producers within the organisation or of workers on a plantation."

This restriction is designed to ensure that no matter what happens, there is constant improvement of farming infrastructure and social welfare provisions, helping residents not only in terms of business but also in their day-to-day lives.

CRITICISMS OF FAIR TRADE

Despite the general belief among investors and consumers that Fair Trade is actively beneficial for people in less economically developed countries, the movement has often come under fire for perceived restrictions and mistrust of the efficacy of its methods.

Fair trade v local

By its very nature, it is likely that a significant number of the people who receive help from fair trade purchases (in the form of minimum purchase value) will be based in other parts of the world. As such, the export of the commodities provided by them will likely incur heavy transportation costs, not only in terms of monetary expense but also with regards to the environmental cost of shipping (including increased carbon emissions, as well as dependence on an often-harmful infrastructure). There is also a worry that supporting fair trade products in distant countries may make it harder for local farmers to make a living, reducing choice in the marketplace. However, the Fairtrade Organisation - the largest fair trade collective - has stated that it "focuses by and large on tropical agricultural products such as coffee and bananas that can't be grown in temperate climates or products that can't be grown in sufficient quantities in the EU", or in other situations where local suppliers cannot meet demand (e.g. for sales of honey). The addition of fair trade into the marketplace is not

designed to compete with local produce, but instead to compete with produce from the same foreign countries, but with significantly poorer welfare provisions for its farmers.

Additionally, the Fairtrade Organisation has stated that significant efforts are made to encourage climate-friendly practices from those it helps, citing improvements in Costa Rica and India among others.

While this is not likely to offset entirely the environmental impact of increased freight, it is a step in the right direction when dealing with products that cannot be sourced locally: the (entirely valid) balance between the importance of human or global assistance is, in these cases, left to the discretion of the consumer.

Fair trade v GMOs

Despite the overwhelming historical mistrust of genetically-modified food crops, recent years have seen increasing acceptance of certain GMOs as being useful for farmers in less economically developed countries, as they can produce higher yields, are more resistant to infection, infestation and blight, and are more resilient in the face of extreme weather conditions. However, the Fairtrade Organisation insists that all products that bear the Fairtrade mark are GM free. This mostly affects cotton and rice production (traditionally two products very susceptible to damage from parasites or adverse weather patterns), and the Fairtrade organisation's requirement that "producers must be able to provide written verification from their supplier that seed or planting stock is not GM" has resulted in criticism from the media.

Fair trade v traditional methods

Additionally, fair trade collectives are sometimes pushed to change the nature of their farming to different methods – for example, from normal agricultural practices to organic farming – which can have disastrous effects (resulting in, for example, a higher payment per pound, but a lower payment overall due to the increased effort of farming for a lower total yield). This has resulted in criticisms that fair trade is being

used by the more affluent western world as a means of assuaging guilt – allowing for the promotion of more organic foods, for example – rather than actively helping those who need it.

Value for money

Criticisms of the cost breakdown of fair trade goods often include worries that an increase in food prices may only lead to a fractional amount ending up in the pockets of the farmers the movement aims to support. However, this is something that has been addressed head-on by the Fairtrade Organisation, which states that its primary interest is in ensuring that farmers receive the agree fair wage for their crop, rather than helping them negotiate for higher prices directly.

WHAT'S SO FAIR ABOUT FAIR TRADE?



www.polyp.org.uk



FAIRTRADE IS A UNIQUE MODEL FOR CHANGE MARTINE PARRY, MEDIA AND PR MANAGER AT THE FAIRTRADE FOUNDATION, ARGUES THAT THE BENEFITS OF THE FAIRTRADE MODEL ARE WIDE-RANGING – FOR CONSUMERS, BUSINESSES AND PRODUCERS.

FAIRTRADE CANNOT CHANGE THE EXISTING TRADE REGIME

DR SUSHIL MOHAN, DIRECTOR OF INTERNATIONAL BUSINESS PROGRAMME AT THE UNIVERSITY OF DUNDEE AND AUTHOR FOR THE INSTITUTE OF ECONOMIC AFFAIRS, WRITES HOW THE FAIRTRADE MARK NEEDS TO BE VIEWED AS "NICHE MARKET MOVEMENT".



CUNCLUSION WHO IS RIGHT? WHICH SIDE OF THE FENCE DO YOU SIT ON? LET US KNOW.



FAIRTRADE IS A UNIQUE MODEL FOR CHANGE

FAIRTRADE HAS ALWAYS BEEN ABOUT PEOPLE POWER AND A QUEST FOR SOCIAL JUSTICE, AND THERE IS A LOT THAT IS CURRENTLY UNFAIR AND BROKEN ABOUT OUR FOOD SYSTEM FOR US TO GET AGITATED ABOUT.

BY MARTINE PARRY, MEDIA AND PR MANAGER AT THE FAIRTRADE FOUNDATION



specially now, when all eyes will be on world leaders when they come together for the G8 Summit in June to focus on the global food

supply.

Meanwhile, countless food scandals hit the headlines this year including shocking levels of food waste, UK dairy farmers struggling to eke a living and undeclared horsemeat finding its way into the food chain.

Equally shocking is the fact that 500 million smallholder farmers who produce 70% of the world's food make up half the world's hungry people.

That's why in our recent Fairtrade Fortnight campaign, the Fairtrade Foundation shone the spotlight on how much we all rely on smallholder farmers for our everyday foods. Yet many are struggling to earn a price that covers sustainable costs of production and are trapped in a cycle of poverty, exacerbated by decades of price volatility, underinvestment in agriculture, and now global inflationary prices for food and farm inputs along with the impacts of climate change.

Around 30 million smallholders produce most of the world's coffee and cocoa (80% of all coffee and 90% of all cocoa), while tens of millions more produce tea, bananas and sugar. And millions of producers are being squeezed by today's so-called 'hourglass economy' which gives access to markets only via a small number of multinationals – traders, manufacturers and retailers – who in turn dominate market choices for millions of consumers. Take some of our most loved everyday treats:

• Coffee. Three companies account for around 42% of global coffee sales. Coffee growers receive 7-10% of the retail price of coffee in supermarkets while 33% goes to the retailer.

• Cocoa and chocolate. Global cocoa

THE FAIRTRADE SYSTEM HAS HELPED CREATE A MORE LEVEL PLAYING FIELD, BUT IT IS FARMERS AND WORKERS THEMSELVES WHO HAVE SHOWN WHAT CAN HAPPEN WHEN THEY ARE GIVEN A CHANCE

supplies are controlled by just nine companies: three grinders and six chocolate and confectionery companies. In 2010, four companies accounted for 56% of the world's \$82.5 billion chocolate sales. Cocoa growers receive just 3.5-6% of the average retail value of a chocolate bar, compared to 18% in the 1980s

• Tea. Seven companies control 85% of tea production through their factories and estates. Smallholder tea growers are likely to receive less than 3% of the retail value of tea, and often less than 1%.

• Bananas. Of the retail price of bananas, only 5-10% goes to the small-scale producers.

• Sugar. Figures from 2009 suggest that small sugar growers in Uganda received around 14% of the UK retail price of sugar and 11% of the US price.

Fairtrade works inside this system, unlocking the opportunities for farmers and workers that larger-scale businesses



can offer, but also outside it – widening trade channels through the development of alternative supply chains. Here in the UK, a tough economic environment means shoppers are watching food prices amid worries about their household finances. However, consumers also expect more from companies than ever before and the pressure on businesses to act responsibly and put sustainability at the heart of what they do has also intensified – including how they treat the farmers and workers who supply them.

Together – producers, businesses and UK consumers – hold incredible power to deliver impact and change trade over the coming years, and the Fairtrade Foundation aims to build on the strength of this special dynamic which has already delivered so much.

From campaigners 20 years ago pushing for local supermarket managers to stock the first Fairtrade products, to the huge London 2012 Games commitment to source 100% Fairtrade tea, coffee, sugar and bananas, putting power into people's hands has built a market for farmers and workers worth £1.5 billion a year in the UK.

The Fairtrade system has helped create a more level playing field, but it is farmers and workers themselves who have shown what can happen when they are given a

TOGETHER – PRODUCERS, BUSINESSES AND UK CONSUMERS – HOLD INCREDIBLE POWER TO DELIVER IMPACT AND CHANGE TRADE OVER THE COMING YEARS

chance.

Today, more than 60% of the 1.24 million farmers and workers involved in Fairtrade are in Africa, a regional woefully underrepresented in international trade. The latest evaluation report from Fairtrade International clearly highlights the impact Fairtrade is having on the ground, in terms of the participation of farmers, workers and their producer organisations, the volume of products sold on Fairtrade terms and additional income from Fairtrade Premiums. For instance, the number of Fairtrade producer organisations grew by a steady 10% on 2010 levels, to 991 at the end of 2011. This includes Fairtrade producer

organizations in three 'new' countries -Guyana, Lebanon, and Uzbekistan. Fairtrade producer organisations received over £50m in 2011- up 19% year-on-year. Analysis of how producer organisations use their Fairtrade Premium, which averaged over £68,000 per certified producer organisation in 2011, shows that Fairtrade producers are continuing to invest significantly in improvements to their organisations and businesses. Take Manduvira, a sugar farming cooperative in Paraguay, which was able to move up the value chain by building a first-of-its-kind producer-owned mill in 2011.

Now, rather than paying transportation and rental costs to another factory over 100km away this mill, partly financed by the Fairtrade Premium, will significantly improve the lives of sugar farmers, workers and their communities. Manduvira is a perfect example of development through Fairtrade. "When we started we didn't have anything and here Fairtrade helped us connect with the market. In Paraguay people said, 'You are poor. You are crazy. You will never be able to sell or export your sugar directly or think about having your own sugar mill'", said Andrew Gonzales Aguilera, general manager of Manduvira. By helping producer organisations take greater control of the

value chain, Fairtrade helps ensure that benefits remain in the community where they belong.

Investments in processing, productivity, quality improvements, and in organisational strengthening this year accounted for more than half of the Fairtrade Premium expenditure as reported by small producer organisations. And the wider communities often benefit too. In the Kenyan flower sector, Fairtrade producer organisations have invested in improvements in local infrastructure and education.

"The benefits of Fairtrade are much. much wider than just price - now I know how to export. If Fairtrade had not come in, we wouldn't have known how to export. We have contacts in Europe who give us information on the markets. Before we didn't know the language of futures, or markets – now that is also our language and we can impart a bit of that to the farmers. Now ever the farmers ask about the price in London!" explained John Kanjagaile, export manager of KCU coffee co-operative in Tanzania. Fairtrade is a unique model for change, operating simultaneously across four spheres of influence - from the farmer and worker organisations who now own 50% of our system, to businesses involved in Fairtrade supply chains, community groups, NGOs and campaigners who build civil society awareness and action for wider policy change, and ordinary people purchasing Fairtrade products. By connecting these, we hope to drive a virtuous circle of collaborative action to make a real difference for the communities involved in Fairtrade and even beyond.

Visit www.fairtrade.org.uk/gofurther to join the Fairtrade Foundation's campaign calling on David Cameron to use his influence to put smallholder farmers into the heart of governments' trade policy and international and national business practice, when the UK hosts the G8 summit in Northern Ireland in June.



The power of smallholders

Fairtrade International defines a smallholder as a producer who is dependent on family labour, as opposed to non family labour.¹⁰ Smallholders predominate in the production of many commodity cash crops. Some 30 million smallholder farmers produce most of the world's coffee and cocoa and tens of millions of others play important roles in the production of tea, bananas and sugar.

Around

17 out of 20 of the world's farms

are still

hectares or less in size Some **30 million** smallholder farmers produce most of the world's coffee and cocoa



of the world's cocoa is grown on **E** million

small farms

These small farmers grow around

70%. of the planet's food



80% of the world's coffee is grown by smallholders

Smallholder producers also play critical roles in livestock production. Small livestock enterprises drive dairy production in eastern Africa and South Asia, for example. India is now the largest dairy producer in the world, and most of the country's milk is produced by smallholder farmers. In Kenya, over 80 per cent of milk comes not from large milk companies but from around 800,000 smallholder dairy farmers.¹²

FARTRADE CANNOT CHANGE THE EXISTING TRADE REGIME

BY DR SUSHIL MOHAN, DIRECTOR OF INTERNATIONAL BUSINESS PROGRAMME AT THE UNIVER-SITY OF DUNDEE AND AUTHOR FOR THE INSTITUTE OF ECONOMIC AFFAIRS

> airtrade is an organised social movement that promotes social standards in areas related to production and trading of (mainly) agricultural commodities. It does so without being involved directly in commodity production or trade; rather it issues the labels and controls the observance of social standards as well as promotes the market for

Fairtrade products. The movement focuses in particular on exports of agricultural commodities from developing countries to developed countries.

The understanding of Fairtrade is best conveyed by the prescriptions required for Fairtrade certified products:

• Traders pay producers an agreed minimum price that cover the costs of sustainable production and living, which gives way to the market price whenever this is above the minimum

• Traders should also provide a social premium, around 5-10%, for development and technical assistance

• Fairtrade producers must follow standards regarding working conditions, wages, child labour and the environment. These include adherence to International Labour Organisation standards and to the UN charter of human rights, protection and conservation of the environment

• Traders, as far as possible, must directly purchase from producers or producer organisations using long-term contracts to lessen the number of intermediaries and to promote long-term planning and stability

• Traders should help provide producers credit, up to 60% of purchase amount in



advance, when requested

• The producers or producer organisations must be certified by the specially set up Fairtrade certification company FLO-CERT. The supply chain must also have been monitored by the FLO-CERT. Fairtrade certification procedures vary between products and organisations. For some commodities like coffee and cocoa, certification is available only to small-scale producer organisations (co-operatives of small producers). However, for other commodities such as bananas, tea and fruit, certification is available to large agricultural businesses

WHAT IS FAIR ABOUT FAIRTRADE?

Fairtrade provides an additional marketing channel for commodity producers in developing countries

Information economics classifies products according to quality attributes, which include attributes that focus on the production and trading process. Examples of such products are 'kosher or halal meat', 'sustainable palm oil', 'bird-friendly coffee', and products certified by organisations like Fairtrade. Fairtrade prices are a direct reflection of market supply and demand; they reflect social preferences of consumers. Fairtrade is very much a niche part of the system of free trade and cannot be blamed for causing market distortion and over-production to the detriment of non-Fairtrade producers and ultimately all producers. Indeed, Fairtrade provides an additional trade channel that, among other things, offers opportunities to particular consumers to obtain supplementary utility and to certain producers to access an additional marketing channel that offers possibilities to capture a price premium.

Just as an organic speciality market supplier can earn more compared with a 'mainstream' supplier, the same holds for a Fairtrade supplier. However, they can benefit only to the extent of the size of the Fairtrade speciality market. Fairtrade deserves credit for opening up an alternative trade channel within the free market that offers an additional opportunity for producers; studies show, and a priori reasoning tells us, that participation in any form of alternative trade network serves the purpose of diversification, which reduces exposure and vulnerability to low and variable prices.

A guaranteed minimum 'fair' price and a social premium

Fairtrade benefits producers and workers in developing countries by providing them with guaranteed minimum prices that at times may be higher than conventional world market prices. They also provide a social premium to finance common production facilities and wider community projects such as health clinics, schools, roads, sanitation and other social services.

According to FLO estimates, in 2009 around \notin 52m (£44m) was provided as social premium to Fairtrade producers and their communities above and beyond the Fairtrade price. For larger enterprises the social premium is intended to enhance worker welfare through investments in training, equipment, ownership shares and broader community welfare through the provision of various social services.

Organisational capacity building

It is widely acknowledged that Fairtrade certification and access to pre-finance empowers producers and workers by building their capacity to benefit from speciality market. It provides a stimulus for producers and workers to reorganise their production processes in a socially and environmentally more acceptable manner.

Further, Fairtrade producers of coffee and cocoa are required to belong to producer co-operatives or unions. The cooperatives allow producers to take advantage of economies of scale to bargain more effectively with large buyers of products.

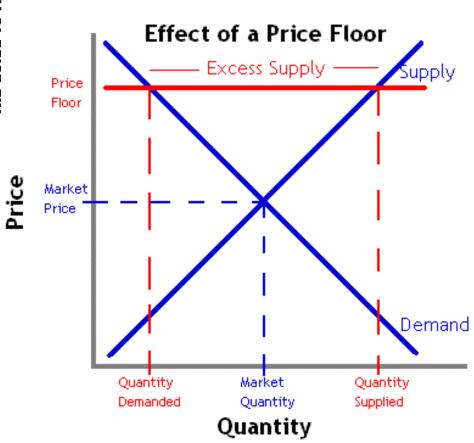
In addition, good cooperatives, though examples of such are few, help by creating business plans, negotiating credit and providing credit to members, providing training in organic farming techniques and organising organic certification, improving quality control and building relations with foreign importers.

When it comes to workers in large enterprises Fairtrade does help in empowering them by requiring the workers to be organised in democratically formed unions. Field studies assessing the local impact of Fairtrade certification in producing countries, endorse that it has in general been beneficial for producers in the development of their organisational skills.

THE GAP BETWEEN FAIRTRADE'S PROMOTIONAL CLAIMS AND REALITY

A more equitable trading partnership

The Fairtrade movement critiques conventional production, trade and consumption relations and seeks to create new and more egalitarian commodity networks linking consumers in the global North with marginalised producers in the global South to achieve greater equity in international trade. The claim of "direct linkage" had credibility in the early stages of evolution of fair trading when personalised relationships between the alternative trading shops and the producers and the committed consumers lay at the core of fair trading practices. Fairtrade has shifted from buying goods from producers to setting standards and certification and sales through conventional marketing channels implying perfect substitutability of suppliers. Fairtrade is equally buyer-driven: upstream actors in the supply chain exert economic and quality control taking account of the consumers' preferences. Fairtrade growth, like conventional trade, is being fuelled by the increasing involvement of mainstream corporate and retail circuits. Therefore, the market competitiveness conditions for Fairtrade products follow conventional trade practices and it is both simplistic and populist to assert that Fairtrade



corrects inequitable trade.

As far as Fairtrade's goal of greater equity in international trade is concerned, Fairtrade is not specific about what constitutes greater equity, nor is the idea incorporated into its standards in a concrete measurable manner. Moreover, Fairtrade is not for the poorest: the costs and other difficulties in becoming Fairtrade certified constrains its ability to target the poorest.

Just like any other niche/speciality market operations, Fairtrade producers benefit from the alternative trade channel, relationship with buyers, captive market and empowerment.

Fairtrade guarantees a stable income?

The claims that the Fairtrade organisations make relating to their ability to protect producers from price instability are exaggerated. Although there is a price guarantee through Fairtrade, there is no enforceable guarantee of the quantities that importers/traders will buy. Fairtrade cannot trumpet that it is offering a stable income for a producer.

Absolutism and knocking competition

At times, Fairtrade rhetoric ends up as smear campaigns against high-end marketers and retailers who resist the Fairtrade model. In 2000, activist groups associated with Fairtrade launched an attack on Starbucks for allegedly mistreating farmers, whereas Starbucks, by promoting speciality coffees, improved the lot of coffee growers in the 25 countries from which it purchases coffee. In the UK, Fairtrade has persuaded parishes, schools, universities and towns to adopt Fairtrade label as the only acceptable standard. It also seems to have persuaded the Dutch government that Fairtrade label is the only ethical label, evident from the Dutch government procurement policy announced in 2008 which contains certain elements (like minimum price, liveable income/wage and prefinancing up to 60%) that give a virtual monopoly to Fairtrade products. This policy is being copied by the municipal governments in their tendering procedure that could make a market exceeding €100m (£84m) per

year a Fairtrade monopoly. Fairtrade absolutism is rolling on and it would be legitimate to express concern about the market power of Fairtrade organisations. As a part of capitalist economy, there is nothing unethical about running down the competition; but it is difficult to describe Fairtrade's policy in this regard as fair on the grounds that it lies on a higher moral plane as compared to other initiatives.

How much does the producer get and what does the consumer know?

An important component of the Fairtrade movement is its campaignbased promotion. The campaigning, which at times can be aggressive by proponents of Fairtrade, tends to convey the impression to Fairtrade consumers that almost all the extra cost (premium) they are paying for Fairtrade products is passed on to the producer or for the welfare of their wider community.

It is not easy to calculate the premium paid by the consumers as comparable data of Fairtrade and non-Fairtrade products similar in all respects is rarely available. However, nobody argues that consumers do not pay any premium on Fairtrade products.

It is also not possible to calculate what proportion of the premium reaches the producer. It would be unreasonable to expect a high proportion of the premium to reach the producer: the systems of checking and conducting inspections all through the supply chain are expensive; the high expenditure on promotional activities is necessary as Fairtrade's success depends upon reaching consumers and convincing them to pay a premium for its products.

Conclusion

Fairtrade needs to be viewed as a niche market movement with a social dimension that offers benefits to some producers and workers in the developing world. However, Fairtrade's claim of changing unequal trade relationships borders on rhetoric as it has not and cannot change the trade regime that exists today.



CONCLUSION





fter reading two different takes on the Fairtrade movement, have you come up with an answer to the question, "What's so fair about fair trade?"

While the Fairtrade mark is arguably the most widely-recognised certification scheme (there are plenty of other brilliant ones), buying local products has many benefits. It's all about balance.

Some products cannot be sourced locally, so in those cases, buying Fairtrade is the only option for an ethical consumer. The overarching argument, though, revolves around the need for fairer trade.

Farmers all over the globe deserve to be paid a fair wage; companies shouldn't exploit their supply chains; children should not be made to work for a pittance in developing countries.

The Fairtrade mark is the most effective programme in ensuring these three areas are tackled. If another more effective programme comes about, so be it.

But what we can't do is buy products, knowing that the above is happening.

Our consumer habits form part of a triad of ways that we have a voice in society, along with how we vote and how we invest.

On all three counts, the responsible, ethical and sustainable option is the undoubted winner.

Let us know what you think on any of the following channels. Twitter: @bluegreentweet Facebook: www.facebook.com/ blueandgreentomorrow Email: editor@ blueandgreentomorrow.com

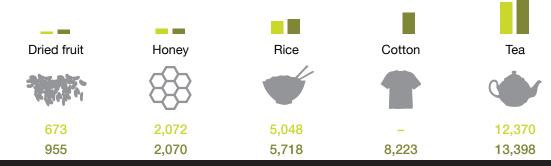
Estimated sales of Fairtrade products per capita in 2011

Source: Fairtrade International bit.ly/fairtrade2011

Per Capita (£)

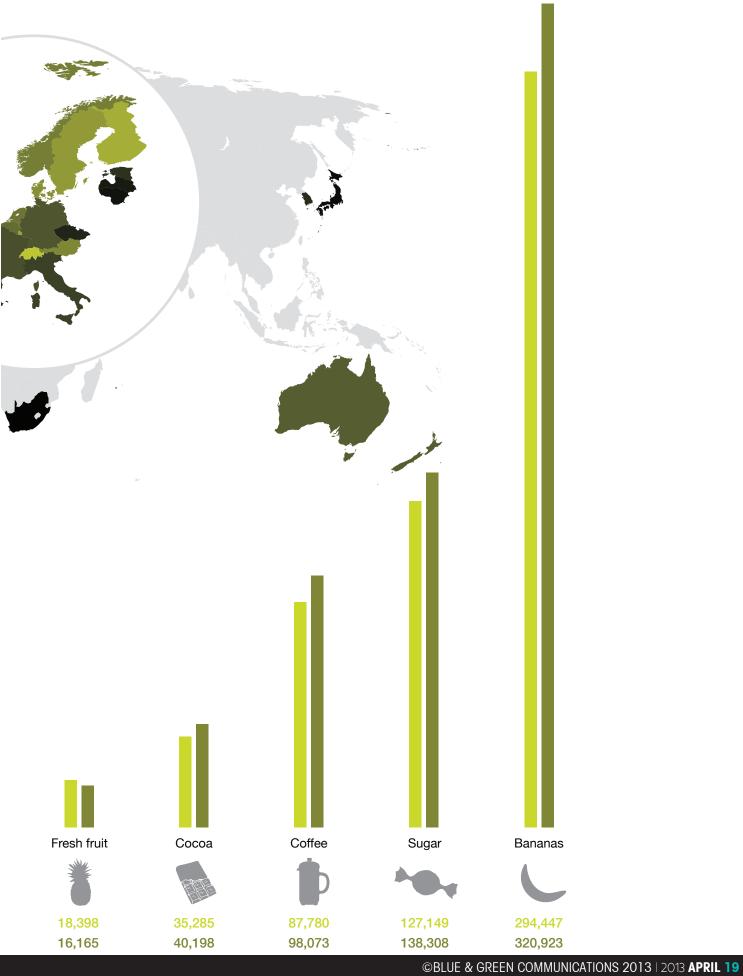
Ireland Switzerland UK Finland Luxembourg Sweden Denmark Austria Norway Netherlands Belgium Canada Australia & NZ Germany France USA Italy Spain Estonia South Korea Czech Republic Latvia Lithuania Japan South Africa	30.09 28.46 20.33 16.20 12.32 12.08 11.42 10.10 9.20 7.50 5.95 4.92 4.73 4.17 4.10 2.81 0.80 0.37 0.32 0.29 0.23 0.19 0.17 0.13 0.12
South Africa Rest of the World	0.12

Estimated sales by volume (metric tonnes) in 2010/2011



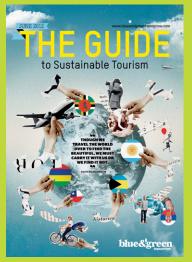
18 APRIL 2013 | ©BLUE & GREEN COMMUNICATIONS 2013

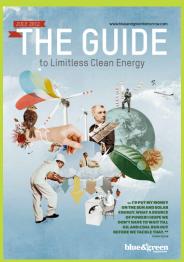


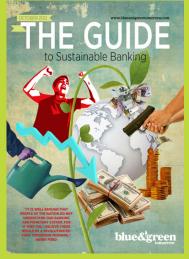


reports











Blue & Green Tomorrow produced seven reports in 2012. Click on the respective covers to read them all.

"I PITY THE MAN WHO WANTS A COAT SO CHEAP THAT THE MAN OR WOMAN WHO PRODUCES THE CLOTH WILL STARVE IN THE PROCESS" – BENJAMIN HARRISON, 23RD US PRESIDENT

"I AM ONLY ONE; BUT STILL I AM ONE. I CANNOT DO EVERYTHING; BUT STILL I CAN DO SOMETHING; AND BECAUSE I CANNOT DO EVERYTHING, I WILL NOT REFUSE TO DO THE SOMETHING THAT I CAN DO" – Edward Everett Hale, author

MOST POWERFUL COUNTRIES IN THE FACE OF SUCH EGREGIOUS

UNFAIRNESS ... TO MAKE THE SLIGHTEST PROGRESS ON THE ISSUE OF FAIR TRADE IS HARD TO EXPLAIN" – COLIN FIRTH, ACTOR

"

"BEFORE YOU FINISH EATING YOUR BREAKFAST THIS MORNING YOU'VE DEPENDED ON HALF THE WORLD. THIS IS THE WAY OUR UNIVERSE IS STRUCTURED? WE AREN'T GOING TO HAVE PEACE ON EARTH UNTIL WE RECOGNISE THIS BASIC FACT" - MARTIN LUTHER KING JR, LEADER OF THE AFRICAN-AMERICAN CIVIL RIGHTS MOVEMENT



COUNTIES WILL BE BLED TOTALLY DRY AND WILL BECOME UNABLE TO PRODUCE



"IF YOU THINK YOU'RE TOO SMALL TO HAVE AN IMPACT, TRY GOING TO BED WITH A MOSQUITO IN THE ROOM" – Anita Roddick, ethical and

environmental campaigner

GOODS PRODUCED UNDER CONDITIONS WHICH DO NOT MEET A RUDIMENTARY STANDARD TO DECENCY SHOULD BE REGARDED AS CONTRABAND AND NOT ALLOWED TO POLLUTE THE CHANNELS OF

INTERNATIONAL COMMERCE" – Franklin D Roosevelt, 32nd US president

Write for us....

Whether anonymously, under a pseudonym, or with your name published loud and clear.

Journalism is changing rapidly through a digital and social media revolution. It is no longer the preserve of press barons and elite groups; journalism is now democratic and everyone has a voice.

And though that means there's a lot of noise and rubbish out there, there's a lot of great stuff, too.

The role of media has changed. We still write stories every day about the amazing people and organisations that make a positive difference to the world in which we live, but we also promote and publish the most relevant blogs, tweets and articles from our readers.

We want to report on the diverse voices of our audience and beyond—regular people writing as travellers, investors and consumers.

So, if you blog, tweet or write about sustainability we want to hear from you. You don't need to be an experienced or aspiring writer or worry about article length, spelling or grammar—we'll tidy that up for you.

We can't publish everything, but if it's likely to resonate with our readers or challenge them in some way, you'll fly to the top of our list.

Join us today by emailing editor@blueandgreentomorrow.com with your thoughts and contributions.





FARMERS' MARKETS: LOCAL FOOD FOR LOCAL PEOPLE

BY EMMA WEBSDALE

A MILLION MILES AWAY FROM THE BIG SUPERMARKETS AND HIGH STREET FOOD CHAINS IS A COLLECTIVE OF FARMERS' MARKETS GETTING INCREASINGLY POPULAR IN THE UK. BY SELLING HOME-GROWN GOODS, THEY DELIVER BENEFITS TO THE LOCAL AND NATIONAL ECONOMIES, AS WELL AS TO CONSUMERS, THE ENVIRONMENT AND THE FARMERS THEMSELVES.



WHAT IS A FARMERS' MARKET?

A farmers' market is a physical retail market (with stalls, booths and tables) where local farmers sell goods that they have grown, raised and produced by themselves directly to the public. They usually sell vegetables, fruits and meats, alongside a selection of local produce that is often characteristic of their culture and area, including plants, jams, chutneys, wines, cakes and juices.

According to the Friends of the Earth report, 'The economic benefits of farmers' markets', three days of farmers' markets in Winchester and Hampshire generated total sales for farmers between £70,000 and £85,000 in 1999. Current turnover from farmers' markets in the UK stands at £65m a year.

If UK authorities help boost these kind of markets, competitive local food economies will continue to bubble throughout the country.

A HISTORY OF FARMERS' MARKETS

Farmers' markets didn't exist in the UK until 1997 when the first was opened in Bath. The UK is now home to approximately 240.

And while their place in the UK only came about relatively recently, their global history is much grander. It's said that the idea for farmers' markets came about when Turkish and Middle Eastern civilisations first farmed the land 10,000 years ago.

Initially, farmers harvested crops to provide food for themselves and their families. When farming practices became widespread, and following the development of currency, purchasing produce at the end of each harvest became possible. This gave birth to the first farmers' markets.

Over the years, farmers' markets became a weekly traditional method of selling excess agricultural products to towns and villages. Held at the end of each harvest, a seasonal festival also honoured this tradition.

However, because of urbanisation and intensive farming, farmers' markets saw a decline in sales. Due to improved hydroponics and chemical preservatives, pre-packaged foods became available across all seasons from supermarkets. This saw farmers' markets transition from traditional into undesirable, and resulted in many markets struggling and shutting down.

But recent governmental health and education initiatives, alongside popular TV documentaries, have meant that consumers have become more informed about the health and environmental damage caused from intensive farming practices. As such, organic products from farmers' markets have become desirable once again.

Today, farmers still struggle financially
 from the competitive global prices of supermarkets, which often results in farmers receiving payments below living costs. A survey by the British Independent Fruit Growers Association

found that 85% of apple and pear growers experienced unfair dealings from multiple retailers. But by establishing links with local and regional economies and consumers, farmers' markets are excellent steps forward in reclaiming fair and local economic growth and an independent environment for farmers to thrive in.

TABLE 1: The Advantages and Disadvantages of Farmers' Markets. Although farmers markets are better for the environment, your health and local businesses, there are also a few disadvantages worth considering before transitioning to local suppliers.

ADVANTAGES	DISADVANTAGES
Different source of revenue for farmers – critical in today's climate	Tends to be less convenient – it can take extra trips to different farmers' markets to get an array of products
Good for the local economy	Prices tend to be more expensive than those in large supermarkets
Helps to start up new local busi- nesses and expand existing ones	Less variety of produce due to seasonal limitations
Consumers get fresh healthy pro- duce at competitive prices	Little regulation – farmers can claim that their products are organic but there is no way of ensuring that this is true
Better for the environment - reduc- tion in transport reduces air emis- sions	Farmers can only sell when the market is open, rather than all day, every day in supermarkets and shops
Reduces packaging	Farmers have to transport produce themselves
Allow farmers to gain control over their finances	Could be disadvantageous nation- ally or globally
Farmers develop skills in marketing their stalls	
Maintains local employment	
Allow niche products to enter the market e.g. organic products	
Can strengthen local communities e.g. pumpkin picking in October	
Make local areas more attractive to tourists	

THE UK'S BEST FARMERS' MARKETS

With the number of farmers' markets increasing across UK towns and cities, Blue & Green Tomorrow has profiled some of the most popular and thriving markets that each region in the UK has to offer.

LONDON

Found south of the river, Borough Market offers a great atmosphere of culinary history. With live demonstration kitchens and tasters on almost every stall, visitors can try an array of foods ranging from shellfish to chorizo burgers.

Website : www.boroughmarket.org.uk Postcode: SE1 1TL

SCOTLAND

Edinburgh Farmers' Market is the largest in Scotland, playing host to dozens of stalls. Located on Castle Terrance, its view of the stunning Edinburgh Castle provides punters with a traditional feel while they're browsing for meat and Scottish oatcakes.

With over 50 specialist producers currently attending the market, a large diversity of goods including knitwear, plants, organic beer and chocolate are available.

Website: www. edinburghfarmersmarket.co.uk Postcode: EH2 4JY

WALES

Held every Friday throughout the year, Haverfordwest Farmers' Market in Pembrokeshire hosts 50 stalls. Awardwinning home-reared lamb, beef and cheese, and pancakes covered in fresh fruit, are just a fraction of the options available.

Website: www.pembrokeshire. gov.uk/content.asp?id=6358 Postcode: SA61 1TP

.....

NORTHERN IRELAND

St George's Market in Belfast is renowned for its Northern Irish equivalent of the English breakfast known as the Ulster Fry. Visitors get to browse through the selection of meats including wild boar and pheasant whilst accompanied by live local musicians. St George's Market also offers a large selection of specialist arts and crafts, clothing, jewellery, candles and paintings.





Website: www.belfastcity.gov.uk/ stgeorgesmarket Postcode: BT1 3NQ

NORTH EAST

Hexham Farmers' Market is held fortnightly in the historic market town of Hexham in Northumberland. With up to 30 stalls selling jams, pickles, cordials, cakes, pies, soups, breads, meats and vegetables, the farmers' market takes great pride in providing products from a 50 mile.

As a FARMA certified market, Hexham ensures that all produce sold is grown, reared, pickled, baked, caught and processed by the farmers themselves.

Website: www. hexhamfarmersmarket.co.uk Postcode: NE48 3LR

NORTH WEST

On the last Sunday of each month, Ashton's famous market ground hosts a farmers' and producers' Market. Voted Best Farmers' Market in the North West by readers of the Observer Food Magazine, it is also the biggest in the region, offering over 70 stalls. Customers can browse through stands selling smoked fish, ostrich, fudge and venison and experience a freshly carved hogroast, no matter what the weather.

Website: www.tameside.gov.uk/ ashton/market Postcode: OL6 7JU

SOUTH EAST

Recognised as FARMA's Rural Farmers'

Market of the Year, Ripley's farmers' market is a charity run entirely by volunteers, with all of the proceeds from its 40 stalls going directly to local charities and organisations. With many of its stalls themed throughout the year, alongside cookery demonstrations and farm shows, the market becomes flooded with visitors every second Saturday of the month. **Website: www.**

ripleyfarmersmarket.co.uk Postcode: GU23 6AN.

SOUTH WEST

Voted the Best Farmers' Market in the South West and finalist at Britain's Favourite Farmers' Markets, Tavistock Farmers' Market is held in Bedford Square.

Honey, smoked fish, rare breeds, homereared ducks and chickens, flowers and organic produce are available on the second and fifth Saturday of each month. Even readymeals and takeaways are handy options at the market.

Website: www.

tavistockfarmersmarket.com Address: Bedford Square, Tavistock

EAST MIDLANDS

Bakewell Farmers' Market, held at Bakewell's Agricultural Business Centre, hosts food produced by the Peak District Project including its famous Bakewell pudding and Ashbourne gingerbread. Held on the last Saturday of every month, the market offers a vast range of products from distinctive produce including lumpytums (oat balls in milk), posset and Buxton pudding. Most producers in the market also hold a Peak District Environmental Quality Mark that supports the Nationals Park's natural assets.

Website: www.derbyshiredales. gov.uk/leisure-a-culture/markets/ bakewell-farmers-market Postcode: DE4 3NN

••••••

WEST MIDLANDS

Moseley Farmers' Market in Birmingham, is another big, multiple award winner with a great reputation of benefitting its local community. All of its leftover stock is reinvested back into the community.

Held every fourth Saturday of the month, Moseley Market has over 50 stalls offering locally grown and made products including breads, cakes, preserves, fruits and vegetables.

Website: www.

moseleyfarmersmarket.org.uk Postcode: B13 8HW

YORKSHIRE & HUMBERSIDE

Otley's Farmers' Market is set in a historic market town of Otley, amidst the beautiful countryside of the Yorkshire Dales. Famous for providing the setting for Heartbeat and Emmerdale, the market offers a range of award-winning butchers, bakers, greengrocers, and many homemade gifts on the last Sunday of every month.

Website: www.

yorkshirefarmersmarkets.co.uk/ our-markets/otley-farmers-market Postcode: LS21 3AP

EASTERN ENGLAND

Creake Abbey, Fakenham, hosts it award-winning 50 stall market under two newly roofed old barns in Norfolk. Open on the first Saturday of every month (excluding January), Creaker Abbey Farmers' Market offers diverse products ranging from rare breed pork, artisan breads, macaroons and Aberdeen Angus beef. Visitors also enjoy the market's scenic pond and cookery demonstrations.

Website: www.creakeabbey. co.uk/farmers-market Postcode: NR21 9LF

THE BANANA DILENARAH LOCAL DILENARAH LOCAL DILENARAH LOCAL

ASDA RECENTLY ANNOUNCED ITS DECISION TO SELL EUROPEAN BANANAS INSTEAD OF AMERICAN ONES. THIS RAISES QUESTIONS ABOUT THE SOURCE OF A PRODUCT AND OF THE WORKING CONDITIONS OF SUPPLIERS. SO IS LOCAL BETTER THAN FAIRTRADE?

> he Fairtrade mark has revolutionised the food industry, making consumers more aware of what goes into getting a product on our shelves.

Fair pricing sometimes leads to higher prices, because money is distributed better among producers, instead of big multinational companies, but people are generally happy to pay more for a good cause, as shown by the increase in Fairtrade sales in 2012.

On the other hand, these goods often come from continents other than Europe, leading to remarkable costs of transportation and consequences for the environment. This is among the reasons why Asda decided to switch to fruit sourced from the Canary Islands.

But is theirs a wise choice or a penalisation for developing countries' farmers?

In an ideal world, there would be no need for these practices. But in a consumer-driven society, Fairtrade is one of the most efficient tools to ensure the developing world's workers are treated fairly and paid sufficiently. If not, it's at least a step in the right direction.

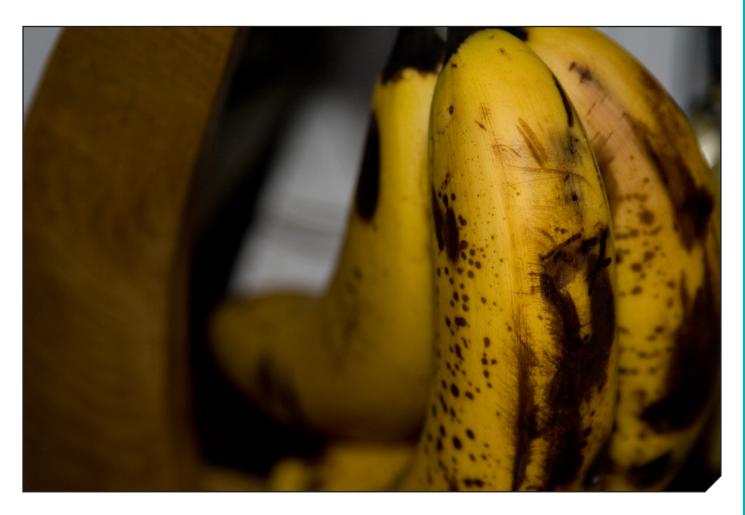
Yet there's been criticism over the efficiency of Fairtrade, with some research had shown that not much money reaches the producer. It's argued that the Fairtrade Foundation does not monitor how much of the extra money paid to the exporting co-operatives – the reason why the goods are usually more expensive – reaches the farmer.

Also, it's hard to determine whether the practice has had an overall positive impact or not, with corruption cases evident just as in almost any other activity.

Recently in America, an organic, fair trade chocolate producer was put under scrutiny when it was revealed that the company was putting its workers in Seattle at risk, undermining their safety at the workplace and firing them if they tried to speak out. It is easy to see then, that not everything that is defined fair trade is actually entirely fair at every stage of production.

How much is a fair payment? Different lifestyles mean different wages.





Fairtrade-certified products from the Americas are surely cheaper to import than, let's say, tropical fruit from Australia, where farmers are likely to want more money for their work compared to a Colombian producer. We might prefer to buy a Fairtrade Peruvian avocado instead of a Spanish one, in order to do some good for the poorer farmers.

However, we should be careful not to feel like we are 'saving' developing countries with our shopping, when indeed some of the problems these places are experiencing are related to wild policies by western economies, such as deforestation to clear land for agriculture.

One of the primary causes of deforestation is indeed subsistence farming and it is happening in the poorest countries, according to the United Nations Framework Convention on Climate Change (UNFCCC), where wealthier farmers can buy their own land, but the poorer ones have no choice but to clear the forests. This is why some products often look at how to satisfy both sustainability and ethical standards. An example is the Rainforest Alliance, which "ensures that hundreds of millions of acres of forests, farms, ranchlands and hotel properties meet rigorous sustainability standards and that the rights and wellbeing of people employed by these enterprises are safeguarded." As we have often said, Fairtrade goods in many cases are the only means we have – as consumers – to push for fairer practices and working conditions. It might not be a long-term solution, but it's perhaps the best short-term one. On the other hand, many closer countries may offer the same products, at a similar price and at a lesser environmental impact. Locally-sourced products mean less transportation, lower costs, lower carbon emissions and increased transparency. By buying a local – or more local – product, we are making a conscious and responsible choice. Choosing a European product instead of a Caribbean one surely makes sense for us over here in the UK, but it doesn't for an American. As it is responsible for us to source Fairtrade-certified products from Africa and other goods from European nations, it is responsible that America does it by choosing Central and Southern American coffee and sugar, or that Australia goes for Asian teas and rice. It clearly depends on where one person lives.

Buying local instead of Fairtrade is not contradictory: in both cases we are acting responsibly. One choice does not exclude the other, and Asda will probably keep on buying Fairtrade coffee and tea.

And opting for local doesn't mean we kill off the Fairtrade market – there are plenty of goods that are not native to Europe, such as tea, coffee and cocoa, that we still need to import – and it doesn't mean we have to stop supporting this brilliant movement. But it does mean that we are always on the lookout for better, more ethical, responsible and sustainable products.



Stay in touch with us on your favourite social network.









Join us at www.blueandgreentomorrow.com

28 APRIL 2013 | ©BLUE & GREEN COMMUNICATIONS 2013



WHAT DO I DO NEXT?

Having read through the Guide to Fair Trade, which we hope revolutionised your consumer habits, you might be wondering how else you can make a difference in your life.

We encourage you to read our other in-depth reports, from both this year and last, on topics as varied as investment, tourism, energy and the media. But above all, we encourage you to act upon what you've read.







FIND A SPECIALIST ETHICAL FINANCIAL ADVISER NEAR YOU

Sustainable investment is what we write about day in, day out. Contrary to the early-90s Des'ree hit 'Crazy Maze', which begins, "Money don't make my world go round", money is what governs almost every decision we as consumers and businesses make.

It's important, therefore, that we use it as a force for good. All the financial advisers listed are specialists in ethical investment and will help you choose the best possible financial solutions that match your values.

SWITCH YOUR ENERGY PROVIDER TO GOOD ENERGY

Even without the climate change imperative, there is a desperate need to reduce mankind's emissions. The problem is pollution and waste.

Switching to cleaner sources of energy is imperative, and Good Energy, as the UK's only 100% renewable electricity provider, is the best place to go.

Switch quoting 'Blue & Green Tomorrow' and Good Energy will give you $\pounds\!25$ off your first bill!

BOOK A SUSTAINABLE HOLIDAY WITH COTTAGES4YOU

While we wax lyrical about the wonders of doing good with your money, we're also of the mindset that consumers also want to have fun, kick back and relax. That's why we encourage sustainable tourism and responsible travel. Booking a holiday – UK or abroad – with cottages4you is the definition of luxury (and we'd be delighted to join you if invited!)

ETHICAL FINANCIAL ADVISER DIRECTORY

BLUE & GREEN TOMORROW WORKS WITH EXPERIENCED INDEPENDENT FINANCIAL ADVISERS WHO SPECIALISE IN ETHICAL INVESTMENT AND UNDERSTAND HOW MONEY CAN BE USED TO CREATE A SECURE FUTURE FOR YOU, FOR YOUR FAMILIES AND FOR OUR PLANET. GIVE ONE OF THEM A CALL AND TALK ABOUT YOUR PLANS – YOU MAY EVEN FIND YOU SLEEP EASIER AT NIGHT IF, LIKE US, YOU WANT A BETTER FUTURE FOR ALL. YOUR HARD-EARNED MONEY CAN DO SOME OF THE HARD WORK OF MAKING THAT HAPPEN WHILE YOU SLEEP.

ethicalfutures

Firm: Ethical Futures Phone: 0845 612 5505 Website: ethicalfutures.co.uk Email: invest@ethicalfutures.co.uk

Gaeia

Firm:The GAEIA PartnershipPhone:0161 233 4550Website:gaeia.co.ukEmail:office@gaeia.co.uk

🕉 BARCHESTER GREEN INVESTMENT

Firm: Barchester Green Phone: 0800 328 6818 Website: barchestergreen.co.uk Email: info@barchestergeen.co.uk

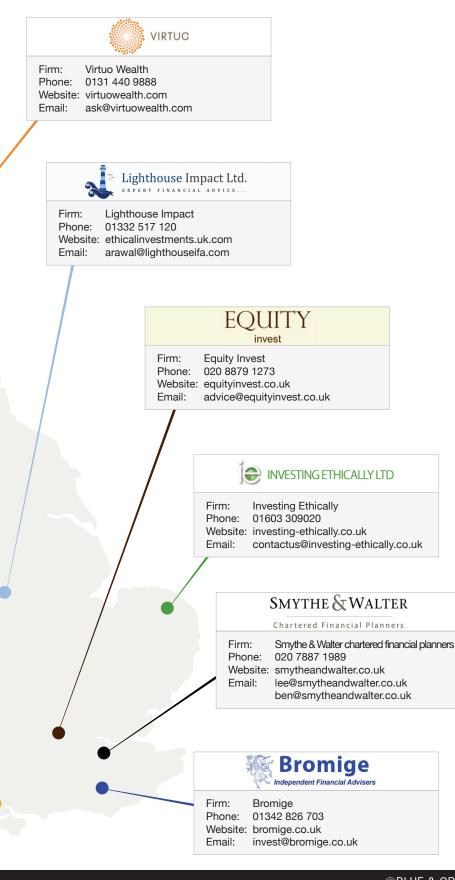
stewart investment planning

Firm:Stewart Investment PlanningPhone:01275 371900Website:stewartinvestmentplanning.co.ukEmail:sip@stewartinvestmentplanning.co.uk



Firm:The Ethical PartnershipPhone:08456 123 411Website:www.the-ethical-partnership.co.ukEmail:celia@the-ethical-partnership.co.uk





©BLUE & GREEN COMMUNICATIONS 2013 | 2013 APRIL 31



Do you know where your electricity comes from?

Together we do this 08454561640 www.goodenergy.co.uk

With Good Energy you do.

Ours comes from the sun and the sea, the wind and the water.

Produced by a growing community of independent generators across Britain.

Local, natural, everlasting. This is Good Energy.

And with our domestic electricity prices frozen since April 2009, we usually cost less than the Big Six's standard tariffs.

Switch quoting Blue & Green Tomorrow and we'll give you £25 off your first bill

Image: 5kW solar PV array South Penquite Farm, Bodmin Moor, Cornwall



Find out more about switching to Good Energy at goodenergy.co.uk/why-join-us

Put our Customer Care team through its paces with your questions on **0845 456 1640**

Or for more information, simply print this page, fill in the form below and send it back to our freepost address:

Freepost RRAG-GRTB-ULXZ GOOD ENERGY LTD, CHIPPENHAM, SN15 1EE

Don't forget... switch quoting Blue & Green Tomorrow and you'll get £25 off your first bill.

I'd like to find out more about:	
 Good Energy certified electricity supply Good Energy Gas+ supply 	 Generating my own electricity Please sign me up to your e-newsletters
Title First name	Surname Email
Address	Postcode



Imagine the perfect destination

Cottages4you offer a great selection of holiday properties throughout the UK, Ireland, France and Italy.

A self-catering cottage holiday is a great way to escape the everyday and enjoy the freedom of doing what you want, when you want. From farmhouses and gites, thatched cottages and castles, the range of beautiful properties on offer means you are sure to find the perfect holiday retreat to suit your needs and budget. Choose from properties with great facilities - an open fire, a hot tub, an enclosed garden, a swimming pool, a great pub close by, a secluded location or walking from the door. Plus thousands of the properties on offer do accept pets!

cottages4you

Stay close to home and discover the countryside on your doorstep, or explore further afield with our great choice of destinations. Choose to take a short break of 2, 3 or 4 nights or getaway for longer and stay a week or more. All cottages4you properties are maintained to the highest standard, providing everything you require to ensure your holiday runs smoothly.

Visit **www.cottages-4-you.co.uk/blueandgreen** to start searching for your perfect break now. You can check availability, view more images, watch virtual tours and book securely on line. Alternatively call **0845 268 9416** to speak to one of the sales advisors.



UK GRL - Cornwall is one of the UK's most popular destinations with lots to offer. Visit the Eden project, the Lost Gardens of Heligan or watch a performance at the Minack theatre, and why not try a traditional Cornish pasty.



France – F6337 – Whether you prefer to stay in a popular town or in a remote rural location you will find a great selection of villas and gites. Visit this beautiful region of France where you will find many reasons why you will want to come back.



Italy – TA049 – Centrally located Tuscany is set within a gentle hilly region known for its vineyards and olive groves. Therefore stay in a rustic farmhouse or a cosmopolitan town house and enjoy the Mediterranean fayre and of course the wine.



Every week thousands of people like you read our e-newsletter to catch up with the stories they may have missed, the trends they need to understand and the knowledge that allows them to create a more sustainable investment portfolio and lifestyle.

Sign up today







- · Learn about how and where your money is invested
- Search for green and ethical financial products
- Find out how you can help make finance more sustainable

Five easy tips on how to give your finances an ethical makeover

Switch your current account to an ethical bank that only finances business and organisations which benefit both people and planet

Invest in a nicer ISA which supports dynamic green technologies whilst generating a healthy return

Swap your credit card for one that raises money for good causes every time you spend

Go for a greener mortgage or insurance policy and offset some of the carbon emissions produced by your home

Visit www.YourEthicalMoney.org to find out how you can make a positive difference with your money













Credit Cards



Banking

s Pensions

s Insurance

Mortgages

Student Finance