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MARKET RESEARCH AND SECTOR DEVELOPMENT REPORT

Building the MRU Community Import, Export and Trade Infrastructure

From Informal Trade to Shared Prosperity Across the UK–Mano River Union Diaspora Trade Corridor

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A note on neutrality. This report is sector-wide and neutral. It does not promote or assess any individual company. It is open to existing operators, informal traders seeking support, new entrants, investors, community businesses, logistics providers, professional service firms, consumers, public institutions, universities and other partners with a legitimate interest in the development of the sector.

A note on evidence. Where formal-sector data is incomplete, the report uses qualitative and indicative community evidence. Every figure is classified as *verified*, *indicative* or *potential*. Nothing in this report constitutes regulated legal, financial, customs, immigration, tax or investment advice.

Contents

Foreword

CAD-HR's work with migrant and diaspora communities has increasingly demonstrated that the most persistent inequalities facing communities cannot be understood only as problems of individual hardship. They are also problems of institutional absence. People may work, trade, save, care for relatives, send money across borders, start businesses, maintain cultural and family networks, and contribute significantly to the places in which they live. Yet they may do so without access to the institutions through which effort can become secure income, enterprise can become sustainable, savings can become assets, and community contribution can become long-term shared prosperity.

The Mano River Union community in the United Kingdom offers a powerful example of this reality. Descendants of Sierra Leone, Guinea, Liberia and Côte d'Ivoire have created a community with deep roots in Southwark and South London, links across London and the wider United Kingdom, and enduring social, economic and cultural connections with the Mano River Union sub-region. Across this community, goods are bought, sold, shipped, received, distributed and consumed. Entrepreneurs trade in food, clothing, consumer products, household goods and a range of services. Families maintain cross-border relationships. Professionals contribute knowledge, networks and expertise. Community organisations sustain trust, identity and mutual support.

Much of this economic activity has developed without the benefit of formal, coordinated infrastructure. The services needed to support a modern and reliable trade economy — market intelligence, trusted logistics, storage, warehousing, trade advice, customs support, insurance, consumer protections, accessible finance, investment readiness, digital systems and collective representation — are often unavailable, difficult to access or disconnected from the realities of the people who need them. As a consequence, businesses and traders can carry significant personal risk. Consumers can experience variable service quality. Community spending and commercial value can leave the community through avoidable transaction costs, fragmented supply chains and dependence on external intermediaries.

This report begins from a different premise. It recognises the MRU community not only as a community that experiences barriers, but as a community that already generates value and possesses the foundations for stronger economic organisation. Those foundations include entrepreneurship, consumer demand, social trust, professional skills, community institutions, savings, transnational connection and an expressed willingness to build collective structures. The task now is to create the institutional and practical architecture that enables these resources to work together.

Building the MRU Community Import, Export and Trade Infrastructure is therefore not simply a commercial proposal. It is a community wealth-building, law-and-development and institution-building agenda. It asks how a dispersed and often informal trade economy can be organised into a recognised sector that supports enterprise, protects consumers, creates jobs, attracts appropriate investment, develops community assets and retains more value within the community itself.

CAD-HR’s Migrant Communities Wealth Building Strategy 2027–2030 provides the wider framework for this work. The strategy is based on the understanding that migrant communities should not be treated solely as recipients of services or as subjects of policy. They should also be enabled to build, own, govern and expand institutions that generate security and opportunity on their own terms. In that framework, wealth means more than individual income. It includes enterprise, assets, skills, leadership, democratic participation, community finance, legal empowerment, institutional confidence and long-term resilience.

The MRU trade and investment corridor offers a practical route through which this wider vision can be pursued. It connects the everyday economic life of community members in Southwark and across the UK with relationships, markets and opportunities in Sierra Leone, Guinea, Liberia and Côte d’Ivoire. It creates a basis for better trade, investment, professional exchange and shared development without requiring the community to wait for external trade agreements or large-scale foreign investment to define its future.

This report is intended as a contribution to collective action. It has been prepared for traders, businesses, consumers, investors, community organisations, professionals, councils, universities, policymakers and partners. It does not seek to replace existing businesses or tell the community that enterprise must begin from scratch. Instead, it seeks to recognise what already exists, understand its difficulties honestly and build the structures through which it can become more formal, more reliable, more inclusive and more prosperous.

The central conclusion is clear. The MRU community’s trade economy does not need to be invented. It needs to be recognised, supported, organised and given infrastructure worthy of the contribution it already makes.

Askia Warne
for CAD-HR — Centre for the Advancement of Development and Human Rights
05 April 2026

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This report is rooted in the knowledge, experience and participation of members of the MRU community and the many individuals and organisations who have contributed to the wider work of building an MRU Community Import, Export and Trade Network.

CAD-HR acknowledges the entrepreneurs, traders, shipping and cargo operators, logistics providers, food businesses, retailers, online sellers, consumers, women's networks, youth networks, community leaders, faith and community organisations, diaspora professionals and potential investors who shared their experience of the trade sector. Their contributions have made clear both the difficulties of operating in a fragmented and insufficiently supported market and the determination that exists to build stronger structures for the future.

Particular recognition is due to those operating at the frontline of community trade. Many have continued to provide services in difficult circumstances because they recognise the needs of customers, families and the wider community. Their experience demonstrates that a functioning trade market already exists, even where the infrastructure around it remains incomplete. The willingness of community members to speak openly about the risks, frustrations and possibilities of informal and formal trade has been essential to the honesty of this report.

CAD-HR also acknowledges the institutional stakeholders, local authorities, universities, professional advisers and partner organisations that have engaged with the wider migrant communities wealth-building agenda. The relationships with Southwark Council, Lewisham Council, Bayes Business School, London South Bank University, the University of Westminster and other partners create an important foundation for collaborative research, workforce development, enterprise support, policy engagement and long-term institutional growth.

The report also draws on CAD-HR's wider strategic and intellectual work, including its Migrant Communities Wealth Building Strategy 2027–2030 and its law-and-development analysis of the UK–Mano River Union diaspora investment corridor. These materials have helped establish a framework in which trade, investment, finance, skills, law, community governance and long-term development can be understood as connected rather than separate concerns.

The report aims to reflect the collective knowledge and aspirations expressed through community engagement. Responsibility for the analysis, interpretation and recommendations rests with CAD-HR.

Executive summary

> The MRU community already has the foundations of a substantial diaspora trade economy. It has traders, consumers, professional expertise, transnational relationships, business demand, social trust and a strong appetite for collective organisation. What it lacks is the coordinated infrastructure through which that activity can become formal, safe, visible, scalable and capable of retaining value within the community.

98% community survey engagement rate	**c.60** interviews with entrepreneurs, traders, leaders, professionals and investors	**8** focus groups, plus institutional interviews and workshops	**4** MRU countries: Sierra Leone, Guinea, Liberia and Côte d'Ivoire
5 geographic tiers, from Southwark to the MRU sub-region	**4** early demonstrators before any large capital project	**14** recommendations with timing, lead and expected outcome	**5 yrs** phased roadmap from organising the sector to institutionalising it

Figure 1. The study at a glance. Evidence base, geographic reach and the shape of the recommended response. Engagement and interview figures are indicative, drawn from the community research process described in Chapter 2.

A market that already exists

The MRU community in the United Kingdom — descendants of Sierra Leone, Guinea, Liberia and Côte d'Ivoire — has established a significant but under-recognised transnational economy. The community is strongly represented in Southwark and South London, has networks across London and the United Kingdom, and maintains close commercial, family, cultural and professional relationships with the Mano River Union sub-region.

Within this community, trade already takes place at multiple levels. Goods are sourced, shipped, received, stored, distributed, sold and consumed. Cargo and freight services connect families and traders across borders. Food businesses supply culturally important products. Retailers and online sellers serve customers through shops, events, social media and personal networks. Professionals provide or could provide expertise in law, finance, logistics, technology, health, marketing and business development. Community members also contribute savings, remittances, knowledge, trust and investment interest.

The market therefore does not need to be created from nothing. It already exists because it serves genuine and persistent needs. The problem is that it remains fragmented, insufficiently formalised and inadequately supported by the infrastructure required for businesses and consumers to thrive.

The central finding

The principal constraint on the MRU diaspora trade economy is not a lack of enterprise, demand or community commitment. It is the absence of coordinated infrastructure and institutions.

Existing operators report that the current business model can be frustrating and difficult. Shipping, cargo, handling, storage, delivery, pricing, customs, cash flow and customer expectations can place significant burdens on individual traders and service providers. Many people continue operating because the community needs the service, even where the existing model does not consistently generate an adequate or predictable profit. Others believe that the sector could become commercially strong if it were supported by reliable systems, professional standards, shared infrastructure, appropriate finance and collective representation.

The research evidence available to CAD-HR supports this conclusion. The wider engagement process achieved a 98% engagement rate and included a community survey, approximately 60 interviews with entrepreneurs, traders, community leaders, women’s networks, youth networks, professionals and potential investors, eight focus groups, engagement with registered and unregistered shipping-sector operators, institutional stakeholder interviews and workshops. Participants consistently described the need for an organised sector as longstanding and urgent.

A full value chain

The research finds that the sector is broader than shipping alone. It includes sourcing and purchasing; shipping, freight and consolidation; customs and trade compliance; handling and warehousing; distribution and fulfilment; retail and e-commerce; payments and finance; and, ultimately, community wealth building. Every point in this value chain offers an opportunity for enterprise. Every point can also create bottlenecks, costs and risks if the sector remains informal and uncoordinated. A full-page map of the value chain, showing where value currently leaks and where infrastructure can respond, appears in Chapter 4 and Appendix C.

Informality is a structural issue

The report rejects the idea that informal trading is simply a matter of individual choice or lack of ambition. Informality often reflects structural barriers: limited access to finance, premises, insurance, customs knowledge, formal business support, stable employment, professional services, digital systems and trusted institutions. Some participants may also face migration-related insecurity, language barriers, family pressures, debt, low income or fear of regulatory systems that appear inaccessible or punitive.

A successful formalisation strategy must therefore be supportive, staged and practical. It must give people a reason to formalise by offering real benefits: access to information, visibility, customers, finance, advice, insurance, shared services, professional credibility and stronger business opportunities. It should not be used to stigmatise or exclude the people who have kept the market alive.

The proposed response

This report recommends development of an integrated MRU diaspora trade ecosystem. The first step is to establish the **MRU Community Import, Export and Trade Network**: an inclusive membership-based structure bringing together traders, businesses, cargo operators, logistics providers, food businesses, consumers, investors, community organisations, professionals, universities, councils and commercial partners. It should provide a business census, trusted directory, market intelligence, formalisation support, training, peer networking, consumer information, professional referrals, voluntary standards and collective representation.

A future **MRU Diaspora Chamber of Commerce and Trade** should be developed only after the Network has established credible membership, governance, sustainable services and a recognised mandate. The Chamber would provide formal representation, trade promotion, investment engagement, policy advocacy, market intelligence, procurement support, international partnerships and business development.

Four immediate demonstrators

1. MRU Community Import, Export and Trade Network. Organise existing activity, establish founding membership, map the sector, improve access to professional support and create a collective voice.

2. MRU Community Business Magazine and Digital Directory. Make the sector visible to consumers, investors, institutions and partners through consented listings, profiles, consumer information, regulatory guidance and market intelligence.

3. MRU Food Corridor. A priority commercial demonstrator linked to regular consumer demand, connecting sourcing, food safety, import, storage, wholesale, retail, catering, e-commerce, delivery, employment and community assets.

4. Community Enterprise and VSC Fellows. The human infrastructure of the initiative: research, enterprise mapping, business clinics, communication, directory development, partner engagement and practical support for traders.

Investment, finance and community assets

The research confirms that businesses need more than generic start-up grants. Import-and-export activity requires different forms of capital, including working capital, trade finance, asset finance, supplier-payment support, warehouse and equipment finance, patient capital and investment for community infrastructure.

Nafulu can play a long-term role in connecting community investors with viable enterprises. Its immediate task should be to support investment readiness, due diligence, transparent governance and investor protection. Investment must not be promoted until businesses and projects have been assessed properly and all relevant legal and regulatory requirements have been addressed. The community credit-union concept and wider community-finance pathways, together with the Jawdie payment-infrastructure concept, have strategic potential but require specialist regulatory advice, sound governance, professional management and realistic capital planning. Over time, the sector may create a business case for community-linked assets such as warehouse space, food hubs, shared retail, workspaces, community markets and event venues.

Partnerships and place

Southwark should be the first place of implementation. It combines a significant MRU community presence with existing relationships between CAD-HR, the community and local partners. South London, including Lewisham, should form the second geography, followed by London-wide and UK-wide development. The initiative should build a structured partnership compact involving Southwark Council, Lewisham Council, Bayes Business School, London South Bank University, the University of Westminster, professional advisers, finance providers, logistics businesses, property partners and community organisations.

Fourteen recommendations

No.	Recommendation	Timing
1	Establish the MRU Community Import, Export and Trade Network	Immediate to 12 months
2	Complete and maintain a confidential MRU trade business census	Months 1–6, then annually
3	Launch the MRU Community Business Magazine and Digital Directory	Digital pilot within 6 months
4	Create a supportive trader-to-enterprise formalisation pathway	Design Months 1–3; delivery from Month 3
5	Co-produce a voluntary trade and logistics code of practice	Months 3–9
6	Develop the MRU Food Corridor as the first commercial demonstrator	Months 6–18
7	Establish a trade and enterprise support desk	Months 6–12
8	Embed Community Enterprise and VSC Fellows in delivery	Immediate and ongoing
9	Build an investable enterprise and infrastructure pipeline before promoting investment	Months 9–24
10	Develop a responsible community-finance roadmap	Months 12–36
11	Test shared logistics infrastructure in phases	Months 12–36
12	Establish the MRU Diaspora Chamber of Commerce and Trade only when readiness conditions are met	Years 2–4
13	Create a Southwark-led partnership compact	Months 1–12
14	Develop a policy agenda for diaspora trade and migrant community wealth building	Months 12–36

A phased route to shared prosperity

The report does not recommend immediate investment in a large warehouse, food hub, payment system, credit union or property asset. It recommends disciplined sequencing. The first phase is organisation: create the Network, map the market, build membership, develop the Directory, establish standards and provide business support. The second phase is demonstration: test Food Corridor activity, develop professional referral systems, support formalisation, build an enterprise pipeline and develop Fellows capacity. The third phase is institutionalisation: establish Chamber readiness, test shared infrastructure, develop investment and finance pathways and formalise strategic partnerships. The fourth phase is scaling: develop viable assets, deepen MRU-region relationships and create a replicable model for other diaspora communities.

The MRU community already has the foundations of a viable trade and investment corridor. The purpose of this report is to help create the infrastructure through which that potential can become visible, lawful, investable, community-accountable and capable of generating lasting shared prosperity.

PART ONE

Foundation, evidence and corridor context

Why the work is needed, whose knowledge it is based on, how the evidence should be interpreted, and why the UK–MRU relationship should be understood as a diaspora trade and investment corridor rather than a set of disconnected commercial activities.

CHAPTER 1

Introduction

> Import and export is not a single transaction but a chain of activities, and the MRU community already carries out every link of that chain. This chapter explains why the report is needed, what it is for, where it applies and how it uses the language of formalisation and community wealth building.

1.1 Why this report is needed

Across the United Kingdom, migrant and diaspora communities sustain significant economic activity that is often poorly recognised by mainstream economic-development systems. Community members work, save, trade, care for relatives, send money abroad, purchase goods, start businesses and maintain relationships across borders. Much of this activity is practical, everyday and resilient. It is also frequently under-supported. Economic development, business support, financial services, logistics infrastructure and public policy can fail to recognise the ways in which transnational communities organise their economic lives.

The MRU community is one such community. Descendants of Sierra Leone, Guinea, Liberia and Côte d'Ivoire living in the UK maintain strong links with one another and with the Mano River Union sub-region. These links are expressed through family, culture, religion, travel, trade, food, language, professional exchange, events, remittances, investment and community organisation. They are not abstract connections. They have everyday economic consequences. They create demand for goods and services, provide opportunities for business, sustain cross-border supply chains and form the basis of a distinctive diaspora economy.

The import-and-export sector is central to this economy. However, the term "import and export" can be misleading if it is understood too narrowly. The sector does not begin or end with a shipment. It encompasses a chain of activities: finding suppliers, purchasing goods, arranging freight, navigating customs requirements, receiving cargo, storing stock, delivering to customers, selling online, managing payments, handling complaints, keeping records, obtaining insurance, raising finance and planning for growth. The sector also includes food, retail, professional services, digital commerce, finance and community institutions.

The current market exists, but it is insufficiently organised. Community research has shown that many people involved in the sector feel that they are operating without the support structures that businesses in more visible or established sectors take for granted. They may have customers but lack reliable storage. They may understand community demand but not have access to customs expertise. They may have strong relationships but lack formal contracts, insurance or digital systems. They may have business ideas but lack working capital, investment readiness or trusted financial support. They may wish to grow but be unable to find appropriate premises, professional advice or a route into mainstream enterprise systems.

This report has been prepared to address that gap. It sets out a market-research and sector-development case for building the MRU Community Import, Export and Trade Infrastructure. The report does not assume that a single business, organisation or investor will resolve the problem. Instead, it proposes an ecosystem approach in which independent enterprises, community institutions, investors, consumers, professional advisers, universities, local authorities and partners can play connected roles. The aim is to move from fragmented economic activity toward an organised sector with clearer standards, better services, stronger representation, more accessible support, improved consumer confidence, viable investment pathways and the capacity to create community-owned assets over time.

1.2 Purpose and intended use

This report has four principal purposes.

First, it provides a strategic framework for the MRU community and CAD-HR to organise the existing trade and logistics economy. This means recognising traders, businesses, consumers and service providers as participants in a shared sector rather than as isolated individuals operating separately.

Second, it provides a basis for investor engagement. Investors require more than inspiring narratives. They need to understand market demand, operating conditions, business pipeline, risks, governance, infrastructure gaps and the institutional arrangements that can support responsible deployment of capital. This report begins to provide that structure.

Third, it provides a policy and partnership tool. Local authorities, universities, public agencies, finance providers and commercial partners require a clear account of why the sector matters, what barriers it faces and how they can contribute. The report positions diaspora trade as a legitimate field of inclusive economic development, community wealth building and place-based partnership.

Fourth, it provides a public community report. The report is intended to make complex issues understandable. It should help people see that trade, finance, community assets, workforce development, legal support and consumer protection are connected. It should strengthen confidence that a more organised economic future is possible.

Table 1.1 Intended readership and what the report must enable

Audience	What the report must enable
MRU community members	Recognition of community economic contribution, confidence to participate and clarity about practical opportunities
Informal traders and new entrants	A non-stigmatising route toward support, formalisation and sustainable enterprise
Existing businesses	A reason to join a Network, contribute data, adopt standards and access market-development opportunities
Consumers	Greater confidence in the prospects for transparent, reliable and community-accountable services
Investors	A clear account of market demand, institutional safeguards, pipeline development and investment-readiness requirements
Community organisations	A shared narrative connecting social development, trade, jobs and community ownership
Councils and policymakers	An evidence-led case for diaspora trade as a local economic-development and inclusive-growth issue
Universities	A framework for research, placements, enterprise support and long-term evaluation
Professional and commercial partners	Defined pathways to provide specialist support, services, premises, technology and trade expertise
Other migrant communities	A model capable of adaptation without removing MRU community ownership and specificity

1.3 Geographic scope

The initiative begins in Southwark. This reflects the significant concentration of MRU community members in the borough and the presence of established community networks, businesses and institutional relationships. Southwark is therefore not simply a convenient place to begin. It is an appropriate anchor location for a community-led trade and wealth-building agenda.

The second geography is South London, including Lewisham and connected boroughs. This recognises that community economic life does not stop at borough boundaries. Businesses, families, traders, consumers, venues and professional networks often operate across South London.

The third geography is London as a whole. London is a major market, logistics centre, finance hub and location for universities, investors, commercial premises and public institutions. It provides opportunities for scaling, partnership and market access.

The fourth geography is the wider United Kingdom. MRU diaspora communities, customers, traders and professional networks exist in cities and regions beyond London. A London-rooted structure should therefore be designed from the beginning with national reach in mind.

Finally, the report recognises the Mano River Union sub-region as a connected geography. Sierra Leone, Guinea, Liberia and Côte d’Ivoire are not simply overseas destinations. They are part of a living social, economic and developmental corridor. Over time, counterpart organisations, businesses, professional networks and trade relationships in these countries can strengthen the corridor’s capacity for two-way commerce and investment.

Tier 1	**Southwark**	Core local economic baseline and community-trade ecosystem
Tier 2	**South London incl. Lewisham**	Wider customer, business, workforce and institutional networks
Tier 3	**London**	Logistics, warehousing, finance, property, market-access and institutional opportunities
Tier 4	**Wider United Kingdom**	Business clusters, demand centres, replication sites and national policy relevance
Tier 5	**Sierra Leone · Guinea · Liberia · Côte d’Ivoire**	Counterpart relationships, routes, two-way trade and partnership opportunities

Figure 1.1. The phased geographic approach. Depth is built in Southwark before the work scales outward; the MRU sub-region is treated as a connected geography rather than a destination.

1.4 What this report means by formalisation

The language of formalisation can create concern, especially where people have built livelihoods in conditions of exclusion or uncertainty. This report does not use “informal” to imply that people are irresponsible, illegitimate or lacking in skill. Informal activity often arises because formal systems are inaccessible, unaffordable, difficult to understand or disconnected from community realities.

In this report, formalisation means creating supported pathways through which individuals and businesses can become more secure, visible, compliant, financially resilient and able to grow. It may include business registration, bank accounts, bookkeeping, taxation, insurance, customs knowledge, food safety, contracts, digital records, customer-service standards and access to finance. It also includes collective structures that make formal participation worthwhile: directories, referrals, training, shared infrastructure, commercial opportunities and representation.

Formalisation is therefore not a single event. It is a process. It should be flexible enough to meet people where they are and structured enough to support reliable progress.

1.5 What this report means by community wealth building

Community wealth building is the effort to ensure that economic value created by a community can be retained, circulated and reinvested in ways that strengthen collective wellbeing. It includes income and enterprise, but it is not limited to them. It also includes savings, investment, skills, property, employment, consumer confidence, governance, social infrastructure, professional knowledge and collective institutions.

In the MRU context, community wealth building means asking practical questions. Can traders obtain the support needed to become sustainable businesses? Can community spending support more community-owned or community-linked enterprises? Can a reliable logistics system reduce the costs currently paid to external intermediaries? Can young people gain skills and jobs through the sector? Can investment be organised transparently? Can the community eventually own or control useful assets such as workspace, warehouses, food hubs, markets or venues? Can financial and legal systems be designed so that value generated through trade contributes to long-term stability rather than dissipating?

The report treats these questions as interconnected. Trade can generate opportunities for jobs, enterprise, finance and assets. But this will only happen if the trade sector is organised deliberately and supported by credible institutions.

1.6 The strategic framework: six wealth-building pillars

CAD-HR's Migrant Communities Wealth Building Strategy 2027–2030 understands migrant communities as generators of value through labour, enterprise, savings, remittances, care, knowledge, professional skills and social trust. It argues that this value is frequently fragmented or captured outside the community because migrants and diaspora communities lack the institutions through which value can be retained, circulated, invested and governed for collective benefit. The strategy identifies six mutually reinforcing pillars, and the trade sector gives practical content to each of them. Trade and logistics therefore function as an entry point to a wider community wealth-building system rather than as an isolated commercial activity.

CAD-HR Migrant Communities Wealth Building Strategy 2027–2030

1 Membership and democratic finance

Membership structures, savings pathways, collective participation and future community-finance routes

2 Enterprise development

Trader formalisation, incubation, business support, mentoring and professional services

3 Investment mobilisation

Investable enterprise pipeline, Nafulu-linked readiness and community and aligned investor engagement

4 Transaction infrastructure

Payments, e-commerce, merchant services, trade documentation and cross-border movement of money

5 Housing and asset security

Business premises, warehousing, workspaces, property pathways and community assets

6 Community-owned service and infrastructure businesses

Logistics, food supply, distribution, venues, trade support and other shared income-generating services

Figure 1.2. The six pillars of CAD-HR's Migrant Communities Wealth Building Strategy and their trade-sector application. The MRU trade initiative advances all six at once.

CHAPTER 2

Research methodology and evidence base

> The research starts from community experience and applies structured analysis to it. This chapter explains the objectives and research questions that framed the study, the evidence on which it draws, how that evidence is categorised, the priority workstreams, the timetable, and the ethical commitments that protect participants.

2.1 A community-centred approach

This report is based on a community-centred approach to market research. Conventional market research can sometimes begin with national datasets, industry reports or commercial competitor analysis and then attempt to infer whether a community has demand. That approach is insufficient here. The MRU trade economy is shaped by lived relationships, cultural knowledge, family obligations, trust networks, transnational connections and forms of economic activity that may not be captured fully in official data.

The research therefore starts with community experience. It takes seriously what traders, entrepreneurs, consumers, professionals and community leaders say about their own market. It also recognises that community knowledge must be analysed carefully. Lived experience provides essential evidence about barriers, demand, customer behaviour, operating realities and institutional gaps, but the report must avoid overstating the precision of data where activity is informal or records are incomplete.

The result is a mixed-method approach. It combines existing consultation, interviews, focus groups, workshops, stakeholder engagement, documentary review and market analysis. It treats community evidence as a foundation for understanding the sector while using structured methods to distinguish between verified facts, indicative findings and future potential.

2.2 Study purpose and research objectives

The study was commissioned under a Terms of Reference establishing a six-month mixed-method market research and sector-development study. Its purpose is to provide the evidence, market intelligence and institutional roadmap required to develop a formal, coordinated and community-wealth-building MRU diaspora import-and-export sector. The study pursued ten objectives, each of which is addressed in the chapters that follow.

Figure 2.1. The ten research objectives. Objectives 1–4 describe the market; 5–6 test what can be built; 7–10 describe the institutions, wealth-building mechanisms, workforce and policy influence required.

Table 2.1 Research objectives and where they are addressed

Objective	What it required	Chapter
1. Map the MRU trade economy	A structured picture of MRU-linked import, export, shipping, handling, logistics, warehousing, distribution, retail, food, e-commerce, payments and related activity across Southwark, South London, London and the UK	3, 4
2. Assess market demand	Demand for formal, trusted and shared trade infrastructure among entrepreneurs, formal businesses, informal operators, consumers, investors and institutional partners	4, 6
3. Identify barriers to formalisation	The legal, financial, regulatory, operational, social and institutional barriers preventing traders from becoming formal, sustainable and scalable enterprises	5
4. Map the value chain	The full chain from sourcing and purchasing through shipping, customs, handling, warehousing, distribution, retail, e-commerce and end-consumer use	4, Appendix C

Objective	What it required	Chapter
5. Identify viable infrastructure models	Feasibility and sequencing of trade desks, trader support, cargo consolidation, warehousing, distribution, food corridors, shared procurement, fulfilment, digital marketplaces and payment solutions	6, 9
6. Build an enterprise and investment pipeline	Businesses, projects and infrastructure opportunities suitable for incubation, investment readiness, community finance, blended finance or partnership support	9, Appendix H
7. Develop sector representation	Structure, membership offer, services, governance and standards for the Network and future Chamber	10, Appendices E–F
8. Strengthen community wealth building	Practical mechanisms through which trade-generated value can be retained, circulated and reinvested	9, 10
9. Build workforce capacity	Skills, roles, training pathways and placements for the Community Enterprise and VSC Fellows programme	8, Appendix G
10. Influence policy and investment	Credible recommendations for councils, policymakers, universities, finance providers, investors and trade partners	11, 12

2.3 Core research questions

The objectives were translated into six groups of research questions. On the **sector profile**, the study asked which import, export, shipping, logistics, warehouse, food, retail, e-commerce and service businesses operate within the MRU diaspora economy; where they are located and which routes connect them to the MRU sub-region and other sourcing markets; which activities are registered, unregistered, semi-formal, emerging or dormant; which goods, services and customer groups are central; and what the estimated scale of activity is, recognising that a significant proportion remains informal.

On **market demand**, it asked which services traders, consumers and businesses currently use; which are unavailable, unreliable, unaffordable or poorly coordinated; what demand exists for shared freight, cargo, handling, warehousing, stock management, fulfilment, delivery, collection, customs support and trade advice; which business models are most likely to be viable in the short, medium and long term; and how demand varies across the geographic tiers.

On **formalisation**, it asked what prevents businesses from registering, becoming compliant or accessing mainstream support; how immigration status, insecure income, language, lack of premises, tax concerns, accounting gaps, insurance costs, customs requirements and limited access to finance affect formalisation; what low-cost, trust-based support model would enable operators to formalise without being excluded from the market; and what minimum standards should apply to MRU trade and logistics services.

On **investment and finance**, it asked what the main financing needs of operators and emerging enterprises are; where the gaps lie in savings, credit, trade finance, working capital, insurance, equipment finance and investment capital; what appetite exists for diaspora, community and aligned external investment; which ventures could be prepared for Nafulu-linked investment pathways; and what role a future community credit-union or community-finance structure could play, subject to appropriate regulation and governance.

On **institutional development**, it asked what functions the Network and the future Chamber should perform; what membership categories, services, fee models, governance arrangements and standards would be appropriate; how the Network, Chamber, community institutions, independent businesses, CAD-HR and partner organisations should relate to each other; and how community legitimacy can be combined with commercial professionalism and regulatory compliance.

On **community wealth building**, it asked how trade activity can retain more value within the MRU community; which assets could be collectively owned, governed or supported over time; how enterprise, finance, payments, skills, property, food systems and social infrastructure can reinforce one another; and which pathways can reduce poverty and build durable community prosperity.

2.4 Existing evidence base

The research draws on a substantial foundation of community engagement completed through the work associated with Building the MRU Community Import and Export Network. This includes a community survey, targeted interviews, focus groups, workshops and stakeholder engagement.

Table 2.2 Research activities and their contribution to the report

Research activity	Contribution to the report
Community survey	Captures broad views on need, participation, priorities and support for sector development

Research activity	Contribution to the report
98% engagement rate	Demonstrates unusually strong willingness to participate in the conversation and confirms the relevance of the issue to those approached
Approximately 60 interviews	Provides qualitative evidence from entrepreneurs, traders, community leaders, women’s networks, youth networks, professionals and potential investors
Eight focus groups	Enables deeper discussion of shared challenges, opportunities, differences of perspective and priorities
Shipping-sector engagement	Brings direct experience from registered and unregistered cargo, shipping and related operators
Institutional stakeholder interviews	Identifies partnership opportunities, public-policy relevance and operational support needs
Workshops	Creates space for collective reflection, validation, co-design and community ownership
CAD-HR strategy documents	Provides the institutional and wealth-building framework
Law-and-Development analysis	Provides the diaspora trade and investment corridor framework

The engagement rate of 98% is a significant finding. It indicates that the subject is not peripheral to the community. People responded because they recognised trade, enterprise, finance and economic organisation as matters directly connected to their lives, family responsibilities, business ambitions and hopes for community advancement.

2.5 Participants and perspectives

The research has deliberately drawn on a range of perspectives. This matters because the trade sector affects people differently. Entrepreneurs and traders experience the day-to-day realities of supply, pricing, freight, customer demand, cash flow and operational risk. Registered and unregistered shipping operators understand the practical difficulties of moving goods and satisfying customer expectations. Food businesses see the challenges of sourcing, storage, safety, distribution and regular consumer demand. Women’s networks can identify forms of enterprise and unpaid labour that are sometimes overlooked. Youth networks can identify barriers to entry, skills needs and aspirations for future employment. Professionals can contribute technical knowledge and mentorship. Potential investors can explain what would be needed before they would commit funds. Consumers can describe their experience of cost, trust, service quality and unmet demand.

The report does not assume that all of these groups have identical interests. Existing operators may fear being displaced. Informal traders may fear disclosure. Investors may seek more structured data. Consumers may want lower prices and clearer protections. Public institutions may require stronger governance and evidence. A meaningful sector-development approach must recognise these different positions and create arrangements in which they can be negotiated fairly.

Table 2.3 Stakeholder groups engaged and their proposed roles

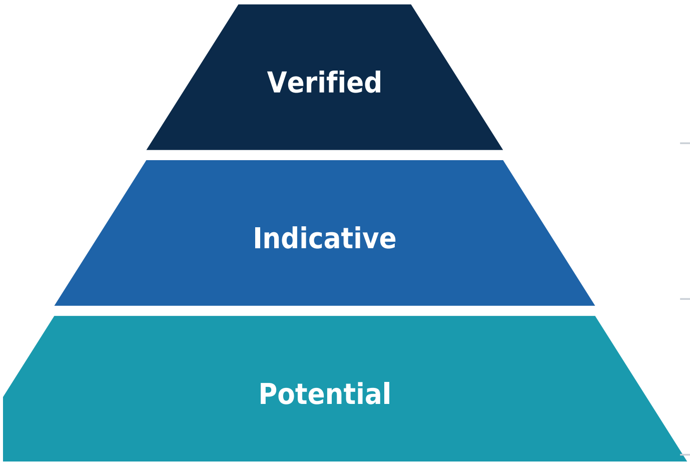
Stakeholder group	Proposed role
MRU entrepreneurs and traders	Define practical needs, validate market gaps and identify enterprise opportunities
Shipping, cargo and logistics operators	Map existing routes, operating barriers, standards and infrastructure needs
Food businesses and consumers	Shape the MRU Food Corridor and food-supply priorities
Women's networks	Identify gendered barriers, leadership opportunities and enterprise needs
Youth networks	Identify employment, digital, entrepreneurship and leadership pathways
Diaspora professionals	Provide technical expertise, mentoring, due diligence and governance support
Potential investors	Test investment appetite, risk expectations and investment-readiness requirements
Consumers	Assess demand, affordability, trust, service quality and consumer-protection priorities
Community and faith organisations	Support outreach, legitimacy, engagement and community accountability
Southwark and Lewisham Councils	Support place-based economic development, community wealth building and local partnership

Stakeholder group	Proposed role
Bayes Business School	Support enterprise development, investment readiness, research and Fellows pathways
London South Bank University	Support research, skills, enterprise, logistics and community-development collaboration
University of Westminster	Support research, policy engagement, migration and enterprise learning
Finance providers and CDFIs	Advise on responsible finance, trade finance, enterprise support and investment pathways
Legal, accounting and customs professionals	Support formalisation, compliance and business resilience
Logistics, warehouse and property partners	Test practical infrastructure options and commercial models
Policymakers and elected representatives	Support policy development, advocacy and wider recognition of the sector

2.6 Evidence categories

A central methodological principle is that not all evidence has the same character. The report therefore uses three categories. **Verified evidence** is supported by documentation, records, official registration, invoices, transaction data, confirmed event records, published datasets or other reliable sources. **Indicative evidence** is based on structured interviews, focus groups, survey responses, self-reported information and triangulated estimates; it is particularly important in the informal economy, where participants may have clear knowledge of trade patterns and constraints but limited formal documentation, and it can be robust when similar findings recur across different groups and methods. **Potential evidence** concerns future opportunity, based on identifiable demand, community interest, market conditions, tested assumptions and the capabilities that could be created through new infrastructure. Potential is not the same as guaranteed revenue or investment return.

Where verified formal financial data are unavailable, the study develops carefully qualified estimates using shipment frequency, goods categories, price ranges, turnover bands, consumer spending, business interviews, service pricing and triangulated market evidence. This distinction protects the credibility of the report. It enables the community to describe real opportunity without pretending that informal-sector data can provide perfect precision.



Documents, records, registrations, invoices, transaction data and public datasets

Structured interviews, focus groups, survey responses, self-reported information and triangulated estimates

Evidence-informed projections of future opportunity if enabling conditions are established

Precision decreases and forward-looking reach increases from top to bottom. Every figure in the report carries its category.

Figure 2.2. The three evidence categories. Verified, indicative and potential evidence are used throughout the report and should be carried into the business census, market-intelligence bulletins and investor materials that follow it.

2.7 Priority workstreams

The Terms of Reference organised the research into eleven priority workstreams. Together they define the scope of the sector as this report understands it.

Table 2.4 Priority workstreams

Workstream	Scope
Shipping, freight and cargo	Current routes, cargo types, pricing structures, customer practices, consolidation models, service gaps and consumer-protection risks
Customs, compliance and professional support	Business registration, customs, product standards, food safety, insurance, consumer rights, tax, record keeping, imports, exports, payments and data protection, and a practical support model to meet them progressively
Warehousing, handling and distribution	Demand for shared warehousing, cargo handling, storage, consolidation, stock management, fulfilment, collection points, delivery and last-mile distribution
MRU Food Corridor	Consumer demand, product categories, sourcing, food safety, import requirements, cold-chain needs, storage, wholesale, retail, e-commerce, hospitality supply and collective procurement

Workstream	Scope
Enterprise development and formalisation	A trader-to-enterprise pathway for informal operators, registered microbusinesses, scaling SMEs, established businesses and future community-owned enterprises
Investment mobilisation and Nafulu	Investable ventures, enterprise-readiness needs, governance, investor appetite, risk and appropriate routes for connecting community investors and entrepreneurs
Community finance and credit-union pathway	Savings, affordable credit, responsible lending, working capital, trade finance, member participation and long-term asset building within a regulated framework
Payments and transaction infrastructure	Cross-border payment needs, transaction costs, merchant services, e-commerce, payment security and the role of Jawdie and other lawful, regulated payment solutions
Housing, property and community assets	Premises, workspace, warehouse, food-hub, retail, event-space and housing-security needs, and which assets could support long-term stability and recurring income
Communications, directory and business magazine	The MRU Community Business Magazine as communication platform and economic-infrastructure tool: verified directory, advertising, market information, profiles, trade intelligence and investor visibility
Workforce development	The role of Community Enterprise and VSC Fellows in research, business support, mentorship, training, data gathering, engagement, market development, communications and partnership building, with university placements

2.8 Methods and timetable

The methodology combined evidence consolidation of prior research; a confidential community enterprise census identifying the number, type, location, legal form, sector, route, staffing, customer base, service needs and growth ambitions of MRU-linked businesses; semi-structured trader and entrepreneur interviews; a consumer survey and targeted interviews on demand, trust, price sensitivity and willingness to use formal services; market and value-chain mapping of the flow of goods, money, information, risk and value; a competitor and comparator assessment of mainstream, diaspora-focused, local and digital providers; financial estimation using the three evidence categories; institutional stakeholder engagement; and community validation workshops to test emerging findings against lived experience.

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Evidence consolidation, governance, research design, stakeholder mapping, ethics	Southwark baseline, enterprise census, trader mapping, consumer-demand analysis	South London and London fieldwork; logistics, value-chain, competitor and infrastructure analysis	Food Corridor, finance, investment, payments, property, workforce and pipeline assessment	Institutional design, Network and Chamber development, policy drafting, community validation	Final analysis, editorial production, public report, prospectus and partner briefings
Output **Inception report; final research instruments**	Output **Southwark MRU trade-economy baseline**	Output **Market-gap and value-chain report**	Output **Priority-opportunity papers**	Output **Draft blueprints and recommendations**	Output **Final research suite and implementation roadmap**

Figure 2.3. The six-month study timetable. Each month produced a defined output, culminating in the final research suite and implementation roadmap of which this report is the principal narrative element.

2.9 Themes emerging from the evidence

Across the survey, interviews, focus groups, workshops and operator engagement, five themes recur.

The first is the **persistence of demand**. Participants did not describe an artificial or speculative market. They described a trade economy that continues because people need access to goods, food, shipping, cargo, retail services and cross-border connection.

The second is **operational frustration**. Participants spoke about the difficulty of running businesses without adequate systems, support, storage, finance, guidance or infrastructure. They described a sector in which individual effort is often required to compensate for institutional weakness.

The third is the **need for formalisation support**. Participants did not call for punitive enforcement. They called for help: guidance, information, shared services, standards, professional advice, finance and clearer pathways.

The fourth is the **desire for collective organisation**. Participants repeatedly supported the idea of a Network, a Chamber of Commerce, a business directory, a magazine, professional connections, workforce development and community-owned infrastructure.

The fifth is the **relationship between trade and wider community wellbeing**. Participants did not describe business development as separate from poverty reduction, employment, youth opportunity, women’s economic participation, housing security, community confidence or long-term investment. They saw economic organisation as part of a wider process of community advancement.

2.10 Limitations and responsible interpretation

The report recognises the limitations of the available data. Informal economic activity is difficult to quantify. Participants may not keep complete records. Some may be reluctant to disclose income, immigration circumstances, debts, savings practices or business status. The sector may change quickly in response to exchange rates, freight costs, border requirements, consumer spending and local economic conditions.

These limitations do not undermine the central conclusion that a market exists. Rather, they demonstrate why the sector needs better data, safer participation mechanisms and shared institutional structures. The purpose of the report is not to provide a false estimate of every pound moving through the community economy. Its purpose is to establish that significant activity is already taking place, that participants experience identifiable structural barriers, and that a credible pathway exists for building a more formal and productive sector. The report should therefore be read as a sector-development study: a foundation for better future data, business census work, market intelligence, infrastructure feasibility studies and investor due diligence.

2.11 Ethics, confidentiality and trust

Trust is essential to the research. People who operate informally or who have experienced exclusion from mainstream institutions may reasonably fear that sharing information will expose them to harm. The research must therefore remain clear that participation is voluntary, data is handled carefully, sensitive information is protected and the purpose is supportive sector development rather than enforcement. The study addresses sensitive issues where they are relevant to trade and enterprise participation — informal income, business registration, immigration insecurity, debt, remittances, savings practices, pooled finance, family obligations, discrimination, exploitation, consumer harm and mistrust of institutions — without criminalising or stigmatising participants. Informality can be a survival strategy shaped by exclusion from formal systems, lack of capital, complex regulation, insecure work and limited access to trusted advice.

The ethical protocol

Informed, voluntary and documented consent; clear explanation of the purpose and use of data; anonymisation of individual and business data where appropriate; safe storage and restricted access to confidential information; a clear distinction between research participation and regulatory reporting; referral pathways for participants requiring legal, financial, immigration, business or wellbeing support; translation, interpretation and culturally appropriate engagement where required; avoidance of promises that cannot be delivered; community validation before publication of sensitive conclusions; and independent specialist advice wherever the work touches regulated financial services, immigration law, tax, customs, payment services or investment promotion.

Where case studies are used, they are anonymised unless a participant has given informed consent to be named. Business information should not be shared publicly without consent. The public directory should list only businesses that have opted in and should distinguish clearly between a directory listing, a Network membership status and any formal regulatory or professional accreditation. The report also recognises the limits of its own role. It can identify where businesses need legal, financial, customs, immigration, tax, food-safety or investment advice. It should not claim to provide regulated advice unless this is delivered by appropriately qualified and authorised professionals.

CHAPTER 3

The MRU community and the diaspora trade corridor

> The MRU community is rooted in place and connected across borders. This chapter describes the community as a networked economic constituency and explains why the UK–MRU relationship is best understood as a two-way corridor that can be organised through domestic and regional institutions without waiting for external trade agreements.

3.1 A community rooted in place and connected across borders

The MRU community in the United Kingdom is rooted in the histories and identities of Sierra Leone, Guinea, Liberia and Côte d’Ivoire. In Southwark and across South London, community members have built homes, families, associations, places of worship, businesses, professional networks and forms of mutual support. These local roots coexist with active cross-border connections. Families maintain relationships with relatives in the MRU region. Entrepreneurs source goods, identify suppliers, arrange shipments and explore investment opportunities. Professionals exchange expertise. Community organisations sustain cultural and social links. Consumers seek products and services that reflect familiar tastes, needs and trusted relationships.

This combination of local settlement and transnational connection is economically significant. It means that the community is not simply a group of consumers in one borough. It is a networked economic constituency. Its members participate in overlapping markets: the Southwark economy, the wider London economy, the UK economy and the economies of the MRU sub-region. Diaspora economic life is not confined to a geographic neighbourhood; it works through overlapping networks of family, faith, cultural identity, digital communication, travel, professional relationships, entrepreneurship, collective events, consumer demand and transnational social obligation.

For this reason, the appropriate concept is a corridor. A corridor is more than a route between two places. It is an organised space through which goods, money, knowledge, people, services and investment can move. A strong corridor requires institutions that make movement more reliable, affordable, lawful and mutually beneficial.

3.2 Southwark as the starting point

Southwark is the proposed starting point for practical and institutional reasons. It has a meaningful concentration of MRU community members, established community networks and strong potential for place-based partnership. Beginning in Southwark allows the work to remain close to the community while developing relationships with a local authority, universities, public institutions, businesses and social infrastructure.

A Southwark-first approach should not be mistaken for a Southwark-only approach. It is a method of building depth before scale. By establishing an evidence base, membership network, support offer and institutional relationships in Southwark, the initiative can develop a credible foundation for expansion across South London, London and the wider UK.

The focus on Southwark also aligns with the logic of community wealth building. Wealth-building models are strongest when they are grounded in identifiable places, institutions and relationships. Local authorities, schools, universities, health institutions, housing providers, business-support organisations and community groups can become partners in building more inclusive local economies. The MRU trade initiative can help make visible a migrant-led economic sector that already contributes to local life but has not yet been organised as a recognised development opportunity.

3.3 South London, London and national reach

South London is the next strategic geography because businesses, consumers and networks move across borough boundaries. Lewisham is particularly relevant given CAD-HR’s relationships and the presence of connected communities, businesses and institutional partners. A South London approach can connect local community needs with wider markets, transport routes, commercial premises, digital systems, training providers and enterprise support.

London as a whole matters because it is a central location for finance, trade, logistics, professional services, property, universities and consumer markets. It also contains diaspora communities from across the world, creating opportunities for learning and commercial collaboration. The MRU community should be able to participate in these wider opportunities without losing its own identity or being absorbed into generic models that do not understand its specific trade routes and relationships.

National reach is also essential. MRU diaspora members live and trade across the UK. Customers, suppliers, investors, professionals and potential business partners may be located in Birmingham, Manchester, Liverpool, Leicester, Glasgow and other cities. The

Network should therefore build a London-rooted model that can connect nationally through membership, digital platforms, events, professional networks and strategic partnerships.

3.4 The Mano River Union region

The regional side of the corridor is equally important. Sierra Leone, Guinea, Liberia and Côte d'Ivoire are connected by geography, history, trade and movement, although each country has its own legal, economic, linguistic and commercial characteristics. The MRU diaspora is not homogenous, and neither is the region. Any trade or investment model must recognise these differences while building on shared interests and overlapping networks.

The opportunity is to develop two-way rather than one-way relationships. The UK diaspora can provide demand, capital, market access, business knowledge and professional skills. Counterpart businesses and institutions in the MRU region can provide goods, services, investment opportunities, local knowledge, labour, cultural products and commercial partnerships. The corridor can support imports into the UK, exports to the region, diaspora investment, business pairing, professional exchange, e-commerce and shared enterprise development.

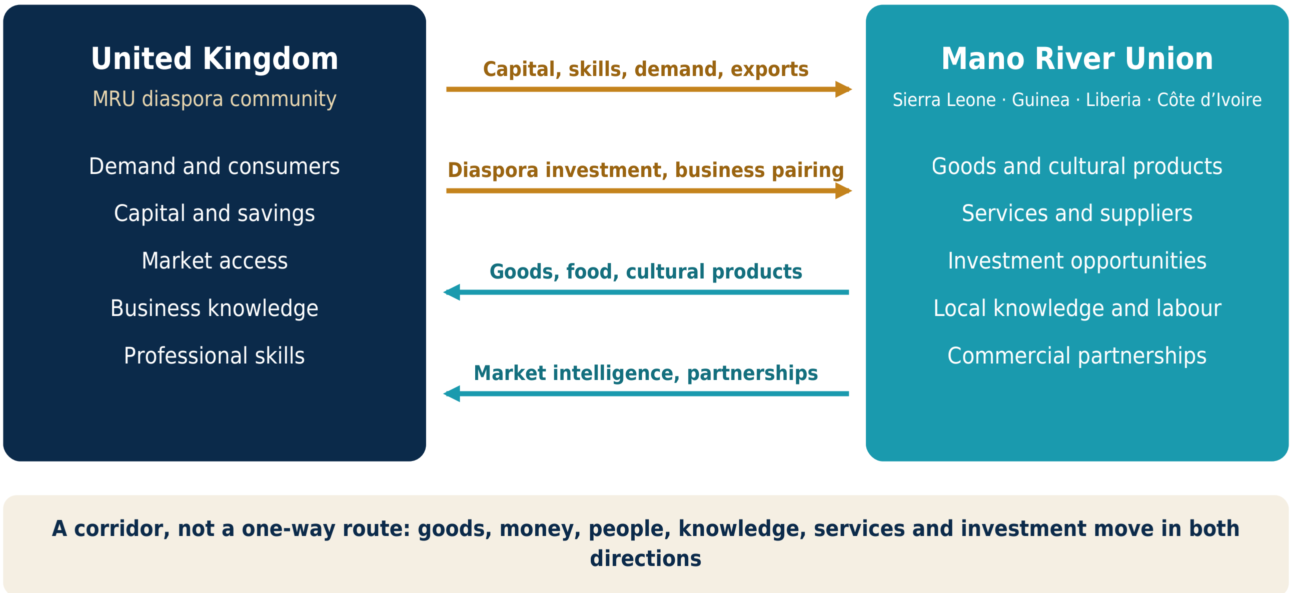


Figure 3.1. A corridor, not a one-way route. What each side of the UK–MRU relationship contributes, and the principal flows in each direction that organised infrastructure can make more reliable, affordable and lawful.

3.5 Beyond bilateral and multilateral agreements

A central purpose of the corridor approach is to show that meaningful trade and investment relationships do not have to wait for bilateral or multilateral trade agreements. Such agreements can matter, but communities should not be dependent on them before they can organise their own commercial and developmental capacity.

The corridor can be built through domestic and regional legal frameworks, community institutions, business associations, professional networks, payment systems, finance vehicles, enterprise support and trusted partnerships. Company law, charity law, financial regulation, consumer protection, customs requirements, payment rules, migration pathways and regional trade arrangements all shape what is possible. The task is to understand these systems and use them responsibly to support diaspora and domestic enterprise.

This is the law-and-development significance of the model. It treats law not only as a mechanism for regulating problems after they occur, but as an enabling architecture through which communities can create institutions, govern resources, establish accountability, organise investment and protect long-term development goals. The model does not reject external investment or public partnership. It places diaspora and domestic capital, community institutions and locally accountable enterprise at the centre of development, seeking trade and investment systems that retain greater community ownership, improve transparency, mobilise skills and create durable institutional capacity.

3.6 From remittances to a wider development system

Remittances and family transfers are an important part of many diaspora economies. They support households, education, health, housing and everyday consumption. Yet remittances alone do not necessarily create the institutions required for sustained business development, investment and asset ownership.

The corridor approach does not seek to replace remittances. It seeks to complement them. It asks whether some of the trust, savings, business demand and professional capacity that already move through the community can be organised into more productive forms. Could traders access better logistics and finance? Could food businesses benefit from collective purchasing and storage? Could investors support businesses that have passed a credible readiness process? Could young people obtain placements and careers through the sector? Could community-owned assets eventually reduce costs and create recurring income?

These are practical questions, not abstract aspirations. They require careful institutional design, evidence, patience and partnership. But they also point to a future in which the MRU community is not only connected to the sub-region through personal obligation and informal trade, but through organised systems capable of creating wider shared prosperity.

3.7 A replicable model with MRU ownership

The MRU initiative can offer learning for other migrant and diaspora communities with similar trade patterns. Many communities in the UK sustain active economies through food, cargo, retail, remittances, informal business, professional networks and transnational family links. They may face similar barriers: weak access to finance, fragmented logistics, lack of data, limited workspace, uncertain formalisation pathways and insufficient representation.

However, replication must not mean erasing the MRU community’s particular identity, history or leadership. The value of the model is that it is rooted in a real community and a real trade corridor. Its lessons can be adapted elsewhere, but its starting point is the MRU community’s own experience, evidence and collective ambition.

PART TWO

Market, informality and sector opportunity

A real trade economy already exists. This part maps the full value chain through which goods and value move, explains why informality persists and what fragmentation costs, and sets out the market opportunities across freight, warehousing, distribution, e-commerce, food and professional services.

CHAPTER 4

The current MRU import and export economy

> The MRU diaspora trade economy has not been created by a policy programme, an external investor or a formal trade agreement. It has grown from the practical needs, relationships and resourcefulness of people whose lives extend across the United Kingdom and the Mano River Union sub-region.

4.1 An economy already in motion

Community members buy and sell goods. They arrange cargo. They source products through family, personal contacts and business relationships. They send items to relatives and receive products from abroad. They trade food, clothing, household goods, cultural items, consumer products and services. They sell through shops, market stalls, homes, social media, events and word-of-mouth networks. They make use of freight services, collection points, informal storage, delivery drivers, retailers, travel networks and personal relationships to move goods from one place to another.

This activity is not incidental. It provides access to products that people want and need. It maintains relationships between households in the UK and the MRU region. It creates income for traders and service providers. It gives new entrepreneurs a route into business. It enables people to turn knowledge of cultural tastes, languages, family needs and community networks into commercial activity. It also creates a base from which more formal businesses can emerge.

Yet the fact that an economy is active does not mean it is fully supported. Many participants described a market that is driven by real demand but constrained by the absence of a coordinated operating environment. A trader may know what customers want but lack reliable shipping options. A cargo operator may have a loyal customer base but lack access to warehouse space, formal systems or affordable insurance. A food business may have high demand but face difficulties with supply consistency, storage, food compliance, cash flow and distribution. An online seller may have a large social-media following but lack integrated payments, stock management, fulfilment or customer-service systems.

The result is an economy with energy but insufficient infrastructure. The market is not yet consistently visible in formal data, official business directories, standard market reports or mainstream business-support systems. This invisibility does not mean the market lacks scale. It means that the market is under-mapped. The opportunity is to build systems around the activity that already exists.

4.2 Trade as a community service and a commercial activity

One of the strongest findings from community engagement is that many people involved in MRU shipping, cargo and trade continue because the service matters to the community. They see the needs of customers, families and traders who rely on them. The trade sector connects people to food, products, cultural goods, family support and commercial opportunity. It therefore carries a social function as well as a commercial one. Goods may be required for households, events, food businesses, retailers, family networks, ceremonies, cultural activity, seasonal demand and cross-border relationships. This creates a market that can remain active even where individual operators receive low returns or face high operating friction.

This is both a strength and a warning. It is a strength because it demonstrates trust, resilience and an enduring market. People do not continue difficult work over long periods if there is no need for it. It is a warning because a sector cannot depend indefinitely on individual sacrifice. Where operators continue despite low or uncertain returns, they may absorb costs, delays, complaints, losses and reputational risk that should be shared through better systems.

A sustainable sector must allow businesses to be both community-minded and commercially viable. It must not force entrepreneurs to choose between serving the community and earning a reasonable return. When businesses have clear pricing, reliable suppliers, shared facilities, better cash flow, professional support and a recognised customer base, they are more able to invest in staff, improve service quality, comply with regulations and contribute to community development. The task is therefore not to commercialise community relationships in a way that erodes trust. It is to ensure that trust is supported by systems that make good service sustainable.

4.3 The full value chain

Import and export should be understood as a connected value chain. Each stage depends on the one before it, and weakness at any stage can increase cost and risk for everyone involved. The two-panel map that follows shows the eight stages of the chain, the activity that currently takes place at each, the points at which cost, risk and value currently leak out of the community economy, and the sector-development response that infrastructure can provide.

The MRU trade value chain (stages 1–4): where value leaks and where infrastructure responds

	Current activity	Where cost, risk and value leak	Sector-development response
1. Sourcing and purchasing	Supplier identification, product selection, purchasing, quality assurance	Advance payments, price changes, unverified suppliers, no collective buying power	Supplier intelligence, due diligence, collective procurement, quality controls
2. Freight, cargo and consolidation	Cargo booking, consolidation, forwarding, air/sea/road routes	Small consignments cost more; opaque pricing; disputes over delays and damage	Transparent routes and pricing, preferred providers, shared consolidation
3. Customs and trade compliance	Declarations, duties, tariffs, product rules, licences, labelling	Unexpected charges, delayed or seized goods, legal exposure	Trade desk, qualified customs referrals, trader education
4. Receiving, handling and storage	Receiving, checking, sorting, secure and temperature-appropriate storage	Homes, garages and vehicles used as storage; stock loss; no insurance	Safe handling, stock controls, shared warehousing, insurance

continues with stages 5-8 in the next panel

Figure 4.1a. The MRU trade value chain, stages 1–4. Sourcing, freight, customs and storage: the activity that currently takes place, the points at which cost, risk and value leak, and the sector-development response.

The MRU trade value chain (stages 5–8): where value leaks and where infrastructure responds

	Current activity	Where cost, risk and value leak	Sector-development response
5. Distribution and fulfilment	Wholesale, local delivery, collection, last-mile, pick-and-pack, returns	Unpredictable delivery costs, uneven service, unpaid labour	Route planning, courier partnerships, collection points, shared fulfilment
6. Retail and e-commerce	Shops, stalls, restaurants, social commerce, online selling	Informal digital selling without payments, records or returns systems	Directory, merchant support, digital tools, packaging, customer information
7. Consumer relationship	Product information, price clarity, communication, complaints, repeat business	Trust damaged by unclear terms; no complaints route; reputational risk	Code of practice, service standards, complaints signposting, consumer protection
8. Payments, finance and reinvestment	Customer and supplier payments, working capital, trade finance, investment	Cash-flow gap between money out and money in; value leaves via intermediaries	Lawful payment options, working-capital pathways, investment readiness, community assets

Community wealth building

Jobs, skills, shared assets, business ownership, savings, collective institutions and social value retained within the community

Figure 4.1b. The MRU trade value chain, stages 5–8. Distribution, retail, the consumer relationship and payments, ending in community wealth building. Every stage offers an opportunity for enterprise; every stage can become a bottleneck if the sector remains informal and uncoordinated.

Product sourcing and purchasing

Trade begins with an understanding of what people need and what they are willing to buy. This may involve food products, household goods, clothing, textiles, cultural products, personal-care items, goods for ceremonies and celebrations, business stock, equipment or products intended for resale. Sourcing can take place in the MRU region, in the UK, in China, in Europe or in other international markets. The source matters because it affects price, quality, delivery time, customs requirements, product safety and the relationship between trader and supplier.

Smaller traders often source through personal contacts. This can be efficient where trust is strong, but it can also create vulnerability. Suppliers may change prices, fail to meet quality expectations or require payment in advance. A more organised sector can help traders share market intelligence, identify reliable suppliers, improve quality assurance and explore collective purchasing where this is commercially appropriate.

Freight, cargo and consolidation

Once goods are purchased, they need to move. Freight and cargo arrangements may involve air freight, sea freight, road transport, container movements, courier services, baggage-based transport or various forms of consolidation. Each route has different implications for cost, speed, product suitability, insurance, documentation and risk.

For small traders and households, consolidation can be particularly important. It allows multiple goods or consignments to move together, reducing the cost that each participant would otherwise face alone. But consolidation also requires coordination, clear records, reliable handling, customer communication and transparent allocation of costs. Where these systems are weak, disputes can arise over delays, missing items, damaged goods, pricing or responsibility. A Network can improve this part of the value chain without immediately owning freight capacity. It can develop a better information base, establish preferred-provider arrangements, share route information, support price transparency and identify opportunities for collective negotiation.

Customs, documentation and border processes

Borders are a critical point in the trade chain. Goods may be subject to customs declarations, duties, taxes, tariff classification, product restrictions, safety standards, licences, labelling requirements or rules on food, plants, animal products, medicines, cosmetics, electrical goods and other regulated items. Requirements may differ depending on the country of origin, destination, product type, quantity and intended use.

For small traders, these systems can be difficult to understand. They may rely on freight operators or intermediaries without fully knowing what documentation is required or how costs are calculated. This can lead to unexpected charges, delayed goods, losses, customer dissatisfaction and legal risk. The purpose of sector development is not to turn every trader into a customs expert. It is to make sure that businesses know where to obtain accurate guidance, understand their responsibilities and can access trusted professional support. A trade and enterprise support desk, backed by appropriately qualified advisers, can provide an accessible first point of contact and referral pathway.

Receiving, handling and storage

Goods that arrive in the UK need to be received, checked, sorted and stored safely. This stage is often underestimated. Without reliable handling and storage, a business may struggle to verify stock, separate customer consignments, keep goods secure, manage returns or maintain quality. Food and other sensitive products may require particular conditions. High-value products may require insurance and security. Larger volumes may require palletisation, stock-control systems and warehouse access.

In the absence of shared facilities, community businesses may use homes, garages, temporary spaces, personal vehicles or informal arrangements. These solutions can be understandable at a small scale, but they make growth difficult and can expose businesses and households to risk. A more organised sector needs to assess whether there is sufficient demand for shared warehousing, storage, collection points, fulfilment capacity or partnerships with existing providers.

Distribution, delivery and fulfilment

The goods then need to reach their intended customers. Some customers collect directly. Others require delivery. Some businesses supply wholesalers, shops, restaurants or market traders. Online sellers need packaging, dispatch, tracking and returns processes. Food businesses may need reliable last-mile delivery. Traders may need to deliver across London or to other UK cities.

The quality of distribution is central to customer confidence. Customers often judge a business not only by the products it sells but also by whether orders arrive safely, on time and at the agreed price. Yet last-mile delivery can be expensive, labour intensive and difficult to coordinate. It is an area where shared systems, collective contracts, route planning, collection points and digital tools may create significant value.

Retail, e-commerce and the consumer relationship

The final stage in the trade chain is not simply a sale. It is the relationship between a business and its customer. This includes product information, price transparency, customer communication, payment, delivery expectations, complaints, refunds, repeat purchasing and reputation. Community businesses often depend strongly on reputation. A positive experience can bring repeat customers and referrals. A negative experience can quickly damage trust. For this reason, consumer protection, clear service standards and good communication are not external regulatory burdens. They are central to commercial sustainability.

Payments, cash flow and reinvestment

Every stage of the value chain depends on money moving at the right time. Traders may need to pay suppliers before goods are sold. Freight charges, customs costs, handling fees, rent and staff costs may arise before customer payments arrive. This creates cash-flow pressure. A business can have high demand and still fail if it cannot finance the gap between payment out and payment in.

The community wealth-building question begins here. If traders can access better payment systems, working capital, finance readiness, investment pathways and shared services, they may be able to retain more value and reinvest it in growth. If the community can eventually support shared assets, community finance and business development institutions, the benefits can extend beyond individual businesses.

4.4 The economic significance of the sector

The MRU trade economy has significance beyond the immediate income of individual businesses. It supports household consumption, family relationships, cultural connection, food access, community events, entrepreneurial opportunity and diaspora engagement. It also creates an opportunity for jobs. Storage, handling, delivery, digital commerce, customer service, marketing, food retail, finance administration, market research, legal and professional support all require skills and labour.

At present, much of this activity may remain unmeasured and unsupported. This creates a policy problem. When a sector is invisible, it is less likely to receive tailored business support, appropriate workspace, training, finance, procurement opportunities or recognition in local economic-development strategies. The first act of sector development is therefore to make the economy visible without exposing or harming those who participate in it. A confidential business census and consented public directory are essential tools. They can show the range of enterprises, identify demand for services, connect businesses to customers and partners, and provide a foundation for future investment and infrastructure feasibility.

4.5 Enterprise profiles and lived realities

The sector contains different types of participant. These categories overlap, and individuals may move between them over time.

Table 4.1 Trader and enterprise segments

Segment	Current characteristics	Priority needs
Informal traders	Small-scale, relationship-led, limited formal systems	Registration pathways, pricing, record keeping, banking, insurance, compliance and mentoring
Formal microbusinesses	Registered but often under-capitalised and isolated	Working capital, marketing, logistics support, digital tools and growth planning
Established operators	Existing customer base and sector knowledge	Collective representation, standards, procurement, expansion support and partnerships
Food enterprises	Retailers, caterers, restaurants, wholesalers and importers	Food compliance, sourcing, cold chain, storage, wholesale and delivery infrastructure
E-commerce sellers	Social-media and online traders	Fulfilment, payments, packaging, returns, stock control and consumer confidence
Professional-service businesses	Legal, finance, health, accountancy, digital and other professionals	Referral systems, mentoring, due diligence, governance and business-support roles
Community businesses	Social enterprises, venues, associations and collective initiatives	Governance, income models, assets, procurement and social-value measurement
New entrants	Young people and emerging entrepreneurs	Training, placements, seed support, peer networks and market-entry routes

The informal or early-stage trader

An informal trader may begin by responding to a clear community need. They may buy products for friends, arrange deliveries, bring goods through personal networks or use social media to sell to a small customer base. They may not initially have a registered business, dedicated premises, insurance or sophisticated record-keeping. Their business model may be fragile, but their local knowledge and customer trust can be strong. The appropriate response is not to dismiss this activity. It is to provide a route into more secure enterprise: basic business orientation, registration support, banking, pricing, inventory records, customer terms, digital tools and access to professional advice.

The registered microbusiness

A registered business may have taken important formal steps but still face severe constraints. It may have a business name and bank account but struggle with cash flow, marketing, stock management, compliance, premises or hiring. It may operate alone or with family support. It may have a loyal customer base but lack time and resources to develop systems. This group can benefit from targeted growth support: mentoring, e-commerce tools, finance readiness, logistics partnerships, accounting support, staff development and access to a business network.

The established operator

Established operators have practical sector knowledge and may already manage regular freight, cargo, food, retail or distribution activity. Their experience is valuable to the development of the Network. They understand real customer behaviour, operating costs, route risks and the importance of trust. However, established operators may reasonably worry that a new network could create competition, undermine their customer relationships or impose costs without benefit. The Network must therefore be built as a supportive structure. It should respect commercial independence, recognise existing expertise and provide tangible value through referrals, visibility, standards, policy engagement, partnerships and collective purchasing opportunities.

The food business

Food businesses are a central part of the trade economy. They may include importers, wholesalers, retailers, caterers, restaurants, market traders and online sellers. Food has recurring demand and cultural significance, but it also creates specific challenges around sourcing, hygiene, labelling, storage, traceability, cold chain, transport and consumer safety. The MRU Food Corridor is therefore not a marginal strand. It is one of the most practical routes through which the trade ecosystem can demonstrate value.

The e-commerce and social-commerce seller

Many contemporary businesses begin digitally. Sellers may use WhatsApp groups, Facebook pages, TikTok, Instagram, online marketplaces or other digital platforms to find customers and market products. This can lower entry costs, but it does not remove the need for stock control, payments, fulfilment, delivery, customer communication, data protection and financial records. A Network can help these sellers move from informal digital activity to sustainable online enterprise. The Business Magazine and Directory, merchant support, digital training and eventual fulfilment partnerships can all play a role.

CASE STUDY — THE CARGO OPERATOR

A community operator has coordinated shipments to the MRU region for several years because customers depend on the service. Volumes rise sharply before festive seasons and fall away afterwards, making it hard to plan. Goods are held in a rented garage and a relative’s spare room before consolidation. Freight must be paid up front, customs paperwork is handled by a forwarder whose charges arrive unpredictably, and when a consignment is delayed at the port the operator absorbs the calls, the complaints and the reputational cost. The operator keeps going because the community needs the route, but a predictable surplus remains elusive. *(Anonymised composite drawn from operator interviews; indicative evidence.)*

CASE STUDY — THE FOOD TRADER

A food entrepreneur supplies households, caterers and two restaurants with staple products and specialist ingredients. Demand is steady and growing, but supply is unreliable: a shipment may arrive short, spoiled or late. There is no compliant chilled storage beyond a domestic freezer, so bulk purchasing is impossible and waste is high. Orders arrive by phone and messaging app, payments arrive in cash and by transfer at different times, and there is no system for stock, invoicing or delivery scheduling. The business is profitable on paper but constantly short of cash. *(Anonymised composite; indicative evidence.)*

CASE STUDY — THE SOCIAL-COMMERCE SELLER

A young seller has built a following of several thousand across WhatsApp, Instagram and TikTok, selling fabrics, cosmetics and gift items sourced through family contacts. Demand is strong, but every order is handled manually: a screenshot of a transfer, a parcel packed at home, a courier booked one at a time. There is no business insurance, no returns policy, no customer database and no separation between personal and business money. A single lost parcel or a payment dispute can wipe out a week’s margin. The seller would like to grow but does not know where to start with registration, payments or fulfilment. *(Anonymised composite; indicative evidence.)*

4.6 Consumer experience

Consumers are central to the market. They are not passive recipients of services. Their purchasing choices, trust, complaints, recommendations and willingness to pay shape whether businesses succeed. The sector serves several consumer groups: households seeking culturally familiar goods and food; families with regular connections to MRU countries; community members purchasing for ceremonies, faith events, celebrations and gatherings; small traders purchasing stock for resale; food businesses and caterers; online customers seeking diaspora goods and services; and customers outside the MRU community seeking specialist African, West African and international products.

Community consumers may value providers who understand language, family needs, religious practice, community events and cross-border relationships. They may also be sensitive to price, service quality, delays and unclear communication. When a cargo service is unreliable or a food product is unavailable, the effect is not only commercial. It can affect family relationships, event planning, household budgets and community trust. For this reason, the development of the sector must include consumer confidence. The consumer proposition must centre reliability, affordability, dignity, accurate information, safe products, clear pricing and accessible redress. A public directory, voluntary code of practice, transparent pricing guidance, complaints signposting and consumer information can create value for both businesses and customers.

CHAPTER 5

Informality, exclusion and the infrastructure gap

> Informality is evidence of enterprise as much as of constraint. This chapter explains why informality persists, what it costs when a sector operates without shared infrastructure, why individual operators end up carrying the whole burden, and how formalisation can be designed as a supported journey rather than a demand.

5.1 Informality is not an absence of economic capacity

It is easy for formal institutions to view informal trade as a problem to be corrected. That approach is too simplistic. Informal activity often shows that people have identified demand, built customer relationships, learned how to source products, coordinated delivery and created economic value without the support structures available to more established businesses.

In this sense, informality can be evidence of enterprise. People enter informal trade because they see a need and find a way to meet it. They may begin small, use personal savings, rely on family support, trade through social networks or operate from home. These pathways can be the first stage of entrepreneurship.

However, informality can also limit the ability of people to build secure businesses. Without registration, records, insurance, contracts, premises, formal payment systems or access to finance, traders may remain exposed to high risk. They may find it difficult to prove income, secure a lease, obtain a business loan, insure goods, access supplier credit or attract investment. Consumers may have limited recourse if things go wrong. The sector may be unable to negotiate collectively or make a credible case for public support. The aim of this report is therefore not to celebrate informality uncritically or to condemn it. It is to understand why it persists and to build realistic routes beyond its constraints.

5.2 Structural barriers to formalisation

Participants identified or implied a range of barriers that can make formalisation difficult.

Finance and working capital. Many trade businesses require money before they can generate income. Products must be purchased. Freight must be paid. Goods may need to be insured, stored and delivered. Customs charges may arise. Customers may pay late or expect credit. Without working capital, businesses can become trapped in very small transactions, unable to benefit from bulk purchasing or more efficient shipping. Mainstream finance is often difficult to access for businesses without long trading histories, formal records, assets or established credit. Where people have insecure income or migration-related uncertainty, the challenge can be even greater.

Premises and physical infrastructure. Business premises are expensive. Warehousing, storage, food preparation, retail and office space may require deposits, long leases, insurance, equipment and compliance. Small operators may therefore rely on homes, temporary spaces or informal arrangements. This can limit stock volumes, create safety concerns and make the business difficult to professionalise.

Regulation and professional advice. Trade businesses may need to understand company registration, taxation, customs, tariffs, insurance, food safety, consumer law, employment, data protection, payment rules and product requirements. The information can be complex, fragmented and difficult to translate into practical action. Specialist advice can be expensive. A community-based support desk cannot replace qualified advisers, but it can make the system easier to navigate.

Digital capability. Digital platforms create opportunities but also new requirements: websites, online ordering, payment systems, customer databases, stock-management tools, delivery tracking, cybersecurity awareness and digital marketing. Many community traders already use social media effectively, but they may need support to convert informal digital selling into stable and compliant e-commerce.

Time, care and family responsibilities. Entrepreneurship is often undertaken alongside employment, caring responsibilities, family obligations and community commitments. This can make it difficult to attend training, complete paperwork, seek advice or develop systems. Women entrepreneurs may face particular pressures where business work is combined with unpaid care and community labour.

Trust and past exclusion. Some participants may distrust formal institutions because they have experienced racism, exclusion, immigration insecurity, inaccessible bureaucracy or poor treatment by mainstream services. If formalisation is presented as a demand rather than a partnership, it may reinforce mistrust. The Network must therefore build trust through visible practical benefit, respectful communication, confidentiality, peer leadership and community accountability.

5.3 The cost of operating without infrastructure

The absence of shared infrastructure produces costs at every stage of the value chain. A trader who purchases alone may pay higher prices than a group purchasing collectively. A cargo operator working without reliable storage may lose time, goods or customer confidence. A business that cannot access insurance may carry the full cost of damage or loss. A seller without records may be unable to demonstrate trading history to a lender. A consumer without a clear complaints route may be left with little recourse. An investor may see opportunity but lack the information needed to assess risk. A local authority may want to support enterprise but lack a visible sector body through which to engage.

> **Eight consequences of fragmentation**
> Individual operators bear high risk. Customers face variable service quality. There is limited capacity for purchasing power, consolidation or scale. Commercial knowledge stays fragmented. Businesses cannot easily prove trading history or access finance. Consumers may not know which providers are reliable. Community spending is lost to external intermediaries. Investment opportunities are difficult to assess.

Fragmentation also creates duplication. Different operators may solve the same problems separately: sourcing freight, finding storage, explaining customs processes, responding to customer queries and locating advisers. A Network can reduce duplication by creating shared information, referral routes, standards, professional relationships and collective learning. This does not mean that all businesses should merge or lose independence. Healthy sectors contain competition. The point is that competition is more productive when it takes place within a framework of basic standards, reliable information and shared infrastructure.

5.4 The burden on individual operators

In informal or fragmented sectors, individual operators often become the infrastructure. They are expected to act as trader, freight coordinator, customer-service officer, interpreter, accountant, complaints manager, delivery coordinator, finance provider and community support worker at the same time. This can be exhausting and unsustainable.

Figure 5.1. When the operator becomes the infrastructure. The roles a single community trader is typically expected to perform in the absence of shared systems.

The burden is particularly high where customers depend on the operator for information they cannot obtain elsewhere. An operator may be expected to explain delays, resolve border issues, hold goods, arrange collections, offer payment flexibility and absorb customer frustration. Even when the source of the problem is a wider supply chain or regulatory system, the individual operator may carry the reputational cost. Building sector infrastructure means reducing this burden. Shared systems can ensure that no single person has to compensate for every weakness in the market.

5.5 Why current operators continue

The community evidence is clear that many people remain in the sector for impact as much as profit. This matters in two ways. It demonstrates unmet demand and community commitment: the market is not speculative. But it also reveals an unsustainable burden placed on individual operators, who absorb costs, delays and complaints that should be shared through better systems. A sector-development strategy must honour the first without perpetuating the second.

5.6 Trust, accountability and consumer protection

Community trade is often sustained by trust. People may choose providers because they share a language, community background, family connection or reputation. This trust can be deeply valuable. It can lower transaction costs, encourage repeat business and create social accountability. However, trust can be damaged when expectations are unclear or when disputes arise. Customers may feel that prices are inconsistent. Goods may be delayed or damaged. Information may be incomplete. A customer may not know how to complain. An operator may feel unfairly blamed for problems beyond their control.

The answer is not to abandon community trust in favour of distant and impersonal systems. It is to support trust with professional practices. Clear service descriptions, price transparency, receipts, terms and conditions, insurance awareness, stock records, customer updates, complaints processes and independent signposting can make trust more durable. A voluntary code of practice can provide a shared starting point. It should be developed with businesses and consumers, not imposed on them. It should be achievable for small operators and should connect participants to support that helps them meet higher standards over time. The strategic objective is not to replace relational trust with impersonal bureaucracy; it is to combine community trust with professional reliability.

5.7 Formalisation as a supported journey

Formalisation should be presented as a route to opportunity. A trader is more likely to engage if formalisation leads to visible benefits: access to customers, a directory listing, professional referrals, training, insurance options, business banking, finance readiness, better logistics, shared purchasing and a stronger reputation. The proposed trader-to-enterprise pathway has four stages, described in full in Chapter 7. The pathway should allow people to enter without shame. It should be practical, affordable and connected to real opportunities.

Who	**Who**	**Who**	**Who**
Informal trader or early-stage entrepreneur	Newly registered or partly compliant operator	Established microbusiness	Larger business or collective infrastructure project
Support focus	**Support focus**	**Support focus**	**Support focus**
Orientation, business basics, confidence-building, information and legal triage	Registration, banking, records, tax, insurance, customs awareness and basic contracts	Digital tools, logistics, marketing, finance readiness, staffing and operational systems	Investment readiness, governance, property, supply-chain development and strategic partnerships

A supported journey, not a binary switch: people enter at different points and move at different speeds

Figure 5.2. The four-stage trader-to-enterprise pathway. Entry, formalising, growing and scaling, with the support focus at each stage.

5.8 The need for a sector institution

The infrastructure gap cannot be addressed solely through one-off workshops or short-term projects. Businesses need an institution that can hold information, relationships, standards, membership, data, partnership agreements and a long-term strategy. The proposed MRU Community Import, Export and Trade Network is intended to perform this function. It will not replace individual businesses. It will provide the connective tissue that a fragmented sector currently lacks.

CHAPTER 6

Market opportunity and sector priorities

> The market opportunity lies in the combination of existing demand and untapped efficiency. A coordinated sector can make existing activity more reliable, reduce avoidable friction, support viable enterprises and create a foundation for larger opportunities where evidence justifies them.

6.1 A sector-wide opportunity

The MRU diaspora already creates demand for goods, food, cargo, trade services, delivery, retail, investment and cross-border connection. At the same time, current systems often impose unnecessary costs and risks. If those systems can be improved, businesses can become more sustainable and consumers can receive better service.

The opportunity is therefore not based on a claim that every trader will become a large company or that every infrastructure project will be profitable. It is based on a more realistic proposition: a coordinated sector can make existing activity more reliable, reduce avoidable friction, support viable enterprises and create a foundation for larger opportunities where evidence justifies them.

The priority areas below should be understood as interconnected. A Food Corridor needs freight, storage, compliance and distribution. An e-commerce business needs payments, stock management and fulfilment. A warehouse needs customers, governance, finance and trained staff. An investment platform needs a credible pipeline of businesses. A Chamber needs an active membership base. The Network is needed to connect these parts.

Table 6.1 Opportunity areas, market rationale and development pathway

Opportunity	Market rationale	Development pathway
Trade Network	Existing activity lacks coordination and representation	Launch founding membership, directory, standards and trader-support offer
Business Magazine and Directory	Businesses are under-visible to customers, partners and investors	Establish print and digital directory with voluntary verification

Opportunity	Market rationale	Development pathway
MRU Food Corridor	Food demand is recurring, visible and capable of supporting linked value chains	Map products, suppliers, storage needs, compliance and collective procurement
Trade support desk	Businesses need accessible help with formalisation, customs, pricing, tax and referrals	Pilot clinics through Fellows and professional partners
Shared freight and cargo arrangements	Individual traders face high costs and weak bargaining power	Test collective procurement and preferred-provider models
Shared warehousing and fulfilment	Storage, handling and distribution gaps constrain growth	Conduct phased feasibility and demand testing before capital investment
E-commerce and digital marketplace	Social commerce is active but lacks integrated stock, payment and fulfilment systems	Develop digital directory, merchant support and marketplace feasibility
Investment pipeline	Community and aligned external investors need structured opportunities	Introduce readiness criteria, due diligence and Nafulu-linked pathways
Community finance	Traders require savings, working capital and trade-finance routes	Develop a regulated, phased community-finance strategy
Property and community assets	Long-term resilience requires workspace, market, warehouse and asset pathways	Develop property-needs assessment and asset strategy

6.2 Shipping, freight and cargo services

Shipping, freight and cargo form a foundational part of the MRU trade economy. They connect households, traders and businesses across the UK and the MRU region. They enable movement of goods for personal use, resale, food, community events and business activity. They also create immediate commercial opportunities for operators, drivers, consolidators, freight forwarders, customer-service providers and trade intermediaries.

Yet the sector faces recurring challenges. Small consignments can be expensive. Prices may not always be transparent. Customers may not understand route differences, expected delivery times or insurance arrangements. Operators may face uncertain volumes, fluctuating fuel or freight costs, customs delays and pressure to absorb risks. The lack of shared standards can make it difficult for consumers to distinguish reliable providers from unreliable ones.

The immediate opportunity is to organise information and relationships. The Network can map existing operators, identify routes, support basic standards, develop customer-information materials and explore preferred-provider agreements. It can also assess whether there is scope for collective purchasing, shared cargo consolidation, joint booking systems or common collection points. The longer-term opportunity is to develop a more professional cargo ecosystem. This may include digital booking, track-and-trace support, transparent pricing models, insurance partnerships, training, standard terms of service and shared storage. These developments should follow evidence and partnership rather than be assumed at the outset. Cargo is a foundational service, but it is not the whole market.

6.3 Warehousing, handling and storage

Warehousing is one of the most important but capital-intensive opportunities. Secure and accessible storage can transform how businesses operate. It allows goods to be received properly, counted, sorted, insured, stored and dispatched. It can support food distribution, wholesaling, e-commerce, cargo consolidation and business growth. The absence of warehouse capacity can trap businesses in small-scale, high-cost models. Traders may be unable to purchase in bulk. They may rely on unsuitable temporary spaces. They may struggle to separate customer goods or maintain inventory records. They may be unable to meet the expectations of larger buyers, retailers or investors.

However, warehousing should not be pursued prematurely. A warehouse is not simply a building. It requires a viable commercial model, health and safety procedures, insurance, stock-control systems, equipment, trained staff, landlord agreements, business rates, security and a reliable customer base. The correct first step is demand testing and feasibility.

A phased approach to warehousing should consider

Existing storage and warehouse providers willing to partner with the Network; shared-user arrangements that avoid high fixed costs; temporary or flexible space for early pilots; demand from food businesses, cargo operators, retailers and e-commerce sellers; collection-point models; the volume of goods that could be consolidated; the costs that businesses currently incur through fragmented arrangements; and the potential for future community ownership, leasing or social investment.

The question is not whether a warehouse would be useful. The question is what scale, location, operating model and governance structure would make it viable and community-beneficial.

6.4 Distribution, delivery and fulfilment

Distribution is a major market gap. A business may import goods successfully but still struggle to deliver them to customers efficiently. Small traders may use personal cars, informal drivers or ad hoc courier services. This can be flexible, but it can also make costs unpredictable and service quality uneven.

A coordinated distribution model could support retailers, food businesses, e-commerce sellers and cargo operators. It could include shared delivery routes, courier partnerships, collection points, packaging support, dispatch services, tracking tools and customer notifications. For some businesses, this may be more valuable than warehousing alone because it directly improves the customer experience.

Fulfilment services are particularly relevant to online selling. As social commerce grows, sellers need assistance with picking, packing, labelling, storage, dispatch and returns. Shared fulfilment can reduce the burden on small businesses and allow them to focus on sourcing, marketing and customer relationships. As with warehousing, fulfilment should be developed in phases. The first priority is to assess demand, identify early users and establish whether existing logistics partners can provide services under favourable terms. A community-owned fulfilment operation should only be considered once volumes, costs, management capacity and customer commitments justify it.

6.5 E-commerce and digital market access

Digital commerce offers a significant route for diaspora businesses. Social media has already lowered the cost of finding customers. Entrepreneurs can advertise products, take orders, communicate with buyers and build communities without the expense of a traditional shopfront. This is particularly useful for small-scale and emerging businesses. But digital selling creates operational needs. Customers expect clear product information, secure payment, delivery updates, records of purchase and a way to raise concerns. Businesses need stock visibility, financial records, data protection, digital marketing, payment systems, packaging and fulfilment.

The first digital priority should be the MRU Community Business Magazine and Directory. A directory can make businesses visible, help consumers find services, create a source of market information and provide a foundation for future digital commerce. It should be designed as a trusted platform, with clear consent, transparent verification and basic quality controls. Over time, the Network can explore a more advanced digital marketplace, merchant services, business dashboards, trade information platforms and shared e-commerce support. These developments should be based on user demand and technical feasibility. The aim is not to build technology for its own sake, but to solve real problems for businesses and customers.

Table 6.2 Proposed editorial sections of the MRU Community Business Magazine and Directory

Section	Section
Verified business directory	Finance and investment information
Food Corridor listings	Jobs, placements and Fellows opportunities
Trade and logistics services	Women in business
Entrepreneur profiles	Youth enterprise
Consumer information	Professional services
Market opportunities	International trade and MRU-region updates
Regulatory and compliance guidance	Community storytelling and events

Five principles govern the platform: participation must be voluntary; businesses must consent to publication; verification must be transparent and not presented as regulatory approval; the platform must protect personal data; and published information must be accurate, current and subject to correction.

6.6 The MRU Food Corridor

The MRU Food Corridor is one of the most promising early opportunities because food is a recurring and visible source of demand. It is linked to households, restaurants, caterers, community events, faith gatherings, celebrations and everyday consumption. Food can also create opportunities for imports, wholesale, retail, delivery, online ordering, cooking, hospitality, market stalls and community-owned infrastructure.

The Food Corridor should be understood as an integrated economic system. It begins with the question of what people want to eat and buy. It then asks where products can be sourced, what quality and safety standards apply, how goods can be transported, how they can be stored and distributed, and how businesses can reach customers efficiently. It is not merely a supermarket idea. It is a whole-system proposition involving sourcing, food safety, product standards, storage, wholesale, retail, delivery, online ordering, catering, community markets, business support and potentially collective procurement.

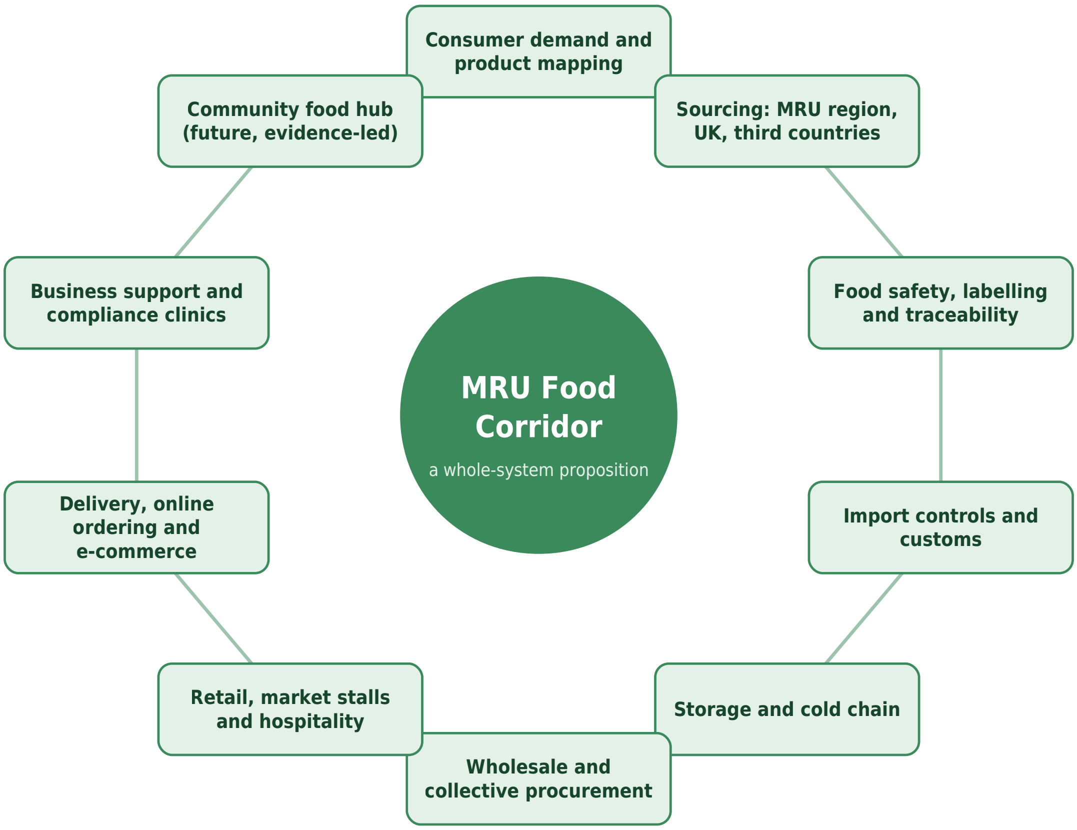


Figure 6.1. The MRU Food Corridor as a whole system. Ten linked elements from consumer demand to a possible future community food hub, which is pursued only when evidence supports it.

Food offers a practical way to demonstrate the benefits of sector organisation. A trader who buys alone may face high costs and inconsistent supply. A group of businesses may be able to pool demand, negotiate better terms, share delivery, improve product information and reduce waste. A directory can help customers locate suppliers. A business-support clinic can help food entrepreneurs understand regulatory responsibilities. A shared storage or distribution arrangement may become feasible once demand is demonstrated.

The Food Corridor must also take compliance seriously. Food products can involve requirements relating to hygiene, labelling, traceability, import controls, allergens, storage temperatures, packaging and product safety. These requirements should not be used to discourage participation. They should be translated into practical support, trusted advice and phased improvement pathways.

The first stage should be a detailed Food Corridor mapping exercise. It should identify high-demand products, existing suppliers, supply routes, food businesses, retailers, caterers, restaurants, market traders, storage needs, consumer preferences and regulatory barriers. The next stage can test low-risk demonstrators such as a buyer-supplier forum, collective-procurement group, food market event, digital listing service or product showcase. Only after this evidence is developed should the community consider capital-intensive infrastructure such as a food hub, specialist warehouse, collective retail site or dedicated e-commerce platform.

6.7 Professional services and business support

Trade businesses cannot thrive on logistics alone. They need access to legal, accounting, tax, insurance, customs, digital, marketing, finance and property expertise. Many small businesses struggle because these services are expensive, fragmented or difficult to trust.

The Network can create a professional-partner panel. This should not be a loose list of contacts. It should include clear criteria, transparent referral arrangements, cultural competence, affordability where possible and an understanding of the needs of small and diaspora-led businesses. Professional partners can provide workshops, clinics, fixed-fee packages, referral discounts, pro bono or low-bono support where appropriate, and specialist assistance for businesses moving through the formalisation pathway. The panel can also support governance, due diligence and investor readiness for larger projects. The panel should include accountants, tax advisers, customs specialists, freight forwarders, insurance providers, commercial lawyers, consumer-rights advisers, food-safety specialists, digital and e-commerce providers, finance providers and CDFIs, and property and workspace providers.

6.8 Competitors, comparators and distinct value

The study does not claim that competition is absent. Mainstream freight forwarders, courier networks, supermarkets and specialist retailers, online marketplaces, remittance and payment providers, generic business-support agencies and other diaspora-focused operators all serve parts of this market. The comparator assessment identifies where their strengths lie, where service standards fall short of community needs, where partnership is possible and where MRU-led infrastructure can create distinct value: cultural competence, trusted relationships, tailored compliance support, consolidation for small consignments, food-specific expertise, and a membership structure that returns value to the community. The Network’s role is not to displace existing providers but to organise the demand side so that the community can negotiate better terms, set standards and fill the gaps that mainstream providers do not serve.

6.9 Community-owned service and infrastructure businesses

Over time, some services may be best delivered through community-owned or community-partnered enterprises. These could include shared workspaces, trade desks, warehouses, food hubs, market spaces, event venues, business centres, digital platforms, training services or community finance structures.

Community ownership is not an end in itself. It should be pursued where it creates clear value: lower costs, better service, local employment, community control, reinvestment, asset building or improved access for underserved businesses. It must also be accompanied by strong governance, commercial discipline and professional management. The research should therefore distinguish between services that can be provided through partnerships with existing businesses and services where community ownership may be justified. The Network’s role is to develop the evidence needed to make those decisions responsibly.

PART THREE

Enterprise, finance, workforce and institutional architecture

The systems required to convert market opportunity into durable capacity: the trader-to-enterprise pathway, the Community Enterprise and VSC Fellows, the finance and investment architecture including Nafulu, community finance and payments, and the institutional model linking CAD-HR, the MRU Community, the Trade Network and the future Chamber.

CHAPTER 7

Enterprise, workforce and formalisation pathways

> Entrepreneurial capacity does not automatically become sustainable enterprise. This chapter sets out a staged pathway that meets people where they are, shows why formalisation must be a practical offer rather than a demand, and addresses peer learning, women’s enterprise, youth opportunity and inclusion.

7.1 From enterprise potential to sustainable business

The MRU trade economy contains a wide range of entrepreneurial ability. People identify products that communities need. They understand customer preferences. They maintain supplier and family relationships across borders. They know how to assemble goods, arrange cargo, sell through community networks and respond quickly to changing demand. These are not minor capabilities. They are the foundations of business.

However, entrepreneurial capacity does not automatically become sustainable enterprise. A business becomes more resilient when it can demonstrate income, manage cash flow, protect stock, communicate clearly with customers, keep records, comply with relevant requirements, access finance, insure risks, use digital systems and plan beyond the next transaction. Many MRU traders are trying to build these capabilities while also managing employment, family responsibilities, migration uncertainty, care duties, limited savings and the pressures of community obligation.

The central purpose of formalisation is to help traders make this transition. It is not to impose a narrow idea of business success or to demand that every community enterprise becomes a large commercial firm. A sustainable sector should support several forms of enterprise: sole traders, family businesses, limited companies, cooperatives, social enterprises, community-owned businesses, professional practices and partnerships. The appropriate legal and business form will depend on the activity, risk profile, ambition and needs of the people involved. What matters is that entrepreneurs have access to a credible pathway from informal or fragile activity to a more secure and viable operating model.

7.2 A staged pathway

A strong enterprise-support system must meet people at different starting points. The proposed Network should therefore establish a staged pathway rather than a one-size-fits-all programme.

Stage one: entry and orientation

The entry stage is for people who have an idea, trade occasionally, help family members, sell informally, use social media to reach customers or are exploring a route into the market. Participants at this stage may not be ready to register a business immediately. They may first need information, confidence, peer support and a safe space to ask questions. Support should include an introduction to the trade sector, basic business orientation, information on different forms of registration, customer-service principles, simple pricing guidance, stock and cash records, online safety and referrals for legal, immigration, welfare or financial support where these issues affect enterprise participation. The purpose is to reduce fear and create a bridge between informal activity and more formal opportunity. Participants should leave the entry stage with a realistic understanding of what their business requires and a clear next step.

Stage two: formalising and stabilising

The second stage is for traders and microbusinesses that have begun to operate regularly and now need more reliable systems. This may include people who have registered a business but lack operational capacity, or people who are ready to take formal steps but need practical support. This stage should focus on business registration, business banking, basic bookkeeping, tax awareness, insurance, stock records, customer terms, invoices and receipts, supplier management, customs awareness, product compliance, food safety where applicable, data protection and appropriate digital tools. The emphasis should remain practical. Many entrepreneurs are not asking for complex theory. They need help with tasks that make the difference between a business that survives from transaction to transaction and a business that can show a record, protect itself and access further opportunities.

Stage three: growing and professionalising

The third stage is for businesses with a regular customer base, an established product or service and an ambition to grow. Their needs may include marketing, workforce planning, delivery systems, warehousing, digital commerce, customer relationship management, financial forecasting, supplier negotiation, credit control, recruitment and governance. At this stage, businesses may be ready to benefit from the Network’s shared services: professional referrals, directory visibility, trade clinics, peer mentoring, group purchasing, freight partnerships, market intelligence and access to buyers. They may also be ready to work with Fellows, university clinics and professional advisers on a specific growth project. The growing stage is where the value of a sector network becomes most visible. Rather than every business trying to find solutions alone, businesses can connect to practical systems and shared expertise.

Stage four: scaling and investment readiness

The final stage is for businesses and projects that have reached a point where growth requires larger capital, more advanced governance, property, equipment, new markets, cross-border arrangements or investment. Some may be established businesses seeking expansion; others may be collective infrastructure proposals such as a food hub, warehouse, delivery system or market facility. Support should include business-plan development, financial modelling, governance advice, legal structure, risk management, customer or supplier agreements, property planning, investment readiness, due diligence preparation and strategic partnership development. Not every business should pursue external investment. Some may grow sustainably through retained profits, customer revenue, loans, asset finance or cooperative arrangements. Investment readiness means ensuring that businesses understand the options available, can present credible information and can make informed decisions.

Table 7.1 The four-stage pathway in summary

Stage	Participant profile	Support
Entry	Informal trader or emerging entrepreneur	Orientation, legal triage, basic record keeping, pricing and registration information
Formalising	Partly compliant or newly registered business	Banking, tax, insurance, contracts, customs, food safety and digital tools
Growing	Established microbusiness seeking scale	Finance readiness, logistics, warehousing, marketing, staffing and governance support
Scaling	Established business or collective infrastructure project	Investor readiness, professional due diligence, property, partnerships and trade expansion

7.3 Formalisation as a practical offer

A formalisation pathway will only work if participants can see a clear benefit. If formalisation is framed only as registration, taxation or compliance, many people will understandably perceive it as a cost. The Network must show how formalisation can create opportunities.

What formalisation offers

Greater customer confidence; the ability to issue invoices and receipts; improved access to insurance; stronger supplier relationships; access to business banking and payment systems; better evidence of trading history; eligibility for certain finance, grants, premises or procurement opportunities; reduced risk of disputes through clearer terms and records; visibility in the Business Magazine and Directory; access to professional referrals and peer support; and greater readiness for growth and investment.

Formalisation should therefore be understood as part of a value proposition. The Network is not asking businesses merely to comply. It is offering them a route to stronger business capability and wider market participation.

7.4 The role of peer learning

The sector already contains people with valuable knowledge. Experienced cargo operators, food traders, retail businesses, accountants, logistics professionals, community organisers and digital sellers have learned through practice what works and what does not. Their knowledge should be recognised as an asset.

Peer learning can reduce the distance between formal systems and community reality. A trader may be more willing to attend a customs-awareness session if it is co-led by someone who has dealt with practical shipping issues. A young entrepreneur may be more confident about digital selling if they can learn from another community member who has built a customer base. A food business may gain more from a conversation with an experienced caterer alongside formal food-safety guidance.

The Network should therefore build mentoring and peer-learning opportunities into its operating model. These should be structured, respectful of commercial confidentiality and supported by clear boundaries. Peer mentors should not be expected to provide legal, financial or regulated advice outside their competence. Their value lies in practical experience, encouragement, sector understanding and connection.

7.5 Women’s enterprise and economic participation

Women are active across community enterprise, retail, food, care, events, informal trade, professional services and household economic life. Yet women’s enterprise can be under-recognised when business activity takes place alongside care work, community work and family responsibilities. Women may also face distinct barriers in access to time, finance, networks, property, transport, technology and leadership positions.

The trade-infrastructure initiative should make women's participation visible. This means ensuring that women traders and professionals are represented in the Network's governance, the business census, the Directory, the Food Corridor, Fellowship pathways, training programmes and investor engagement. It also means designing practical support around real conditions. Training times, childcare considerations, digital access, travel, safety and the location of events can all affect who is able to participate. A model that is serious about community wealth building must recognise the economic contribution of women and ensure that women are not treated simply as consumers, volunteers or unpaid organisers.

7.6 Youth opportunity and intergenerational development

Young people should be able to see the trade sector as more than an informal activity undertaken by previous generations. It can provide routes into logistics, business management, food enterprise, digital commerce, design, marketing, accounting, data analysis, customer service, warehousing, supply-chain management, research and community leadership. The Community Enterprise and VSC Fellows programme is particularly important here. It can enable younger people to participate in a structured development pathway, gain work experience, build confidence and develop skills that are recognised both inside and outside the community.

An intergenerational approach also matters. Older traders and community leaders may hold market knowledge, supplier relationships and cultural understanding. Younger participants may bring digital skills, new networks, research capacity and different expectations about customer experience. The strongest model will create ways for these forms of knowledge to work together.

7.7 Inclusion and safeguarding

A sector-development model must be inclusive of people who experience multiple forms of disadvantage. This can include people with insecure immigration status, low incomes, disability, limited English-language access, limited digital skills, caring responsibilities, long-term unemployment, discrimination or lack of confidence in formal institutions. Inclusion does not mean that every person will follow the same business pathway. It means that barriers are identified and support is designed in ways that do not exclude people before they have had the opportunity to participate. The Network should provide accessible information, signposting, flexible learning opportunities, translation or interpretation where needed, and links to CAD-HR's wider Community Law and support pathways.

The relationship between legal empowerment and enterprise is important. People who face unresolved immigration, housing, debt, employment or discrimination issues may struggle to build businesses. A community wealth-building model must therefore recognise the wider conditions that enable or prevent economic participation.

CHAPTER 8

Community Enterprise and VSC Fellows

> A trade network, a Chamber, a Food Corridor or a finance platform cannot succeed through ideas alone. They require people with skills, confidence, institutional knowledge and a commitment to community development. The Fellows programme is core infrastructure, not an additional project.

8.1 Building the human infrastructure

The Fellows programme can create a bridge between community knowledge, university learning, professional expertise and practical delivery. Fellows can support traders and enterprises while developing their own skills in research, enterprise support, logistics, digital communications, investment readiness, policy, community engagement and institutional development.

The programme also responds to a wider challenge. Community initiatives often depend heavily on a small number of committed people. This can produce remarkable results, but it can also lead to burnout and limit long-term sustainability. A Fellows pathway can distribute knowledge, build a pipeline of future leaders and ensure that the sector is not dependent on individual founders or volunteers alone. The programme should not be described merely as volunteering. It is a structured route for community members, students and emerging professionals to gain skills in enterprise support, research, trade coordination, communications, community engagement and policy development.

8.2 The role of Fellows

Fellows should be recruited and supported as a structured cohort. Their work should be supervised, their roles should be clear, and they should receive training appropriate to the tasks they undertake. They should not be treated as unpaid substitutes for professional roles. Rather, they should be participants in a programme of learning, contribution and progression.

Figure 8.1. The eight Fellowship strands. Each strand contributes practical delivery capacity to the Network while developing transferable professional skills.

Table 8.1 Fellowship areas and practical contributions

Fellowship area	Practical contribution
Community research	Business mapping, surveys, interviews, focus-group support, data analysis and case studies
Enterprise support	Trader onboarding, business diagnostics, support with forms and referral to specialists
Trade and logistics	Value-chain research, cargo and distribution mapping, customer-service systems and trade information
Food Corridor	Product mapping, buyer and supplier research, market-event support and consumer engagement
Digital communications	Directory content, Magazine production, social media, websites, business profiles and design
Finance and investment	Investment-readiness research, enterprise pipeline support, financial-literacy events and data preparation

Fellowship area	Practical contribution
Policy and partnerships	Council engagement, university liaison, stakeholder briefings and public-policy research
Community leadership	Outreach, event facilitation, membership support and intergenerational dialogue

Fellows should receive induction in confidentiality, data protection, safeguarding, equality, community engagement, professional boundaries and referral protocols. They should understand what they can support directly and when they must refer participants to qualified advisers.

8.3 University partnerships

Bayes Business School, London South Bank University, the University of Westminster and other academic institutions can play a practical role. Their contribution should go beyond occasional events or symbolic endorsement. Potential areas of collaboration include student placements and internships; applied research projects; business clinics and mentoring; supply-chain, logistics and operations expertise; finance, investment and entrepreneurship teaching; legal, policy and migration research; data analysis and impact evaluation; digital design and marketing support; support for publications, seminars and public events; and professional networks and alumni engagement.

University relationships should be governed by clear partnership agreements. These should protect community ownership of knowledge, respect confidentiality, define student supervision and ensure that research benefits the community rather than extracting information without return.

8.4 Fellowship progression

The Fellows programme should create a clear route from participation to opportunity. Possible progression routes include continuing as a Network volunteer or community researcher; paid project roles; employment with community enterprises; placement with logistics, food, finance, legal or business-support partners; enterprise incubation for Fellows who wish to start businesses; professional mentoring and further education; and membership of a future Chamber working group or advisory board. A progression model helps demonstrate that the initiative is not only supporting existing businesses. It is building the next generation of community enterprise, trade and institutional leaders.

8.5 Measuring Fellows impact

The Fellowship programme should monitor both individual and sector impact. Measures might include the number of Fellows recruited, training completed, placements secured, businesses supported, directories developed, research interviews completed, events organised, referrals made and progression outcomes achieved. Qualitative measures are equally important. Fellows should be asked whether they have gained confidence, networks, knowledge and a clearer sense of future opportunity. Businesses should be asked whether Fellows' support was useful and respectful. Partners should assess whether the programme contributes to real capacity rather than simply short-term activity.

CHAPTER 9

Investment, finance, payments and asset building

> Trade is often constrained not by the absence of customers but by the absence of capital at the right time. This chapter distinguishes the forms of finance the sector needs, sets out the roles of Nafulu, community finance and payment infrastructure within strict regulatory discipline, and explains how trade income can become community assets.

9.1 Why finance is central

Entrepreneurs may need to pay for goods before they have sold them. They may need to pay suppliers before customers make final payments. Freight, customs, storage, delivery, packaging, insurance and staff costs can arise before revenue is received. This gap between money going out and money coming in is one of the central risks in import-and-export business.

For small and emerging enterprises, the problem is intensified by limited savings, irregular income, lack of collateral, weak trading records and restricted access to mainstream bank lending. Businesses may depend on personal funds, informal loans, family contributions or customer deposits. These can be valuable sources of support, but they may be insufficient for growth and can place strain on family relationships. A community wealth-building strategy must therefore include finance. It must consider how businesses can access appropriate forms of capital while ensuring that people are protected from unaffordable debt, poor investment decisions, opaque schemes or unrealistic promises.

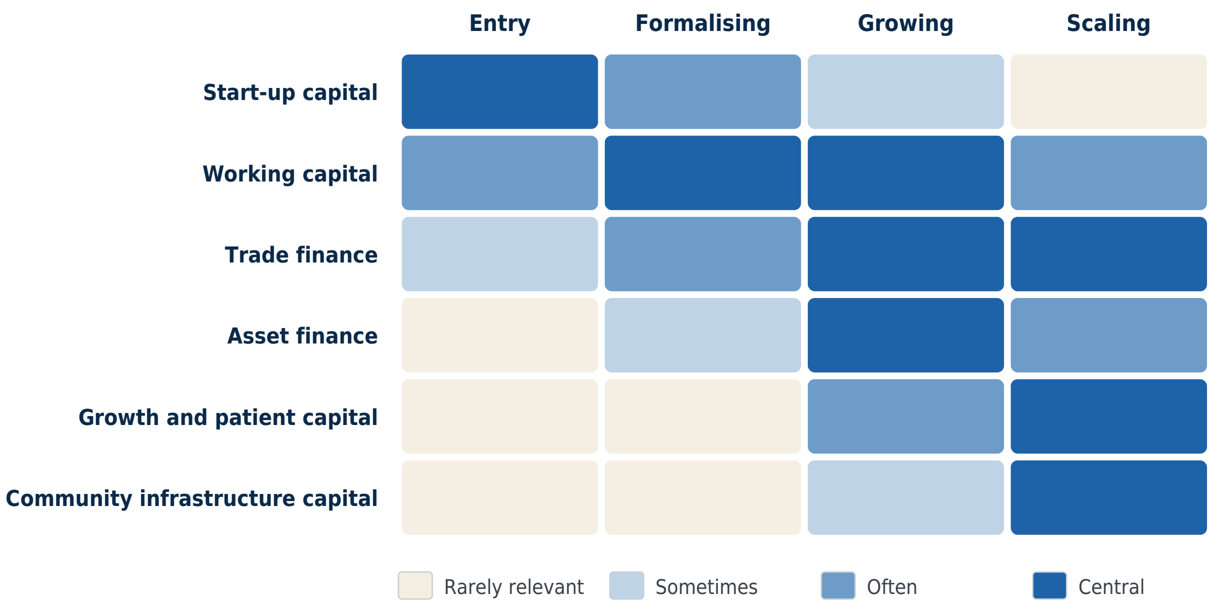
9.2 Different forms of finance

Not all businesses need the same type of capital. A single funding solution will not meet all needs.

Table 9.1 Finance needs and example uses

Finance need	Example use
Start-up capital	Registration, equipment, initial stock, branding and digital tools

Finance need	Example use
Working capital	Purchasing stock, paying freight, customs charges and operating costs before sales are received — often the most important need for trade businesses
Trade finance	Import/export transactions, purchase orders, invoices, supplier payments and cargo cycles; complex, and requiring specialist guidance
Asset finance	Vehicles, warehouse equipment, refrigeration, IT and fulfilment equipment with a clear revenue-generating purpose
Growth capital	New premises, hiring, marketing, e-commerce and additional routes
Patient capital	Longer-term enterprise growth where immediate commercial returns are not realistic or where community benefit sits alongside commercial value
Community infrastructure capital	Warehouses, food hubs, market space, workspaces, venues and collective assets — requiring feasibility, governance, professional management, legal structure and realistic revenue models



Indicative relevance of each form of capital at each stage of the trader-to-enterprise pathway

Figure 9.1. Which forms of capital matter at which stage. Indicative relevance of each finance type across the four-stage pathway; working capital and trade finance dominate the middle of the journey, while infrastructure capital belongs only to the scaling stage.

9.3 Nafulu and investment readiness

Nafulu is intended to provide a structured route through which community investors and entrepreneurs can connect around viable opportunities. Its significance lies in the possibility of converting fragmented investor interest into more transparent and better-governed community investment.

However, investment mobilisation must be approached carefully. A community may have strong appetite to support its own businesses, but enthusiasm is not enough. Investors need reliable information. Entrepreneurs need to understand the obligations attached to investment. Both need clarity about risk, ownership, return, governance, reporting and what happens if a business does not perform as expected.

The immediate role of Nafulu should therefore be investment readiness. It should help establish a pipeline of opportunities that have been assessed against clear criteria: evidence of market demand; a realistic business model; a competent leadership team; clear legal structure; financial records or credible projections; defined use of funds; appropriate governance; risk assessment; customer, supplier or partner evidence; social and community benefit; and compliance with any applicable regulatory requirements. The Network and Fellows programme can help businesses prepare for this stage by improving records, business plans, cash-flow understanding and governance. Nafulu should not be asked to compensate for a weak enterprise pipeline. Its credibility will depend on the quality of the businesses and projects it presents.

9.4 Investor protection and regulatory discipline

Any activity involving investment promotion, pooled capital, crowdfunding, lending, payment services or financial products may raise legal and regulatory issues. These must be addressed before such services are offered or promoted.

> **Before any investment opportunity is promoted, the following should be in place**
> A clear legal and governance structure; specialist regulatory and financial-promotion advice; a due diligence process; risk disclosure; investor suitability procedures where required; business-readiness criteria; a conflicts-of-interest policy; clear reporting and accountability; and secure data-handling arrangements.

This caution does not weaken the community wealth-building ambition. It strengthens it. Communities that wish to mobilise capital must do so in ways that protect members, build long-term trust and avoid exposing people to unnecessary risk.

9.5 Community finance and the credit-union concept

The proposed community credit-union concept reflects a wider desire to create institutions through which community members can save, participate, access responsible finance and build collective economic power. A credit union or similar community-finance structure can provide more than loans. It can create membership, democratic participation, financial education, savings discipline and a basis for long-term asset building. Many people may have small amounts that they can save regularly, even if they cannot make large investments. When organised safely and lawfully, pooled savings can strengthen financial inclusion and create a community-owned base of capital.

But community finance is not simple. It requires appropriate legal form, regulatory authorisation where required, capital adequacy, professional management, credit controls, governance, anti-money-laundering processes, data protection, member communication and protection against loss. It must not be rushed. The recommended next step is a community-finance feasibility study. This should assess demand for savings, credit, working capital, trade finance, financial education, insurance, housing-related finance and investment. It should explore the most appropriate legal and operational models and establish a phased path toward any future regulated institution.

9.6 Payments and transaction infrastructure

A trade corridor requires both movement of goods and movement of money. Businesses need to pay suppliers, customers need to pay businesses, and cross-border transactions need to be secure, timely and affordable. Payment costs, delays, exchange-rate uncertainty and lack of transaction records can all undermine trade.

Jawdie is intended as a trade and payment infrastructure concept within the broader MRU ecosystem. Its role is to support more reliable cross-border business transactions, including merchant services, e-commerce payments and trade-related transfers. The concept responds to a genuine problem: trade becomes more difficult when payment systems are expensive, slow, unclear or inaccessible. As with community finance and investment, payment services are regulated. Any development of Jawdie must be undertaken with specialist payments, financial-services, anti-money-laundering, consumer-protection and data-protection advice. The immediate opportunity is to map the community’s payment needs, transaction costs and existing pain points, then identify lawful partnership models with authorised providers.

9.7 From trade income to community assets

The ultimate purpose of community wealth building is not only to help individual businesses survive. It is to create conditions in which value can accumulate in forms that benefit the community over time. Trade can contribute to this in several ways. Businesses can create jobs. Profitable firms can reinvest. Shared services can reduce costs. Membership structures can build participation. Training can create skills. Community institutions can develop income through services. Investors can support viable ventures. Over time, these activities can create the basis for shared assets: shared workspace, warehousing and storage, food hubs and market facilities, retail units, community venues, digital platforms, training and business centres, property partnerships and housing-related security structures.

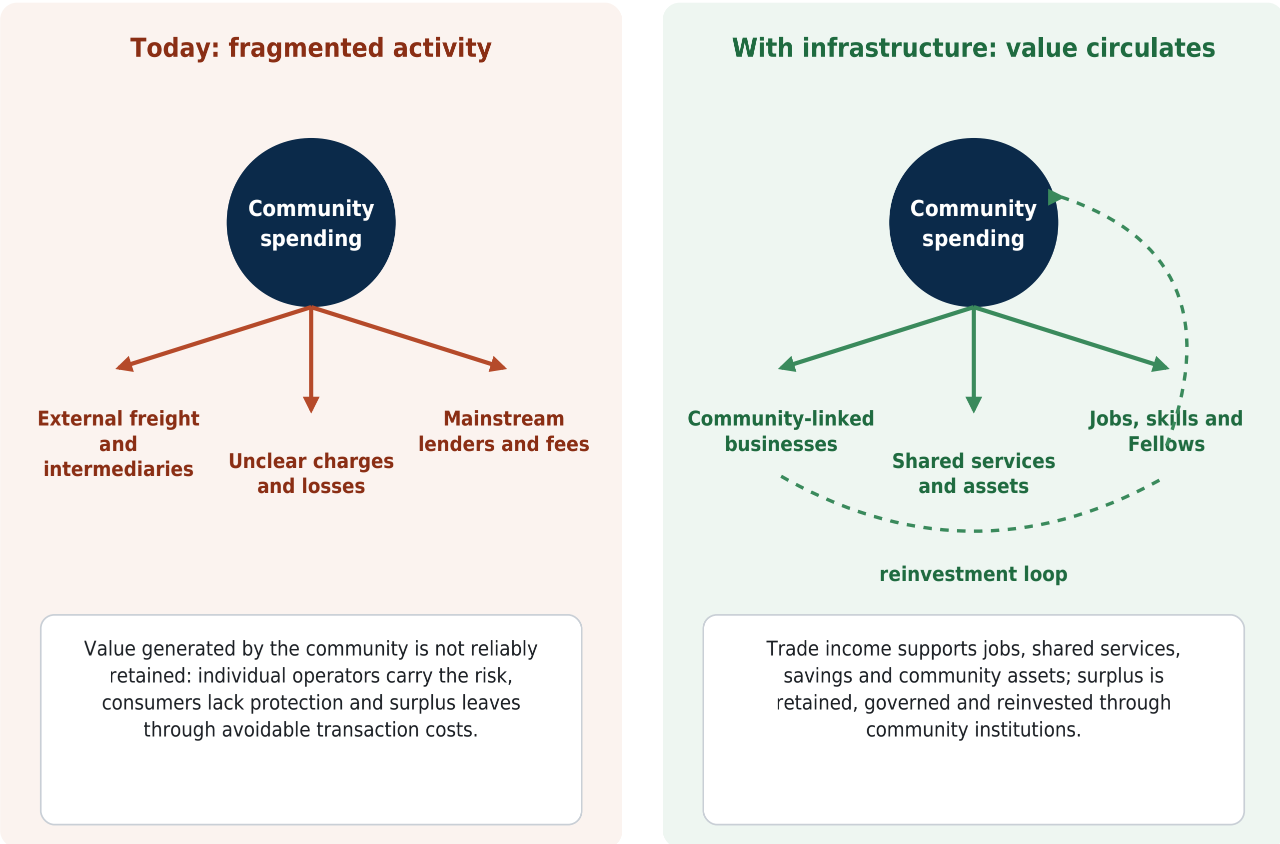


Figure 9.2. The wealth-flow model. Without infrastructure, community spending leaks out through intermediaries, unclear charges and external finance costs; with infrastructure, it circulates through community-linked businesses, shared services, jobs, savings and reinvestment.

Not every asset needs to be owned outright at the beginning. Leasing, joint ventures, partnerships, social investment, community shares, cooperative models and long-term service agreements may all be considered. The critical principle is that assets should be developed where they strengthen the community's economic capacity, reduce avoidable dependency and create sustainable income or benefit. The property strategy should begin with a needs assessment: what type of space is needed; who needs it and how frequently; what revenue can support it; what safety, food, planning, licensing and insurance requirements apply; whether space can be shared or phased; and what community ownership, leasing, partnership or social-investment models are realistic.

9.8 The importance of sequencing

The report recommends a clear sequence. First, organise the sector and gather evidence. Second, support enterprise and build a credible pipeline. Third, test demand and develop partnerships. Fourth, prepare investment-ready opportunities. Fifth, pursue assets and infrastructure only when commercial feasibility, community benefit, governance and funding conditions are met. This sequencing protects the community from the risk of pursuing ambitious projects before the foundations are in place. It also makes the eventual case for investment much stronger.

Each step protects the community from committing to ambitious projects before the foundations are in place

Figure 9.3. Five steps in strict sequence. Evidence before assets; enterprise before investment; partnerships before capital commitments.

CHAPTER 10

Institutional architecture

> Markets do not develop through individual businesses alone. They depend on institutions that provide information, standards, trust, representation, skills, finance, networks, accountability and collective voice. This chapter sets out a connected ecosystem — not a hierarchy — in which each organisation carries a distinct but complementary role.

10.1 Why the sector needs institutions

Large and established sectors often have trade associations, Chambers of Commerce, professional bodies, business networks, training systems, insurers, finance providers, research organisations and public-policy relationships. The MRU trade economy needs comparable institutional capacity, designed in a way that reflects its own history, needs and community values. The proposed institutional architecture is not intended to centralise every activity or place all businesses under one body. It is intended to create a connected ecosystem in which different organisations and enterprises carry distinct but complementary roles.

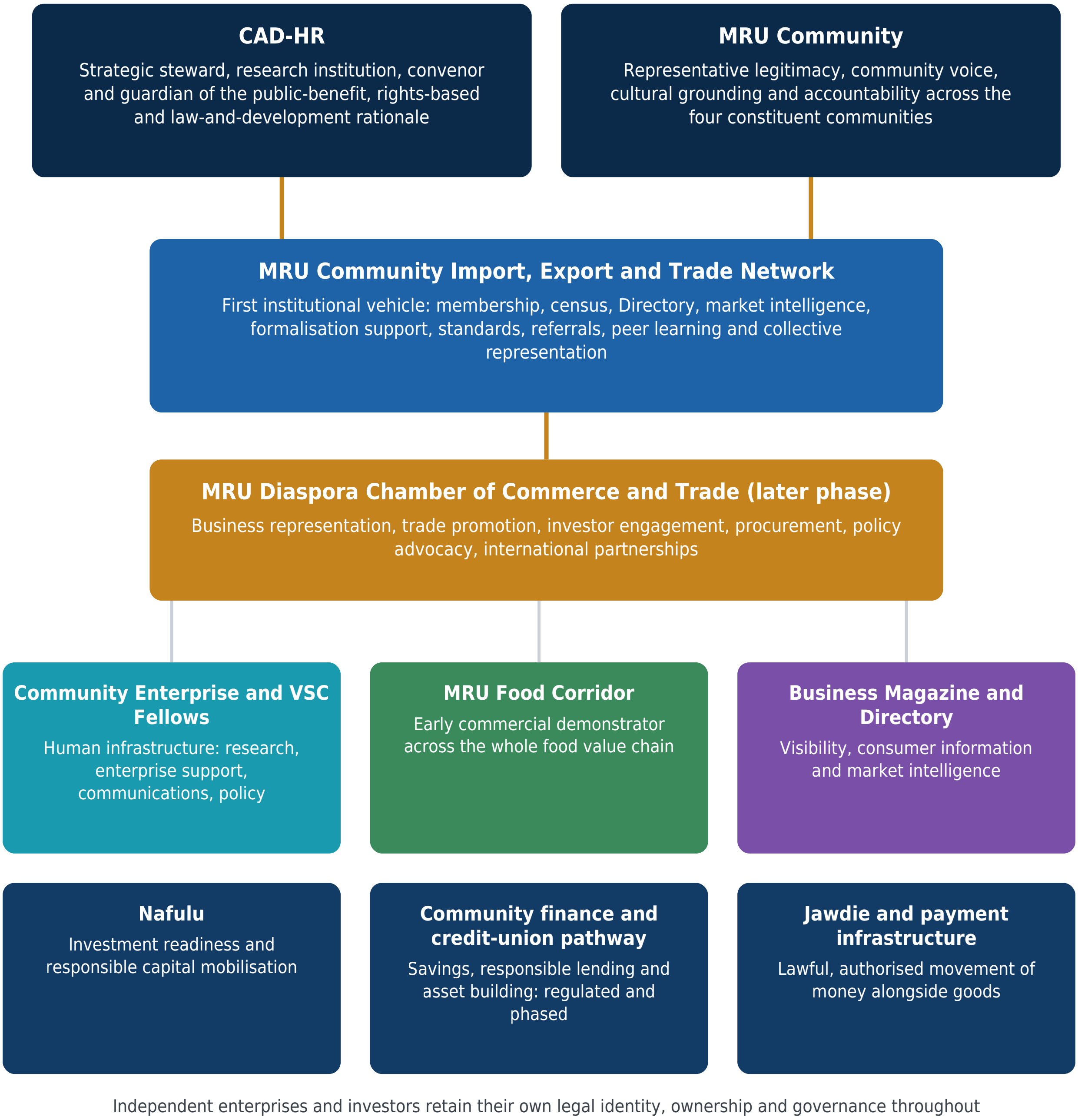


Figure 10.1. The connected institutional ecosystem. CAD-HR and the MRU Community anchor the architecture; the Network is the first practical vehicle; the Chamber follows once readiness conditions are met; demonstrators and finance pathways sit alongside, with independent enterprises retaining full commercial independence.

10.2 CAD-HR as strategic steward

CAD-HR’s role is to act as initiator, strategic steward, research institution, convenor and guardian of the public-benefit, human-rights and law-and-development rationale. It provides a framework that connects economic development to justice, community participation, governance, wellbeing, legal empowerment and long-term institutional resilience.

CAD-HR should not need to operate all commercial enterprises directly. Its value lies in helping the community build credible pathways, convene partners, create evidence, support institutional formation, safeguard values and ensure that community wealth building is not reduced to short-term commercial activity. This role is particularly important where multiple initiatives are developing at once. The Trade Network, Food Corridor, Fellows programme, Nafulu, community-finance pathways, payment infrastructure and future assets need coordination so that they reinforce rather than compete with one another.

10.3 The MRU Community as representative anchor

The MRU Community provides the representative and community-rooted foundation for the initiative. It brings together the four constituent communities and provides a space through which community voice, legitimacy, trust and accountability can be exercised. The representative role should not mean that the MRU Community makes every commercial decision for independent businesses. Rather, it should ensure that the wider institutional direction remains responsive to the community’s interests and that economic development is connected to collective wellbeing, inclusion and long-term prosperity.

10.4 The MRU Community Import, Export and Trade Network

The Network is the first practical institutional vehicle. It should be inclusive, membership-based, service-oriented and focused on organising the sector before attempting to create more formal representative structures. Its role is to provide the connective tissue that is currently missing. It can make businesses visible, connect people to advice, develop shared standards, gather market data, create a business directory, facilitate peer learning, build consumer confidence and represent common concerns.

The Network’s core functions should include membership and community engagement; a confidential trader and business census; the public Business Magazine and Directory; market intelligence and research; formalisation support and professional referrals; training, workshops and business clinics; peer learning and mentoring; a voluntary code of practice; consumer information and complaints signposting; trade, logistics and supplier connections; enterprise and investment pipeline development; and partnership development with councils, universities and commercial organisations. The Network should be designed to welcome businesses at different stages. It should not impose unmanageable membership fees or compliance demands at the outset. It should build credibility by providing practical benefits.

Trader member	Business member	Food Corridor member	Professional partner
Informal and formal traders, retailers, cargo users and import/export operators	Registered businesses at any point of the value chain	Food importers, retailers, caterers, restaurants, growers, suppliers and buyers	Accountants, lawyers, insurers, customs advisers, consultants, technologists
Investor member	**Community organisation member**	**Student / Fellow member**	**Institutional partner**
Community investors, diaspora professionals, impact investors, aligned institutions	Associations, charities, faith organisations, youth and women's networks	Community Enterprise and VSC Fellows, researchers and emerging leaders	Councils, universities, finance providers, logistics providers, property partners, public agencies

Figure 10.2. Proposed Network membership categories. Eight categories designed to bring the whole value chain, its supporters and its institutional partners into one inclusive structure. The full membership model is set out in Appendix E.

First-year outputs of the Network

A founding member cohort; a membership constitution and governance rules; a business and trader census; a Directory pilot; a code of practice; monthly trade and enterprise clinics; quarterly sector roundtables; a professional referral panel; an initial market intelligence bulletin; and an annual MRU diaspora trade summit.

10.5 The MRU Diaspora Chamber of Commerce and Trade

The Chamber should be a later-stage institution. It should be developed once the Network has built membership, trust, governance, service capability and a clear mandate from the sector. A Chamber of Commerce is more than a networking group. It must be capable of representing business interests, providing services, developing policy positions, building trade relationships, engaging investors, supporting procurement, organising delegations and sustaining itself financially. It therefore requires a constitution, governance arrangements, membership rules, financial model, professional administration and clear accountability.

The future Chamber should support business representation and advocacy; trade promotion and commercial delegations; international partnerships across the MRU region; market intelligence and sector publications; procurement and supplier-development opportunities; enterprise support and professional referrals; investor engagement; policy dialogue with local and national institutions; and standards, recognition and sector leadership. The Chamber must be business-led but community-accountable. It should not become a closed body serving only the most established firms. Its legitimacy will depend on demonstrating value to small traders, growing enterprises, professionals, investors and wider community stakeholders.

10.6 Independent enterprises and investors

Independent businesses remain central to the model. The Network and Chamber should support, not absorb, their commercial independence. Businesses may compete, serve different customer groups, use different routes or pursue different growth strategies. That diversity is healthy. What the shared institutions provide is a basis for cooperation where it benefits everyone: market information, training, professional referrals, collective representation, shared standards, directory visibility, joint events, supplier relationships, research and infrastructure feasibility.

Clear boundaries are important. Businesses should not be required to disclose commercially sensitive information publicly. Participation should be voluntary. Conflicts of interest must be managed. No institution should use its role to favour a particular operator unfairly. Individual businesses, social enterprises, cooperatives, investors and commercial partners retain their own legal identity, ownership and governance.

10.7 Finance and payment institutions

Nafulu, future community-finance structures, credit-union pathways and payment solutions should be developed with independent governance and specialist legal and regulatory advice. Their role is to enable lawful, transparent and responsible capital mobilisation and transactions, not to expose community members to unmanageable risk.

10.8 Governance principles

The institutional architecture should be guided by seven principles.

Figure 10.3. Seven principles of layered governance.

Strategic stewardship. CAD-HR should maintain coherence across the wider community wealth-building strategy and ensure that the initiative remains rooted in public benefit, inclusion and long-term development.

Representative legitimacy. The MRU Community should provide a visible route for community voice, participation and accountability across the four constituent communities.

Democratic participation. Members should have meaningful opportunities to shape the Network and future Chamber through transparent membership rules, elections or appointments where appropriate, consultation and accessible information.

Operational professionalism. Each entity should have clear roles, competent leadership, financial controls, records, reporting, data protection, conflict-of-interest procedures and appropriate legal advice.

Commercial independence. Businesses should retain their own legal identity, customers, assets and decision-making. The ecosystem should create opportunity without undermining independent enterprise.

Community benefit. The institutions should demonstrate how trade development contributes to jobs, skills, consumer confidence, inclusion, community assets and long-term shared prosperity.

Regulatory discipline. Where activity touches financial services, payments, investment, customs representation, food safety, data protection or other regulated areas, the relevant entity must obtain appropriate advice, authorisation and oversight.

10.9 The connected ecosystem

The architecture can be understood as an ecosystem rather than a hierarchy. CAD-HR provides strategic stewardship, research and institutional coordination. The MRU Community provides representative legitimacy and community accountability. The Trade Network organises the sector, supports formalisation and creates visibility. The future Chamber represents businesses and promotes trade. Fellows build human capacity. The Food Corridor provides an early sector demonstrator. Nafulu provides a route toward responsible investment mobilisation. Community-finance and payment pathways can support savings, capital and transactions where developed lawfully. Community-owned businesses and assets create practical services and long-term value.

The key is connection. Each part should increase the capacity of the others. Research should inform business support. Business support should develop investable enterprises. Investment should support viable opportunities. Payment systems should reduce trading friction. Workforce development should create skilled participants. Community assets should reduce costs and build income. Governance should protect trust. This is how fragmented activity can become a functioning community economic system.

PART FOUR

Partnerships, recommendations, implementation and conclusion

The partnership and policy environment, fourteen prioritised recommendations with timing and ownership, a four-phase implementation roadmap, the measures by which success will be judged, the principal risks and how they are managed, and a closing call to collective action.

CHAPTER 11

Partnerships and policy environment

> The MRU trade infrastructure cannot be built by one organisation, one business or one community group acting alone. Partnership is practical infrastructure: it brings together community legitimacy, enterprise knowledge, workspace, research capacity, professional expertise, market access, finance, logistics capability, regulatory knowledge and public-policy influence.

11.1 Why partnership matters

The sector has developed in conditions of fragmentation. It needs coordinated partnership precisely because the challenges are interconnected. Enterprise support is linked to finance. Finance is linked to business records and investment readiness. Investment readiness is linked to governance. Governance is linked to community legitimacy. Food businesses are linked to logistics, storage, safety and consumer demand. Warehousing is linked to property, capital, operations and customer volumes. Workforce development is linked to universities, employers, training and mentorship.

The purpose is not to create a long list of institutional logos. It is to bring together the distinct resources that different partners can contribute. A successful partnership model will begin with the MRU community's own priorities. Partners should not define the problem from outside or impose solutions that are disconnected from the market. Their role is to help strengthen and accelerate a community-led process that already has evidence, participation and a clear development rationale.

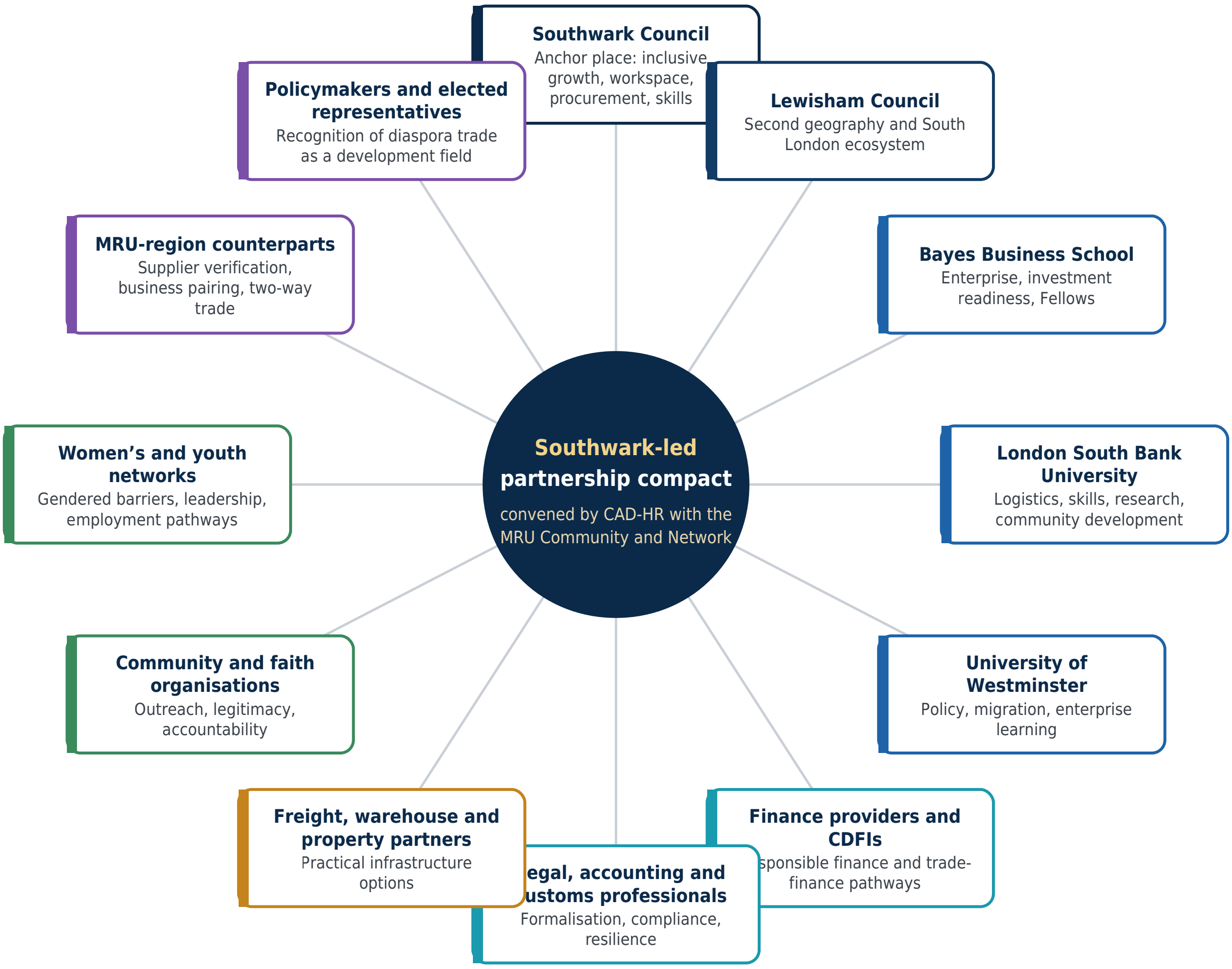


Figure 11.1. The partnership map. Twelve partner groups around a Southwark-led compact convened by CAD-HR with the MRU Community and the Network. Appendix I sets out each partner's role in detail.

11.2 Southwark as an anchor place

Southwark is the appropriate first place for this work because it brings together community presence, local economic activity, institutional relationships and a strong basis for place-based development. A Southwark-first approach allows the initiative to develop depth. It enables CAD-HR, the MRU Community and the Trade Network to build evidence, membership, trust and local partnerships before attempting wider expansion. It also creates an opportunity to demonstrate how migrant-community wealth building can contribute to local inclusive growth, entrepreneurship, employment, consumer confidence, neighbourhood vitality and community resilience.

The partnership opportunity is not limited to enterprise support. The initiative can connect with priorities around economic inclusion, community wealth building, skills, youth opportunity, public health, food access, workspace, procurement, social value, digital inclusion, community safety and participation. Trade and logistics may appear to be specialist subjects, but they are connected to many of the wider issues that affect local prosperity.

11.3 Lewisham and the South London ecosystem

Lewisham is an important second geography. Community members, businesses and networks often operate across Southwark and Lewisham, and both boroughs form part of a wider South London economic and social landscape. The initiative should work across these local connections rather than treating borough borders as the limits of community life. A South London ecosystem can create opportunities for shared events, trader engagement, food markets, professional networks, youth employment, university collaboration, workspace exploration and policy dialogue. It can also provide a practical testing ground for the Network’s membership and service offer before wider London and UK expansion.

The Southwark–Lewisham relationship should be structured through a partnership compact rather than informal goodwill alone. The compact can set out common objectives, points of contact, possible contributions, information-sharing protocols and an annual review process.

11.4 Universities as co-producers of knowledge and capacity

Bayes Business School, London South Bank University, the University of Westminster and other academic partners have an important role to play. The initiative should not treat universities merely as institutions that validate community work after it has happened. They can become co-producers of knowledge, training, evaluation, business support and leadership development.

Students can undertake supervised placements through the Community Enterprise and VSC Fellows programme. Academic staff can support research design, market analysis, supply-chain mapping, enterprise development, financial modelling, legal analysis and impact evaluation. Business schools can contribute mentoring and investment-readiness support. Universities with strengths in law, policy, migration, social enterprise, public health, technology and logistics can help the initiative understand its wider implications and prepare evidence for public debate. The relationship should be reciprocal. The MRU community provides a living site of knowledge, entrepreneurship and institutional innovation. University partners should ensure that research is useful, accessible and returned to the community in forms that support practical action.

11.5 Commercial and professional partners

Commercial and professional partners will be vital to the initiative's credibility. The Network should develop a structured panel of organisations and professionals who can offer appropriate services to participants: freight forwarders, warehouse providers, customs specialists, accountants, insurers, legal advisers, food-safety professionals, digital and e-commerce providers, finance providers, property advisers and marketing specialists.

The panel should be governed by transparent criteria. Partners should understand the needs of smaller and diaspora-led businesses, communicate clearly, provide transparent pricing where possible and respect the Network's values of dignity, inclusion and accountability. The Network should be able to review partner performance and remove partners where trust is undermined. Commercial partnership does not mean that the Network endorses every business or guarantees its services. The Network can signpost, facilitate introductions and develop agreed service standards, while individual businesses retain responsibility for their own commercial decisions.

11.6 Local authorities, policymakers and public institutions

Public institutions can help create the conditions in which the sector develops. Local authorities can support business engagement, workspace, enterprise learning, procurement, food initiatives, community events, research, skills, neighbourhood development and connection to wider economic strategies. Policymakers can help ensure that migrant and diaspora enterprise is recognised as a legitimate field of economic development rather than treated as peripheral or invisible.

The policy case is not that the MRU community requires exceptional treatment. It is that generic systems often fail to recognise the specific reality of diaspora trade. Traders may need support that connects customs, logistics, food safety, finance, business formalisation, digital access, language, trust and cross-border commerce. A single generic business workshop may not address these overlapping issues. The initiative should therefore make a case for tailored but inclusive support. This is consistent with broader aims of fairness, economic inclusion and community wealth building. It also benefits local economies by helping businesses formalise, grow, employ people, occupy premises, purchase services and contribute to local commercial life.

Nine policy asks

Recognition of diaspora trade as a local economic-development sector; tailored business-formalisation support for migrant and diaspora traders; access to affordable workspace, storage and market facilities; support for enterprise skills, procurement and local supply chains; practical customs, trade and compliance advice for small businesses; inclusive finance and trade-finance pathways; support for community-owned infrastructure where market need is evidenced; university–community research and innovation partnerships; and better data on migrant and diaspora enterprise.

11.7 International and regional relationships

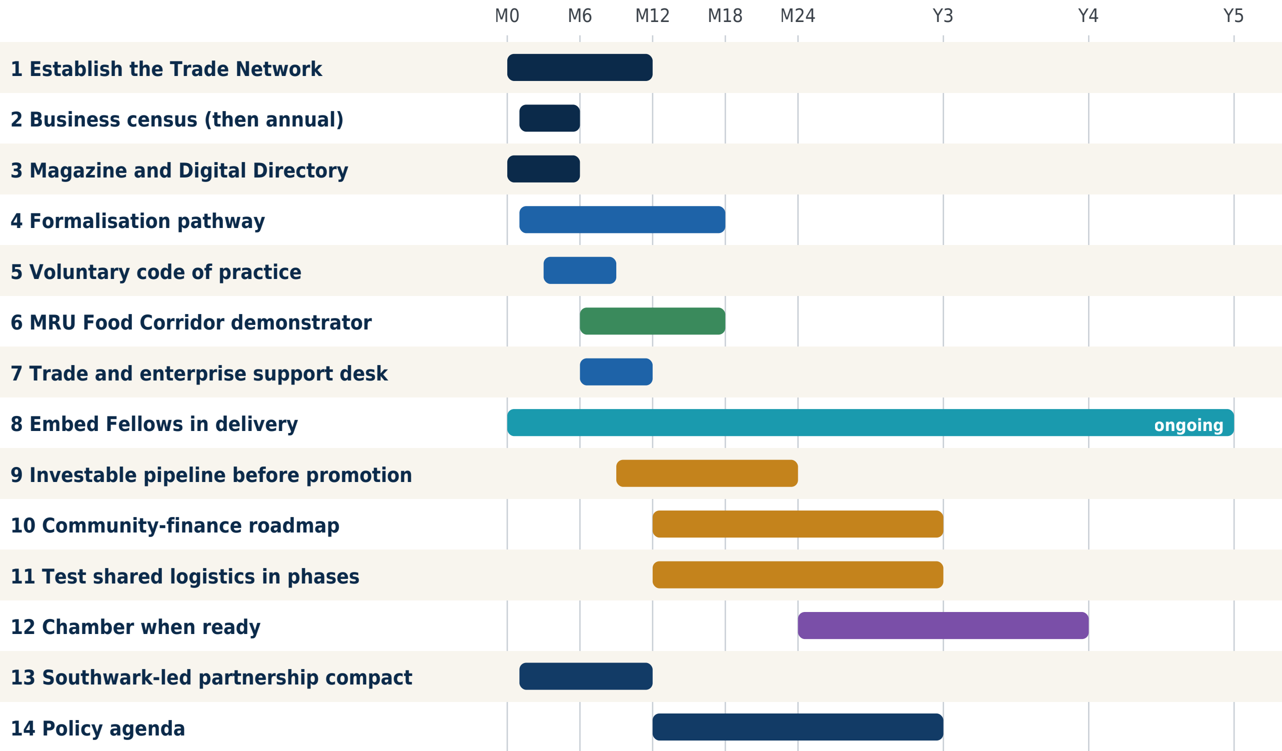
The corridor’s international dimension should be developed carefully. The Network and future Chamber can build relationships with counterpart businesses, professional associations, community organisations, local institutions and trade bodies in Sierra Leone, Guinea, Liberia and Côte d’Ivoire. These relationships can support market intelligence, supplier verification, trade opportunities, professional exchange, business pairing and diaspora investment.

International partnerships must be developed with due diligence. The MRU region contains distinct legal, regulatory, linguistic, political and commercial contexts. Relationships should be built through trusted contacts, clear agreements, transparent expectations and appropriate professional advice. The long-term opportunity is significant. A well-organised diaspora trade corridor can create more reliable links between UK businesses and MRU-region enterprises, support two-way trade, strengthen local and diaspora ownership, and contribute to development through enterprise and skills rather than through one-directional assistance alone.

CHAPTER 12

Recommendations

> Fourteen recommendations, each with a proposed timing, lead and expected outcome. Together they describe a disciplined route from organising the sector to institutionalising it. The chart below shows how they overlap across the five-year roadmap.



Indicative timing of the fourteen recommendations across the five-year roadmap (months from launch)

Figure 12.1. Indicative timing of the fourteen recommendations. Early recommendations build visibility and trust; later ones commit capital and create representative institutions only once readiness has been demonstrated.

Recommendation 1: Establish the MRU Community Import, Export and Trade Network

The immediate priority is to establish the Network as a membership-based, inclusive and practical sector-development structure. It should bring together existing businesses, informal traders seeking support, cargo operators, logistics providers, food businesses, consumers, investors, community organisations, professional advisers, young entrepreneurs, academic partners and public institutions. The Network should not attempt to control the sector or replace independent enterprises. Its function is to provide the infrastructure that individual operators cannot easily create alone: sector visibility, market intelligence, professional referrals, formalisation support, training, consumer information, standards, peer learning and collective representation.

The Network should begin with a founding-member process. Founding members — some twenty to thirty initial participants — should represent the diversity of the sector and the four MRU communities, including women, young entrepreneurs, established operators, emerging traders, professionals, food businesses and consumer voices. Their first task should be to approve a clear purpose, membership model, governance arrangements, conflicts-of-interest policy and first-year service plan.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Immediate to 12 months	CAD-HR and the MRU Community	A visible and credible MRU trade-sector body with founding members, governance, a membership offer and an operational programme

Recommendation 2: Complete and maintain an MRU trade business census

The sector needs reliable information about who is active, what services they provide, what routes they use and what support they need. A confidential business census should be established as a core function of the Network. It should include registered businesses, informal operators who choose to participate, food businesses, logistics providers, retailers, e-commerce sellers, professional services, community enterprises and potential investors, collecting proportionate information on business type, stage of development, location, trade route, customer base, infrastructure needs, finance needs and interest in Network services. The census must be confidential and consent-led. It should not be used for enforcement. Its purpose is to make the sector visible for support, planning, policy, investment readiness and infrastructure feasibility.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 1–6, followed by annual updates	Network research team and Community Enterprise and VSC Fellows	A credible evidence base for sector support, policy engagement, partnership development and future infrastructure planning

Recommendation 3: Launch the MRU Community Business Magazine and Digital Directory

The Business Magazine and Digital Directory should become the public-facing information platform for the emerging sector. It should make consented businesses visible to consumers, investors, councils, universities and commercial partners, and provide practical information about trade, formalisation, consumer rights, food safety, customs awareness, finance, skills, jobs and events. The first version should be digital, allowing the Network to test categories, verification methods, content standards and user demand. A periodic print edition can follow once editorial capacity, advertising, distribution and community demand are established. The Directory must distinguish between a business listing, Network membership and any formal accreditation. A listing should not imply that the Network or CAD-HR guarantees a provider's services.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Digital pilot within six months; print edition after testing	CAD-HR, the Network and a Fellows editorial group	A trusted community platform that improves business visibility, consumer access and market intelligence

Recommendation 4: Create a supportive trader-to-enterprise formalisation pathway

The Network should establish a staged support pathway for people operating at different levels of formality and business maturity. At entry level, participants should receive orientation, information, basic business guidance and appropriate referrals. At the formalising stage, they should have access to registration, banking, record keeping, tax awareness, insurance, customs and customer-service support. At the growth stage, they should receive help with digital tools, logistics, marketing, financial management and staffing. At the scaling stage, they should receive support with investment readiness, governance, property, supply-chain development and partnership building. The pathway should be delivered through clinics, workshops, peer learning, Fellows support and professional referral partners. It should remain voluntary and non-stigmatising.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Design in Months 1–3; delivery from Month 3 onward	Network, CAD-HR, professional advisers and university partners	A practical route through which traders can move toward more secure, compliant, visible and sustainable enterprise

Recommendation 5: Co-produce a voluntary trade and logistics code of practice

The Network should work with traders, cargo operators, consumers and professional advisers to create a voluntary code of practice. The code should be simple, practical and achievable for smaller businesses. It should cover transparent pricing, clear communication, receipts, service descriptions, safe handling of goods, record keeping, complaints routes, privacy, insurance awareness and compliance signposting. It should not be presented as a substitute for legal or regulatory obligations. It should function as a shared community standard that supports trust, consumer confidence and business professionalism. Participation should be linked to support, not punishment.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 3–9	Network founding members, consumer representatives and professional advisory panel	A shared basis for improving customer confidence and service quality across the sector

Recommendation 6: Develop the MRU Food Corridor as the first commercial demonstrator

Food is particularly suitable because demand is frequent, visible and rooted in daily community life. The first stage should be evidence gathering: map high-demand products, existing traders, suppliers, routes, food businesses, storage needs, consumer preferences and compliance barriers. The second stage should test practical collaboration through buyer-supplier forums, collective procurement, food markets, digital listings, product showcases and professional support. The third stage should assess whether shared storage, distribution, a food hub, retail space or other infrastructure is viable. The Food Corridor should be built with food-safety and consumer-protection requirements in mind from the beginning.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 6–18	Food Corridor working group within the Network	A tested food-trade model and evidence base for future community food infrastructure

Recommendation 7: Establish a trade and enterprise support desk

The Network should create a trade and enterprise support desk as a trusted first point of contact for traders and entrepreneurs. The desk should provide basic diagnostic support, practical information, signposting and referrals on business registration, customs awareness, freight, insurance, food safety, pricing, contracts, digital tools, record keeping, finance readiness, marketing, premises and consumer concerns. It should help people identify what they need to do next rather than attempting to provide specialist regulated advice without authorisation, and it should maintain a referral panel of qualified accountants, lawyers, customs specialists, insurers, finance providers, food-safety advisers, digital providers and property advisers.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 6–12	CAD-HR, Community Enterprise and VSC Fellows, and professional partners	Accessible and trusted navigation support for people seeking to enter, formalise or grow within the sector

Recommendation 8: Embed Community Enterprise and VSC Fellows in the delivery model

Fellows can provide much of the human infrastructure required to make the Network active and responsive: business mapping, trader engagement, directories, market research, enterprise clinics, communications, events, policy work and partnership development. The programme should be designed with structured learning, supervision, safeguarding, professional boundaries and progression routes into placements, paid roles, employment, enterprise incubation, professional mentoring and future leadership positions. Academic partners should support the programme through placements, research supervision, entrepreneurship education, mentoring and evaluation.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Immediate and ongoing	CAD-HR and university partners	A skilled, community-rooted workforce and leadership pipeline for trade, enterprise and institutional development

Recommendation 9: Build an investable enterprise and infrastructure pipeline before investment promotion

The community has clear interest in investment, but investment should follow evidence and preparation. Each opportunity should be assessed for market demand, leadership, financial model, governance, use of funds, risk, legal structure, customer evidence and community benefit, and classified as ready now, build-ready, infrastructure-ready later or a long-term strategic asset. Nafulu should be connected to this pipeline only where projects meet defined readiness standards, protecting both entrepreneurs and investors and building confidence that the community can develop credible, transparent and investable opportunities.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 9–24	CAD-HR, Nafulu development group and independent financial advisers	An evidence-led pipeline capable of supporting responsible investor engagement

Recommendation 10: Develop a responsible community-finance roadmap

The community should develop a long-term roadmap for savings, affordable credit, working capital, trade finance, financial education and community asset building. A future credit-union or community-finance pathway could become an anchor for membership, participation and financial inclusion. The immediate work should be feasibility, not financial-product launch: demand, legal models, regulatory obligations, governance, capital requirements, professional management, credit controls, member protection, anti-money-laundering arrangements and sustainable operating models. The roadmap should explore how finance can support both individual members and community infrastructure without exposing people to unaffordable debt, speculative schemes or weak governance.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 12–36	CAD-HR, the MRU Community and specialist financial-services advisers	A credible and lawful pathway toward community finance, savings and responsible access to capital

Recommendation 11: Test shared logistics and trade infrastructure in phases

Large capital commitments should not be made before demand, governance, operating capacity and funding are demonstrated. The Network should first test practical partnership models with existing freight, warehouse, storage, distribution and fulfilment providers. It should gather data on cargo volumes, storage needs, distribution routes, customer demand, willingness to pay and current costs; obtain indicative commercial terms for potential sites and services; and explore shared-user, leased, partnership, cooperative and community-owned models. Only then should the sector pursue a warehouse, fulfilment operation, collection-point network, trade hub or other capital-intensive infrastructure.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 12–36	Network logistics working group and commercial partners	A phased and evidence-based business case for shared logistics infrastructure

Recommendation 12: Establish the MRU Diaspora Chamber of Commerce and Trade only when readiness conditions are met

The future Chamber should be treated as an institutional goal, not an immediate label. It should be established once the Network has built sufficient membership, demonstrated services, developed governance, secured a sustainable operating model and earned a mandate from the sector. The Chamber should then provide a more formal platform for business representation, market intelligence, trade promotion, procurement, investment engagement, policy advocacy, professional services, commercial delegations and international partnerships. By developing the Chamber in stages, the initiative avoids creating a body that has a title but insufficient membership, resources or authority.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Years 2–4	Network members, CAD-HR, MRU Community and a founding Chamber group	A credible, business-led and community-accountable Chamber of Commerce and Trade

Recommendation 13: Create a Southwark-led partnership compact

CAD-HR should convene a formal partnership compact involving Southwark Council, Lewisham Council, Bayes Business School, London South Bank University, the University of Westminster, community organisations, professional partners, finance providers, logistics firms, property stakeholders and other relevant institutions. The compact should state a shared commitment to supporting the development of the MRU trade sector and identify areas in which partners can contribute: research, data, workspace, enterprise support, placements, mentoring, skills, finance readiness, procurement, policy engagement, communications and public events. It should be reviewed annually and remain flexible enough to accommodate new partners and evolving priorities.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 1–12	CAD-HR	A coordinated partnership structure that aligns community-led ambition with institutional capacity

Recommendation 14: Develop a policy agenda for diaspora trade and migrant community wealth building

CAD-HR, the MRU Community, the Network and the future Chamber should develop a clear policy agenda seeking recognition of diaspora trade as a legitimate economic-development field and advocating practical support that reflects the reality of migrant and diaspora enterprise. Priority themes should include business formalisation, customs and trade guidance, access to finance, affordable workspace, food infrastructure, digital inclusion, procurement, consumer protection, trade skills, data collection and community asset building. The agenda should link local and national questions, showing how the MRU model contributes to Southwark and London inclusive growth while raising wider questions about diaspora enterprise, development finance, community ownership and transnational economic participation.

TIMING	PROPOSED LEAD	EXPECTED OUTCOME
Months 12–36	CAD-HR, MRU Community, Network and future Chamber	Greater public recognition and improved institutional conditions for migrant-led trade and community wealth building

12.15 Immediate next actions

Eight actions can begin at once. Establish a small research and development steering group convened by CAD-HR and including MRU community representatives, sector operators, professional advisers, youth and women's-network representation, university partners and local-authority observers. Consolidate existing survey data, interview notes, focus-group records, workshop outputs, business contacts, stakeholder lists and supporting documentation into a secure repository. Confirm the Network's working title: MRU Community Import, Export and Trade Network. Develop a provisional structure for the Business Magazine and Directory as an early visibility and sector-mapping tool. Identify twenty to thirty founding participants across traders, cargo operators, logistics firms, food businesses, investors, professionals, youth leaders and community institutions. Develop a formal Fellows delivery partnership with Bayes Business School, London South Bank University, the University of Westminster and other institutions. Prepare a public launch and engagement plan beginning in Southwark. And commission specialist advice on financial regulation, payments, trade compliance, customs, consumer protection, charity and community-benefit governance and data protection before operationalising any finance or payments proposal.

CHAPTER 13

Implementation roadmap

> Four phases sequence the work from launch to institutionalisation. The priority in the first phase is not a large building or a complex financial product. It is to organise participants, build trust, gather evidence and establish a clear public identity.

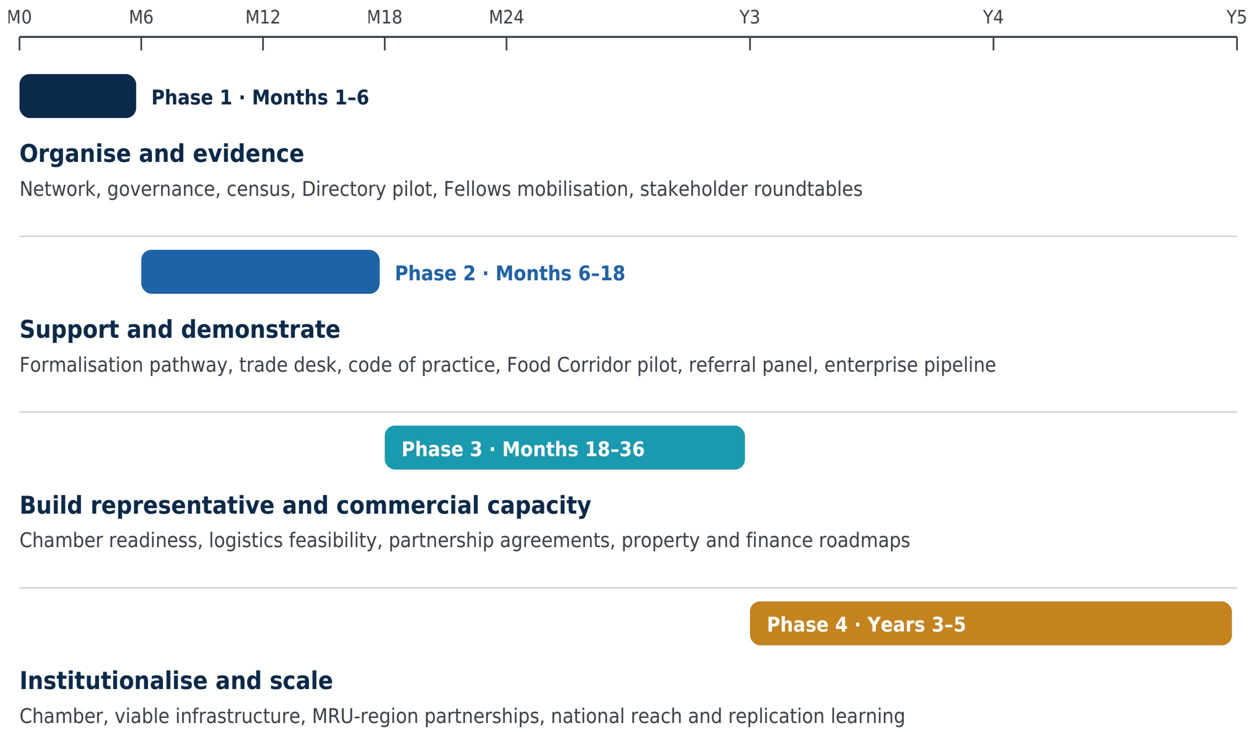


Figure 13.1. The four-phase implementation roadmap. Each phase has a distinct purpose and a defined set of outputs; capital commitments are gated behind evidence, governance and due diligence.

13.1 Phase one: organise and evidence (Months 1–6)

During the first six months, CAD-HR and the MRU Community should establish the Trade Network, convene a founding-member group, agree governance, launch the confidential business census, create the digital Directory pilot and begin the first trade and enterprise clinics. The Community Enterprise and VSC Fellows programme should be activated as a delivery mechanism. Southwark and South London stakeholder roundtables should be held to validate priorities and develop the partnership compact. Previous research evidence should be consolidated.

The key outcome of this phase is visibility. The sector becomes visible to itself, to community members, to institutional partners and to policymakers. Participants begin to see that they are part of a wider economic ecosystem rather than isolated operators.

13.2 Phase two: support and demonstrate (Months 6–18)

The second phase should demonstrate practical value. The Network should operate regular formalisation and business-support clinics, maintain its referral panel, publish Directory and Magazine content, establish the voluntary code of practice and develop the MRU Food Corridor through mapping and low-risk pilots. It should identify enterprise opportunities and begin an investment-readiness process; test partnerships with freight, warehouse, delivery, digital, finance and professional-service providers; gather more detailed data on cargo volumes, food demand, storage needs and willingness to pay for shared services; and convene the first annual MRU Diaspora Trade, Investment and Community Wealth Building Summit.

The objective is to ensure that the Network is known not simply as a discussion forum, but as a source of useful support, trusted information and practical connection.

13.3 Phase three: build representative and commercial capacity (Months 18–36)

By this stage, the Network should have a clearer membership base, stronger data and a record of delivery. It can begin to develop the structures required for a future Chamber. This phase should include further work on shared procurement, cargo consolidation, fulfilment partnerships, property and warehouse feasibility, Food Corridor development, community-finance planning and Nafulu-linked investment readiness. It should deepen relationships with councils, universities, finance providers and commercial partners, formalise partnership agreements and publish the first annual sector report and directory.

The central decision in this phase is whether the evidence supports more substantial infrastructure. This may include a shared trade desk, regular market space, food distribution arrangement, collection-point network, business centre or early warehouse partnership. Capital commitments should be subject to feasibility, governance and professional due diligence.

13.4 Phase four: institutionalise and scale (Years 3–5)

The fourth phase should focus on institutional maturity, viable assets, MRU-region counterpart relationships and broader UK reach. If readiness conditions have been met, the MRU Diaspora Chamber of Commerce and Trade should be established. The

Chamber can lead business representation, trade promotion, policy advocacy, investor engagement and international partnership development. The Network can continue to provide inclusive membership, formalisation support and community-facing activity.

By this stage, the strongest shared-infrastructure proposals should have been tested and prepared. The community can then decide whether to develop or partner around warehousing, food infrastructure, fulfilment, digital trade systems, property assets, finance pathways or other services. Counterpart relationships in Sierra Leone, Guinea, Liberia and Côte d'Ivoire should be built, the model extended across the UK and replication guidance published for other migrant and diaspora communities. The objective is not growth for its own sake. It is the development of durable institutions capable of supporting enterprise, jobs, consumer confidence, community assets and shared prosperity.

Table 13.1 Summary timeline

Phase	Indicative period	Core purpose	Principal outputs
Phase 1	Months 1–6	Organise and evidence	Network, governance, census, Directory pilot, Fellows mobilisation, stakeholder roundtables
Phase 2	Months 6–18	Support and demonstrate	Formalisation pathway, trade desk, code of practice, Food Corridor pilot, referral panel, enterprise pipeline, first annual summit
Phase 3	Months 18–36	Build representative and commercial capacity	Chamber readiness, logistics feasibility, partnership agreements, property and finance roadmaps, annual sector report
Phase 4	Years 3–5	Institutionalise and scale	Chamber, viable infrastructure, MRU-region partnerships, national reach and replication learning

CHAPTER 14

Monitoring, success and risk management

> The initiative should be measured by more than the number of events held or members signed up. The wider purpose is structural change: whether the community is becoming better able to organise, formalise, finance, govern and retain value from its trade activity.

14.1 Measuring success

Success indicators should include sector, enterprise, community wealth and institutional measures. The deeper test of success is whether the work converts a dispersed and under-supported trade economy into a recognised sector with institutions, standards, pathways, collective voice and investable opportunity.

Sector measures

- Businesses and traders mapped
- Network members
- Active Directory listings
- Consumers reached
- Operators in standards and training
- Better data on routes, volumes and needs

Enterprise measures

- Businesses supported through the pathway
- Improved records, insurance, terms and digital capability
- Professional referrals made
- Businesses entering growth or investment readiness
- Jobs, placements and Fellowships created

Community wealth measures

- Reduced transaction costs and trading friction
- Improved consumer confidence and service quality
- Purchasing retained through community-linked businesses
- Shared-service and infrastructure opportunities developed
- Progress toward savings, finance and asset pathways

Institutional measures

- Functioning Network governance
- Active council, university, professional and commercial partnerships
- Regular market intelligence, Directory and Magazine
- Chamber readiness assessment
- Policy recommendations adopted by partners

Figure 14.1. The four-part indicator framework. Activity counts sit alongside measures of structural change, retained value and institutional maturity.

Suggested study-level indicators also include the proportion of mapped operators that are formal, informal or in transition; the number of consumer responses and business interviews; the number of institutional stakeholders engaged; the number of Fellows engaged, trained or placed; the number of verified priority service gaps identified; the number of potential Network members identified; the number of businesses receiving formalisation support; the number of enterprises assessed for investment readiness; the number of trade, finance, property and university partnerships developed; the level of community support for the Network and Chamber model; the number of opportunities identified for shared infrastructure; publication of the business directory and market-research outputs; and adoption of an implementation plan and governance structure.

14.2 Risk management

The initiative is ambitious, and its risks should be managed openly.

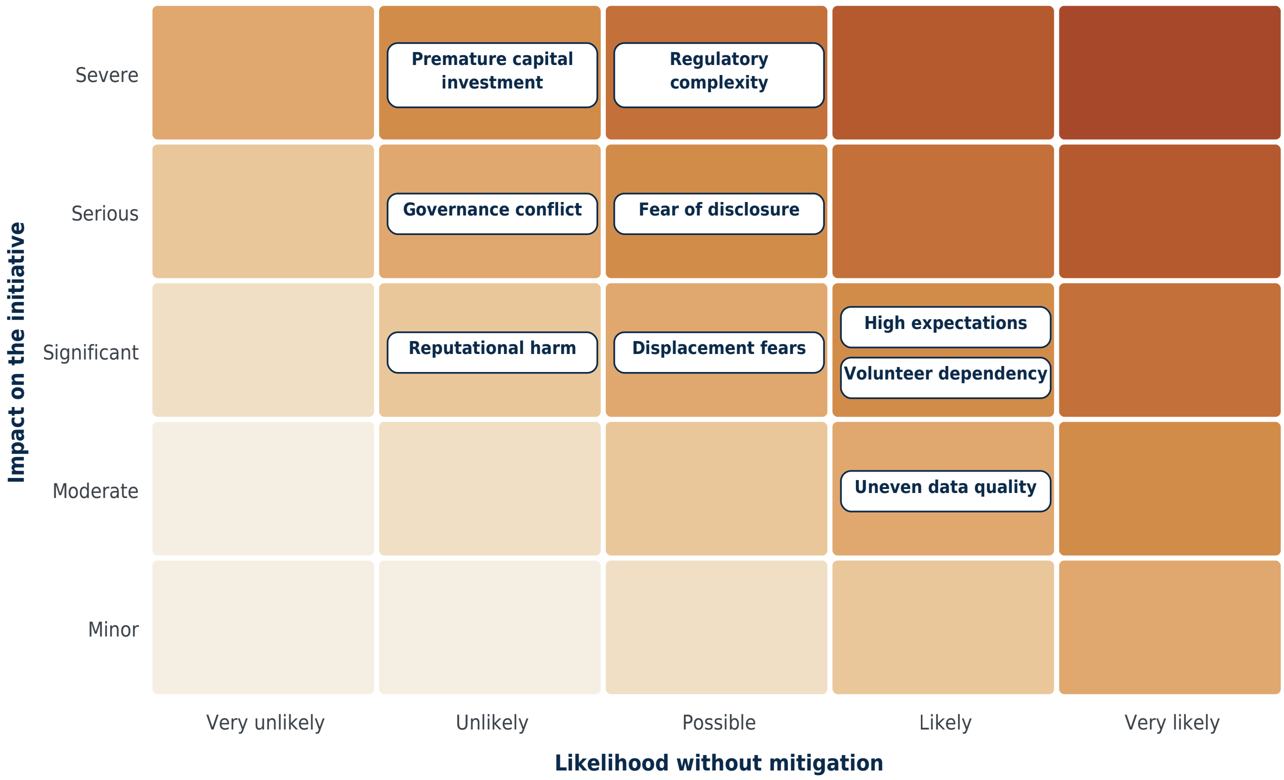


Figure 14.2. Indicative risk matrix before mitigation. Regulatory complexity and premature capital investment carry the most severe consequences; volunteer dependency and high expectations are the most likely. Each is addressed by the safeguards in Table 14.1.

Table 14.1 Risks, why they matter and mitigations

Risk	Why it matters	Mitigation
Fear of disclosure by informal operators	People may avoid engagement if they think data will be used against them	Use confidential, consent-led participation, distinguish research from enforcement and frame formalisation as supportive
Uneven data quality	Informal activity may not have detailed records	Use verified, indicative and potential evidence categories; triangulate findings
Existing businesses fear displacement	Operators may see the Network as a competitor	Make membership voluntary, respect commercial independence and provide tangible benefits; recognise and build on existing expertise
High community expectations	People may expect infrastructure immediately	Communicate phased delivery and clear decision gates; distinguish immediate services from long-term ambitions
Governance conflict	Multiple groups may have different interests	Use clear terms of reference, representation, conflicts-of-interest policy and independent facilitation where necessary
Regulatory complexity	Finance, payments, customs, food and investment have legal requirements	Obtain specialist advice and avoid offering regulated services without proper authority
Premature capital investment	Warehouses and hubs can create large liabilities	Require demand evidence, feasibility, governance and financial due diligence before commitment; phase development
Reputational harm from poor services	A directory or Network could be blamed for an operator's failure	Clarify that listings are not guarantees; use standards, complaints signposting and review processes
Over-reliance on volunteers	The initiative may depend on a small group of people	Develop Fellows, paid roles, partnerships and sustainable operating models

Risk	Why it matters	Mitigation
Commercial priorities conflict with community benefit	Short-term commercial pressure could erode the wealth-building purpose	Layered governance, conflict-of-interest rules, independent oversight and clear community-benefit principles
Public narrative stigmatises informal trading	Enforcement-led framing would drive participants away	Frame formalisation as enabling, protective and opportunity-building rather than punitive
Fragmentation across related initiatives	Network, Food Corridor, Fellows, Nafulu, finance and payments could pull apart	Common institutional language, shared reporting and a CAD-HR-led strategic coordination function

14.3 Principles for disciplined growth

The report recommends five principles. First, build evidence before assets: a warehouse, food hub or finance vehicle should follow verified demand and a credible operating model. Second, provide practical value before asking for loyalty: businesses will join and remain involved when the Network helps them solve real problems. Third, support formalisation rather than policing it: the initiative should create opportunity, confidence and pathways. Fourth, separate community representation from commercial conflicts of interest: strong governance protects both trust and enterprise independence. Fifth, treat regulation as a foundation for trust: financial services, payments, customs, food and consumer protection are not obstacles to be avoided; they are part of building a safe and credible sector.

CHAPTER 15

Conclusion

> The MRU community has already created the foundation of a diaspora trade and investment corridor. Its trade economy does not need to be invented. It needs to be recognised, supported, organised and given infrastructure worthy of the community's contribution.

The community has traders, customers, food businesses, cargo operators, professional expertise, social trust, family networks, investment interest and a strong connection to Sierra Leone, Guinea, Liberia and Côte d'Ivoire. Its economic activity has continued because it meets real needs.

The sector's current limitations are not evidence that the community lacks capacity. They are evidence that the community has been required to operate without the infrastructure that makes economic activity safe, visible, well governed and scalable. Traders and businesses have often had to become their own logistics systems, finance providers, customer-service departments and support networks. Consumers have relied on trust where standards and protections should also exist. Promising enterprises have faced barriers that could be reduced through better organisation, information, support and partnership.

This report sets out a pathway beyond that position. It recommends beginning with the MRU Community Import, Export and Trade Network: an inclusive structure that can map the sector, connect businesses, support formalisation, build a Directory and Magazine, develop professional referrals, create voluntary standards, strengthen consumer confidence and prepare the foundation for larger infrastructure.

The MRU Food Corridor should provide an early commercial demonstrator. The Community Enterprise and VSC Fellows programme should build the human infrastructure. Nafulu, community-finance pathways, payment systems and community assets should be developed through disciplined preparation and appropriate governance. The MRU Diaspora Chamber of Commerce and Trade should emerge once the Network has demonstrated legitimacy, membership, services and institutional readiness.

The purpose is not simply to increase the volume of goods moving through the corridor. It is to create a more just and sustainable economic system: businesses that can survive and grow; consumers who can trust the services they use; young people who can build skills and careers; women entrepreneurs who can access opportunity and leadership; investors who can participate responsibly; community institutions that can retain value; and a diaspora community able to shape its own economic future.

The MRU Community Import, Export and Trade Infrastructure can become a leading expression of CAD-HR’s Migrant Communities Wealth Building Strategy. It can show how human rights, Community Law, enterprise, investment, skills, finance, trade and community ownership can be brought together in a practical model of development: a Southwark-rooted, UK-wide and transnational model through which community enterprise, finance, skills, trade and shared ownership are brought together in one coherent system.

The next step is collective implementation. The Network should be established, the sector mapped, the first support offer launched and the partnership compact agreed. The community has already shown that the need is real and the willingness to build is strong. The task now is to create the institutions through which that willingness becomes lasting shared prosperity.

Entrepreneurs, traders, consumers, investors, councils, universities, professionals and partners are invited to build this infrastructure together.

APPENDICES

Method, evidence, terms, standards and templates

Working documents to support implementation: the detailed methodology, a thematic summary of community evidence, the value-chain map, and draft frameworks for the business census, Network membership, the voluntary code of practice, the Fellows programme, the enterprise pipeline and the partnership map, together with a glossary of terms.

APPENDIX A

Research methodology

This appendix sets out the research process in more detail than Chapter 2, so that the evidence base can be understood, replicated and extended through the business census and the annual sector reports that follow.

A.1 Design

The study was designed as a six-month, mixed-method, community-centred and evidence-led market research and sector-development study, commissioned by CAD-HR as strategic steward under the Terms of Reference titled *Building the MRU Community Import, Export and Trade Infrastructure*. It combined consolidation of prior engagement with new fieldwork across five geographic tiers, moving from a Southwark baseline through South London, London and the wider UK to the MRU sub-region.

A.2 Evidence consolidation

The first stage consolidated prior research undertaken under the working title *Building the MRU Community Import and Export Network*: survey results, interview findings, focus-group outputs, stakeholder discussions, workshop records, business data and community consultation materials. These were brought into a secure research repository with restricted access and coded by theme, participant category, geography and evidence category.

A.3 Community survey

A community survey captured broad views on need, participation, priorities and support for sector development. The survey achieved a 98% engagement rate among those approached: that is, almost everyone invited to take part did so. This is reported as an indicative measure of relevance and willingness to participate, not as a statistically representative population estimate. The survey instrument covered trading activity, use of shipping and cargo services, food purchasing, experience of service quality, barriers to formalisation, finance needs, interest in a Network, Chamber, Directory, Magazine and Fellows programme, and willingness to participate in further research.

A.4 Interviews

Approximately 60 semi-structured interviews were conducted with entrepreneurs, traders, community leaders, women’s networks, youth networks, diaspora professionals and potential investors. Interviews used a common topic guide adapted to each participant category and explored operating realities, costs, risks, customer behaviour, supply routes, infrastructure needs, attitudes to formalisation, finance and investment appetite, and views on institutional development. Interviews were recorded only with consent; otherwise contemporaneous notes were taken. Registered and unregistered shipping-sector operators were engaged directly, recognising that unregistered operators hold essential knowledge and must be able to contribute safely.

A.5 Focus groups and workshops

Eight focus groups enabled deeper discussion of shared challenges, opportunities, differences of perspective and priorities. Groups were organised to allow distinct voices to be heard, including women traders, young entrepreneurs, food businesses, cargo operators and consumers. Community workshops created space for collective reflection, co-design of the institutional model and validation of emerging findings.

A.6 Institutional stakeholder engagement

Stakeholder interviews and discussions were held with local authorities, universities, business-support agencies, finance providers, legal and professional advisers, logistics operators, property stakeholders, policymakers, funders and potential commercial partners, as listed in Table 2.3. These identified partnership opportunities, public-policy relevance and operational support needs.

A.7 Enterprise census, consumer research and mapping

A confidential enterprise census framework (Appendix D) was developed to identify the number, type, location, legal form, sector, route, staffing level, customer base, service needs and growth ambitions of MRU-linked businesses. Consumer research assessed demand, service experience, trust, price sensitivity, cargo and delivery needs, food-purchasing patterns, consumer-protection concerns and willingness to use formal services. Market and value-chain mapping traced the flow of goods, money, information, risk and value from source markets through freight, customs, storage, distribution, retail and final consumer use, producing the map in Appendix C.

A.8 Competitor and comparator assessment

Relevant mainstream, diaspora-focused, local and digital providers were assessed to identify gaps, strengths, service standards, partnership possibilities and areas where MRU-led infrastructure can create distinct value. The purpose was not to claim an absence of competition but to define the Network’s complementary role.

A.9 Financial estimation and evidence categories

Where verified formal financial data were unavailable, carefully qualified estimates were developed using shipment frequency, goods categories, price ranges, turnover bands, consumer spending, business interviews, service pricing and triangulated market evidence. All figures are classified as verified, indicative or potential (Section 2.6). The report does not present a headline valuation of the sector; that is a task for the business census once consent-led data has been gathered at scale.

A.10 Community validation

Emerging findings were tested through validation workshops to ensure that conclusions remained grounded in lived experience, to identify inaccuracies and to agree priority actions. Sensitive conclusions were validated with the community before publication.

A.11 Ethics, consent and data protection

Participation was voluntary and based on informed, documented consent. The purpose and use of data were explained in plain language, with translation and interpretation where required. Individual and business data were anonymised where appropriate. Confidential information was stored securely with restricted access. A clear distinction was maintained between research participation and any regulatory reporting. Referral pathways were available for participants requiring legal, financial, immigration, business or wellbeing support. No promises were made that could not be delivered. Independent specialist advice was sought wherever the work touched regulated financial services, immigration law, tax, customs, payment services or investment promotion.

A.12 Limitations

Informal economies are difficult to quantify precisely; participants may not keep complete records or may reasonably withhold sensitive information; the sector changes quickly with exchange rates, freight costs and border requirements; and engagement, while unusually strong, was concentrated in Southwark and South London. The report therefore establishes the existence, character and constraints of the market and the systems required for responsible growth. It does not claim false precision.

APPENDIX B

Summary of community evidence

This appendix summarises the previous engagement process thematically. Illustrative statements are anonymised paraphrases of views expressed repeatedly across interviews, focus groups and workshops; they are presented as indicative evidence and are not verbatim quotations attributable to any individual. Verbatim quotations will be inserted in future editions only where consent is documented.

Table B.1 Thematic summary of community evidence

Theme	What participants told us	Illustrative view (paraphrased)
Demand for trade and logistics infrastructure	Strong and consistent demand for organised shipping, cargo, storage, distribution and trade-support systems; the need described as longstanding and urgent	"We have been doing this for years without any proper system behind us. The demand is there every single week."
Experiences of shipping and cargo operators	Operators continue because customers depend on them; volumes are seasonal and unpredictable; storage is improvised; freight and customs costs arrive up front and unexpectedly; operators absorb complaints for problems outside their control	"When a container is held at the port, I am the one every customer calls. I did not cause the delay but I carry it."
Barriers to formalisation	Working capital, premises, complexity of customs and tax, cost of advice, digital gaps, time and care responsibilities, and mistrust born of past exclusion; participants asked for help, not enforcement	"Nobody is refusing to register. We just cannot find anyone who will explain it in a way that fits a business like mine."
Food-sector opportunities	Recurring household, event and hospitality demand; unreliable supply; no compliant chilled storage; interest in buying together and in a trusted directory of suppliers	"If five of us bought together we would pay less and waste less. But someone has to organise it."

Theme	What participants told us	Illustrative view (paraphrased)
Finance and investment needs	The cash-flow gap between paying suppliers and freight and receiving customer payments is the central constraint; mainstream lending is inaccessible; community investors are interested but want structure, transparency and protection	“I would invest in a community business tomorrow if I could see the numbers and knew who was accountable.”
Consumer expectations	Consumers value cultural understanding and trust but want clear prices, reliable timing, accurate information and somewhere to go when things go wrong	“I use them because they understand what my family needs. I just want to know the price before, not after.”
Women’s enterprise	Women are active across food, retail, events and informal trade, often alongside care and community work; barriers of time, finance, networks and leadership access; a wish to be visible in governance and the Directory	“My business runs around the school day and my mother’s appointments. Training at six in the evening is not for me.”
Youth opportunity	Young people bring digital skills and want structured routes into logistics, e-commerce, marketing and management rather than informal work; strong interest in a Fellows programme	“I can build the online shop. What I need is to learn how the trade actually works and to be paid to learn it.”
Professional and institutional partnership	Diaspora professionals are willing to mentor and advise; institutions want a visible sector body to engage with and evidence to justify support	“Give me an organisation to partner with, not thirty individual phone calls.”
Support for a Network, Chamber, Magazine/Directory and Fellows	Broad and repeated support for collective organisation, provided it is inclusive, voluntary, respects existing operators and delivers practical value early	“A network yes — but it must help us in the first year, not just hold meetings.”

APPENDIX C

MRU trade value-chain map

The value chain runs: sourcing and suppliers → freight and cargo → customs and compliance → receiving and handling → storage and warehousing → distribution and fulfilment → retail and e-commerce → consumer relationship → payments, finance and reinvestment → community wealth building. The map identifies the points where current fragmentation creates cost, risk or loss of value, and shows how Network support, professional services, shared infrastructure, finance and community institutions can address them. It should be used as a working tool in the business census, in trade clinics and in feasibility work for shared logistics and food infrastructure.

The MRU trade value chain (stages 1-4): where value leaks and where infrastructure responds

Stage	Current activity	Where cost, risk and value leak	Sector-development response
1. Sourcing and purchasing	Supplier identification, product selection, purchasing, quality assurance	Advance payments, price changes, unverified suppliers, no collective buying power	Supplier intelligence, due diligence, collective procurement, quality controls
2. Freight, cargo and consolidation	Cargo booking, consolidation, forwarding, air/sea/road routes	Small consignments cost more; opaque pricing; disputes over delays and damage	Transparent routes and pricing, preferred providers, shared consolidation
3. Customs and trade compliance	Declarations, duties, tariffs, product rules, licences, labelling	Unexpected charges, delayed or seized goods, legal exposure	Trade desk, qualified customs referrals, trader education
4. Receiving, handling and storage	Receiving, checking, sorting, secure and temperature-appropriate storage	Homes, garages and vehicles used as storage; stock loss; no insurance	Safe handling, stock controls, shared warehousing, insurance

continues with stages 5-8 in the next panel

Figure C.1a. The MRU trade value-chain map, stages 1-4. Reproduced from Chapter 4 for reference use.

The MRU trade value chain (stages 5–8): where value leaks and where infrastructure responds

	Current activity	Where cost, risk and value leak	Sector-development response
5. Distribution and fulfilment	Wholesale, local delivery, collection, last-mile, pick-and-pack, returns	Unpredictable delivery costs, uneven service, unpaid labour	Route planning, courier partnerships, collection points, shared fulfilment
6. Retail and e-commerce	Shops, stalls, restaurants, social commerce, online selling	Informal digital selling without payments, records or returns systems	Directory, merchant support, digital tools, packaging, customer information
7. Consumer relationship	Product information, price clarity, communication, complaints, repeat business	Trust damaged by unclear terms; no complaints route; reputational risk	Code of practice, service standards, complaints signposting, consumer protection
8. Payments, finance and reinvestment	Customer and supplier payments, working capital, trade finance, investment	Cash-flow gap between money out and money in; value leaves via intermediaries	Lawful payment options, working-capital pathways, investment readiness, community assets

Community wealth building

Jobs, skills, shared assets, business ownership, savings, collective institutions and social value retained within the community

Figure C.1b. The MRU trade value-chain map, stages 5–8.

APPENDIX D

Draft business census framework

The confidential business census is the Network's foundational evidence tool. It is voluntary, consent-led and proportionate; it collects only what is needed for support, planning, policy, investment readiness and infrastructure feasibility; and it is never used for enforcement. Participants may complete any section anonymously and may decline any question.

Table D.1 Census sections and question categories

Section	Question categories
1. Identity (optional)	Enterprise or trader name where voluntarily provided; preferred contact method; consent to Directory listing; consent to follow-up contact
2. Location and reach	Borough or town; whether operating from home, shared space or dedicated premises; customer geography (Southwark, South London, London, UK, MRU region, other)
3. Sector and services	Main activity (import, export, shipping/cargo, freight forwarding, warehousing, distribution, food import/wholesale/retail/catering, general retail, e-commerce, professional services, community enterprise, other); main products or services
4. Stage of development	Registration stage (not registered, sole trader, limited company, partnership, cooperative, charity/CIC, other); years of activity; pathway stage self-assessment (entry, formalising, growing, scaling); staffing (self only, family, employees, volunteers)
5. Trade routes and sourcing	Sourcing markets (MRU countries, UK, China, Europe, other); freight modes used (air, sea, road, courier, baggage-based, consolidated); frequency of shipments; use of forwarders or intermediaries; principal destination countries
6. Infrastructure needs	Storage and warehousing; cargo consolidation; collection points; delivery and fulfilment; packaging; cold chain; digital tools (ordering, payments, stock, website); customs support; insurance
7. Finance and investment needs	Start-up, working capital, trade finance, asset finance, growth capital; current sources of finance; interest in savings or community-finance products; interest in receiving or making investment; readiness for investment assessment

Section	Question categories
8. Training and professional support	Registration and compliance; bookkeeping and tax; customs and trade documentation; food safety; digital and e-commerce; marketing; pricing; contracts and customer terms; governance
9. Barriers and priorities	The three biggest obstacles to growth; the three services that would help most in the next twelve months
10. Interest in participation	Network membership (category); Directory listing; Food Corridor; Fellows programme (as host or participant); investment readiness; code of practice; peer mentoring (as mentor or mentee)
11. Consent and data	Explanation of purpose and use; anonymisation; retention period; right to withdraw; signature or recorded consent

Outputs from the census should be reported in aggregate only, using the verified, indicative and potential categories, and updated annually.

APPENDIX E

Draft Network membership model

The Network is inclusive, voluntary and service-oriented. Membership should be affordable, proportionate and open to participants at every stage of the pathway. The model below is a starting point for the founding-member group to refine and adopt.

Table E.1 Membership categories, benefits and responsibilities

Category	Principal benefits	Principal responsibilities
Trader member	Directory listing (optional); trade desk access; clinics and workshops; peer mentoring; customer-information materials; preferred-provider introductions; market intelligence bulletin	Uphold the voluntary code of practice; provide accurate census information; respect confidentiality; participate respectfully
Business member	As trader member, plus supplier and buyer introductions, collective-procurement pilots, growth support, investment-readiness pathway and sector representation	As above, plus declaration of interests where relevant to Network decisions
Food Corridor member	Food-specific clinics and compliance guidance; buyer–supplier forum; collective procurement; Food Corridor listings; market events	Commitment to food-safety improvement pathway; accurate product and supply information
Professional partner	Referral panel membership; visibility in the Directory and Magazine; access to a defined client community; contribution to clinics and standards	Meet panel criteria; transparent pricing; cultural competence; performance review; no implied endorsement
Investor member	Access to investment-readiness pipeline information subject to legal and regulatory requirements; enterprise showcases; briefings	Comply with investor-suitability and conflicts procedures; respect confidentiality; no direct solicitation outside agreed processes
Community organisation member	Outreach partnership; event collaboration; consumer-information distribution; representation in governance	Support inclusive engagement; uphold community-accountability principles

Category	Principal benefits	Principal responsibilities
Student / Fellow member	Placement, training, supervision, progression routes, networks and references	Induction in confidentiality, safeguarding and boundaries; supervised work; reflective reporting
Institutional partner	A single sector body to engage with; evidence and data in aggregate; joint research and policy work; compact membership	Contribute defined resources; respect community ownership of knowledge; annual review

E.2 Governance rights and fees

Trader, business, Food Corridor and community organisation members should hold voting rights in the Network's general meeting and be eligible for election to its steering group, with reserved places to ensure representation of women, young entrepreneurs, informal traders and each of the four MRU communities. Professional, investor, Fellow and institutional partners should participate through advisory panels without voting rights on membership matters. Fees should be nil or nominal at the entry and formalising stages, tiered for growing and scaling businesses, and set at partner level for professional and institutional members; no one should be excluded from support for inability to pay.

E.3 Confidentiality, suspension and removal

Members' commercially sensitive information is never published without consent. A member may be suspended or removed, following a fair process with a right of reply, for serious or repeated breach of the code of practice, misrepresentation of Network membership as accreditation, misuse of member data, or conduct that damages community trust. Decisions are made by the steering group with independent facilitation available where there is a conflict of interest.

APPENDIX F

Draft voluntary code of practice

This code is a shared community standard for MRU trade and logistics services. It is voluntary, written in plain language and designed to be achievable by the smallest operator. It does not replace legal or regulatory obligations; it helps participants understand and move toward them, and it connects them to support. Participation is linked to help, not punishment.

As a participant in the MRU Community Import, Export and Trade Network, I commit to the following.

1. Honest and transparent pricing. I tell customers the full price, including freight, handling, customs and delivery charges as far as I know them, before they commit. If a charge changes for reasons beyond my control, I explain why as soon as I know.

2. Clear service descriptions. I describe clearly what I will do, which route I will use, how long it usually takes and what is not included.

3. Receipts and basic records. I give every customer a receipt or written confirmation and keep a record of what I have received, shipped, stored and delivered.

4. Clear customer communication. I keep customers informed of progress and delays, answer questions within a reasonable time and treat every customer with respect.

5. Safe and respectful handling of goods. I handle, store and transport goods with care, keep customers' consignments separate and identifiable, and store food and sensitive items appropriately.

6. Complaints and dispute resolution. I tell customers how to raise a concern, respond fairly and promptly, and signpost the Network's complaints guidance and independent advice where we cannot agree.

7. Data protection and confidentiality. I keep customers' personal information private, use it only for the service they have asked for and do not share it without permission.

8. Insurance awareness. I tell customers whether goods are insured and, if they are not, what that means; I seek advice on appropriate cover for my business.

9. Compliance signposting. I take reasonable steps to understand the customs, product-safety, food and consumer rules that apply to what I do, and I use the Network's trade desk and professional referrals when I am unsure.

10. Equality, dignity and non-discrimination. I treat customers, suppliers, staff and other operators with dignity and do not discriminate.

11. Honest marketing and responsible representation. I do not make claims I cannot support, and I do not present Network membership or a Directory listing as a licence, accreditation or guarantee.

The Network will support participants to meet the code through clinics, templates for receipts and service descriptions, customer-information materials and referrals. The code will be reviewed annually with traders, consumers and the professional advisory panel.

APPENDIX G

Community Enterprise and VSC Fellows framework

G.1 Purpose and role

Fellows are the human infrastructure of the initiative. A Fellow is a community member, student or emerging professional who joins a structured, supervised cohort to contribute to sector development while gaining recognised skills in one or more of the eight strands set out in Chapter 8: community research, enterprise support, trade and logistics, the Food Corridor, digital communications, finance and investment, policy and partnerships, and community leadership. Fellows are not unpaid substitutes for professional roles.

G.2 Recruitment criteria

Recruitment should prioritise connection to the MRU community or to Southwark and South London; commitment to community development; willingness to learn; and the specific skills each strand requires. Cohorts should reflect the four constituent communities and include women, young people and participants from under-represented groups. University partners may nominate students for placement strands; the community may nominate members for leadership and research strands.

G.3 Induction and learning outcomes

All Fellows complete induction in confidentiality, data protection, safeguarding, equality, community engagement, professional boundaries and referral protocols. Strand-specific learning outcomes include: for research, the ability to conduct consented interviews and analyse qualitative data; for enterprise support, the ability to complete a business diagnostic and refer appropriately; for trade and logistics, an understanding of routes, documentation and customs basics; for the Food Corridor, product mapping and food-safety awareness; for communications, the production of directory content and business profiles; for finance, familiarity with readiness criteria and financial literacy; for policy, briefing and stakeholder-engagement skills; and for leadership, outreach and facilitation.

G.4 Supervision and safeguarding

Each Fellow has a named supervisor within CAD-HR, the Network or a partner university. Supervision includes regular one-to-one meetings, reflective reporting and a clear statement of what the Fellow may do directly and when they must refer to a qualified adviser. Fellows never provide regulated legal, financial, immigration, customs or investment advice.

G.5 Placements and partner contributions

Placements may be hosted by the Network, community enterprises, logistics, food, finance, legal and business-support partners, and local authorities. Bayes Business School, London South Bank University and the University of Westminster contribute supervision, credit-bearing placements where possible, training, evaluation and alumni networks. Partnership agreements protect community ownership of knowledge and ensure that research is returned to the community.

G.6 Progression and recognition

Progression routes include continuing as a Network volunteer or community researcher; paid project roles; employment with community enterprises or partners; enterprise incubation; further education; and membership of a future Chamber working group or advisory board. Fellows receive a record of achievement, references and recognition at the annual summit.

G.7 Evaluation

Quantitative measures: Fellows recruited, training completed, placements secured, businesses supported, interviews completed, events organised, referrals made and progression outcomes. Qualitative measures: Fellows’ self-reported confidence, networks and clarity of future opportunity; businesses’ assessment of the usefulness and respectfulness of support; partners’ assessment of real capacity built.

APPENDIX H

Enterprise and infrastructure pipeline criteria

The pipeline classifies opportunities by readiness so that support, feasibility work and any eventual investment engagement are matched to the stage each has reached. Nafulu is connected only to opportunities that meet the readiness standard for their category.

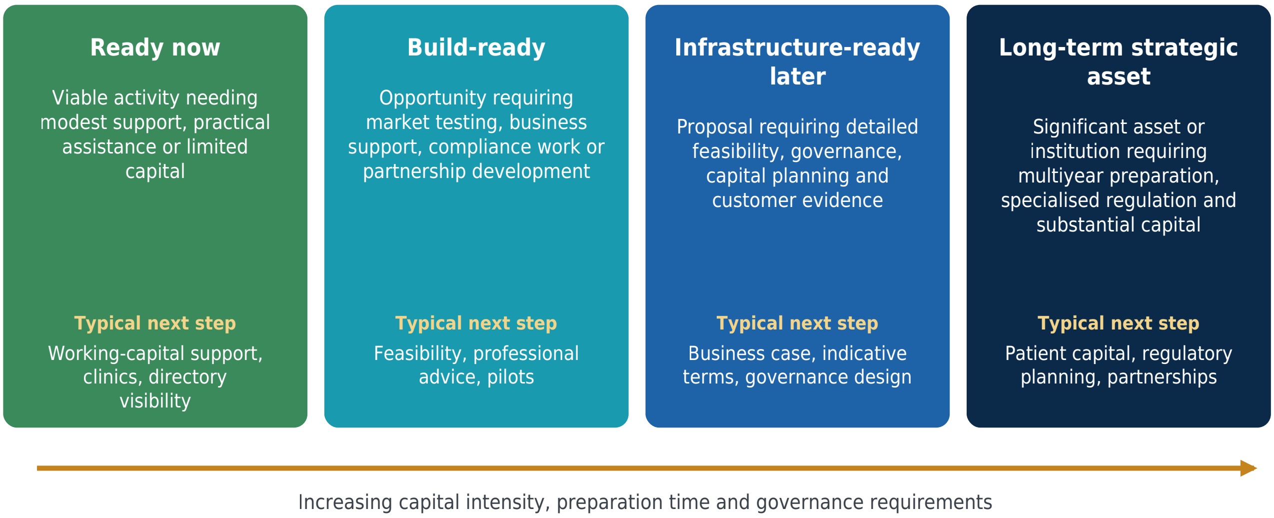


Figure H.1. The four pipeline categories.

Table H.1 Pipeline categories and readiness standard

Category	Meaning	Readiness standard before progression
Ready now	A viable activity needing modest support, practical assistance or limited capital	Evidence of trading; basic records; identified customers; registration in progress or complete; defined use of any funds
Build-ready	An opportunity requiring market testing, business support, compliance work or partnership development	Business plan; demand evidence; compliance plan; leadership identified; partnership or pilot agreed
Infrastructure-ready later	A proposal requiring detailed feasibility, governance, capital planning and customer evidence	Feasibility study; indicative commercial terms; governance model; customer commitments; risk assessment; professional due diligence

Category	Meaning	Readiness standard before progression
Long-term strategic asset	A significant asset or institution requiring multiyear preparation, specialised regulation and substantial capital	Full business case; legal structure; regulatory pathway; patient-capital plan; community-benefit and social-value framework; independent oversight

Common assessment criteria for every opportunity

Evidence of market demand; a realistic business model; a competent leadership team; clear legal structure; financial records or credible projections; defined use of funds; appropriate governance; risk assessment; customer, supplier or partner evidence; social and community benefit; and compliance with any applicable regulatory requirements.

APPENDIX I

Partnership map

Table I.1 Partners and their roles in the compact

Partner	Role and possible contributions
Southwark Council	Anchor place partner: inclusive economic development, community wealth building, business support, workspace and storage options, procurement, skills, food and market initiatives, community events, data and policy recognition
Lewisham Council	Second-geography partner: cross-borough trader engagement, food markets, youth employment, workspace exploration, policy dialogue and shared events
Bayes Business School	Enterprise development, investment readiness, financial modelling, mentoring, Fellows placements and evaluation
London South Bank University	Logistics and supply-chain expertise, skills, applied research, enterprise support and community-development collaboration
University of Westminster	Policy, migration and enterprise research, legal analysis, public engagement and Fellows placements
Finance providers and CDFIs	Responsible finance, trade-finance pathways, financial education, advice on the community-finance roadmap
Legal, accounting and customs professionals	Referral panel; clinics; fixed-fee and low-bono packages; formalisation, compliance and due-diligence support
Freight, logistics, warehouse and property partners	Preferred-provider arrangements; shared-user and pilot space; indicative commercial terms; feasibility support for shared infrastructure
Food-sector partners	Suppliers, wholesalers, food-safety specialists and market operators supporting the Food Corridor
Community and faith organisations	Outreach, legitimacy, engagement, venues and community accountability
Women's and youth networks	Identification of gendered and generational barriers; leadership pathways; recruitment of Fellows and founding members
Consumer groups	Co-production of the code of practice, consumer information and complaints guidance

Partner	Role and possible contributions
Policymakers and elected representatives	Recognition of diaspora trade as a development field; advocacy; connection to London and national strategies
MRU-region counterparts	Business associations, professional bodies, community organisations and trade bodies in Sierra Leone, Guinea, Liberia and Côte d'Ivoire: supplier verification, market intelligence, business pairing, professional exchange and two-way trade

APPENDIX J

Glossary

CAD-HR

The Centre for the Advancement of Development and Human Rights: strategic steward, research institution and convenor of the initiative.

CDFI

Community development finance institution: a responsible lender serving businesses and people under-served by mainstream finance.

Chamber of Commerce

A business-led membership body providing representation, trade promotion, market intelligence, services and policy advocacy; here, the future MRU Diaspora Chamber of Commerce and Trade.

Collective investment

Pooling of capital from several investors into a structured vehicle; a regulated activity requiring specialist advice and authorisation.

Community asset

Property, facility or platform owned, leased or controlled for community benefit — for example workspace, a warehouse, a food hub or a market.

Community Enterprise and VSC Fellows

The structured, supervised workforce and leadership programme that provides the initiative’s human infrastructure.

Community Law

CAD-HR’s approach to legal empowerment that connects community members’ rights, remedies and institutional capacity.

Community wealth building

Ensuring that value created by a community is retained, circulated and reinvested to strengthen collective wellbeing, through enterprise, savings, investment, skills, property, governance and collective institutions.

Consumer protection

The rights of customers to accurate information, fair terms, safe products and redress, and the practices that uphold them.

Diaspora trade corridor

An organised space — legal, institutional and commercial — through which goods, money, people, knowledge, services and investment move between a diaspora community and its region of origin.

Evidence categories
Verified (documented), indicative (structured self-report and triangulated estimate) and potential (evidence-informed projection).

Formalisation
A supported process through which a business becomes more secure, visible, compliant, financially resilient and able to grow; not a moral judgement on informal activity.

Investment readiness
The state in which a business or project can present credible information on demand, model, leadership, structure, finances, governance and risk to a prospective investor.

Jawdie
An emerging trade-and-payment infrastructure concept within the MRU ecosystem; any financial-services activity is subject to authorisation and compliance.

Law and development
The perspective that law is an enabling architecture through which communities create institutions, govern resources, organise investment and protect long-term development goals.

MRU
The Mano River Union: Sierra Leone, Guinea, Liberia and Côte d’Ivoire. In this report, the MRU community means descendants of these countries living in the United Kingdom.

Nafulu
The community investment pathway intended to connect community investors and entrepreneurs around properly structured, investment-ready opportunities.

Network
The MRU Community Import, Export and Trade Network: the first, inclusive, membership-based sector-development institution.

Trade finance
Finance specifically supporting import/export transactions: purchase orders, supplier payments, freight and customs costs before goods are sold.

Warehouse fulfilment
Receiving, storing, picking, packing, dispatching and handling returns on behalf of sellers.

Working capital

The money a business needs to cover the gap between paying for stock, freight and operating costs and receiving customer revenue.

Southwark · London

United Kingdom

“

The MRU community’s trade economy does not need to be invented. It needs to be recognised, supported, organised and given infrastructure worthy of the contribution it already makes.

Building the MRU Community Import, Export and Trade Infrastructure is a community wealth-building, law-and-development and institution-building project. It sets out the conditions through which an MRU diaspora trade economy can become visible, credible, investable, professionally supported and capable of contributing to long-term shared prosperity in Southwark, across the United Kingdom and throughout the Mano River Union sub-region.

Building the MRU Community Import, Export and Trade Infrastructure

From Informal Trade to Shared Prosperity Across the UK–Mano River Union Diaspora Trade Corridor

Author: Askia Warne · Prepared for CAD-HR — Centre for the Advancement of Development and Human Rights · 05 April 2026

Southwark · South London · London · United Kingdom · Sierra Leone · Guinea · Liberia · Côte d’Ivoire