

# FIT AND PROPER PEOPLE



## ~~LIES~~ THE ~~RISE~~ AND FALL OF OWN AFC

MARTIN CALLADINE  
AND JAMES CAVE

# FIT AND PROPER PEOPLE

LIES  
~~THE RISE AND FALL~~  
OF OWN AFC

MARTIN CALLADINE  
AND JAMES CAVE



# Contents

1. Vive la révolution	9
2. A football-shaped hole	22
3. A childhood dream	38
4. Beware of geeks bearing gifts	54
5. Stuart Harvey AFC	67
6. All to be revealed	81
7. The owners of last resort	99
8. Aggressive, intimidating, abusive or unprofessional	115
9. Another brick in the arch	130
10. The bones in my face	147
11. Daniel	157
12. The unfailable test	172
13. Fail again. Fail bigger	195
14. The Wider Interests of Football Limited	211
15. More money than sense	226
16. A modern-day Michael Knighton	237
17. He's taken us as far as he can	246
18. Not a single fuck is given	269
19. We will come back better prepared	283
20. Be more than a fan	295
21. I regret to inform you	315
22. That's what football is all about	331
Endnotes	345

## Vive la révolution

*The world's most famous broadcaster carried news of the revolution on its website. It was Thursday, 28 February 2019 and things were about to change forever.*

‘THIS IS incredible!’ said one member of the public. ‘Love the idea,’ said a second. ‘Excited to be on board, can’t wait to see what the future brings,’ said a third. ‘It’s going to be an epic journey!’

Early converts were on hand to amplify this enthusiasm. ‘Only been part of this for around four weeks,’ said one, ‘but loving every minute of it.’ Another early joiner, Martin Roberts, said, ‘I saw it as a chance to bring people from around the country together and have a common goal. Here was an opportunity to change lives.’

Like all revolutions, it promised a radical redistribution of power to a marginalised group.

‘I was very keen on an idea [based on] participation,’ said one paid-up member. A public participation specialist at the Scottish Parliament, meanwhile, greeted the news on social media by saying, ‘My two passions combined? Participatory #democracy & #football.’

A man called Steven Holland seemed to sum it up best when he said, ‘I don’t know all the details, I’ve seen big highs and big lows, but quite excited at something fresh that could take this club to the next level.’

If you’re a football fan, you’ll know the feeling. Because, to be a football fan is to know deep down that things aren’t being done properly.

Football, we believe, is a game of simple purity repeatedly undone by those less knowledgeable than us. The players aren’t working hard enough or picking the right passes. The manager isn’t setting the team up to get the most of the squad. *Match of the Day* is showing the wrong games first. Above all, the owner doesn’t know what he or she is doing.

There isn’t a single one of us who, if we inherited great riches, doesn’t reckon they’d do a decent job running their team – or at least better than the incumbent. Forget that most of us have never managed a business of any size, never had to interrogate a balance sheet, or never had to make financial projections for a company where fluctuations in performance could see next year’s income soar or collapse.

If it seems ludicrous – arrogance born of deep ignorance – it can hardly be denied that, if you spend more than a decade closely supporting any club, you’ll see owners making, and repeating, all kinds of seemingly basic mistakes. Hiring and firing managers on a whim. Wasting money on terrible

players. Failing to invest in facilities and coaching. Short-termism and perpetual panic.

Football's graveyard is filled with wealthy people who thought they could do things differently, whose first, adulatory interviews with the local press always included talk of being in the Premier League and becoming a global brand within three to five years.

Many of these minted people were self-made, and had either founded businesses or, more recently, had been able to navigate palace intrigues or the brutal machinations of gangster capitalism long enough to expatriate their money.

Yet there's one thing they all had in common. They didn't *know* the game, they weren't a *real* football fan. The love of the club wasn't in their marrow. They'd never stood on the terraces on cold nights, warmed only by foot stamping and camaraderie, singing themselves hoarse. They'd never had to scrape together a few quid for a ticket. They'd never found themselves dancing in the centre circle, hugging strangers and crying with joy after a promotion-induced pitch invasion.

It's a different way of seeing football and football clubs; a perspective that neither players, managers nor owners can claim. And that must count for something, mustn't it? At a time when a small number of teams are worth billions, when most clubs in the professional game are running at or close to a loss, when most owners look like contestants on *It's A Knockout!*, trying desperately to run from one end of the course to another carrying a bucket riddled with holes, from which football's TV money is gushing out faster than they can refill it, mightn't fans be able to do a better job? Might all those decades of diligent attendance have stored up some

untapped knowledge that could be used to run a club more effectively?

Francis Galton, a Victorian polymath whose prodigious achievements, good and bad, defy precis, gave the most famous example of the so-called wisdom of the crowd when he showed that the average answer of all the entrants in a guess-the-weight-of-the-bull contest at a country fair was within one per cent of the correct answer. It sounds impossible, a historical curiosity, but it's been successfully and repeatedly reproduced experimentally.

With the advent of the internet – and the belief in the power of technology to radically remake whole areas of society – the wisdom of the crowd is an idea that has returned to popularity. Now we can not only cheaply and instantly canvas everyone's views, but, with easier access to information, we can perhaps draw on a better-informed population. And, again, that's not obviously wrong.

While it's still the case that there's no opinion about football so stupid that thousands of football fans can't be found to endorse it, the average supporter has access to far more knowledge than 20 years ago: dozens of live games a week, highlights from leagues across the world, inexhaustible access to statistics and analytics.

At a time when football clubs have, for all their media output, never been more remote from fans, then might not a modern, motivated group of supporters be able to judge the performance of a manager at least as well as a group of uneducated pre-WWI yokels might estimate the weight of livestock?

One man thought so. And, more than that, he thought he'd figured out how to make it work. How to choose

a club, how to raise the money and how to run things afterwards.

And so, on the last day of February 2019, he appeared on the BBC News website and proclaimed his revolution. How football clubs were owned and operated was going to change forever, he announced.

This is his story, the story of the fans who got involved and the story of what happens when revolutions fail.

\* \* \*

Every plotter of a coup d'état knows that, at some point, they'll have to take the state broadcaster. It's only this channel that shows the strength and purpose of the putsch, legitimising the message and creating a sense of inevitability. Typically, an armed contingent will be dispatched to take and hold the network offices.

Somewhat uniquely, in this case the revolution's self-proclaimed leader found he faced next to no resistance. Rather the gates were thrown open and he was welcomed, open-armed, by a network only too happy to amplify his call-to-arms.

What ought to have been a pitched battle became a coming-out party. And the revolutionary idea – OwnaFC – was launched into football's consciousness as if it were a respectable alternative programme for government rather than an untested insurgency.

No host could've been more welcoming or generous than the BBC. Subjecting the company to the kind of challenging questioning more usually seen when Vladimir Putin sits down for a Q&A on Russian state television or a record



signing chat to the local paper, things could barely have gone much better.

Under the headline ‘OWN AFC: Non-league football club could be run by supporters using a phone app’, a man called Stuart Harvey was quoted as saying, ‘This is all about people with a dream of owning a football club. To turn football on its head and take it back to the people.’<sup>1</sup>

Some 2,500 had already signed up, the article said, each paying £49 for a share, which would allow them to ‘vote on all the club’s boardroom decisions’ through a phone app. ‘It’s the ultimate experience of being a chairman with a big board of directors – each day dealing with monumental decisions of running a club,’ claimed Harvey. ‘It replaces the boardroom nonsense we see at many clubs with the people that matter.’

Which club was it? Harvey couldn’t reveal that, owing to an NDA (non-disclosure agreement), said the article. But it did make room for him to expand on his vision of making the club self-sustaining, with up to 10,000 shares available and with participants being guaranteed at least 51 per cent of the club. The article obligingly reproduced an extract from the company’s brochure which promised fans, among other things, the power to ‘make new signings’, ‘hire and fire staff’, ‘negotiate contracts’, ‘select the squad’, ‘plan training sessions’ and take ‘full financial control’. The only vaguely sceptical note in the whole piece came when the reporter made a comparison with the MyFootballClub project, which took over Ebbsfleet FC in 2008. Then, a welter of publicity had drawn thousands of participants, but numbers had dwindled in just a few years and the experiment collapsed, with the club eventually being handed over to its supporters’ trust.

‘The difference is theirs was ten years too early,’ Harvey reassured readers. ‘It was before iPhones became popular, before apps, and they were not using the technology we have today.’

With that, OwnaFC was open for business.

People were impressed by what they read. ‘Phone app owners to take over a football club?! This is brilliant,’ said one person. ‘I love football, loved the concept,’ said another.

The interest and enthusiasm was palpable. People were downloading the app so rapidly, and then handing over their money in such quantities, that the servers creaked. The payment system went down and others had trouble signing up. But no matter, still they came.

Fans of struggling lower and non-league clubs took to social media to invite OwnaFC into their clubs. New participants – so-called Ownas – quickly found that the app couldn’t accommodate their desire for debate about every aspect of the new endeavour and sought official approval to start a Facebook group.

For many of them, there was a palpable sense of being part of something monumental. Here were a bunch of would-be revolutionaries who’d found each other and together they were going to completely remake football, transforming how clubs are owned and run, and using technology to overturn the standard model that had dominated football for over a century.

Except it didn’t quite work out like that. Not at all. In hindsight, OwnaFC’s big launch on the world stage wasn’t the beginning of a glorious future, but rather its high point – the last time it would ever have completely positive press

coverage; the brief moment when it seemed like no barrier was insurmountable and where success was inevitable.

If a week is a long time in revolutionary politics, in football it's an eternity.

\* \* \*

A scam. A fraud. A con. The Fyre Festival of football club ownership.

These and many other terms would later be applied to OwnaFC. All offer ways of looking at what happened to the business, but perhaps the place to start is with OwnaFC's own language: the language of revolution. That tells us about how Stuart Harvey crafted his pitch and why so many found it spoke to them.

History tells us that the seeds of any revolution are sowed years before. We are often too focused on the spark – the exciting moment that everything kicks off – to recognise that it's the accumulated dry wood that's what matters. Without the right conditions, no significant undertaking stands a chance of making it off the drawing board.

Jack Goldstone, a leading academic on social change, wrote about the five factors that he said make social change possible: 'Economic or fiscal strain, alienation and opposition among the elites, widespread popular anger at injustice, a persuasive shared narrative of resistance and favourable international relations.'<sup>2</sup>

While the last condition doesn't apply here, it doesn't take a huge leap to see how the rest had some resonance in football. Economic and financial strain is, of course, the defining condition of lower-division and non-league football.

No matter how much money comes in, the sport has always been broke. It's only the number of zeros that change.

Not yet 30 years old, the Premier League has transformed not just English football, but the club game around the world. Harnessing Rupert Murdoch's determination to make satellite TV a success and, then, the hunger of foreign fans for the game, billions of pounds have poured into the top flight, bringing many of the finest players in the world and, more recently, many of the richest people in the world. The average Premier League player now earns over £3m a year.

While all this money has quite conspicuously not cascaded down the divisions, it has nonetheless distorted the entire professional game beneath it. The Championship has wild disparities of income as clubs gamble their futures on promotion and recently relegated clubs desperately try to climb back before their three years of parachute payments end. Beneath that, there are teams losing millions each year, the broken wrecks of former top-flight clubs and, among the smaller teams just trying to get by, a few rich upstarts – like free-spending debt machines Forest Green Rovers and Salford City – who've bought their way into the league. Below League Two is the National League, where what's traditionally called non-league football starts. There sit a host of former league clubs – Wrexham, Torquay United, Barnet, Stockport County – no longer able to simply bide their time before a return to the EFL.

All of this has made the finances of many football clubs extremely perilous. Typically, owning a club was a decent way to slowly chip away at your fortune. Now, however, it can make or break wealthy people in only a few seasons. The

bets are larger and the odds are longer. As a consequence, while clubs seem to change hands with ever-greater regularity, sensible people, by and large, no longer want to buy football clubs. The result, as we'll show in this book, is that football is attracting some wildly unsuitable people into the game, imperilling the future of clubs, many of which have been at the hearts of their communities for over 100 years.

It's certainly true that, at the top end of the Premier League, Financial Fair Play (FFP) rules have helped stabilise spending a little, but as fast as money comes in, most of it goes out on ever-increasing player wages. And while bigger clubs have eased off ticket price rises in recent years, the cost of going to matches – and watching them on TV – puts a significant financial strain on fans. A season ticket and TV subscription can easily amount to more than £1,000 a year.

In 2019, Bury FC were expelled from League One over a matter of a few million pounds – a fortune to the club and its supporters, but little more than a year's salary for a top player in the Premier League. Elsewhere, North Ferriby United, in the sixth tier of football, were wound up over a debt of less than £8,000.

The sad truth is that English football's legendary pyramid, which rests on a base of thousands of semi-professional and amateur clubs, is in terrible financial stress. The average league attendance in League Two in 2019/20 was just over 4,600. Three levels below that, where North Ferriby had played, it was just over 550.

Alienation and opposition among the elites has also been clearly visible in English football. Nostalgia and perpetual complaint has long been a default setting for generations of

fans, but there's a definite faction who feel bereft by the rapid changes in top-flight football.

The vast majority of clubs in the top two divisions have changed hands in the last 30 years and it's not uncommon to find teams in the lower reaches of the Championship now owned by self-proclaimed billionaires, often from abroad and frequently with an opaque path to their riches. If ever it existed, the vision of the club owned by a local businessman or woman and fielding a group of local academy graduates has long since faded.

With all this change has come the withering of football's authorities. The Premier League, under the influence of its most powerful members, has sidelined the FA and turned the EFL into a lapdog, taking for itself the role of de facto ruler of English football. The only effective restraint on the Premier League's actions comes from UEFA and FIFA, who've spent several years locked in a battle to control how the highest levels of the club game are exploited. Perhaps fearful that the supremacy of the World Cup will one day fade, FIFA has expanded its Club World Cup. UEFA, meanwhile, has been stuck between trying to restrain spending by Europe's richest clubs while also trying to stymie a breakaway European League, which it fears would destroy its Champions League cash cow.

Whoever wins the battle, it's clear that Europe's largest clubs feel they have outgrown their leagues and regard football's governing bodies as archaic and unwelcome restraints on their growth.

It's a contempt, sadly, that many owners also feel for fans. They see their clubs as their sole personal possessions and have

little interest in the hopes, fears and accumulated lifetime experience of their season ticket holders. As the PR people and marketers have been engaged to help sweat the assets or polish the image, the language and practice of branding has been applied, with the owners' disregard showing in the one-sided refashioning of supporters into customers.

Kit launches and even barely notable signings have become PR events, while the EFL has sought ever-more bizarre places to hold competition draws. In place of the idea of collective ownership and stewardship, with genuine supporter representation, fans remain essentially outsiders at their own clubs. Clubs depend on their fans' unique loyalty for income but insist on the right to treat them as mere consumers in every other respect.

Football writer Martin Cloake, a long-time member of the Tottenham Hotspur Supporters' Trust, says, 'At club level, too many owners genuinely don't see why fans should have proper input. That, despite all the change in business approach, hasn't changed. It's down to, "We own it. Full stop." It's why we have to be so tremendously grateful for the merest hearing.'

Here, though, revolutionary conditions begin to ebb. Is the third present: widespread popular anger? Disenchantment among a significant group, perhaps. But one of the greatest assets club owners have – other than their own ill-gotten ones, of course – is the disunity of supporters. Protest – actual marching and campaigning, rather than complaining – tends to be focused on one's own club. It's extremely rare to find any cause that unites fans and brings them to collective action. It's perhaps this reason why politicians have been able to ignore

fans for so long – instead of being a lobbying group millions strong, we are just hundreds of small, local pressure groups.

As OwnaFC demonstrated, however, there's definitely a mood for change among some. The question was, would it be strong enough and widely enough shared to create a groundswell?

Which brings us to condition number four, perhaps OwnaFC's strongest card: a persuasive shared narrative of resistance.

'This is your unique opportunity to be a part of the biggest revolution in football since the dawn of the Sky Sports era in 1992,' said its brochure. 'YOU WILL CALL THE SHOTS – LIVE AND ONLINE. THE POWER IS ALL YOURS.'

It's a call that, as we will see, many would rally to. With disastrous results.