

Senedd Cymru – Welsh Parliament  
Cross Party Group on Co-operatives and Mutuals  
Annual Report and Accounts 2023-2024

**Members**

Vikki Howells MS (Chair)

Luke Fletcher MS (Vice Chair)

Peredur Owen Griffiths MS

Mike Hedges MS

Mark Isherwood MS

Bethan Webber, Cwmpas

**Secretariat**

Daniel Roberts, Cwmpas

**Meetings, attendance and minutes:**

For details of attendees, please see appendices below:

September 2023 – Achieving policy ambitions through co-operatives, social enterprises and community-led models

January 2024 – Launch of “The Purpose of Mutual and Co-operative Business in Society” Prospectus

May 2024 – Community-Led Housing in Wales

**Transparency**

All meetings were open to the public. All meetings were advertised to the public.

**Lobbyists**

The group has not met with any lobbyists during this period, other than the secretariat.

**Accounts for the period**

There was no expenditure for all but one meeting during this period, as meetings were held online. In addition, there was no translation costs as this was done in-house by the secretariat.

One meeting was held in-person, at the Senedd. Co-operatives UK funded the buffet provided at this meeting, which totalled £X.

Senedd Cymru  
Grŵp Trawsbleidiol dros Cwmnïau Cydweithredol  
Adroddiad Blynyddol a Chyfrifon 2023-24

### **Aelodau**

Vikki Howells AS (Cadeirydd)

Luke Fletcher AS (Is-gadeirydd)

Peredur Owen Griffiths AS

Mike Hedges AS

Mark Isherwood AS

Bethan Webber, Cwmpas

### **Ysgrifenydd**

Daniel Roberts, Cwmpas

### **Cyfarfodydd, presenoldeb a munudau:**

Am fanylion y rhai oedd yn bresennol, gweler yr atodiadau isod:

Medi 2023 – Cyflawni uchelgeisiau polisi drwy gydweithfeydd, mentrau cymdeithasol a modelau dan arweiniad cymunedol

Ionawr 2024 – Lansiad Prosbectws "Pwrpas Busnes Cydfuddiannol a Chydweithredol yn y Gymdeithas"

Mai 2024 – Tai dan Arweiniad y Gymuned yng Nghymru

### **Tryloywder**

Roedd pob cyfarfod ar agor i'r cyhoedd. Roedd pob cyfarfod wedi'u hysbysebu i'r cyhoedd.

### **Lobiwyr**

Nid yw'r grŵp wedi cyfarfod â lobiwyr yn ystod y cyfnod hwn, heblaw'r ysgrifenyddiaeth.

### **Cyfrifon ar gyfer y cyfnod**

Nid oedd unrhyw wariant ar gyfer pob cyfarfod ond un yn ystod y cyfnod hwn, gan fod y cyfarfodydd wedi'u cynnal ar-lein. Yn ogystal, nid oedd costau cyfieithu gan fod hyn wedi'i wneud yn fewnol gan yr ysgrifenyddiaeth.

Cynhaliwyd un cyfarfod yn bersonol, yn y Senedd. Ariannwyd y bwffe a ddarparwyd yn y cyfarfod hwn gan Co-operatives UK, a chyfanswm hyn oedd £X.

## **Event Summaries**

### **Cofnodion Grwp Trawsbleidiol**

#### **Achieving policy ambitions through co-operatives, social enterprises and community-led models**

Attendees:

Vikki Howells MS

Daniel Roberts

Robin Lewis

Jon Parker (speaker)

Sandy Clubb (speaker)

Anne Collis

Becky Lythgoe

Bethan Webber

Billy Jones

Harry Jones

Ingrid Wilson

Ioan Bellin

Jonathan Evershed

Luke Fletcher MS

Maggie Joan Haggas

Martin Downes (speaker)

Naomi Gaskell

Paul Stepczak

Phil McGrath

Shan Williams

Yasmin Zahra

The meeting opened with the Annual General Meeting of the Cross Party Group for Co-operatives and Mutuals. Vikki Howells MS was proposed as Chair and this was seconded by Mark Isherwood

MS, so Vikki was re-elected to the position. Vikki thanked everyone and took over as Chair of the meeting. Vikki then proposed Luke Fletcher MS as Vice Chair of the group, which was

seconded by Daniel Roberts, and Luke was elected. Vikki then proposed Daniel Roberts of Cwmpas to be Secretary of the Group, which was seconded by Peredur, and Daniel was elected. The membership of the Group for the next year was then confirmed, and the Annual Report which had been circulated before the meeting was confirmed.

The meeting then turned to the topic itself, which was how social enterprises and co-operatives can fill the 'implementation gap' and be essential to delivering the ambitions of Welsh Government policy. Daniel Roberts gave an overview of a recent evaluation of the Welsh Government's Social Services and Well-being Act 2014, which found that:

- there are consistent and cross-stakeholder strengths identified in the first phase of the Act's

life (as enacted).

- There is a largely positive, but somewhat mixed picture about the second phase when the Act was translated from legislation 'on a page' into delivery (as practised).
- There is a much more negative perspective offered from service users and carers unable to achieve the desired results from the care and support they received as consistently as they would want (as experienced).

The evaluation found that this has resulted in a number of people interviewed for this study feeling a sense of disconnect from the promise of those principles, attributable in part to the factors that have impacted on social services since the Act's instigation, and frustration has built around this. The journey towards the realisation of the ambitious aim of the Act is not complete. The question is, therefore, what does the next stage in that journey look like, who needs to take it, to where does it lead, and when will we know when we have arrived? This meeting of the cross party group sought to explore how social enterprises and co-operatives could be part of the solution to the issue, across all areas of legislation and policy.

Sandy Clubb, Office of the Future Generations' Commissioner

The next speaker was Sandy Clubb from the Office of the Future Generations Commissioner. Sandy outlined the ambitions and the principles of the Well-being of Future Generations Act and discussed how they aligned well with the social enterprise and co-operative models, including the Sustainable Development Principle to "act in a manner which seeks to ensure that the needs of the present are met without compromising the ability of future generations to meet their own needs" and the seven national well-being goals. We learned about their five ways of working; prevention, collaboration, integration, involvement, and long-term.

Sandy gave examples of the "act in action", including recent government decisions over the M4 relief road, the basic income pilot and Transport for Wales using WFG goals in their procurement process to work with a social enterprise. Sandy outlined the "Our Future Focus" project that the Office is currently working through – they are currently testing the results of their research with critical friends, and Sandy was able to share some ideas with the group.

Finally, Sandy discussed how social enterprise can engage with their work – in the context of a regenerative economy, asking what a well-being economy would look like, how this could be measured, and how social enterprises could be supported to apply the Act to their strategy and operations. Co-ops and social enterprises are key component of a well-being economy and can support PBs to meet their obligations under the Act, such as through procurement and commissioning. If we are working to a well-being economy, what does that look like at the regional and local level? What might we do differently? How does it affect business support and loans/ grants to businesses?

Jon Parker, Food, Farming and Countryside Commission

Jon introduced the organisation, which he is the Wales director for, and said that the FFCC asks what is the future for food, farming & countryside that could tackle the interconnected crises of climate, nature, health and economy. They listen to a wide range of voices around the UK - including seldomheard voices in urban and rural communities, and they look for radical and practical ideas that provide a fairer and more sustainable food system.

Jon discussed a report he put together for the Wales Co-operative Centre (Cwmpas' previous name) in 2019, which was called "Co-operative development in the Welsh agri-food sector". As we look forward to how we rethink co-operation and mutuals, we mustn't forget that Wales is home to some very well established agriculture co-operatives, with examples in the report.

Jon wanted to talk about two areas of interest where co-operation can grow and deliver policy impacts – firstly, the fisheries and seafood sector. Jon drew on practical examples – it's a fullydevolved competency and a Welsh-government managed resource. While there has been no stand out programme for government objective for this area, it is a very live area.

One of the concepts that has been discussed for some time is the idea of co-management. Traditionally, Wales has taken an approach of management through regulation, whereas co-management means multiple stakeholders sit at the table alongside the government to build consensus on management and how it takes place.

It's a well-documented success story in other areas of the world, with excellent examples of where it has worked. To move the dial in terms of co-operation, the adoption of co-management principles is something the Welsh Government can move towards, and it will reduce the burden on regulatory fisheries management.

We're looking for leadership to build the structures needed for co-operation and co-management of this resource. Community growing and farming markets – we have seen the Stump up for Trees project delivering some of the objectives around tree planting at a social enterprise level. We have tried to deliver farmer co-operation to lead on to voluntary measures on nitric mitigation, which leads to how we can work on nature capital markets, because at the moment it really is a bit of a wild west, and the Senedd sessions we've heard of corporate purchasing of land for tree planting for carbon, and this is an area that FFCC are looking at very heavily – turning the trading element on its head.

On community food and community growing, it does feel like its turned a corner, and is proliferating greatly. Consumers want access to community food, and there are supply and demand issues, and there are opportunities for partnership and co-operation and how we can work and structure this.

The latest mapping exercise shows the need for intervention in the supply of community food and empowering communities to grow, and positioning this in the context of the climate emergency. There is a clear space here for co-operatives and social enterprise.

Martin Downes, Cwmpas

Martin Downes from the Start Something Good project at Cwmpas then discussed their project which seeks to engage communities with social enterprise solutions. They've taken the fast-track ideation workshops from the tech industry and applied them to finding fresh ideas for social problems in a co-operation over competition context. Martin gave an overview of where Hacks have taken place across Wales, in which contexts, and with which partner organisations.

Martin showed how Hacks have been a place where we can bring people together to create fresh ideas for social change, tackling challenges that people care about and have experience of, through an ethos of compassion, courage, creativity and working for the common good. It is a space where people share skills, build confidence and develop capabilities with diverse and democratic teams as the drivers of ideation. It increases capacity for communities to be involved in innovation. Following the presentations, the panellists and audience discussed how these ideas can be taken forward, how communities can be involved in the policy development process and the importance of sustainability, monitoring and evaluation. Dan Roberts, on behalf of Vikki Howells MS, closed the meeting and invited attendees to stay engaged with the group and its future meetings.

### **Cyflawni uchelgeisiau polisi drwy fentrau cydweithredol, mentrau cymdeithasol a modelau a arweinir gan y gymuned**

Agorwyd cyfarfod y Grŵp Trawsbleidiol ar Gwmnïau Cydweithredol a Chydfuddiannol drwy gynnal cyfarfod cyffredinol blynyddol y grŵp. Cafodd Vikki Howells AS ei chynnig fel Cadeirydd, a chafodd y cynnig hwn ei eilio gan Mark Isherwood AS. Yn sgil hynny, cafodd Vikki ei hail-ethol i'r rôl honno. Diolchodd Vikki i bawb a chymerodd yr awenau fel Cadeirydd y cyfarfod. Yna, cafodd Luke Fletcher AS ei gynneg gan Vikki fel Is-gadeirydd y grŵp, a chafodd y cynnig hwn ei eilio gan Daniel Roberts. Yn sgil hynny, cafodd Luke ei ethol i'r rôl honno. Yna, cafodd Daniel Roberts o sefydliad Cwmpas ei gynneg gan Vikki fel Ysgrifennydd y Grŵp, a chafodd y cynnig hwn ei eilio gan Peredur. Yn sgil hynny, cafodd Daniel ei ethol i'r rôl honno. Yna, cafodd aelodaeth y Grŵp ar gyfer y flwyddyn nesaf ei chadarnhau, a chafodd yr Adroddiad Blynyddol a ddosbarthwyd cyn y cyfarfod ei gadarnhau hefyd.

Yn dilyn hynny, trodd sylw'r cyfarfod at y pwnc dan sylw, sef sut y gall mentrau cymdeithasol a chwmnïau cydweithredol lenwi'r 'bwllch gweithredu' a chwarae rôl hanfodol yn y broses o gyflawni uchelgeisiau polisi Llywodraeth Cymru. Rhoddodd Daniel Roberts drosolwg o'r

ymarfer gwerthuso a gynhaliwyd yn ddiweddar mewn perthynas â Deddf Gwasanaethau Cymdeithasol a Llesiant (Cymru) 2014. Dyma rhai o ganfyddiadau'r ymarfer hwnnw:

- Mae cryfderau cyson ar draws ystod o randdeiliaid wedi'u nodi yng nghyfnod cyntaf oes y Ddeddf (yn ôl yr hyn a ddeddfwyd).
- O ran yr ail gyfnod, pan gafodd y Ddeddf ei throsi o'r dudalen i'r ddarpariaeth (yn ôl yr hyn a roddwyd ar waith), mae'r darlun yn un cadarnhaol ar y cyfan, er bod rhai elfennau cymysg yn hynny o beth.
- Mae persbectif llawer mwy negyddol yn cael ei gynnig gan ddefnyddwyr gwasanaethau a gofawyr nad ydynt yn gallu cyflawni canlyniadau boddhaol o ganlyniad i'r gofal a'r cymorth a ddarperir, yng nghyd-destun y graddau o gysondeb y byddent yn dymuno eu gweld (yn ôl y profiadau a gafwyd).

Canfu'r gwerthusiad fod hyn wedi arwain at teimlad ymhlith nifer o'r bobl a gyfwelwyd ar gyfer yr astudiaeth hon eu bod wedi'u datgysylltu o'r addewid a oedd ynghlwm wrth yr egwyddorion hynny. Gellir priodoli hynny'n rhannol i ffactorau sydd wedi effeithio ar wasanaethau cymdeithasol ers i'r Ddeddf gael ei gweithredu, ac mae'r rhwystredigaeth sy'n gysylltiedig â hyn wedi tyfu. Nid yw'r daith tuag at wireddu nod uchelgeisiol y Ddeddf wedi'i chwblhau. Y cwestiwn, felly, yw sut beth fydd y cam nesaf ar y daith honno, pwy sydd angen mynd ar y daith, i ble mae'r daith yn arwain, a phryd y byddwn yn gwybod pan fyddwn wedi cyrraedd ein cyrchfan? Yn ystod y cyfarfod hwn, ceisiodd y grŵp trawsbleidiol archwilio sut y gallai mentrau cymdeithasol a chwmnïau cydweithredol fod yn rhan o'r datrysiad i'r sefyllfa hon, a hynny ar draws pob maes deddfwriaeth a pholisi.

#### Sandy Clubb, Swyddfa Comisiynydd Cenedlaethau'r Dyfodol

Ein siaradwr nesaf oedd Sandy Clubb o Swyddfa Comisiynydd Cenedlaethau'r Dyfodol. Gwnaeth Sandy amlinellu egwyddorion ac uchelgeisiau Deddf Llesiant Cenedlaethau'r Dyfodol, gan sôn am sut yr oeddent yn cyd-fynd yn dda â'r modelau ar gyfer mentrau cymdeithasol a chwmnïau cydweithredol, gan gynnwys yr egwyddor datblygu cynaliadwy, sef i "weithredu mewn modd sy'n ceisio sicrhau bod anghenion y presennol yn cael eu diwallu heb beryglu gallu cenedlaethau'r dyfodol i diwallu eu hanghenion hwythau", a'r saith nod llesiant cenedlaethol. Gwnaethom glywed am y pum ffordd o weithio: atal, cydweithio, integreiddio, cynnwys a hirdymor.

Rhoddodd Sandy enghreifftiau o'r Ddeddf ar waith, gan gynnwys penderfyniadau diweddar y Llywodraeth ynghylch ffordd liniaru'r M4, y cynllun pilot ar incwm sylfaenol a'r ffaith bod sefydliad Trafnidiaeth Cymru wedi defnyddio nodau'r Ddeddf yn ei broses gaffael i weithio gyda menter gymdeithasol. Soniodd Sandy am brosiect "Ffocws Ein Dyfodol", sef y prosiect y mae'r Swyddfa'n gweithio arno ar hyn o bryd. Ar hyn o bryd, mae'r Swyddfa'n profi canlyniadau ei gwaith ymchwil gyda ffrindiau beirniadol, a rhannodd Sandy rhai syniadau gyda'r grŵp.

Yn olaf, soniodd Sandy am sut y gall menter gymdeithasol ymgysylltu â gwaith y Swyddfa – yng nghyd-destun creu economi adfywiol, gan ofyn sut beth fyddai economi llesiant, sut y gellid mesur hyn, a sut y gellid cefnogi mentrau cymdeithasol i gymhwyso'r Ddeddf i'w

strategaethau a'i gweithrediadau. Mae cwmnïau cydweithredol a mentrau cymdeithasol yn rhan allweddol o greu economi llesiant, a gallant gefnogi cyrff cyhoeddus i gyflawni eu rhwymedigaethau o dan y Ddeddf, megis drwy gaffael a chomisiynu. Os ydym yn gweithio tuag at greu economi llesiant, sut beth fydd hynny ar lefel ranbarthol a lleol? Beth y gallwn ni ei wneud yn wahanol? Sut y bydd hynny'n effeithio ar gymorth busnes a benthyciadau / grantiau i fusnesau?

### Jon Parker, y Comisiwn Bwyd, Ffermio a Chefn Gwlad

Gwnaeth Jon, Cyfarwyddwr Cymru ar gyfer y Comisiwn Bwyd, Ffermio a Chefn Gwlad, gyflwyno ei sefydliad, gan nodi ei fod yn gofyn beth yw dyfodol bwyd, ffermio a chefn gwlad, a hynny yng nghyddestun mynd i'r afael â nifer o argyfyngau cydgysylltiedig, sef yr argyfwng hinsawdd, yr argyfwng natur, yr argyfwng iechyd ac argyfwng yr economi. Mae'r sefydliad yn gwrando ar ystod eang o leisiau o amgylch y DU, gan gynnwys lleisiau nas clywir yn aml mewn cymunedau trefol a gwledig. Mae hefyd yn chwilio am syniadau radical ac ymarferol ar gyfer darparu system fwyd sy'n decach ac yn fwy cynaliadwy.

Soniodd Jon am adroddiad a luniwyd ganddo yn 2019 ar gyfer Canolfan Cydweithredol Cymru (yr enw blaenorol ar sefydliad Cwmpas). Teitl yr adroddiad oedd "Co-operative development in the Welsh agri-food sector". Wrth edrych ymlaen at sut rydym yn meddwl eto am gydweithio a chwmnïau cydfuddiannol, rhaid inni beidio ag anghofio bod Cymru'n gartref i rai cwmnïau cydweithredol hirsefydledig ym maes amaeth, ac mae enghreifftiau ohonynt yn yr adroddiad.

Roedd Jon am siarad am ddau faes o ddiddordeb lle gall cydweithio gynyddu, gan arwain at effeithiau polisi – yn gyntaf, yn y sector pysgodfeydd a bwyd môr. Soniodd Jon am enghreifftiau ymarferol – mae'n gymhwysedd sydd wedi'i ddatganoli'n llawn ac yn adnodd a reolir gan Lywodraeth Cymru. Er nad oes amcan nodedig yn y rhaglen lywodraethu ar gyfer y maes hwn, mae'n faes byw iawn. Un o'r cysyniadau sydd wedi cael ei drafod ers tro yw'r syniad o gydreoli. Yn draddodiadol, mae Cymru wedi mabwysiadu dull o reoli drwy reoleiddio, tra bod cydreoli yn golygu bod rhanddeiliaid lluosog yn eistedd wrth y bwrdd, ochr yn ochr â'r Llywodraeth, mewn ymdrech i greu consensws ynghylch y broses o reoli a sut mae'n digwydd. Mae tystiolaeth helaeth fod y dull hwn wedi bod yn llwyddiannus mewn rhannau eraill o'r byd, ac mae enghreifftiau gwych ynghylch ble mae wedi gweithio. Er mwyn sicrhau cynnydd o ran cydweithio, mae'r cam o fabwysiadu egwyddorion cydreoli yn rhywbeth y gall Llywodraeth Cymru symud tuag ato, a bydd hyn yn lleihau'r baich o ran rheoleiddio pysgodfeydd. Rydym yn chwilio am arweinyddiaeth o ran y broses o greu'r strwythurau sydd eu hangen ar gyfer cydweithio a chydreoli'r adnodd hwn. Tyfu yn y gymuned a marchnadoedd ffermio – rydym wedi gweld y prosiect Stump up for Trees yn cyflawni rhai o'r amcanion ynghylch plannu coed ar lefel menter gymdeithasol.

Rydym wedi ceisio sicrhau cydweithrediad ffermwyr o ran arwain y ffordd ynghylch mesurau lliniaru nitrig gwirfoddol, sy'n gysylltiedig â'r gwaith y gallwn ei wneud ar farchnadoedd cyfalaf ym maes natur. Ar hyn o bryd, mae'r sefyllfa'n debyg i'r gorllewin gwyllt, a dweud y gwir, ac rydym wedi clywed mewn sesiynau yn y Senedd am y broses o brynu tir corfforaethol ar gyfer plannu coed at ddibenion sy'n gysylltiedig â charbon. Mae hwn yn faes

y mae'r Comisiwn Bwyd, Ffermio a Chefn Gwlad yn edrych arno'n fanwl, a hynny er mwyn gwyrddroi'r elfen fasnach.

O ran bwyd cymunedol a thyfu cymunedol, mae teimlad bod cornel wedi'i throï, ac mae gweithgarwch yn cynyddu'n fawr. Mae defnyddwyr am gael mynediad at fwyd cymunedol. Mae problemau o ran y cyflenwad a'r galw, ac mae cyfleoedd ar gyfer creu partneriaethau a chydweithio, o ran sut y gallwn strwythuro hyn. Mae'r ymarfer mapio diweddaraf yn dangos yr angen am ymyrraeth o ran y cyflenwad o fwyd cymunedol a'r broses o rymuso cymunedau i dyfu, a gosod hyn yng nghyd-destun yr argyfwng hinsawdd. Mae gofod clir yma ar gyfer cwmnïau cydweithredol a mentrau cymdeithasol.

### Martin Downes, Cwmpas

Gwnaeth Martin Downes o Start Something Good, sy'n un o brosiectau Cwmpas, sôn am y gwaith a wneir drwy'r prosiect i geisio ymgysylltu â chymunedau mewn perthynas ag atebion sy'n seiliedig ar fentrau cymdeithasol. Mae'r gweithdai syniadaeth cyflym a ddefnyddir yn y diwydiant technoleg wedi cael eu cymhwyso i'r broses o ganfod syniadau newydd ar gyfer problemau cymdeithasol, a hynny mewn cyd-destun lle mae cydweithio yn cael ei flaenoriaethu dros gystadlu. Rhoddodd Martin drosolwg o ble mae gweithgareddau Hack wedi digwydd ledled Cymru, ym mha gyd-destun, a chyda pha sefydliadau partner.

Soniodd Martin am sut mae gweithgareddau Hack wedi hwyluso'r broses o ddwyn pobl ynghyd i greu syniadau newydd ar gyfer newid cymdeithasol, gan fynd i'r afael â heriau y mae pobl yn poeni amdanynt ac wedi cael profiad ohonynt, a hynny drwy ethos o dosturi, dewrder, creadigrwydd a gweithio er lles pawb. Maent yn cynnig gofod lle mae pobl yn rhannu sgiliau, yn magu hyder ac yn datblygu galluoedd gyda thimau amrywiol a democrataidd er mwyn ysgogi syniadaeth. Maent yn cynyddu gallu cymunedau i gymryd rhan mewn gweithgarwch arloesi.

Yn dilyn y cyflwyniadau, cafodd y panelwyr a'r gynulleidfa drafodaeth ynghylch sut y gellir bwrw ymlaen â'r syniadau hyn, sut y gall cymunedau gymryd rhan yn y broses o ddatblygu polisi, a phwysigrwydd cynaliadwyedd, monitro a gwerthuso. Ar ran Vikki Howells AS, daeth Dan Roberts â'r cyfarfod i ben, gan wahodd y rhai a oedd yn bresennol i barhau i ymgysylltu â'r grŵp a'i gyfarfodydd yn y dyfodol.

## **Launch of "The Purpose of Mutual and Co-operative Business in Society" Prospectus**

### Attendee List

Bethan Webber  
Vikki Howells MS  
Mark Isherwood MS  
Sian Gwenllian MS  
Hannah Blythyn MS  
Huw Irranca-Davies MS  
Daniel Roberts  
Robin Lewis

Robert Kelly  
Tom Laing  
Kate Creagh  
Andrew Whyte  
Andy Morris  
Stuart Tragheim  
Nathan Griffiths  
Julie-Ann Haines  
Harri Jones  
Jack Burnett  
Krishna Patel  
Cath Foan

The meeting was opened by Vikki Howells MS who welcomed attendees to the Senedd and gave an overview of the importance of co-operatives and mutuals to Wales and her local community, and discussed the policy support from the Welsh Government to the sector and the work of the Cross Party Group.

The first presentation of the meeting was on the “The Purpose of Mutual and Co-operative Business in Society” prospectus launched by ABCUL, the Association of Financial Mutuals, the Building Societies Association, Co-operatives UK and the National Industry Liaison Group.

We heard how co-operatives and mutuals offer a competitive alternative to shareholder-owned businesses and are essential for the UK to build an inclusive, growing and diverse economy. These businesses also provide greater consumer choice while delivering ‘mutual value’ to their members and wider society. In the report, the co-operative and mutual sector calls on next UK government to back business with purpose beyond profit and has published a prospectus ahead of the next general election.

Three specific calls are made:

- Create an environment that places mutuals and co-operatives at the heart of economic strategy, supporting the growth of the mutual sector
- Deliver a legislative and regulatory framework that enables mutuals and co-operatives to meet the needs of the communities they serve and compete fairly with other businesses
- Unlock options for new and growing mutuals and co-operatives to raise private capital

The report also includes a number of case studies demonstrating the economic, social and environmental impact that the sector is making across the UK. The next speaker was Robert Kelly, CEO of the Association of British Credit Unions, about the impact of this sector and how it can be grown, as well as the challenges it faces and how they can be solved. We heard data about the extremely challenging situation individuals are finding themselves in and the vital importance of ensuring ethical, sustainable and democratic finance models are accessible to people in the context of the growing use of illegal and damaging lenders.

Credit Unions are utilising innovative methods to offer these sustainable financial models to communities and what government can do to ensure this sector is able to grow its positive impact. Julie-Ann Haines, CEO of Principality Building Society, then discussed their new strategy and their response to growing demand for quality, affordable homes in Wales.

We heard about Principality's landmark £50m commercial loan to the not-for-profit housing provider Pobl Group, which is an example of its funding innovation and commitment to widening access to lending to support sustainable new home development. Finally, we heard from Bethan Webber, CEO of Cwmpas, Wales' co-operative development agency. Bethan outlined her vision for co-operatives and mutuals in Wales and the variety of models Cwmpas is supporting across different sectors.

Bethan discussed how Cwmpas is seeking to transform the way the economy works in Wales, placing people and well-being at the centre of economic development, and how the co-operative model will be essential to achieving that. Following these presentations, there was a Q&A session from the floor.

Sian Gwenllian MS thanked the speakers for their presentations and discussed the many examples of vital co-operatives and social enterprises in her constituency of Arfon, and asked what we could do in Wales to help support the sector. The speakers discussed how while many of the levers discussed in the report remain at Westminster, the Welsh Government has a key role in promoting the sector, especially within education. Hannah Blythyn MS, Minister for Social Partnership, discussed the recent Social Partnership and Public Procurement Act which went through the Senedd and the key role that cooperatives and mutuals can play in achieving the ambition of this legislation. After this discussion, Vikki Howells MS thanked the speakers and guests for the positive discussion about the impact of the sector and invited attendees to continue to follow the work of the Cross Party Group.

Meeting closed.

Agorodd Vikki Howells AS y cyfarfod gan groesawu pawb i'r Senedd a rhoddodd drosolwg o bwysigrwydd cwmnïau cydweithredol a chydffuddiannol i Gymru a'i chymuned leol, a thrafododd y cymorth polisi a roddir i'r sector gan Lywodraeth Cymru a gwaith y Grŵp Trawsbleidiol.

Roedd cyflwyniad cyntaf y cyfarfod yn ymdrin â'r prosectws a laniswyd gan ABCUL, Association of Financial Mutuals, Building Societies Association, Co-operatives UK a'r National Industry Liaison Group, sef "Diben Busnesau Cydffuddiannol a Chydweithredol mewn Cymdeithas." Clywsom sut y mae cwmnïau cydweithredol a chydffuddiannol yn rhoi dewis arall, cystadleuol, i fusnesau sy'n eiddo i gyfranddalwyr a'u bod yn hanfodol os yw'r DU am adeiladu economi gynhwysol, amrywiol, sy'n tyfu. Mae'r busnesau hyn hefyd yn rhoi mwy o ddewis i ddefnyddwyr gan sicrhau gwerth cydffuddiannol i'w haelodau a'r gymdeithas ehangach.

Yn yr adroddiad, mae'r sector cydweithredol a chydffuddiannol yn galw ar lywodraeth nesaf y DU i gefnogi busnesau sydd â phwrpas y tu hwnt i elw ac mae wedi cyhoeddi prosectws cyn yr etholiad cyffredinol nesaf. Mae'n galw am dri pheth penodol:

- Creu amgylchedd sy'n rhoi lle canolog i gwmnïau cydfuddiannol a chydweithredol yn y strategaeth economaidd, gan hybu twf y sector cydfuddiannol
- Datblyu fframwaith deddfwriaethol a rheoleiddiol sy'n galluogi cwmnïau cydfuddiannol a chydweithredol i ddiwallu anghenion y cymunedau y maent yn eu gwasanaethu a chystadlu'n deg â busnesau eraill
- Datgloi opsiynau ar gyfer cwmnïau cydfuddiannol a chwmnïau cydweithredol newydd, sy'n tyfu, i godi cyfalaf preifat

Mae'r adroddiad hefyd yn cynnwys nifer o astudiaethau achos sy'n dangos yr effaith economaidd, cymdeithasol ac amgylcheddol y mae'r sector yn ei chael ar draws y DU. Y siaradwr nesaf oedd Robert Kelly, Prif Swyddog Gweithredol Cymdeithas Undebau Credyd Prydain. Soniodd am effaith y sector hwn a sut y gellir ei dyfu, yn ogystal â'r heriau y mae'n eu hwynebu a sut y gellir eu datrys. Cyflwynwyd data am y sefyllfa hynod heriol y mae unigolion yn ei hwynebu a phwysigrwydd hanfodol sicrhau bod modelau ariannol moesegol, cynaliadwy a democrataidd ar gael i bobl yng nghyd-destun y defnydd cynyddol o fenthycwyr anghyfreithlon a niweidiol.

Mae Undebau Credyd yn defnyddio ffyrdd arloesol o gynnig y modelau ariannol cynaliadwy hyn i gymunedau a'r hyn ac ystyriwyd sut y gall y llywodraeth sicrhau bod dylanwad da'r sector hwn yn gallu ehangu Yna, trafododd Julie-Ann Haines, Prif Weithredwr Cymdeithas Adeiladu'r Principality, eu strategaeth newydd a'u hymateb i'r galw cynyddol am gartrefi fforddiadwy o safon yng Nghymru. Clywsom am fenthyciad masnachol pwysig y Principality, sef y £50m a fenthycodd i'r darparwr tai nid er elw, Grŵp Pobl, sy'n enghraifft o'i gynlluniau ariannu arloesol a'i ymrwymiad i sicrhau ei bod yn haws manteisio ar fenthyciadau ariannol i ddatblygu cartrefi newydd cynaliadwy.

Yn olaf, clywsom gan Bethan Webber, Prif Swyddog Gweithredol Cwmpas, asiantaeth datblygu cydweithredol Cymru. Rhoddodd Bethan fraslun o'i gweledigaeth ar gyfer cwmnïau cydweithredol a chydfuddiannol yng Nghymru a'r amrywiaeth o fodolau y mae Cwmpas yn eu cefnogi ar draws gwahanol sectorau. Trafododd Bethan sut y mae Cwmpas yn ceisio trawsnewid y ffordd y mae'r economi'n gweithio yng Nghymru, gan roi pobl a llesiant wrth wraidd datblygu economaidd, a sut y bydd y model cydweithredol yn hanfodol i'r gwaith hwn.

Yn dilyn y cyflwyniadau hyn, cafwyd sesiwn Holi ac Ateb o'r llawr. Diolchodd Sian Gwenllian AS i'r siaradwyr am eu cyflwyniadau a thrafododd yr enghreifftiau niferus o fentrau cydweithredol a chymdeithasol hanfodol yn ei hetholaeth hi yn Arfon, a gofynnodd beth y gallem ei wneud yng Nghymru i helpu i gefnogi'r sector. Dywedodd y siaradwyr mai San Steffan sy'n dal yn gyfrifol am nifer o'r dulliau o ysgogi'r sector ond, er hynny, roedd gan Lywodraeth Cymru ran allweddol yn y broses o hyrwyddo'r sector, yn enwedig ym maes addysg.

Soniodd Hannah Blythyn AS, y Gweinidog Partneriaethau Cymdeithasol, am y Ddeddf Partneriaeth Gymdeithasol a Chaffael Cyhoeddus a aeth drwy'r Senedd yn ddiweddar, a'r rôl allweddol y gall cwmnïau cydweithredol a chydfuddiannol ei chwarae wrth geisio cyflawni

uchelgais y ddeddfwriaeth hon. Ar ôl y drafodaeth hon, diolchodd Vikki Howells AS i'r siaradwyr a'r gwesteion am y drafodaeth gadarnhaol am effaith y sector a gwahoddodd y rhai a oedd yn bresennol i barhau i ddilyn gwaith y Grŵp Trawsbleidiol.

Daeth y cyfarfod i ben.

### **Community-led and co-operative models as a key housing solution**

Attendees:

Vikki Howells MS

Daniel Roberts

Robin Lewis

Casey Edwards (speaker)

Dr Tom Archer (speaker)

Umulkhayr Mohamed (speaker)

Alys Thomas

Amy Carpenter

Caroline Tabberer

Catrin Roberts

Cerith Jones

Cerys Purches

Claire White

Dave Smith

David Hedges

Diana Waldron

Emily Robertson

Evelyn Stevens

Hodan Hersi

Jo Rees

Jane O'Kane Rees

Jocelle Lovell

Jonathan Hughes

Kat Davies

Katherine Robinson

Kelly Isaac

Kirsten Stevens-Wood

Kristen Roobottom

Mark Stephens

Leonie Ramondt

Lynsey Blackford

Rhys Livesy

Robin White

Robert Chapman

Sam Stalbow

Selwyn Williams

Stephen Williams

Tim Kelly

Trystan Jones

Walis George

Wayne Lewis

Vikki Howells MS, Chair of the Cross Party Group, opened the meeting and began by offering our congratulations to Huw Irranca Davies MS and noted his resignation from the group after he became Cabinet Secretary for Climate Change and Rural Affairs in the Welsh Government.

Vikki outlined that this meeting we will be exploring the future of community-led housing in Wales, and what needs to happen to unblock obstacles to deliver more co-operative solutions to the housing crisis. Co-operative and community-led housing means bringing people together to decide what kind of homes and communities they want to live in. They can play an essential role alongside councils, developers and investors to create affordable homes which meet local community needs. Cooperative and community-led housing comes in many shapes and sizes. Small groups of friends buying a house to share, leaseholders setting up a tenant management committee, community members buying local land on which to develop.

The first speaker at the meeting was Casey Edwards, Project Manager at Communities Creating Homes, delivered by Cwmpas. Casey discussed how to scale up the community-led housing sector in Wales, introducing Cwmpas and the role and potential of community-led housing, that it is led by the community, for collective benefit, and affordable in perpetuity. Casey discussed the different examples of the projects they are supporting across Wales, with many diverse examples covering the length and breadth of the country. Casey discussed what is needed to grow the sector and suggested funding at every stage in the development process and possibility of a revolving loan fund, making more sites available for CLH through a community right to buy, S106 agreements and land disposal policies, supportive national and local planning policy and support from local authorities and registered social landlords.

Dr Tom Archer outlined learnings from various projects including the "Homes in Community Hands" Programme. The evidence suggests that funding, advice and enabling programmes have a significant impact in planned housing developments with a higher level of affordable housing per scheme than any other form of development we could compare it to. We also heard about impact beyond housing – with these schemes leading to considerable investment in things like community energy and community spaces. Projects can often be born out of other worker-coops wanting to make a community impact, leading to a unique motivation to create community benefit.

Dr Tom Archer discussed the components of growth in this sector. He outlined potential policy interventions like in planning through a percentage target to ensure CLH on specific sites, presumptions in favour of CLG, and land disposal. He highlighted the importance of supportive registered provider partners, landowners and enablers. Funding was a key issue, ensuring the availability of pre-development grants, at risk support, access to capital grants,

low-cost borrowing, and investment readiness. The wider environment must also be supported – growing awareness and demand.

Umulkhayr Mohamed from Rhisom Co-operative was the next speaker, giving the perspective of someone working to develop a community-led housing project in Wales today. Rhisom has been founded by a small group of members of the LGBTQ+ community in Cardiff who had experienced frustration with the housing crisis and wanted to explore alternatives, having found and recognised that other housing options were not a real option for many of them. LGBTQ+ people experience additional barriers to finding safe and secure housing, such as being more likely to be living in poverty and lacking access to financial resources.

Soon into their journey, they reached out to Cwmpas – they are not from the background of knowing what this path would look like and looked to find support. They decided the co-operative model is right for them – the model allows for us to develop an intentional community to develop housing for its members. The members being a part of the co-operative society that owns and manages the home and society, with the aim of collaboratively living together, creating this platform for LGBTQ+ people to be a part of a wider community with the values of justice, society, compassion and mutual aid. The group is based on values rather than relationships – wanting to care for each other in a nonindividualistic way and challenging normative practices and beliefs. Central to their vision is having a community centre next to the housing. They have surveyed the community, wanting wider input.

The group set up as a co-operative society in May 2020 and are trying to acquire property in the centre of Cardiff – currently working on a gallery and office building. They have secured an exclusivity agreement with the current owners and the property is off the market, to allow time for fundraising. They have submitted an application to a funding programme concentrating on freeing up public land and buildings and hopefully this will allow them to secure funds to buy the property. The property is large and has been sitting empty for some time, despite the housing crisis – the group sees considerable value in being able to take over and steward this property for future generations. They are hoping it will be the beginning of a model where we are able to buy more homes and provide more safe and secure housing for people in Cardiff and Wales.

The group wanted to emphasize that while they have a long way to go, they wouldn't have got here without the support delivered by Communities Creating Homes, who helped to demystify the process and account for their lack of experience – they have been very supportive, making them feel like this is possible. The group has been heartened to learn more about the Welsh Government recognising the positive role these co-ops can play, but really disheartened by the lack of homes for sale. They wanted to speak to the fact that while we don't have experience as a co-operative yet – we have privileges like being university-educated, speaking English as a first language, have experience of writing grant applications, and many marginalised communities who could benefit most don't have these – they need a lot more support, making this option visible and accessible.

The meeting moved on to a question and answer session with the people in attendance. Mark Isherwood MS discussed a project he had visited in Rhyl, which found a lot of distrust in the community, with the idea of it being parachuted in. The intention was to set up a management board of local people, but didn't happen immediately. Mark asked what engagement is needed in the first place? How do we get people on board from the beginning? During that period, Mark also visited Housing Europe in Brussels to discuss matters – they were very well briefed on the situation in Wales, but introduced a note of caution. In Scandinavia, where models have a long history – there are largely developments which are occupied by professionals but only want tenants like themselves, and can become exclusionary. How do we guard against this? Casey Edwards from Cwmpas responded with regards to the first scheme mentioned - it happened off the back of investment off WG and a target of a certain % of social housing grant to go towards creating co-ops. A lot of lessons were learned from that – projects led by housing associations – it can work, but you need complete community buy-in.

We reflected on how community-led housing can be delivered and decided to take a much more grassroots approach, with a focus on getting out to communities and being grassroots-led, not parachuted in. To answer the second question – how they remain for the people in need – all projects we work with are affordable and are in-perpetuity through an agreed conveyance that they can't be sold on the open market. Tom said that thinking about these things now is really important, so we can get ahead of them. With the use of grant funding you can protect against leasehold enfranchisement. As resident owners, they can make the decision about rent-setting – these things are interlinked and complicated.

Diana Waldron from Wood Knowledge Wales said that they see significant potential of using sustainable local materials as part of community-led housing. Cwmpas agreed that it would be great to co-operate with them. This is a priority for many of the groups they support - surveys suggest that the top priority for many groups was low-carbon, more sustainable homes. Gwyr CLT is an example who are looking to utilise sustainable and materials, and part-self building.

Walis George asked - how do we grow the capacity of the sector to meet these opportunities? Huge demand. To share things that are under consideration in Gwynedd – we now have community enterprise network called Cymunedoli for growing the sector, and the mature enterprises in enabling the new organisations. Actively considering how we grow community-led housing in the county. Made aware of examples in Devon and Cornwall – building up capacity and expertise that is then made available to local groups. Do we need this, what would it look like? Tom noted that the CLT movement started in earnest in Cornwall. Infrastructure has developed over 20 years. Key things they've had in place have been revolving loan funds. Research projects found that these organisations have to fight on several fronts, meeting with groups to set up and develop etc, also lobbying local authorities etc, growing campaigns and awareness etc. Lots of different elements of the campaign needed. Casey – it's more than just providing support, but building a movement and influencing policy. Enabling approach like the Cornwall CLT model could be interesting for us. We also provide training to third sector bodies, LAs, Housing Associations etc – touching

on capacity – we would love to get to a point where there is a co-op mutual model, we want this peer mentoring model. Recently had funding from the Oak foundation to develop an internship scheme – so people from marginalised communities can work with us and learn, and then go back to their communities and Emily Robertson from Gwyr CLT spoke next – they are one of the projects that has been supported by CCH and are really grateful for the support. Emily had a couple of points – she noted that ongoing development costs and grant funding are key. People are developing these projects on top of day jobs, private lives etc.

Capacity is reduced by the cost of living crisis – how do we sustain ourselves throughout that process? We need ongoing support and grant funding, rooms for meetings, childcare etc. Q for panellists is for LA support – where we have seen successful projects, what kind of attitude did the LA have? Grasping the concept of CLH as a valid method for delivering. Tom – two things that sum up the tension – project where the board wasn't controlled by local residents where it creates problems – in England, HAs are so distant from communities that it affects living standards, happiness etc. Grassroots model is exhausting. How do we sustain that? This sums up the tension – one hand, we can meet problematic issue about tenant control, but the cost is on stress, time for the volunteers. How do we solve that? Casey noted that the two issues – capacity and LA support – can be interlinked? Volunteer burnout is massive. Partnership approach where that is appropriate, but also light touch support – assisting with planning advice early on and earlier engagement. We're trying to work hard to get LAs on board. Um, echoing other comments, noted having similar issues. Grant funding is there, but you can't account for the many hours that are needed to get to this stage.

Hodan Hersi from Serenity Co-housing, supported by Cwmpas currently, noted great support from Cwmpas but re-iterated comments about time. Single parents, young children etc. What future funding is available? It takes many years to develop projects. They are looking to build 20-30 homes somewhere in Cardiff – what steps have been taken to allow groups to take over land which hasn't been used previously? Are there opportunities for communities to take over to develop affordable homes? Vikki Howells noted the agenda for the Senedd and that the Cabinet Sec for Housing would be making a statement and offered to raise these issues as a question in the Senedd. Casey noted that Cwmpas are still working with WG to develop a dedicated revolving loan fund for community-led housing. Pre-development finance funding is essential. Once we get that, it will show that this is an option for people, it will help with capacity and engagement issues. We've been lucky enough with working with WG to get some financing for groups, to hopefully prove that getting this money out works and will open the door for other groups moving forward.

A Commission has been set up to look at community ownership. They've said no legislation change in this government because of packed agenda, but will be an important step in the next manifestos and we will continue to promote this legislation, and also looking at what public bodies, LAs etc can do in the meantime before there is this legislative change.

Vikki Howells MS thanked the panellists and speakers at the meeting for the inspiring contributions and fruitful discussions. The meeting was closed.