

CPG for Co-operatives and Mutuals Virtual Meeting, 26/10/22

Attendees:

Magi Mattinson - Cwmpas Events
Team
Dan Roberts - Cwmpas Events
Team (Secretary)
Hannah Morris (Speaker)
Len Casley
Esther Barnes
Christopher Thomas
Caroline Anne Owen
Kat Watkins
Barbara Sonnex
Robin Lewis
Suzette Phillips
Linda Joyce -Jones
John Meredith
Karen Taylor
Sue Rivers
Tracey Blockwell
Philip m watson
Derek Walker
Geraint Jones
Huw
Bill Hudson
Cherrie Bija
Penderyn Community Centre
Steffan Davies
Karen Bellis
Sandy Highfield
Susanne Allcroft
GERALD O'BRIEN
Jean Campbell Leith
William E Wilkins
Paula Lunnon
Adji Fabrice Gnadja
Llyr ap Rhisiart
Nova Barton
Rhys Jones
Lisa Rawlings
Luke Fletcher (Group member)
Theresa Parsell

Kirsty Davies
Deio Jones
robert muza
Sujatha Thaladi
Chris Matthews
Jason Edwards
Annabel Pidgeon
Helen Joy
Sarah Hughes
Pat Powell
Bethan Sayed
San
louise gray
David Boyce
Sian Eagar
Jeremy Wadia
Kate Pen y Cymoedd Wind Farm
Fund
Babs Lewis
Tracy Thomson
Carl Postle
Chris Bolton
Judith Cook
Natalie Flowers
Rob Keegan
Sally Meyrick
Barbara Kerridge
Leanne Roberts
Bethan Dennedy
Billy Jones
Julie Roberts
Chris Coppock
Duckham, Kari
Dafydd Thomas
Susannah Allen
James Morgan
Maxine Joseph
Rusna Begum
Huw Marshall
Brenda Davies
Tim Carter
Lucia Balmori

Ioan Bellin
Debra Hanney
Jan Hale
Rhian Stangroom-Teel
Kathryn Hughes
Yamuna Gurung
Megan Thomas
Huw Irranca-Davies (Group member)
Sheridan Jones
helen gough
Jonathan Evershed
Sharyn E. Williams
Tracey Cooke
Jonathan Morris
Mike O'Hara
Sarah Hart - NYER CLH Hub Manager
Lois Owens
Shahinoor Alom Shumon
Stephanie Pritchard
Eugene Arokiasamy
Dave Tynan
Sarah M
Natalie Zhivkova
Tracey Alexander
Bethan Webber
Michelle Rowson-Woods
Ryland Doyle
Natalie Sargent
Martin Burger
Ingrid Wilson
Thornhill Committee
Karen Bonham
Alan Roach
Claire Dodd
Tom Bateman
Angharad Owen
Vikki Howells MS (Chair)
Leanne Wood (Speaker)
Ann Francis (Speaker)
Apologies from group members Mark Isherwood MS and Peredur Owen Griffiths MS

The meeting was opened by **Vikki Howells MS**, Chair of the Cross Party Group for Co-operatives and Mutuals. Vikki commented on the high attendance for this meeting, which highlighted the hugely difficult times people are facing and how people want to find solutions. Millions are struggling for food, and recent evidence has shown that many people are cutting back on heating and electricity. It is imperative that we all do what we can. Vikki discussed the co-operative model as one solution, and how organisations across different sectors are embedded in their communities and produce social and community value.

Derek Walker, Chief Executive of **Cwmpas**, set out the challenge for the sector, and what more it can do. Derek said that we came together during the Covid crisis, with existing co-operative and community groups and new mutual aid groups stepping up to play a vital role in the response. We need to do the same again – and this meeting sets out what is already happening across different sectors, and how this can be developed.

The first speaker was **Ann Francis**, Chief Executive of **Cambrian Credit Union**. Ann gave clear evidence of the extent of the challenges facing communities. There has been a rise in loan applications from new and existing members, but affordability is challenging. People have multiple streams of credit, and there has been an increase in “buy now, pay later” schemes since Covid that people can lose track of. Their Annual Christmas Survey showed the rise in the number of people facing financial challenges – 48% are expecting to borrow to pay bills, and 760 of 780 respondents said they would be borrowing to pay for Christmas. 22% said they would be using a payday or doorstep lender, up from 7% in 2020.

Credit Unions are coming together to co-operate and develop new solutions. ‘Credit Unions of Wales, 8 groups from across the country, have come together with a shared strategy and action plan to create social value, and they are working with Cwmpas to develop a new robust constitution to underpin this. The sector is collaborating and sharing knowledge and experience to develop new initiatives like Moneyworks Wales with the support of Welsh Govt, MaPS, TUC Cymru and public and private sector employers across Wales. This is a single brand for credit union savings and loans through payroll. They have also set up Moneyworks Express Loans as a cost-of-living response to help people access small loans (up to £500) quickly and affordably, and are setting up a Moneyworks Wales prize draw, to encourage new members to join. They are hiring a digital marketing expert, working on financial education for children, and developing a clear united voice for credit unions.

We then heard from **Leanne Wood**, director of **Community Energy Wales**. Leanne is new in post, and said it was a big moment to join the sector. They are big challenges, but also opportunities. How can we as a sector contribute to the solutions? Leanne said that community groups are embedded in their local areas across Wales, and their members are working in different ways. Partneriaeth Ogwen are developing foodshare schemes, Egni Co-op are developing energy solutions, and others are developing car clubs as solutions to transport costs. On the other hand, there is a lot more that can be done on the national or policy scale to develop this sector for the future – particularly through procurement and changes to the national grid. Leanne wants more people to get involved with the community energy/co-operative sector, and people can join the mailing list, get involved with community share offers, engage in political campaigning and lobbying, and even set up your own groups. The groups are planning and investing now, and want to work with the new Ynni Cymru that is being developed by the Welsh Government.

The final speaker was **Hannah Morris** from **Community Shares Wales**. Hannah introduced this project, delivered by Cwmpas and funded by the National Lottery Community Fund. Hannah introduced community shares, which are a form of crowdfunding, where the community buys shares

and can be used as a fundraising initiative to build stronger, more vibrant and independent communities. They are often used to save vital services and amenities such as community facilities, pubs, and shops, or can fund new organisations, such as financing renewable energy schemes and supporting local food growing projects. The community invests by purchasing shares and decision are made democratically. Return on investments, which can be as little as £50, are limited to ensure community benefit over financial gain. These organisations are rooted in their communities and resilient - 92% are still trading after 5 years, compared to 42% for private companies. This model has many advantages – it gives projects the ability to raise funds relatively quickly with flexible and patient capital that can be used in whatever way the business needs. It harnesses the support of the community, leading to greater resilience and understanding of the local context and the challenges it faces.

Following the presentations, there was a discussion and Q&A among the presenters and the audience, which was a cross-section of several different sectors, with representatives from across Wales. Whether co-operative groups get enough support was discussed – Derek from Cwmpas said they had received great support from Welsh Government, but that lots of their work was EU-funded, and the sector needs to be smart about how it can continue to grow to meet challenges facing our communities. The potential of small hydro was discussed, and Leanne Wood made the case for this as making sense for Wales, as existing projects have proved. The recent announcement of the Ynni Cymru project was discussed, and the opportunity for community engagement to be embedded in its governance. There was a question around illegal money lending, which Ann confirmed they found was a growing issue. Other topics discussed included how the cost of living crisis was impacting engagement with opportunities among young people, how community shares can help assets under threat because of the economic conditions, and the potential of community transport and community heating solutions.

Vikki Howells MS closed the meeting, and invited the audience to remain engaged with the Cross Party Group, as it continues to give a platform to co-operatives and those working to develop the model across different sectors in Wales.

Attendees:

Cofnodion Grwp Trawsbleidiol

Agorodd y Cadeirydd, **Vikki Howells AS**, gyfarfod y Grŵp Trawsbleidiol ar gyfer Cwmnïau Cydweithredol a Chydfuddiannol. Soniodd Vikki am y presenoldeb uchel yn y cyfarfod hwn, a oedd yn tynnu sylw at yr amseroedd hynod anodd mae pobl yn wynebu, a sut mae pobl am ffeindio atebion. Mae miliynau yn brwydro am fwyd, ac mae tystiolaeth ddiweddar wedi dangos bod llawer o bobl yn torri'n ôl ar wres a thrydan. Mae'n hollbwysig ein bod ni i gyd yn gwneud beth y gallwn ni. Trafododd Vikki y model cydweithredol fel un ateb, a sut mae sefydliadau ar draws gwahanol sectorau wedi'u gwreiddio yn eu cymunedau ac yn cynhyrchu gwerth cymdeithasol a chymunedol.

Amlinellodd **Derek Walker**, Prif Weithredwr **Cwmpas**, yr her i'r sector, a beth rydym yn gallu gwneud. Dywedodd Derek bod y sector wedi dod at ein gilydd yn ystod yr argyfwng Covid, gyda grwpiau cydweithredol a chymunedol presennol a grwpiau cymorth newydd yn camu i'r adwy i chwarae rhan hanfodol yn yr ymateb. Mae angen i ni wneud yr un peth eto – ac mae'r cyfarfod hwn

yn nodi'r hyn sydd eisoes yn digwydd ar draws gwahanol sectorau, a sut rydym yn gallu datblygu hyn.

Y siaradwr cyntaf oedd **Ann Francis**, Prif Weithredwr **Undeb Credyd Cambrian**. Rhoddodd Ann dystiolaeth glir o'r heriau sy'n wynebu cymunedau. Bu cynnydd yn nifer y ceisiadau am fenthyciadau gan aelodau newydd a phresennol, ond mae fforddiadwyedd yn heriol. Mae gan bobl ffrydiau credyd gwahanol, a bu cynnydd mewn cynlluniau "prynu nawr, talu'n hwyrach" ers Covid, ac mae pobl yn gallu golli golwg arnynt. Dangosodd eu Harolwg Nadolig Blynyddol y cynnydd yn nifer y bobl sy'n wynebu heriau ariannol – mae 48% yn disgwyl benthycia i dalu biliau, a dywedodd 760 o 780 o ymatebwyr byddent yn benthycia i dalu am y Nadolig. Dywedodd 22% y byddent yn defnyddio benthyciwr diwrnod cyflog neu garreg drws, i fyny o 7% yn 2020.

Mae Undebau Credyd yn dod at ei gilydd i gydweithredu a datblygu atebion newydd. Mae Undebau Credyd Cymru, 8 grŵp o bob rhan o'r wlad, wedi dod ynghyd â strategaeth a chynllun gweithredu ar y cyd i greu gwerth cymdeithasol, ac maent yn gweithio gyda Cwmpas i ddatblygu cyfansoddiad cadarn newydd i danategu hyn. Mae'r sector yn cydweithio ac yn rhannu gwybodaeth a phrofiad i ddatblygu mentrau newydd fel Moneyworks Cymru gyda chefnogaeth Llywodraeth Cymru, MaPS, TUC Cymru a chyflogwyr yn y sectorau cyhoeddus a phreifat ledled Cymru. Mae hwn yn frand sengl ar gyfer cynilion undeb credyd a benthyciadau drwy'r gyflogres. Maent hefyd wedi sefydlu Moneyworks Express Loans fel ymateb cost-byw i helpu pobl i gael mynediad at fenthyciadau bach (hyd at £500) yn gyflym ac yn fforddiadwy, ac maent yn sefydlu raffl gyda gwobrau Moneyworks Cymru, i annog aelodau newydd i ymuno. Maent yn cyflogi arbenigwr marchnata digidol, yn gweithio ar addysg ariannol i blant, ac yn datblygu llais unedig clir ar gyfer undebau credyd.

Wedyn, clywsom gan **Leanne Wood**, cyfarwyddwr **Ynni Cymunedol Cymru**. Mae Leanne yn newydd yn ei swydd, a dywedodd ei bod yn foment fawr i ymuno â'r sector. Maent yn heriau mawr, ond hefyd yn gyfleoedd. Sut gallwn ni fel sector gyfrannu at yr atebion? Dywedodd Leanne fod grwpiau cymunedol wedi'u gwreiddio yn eu hardaloedd lleol ledled Cymru, a bod eu haelodau'n gweithio mewn gwahanol ffyrdd. Mae Partneriaeth Ogwen yn datblygu cynlluniau rhannu bwyd, mae Egri Co-op yn datblygu atebion ynni, ac mae eraill yn datblygu clybiau ceir fel atebion i gostau trafndiaeth. Ar y llaw arall, mae llawer mwy rydym yn gallu ei wneud ar raddfa genedlaethol neu bolisi i ddatblygu'r sector hwn i'r dyfodol – yn enwedig drwy gaffael a newidiadau i'r grid cenedlaethol. Mae Leanne eisiau gweld mwy o bobl ymwneud â'r sector ynni cymunedol/cydweithredol, a gall pobl ymuno â'r rhestr bostio, cymryd rhan mewn cynigion cyfranddaliadau cymunedol, cymryd rhan mewn ymgyrchu a lobi gwleidyddol, a hyd yn oed sefydlu eich grwpiau eich hun. Mae'r grwpiau'n cynllunio ac yn buddsoddi nawr, ac eisiau gweithio gyda'r Ynni Cymru newydd sy'n cael ei ddatblygu gan Lywodraeth Cymru.

Y siaradwr olaf oedd Hannah Morris o Gyfranddaliadau Cymunedol Cymru. Cyflwynodd Hannah y prosiect hwn, a ddarparwyd gan Cwmpas a'i ariannu gan Gronfa Gymunedol y Loteri Genedlaethol. Cyflwynodd Hannah gyfranddaliadau cymunedol, sy'n fath o gyllid torfol, lle mae'r gymuned yn prynu cyfranddaliadau a gellir eu defnyddio fel menter codi arian i adeiladu cymunedau cryfach, mwy bywiog ac annibynnol. Mae'n cael eu defnyddio'n aml i arbed gwasanaethau hanfodol fel cyfleusterau, tafarndai a siopau cymunedol, neu gallant ariannu sefydliadau newydd fel trwy ariannu cynlluniau ynni adnewyddadwy a chefnogi prosiectau tyfu bwyd lleol. Mae'r gymuned yn buddsoddi trwy brynu cyfranddaliadau a gwneir penderfyniadau yn ddemocrataidd. Mae enillion ar fuddsoddiadau, a all fod cyn lleied â £50, wedi'u cyfyngu i sicrhau budd cymunedol yn lle enillion ariannol. Mae'r sefydliadau hyn wedi'u gwreiddio yn eu cymunedau ac yn wydn - mae 92% yn dal i fasnachu ar ôl 5 mlynedd, o'i gymharu â 42% ar gyfer cwmnïau preifat. Mae gan y model hwn lawer o fanteision – mae'n rhoi'r gallu i brosiectau godi arian yn gymharol gyflym gyda chyfalaf hyblyg ac

amyneddgar y grwpiau yn ddefnyddio mewn unrhyw ffordd mae'r busnes yn angen. Mae'n harneisio cefnogaeth y gymuned, gan arwain at fwy o wydnwch a dealltwriaeth o'r cyd-destun lleol a'r heriau mae'n eu hwynebu.

Yn dilyn y cyflwyniadau, cafwyd trafodaeth a sesiwn holi-ac-ateb ymhlith y cyflwynwyr a'r gynulleidfa, a oedd yn drawstoriad o sawl sector gwahanol, gyda chynrychiolwyr o bob rhan o Gymru. Trafodwyd a yw grwpiau cydweithredol yn cael digon o gymorth – dywedodd Derek o Gwmpas eu bod wedi cael llawer o gefnogaeth gan Lywodraeth Cymru, ond bod llawer o'u gwaith wedi'i ariannu gan yr UE, a bod angen i'r sector meddwl am sut y gall barhau i dyfu i cwrdd â'r heriau sy'n wynebu ein cymunedau. Trafodwyd potensial 'small hydro', a dywedodd Leanne Wood bod yr achos hyn yn gwneud synnwyr i Gymru, fel mae prosiectau presennol wedi'i brofi. Trafodwyd y cyhoeddiad diweddar am brosiect Ynni Cymru, a'r cyfle i ymgysylltu â'r gymuned gael ei wreiddio yn ei lywodraethu. Roedd cwestiwn ynghylch benthyca arian anghyfreithlon, a chadarnhaodd Ann fod hyn yn broblem gynyddol. Roedd pynciau eraill a drafodwyd yn cynnwys sut roedd yr argyfwng costau byw yn effeithio ar ymgysylltu â chyfleoedd ymhlith pobl ifanc, sut mae cyfranddaliadau cymunedol yn hallu helpu asedau dan fygythiad oherwydd yr amodau economaidd, a photensial trafniadaeth gymunedol a datrysiadau gwresogi cymunedol.

Daeth Vikki Howells AS â'r cyfarfod i ben, a gwahoddod y gynulleidfa i barhau i ymgysylltu â'r Grŵp Trawsbleidiol, wrth iddo barhau i roi llwyfan i gwmnïau cydweithredol a'r rhai sy'n gweithio i ddatblygu'r model ar draws gwahanol sectorau yng Nghymru.