

**Social Enterprises as a Method of Tenant Participation;**  
**A Guide to Good Practice**



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TPAS Cymru is the leading tenant participation organisation in Wales. TPAS Cymru exists to make effective participation a reality throughout Wales. TPAS Cymru provides a range of services to Tenants and Landlords including:

- ❖ Training, Seminars and Conferences accessible to all
- ❖ Impartial Advice to Tenants and Landlords
- ❖ Research, Surveys and Policy Development
- ❖ Support to independent Tenant and Resident groups and their Landlords

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# Social Enterprises as a method of Tenant Participation

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# 1. Executive Summary

Social enterprises are high on everyone's agenda at the moment, and that is because they are being regarded as everything from the saviour of the economy, to the next level of financial inclusion and as a means of increased tenant empowerment from the social landlord's perspective.

This report was commissioned in order to clarify elements of good practice from current social enterprises in Wales and begin the sector wide conversation about landlord run/based social enterprises.

The need for this project emerged as TPAS Cymru recognised the lack of information surrounding landlord based social enterprises and how this model of business can be used to engage tenants.

This report has researched existing landlord based social enterprises in Wales, and the support services that are built around them. The information for the report was gathered using three methods.

Firstly primary evidence of social enterprises was gathered through responses to questionnaires sent to the TPAS Cymru membership, these completed questionnaires were then fashioned into case studies which are included in the appendices of this report.

Secondly desktop research was used to gather information regarding legislative and statistical data relating to social enterprises, usually from Welsh Government sources. Internet based research was also used to gather information on support services such as Communities 2.0 and Vision 21.

Thirdly information was collected via interviews, firstly by attending focus groups held by the Welsh Social Enterprise Coalition and secondly by telephone with contact details gained from the TPAS Cymru network.

The report finds that there seems to be room in the market for social enterprises in Wales. This stems from Wales rich history of mutual co-operation, pro-active government initiatives and third sector support for the social enterprise model. It highlights the multiple benefits of social enterprises for social landlords and their tenants. And it draws out elements of best practice from existing social enterprises, aiming to sign post tenants and landlords who are considering social enterprises to organisations and partners who may be able to help them with the process.

## 2. Introduction

*'When faced with a social, environmental or community challenge we need people to think whether a social enterprise approach might offer the best solution'*

### Social Enterprise Action Plan for Wales 2009

#### **2.1 Background to the research project**

The benefits of community co-operation and mutual support, which has a long and rich history in Wales, is increasingly been seen as a means to revive the Welsh economy and regenerate the communities in Wales.

As such the Welsh Government has produced a Social Enterprise Action Plan and has funded several organisations to help finance, support and promote social enterprises in Wales.

This report was commissioned to gather together information on these different organisations and existing social enterprises to provide information on best practice when operating a tenant based social enterprise.

The need for this project emerged as TPAS Cymru recognised the lack of information surrounding to landlord based social enterprises and how this model of business can be used to engage tenants.

#### **2.2 Aims**

The aim of this project is to produce a high quality guide to good practice for social landlords in Wales that can be used when creating and running tenant focused social enterprises. TPAS Cymru would like to see social enterprise start ups used as a method for tenant participation and the up skilling of communities.

There are many aspects of social enterprises that can engage tenants, not just with social landlords, but also with the job market and the wider community and this report will help elucidate those opportunities.

The secondary aim is to create an atmosphere within the social housing sector of an understanding of the principals of social enterprise and how they can benefit housing organisations, and with the output of this report it should be easier for housing associations to begin discussions within their organisations about the possibility of starting a social enterprise.

#### **2.3 Who is this report for?**

This report is for landlord staff and tenants for them to use as a guide when establishing, or considering establishing, a social enterprise.

### 3. Context

*'This is the decade when the social enterprise sector could come into its own. With government looking to cut back on state-run public provision, there is an expectation among some politicians that social enterprises will be able to step into the place of a shrinking public sector.'*

Chris Kelsey, Western Mail.

#### 3.1. What is a Social Enterprise?

There is considerable debate about this subject with, some claim that there is no definition or set structure which contributes a social enterprise, rather it is an organisational ethos, a 'state of mind'.

The Department for Business and Enterprise gives a more prescriptive definition of social enterprises in its '*Social Enterprise Barometer*' (Feb 2010) study. They define a social enterprise as:

- ❖ A business that has mainly social and environmental aims, and...
- ❖ Does not pay more than 50% of trading profits or surpluses to owners or shareholders, and...
- ❖ Principally reinvests its surpluses in the business or the community, and...
- ❖ Generates more than 25% of income from trading goods and services, and...
- ❖ Has less than 75% of its turnover derived from grants or donations.

But most social enterprises are based on the Welsh Government's definition of a social enterprise as "a business with primarily social objectives, whose surpluses are principally reinvested for that purpose in the business or community rather than mainly being paid to shareholders or owners".

#### 3.2. Social Enterprise Strategy 2005

This document aimed at social enterprise practitioners and those who facilitate the development of the social economy in Wales. It was a benchmark publication that established the Welsh Government's commitment to and its priorities for social enterprises in Wales.

The objectives of the strategy were broadly categorised into four areas. These were; creating an enabling environment; making social enterprises better businesses; establishing the value of social enterprise; encouraging the development of new opportunities.

It also set out a set of aspirational targets for the Strategy which they hoped to achieve between 2005-2008, these were:

- ❖ 80 new social enterprises incorporated

- ❖ 100 new, emerging or potential social enterprises registered with the Wales database
- ❖ £1m growth in turnover amongst registered social enterprises
- ❖ £6m of transferred assets to social enterprises
- ❖ £12m investment secured to purchase and/or refurbish assets
- ❖ £2m in new contracts secured by social enterprises

The strategy also outlined the barriers faced by social enterprises and established a consultation period in which to develop the Social Enterprise Action Plan.

### 3.3. Social Enterprise Action Plan 2009

The Welsh Assembly Government's goal is to expand and grow social enterprise across Wales. This Action Plan was an opportunity to review, refresh and update both the 2005 Strategy and its Actions. This exercise involved gathering views and perspectives from a range of key players such as leading social entrepreneurs; support agencies, grant funders, networks, local authorities and Welsh Assembly Government departments, leading to the formulation of the refreshed Action Plan with its emphasis on effective practical action that they hope will make a real difference.

The Plan also set out actions for the Welsh Government to carry out under the headings; *Inspire, Transform, Liberate*.

They want to **inspire** people and organisations with the unique attributes of social enterprise, such as its strong value-driven agenda, its great flexibility and responsiveness to people's needs, and the powerful motivational forces of its business approach.

To do this they aim to **transform** the role that social enterprises play in the Welsh economy by extending the range of job opportunities, creating greener business solutions and spreading wealth more fairly.

To do this they need to **liberate** the role that social enterprises play in the Welsh economy by extending the range of job opportunities, creating greener business solutions and spreading wealth more fairly.

Other actions included the setting up of a representative body for social enterprises, which has been achieved with the founding of the Welsh Social Enterprise Coalition, and the mainstreaming of available information and business support which was achieved by the creation of the Wales Co-Operative Centre.

### 3.4. Social Enterprises Today

Social enterprises have sprung up across Wales over the past ten years with over 3,000 organisations identified in a 2009 mapping exercises carried out by the Welsh Government. The same report estimated that these social enterprises have a combined turnover of £2,2billion, which correlates to 2.6% of all annual turnovers in

Wales combined (although 54% of this turnover is from Glas Water and some social landlords that have been included in the definition of social enterprises)

Two-thirds of the 3000 social enterprises are established, meaning that they earn at least half their income, and about a quarter are self-sustaining with 100 per cent earned income. This suggests that there is a healthy market for social enterprises in Wales and that there is room to grow and an opportunity to sustain social enterprises in Wales.

As of 2008 social enterprises accounted for an estimated 29,000 full-time jobs, 20,000 part-time jobs and 105,000 volunteering opportunities (approximately 3.6 per cent of jobs in Wales), whether this is still the case is hard to determine as the 2009 report is the most recent study of the sector.

## 4. Before you Begin

Before investigating the feasibility of starting up a social enterprise in your area you must decide what your bottom line is. Some social enterprises have double or triple bottom lines which include social, economic and environmental aims.

For some companies this sort of over arching aim can be too broad. It can help you if you design a smaller more manageable bottom line, such as providing disabled people in the area work opportunities. Giving clearly defined outcome or goal can help you track your progress and help you shape the scale of your enterprise and its activities.

So before you begin, establish:

1. The aims of the enterprise; what do we want to achieve?
2. What type of enterprise is best suited to your aims; e.g. a service provision business, a retail outlet, catering company, a credit union or something entirely different?
3. Are there any other enterprises in the area that may compete with yours, or that your new enterprise may endanger?

## 5. Enterprising Service Provision

*'When it comes to providing services for tenants, leadership and vision is the most important factor to consider'*

Steve Cranston, Head of Social Enterprise for United Welsh

The majority of landlord run social enterprises tend to be in the service provision side of the economy. This is because landlord's and third sector organisations are in a good position to gauge gaps in the affordable service provision market, as they often have to acquire or provide these services for their tenants, usually at a high cost.

In order to make the most out of your expenditure and to provide added value to the community you could consider setting up a social enterprise. Social enterprises have proven to be effective service providers in many areas.

### **Financial Provision**

Credit Unions are an internationally recognised form of community based saving. They can be as big or small as the members need them to be, and they can provide low interest loans and accessible savings programmes. This can help prevent your tenants from falling into arrears or forcing them to use illegal door step lenders. Many landlords' already sign signpost their tenants to local credit unions, but why not be proactive and actively encourage the formation of a credit union to suit your tenant's needs?

### **Recycling**

Social enterprises have been established in several parts of Wales to facilitate a greener environment and a pro-active attitude towards building a more sustainable community. And as with all social enterprises a recycling scheme can provide jobs for tenants and services users that can facilitate personal development.

The YMCA in Cardiff has achieved a great deal with their recycling scheme. They aimed to provide a specific service i.e. low cost clothing and accessories to the local community and to improve their company's environmental and green profile.

In the end they achieved a service that has led to homeless service users receiving training and work experience with the project in the recycling unit and the shop, through grant-aided 3-month training placements from Cylch.

As a result of the project they have offered long term unemployed young people 9 month work placements and created five permanent jobs. The project has also resulted in the development of relationships with 2 local churches, 3 supermarkets, 10 schools, 2 scout groups, the Council Parks dept, Cardiff University and other companies and organisations which has broadened the horizon's of the participants. And from the social aspect of the business the project has managed to divert 12 tonnes of fabrics from land-fill sites in just 7 months.

There have been numerous other successful recycling social enterprises started across Wales so it is a good avenue to investigate when looking at social enterprises in your own organisation.

### **Catering**

Creating a catering social enterprise comes well recommended. As with other social enterprises catering businesses have multiple benefits with few drawbacks, aside from the gathering of initial capital.

The creation of a catering social enterprise can be relatively straight forward when compared to other social enterprises. This is because the main skill involved, cooking/preparing food, is a skill that many of your tenants will already possess to some level. You can build on these skills, and encourage your tenants to develop them as a basis for self confidence and life long learning. Organisations like Vision 21 can help you train and support tenants who want to be trained and can help facilitate the development of social enterprises.

Not all tenants who are trained will go on to start or participated in social enterprises but training in food hygiene and food preparation can improve their quality of life.

### **Gardening/Repair Services**

Gardening services are one of the more common social enterprises, but they are not always feasible where low cost community organisations like Care and Repair are already operating.

That said there are many cases of successful landlord based social enterprises that provide general repair and maintenance services. These types of social enterprise can be of great benefit to the landlord as they can greatly reduce negative expenditure while also providing jobs and training opportunities to your tenants.

They can prevent negative expenditure by preventing major maintenance issues from occurring. By providing a low cost repairs or gardening services tenants can hire people to carry out the repairs that they maybe unable or unwilling to do themselves, this prevents minor repairs becoming major repairs, saving the landlord money.

An affordable grounds maintenance service can again reduce negative expenditure as it can prevent messy or unkempt gardens from becoming overgrown or falling into major disrepair. When a garden or patch of land becomes messy or cluttered it tends to attract further problems and can end up being a big expense for landlords who will have to end up paying for specialists to come in and sort out the mess. A grounds maintenance service can prevent this from happening through early intervention. Cleaner landscapes improve the aesthetics of a neighbour which can make your properties more desirable and can impact upon the happiness and well being of tenants who enjoy living in an attractive environment.



## 6. Spotlight On: Vision Twenty One

### **Who They Are:**

Vision 21 is a registered charity based in Cardiff offering people with learning needs the opportunity to undertake vocational training with a view to employment.

They have worked with numerous housing associations in the past, including United Welsh, who have praised their 'vision and leadership qualities'.

In November 2008, Vision 21 celebrated 21 years of providing quality training and empowering opportunities to students with learning needs in South East Wales.

### **What They Do:**

Vision 21 works continuously with a variety of local authorities throughout Wales to develop innovative and inclusive emerging social enterprises. With the aim of providing increasing ranges of options for lifelong learning and employment for people with learning needs.

They work with the young people's partnership framework to offer increased options for student's transition from school to the world of work.

Vision 21 wants students to get the most from their time with them, they achieve this by:

- Ensuring training is tailored to individual needs
- Providing realistic and practical work settings
- Small group training (sometimes one to one when required)
- Offering nationally recognized qualifications
- Employing qualified and experienced staff
- Being committed to quality – by being an Investor in People by 'Investing in Volunteering' (Investing in Volunteering award gained in October 2011).



## 6. Spotlight On: Vision Twenty One

### Where they Operate:

Vision 21 have a growing number of projects located in Cardiff, Newport, Carerphilly, Blaenau Gwent and the Vale of Glamorgan in which they provide a wide range of training, including:

- Information and Communication Technology
- Retail
- Woodworking
- Horticulture
- Catering
- Ceramics
- Card making
- Training and Mentoring
- Creative Choices
- Animal Care

For more information about how Vision 21 could help your organisation contact them using the details provided below.

Address: Vision 21 Cyfle Cymru,  
Units 10-12 Fieldway,  
Maes Y Coed Road,  
Heath,  
Cardiff,  
CF14 4HY,

Email: [admin@v21.org.uk](mailto:admin@v21.org.uk)

Website: [www.v21.org.uk](http://www.v21.org.uk)

Telephone: 029 2062 1194



Vocational Training and work  
experience for adults with  
learning needs

## 7. Progression through Procurement

Procurement can be a tricky matter to deal with and many small and medium sized enterprises fear that the process would put too much strain on their time, but it can be a great way for both the public sector and the social enterprise sector to get together and support one another. Recent legislation and guidance has made it simpler for smaller businesses to enter tenders, so there has never been a better time to tender!

Smaller social enterprises can grow quickly by taking on small service tenders and contracts. You can support this by mapping out the social enterprises in your area and using them to provide services for your organisation whenever possible. Little things like hiring a local social enterprise to provide catering for meetings can provide a huge boost to the community.

### **Collaborative Procurement**

Collaborative procurement sounds daunting, but if you have already established strong links with community groups the process can be quite simple and beneficial. Put simply collaborative procurement is when two organisations come together to purchase supplies. Because bulk buying usually results in cheaper costs it can be worthwhile for two social enterprises, or a social enterprise and a landlord to order supplies, such as stationary, at the same time. As a result the social enterprise can get the supplies it needs to succeed at a reduced cost. Investigate what equipment your social enterprise may need and see whether your landlord can get the same supplies at a cheaper cost by ordering larger volumes.

### **Sell2Wales**

For larger social enterprises websites like **Sell2Wales** can help grow their businesses by providing them with well paid and important tenders that can boost their reputation as well their income. Getting tenants to access website like this could be mainstreamed into a digital inclusion programme this will enable tenants to run the social enterprise more effectively.

**Sell2Wales** is an initiative from the Welsh Government helping SME's work successfully with public sector clients. Since inception, **Sell2Wales** has advertised over £5 billion of notices and with a growing number of public sector bodies advertising through it, tenders are more accessible than ever. This site allows you to promote your company, contact registered public sector organisations and seek advice

### **Article 19 – A precedent**

If your organisation is not ready to establish a social enterprise now, or in the near future there is another way you can support your tenants and their local communities. Using legislative precedents like the Article 19, which is a European directive, landlord's should seek, during the tendering process, to factor in the added

value of choosing suppliers invested in the community, rather than going for the supplier who provides the lowest quote.

The Article 19 regulation forms a part of European legislation that allows organisations to reserve public contracts for supported businesses. The procurement of any goods and/or services can be reserved. A supported business employs disabled people as over 50% of its workforce.

Article 19 is based on the principle that procurement is not just about low prices. It's about balancing whole life cost and fitness for purpose whilst meeting EU rules and treating suppliers fairly. There are many ways in which Article 19 can add value to your procurement strategy:

- Simplify procurement - reduce the amount of bids that have to be evaluated thus saving time and money.
- Fulfil social objectives - public money can be spent supporting social objectives, such as getting more disabled people into work.
- Comply with Treasury guidance - procurement regulations say you should have at least one contract with a supported business. Good procurement can support local objectives across a range of policy areas.
- Make a real difference to people's lives and to your local economy.

## 8. Spotlight On: Welsh Social Enterprise Coalition

### Who They Are:

Part and parcel of the aforementioned Social Enterprise Action Plan was the establishment of a 'representative voice for Welsh social enterprise'. This has come in the form of the Welsh Social Enterprise Coalition, which is a membership based lobbying organisation for social enterprises in Wales.

### What They Do:

The coalition is a useful service for landlord's who are seeking to establish social enterprises as it allows them and their tenants access to the most up to date information regarding the social sector and also facilitates networking and skill sharing. It also grants social enterprises in Wales a collective voice when lobbying for effective change.

### Where they Operate:

They are a representative body for the whole of Wales and they host regular meetings throughout Wales in the form of Focus Groups, for further information on these meetings, their times and locations go to their website [www.welshsec.org](http://www.welshsec.org).

### Contact Details:

Address:	South Wales; 9 Drake Walk, Brigantine Place, Cardiff CF10 4AN	North Wales; 10 – 12 Connaught House, Riverside Business Park, Benarth Road, Conwy LL32 8UB
Phone:	029 2048 6379	01492 580503
Email:	<a href="mailto:j.bennett@welshsec.org">j.bennett@welshsec.org</a>	
Website:	<a href="http://www.welshsec.org/en/index.php/">http://www.welshsec.org/en/index.php/</a>	



## 8. Spotlight On: Welsh Social Enterprise Coalition

The Welsh Social Enterprise Coalition is currently undergoing a consultation period with its members in order to find out what concerns and issues they are facing and what they would like to see the Welsh Social Enterprise Coalition do.

The consultations take the form of focus groups that are held across Wales. In these focus groups social entrepreneurs share their experiences and concerns. To find out if a focus group is coming to an area near you go to:

[http://www.welshsec.org/en/index.php/news/focus\\_groups\\_update/](http://www.welshsec.org/en/index.php/news/focus_groups_update/)

Below are some of common issues and themes that have emerged from the different focus groups that have already taken place. It might benefit your organisation to be aware of these before you establish your social enterprise.

*‘Being a social enterprise doesn’t automatically mean that you will get business’*

It is important to remember that no matter how good the cause is, being a social enterprise doesn’t obliged people to use your services or buy your products. You should focus on delivery high quality goods and services first, and then on your community development second. In short you should try to be a business first, and a social enterprise second.

*‘A social enterprise is for life, not just for Christmas’*

No one is suggesting that once you have set up a social enterprise you have to commit all of your time, effort and resources into the project for the rest of you life. But it is important to both your business and your community that you don’t just parachute in, create a social enterprise and then pull the resources out once your priorities change. Be sure before you start that you can commit enough time and resources to the enterprise until the time it can stand on its own two feet and run as a sustainable business.

*‘Know your market’*

As a social landlord you will be in a good position to assess and analyse the needs of your tenants and tailor a social enterprise towards those needs. If you indentify a gap in service you can work with partner organisations like Vision-21 to cover the gap, while saving money and involving tenants. You should also be aware of the services and service providers in your area in order to ensure that you don’t duplicate your services. You should avoid setting up a social enterprise if there are already successful social enterprises in the area which are providing the same sort of service which you are looking at delivering, this is because your enterprise has less chance of succeeding and it may even stop the other enterprise from delivery its social aims.



## 9. Letting People Know

The establishment of social enterprises, no matter what their positive aims are can sometimes be opposed by the tenants that stand to gain from them. This is mainly due from the lack of understanding of social enterprises, how they are funded and supported and what they can achieve. Advertising the benefits of social enterprises can be costly in itself and can factor into value for money considerations.

All landlord's should make it a priority that their tenants understand the financial processes involved in the establishment of social enterprises, in order not to alienate those will be vital to its success. This can be done using the method's set out below, which can be used either to advertised a specific social enterprise or the social enterprise model generally.

### **Word of Mouth**

This is the most cost effective way to spread the word about a new social enterprise as it does not require any additional resources to be spent. Joining organisations such as the **Welsh Social Enterprise Coalition** can give your group a chance to connect and network with established businesses and raise awareness of your own group.

Where possible you should try to generate 'buzz' for your organisation by encouraging tenants to spread news about the new business to their friends and families and outward facing staff members should be encouraged to promote the business through their professional networks.

It is good practice to inform as many staff members as possible about the enterprise so that if any tenant or partners ask about the organisation, information is always readily available.

### **Traditional Media**

As well as new media traditional methods of print media and the radio should be used in order to reach the widest area possible. Unfortunately this form of communication is the most costly, and due to the situation of the vast majority of social tenants it is sometimes the only method of communicating news and information about social enterprises.

In order to reduce costs you could attach information about upcoming or existing social enterprises in your staff and tenant newsletters and other non-confidential publications. Also poster notices can be effective in raising awareness in the area that you want to set up a social enterprise.

Posters can be cheaply produced and put up in suitable places around your area; you can try asking the local authority to use public notice boards, and local traders will often display advertisements in their shop windows for reasonable rates.

## Social Media

Ideally new social media, such as Facebook, Twitter and LinkedIn could provide low cost marketing for budding social enterprises, but due to the potentially high levels of digitally excluded who are present in social dwellings the use of these alone are unfeasible.

As part of your social enterprise activities you could include a digital inclusion aspect, training tenants on how to use and operate online social networks, which increases the viability of the enterprise, and expand its ability to network with like minded organisations and reach new markets and improves the tenant's life skills in the process.

There are charities and organisations in public sector that can help you up skill your tenants' digital skills. Most notable among these groups is **Communities 2.0**, which is a free service, funded by the Welsh Government for organisations in Wales.

**To find out more about the social media sites mention above or to sign your organisations up, follow the links below:**

Facebook

[http://en-gb.facebook.com/facebook?sk=app\\_10531514314](http://en-gb.facebook.com/facebook?sk=app_10531514314)

LinkedIn

<http://press.linkedin.com/about>

<http://www.youtube.com/watch?v=lzT3JVUGUzM>

Twitter

<http://twitter.com/about>

## 10. Spotlight On: Communities 2.0

### Who They Are:

Communities 2.0 heads the campaign Click.Connect.Discover to help people in Wales make better use of digital technology, and so it can help your tenants improve their technological capabilities.

Click.Connect.Discover is part of the WG's digital inclusion policy which

*"Is an agenda about people and improving their lives, being able to communicate more easily; getting goods more easily and for lower prices and about being able to access public services more easily. Digital inclusion is also about reducing social isolation. It is about people being able to benefit, both as citizens and consumers."*

### Welsh Government - Digital Inclusion

The initiative aims to work first in the Convergence area of Wales, breaking down barriers to engagement with technologies. It will support new and existing enterprises to use ICT to improve performance, through training, mentoring, technical support, ICT related business support, research and best practice.

### What They Do:

Communities 2.0 offer FREE advice, support and training.

If you run an enterprise with a social purpose they can offer support and advice if you want to do any of the following and more:

- ❖ buy a computer
- ❖ set up a website for your enterprise
- ❖ get a review of your enterprise's current IT
- ❖ learn new software or technologies that would benefit your business
- ❖ find new customers
- ❖ find out how to use social media for marketing

## 10. Spotlight On: Communities 2.0

If you've got an idea to expand your enterprise or make it more sustainable using technology, Communities 2.0 will help you with a package of support which might include:

- ❖ Advice to shape your idea
- ❖ Training and mentoring to learn essential skills
- ❖ Practical support to solve technical problems
- ❖ Help finding additional support from other agencies
- ❖ Financial support

### Where they Operate:

Communities 2.0 is a Wales wide service.

For more information about how Communities 2.0 could help your organisation contact them using the details provided below.

**Address:** Wales Co-operative Centre  
Llandaff Court  
Fairwater Road  
Cardiff  
CF5 2XP

**Email:** [clickconnectdiscover@walescooperative.org](mailto:clickconnectdiscover@walescooperative.org)

**Website:** <http://clickconnectdiscover.org/technology>

**Phone:** 0845 474 8282



## 11. What type of Enterprise should I choose?

*'The problem with social enterprise is it doesn't have a legal structure per se. I call it a state of mind as much as anything else'*

John Bennett, Head of the Welsh Social Enterprise Coalition (WSEC)

When setting up a social enterprise one should be mindful of the different legal structures. There are three main, legal, forms that social enterprises can assume. Each holds different rights and responsibilities and benefits for any new organisation, and each new company should carefully consider which structure is best for their purposes. The three structures are:

### **Industrial and Provident Society (IPS);**

- ❖ This is the oldest model for a social enterprise to use; this form was created by the Industrial and Provident Societies Act 1965.
- ❖ There are two categories of IPS,
  - I. Bone fide co-operatives – These trade for the mutual benefit of their members.
  - II. Societies for the benefit of the community – These trade in order to benefit the broader community.
- ❖ An IPS structure allows organisations to hold property and take legal action in their own name.
- ❖ Committee members are protected from liability under contracts.
- ❖ When registering a company should use model rules, which limits the flexibility of this structure.
- ❖ Annual returns must be submitted to the Financial Services Authorities.
- ❖ IPS' must pay the FSA an annual fee.
- ❖ An IPS cannot be registered as a charity and it should ensure that its constitution is submitted to the inland revenue in order to be designated as charitable, and receive the benefits that title brings.

### **A Company Limited by Guarantee;**

- ❖ A guarantee company provides a clear legal identity. This provides the ability for the company to own property in its own name and a democratic structure where

its participants are required to adhere to the strict laws and regulations governing limited companies generally.

- ❖ Guarantee companies are useful for non-profit organisations that require corporate status. This means that its profits are not distributed to its members but are retained to be used for the purposes of the guarantee company
- ❖ Can be expensive to establish and it is almost certain that you will need a lawyer.
- ❖ The constitution of the company limited by guarantee is the Memorandum & Articles of Association. The Memorandum sets out the objects of the company and the powers of the company may be exercised to meet these objects.

### **A Community Interest Company;**

- ❖ This is the most recent structure (created in 2004), and it was designed specifically for the use of social enterprises.
- ❖ The CIC can provide a structure that is quick and easy to set up and allows itself to be tailored to individual organisation, thus allowing for greater freedom of operations.
- ❖ A CIC has fewer reporting requirements when compared to the other legal forms.
- ❖ A CIC is protected by checks and balances provided by governmental legislation.
- ❖ It has light-touch regulation, but no tax incentives.
- ❖ A CIC can take advantage of a company's risk-taking features by accessing the debt markets for loans and bonds, unlike the previous models.

## 12. That's great, but who's paying?

The amount of landlord funding and other revenue streams into the project should be made clear so that tenants and leaseholders are completely informed and aware of the landlord's commitment to the project and that the landlords aren't "wasting my rent money".

Funding is a perennial problem for any charitable organisations in the third sector and particular in the overstretched housing sector. If you organisations capital investment budget is limited then there are numerous organisations that can help you.

If you are looking for grant funding for a small to medium sized social enterprise the Big Lottery Fund is a good place to start, they award grants from £300 to over £500,000 to organisations ranging from small local groups to major national charities. The start up capital provided could be invaluable to budding enterprises; <http://www.biglotteryfund.org.uk/funding-uk> contains more details about how to apply and the different pots that you can apply to from within the Big Lottery Fund.

If you are seeking to establish a larger social enterprise or if you are looking to move away from grant dependency there are socially minded banks that you can access funds from. The Charity Bank for instance, finances social enterprises, charities and community organisations, with the support of depositors and investors who want to use their money to facilitate real social change. They offer loans from £50,000 up to £2 million and have a stable and fair interest system. To find out how to apply for a loan if the loan is suitable to your project visit: <http://www.charitybank.org/charity-loans>.

The European Union is also a good source of funding for community projects their European Regional Development Fund has already assisted Tai Ceredigion in setting up Gwasanaethau Medra Services with £125k of funding. Visit <http://wefo.wales.gov.uk/programmes/convergence/erdf/?lang=en> for further information regarding your organisations eligibility for a grant.

**A more comprehensive list of the available funding is available from the Wales Co – Operative page; follow the link below to find out more.**

<http://www.walescooperative.org/sources-of-funding-for-social-enterprises>



## 13. Spotlight On: Credit Unions

### **Who They Are:**

Credit unions are financial co-operatives owned and managed by the members who use them. They offer a convenient way to save and they offer the opportunity to access low cost loans and a range of other benefits. Credit Unions are a good social enterprise model to set up as there is plenty of support available and the model is a tried and tested success.

### **What They Do:**

Credit unions are owned and controlled by their members, so they have no outside shareholders to pay. Any profit that a credit union makes is used to develop the credit union and provide a return to savers.

Credit unions are licensed deposit takers, authorised and regulated by the Financial Services Authority. They are fully covered by the Financial Services Compensation Scheme up to the standard limit (£85,000 since January 2011).

In general, credit unions will provide personal loans for up to five years and up to 10 years for a loan secured on a borrower's property. Some will lend for up to 10 years for an unsecured loan, and up to 25 years for a secured one.

By law the amount of interest charged by a credit union can be no more than 2% a month on the reducing balance of a loan. That's an APR of 26.8%.

### **Where They Operate:**

At present, there are 22 credit unions covering the whole of Wales providing services to more than 42,000 members.

To find your local credit union visit [www.findyourcreditunion.co.uk](http://www.findyourcreditunion.co.uk) or call the Association of British Credit Unions (Abcul) on 0161 832 3694.



## Appendices

## 14. Case Studies

**Name** Coastal Housing Association

### **Objectives**

The social enterprise was formed to provide social housing and regenerate the areas in which it is working. It is a registered social landlord.

### **Outcomes**

The outcomes of the Coastal Housing Association are the provision of housing, jobs, economic development and area regeneration. In the current year they are investing over £26m of private investment into the economies in which they operate.

### **Lessons Learnt**

Coastal Housing expects to widen their focus as public funding diminishes, with more direct provision of services, particularly to older people, those unable to become owner occupiers, and use their development activity to provide opportunities for training and employment.

Success has been based on delivering only those services that people actually want, and delivering them quickly and effectively.

### **Funding**

Coastal Housing has a charitable head company with non charitable subsidiary to enable them to do a wide range of work. They also have close links with a wide range of organisations working in the field, from support organisations, to care and repair and credit unions.

### **Contact Details**

**Contact Address:** Coastal Housing, 11 Wind Street, Swansea, SA1 1DP  
**Telephone:** 01792 479210  
**Email:** [tim.blanch@coastalhousing.co.uk](mailto:tim.blanch@coastalhousing.co.uk)  
**Website:** [www.coastalhousing.co.uk](http://www.coastalhousing.co.uk)

**Name**

Cadwyn Food Co-Op

**Number of Employees****Paid: 1****Voluntary: 2****Objectives**

Cadwyn set up a food co-op in July 2011. The initial aims were to encourage staff, tenants and the local community to eat healthily by providing low cost fruit and vegetables and provide volunteer opportunities for tenants and the local community. Previously the co-op had been run through Cadwyn's Nightingale House hostel and it was identified that there was an opportunity to increase its reach and involve the local community more. It is now run from its 197 Newport Road address.

**Outcomes**

The outcomes of the project are that tenants, staff and local community residents are eating healthier. Tenants, staff and local community residents are saving money (each bag is £2.50. The same amount of fruit or vegetables would cost around £8 in a local supermarket). The volunteers have learnt skills such as money handling, keeping records and customer service. It has also boosted their confidence and self esteem. Around 40 food bags per week are now sold.

**Lessons Learnt**

The food co-op has given Cadwyn the confidence to explore other social enterprise opportunities and they have now set up another weekly service for the local community where organisations such as Want2Work and Careers Wales will have drop-in surgeries based at Cadwyn's offices. The co-op has come at the right time for a lot of people as food prices increase. Without this and other co-op's many individuals would not be able to eat healthily on a regular basis.

The food co-op has boosted the confidence of all the volunteers and given them additional skills that they can promote when applying for paid work. The co-op has also raised the profile of Cadwyn in the local community so more local residents now know where Cadwyn is and what they do. This will hopefully encourage residents in the local area to attend Cadwyn events in the future where they will be able to benefit in other ways.

It was initially difficult to find regular volunteers but this has now settled down and two are volunteering each week. Continually publicising the service can be time consuming and also expensive if you are printing leaflets, etc. The ideal way would be to promote via social media but a lot of our tenants and the local community do not access our website and Facebook page.

**Contact Details**

**Address:** Cadwyn Housing Association, 197 Newport Road, Cardiff, CF24 1AJ  
**Telephone:** 02920 498898  
**Email:** [richard.vaughan@cadwyn.co.uk](mailto:richard.vaughan@cadwyn.co.uk)  
**Website:** [www.cadwyn.co.uk](http://www.cadwyn.co.uk)

**Name** Gwasanaethau Medra Services

**Number of Employees**

**Paid:** 128

**Voluntary:** 0

**Objectives**

Gwasanaethau Medra Services has been set up within Tai Ceredigion, an existing not for profit social enterprise in Ceredigion to develop and deliver a range of services for tenants and leaseholders, together with opportunities for long term unemployed people from Ceredigion to return to work

**Outcomes**

Gwasanaethau Medra Services was launched with the employment of 6.5 new full time permanent posts.

**Lessons Learnt**

Tenants and leaseholders appreciate quality work undertaken by qualified and personable staff and fact that the service is a badged service which reassures the more vulnerable tenants.

The feedback and good will associated with the service has helped to promote the new services as well as the Housing Association generally.

**Funding**

Trainees are sourced and funded via DWP work experience and training providers, Social Services care leaver's projects for NEET young people and The Probation Trust.

To assist Tai Ceredigion in setting up Gwasanaethau Medra Services, the Housing Association was awarded £125k of EU ERDF funding.

**Contact Details**

**Address:** Unit 4 Pont Steffan Business Park, Lampeter, Ceredigion, SA48 7HH

**Email:** [post@taiceredigion.org.uk](mailto:post@taiceredigion.org.uk)

**Telephone:** 0345 606 7654

**Website:** [www.taiceredigion.org.uk](http://www.taiceredigion.org.uk)

**Name** Pembrokehire Housing Associations

### **Objectives**

Pembrokeshire Housing was set up 30 years ago by a group of people who were concerned about the lack of affordable quality homes to rent in the County and wished to do something to help. 30 years later Pembrokeshire Housing is the 2nd largest landlord in the County, working closely in partnership with Pembrokeshire County Council and others. There is still a need for affordable quality homes in the County with around 4500 households seeking a home through the common housing register.

### **Outcomes**

2150 homes £10m p.a. spent in the local economy 100 local jobs Apprentices Work experience places plus benefits to individuals and wider society of good housing conditions

### **Lessons Learnt**

As long as the need exists, Pembrokeshire Housing will strive to supply more affordable quality homes, alongside landlord services to our existing and future customers.

### **Funding**

Organic growth, based on sound business case, and supported by demonstrable need for our products and services.

### **Contact Details**

**Contact Address:** Meyler House, St Thomas Green, Haverfordwest, SA61 1QP  
**Telephone:** 01437 763688  
**Email:** [pembshousing@pembs-ha.co.uk](mailto:pembshousing@pembs-ha.co.uk)  
**Website:** [www.pembs-ha.co.uk](http://www.pembs-ha.co.uk)

**Name** People Space (PS) Services

**Number of Employees**

**Paid:** 6

**Voluntary:** 0

### **Objectives**

Gofal worked to a mental health and wellbeing model, the project was designed to address social and financial exclusion of tenants and residents of four housing associations by engaging and providing support to build confidence and help to access training, education, volunteering and employment opportunities.

The establishment of 'PS Services' providing cleaning and grounds maintenance services allowed us to offer direct employment opportunities to people and actively promotes the mental health and wellbeing of its employees.

### **Outcomes**

The outcomes of the programme were job creation, increased confidence in participants. PS Services also provides added value to their customers by providing a regular on-site presence which can be important for some of the more vulnerable residents of the housing associations. This can help people feel more secure in their homes, offer a friendly face and informal welfare checks.

### **Lessons Learnt**

Gofal recognises that sustained periods of business growth will result from reputation growth, which can be a lengthy process. In time this growth will enable more employment opportunities for people socially and economically isolated. And in turn as they expand their geographical spread, they hope to be able to access funding not available in the Cardiff area.

They have prepared for the challenges of the current economic climate with the application of sound financial planning and management which will help us obtain our prime objective of a service model which not only delivers on social responsibilities but promotes the values of sustainable social enterprise to a wide group of stakeholders.

Gofal found that engagement with the tenants of our partners, paid employment, free training and confidence building programmes are the most successful incentives for tenant engagement.

### **Funding**

The Social Enterprise 'PS Services' evolved from a project called 'Our Business' which was established in collaboration with Taff, United Welsh, Cadwyn and Cardiff Community Housing Associations. 'Our Business' was funded by the Welsh Assembly Government and the partner associations.

## Contact Details

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**Telephone:** 02920 453840  
**Website:** [www.gofal.org.uk](http://www.gofal.org.uk)

**Name** RCT Homes Group inc Meadow Prospect and Grow Enterprise Wales

**Number of Employees**

**Paid:** 340 **Voluntary:** 15

**Objectives**

RCT Homes tasked GrEW with the objective of helping young local people get closer to the employment market through the provision of real work experience in real jobs.

Grow Enterprise Wales (GrEW) was originally established by RCT Homes' charitable subsidiary Meadow Prospect to deliver a promise that RCT homes made to its tenants to deliver a low cost gardening service to vulnerable tenants. But RCT Homes saw the potential 'added value' that it could create in its communities by providing work based training opportunities within GrEW for local people.

A broader objective of GrEW's is to provide positive impacts to local the community and one of these benefits is a reduction in crime and anti-social behaviour. Engagement with probationers has paid dividends to both the individual and the community. Indeed, one such volunteer has since been taken on as a full time employee.

**Outcomes**

Improved employability for the participants is achieved as they recruit young people as trainees who then work to service real contracts including external contract for real customers in the areas of cleaning, grounds maintenance, and property maintenance and recycling uPVC window frames. Between 2010 and 2011 GrEW was able to secure opportunities for 420 future Jobs fund trainees. This will be closer to 500 by the end of the FJF programme and also includes 29 probationers and a smaller number of volunteers

All participants undergo a week long induction to every new trainee to give them basic training in: health and safety, money management, first aid manual handling.

Testimonies from some of the probationers and previous prisoners who have come to work for GrEW show that their work placements have given them a chance to turn their lives around and discouraged them from returning to criminal activity. This is not only a positive outcome for the probationers but also benefits the community who are no longer potential victims of the crimes that may otherwise have been committed.

**Lessons Learnt**

As part of their induction, RCT Homes also assess their basic skills in literacy and numeracy as well as a range of other key skills such as motivation, initiative and ambition. By continuing to assess the trainee's key skills throughout their time at GrEW to monitor their progression, they are able to use this information to sign post trainees to appropriate courses and other sources of support

The primary objective is to get young people into work. To measure this intended impact GrEW's trainees are interviewed at the end of their placements and 3-6 months following their placement. To date of the total number of trainees, RCT Homes have been able to confirm that 30% have found employment or pursued further education/training since leaving GrEW – many of these successes have been within GrEW or RCT homes. However, since they have not been able to track 1005 of those that have left GrEW, they estimate that the percentage securing employment or further training is likely to be higher. RCT Homes are adopting a number of methods (face book, email, text) to help them track where trainees have gone to as the trainees are given internet access to support their search for a job.

The biggest challenge in delivering this project is supporting the creation of positive outcomes. Many trainees were a long way from being 'job ready', or were unemployed for a significant period of time or have never experienced a positive working role model. This means that for the trainees, motivation and participation is not within their comfort zone and so work can be a culture shock. As a result, RCT Homes have a high number of trainees that struggle to keep their placement in the first few weeks. RCT's approach is to tackle the challenge and support trainees. By putting trainees into real work environments, that require standards, customer care and quality, they very quickly learn and adapt to a positive work ethic.

Other barriers to positive outcomes for trainees are poor attendance, high sickness level, and negative behaviour with alcohol, aggression, criminality and substance misuse. GrEW tries to wherever possible, support trainees to overcome these barriers, and sign posting to other services. GrEW works particularly closely with the Probation service and job centre plus.

So far the best barrier-breaker is to demonstrate to trainees the reality of what they can achieve. As a result, all but three of our 30 plus full time staff at GrEW have been recruited from the trainee cohorts. Supervisors have been appointed within each of GrEW's divisions that started on the FJF programme and have proven themselves as capable workers and team leaders. Having come from similar backgrounds, the supervisors have shown that they are well placed to support the trainees, because they understand motivation issues and so can better guide them to do their jobs properly. GrEW seeks regular customer feedback so that they can keep monitor standards of work.

All of the trainees are recruited from the south Wales area, and many of them are children, friend or relatives of tenants, or indeed, tenants themselves. Through GrEW they have the opportunity to learn new skills and knowledge that will not just help them in their work life, but help them to manage their personal life, for example GrEW offers money management training workshops. In addition, many of the contracts will take them to parts of the country that they will have not seen, and so help to broaden their horizons.

In GrEW's recent group corporate plan consultation, it was made clear that residents and tenants understood what we are trying to achieve with GrEW. They realised that

these trainees come from our local populations, and by providing these kinds of local opportunities we are beginning to tackle some of the barriers to creating balanced, thriving neighbourhoods.

### **Contact Details**

**Address:** Ty Pennant, Mill St, Pontypridd, RCT, CF372SW  
**Email:** [lisab2@rcthomes.co.uk](mailto:lisab2@rcthomes.co.uk)  
**Telephone:** 01443 494589  
**Website:** [www.rcthomes.co.uk](http://www.rcthomes.co.uk)

**Name**

Cardiff YMCA Recycling Scheme

**Number of Employees****Paid: 5****Voluntary: 0****Objectives**

A) Job training and development opportunities for service users of our local accommodation projects B) The same opportunities for the wider local community C) To provide a service - low cost clothing / accessories to the local community D) to improve our environmental / green profile E) To raise the organisation's profile in the community and to develop that relationship F) Potentially to raise funds for the organisation.

**Outcomes**

A) Homeless service users have received training and work experience with the project in the recycling unit and the shop - through grant-aided 3-month training placements from Cylch.

B) As in A) with long term unemployed young people on 9 month placements.

C) Creation of five permanent jobs in the project.

D) development of relationships with 2 local churches, 3 supermarkets, 10 schools, 2 scout groups, the Council Parks dept, Cardiff University and other companies and organisations.

E) Diversion of 12 tonnes of fabrics from land-fill sites in 7 months.

**Lessons Learnt**

We need another retail outlet and larger storage premises to do this but are finding new opportunities constantly to develop the business. We have found that the setting up was a bit more costly than we expected, that the business world is a tougher one than we realised! Our budgeting was not as accurate as we were used to but that is improving all the time with experience. We chose several routes to collect materials for recycling and unfortunately focussed on the ones that did not work well. We have changed the focus and are finding more success now. We believe we have the right business for the economic climate although we also believe there will be greater competition too.

It is still early on in its life. Being a locally based autonomous homelessness charity directly managing and administering the enterprise involving our service users - who are also locally based - have proved good selling points. Having funding from Cylch to provide the work placements has been a very important facet for the starting up of the enterprise. The beneficiaries of the scheme have commented on its worth and the retail outlet has attracted a lot of praise

We have found it useful to develop our understanding and skills in the use of social media - where we were lacking previously. Similarly our expertise in marketing has had to grow hugely including all traditional means as well including cold calling, talks to groups etc.

### **Funding**

Having funding from Cylch to provide the work placements has been a very important facet for the starting up of the enterprise.

### **Contact Details**

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**Email:** [Andrew.Jenkins@cardiffymcaha.co.uk](mailto:Andrew.Jenkins@cardiffymcaha.co.uk)

**Telephone:** 02920 465250

**Website:** [www.cardiffymcaha.co.uk](http://www.cardiffymcaha.co.uk)

Further non housing related social enterprise case studies can be found at:

[http://www.cylch.org/CIP\\_Case\\_Studies](http://www.cylch.org/CIP_Case_Studies)

<http://www.dtawales.org.uk/case-studies/>

<http://socialenterprise.org.uk/about/about-social-enterprise/case-studies>

<http://www.walescooperative.org/success-stories>

## 15. Resources

- CHC & Charity Bank 2011** *'The Collective Entrepreneur; Social Enterprise and the Smart State'*  
<http://www.charitybank.org/sites/default/files/pdf/The%20Collective%20Entrepreneur%20%E2%80%93%20Social%20Enterprise%20and%20the%20Smart%20State.pdf>
- WG 2011** *'A Review of Welsh Assembly Government funded support for Social Enterprise Development'*  
<http://wales.gov.uk/docs/caecd/research/110315socialenterprisesupporten.pdf>
- WG 2010** *'The Role of Social Enterprises in the Welsh Economy'*  
[http://www.assemblywales.org/the\\_role\\_of\\_social\\_enterprises\\_in\\_the\\_welsh\\_economy\\_-\\_e.pdf](http://www.assemblywales.org/the_role_of_social_enterprises_in_the_welsh_economy_-_e.pdf)
- Department for Business Innovation and Skills 2010** *'Social Enterprise Barometer'*  
<http://www.bis.gov.uk/assets/biscore/enterpriseocs/s/10-1076-social-enterprise-barometer-feb-2010>
- The Welsh Credit Union 2010** *'An Action Plan for the Credit Union Movement in Wales 2010 – 2013'*  
<http://www.cooperatives-wales.coop/wp-content/uploads/2011/01/WAG-Credit-Union-Action-Plan-2011.pdf>
- WG 2009** *'The Social Enterprise Action Plan for Wales'*  
<http://wales.gov.uk/docs/dsjlg/publications/comm/090209seactionplan09e.pdf>

**WG 2009**

*'Mapping social enterprise activity in Wales – Understanding in order to Influence'*

<http://wales.gov.uk/topics/housingandcommunity/regeneration/publications/110803socialmapping/;jsessionid=zTX3TTNdHJzVyFShY8JSyHgLGt2KFqnfkCJbFphRp9r999W2vZPZ!-1889055414?lang=en>

**CiH Scotland 2008**

*'Action Plan; Housing and Social Enterprise'*

[http://www.cih.org/scotland/policy/41494\\_SE.pdf](http://www.cih.org/scotland/policy/41494_SE.pdf)

**WG 2005**

*'Social Enterprise Strategy for Wales'*

<http://wales.gov.uk/ds/jlg/publications/communityregendevelop/socialenterprisestrategy/strategy?lang=en>

## **Further Information and Useful Links**

### **Associations of British Credit Unions Limited**

<http://www.abc.ul.org/home>

(The Association of British Credit Unions Ltd (ABCUL) is the leading trade association for credit unions in England, Scotland and Wales)

### **British Association for Supported Employment (base)**

<http://business.base-uk.org/>

(The Supported Business Directory is designed as an aid to Procurement Officers looking to source products under the Article 19 European regulations)

### **Communities 2.0**

<http://clickconnectdiscover.org/technology>

(We help groups and organisations make better use of digital technology)

## **Development Trusts Association Wales**

[www.dtawales.org.uk](http://www.dtawales.org.uk)

(DTA Wales is an independent practitioner based membership organisation promoting the work of and supporting the growing network of development trusts in Wales.)

## **European Development Fund**

[http://www.eurofundingnw.org.uk/ERDF\\_questions.asp](http://www.eurofundingnw.org.uk/ERDF_questions.asp)

(ERDF is aimed at economic regeneration projects promoted by the public sector. This by no means excludes the private sector, which promotes and helps to fund high quality projects that meet ERDF objectives.)

## **Sell2Wales**

<https://www.sell2wales.co.uk>

(Welcome to Sell2Wales, an initiative from the Welsh Government helping SMEs work successfully with public sector clients.)

## **Social Enterprise**

<http://www.socialenterpriselive.com/>

(An online forum that is *'Asking difficult questions; Sharing great idea; Linking inspirational people and Supporting social business'*)

## **Social Enterprise UK**

<http://www.socialenterprise.org.uk/>

(As the voice for social enterprise in Britain we work in partnership with government departments and mainstream businesses)

## **Social Firm Wales**

<http://www.socialfirmswales.co.uk/>

(Social Firms Wales is the National Support Agency for Social Firm Development)

## **Wales Centre for Regenerative Excellence**

<http://www.regenwales.org/>

(The Centre has been established to promote integrated regeneration throughout Wales by sharing experience, good practice and regeneration skills)

## **Vision 21**

<http://www.vision-twentyone.com/>

(Vision 21 is a registered charity based in Cardiff offering people with learning needs' the opportunity to undertake vocational training with a view to employment.)

## **Welsh Social Enterprise Coalition**

<http://www.welshsec.org/en/index.php>

(The Coalition is committed to putting members right at the heart of everything it does. We encourage members to share their concerns, hopes, ambitions and achievements with us so that we can achieve our own aspiration of being the Welsh Social Enterprise Coalition members richly deserve)

## **UnLtd – Support to Social Entrepreneurs**

<http://www.unltd.org.uk/>

(UnLtd is a charity which supports social entrepreneurs)

## 16. Contributors

The author would like to thank, in alphabetical order, the following organisations for their support and information for this project.

Arts Factory; No More Throw Away People

Cadwyn Housing Association

Cardiff YMCA Housing Association

Charter Housing

Coastal Housing

Communities 2.0

Cynon Taff

Gofal

Pembrokeshire Housing Association

Penrhys Partnership

RCT Homes

Tai Ceredigion Cyf

The Welsh Credit Union Movement

United Welsh Housing Association

Vision 21

Wales Co-Operative Centre

Welsh Government

Welsh Social Enterprise Coalition

## 17. Glossary of Terms

**Article 19** – European legislation that encourages businesses to use social enterprises.

**Bottom Line** – The main objective of a business/social enterprise.

**Credit Union** - A membership based community bank.

**Collaborative Procurement** – A term for when large company and a smaller company order supplies together in order to get bulk buying discounts.

**Procurement process** – The activities involved in the selection of suppliers and the purchase of goods or services.

**Public Sector** – The name for businesses that are charitable in nature and/or partly funded by the Government.

**Sell2Wales** – A website where government contracts are available.

**Social Enterprise** – A business that invests its profits back into the business or community.

**Social Landlord** – A landlord that provides housing with subsidised rent.

**Social Media** – Media that is based online, e.g. Facebook.

**Surplus** – The excess income or profits from a business.

**Turnover** – The amount of money that a business handles during each fiscal year.

**TPAS Cymru** – Tenant Participation Advisory Service Wales