



# Wales Co-operative Centre Canolfan Cydweithredol Cymru

PIW 13  
National Assembly for Wales  
Communities, Equality and Local Government Committee  
Inquiry into: Poverty in Wales: Strand 1  
Response from: Wales Co-operative Centre

Sarah Beasley,  
Committee Clerk,  
Communities, Equality and Local Government Committee,  
National Assembly for Wales,  
Cardiff Bay,  
Cardiff. CF99 1NA

18<sup>th</sup> August 2014

Dear Ms Beasley

I am writing to you in response to the recent request for views on the terms of reference for Strand 1 of the forthcoming 'Inquiry into Poverty' being undertaken by the Communities, Equality and Local Government Committee.

The Wales Co-operative Centre welcomes the Inquiry into this important subject matter and believes that the proposed terms of reference are appropriate. We would like to offer our support to the Committee by sharing our significant experience in this area if required. Through our front line work in communities across Wales we have gained insight into the causes of poverty and its impact on different groups of people as well as experience about how poverty can be tackled effectively.

As well as developing co-operatives and social enterprises, the Wales Co-operative Centre works to tackle poverty as well as social, digital and financial exclusion. One of our four corporate objectives is to strengthen communities and promote inclusion.

A number of our projects work directly with individuals and communities to help prevent poverty and to mitigate its impact. Several of them are referred to in the Welsh Government's Tackling Poverty Action Plan. These include:

- 'Tackling Poverty through Financial Inclusion', an innovative project which promotes the use of rent accounts held with credit unions to safeguard the tenancies of 'at risk' tenants. The project, which is funded by the Oak Foundation, has undertaken extensive work with benefit recipients in Caerphilly and across South Wales;
- Our Financial Inclusion Champions work with a range of stakeholders, including local authorities, social landlords and other key partners including the voluntary sector, credit unions and advice providers to promote financial inclusion;

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- The Wales Co-operative Centre is lead partner in Communities 2.0, the Welsh Government programme delivering digital inclusion support directly to individuals across Wales. Our Communities 2.0 project helps tackle poverty in two ways. Helping people get online means they can access a range of services and products as well as information and support with money management. Secondly, the project helps to get people back into work.
- Finally the Centre runs the successful Social Enterprise Support project which supports the creation and growth of social enterprises and co-operatives. Social enterprises are more likely to operate in deprived communities compared to mainstream businesses.

Accordingly, we would welcome the opportunity to give evidence on the following areas in which we feel we have relevant expertise:

- Financial inclusion and the effects of financial exclusion.
- The effects of welfare reform on recipients – with particular reference to money management, rent and practical approaches to money management for people in receipt of existing benefits and Universal Credit.
- The role of digital inclusion in tackling poverty and the effects of digital exclusion on individuals and communities.
- Social Enterprise development addressing specific market failure and how social enterprises contribute to addressing poverty.

If the Centre can help the Committee with further evidence about any of these topics, please do not hesitate to contact me.

Yours faithfully,

Derek Walker,

Chief Executive,  
Wales Co-operative Centre

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