

Call for evidence on business support for co-operatives and non-financial mutuals: final CCIN response

February 2026

Introduction

This response is submitted by Councillor Jim Robbins, Chair of the [Co-operative Councils' Innovation Network](#) (CCIN), following various discussions with member organisations and individuals. It seeks to draw on CCIN's collective evidence base. It is not individually approved by every member council, but reflects the shared practice and learning of the Network.

The CCIN is a Special Interest Group of the Local Government Association. It [brings together 44 Full Council Members, 27 Associate Members and 46 Affiliate partners across the UK](#) who are committed to putting co-operative values into practice in local government and local economic development.

The Government's creation of a Co-operatives and Mutuals Unit in the Department for Business and Trade (DBT) and the stated ambition to double the size of the co-operative and mutual economy in the UK is welcomed.

This submission:

- Endorses and complements the detailed evidence and recommendations in the [Co-operatives UK draft response](#) to this call for evidence.
- Focuses on the role of local government and place-based support in enabling co-operatives and mutuals to start, grow and thrive.
- Draws on [CCIN's Councils' Co-operative Development Toolkit](#) and more than [600 case studies from member councils in all parts of the UK](#).

Question 1. If the co-operative and non-financial mutuals sector were to grow, what do you expect the key impacts would be? Draw on evidence, where possible.

There is strong evidence that [co-operatives already "punch above their weight"; Coops UK Response to the Government Consultations that they account for around 0.6% of UK GVA but only 0.25% of businesses, are more likely to achieve a meaningful scale \(35% with 10+ employees vs 19% of UK businesses generally\) and are about twice as likely](#)

If Government's ambition to double the co-operative and mutual economy is backed with serious, sustained support, CCIN could expect to see the following impacts:

Economic and productivity impacts

- Higher productivity, especially in worker and employee-owned co-ops, where labour productivity is 8–12% higher than comparable firms.
- More resilient local economies, with co-ops tending to be longer-lived and more rooted in place.
- Stronger foundational economies – in food, care, housing, retail, leisure and culture – where co-ops provide stable employment and local investment.

Examples from CCIN member locations:

- **Plymouth** – a long-standing “Social Enterprise City” with a [Social Enterprise Investment Fund](#), a co-operative action plan (“Doing it Ourselves”) and support for organisations such as Plymouth Energy Community; these initiatives have created jobs, leveraged investment and kept wealth circulating locally.
- [Oldham – a founding co-operative council](#), using co-operative working and social value procurement to raise wages, support local SMEs and tackle persistent poverty.
- [Wigan – “The Deal for Business” sets a co-operative framework](#) between council and businesses, aligned with community wealth building, to build a more inclusive, low-carbon local economy.

Social and community impacts

- Co-ops share value, wealth and power more fairly – they are more likely to pay the Real Living Wage, have narrower gender pay gaps and reinvest surpluses locally.
- Community and multi-stakeholder co-ops strengthen social infrastructure – managing community buildings, leisure facilities, green spaces and local services that underpin wellbeing and civic life.

Examples from CCIN member locations

- **Glasgow** – [long-term investment in credit unions](#), a Co-operative Development Unit and a Co-operative and Social Enterprise Fund has strengthened financial inclusion and created a platform for local co-ops in multiple sectors.
- [Rochdale – working with the Co-operative College to develop a Co-operative Enterprise Hub](#), supporting young people to create



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co-operative enterprises and using co-operation as a central plank of town-centre regeneration.

Environmental and place-based impacts

- Community energy, retrofit and low-carbon co-ops contribute directly to net zero while building public consent, local ownership and fair transitions.
- Co-operative and community-led housing offers secure, affordable, lower-carbon homes.

Examples from CCIN member locations

- [Greenwich – a Co-operative Commission has shaped a co-operative approach to social care and community energy;](#) the council has committed £1m to a Community Energy Fund and is developing a Local Power Plan linked to Great British Energy.
- **Sunderland, Stevenage, [North Herts and Burntwood – through CCIN's "Co-operation at the Grassroots"](#)** work, these councils have embedded co-operative neighbourhood working and community-led projects that build local resilience and civic pride.

[International evidence from regions such as Emilia-Romagna](#) and Trentino shows that, over time, dense co-operative ecosystems are associated with lower inequality, higher employment and stronger social capital.

With a clear national framework and local partnership, I believe that similar effects are achievable here.

Question 2. We are interested in reliable data sources that evidence the impact of co-operatives and non-financial mutuals on economic growth.

- [Co-operative and Mutual Economy reports \(2024–25\), Co-operatives UK](#) – core data on size, turnover and employment across sectors.
- [WPI Economics – Harnessing the Mutual Sector's Potential for Growth and Exploring the Potential of the Employee Ownership Business Model](#) quantify productivity, resilience and pay outcomes.
- [Community Shares research](#) – showing who invests, why, and with what place-based impacts.



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From a local-government angle, additional important sources include:

- [CCIN case-study collections \(2018–2025\) – over 600 case studies](#), many with quantified outputs: jobs created, assets secured, investment leveraged, social value delivered.
- [Community wealth building evaluations](#) – e.g. analysis in Greenwich showing that modest shifts in anchor procurement towards local and social enterprises could add tens of millions of pounds to the local economy and hundreds of jobs.

There is the opportunity for Government to work closer with Co-operatives UK, ONS and local/regional partners to embed co-op/mutual identifiers into existing business statistics, so that the growth of the sector and its local impacts can be properly tracked.

Question 3. How do different types of co-operatives and non-financial mutuals drive economic growth differently?

Different models make different contributions; together they form an ecosystem:

- **Consumer and community co-ops**
Major employers and investors in everyday sectors like retail, leisure, childcare and transport.
- **Community co-ops mobilise resident investment, keep assets in local hands and anchor wealth.**
Example: leisure and community trusts (such as Greenwich Leisure Limited – CCIN Affiliate Member) and community-run assets supported by CCIN councils through community asset transfer and social value procurement.
- **Worker and employee-owned co-ops**
Deliver higher productivity, better pay and more stable employment. Several CCIN councils (for example [Preston](#), [Oxford](#) and [Birmingham](#)) have actively explored worker co-ops and employee ownership as part of their community wealth building and inclusive economy strategies.
- **Enterprise / consortium co-ops**
Enable SMEs to collaborate on procurement, marketing, skills and innovation – increasing productivity and resilience without sacrificing independence. Examples include sector consortia in care, local food and construction supported by member councils and highlighted in CCIN's [“Growing an Inclusive Co-operative Economy”](#) work.

- **Multi-stakeholder co-ops**

Particularly powerful in sectors like social care, energy and local development, aligning the interests of workers, users, communities and sometimes public bodies.

Greenwich's work on co-operative care and energy, and pilot work in other CCIN councils, is beginning to test these models in UK public-service contexts.

The common thread is that these models combine economic performance with wider social and environmental value, and tend to root that value in specific places.

Question 4. What data, if any, is available on the demographic characteristics – such as age, gender, ethnicity, disability, and socioeconomic status – of the management and workforce of individual co-operatives and non-financial mutuals in Great Britain?

I believe that it is understood that Systematic demographic data is limited.

[Co-operatives UK's 2020 research on community shares](#) investors found that:

- 41% of investors were women (far higher than among angel investors).
- 56% earned £35,000 or less, though most were white, graduates and homeowners – showing both democratisation and ongoing structural bias.

CCIN case studies provide qualitative evidence that co-ops can broaden participation:

- [Preston deliberately targeted BAME-led organisations in its "Community Anchors" programme](#), building co-operative awareness and capacity in communities historically under-represented in the movement.
- [Oxford's co-operative mapping and inclusive economy work has focused on social and community enterprises](#) in areas of disadvantage and on engagement through community anchors.
- [Cardiff's Living Wage City Partnership and economic strategies use co-operative](#) and social enterprise approaches to tackle low pay and insecure work.

There is a strong case for Government to fund Co-operatives UK and partners, working with CCIN councils, to build a more robust equalities evidence base.

Question 5. Start Ups

I summarise my position on the question 5 around the following statements.

- Awareness of co-operative options is too low**
Strongly agree. Communities and founders rarely hear about co-ops from mainstream advisers. CCIN councils regularly meet groups trying to “save” an asset or start a social enterprise who have never been offered a co-operative option. [Plymouth](#), Rochdale and Oxford have all had to invest in awareness-raising just to put co-ops on the table.
- It is harder for co-ops to qualify for start-up schemes**
Agree. Design assumptions (personal guarantees, equity stakes, standard exit routes) often make schemes ill-fitted to co-ops. Some local funds – for example in [Glasgow](#) and [Plymouth](#) – show how to design finance in a co-op-friendly way.
- Founders lack skills**
Neither agree nor disagree. Founders typically have strong sector and community skills. What they lack is access to tailored, co-op-specific advice on governance, legal form and finance.
- Business advisers and investors lack understanding**
Strongly agree. Research* shows many advisers know little more than basic knowledge about co-ops and Social Enterprise. CCIN councils report frequent cases where advisers either ignore or discourage co-operative options. This is a major systemic barrier.
** Co-operatives UK's draft response to this call for evidence, drawing on 2018 research by Alliance Manchester Business School, finds that 45% of surveyed business advisers had no knowledge of co-operative start-up processes and that many advisers have either not covered, or actively discouraged, co-operative options when advising clients*
- Not enough visible success stories / peer support**
There are many success stories across the Network, but they are not visible enough in mainstream business discourse, and structured peer support is thinly funded. When it is funded – for example through Co-operatives UK's Business Support for Co-ops or CCIN Policy Labs – demand is high and results are strong.

Question 6. In general, do co-operatives or non-financial mutuals face any unique barriers to starting-up that other types of business don't face?

From a place-based / community wealth building and local-government viewpoint, the distinct barriers are:

- **Awareness and culture** – low awareness of co-ops and a policy/business culture still shaped around individual ownership and exit-based reward.
- **Development ecosystem** – too few specialist advisers, limited funding for early-stage exploration and design, and patchy geographical coverage.
- **Access to finance** – banking hurdles (even opening accounts), inappropriate security and guarantee requirements, and legal constraints in society law that make equity-like investment difficult.
- **Legal and administrative friction** – many public systems (licensing, procurement portals, grant systems) do not recognise societies or treat them as “oddities”, adding time and cost.
- **Tax** – reliefs such as Business Asset Disposal Relief and EIS incentivise exit-based models and conventional equity, rather than rewarding long-term common ownership and co-operative development.

Local government can and does mitigate some of this – for example through local co-operative funds, asset transfer policies and tailored business support – but national reform is required to shift the framework.

Question 7. Do different types of co-operatives or non-financial mutual models face different barriers to starting-up?

Yes – different co-operative types face different barriers:

- **Registered societies** – bear the brunt of registration, banking and administrative anomalies. Many CCIN councils have seen societies delayed or excluded from funding or contracts because systems only recognise companies.
- **Worker co-ops** – often lack access to appropriate risk capital; founders are understandably wary of personal guarantees for a collective venture.
- **Community co-ops** – are excellent at mobilising local capital through community shares, but in many instances benefit from early-stage development grants and technical support to get to that point.
- **Multi-stakeholder and innovative forms** – face uncertainty from regulators and funders, despite their suitability in sectors like care, energy and regeneration.



[CCIN's Councils' Co-operative Development Toolkit](#) is designed to help councils understand and support different models appropriately, rather than treating "co-ops" as one homogenous category.

[CCIN and its Members have also had experience of delivering over 80 places of Coop Option Training](#). This venture was led by CCIN Member Kirklees Council, and designed to increase the knowledge and capacity around alternative business models of the following:

- Business development workers of local authorities and LEPS
- Community development workers
- Social Enterprise Advisors

The training comprises a core module around support for alternative business models and two optional models for those wanting a deeper dive.

Question 8. Are there industry or sector-specific barriers to starting a co-operative or non-financial mutual?

Key examples from within CCIN member areas:

- **Social care** – commissioning norms (large contracts, price-only scoring) work against small, local and co-operative providers, even when councils are keen to develop them. Some CCIN councils, including Greenwich and others, are actively exploring how to redesign commissioning to support co-operative care.
- **Housing** – housing co-ops face risk-averse lending, limited recognition in housing strategies and planning processes that do not always value community-led and co-operative housing, despite evidence of better affordability and stability.
- **Energy and retrofit** – regulatory complexity, grid and market rules and siloed national policy all inhibit community energy and retrofit co-ops, even where councils like Plymouth, Greenwich and Sunderland want to support them.

With clearer national signals and dedicated programmes, these sectors are where co-ops could play a major role in delivering Government priorities.

Question 9. Is the rationale and process for growing a co-operative or non-financial mutual the same or different for growing a business which is not a co-operative or non-financial mutual?

The business disciplines of growth are similar – understanding markets, investing wisely, managing risk. But for co-ops:



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- The primary rationale for growth is usually to maximise member and community benefit, rather than shareholder wealth.
- Growth often follows federated or networked pathways – replication, consortia, secondary co-ops – rather than a single entity expanding aggressively.
- Co-ops have the ability to work towards a longer-term horizon and reinvest surpluses more consistently.

For councils, this means growth support, procurement and investment frameworks could and should recognise and be value inclusive and lock in place-based growth, not just headline turnover or valuations generating profit to be sucked out of the local economy.

Question 10. To what extent do you agree or disagree with the following statements about growing and sustaining a co-operative or non-financial mutual: growing and sustaining is too capital-intensive for many co-operatives or non-financial mutuals

From the perspective of co-operative councils, the main growth barriers are:

- **Development and growth finance** – there is little structured finance for co-ops wanting to buy additional assets, diversify or scale. Local funds in Glasgow, Plymouth and others show the potential, but national institutions and markets have not yet caught up.
- **Tailored scale-up support** – most advice is still geared towards start-up; co-ops seeking to grow their governance, systems and leadership often cannot find suitable, affordable support.
- **Procurement and commissioning** – social value frameworks are improving, but many large contracts remain inaccessible for co-ops on grounds of scale, risk allocation or contractual complexity.

Where councils have deliberately changed their approach – for example [Oldham's social value procurement](#), Wigan's "Deal for Business", [Preston's community wealth building](#) and [Oxford's inclusive economy work](#) – co-ops and social enterprises have been able to take a larger role in local markets.

Question 11. Are there unique barriers to growing and sustaining a co-operative or non-financial mutual which other types of business don't face?

Explain your answer. You may wish to consider barriers to accessing capital, market share, business support and investment, public awareness, or competition with other types of business.

From a local government perspective, there are two sets of barriers:



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1. The same headwinds facing many SMEs – inflation, energy, rents, business rates, recruitment, post-Brexit trade frictions.
2. On top of that, model-specific barriers which make it harder for co-ops and mutuals to grow even when they are commercially strong.

I believe that the most important “co-op-specific” barriers to growth that CCIN councils see in their areas are:

- **Access to finance:** even well-run co-ops struggle to access growth capital on reasonable terms. Lenders and investors often misunderstand co-operative balance sheets; standard products assume an exit route and external shareholders that co-ops do not have. This constrains co-ops’ ability to invest, diversify or acquire businesses, particularly in capital-intensive sectors.
- **Procurement and commissioning:** many public contracts are still designed around large, shareholder-owned providers. Contract size, risk allocation, and lowest-price weighting all militate against smaller, local co-ops and mutuals, even where they offer better long-term value.
- **Growth-focused advice and peer support:** in most places there is nowhere for a maturing co-op to go for specialist growth advice. The expertise that does exist is thinly spread and often funded only for start-ups.
- **Low public and professional awareness:** many potential customers, partners and advisers simply do not understand what a co-op or mutual is. That lack of familiarity depresses demand, makes investors cautious and, in some cases, forces co-ops to spend scarce leadership time “explaining the model” rather than growing the business.

Taken together, these factors mean that even successful co-ops often hit a “growth ceiling” that comparable private firms do not face.

Question 12. Do different types of co-operatives and non-financial mutuals face different barriers to growing and sustaining?

Yes, I believe some clear differences can be seen:

- **Worker co-ops / employee-owned co-ops**
Strong at participation and productivity, but often weakest on access to risk capital. They cannot easily use personal guarantees or external equity in the same way as conventional firms. As they grow across multiple sites they also need support with governance and management structure, which is currently hard to find.



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- **Consumer and community co-ops**
Often able to raise initial capital (for example via community shares) and to secure an asset.
The growth challenge is what happens after that first success: diversification, onward development and replication. There is very little tailored support or finance for this “second stage”, even though councils such as Plymouth, Wigan, Preston and Oldham can point to strong community anchors that are ready to do more if given the right backing.
- **Social clubs / sports clubs**
These are a major part of the UK’s co-operative heritage and social infrastructure, but are often treated as small hospitality businesses rather than community assets. They struggle with complex licensing, ageing constitutions and poor access to grants or loans, despite being vital to local wellbeing and cohesion.
- **Registered societies in general**
Societies face a heavier administrative burden in areas such as audit, HMRC registration, banking and interaction with digital systems than equivalent companies. This makes growth and diversification more costly and reinforces the perception that it is “hard work” to be a co-operative.

In short, “one size fits all” growth support does not work. Different co-operative models need different combinations of growth finance, governance support and regulatory reform.

Question 13. Are there industry-specific barriers faced by co-operatives and non-financial mutuals when trying to grow and sustain?

From my perspective as Chair, Cooperative Council Innovation Network and Leader of our Borough Council, I do feel that there are some sectors where growth is being held back:

- **Housing**
Housing co-ops often face higher transaction costs (including SDLT surcharges) and tougher lending conditions than groups of individual home-buyers, despite being asset-locked and democratically governed. This undermines efforts by councils in high-pressure housing markets – such as Cardiff and some London boroughs – to encourage co-operative and community-led housing as part of their housing strategy.
- **Public services – leisure, culture, social care and community services**
Co-ops and mutuals in these sectors are held back by procurement and commissioning that still puts too much weight on lowest short-term price and



too little on social value, workforce conditions and community ownership. Councils like Greenwich, Wigan and Oldham are showing how to commission differently – co-designing services, using social value and community wealth building – but these practices are not yet standard.

- **Agriculture and food**

UK farming and food co-ops face uncertainty about the future of producer-organisation support, there have been news stories from uneven treatment in Defra schemes, and limited promotion of co-operation as a productivity and resilience tool. This matters in rural CCIN areas where co-ops could play a much bigger role in food security and land management.

- **Community energy and retrofit**

Community energy co-ops can be hampered by energy market rules, registration issues for societies and the separation of energy generation from retrofit and housing policy. There are a number of Councils such as Plymouth, Greenwich and Sunderland are trying to join these dots locally, but national frameworks do not yet make it easy.

Q14. If you have considered mutualising, or have already mutualised, what prompted you?

[Whilst not a registered cooperative, the Cooperative Councils' Innovation Network \(CCIN\) has adopted the Cooperative Values developed by the International Cooperative Alliance.](#)

The CCIN has established a Task & Finish Group in Summer 2025 to explore the future of the Network's Legal Structure, including looking at a Cooperative Model as a potential Governance option. This work is planned to be completed after May 2026.

When talking to representatives of members councils they have highlighted how they have supported mutualisation processes or co-operative restarts, with the main local drivers being:

- **Protecting and improving local services:** for example, leisure and cultural trusts created to keep facilities open, invest in them and give users more of a say.
- **Safeguarding community assets:** supporting community benefit societies and other co-ops to take on libraries, community centres, pubs and other key buildings where sale or closure would have damaged local social infrastructure.
- **Succession planning and resilience:** working with local SMEs who are considering sale or closure to explore employee ownership or co-operative buy-outs as an alternative to closure or extraction by distant owners.
- **Aligning governance with values:** in some social enterprises and charities, moving to a co-operative or community benefit society structure to embed



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democratic membership and ensure that control sits with users, workers and communities, not external interests.

My experience has seen how a prompt has been a threat to viability or control (closure, sale, under-investment) combined with local ambition to keep value in the community.

Question 15. What do you think the impact would be of more businesses mutualising?

I believe that if more viable businesses mutualised – through employee ownership, multi-stakeholder co-ops, community buy-outs or customer mutuals – the Government could expect:

- **At firm level**
Improved productivity, higher staff engagement and lower turnover, as evidenced in UK employee-owned businesses and worker co-ops.

More stable, long-term ownership focused on service quality, workforce wellbeing and reinvestment, rather than short-term extraction.
- **At local economy level**
More wealth retained and recycled locally, especially if combined with anchor-led community wealth building, as in Preston, Wigan, Oldham and others.

Stronger “middle-sized” firms rooted in place, able to take on public contracts and invest in skills and innovation.
- **At society level**
Over time, a reduction in regional inequalities, more diverse ownership of productive assets and stronger social capital – particularly if mutualisation is encouraged in foundational sectors (care, food, housing, energy, transport) that matter most to everyday life.

Potentially, there are risks such as – poor-quality mutualisations, under-capitalisation, or transitions used as a cover for local service provision cuts – but these are manageable with good design, adequate finance, and proper worker and community involvement.

Q16. Attitudes to mutualisation (and Q16a – why?)



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- **There is a lack of awareness of co-operative and mutual options among business leaders and employees.** Where systematic outreach has happened – for example through [Employee Ownership Wales \(also documented by CLES - CCIN Affiliate\)](#) or [Scottish Enterprise](#) – mutualisations have clearly increased. Elsewhere, the option is rarely on the table.
- **There is not enough clear information and advice on mutualisation, especially beyond the EOT model.** Standard advisers rarely raise it, and most local growth and business programmes do not feature it.
- **The process is complex but manageable with the right legal framework, finance and support.** The bigger issues are time pressure, information asymmetry and access to capital, not inherent complexity.
- **There are insufficient incentives for many forms of mutualisation beyond EOT-based employee ownership** – for example, community buy-outs, co-operative restarts or multi-stakeholder mutuals involving users and communities.

I believe that co-operative councils see mutualisation as a practical tool – one option among several – to keep good businesses and assets in local, democratic ownership.

The evidence suggests that with better awareness, clearer pathways and a modest set of incentives, more owners and workers would seriously consider it.

Question 17. If you have de-mutualised, can you explain why you did this and how the process went?

CCIN as a network has not de-mutualised. However, I do believe that there are examples member councils have seen the consequences when:

- Rising asset values (especially land and buildings) create a perverse incentive for demutualisation, allowing a current generation of members to cash in “common capital” built up over decades.
- Confusion and friction around society registration, banking and company-law interfaces push organisations towards simpler but less democratic forms.
- Co-ops are starved of capital or captured by a narrow group of members, making demutualisation appear the only way forward.

From a public-interest and local-government perspective, these demutualisations often feel like a loss of local community wealth.

I would encourage the UK Government to explore legal reforms – such as stronger asset locks that would allow founders and members to protect common capital against short-term pressures, while still allowing genuine modernisation where needed.

Question 24. Is there enough tailored support for co-operatives and non-financial mutuals?

No.

From what I see as Chair of Cooperative Councils Innovation Network and Leader of a Council Borough, I feel that the picture is:

- **A small, under-resourced specialist ecosystem** (Co-operatives UK, Plunkett UK, Cwmpas (CCIN Affiliate Member), SAOS, local co-op development bodies and independent advisers) doing excellent work but stretched thin and often reliant on short-term funding.
- **Mainstream business support and Growth Hubs** are beginning to engage with co-ops, but very unevenly, and often without dedicated capacity or targets.
- **Some strong local programmes** – in places like Plymouth, Preston, Glasgow, Wigan, Oldham, Oxford and others – that show what is possible when councils invest in co-operative development, but which remain the exception rather than the norm.

If Government genuinely wants to double the co-operative and mutual economy, the current level and configuration of tailored support is not sufficient or well-resourced.

Question 25. Is there support or advice you think is missing for co-operatives and non-financial mutuals?

I believe the biggest gaps that Officers who work in CCIN member Councils that experience this contact are:

- **Early-stage, “pre-technical” development** – proactive outreach, option-appraisal and hand-holding for communities, workers and SMEs at key moments (succession, closure risk, asset sale, campaign emergence) to explore co-operative and mutual options.
- **Sector-specific start-up and growth pathways** – especially in social care, housing, energy and retrofit, food and farming, digital and culture, where co-ops could contribute directly to government priorities but face specific regulatory and market barriers.
- **Onward development and scaling support** – advice, peer learning and finance access for co-ops that have survived start-up and now want to diversify, replicate or scale.

- **Support for mutualisation routes beyond EOTs** – including community buy-outs, worker co-op buy-outs, co-operative restarts and multi-stakeholder models.
- **Professional advice that understands co-ops** – affordable legal, accountancy, valuation and corporate-finance expertise is still hard to find in most places.

Question 26. What do you think is working well and what is working less well when it comes to how co-operative and non-financial mutual businesses access capital in Great Britain?

I think there is evidence as to what is working relatively well:

- **Community shares and community ownership** – where there is development support and patient co-investment, community shares have proven a powerful way to raise aligned capital for local assets and enterprises.
- **Local co-op/social enterprise funds** – for example in Glasgow and Plymouth – show that councils and partners can design blended funds suited to co-ops and social enterprises rather than trying to “shoehorn” them into mainstream products.

Parts that aren't working well and need to support:

- **Mainstream banking and investment** – still largely built around an individual-owner or conventional corporate model, with limited appetite for or understanding of co-operative risk profiles.
- **National enterprise finance schemes** – technically open to co-ops in some cases, but in practice not designed around their ownership and governance, and often ineffective for them.
- **Tax and regulation** – do not support the accumulation of common capital or the development of co-operative finance institutions in the way seen in countries with larger co-operative sectors.

I believe that CCIN Council Members are doing what they can locally, but there is a clear need to explore national reform and partnership – including modernisation of society law and a deliberate co-operative strand in British Business Bank activity.

Question 27. What further support would be beneficial?



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As Chairman of the Cooperative Councils' Innovation Network, I believe there are some priority next steps:

- 1. Place-based co-operative development programmes**
Multi-year schemes co-designed by strategic authorities, councils, Growth Hubs and sector bodies, focused on sectors where co-ops add most value to national missions – care, housing, net zero, food, local media and culture.
- 2. Strengthening the national co-operative development ecosystem**
Co-funded coordination of a provider network, building on Co-operatives UK's Business Support for Co-ops, [CCIN's toolkits and Policy Labs](#) and funded support provided through CCIN Members and Affiliates.

With the Potential for training and accreditation to grow the pool of specialist advisers and next-generation co-operative development workers. CCIN Members have had experience of [in-house "Coop Option training" developed and delivered by Kirklees Council](#) – a CCIN Full Member Council.

- 3. Growth and mutualisation pilots**
A pilot programme to help existing co-ops diversify, replicate and scale, with specialist advice, peer learning and finance access.
A parallel pilot to support worker- and community-led buy-outs and restarts, making full use of emerging Community Right to Buy and similar powers.
- 4. Support for secondary co-operation and co-operative finance institutions**
Enabling co-ops to pool capital and risk, co-invest and jointly access markets – for example, co-operative consortia in care, food, retrofit or digital.
- 5. Training for local government and Growth Hubs**
Embedding co-operative awareness in officer training, procurement guidance and business support, using **CCIN's Councils' Co-operative Development Toolkit** and case studies.



Question 28. Is there anything else you would like to share?

The two final messages I would like to leave as part of this Call for Evidence, are as follows:

- Local government is a critical delivery partner. Councils and combined authorities control many of the “levers” that will decide whether this agenda succeeds – economic strategies, planning, procurement, assets, regeneration and public-service reform.

The evidence from [CCIN members](#) shows that when councils act deliberately, co-ops and mutuals can and do grow in ways that support Government’s wider missions. We need to ensure that suitable resources are made available to carry these aspirations forward.
- We are ready to work with Government. CCIN would welcome a structured partnership with the Co-operatives and Mutuals Unit and Department for Business and Trade – to align national schemes with place-based practice, to support training and guidance for councils, and to ensure that the ambition to double the co-operative and mutual economy translates into real, bankable projects in communities across the country.

Cllr Jim Robbins

**Chair, Cooperative Councils' Innovation Network
& Leader, Swindon Borough Council**



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