



Communities Investment Fund

Developing local economies through investment and enterprise



What is the Communities Investment Fund (CIF)?

The Communities Investment Fund is a loan and grants programme that will enable the third sector to grow and develop by providing access to finance not available commercially.

CIF is financed by the European Regional Development Fund and the Welsh Government, and managed by WCVA, the umbrella body for the third sector in Wales.

What can CIF fund?

CIF will support applications for finance in three categories:

- 1 Asset development – the purchase or development of land, property, machinery or equipment
- 2 Revenue costs – working capital and finance to support the development of income generating capacity
- 3 Business skills – training, business services, recruitment and development

How much money is available?

CIF will invest a total of £6 million into the third sector. Of that, £2 million will support general third sector enterprise development and £4 million will be invested in organisations looking to deliver public service contracts on behalf of a public authority such as the Welsh Government, a Health Board, local authority or a UK Government department such as DWP.

What organisations are eligible to apply to CIF?

Any third sector organisation is eligible to apply to CIF provided that the finance supports projects or activities that will take place in Convergence areas.

Where are the Convergence areas?

The Convergence areas of Wales are: Anglesey, Blaenau Gwent, Bridgend, Caerphilly, Carmarthenshire, Ceredigion, Conwy, Denbighshire, Gwynedd, Merthyr Tydfil, Neath Port Talbot, Pembrokeshire, Rhondda Cynon Taff, Swansea and Torfaen.

What is the relationship between grants and loans?

CIF is primarily a loan fund, but small grants are available to support a business case and loan application.

How much can be borrowed, and over what period of time?

Applications between £1,000 and a maximum of £250,000 will be considered. Repayments can be structured in line with an organisation's ability to re-pay for up to 25 years.

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What are the costs and what flexibility does CIF offer?

The interest rate will typically be 6% APR. Loans can be tailor-made to the circumstances of each applicant and repayment holidays are available where appropriate.

What will CIF achieve?

CIF will develop a stronger enterprise culture within the third sector in Wales which creates sustainable community-centred opportunities for people and additional employment.

In many cases, third sector organisations are best-placed to deliver certain public services and CIF will allow organisations to develop the capacity to successfully bid for and deliver public service contracts.



What to do next?

For further information, guidance and the next steps, contact the WCVA Helpdesk on 0800 2888 329 or cif@wcva.org.uk.

The Communities Investment Fund (CIF) is funded by the Welsh Government and European Structural Funds (European Regional Development Fund), and managed by WCVA Services.



Wales Council for Voluntary Action · Head Office · Baltic House · Mount Stuart Square · Cardiff · CF10 5FH · www.wcva.org.uk · Registered Charity 218093 · November 2011



Cronfa Buddsoddi Cymunedol

Datblygu economïau lleol drwy fuddsoddiadau a mentrau



Beth yw'r Gronfa Buddsoddi Cymunedol?

Rhaglen benthyciadau a grantiau yw'r Gronfa Buddsoddi Cymunedol a fydd yn galluogi'r trydydd sector i dyfu a datblygu drwy gael gafael ar gyllid nad yw ar gael yn fasnachol.

Caiff y Gronfa ei hariannu gan Gronfa Datblygu Rhanbarthol Ewrop a Llywodraeth Cymru, a'i rheoli gan WCVA, y corff mantell ar gyfer y trydydd sector yng Nghymru.

Beth all y Gronfa ariannu?

Bydd y Gronfa yn cefnogi ceisiadau am gyllid mewn tri chategori:

- 1 Datblygu asedau – prynu neu ddatblygu tir, eiddo, peirianwaith neu offer
- 2 Costau refeniw – cyfalaf gweithio a chyllid i gefnogi datblygu gallu i greu incwm
- 3 Sgiliau busnes – hyfforddi, gwasanaethau busnes, recriwtio a datblygu

Faint o arian sydd ar gael?

Bydd y Gronfa Buddsoddi Cymunedol yn buddsoddi cyfanswm o £6 miliwn yn y trydydd sector. O hwnnw, bydd £2 miliwn yn cefnogi'r broses o ddatblygu mentrau cyffredinol y trydydd sector a chaiff £4 miliwn ei fuddsoddi mewn mudiadau sy'n bwriadu cyflenwi contractau gwasanaethau cyhoeddus ar ran awdurdod cyhoeddus fel Llywodraeth Cymru, Bwrdd Iechyd, awdurdod lleol neu adran Llywodraeth y DU fel DWP.

Pa fudiadau sy'n gymwys i wneud cais i'r Gronfa?

Mae unrhyw fudiad trydydd sector yn gymwys i wneud cais i'r Gronfa ar yr amod bod y cyllid yn cefnogi prosiectau neu weithgareddau a gynhelir mewn ardaloedd Cydgyfeirio.

Beth yw'r ardaloedd Cydgyfeirio?

Ardaloedd Cydgyfeirio Cymru yw: Abertawe, Blaenau Gwent, Caerffili, Casnewydd, Castell-nedd Port Talbot, Ceredigion, Conwy, Gwynedd, Merthyr Tudful, Rhondda Cynon Taf, Sir Benfro, Sir Ddinbych, Sir Gaerfyrddin, Torfaen, Ynys Môn.

Beth yw'r berthynas rhwng grantiau a benthyciadau?

Cyllid benthyciad yw'r Gronfa yn bennaf, ond mae grantiau bach ar gael i gefnogi cais am fenthyciad ac achos busnes.

Faint y gellir ei fenthyg, a thros faint o amser?

Caiff ceisiadau rhwng £1,000 hyd at uchafswm o £250,000 eu hystyried. Gall ad-daliadau gael eu strwythuro yn unol â gallu mudiad i ad-dalu am hyd at 25 mlynedd.

Mae unrhyw fudiad trydydd sector yn gymwys i wneud cais i'r Gronfa ar yr amod bod y cyllid yn cefnogi prosiectau neu weithgareddau a gynhelir mewn ardaloedd Cydgyfeirio.

Beth yw'r costau a pha hyblygrwydd mae'r Gronfa yn ei gynnig?

Bydd y gyfradd llog yn 6% cyfradd ganrannol flynyddol yn nodweddiadol. Gall benthyciadau gael eu teilwra i amgylchiadau pob ymgeisydd ac mae gwyliau wedi'u had-dalu ar gael lle bo'n briodol.

Beth fydd y Gronfa yn ei gyflawni?

Bydd y Gronfa yn datblygu diwylliant mentergarwch cryfach yn y trydydd sector yng Nghymru sy'n creu cyfleoedd cynaliadwy sy'n canolbwyntio ar y gymuned ar gyfer pobl a chyflogaeth ychwanegol.

Mewn nifer o achosion, mae'r trydydd sector yn y sefyllfa orau i gyflwyno gwasanaethau cyhoeddus penodol a bydd y Gronfa yn galluogi mudiadau i ddatblygu'r gallu i wneud cais llwyddiannus am gontractau gwasanaethau cyhoeddus a'u cyflwyno.



Beth i wneud nesaf?

I gael rhagor o wybodaeth, arweiniad a'r camau nesaf, cysylltwch â **Lein Gymorth WCVA** ar **0800 2888 329** neu **cif@wcva.org.uk**.

Caiff Cronfa Buddsoddi Cymunedol ei hariannu gan Lywodraeth Cymru a Chronfeydd Strwythurol Ewrop (Cronfa Datblygu Rhanbarthol Ewrop), a'i rheoli gan Wasanaethau WCVA.



Cyngor Gweithredu Gwirfoddol Cymru · Prif Swyddfa · Tŷ Baltig · Sgwar Mount Stuart · Caerdydd · CF10 5FH · www.wcva.org.uk · Elusen gofrestredig rhif 218093 · Tachwedd 2011