

# The **co-operative** loan fund borrower case study.

## **Co-operative & Mutual Solutions Ltd (CMS):**

Appropriate support for inclusive enterprises

Co-operative and Mutual Solutions Ltd (CMS) is an employee co-operative based in Lancashire. Founded in 2001, CMS delivers a comprehensive range of business support, training and consultancy solutions to co-operatives, social enterprises and other organisations in the third sector, as well as policy and research services to the public sector.

Its small but specialist team - currently three employee directors - offers a wide range of skills and knowledge of good practice national and internationally, and it uses a range of associates to add to its skills as required. CMS works mainly in the North West of England - Cheshire, Cumbria, Greater Manchester, Lancashire and Merseyside, but it has also worked throughout the UK and as far afield as the Czech Republic and the USA.

In 2005, CMS secured a loan from The Co-operative Loan Fund to provide the working capital it needed to deliver a large business support project, entitled The Hub. The £960,000 co-operative and social enterprise support project is funded by North West Development Agency, Cumbria County Council and Government Office North West, with the key aims of increasing the levels of social entrepreneurship in West Cumbria, creating a viable and co-ordinated level of social enterprise support provision in the area, and ensuring that emerging/growing social enterprises

have access to the support they need, in an accessible manner and at a time convenient to them.

The Hub provides business advice, specialist consultancy, peer mentoring, feasibility awards, leadership and new start programmes, revenue and capital grants, and sources expertise from a range of accredited trainers and consultants so that clients gain access to the appropriate skills and expertise.

Through The Hub, CMS has been able to support many new and existing social enterprises across the West Cumbrian region, including community gyms, a childcare co-operative, several credit unions, a community theatre and a football club.

*For further information about Co-operative & Mutual Solutions go to [www.cms.coop](http://www.cms.coop)*

*For more information about The Co-operative Loan Fund please contact the fund managers, Co-operative & Community Finance, on 0117 916 6750, email [info@co-opandcommunityfinance.coop](mailto:info@co-opandcommunityfinance.coop) or visit [www.co-operativeloanfund.co.uk](http://www.co-operativeloanfund.co.uk)*



Photo: Gareth Nash, CMS director, delivering training