



Welsh Government draft budget proposals for 2014/15

Submission to Finance Committee

September 2013

Introduction

1. Wales Council for Voluntary Action represents, campaigns for, supports and develops voluntary organisations, community action and volunteering in Wales. It represents the sector at UK and national level; and together with a range of national specialist agencies, County Voluntary Councils, Volunteer Centres and other development agencies, it provides a support structure for the third sector in Wales. It has 3,000 members, and is in touch with many more organisations through a wide range of national and local networks.
2. We welcome the opportunity to submit information to the Finance Committee, in particular regarding the Welsh Government's approach to preventative spending. In 2012 WCVA launched the Wales Wellbeing Bond, which provides up-front investment in partnerships between the public and third sectors that can create savings through preventative programmes. Through access to social finance, we believe that there are considerable opportunities for the third sector to work with the public sector in Wales, to reorganise services and reduce demand on pressurised publicly-funded services.

Question 4 - What are your views on the Welsh Government's approach to preventative spending and how is this represented in your resource allocation?

3. It is broadly agreed that existing approaches to the funding of public services are unsustainable in the longer term, as public finances shrink and individuals' needs change. Unless changes are made, it is likely that future public services will only be able to concentrate on ever more acute problems, leading to higher eligibility criteria to access statutory support.
4. There is therefore a clear need to focus on earlier interventions and preventative measures that reduce levels of incidence and need, and are more cost effective. An investment in sport and physical recreation and the inculcation of healthier lifestyles, for example, would lessen pressure on curative treatment for obesity-related diseases such as type 2 diabetes.
5. But to change focus is difficult: determining the viability of early intervention service models requires careful research and analysis; public authorities cannot abruptly disinvest where they are committed to existing forms of service provision; and they lack the necessary finance to invest in new and transformative approaches.

6. We believe that there is an important confluence of factors now that provide opportunities to address these problems:
7. First, the urgency of the issue means that there is a clear need to rethink approaches to many public service areas. The scale of the problem is such that making efficiency savings alone will not be sufficient to maintain services at current levels.
8. Secondly, the third sector has developed significant expertise in providing a broad range of additional, non-statutory support that directly reduces the burden on public sector services. It is therefore ideally placed to identify, test and deliver effective interventions that reduce or prevent the take up of more intensive services where problems are acute.
9. Examples of such approaches to preventative services include out-of-hours home from hospital transport for discharged patients, providing risk assessments in the home thereby preventing readmission to hospital; befriending services that enable people to remain living independently in their own homes; Care and Repair Cymru providing rapid adaptations, avoiding the costs of residential care and more expensive support; making the homes of victims of domestic or sexual violence more secure so that they can remain in their home rather than move out to a refuge or priority housing; mentoring and support schemes working with young people at risk of offending.
10. Thirdly, the third sector in Wales now has access to considerable finance options that enable investment in services that deliver social outcomes and savings for the public purse.
11. There are a number of initiatives already underway in Wales that seek to focus on preventative measures through accessing new forms of finance.
12. Social impact bonds are a mechanism for providing up-front investment in preventative measures that can create future savings by reducing demand on pressurised publicly-funded services. From the savings made, original investments can be repaid and sustainable preventative actions can continue to be funded.
13. At the end of last year, WCVA launched the Wales Wellbeing Bond - a form of social impact bond - which provides up-front investment in partnerships between the public and third sectors that can create savings through preventative programmes. It provides an opportunity in Wales to innovate in how the third sector delivers with the public sector, and how that delivery is funded.
14. The Wales Wellbeing Bond differs from the standard Social Impact Bond model through placing co-production principles and third sector delivery at its core, and because it involves no private investment any savings generated will be recycled into further social investment.
15. Cwm Taf Local Health Board are currently exploring using the Wales Wellbeing Bond to deliver early intervention mental health initiatives that improve patients' wellbeing and make savings in prescription costs for anti-depressants.
16. Since its launch, the Bond has attracted considerable interest from across the public sector and third sector. In WCVA's conversations with potential partners about the

Bond, a number of common questions and concerns have emerged about taking on financial risk; allocation across different budget heading; and the timescales needed before savings are realised.

17. We recognise that there are a number of barriers to taking this work forward, but we believe that these barriers are surmountable. These models don't necessarily require wholesale transformation. Small changes to existing provision can be made. The financing methodology provides a means of testing whether redeploying existing investment will deliver the desired outcomes and savings. And no loan would be approved - or taken on - without a robust evidence base.
18. It is worth restating that a loan can be beneficial, in contrast to other funding mechanisms, as it gives the delivery partners a real stake in achieving successful outcomes. It also supports the sustainability of the spend - each successful delivery generates not only the cash for that organisation to carry on, but also provides an evergreen fund to support new or an expansion of initiatives
19. We believe that through the vehicle of social finance, there are considerable opportunities for the reorganisation of public services through new partnerships between the third sector and public sector, and a shift towards a greater focus on preventative measures that yield financial savings and improved social outcomes.

Enclosed: WCVA Wales Wellbeing Bond leaflet

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National Assembly for Wales
Finance Committee
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Inquiry into Welsh
Government Draft Budget
Proposals 2014-2015



Evidence from Wales Council for Voluntary Action

Wales Wellbeing Bond

Transforming public services together



WCVA is the national umbrella body for the third sector in Wales. For over 75 years we have been working with the sector to strengthen communities and change lives.



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Wales Wellbeing Bond

The concept

Preventative community-based programmes reducing demand on publicly funded services

The approach

A new form of partnership between the third sector and public sector

The means

Preventative programmes financed through WCVA's Communities Investment Fund

The result

Improved wellbeing in Wales and reduced demand on public services - creating savings from which initial funding can be repaid and reinvested

Our offer

WCVA's Wales Wellbeing Bond:

- Provides access to £millions to redesign or create new third sector public services at national, regional or local authority level
- Can support programmes involving both capital and revenue finance
- Allows shared and managed risk between all partners
- Works with you to identify invest to save opportunities
- Provides expertise to develop a viable, tailored financial model and business plan
- Creates innovation through cross-sector collaboration
- Offers potential to build in feasibility and evaluation to develop new ideas
- Transforms services to maximise citizen centred approaches in cost effective ways
- Recognised by Welsh Government
- A form of social, not-for-private-profit finance that reinvests in Wales' wellbeing

Pressure on public finances at a time when the need for public services is rising means that we are all looking for ways to make savings, while maintaining quality services for the people of Wales.

The Wales Wellbeing Bond can help reduce the demand for services through greater investment in preventive work.

Third sector organisations are already using their specialisms to deliver many people and community-centred programmes that evidence reduced demand for publicly-funded services, but crucially lack the funding to upscale and increase impact.

Using the Wales Wellbeing Bond together we can transform public services for the better in Wales.



How it works

Public sector bodies (such as Health Boards, Local Authorities, Police etc) can struggle to invest in new models while maintaining existing services, and have often found both the financial and delivery risks too high.

So if such change is to be achieved at a time of budget reductions, it must address issues of finance, commitment and risks.

WCVA can address issues of risk and finance in a transformative way by:

- Offering to invest £millions in new approaches over the next two years
- Ensuring deliverers meet quality and safety standards
- Sharing the risk

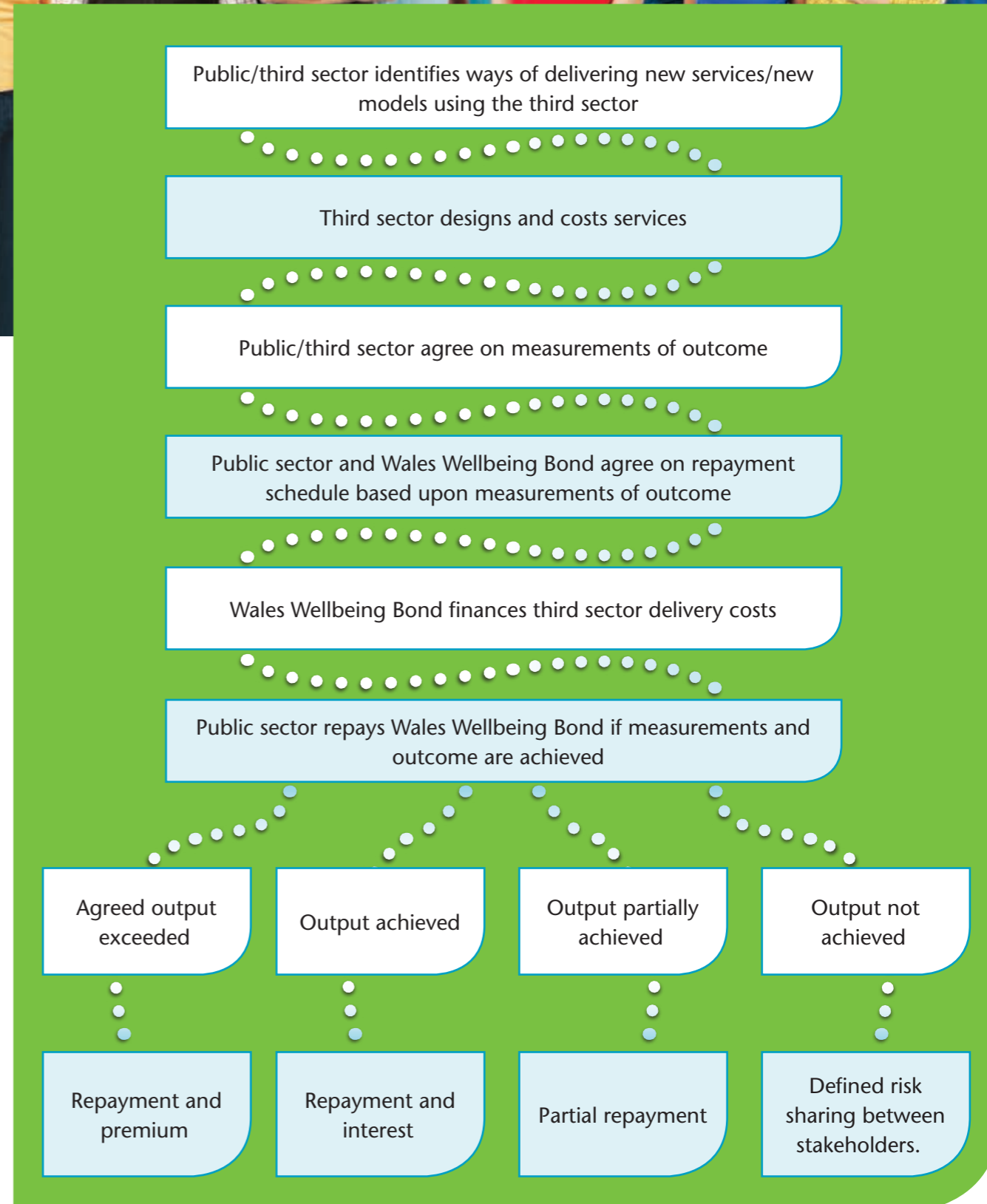
The basic model is simple:

1. Public sector bodies and the third sector identify new services or new ways of delivering which will lead to 'bankable' savings or improved service delivery in the longer term. This model can work equally for a stand-alone third sector organisation or consortia that aim to deliver reconfigured or new services.
2. Third sector organisations (singly or collectively) design and agree a service(s) with the public sector with agreed measurable outcomes, criteria of success, quality and safety standards, initial period (in years) and scale and conditions of return.
3. The financing of the initial period can be provided by the Wales Wellbeing Bond through WCVA's Communities Investment Fund.
4. This finance pays for the third sector organisations to deliver the service.
5. Once the service is established and delivers against the targets agreed at the outset, the public sector body pays back the original amount. It is only at this point that the Local Authority or Health Board, for example, has to pay out (when the service has been proved).

6. The risk of financial loss from the service not working is shared between the stakeholders including the investor.
7. If successful, the repaid money will be recycled into further social investment.

The model overcomes the initial financial barrier inherent in any shift from acute/crisis intervention to community based care, and from statutory to third sector providers.

Work has already been done to develop appropriate delivery mechanisms to enable these business partnerships and which can define outcome and return. It is then essential that all stakeholders (investors, deliverers, public sector) agree on an objective mechanism for assessing the degrees to which outcomes have been achieved and the levels of repayment.



The partners

Public sector

Has a statutory responsibility to provide a huge range of services when people are in need. These services are often expensive and are becoming increasingly unaffordable. There is a need to undertake more preventative work to reduce the number of people requiring reactive services but budgets do not allow for the scale required.

Third sector

Delivers citizen and community centred preventative services that reduce the call on publicly funded reactive services, but lacks the funding to scale up these services to increase the impact because of the budget restraints on public authorities.

People

Receive a better service that is more tailored to their needs and therefore cuts out costly waste. People and their communities are able to co-produce with their local service providers to improve the service design and delivery.

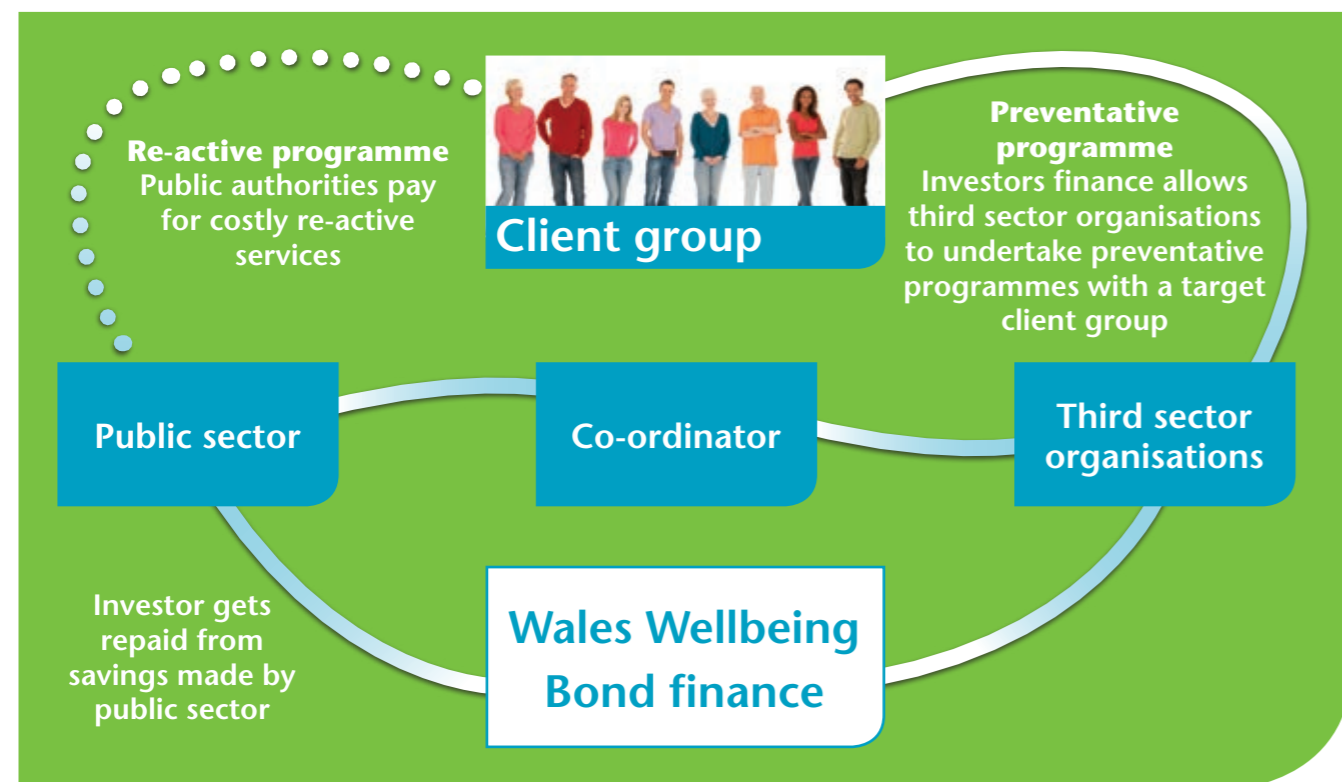
Investor

Currently the Wales Wellbeing Bond can be backed by the Communities Investment Fund which has finance available to invest into programmes where a future financial and social return can be generated.

The Bond

The Wales Wellbeing Bond, with the help of a co-ordinating function, brings together these constituent partners in a mutually beneficial arrangement.

Simply put, the investor places its money into the third sector organisations so they can deliver increased preventative actions to a client group. In time the activity reduces the re-active services that the public sector body provides and reduces their costs. The cost savings made by the public sector mean the investor can be repaid, with interest, from the savings made and continue to invest in preventative programmes to create more savings.



Example · Local Authority family interventions and the third sector

Many families are vulnerable and face a range of barriers in accessing services that are available to improve their wellbeing and life chances. Some local authorities are beginning to realise that to really make an impact and change the lives of these families it is not about providing more services but in making sure those that can benefit most from existing services (stop smoking services, education and training, gym passes, walking clubs, substance misuse support etc) actually do access these services.

A local authority could make huge savings from increasing the wellbeing of just some of its most vulnerable families but cannot risk paying for a service that does not deliver an impact. So the local authority could offer a contract that contains an element of payment by results - perhaps ten to twenty per cent. Social investment could then be brought in to finance the funding gap this creates and would be repaid on successful completion of the contract.

Example · Health Board and the third sector

Expenditure by Health Boards on medication to combat depression is rapidly increasing and some areas in Wales are seeing year-on-year double digit percentage rises in spending in this area.

Third sector organisations have tried and tested methods of engagement and support that can either remove the requirement for prescribing drugs in the first place or reduce the time that a person requires medication.

The Wales Wellbeing Bond could invest into third sector organisations to deliver the services and activities known to have a positive effect on people with mental health problems. By providing these services, and GPs referring their patients to these services, we can begin to stop the rapid increase in prescribing rates and then reduce it, bringing cost savings to the Health Board from reduced expenditure on anti-depressant medication. The Bond loan is repaid out of the cost savings generated.

This method could also be applied to other areas of wellbeing where Health Boards are faced with exponential demand, such as dementia and diabetes.

Delivery models

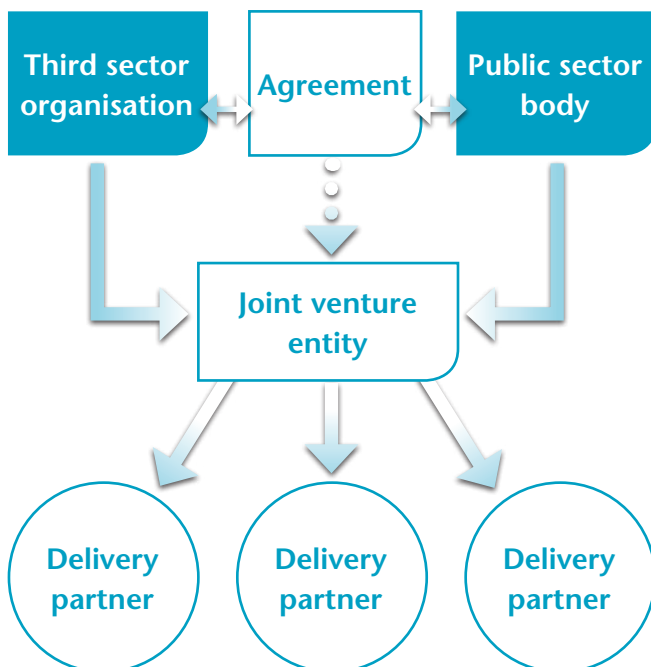
Each Bond will be tailored but here are some examples of the models that can create robust business partnerships.

Special Purpose Vehicle

To develop a collaborative approach to preventative services between the public and third sectors, creating a special purpose vehicle (SPV) is one way of organising formal arrangements between partners.

The SPV would be a new legal entity and provide the vehicle for investment. As a joint venture, it would have the benefits of being jointly owned and governed by the key partners and would ring-fence any risk in a limited liability structure. The SPV would also provide a distinct identity and useful separation for the project.

The Wales Wellbeing Bond can provide the finance for the project through the SPV, which would in turn be responsible for project and service delivery.



Consortium

Developing a consortium is another way the Wales Wellbeing Bond can be taken forward.

There are a number of benefits that this form of collaboration can bring such as: developing improved and more integrated services, and building on complementary areas of expertise.

Forming a consortium and utilising the Wales Wellbeing Bond enables the necessary finance to develop the consortium, a scale of service and a demonstrably robust balance sheet to meet purchasers' requirements.

Third sector 'standalone'

Alternatively, third sector organisations may want to use the Wales Wellbeing Bond to finance different approaches to their own existing activities. Such an approach would support decisions about disinvesting in certain services or projects, and reinvesting in improved and more cost-effective activities.

Payment by results

The Wales Wellbeing Bond can be used to provide up-front finance for elements of public service contracts funded on a 'payment by results' basis. For example, if a third sector organisation secures a contract where a percentage of the funding is reserved until certain outputs are achieved, the Wales Wellbeing Bond can provide bridging finance to support the delivery of those outputs.

Interested and want to find out more?

We are keen to work with you and assist with your services. If you want a general discussion about the Wales Wellbeing Bond approach, or if you have a specific idea in mind that you want to take forward, please contact us through the WCVA Helpdesk on **0800 2888 329** or email **cif@wcva.org.uk**.

We would be delighted to come and talk about your needs and how the Wales Wellbeing Bond can help deliver services for you and your communities.



Bond Lles Cymru

Gweddnewid gwasanaethau cyhoeddus gyda'n gilydd



WCVA yw'r mudiad ymbarél cenedlaethol ar gyfer y trydydd sector yng Nghymru. Am dros 75 o flynyddoedd rydym wedi bod yn gweithio gyda'r sector i gryfhau cymunedau a newid bywydau.



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Cewch y wybodaeth ddiweddaraf pob munud o WCVA a'r sector i gyd.

 **Blog**

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Golwg ar faterion yn ymwneud â'r sector.

 **YouTube**

www.youtube.com/walescva
Gwylwch gyfweiliadau ac eitemau nodwedd ar y materion pwysig.

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Bond Lles Cymru

Y cysyniad

Rhaglenni ataliol yn y gymuned a fydd yn lleihau'r galw ar wasanaethau a ariennir yn gyhoeddus

Y meddylfryd

Math newydd o bartneriaeth rhwng y trydydd sector a'r sector cyhoeddus

Y modd

Rhaglenni ataliol wedi'u hariannu drwy Gronfa Fuddsoddi Cymunedol WCVA

Y canlyniad

Lles gwell yng Nghymru a llai o alw ar wasanaethau cyhoeddus – gan greu arbedion y gellir eu defnyddio i ad-dalu ac ail-fuddsoddi'r cyllid gwreiddiol

Ein cynnig

Bond Lles Cymru gan WCVA:

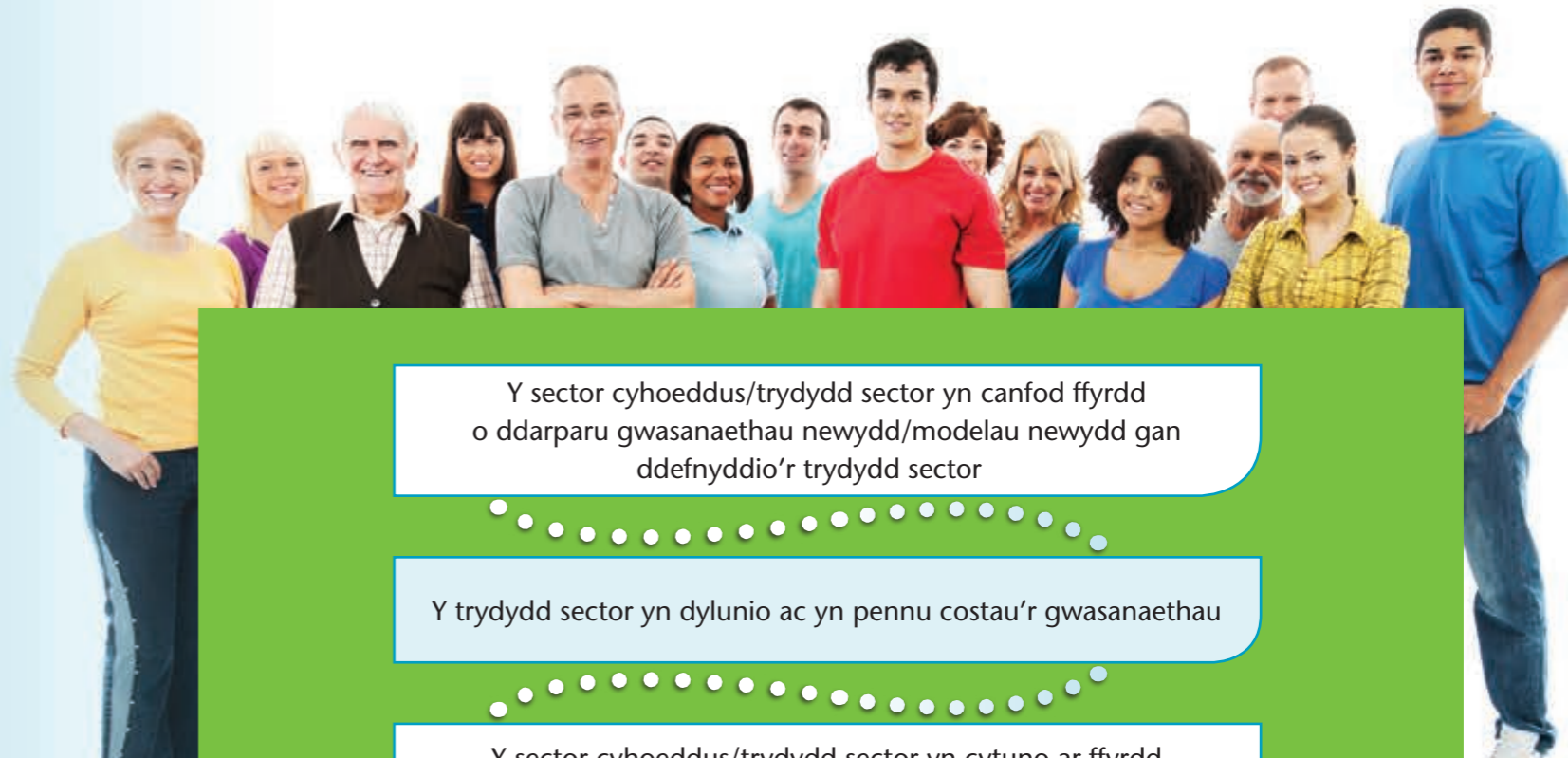
- Darparu mynediad at £miliwn i ail-ddylunio neu greu gwasanaethau cyhoeddus trydydd sector newydd ar lefel genedlaethol, lefel ranbarthol neu lefel awdurdod lleol
- Gallu cefnogi rhaglenni sy'n cynnwys cyllid capital a reffeniw
- Caniatáu i risg gael ei rannu a'i reoli ymysg pob partner
- Gweithio gyda chi i ganfod cyfleoedd buddsoddi i arbed
- Darparu arbenigedd i ddatblygu model ariannol a chynllun busnes hyfyw wedi'u teilwra
- Creu arloesedd drwy gydweithredu rhwng sectorau
- Cynnig potensial i gynnwys dichonoldeb a gwerthuso er mwyn datblygu syniadau newydd
- Gweddnewid gwasanaethau i wneud y gorau o ffyrdd cost-ffeithiol o weithio sy'n canolbwyntio ar y dinesydd
- Wedi'i gydnabod gan Lywodraeth Cymru
- Math o gyllid cymdeithasol, nid-er-elw-preifat sy'n ail-fuddsoddi yn lles Cymru

Mae pwysau ar arian cyhoeddus ar adeg pan fo'r angen am wasanaethau cyhoeddus ar gynnydd yn golygu ein bod i gyd yn chwilio am ffyrdd o arbed, wrth geisio cynnal safon gwasanaethau i bobl Cymru yr un pryd.

Gall Bond Lles Cymru helpu i leihau'r galw am wasanaethau drwy fuddsoddi'n fwy mewn gwaith ataliol.

Mae mudiadau'r trydydd sector eisoes yn defnyddio eu harbenigedd i ddarparu llawer o raglenni sy'n canolbwyntio ar bobl a chymunedau sy'n dangos llai o alw am wasanaethau a ariennir yn gyhoeddus, ond nid oes ganddynt yr arian hanfodol i uwchraddio a chynyddu eu heffaith.

Gan ddefnyddio Bond Lles Cymru gyda'n gilydd gallwn weddnewid gwasanaethau cyhoeddus er gwell yng Nghymru.



Sut mae'n gweithio

Gall cyrff y sector cyhoeddus (megis Byrddau Iechyd, Awdurdodau Lleol, yr Heddlu, ac yn y blaen) ei chael yn anodd buddsoddi mewn modelau newydd wrth gynnal gwasanaethau cyfredol, ac yn aml mae'r risg ariannol a'r risg ynghlwm â'u cyflawni yn ormod iddynt.

Felly, er mwyn ysgogi newid o'r fath pan fo cyllidebau'n cael eu torri, rhaid mynd i'r afael â materion yn ymwneud ag arian, ymroddiad a risg.

Gall WCVA fynd i'r afael â materion yn ymwneud ag arian a risg mewn ffordd weddnewidiol drwy'r canlynol:

- Cynnig buddsoddi £miliwn mewn dulliau gweithredu newydd dros y ddwy flynedd nesaf
- Sicrhau bod y rheini sy'n cyflawni'r gorchwyl yn bodloni safonau ansawdd a diogelwch
- Rhannu'r risg

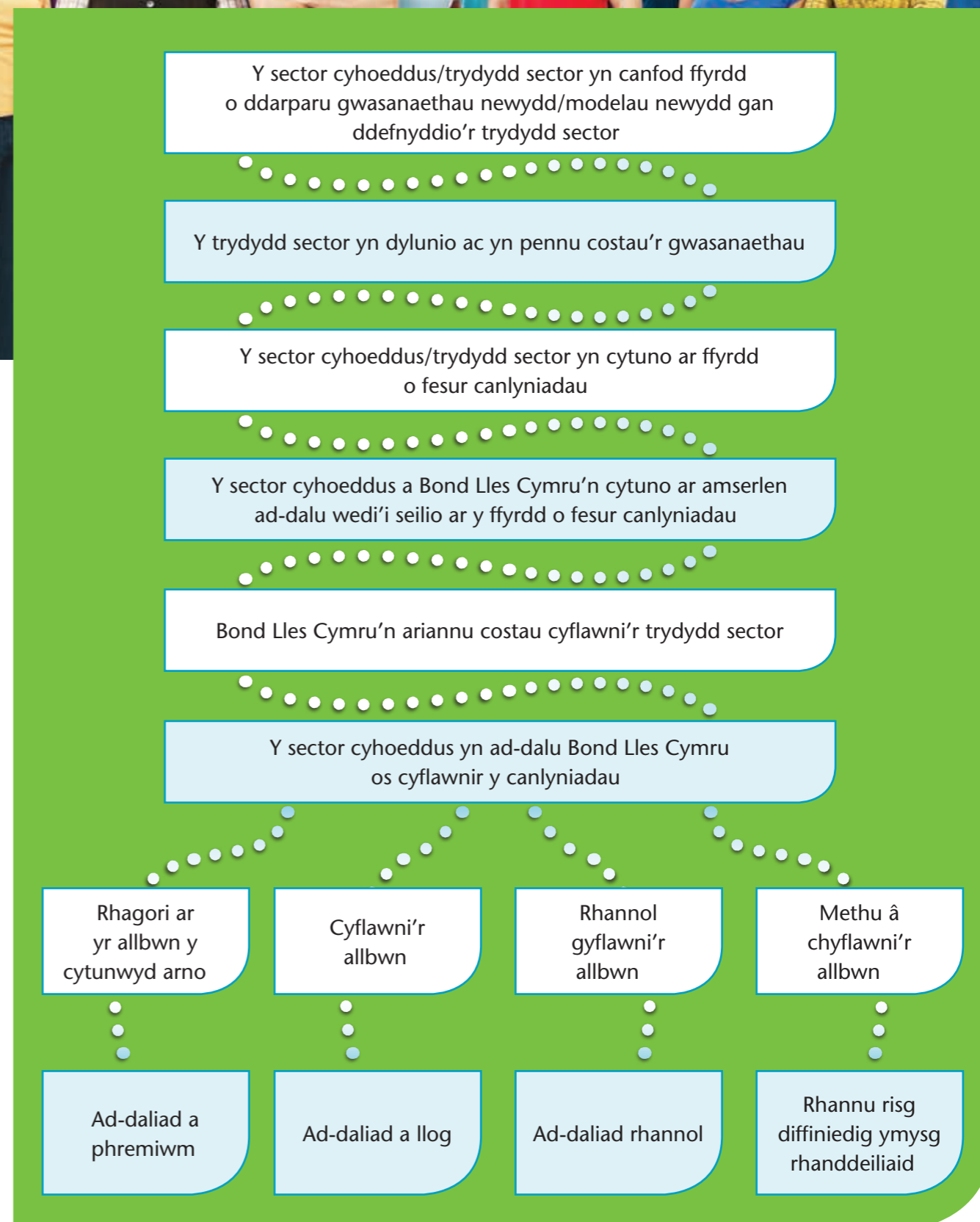
Mae'r model sylfaenol yn syml:

1. Cyrff sector cyhoeddus a'r trydydd sector yn canfod gwasanaethau newydd neu ffyrdd newydd o gyflenwi a fydd yn arwain at arbedion y gellir eu bancio, neu well ddarpariaeth o wasanaethau yn yr hirdymor. Gall y model hwn weithio gystal ar gyfer mudiad annibynnol yn y trydydd sector neu gonsortia sy'n anelu at ddarparu gwasanaethau wedi'u had-drefnu neu wasanaethau newydd.
2. Mudiadau'r trydydd sector (ar ben eu hunain neu gyda'i gilydd) yn dylunio gwasanaeth(au) ac yn cytuno ar wasanaeth(au) gyda'r sector cyhoeddus gyda chanlyniadau mesuradwy, meini prawf llwyddiant, safonau ansawdd a diogelwch, cyfnod cychwynnol (mewn blynyddoedd), a graddfa ac amodau o ran enillion.
3. Gall Bond Lles Cymru ddarparu'r cyllid ar gyfer y cyfnod cychwynnol drwy'r Gronfa Fuddsoddi Cymunedol gan WCVA.
4. Mae'r cyllid hwn yn talu i fudiadau'r trydydd sector ddarparu'r gwasanaeth.
5. Unwaith mae'r gwasanaeth wedi'i sefydlu ac yn cyrraedd y targedau y cytunwyd arnynt ar y dechrau, mae'r corff sector cyhoeddus yn ad-dalu'r swm gwreiddiol. Bryd hynny'n unig y mae'n rhaid i'r Awdurdod Lleol neu'r Bwrdd Iechyd, er enghraifft, dalu (pan fo'r gwasanaeth wedi profi ei hun yn deilwng).

6. Mae'r risg o golled ariannol, os nad yw'r gwasanaeth yn gweithio, yn cael ei rannu rhwng y rhanddeiliaid gan gynnwys y buddsoddwr.
7. Os ceir llwyddiant, fe fydd yr arian a ad-delir yn cael ei ailgylchu fel buddsoddiad cymdeithasol pellach.

Mae'r model yn goresgyn y rhwystr ariannol cychwynnol sydd ynghlwm ag unrhyw newid o ymyrraeth aciwt/argyfyngus i ofal yn y gymuned, ac o ddarparwyr statudol i ddarparwyr trydydd sector.

Mae gwaith wedi'i wneud eisoes i ddatblygu mecanweithiau darparu priodol i hwyluso'r partneriaethau busnes hyn, a mecanweithiau a all ddiffinio canlyniadau ac enillion. Mae'n hanfodol wedyn i'r holl rhanddeiliaid (buddsoddwyr, darparwyr, y sector cyhoeddus) gytuno ar fecanwaith amcanion er mwyn asesu i ba raddau y mae'r canlyniadau wedi'u cyflawni a lefelau'r ad-dalu.



Y partneriaid

Y sector cyhoeddus

Mae gan y sector cyhoeddus gyfrifoldeb statudol i ddarparu ystod enfawr o wasanaethau pan fo pobl mewn angen. Mae'r gwasanaethau hyn yn ddrud yn aml ac yn gynyddol nid yw pobl yn gallu eu fforddio. Mae angen ymgymryd â mwy o waith ataliol i ostwng nifer y bobl sydd angen gwasanaethau adweithiol ond nid yw cyllidebau yn galluogi'r raddfa angenrheidiol.

Y trydydd sector

Mae'r trydydd sector yn darparu gwasanaethau ataliol sy'n canolbwyntio ar y dinesydd a'r gymuned ac yn lleihau'r galw ar wasanaethau adweithiol a ariennir yn ariannol, ond nid oes gan y sector yr arian i uwchraddio'r gwasanaethau hyn i gynyddu'r effaith oherwydd y cyfyngiadau ar gyllidebau awdurdodau cyhoeddus.

Pobl

Pobl yn cael gwell wasanaeth sydd wedi'i deilwra'n fwy i'w hanghenion ac felly'n cael gwared â gwastraff drudfawr. Mae pobl a'u cymunedau yn gallu cyd-gynhyrchu gyda darparwyr eu gwasanaethau lleol i wella dyluniad a darpariaeth y gwasanaethau.

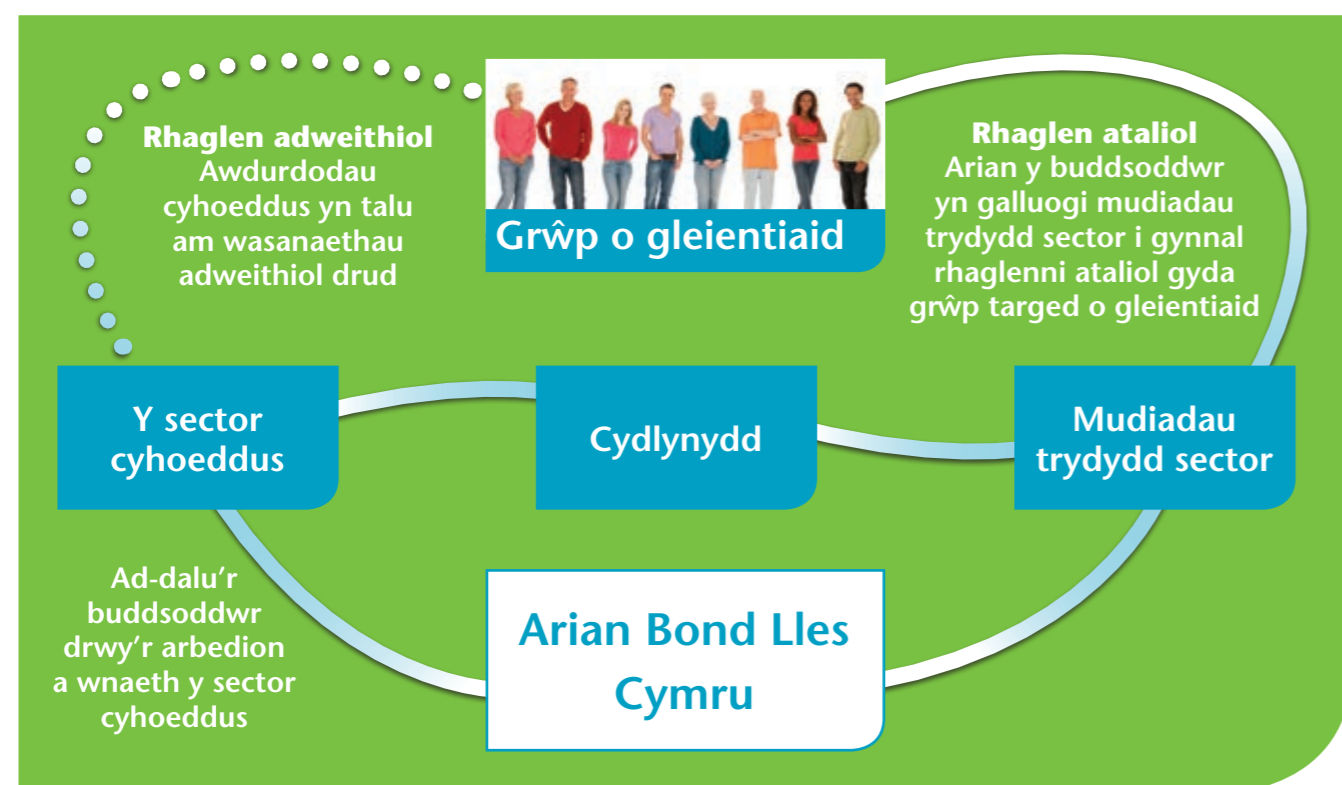
Y buddsoddwr

Ar hyn o bryd, gall Bond Lles Cymru ei gefnogi gan Gronfa Fuddsoddi Cymunedol sydd ag arian ar gael i'w fuddsoddi mewn rhaglenni lle gellir cynhyrchu enillion ariannol a chymdeithasol at y dyfodol.

Y Bond

Mae Bond Lles Cymru, gyda chymorth swyddogaeth gydlynnydd, yn dod â'r partneriaid cyfansoddol hyn at ei gilydd mewn trefniant sydd o fudd i bawb.

Mewn geiriau syml, mae'r buddsoddwr yn rhoi ei arian i'r mudiad trydydd sector fel y gall hwnnw gynnal mwy o weithredoedd ataliol i grŵp o gleientiaid. Maes o law, fe fydd y gweithgaredd yn lleihau'r gwasanaethau adweithiol a ddarparai'r corff sector cyhoeddus ac yn lleihau costau'r corff. Mae'r arbedion o ran cost a wneir gan y sector cyhoeddus yn golygu y gellir ad-dalu'r buddsoddwr, gyda llog, a dal ati i fuddsoddi mewn rhaglenni ataliol er mwyn creu mwy o arbedion.



Enghraifft · ymyriadau teuluol Awdurdodau Lleol a'r trydydd sector

Mae llawer o deuluoedd yn fregus ac yn wynebu amrywiaeth o rwystrau wrth geisio cael mynediad at wasanaethau sydd ar gael i wella eu lles a'u cyfleoedd mewn bywyd. Mae rhai awdurdodau lleol yn dechrau sylweddoli, er mwyn cael effaith wirioneddol a newid bywydau'r teuluoedd hyn, nad yw'n fater o ddarparu mwy o wasanaethau ond sicrhau bod y rheini a all gael y budd mwyaf oddi wrth y gwasanaethau sy'n bod yn barod (gwasanaethau rhoi'r gorau i ysmegu, addysg a hyfforddiant, tocynnau rhad i'r gampfa, clybiau cerdded, cymorth camddefnyddio sylweddau, ac yn y blaen) yn gallu cael mynediad at y gwasanaethau hynny.

Gallai awdurdod lleol wneud arbedion enfawr drwy wella lles rhai o'i deuluoedd mwyaf bregus yn unig ond ni all fentro talu am wasanaeth nad yw'n cyflawni effaith. Gallai'r awdurdod lleol felly gynnig contract sy'n cynnwys elfen o dalu yn ôl canlyniadau – rhwng deg ac ugain y cant o bosib. Gellid wedyn dod â buddsoddiad cymdeithasol i mewn i ariannu'r bwlc cyllido y mae hyn yn ei greu a byddai'n cael ei ad-dalu pan fo'r contract wedi'i gyflawni'n llwyddiannus.

Enghraifft · Byrddau Iechyd a'r trydydd sector

Mae gwariant gan Fyrddau Iechyd ar feddyginiaeth i ddelio gydag iselder yn prysur gynyddu ac mae rhai ardaloedd yng Nghymru yn profi cynnydd dau ddigid o ran canran mewn gwariant yn y maes hwn flwyddyn ar ôl blwyddyn.

Mae mudiadau'r trydydd sector wedi rhoi prawf ar ddulliau o ymgysylltu a chefnogi a all naill ai ddileu'r angen i roi presgripsiwn am gyffuriau yn y lle cyntaf neu leihau faint o amser y mae angen y feddyginiaeth ar bobl.

Gallai Bond Lles Cymru fuddsoddi mewn mudiadau'r trydydd sector i ddarparu'r gwasanaethau a'r gweithgareddau a wyddys eu bod yn cael effaith gadarnhaol ar bobl â phroblemau iechyd meddwl. Trwy ddarparu'r gwasanaethau hyn, a chael meddygon teulu i gyfeirio eu cleifion atynt, gallwn ddechrau atal y cynnydd cyflym mewn cyfraddau rhoi presgripsiwn ac yna eu gostwng, gan ddod ag arbedion o ran cost i'r Bwrdd Iechyd drwy lai o wario ar feddyginiaeth gwrth-iselder. Ad-delir benthyciad y Bond drwy'r arbedion mewn costau a gynhyrchir.

Gellid defnyddio'r dull hwn ar gyfer agweddau eraill ar les lle mae Byrddau Iechyd yn wynebu galw cynyddol, megis dementia a diabetes.

Modelau cyflawni

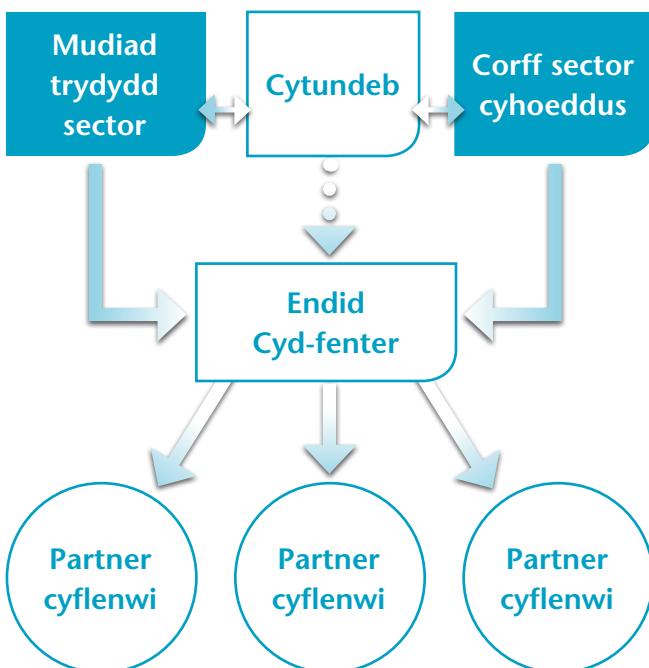
Fe fydd pob Bond yn cael ei deilwra'n arbennig ond dyma rai enghreifftiau o'r modelau a all greu partneriaethau busnes cadarn.

Cyfrwng at Ddibenion Arbennig

Er mwyn datblygu dull cydweithredol o ddarparu gwasanaethau ataliol rhwng y sector cyhoeddus a'r trydydd sector, un ffordd o drefnu trefniadau ffurfiol rhwng partneriaid yw creu cyfrwng at ddibenion arbennig.

Fe fyddai'r cyfrwng hwn yn endid cyfreithiol newydd ac yn darparu cyfrwng y buddsoddi. Fel cyd-fenter, fe fyddai'n elwa o fod dan berchnogaeth y partneriaid allweddol ac o gael ei chyd-lywodraethu ganddynt, ac fe fyddai'n rheoli unrhyw risg mewn strwythur atebolrwydd cyfyngedig. Fe fyddai'r cyfrwng hefyd yn darparu hunaniaeth bendant a gwahaniad defnyddiol ar gyfer y prosiect.

Gall Bond Lles Cymru ddarparu'r arian ar gyfer y prosiect drwy'r cyfrwng at ddibenion arbennig, a fyddai, yn ei dro, yn gyfrifol am gyflawni'r prosiect a'r gwasanaeth.



Consortiwm

Ffordd arall o roi Bond Lles Cymru ar waith yw datblygu consortiwm.

Gall y math hwn o gydweithredu roi llawer o fuddion megis datblygu gwasanaethau gwell a mwy integredig, ac adeiladu ar feysydd arbenigedd sy'n ategu ei gilydd.

Mae ffurfio consortiwm a defnyddio Bond Lles Cymru yn darparu'r cyllid angenrheidiol i ddatblygu'r consortiwm, graddfa'r gwasanaeth a mantolen sy'n amlwg yn gadarn er mwyn diwallu gofynion prynwyr.

Y trydydd sector ar ben ei hun

Fel arall, gallai fod ar fudiadau'r trydydd sector eisiau defnyddio Bond Lles Cymru i ariannu dulliau gwahanol o weithredu eu gweithgareddau cyfredol eu hunain. Fe fyddai dull o'r fath yn cefnogi penderfyniadau ynghylch dadfuddsoddi mewn gwasanaethau neu brosiectau penodol, ac ail-fuddsoddi mewn gweithgareddau gwell a mwy cost-effeithiol.

Talu yn ôl canlyniadau

Gellir defnyddio Bond Lles Cymru i ddarparu cyllid ymlaen llaw ar gyfer elfennau o gontractau gwasanaethau cyhoeddus a ariennir ar sail 'talu yn ôl canlyniadau'. Er enghraifft, os yw mudiad trydydd sector yn ennill contract lle mae canran o'r arian yn cael ei ddal yn ôl tan y mae allbynnau penodol wedi'u cyflawni, gall Bond Lles Cymru ddarparu arian pontio i gynorthwyo gyda chyflawni'r allbynnau hynny.

Â diddordeb ac am gael gwybod mwy?

Rydym yn awyddus i weithio gyda chi a'ch cynorthwyo gyda'ch gwasanaethau. Os ydych yn dymuno trafod cysyniad Bond Lles Cymru yn gyffredinol, neu os oes gennych syniad penodol mewn golwg, cysylltwch â ni drwy Lein Gymorth WCVA ar **0800 2888 329** neu drwy ebostio **cif@wcva.org.uk**.

Fe fyddem wrth ein boddau'n siarad â chi ynghylch eich anghenion a'r ffordd y gall Bond Lles Cymru helpu i ddarparu gwasanaethau i chi a'ch cymunedau.