







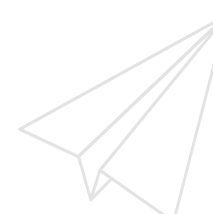
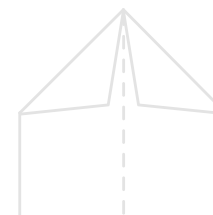
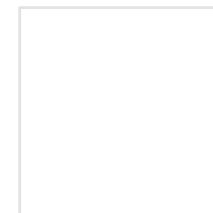
COOPST...RTER

# READY, STEADY, COOP!

UN GUIDE PRATIQUE SUR LA MANIÈRE DE SOUTENIR LE DÉMARRAGE DE NOUVELLES COOPÉRATIVES

# TABLE DES MATIÈRES

	INTRODUCTION	4
	Avantages d'un programme de mentorat pour entrepreneur	6
	COOPSTARTER MENTORS	8
	QUE FAIT UN MENTOR DE COOPÉRATIVE?	10
	Le processus de mentorat en trois étapes simples	11
	Comment établir et maintenir la relation?	12
	COMMENT UTILISER LES RESSOURCES MISES À DISPOSITION?	18
	Modèle de plan d'affaires	19
	Foire aux questions (FAQ)	20
	Les profils des pays et études de cas	20
	Liens utiles	21
	APPENDIX 1 - FINANCE	22
	APPENDIX 2 - BUILDING A COMMON COOPERATIVE IDENTITY	26
	Is a cooperative the right model for this business?	27
	What is a cooperative's organisational structure?	30
	The seven cooperative principles	36
	APPENDIX 3 - CROWDFUNDING IN A NUTSHELL	38
	Frequently asked questions about crowdfunding	41





# INTRODUCTION

Dans ce programme, le mentorat est considéré comme un partenariat d'apprentissage et développement où un mentor fournit des conseils à un entrepreneur afin de les aider à atteindre leurs objectifs.

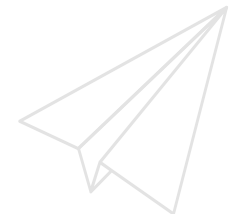
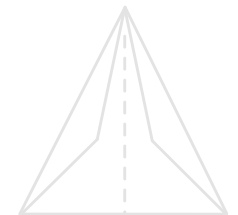
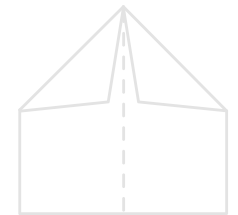
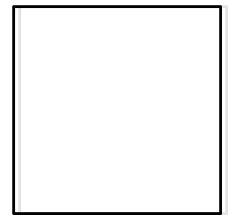
Les entrepreneurs peuvent avoir des backgrounds très divers, allant de diplômés essayant de développer une idée aux plus expérimentés qui sont à la recherche des conseils pratiques pour démarrer leurs propres entreprises.

Le mentorat est destiné à améliorer les compétences de l'entrepreneur en leur permettant de renforcer leur propre capacité de prise de décision et leur efficacité. Le mentor fournit un support dans la prise de décisions cruciales et souvent complexes.

Un partenariat actif entre le mentor et l'entrepreneur est un outil devant aider à surmonter la peur de démarrer une entreprise, particulièrement la peur de démarrer une coopérative - une entreprise étrange! Cet outil devrait aider les entrepreneurs à faire connaissance avec le mouvement coopératif, et de faciliter l'échange d'idées et d'information avec les d'autres entrepreneurs coopératifs.

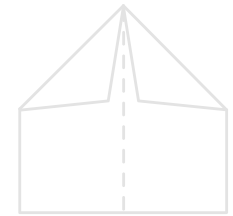
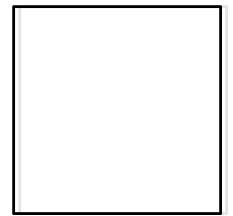
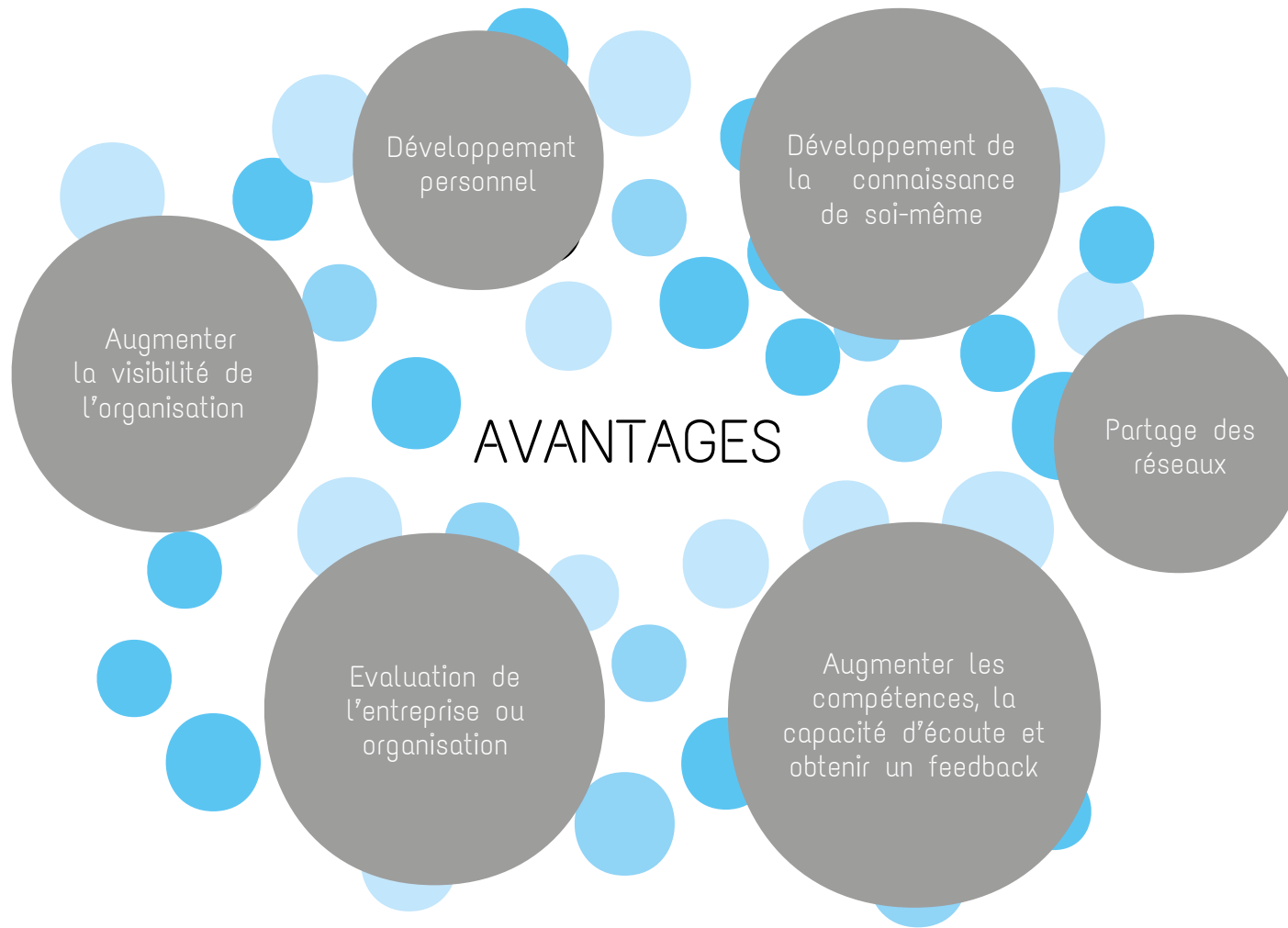
L'objectif principal du programme est d'aider les organisations à exécuter un programme de mentorat coopératif réussi qui est ouvert à tous les entrepreneurs qui ont l'intention de lancer de nouvelles entreprises dans l'esprit des principes coopératifs.

Le programme vise à fournir les connaissances, la compréhension et l'application des bonnes pratiques d'affaires ainsi que pour fournir un feedback aux organisations coopératives afin qu'elles puissent rationaliser et mettre à jour leurs processus internes et leur stratégie de communication.





LES AVANTAGES D'UN  
PROGRAMME DE  
MENTORAT POUR  
ENTREPRENEURS SONT:





LES MENTORS  
COOPSTARTER



COOPSTARTERS  
SONT DES  
PROFESSIONNELS  
DOTES D'UNE  
EXPERTISE QUI:



## SE PORTENT VOLONTAIRE

Se portent volontaires pour aider au développement d'une idée entrepreneuriale, contribuer à étudier la faisabilité et en fournissant des informations et conseils. Ils devraient avoir un réseau important dans le monde des entreprises et être à même d'appréhender le potentiel de collaborer avec des sociétés qui ne sont pas des coopératives.

## APPRÉCIENT

Apprécient le modèle coopératif et ont l'intention contribuer à sa mise en oeuvre à travers le programme de mentorat. Ils encouragent le partage d'information et ont de bonnes compétences communicationnelles.

## SONT DISPONIBLES

Sont disponibles afin de rencontrer l'entrepreneur régulièrement Durant la période de mentorat.

## SONT INFORMÉS

Sont informés et au courant des outils et opportunités actuelles. Ils sont en général intéressés par l'innovation sociale et technologique et peuvent utiliser les medias sociaux dans leur travail.

## SONT OBJECTIFS

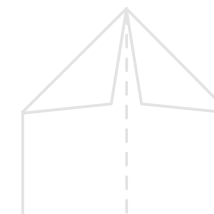
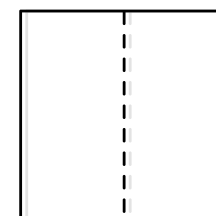
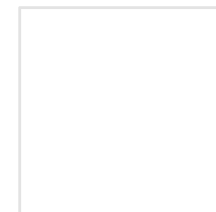
Sont objectifs and professionnels dans les conseils qu'ils donnent.

## SONT IMPLIQUÉS

Sont directement impliqués dans le développement d'activités, et partagent toute connaissance utile.

## RENFORCENT

Renforcent le projet et aident à ce que le travail soit réalisé.





QUE FAIT LE  
MENTOR DE  
COOPERATIVE?

# LE PROCESSUS DE MENTORAT EN TROIS ÉTAPES FACILES



## 1. EVALUER L'IDÉE

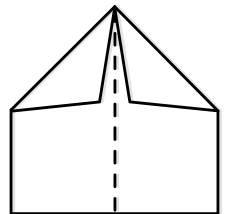
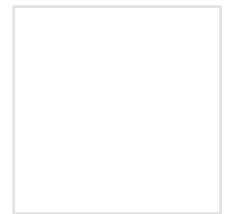
Critères d'évaluation et bonnes pratiques, incluant la communication.

## 2. DÉSIGNER LE BON MENTOR

Désigner le bon professionnel qui sera le plus à même d'aider à résoudre les possibles problèmes et construire une relation forte.

## 3. TIRER PARTI DE LA STRUCTURE DE L'ORGANISATION

Identifier toutes les ressources internes disponibles pour obtenir le meilleur soutien possible.





## COMMENT ÉTABLIR ET MAINTENIR LA RELATION ?

### LA PREMIÈRE RENCONTRE

Les entrepreneurs demandent un soutien pour démarrer leur nouvelle entreprise pour de nombreuses et différentes raisons, telles que: ils ne savent pas comment aller de l'avant, quel pas réaliser; ils ont besoin d'aide pour comprendre les obligations administratives; ils ont besoin d'obtenir des conseils sur leur idée d'entreprise; ils ont besoin d'échanger des idées avec d'autres professionnels, plus expérimentés; ils se sentent plus en pour commencer cette nouvelle expérience si ils sont entourés d'experts apportant un soutien. Il est important qu'ils trouvent un environnement favorable. L'emplacement physique dans lequel ils rencontrent le mentor devrait être hospitalier, chaleureux, facilement accessible et assurer une intimité suffisante. La mise en place comprend les conditions matérielles, mais aussi l'attitude du mentor. Il fournit le cadre pour le processus de mentorat.

Pendant la première rencontre, le mentor devrait se concentrer sur les objectifs suivants :

### ETABLIR LA RELATION

Elle doit être fondée sur la confiance mutuelle, l'ouverture, l'écoute et la compréhension. La première réunion est importante pour établir une bonne relation entre le mentor et l'entrepreneur. Cette relation peut jouer un rôle crucial dans le succès du processus de développement d'entreprise.

### ECOUTER L'IDÉE ENTREPRENEURIALE DU CANDIDAT ENTREPRENEUR ET L'EXPLORER AVEC EUX

Les entrepreneurs arrivent souvent à la première réunion sans une compréhension claire de la façon de faire avancer leur idée entrepreneuriale. Les aider à construire les étapes

et structurer le projet est la tâche d'un mentor. Le mentor écoute la première intention de l'entrepreneur et encourage l'exploration grâce à leur expérience dans la création d'entreprise et leur intérêt pour l'idée.

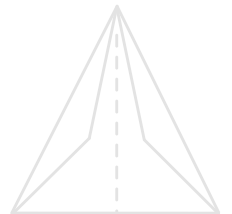
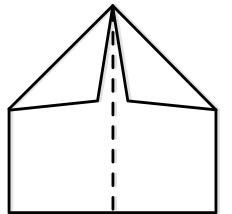
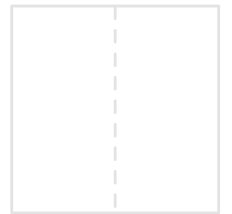
## OBTENIR DES INFORMATIONS SUR LE GROUPE ET SES MOTIVATIONS

Quels sont les objectifs individuels et collectifs? Quelles sont leurs expériences précédentes? Le travail dans une entreprise coopérative est basé sur le travail d'équipe, la coopération et le partage. La collecte d'informations et les impressions sur les backgrounds et les « attitudes coopératives » sont stratégiques. Le mentor aide les entrepreneurs à réfléchir sur leur groupe et leur motivation pour lancer le projet d'entreprise.

## DONNER LES PREMIÈRES INFORMATIONS SUR LES COOPÉRATIVES ET LE SOUTIEN QU'ILS PEUVENT ATTENDRE

Les entrepreneurs assistent souvent à la première réunion sans avoir une bonne connaissance du modèle coopératif. Le mentor peut explorer ce qu'ils savent sur les coopératives et pourquoi ils choisissent ce modèle. Ensuite, les aider à collecter d'autres informations afin qu'ils soient certains de leur choix.

Les entrepreneurs demandent un soutien, mais peuvent aussi avoir besoin d'aide pour définir de quel type de soutien dont ils ont besoin. Le mentor peut expliquer le processus de mentorat et encourager les entrepreneurs à partager leurs difficultés et de leurs objectifs...





Les buts sont les suivants:

FACILITER L'EXPLORATION

L'ENTENTE ET LA  
COMPRÉHENSION

OBTENIR ET DONNER DES  
INFORMATIONS UTILES

S'ASSURER QUE LES  
ENTREPRENEURS SE  
SENTENT SUPPORTÉS

## ATTEINDRE LES OBJECTIFS

La communication et l'écoute sont importantes pour créer et maintenir une bonne relation. Le mentor doit faire attention à la manière dont il communique.

Les mentors doivent être positifs, non seulement avec des mots appropriés, mais aussi avec les attitudes, les expressions faciales, les gestes, le ton et le rythme de la parole. Le mentor doit éviter les généralisations, appréciations, les préjugés et les anticipations. Ils doivent être capables de reconnaître et de valoriser les aspects positifs des entrepreneurs, leurs capacités et leurs idées sans susciter de faux espoirs.

Le mentor doit utiliser un langage compréhensible et l'adapter à chaque entrepreneur. Ils devraient être pratiques et fournir des exemples concrets, mais aussi faciliter de nouvelles idées et de créativité.

## COMMENT ÉCOUTER

Le mentor doit pratiquer l'écoute active. Il s'agit de la capacité d'écouter les autres en les conduisant à penser, envisager de nouveaux éléments, et clarifier leurs propres pensées. Le mentor doit être empathique et accueillir non seulement des informations pratiques, mais aussi les sentiments, les motivations, les craintes et les besoins. L'écoute active encourage l'entrepreneur à l'auto-exploration en utilisant le dialogue. Le mentor pratique l'écoute active en utilisant la reformulation et les questions ouvertes. La reformulation est une technique basée sur la répétition de ce qui a été dit, en utilisant des mots différents et en résumant le contenu pendant la réunion. Il permet au mentor de confirmer qu'il a compris ce que l'entrepreneur a dit. Les questions ouvertes aident à explorer le sujet et à élargir le champ de la perception, de faciliter de nouvelles réflexions et idées.





Que demander:

QUELLE EST VOTRE IDÉE  
ENTREPRENEURIALE?

QUEL EST LE PROBLÈME  
QUE VOUS RÉSOLVEZ AVEC  
VOS PRODUITS/SERVICES?

QUELS SONT LES  
EXPÉRIENCES ET  
COMPÉTENCES DES  
PORTEURS DU PROJET?

QUE SAVEZ-VOUS DU  
MODÈLE COOPÉRATIF?  
QU'EST-CE QUI VOUS  
ATTIRE DANS CE MODÈLE?

COMMENT POUVONS-NOUS  
VOUS AIDER À DÉMARRER  
VOTRE ENTREPRISE?

DE QUOI AVEZ-VOUS  
BESOIN?



## QUE DEMANDER

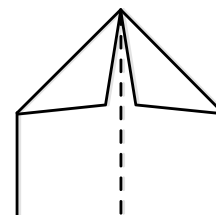
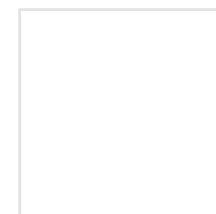
Le mentor peut utiliser une check-list pour aider à la première exploration des aspects cruciaux (l'idée d'entreprise, le groupe, leurs connaissances sur les entreprises coopératives, leurs capacités et leurs besoins, etc.).

## AGENDA ET DISPONIBILITÉ

Le mentor doit élaborer un calendrier des réunions, mixant communications en ligne et hors ligne. L'utilisation de la communication écrite, e-mail, messages, documents, peut aider avec des horaires chargés et peut facilement être utilisé comme repère futur. La communication en direct, des réunions ou des appels de téléphone / vidéo sont plus directes et souvent plus efficace, en particulier dans les premières étapes. La disponibilité du mentor est un autre aspect important de la relation. Le degré de disponibilité, donner ou non un numéro de téléphone mobile personnelle / travail, définir des intervalles de temps pour les appels, etc., est une décision revenant au mentor qui devrait être communiquée au début de la relation.

## EVALUER LES RESSOURCES DISPONIBLES ET PARTAGER DES CONTACTS INTÉRESSANTS

Le mentorat est essentiellement du partage d'information et doit aider à la construction d'un réseau grâce aux conseils et compétences de réseautage professionnelles du mentor. Le mentor doit d'abord évaluer les ressources de la coopérative proposée, les fonds, les compétences professionnelles, les capacités de communication, etc., et le placement de l'entreprise (niche de marché, un secteur ou sous-secteur, produits). Basé





Un des facteurs de succès les plus pertinents pour les start-ups est la capacité des entrepreneurs à:

REDIGER DES PLANS  
FINANCIERS ET DE  
TRESORERIE FIABLES

SELECTIONNER ET  
EVALUER LES RESSOURCES  
FINANCIERS ACCESSIBLES

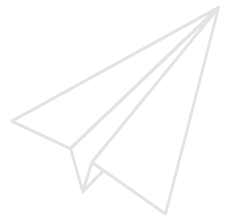
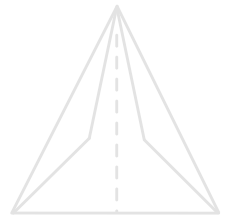
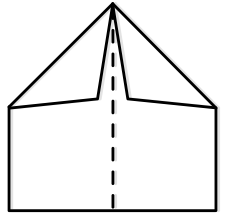
sur l'information acquise, le mentor sera en mesure de rédiger une liste de contacts locaux qui seront utiles à l'entrepreneur. Rencontrer des sociétés établies peut être une expérience très précieuse pour les jeunes entrepreneurs. Il peut également fournir une chance de réseautage et de rapprochement de projets coopératifs existants ou en phase de démarrage.

## DÉVELOPPER UN PLAN D'AFFAIRES

Grâce aux questions et conseils du mentor, l'entrepreneur devrait acquérir cette capacité. Le plan d'affaire dont il est question dans la prochaine section pourra être utilisé à cet effet.









COMMENT UTILISER  
LES RESSOURCES  
MISES A DISPOSITION

## LE MODÈLE DE PLAN D'AFFAIRES

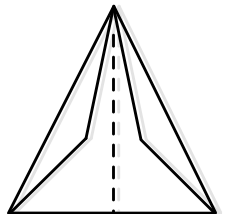
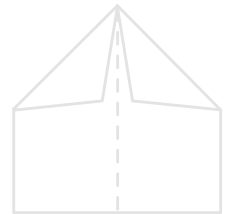
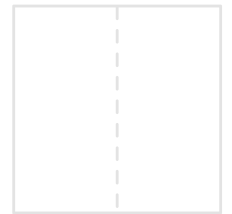
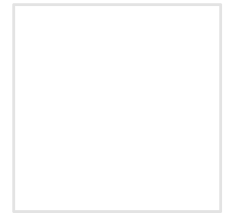
Le plan d'affaires (BP) est un outil, utilisé pour évaluer les forces et les faiblesses d'un projet entrepreneurial. Chaque plan d'affaires est comme un manuel ou un guide de l'entreprise ou de l'idée entrepreneuriale et il doit être constamment modifié, mis à jour et vérifié par chaque entrepreneur, car il est généralement basé sur des données statistiques ou estimées. Ces données doivent être utilisées pour l'étude de faisabilité, qui est ensuite utilisée pour rédiger le plan d'affaires.

Plusieurs formes de plan d'affaires différentes sont disponibles, il n'y a pas un modèle unique. Généralement, deux zones sont identifiées au sein d'un BP; la première partie descriptive et la seconde avec des données économiques et financières.

À côté de la présentation de l'idée d'entreprise et de ses objectifs, la partie descriptive comprend toutes les informations concernant le point de vue entrepreneurial sur lequel le projet est basé, les détails sur le marché de référence, les clients ciblés, des informations sur le produit ou le service offert, la stratégie et le plan opérationnel, le personnel concerné, la stratégie de promotion et de marketing, et une analyse SWOT.

La partie économique / financière couvre les domaines de l'investissement et de l'analyse du bilan, y compris, en particulier, des informations sur les dépenses, profits et pertes, un plan financier et un plan de trésorerie.

Les mentors CoopStarter ont à leur disposition différents modèles qu'ils peuvent présenter aux candidats entrepreneurs. Les différents modèles de BP peuvent également être utilisés par le mentor lors d'exercices pratiques au sein des séances de tutorat et de formation adressées à de grands groupes de personnes intéressées par la création de leurs propres entreprises.





La FAQ est une sorte de "memorandum" qui fournit des informations générales, des conseils et des liens sur trois thèmes:

LE MODÈLE COOPÉRATIF, L'IDENTITÉ ET LES VALEURS COOPÉRATIVES, COMMENT CRÉER UNE COOPÉRATIVE, INFORMATION ET AIDE, CONTACTS.

FINANCER SA COOPÉRATIVE GRÂCE AU FINANCEMENT PARTICIPATIF, TYPOLOGIE ET À QUELS OBJECTIFS POSSIBLES. COMMENT CELA FONCTIONNE AND COMMENT L'UTILISER. MENTORAT POSSIBLE.

PROJET COOPSTARTER: DE QUOI S'AGIT-IL, QUELS SONT LES SERVICES PROPOSÉS ?

## FOIRE AUX QUESTIONS (FAQ'S)

La FAQ est destinée à fournir un guide utile et pratique pour le mentor afin d'avoir des réponses simples et immédiates sur les aspects ci-dessus. Les entrepreneurs peuvent être renvoyés à la FAQ comme premières lignes directrices pour aborder le système coopératif et de ses possibilités.

A partir de chaque question unique, le mentor peut étendre et approfondir l'information et le raisonnement de chaque aspect résumé par la FAQ. La FAQ peut également être remis aux participants dans le cadre du matériel didactique fourni par le mentor.

## LES PROFILS DES PAYS ET ÉTUDES DE CAS

Les profils de pays sont des outils homogènes fournissant des informations sur le système coopératif de chaque pays impliqué dans le projet. En particulier, les profils des pays comportent des informations sur le mouvement coopératif et le cadre juridique, les organisations impliquées dans le système coopératif et les services qu'ils fournissent; le soutien coopératif pour les nouvelles entreprises à différents niveaux géographiques, le soutien du gouvernement pour les nouvelles entreprises, les sources de financement et de l'expertise de chaque service, ainsi que des expériences de financement participatif. Pour le moment, l'information disponible se réfère aux pays suivants: Belgique, Danemark, Grèce, Irlande, Italie, Suède; la liste des profils de pays disponibles pourrait être élargie dans la vue d'étendre le partenariat impliqué dans le projet CoopStarter (site / plateforme). Les informations recueillies dans les profils de pays vise à fournir un cadre général du mouvement coopératif de chaque pays, sa structure, ses services et ses principaux problèmes / obstacles. De cette façon, chaque mentor a à sa disposition une comparaison homogène qui pourrait leur offrir de nouvelles idées, de bonnes pratiques et des outils pouvant être utilisé à la fois comme des exemples pour leurs entrepreneurs, et aussi



comme de nouvelles informations concernant le système spécifique du pays où ils se trouvent.

Chacun des profils de pays peut être élargi et approfondi par le mentor au sein de leur propre pays. Ce profil est utile pour permettre aux candidats entrepreneurs de comprendre le cadre structurel et juridique dans lequel ils souhaitent mettre en place une nouvelle coopérative.

Les études de cas offrent des exemples concrets de la façon dont les entreprises de chaque pays ont opéré au sein de la structure législative de leur propre pays pour former des coopératives couronnées de succès dans divers secteurs.

## Useful links

[www.starter.coop](http://www.starter.coop)  
[stories.coop/](http://stories.coop/)

[www.sommetinter.coop/cms/interview-with-young-leader-rhiannon-colvin](http://www.sommetinter.coop/cms/interview-with-young-leader-rhiannon-colvin)

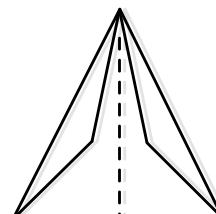
[www.facebook.com/altgen101](https://www.facebook.com/altgen101)

[www.im-pactes.eu/fr/la-mallette-pedagogique/](http://www.im-pactes.eu/fr/la-mallette-pedagogique/)

[www.microgenius.org.uk/pg/about-us-1](http://www.microgenius.org.uk/pg/about-us-1)

[www.crowdday.be/telechargements.html](http://www.crowdday.be/telechargements.html)

[www.euricse.eu/node/257](http://www.euricse.eu/node/257)



A person is sitting at a wooden desk, typing on a silver laptop. The person is wearing a dark t-shirt. On the desk, there is a smartphone, a pen, and a stack of books. A pair of glasses is resting on top of the books. The scene is lit with warm, golden light, suggesting a bright window in the background. The text 'APPENDIX 1 FINANCE' is overlaid on the right side of the image.

# APPENDIX 1 FINANCE



## CROWDFUNDING

Defined broadly, crowdfunding is a joint voluntary effort by individuals, groups, enterprises and organisations from both the public and private sector to back a cause, company or organisation. Crowdfunding is a transparent way of funding entrepreneurs from a community using an internet online platform. Transparency means that people can see that their money goes into well-defined entrepreneurial projects. Most importantly, however, crowdfunding creates opportunities for more people, who otherwise would not have access to traditional channels of finance, to become small-scale entrepreneurs.

## WHAT DOES IT MEAN TO ASSESS FINANCIAL NEEDS?

Assessing the financial needs of a business requires knowing the different types of 'finance', which are normally related to the phase in which the business is AND knowing the factors that affect financial needs.

## TYPES OF FINANCIAL INSTRUMENTS AVAILABLE TO A BUSINESS

Equity/net assets: members' equity, reserves, profits. Main features: higher risk, no limits to remunerations, no amortization. Phases in which is most needed: seed and start up.

Debt - banks, suppliers, etc.: analyse payments dynamics. Main features: fixed remuneration, amortization plans, not primary risk. Phases in which is most needed: development and maturity.

Hybrid financial instruments: equity with remuneration, etc., including CROWDFUNDING.

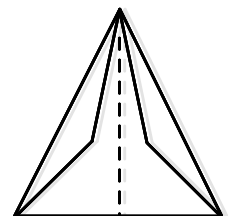
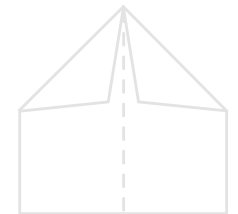
## WHAT IS FINANCE FOR?

Investments - fixed assets: type of investment and amortization. Types of financial products associated to this need: lease, loan, mortgage, etc.

Phase in which is most needed: start-up.

Working capital/current assets: how do credits form? How do you finance them? Receipts and cash-in dynamics. Types of financial products associated to this need: overdraft, factoring, etc.

Phases in which is most needed: development and maturity.





Variables affecting financial needs

SALES

CASHFLOW

EARNINGS: explain EBIDT  
and EBITDA

Then, in order to evaluate the most appropriate financial products, the entrepreneur needs to become familiar with the concept of COLLATERAL.



## WHAT IS IT?

Property or other assets that a borrower offers a lender to secure/guarantee a loan. If the borrower stops making the promised loan payments, the lender can seize the collateral to recover its losses.

A surety or guaranty is another way of guaranteeing a loan: it involves a promise by one party to assume responsibility for the debt obligation of a borrower if that borrower defaults. The person or company providing this promise is also known as a “surety” or as a “guarantor.”

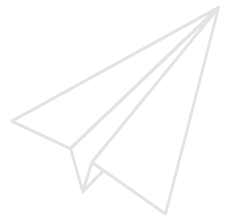
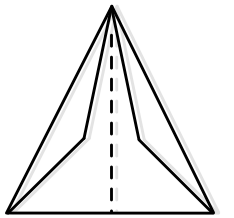
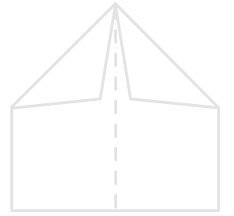
## WHY IS IT NEEDED?

Banks can lend money more easily and at a lower interest rate if the loan is assisted by collateral. Nowadays, some banks ONLY give out loans with collateral.

## HOW CAN WE GET IT?

Property or assets offered to the lender need to be owned by the cooperative in the first place. Guarantees are usually sold, at an interest rate + commission fee, by specific financial institutions dedicated to these products only.





A photograph of three people—two men and one woman—collaborating at a table. They are looking down at a large sheet of paper, possibly a blueprint or a document. The man on the left is wearing a dark sweater, the woman in the middle is wearing a plaid shirt, and the man on the right is wearing a blue denim shirt and a black beanie. The background shows a bright window and some indoor plants.

APPENDIX 2  
BUILDING A COMMON  
COOPERATIVE IDENTITY

# IS A COOPERATIVE THE RIGHT MODEL FOR YOUR THIS BUSINESS?



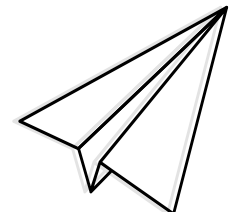
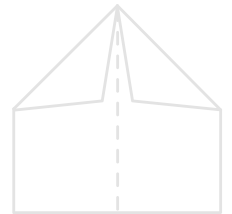
According to Mondragon's Cooperative Corporation guidance, the first steps necessary to establish business as cooperatives are:

1. To be informed what a cooperative is and what is not (differences to other kind of businesses and other kinds of Social Economy businesses).
2. To be informed of the international and local cooperative history. To be informed of the international cooperative movement, turnover, cooperative principles, organisational structure, member's obligations and rights and the other cooperative institutions, conflict management techniques.
3. To compile a Business Plan and statute that reflect cooperative characteristics.

## WHAT IS A COOPERATIVE?

Cooperatives are autonomous associations formed and democratically directed by people who come together to meet common economic, social, and cultural needs. Founded on the principle of participatory governance, coops are governed by those who use their services, that is, their members.

Nearly one billion people are members of cooperatives worldwide. Cooperatives come in all shapes and sizes, and they operate in all parts of the economy: from healthcare to housing, farms to pharmacies, supermarkets to sports clubs, banks to bakeries. A strong network spanning local and global organisations, the cooperative movement is a vital part of civil society that works together to build a better world.





## COOPERATIVE

Cooperatives are businesses owned and run by and for their members. Whether the members are the customers, employees or residents they have an equal say in what the business does and a share in the profits. As businesses driven by values not just profit, cooperatives share internationally agreed principles and act together to build a better world through cooperation. Successful cooperatives around the world are allowing people to work together to create sustainable enterprises that generate jobs and prosperity and provide answers to poverty and short term business practices. (ICA)

## WHAT ARE THE MAIN ADVANTAGES TO FORMING A COOPERATIVE RATHER THAN A TRADITIONAL PRIVATE ENTERPRISE?

The cooperative option is the best legal choice because it is an organisational tool designed to meet the needs, and facilitate the operations, of both small groups and of large groups with tens, hundreds or even thousands of members. The cooperative model offers a proven legal framework for governing collective decision-making and for protecting everyone's interests.

In attempting to meet a special economic, social or cultural need, the cooperative's legal setup may be the best way to become an entrepreneur or resolve problems with others who share the same goals.

## A COOPERATIVE IS AN AUTONOMOUS ASSOCIATION OF PERSONS UNITED VOLUNTARILY TO MEET THEIR COMMON ECONOMIC, SOCIAL, AND CULTURAL NEEDS AND ASPIRATIONS THROUGH A JOINTLY-OWNED AND DEMOCRATICALLY-CONTROLLED ENTERPRISE.

According to the definition of cooperative identity which is internationally accepted, cooperatives have a double nature as associations and simultaneously as enterprises.

Speaking of a cooperative internal organisation, cooperatives operate as an association but in their relationship with the outside world they should be a dynamic and competitive business.



# THE MAIN DIFFERENCES BETWEEN COOPERATIVE MODEL AND OTHERS ASSOCIATIONS OF SOCIAL ECONOMY



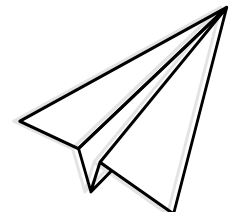
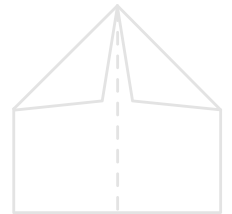
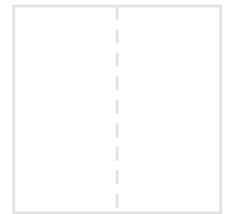
## ADMINISTRATIVE MODEL

Cooperatives are autonomous associations formed and democratically directed by people who come together to meet common economic, social, and cultural needs. Founded on the principle of participatory governance, coops are governed by those who use their services, that is, their members.

Based on the principles of empowerment, education, and community, coops operate laterally promoting participation both within their own organisation, and through a focus on community interaction, and support.

Cooperatives follow the administrative model of an organisation where the members decide the cooperative's strategic direction, offering each member a vote.

Cooperatives often expand the classical structure and democratic representation of the association by introducing further methods of democratic control. Cooperatives also seek to control of external factors of private that might undermine their autonomy.





## WHAT IS A COOPERATIVE'S ORGANISATIONAL STRUCTURE?

A cooperative will need at least the following for its day-to-day operation:

General Assembly

Board of Directors with committee system

Set of Officers

Hired management/paid employees/members

### FINANCIAL MODEL

Cooperatives, as associations, seek to address members' social and cultural needs as well as addressing economic concerns. NGO and social cooperatives can seek to address the wider needs of the whole community, and not only those of members.

Cooperatives seek to raise finance to support their purposes through a business that is owned and controlled by members, rather than seeking donations and funding to deliver programmes of work that are directed and controlled by external bodies.

### IS A COOPERATIVE NON-PROFIT?

Although the primary goal of a cooperative is not to maximize profits but its service to members, a cooperative must, nevertheless, generate sufficient revenue to cover expenses and ensure its growth. After securing, in a general reserve, the capital needed to finance the expansion of the business, any surpluses remaining are returned to members.

Beyond this basic requirement, and in accordance with certain existing legislation on cooperatives, a cooperative may decide not to distribute any surpluses and therefore, in some situations, will meet the definition of a non-profit organization.



### FOR-PROFIT COOPERATIVES:

those in which members may redistribute any surpluses of the enterprise among themselves in the form of returns proportional to their business transactions with the cooperative during the fiscal year;

### NOT-FOR-PROFIT COOPERATIVES:

those in which any operating surpluses of the enterprise may not be distributed to the members and must be returned in their entirety to the cooperative's general reserve. For example, housing, day care, health and other similar cooperatives.

## KEY DIFFERENCES BETWEEN THE COOPERATIVE MODEL AND THE TRADITIONAL BUSINESS MODEL

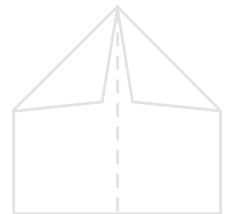
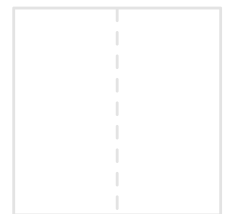
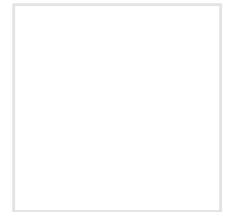
Traditional businesses focus the power of ownership in a single individual or sometimes a small group of partners. With the cooperative model every customer is a member and every member a part owner. Cooperative member-owners share equally in control of the organization. They meet regularly to analyse operations reports and elect members from among themselves to a board that may hire administrators to tend to day-to-day operations.

In a traditional business a single person can seize control of a stock-issuing company by buying a majority of shares, thus gaining superior voting power. With a cooperative, no member can buy or control the share of another. Each member has equal voting power and decisions must be made in conjunction with the wishes of the majority. Power truly rests in the hands of lowest common denominator - the member.

Most traditional businesses operate with the primary goal of turning a profit to a single person or a group of shareholders. A cooperative offers benefits to members that go beyond that. By pooling their money, a group of like-minded individuals can form a cooperative that offers higher quality products at lower prices. Furthermore, a cooperative allows individuals to have a direct say in business operations, something often lacking in traditional businesses in general.

## MANAGEMENT MODEL

Cooperatives are the only form of business that the stakeholders as consumers of the products or the services are simultaneously in common owners and controllers (member's



triple nature of a cooperative). In this way they succeed to ensure products and services with the characteristics that they want, at low cost.

As previously stated, each cooperative member has one vote unlike other forms of business in which, each shareholder's vote depends on the amount of capital that he has invested.

## FINANCIAL MODEL

In cooperatives, unlike other forms of business, the financial year results of the joined enterprises are distributed to the members depending on the amount of their transactions with the cooperative in terms of products, services or even the work that they have contributed, and not related to the capital that they invested for the creation of that business.

At the same time part of the yearly profits are placed in a common fund to cover member's common needs with an emphasis on matters of continuous cooperative education and cooperation between cooperatives at local, national and international level.

## UNDERSTANDING THE SURPLUS OF A COOPERATIVE

Generally, the distribution of a cooperative's surplus is determined by-laws. Surplus is determined at the close of a coops fiscal year or as prescribed by its by-laws. A cooperative's surplus is not profit in the usual sense of the word.

As far as the coop is concerned, this excess payment or surplus is considered as having been returned to the members if the surplus is distributed in the following manner. First priority goes generally to the reserve fund. The reserve fund is meant to stabilize cooperative operations and may be used only for investments allowed by the code. Second priority goes to education and training. Third priority is, for example, an optional





LOW ABSENTEEISM

BETTER QUALITY OF  
PRODUCTS AND SERVICES

fund, a land and building fund, community development fund and any other necessary funds. After all these have been allocated, the remainder is available to the general membership in the form of interest on their investment and patronage refund. Nevertheless, interest on share capital should exceed the normal rate of return on investment.

## DOES A COOPERATIVE PERFORM AS WELL AS A TRADITIONAL PRIVATE ENTERPRISE?

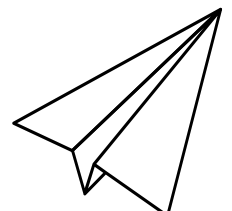
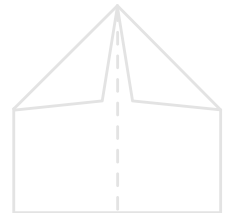
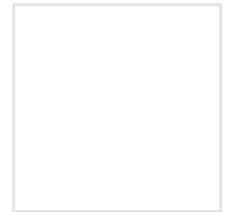
Some studies comparing the performance of cooperatives with traditional businesses operating in the same economic sector have demonstrated their superiority in two ways: low absenteeism, better quality of products and services

This is the result of the high incentive of workers. They know that the business belongs to them. They know that the better their work, and the greater the surplus the enterprise generates at the end of the year, the more they can increase their income through returns.

The cooperative model is also particularly well suited to new methods of participatory management and is being increasingly adopted by enterprises wishing to maximize their performance and the quality of their client services.

## COOPERATIVES AND SOCIETY

In each cooperative, according to the first principle of “open and voluntary membership“, anybody can be a member sharing the arising benefits without any discrimination. Cooperatives, according to their aims, are seeking to cover members’ needs and not to earn unlimited profits by destroying the environment and ignoring the future of the next generation. By their nature, cooperatives belong to the next generation. Cooperatives





DRAFT BUSINESS STATUTES  
REFLECTING COOPERATIVE  
PRINCIPLES WHERE  
POSSIBLE IN ACCORDANCE  
WITH THE NATIONAL  
LEGISLATION

offer sustainable development of all society as is shown in the reports of International Organization of Employment (ILO) “Cooperatives and the sustainable development goals” and the report of ICA-CICOPA “Cooperatives as Builders of Sustainable development.”

## BUSINESS PLAN

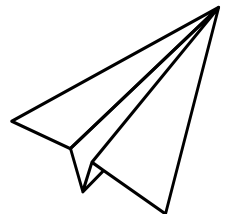
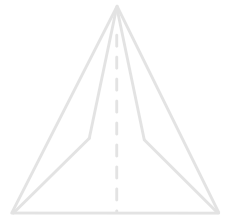
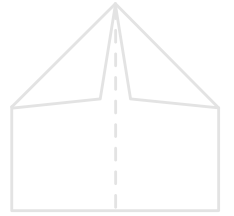
It is important that the cooperative values and principles are used to inform the business and strategic planning of the enterprise. This can include thinking about sustainability and development, continuous cooperative education, methods of democratic control and professional training, conflict management, and cooperation between cooperatives.

## STATUTE

Wherever possible, the statute of the organisation should be adopted in line with existing cooperative legislation in that country. Where no specific cooperative legislation is in place, the statute should include elements of cooperative principles as much as possible. One of the objectives of the international cooperative movement, as noted in the “Blueprint for the Cooperative Decade,” is the harmonisation of national cooperative laws with the cooperative principles by introducing a basic core of the cooperative identity for the recognition of real cooperatives.

The seven cooperative principles are the heart of the cooperative identity. The principles should inform the statute of the organisation as much as possible, taking account of national legislation and the precise nature of the enterprise.







## THE SEVEN COOPERATIVE PRINCIPLES

### 1st principle: VOLUNTARY AND OPEN MEMBERSHIP

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### 2nd principle: DEMOCRATIC MEMBER CONTROL

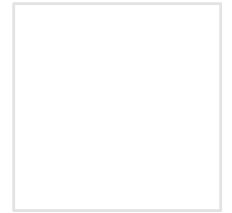
Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in a democratic manner.

### 3rd principle: MEMBER ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

#### 4th Principle: AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.



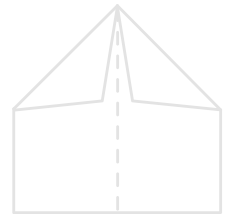
#### 5th Principle: EDUCATION, TRAINING AND INFORMATION

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.



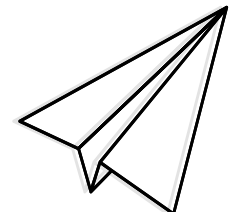
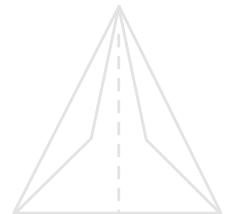
#### 6th Principle: COOPERATION AMONG COOPERATIVES

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.



#### 7th Principle: CONCERN FOR COMMUNITY

Cooperatives work for the sustainable development of their communities through policies approved by their members.





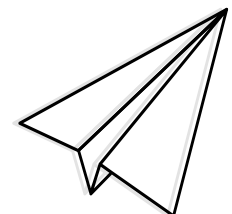
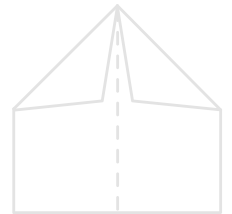
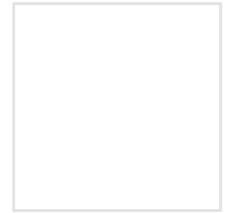
APPENDIX 3  
CROWDFUNDING IN  
A NUTSHELL

Crowdfunding is established nowadays as a valuable financial alternative to make business ideas happen. The rise of crowdfunding, especially over the last eight years, must be understood in light of the current economic crisis and the problems associated with the financing of small- and medium-sized enterprises (SMEs).

The lack of funding support for SMEs was, and still is, somewhat ill-starred for Europe's economy. One of its unfortunate consequences being the rise of youth unemployment rates across the continent. The poor economic situation combined with a growing need, especially amongst young people, to find new ways of financing their business projects, is the reason why we are currently witnessing an increase of interest about the financial impact of what crowdfunding can do for the European as well as the non-European economies.

Aware that the European economy is in need of a strong shot in the arm, the European Commission (EC) has made, in the last few years, several high level statements in support of crowdfunding. In addition, the EC launched in 2013 a consultation to explore the added value of a potential EU action on crowdfunding, reaching in 2014 a public statement about crowdfunding which concluded that crowdfunding was crucial to the need to reinforce entrepreneurship across Europe. Furthermore, the Commission through the Entrepreneurship 2020 Action Plan invited Member States to "assess the need of amending current national financial legislation with the aim of facilitating new, alternative forms of financing for start-ups and SMEs in general, in particular as regards platforms for crowd funding" (European Commission - MEMO/14/240 27/03/2014).

However, at the present moment the EC has not come up with legislative measures. In the first place the EC plans to further explore the market developments around



crowdfunding and get a better overview on how this form of financing fits in the wider financial environment. The actions proposed in the Communication on Crowdfunding in The European Union (MEMO /14/240 27/03/2014) aim to address these issues in order to exploit the full potential of crowdfunding in the EU. Amongst the actions proposed by the Commission is the establishment of an expert group - the European Crowdfunding Stakeholder Forum - that will advise the EC on matters regarding crowdfunding and the financial support it provides to start-ups and the development of entrepreneurship in Europe. Furthermore, the Commission intends to hold national workshops to discuss obstacles to convergence of national regulations on financial return models and, where relevant, issue recommendations to encourage Member States to avoid inconsistencies in national approaches.

Until the Commission, the different national politicians, ministers and public servants reach a conclusion about what crowdfunding can do for the economy, it is important to point out the many possibilities and resources it gives to budding and established start-ups. In the following text we have drawn up some questions about crowdfunding and how it may help you carry out your business dream.



## FREQUENTLY ASKED QUESTIONS ABOUT CROWDFUNDING



### What's crowdfunding and how can you use it?

Defined broadly, crowdfunding is a joint voluntary effort by individuals, groups, enterprises and organisations from both the public and private sector to back a cause, company or organisation. Crowdfunding is a transparent way of funding entrepreneurs from a community using an Internet online platform. Transparency means that people can see that their money goes into well-defined entrepreneurial projects. Most important however, crowdfunding creates opportunities for more people, who otherwise would not have access to traditional channels of finance, to become small-scale entrepreneurs.

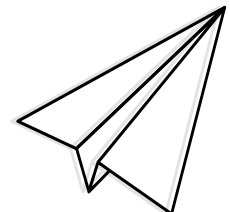
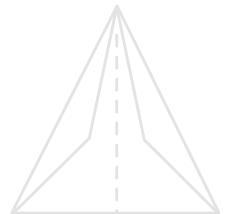
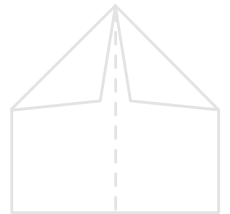
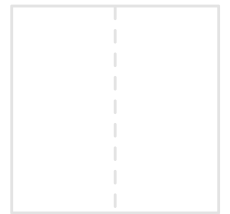
### How can I get in to business through crowdfunding?

Crowdfunding can be used by people of all ages just as long as they have a viable business idea. Business ideas can be anything; from the start-up of a kindergarten, a café, a bike shop to the start-up of retail cooperatives selling anything from clothes to food or cooperative research projects, IT companies or even art, film or music projects. The sky is the limit!

The most remarkable aspect, however, is crowdfunding can turn your business idea into a real cooperative enterprise! Crowdfunding offers unique support for growing and existing cooperative entrepreneurs on numerous levels. No other investment form can provide the benefits of market research, word-of-mouth promotion, and crowd wisdom without extra cost.

### What are the basics of a successful crowdfunding campaign?

To begin with, you must believe in your own business idea. Because if you don't, the crowd won't either! For a start, learn from other campaigns. Look closely at what other



successful as well as unsuccessful campaigns have done. You may find a common thread that will help you understand how to improve your campaign and thereby reduce failure. And do some good, sound research about the business you want to develop.

## How do I pitch my idea?

Getting funds from the crowd, just like getting funds from any other source requires a certain set of skills. Make a short and engaging video pitch. If you are camera shy, remember that projects with a video component have 50% more chances to succeed than those without. Short videos help you communicate your idea and show the crowd who's the face behind the project and if you have a prototype, a drawing or whatever boosts your idea, show it!

Spelling out to the crowd that you have a viable and sustainable idea and that you or your group believe in what you are doing is not rude. Show the crowd what their money's for. Some determinants of success and failure might be your ability to deliver a good pitch. And don't be afraid to brag if you believe you have a really good business project! Mum's the word is not suitable for crowdfunding! So don't be afraid of being passionate and bold about your idea.

## How can I earn the crowd?

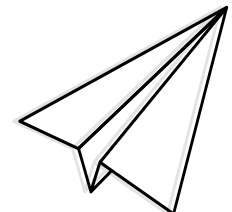
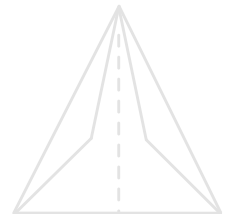
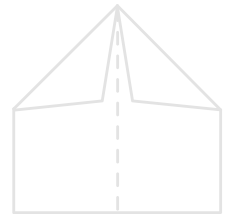
As the name says, crowdfunding is all about the crowd. It may look simple but it isn't. It's not rocket science either.

First of all, identify your audience. Does your brand involve a crowd living in a special geographical area or in a special community? Is your brand age, gender or nationality oriented? What's more, the crowd gives your business project a market test, feedback, proof of concept and extremely valuable access to networks. Besides, crowdfunders are

motivated firstly by their emotions and personal interest in a project seeking funds. Their emotional commitment is related to, amongst other things, local needs, private preferences, or brand values that are stuck to the project. Research shows that the odds for campaigns successfully reaching their goals are ten times higher once they have reached about half of their funding goal. This means that it's important for your project to keep engaging and communicating with your crowd at least on a weekly basis. Don't forget to encourage friends and family and other core backers to donate in the first days of your campaign. Learn how to create momentum. This will help convince potential new backers of the increased likelihood of your campaign's success. And remember, the crowd can be brutally honest when voting with their wallets.

## Budget - How much money do I need?

Before you think about launching a crowdfunding campaign, make sure you have a realistic budget in place. Be clear before you even launch your campaign, on what you are trying to achieve and how the money you raise will be used. You need to take into account the total costs associated with your crowdfunding project like paying a commission to the platform, shipping costs for rewards, potential tax implications and the cost of making a pitch video. The biggest mistake rookie crowdfunders make isn't asking for too much money, but being unrealistic about how much money they will need to cover their expenses.

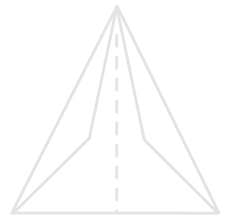
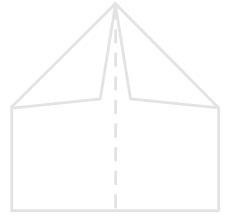


## Spreading the word - How do I use social media to promote my campaign?

Crowdfunding and social media are thick as thieves, in other words inseparable. Social media and online networks are crucial for your project. As a result, you need to be savvy at setting up a social media campaign. Most of the actual marketing and building a movement around the project happens outside the platform. Hence it is important that you get potential funders interested long before you launch your campaign. Apart from social media channels like Facebook, Twitter and LinkedIn, you can use mail outs, blogs or even snapshots to help you spread the word and communicate your campaign to thousands of followers and readers. Don't be shy of inviting your friends, families and fans to give a boost to your campaign.

Keep in mind! Social media as well as mail outs and blog posts are not just a way to promote your idea. They also help facilitate the two-way conversation between you and the crowd. So, make updates on progress, add features and make comments and give feedback. Never ever let your followers and fans hang with unanswered questions. And don't forget to thank your backers for their support and their comments. Let's put it this way. They are the lifeline of your project!

Finally, bear in mind that regardless of the fact of crowdfunding being widely reported in the media as a success story, more than half of all crowdfunding campaigns fail to reach their funding goal. Even if you don't reach your initial monetary target, you shouldn't forget the value of using crowdfunding for market testing a product or idea and as a way of engaging with an audience in a new fashion.



## COOPSTARTER PROJECT

Eight partners from across Europe have created the project CoopStarter in order to make the cooperative business model known to the younger generation, and to assist people wishing to set up a cooperative through the start-up phase. With this project, we want to encourage and inspire young entrepreneurs to carry out their business ideas, and provide them with the tools to make them successful.

The partners of the original CoopStarter Project were: Kooperationen (Denmark), Cooperatives Europe (Belgium), Febecoop (Belgium), NABCO (Ireland), Coompanion (Sweden), Kapa Network (Greece), Legacoop Liguria and Concooperative/Irecoop Emilia-Romagna (Italy).

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