



Action Kit

CONTENTS

Welcome to Young Co-operatives	6
MODULE 1	10
What are co-operatives? Teachers' briefing	10
How are co-operatives different?	11
The beginning of co-operatives	12
The International Co-operative Alliance	13
Co-operatives and Poverty	13
Useful Resources	15
Useful web links.....	15
ACTIVITY 1: What Does Co-operation Mean?	16
ACTIVITY 2: What are Co-operatives?	17
ACTIVITY 3: How Did it All Start?	19
ACTIVITY 4: What Makes a Good Co-operator?	26
ACTIVITY 5: Bindan Village Co-operative	27
ACTIVITY 6: Co-operative Principles.....	29
ACTIVITY 7: Co-operative Story Book.....	31
ACTIVITY 8: Visit a Co-operative	33
MODULE 2	35
Deciding what your Young Co-operative will do Teachers' briefing	35
Fair Trade	35
Greenfingers.....	36
Recon	36
Case studies.....	36
ACTIVITY 1: Banana Business.....	38
ACTIVITY 2: Ideas Box.....	39
ACTIVITY 3: Connect Two.....	40
ACTIVITY 4: Ideas on the Back of a Postcard.....	41
ACTIVITY 5: Recipe for Disaster	42
ACTIVITY 6: Pitch Up	43
MODULE 3	45
Setting up your Young Co-operative Teachers' briefing	45
Team building	45
Ground rules	46
Decision making	46
Skills audit	47
Roles and responsibilities	47
Multiple bottom lines	48
Financial planning.....	48
Assessing and managing risk	48
Creating a business plan	48

ACTIVITY 1: Team Building Exercises and Co-operative Games	50
ACTIVITY 2: Ground Rules.....	73
ACTIVITY 3: Decision Making	75
Achieving Consensus	76
Gimmie 5!.....	78
Fist-to-Five	79
Coloured cards.....	80
ACTIVITY 4: Group Skills Audit	82
ACTIVITY 5: Roles and Responsibilities in the Group.....	84
ACTIVITY 6: Multiple Bottom Lines	86
A Few Pesos More.....	87
Multiple Bottom Lines.....	88
Ethical Policy.....	89
Our Bottom Lines	90
ACTIVITY 7: Financial Planning	95
Budgeting.....	97
ACTIVITY 8: Assessing Risk	100
Risk hunt.....	100
What Could Possibly Go Wrong.....	101
ACTIVITY 9: The Business Plan.....	103
MODULE 4	108
Running your business Teachers' briefing	108
Meetings	108
Market research.....	108
Marketing	108
Brand, name, image and logo	109
Financial matters	109
ACTIVITY 1: Meetings	110
ACTIVITY 2: Market Research	113
ACTIVITY 3: Your Brand.....	115
My favourite Crisps?	115
What will your enterprise be called?	116
What about a logo for your enterprise?.....	116
ACTIVITY 4: Selling Ice to Eskimos.....	118
ACTIVITY 6: Financial Matters	119
Cash Flow Forecast.....	122
Keep accurate records.....	123
Monitor the money flowing in and out of the enterprise	123
Keep the money secure	123
End of project accounts	123
Profit and loss account.....	124
Balance sheet	124

MODULE 5	126
Evaluating your success Teachers' briefing	126
ACTIVITY 1: Customer Survey	127
ACTIVITY 2: Group Reflection.....	128
ACTIVITY 3: Top Tips.....	129
ACTIVITY 4: Individual Reflection.....	130
ACTIVITY 5: Working Together	132
ACTIVITY 6: Arrow Analysis.....	134
ACTIVITY 7: Management Guide	135
ACTIVITY 8: SWOT Analysis.....	136

Welcome to Young Co-operatives

Co-operatives are a global business model which have successfully delivered benefits to their members and the communities they work within for over 160 years.

Young Co-operatives provides a fantastic way of delivering enterprise education with an ethical dimension – running social enterprises which are motivated not just by profit but also by the needs of their members and the wider community.

“Do It! It’s the best thing I’ve done this year.” That was Sarah’s advice after she’d helped to run a Young Co-operative in her school.

Young Co-operatives is a scheme that supports schools in setting up their own co-operative businesses. It’s practical and ‘hands-on’ and offers the opportunity for students to develop the key enterprise and personal effectiveness skills:

- Innovation
- Creativity
- Risk management
- ‘Can-do’ approach
- Ethical considerations

In the process of setting up and running a Young Co-operative, students will develop their understanding of the co-operative values:

- Self-help
- Self-responsibility
- Democracy
- Equality
- Equity
- Solidarity

They will be doing something worthwhile, which makes a difference to the lives of others, and they will have a great deal of fun at the same time.

In developing their skills in working together, sharing decision making, and evaluating their successes and failures, members of Young Co-operatives develop their self-confidence, self-esteem, and gain a sense of empowerment. Many Young Co-operators find that their experience has a direct impact on their overall educational success and go on to use their new skills in a wide variety of ways.

In the process of setting up a Young Co-operative, students learn about the ways in which co-operatives differ from other businesses and find out about different forms of co-operative enterprise.

This Action Kit provides all the help and advice you need get to started, along with activities and exercises to help your group set up and run their co-operative business.

Learning outcomes

The learning outcomes include:

- Learning how to work as part of a team and developing co-operation skills.
- Identifying problems and needs in their school or local community and developing creative, innovative solutions.
- Developing speaking, listening, organisational and presentation skills.
- Developing financial planning and management skills.
- Handling uncertainty and managing risk.
- Growing in confidence and developing a sense of empowerment to approach future tasks and problems.
- Developing critical thinking and evaluation abilities.

This Action Kit will guide you through the process of planning, setting up, running, and evaluating your co-operative enterprise.

A tried and tested formula for enterprise learning, Young Co-operatives are now found in all parts of the UK – from primary schools to sixth form colleges.

Young Co-operatives in action

There are many students engaged in Young Co-operatives, learning about business, around the UK. Lots of them run enterprises which promote Fairtrade but they all approach their work in slightly different ways.

- In St Helens, members of the Guranga Young Co-operative held their own Make Poverty History week. Students made their own advertisement, with over 200 students and staff appearing in the video. Students also used more than 1,000 pieces of white ribbon to create their own Make Poverty History wristbands.

- In Colchester, the St Benedict's Young Co-operative has run training days for other schools in the town, persuading them to set up their own Young Co-operative. They also represented Young Co-operatives at an international summer camp in Bosnia.
- In Epsom, members of the Epsom College Young Co-operative set up a Valentine's Day 'Love Box' where students could pay £2 and have a Fairtrade red rose delivered anonymously to a fellow student.
- In Rutherglen, near Glasgow, the Stonelaw High Fairtraders Young Co-operative sold a staggering £14,000 worth of fairly traded products in just 16 months.

If you need any information in addition to that provided on this website you are welcome to contact enquiries@youngco-operatives.coop or telephone 0161 246 2966.

Using this programme

The programme is arranged in a number of stages. After an introduction to co-operatives, students will go on to explore ideas for what their Young Co-operative will do, and decide how to organise it. They will put their plan into action and run their co-operative for a period of time before reaching the final stage of evaluation.

Of course it doesn't have to stop there – we hope they will want to continue running their enterprise and the evaluations they undertake can feed back into the process of running the enterprise by identifying ways of making the existing business even more successful.

The skills which will be developed at each stage are outlined below. Within each section of this Action Kit you will find activities which will aid this skill development and address the co-operative values embedded in each stage. After undertaking some of the activities, there will be lots of work to do on developing the next stage of your own Young Co-operative enterprise.

MODULE 1

- What are co-operatives?
 - KEY SKILLS: Listening, creativity, communication.
 - CO-OPERATIVE VALUES: Self-responsibility, solidarity.
 - YOUR PROJECT: Decide on the principles of operation – these must be consistent with co-operative values and principles for the enterprise to be a Young Co-operative.

MODULE 2

- Deciding what your Young Co-operative will do
 - KEY SKILLS: Research, listening, advocacy, individual and collective decision making; innovation, creativity, communication, problem solving.
 - CO-OPERATIVE VALUES: Self-help, solidarity, social responsibility, caring for others, democracy, equality.
 - YOUR PROJECT: Decide on the purpose of the enterprise project the group will undertake.

MODULE 3

- Setting up your Young Co-operative
 - KEY SKILLS: Planning, decision making, financial management, organisational skills, marketing, risk management, creativity .
 - CO-OPERATIVE VALUES: Democracy, self-responsibility, social responsibility.
 - YOUR PROJECT: Plan the way in which the project will be implemented.

MODULE 4

- Running your business
 - KEY SKILLS: Financial management, organisational skills, marketing, risk management, change management.
 - CO-OPERATIVE VALUES: Openness, honesty, social responsibility, democracy, self-responsibility.
 - YOUR PROJECT: Implement the plan.

MODULE 5

- Evaluating your success
 - KEY SKILLS: Reflection, communication.
 - CO-OPERATIVE VALUES: Self-responsibility, social responsibility.
 - YOUR PROJECT: Reflect on the strengths and weaknesses of your project, and what you have learnt from undertaking it.

MODULE 1

What are co-operatives?

Teachers' briefing

Co-operatives have existed since the late 18th century when working class people began to experiment with self-help responses to the appalling living conditions they faced. Over the last 200 years, co-operatives have spread across the globe and the United Nations now says that half the world's population rely on co-operatives to improve their living standards.

A wide range of co-operatives exist in Britain today in the retail, banking, insurance, farming, manufacturing, housing and social economies. The newest wave of co-operatives are those involved in running trust schools.

Co-operatives all share a common set of values and principles and it is these which mark them out from other economic entities in the public and private sectors.

The activities in this section will help the students find out more about co-operatives and understand the co-operative values and principles.

A co-operative is a business or organisation owned and controlled by the people who use it. Its primary purpose is to provide goods or services to these members for their mutual benefit.

The definition of a co-operative agreed by the International Co-operative Alliance (ICA):

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.

Wherever they exist throughout the world, co-operatives are united by a commonly held set of values: self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

Co-operatives are run according to seven principles. These were agreed in 1995 by the ICA. They were adapted from the original principles drawn up by the Rochdale Pioneers who started their co-operative in 1844.

- **Voluntary and Open Membership**
All people are free to join a co-operative, providing they are willing to accept the responsibilities of membership.
- **Democratic Member Control**
Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. All members have the same voting power - one member one vote - regardless of the amount they have invested. A group of elected representatives are accountable to the membership.
- **Member Economic Participation**
All members buy shares when joining. As the aim is not to make money, the interest received will be low. Profit (if any) is shared in proportion to the member's use of the co-operative, and some may be used to develop the organisation.
- **Autonomy and Independence**
Co-operatives are autonomous self-help organisations controlled by their members. They can enter into agreements with other organisations, including government, as long as they maintain their independence.
- **Education, Training and Information**
Co-operatives provide education and training for their members and employees. All members must know how their society works. They also inform the general public about the nature and benefits of co-operation.
- **Co-operation Among Co-operatives**
It strengthens the co-operative movement and serves members most effectively if co-operatives work together at local, national, regional and international levels.
- **Concern for the Community**
Co-operatives work for the sustainable development of their communities through policies approved by their members.

How are co-operatives different?

It can be easier to understand co-operatives by comparing them to other types of business. There are three main types of business organisations: private, public and co-operative. Private businesses are owned by individual people or companies. Public enterprises are owned by the state, the council, or any other public body. A co-operative society is owned by its members, who provide the capital necessary to start up and develop the business. There are also partnership businesses which share many of the features of co-operatives.

These three types of business organisations have many things in common but they differ in their most important aspect, their purpose.

- The main purpose of a private business organisation is to make money (for those who have invested money in the company).
- The purpose of a public enterprise is to provide services for the public (eg roads, housing, waste disposal etc).
- The purpose of a co-operative society is to serve the needs of the members, (eg farm inputs, loans, advice, information etc). Members benefit by having better goods or services provided. A co-operative may still make money, but that is not the primary purpose.

In most private businesses each investor (shareholder) has control over the firm only to the extent to which they have invested capital in it, that is, one vote per share of stock. If someone has lots of shares, they will have lots of votes, making them more powerful when decisions are made. In public enterprises people working on behalf of the owners (government, councils etc) make the decisions. Co-operatives are controlled by their members, who all have an equal vote on decisions being made, and are able to elect a board, and be elected to a board, of representatives to run the society.

The beginning of co-operatives

The modern co-operative movement started over 160 years ago, in 1844, when a group of 28 working people in the wool and cotton weaving town of Rochdale developed a new model of co-operative society, learning from the successes and failures in earlier co-operatives. The Rochdale model quickly spread across the country.

The Rochdale Equitable Pioneers Society was set up at a time of great unemployment and poverty, known as the hungry forties. The Rochdale Pioneers wanted to open their shop to sell good quality foods that were not adulterated or unfairly measured. Many private shopkeepers at the time added plaster of Paris to flour, gravel to oatmeal, tree leaves to tea etc and weighted the scales in their own favour. Food adulteration was so common that when the Rochdale Pioneers opened their own flour mill so that they could control the quality even further, they needed to educate the members about what wholesome unadulterated flour was like.

The 28 founder members of the Rochdale Equitable Pioneers Society saved together, raising £28 to set up their shop (known as 'The Store') at 31 Toad Lane, Rochdale. The Store opened on 21 December 1844. It was open two evenings a week at first, run by the members after they had finished their normal working day. The Pioneers were committed to running their co-operative in a democratic way. Each member of the co-operative had one share and one vote so every member had an equal say in the decisions made in the business. There was no difference between male and female members. The building is now the Rochdale Pioneers Museum.

As the Pioneers did not have much money to start the Store, at first they only sold butter, sugar, flour and oatmeal, the four foods that everyone needed. Gradually they added products to the list, extend the opening hours and employing a shopkeeper. Within a few years they started selling cloth and other non-food items. The profits generated by the business were shared among the members in proportion to the amount they spent in the store.

The Rochdale Pioneers viewed the opening of their Store as the first step in improving the conditions of their families and the whole community. Their aims in 1844 included providing good quality housing for members and having co-operative farms and factories. Within a few years, they opened a library and began to hold education courses giving the opportunity for members and their families to learn about the sciences, the arts and to learn languages like French and German.

Although there had been co-operatives before the Rochdale Equitable Pioneers Society, it was this one that was a real success and which became the example that other co-operators followed. The Pioneers wrote down their democratic principles which are still the basis of co-operatives around the world today.

The International Co-operative Alliance

The International Co-operative Alliance (ICA) is the umbrella body of all co-operatives. It was formed in England in 1895 when co-operative members around the world decided to join together to share information and help build an international co-operative movement. The ICA now has more than 230 member organisations from over 100 countries, and represents more than 800 million people worldwide.

The international co-operative movement keeps on growing. Now there are co-operatives of all kinds on every continent. Many of the newer co-operatives are in countries in Africa, Asia and Latin America. In some of the poor communities in these countries, co-operatives are a useful way for people to improve their living conditions and economic situation, very much like the Rochdale Pioneers did. There are co-operatives in a variety of sectors including: agriculture, banking, energy, industry, insurance, fisheries, housing, and tourism.

Co-operatives and Poverty

Co-operatives have the potential to help the world's poorest people find a way out of poverty, by working collectively to organise themselves and address their own needs. Poor people can use co-operatives to provide goods and services which the state and private businesses do not provide, either because they are unable or unwilling.

Historically the co-operative sector has played a significant role in the empowerment of the economically disadvantaged. The Rochdale Pioneers, credited with founding the co-operative movement, first got together to find a

solution to the high prices and adulterated food available for working people at the time. Co-operatives present a way in which ordinary people can take control of their own lives and improve their standard of living.

There are various ways in which co-operatives can benefit the poor:

- Increase their bargaining power (by being part of a group rather than an individual).
- Share the costs of new technology (which would be too expensive to buy individually).
- Add value to their agricultural products (eg by processing crops using shared facilities).
- Reduce risks associated with new enterprises and gain access to new markets.
- Purchase in bulk to achieve lower prices (eg for fertiliser and seeds).
- Gain access to credit and loans on reasonable terms (by borrowing from the society).

The International Labour Organisation (ILO) recommended in 2002 that co-operatives should be considered as one of the pillars of national and international economic and social development. A formal Memorandum of Understanding agreement was signed between the ILO and the International Co-operative Alliance in 2004, which commits both organisations to formulating an agenda, partly focusing on ways in which co-operatives can contribute to the achievement of the Millennium Development Goals.

The goals are:

- Goal 1: Eradicate extreme poverty and hunger
- Goal 2: Achieve universal primary education
- Goal 3: Promote gender equality and empower women
- Goal 4: Reduce child mortality
- Goal 5: Improve maternal health
- Goal 6: Combat HIV/AIDS, malaria and other diseases
- Goal 7: Ensure environmental sustainability
- Goal 8: Develop a Global Partnership for Development

Useful Resources

School.coop

www.school.coop

The teaching resources section of this site houses a large collection of classroom activities on co-operative and ethical enterprise themes.

Useful web links

Co-operative College

www.co-op.ac.uk

The Co-operative College is an educational charity, founded in 1919, serving the co-operative sector in the UK and globally. You can contact the College on 0161 246 2926.

The Rochdale Pioneers Museum

www.rochdalepioneersmuseum.coop

Where the Rochdale Pioneers started their co-operative in 1844. The Museum can be contacted on 01796 524920.

The Co-operative Group

www.co-operative.coop

The website of the Co-operative Group – the largest co-operative society in the UK.

Co-op Directory

www.co-opdirectory.co.uk

This Directory will let you know what retail co-operatives are operating in your area and gives a guide to all different types of co-operative.

www.uk.coop

This site has a geographic search and includes housing co-operatives, worker co-operatives, and credit unions.

International Co-operative Alliance

www.coop.org.

The umbrella organisation for co-operatives around the globe.

MODULE 1: What are co-operatives?

ACTIVITY 1:

What Does Co-operation Mean?

In this class discussion activity students relate the concept of co-operation to their everyday life and explore its meaning.

Resources needed: none.

Time needed: 15 minutes.

Main activity:

This is a class discussion activity.

- Have you ever helped a friend do something? Give some examples.
- Have your parents asked you to help do things at home?
- Is it easier to do things when you are working with someone else?
- What does co-operation mean?
- Have you ever won a competition? How does it feel if you are not the winner?

Explain that co-operation means working together with other people towards the same goals. When people work together it is possible for everyone to be successful, but in competitions there is usually just one winner.

MODULE 1: What are co-operatives?

ACTIVITY 2:

What are Co-operatives?

In this card sorting exercise students will become familiar with some of the key features of co-operatives.

Resources needed: ‘What are co-operatives?’ cards (see below) printed out, cut up, and shuffled. You will need one set for every 3–5 students.

Time needed: 30 minutes.

Main activity:

Explain to the group that co-operatives are a type of business. A **business** (also called a **firm** or an **enterprise**) is a legally recognised organisation designed to provide goods and/or services to consumers. Co-operatives differ from other businesses, however, in a number of very important ways.

Divide up the group into small groups of 3–5 participants. Give each group a set of ‘What are co-operatives?’ cards. Their task is to look at each card and decide whether the statement on it is true for a co-operative. They should make two piles of cards – true and false.

When all the groups have finished, bring them back together and share the results. Ask each group in turn to read out one of the cards from their ‘true’ pile. See whether the rest of the group agree, and invite a discussion if there is any disagreement. If everyone agrees, ask them to comment on how they know that the statement is true.

During the discussion you may need to introduce the following points:

- Co-operatives do need to make a profit, even if it is only a small one, otherwise they couldn’t carry on operating. The profit is usually shared between the members, used to develop the business further, or spent on projects for the wider community.
- Making a profit isn’t the only thing that co-operatives think about. They also take into account people – their workers, suppliers, the local community etc – and the effect which their business has on the environment. Sometimes they make less profit because they spend more money on these things.

The main concern of this business is to make as much profit as possible.

This business uses its profits to help the community.

This business thinks that people and planet are as important as profit.

This business is run by its members for its members, and sometimes for the wider community too.

This business is run by managers on behalf of shareholders.

This business is run democratically – all its members have a say.

Businesses like this can help people in the developing world to work their way out of poverty.

This business may use child labour in countries where this is legal.

Businesses like this employ over 800 million people throughout the world

This business may try to buy its raw materials at the cheapest price, without checking where they have come from or how they have been produced.

MODULE 1: What are co-operatives?

ACTIVITY 3:

How Did it All Start?

In this activity students perform a play based on the true story of the Rochdale Pioneers, who set up one of the very first co-operatives in the world in 1844.

Resources needed: Copies of the play script (below), cardboard and marker pens to make signs, tables, chairs, and any relevant props and dressing up clothes. You will need plenty of space – a hall is ideal.

Time needed: 60 minutes +.

Main activity:

Beforehand, get some of the students to make cardboard signs to label parts of the hall: 'The Millowner's House', 'The Mill', 'Millowner's Shop', 'Weavers' Cottages', 'Empty Warehouse' – these can be illustrated depending on the time available. Arrange some furniture around the hall (tables for shop counters, chairs in the weavers' homes, furniture to represent machinery in the Mill).

Explain to the group that they are going to perform a play about the way in which people can make big improvements to their lives by working together. Explain that the play is set in the 1840s and ask the group what they know about what life was like then. Allow a little time for discussion.

Choose the cast members and distribute copies of the script. Allow a few minutes for dressing up if you have dressing up clothes available. Give a bit of direction to get things started – sending the characters off to the appropriate parts of the hall, getting everyone to be quiet and getting the Millowner to begin reading. (You may prefer to choose the students to act out the story at the beginning of the session and give them time to read the script and rehearse a little.)

Your main role will be to intervene at the 'Discussion Stops' in the script and lead a short discussion on the point raised. You could do this by 'freezing' the action (using a video remote control) and conducting the discussion from where the characters are, or by getting the students to quickly move into a circle to talk and then return to their places. The way you do this will depend on the attentiveness of the group and the physical surroundings.

Debriefing:

Explain that the play is based on the true story of the Rochdale Pioneers who set up one of the very first co-operatives in the world, in 1844.

Students could carry out further research about the Rochdale Pioneers and produce written or display material.

If you are within travelling distance you could organise a visit to the Rochdale Pioneers Museum (see www.rochdalepioneersmuseum.coop)

Rochdale Pioneers play script

Millowner (fairly pompous, swaggers about): "I'm a weaver ... well, I don't work in the mill doing the weaving myself, but the mill belongs to me. The people who work in the mill, they weave the threads to make the cloth. I sell that, then with the money I make I pay the wages for the workers. I've got a big house now, just outside the town, with servants, the children have a governess and lots of toys. I'm a good employer. I run a shop in the town for the workers. I make a bit of a profit with it, too. They spend their wages in the shop for all the things they need." (Looks at watch). "Go down and look at my mill, it's the best one round here!"

(Scene changes to the mill; people are working at their looms.)

Worker 1: "I've been here for twelve hours already today, but only another four to go. I'm tired and my back aches."

Worker 2: (shouts) "We can't talk to each other at work, it's much too noisy; we use our own sign language to talk - mind you, we don't get a lot of chance for that, you have to watch what you're doing with these machines. Even when I go home, I can't hear properly."

Worker 3: "It's a good job my children are working here ... there's one of my children now, she's six years old and she can crawl under the looms and pick up the bits of cotton that fall underneath — we don't want a fire, you know. I hope she remembers to keep her head down."

DISCUSSION STOP

What do you think it would be like to be the child of a millowner and the child of a weaver in the mill?

Worker 4: "It's pay day today. I'm the only one working in my family just now, the wife and kids aren't strong enough to work. If only I could get enough money to buy some good food for them."

(Millowner comes in with wages, pays Worker 4 then the rest in a queue).

Worker 4: "Here it is, I get 37 pence a week . . . well, it is 1844 after all!"

(He moves off, his wife appears, looking for him coming home).

DISCUSSION STOP

Does 37 pence sound like a lot or a little? What do you think it would be worth in today's terms? What do you think you could buy with it?

Wife: "I'm just waiting for my husband, I need his wages to get food for the children, they haven't eaten anything since yesterday morning. They're so thin, I wish we could get some better food for them, they aren't growing at all. It's so expensive at the shop and I don't think the food is as good as it should be, if you know what I mean. Here he is now!"

(Greet each other, hand over wages, wife moves off towards the shop.)

At the shop.

Wife: "I'll have a bag of flour, please."

Shopkeeper: "That's 4p."

Wife: "I'll have a packet of candles, please."

Shopkeeper: "4p and 6p, that's 10p."

Wife: "I'll have a packet of oatmeal, please."

Shopkeeper: "10p and 5p, that's 15p."

Wife: "I'll have a packet of butter, please."

Shopkeeper: "15p and 8p, that's 23p."

Wife: "I'll have a packet of sugar, please."

Shopkeeper: "23p and 9p, that's 32p so far."

Wife: "Here you are!" (Money exchanges).

Shopkeeper: "Thank you; Mrs Collier, see you soon."

DISCUSSION STOP

What about the type of foods bought, how this would compare to the "basic" foods bought today; packaging; would a shopkeeper serve in a shop today like this? What about the adulteration of food in the millowners shop?

Wife: (walking home) "I've just spent 32p, that should keep us going for a couple of days. We've got our rent to pay. Our millowner built the houses for us, you know! Now, our James needs some clogs. It's a good job we don't need any coal this week. It's not enough (looking at money) this can't feed us for the rest of the week... again! It's just not enough until my husband gets his wages again. I wish I was stronger! What are we going to do?"

DISCUSSION STOP

What can they do?

Worker 5: "I'm fed up with this! We work all week in the mill, our wages aren't enough for us to buy enough food, never mind other things. That millowner, he's got everything, the mill, the shop, even our houses are owned by him. I've got an idea that just might work - come over here you men, come and listen to this idea, see what you think."

(All talk together, then seem to come to a decision.)

Worker 6: "It isn't going to be easy, (points towards Worker 5) but I think John's right. This could work!"

Worker 7: "No one else is going to help us, so come on, let's work together and help ourselves and each other!"

Worker 8: "Right, this is what we need to do. We have to have some money to get started. I know we haven't much, but if we save a penny a week for each family, we'll get there ... it will take time, but that's better than not trying at all."

WEEKS LATER

Worker 6: (to audience) "Well, we've started to help ourselves! I went over and bought things the families wanted most. I've got butter, sugar, flour, oatmeal and candles; and something else, we won't be putting chalk in the flour and sand in the sugar to make more profit!"

Worker 7: "How much are we going to ask people to pay for all these things? Where are we going to sell them?"

Worker 6: "We've arranged to use that empty building up the road, just one evening each week, our friends will know when it will be open. I've worked it out; if we charge people one penny less than the millowner charges in his shop, we will still make some profit! We can help people buy food for less money, sell really good quality and still make a profit to use to buy more things to sell! This really is going to work!!"

All: Noises of enthusiasm.

(Scene changes to Co-operative shop, with a plank for a counter and a set of balance scales. Worker 7 is serving wife.)

Wife: "I'll have a bag of flour, please."

Shopkeeper: "That's 3p."

Wife: "I'll have a packet of candles, please."

Shopkeeper: "3p and 5p, that's 8p."

Wife: "I'll have a packet of oatmeal, please."

Shopkeeper: "8p and 4p, that's 12p."

Wife: "I'll have a packet of butter, please."

Shopkeeper: "12p and 7p, that's 19p."

Wife: "I'll have a packet of sugar, please."

Shopkeeper: "19p and 8p, that's 27p so far."

Wife: "Here you are!"

(Money exchanges).

Shopkeeper: "Thank you, Mrs Collier, see you soon."

Wife: (to audience) "Look at all these things I've bought, and it's cost me five pence less than it does at the owner's shop! ... and look, this is beautiful flour! Look! Things are looking better, there might be enough money to buy food for the whole week now!"

(Wife goes round to other wives, they go to the Co-operative shop too.)

Worker 6: (comes forward while Co-operative shop carries on behind.) "This is going very well. With the money we make, we go and buy more things to sell. We are having to open more than once a week and we are selling lots of different things that people are wanting. Even after that, we have some money left and we are using it to help people in other ways; we are opening a reading room over our shop so our people can come and look at the papers and borrow books. Someone has even said we can think about building houses for our co-operative members!"

DISCUSSION STOP

What do you think the money should be used for?

What about the role of the women in 1844?

Would things be different now?

What does the Co-operative do in the community now?

MODULE 1: What are co-operatives?

ACTIVITY 4:

What Makes a Good Co-operator?

In this activity students will identify the features of someone who is a 'good co-operator'.

Resources needed: A large piece of paper (from a roll, or several sheets taped together) for each group. Pens, crayons etc.

Time needed: 30 minutes.

Main activity:

Divide into small groups of three or four.

Each group should put their piece of paper on the floor. One member of the group should lie down on the paper and the others should draw around their outline.

When each group has an outline figure they should add to it all the features that they can think of which would make this person into a good co-operator. They can add notes to explain these features. Some examples might be: big ears for listening carefully to other people's opinions; strong arms doing their fair share of the work; a big smile to show they have a sense of humour.

When each group has finished they should give their character a name and introduce them (and all their special features) to the rest of the group.

MODULE 1: What are co-operatives?

ACTIVITY 5:

Bindan Village Co-operative

In this activity, after hearing the story of the Bindan Village Co-operative, students work in small groups to produce drama sketches showing how co-operatives work together to resolve problems.

Resources needed: A copy of the Bindan Village Co-operative story (below).

Time needed: 30 minutes.

Main activity:

Read the story of the Bindan Village Co-operative.

Split the students up into groups of 5 or 6.

Ask each group to devise a short drama presentation showing a situation where a group of people resolved a problem they faced by starting some form of co-operative.

After 10–15 minutes preparation invite each group to present its sketch.

Debriefing:

Ask each group to explain how they choose the 'problem' for their drama. How did they decide on the best solution for it?

Invite the rest of the group to ask questions about, or comment, on each performance.

Bindan Village Co-operative

Bindan Village is 25 miles from Dhaka, capital of Bangladesh. The main economic activity is growing rice padi, and the village women play an important part in the farming activities. Their handicraft work is carried out after family responsibilities have been seen to. Although the women only earn a little extra money from the handicraft work this may make the difference between survival and starvation.

In the past, the women worked individually and had to sell their products themselves to local merchants or at the local market. Many of the women have no education and merchants could get away with paying them a low price for their products. Conflicts could also arise with other traders at the market.

In 1978, the villagers heard about KARIKA, the National Federation of Handicraft Co-operatives. This places orders with the village co-operatives and buys products on a monthly basis.

The village women formed the Bindan Village Co-operative and started to trade with KARIKA making their secretary, Zainab, responsible for taking the finished goods to Dhaka and returning with the orders and raw materials.

One important change the co-operative has made is to have given Zainab, and others, the courage and support to assume a leadership role. From being a woman frightened and not allowed out by her husband to travel to Dhaka on her own, she now travels every month and has become a national director of KARIKA. In addition, the co-operative has extended the range of its products and has begun to save in order to build a communal work-place.

MODULE 1: What are co-operatives?

ACTIVITY 6:

Co-operative Principles

In this activity students work in groups to design a poster to represent one of the co-operative principles.

Resources needed: Paper, coloured pens/pencils/crayons.

Time needed: 30 minutes.

Main activity:

Explain that co-operatives exist all over the world and they all believe in the same 'principles' which guide the way they work. Go through the list of co-operative principles and explain what each one means. Invite questions and ask the group for their ideas on how each of these works in practice and why it is important.

- **Voluntary and Open Membership** – anyone is allowed to join a co-operative, and can choose if they want to join.
- **Democratic Member Control** – each member has one vote on all decisions that are made, and nominates a group of representatives.
- **Member Economic Participation** - each member invests some of their own money in the business, and may receive back a share of the profits made.
- **Autonomy and Independence** – co-operatives are self-help organisations, independent from any other business or organisation – although they can make agreements with them.
- **Education, Training and Information** – co-operatives provide education and training for their members and employees, and give information to the public about the benefits of co-operation.
- **Co-operation Among Co-operatives** – co-operatives work together at local, regional, national and international levels.
- **Concern for the Community** – co-operatives work for and support sustainable development of their communities.

Divide the group up into seven pairs or small groups. Each group will design a poster to represent one of the co-operative principles. Let each group choose

a principle, and if necessary explain to them more about what it means and discuss how they might want to illustrate it. The words describing the principle should be clear on each poster.

When the posters are completed you could display them somewhere for other people to see them.

MODULE 1: What are co-operatives?

ACTIVITY 7:

Co-operative Story Book

In this activity students work together to make a giant storybook, which explains how a co-operative works.

Resources needed: Large pieces of thick sugar paper, coloured pens/crayons, stapler. Page captions (below) printed out and cut up.

Time needed: 45 minutes.

Main activity:

Make a giant storybook. Divide the group into pairs or threes, (8 groups in total) and ask each to design a page of the storybook (there will be 8 pages). Explain that each group should produce a page which illustrates the caption they are given. They can write the words to go on each page.

When the pages are finished attach them together with staples to create a giant storybook. You could use extra pages for a front and back cover, and fold another piece of paper over the spine to cover the staples.

Read the story aloud to the group, so they can see how their page fits into the story of how a co-operative business works.

Debriefing:

Discuss the story book you have produced. Would it have been different if one person had done it on their own? What were the benefits of doing the task as a group?

Go through each page of the book and invite comments and questions.

- How do the members benefit from being in the co-operative?
- What can the co-operative do that people can't do on their own?
- What co-operatives do you know of?

Co-operative Story Book – picture captions

There are lots of different kinds of co-operatives. Some of them run shops, banks, and farms, others make things or provide houses for people.

Some co-operatives run clubs like football supporters clubs. Some schools are even run by co-operatives.

To join a co-operative you just have to pay a small membership fee – maybe £1. Anyone can join. Then you can have a say in the way the co-operative is run.

All members of a co-operative are treated equally and everyone has one vote when it comes to making decisions.

Co-operatives provide things which their members, and other people in the community, need like local shops, jobs, decent houses, or somewhere safe to keep their money.

When a co-operative makes a profit from its business this is shared by all the members.

Co-operatives try to help people in poor parts of the world for example by selling Fairtrade goods.

Co-operatives try to look after the whole community and the environment in the way they run their businesses.

MODULE 1: What are co-operatives?

ACTIVITY 8:

Visit a Co-operative

If you can manage it, this first hand experience of visiting a co-operative, or having a co-operative representative visit the class, is a great opportunity for students to ask questions and see how the things work In real life.

Resources needed:

You will need to find a local co-operative business and ask if you can arrange a visit. If you don't know of one, you can search for co-operatives in your locality at www.uk.coop and www.co-opdirectory.co.uk.

Time needed: half a day

Warm up activity:

Discuss the visit beforehand and help the students to work out questions they want to ask or things they want to find out.

You could ask some of the following questions:

- What does this co-operative do?
- How did this co-operative begin?
- What financial support, if any, has been necessary?
- How many members are there?
- How are any profits used?
- Has the co-operative faced any difficulties?
- What are the business plans for the future?

Main activity:

During the visit allow time for the students to ask the questions they have prepared. Tell the students you are interested in the process involved in setting up and running a co-operative business.

If you can't organise a visit, you could invite a representative from a nearby co-operative to come into school to be interviewed by the students. This could be video or audio recorded.

Debriefing:

Discuss what the students found out on the visit.

- What was the most surprising thing?
- What impressed them most?
- What makes this co-operative different from other types of business?
- Would they like to work in a co-operative?

MODULE 2

Deciding what your Young Co-operative will do

Teachers' briefing

Your 'business' could involve buying and selling, manufacture, assembly, packaging, providing services, media, entertainment, education, or lots of other things. The needs or interests of the students are usually a good starting point. Alternatively you could think about an enterprise response to a global issue such as trade justice or climate change.

You will probably want to start by deciding on a main purpose for your business, for example, 'To promote Fair Trade'. With an aim like this in mind there are still lots of different approaches. Here are just a few:

- Your business runs a theatre group that devises and puts on a play to raise awareness about Fair Trade in local primary schools.
- Your business makes and sells hand-crafted valentine's day gifts which include a message about Fair Trade.
- Your business is an advertising agency which runs a campaign to get your schools personnel to switch to Fair Trade tea and coffee.
- Your business runs a Fair Trade drinks stall in the local market/shopping centre – offering shoppers a free cuppa and, if they like it, getting them to buy some from you.

Fair Trade

The example of promoting Fair Trade has been used because lots of Young Co-operatives have chosen this as their business idea. Many of them have run tuck shops and juice bars in their schools and at community venues and events. Others run 'box schemes' where teachers and parents order a monthly supply of Fairtrade tea, coffee and other goodies.

If your group wants to get involved in promoting Fair Trade and wants to find out more about how this can help improve the lives of millions of smallholder

farmers in some of the poorest parts of the world then check out the 'Co-operate for Change! Fairtrade in Your School' resources which you will find on the Young Co-operatives website.

Greenfingers

Greenfingers is a new 'flavour' of Young Co-operative. Using this model, students set up their own horticultural co-operatives – using a piece of land at or near their school to grow fruit, vegetables, and plants to sell locally. New resources to support Greenfingers Young Co-operatives will be available on the website very soon.

Recon

If your group is concerned about the environment and the impact that our wasteful, throw-away culture is having on biodiversity, water quality, and climate change, you might want to consider getting serious about recycling. It is often easy to get hold of scrap or waste materials that can be turned into something useful. Your students may pick up some valuable design and practical skills alongside the enterprise skills they will gain from setting up their Co-operative.

Re-manufacturing ideas for Young Co-operatives will be on the website in the next few months.

Case studies

Young Co-operatives are now found in all parts of the UK – from primary schools to sixth form colleges. While many Young Co-operatives sell Fairtrade products, they all approach their work in slightly different ways.

- In St Helens, members of the Guranga Young Co-operative held their own Make Poverty History week. Students made their own advertisement, with over 200 students and staff appearing in the video. Students also used more than 1,000 pieces of white ribbon to create their own Make Poverty History wristbands.
- In Colchester, the St Benedict's Young Co-operative has run training days for other schools in the town, persuading them to set up their own Young Co-operative. They also represented Young Co-operatives at an international summer camp in Bosnia.
- In Epsom, members of the Epsom College Young Co-operative set up a Valentine's Day 'Love Box' where students could pay £2 and have a Fairtrade red rose delivered anonymously to a fellow student.

- In Rutherglen, near Glasgow, the Stonelaw High Fairtraders Young Co-operative sold a staggering £14,000 worth of fairly traded products in just 16 months.
- In Hartlepool, members of the 'Chocolateers' made a presentation to the town council and now run a regular school holiday stall in the civic centre.

MODULE 2: Deciding what your Young Co-operative will do

ACTIVITY 1:

Banana Business

In this brainstorming activity participants will let their imaginations run wild, generating business ideas from a single banana.

Time needed: 20 minutes

Resources needed: Sticky notes, bananas

Main activity:

Split into small groups of 3–4 people. Give each group about 10 Sticky notes and a banana.

Ask each group to come up with as many different business ideas as they can for their banana. They should write each idea on a separate Sticky note.

After 10 minutes, each group in turn brings their Sticky notes to the front and sticks them on the board or flip chart, briefly explaining each business ideas. For example: you could use the skin to make earrings, use the fruit to make smoothies and sell them, etc.

The whole group can now discuss:

- Which are the best ideas.
- Which would be easiest/hardest to do.
- Whether any of the ideas have any 'fatal flaws' which would make them impossible.
- Whether any of the ideas be improved in any way.

After this discussion, point out that brainstorming like this is the way that many really good ideas are generated in the real world. Someone might come up with an suggestion which seems crazy or impossible at first but other people might be able to see ways of adapting it to make it into a really good idea.

MODULE 2: Deciding what your Young Co-operative will do

ACTIVITY 2:

Ideas Box

This is a simple idea for collecting enterprise ideas.

Time required: Throughout the enterprise

Resources needed: Box or wall space

Main activity:

Introduce an Ideas Box or an Ideas Wall so anyone can stick up a great idea when it comes to them. At regular periods (perhaps at the end of every week) someone should open the box and collect the ideas. These can then be discussed by the group. Some useful discussion starters would be:

- Which are the best ideas.
- Which would be easiest/hardest to do.
- Whether any of the ideas have any 'fatal flaws' which would make them impossible.
- Whether any of the ideas be improved in any way.

MODULE 2: Deciding what your Young Co-operative will do

ACTIVITY 3:

Connect Two

This activity introduces the idea of using the interests and talents within the group to address a need or problem in the local community.

Time required: 20 minutes

Resources needed: Slips of paper and pens, two boxes.

Main activity:

Give everyone two slips of paper.

On the first, ask them to write down their favourite pastime or hobby. Collect these in and put them all in one box.

On the second, ask them to write down something which they believe is a problem for people in their community. Again, collect these in and put them in the second box.

Shake up the boxes and then ask everyone to pick a slip from each box. Working in pairs, they now have to come up with an enterprise idea which links the two slips of paper.

For example:

Hobby: Computers

Social problem: Poor public transport in rural area

Enterprise idea: Set up a website where people can arrange car sharing and offer lifts, with advertising sponsorship from the local garage.

MODULE 2: Deciding what your Young Co-operative will do

ACTIVITY 4:

Ideas on the Back of a Postcard

An activity to help students develop a better understanding of where ideas come from, and to help them generate enterprising ideas of their own.

Time required: 20 minutes

Resources needed: Blank postcards or index cards.

Main activity:

Split into small groups or pairs. Give each group a card with one of the 'themes' (below) written or printed on one side.

Each group should come up with an idea to answer their challenge, and then write the idea on the back of the postcard. If there is sufficient time, the groups can add notes to their postcard to explain the idea more fully.

When everyone has finished ask each group to present their idea to the others.

Here are some possible themes:

Love it

What interests you? How could your talents and interests help you be enterprising? Come up with an enterprise idea that you'd love!

Something's missing

What would make your life better? What should be happening but isn't? What idea can you come up with to fill the gap?

Inside out

Turn a problem inside out. Think of something that you really don't enjoy (eg cleaning?). How could you turn this into an enterprising opportunity?

What winds you up?

What doesn't work very well at the moment (eg 3 buses arriving at the same time). How could you be enterprising and make it better?

MODULE 2: Deciding what your Young Co-operative will do

ACTIVITY 5:

Recipe for Disaster

This activity explores how bad ideas can be turned into good ones, and vice versa.

Time required: 30 minutes

Resources needed: An empty waste-paper bin, enough strips of paper and pens for everyone.

Main activity:

Each person in the group should write down their worst business idea on a piece of paper screw it up and throw it into the bin. Group members then take turns to pick an idea out of the bin. They should explain why it would be a bad idea, and how it could be turned into a good idea.

Four bad ideas to get you started:

- Edible Dog leads
- Camouflaged golf balls
- Glow in the dark eye mask
- Chocolate teapot

Now do this activity in reverse – trying to come up with good ideas and then think of the worst possible ways to use them.

Finally, run through each of the ideas again inviting the group to come up with ways to avoid making these mistakes.

MODULE 2: Deciding what your Young Co-operative will do

ACTIVITY 6:

Pitch Up

Now it is time to come up with some real ideas for your Young Co-operative business.

Time needed: 45 minutes +

Resource needed: Pens and paper.

Main activity:

Split into small groups of 3–5 people. Each group has 15-20 minutes to come up with an idea for a Young Co-operative business. Suggest that they first make a list of all the ideas that everyone in the group can think of, and then discuss the pros and cons of each in turn.

When they have agreed on the idea they all like best they have to prepare a 'pitch' for it – a short presentation to sell it to the rest of the group.

You could appoint two or three of the students to be the 'dragons' who will give their comments on each pitch but be careful to choose people who will respond sensitively and not just rubbish other ideas. If you choose one person from each group it should be possible to avoid favouritism.

When it comes to choosing which project the whole group will adopt you will probably need to draw up a shortlist of those which you have the resources/time/skills/facilities to undertake, ruling out any which would not be possible because, for example, of health and safety issues.

You could choose by taking a vote but if the group can arrive at a consensus decision then this may help to achieve a higher level of participation and avoid anyone feeling negative about the project because their idea 'lost'.

One way of assisting this process might be to draw up lists of 'pros' and 'cons' for each project on the shortlist and getting the group to 'weight' each of these with a positive or negative score within a certain range, say, 1–5.

For example:

Cake stall

Pros	Weighting	Cons	Weighting
All facilities needed available in school	+5	Healthy eating issues	-3
Fits in with other curriculum activity eg cookery	+3	Not everyone likes cooking	-1
Could involve parents	+2	Health and safety issues	-2
Could use Fair Trade products	+5		
Total	+15	Total	-6
Overall score	$(+15 - 6) = 9$		

MODULE 3

Setting up your Young Co-operative

Teachers' briefing

This section includes a range of activities and resources to help with the preparation you will need to do to get your co-operative enterprise off the ground. The co-operative will almost certainly be more successful if you spend enough time on the planning and preparation.

Sometimes, however, students will be impatient to 'get on with the real business' so you may decide to skip some of these activities. You can always come back to them later if a particular problem arises. For example, if some members complain that others aren't pulling their weight you could organise a meeting to agree on ground rules for the group if you haven't done this previously. Likewise the team building activities can be used at any time when improvement is needed in the way the group is working together.

An ethical approach to business is essential for any co-operative and it is really important that the Young Co-operative members are clear about their social and ethical reasons for running their business. The activities on *Multiple Bottom Lines* are a good starting point for clarifying these and it is suggested that all groups should undertake activities from this section before starting their business.

Team building

The first step is to get the group used to working together and to develop their co-operation skills. You will find a wide range of team building exercises and co-operative games to suit different age groups and abilities. These can be used when your group is first being established or later on as energisers or just for fun.

Ground rules

Groups generally work better if everyone shares an understanding of how they are expected to behave and participate. It is important for Young Co-operative groups to be fully involved in setting the 'ground rules' and to take custodianship of these.

Successful co-operatives thrive on democratically made decisions, equality in the way members are treated, and self-responsibility taken by members. To achieve this, the group should decide its own ground rules and decide how to deal with breaches of these.

Young people rarely have experience of making and enforcing rules – these are usually imposed on them by adults. They can often impose sanctions harshly – perhaps reflecting their own experiences – and may need support and guidance through the process of developing and implementing ground rules for their group.

When the group is charged with monitoring each other's behaviour the participants learn social responsibility. When young people take responsibility for their own behaviour and learning they become active participants in the learning process and are more likely to avoid negative behaviours.

As a teacher it is critical that you model the desired behaviour in following the rules. Young people see adults as role models and possibly hypocrites for not adhering to the standards of behaviour they expect from the young.

If, as a teacher, it becomes necessary to enforce a violated rule with a young person, don't do it in front of the rest of the group. If other young people bring the violation to your attention, work with them on how to appropriately enforce the rule with fellow group members. This can be an opportunity for young people to develop assertive communication skills and learn how to manage conflicts.

An activity is included to help the group decide on its ground rules and how to apply these. As with all good behaviour management strategies, these should focus on the positive behaviour the group would like to see, possibly including a system of rewards, rather than on negative behaviours and sanctions.

Decision making

Democracy is one of the key values of co-operatives and the involvement of members in making decisions is paramount from the outset. The co-operative belongs to its members but a sense of ownership will only be engendered if all the members feel that their voices are being heard and their views taken into account in deciding how to set up and run their enterprise.

There are many forms of 'democracy' in the world. Taking a vote every few years to elect a leader who then makes the decisions is one form. In other

cultures decisions are not made until every individual person is happy with them, and discussion must continue until complete agreement is reached.

Young Co-operatives should promote a participatory form of democracy and try, where possible, to achieve decisions through consensus. Sometimes it may be necessary to take a vote but this is not always the best way to resolve a sharp division in the group as the 'losers' can feel disgruntled about the decision and may not abide by it or may withdraw their support from the group.

Activities are included which introduce a range of consensus decision-making tools.

Skills audit

For a Young Co-operative to be successful it will need to draw on a wide range of skills and abilities from the members of the group. A skills audit is one way of finding out who is good at what, and who likes doing what sort of things.

Roles and responsibilities

The members of the Young Co-operative will need to decide how to allocated different tasks within the business. It is a good idea to rotate the jobs occasionally – allowing everyone the chance to develop new skills in something they haven't tried before and also sharing the less glamorous tasks fairly between everyone.

Co-operative enterprises are run democratically by the members, for the members. There are three main roles which almost any democratic group will need to appoint people to. These are Chairperson, Treasurer and Secretary. You will probably identify other roles which are needed, depending on the nature of the business such as storekeeper, stock controller, designer, communications, marketing, sales assistant, cashier, bookkeeper, etc.

You will need to ensure that everyone understands their roles and their responsibilities, and that they are happy with them.

These roles can be rotated so that everyone involved in the group has the opportunity to develop their skills. You will need to consider how each will be chosen, and how long each term of office will last (for example, one week).

This activity will help the group identify the roles and responsibilities, and decide who will undertake different tasks.

Multiple bottom lines

Co-operatives believe in a 'multiple bottom line' approach to business. This means that they don't just exist to make a profit – they give equal consideration to ethical issues such as the conditions of their workers (and those who supply goods and materials to them), the impact their business will have on the environment, and the contribution it makes to the needs of the community. Social goals are as important as financial ones.

The activities in this section provide an opportunity to analyse the 'multiple bottom lines' of some co-operative enterprises, and for members to identify the social and ethical aspects of the business they are creating.

Financial planning

This section provides activities to help the members of the Young Co-operative to plan the finances of their business. This will involve identifying all the costs which will be incurred, along with potential sources of income. These will come together in a budget and this should be referred to regularly at meeting of the co-operative to see how closely the actual income and expenditure is to the budget. If costs are higher than expected, and income lower, the group will need to take steps to change this situation.

Assessing and managing risk

Many successful business spend a great deal of time and money on risk management. By identifying possible problems and threats, measures can be take to avoid these causing damage to the business. Risk management is a very important skill for young people to learn and it has many applications – not just in business but also in home, school, and leisure environments.

It doesn't have to be tedious process of form filling (although written records can be useful if something goes wrong). Just as important is the development of a culture where people are concerned about the health and welfare of their friends and colleague, and an awareness of the threats to these. In such an environment, risk mitigation can occur naturally.

Creating a business plan

There are a number of reasons for creating a business plan for a Young Co-operative. If this is done at the start of the business venture it will be a useful way of ensuring the success of the enterprise. If the group needs to apply to another body for start up funding, a business plan will be a very useful tool to persuade others that you have a sound business proposal and they won't just be throwing their money away.

Business plans can also be produced at the point where the Young Co-operative is considering expansion or a change of direction. Again, the group might be looking for new investment.

When it comes to evaluating the success of your Young Co-operative, a business plan will be a very useful tool as it will enable the group to measure their success against their original plans and objectives.

MODULE 3: Setting up your Young Co-operative

ACTIVITY 1:

Team Building Exercises and Co-operative Games

This section includes a wide range of team building exercises and co-operative games. Many more can be found on the internet. These games will help the group to bond and value every member's contribution. They are a really good way of establishing a group identity. To make meetings less boring, many of these games could be used as a warm-up or energiser.

Set the scene

Time needed: 5–10 minutes

Resources needed: Flip chart paper and marker pens

Each person in the group should write down their personal definition of the word 'Co-operation'. Stick your definition up on the wall on a flip chart sheet. Ask one member of the group to read all the definitions out and discuss any issues which arise.

Co-operative Puzzles

Time needed: Up to one hour

Resources needed: Make a set of puzzle pieces for each group of six students – ie three sets for 18 students. Enlarge the template provided (see resources below) on a photocopier and stick the copied sheet onto card. Cut out the pieces, and put all the pieces with the same alphabetical letter on them into a small envelope. Repeat for all letters. You should have six small envelopes when you have finished. Put these into a large envelope. Now prepare the other sets in the same way.

Timing depends on complexity of shapes selected. Usually a group will take between 7–10 minutes to solve the problem, but some groups get stuck and can take much longer. Whilst the debriefing is critical, try to allow adequate time for all groups to complete the task. They will be very frustrated if they do not.

If this activity is fully debriefed, participants will learn:

- How they behave in group situations.
- Their tendency to respond co-operatively or competitively.
- How people communicate non-verbally and how powerful this can be.
- How intense feelings are when non-co-operative individualistic behaviour frustrates or blocks progression, however unintentional such behaviour is for the person who became oblivious to the group's or others' needs.
- Understanding how complex a concept of co-operation is.

Preparation

You need to plan how you will lay out the room so each group can stand or sit around a table. Each group will require one set of squares.

Write out the rules, see below, on a flip chart or chalkboard ready for display.

Split the students into groups of six, plus at least one observer per group.

Stage 1 – The Briefing

Explain purpose of session by referring to aims only.

Start by asking the group: “What do people need to do in order to co-operate successfully in any task?”

It may help later on if you note some of the important points on a flipchart eg each person needs to know:

- What the task is.
- What he/she can do to help.
- What other players can contribute.
- How to help other players.
- How to accept help from them.

When the important points are listed (probably after five to ten minutes) explain that you are going to play a game to see how co-operation works in practice.

Sit or stand players in groups of five around tables. Ask the observer to sit at the table.

Stage 2 – The Activity

Give a large envelope containing a set of squares to each group of five and ask them to open it and give each member one small envelope. They must not open the envelopes yet.

When every member has a small envelope, read out the following instructions and the rules you have displayed.

Briefing:

“In the small envelopes, there are pieces of cardboard.

Your group’s task is to exchange pieces of cardboard with each other so that you can make squares. The group must end up with five squares all of the same size.

During the game, everyone must follow these rules:

You may not ask for, or signal for any piece, held by another group member. If you want any piece, you must wait until it is freely given to you.

You may give any piece you have to any other member of your group at any time, but you may not ask for anything in return.

Please work in silence until your group has finished.”

Make sure that everyone understands these rules. Then say: "Go!"

While groups are working, the teacher and any observers must not intervene other than making sure that the rules are being strictly observed.

At the same time, the teacher and observers can see how groups are progressing; noting what strategy, if any, a group is using; seeing if leadership is developing etc. Note which group completes five equal squares first. Try to allow time for all groups to finish. If a group gets hopelessly stuck, this can be useful in the second discussion during debriefing.

Stage 3 — Debriefing

First discussion

Ask the small groups to remain around their tables and then request each group member to tell the others in that group in turn:

- 'How they felt' at the outset and at the end of the activity.

Then start a second round in the group, again in turn, telling each other

- 'What they were trying to do'.

Finally, encourage all group members and their observers to discuss

- 'What actually happened'.

Second Discussion

When sufficient discussion has taken place in the sub groups, ask them all to pack away the cards, move back the tables and form a circle of chairs.

Then ask for impressions, descriptions and insights about:

- Feelings and actual behavior.
- Comparison of their responses to the ideal co-operative behaviour discussed and listed before attempting the sorting activity.

Third and Final Discussion

Ask the whole group to discuss and list

- 'What has been learned at an individual level which may change people's action in the future'.

Note If players get defensive about their own behaviour, they may angrily point out, "It's only a game." However, if they are willing to face the facts, then they can learn something real from the activity about co-operation and non-co-operation.

Variation One

Remove the restriction on non-verbal communication.

Variation Two

During the second discussion after add further questions eg:

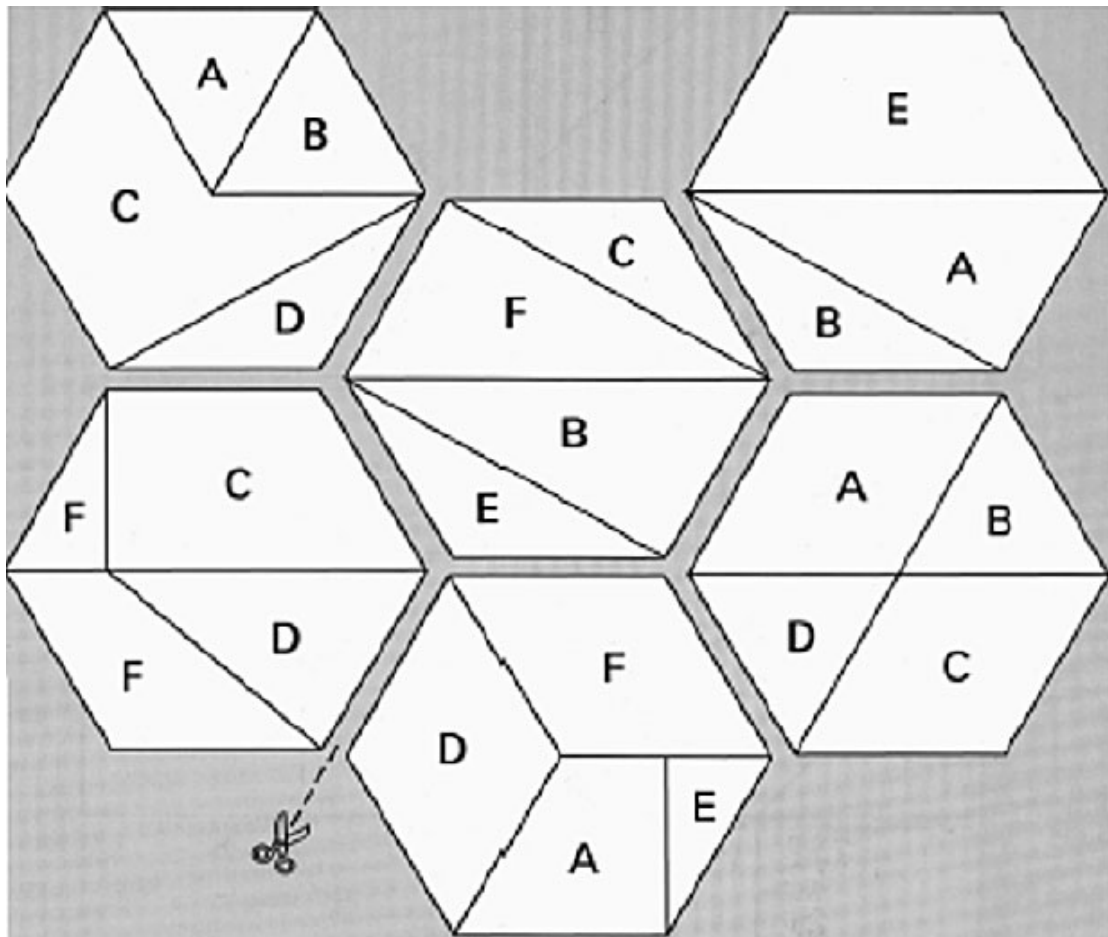
- How did you communicate?
- How did people help or obstruct each other?

Variation Three

During the third discussion — ask the group to form pairs to discuss what has been learned at an individual level and what action they could change in the future — then ask for report backs from pairs in a general way to summarise intentions to change in what way.

Variation Four

If you wish to make any of the square or hexagon formats simpler to piece together, then use a symbol, map, logo or picture as a background to each unit.



Building Bridges

Time needed: 30 minutes

Resources needed: For each group of 3: a blindfold, twenty building blocks (wooden ones – the sort that toddlers can build towers from – are ideal. You might have to raid the reception class!), a ruler.

One principle of co-operation is that of self-reliance through mutual aid. Co-operation is a way in which a group of people can work together to achieve impressive aims without the need of experts, professionals or consultants. In this simple exercise, the point is made that by helping each other any group can achieve a great deal.

Preparation

The students will be divided into groups of three (with any remainders acting as observers), Each group will need a pack containing:

- A blindfold
- Twenty building blocks
- A ruler

Stage 1 - Setting and Starting

Briefing:

“Your task is to build a bridge consisting of a ruler and wooden blocks.

The bridge is to cross a river that is subject to severe flooding The bridge therefore needs to be as high as possible.

In your group is a consultant, a chargehand and a worker. The consultant’s job is to design the bridge; the chargehand instructs the worker; the worker builds the bridge.

The consultant speaks only with the chargehand who speaks to the worker. The worker may not speak at all. Decide now who will fill each role.”

Stage 2 - The Activity

The worker is blindfolded. The consultant designs the bridge in his/her mind, meets privately with the chargehand and verbally describes it to the chargehand.

Ask the chargehand to collect the blocks and ruler and place them in front of the blindfolded worker. The chargehand now verbally instructs the worker

through the construction of the bridge. The worker must use his/her non-dominant hand.

Allow three to five minutes for the completion of the bridge. The roles are then changed until every member of the group has acted out each role.

Stage 3 - Debriefing

Ask each group to identify a spokesperson then discuss:

- What happened?
- Did they successfully build a bridge each time? Could the bridge have been built without the consultant? What use are consultants?
- How did each feel as a worker? Did he or she simply follow instructions or take the initiative?
- To what extent did the chargehand and worker co-operate?

The Results Driven Structure

Time needed: 20 minutes

Resources needed: Blocks or Lego or other building materials – several sets containing the same components.

Half of the group is sightless. You can use blindfolds or have them close their eyes on the honour system for safety purposes. The sighted half is without speech but each person can make a unique noise (eg one person may snap their fingers, another may clap, another may stamp their feet, another may whistle, etc).

A structure is built quickly by the facilitator in the middle of the room. The speechless members may study it for up to one minute and then the facilitator will disassemble the structure and place the pieces around the room.

The sightless team members may touch the building materials and may speak. The speechless team members may see and make noises, but may not touch the sightless persons or the building materials. The team is to reassemble the structure as the facilitator originally built it.

Afterwards, discuss:

- How did it feel to be without sight/speech?
- How did the team reach the solution?

Group Drawing

Time needed: 30 minutes

Resources needed: Pens and paper

Divide the group into three small groups:

Drawers. The drawers attempt to recreate one of the pre-drawn designs which they cannot see. They can only draw and listen. They may not talk and they stand with their backs to the group so they cannot receive non-verbal messages.

Talkers. The talkers attempt to describe the design to the drawers. The talkers also do not see the design.

Viewers. The viewers are the only ones to see the design. They may not talk and must communicate non-verbally. The talkers may question the viewers who must respond non-verbally. The viewers may not draw the design in the air or use any other nonverbal communication that actually shows the design.

Show a design to the viewers. Stick to combinations of simple geometric shapes to start with – you can make the designs more complex in further rounds of the game. Each team must then attempt to reproduce the design. The initiative is complete when the viewers are satisfied with what the drawers have created.

Cross the River

Time needed: 20 minutes

Resources needed: Masking tape, newspaper or sugar paper cut into blobby marshmallow shapes.

Make two banks of a river using the masking tape. The shores need to be at least three metres apart.

Tell the students that they need to get across this chocolate river using only team work and five marshmallows (sheets of paper). However, if they leave a marshmallow (ie without a foot on it) in the river then it gets washed downstream.

Once everyone is across - they have won ... (prizes for everyone!).

Save the Egg

Time needed: 30 minutes

Resources needed: For each group of 3 or 4: An egg, two balloons, a roll of sticky tape, some elastic bands, two straws and 4 pieces of paper.

Split the students into groups of 3 or 4. Give each group a set of kit (see resources needed).

The groups have 20 minutes to make a vehicle to carry the egg. The vehicle should be strong enough to withstand a fifteen-foot drop onto concrete. Can the groups save the egg from cracking?

When all the 'vehicles' are complete enjoy testing them!

Newspaper Game

Time needed: 30 minutes

Resources needed: One newspaper per group (5 or 6 in a group). All newspapers must be the same. Set of questions – see “Preparation” for this activity.

Preparation: Go through the newspaper and pick out items you could ask questions on. You need about 20 questions. All answers must be in the newspaper. Questions should not be in the order of the newspaper ie question 1 on page 1, question 2 on page 2 etc. Answers can be found in classified advertisements, captions under photos, headlines, advertisements, TV listings, sports results etc. Some should require reading an article. You should aim to make the questions so that the newspapers have to be read to answer them. Questions based on knowledge the students may have will not engage them in the activity.

Play: Divide the students into groups of 5 or 6. Give each group a newspaper and a set of questions. When all the groups have finished, go through the questions and answers, giving 1 point per correct one. – the number of points they have scored can be seen as an indicator of how well they have co-operated to complete the task.

Ribbons Game

Time needed: 20 minutes

Resources needed: A variety of coloured ribbons each approximately one and a half metres in length — 1 ribbon per 2 participants.

Split whole group into sub-groups of 6-8 people.

Stand each sub-group in a circle, Ribbons are laid out like spokes of a wheel with ends by each person.

People pick up the end of a ribbon and 'weave' a knot (within 3-4 minutes) without ever letting go. Encourage them not to pull the knot tight. When the group is satisfied with the knot, they place it on the ground with ends visible.

Individuals from another group pick up the knot and reverse the process without letting go of the end of the ribbon.

When the knot is unravelled, groups can discuss how they solved the problem, issues of leadership and co-operation, and ways of improving the process.

The task can be made more complex by asking the groups to work in silence!

Jigsaw

Time needed: 30 minutes

Resources needed: A task is written on a piece of coloured card which is then cut into 8 large jigsaw pieces. The number of pieces can relate to the number of members required in each subgroup. Multiple copies will be needed for number of sub-groups to be formed, each sub group needs its own coloured card.

Randomly give out the jigsaw pieces. Ask participants to complete the jigsaw with others holding the same coloured pieces, and then perform the task.

Individuals locate others, complete the jigsaw and then complete the task.

Hold a debriefing discussion on process.

Earth And Moon

Time needed: 15 minutes

Resources needed: A 'play' parachute.

Lay out the parachute on the floor.

Ask the group to pick up the parachute, pull it tight at waist level.

Throw on a football and introduce it as the earth within the solar system which must now orbit around the rim of the parachute by the lifting and lowering of the rim.

When they have started to successfully achieve this, introduce the moon (a smaller ball) which should orbit in the opposite direction.

This is lots of fun, causes laughter, yet needs concentration and co-operation.

Turn It Over

Time needed: 15 minutes

Resources needed: A 'play' parachute.

All players stand round the chute holding firmly with both hands. Whatever happens, they must not let go with either hand.

Players should take a good look at the chute and note which side is facing up (there may be a label, or sewn seams to help you check this out).

The group must turn the chute over, but without anyone letting go with any hands!

Football Pass

Time needed: 30 minutes

Resources needed: A football (a Fairtrade one if possible!)

Seat group in large circle and introduce the task: to pass the football around each member of the circle but the rules are:

- i) The ball can't touch the ground.
- ii) The ball must be moved using parts of the body below the waist.
- iii) Every group member must touch the ball.

Allow a range of attempts until the solution is reached. If necessary, you can stop the game and ask for alternative strategies.

When the task has been successfully achieved, seek group response to questions such as:

- Why were earlier attempts failing?
- Why were later attempts more successful?
- How did solutions evolve and was it necessary for everyone to contribute?

Robots

Time needed: 20 minutes

Resources needed: A fairly large space such as a school hall.

Sometimes responsibility can be a great burden. Here's a chance to see just how important it is to take your responsibilities seriously ... or else!

Players are in groups of three or four. One of each group is the Robot Controller with the rest as robots. Each group has its own 'robot sound' it can be fun to go round each group and hear their robot sound.

Robots can only walk in straight lines, and when they bump into something (whether it's another robot or a wall) they must stop and stand still.

So that they can get going again, they must attract their Robot Controller by emitting their 'robot sound'. The Robot Controller has the responsibility to find their distressed robot, and to turn it round so that it can continue its walk. Of course, there may be several stuck robots at any one time so the burden of responsibility can raise stress levels.

You might try this with the Robot Controllers with their eyes closed, or how about everyone with their eyes closed. Remember to have some safety referees making sure robots don't hurt themselves or disappear out the door and into the great beyond.

Shredder

Time needed: 20 minutes

Resource needed: A sheet of newspaper or a large picture.

Your chance to shred those secret or sensitive documents so no-one can ever read them again ... or can they?

Players sit in a circle and a sheet of newspaper is passed round.

Each player tears off a bit of paper until everyone is holding a piece.

Each player changes their piece with someone else as often as they like.

Everyone works together to reassemble the sheet of paper.

Various sorts of paper can be used to vary the game for different ages.

Try using:

- A large picture which the group has drawn together. Make sure everyone is aware and happy that the picture will be destroyed.
- Embossed wallpaper.
- A blank sheet of paper.

Points Down

Time needed: 20 minutes

Resource needed: None.

Explain to the group that everyone's body has 'nine' points: one forehead, two feet, two knees, two elbows and two hands (for older people the hands can be replaced by 8 fingers and 2 thumbs).

Ask individuals to first work alone. Call a number up to nine which each person must represent as 'points down' that touch the floor.

Then ask groups of two, then fours and larger to work together to collectively represent larger totals of 'points down' with each member touching another.

The problems can be made more complex by reducing the total called, so that people need to carry or piggy-back or stand on one leg! Or the most original shape/sculpture (eg hand-stands!).

The Bip-Bop Tribe

Time needed: 15 minutes

Resource needed: none

Ask everyone to form a circle.

Walk around the circle and ask each person to alternatively call themselves a Bip or a Bop.

Start to tell a story about the Bip-Bop Tribe.

“The Bip-Bop Tribe lived on a misty island, everyone was very happy and friendly, when suddenly one day the elders of the Bips fell out with the elders of the Bops. So all the Bips and Bops went to separate parts of the island.”

Ask everyone to close their eyes because it’s very misty on the island, and to move about calling “Bip Bip” or “Bop Bop” to find each other.

When two groups have formed, tell them to open their eyes and then continue the story.

“The elders of the Bips and the Bops decided that they really must try to sort out their differences and they came to an agreement that the two tribes would yet again live together.”

Ask everyone to close their eyes again and calling “Bip Bip” or “Bop Bop” to form together a large circle holding hands in which there is alternatively a Bip and a Bop around the circle.

When the circle is complete, ask everyone to open their eyes and then in turn to state whether they are a Bip or a Bop to check whether or not they have completed the circle correctly.

Giant Stick Figures

Time needed: 20 minutes

Resource needed: None.

The whole group forms a series of circles and lines to make up a stick figure, ie a small circle of players for the head, small line for the neck, longer line of players for body, 2 arms and 2 legs.

When they're assembled, you give them a series of directions, one at a time, and they must act as a group and perform the actions, such as:

- 1) Your head is itchy - scratch it!
- 2) There's a ball at your feet - kick it!
- 3) Your shoe is untied - tie it up!
- 4) Your nose is running - blow it!
- 5) Your pants fell down - bend down and pull them up!

Hula Hoops

Time needed: 30 minutes

Resources required: Two hula hoops.

All participants join hands and form a circle.

Two participants drop hands and put their arms through the hula hoops. They then join hands again. The hula hoops are then dangling from their arms.

The objective of the game is to send the hula hoops completely around the circle and return them to the starting point without releasing hands. This means that each person has to go through the hula hoops as they make their way around the circle.

One of the hula hoops will also have to travel through the other hoop.

You cannot use your fingers at all! It takes co-operation with your partners.

Once experienced, you could add more hula hoops!

Wagon Wheels

Time needed: 15 minutes

Resource needed: None.

Form 'wheels' – groups of 5–7 students each, in a circle holding hands.

Each wheel then moves in a circular motion around the walls of the hall.

Stress there must be at least two students' backs touching the wall at all times.

Begin the motion by walking slowly then gradually increase the speed of the wheel.

Vary the direction the wheel travels.

If your hall walls have many obstacles protruding from them, then have the "wheel" move along a line on the floor.

On a signal, one player will release his/her grip allowing the wheel to stretch out and form a line to end the game.

MODULE 3: Setting up your Young Co-operative

ACTIVITY 2:

Ground Rules

In this activity the Young Co-operative group will set ground rules for how they will work together

Time needed: 45 minutes

Resources needed: Flip chart paper and pen, computer/printer, poster making materials.

Where to set ground rules:

The environment for setting ground rules should be safe, where young people can speak openly and their ideas not be ridiculed.

Rules should be established with the entire group present and with a teacher facilitating (not controlling) the process.

Use a co-operative game or team building exercise as a warm up.

How to set the rules:

Explain that in order to work as a team, there must be ground rules.

Discuss ground rules that work and don't work at home; be sure to discuss why they do and don't work.

Get the students to suggest ground rules they think are needed in order to run their enterprise successfully and write these on a flip chart sheet. Try to encourage the inclusion of positive statements about the group.

Edit and re-write the ground rules so they are clear and written as a positive statement whenever possible.

Get agreement from all members of the group on the written ground rules.

Make a neat copy of the rules.

Give each member of the group a copy of the final draft. The group may decide that everyone should sign a copy of the rules.

Make a poster of the rules and display it during all meetings of the group.

Remind the students that the rules belong to everyone and everyone needs to support the rules.

Review the rules periodically for possible changes. Rules do not need to be permanent if they don't work for the group. If a rule is in the way of progress or learning, the group may choose to rephrase the rule or delete it altogether.

Here are some tips to bear in mind as you develop the 'rules':

1. A rule must be stated clearly so everyone understands what is expected.
Young people need to know what behaviour is expected of them. This is the problem with negative rules; they don't help young people know what they are supposed to do. "Don't forget your duties" isn't as informative as "Be on time for meetings". Teaching younger group members about the expected behaviour is an important part of following rules and may become the duty of responsible older members.
2. The rule must be reasonable, meaning the students can do what is expected. It would be impossible to follow some rules at all times, such as "Do not touch other students". Nor do all rules relate to the entire group. Use common sense on evaluating rules for reasonableness.
3. The rule must be enforceable. This means that the rule maker, in this case the group, must be able to enforce the rules. The best method of enforcement is to make sure that each one knows the rules and can tell you what they are. This puts the responsibility for following the rules on the students.
4. The rule must be enforced all the time. Equality and justice in enforcing rules is important during the earlier stages of young people's development. For a rule to be important to the group, it must be applied fairly to all.
5. Ignore irrelevant behaviour. If a ground rule is "Show respect" and a nine-year-old boy squirms in his seat during a guest speaker's presentation, is he deliberately breaking the rule or does he always find it impossible to sit still?

Now what?

Once ground rules are established by a group everyone is responsible for monitoring any behaviour in violation of the agreed rules.

Groups may also wish to devise a list of consequences, sanctions and interventions for possible rule violations. It is important that enforcement be consistently applied to all group members and it should never humiliate the young person who broke the rule.

MODULE 3: Setting up your Young Co-operative

ACTIVITY 3:

Decision Making

The enterprise group will need to make lots of decisions in planning and running their business. There are many ways of doing this. The quickest method may be to take a simple vote. However this often leaves a large minority group feeling disgruntled that their idea of position was defeated.

An alternative and more inclusive approach is consensus decision making. This is where an idea continues to be discussed until everyone is happy (or at least fairly happy) with the proposed way forward. When a group comes to consensus on a matter, it means that everyone in the group can support the decision; they don't all have to think it's the best decision, but they all agree they can live with it. This can be very time consuming and relies on people being prepared to compromise at times.

The main steps in consensus decision making are:

1. The problem, or decision needing to be made, is defined and named. It helps to do this in a way that separates the problems/questions from personalities.
2. Suggest possible solutions. Write them all down, even the crazy ones. Keep the energy up for quick, top-of-the head suggestions.
3. Create space for questions or clarification on the situation.
4. Discuss the options written down. Modify some, eliminate others, and develop a short list. Which are the favourites?
5. State the proposal or choice of proposals so that everybody is clear.
6. Discuss the pros and cons of each proposal - make sure everybody has a chance to contribute.
7. If there is a major objection, return to step 6 (this is the time-consuming bit). Sometimes you may need to return to step 4.
8. If there are no major objections, state the decisions and test for agreement.
9. Acknowledge minor objections and incorporate friendly amendments.
10. Discuss.
11. Check for consensus.

There are lots of tools available to help speed up consensus decision making. Some of these are explained at the end of this section.

Achieving Consensus

This activity introduces participants to the idea of consensus decision making.

Time needed: 20 minutes

Resources needed: Copies of the 'Consensus Decision Making' sheet (see resources below) – one for each participant. Pens.

Main activity:

This activity will help students to reach consensus on a number of issues.

Explain to the students that achieving consensus does not mean reaching a unanimous agreement; rather it means that we can arrive at a solution we can all live with (even though we might have reservations) through explanation and compromise.

Give each student a copy of 'Consensus Decision Making' sheet.

Each student should read the 10 statements and write either an A (if they agree with the statement) or a D (if they disagree) in the column titled 'Individual Score'.

Put the students into small groups.

They should discuss their individual answers to each statement – where not everyone agrees/disagrees with the statement, each student should put forward their reasons for their answer and as a group try to reach a consensus view.

Each group should write their group score in the column titled Group score.

During feedback, ask the students how easy it was to receive consensus.

Consensus decision making

		Individual Score (A or D)	Group Score (A or D)
1	In business, making a profit is more important than the impact that making the product has on the environment.		
2	Social enterprises help foster active participation and citizenship in the areas in which they operate.		
3	It wouldn't make any difference to me if something I wanted to buy was made by a worker who was paid a low wage.		
4	Businesses should pay for any environmental damage they cause.		
5	Tackling social exclusion by actively involving people living in inner city areas is the responsibility of the government, not businesses.		
6	Co-operation and collaboration are an excellent way to achieve win/win solutions to problems.		
7	Social enterprises can help regenerate run down areas.		
8	It is important that businesses recognise the social aspects of society as well as the economic aspects.		
9	Businesses trade to make profits. It is not their responsibility to solve the problems in the local community.		
10	Social enterprises have a considerable role to play in developing successful business models which attempt to harmonise social, environmental and economic activity.		

Gimmie 5!

Time needed: 10 minutes

Resources needed: none

Explain the 'Fist-to-Five' system to the group (see below). Practise using it with the group to indicate their degree of support for various ideas. Here are a few statements you could try but you'll be able to think of lots of appropriate ones to add to this list:

- Children in this class watch too much television.
- Pizza is the best food ever invented.
- It is good to try and help others when you can.
- School uniform should be abolished.
- Manchester United are the best football team in the world.

Fist-to-Five



Whenever a group is discussing a possible solution or coming to a decision on any matter, Fist-to-Five is a good tool to determine what each person's opinion is at any given time.

To use this technique the leader restates the proposal and asks everyone to show their level of support. Each person responds by showing a fist or a number of fingers that corresponds to their opinion.

Fist

A 'no' vote - a way to block consensus. I need to talk more on the proposal and require changes for it to pass.

1 Finger

I still need to discuss certain issues and suggest changes that should be made.

2 Fingers

I am more comfortable with the proposal but would like to discuss some minor issues.

3 Fingers

I'm not in total agreement but feel comfortable to let this decision or a proposal pass without further discussion.

4 Fingers

I think it's a good idea/decision and will work for it.

5 Fingers

It's a great idea and I will be one of the leaders in implementing it.

If anyone holds up fewer than three fingers, they should be given the opportunity to state their objections and the group should address their concerns. Continue the Fist-to-Five process until consensus is achieved (a minimum of three fingers or higher) or an alternative solution is proposed.

Here are some other useful tools to speed up consensus decision making:

Coloured cards

Use a system of coloured cards to speed up and ease the consensus process. Each member is given a set of three coloured cards: red, yellow and green. The cards can be raised during the process to indicate the member's input. Cards can be used during the discussion phase as well as during a call for consensus. The cards have different meanings depending on the phase in which they are used. The meaning of the colours are:

- **Red:** During discussion, a red card is used to indicate a point of process or a breach of the agreed upon procedures. Identifying off-topic discussions, speakers going over allowed time limits or other breaks in the process are uses for the red card. During a call for consensus, the red card indicates the member's opposition (usually a "principled objection") to the proposal at hand. When a member, or members, use a red card, it becomes their responsibility to come up with a solution that will work for everyone.
- **Yellow:** In the discussion phase, the yellow card is used to indicate a member's ability to clarify a point being discussed or answer a question being posed. Yellow is used during a call for consensus to register a stand aside to the proposal or to formally state any reservations.
- **Green:** A group member can use a green card during discussion to be added to the speakers list. During a call for consensus, the green card indicates consent.

Hand Signals

This is quite a sophisticated system which requires practice to get it working well.

One raised open hand

Just like in school, this means "I have a question/comment." You should keep your hand up until the facilitator sees it and recognises you. When many people raise their hands, the facilitator will make a list and call on people in order.

Both hands rolling

It is clear what you want to say, for me you don't have to continue with this point. This indicates to the speaker, that it is clear what she/he said and that she/he can stop talking further. This sign is developed to help the speaker; not to criticise what she/he says. Also the facilitator can react, when a lot of people use this sign, by stopping the speaker.

Two hands in a "T"

This means "I have a technical remark [process suggestion]". Use this sign when you have an idea how the group can come to a decision through some other tool or method (like using a straw poll or breaking into groups to solve different parts of the problem). Usually, a facilitator will call on this sign before others, because a good process suggestion can save a lot of talk. Be sure NOT to use this sign when you are going to talk about the issue directly (then use one raised open hand).

Both hands "fanning" down

This means "Slow down, you're talking too fast".

Fingers wriggling in front of the face

This means "I'm confused". The speaker should try to use other words and explain simply and shortly what he or she is trying to say.

Hands up waving

The symbol for consensus: "I agree" or "this sounds like a good idea". When the facilitator tests for consensus and only sees waving hands, we have a decision. It is also a positive silent expression. It can be useful when someone comes up with a good idea and when the facilitator sees everyone waving - they know we are near consensus.

One raised fist

- The symbol of protest, it means "No! Stop! I block this idea." If a proposal is presented and the facilitator asks for comments, the raised fists will get first attention. There is no consensus without everyone's agreement and these strongest objections should be heard first. This symbol can also be used when you have very strong negative feelings about what the speaker is saying. However, you need to be most careful about this sign. Before you block, be sure you understand what is being said, for the entire group's attention will focus on you once you raise your fist. If several fists go up at once, time can be saved by stopping a bad idea before it is explained in detail.

MODULE 3: Setting up your Young Co-operative

ACTIVITY 4:

Group Skills Audit

An exercise to identify the skills of group members that will be useful in the running of your enterprise.

Time needed: 30 minutes

Resources needed: Flip chart paper and pen.

Main activity:

Ask the group to suggest some of the skills which your enterprise will need if it is to run successfully. Write them up on a flip chart as they are suggested.

Ideas might include:

- Administration
- Team working
- Communication
- Good at maths
- Confidence
- Imagination
- Hard work
- Good at designing things
- Typing

Everyone should now choose a partner. In pairs, they should take it in turns to 'interview' each other – asking questions which will help to find out about the person's experience, interests and talents, particularly ones which appear on the list of skills. Each 'interview' should last 3 minutes.

While the interviews are going on, draw up a chart on flip chart paper with space to add names next to each skill.

Go around the room and ask students in turn which of these skills they think the partner they interviewed may be able to offer. Allow each person to add any for themselves which have been overlooked.

When everyone has contributed, look at any gaps in the list and discuss how these might be overcome. Can someone else be recruited to help? Can someone receive training in the missing skill?

Keep this list to refer to later on when deciding who is going to take on which roles and tasks in the group.

MODULE 3: Setting up your Young Co-operative

ACTIVITY 5:

Roles and Responsibilities in the Group

Before you start your business you will need to be clear about what tasks need doing and who is going to do them. This activity will help you decide on these.

Time needed: 30 minutes +

Resources needed: Flip chart paper, index cards, pens

The first task is to decide what roles the enterprise needs. Invite everyone in the group to make suggestions and make a list on a flip chart sheet. You will almost certainly want to include a chairperson, secretary, and treasurer.

Before deciding who will do each job everyone will need to agree on exactly what responsibilities the post holder will have. This is called a job description. Divide into small groups and allocate two or three roles to each group. For each role they should make a list of responsibilities. When they have run out of ideas pass the list on to another group to review and add to. Continue to circulate the lists around the groups until no-one has anything further to add.

Someone should now read out each list to the whole group and make sure that everyone is happy with it.

The lists of responsibilities need to be recorded. They could be typed up and included in the minutes (notes) of the meeting. Alternatively the responsibilities for each job could be written onto a postcard or index card. If these were laminated to make them last they could be passed on from one member to another if you decide to rotate jobs.

Next you need to decide who will fulfill each role. This can be done in a number of ways, the simplest being to ask for volunteers: If there are several volunteers for a single job the group may decide to hold an election.

If you want to be very formal, and have plenty of time, you could choose an 'appointment panel' and invite members of the group to submit written applications for the different posts. If there are several good applications for a particular post then the appointment panel may wish to interview the candidates.

Where possible, allow responsibilities to be shared amongst small groups, for example, a marketing team who are responsible for advertising your product or service. This will enable as many people as possible to be involved.

The group also need to agree on how long each term of office will last, and how (if you decide to do this) you rotate the roles.

Here are some ideas on the job descriptions for the Chairperson, Secretary, and Treasurer, which may be useful:

- **Chairperson**

Before meetings of the group this person organises the agenda and prioritises items – working out how much time should be spent on each item.

At the meeting, the Chairperson makes sure that everyone has an opportunity to give their opinion. It is important for the Chairperson to recognise that some people may need support or extra time to get their voice heard. Some people want to talk all of the time while others rarely get their voice heard.

- **Secretary**

This person helps the Chairperson decide the order of the agenda items before the meeting. The Secretary makes a list of the names of the people at the meeting and the decisions that are made, these are called minutes. They should also record who is responsible for carrying out the decisions or actions.

The Secretary needs to be a good listener and good at recording decisions in an unbiased way. At the start of the meeting, the minutes of the last meeting are checked by all members who were present – they must agree if they are a correct record of what happened.

- **Treasurer**

The financial decisions about the enterprise are not only the Treasurer's responsibility; they are the responsibility of all the members. The Treasurer is responsible for keeping records of how much money has been taken in and how much has been spent, and reporting this to each meeting. The Treasurer can look after the money but you may decide to open a bank account.

MODULE 3: Setting up your Young Co-operative

ACTIVITY 6:

Multiple Bottom Lines

Introduce this session by explaining the idea of multiple bottom lines to the group.

In accountancy, the 'bottom line' is the total profit (or loss) which a business has made. Many traditional businesses have worked to the 'single bottom line' principle – the only measure of success is the amount of profit made for its owner or shareholders.

A co-operative enterprise is one which works towards 'multiple bottom lines'. That means that there are many different measures of the success of the enterprise, not just how much profit it makes.

At an early stage in the project it is important to decide on what your 'bottom lines' will be.

There are at least three bottom lines which co-operatives will take into account:

People – ensuring that everyone involved in the enterprise (workers, suppliers, customers etc) are treated fairly. These would include adopting good labour standards such as fair pay, safe working conditions, providing health care, education and training for staff. A business' concern for people might also include looking at what it can put back into the community – working in schools, providing community facilities, donating to charities etc. For retail or manufacturing businesses consideration needs to be given to people right down the supply chain – for example the farmers who grow the produce you are selling.

Planet – involves looking at the environmental impact of the business and finding ways to improve practices which may be harmful to the natural environment, for example, eliminating pollution, reducing energy use, not wasting raw materials.

Profit – if a business is going to be a long-term success it will need to aim to make a profit. There can be many ways of using this: to strengthen the business and provide more jobs in the local community; sharing it between the members of the group who have worked hard to achieve the success; spending it on community or charitable projects.

Here are some activities to help you think about how the idea of multiple bottom lines and how they affect the way a business is run:

A Few Pesos More

This activity uses a short cartoon film to compare different approaches to the trade in coffee.

Time needed: 30 minutes

Resources needed: internet access and a projector/whiteboard to show the video 'A Few Pesos More'

<http://www.reachandteach.com/content/article.php?story=20061103104457134>

Main activity:

Show 'A Few Pesos More'.

Discuss the idea of multiple bottom lines to the students.

Re-show the first part of the video (up to 'One way we can improve the global plot') and ask the group to contribute examples of where the coffee company ignored people and planet in bringing coffee, cotton, bananas and cocoa to the consumer. Allow time for discussion of the examples. Ask if anyone can explain how the company makes its profit?

Show the rest of the video and discuss the idea of Fair Trade which is introduced.

Who benefits from this way of trading?

What difference does it make to the farmer?

What difference does it make to the company?

A Fair Trade company is an example of a company which thinks about people and planet as well as profit.

Ask each person in the group to think of one big company and explain whether or not they think it has a 'multiple bottom line' approach to its business. They should give examples to support their view.

Multiple Bottom Lines

This activity explores the way in which ethical businesses consider their multiple bottom lines when they make decisions.

Time needed: 45 minutes

Resources needed: Copies of the 'Multiple Bottom Lines' grid

Main activity:

Split into small groups of about 3 people.

Each group should imagine that they are a business employing 20 people manufacturing parachutes for co-operative games and therapeutic uses. Discuss how each of the five scenarios below would affect the following bottom lines:

- Profits
- Workforce
- Community
- Environment
- Customers

The scenarios:

1. Customer surveys show that people would like brighter colours and would pay extra for this, but you would need more chemical dyes and more bleach.
2. You have the opportunity to buy new sewing machines. They are more energy efficient and have the potential to work at 25% faster speed.
3. There is an opportunity to expand and you could employ a group of local unemployed young people.
4. You have the opportunity to put on a subsidised bus service to and from the workplace for your employees.
5. You have been approached by an entrepreneur from India who can provide a bank of skilled machinists. You could move production to India and cut your manufacturing costs by 30%.

Use the sheet provided to record your ideas.

When everyone has finished, get everyone back together and ask each group to report on its discussion.

Ethical Policy

This activity looks at an example of how a real business considers its multiple bottom lines.

Time needed: 30 minutes

Resources needed: Copies of the 'Co-operative Bank Ethical Policy' (see resources below). Paper and pens.

Main activity:

Divide the students into small groups and give out copies of the Co-operative Bank Ethical Policy.

Explain that the Co-operative Bank is an example of a business which works towards multiple bottom lines. Ask them to read the Bank's Ethical Policy and:

- See how many examples they can find of the bank's 'multiple bottom lines'.
- Choose one example and explain how this might affect their profits.
- Imagine that they are running a bank and write down some of the things they would include in their ethical policy.

Allow 15–20 minutes then get everyone back together and ask each group to report on its discussion.

Our Bottom Lines

This is an opportunity to decide on the ethical policy of your enterprise and how you will measure its success.

Time needed: 20 minutes

Resources needed: None

Discuss and agree on the objectives for your Young Co-operative business.

Aim for at least five and try to ensure that they are SMART (specific, measurable, achievable, realistic and timed). Remember to include your social, environmental and financial objectives.

You might want to use these headings:

- Customers
- Workers
- Environment
- Community
- Profit

You could use the objectives you have decided on to write an 'ethical policy' for your business. This doesn't have to be long and complicated – the Co-operative Bank is a huge organisation and they can fit theirs onto two sides of paper. It is better to have a clear, simple policy which everyone understands and sticks to.

Multiple Bottom Lines

	Customers	Workers	Environment	Community	Profit
Customer surveys show that people would like brighter colours and would pay extra for this, but you would need more chemical dyes and more bleach.					
You have the opportunity to buy new sewing machines. They are more energy efficient and have the potential to work at 25% faster speed.					
There is an opportunity to expand and you could employ a group of local unemployed young people.					
You have the opportunity to put on a subsidised bus service to and from the workplace for your employees.					
You have been approached by an entrepreneur from India who can provide a bank of skilled machinists. You could move production to India.					

Co-operative Bank Ethical Policy

Human rights

Through our investments, we seek to support the principles of the Universal Declaration of Human Rights. In line with this, we will not invest in:

- any government or business which fails to uphold basic human rights within its sphere of influence
- any business whose links to an oppressive regime are a continuing cause for concern.

The arms trade

We will not invest in any business involved in:

- the manufacture or transfer of armaments to oppressive regimes
- the manufacture of torture equipment or other equipment that is used in the violation of human rights.

Corporate responsibility and global trade

We advocate support for the Fundamental International Labour Organisation Conventions. In line with these, we will seek to support businesses which take a responsible position with regard to:

- fair trade
- labour rights in their own operations and through their supply chains in developing countries.

We will not support:

- irresponsible marketing practices in developing countries
- tobacco product manufacture
- currency speculation.

Genetic modification

We will not invest in businesses involved in the development of genetically modified organisms (GMOs), where, in particular, the following issues are evident:

- uncontrolled release of GMOs into the environment



- any negative impacts on developing countries; in particular, the imposition of 'Terminator' technologies
- patenting; in particular, of indigenous knowledge
- cloning; in particular, of animals for non-medical purposes.

Social enterprise

We will seek to support charities and the broad range of organisations involved in the Social Enterprise sector, including:

- co-operatives
- credit unions
- community finance initiatives.

Ecological impact

In line with the principles of our Ecological Mission Statement, we will not invest in any business whose core activity contributes to:

- global climate change, through the extraction or production of fossil fuels
- the manufacture of chemicals which are persistent in the environment and linked to long term health concerns
- the unsustainable harvest of natural resources, including timber and fish.

Furthermore, we will seek to support businesses involved in:

- recycling and sustainable waste management
- renewable energy and energy efficiency
- sustainable natural products and services, including timber and organic produce
- the pursuit of ecological sustainability.

Animal welfare

We will not invest in any business involved in:

- animal testing of cosmetic or household products or ingredients
- intensive farming methods, for example, caged egg production
- blood sports, which involve the use of animals or birds to catch, fight or kill each other
- the fur trade.

Furthermore, we will seek to support businesses involved in:

- the development of alternatives to animal experimentation
- farming methods which promote animal welfare, for example, free-range farming.

Our Multiple Bottom Lines

Objective	Customers	Workers	Environment	Community	Profit

MODULE 3: Setting up your Young Co-operative

ACTIVITY 7:

Financial Planning

Before producing a budget the group will need to do some preliminary investigations about costs and sources of finance.

For example, you might need to find out:

- If there are going to be any charges by the school, for example for storage space.
- Whether there are any possible sources of funding to help you get started, for example school funds, PTA, local banks, development agencies, membership fees. If you can't get a grant you may be able to get a loan but remember that you will need to budget to pay this back.
- Costs of stock or materials. Get catalogues from suppliers and wholesale price lists.
- Cost of printing or advertising.
- The cost of buying or hiring any equipment you will need.

You might also want to consider:

- Whether you will pay a dividend (a share of any profits to your members). Would tokens be more appropriate than a cash dividend?
- How will you split the profits between members, social goals and environmental goals, for example donations to charities.
- How important making a profit is to your group. There may be other things which you consider more important, for example providing a service which is really useful to people in your area but they can't afford to pay much for it.
- If you are buying things and selling them again you will have to decide on the selling prices – you might need to do some market research to find out what they cost elsewhere and what your customers will be prepared to pay.
- If you are making things to sell you will need to work out the cost of the materials and equipment to find the unit cost of each item you make. You will also need to consider the selling price.

- If you need to buy equipment to get your business started you will need to decide whether to include the whole cost of this in the budget. This might depend on whether you can get a grant towards this cost, and how long you think the equipment will last before you need to replace it.
- How long is your Young Co-operative going to run for? It might be a good idea to produce a budget for the first three months and then use the information you collect in that time to produce a new one.

When deciding on these things, don't forget the social and ethical objectives you have set out for your Young Co-operative as well as the financial ones.

Budgeting

This activity will help you bring together all the information you have collected about costs and expenses, and make some predictions about how successful your business will be.

Time needed: 1 hour

Resources needed: Budget sheets (below), pens, calculators

Main activity:

As a group, make two lists on flip chart sheets – one of all the costs your business will have, and one of the income you expect to get. Stick these up on a wall where everyone can see them.

Split into small groups, each with a copy of the budget sheet. Each group should try to produce a budget for the business by filling in the sheet using the information on the flip chart.

A very simple example might be:

Expenditure (costs)		Income	
Purchase of badge machine	£200.00	Grant from PTA	£150.00
Purchase of badge blanks (500)	£50.00	Loan from school fund	£100.00
Printing of designs 50 sheets @ 10p per sheet	£5.00	Membership fees 10 members @ £1	£10.00
Printing of posters 10 @ 50p	£5.00	Sale of badges 500 @ 50p	£250.00
First installment of loan repayment	£50.00		£
Total A	£310.00	Total B	£510.00

Profit (Total B – Total A)	£200.00
-----------------------------------	---------

When everyone has finished compare all the budgets and discuss any differences. Make amendments until everyone is happy that everything has been included and that you are being realistic, for example, about selling prices, how many items you can sell etc.

MODULE 3: Setting up your Young Co-operative

ACTIVITY 8:

Assessing Risk

Risk hunt

This activity introduces the idea of identifying risks and how to reduce them.

Time needed: 20–30 minutes

Resources needed: Sticky notes, pens.

Main activity:

Divide into two teams. Decide on the 'playing area' – it could be a classroom, playground, or the whole school premises.

Give each team different coloured sticky notes.

The teams should go around the playing area looking for 'risks' – they will need to use their imaginations and think of lots of unlikely but possible things that could happen. Where they identify a risk they should write it down on a sticky note and stick this on, or near, the risk they have identified.

If they come across a risk which they other team has identified they can 'mitigate' it by adding one of their own sticky notes explaining what could be done to reduce the harm which could be caused or seriousness of it.

After a set time, say 15 minutes, bring the group back together and discuss:

- What was the most serious risk they found?
- Were some risks more likely to cause harm than others?
- Would some risks have more serious consequences than others?
- Was it hard to suggest ways of reducing any of the risks?
- How much can individuals be trusted to identify and avoid risks?
- What should you do if you spot something which could be a risk in school?
- Not all risks come from physical things (furniture, electrical equipment etc). Sometimes people can be a risk. Did they identify any risks like this?
- Are health and safety risks the same as business risks?

What Could Possibly Go Wrong...

This activity draws up a risk assessment for the Young Co-operative enterprise.

Time needed: up to 1 hour

Resources needed: Risk assessment sheets, pens.

Main activity:

At an early stage in setting up the enterprise it is a good idea to carry out a risk assessment. This isn't a difficult job – it just requires thinking of all the things which could go wrong and deciding what you can do to reduce the risk. These will include financial risks as well as health and safety risks to your staff, customers, or clients.

A simple risk assessment form is provided below. The task of writing the risk assessment could be done in small groups and then all the risks which have been identified compiled into one big risk assessment.

The whole group will need to discuss each of the risks on the main list – whether they think the 'risk rating' is correct,

It is important that everyone is aware of the risks which have been identified and knows what their responsibilities are to help reduce these.

It is particularly important to carry out a risk assessment for any events you are organising and make sure that you take the necessary steps to reduce any risks which are identified.

Your completed risk assessment form will look something like this:

Risk Assessment Form ¶

Date: ¶ 02/01/09 ¶	Assessed by: ¶ Jane and Revd ¶	Checked by: ¶ Miss Brooks ¶	Location: ¶ Bacle Woods Junior School ¶	Review date: ¶ 02/02/09 ¶
-----------------------	--	--------------------------------	--	------------------------------

Task / premises: Fair Trade Fashion Show, Bacle Woods Junior School Hall ¶

Activity ¶	Hazard ¶	Who might be harmed and how: ¶	Existing measures to control risk ¶	Risk rating ¶	Result ¶
Arrival of guests ¶	Poor lighting in car park ¶	Guests and their vehicles ¶	Two teachers to be recruited to supervise car parking ¶	LOW ¶	A ¶
Serving refreshments ¶	Scald from boiling water ¶	Servers ¶	Adult supervision of kettles at all times ¶	MEDIUM ¶	A ¶
Fashion display ¶	Falling from stage ¶	Models ¶	Edge of stage to be marked with hazard tape. All models to be made aware of this at rehearsals ¶	LOW ¶	A ¶
¶	¶	¶	¶	¶	¶
¶	¶	¶	¶	¶	¶
¶	¶	¶	¶	¶	¶
¶	¶	¶	¶	¶	¶
¶	¶	¶	¶	¶	¶

RISK RATING ¶

The risk is **LOW** -- if it is most unlikely that harm would arise, and even if exposure occurred, the injury would be relatively slight. ¶

The risk is **MEDIUM** -- if it is more likely that harm might actually occur and the outcome could be more serious eg a minor physical injury. ¶

The risk is **HIGH** -- if injury is likely to arise (eg the re have been previous incidents, the situation looks like an accident waiting to happen) and that injury might be serious (broken bones, trip to the hospital, loss of consciousness), or even a fatality. ¶

MODULE 3: Setting up your Young Co-operative

ACTIVITY 9:

The Business Plan

This section allows you to build a complete business plan which will help you to consider how you are going to run the Young Co-operative and it will also help you to explain your business to other people. Having a plan will help to keep your Young Co-operative business on track.

What is a business plan?

A business plan helps you to think about how you are going to run your Young Co-operative and will also help you to explain your business to other people.

Why do we need a plan?

Plans help you to think ahead and cut down on the chances of things going wrong. A business plan is no different to any other sort of plan; if you've got an essay to write, you might make a plan outlining the main points before you start writing. If you are arranging a night out with your friends, you'll plan where you are going and what time you are going to meet.

Writing about your business helps you to think through all the things that will help to make it as successful as possible. The plan doesn't have to be too detailed and you can always update it as your business develops. Things don't always go according to plan but having your ideas written down will help you to keep your business on track.

What needs to be included?

Your plan should include:

- **Contents**
- **Summary**

This gives an overview of your business in a couple of paragraphs.

For example:

The fair trade Young Co-operative is a Young Co-operative business being run by 9 students from Hightown School.

The business sells a range of fair trade products to staff, students and other customers.

It runs a regular tuckshop and sells at break time, parents evenings, etc., and it donates its profits to a local charity and to buying school meals for children in Tanzania.

- **Your business idea**

What you are going to do in your Young Co-operative?

Why are you doing it?

What do you want to achieve?

How will you make it work?

Why are you running your business as a co-operative?

For example:

The fair trade Young Co-operative has been set up to sell fair trade products in Hightown School.

The members of the fair trade Young Co-operative are committed to only selling fair trade products as they want to help people in the developing world to have a better standard of life. Selling fair trade products guarantees a better deal for producers.

The Young Co-operative sells a range of products including foods and drinks. Special campaigns are run during the year, for example, Christmas, Easter and Fairtrade Fortnight.

By running the Young Co-operative, the members not only make a difference to people in the third world, but also help themselves by learning a wide range of new skills. This has included dealing with customers, handling cash, dealing with suppliers, talking about and advertising their business.

By running the business as a Young Co-operative, the members are working together as a team. They are also learning about how co-operatives are different to other forms of business and are helping to promote the wider Co-operative Movement.

The products being sold by the Young Co-operative include fresh fruit and fruit juices, cereal bars, etc.

- **Sales and marketing**

Why you think people will buy from you and how you plan to sell to them.

For example:

The Young Co-operative carried out market research with teachers and pupils and this showed there is a big demand for fair trade products in school.

The most popular products requested by teachers were fruit, juice and cereal bars.

A tuckshop is held in school every morning and orders are taken from teachers every two weeks. A stall will be held before the Christmas concert and other main school events.

Posters, designed by the Young Co-operative members, are used to advertise the tuckshop. It is also advertised in the school newsletter. Three members of the Young Co-operative will run an assembly to promote the work of the Young Co-operative and three other members will give a presentation to teachers at a staff meeting.

There are leaflets and posters to explain what fair trade is and why some of the goods being sold are slightly more expensive than prices students are used to paying at the tuckshop.

- **The people**

Who is in the Young Co-operative?

What are your strengths?

How are you going to organise yourselves?

How long will members remain in the Young Co-operative?

How will new members be introduced?

For example:

The members of our Young Co-operative are:

Becky Coleman, 14

Sarah Drummond, 14

Gary Hinton, 13

Andy Thompson, 14

Peter Watson, 13

Emma Williams, 15

Jane Smith, 13

Julie Briers, 14

Michael Johnson, 15

We met for the first time on 6th September 2007, and signed our Young Co-operatives' rules on 12th September 2007

The skills we already have within our Young Co-operative include maths, team working, computer skills, art and design and public speaking, etc.

No member will serve in the Young Co-operative for longer than 18 months and when he/she leaves, a new member will be recruited and trained by the existing members.

- **The organisation**

Where will you be based? When and where will you be selling? Do you need any equipment?

For example:

The Young Co-operative is based at Hightown School. Meetings are held every Monday lunchtime and a regular stall is held in the school hall every day. The Young Co-operative gets its stock from the Co-operative Group's store on Hightown High Street and Traidcraft.

The Young Co-operative has access to the school's telephones and computers for ordering and can also use computers in the IT suite to prepare marketing materials.

- **Financial forecasts**

This section puts all the words of the previous sections into numbers. What will your sales figures be? What will your costs be? How much profit do you expect to make?

- **Appendices** (any documents that are referred to in the main plan (eg market research questionnaires, set of Young Co-operatives rules, etc))

Business Plan Presentation

Consider the following:

- Who will the group present to?
This will probably include 'educational audiences' for example, the Senior Management Team, Governors and other students.
- What key issues do you want to get across?
- What will you gain in skills, knowledge and experience? Is this an effective way to learn about enterprise?
- Where did the start up finance come from?
- What are the unique selling points for your co-operative?
Why should students and teachers be enthused about being involved with the Young Co-operative?

MODULE 4

Running your business

Teachers' briefing

This section contains notes, information, and activities which will help with the day-to-day running of your Young Co-operative. Of course most of the work in this part of the project will be the hands-on activity of actually running the business but there are certain things you might want to do to improve the way it goes. Keeping a close eye of the finances is one of these and whilst your group may appoint a Treasurer to do the bookkeeping it is important that members receive and consider regular reports on this.

Meetings

The Young Co-operative group will need to meet regularly to agree on issues which affect the running of the business. These will include staffing rotas, stock control and financial management, how well the co-operative is meeting its objectives, and future developments.

Market research

At an early stage, probably before the real business actually starts, it will be wise to do some market research. You might find that no-one out there wants to buy your product, even though you think it is brilliant! The way in which you do this will depend on the market you are targeting but surveys and questionnaires are popular methods. Focus groups are another form of market research which is widely used and can be particularly helpful if you are thinking of developing a new product.

Marketing

If you are the only place for 50 miles to buy an ice-cream on a hot day then you will probably not need to advertise – word of mouth alone could be enough to bring your customers in. But if you are competing with other

retailers or service providers it might be necessary to convince the customer that your product is the superior one. If you are selling Fairtrade goods but the school canteen sells alternative products which are cheaper you will need to convince your customers that they should buy from you instead because of the benefits of Fairtrade to developing world producers.

This section contains an activity to get the group thinking imaginatively about how they can sell their product.

Brand, name, image and logo

Many of the world's most successful companies depend for their success on the 'brand' they have developed, and their customers' loyalty to it. Some people distinguish the psychological aspect of a brand from the experiential aspect. The experiential aspect consists of the sum of all points of contact with the brand and is known as the brand experience. The psychological aspect, sometimes referred to as the brand image, is a symbolic construct created within the minds of people and consists of all the information and expectations associated with a product or service.

People engaged in branding seek to develop the expectations behind the brand experience, creating the impression that a brand associated with a product or service has certain qualities or characteristics that make it special or unique.

This section includes an activity to explore consumers' expectations of different brands of crisps, before moving on to practical decisions for the Young Co-operative such as a name and a logo.

Financial matters

Ensuring that the finances of the Young Co-operative are looked after properly is essential to its success. The procedures which are put in place for handling cash, how this is recorded, where it is kept, and how it is banked will vary from one group to another and there may be regulations in your school which will effect these.

This section includes some exercises to help predict future expenditure, income, and cash flow. There is also information on how to draw up a balance sheet. This may be something which you need to enlist additional help with. Advice may be available from your school finance technician or bursar.

MODULE 4 – Running your business

ACTIVITY 1:

Meetings

Meetings will be important in organising your enterprise project. They provide an opportunity to see how things are going, raise any issues that need discussion and plan for the future. A written record of each meeting (known as the 'minutes') should be taken by the Secretary.

Members of the group can share responsibilities so in the meetings the role of 'Chairperson' and 'Secretary' could be rotated between the members.

Make sure you choose a time and place for your meetings which are convenient for everyone to attend and agree on whose job it will be to organise them.

Good meetings make good decisions - decisions that everyone is involved in, decisions that people agree with, decisions that are clear, decisions that have actions attached to them. Decisions can be made in a variety of ways – discussions, reaching consensus, or voting.

Consider how you can run meetings so they work effectively. Many of the problems that can occur in meetings could be avoided by thinking ahead:

- Decide on a Chairperson and Secretary in advance.
- Agree the agenda.
- Turn up on time and allow enough time for the meeting.
- Take as much information as possible with you – it's better to have too much and not need it than to be frantically looking around for a vital piece of information.
- In the meeting:
 - Keep mobile phones switched off.
 - Try to stick to the subject.
 - Let everyone have their say.
 - Allow enough time to cover everything on the agenda – try not to get bogged down on one item.
- Losing a vote

Inevitably, someone sometime will put forward a suggestion that is rejected by the rest of the group. It is important when that happens, the

person in question isn't left feeling stupid or that his or her opinion doesn't count.

They need to be told that just because their suggestion wasn't accepted, it doesn't make it worthless. Their next idea might be just what the group needs and they need to still have the confidence to put it forward.

However, if someone feels that every suggestion they make is being dismissed by the other members then there may be a problem – and that will need dealing with. It may well turn out to be an issue not of what's being said but who is saying it.

Here are some tips for successful meetings:

Be clear about the purpose of the meeting

Do not call a meeting if there is a better way to exchange information, consult with people, solve a problem or make a decision.

Invite the appropriate people to attend

Only invite those people who have something to contribute or gain, but make sure you invite all the people necessary to take decisions.

Allow time for preparation

Carefully prepare how you will lead the meeting and talk to other members; circulate papers in advance so everyone can be well prepared.

State the purpose of the meeting at the outset

Check that all those attending understand the reasons for which they are present.

Allocate sufficient time

Set a fixed time for the meeting to begin and end and allocate time appropriately for each item under discussion.

Encourage all present to contribute

Use questions and individual encouragement to ensure all views are represented.

Discourage unhelpful comments and digressions

Be firm, but sensitive, in asking those present to keep to the purpose of the meeting.

Summarise

Summarise the discussion at appropriate times and allocate action points at the end of each item.

Take decisions

Make sure that decisions are within the meeting's authority, that they are accurately recorded and promptly communicated to those who need to know.

Evaluate the meeting

Allow time at the end of the meeting to evaluate whether the purpose of the meeting has been effectively achieved.

Record keeping

Keeping accurate records of the group's decisions is important.

The Secretary needs to ensure that all meeting minutes are kept for future reference if needed. If possible, a printed copy should be kept in a file and a back-up kept on computer.

- So that people who miss meetings can catch up with what is happening.
- So you can discuss progress and the next steps.
- So you can look back and learn lessons and build on successes.
- So you have evidence of your work and achievements.

You could also consider how the minutes will be presented and perhaps having a format for these will help the Secretary.

Planning your meetings

Here are some things you should agree on at an early stage:

- How often will you hold a meeting of the group?
- Where will the meetings be held?
- Who is responsible for producing the agenda?
- Who is responsible for producing the minutes?
- How long after the meeting will the minutes be circulated? How will this be done?

MODULE 4 – Running your business

ACTIVITY 2:

Market Research

This section examines the importance of knowing who your competitors are and also the importance of conducting market research so you know what products your potential customers will buy from your enterprise.

Everyone makes mistakes – even the world’s top business people. The trick is to make as few as possible – and this is where market research helps. For example in your enterprise, someone might suggest that you sell Fairtrade rice. This might be a brilliant idea which goes down really well with your customers and brings your business a lot of money, or, it might be a disaster which wastes all of your money and you end up stuck with a cupboard full of rice!

Someone else might suggest selling Fairtrade coffee. Again, this could be brilliant for your business or you may find that everyone you want to sell it to is already buying it from the supermarket when they do their weekly shopping.

Both of these disasters could be avoided by asking people in advance if they would be interested in buying from you. And, if they are, what would they like to buy? How much would they spend? How often would they buy from you?

Market research can take many forms and one of the most successful for a Fairtrade healthy eating enterprise, was a tasting session at Epinay Co-operative Business and Enterprise School in Jarrow. Before the launch of their Fairtrade Healthy Eating Tuck shop, a variety of Fairtrade and healthy eating foods and drinks were laid out for the students to try. Each student was given a sheet and asked to indicate their preferences. This helped the group to decide which products would sell.

The main questions you will need to answer are:

- Who are our competitors?
- Which products are they selling/what services are they providing?
- How much are they charging?
- Who do we want to sell to?

The main way in which market research is usually carried out is using questionnaires. You will need to design a questionnaire to suit your particular business idea but a sample is provided below for a group considering setting up a Fairtrade tuck shop.

Example customer questionnaire

1. Do you already buy fair trade products? (If yes, go to question 2, if no, go to question 4)

yes	no
-----	----

2. Which products do you buy?

3. Where do you buy them from?

4. Would you be interested in buying fair trade products from our business?

5. If you answered no to question 4, why not?

Already buy fair trade from elsewhere?

Not interested in buying any fair trade products

Other reason

6. What sort of products would you be most likely to buy:

	Fresh fruit		Large chocolate bars		Coffee
	Fruit juice		Small chocolate bars		Greetings cards
	Cereal bars		Tea		Nuts

7. How much would you be willing to spend on:

Small carton of fruit juice	50p		60p		70p	
Cereal bar	40p		50p		60p	
Tea (cup)	30p		40p		50p	
Coffee (cup)	40p		50p		60p	

8. How often would you buy from our enterprise?

Every day		Once a week		Every fortnight		Once a month	
-----------	--	-------------	--	-----------------	--	--------------	--

Thank them for their help with the survey.

MODULE 4 – Running your business

ACTIVITY 3:

Your Brand

Your branding is a reflection of who you are, where you came from and what you stand for. It's what makes you different and sets you apart from your competitors.

My favourite Crisps?

- Time required: 30 minutes

Resources needed: Bags of crisps – 'own brand' or budget range type, two plates.

Think about some well known brands – what sets them apart from their competitors?

This activity explores the concept of 'brands' and how a branded product can influence how we think, feel and behave.

Put the crisps on two plates. Keep the packets out of view.

Introduce the first crisps as being a store's 'own brand'.

Use the evaluation form below to gather responses to the crisps.

Repeat the exercise using the other plate of crisps and explain that these are a popular or expensive brand (eg Walker's).

After the 'tasting', discuss:

- Which crisps did the students rate the highest. Why?
- What part does the perception of brand play in choice?

For further activities on branding see 'The Brand Project' at www.school.coop

What will your enterprise be called?

When deciding on a name for your enterprise, make it easy to remember and self explanatory. Also remember the importance of the brand.

This could be done by group or individual. How will you decide which one to use? Who will be involved in the decision?

What about a logo for your enterprise?

Get the whole group involved in designing the logo.

You could select 5, for example, and ask the rest of the school to vote for the one they like the best.

Consider what elements must be included in the logo - your branding is a reflection of who you are, where you came from and what you stand for. It's what makes you different and sets you apart from your competitors.

Consider how you will choose a logo for the enterprise. This could be done by class or individual. How will you decide which one to use? Who will be involved in the decision?

Crisp Evaluation Sheet

	Crisp 1 1 → 5 low high	Crisp 2 1 → 5 low high
Crispness		
Flavour		
Appearance		
Enjoyment		

MODULE 4 – Running your business

ACTIVITY 4:

Selling Ice to Eskimos

It is sometimes said that a good marketer can sell a hamburger to a hungry man but a great one can sell ice to Eskimos.

- Time required: Brief to students 3-5 minutes / Students prepare their pitch 10 minutes / Students pitch their idea 2 minutes per team
- Resources needed: Flip chart paper and pens

Split up into groups of 4 to 6. Ask two or three members of the group to act as the judges.

The brief

“As you know there is a lot of ice in areas of the world where Eskimos live so they don’t need to buy ice. Your task is to come up with an innovative solution to the task of selling ice to Eskimos.

You could decide to make flavoured or coloured ice or modify it in any other way that you think would encourage the Eskimos to buy your ice.

Once you’ve worked out what makes your ice unique you should come up with a great sales pitch and really sell the ice to the judges, they are only going to buy one team’s ice!”

The pitch

Each group has 2 minutes to present their idea of how to sell ice to Eskimos, they should be marked on the innovation of the idea and the enthusiasm and energy of their pitch.

You could repeat the same activity using your enterprise idea as the focus and seeing how many amazing, creative, innovative marketing ideas the group can come up with for your product or service.

MODULE 4 – Running your business

ACTIVITY 5:

Financial Matters

Sales analysis and cash flow forecasting

If you are buying and selling products, you will need to keep accurate records. These will help you to see which products are selling best, how many products are being sold and how much profit you are making.

Analysing your sales – in terms of which products sell best and who are your best customers – is a good way of predicting how the business will grow.

Producing a cash flow forecast will help you predict times when you will have enough money to buy more stock or materials.

The following activities will show your business' high and low points and help you predict how your business might develop next year.

Calculate your total sales ('turnover') from when your Young Co-operative started until today

Our co-operative's turnover from until today is £.....

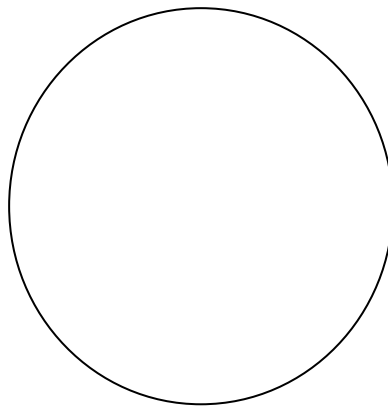
Analyse those sales in terms of how much you've sold each month. Illustrate this on a graph. Why were some months better than others?

Our monthly sales are:

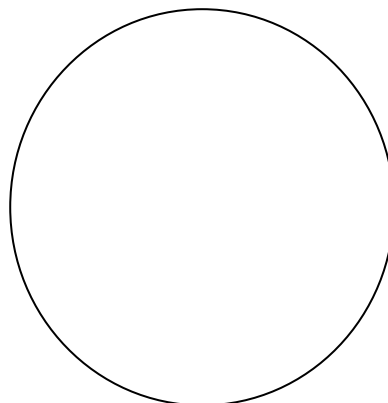


Analyse the sales by product, for example, bananas, biscuits, chocolate, coffee, tea, etc. (You may wish to sub-divide some products into different brands or sizes.) Which are your most popular products?

Illustrate this on a pie chart (to show sales breakdown on a pie chart, calculate each product or customer as a percentage of the total sales and then show that figure as a percentage of 360. For example, if chocolate accounted for 40% of total sales, that would need to represent 144 degrees (40% of 360) of the pie chart circle.



Analyse the sales by customer type, for example teachers, tuckshop, etc, and illustrate this on a pie chart.



Forecast your sales figures for the rest of the school year

We expect to sell a further £..... worth of products before the end of the year.

Forecast your sales figures for next year

Do you expect them to be better or worse than this year? By how much? How do you account for that difference? Make a note of your predictions on the chart on the following page.

Cash Flow Forecast

This is our projected cash flow for the year starting.....

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
INCOME													
Sales													
Other													
TOTAL													
EXPENDITURE													
Stock													
Wages													
Other													
TOTAL													
Opening balance (1)													
Surplus/deficit (2)													
Closing balance (3)													

1. Opening balance: The amount of money you expect to have in the bank at the start of the year – and at the start of each month
2. Surplus/deficit: The difference between your expected income and expenditure. If your expenditure is forecast to be more than your income, mark the figure in brackets.
3. Closing balance: The amount of money you have left at the end of each month. After month 1, your opening balance will be the closing balance from the previous month.

Keep accurate records

Keeping good records helps you to monitor how your enterprise is doing and it should help members manage the enterprise successfully.

When running a business, it is vital to keep good records of all financial transactions. This means that every time you spend or receive any money you should make a note of it. These records are your accounts and they will help you to keep track of the enterprise's performance.

It is important that you set up a system so that none of this information gets lost. Always write the date and a brief description of the transaction and enter the amount received or spent in the appropriate column, money in or money out. If you calculate the balance each time you record a transaction, then you will always be able to see how much money you have.

It is wise to monitor your finances every so often. If one person controls the accounts, someone else should periodically monitor the balance with them. Who will do this? How often?

Remember to keep receipts and copies of invoices. These should be numbered and the number written next to the corresponding entry in the accounts. Where will you keep them? How will you organise them?

This is day to day accounting. You will also need to keep a record of the repayments of any loans and members shares (if you charge a membership fee), and make an agreement about how you will keep your cash secure and where you will bank it.

Monitor the money flowing in and out of the enterprise

At each meeting, discuss how the money is flowing.

Keep the money secure

Consider how you will do this.

End of project accounts

At the end of every year in business, a business prepares its end of year accounts. These provide a record of the business' activity during the year. These accounts are known as the profit and loss account and the balance sheet.

Profit and loss account

The first part of the profit and loss account shows the gross profit (or loss) that the enterprise has made. Any expenses (eg wages) are then subtracted from the gross profit to give the net profit figure.

For example:

	£	£
Turnover: (amount of sales)		500
Cost of sales:		
Opening stock		
Purchases (Stock bought during the year)	287.50	
- Closing stock	37.50	250
Gross Profit:		250
Less Expenses:		
Wages	180	
Other: Publicity materials for tuckshop	20	
		200
Net Profit		50

Balance sheet

A balance sheet shows the value of the enterprise. It shows what it owns and owes – described as the enterprise's assets and liabilities.

For example:

	£	£
Fixed assets: (eg equipment, vehicles)	0	
Current Assets:		
Closing stock	37.50	
Debtors (people who owe you money)	0	
Cash in the bank	12.50	
less		
Current liabilities:		
Creditors (people who you owe money to)	0	
Net Current Assets		50
Financed by:		
Cash introduced to business		0
Net Profit		50

If you have any difficulty in producing your profit and loss account, and your balance sheet, find someone in your school who can help – a bursar or accounts technician will probably be happy to assist.

MODULE 5

Evaluating your success

Teachers' briefing

Now it is time for a little reflection. The business is up and running but is it doing as well as it could do? How can the way your Young Co-operative is being run be improved and improve your results across the 'multiple bottom lines'.

This stage is about reviewing and evaluating what you have learned about participation, about working together and about Young Co-operatives. Participation in setting up the Young Co-operative should have enabled students to be involved in the decision making processes and in control of the enterprise. Taking on board other people's viewpoints is a desirable skill amongst many others that will have been used.

The outcome of full participation will be to help students to identify their own strengths and weaknesses. It will have given students the opportunity to enhance some skills and develop others.

MODULE 5 – Evaluating your success

ACTIVITY 1:

Customer Survey

Time needed: 1 hour

Resources needed: Paper, pens, and crayons

Think about your recent involvement in the Young Co-operative activities. Talk with your customers and find out what they thought of your activities. Draw up an illustrated list to show what your customers thought.

MODULE 5 – Evaluating your success

ACTIVITY 2:

Group Reflection

Time needed: 30 minutes

Resources needed: Flip chart paper and marker pens

In small groups, participate in a brainstorm to identify any challenges, possible improvements and things you would do differently if you were to set the business up again.

Present your findings to a different group.

MODULE 5 – Evaluating your success

ACTIVITY 3:

Top Tips

Time needed: up to half a day

Resources needed: Depends on chosen media.

Create a 'Top Tips' for Young Co-operatives video or radio broadcast.

Present your findings at a 'screening' or 'broadcast' you have organised, to an invited audience from your school or club.

Post the video or broadcast on the Young Co-operatives website.

MODULE 5 – Evaluating your success

ACTIVITY 4:

Individual Reflection

Time needed: 1 hour

Resources needed: Paper, pens, and crayons

Carry out a review of your individual involvement in the recent Young Co-operatives activity.

You could include your opinions on the following:

- Your role
- Your responsibilities
- Your ideas
- Your successes

Create a checklist of your findings and include at least three actions for any learning points or improvements you identify.

The following question sheet may provide a useful guide to the issues which should be considered:

What happened – during business planning?

- What did I contribute to the planning of the business?
- What do I feel about what I have done?
- What have I learnt about running a co-operative enterprise?

What happened – during running the business?

- The high and low points so far have been ...
- The responsibilities of my current role are ...
- I am doing the following really well ...
- The biggest challenges for me working in a group are ...
- I need to change or improve the following ...
- What I want to achieve next is ...

How did you feel about the project?

- How did you feel at your highest/happiest point in the project?
- How did you feel at your lowest point of the project?
- How did you feel about your responsibilities within the co-operative?
- How did you feel about working as part of a group? Why?
- How did you feel when decisions needed to be made? Why?
- How did you feel about sharing responsibility? Why?
- How do you feel now about the project? Why?

MODULE 5 – Evaluating your success

ACTIVITY 5:

Working Together

Time needed: 1 hour

Resources needed: Paper, pens, and crayons

Being able to work and learn within a group is an important key skill. Co-operative approaches to learning involve identifying the purpose of the learning, what students want to learn and how they can do it. Collective effort can be more powerful than an individual working alone and the benefits of working together can ensure a shared sense of success in the outcome.

Consider the following skills that you used whilst working together:

- Listening to others
- Decision making
- Building on and developing other people's contributions
- Setting clear objectives
- Trusting each other
- Giving feedback to each other
- Planning your time
- Being sensitive to the feelings of others
- Being creative
- Resolving conflict

Use the sheet below to record your answers. The sheet can be completed with individual students' answers, then the process repeated for the whole group.

Working well together in a Young Co-operative enterprise involves everyone. Complete the following list by circling the number where you think the group is now, and a tick where you think the group should be in the future.

Listening to others

1	2	3	4
low			high

Participation of group members

1	2	3	4
low			high

Quality decision making

1	2	3	4
low			high

Building on and developing other people's contributions

1	2	3	4
low			high

Setting clear objectives

1	2	3	4
low			high

Planning your time

1	2	3	4
low			high

Being sensitive to the feelings of others

1	2	3	4
low			high

Resolving conflict

1	2	3	4
low			high

Being creative

1	2	3	4
low			high

Trusting each other

1	2	3	4
low			high

Giving feedback to each other

1	2	3	4
low			high

Where are you working well together?

What needs to be improved?

MODULE 5 – Evaluating your success

ACTIVITY 6:

Arrow Analysis

Time needed: 30 minutes

Resources needed: Paper, pens, and crayons

Setting up, planning and running a Young Co-operative enterprise will give students an insight into how co-operatives work.

It is important that students reflect on the deadlines they set themselves and whether they kept to them. Do they think co-operative ways of working are effective? Are win/win solutions always worth seeking? Did they use all of the resources available to them?

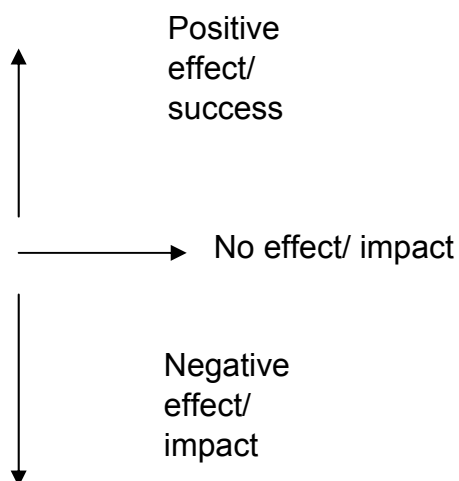
People who are members of a co-operative are involved in a different type of business. All co-operatives share ten values – 6 co-operative values and 4 ethical values.

How successful was the Young Co-operative?

Co-operatives measure their success in many different ways.

Below is a grid which helps students to analyse the success of the Young Co-operative.

For each of the original objectives which the group had agreed, ask students to put an arrow to signify:



Ask students to give their reasons for the position of each arrow.

MODULE 5 – Evaluating your success

ACTIVITY 7:

Management Guide

Time needed: 1 hour

Resources needed: Paper and pens

As part of an evaluation of your recent Young Co-operatives activity consider the benefits and drawbacks of the methods used to organise and manage the activities.

Create a guide on 'How to organise and manage a Young Co-operative'.

MODULE 5 – Evaluating your success

ACTIVITY 8:

SWOT Analysis

Time needed: 1 hour+

Resources needed: Paper and pens

With the other members of your Young Co-operative, participate in a team SWOT analysis of your business, identifying strengths, weaknesses, opportunities, and threats.

Devise an Evaluation Plan to address the 'W's and the 'T's.

Present your plan to an invited audience drawn from external organisations which support Young Co-operatives. You might like to include representatives from your local co-operative society, your Education Business Partnership, Co-operative Bank, or other relevant organisations