

COOPST...RTER

READY, STEADY, COOP!  
una guida pratica per il sostegno alle start-up cooperative

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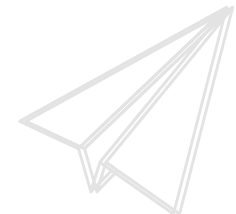
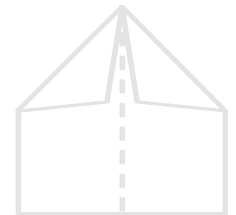
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# INTRODUZIONE

Ai fini di questo programma, il mentoring è considerato come un processo di apprendimento evolutivo, in cui il Mentor guida e supporta l'imprenditore nella creazione e avvio di un business di successo.

Gli imprenditori possono essere soggetti molto diversi, che spaziano da giovani laureati che intendono sviluppare una propria idea, fino a soggetti più esperti alla ricerca di una guida pratica per avviare il proprio business.

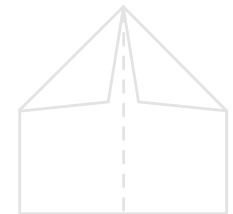
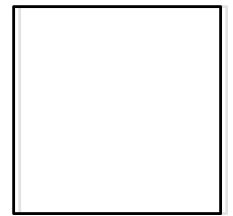
Il processo di mentoring si pone l'obiettivo di migliorare le skills dell'imprenditore, mettendolo in grado di rafforzare le sue competenze decisionali ed e la loro efficacia.

Il Mentor offre supporto per affrontare decisioni importanti e spesso complesse.

Una partnership attiva tra il Mentor e l'imprenditore può aiutare a superare la paura di avviare un'attività imprenditoriale, in particolare se si tratta di una cooperativa - una tipologia di impresa un po' strana! Questo strumento dovrebbe aiutare gli imprenditori a conoscere il movimento cooperativo, e facilitare lo scambio di idee e informazioni.

L'obiettivo principale del programma è aiutare le organizzazioni di rappresentanza a proporre e gestire un programma di Mentoring Cooperativo di successo, aperto a tutti gli imprenditori che intendono avviare una nuova impresa nello spirito dei principi cooperativi.

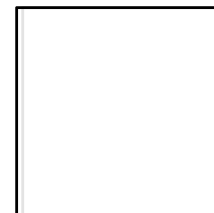
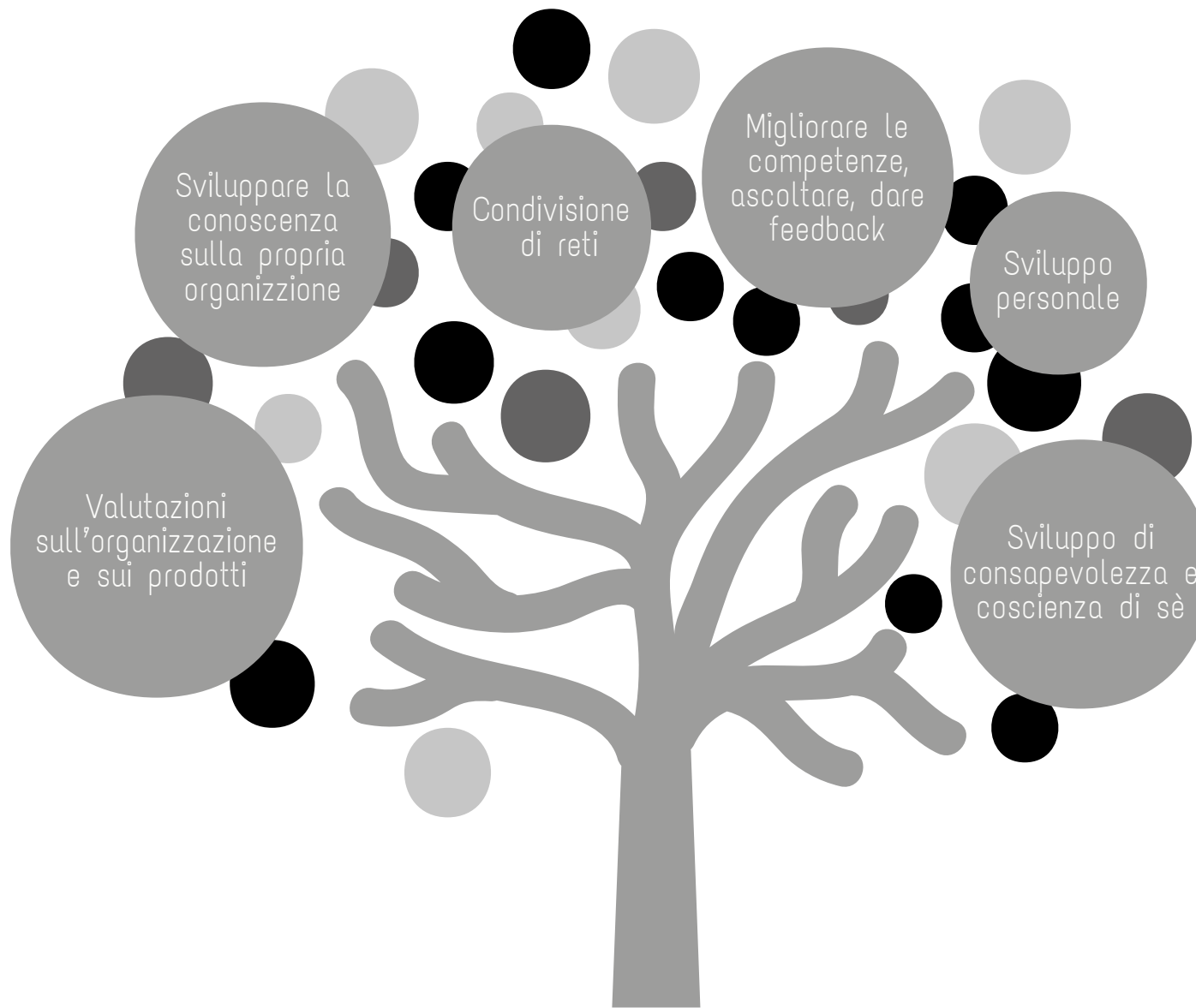
Il programma intende fornire da un lato conoscenza, comprensione e applicazione pratica di buone prassi, e dall'altro un feedback alle organizzazioni di rappresentanza in modo che possano ottimizzare e aggiornare i propri processi interni e strategie di comunicazione.



A wide-angle photograph of a calm, deep blue ocean stretching to the horizon under a clear, light blue sky. The water has a textured surface with small waves. The text is overlaid on the right side of the image.

# BENEFICI DEL PROGRAMMA DI MENTORING





A black bicycle with a green seat and a headlight, parked against a stone wall. The bicycle is positioned horizontally, facing left. The background is a wall made of large, rectangular stone blocks. The ground is a reddish-brown surface with a metal grate in the foreground. The text "IL MENTOR COOPSTARTER" is overlaid on the right side of the image in white, uppercase letters.

IL MENTOR  
COOPSTARTER



# I MENTOR DI COOPSTARTER SONO ESPERTI PROFESSIONISTI CHE

## FANNO I VOLONTARI

per assistere lo sviluppo di un'idea di business, valutandone la fattibilità e fornendo informazioni e consigli. I mentor dovrebbero avere forti legami con la comunità imprenditoriale locale, ed essere in grado di capire il potenziale di business e di collaborazione con il mondo non cooperativo.

## AMMIRANO

il modello di impresa cooperativa e vogliono farlo funzionare al meglio attraverso i servizi di mentoring che forniscono. Incoraggiano la condivisione di informazioni e hanno ottime capacità comunicative.

## SONO DISPONIBILI

ad incontrare gli imprenditori regolarmente durante il period di mentoring.

## SONO INFORMATI

ed aggiornati sugli strumenti e sulle opportunità presenti. Sono generalmente interessati alle aree dell'innovazione sociale e tecnologica, e sono utilizzatori dei social media per lo sviluppo del loro lavoro.

## SONO OBIETTIVI

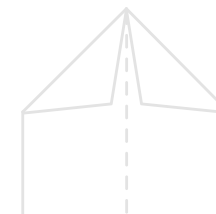
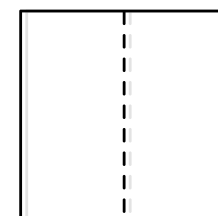
e professionali quando forniscono consigli e consulenza.

## SONO COINVOLTI

nel processo di sviluppo, direttamente, condividendo tutta la necessaria conoscenza.

## SUPPORTANO

gli imprenditori e li aiutano ad affrontare i problemi e a portare a termine il lavoro.





COSA FA UN  
MENTOR  
COOPERATIVO

# IL PROCESSO DI MENTORING IN TRE SEMPLICI PASSAGGI

## 1. VALUTAZIONE DELL'IDEA

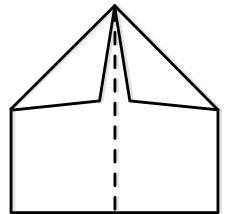
(criteri di valutazione, best practice, inclusa la comunicazione)

## 2. ASSEGNAZIONE DEL GIUSTO MENTOR

(identificazione del professionista adeguato che possa affrontare i problemi e costruire una relazione forte ed affidabile).

## 3. FARE LEVA SULL'ORGANIZZAZIONE

(identificare tutte le risorse disponibili all'interno delle organizzazioni coinvolte per ottenere la migliore assistenza possibile).



## COME STABILIRE E MANTENERE LA RELAZIONE

### IL PRIMO INCONTRO

Gli imprenditori chiedono assistenza ed aiuto per la creazione di un'impresa per tante ragioni: non sanno da dove cominciare; non capiscono la burocrazia; hanno bisogno di consulenza sull'idea imprenditoriale; hanno bisogno di confrontarsi con professionisti più esperti; si sentono più sicuri se accompagnati da esperti che danno loro un appoggio. È importante che trovino un ambiente accogliente. Il luogo fisico dove incontrano il mentor dovrebbe essere ospitale, facilmente accessibile, caldo, e adeguato in termini di privacy. L'ambiente significa caratteristiche fisiche del luogo ma anche l'atteggiamento del mentor, che è la cornice del processo di mentoring.

Durante il primo incontro, il mentor dovrebbe concentrarsi sui seguenti obiettivi:

### STABILIRE LA RELAZIONE

La relazione si deve basare sulla fiducia reciproca, sull'apertura mentale, sull'ascolto e la capacità di capire l'altro. Il primo incontro è importante per stabilire una buona relazione tra il mentor e l'imprenditore. Questa relazione può assumere un ruolo cruciale per il successo del processo di sviluppo dell'impresa.

### ASCOLTARE L'IDEA IMPRENDITORIALE CON I FUTURI IMPRENDITORI ED ESPLORARLA INSIEME

Gli imprenditori spesso arrivano al primo incontro senza una comprensione chiara di come sviluppare un'idea imprenditoriale. Il compito del mentor è quello di capire insieme come progredire e delineare insieme un piano di sviluppo. Il Mentor ascolta il primo racconto e incoraggia l'esplorazione utilizzando l'esperienza nella creazione di impresa e i loro interessi verso l'idea di business.



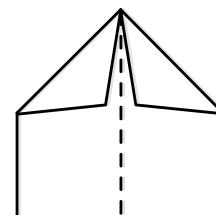
## OTTENERE INFORMAZIONI SUL GRUPPO E SULLE LORO MOTIVAZIONI

Quali sono gli obiettivi del gruppo e degli individui che lo compongono? Quali sono le loro esperienze precedenti? Il lavoro all'interno di una cooperativa si basa sulla capacità di lavorare in gruppo, sulla cooperazione e sulla condivisione. Raccogliere informazioni e percezioni sulle esperienze precedenti di singoli e sul loro "atteggiamento cooperativo" è strategico. Il Mentor aiuta gli imprenditori a riflettere sul gruppo e sulle motivazioni che lo spingono verso il progetto di impresa.

## FORNIRE LE PRIME INFORMAZIONI SULL'IMPRESA COOPERATIVA E SUL PROCESSO DI ASSISTENZA

Gli imprenditori solitamente arrivano al primo incontro senza una buona conoscenza del modello di impresa cooperativa. Il Mentor può esplorare la conoscenza esistente e capire le ragioni per cui gli imprenditori vogliono scegliere questo modello. Dopo, può procedere ad assisterli nel raccogliere più informazioni per essere completamente sicuri della scelta.

Gli imprenditori chiedono assistenza ma spesso hanno bisogno di capire quale tipo di assistenza è loro necessaria. Il Mentor può spiegare loro il processo di mentoring, in cosa consiste e incoraggiare il gruppo a condividere difficoltà ed obiettivi.



## RAGGIUNGERE GLI OBIETTIVI

La comunicazione e l'ascolto sono importanti per creare e mantenere una buona relazione. Il Mentor deve fare attenzione ai propri metodi di comunicazione. Gli obiettivi sono:



Facilitare l'esplorazione

Capire e comprendere

Ricevere e dare informazioni utili

Assicurarsi che gli imprenditori si sentano supportati

Il Mentor dovrebbe essere di supporto non solo attraverso l'uso di una terminologia appropriata, ma anche attraverso l'atteggiamento, l'espressività, i gesti, il tono e il ritmo della conversazione. Il Mentor dovrebbe evitare generalizzazioni, giudizi, pregiudizi e anticipazioni. Dovrebbe riconoscere e valorizzare gli aspetti positivi del gruppo di imprenditori, le loro capacità ed idee senza creare false aspettative.

Il Mentor dovrebbe utilizzare un linguaggio comprensibile, adattandolo all'imprenditore individuale. Dovrebbe portare esempi concreti ed attuali, ma anche facilitare nuove e creative idee.

## COME ASCOLTARE

Il Mentor dovrebbe praticare l'ascolto attivo, ossia essere in grado di ascoltare portando l'interlocutore a riflettere, valutare nuovi elementi, chiarire il proprio pensiero. Il Mentor dovrebbe essere empatico e sapere apprezzare non solo le informazioni pratiche ma anche i sentimenti, le motivazioni, le paure e i bisogni. L'ascolto attivo incoraggia l'imprenditore alla presa di coscienza utilizzando il dialogo. Il Mentore pratica l'ascolto attivo utilizzando le riformulazioni e le domande aperte. La riformulazione è una tecnica

che si basa sul ripetere ciò che è stato detto utilizzando parole diverse e riassumendo i contenuti durante la conversazione. Questo permette al Mentor di confermare che ha capito ciò che l'imprenditore ha detto. Le domande aperte aiutano ad esplorare i temi, ad ampliare la prospettiva su una tematica, facilitando nuove riflessioni ed idee.

## COSA CHIEDERE

Il Mentor può utilizzare una breve lista per cominciare ad esplorare i primi elementi prioritari (l'idea di business, il gruppo, la conoscenza del modello cooperativo, le capacità degli imprenditori e i loro bisogni ecc.).

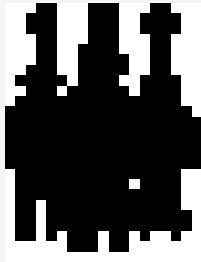
Qual è la vostra idea di business?

Quale problema andate a risolvere con il vostro prodotto/servizio?

Quali sono le esperienze pregresse e le capacità dei soci?

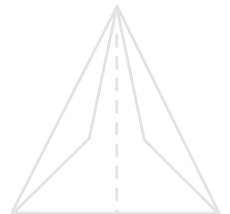
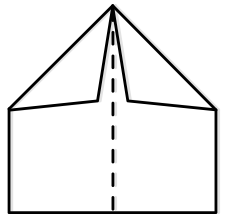
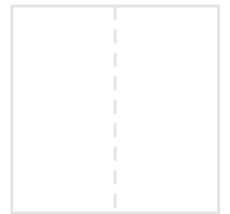
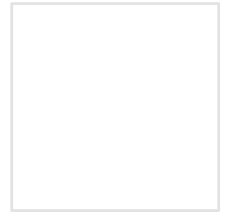
Cosa sapete del modello cooperativo? Che cosa vi attira di più di questo modello di impresa?

Come possiamo aiutarvi a dar vita alla vostra impresa? Di cosa avete bisogno?



## DISPONIBILITÀ E PROGRAMMAZIONE DEL LAVORO

Il Mentor dovrebbe proporre un programma di lavoro con date precise per gli incontri, alternando comunicazione online e incontri di persona. L'utilizzo di comunicazioni scritte,



email, scambio di documentazione, può aiutare a gestire meglio le agende impegnate e può servire per future referenze. La comunicazione in persona, gli incontri, le telefonate o videoconversazioni sono più dirette e spesso più efficaci, specialmente nelle prime fasi. La disponibilità del Mentor è un aspetto significativo della relazione. Il livello di disponibilità, l'accesso al telefono cellulare, la disponibilità definite in particolari orari della giornata o meno, sono scelte del Mentor, che andrebbero comunicate all'inizio della relazione.

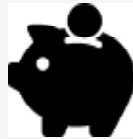
## VALUTARE LE RISORSE DISPONIBILI E CONDIVIDERE CONTATTI UTILI

Il Mentoring ha principalmente a che fare con la condivisione delle informazioni e la creazione di contatti attraverso la leadership del Mentor e le sue capacità professionali di fare rete. Il Mentor dovrebbe prima valutare le risorse disponibili all'interno del gruppo che intende creare una cooperative, i fondi disponibili, le competenze tecniche e professionali, la capacità di comunicare, e la posizione sul mercato della società (nicchia di mercato, settore o sub-settore, prodotti). Sulla base di queste informazioni, il Mentor dovrebbe essere in grado di compilare la prima lista di contatti locali che potrebbero essere utili agli imprenditori. L'incontro con società già avviate può essere un'esperienza di grande valore per il neo-imprenditore. Può anche essere occasione per stabilire dei rapporti tra imprese, utili anche all'associazione per le proprie attività locali.



## SVILUPPARE UN BUSINESS PLAN

Uno dei fattori di successo più rilevanti per chi intende dare vita ad una start-up è la capacità di:



Redigere piani finanziari e di cassa affidabili  
selezionare e valutare le fonti finanziarie disponibili

Attraverso le domande e la guida del Mentor, i proto-cooperatori saranno in grado di acquisire queste capacità. Per fare ciò, il punto di partenza è la definizione del fabbisogno finanziario.

I modelli di Business Plan spiegati nelle sezioni successive possono essere utilizzati a questo fine.

### Link utili

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

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

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

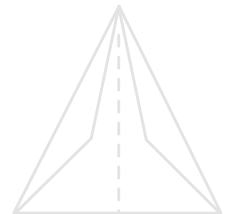
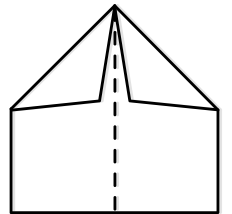
[www.facebook.com/altgen101](http://www.facebook.com/altgen101)

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

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

[www.crowdday.be/telecharge-ments.html](http://www.crowdday.be/telecharge-ments.html)

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





COME UTILIZZARE  
LE RISORSE

## MODELLI DI BUSINESS PLAN

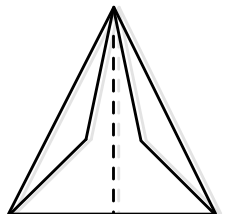
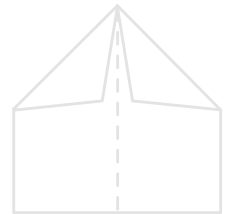
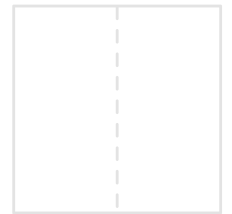
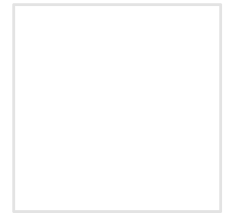
Il Business Plan (BP) è uno strumento utile per valutare i punti di forza e debolezza di un progetto imprenditoriale. Ogni BP è una sorta di manuale o guida dell'impresa o dell'idea di business, e deve essere costantemente modificato, aggiornato e verificato da ogni imprenditore poiché solitamente si tratta di un piano basato su dati statistici o stimati. Questi dati devono essere supportati da uno studio di fattibilità, poi utilizzato per impostare il BP.

Sono disponibili diversi form di Business Plan, non esiste infatti un modello unico. In generale, sono identificate due aree all'interno di un BP: una prima parte descrittiva e una seconda con dati economici e finanziari.

Oltre alla presentazione dell'idea di business e dei suoi obiettivi, la parte descrittiva include tutte le informazioni relative alla visione imprenditoriale su cui si basa il progetto, dettagli sui mercati di riferimento, i clienti target, informazioni sul prodotto o servizio offerto, il piano strategico, lo staff coinvolto, la strategia di promozione e marketing e l'analisi SWOT.

La parte economico finanziaria comprende le sezioni sull'investimento e l'analisi del bilancio, tra cui in particolare: informazioni sulle spese, conto economico, piano finanziario e cash flow.

I Mentor del progetto CoopStarter hanno a disposizione diversi modelli di Business Plan da presentare ai futuri imprenditori, fornendo loro il supporto e la consulenza necessaria per implementarli. I diversi modelli di BP possono essere utilizzati dal mentor anche per esercitazioni pratiche all'interno di sessioni formative e di tutoring indirizzate ad un pubblico più ampio di persone interessate a creare il proprio business.



## DOMANDE FREQUENTI (FAQ'S)

Le FAQ's sono una sorta di "memorandum" che fornisce informazioni generali, consigli e link su tre temi principali:



- 1 La forma d'impresa cooperativa, valori e identità cooperativi, come creare una nuova cooperativa, informazioni e supporto, contatti.
- 2 Il Crowdfunding: il finanziamento di una cooperativa, le differenti tipologie, il suo utilizzo e funzionamento. Servizi di mentoring.
- 3 Il progetto CoopStarter: che cos'è e che servizi fornisce.

Le FAQ's sono pensate per fornire una guida utile e pratica al Mentor in modo da avere sempre a disposizione risposte semplici ed immediate sui tre aspetti indicati. Gli imprenditori possono essere indirizzati alle FAQ's come prime linee guida per avvicinare il modello cooperativo e le sue opportunità.

A partire da ciascuna domanda, il Mentor può ampliare ed approfondire le informazioni e il ragionamento su ciascun aspetto riassunto dalle FAQ's. Inoltre questo strumento può essere distribuito ai partecipanti di sessioni didattiche più ampie, come materiale didattico di supporto.

## SCHEDE PAESE E CASE STUDIES

I profili paese sono strumenti omogenei che forniscono informazioni sui sistemi cooperativi di ciascun paese coinvolto nel progetto. In particolare, includono informazioni sul movimento



## Link utili

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

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

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

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

[www.im-pactes.eu/fr/la-mal-  
lette-pedagogique/](http://www.im-pactes.eu/fr/la-mal-<br/>lette-pedagogique/)

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

[www.crowdday.be/telecharge-  
ments.html](http://www.crowdday.be/telecharge-<br/>ments.html)

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

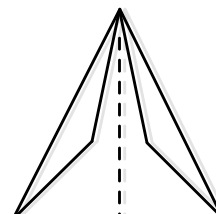
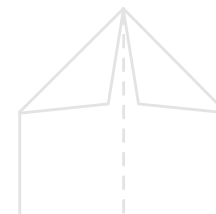
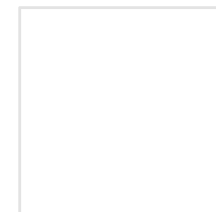
cooperativo, il quadro giuridico, le organizzazione coinvolte nel sistema cooperativo e i servizi offerti; il supporto privato all'avvio di imprese cooperative a vari livelli geografici, il supporto pubblico, fonti di finanziamento e competenze specifiche di ciascun servizio, esperienza di crowdfunding in ambito cooperativo.

Al momento le informazioni disponibili fanno riferimento ai seguenti paesi: Belgio, Danimarca, Grecia, Irlanda, Italia, Svezia; la lista dei profili paese disponibili potrebbe essere ampliata anche nell'ottica di allargare la partnership del progetto CoopStarter.

Le informazioni raccolte in ciascuna scheda hanno l'obiettivo di fornire informazioni generali sul movimento cooperativo, la sua struttura, i suoi servizi e le principali problematiche/barriere. In questo modo, ciascun Mentor ha a disposizione informazioni omogenee che possono fornirgli input, idee, casi e strumenti da utilizzare sia come esempi per gli imprenditori, sia come nuovi input per il sistema cooperativo del suo paese di appartenenza.

Ogni scheda può essere ampliata ed approfondita dal Mentor con riferimento al proprio paese. Questo profilo è utile per far capire ai futuri imprenditori il contesto strutturale e legale all'interno del quale intendono avviare un'impresa cooperativa.

I case studies offrono esempi pratici su come le imprese abbiamo operato all'interno della struttura legislativa di ciascun paese per dare avvio a cooperative di successo attraverso un'ampia gamma di servizi offerti.



A woman with long blonde hair, wearing a blue top, is sitting at a wooden table in a cafe or office setting. She is writing in a spiral notebook with a black pen. To her left is a white coffee cup on a saucer. In the foreground, a laptop is open, and another notebook lies on the table. The background is softly blurred, showing other people and interior lights. The text 'APPENDICE 1 FINANZA' is overlaid in white on the right side of the image.

# APPENDICE 1 FINANZA

INSERIRE TESTO PAGINA 14

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## COS'È IL FABBISOGNO FINANZIARIO?

Definire il fabbisogno finanziario significa: a) conoscere le diverse tipologie di prodotti finanziari che normalmente si associano alle diverse fasi dello sviluppo di un'impresa e b) conoscere i fattori che influenzano la gestione finanziaria di un'impresa.

## FONTI DI FINANZIAMENTO A DISPOSIZIONE DELLE IMPRESE

Equity (capitale di rischio): capitale sociale dei soci, riserve, utili. Principali caratteristiche: alto rischio, nessuna limitazione alla remunerazione, assenza di piani di ammortamento regolari. (Fasi in cui è necessario: seed e start-up).

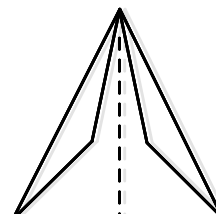
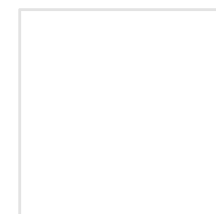
Debito (banche, istituzioni finanziarie, ecc.): è necessario analizzare la dinamica degli incassi e dei pagamenti. Principali caratteristiche: remunerazione fissa, piani di ammortamento, no rischio primario (Fasi in cui è necessario: sviluppo con investimenti e maturità).

Strumenti ibridi (equity remunerato, ecc.), incluso il Crowdfunding



## CROWDFUNDING

Genericamente definito, il crowdfunding è un impegno collettivo da parte di individui, gruppi, società e organizzazioni sia pubbliche che private per il sostegno di una causa, di un'impresa, di un'organizzazione. Il Crowdfunding è un metodo trasparente di finanziare imprenditori da parte di una comunità di utilizzatori di una piattaforma su internet. Trasparenza in questo caso significa sapere che il proprio denaro va a finanziare un progetto più o meno imprenditoriale specifico. Ma soprattutto, il crowdfunding da un'opportunità a chi, con i metodi più tradizionali, non avrebbe accesso a strumenti finanziari necessari per dare vita ad una piccola impresa.



## A COSA SERVE LA FINANZA?

Investimenti (attivo fisso): capire la tipologia di investimento e il rispettivo ammortamento.  
Tipologia di prodotti associati a questo bisogno: leasing, prestito, mutuo ipotecario, ecc.  
(Fasi in cui è necessario: start-up).

Capitale circolante (attivo circolante): come si formano di crediti? Come finanzi il credito?  
Incassi e loro dinamica nel tempo. Tipologia di prodotti associati a questo bisogno:  
factoring, scoperto di conto, anticipo fatture, SBF, ecc. (Fasi in cui è necessario: sviluppo  
e maturità).

Variabili che determinano il fabbisogno finanziario

VENDITE CASHFLOW INCASSI/MARGINI: SPIEGARE EBIT/  
EBITDA

Poi, per valutare i prodotti finanziari più adeguati, l'imprenditore deve imparare a conoscere il concetto di GARANZIE.

## COSA SONO LE GARANZIE?

Proprietà o altri beni che un debitore offre in garanzia al proprio creditore per garantire

e assicurare un prestito. Se il debitore interrompe i pagamenti pre-stabiliti del credito contratto, il creditore può utilizzare le garanzie per recuperare le proprie perdite sul credito concesso.

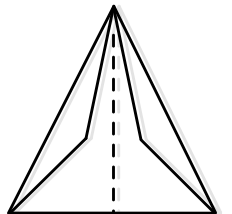
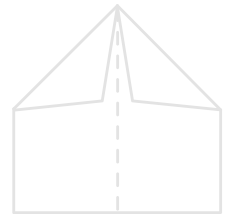
Un'assicurazione o fideiussione è un'altra maniera di garantire un credito: implica l'impegno da parte di un terzo di assumersi la responsabilità del debito di un debitore nel caso di insolvenza di quest'ultimo. La persona/società che fornisce tale servizio è chiamata "fideiussore", "garante" o "co-obbligato".

## PERCHÉ SONO NECESSARIE LE GARANZIE?

Le banche possono prestare denaro più facilmente e ad un tasso di interesse minore se il credito è assistito da garanzie. Oggigiorno, alcune banche prestano denaro UNICAMENTE se assistite da garanzie.

## COME SI OTTENGONO LE GARANZIE?

Le proprietà o i beni che si offrono a garanzia devono essere di proprietà della cooperativa, completamente. Le fideiussioni sono un servizio a pagamento (tasso di interesse + commissione) offerto da istituzioni finanziarie apposite dedicate a questo tipo di servizi.

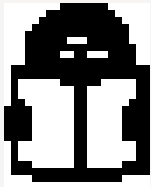




A photograph of three people—two men and one woman—collaborating at a table. They are looking down at a large sheet of paper, possibly a blueprint or a document. The man on the left is wearing a dark sweater, the woman in the middle is wearing a plaid shirt, and the man on the right is wearing a blue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

APPENDIX 2  
BUILDING A COMMON  
COOPERATIVE IDENTITY

# IS A COOPERATIVE THE RIGHT MODEL FOR THIS BUSINESS?



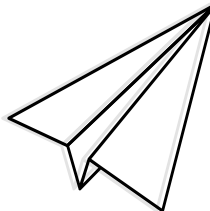
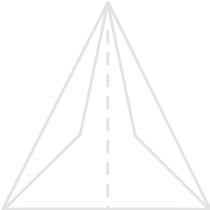
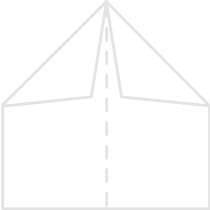
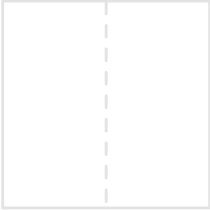
According to Mondragon’s Cooperative Corporation guidance, the first steps necessary to establish business as cooperatives are:

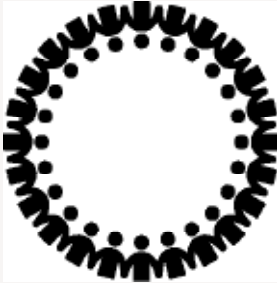
- a) To be informed what a cooperative is and what is not<sup>1</sup> (differences to other kind of businesses and other kinds of Social Economy businesses).
- b) To be informed of the international and local cooperative history.<sup>2</sup> To be informed of the international cooperative movement, turnover,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

## WHAT IS A COOPERATIVE?

Co-operatives are autonomous associations formed and democratically directed by people who come together to meet common economic, social, and cultural needs. Founded on the principle of participatory governance, co-ops are governed by those who use their services, that is, their members.<sup>1</sup>

Co-operatives are businesses owned and run by and for their members. Whether the members are the customers, employees or residents they have an equal say in what the business does and a





share in the profits. As businesses driven by values not just profit, cooperatives share internationally agreed principles and act together to build a better world through cooperation. Successful cooperatives around the world are allowing people to work together to create sustainable enterprises that generate jobs and prosperity and provide answers to poverty and short term business practices. (ICA)

Nearly 1 billion people are members of cooperatives worldwide. Cooperatives come in all shapes and sizes, and they operate in all parts of the economy: from healthcare to housing, farms to pharmacies, supermarkets to sports clubs, banks to bakeries. A strong network spanning local and global organisations, the cooperative movement is a vital part of civil society that works together to build a better world.

## WHAT ARE THE MAIN ADVANTAGES TO FORMING A CO-OPERATIVE RATHER THAN A TRADITIONAL PRIVATE ENTERPRISE?

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

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

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

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

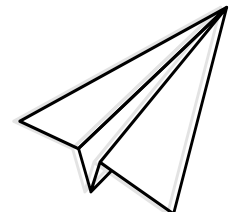
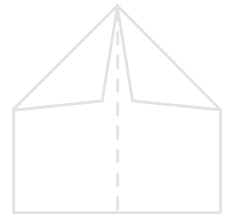
Speaking of a cooperative internal organisation, cooperatives operate as an association but in their relationship with the outside world they should be a dynamic and competitive business.

### ADMINISTRATIVE MODEL

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

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

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



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

(the second principle: democratic member control). Co-operatives often expand the classical structure and democratic representation of the association by introducing further methods of democratic control. Cooperatives also seek to control of external factors of private that might undermine their autonomy.



# WHAT IS A COOPERATIVE'S ORGANISATIONAL STRUCTURE?



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

- General Assembly
- Board of Directors with committee system
- Set of Officers
- Hired management/ paid employees

## FINANCIAL MODEL

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

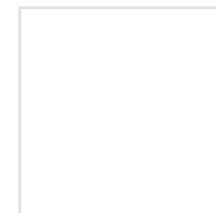
Cooperatives seek to raise finance to support their purposes through a business that is owned and controlled by members, rather than seeking donations and funding to deliver programmes of work that are directed and controlled by external bodies.

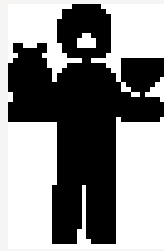
## IS A COOPERATIVE NON-PROFIT?

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

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

There may, therefore, be two kinds of co-operatives:





**for-profit cooperatives:** those in which members may redistribute any surpluses of the enterprise among themselves in the form of returns proportional to their business transactions with the co-operative during the fiscal year;

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

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

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

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

Most traditional businesses operate with the primary goal of turning a profit to a single

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

## MANAGEMENT MODEL

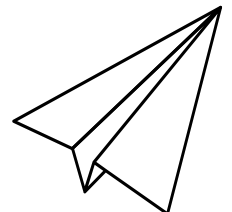
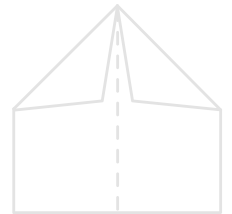
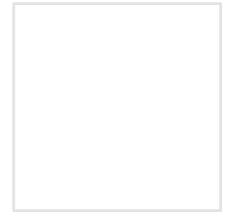
Cooperatives are the only form of business that the stakeholders as consumers of the products or the services are simultaneously in common owners and controllers (member's triple nature of a cooperative). In this way they succeed to ensure products and services with the characteristics that they want, at low cost.

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

## FINANCIAL MODEL

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

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



## UNDERSTANDING THE SURPLUS OF A COOPERATIVE

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

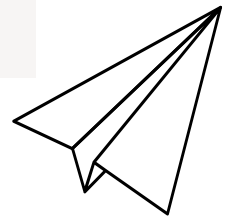
As far as the co-op is concerned, this excess payment or surplus is considered as having been returned to the members if the surplus is distributed in the following manner. First priority goes generally to the reserve fund. The reserve fund is meant to stabilize cooperative operations and may be used only for investments allowed by the code. Second priority goes to education and training. Third priority is, for example, an optional fund, a land and building fund, community development fund and any other necessary funds. After all these have been allocated, the remainder is available to the general membership in the form of interest on their investment and patronage refund. Nevertheless, interest on share capital should exceed the normal rate of return on investment.

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

Some studies comparing the performance of cooperatives with traditional businesses operating in the same economic sector have demonstrated their superiority in two ways:

low absenteeism  
better quality of products and services

This is the result of the high incentive of workers. They know that the business belongs to them. They know that the better their work, and the greater the surplus the enterprise



generates at the end of the year, the more they can increase their income through returns.

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

## COOPERATIVES AND SOCIETY

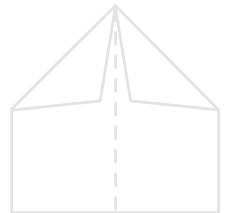
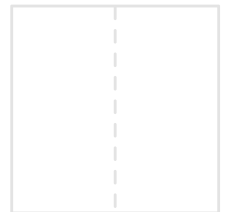
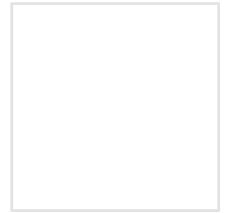
In each cooperative, according to the first principle of “open and voluntary membership,” anybody can be a member sharing the arising benefits without any discrimination. Cooperatives, according to their aims, are seeking to cover members’ needs and not to earn unlimited profits by destroying the environment and ignoring the future of the next generation. By their nature, cooperatives belong to the next generation. Cooperatives offer sustainable development of all society as is shown in the reports of International Organization of Employment (ILO) “Cooperatives and the sustainable development goals” and the report of ICA-CICOPA “Cooperatives as Builders of Sustainable development.”

## BUSINESS PLAN

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

## STATUTE

Wherever possible, the statute of the organisation should be adopted in line with existing cooperative legislation in that country. Where no specific cooperative legislation is in



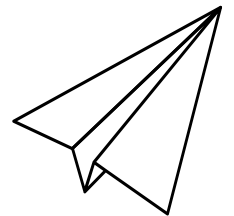


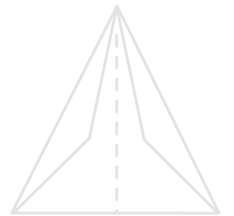
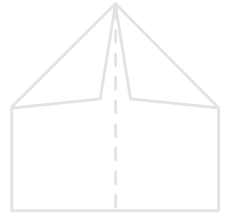
place, the statute should include elements of cooperative principles as much as possible.

## INTEGRATION OF COOPERATIVE PRINCIPLES IN STATUTE WHERE POSSIBLE IN ACCORDANCE WITH THE NATIONAL LEGISLATION

One of the objectives of the international cooperative movement, as noted in the *Blueprint for the Cooperative Decade*,<sup>7</sup> is the harmonisation of national cooperative laws with the cooperative principles by introducing a basic core of the cooperative identity for the recognition of real cooperatives.

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





# THE SEVEN COOPERATIVE PRINCIPLES

## 1st principle: VOLUNTARY AND OPEN MEMBERSHIP

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

## 2nd principle: DEMOCRATIC MEMBER CONTROL

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

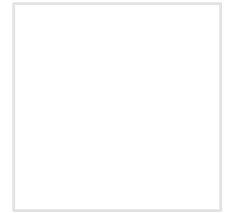
## 3rd principle: MEMBER ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing t

their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

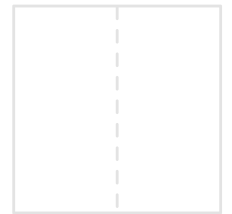
#### 4th Principle: AUTONOMY AND INDEPENDENCE

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



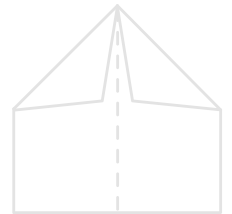
#### 5th Principle: EDUCATION, TRAINING AND INFORMATION

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



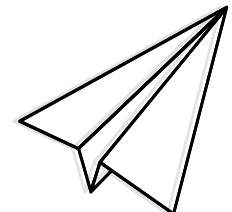
#### 6th Principle: CO-OPERATION AMONG CO-OPERATIVES

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.



#### 7th Principle: CONCERN FOR COMMUNITY

Co-operatives work for the sustainable development of their communities through policies approved by their members.



A row of white beach huts with blue accents on a grassy field under a blue sky with clouds. The huts are arranged in a line, each with a small porch and a window. The sky is a mix of light and dark blue with scattered white clouds. The grass in the foreground is a vibrant green.

# APPENDIX 3 CROWDFUNDING IN A NUTSHELL

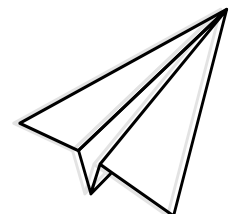
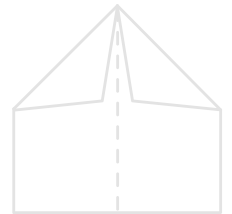
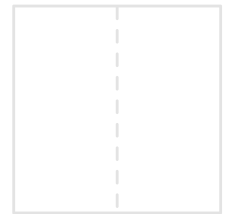
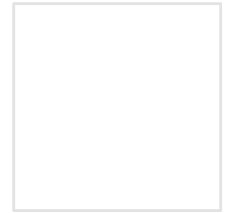


Crowdfunding is established nowadays as a valuable financial alternative to make business ideas happen. The rise of crowdfunding, especially over the last eight years, must be understood in light of the current economic crisis and the problems associated with the financing of small- and medium-sized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

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

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

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



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

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

## FREQUENTLY ASKED QUESTIONS ABOUT CROWDFUNDING

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

Defined broadly, crowdfunding is a joint voluntary effort by individuals, groups, enterprises and organisations from both the public and private sector to back a cause, company or organisation. Crowdfunding is a transparent way of funding entrepreneurs from a community using an Internet online platform. Transparency means that people can see

that their money goes into well-defined entrepreneurial projects. Most important however, crowdfunding creates opportunities for more people, who otherwise would not have access to traditional channels of finance, to become small-scale entrepreneurs.

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

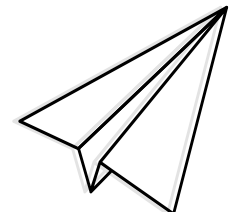
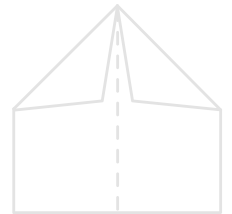
Crowdfunding can be used by people of all ages just as long as they have a viable business idea. Business ideas can be anything; from the start-up of a kindergarten, a café, a bike shop to the start-up of retail cooperatives selling anything from clothes to food or cooperative research projects, IT companies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

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

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

To begin with, you must believe in your own business idea. Because if you don't, the crowd won't either! For a start, learn from other campaigns. Look closely at what other successful as well as unsuccessful campaigns have done. You may find a common thread that will help you understand how to improve your campaign and thereby reduce failure. And do some good, sound research about the business you want to develop.

## How do I pitch my idea?



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

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

## How can I earn the crowd?

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

First of all, identify your audience. Does your brand involve a crowd living in a special geographical area or in a special community? Is your brand age, gender or nationality oriented? What's more, the crowd gives your business project a market test, feedback, proof of concept and extremely valuable access to networks. Besides, crowdfunders are motivated firstly by their emotions and personal interest in a project seeking funds. Their emotional commitment is

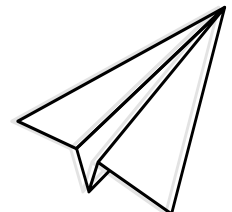
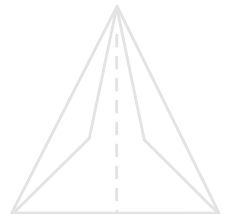
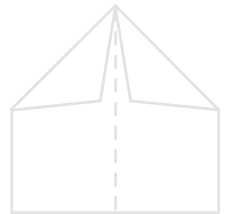
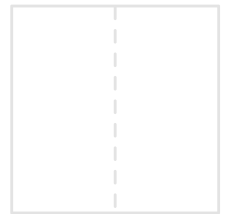
related to, amongst other things, local needs, private preferences, or brand values that are stuck to the project. Research shows that the odds for campaigns successfully reaching their goals are ten times higher once they have reached about half of their funding goal. This means that it's important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

## Budget - How much money do I need?

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

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

Crowdfunding and social media are thick as thieves, in other words inseparable. Social media and online networks are crucial for your project. As a result, you need to be savvy at setting up a social media campaign. Most of the actual marketing and building

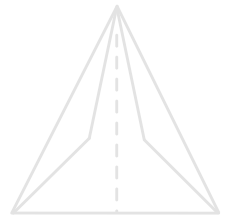
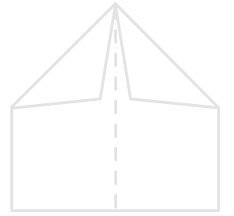


a movement around the project happens outside the platform. Hence it is important that you get potential funders interested long before you launch your campaign. Apart from social media channels like Facebook, Twitter and LinkedIn, you can use mail outs, blogs or even snapshots to help you spread the word and communicate your campaign to thousands of followers and readers. Don't be shy of inviting your friends, families and fans to give a boost to your campaign.

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

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



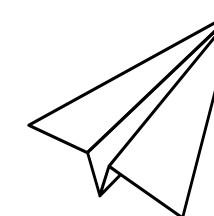
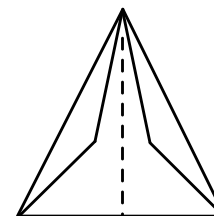
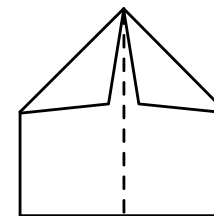
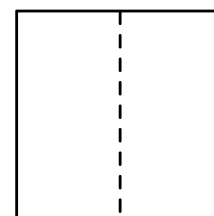
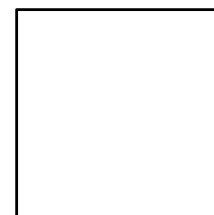


## PROGETTO COOPSTARTER

Otto partner da tutta Europa hanno dato vita al progetto CoopStarter per diffondere presso le giovani generazioni il modello cooperativo, e per assistere le persone che abbiano intenzione di creare una cooperativa attraverso la fase di start-up. Con questo progetto, vogliamo incoraggiare ed ispirare i giovani imprenditori a portare avanti la loro idea di business in forma cooperativa e fornire loro alcuni strumenti che possano contribuire al loro successo.

I partner del progetto CoopStarter sono: Kooperationen (Danimarca), Cooperatives Europe (Belgio), Febecoop (Belgio), NABCO (Irlanda), Coompanion (Svezia), Kapa Network (Grecia), Legacoop Liguria and Confcooperative/Irecoop Emilia-Romagna (Italia).

La riproduzione è permessa, a condizione che venga adeguatamente segnalata la fonte.



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