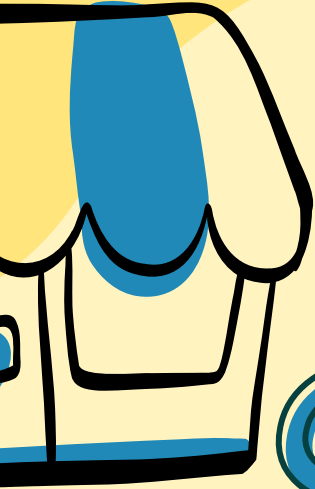
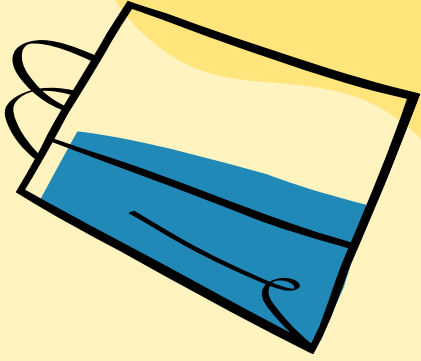


STUDENTS' COOPERATIVE MODEL



BETTER COOPERATE!









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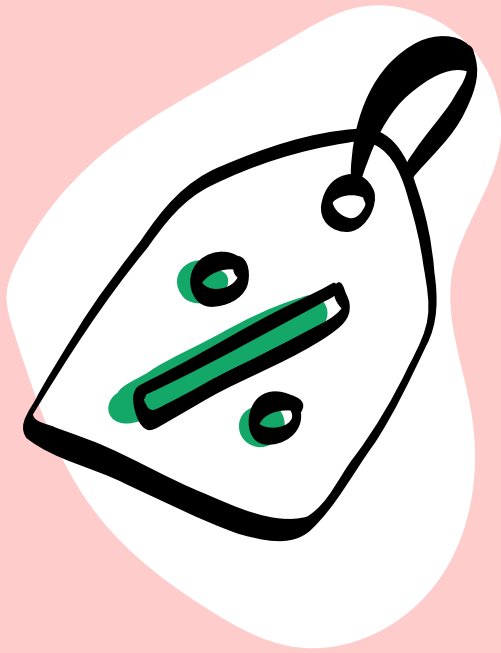
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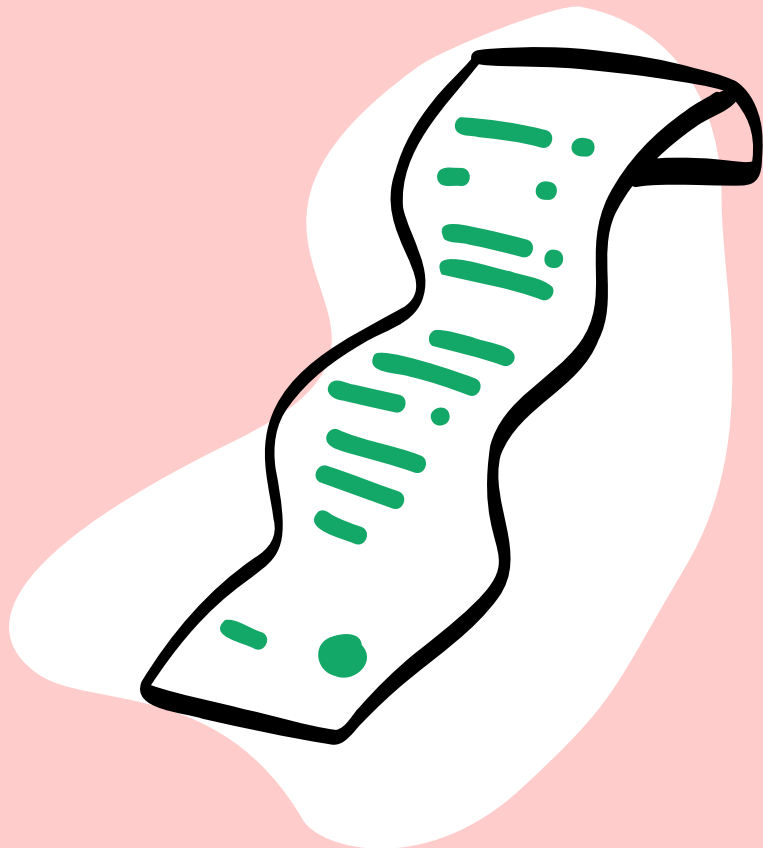
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Introduction





Introduction

Education systems today face the challenge of preparing students not only with academic knowledge, but also with the skills, attitudes, and values needed to participate actively in society and the labour market. Creativity, collaboration, responsibility, initiative, and democratic participation have become essential competences for young people growing up in a rapidly changing social and economic environment. In this context, innovative educational approaches that connect learning with real-life experiences are increasingly necessary.

Student cooperatives represent a powerful methodology to respond to these challenges. By creating and managing a cooperative within the educational setting, students engage in a practical learning process where they assume real responsibilities, make collective decisions, and experience entrepreneurship in a collaborative and socially responsible way. This approach transforms the classroom into an active learning environment in which knowledge is applied through meaningful action.

The Students' Cooperative Model presented in this guide has been developed within the framework of the Better Cooperate Erasmus+ project, with the aim of providing educators, schools, and educational organisations with a structured yet flexible framework for implementing student cooperatives. The model integrates principles of cooperative values, entrepreneurship education, and experiential learning, offering practical guidance that can be adapted to different educational contexts and national systems.

Rather than proposing a single rigid formula, this guide outlines a transferable model that supports educators throughout the entire process: from understanding the pedagogical foundations of student cooperatives to creating, managing, and sustaining them over time. It combines conceptual explanations with practical tools, examples, and recommendations designed to facilitate implementation and encourage active student participation.

Ultimately, the Students' Cooperative Model seeks to foster learning environments where students develop not only entrepreneurial competences, but also a sense of responsibility, solidarity, and democratic engagement. By placing students at the centre of decision-making and collective action, student cooperatives contribute to building more inclusive, participatory, and socially conscious educational communities.



1. What is a students' cooperative?





1. What is a students' cooperative?

1.1 Definition and Nature

Cooperatives are organisations created to serve the **economic and other social (cultural, educational, social, health-related) needs** of their members. A student cooperative provides students with active student status at educational institutions, such as secondary school students, those studying at vocational schools or in adult education, and higher education students, with the opportunity to **work legally and safely**, as well as to support their **practical training and professional development**. So it's not just about earning some pocket money through the cooperative, the kind of work you do during your student years can also **influence your professional progress and future career path**. Student and school cooperatives are an important and unique form of **entrepreneurship** education that deserves more attention and up-to-date information

Student and school cooperatives offer students diverse opportunities to **learn entrepreneurship**, develop **professional skills and workplace competencies** and earn money through their own work. In many cooperatives, students can also **earn academic credits** through cooperative work, making the activity even more appealing. Compared to solo entrepreneurship, cooperatives offer an opportunity to **practice and experiment with entrepreneurship together** with others at a low threshold.

Cooperatives often enable entrepreneurship to those who might not have otherwise been interested in it. Student cooperatives benefit mainly students, but it also provides educational institutions with **valuable experience in practicing collective entrepreneurship**. Student cooperative activities are perceived as meaningful, offering important learning experiences and enhancing **work-life skills**, especially in vocational education. Students are able to **work in their field as part of their studies**, accumulate skills and credits, improve their expertise and earn money simultaneously. At all educational levels, student cooperative activity and collective entrepreneurship taught practical skills, such as **communication, negotiation and the ability to receive feedback**.





A Students' Cooperative is a student-run organization where members work together to meet shared economic or social needs, often focusing on entrepreneurship, professional development or affordable services like housing, providing practical experience and fostering skills in a collaborative, democratic setting, distinct from general cooperative education which focuses on alternating class with paid work. They allow students to gain legal work experience, earn money, apply classroom knowledge and develop crucial life skills in a supportive environment. A students' cooperative is a member-owned, democratically-run organization created by students to meet their collective economic, social and educational needs. Distinct from other types of organizations, such as commercial enterprises or non-profits, a students' cooperative is primarily focused on empowering its members through cooperation. It serves to provide services that benefit students, such as educational resources, social activities and employment opportunities, while fostering a sense of community and collaboration.

The objectives of a student-managed cooperative typically include enhancing student engagement, promoting financial literacy and encouraging teamwork. The cooperative aims to create an environment where students can share resources, knowledge and skills, ultimately preparing them for active participation in society.

Essential structural elements for a students' cooperative to function effectively include:

- **Membership:** open to all students, ensuring a representative and diverse group.
- **Democratic governance:** a system in which all members have an equal voice in decision-making and the direction of the cooperative.
- **Management structure:** clearly defined roles for student members and any advising staff, allowing for effective operation and management.





1.2 Cooperative Principles

Internationally recognized cooperative principles include:

PRINCIPLE	DESCRIPTION
Voluntary and open membership	cooperatives are open to all students who are willing to accept the responsibilities incidental to membership
Democratic member control	members actively participate in determining the cooperative's policies and decisions
Autonomy and independence	cooperatives are self-help organizations controlled by their members
Education, training and information	cooperatives provide education and training for their members to enhance their skills and knowledge

Within a students' cooperative, these principles are applied through collaborative decision-making processes, member education initiatives and a commitment to inclusivity.

The principles of student cooperatives focus on shared responsibility and collaborative learning, centering on Positive interdependence (needing each other to succeed), Individual accountability (each student responsible for their own and group's learning), Interpersonal skills, Face-to-face interaction and Group processing (reflecting on teamwork). Broader cooperative movements also emphasize Voluntary membership, Democratic control and Economic participation, but for student learning, the focus is on structured, accountable and interdependent teamwork for better outcomes.

The principle of democratic management differentiates a students' cooperative from other organizational forms by ensuring that every member has an equal say. This fosters a culture of responsibility and accountability, encouraging students to take ownership of their cooperative experience.



1.3 Educational Purpose

Participating in a students' cooperative promotes valuable learning outcomes such as:

LEADERSHIP AND MANAGEMENT SKILLS

Students gain practical experience in managing cooperative operations.

COLLABORATION AND TEAMWORK

Working together to achieve common goals enhances students' ability to cooperate with others effectively.

CRITICAL THINKING AND PROBLEM- SOLVING

Students learn to navigate challenges and make decisions through collective dialogue.

This model complements the competences developed in the classroom by applying theoretical knowledge to real-world situations. Student participation in cooperative learning complements classroom skills by providing a practical, social context to apply academic knowledge, fostering deeper understanding, boosting critical thinking and building essential life skills like communication, teamwork and conflict resolution that individual work often misses. It moves learning from theoretical to applied, promoting ownership, self-awareness and better academic outcomes through peer teaching and diverse perspectives.

When students manage a students' cooperative, they develop a variety of educational values that contribute to their personal and professional growth and prepares them to contribute meaningfully to their communities. These values include: (social) responsibility, collaboration, communication skills, leadership, critical thinking, empathy, inclusivity, social responsibility, adaptability, financial literacy, civic engagement. Managing a students' cooperative equips young people with essential life skills and values that prepare them for future academic, professional and social endeavors. These experiences not only enrich their educational journey but also empower them to become responsible, engaged citizens in their communities.





1.4 Connection to the Social Economy

Student cooperatives boost community social impact by fostering democratic participation, skills development, social inclusion and access to services, creating local economic resilience through shared resources, empowerment and addressing unmet needs in education, housing and support systems, making members active, capable citizens. They build social capital by strengthening community bonds, promoting equity and offering practical learning in leadership, problem-solving and collective action, often serving marginalized groups.

Cooperativism is a fundamental pillar and the most prominent organizational form within the social economy. While the social economy encompasses various entities, cooperatives are its most recognizable and long-standing models for balancing economic activity with social goals.

Cooperativism is intrinsically linked to the social economy, which emphasizes collective ownership and mutual benefit.

A students' cooperative contributes to social impact by:

- **Addressing local needs:** it provides services that cater to the specific interests and challenges faced by students in the community.
- **Building social capital:** by fostering relationships among members, it strengthens community ties and promotes social inclusion.

Students' cooperatives contribute to social impact by fostering community resilience, providing essential affordable services and equipping young people with the leadership skills needed for lifelong civic engagement.

Local **examples** illustrating this connection may include a students' cooperative that provides healthy meal options using locally sourced ingredients, thereby supporting local agriculture and promoting sustainability while enhancing student well-being.

Students' cooperatives not only offer practical benefits and learning opportunities for their members but also cultivate a spirit of cooperation and social responsibility, making significant contributions to the broader social economy within their communities.





2. Why a students'
cooperative?





2. Why a students' cooperative?

Let's start with entrepreneurship. It is a broad concept which refers to a set of behaviours that enable individuals to assess market conditions and take advantage of favourable circumstances to generate profit. It is a way of being, whose most demanding element often remains intangible. It encompasses personality traits, the ability to take risks, the desire to create, as well as curiosity and passion. It is the drive to improve everything one does and to continually seek new and better solutions.

Entrepreneurship should be understood more broadly than simply knowing how to run a business. It is the ability to organise and manage one's personal and professional life effectively in a way that creates value. This requires knowledge in fields such as mathematics and law, as well as skills related to resource management, creativity, innovation, planning, risk-taking and communication.

In recent years, the concept of entrepreneurship has expanded to include a social dimension. Social entrepreneurship combines economic objectives with social, cultural or environmental goals. In this context, educating young people requires not only knowledge and skills but also the development of attitudes such as empathy, responsibility, solidarity and teamwork.

The most effective way to develop knowledge, skills and attitudes is through practical, hands-on activities. A good example of this type of activity is a student cooperative. The previous chapter discussed what a cooperative is and how it can be established. In this chapter, we will focus on the benefits of implementing this solution. They are presented in the table below and will be discussed in detail in the following subsections. It is worth emphasising here that both teachers and young people benefit from the operation of student cooperatives.



	BENEFITS FOR PARTIPANTS	BENEFITS FOR TRAINERS/TEACHERS
<i>Employability and skills</i>	Acquiring of practical skills in entrepreneurship, management and economics.	Implementation of the school core curriculum (social studies, ethics, mathematics, IT).
<i>Social relevance</i>	Acquiring knowledge about one's local community and organisations operating in this area (from companies, through non-governmental organisations, to local government units). Increased civic awareness.	Better quality of cooperation with students.
<i>Pedagogical benefits</i>	Acquiring soft skills such as cooperation, teamwork, communication, creativity, time management, assertiveness.	Self-development and self-fulfilment.



2.1 Pedagogical Benefits

The activities of a students' cooperative have a positive impact on the development of **soft skills**, including **organisational** abilities, **creativity**, **communication** skills and the capacity to **cope with stress**. It is also a natural environment for learning **teamwork and cooperation**, skills that are currently among the most sought-after on the labour market.

The need for cooperation and teamwork is inherent in the very structure of the cooperative. From the moment the idea emerges, through the creation of an initiative group, to the establishment of the cooperative and the implementation of its ongoing tasks, the group of young cooperators is required to interact.

The flat management structure of the cooperative, summed up in the principle of one member, one vote, encourages them to exchange views, reach consensus and defend their own opinions while respecting those of others. This is how cooperatives teach practical skills in democratic participation and collective decision-making. The daily functioning of the cooperative involves task division, time management, taking responsibility for assigned duties and resolving conflicts.

Example: The students' cooperative runs a school shop. The team prepares a schedule and divides the duties among its members. During a long break, the shop remains closed because the person responsible forgot to open it. The group must jointly decide how to address the situation and how to prevent similar incidents in the future.

Described activities refer to internal communication between cooperative members. However, operating a student cooperative also requires communication with external stakeholders. The chosen form of activity will determine the type of external communication needed between cooperative members and potential customers, service or product suppliers, as well as potential allies of the cooperative, such as parents.

Example: A students' cooperative that publishes a school newspaper requires its members not only to agree among themselves on the content of each issue, but also to establish contact with potential interviewees or article subjects, such as other students, local activists, or representatives of school or local authorities.



All these activities require communication and cooperation that go far beyond the scope of a standard educational project. They form part of an active learning model that engages students through independent action, critical thinking and problem solving, rather than passive knowledge acquisition. The cooperative supervisor acts as a guide, while the young cooperative members develop their knowledge independently and then share it with others.

Another advantage of cooperatives is their long-term perspective, which extends far beyond that of most teaching tools. Participation in a project that lasts more than a few months and is passed on to subsequent, younger generations fosters responsibility, time management and maturity.

2.2 Social Relevance

The aim of education is not only to equip young people with the knowledge and skills needed in the labour market, but also to instil values by reinforcing attitudes that help them become good people and conscious citizens. Once again, students' cooperatives are ideally suited to this challenge. Cooperatives are not only a business model but also a set of values shared by their members, regardless of their political views. Within the cooperative movement, there is broad agreement on fundamental principles: the primacy of people over profit, the need to support the most vulnerable, and democratic participation in a shared organisation, expressed through the principle of "one member, one vote". This is a unique asset in today's highly divided world.

The values of the cooperative movement are also reflected in student cooperatives. A clear example is the way profits are distributed. The profits generated by a students' cooperative cannot be divided among its members; instead, they must be allocated to an educational or social purpose chosen by the cooperative itself. This may include training for cooperative members, subsidising trips for less affluent students, or purchasing equipment for the school or a partner organisation. Young cooperative members are also encouraged to design their activities in ways that combine social and economic goals.

Example: Members of the SŁONECZKO students' cooperative in Poznań designed the menu for their café in such a way that it would also be accessible to students with disabilities attending their school. To achieve this, they used pictograms and other simple graphics.





Students' cooperatives are part of something larger than just a school enterprise: a worldwide community which brings together more than a billion members and represent every business sector. That community creates decent work, develops local actions, protects ecosystems and counteracts inequalities. That is why adults' cooperatives can act as a patronages for a students' cooperatives, giving young people the opportunity to explore their local environment not only from the perspective of the school, but also through contact with local institutions, non-governmental organisations and social enterprises. Just as often, a student cooperative becomes a starting point for involvement in self-advocacy initiatives such as School Youth Councils, Youth City Councils and similar organisations.

2.3 Employability and Skills

The modern labour market rewards experience and practical skills, which poses a significant challenge for graduates just beginning their professional careers. Student cooperatives can play an important role in addressing this gap. In its most basic form, a cooperative functions as a mini-enterprise that develops and implements its own business strategy. Regardless of the sector in which it operates, its primary goal is to remain competitive. This requires at least a basic understanding of mathematics, economics and accounting.

Depending on the chosen field of activity, cooperative members can test and develop their abilities in a variety of roles. One student may excel at organisation, another may be particularly skilled in marketing and promotional activities, with a strong sense of trends and how to use them in the cooperative's work, while another may prove to be an excellent leader. Carrying out real tasks and fulfilling actual orders provides professional experience that can be included in a curriculum vitae and helps young people build initial business contacts that may prove valuable in the future. It is also worth to underline that the growing cooperative and social economy sectors may offer diverse career opportunities not only I cooperative enterprises but also development organizations that require specialist knowledge and skills.

An example of that specialized knowledge in the field of law. In students' cooperative young members gain an introduction to legal principles: they learn how to establish an organisation and what obligations this entails, from reporting requirements to compliance with regulations relevant to their activities.



Example: Members of the SŁONECZKO students' cooperative in Poznań designed the menu for their café in such a way that it would also be accessible to students with disabilities attending their school. To achieve this, they used pictograms and other simple graphics.

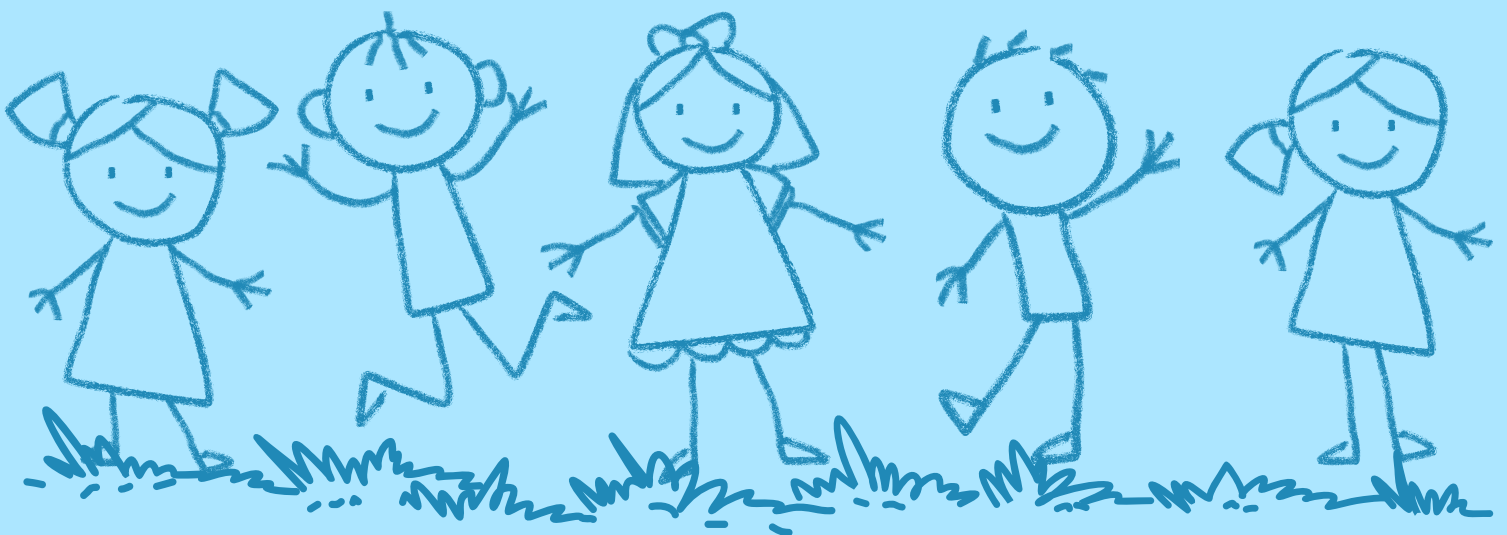
The advantage of a student cooperative over other teaching tools lies in the fact that it operates with real money. Financial transactions are genuine, and cooperative members make decisions that involve risk. It is limited as their activities are supervised by a guardian and the school but still, it's a risk. The venture may succeed, but it may also fail. Everything depends on commitment, the skilful use of individual talents, and, to some extent, luck and support from adults — and that is precisely where our role comes in.

The longer time frame compared to other educational tools, the complexity of the tasks involved, and the strong grounding in everyday life are among the greatest strengths of this approach. A students' cooperative provides young people with comprehensive preparation for entering the labour market and, even more importantly, for living consciously and responsibly within society. And invite them to build a better world.





3. How do we set up a students' cooperative?





3. How do we set up a students' cooperative?

Creating a students' cooperative is an exciting journey that allows learners to experience teamwork, democracy, and entrepreneurship in a real and meaningful way. This process should be simple, motivating, and adapted to the educational context. There is no single correct model: each cooperative is shaped by the students, their interests, and the environment around them.

This section offers a practical and user-friendly guide to setting up a students' cooperative, inspired by existing good practices in school cooperativism. It is designed to be easy to follow, flexible, and focused on learning by doing.

3.1 Team Formation and Roles Assignment

The first step is to create the cooperative team. A students' cooperative can be formed by a small group (for example, 5–10 students) or by an entire class. What matters most is that everyone feels involved, useful, and responsible for the project. A well-balanced team helps the cooperative work smoothly and ensures that all members can contribute according to their strengths.

Once the group is formed, roles are needed to organize the work. These roles are not positions of power, but shared responsibilities that help the cooperative function.

Common cooperative roles include:

Coordination or presidency	guides the group, represents the cooperative, and helps organize meetings.
Secretariat	prepares agendas, takes notes during meetings, and keeps records and documents.
Treasury	manages money, keeps track of income and expenses, and reports to the group.
Communication and marketing	promotes the cooperative, designs posters or messages, and communicates with the school or community.
Production or services	focuses on creating products or delivering the agreed services.





To support balanced teamwork, role assignment can be inspired by **Belbin's Team Roles**, which help students understand that people contribute in different ways.

These roles do not label students permanently; instead, they highlight behaviors that can be combined and developed. In a students' cooperative, it is useful to ensure that different types of roles are present, such as:

- Idea-oriented roles (creative, problem-solving, proposing new ideas).
- People-oriented roles (supporting the group, encouraging participation, mediating tensions).
- Action-oriented roles (organizing tasks, meeting deadlines, turning ideas into action).

Teachers can guide students through simple self-reflection activities to help them identify which roles they feel most comfortable with, encouraging diversity and complementarity within the team. Roles may be assigned by volunteering, discussion, rotation, or democratic choice, and they can change over time so that all students experience different responsibilities.

Because cooperation involves working closely with others, conflicts may arise. This is normal and should be treated as a learning opportunity. A clear and friendly **conflict-management process** helps maintain trust and group cohesion. The cooperative can agree on a simple step-by-step approach, such as:

Pause and identify the problem	Clearly describe what is happening without blaming.
Listen to all voices	Each person involved explains their point of view respectfully.
Propose solutions together	Brainstorm possible agreements or compromises
Decide and follow up	Choose a solution democratically and review it later if needed

If the group cannot resolve the conflict alone, mediation can be requested. A teacher or a small mediation group can help facilitate dialogue, ensuring fairness and respect. Having these procedures agreed in advance reinforces democratic culture and helps students develop communication, empathy, and responsibility.



Belbin's Team Roles

BELBIN ROLE	MAIN CONTRIBUTION	HOW IT HELPS THE COOPERATIVE
Coordinator	Organises the group and clarifies goals	Helps the team stay focused and ensures everyone knows what to do
Teamworker	Supports others and promotes harmony	Improves collaboration and helps resolve tensions
Resource Investigator	Explores opportunities and makes contacts	Brings in new ideas, resources, or external support
Plant (Creative)	Generates original ideas and solutions	Encourages innovation and problem-solving
Monitor Evaluator	Analyses options and thinks critically	Helps the group make well-considered decisions
Implementer	Turns ideas into practical actions	Ensures plans are carried out efficiently
Shaper	Pushes the team to move forward	Maintains motivation and momentum
Completer Finisher	Pays attention to detail and deadlines	Improves quality and ensures tasks are finished
Specialist	Provides specific knowledge or skills	Contributes expertise when needed



3.2 Choice of the Activity

The choice of the cooperative activity is a key moment in the life of a students' cooperative. It strongly influences motivation, participation, and learning outcomes. For this reason, the activity should be chosen carefully, through a guided and democratic process, ensuring that it is realistic, meaningful, and adapted to the educational context.

A good starting point is a collective exploration of ideas. Students can brainstorm possible activities without judging them at first, encouraging creativity and initiative. At this stage, all ideas are welcome. The role of the teacher is to facilitate discussion, help clarify proposals, and connect ideas with real possibilities.

Once several ideas are on the table, the cooperative should evaluate them using clear criteria, such as:

- Interest and motivation for the group
- Feasibility within the available time and resources
- Compatibility with school rules and age level
- Learning opportunities linked to curricular or transversal competences
- Potential social or community value

This evaluation helps students understand that not every good idea is viable, and that collective projects require realistic decision-making.

Identifying Real Needs

The cooperative activity should respond to a real need in the school or the local community. This gives meaning to the project and reinforces its social dimension. Students can identify needs by:

- Observing daily life in the school (services, materials, events, spaces)
- Talking with classmates, teachers, families, or local organisations
- Conducting simple surveys or informal interviews

By connecting the activity to real needs, students experience entrepreneurship as a tool for improving their environment, not just for producing or selling.





Defining the Activity Clearly

Once an activity is chosen, it should be clearly defined. This means reaching a shared understanding of:

- What exactly the cooperative will do or offer
- Who the activity is aimed at
- Where and when it will take place

Clarifying these aspects helps transform an idea into an organised proposal and avoids misunderstandings later.

Identifying Required Resources

The cooperative must identify the resources needed to carry out the activity. These may include:

- Human resources: time, skills, roles, and responsibilities
- Material resources: tools, raw materials, spaces, equipment
- Economic resources: initial funds or basic costs
- Support resources: guidance from teachers, involvement of families, or collaboration with the community

This step introduces students to basic planning and feasibility analysis in an accessible way.

Testing and Adjusting the Activity

Whenever possible, it is advisable to start with a small-scale or pilot version of the activity. Testing allows students to check whether the idea works as expected, detect difficulties, and make adjustments before fully committing. Reflection at this stage is informal and focused on learning, not on formal evaluation.

Democratic Decision-Making

The final choice of the activity is made collectively, usually in an assembly. Once the decision is taken, all members commit to supporting the project, even if their initial preference was different. This reinforces responsibility, respect for collective decisions, and cooperative culture.



3.3 Draft Internal Regulations or Statutes

Internal regulations (or statutes) are the basic agreement that allows the students' cooperative to function in an organised, fair, and democratic way. They are not meant to be complex legal documents, but clear and shared rules that everyone understands and accepts. Drafting these regulations is a key learning moment, as it helps students experience self-governance, responsibility, and collective decision-making.

The regulations should be written in simple language, adapted to the students' age, and approved collectively. They may be reviewed and adjusted if the cooperative evolves, but they should always provide a stable framework for participation.

Purpose and Principles of the Cooperative

The regulations should begin by clarifying the purpose of the cooperative and the principles that guide it. This helps students remember why the cooperative exists and what values it represents. This section may include:

- The educational and social objectives of the cooperative
- A reference to cooperation, democracy, equality, and solidarity
- A commitment to respectful behaviour and inclusion

Making these principles explicit gives meaning to the rules that follow.

Membership: Participation, Rights, and Duties

The regulations should clearly define who can be a member of the cooperative and what membership implies.

Rights of members may include:

- Participating in assemblies and decision-making
- Expressing opinions and proposing ideas
- Accessing information about the cooperative's activities and finances

Duties of members usually include:

- Active participation in agreed tasks
- Respect for other members and collective decisions
- Responsible use of cooperative resources

Clarifying rights and duties helps students understand that participation involves both freedoms and responsibilities.





Decision-Making and Assemblies

This section explains how decisions are made within the cooperative. Assemblies are usually the main decision-making space and should follow democratic principles, such as:

- One member, one vote
- Decisions taken by majority or consensus, depending on the issue
- Regular meetings with clear agendas

Including basic rules for assemblies helps ensure orderly participation and equal voice.

Roles and Responsibilities

The regulations should briefly describe the main roles within the cooperative and how they are assigned. This may include:

- A list of roles (coordination, secretariat, treasury, etc.)
- The method for assigning roles (volunteering, rotation, election)
- The duration of roles and the possibility of changing them

This section links the regulations with the organisational structure defined earlier.

Conflict Management and Discipline

It is important to include clear and fair procedures for dealing with conflicts or situations where rules are not respected. This section may outline:

- Steps for addressing conflicts through dialogue
- The use of mediation when needed
- Proportionate consequences for repeated non-compliance

The objective is not punishment, but learning, responsibility, and restoration of trust within the group.

Extraordinary Situations

The regulations should also cover less frequent situations, such as:

- Voluntary withdrawal from the cooperative
- Temporary inactivity of a member
- Incorporation of new members

Having clear procedures for these cases reduces uncertainty and helps the cooperative remain stable.



Approval and Review of the Regulations

Finally, the regulations should state how they are approved and how they can be reviewed. Usually:

- Approval is done collectively in an assembly
- Revisions require discussion and agreement by the group

This reinforces the idea that rules are collectively owned and can evolve through democratic processes.

3.4 Financial Management

Financial management in a students' cooperative has a clearly educational purpose. The objective is not profit maximisation, but learning how to manage shared resources responsibly, transparently, and democratically. All financial decisions should be simple, understandable for students, and collectively supervised.

From the beginning, it is important that students understand that money belongs to the cooperative as a whole and must be used in line with its objectives and values.

Initial Funds and Sources of Income

To start its activity, the cooperative may need a small amount of initial funding. The regulations should clarify how these funds are obtained and managed. Possible sources include:

- Small voluntary contributions from members
- Support from the school or educational institution
- Fundraising activities organised by the cooperative
- Income generated through the cooperative's activity

All sources of income should be agreed collectively and recorded clearly, reinforcing transparency and shared responsibility.





Use of Money and Expenditure Rules

The cooperative should agree on basic rules governing how money can be spent. These rules help avoid misunderstandings and promote responsible decision-making. They may include:

- What types of expenses are allowed
- Who is authorised to make payments
- When collective approval is required for spending

Even simple agreements help students understand planning, prioritisation, and accountability.

Economic Control and Transparency

Clear and simple economic control procedures should be established. These do not need to be complex, but they must allow all members to understand the cooperative's financial situation. Common practices include:

- Keeping a basic record of income and expenses
- Saving receipts or evidence of transactions
- Presenting regular financial updates to the group

The treasury role is responsible for keeping records, but financial information should always be shared with all members. This reinforces trust and collective oversight.

Budget Awareness

Although detailed budgeting belongs to the management phase, students should develop basic budget awareness during the set-up stage. This means having a general idea of:

- Expected costs related to the activity
- Possible income sources
- The need to balance income and expenses

This helps students connect economic decisions with the feasibility of their project.



Use of Surplus or Profits

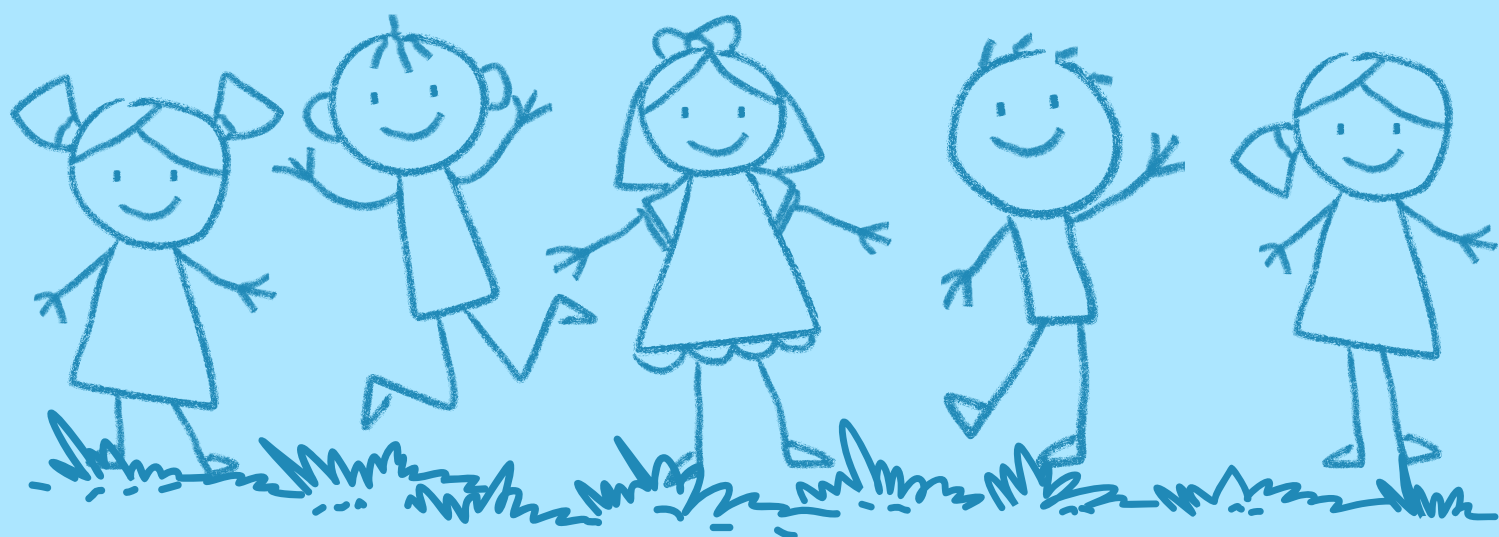
If the cooperative generates a surplus, its use must be decided democratically. The regulations should clarify that profits are not distributed individually, but used in line with cooperative values. Possible uses include:

- Reinvesting in the cooperative's activity
- Supporting educational, social, or community initiatives
- Saving for future projects

This discussion helps students understand the social function of cooperative enterprises and responsible economic behaviour.

Financial management should always be accompanied by reflection. Mistakes or difficulties are part of the learning process and should be analysed collectively. The aim is to develop responsibility, honesty, and confidence in managing shared resources.

By approaching financial management in this way, students gain practical economic skills while reinforcing democratic values and collective commitment.





4. How do we manage
our students' cooperative?





4. How do we manage our students' cooperative?

Managing a student cooperative means turning ideas into organised actions, together. Once the cooperative is established, the real challenge is to keep it active, fair and effective. Good management does not mean acting like a company or copying adult structures. Rather, it is about creating a simple system that helps students plan, communicate, check progress and learn from experience.

A well-run cooperative usually has:

- clear **objectives** that everyone understands
- a realistic **plan of tasks and deadlines**
- regular **moments to check** what is working and what is not
- simple **communication** that makes the cooperative visible
- an **evaluation** that looks at results and teamwork, not just money

4.1 Activity Planning and Monitoring

Cooperative Objectives

The cooperative should start each cycle with a limited set of objectives. The objectives should be practical and linked to the real needs of the school or community. They can be linked to the cooperative's activities (product or service) and also to learning objectives (skills and participation).

CHARACTERISTICS OF THE OBJECTIVES

Characteristic	What it means	Guiding questions	Example (student cooperative)
Clear	The objective is easy to understand and states exactly what should be achieved.	Do all members understand what success looks like? Is the objective stated in simple language?	"Create a school garden managed by cooperative members."



CHARACTERISTICS OF THE OBJECTIVES

Characteristic	What it means	Guiding questions	Example (student cooperative)
Measurable	It is possible to verify whether the objective has been achieved.	How will we know if we succeeded? What evidence will show progress or completion?	"Sell 100 plants grown in the school garden by the end of the term."
Realistic	The objective fits the available time, resources, and school context.	Do we have the time, materials, and skills needed? Is it achievable for students?	"Organise two plant-sale events during the school year."
Relevant	The objective supports the educational and cooperative purpose.	Does this contribute to learning, cooperation, or community benefit?	"Promote environmental awareness through cooperative gardening activities."
Time-bound	The objective has a clear timeframe or deadline.	By when should this be achieved? Are milestones defined?	"Prepare the garden area before the end of October."
Feasible to evaluate	Progress can be monitored using simple tools suitable for students.	Can students track progress themselves? Are indicators easy to collect?	"Keep a shared logbook of planting and sales."



Objectives should be agreed upon in an assembly or group meeting so that they become shared commitments and not the ideas of a single person.

Activity plan

After defining the objectives, students should create an activity plan that answers three questions: **what**, **who** and **when**. Each planned activity should clearly contribute to one or more cooperative objectives.

A simple programme of activities may include:

- activities to be carried out (research, production, budgeting, sales, communication, reporting)
- students or teams responsible (based on roles already assigned)
- deadlines and milestones (weekly or biweekly)
- necessary resources (space, materials, authorisations, small budget)
- expected results or products (e.g. items produced, events organised, materials created)
- prioritised actions (most important tasks first)

To make it suitable for young people, the plan should be short and visual. It can be organised into:

- lists of weekly actions
- a simple calendar
- a basic “timeline” with 4-6 milestones

It is useful to add a “margin” for unforeseen events (exams, school events, delays). The cooperative should avoid excessive planning and focus on realistic next steps.

When necessary, the plan should indicate moments where teacher or school support is required (authorisations, purchases, logistics).





Periodic Monitoring and Progress

Monitoring involves checking progress while activities are ongoing, so that the cooperative can adapt rather than discovering problems too late.

A simple monitoring routine might include:

- 1.Regular checks (10-20 minutes, weekly or biweekly)
- 2.A quick review of: what we planned to do; what we have completed; what is behind schedule and why; what support is needed
- 3.Updates to the activity schedule (reassigning tasks, changing deadlines, simplifying activities if necessary)

During monitoring, students should review a small set of key elements:

Progress of planned activities (completed, ongoing, delayed)

Respect of deadlines and milestones

Distribution of tasks and level of participation of members

Availability of resources (materials, space, budget)

Quality of ongoing work or products

Difficulties or risks identified

Support needed from teachers or the school

To make monitoring practical, students can use simple tools:

- a shared “to-do” list
- brief meeting notes
- a progress board with three columns: To Do, In Progress, Done

Monitoring should also include a quick check of the cooperative atmosphere: participation, fairness, motivation, and communication. This is important because a cooperative is not just about tasks. It is also about the people working together.



4.2 Communication and Promotion

Target audience

Communication is necessary to ensure visibility, trust and participation. The cooperative should identify its target audiences and tailor its messages to each of them. For each audience, students should also clarify the purpose of communication (informing, inviting participation, promoting products, or building partnerships).

Typical target audiences:

- **students:** potential members, customers or participants
- **teachers and school staff:** support, authorisations, mentoring
- **families:** credibility, participation in events, small purchases
- **local community** (if relevant): local partners, youth organisations, small businesses, municipality
- **project community:** partners, Erasmus+ stakeholders, youth networks

Each target audience needs a clear answer to the question:

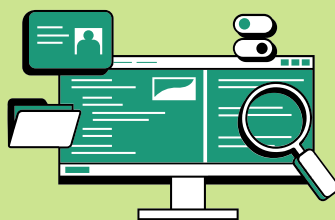
What does this cooperative do and why should I be interested?

Communication Channels

The best channels are those that students can manage easily and consistently. It is better to do a few things well than to try to be everywhere.

A balanced communication mix may include:

- Posters and flyers within the school (simple images, QR code if possible)
- Social media (short posts, stories, reels, mini-interviews, behind the scenes)
- School website or newsletter (a short article at key stages)
- School events (a stand, a short presentation, a demonstration activity)
- Direct communication (classroom visits, peer invitations)





It is useful to create a small communication plan with:

- key messages (what the cooperative stands for)
- a simple content calendar (what we publish and when)
- a shared style (same logo, colours, tone)
- clear roles (who writes, who designs, who publishes, who takes photos)

Communication should be honest and youth-led. People respond better when they see real students explaining real actions, rather than generic promotional texts.

Impact and Success

Measuring communication does not have to be complicated. Students can monitor a few simple indicators:

- number of people reached online (views, likes, comments, shares)
- number of new participants or members after a campaign
- event participation and interactions
- feedback received (messages, short comments, quick polls)
- number of partnerships or offers of support generated

It is useful to link communication results to objectives. For example, if the objective is to engage 30 students in an activity, communication should be evaluated based on participation, not just likes.





4.3 Evaluation and Reflection

Performance Indicators

The evaluation should cover both the results and the way the cooperative works. A student cooperative is successful when it offers added value and develops skills, responsibility and inclusion.

A series of practical indicators can be grouped into four areas:

1. Activity results
 - Number of activities completed
 - Quality of the product or service (based on simple feedback)
 - Timely delivery (meeting deadlines)
2. Participation and inclusion
 - Number of active members and participation in meetings
 - Role rotation (not always the same people doing everything)
 - Level of involvement in decision-making
 - Fairness and respect within the team
3. Learning and skills
 - Self-assessed improvement in teamwork, planning, communication
 - Ability to solve problems and manage minor conflicts
 - Confidence in speaking, presenting, negotiating and organising
4. Financial sustainability (if the cooperative sells products or services)
 - basic budget balance (income vs costs)
 - transparency of decisions relating to expenditure
 - proper monitoring of income and expenditure

Indicators should stay simple and visible. The goal is learning and improvement, not bureaucracy.





Reflection and Lessons Learned

Reflection should be planned, not left until the end when everyone is tired. The best times to reflect are:

- after an event or sales day
- after a campaign
- at the end of a monthly cycle
- at the end of the cooperative cycle (semester or school year)

A useful method of reflection is to discuss:

- what went well and why
- what did not go as planned and why
- what we learned about teamwork
- what we would do differently next time

Students can collect reflections through:

- short group discussions
- anonymous mini-surveys
- personal learning notes
- short “one-word” checks at the end of meetings

Continuous Improvement and Sustainability

The cooperative should consider evaluation as a tool for improving the next cycle.

Improvements can be practical and concrete, for example:

- simplify the activity plan to focus on fewer priorities
- clarify roles and responsibilities in advance
- improving the facilitation of meetings so that more students participate
- creating clearer internal rules for communication and deadlines
- strengthening promotion by planning content in advance
- improving budgeting and transparency in spending
- adding small training sessions (e.g., how to plan, how to present, how to manage conflicts)

The most important improvement is to build a culture where **mistakes are normal** and learning is shared. This helps the cooperative to continue over time and makes new members feel welcome.





5. Supplementary materials





5. Supplementary materials

This chapter provides ready-to-fill templates for setting up and running a Students' Cooperative within a school context. The templates are designed to be completed by students with teacher support and revisited regularly.

Suggested workflow

STEP 1	Choose the cooperative activity (product or service) and agree on the purpose.
STEP 2	Draft the Statutes and approve them in the General Assembly
STEP 3	Complete Marketing, HR, Production, and Budgeting plans (first version).
STEP 4	Run a short review at least once per month and update plans when needed.

Teacher note: Keep each plan short and realistic. If a section is not relevant for your school activity, write “Not applicable” and explain why in one sentence.



5.1 Statutes template

This template helps students define the foundations of their cooperative by collectively deciding its identity, organisation, and rules.

The Statutes should not be completed only by the teacher. They are designed to be developed through discussion and democratic decision-making, simulating the real creation of a cooperative.

Learning Objective

Students learn how democratic organisations work by:

- defining shared goals,
- agreeing on rules,
- understanding responsibilities,
- and practising collective decision-making.



Suggested Classroom Process

1. Introduce the Statutes

Explain that statutes are the cooperative's "rulebook" and discuss why organisations need agreed rules.

2. Work Section by Section

Review each part of the template (identity, membership, governance, finances). Discuss options, gather student ideas, and agree on decisions as a group through debate or small-group work.

3. Collective Decision-Making

Approve decisions democratically (vote or consensus) to reinforce participation and shared responsibility.

4. Draft and Approve

Complete the template together with teacher guidance. The final Statutes should be approved by the General Assembly before starting operations.

STATUTES

Article 1 - Name

The cooperative is named: _____

Article 2 - Registered office

The cooperative operates at (school / address): _____

Article 3 - Purpose and activity

The purpose of the cooperative is to: _____

Main activity (product/service): _____

Article 4 - Duration

The cooperative is established for the school year: _____ and may be renewed by Assembly decision.

Article 5 - Members

Members are students of: _____

Admission rule (how to join): _____

Article 6 - Rights and duties

Members have the right to participate and vote in the Assembly and the duty to:

- Attend agreed meetings
- Complete assigned tasks
- Respect safety and school rules

Additional duties (optional): _____

Article 7 - Contributions

Membership contribution / share (if used): _____ EUR.

Rules for handling contributions (refund or not, when): _____

Article 8 - Governance bodies

The cooperative is governed by:

- A) General Assembly (all members)
- B) Governing Council (elected members)

STATUTES

Article 9 – Governing Council roles

Roles and names:

President: _____

Secretary: _____

Treasurer: _____

Other roles (optional): _____

Other roles (optional): _____

Other roles (optional): _____

Other roles (optional): _____

Article 10 – Meetings and voting

Assembly meetings happen: (weekly / monthly / other) _____

Quorum rule: _____

Voting rule: (simple majority / 2/3 majority) _____

Tie-break rule (if needed): _____

Article 11 – Records and surplus

The cooperative keeps basic records of income and expenses.

Reporting frequency (e.g., monthly): _____

Use of surplus (choose one):

☐ [] reinvest in cooperative activity

☐ [] donate to a school/community cause

☐ [] reserve for next school year

Additional rule (optional): _____

Article 12 – Dissolution

If the cooperative ends, remaining funds and materials will be handled as follows:

_____ (e.g., donated to school, stored, returned).



5.2 Marketing plan template

These templates guide students through the creation of a simple and practical marketing plan for their cooperative. Rather than treating marketing as advertising only, students learn how to define their offer, understand their audience, plan communication actions, and evaluate results.

The templates should be completed progressively as the cooperative develops. They are designed to support discussion, teamwork, and decision-making, helping students connect ideas with real actions.

Learning Objective

Students learn to:

- define the value of their product or service,
- understand who their audience is and what motivates them,
- plan realistic promotion activities,
- analyse competition,
- and evaluate results using simple indicators.

Suggested Classroom Process

1. Start from the Cooperative's Offer

Students first clarify what they are offering and why it is valuable. This becomes the reference point for all later decisions and should only change if the cooperative modifies its product or service.

2. Identify the Target Audience

Guide students to think about who they want to reach, what needs or interests those people have, and how communication should adapt to them. Encourage concrete examples rather than general assumptions.

3. Analyse Alternatives and Competition

Students explore similar products or initiatives inside and outside the school. The goal is not competition itself, but understanding how their cooperative can be different or more attractive.



4. Plan Promotion Actions

Using the 4-week calendar, students organise marketing activities by defining actions, channels, timing, and responsibilities. Regular weekly reviews help adjust the plan based on what works.

5. Measure Results (KPIs)

Students select simple indicators (e.g., number of sales, visits, engagement, feedback) and review them periodically to improve their communication strategies.



MARKETING PLAN

OFFER AND VALUE

What do we offer (product/service)?	
What problem does it solve / what benefit does it create?	
What makes it different (your “why us”)?	
Brand basics (name, slogan, colours)	

TARGET AUDIENCE AND NEEDS

Audience	Needs / motivation	How we reach them
Primary (e.g., students)		
Secondary (e.g., teachers)		
Parents / community (optional)		

MARKETING PLAN

COMPETITION SNAPSHOT

Competitor / alternative	Strengths	How we respond
Inside school		
Outside school		

PROMOTION PLAN

Week	Key message	Channel	Action	Responsible role
Week 1				
Week 2				
Week 3				
Week 4				

MARKETING PLAN

MEASURES OF SUCCESS (KPIs)			
KPI	Target	How measured	Review date
Number of sales/orders			
Repeat customers			
Customer satisfaction (1-5)			
Event sign-ups			
Social media reach (if used)			



5.3 HR plan template

These templates help students organise how their cooperative works as a team. The HR Plan supports the distribution of roles, clarification of responsibilities, development of skills, and reflection on teamwork.

The templates should be completed collaboratively and reviewed regularly as the cooperative evolves.

Learning Objective

Students learn to:

- organise teamwork through clear roles and responsibilities,
- understand accountability and collaboration,
- develop skills through peer learning and training,
- reflect on individual and group performance,
- and improve cooperation through structured feedback.

Suggested Classroom Process

1. Define Roles and Responsibilities

Students identify the roles needed for the cooperative and assign key tasks, expected time commitment, and required skills. Encourage role rotation so all students experience different responsibilities.

2. Clarify Responsibilities with the RACI Matrix

Introduce the RACI model (Responsible, Accountable, Consulted, Informed) to help students understand how tasks are shared. Complete the matrix together to avoid confusion during daily operations.

3. Plan Teamwork Reviews

Use the review rubric at agreed moments (for example, monthly or after a project cycle). Students practise peer feedback and self-reflection focused on improvement rather than evaluation.

4. Organise Internal Training

Students identify skills they need and plan simple training or onboarding activities, especially when roles change. Training can be peer-led to reinforce cooperation and shared learning.

HR PLAN

ROLES AND RESPONSABILITIES			
Role	Key tasks (max 5)	Estimated time per week	Skills needed / training
President / Coordinator			
Treasurer			
Secretary			
Marketing lead			
Production lead			
Sales / Customer lead			
Quality & Safety checker			

RACI

Task	President	Treasurer	Marketing	Production	Teacher (support)
Purchasing materials					
Making/producing					
Posting promotion					
Selling / delivering service					
Bookkeeping					
Quality & safety check					

HR PLAN

TEAMWORK AND PERFORMANCE REVIEW

Criteria	1 (needs work)	3 (ok)	5 (excellent)
Reliability (shows up, meets deadlines)			
Teamwork (helps others, respectful)			
Quality of work			
Communication			
Problem-solving			

HR PLAN

INTERNAL TRAINING PLAN			
Topic / skill	Why needed	How we train (demo/buddy/brief guide)	Date & trainer
Safety rules			
Basic customer communication			
Bookkeeping basics			
Quality check procedure			
Using equipment/tools			



5.4 Production plan template

These templates help students organise how their cooperative produces and delivers its product or service. The Production Plan supports planning resources, defining work processes, ensuring quality, and maintaining safe working conditions.

The templates help students transform ideas into organised actions while understanding how planning improves efficiency and reliability.

Learning Objective

Students learn to:

- plan the resources needed for production or service delivery,
- organise work through clear process steps,
- manage suppliers and materials responsibly,
- define and maintain quality standards,
- and recognise safety and responsibility requirements.

Suggested Classroom Process

1. Identify Resources

Students list the spaces, materials, and equipment required and decide how they will be organised and stored. This helps prepare production and avoid disruptions.

2. Define the Production Process

Guide students to describe the workflow step by step, assigning responsibilities and estimating timing. Encourage reflection on how to make the process efficient and consistent.

3. Organise Suppliers and Purchases

Students gather supplier information and compare options. This activity connects production decisions with budgeting and planning.

4. Establish Quality Criteria

Students define what good quality means for their product or service and agree on simple checks to apply regularly. Use this step to promote responsibility and continuous improvement.

5. Review Safety and Permissions

Before starting operations, students identify safety rules, required permissions, and responsible persons. Update this section whenever activities or tools change.

PRODUCTION PLAN

RESOURCES NEEDED			
Resource type	Item	Quantity	Where stored / used
Space			
Equipment/tools			
Materials			
Packaging (if any)			

PRODUCTION PLAN

PROCESS STEPS				
Step #	Description	Time needed	Responsible role	Quality check (yes/no + what)
1				
2				
3				
4				
5				
6				

PRODUCTION PLAN

[illegible]

PRODUCTION PLAN

QUALITY AND ISSUE HANDLING	
Quality criteria (what “good” looks like)	How we check
Before production/service starts	
During production/service	
Before selling/delivery	
If a problem is found (rework/refund/replace)	

PRODUCTION PLAN

SAFETY AND PERMISSIONS	
Requirement	Details / who approves
School approval needed (Y/N)	
Supervision required (Y/N)	
Safety rules (short list)	
Storage and hygiene rules (if relevant)	



5.4 Budgeting plan template

These templates help students understand how their cooperative manages money responsibly. The Financial Plan supports estimating costs, identifying funding sources, planning income, and monitoring cash flow in a simple and transparent way.

The templates should be completed progressively and updated as real data becomes available. They allow students to connect economic decisions with cooperative values such as responsibility, transparency, and sustainability.

Learning Objective

Students learn to:

- identify and estimate costs,
- explore different funding options,
- forecast income realistically,
- monitor cash flow over time,
- and make collective decisions about the use of surplus.

Suggested Classroom Process

1. Estimate Costs

Students identify startup and recurring costs and discuss how expenses influence pricing and planning. Update the table once real costs are known.

2. Identify Funding Sources

Students explore how the cooperative will obtain initial resources (member contributions, school support, fundraising or sponsorship). Discuss conditions and responsibilities linked to each source.

3. Forecast Income

Guide students to create cautious, realistic, and optimistic scenarios. This helps them understand uncertainty and calculate the minimum activity needed to cover costs.

4. Track Monthly Cash Flow

Students record income and expenses regularly to monitor financial balance. Review the table periodically to support decision-making and adjustments.

5. Decide on Surplus Use

Students agree on simple rules for how any surplus will be used, reinforcing cooperative principles such as reinvestment, shared benefit, or future reserves.

COST OVERVIEW

[illegible]

BUDGETING PLAN

FUNDING SOURCES			
Source	Amount (EUR)	Conditions (if any)	Confirmed? (Y/N)
Member contributions / shares			
School support			
Fundraising event			
Sponsorship / donation			
Other			

BUDGETING PLAN

INCOME FORECAST				
Scenario	Price (EUR)	Units per week	Weeks	Forecast income (EUR)
Cautious				
Realistic				
Best case				

MONTHLY CASH TRACKING				
Month	Opening cash (EUR)	Income (EUR)	Expenses (EUR)	Closing cash (EUR)
1				
2				
3				
4				
5				
6				

BUDGETING PLAN

SURPLUS AND RESERVES	
Reinvest in materials/equipment for the cooperative	
Reserve for the next school year or next cycle	
Donate to a school/community cause	
Other:	

Decision date: _____

Approved by (Assembly): _____



The templates presented in this section are designed as practical tools to help students organise and manage their cooperative in a structured way. By completing them step by step, students translate their ideas into concrete plans and develop key skills such as teamwork, responsibility, planning, and decision-making.

Teachers are encouraged to adapt the process to their classroom context, allowing students to take an active role in shaping their cooperative. The goal is not only to complete the documents, but to use them as learning tools that support reflection, collaboration, and continuous improvement throughout the cooperative experience.





6. Risk analysis





6. Risk analysis

"Risk" often sounds like something to avoid at all costs, but in the world of social entrepreneurship, it is simply the price of admission for doing something meaningful. You cannot run a student cooperative without encountering risk, but you can run one without chaos. This section is designed to move your team from a mindset of "worrying" to a mindset of "professional planning".

By predicting what might go wrong, we ensure that unexpected challenges don't shut the cooperative down. To do this, we use a structured framework called the **Narratives of Impact (NOI) model**. This model focuses on the stories behind the data, helping us understand the causal chains—the "whys" and "hows"—of potential issues.

NOI model

The NOI model is not a one-time task; it is an ongoing, four-step cycle that keeps your project healthy and resilient:

- **Identification:** We clearly define the risk by identifying the "trigger" event and writing the consequence as a sharp "Newspaper Headline".
- **Analysis:** We assess the risk using a grading matrix to determine how likely it is to happen and how serious the impact would be.
- **Mitigation:** We build a safety net by creating Preventative Actions to stop risks before they start and Contingency Plans to handle them if they occur.
- **Monitoring:** We regularly review our "Risk Register" to see if any risks have changed, ensuring our "snapshot" of the cooperative's health is always up to date.

Whether we are looking at the Internal friction inside the team or the External "storms" outside the school walls, the following process will give you the tools to sail your cooperative ship with confidence.



6.1 Stage 1 – Risk Identification (NOI)

The first step in the NOI model is Identification, where we clearly define the potential risks facing the cooperative. In the NOI framework, vague worries are not helpful; we need to be specific to take action. We categorize these into Internal Risks (what happens inside our team) and External Risks (the "storms" outside our walls).

The Two-Step Identification Technique

To identify risks professionally, the NOI model uses a two-step process to move from a "feeling" to a clear statement:

1	Identify the Trigger:	Pinpoint the specific event that causes the problem (e.g., a member misses three meetings).
2	State the Risk (The "Newspaper Headline" Rule)	Write the risk as a short, sharp headline describing the consequence.

Internal Risks: The Human Factor

The biggest risk to a student cooperative usually isn't money or the market — it's the team. You are likely friends, classmates, and business partners all at once. That is a complex mix. **Internal risks** are the vulnerabilities that exist within your organization's control.



Key Internal Risks to Watch For:

In student companies, "conflict" rarely looks like a shouting match. It usually looks like silence. You need to watch out for:

The "Social Loafing" Effect	This happens when some members feel like they can do less work because "someone else will pick up the slack." It creates massive resentment among the hard workers.
Role Ambiguity	Friction caused when no one knows who is responsible for specific tasks, like cleaning up or managing finances.
The "Exam Crunch" Drop-off	Unlike professional employees, student motivation fluctuates with the school calendar. A team member might be a rockstar in October but disappear completely during finals week in December. This "academic conflict" is a predictable internal risk.
Institutional Memory Loss	The risk of losing bank passwords or social media logins when a key member graduates (the "Hit by a Bus" risk).



The Warning Sign Dashboard

Use this "smoke detector" to spot internal issues before they become fires:

Warning Sign	What it likely means
Silence in the Group Chat	Disengagement. If people stop reacting to updates with emojis or replies, they have mentally checked out.
"I'll Just Do It Myself"	Trust breakdown. If a leader stops delegating, they are burning out, and the team is failing to learn.
Cliques Forming	Relationship conflict. If the finance team only sits with the finance team, or friends start excluding others, the cooperative unity is cracking.
Vague Excuses	"I've been really busy with homework" is often code for "I am overwhelmed" or "I don't value this task"



External Risks: Navigating the Storm

External risks are the waves that hit your ship. You cannot stop them, but you can learn to sail through them. For a student cooperative, your "ocean" is the school environment and the local economy.

Common External Vulnerabilities:

The Academic Calendar:	The "Holiday Gap" where customers and staff disappear for months at a time.
School Climate & Regulations	Sudden changes in policy (e.g., a ban on certain products or new security rules)
Competition	The myth of the "Captive Audience"—remember you are competing with the school cafeteria and local stores.
Reputation Hazards	Rumors or insensitive social media posts that can turn the student body against the cooperative in hours.
Supply Chain & Tech	Dependency on wholesalers who ship late or school WiFi that may crash during a sale.



6.2 Stage 2 – Risk Analysis: The Matrix

Once we have identified our risks as "Newspaper Headlines," the next step is to determine which ones need our attention first. Not all risks are equal; while a meteor hitting the school is technically possible, it is extremely unlikely. On the other hand, a printer running out of ink during a busy sale might be certain, but it is merely an annoyance.

To sort these risks professionally, the NOI framework uses a Grading Matrix.

Measuring Risk on Two Scales

Every risk identified must be rated using two specific scales:

- **Likelihood:** How likely is it that this event will happen? (Rated as Low, Medium, or High).
- **Seriousness:** If it does happen, how much damage will it cause to the cooperative's finances, reputation, or operations? (Rated as Low, Medium, High, or Extreme).

The NOI Risk Grade Matrix

By plotting your Likelihood and Seriousness ratings on this table, you can assign each risk a "Grade" from A to N:

	Seriousness			
	Low	Medium	High	Extreme
Likelihood				
Low	N	D	C	A
Medium	D	C	B	A
High	C	B	A	A



What These Grades Mean for Your Co-op

A	The "Red Alert"	These are critical risks that could kill the project entirely, such as a total loss of funds or losing the school's permission to operate. You must act on these immediately before even starting your activities.
B	Serious	These risks need a solid plan during the project execution, such as a key team member quitting or a major supplier failing
C	Moderate	These risks will cost the team time or money but won't bankrupt the cooperative. Fix them if your budget and schedule permit.
D/N	Minor/Note	These are low-priority issues. Note them down and monitor them to ensure they don't get worse, but do not panic over them.





6.3 Stage 3 – Mitigation Strategies: Building the Safety Net

Mitigation is the moment we move from "worrying" to "planning". In the NOI framework, we don't just try to "stop" risks; we build a two-layered defense system designed to protect the cooperative's mission and its members.

The Two Pillars of Mitigation

The NOI model divides your effort into two distinct types of actions:

Preventative Actions (30% of your effort): These are steps you take right now to reduce the Likelihood of a risk happening.

Example: Creating a "Two-Key Rule" where two people must sign off on any expense over \$20 to prevent financial errors.

Contingency Actions (70% of your effort): These are the "Plan B" protocols you prepare in advance to reduce the Seriousness (Impact) if the risk happens anyway.

Example: Reserving the school gym as a backup venue in case rain ruins an outdoor market day.





Action Priority by Grade

Not every risk requires a complex plan. Use your analysis from Stage 2 to decide how to allocate your team's energy:

Grade	Action Required
Grade A	Priority: Identify and implement both preventative and contingency actions immediately.
Grade B	Ongoing: Implement actions during the execution of the project.
Grade C	Optional: Cost these out and perform them only if you have extra funds or time.
Grade D/N	Note: No specific action is needed unless the risk grade increases later.

Practical Tools for Student Cooperatives

To make mitigation engaging and effective, teams can use these specific strategies:

- **The "Handover Bible" (SOPs):** To fight high turnover, every role should have a 1-page guide. If the Treasurer is absent, the President should be able to follow the guide and keep operations running.
- **The Boat Game:** Instead of a boring meeting, draw a boat on a whiteboard. Use sticky notes to identify "Anchors" (risks dragging you down) and "Wind" (mitigation moving you forward).
- **Succession Planning:** In January, elect "Shadow Leaders" or "Juniors" to learn from the seniors. This "training wheels" phase ensures the cooperative survives graduation.
- **The Reserve Fund:** Mandate that 10% of all profits go into a "Rainy Day Fund" to ensure that one bad month doesn't bankrupt the business.
- **The Crisis Communication Card:** Have a pre-written statement ready for social media (e.g., "We are looking into it and will update you in 24 hours") to prevent panic if a complaint arises.



6.4 Stage 4 – Risk Monitoring & The Risk Register

Risk management is not a "do it once and forget it" task; it is an ongoing process that continues throughout the life of your cooperative. To keep your project healthy, you must regularly update your "snapshot" of the risks as the cooperative grows and changes.

The Risk Register

The central tool for monitoring is the Risk Register, a living document (such as a Google Sheet or Excel file) that tracks every identified risk. According to the NOI model, your register must include the following columns:

ID #	A unique identifier for each risk (e.g., R1, R2)
Description	The "Newspaper Headline" statement of the risk
Triggers	The specific events that cause the risk to occur
Impact	What specifically happens to the project if the risk is realized (e.g., "Delays launch by 2 weeks")
Grading	The Likelihood (L), Seriousness (S), and final Grade (A/B/C/D)
Mitigation Actions	Your specific Preventative and Contingency plans
Owner	The specific person or role responsible (e.g., "Treasurer," not just "The Team")
Timeline	When the mitigation actions must be completed



Managing Your Register

- **Ownership:** The Board and the teacher mentor should complete the first version; thereafter, individual owners manage their assigned risks.
- **Frequency:** Updates should happen every two weeks, taking about 15 minutes at the end of a meeting.
- **Scope:** Keep it manageable by focusing on no more than 10–15 active risks at a time.

The Review Ritual

The team should establish a Fortnightly Check-in to review the register. During this meeting, you should ask:

- Have any triggers for our Grade A risks occurred?
- Has the likelihood of any risk changed based on our actions?
- **The Goal:** If your preventative strategies are working, a Grade A risk should eventually be downgraded to a Grade C.

ID	Description	Triggers	Grade	Preventative Action	Contingency Action	Owner
R1	Loss of Institutional Memory	President graduates; Password lost.	B	Create a shared "Legacy Drive" with all guides.	Contact faculty advisor to reset admin access.	Secretary
R2	Unsold Inventory (T-shirts)	Design is unpopular; Price too high.	C	Survey students on design before printing.	Hold a "Flash Sale" at 50% off to recover costs.	Sales Team

RISK REGISTER

[illegible]





Conclusion





Conclusion

The Students' Cooperative Model demonstrates how education can move beyond traditional instructional approaches by placing students in active roles as participants, decision-makers, and creators of their own learning experiences. Through the establishment and management of student cooperatives, learning becomes a dynamic process that connects knowledge with practice, responsibility with autonomy, and individual development with collective achievement.

Throughout this guide, student cooperatives have been presented not only as entrepreneurial initiatives, but as educational environments where democratic values, collaboration, and social responsibility are experienced in a concrete and meaningful way. By engaging in real organisational processes — such as planning, decision-making, problem-solving, and evaluation — students develop competences that are essential for both their personal growth and their future professional lives.

The model offers educators and institutions a practical and adaptable framework that can be implemented across diverse educational contexts. Its flexibility allows schools to adjust the scale, structure, and activities of the cooperative according to their needs, resources, and national educational systems, while maintaining the core principles of participation, cooperation, and experiential learning.

Implementing a student cooperative is not without challenges. It requires commitment, guidance, and continuous reflection from educators and students alike. However, the benefits extend far beyond the immediate educational experience, fostering initiative, confidence, critical thinking, and a stronger sense of community within the school environment.

Ultimately, student cooperatives represent an opportunity to align education with the values of participation, sustainability, and social innovation. By empowering students to learn through cooperation and shared responsibility, schools contribute to the development of engaged citizens capable of shaping more collaborative and resilient societies. The Students' Cooperative Model therefore stands as an invitation for educators and institutions to embrace cooperative learning as a pathway toward more inclusive, meaningful, and future-oriented education.



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