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WEST NILE AGRICULTURE IMPROVEMENT AND CONSERVATION PROJECT (WENAGIC)

Co-operative enterprise development
Training and capacity programme

CO-OP. ENTERPRISE DEVELOPMENT

FACILITATORS GUIDE

CEDIL Uganda 6-17-2020

CO-OP ENTERPRISE

CO-OP Enterprise facilitator's guide provides in-depth information on how to organize and facilitate CO-OP Enterprise training. The guide explains how to plan a CO-OP Enterprise training, provides guidance on facilitation techniques and provides step-by-step descriptions of the learning activities in the CO-OP Enterprise training guide, including key messages to be shared with participants. It also serves as a reference to expand on concepts and explain topics and activities of the COOP Enterprise training guide.

CO-OPERATIVE ENTERPRISE

FACILITATORS GUIDE

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INTRODUCTION

INTRODUCTION

What is COOP Enterprise about?

COOP Enterprise has been developed as a low-cost, easy to use training guide for those interested in starting and launching a cooperative in a participatory and efficient manner. It draws on technical content from existing materials in different cooperative training tools and peer-to-peer, activity-based learning methodology from the Community-Based Enterprise Development (C-BED) Programme.

COOP Enterprise guides participants through the various steps of planning and setting up a cooperative. It is comprised of the following four modules that correspond to each phase of the cooperative formation process:

Module 1: Identifying Core Members and Business Idea
Module 2: Researching the Feasibility of the Business Idea
Module 3: Preparing the Business Plan
Module 4: Organizational Set-up

Each phase of the cooperative formation process represents a point of evaluation on whether to proceed with the establishment of a cooperative. The COOP Enterprise modules help the participants make the decisions with a view to increase chances of success.

The COOP Enterprise modules may also be used by existing cooperatives to revitalize their operations and services/ products, identify and evaluate opportunities, and update their business plans in response to changes in members' needs and markets, legislative reforms, and many other factors.

The following are the key features of the COOP Enterprise training:

a) Outcome and output based learning:
   - Builds skills and knowledge.
   - Ensures action and tangible outputs delivery.

b) Practical learning:
   - Customized to the context of participants.
   - Provides exposure to good emerging practices.

c) Multiple sources of learning:
   - Participants learn from the training guide, their peers, and the facilitators.
   - Structured learning and knowledge to help participants understand and appreciate the cooperative business model in real depth.

d) Easy to implement and manage:
   - The facilitator provides guidance.
   - Participants are provided with a training guide with step-by-step instructions.
   - It can be implemented in areas with less developed infrastructure.

What is the Guide about?

The facilitator's guide is geared towards people who are interested in organizing and facilitating COOP Enterprise training. It provides guidance on planning the training and facilitation techniques and also provides step-by-step descriptions of the learning activities in the COOP Enterprise training guide, including key messages to be shared with participants. This guide also serves as a reference to expand on concepts and further explain topics in the COOP Enterprise training guide.

Every group and every situation is different, so this guide cannot anticipate every problem that facilitators may come across. It is recommended that facilitators adapt the relevant items as necessary using this guide as a reference.

This guide provides guidelines on how you, as the facilitator, can effectively carry out the role as outlined below.

- Prepare the training by getting familiar with it and reading background documents.
- Set a relaxed and open tone. Welcome everyone and create a friendly and relaxed atmosphere.
- Keep track of the registration, which should be sex-disaggregated. Gather initial background on participants to have some idea of which grouping would be most effective for learning. Think of grouping options.
- Introduce training agenda and learning process, including expectation setting.
- Develop agreements for working together (ground rules).
- Help clarify concepts, ideas, and activities. Depending on the level of the group, you may need to conduct a brief lecture to explain a concept or activity.
- If participants are having problems with the activity, help the discussion along by clarifying, guiding, demonstrating the first steps, providing additional examples, giving information (or source of information), etc.
- Keep track of how the group members are participating. If there are members not participating in the activity, ask why and explore how you can help. Monitor that discussions are not dominated by a few persons.
- Help groups find new ways of thinking about and analyzing their situation.
- Monitor timing. Ensure that groups are on track.
- Inform participants of other learning opportunities.
- Guide and coach participants in the next steps in forming a cooperative.

Who is the Guide for?

The guide is designed to be used by facilitators as guidance for the preparation and implementation of the COOP Enterprise training. COOP Enterprise facilitators are women and men development practitioners supporting the formation or strengthening of cooperatives. These include but are not confined to representatives of:

- Relevant government bodies providing assistance to cooperatives
- Cooperative unions and federations
- Cooperative movement
- Public and private service provider's institutions
- International organizations
- National and international non-governmental organizations
- Training institutions

One person may deliver the training in its entirety, or two or more facilitators may choose to deliver the training together. Regardless of the number of facilitators, it is critical that they are familiar with the material. Facilitators will need to have different skillsets and competencies such as the following:

- Proven experience conducting adult training, including facilitation skills and engagement of adult learners
- Knowledge of the cooperative model, including understanding of self-help and cooperative principles
- Experience working with cooperatives or providing organizational development support to self- help groups
- Experience working in the sector the training is tackling
- Knowledge of the local context
- Knowledge of financial, management and operational processes within cooperatives and/or other enterprises
- Excellent communications skills
- Ability and willingness to train others and institutionalize knowledge within their organizations.

How is the Guide structured?

It is recommended that facilitators use this guide as support when organizing and facilitating COOP Enterprise training sessions. It consists of four sections:

Section 1: Planning Guidelines. This section provides guidance on how to organize a COOP Enterprise training. Topics include target participants and grouping of participants, selection of training venue, room set-up, timing, and marketing of the training course.

Section 2: Facilitation Guidelines. This section presents guidelines on effective facilitation to ensure that it is the participants who are gathering and analyzing information and making the decisions that will affect them. Facilitation is a process of learning, sharing, and coming to decisions using methods that are participatory and build on participants' knowledge and experiences.

Section 3: COOP Enterprise Module and Session Guide. This section explains the sessions and activities in the COOP Enterprise training guide. It elaborates on the concepts used in the training guide and provides guidance and methods needed to conduct the learning sessions based on the principles of participatory learning. It gives details on the session objectives, advance preparation, materials, duration, steps and key messages. Tips on facilitation and gender mainstreaming are also provided. Facilitators are welcome to adapt the case studies and examples in the training guide to the context of the participants.

Section 4: Icebreakers. This section contains detailed instructions on icebreakers that facilitators may want to use to introduce a topic, highlight a learning point, or use as supplementary exercises to the activities in the COOP Enterprise training guide. The games can also help participants to relax and mix and to create trust within the groups.

A power point presentation is part of the COOP Enterprise training package and could be used by the facilitator to present illustrations shown in this guide.

SECTION 1:
PLANNING GUIDELINES

1. Target participants and grouping of participants
   - Target participants of the COOP Enterprise training include the following:
   - Women and men who will lead the set-up of a new cooperative. These individuals are generally referred to as the "organizing group" or as "founding members" of the cooperative.
   - Board of directors and managers of an existing cooperative who want to revamp their core business, identify opportunities to better serve their members, assess viability of a proposed new service or product, and update their business plans and bylaws.
   - Leaders of informal self-help groups that want to formalize their groups through cooperatives.
2. The ideal number of participants per training is about 20 to 25 people so as to give each person a chance to speak and to contribute with his or her ideas to the discussions. Having 20 to 25 participants will also create enough diversity to support learning.
3. Throughout the COOP Enterprise training, participants will work on the learning activities in small groups. Each small group should be comprised of representatives from the same organization or individuals who have been working together informally or may be living in the same village and/ or engaged in the same trade/livelihood. The ideal number of members of the small groups is 5. The small group dynamic works best when there is an odd number of participants.
4. Ensure gender balance among the group members. The composition of the group is important as these are the women and men who will shape the direction of the cooperative.

- *It is recommended that the organizing group is comprised of both women and men so that gender-based interests are taken into consideration at the outset. In many cases, there is a large imbalance between women's participation in cooperatives. Therefore, it is important to involve women as much as possible right in the initial stages of the discussions in order to get their full support and active participation.*
- *In environments that are very patriarchal, a women-only cooperative may be more effective in addressing gender-based inequalities.*
- *Often in a mixed group, women are less inclined to express their opinions, share their experiences, and ask questions, while men show more confidence in their knowledge and some tend to present and impose their views as being the opinions of the overall group. In such cases, as the facilitator, you need to interact with the group to encourage women to speak up and be heard and understood.*

It will be helpful for facilitators to have a profile of the participants prior to the training. Likewise, when training is conducted within a framework of a project, facilitators should be aware of the objectives that the project would want to achieve via cooperative development (e.g., promotion of decent work, crisis response, livelihood promotion, etc.).

Choosing the Training Venue

The success of your training depends to a significant extent on taking place in an environment that is comfortable, accessible, safe, and conducive to learning. Use this checklist of what to consider when choosing a venue for your COOP Enterprise training:

- The venue should be convenient for participants and accessible by public transportation.
- The location should be safe, especially for women participants.
- The room should be accessible to all, including those who have limited mobility.
- The room should be large enough to accommodate between 20 and 25 participants and allow enough space to enable participants to move around.
- There should be good room lighting and ventilation.
- There should be wall space for flipcharts to be put up.
- Drinking water must be available during the whole training.
- Accessible toilets must be available.

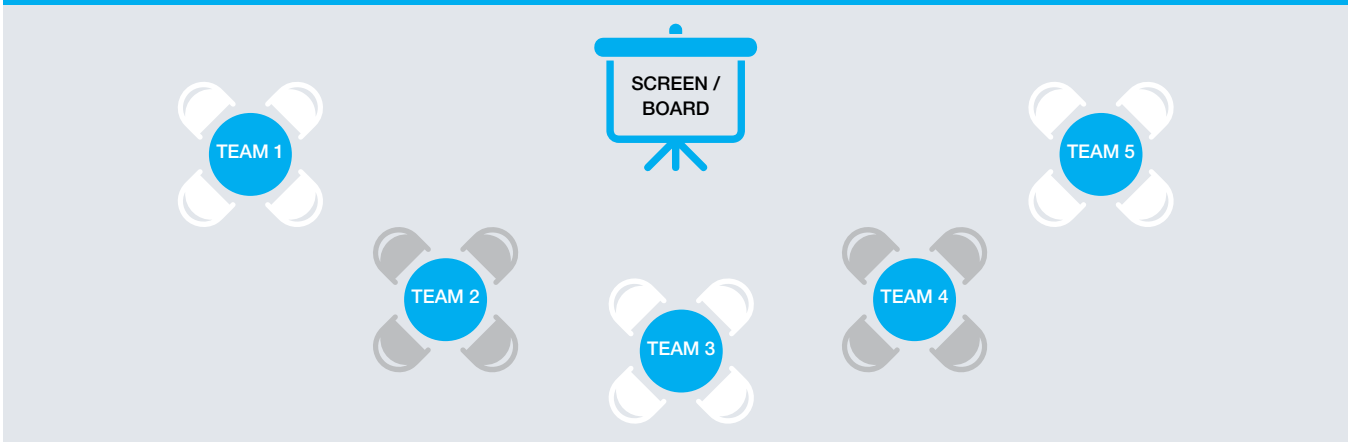
Availability of safe transportation to and from the training venue is a factor that can encourage the participation of people, especially women. Explore the use of low-cost and accessible training venues such as communal centers.

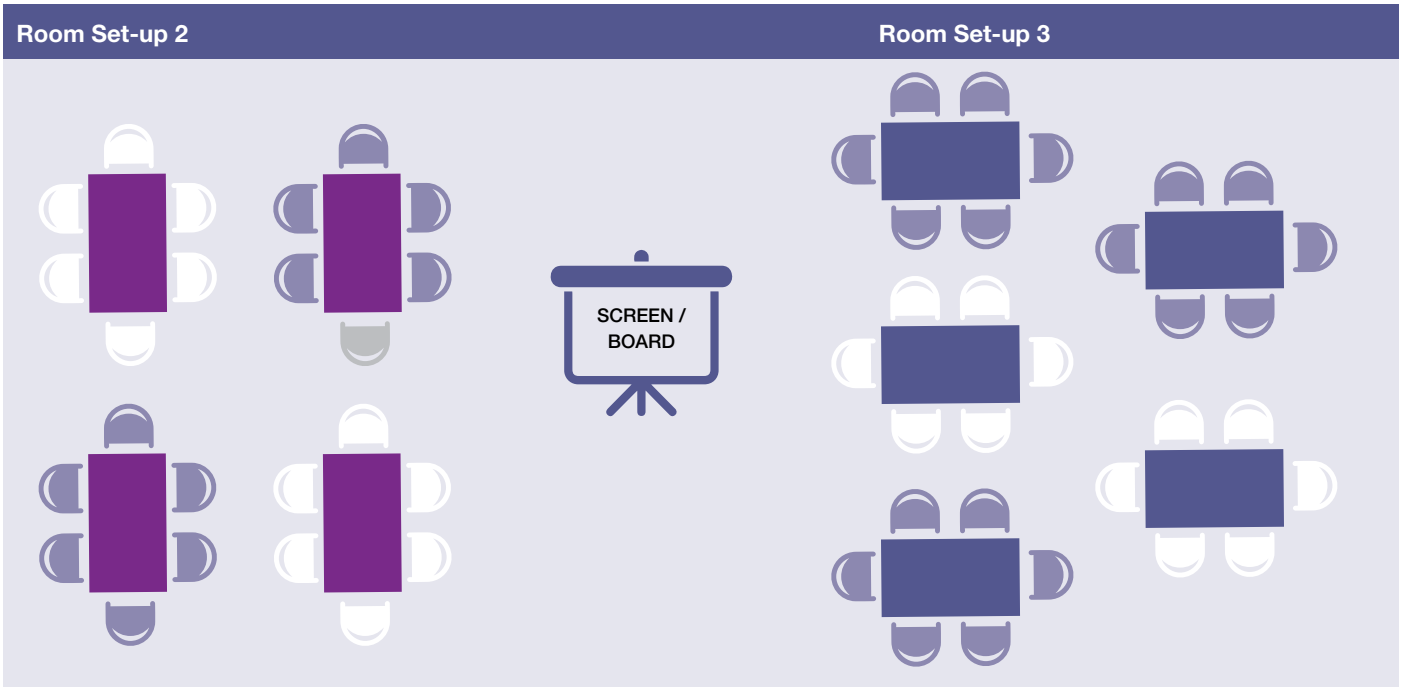
Room Set-up and Seating Arrangement

To maximize the learning, consider how the room set-up will allow for interaction and learning. Making participants feel comfortable is very important to achieving a successful training, so take time to plan ahead.

- You should be able to easily move from table to table and talk to the whole group from any corner of the room.
- Do not allow too much space between the area from which you will present and the front participant row. Reducing the amount of space between you and the participants closes the distance between you and them both physically and emotionally. As much as possible, avoid having a podium or stage as this puts people in the mindset of a lecture rather than a participatory, collaborative learning process.
- Create aisles and easy access to seating, so that participants do not feel cramped. Keep in mind that the appropriate distance between people differs from one culture to another.
- Participants should sit in such a way that they can see and hear each other without restricting their view of the board, screen or flipchart.
- Provide workspaces for the participants including boards or walls where they can hang their flipchart papers.

Room Set-up 1





Timing

- Each session of the training has a suggested duration. To the extent possible, open and close each session in accordance with the agenda. If it is anticipated that participants will require more time than the duration specified in the training guide, make the modifications in timing prior to sending the invitation. Timing, to a significant extent, depends on the learning aptitude of the participants.
- Be clear about the timing that participants have to complete an activity. Always give the participants a 5-minute and 1-minute warning so that they know they need to wrap up the activity. A timer can help you and the participants keep track of the time.
- Lunch breaks should be at least one hour long. The location should be close by, and the service should be efficient so that all participants can be back to the training facility within one hour. Fifteen-minute to thirty-minute mid-morning and mid-afternoon breaks should also be included in the agenda.
- Make sure to tell the participants exactly when to return from their breaks/lunch. A volunteer participant in each group may be made responsible for getting team members back in their seats on time at the end of the break/lunch.
- Match training schedule with public transport schedules.

Defining an appropriate schedule is crucial for the active involvement of the participants, especially women. It is important to be aware that extending an afternoon session beyond the time scheduled can often have consequences for women who have family responsibilities.

Marketing COOP Enterprise

1. The following are suggestions on how to position COOP Enterprise for each typology of potential participants:
    - For those interested in forming a cooperative: COOP Enterprise can help them create a strong foundation for their cooperative and increase the likelihood of success. Give a brief overview of the steps in forming a cooperative and point out the relevant COOP Enterprise module.
    - For existing cooperatives: COOP Enterprise can help them in the review and upgrading of their cooperative's core services and products to ensure that their cooperative continues to meet the needs of its members and their markets. It can also assist them in identifying and/or updating their strategies for growth and in the crafting of a roadmap to the next stages for their business.
    - For informal self-help groups: COOP Enterprise can help them transition to formal entities, which oftentimes are important in accessing bigger and more lucrative markets and in safeguarding their investments.
2. Promote COOP Enterprise prior to closing the Think.COOP training. Ask attendees who have decided that the cooperative is the better business model for them to publicly sign up for the training. This may be done via flipcharts.
3. Employ the social proof campaign. A social proof campaign is aimed at informing potential participants that other people similar to them have participated or are participating in the COOP Enterprise training. Using messages that convey the popularity or growing appeal of the behavior is a way to get people to change over to a new social norm. The following are examples on how to use the social proof campaign:
    - Promote COOP Enterprise in forums and meetings. Ask attendees to publicly sign up for the training – may be done via flipcharts.
    - Disseminate success stories or testimonials of successful cooperatives in your area. Social proof can be anything from a brief quote from a cooperative member to testimonials or videos.

- *Promote the training in places where you know women gather or regularly go such as community centers, schools, medical centers, etc.*
- *Think of messages that could encourage women to participate; for instance inform about accessible hours and safety in terms of room location and transportation, etc.*

Training Agenda

This proposed agenda is a full implementation of the session steps described in Section 3 of this guide. This is suggested for participants who would require extensive guidance. The training could be organized on consecutive days or the days could be spread out, for example over two or three weeks, with days off between sessions. This will allow participants to assimilate learning and gather information needed to finalize exercises and prepare for the next sessions.

TIME	TOPIC
MODULE 1: IDENTIFYING CORE MEMBERS AND BUSINESS IDEA	
Day 1	
8:00 – 8:30	Registration
8:30 – 10:00	Session 0: Opening Program and Introduction
10:00 – 10:30	Break
10:30 – 12:00	Session 1: Finding the right people to start the cooperative with
12:00 – 13:00	Lunch
13:00 – 13:45	Session 1: Finding the right people to start the cooperative with
13:45 – 15:00	Session 2: Defining the business idea
15:00 – 15:30	Break
15:30 – 17:00	Session 2: Defining the business idea

Day 2	
8:30 – 10:00	Session 2: Defining the business idea
10:00 – 10:30	Break
10:30 – 11:00	Session 2: Defining the business idea
MODULE 2: RESEARCHING THE FEASIBILITY OF THE BUSINESS IDEA	
11:00 – 12:00	Session 1: Researching your potential members
12:00 – 13:00	Lunch
13:00 – 13:30	Session 1: Researching your potential members
13:30 – 15:00	Session 2: Conducting a market analysis
15:00 – 15:30	Break
15:30 – 17:00	Session 2: Conducting a market analysis
Day 3	
8:30 – 9:00	Session 2: Conducting a market analysis
9:00 – 10:00	Session 3: Assessing technical feasibility of your business idea
10:00 – 10:30	Break
10:30 – 11:10	Session 3: Assessing technical feasibility of your business idea
11:10 – 12:00	Session 4: Assessing financial viability
12:00 – 13:00	Lunch
13:00 – 14:20	Session 4: Assessing financial viability
14:20 – 15:05	Session 5: Should you pursue this business?
15:05 – 15:35	Break
15:35 – 16:35	Session 6: Action Planning
16:35 – 17:00	Post training survey and evaluation survey Closing
After two to three weeks	

SECTION 2:
FACILITATION GUIDELINES

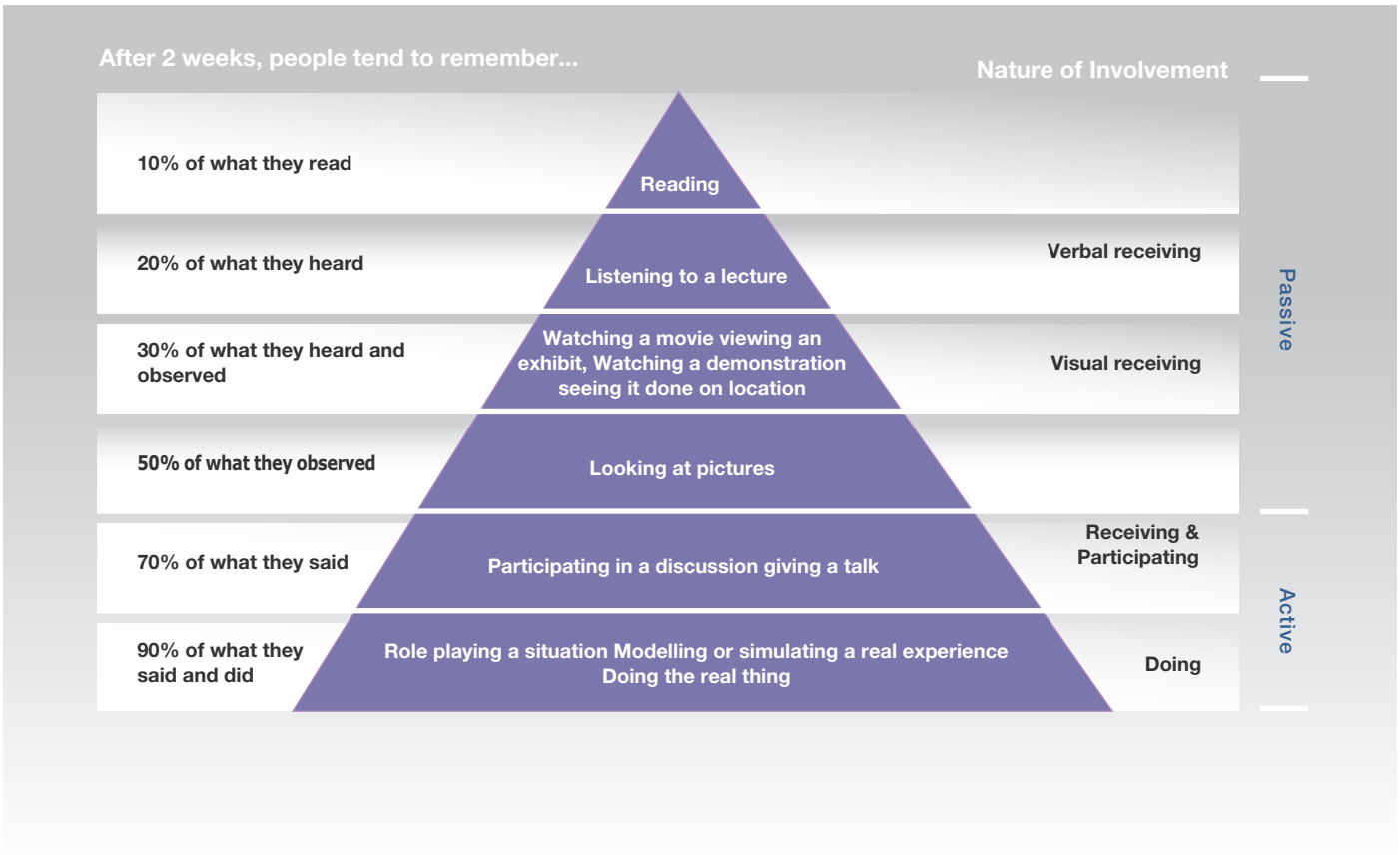
Adult Learning Principles

When facilitating the COOP Enterprise training, it is important to remember that your participants are adults. Participants will have a lifetime of personal experiences behind them that will inform how they evaluate, retain, and use the information provided to them in the training. To connect with an adult audience, the training must be immediately useful, relevant, welcoming, engaging, and respectful.

ADULT LEARNING PRINCIPLES: DESCRIPTION AND APPLICATION IN THE COOP ENTERPRISE TRAINING		
Principle	Description	Application in COOP Enterprise
Self-direction	Adult learners must have some control over what they are learning. They are motivated to learn if they can: • Take charge of their learning. • Contribute to the learning of their peers. • Have some degree of independence in the learning process.	• Actively involves participants in the learning experiences. • Frequently asks questions to encourage active thinking, problem-solving and decision-making. • Helps focus their self-directed efforts to learn and discern the answers to questions. • Provides opportunities for participants to direct their own learning through • Self-facilitated small-group discussions.
Life experiences, respect, and self-pride	Adult learners need to be respected for their experience. They are motivated to learn if the learning: • Involves them in sharing what they know in a safe and respectful environment. • Builds on what they know. • Validates their expertise.	• Builds on the participants' own experiences by frequently asking for input and sharing. • Relates theories and concepts to the participants and their experiences. • Allows participants to feel safe to express their confusion, anxieties, doubts, and fears. • Provides opportunities for "small wins" and little victories in the learning process – to build competencies incrementally.
Goal-oriented	Adult learners must be able to see how the learning satisfies a need they Have. They are motivated to learn if the learning: • Solves or avoids a problem for them. • Provides an opportunity or increased status. • Leads to professional or personal growth.	• Includes training objectives that are clear and help participants to see how elements are inter-related. • Shares examples and stories that relate the learning content to participants' current challenges or opportunities and asks participants to share their own examples to make this linkage. • Engages participants in identifying the challenges and opportunities they face and the value of learning to address these challenges. • After completing the modules, participants will have completed their feasibility study and drafted their business plan, articles of incorporation, and bylaws. In short, participants will have the basic framework to start or revitalize their cooperatives.
Application and action	Adult learners are busy, practical, and learn by doing. They learn best when: • There is immediate application of the learning. • They participate actively in the learning process. • They can practice new skills or test new knowledge before leaving a learning session.	• Helps participants to apply learning immediately. • Follows theories with practical examples and applications to demonstrate the relevance of the learning. • Includes exercises and content that can be applied to real-life situations of the participants.
Multiple learning methodologies	Adult learners learn in a great variety of ways, from hands-on to using logic to anchor new skills and knowledge. They learn best when: • The learning taps into a mix of learning styles that fit their preferences and stimulate their intelligences. • Multiple means are used to represent the material being learned.	• Uses training methods that require active participation. • Allows participants to learn in the style that best suits them by using small group work, discussions, and individual activities.

Cone of Learning

Cone of Learning (Edgar Dale)



Edgar Dale theorized that learners retain more information by what they “do” as opposed to what is “heard”, “read” or “observed”. This has become the basis of what is known now as “experiential learning” or “action learning”. The least effective method involves learning by listening to spoken words (e.g., lectures). Listening is an essential learning tool, but, used on its own, is not nearly as effective as when used in conjunction with other learning modalities, senses, and activities. The most effective methods involve direct purposeful learning experiences such as hands-on or field experience. These actions call for the harmonious interrelationship with multiple senses (speaking, performing, analyzing, simulating, and designing) and rely on a synthesis of the learning modalities. Essentially, the cone of learning shows the progression of experiences from the most concrete (At the bottom of the cone) to the most abstract (at the top of the cone). Actively engaged training participants are more likely to recall and use the information outside of the confines of the training.

Facilitation Techniques

Facilitators play a critical role in ensuring that what happens inside each group is consistent with the objectives of COOP Enterprise. The facilitator is key to making the peer-to-peer activity-based learning work by helping the members to engage with each other, enabling participants to work together effectively, and guiding the learning process when participants have difficulties in understanding the concepts and the activities. The figure below shows some techniques that facilitators can use to assist participants in accomplishing their objectives.

Managing Facilitation Challenges

It is not uncommon for facilitators to face challenging situations and personalities during the training. Strategies to overcome facilitation challenges should always take into consideration cultural, social, and religious norms. The table below outlines some of the challenges faced when facilitating and ways to overcome them.

FACILITATION CHALLENGES AND TIPS FOR HANDLING SITUATION	
Challenge	Tips for handling situation
Dealing with difficult questions	• Do not be afraid to say that you do not know the answer to a question. Instead, say you will get back to the group with more information. • Ask if any of the participants knows the answer. • Prepare for group discussions by reading through the Training Guide and Facilitator's Guide. Become familiar with the concepts and language. • Do additional research and reading to deepen your knowledge on the different subjects.
Waiting for participant responses	• If you ask, "Are there any questions?" make sure that you look around to see if there are any questions. • If no one answers, rephrase the question or break it down into a simpler question. If there are still no volunteers to answer the question, you might say "Okay, you must be tired." or something to that effect, and then answer the question yourself. Ask the question again later in the session and make sure that the content leading up to the question has enabled the participants to answer it.
Incomplete responses from participants	• If a participant is only giving you a partial response, coach that person by asking questions that help him/her discover the rest of the answer.
Dignifying incorrect answers	• Always dignify the participant and the answer. Never say "your answer is incorrect" as this will shut down learning and make everyone fearful to answer any questions in the future. You can say, "Yes, that is correct if the circumstances are x. However, I am asking about these (different circumstances). In this event, what would the answer be?" In other words, coach the person to discover the correct answer. • Take responsibility for the confusion and rephrase the question.
Participants confused on topic or activity	• Clarify a concept by giving an example that they can relate with – put it into context of their everyday life – such as through storytelling. • Check which words are causing the problem – may have a different meaning to participants.

Participants complain that activities are hard to do	• Identify what makes it difficult. • Explain the rationale of the activity. Then, perform the first few steps together. Ask the group to perform the steps on their own. Praise the group for each step they take.
Managing conflict or disagreements	• Acknowledge the conflict and then try to establish the cause of the conflict. • If it is related to a topic in COOP Enterprise, help lead the participants to a place of agreement, encouraging mutual respect. • If it is not related to the training, encourage them to resolve the conflict later outside of the group setting.
Managing time	• Choose a timekeeper to remind you and the participants about the time used and left. • Check what is holding the group back from moving to a new activity. Assist the group to improve the pace in doing the activities.
One or two people dominate the group discussion	• Give them responsibility within the group (e.g., take down notes of answers from other group members). • Place them with other similar peers. • Focus on the passive majority. Encourage them to participate more. Trying to control those who dominate just sends more attention in their direction. • Suggest to the group to come up with a rule on duration that a participant can speak on a given topic or in a given step.
Shy people/ people afraid to express their views within the group	• Establish reasons for their silence. Address root cause. • Give them responsibility for note taking and feedback. • Place them in a supportive group. • Praise them when they contribute. • Bring them in on “safe issues” – start with easy tasks.
People who speak a lot but always with negative undertones	• Do not completely disallow their views but listen to them a few times and then use the negative/diversionary views to turn the message around as a great point of discussion. • Beware though not to provide too many opportunities to them.
Goofing around in the midst of a discussion	• Often a break or an energizer is the best response. People become undisciplined when they are overloaded or worn out. After a breather, they will be much better able to focus. • Alternatively, ask for advice: “Is there something we should be doing differently?”
Participants want to join training but cannot read or write	• Assign somebody else to read. • Assign somebody to write down answers. • Explore role play and drawing in order to include those who cannot read or write.
Working with the “know-it-all”	• Be well prepared on the topic. • Do not challenge but use questions. • Use the person as a resource. • Focus on the solutions from the group.
Dealing with side conversations	• Ask them to share their input or conversation with the group. • Direct questions to them.
Many people interrupting one another in competition for airtime	If you must interrupt to restore order, say something like “Alan, I am going to cut in here. First, let’s be sure that your point is heard”. Next, paraphrase Alan’s point. Then, organize the discussion by offering a ground rule. You can then suggest the order of “airtime” to restore the conversation.
The group gets focused on discussing some wording in the training guide rather than coming to a consensus on the meaning of the words or moving on	• Determine if there is an issue in clarity of terms that requires further definition to move on with the activity. • If the group needs further clarity on meaning, write out the definition or ask group members what they think the definition is and then facilitate a discussion towards.

Additional suggestions for training groups with limited literacy skills:

- *Shorten presentations to the main points as much as possible. Be aware of not overburdening participants' ability to concentrate.*
- *Make sessions as participatory and interactive as possible.*
- *Use pictures, drawings, or symbols to illustrate the main points.*

Sometimes women may be afraid or lack the confidence to express their views. The following are some of the ways of encouraging them to speak up:

- *Find an opportunity to get their views individually or in the small groups. Refer back to and use their ideas so they know they are important and of value.*
- *Ask opinion questions occasionally (e.g., "How do you feel about this?").*
- *Have participants write out their answers to a question. Having the words written out may make it easier for a shy or fearful person to speak up.*

Reporting Out / Debriefing Activities

Whenever feasible, it is good to have group representatives report out after they have completed an activity to have a sense of closure and check their progress. To ensure variety of report out methods, here are a few to draw from:

- Have one group report their answers. Ask if any other groups have something different or something to add.
- Alternate the reporting between the different groups. Randomly choose groups to report and circle back with previous groups to keep them engaged in the discussion.
- Move from one group to another to answer different questions.
- Post outputs on the wall. Ask groups to walk around, read, and provide their comments. Summarize the outputs.
- Focus on one or two key outputs from the activity. Give the groups Meta cards and ask them to write one idea per card. Spread the cards out on a table and ask everyone to get up and group cards with similar ideas together. Then, tape each bunch of similar ideas to a sheet of flipchart paper and give the paper a title that summarizes the cards.
- Consider debriefing the process itself. Did participants gain new insights by discussing this topic with others? Do they see the issue or concept differently now?

SECTION 3:
COOP ENTERPRISE MODULE AND SESSION GUIDE

About the module and session guide

The module and session guide contains the following:

Objectives: A description of key results you, the facilitator, should strive to achieve for each session.

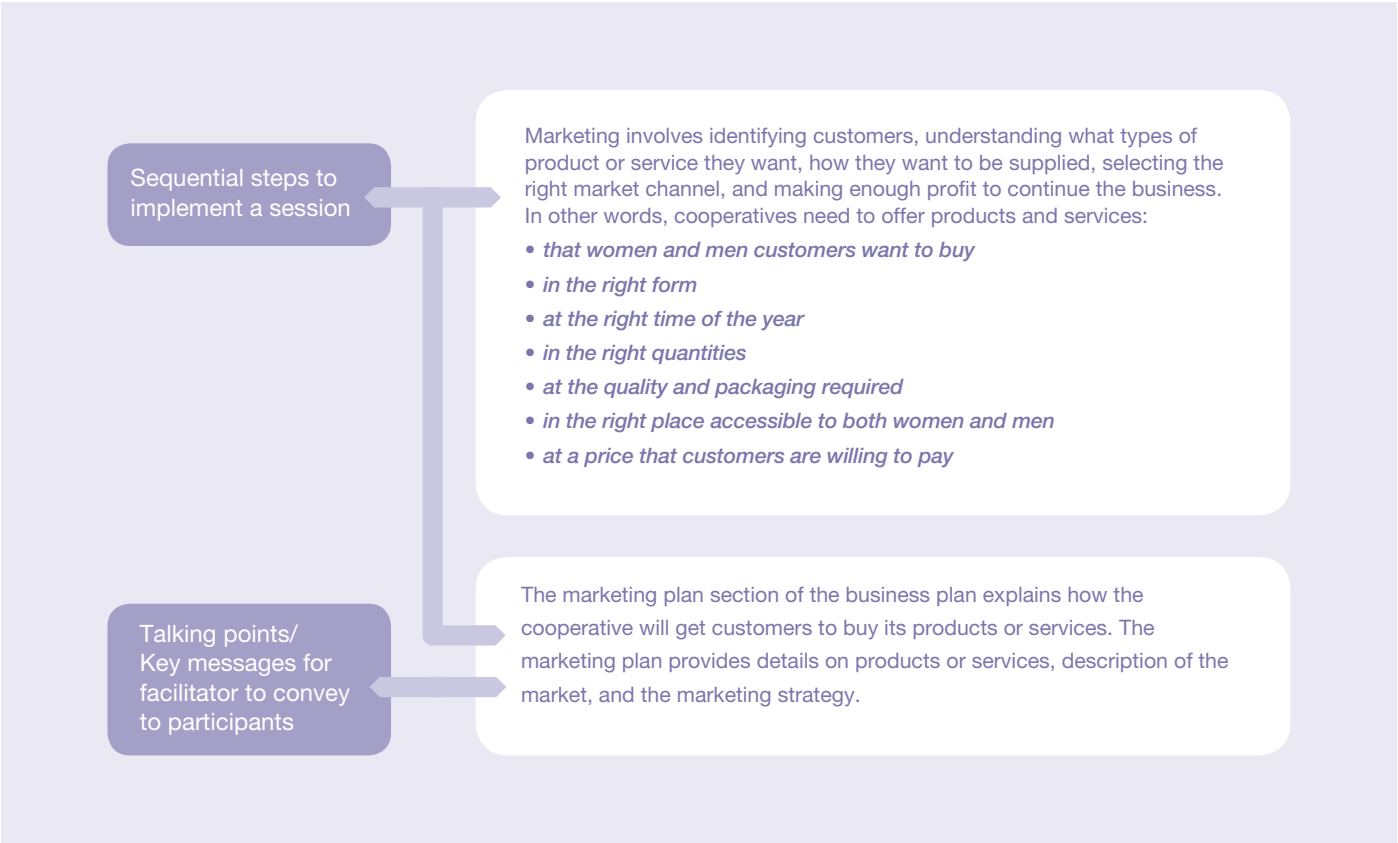
Advance Preparation: Recommendations on how facilitators can prepare for the session.

Materials: List of materials needed for the session and its corresponding activities. Materials for the suggested icebreakers or supplementary exercises are indicated separately in Section 4.

Duration: The average estimated time required to complete a session. It can vary (longer or shorter) according to the learning aptitude and enthusiasm of the participants, previous knowledge and/or experience, etc. The total duration indicated at the start of each session includes all activities and recommended icebreakers and/or supplementary exercises.

Steps and Key Messages: A step-by-step description on how to facilitate the session. The bulleted texts in the colored boxes are talking points for you, the facilitator, to say.

1. You may want to conduct Icebreaker 3: Marketing with a Gender Lens to introduce the topic (you can find it in Section 4 of this guide).
2. Ask participants what marketing means for them. Build off their answers to explain marketing:



3. Explain: Use the detailed guide to practice how to facilitate the training. You may stick close to the script as you begin testing out your facilitation skills, and then as you feel more comfortable and gain mastery, start using your own language.

Prior to the training event, you may want to review and modify the following elements in the case studies and examples in the COOP Enterprise training guide to fit your own local situation, particularly that of the target participants:

- *Names of people, villages, and groups.*
- *Currency.*
- *Amounts of the items shared in the examples. These amounts could vary based on the target group's income levels. If the amounts are either too large or too small, participants may not feel that these tools apply to them.*
- *Items/services being bought and sold.*

Session 0: Opening Program and Introduction

Objectives

After completing this session, participants will have:

a) Gotten to know each other and become comfortable working with each other.
b) Developed a good understanding of the objectives of COOP Enterprise.
c) Understood how the modules and sessions are structured.
d) Become acquainted with the learning process.

Advance Preparation

- Get information on the opening program plans of the training organizer.
- Secure the list of confirmed participants including basic information such as gender, age, educational level, and the sector that the (proposed) cooperative is or will be operating in.
- Be familiar with the objectives of COOP Enterprise and the training agenda.
- Have enough printed copies of the pre-training knowledge survey (See Annex1).

Materials

Facilitator

- Projector (optional)
- Slide presentation(optional)
- Flipchart and/or board
- Pens
- Meta cards or similar materials
- Materials for Icebreaker 1: We Go Bingo (you can find them in Section 4 of this guide)
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide
- Pens and/or pencils

Duration

90 minutes

Steps and Key Messages

Opening Program

1. A representative of the training organizer welcomes all participants and guests and briefly provides the overarching objectives of the training. The agenda of the opening program will depend on the policies of the training organizer especially with regards to formality. A typical opening program consists of the following:

a) Message (welcome message and training objectives) from a senior official or representative of the training organizer
b) Brief introduction of facilitator/facilitation team

As the facilitator, you should coordinate with the training organizer on the details for the opening program. Make sure to allocate sufficient time as per plans of training organizer.

Introduction of Participants

2. After the opening program, welcome the participants again and introduce yourself. Starting with a self-introduction will create a good atmosphere, which will help participants to relax and be more spontaneous, thereby building participatory involvement and team spirit.

3. Tell participants that they will now introduce themselves to the group. Explain that a more in-depth getting to know each other will be made among members of the small group. You may want to use Icebreaker 1: We Go Bingo (you can find it in Section 4 of this guide).

When choosing your icebreaker, be conscious of your group dynamic. It is important that your activity does not make anyone feel uncomfortable. No one should be forced to reveal personal information or participate in a stressful environment.

Pre-Training Knowledge Survey

4. Ask participants to complete the pre-training knowledge survey form. Assure participants that answers will be kept confidential. A sample pre-training knowledge survey form can be found in Annex 1.

Expectation Setting and Concerns

5. Move to the next topic on expectation setting. Explain that reaching a common understanding of objectives and expectations prior to the training will create a favorable working atmosphere and facilitate collaboration and learning. Ask one woman participant and one male participant what they expect from the training and what their concerns are. Write answers on the board or flipchart. Also give also the following examples:

   - Expectations: learn how to assess the feasibility of a business idea
   - Concerns: I do not know how to read or write, fear of speaking in public, fear of giving wrong answers, etc.

6. Tell them that they will now write down their expectations and concerns.
   a) Provide participants with a Meta card (or any similar material).
   b) Ask them to write one expectation and one concern.
   c) Tell them to also indicate whether they are a man or a woman.
   d) Group repetitive and similar ideas and post them on a flipchart.
   e) Be aware of differences between women's and men's answers.

Keep the flip chart paper displayed throughout the whole training and refer to it as appropriate. On the last day of training, participants will have a chance to compare and discuss whether or not their expectations have been met during the training.

If there are significant differences in the expectations and concerns between women and men, highlight and point these out to participants so that there is a common understanding/ awareness of the different views and all concerns are properly addressed during the training.

Training Objectives

7. Explain that a cooperative strives to make the lives of each member more progressive. For the cooperative to be sustainable, it has to deliver both social and economic benefits for their members.

   - Cooperatives need to produce visible and tangible (economic and social) benefits for members, outweighing the costs involved in cooperation.
   - Cooperatives work on the principle of self-help and mutual help. The main objective is to provide support to members rather than to earn profit. People pool their resources, utilize them in the best possible manner, and derive common benefit.
   - Cooperatives though, like other businesses, must cover costs and generate capital to sustain and expand their operations.

Remind participants that as members of the organizing group or representatives of their cooperatives and self-help groups, they are the driving force in the formation or revitalization of their cooperative. The main objectives of COOP Enterprise are to:

- Provide a step by step guide for those seeking to start a new cooperative or revamp their existing cooperative.
- Guide decision-making throughout the formation or upgrading process to facilitate the development of a market-oriented cooperative which articulates member needs.

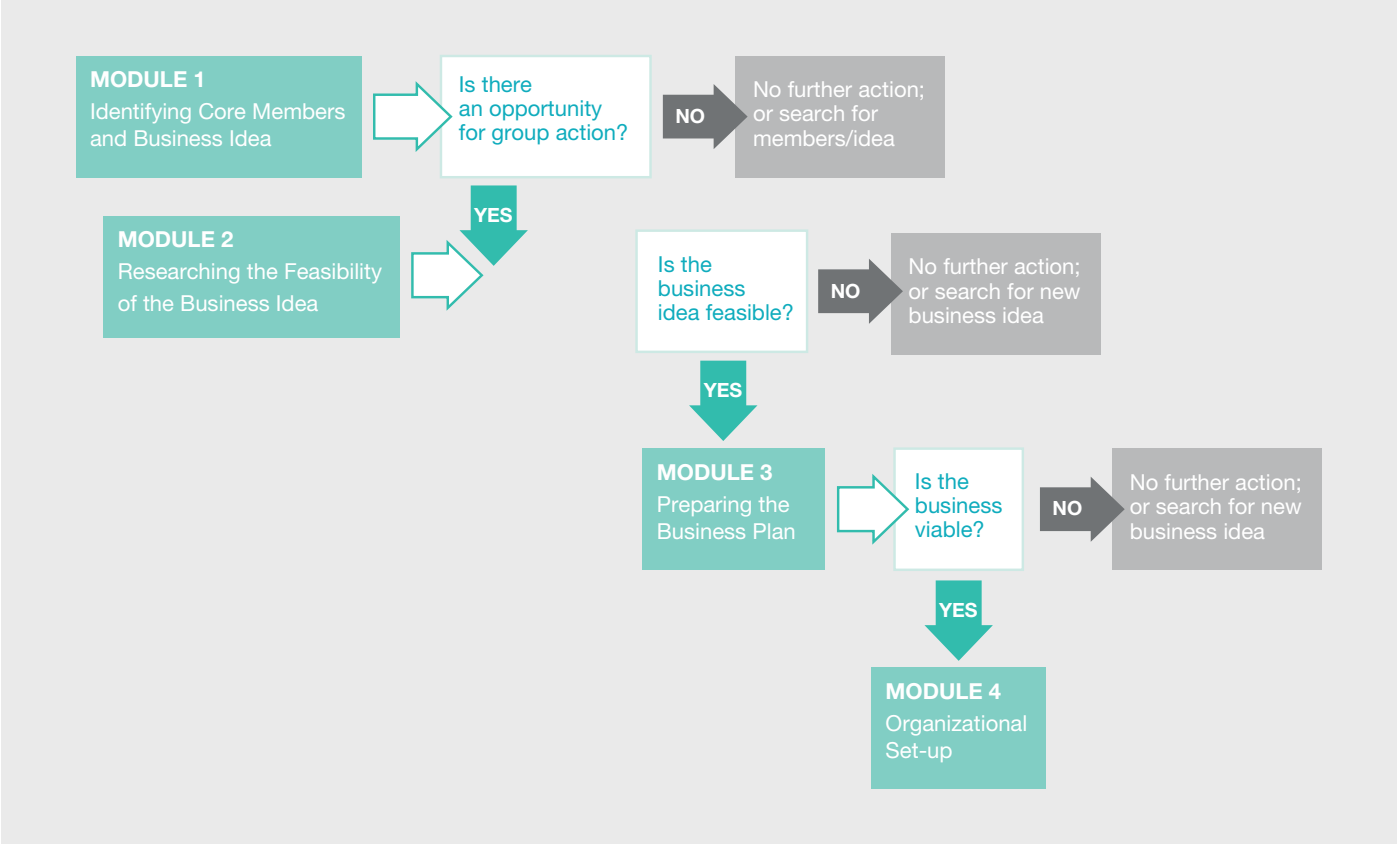
8. Invite participants to express their own ideas by comparing their expectations against the set training objectives. Immediately inform participants if one or some of their expectations will most likely not be met during the training.
9. Ask participants what they think the steps in forming a cooperative are. Write their answers on the board or flipchart and link to COOP Enterprise Modules.

COOP Enterprise Modules

MODULE 1	Identifying Core Members and Business Idea
MODULE 2	Researching the Feasibility of the Business Idea
MODULE 3	Preparing the Business Plan
MODULE 4	Organizational Set-up

10. Explain:

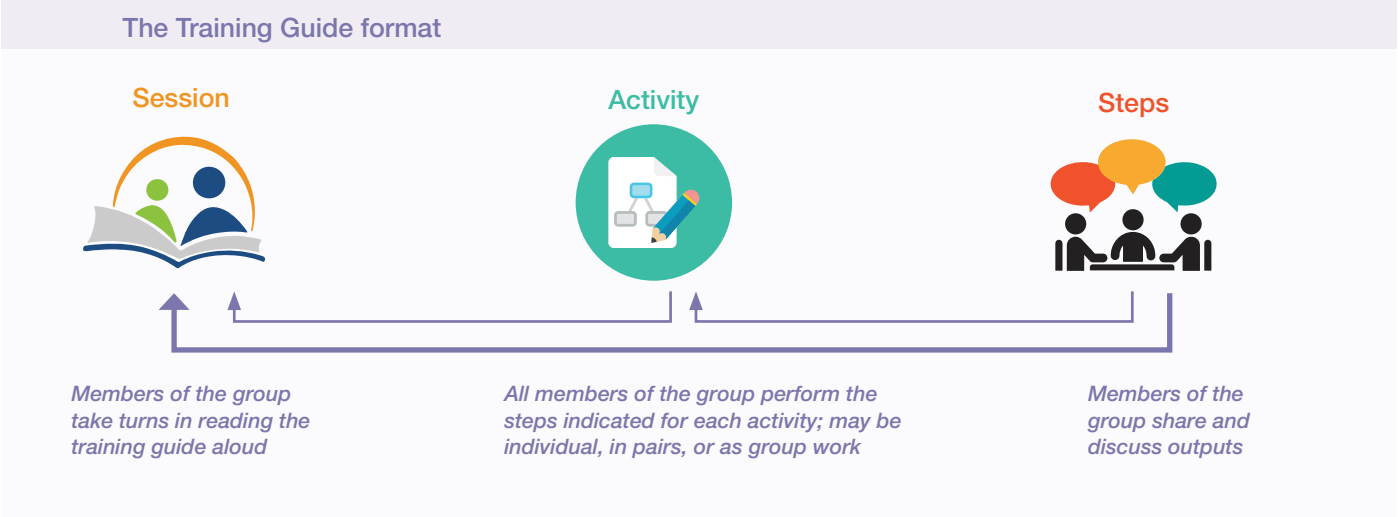
    - Steps in the formation of the cooperative are set up in a series of modules that the groups will work through sequentially.
    - At each stage, the group must make a decision to either take the next step in the development of the cooperative, revisit the previous step and make the necessary revision, or undertake no further work on it.
    - Each module provides the background knowledge and context for making a key decision in the cooperative formation process.



11. Ask participants to look at the illustration and identify the key "No Go" points. Summarize by highlighting the following "No Go" points
    - After completing Module 1, the group finds out there is no opportunity for group action or there is no reasonable business proposition that should be tested.
    - Results of the feasibility study (Module 2) indicate that the business idea is not feasible. If the group wants to still pursue the establishment of a cooperative, they can explore another business idea. It may also be possible that results of the feasibility study show that there is insufficient equity from potential members and members cannot raise the needed capital from other sources. The group can either abandon the idea or scale down their proposed business.

12. Direct attention of participants to the time/clock. Explain:
    - The time in their training guide is the duration for them to complete an activity. The time in the training agenda indicates the total time for each session including the discussions that they will be having with you and their peers.

13. Ask three participants to read each of the first three paragraphs of the "Message to the Group". Ask the rest of the participants what they understood about the methodology. Paraphrase answers and show the visual below:
    - COOP Enterprise employs a peer-based active learning methodology. Participants are divided into small groups and provided with an individual training guide that contains step-by-step instructions for discussions and activities. Members of the group take turns in reading the training guide aloud. All members perform the steps indicated in each activity. Members then share and discuss outputs. If participants are having problems in understanding any part of the training guide, they can call on you for assistance.



14. Direct participants' attention to the page "Follow the signs". Ask one participant to read aloud. Explain that these signs are intended to guide them about what they need to do. Point to the sign and ask participants what it means.

Ground Rules

15. Tell participants that they will now craft their own rules on how they will work and learn together. Provide the following examples:
    - All mobile phones to be on silent mode.
    - Listen to each other.
    - Treat each other with respect.
    - Sexist jokes are not allowed.
    - Work through all the activities even if you find them very simple.
    - Never ridicule an answer.
    - Respect different perspectives.
    - Share only what you are comfortable sharing.
    - One person speaks at a time. Share "airtime".
    - Do not personalize conflict.
    - Do not label, stereotype, or call people names (do not use derogatory or insulting words when talking to or calling on a person).
    - Speak for yourself, not for others.
    - What is said in this group stays there, unless everyone agrees to change that.

16. Remind participants that negotiating group agreements is an important part of any learning event. It helps to create safe and supportive environments. A safe learning environment enables open, robust discussion.
    a) Provide participants with a Meta card (or any similar material).
    b) Ask them to write one answer each to the question “How should we behave in this training program to maximize its usefulness?”
    c) Group repetitive and similar ideas and post them on a flipchart.
    d) Keep the flipchart throughout the training.

Module 1: Identifying core members and business idea

Session 1: Finding the right people to start the cooperative with;

Objectives

After completing this session, participants will have:

a) Greater appreciation on who should comprise the organizing group.

b) Understood the roles of the organizing group and the needed competencies and skills.

Advance Preparation

- Be familiar with the steps in forming a cooperative.
- Prepare illustration/slide of roles of organizing group (refer to page 33 of this guide).
- Be familiar with sources of external assistance to address skills and/or knowledge gaps that may be identified by participants during the training.

Materials

Facilitator

- Projector (optional)
- Slide presentation (optional)
- Flipchart and/or board
- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 1 Session 1)
- Pens and/or pencils

Duration

135 minutes

Steps and Key Messages

1. Ask participants to raise their hands if they are members of any group — dance troupe, choir, religious group, etc. Ask one or two participants to share how the group was started and who formed the group.

Link the stories of the participants to the following points:

- The first step in the formation of a cooperative is to assemble a core group of motivated women and men who want to come up with an economic initiative to resolve a joint problem or take advantage of an opportunity together.
- They are participating in this training because they have been identified to be among the members of the organizing group who will lead the formation of the cooperative.
- The successful establishment of a cooperative depends largely on them — the people who comprise the organizing group.

Women-only cooperatives may help overcome social and cultural .constraints which might otherwise limit women's participation in the workforce and can be particularly relevant in gender segregated contexts

2. Remind participants that a cooperative is a member-owned and member-controlled business that operates for the mutual benefit of all members.

- A person becomes a member and owner of the cooperative when he/she contributes capital through the purchase of a share of the cooperative.
- As an owner of the cooperative, he/she has decision-making rights.
- A member-owner has only one vote regardless of the amount of his/her investment, and receives his/her benefit or return based on how much he/she uses the services or patronizes the products of the cooperative.

Activity 1A: Building on your differences and similarities

3. Explain:

- Forming a cooperative requires planning, coordination, and most importantly, a group of women and men bound by common objectives and willing to invest time and resources to see their plans implemented.
- Activity 1A involves looking into participants' similarities and differences and the ways these can be harnessed in the formation of cooperatives.

Women and men may undertake different activities and have different knowledge and experience. This does not mean that they cannot get together to establish a cooperative. This diversity should be seen as a value added for the cooperative to perform better.

Tell participants that they will now work on Activity 1A. Provide the following instructions:

a) They will work with their respective groups.
b) Each group assigns a new reader.
c) First read the session overview before working on Activity 1A.
d) The groups have 50 minutes to read the session overview and complete Activity 1A.

4. Gather insights from at least two groups, in plenary. Conclude:

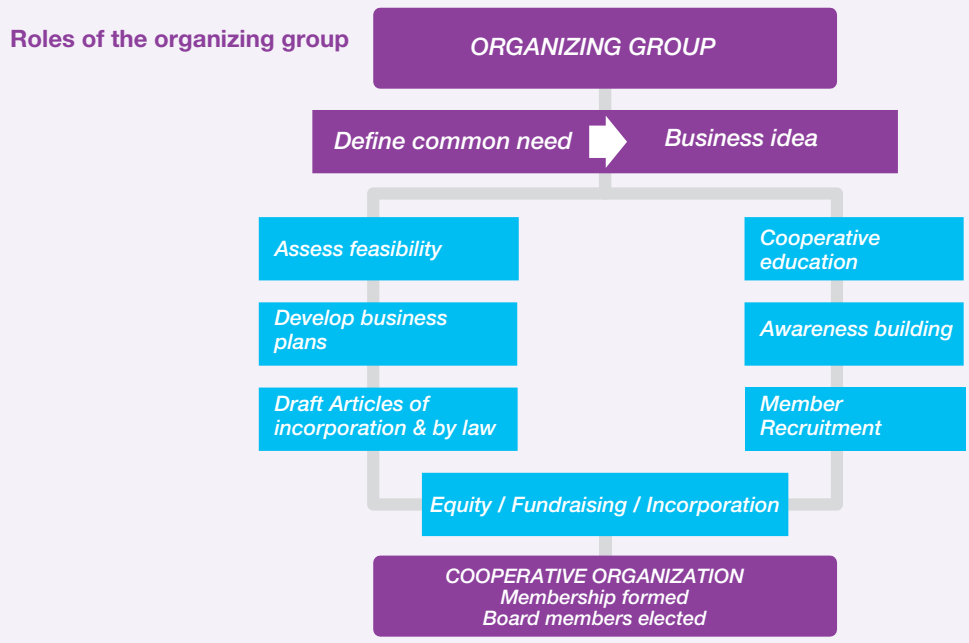
- The identification of synergies among potential member-owners is crucial to the successful establishment and, ultimately, operations of the cooperative.
- A high level of trust and confidence among the members of the organizing group is a must. Without these, it is difficult to start a cooperative.
- The failure to acknowledge differences between and among members of the organizing group has two substantial consequences: (i) it minimizes others' individuality and identity; and (ii) members miss the opportunities to expand their own views, learn from each other, and appreciate the new ideas and ways of thinking that come from a diverse membership. Instead of minimizing difference, members can choose to leverage a variety of perspectives and views to best work together and move toward a common goal.

When reporting is rotated among the groups, ensure that all the groups are given opportunity to report. During the reporting, ask women participants if there are issues specific to them that may not have been captured in the reports and which they would like to share in the plenary.

Making spaces that allow women to exercise their democratic decision-making without being discriminated against is critical to women's success in making inroads towards dismantling patriarchal structures.

Activity 1B: Competencies and qualities needed during the formation stage

5. Show the figure below. Ask participants what they think the roles of the organizing group are.



Adapted from: CDS Cooperative Development Services

6. Summarize responses on the role of the organizing group along the following points:

The organizing group:

- Leads the formation of the cooperative. Its key role is to ensure that the process of setting up the cooperative adheres to the cooperative values of equity, self-help, self-responsibility, solidarity, equality, and democracy.
- Puts up the initial capital by buying shares and/or contributing in-kind (in kind contributions should be given fair value and should form part of the member share).
- Performs cooperative work and activities (e.g., cooperative education and awareness campaigns, recruitment of members, etc.).
- Takes the lead in the conduct of the feasibility study, development of business plan, preparation and filing of the articles of incorporation, formulation of bylaws, setting up of the organizational and ownership share structure, and organizing the first general assembly meeting.

7. Tell participants that Activity 1B outlines the skills, knowledge, and qualities that the organizing group members should possess in order to be able to carry out their roles. The activity will help them assess the skills that the group members already have and what they still lack. The gaps in skillsets and knowledge may be addressed by recruiting additional members or by seeking external assistance.

8. Give the following instructions for Activity 1B:

a) Each group assigns a new reader.

b) The groups have 30 minutes to complete Activity 1B.

9. Ask groups to share in plenary the questions which had the highest number of “No” answers. Provide information on how they can address skill or knowledge gaps.

Session 2: Defining the Business Idea

Objectives

After completing this session, participants will have:

a) Understood how to transform problems into business opportunities.
b) Understood that products or services of the cooperative must be based on needs of the members.
c) Identified business idea(s) that the cooperative can potentially pursue.

Advance Preparation

- Be familiar with the ranking and prioritization process.
- Know how to perform the root cause analysis.
- Prepare examples of popular cooperatives in the locality and the needs they serve.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 1 Session 2)
- Pens and/or pencils

Duration

285 minutes

Steps and Key Messages

Session Overview

1. Explain:

- The second step in the cooperative formation process is the identification of a common need that can best be fulfilled by working together.
- A common need can be the result of a shared problem or opportunity.
- In this session, the participants will learn how to identify business ideas to address common needs. These business ideas form the economic basis for the formation of a new cooperative or for the revitalization of an existing cooperative and/or self-help group.

Activity 2A: Identifying a common need

2. Tell participants that the cooperative business model is highly adaptable. Cooperatives exist in all sectors of the economy. Ask two or three participants to identify cooperatives in their areas and what common problem or opportunity they address. Write responses on the board using a two-column format. Provide examples of cooperatives if participants have a hard time identifying one.

Cooperative	Common Problem(s) Addressed
XXX Marketing Cooperative	High cost of transportation to bring products to town market; weak bargaining power of individual producers

3.. Ask participants to work on Activity 2A. Tell participants that they will identify, rank, and prioritize the problems they face in their livelihoods or within their communities following the steps outlined in their training guide. Remind participants to raise their hands or approach you any time that they have questions on how to do the ranking and

Women should express the particular problems they face and these problems should be given the same importance and weight as those identified by men.

4. Give the following instructions for Activity 2A:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 2A.
c) The groups have 125 minutes to read the session overview and complete Activity 2A.

5. Monitor progress of the groups especially when they are doing the ranking and prioritization. If a group is finding it difficult to follow the instructions (especially steps 6 to 9 of Activity 2A in the training guide), work through the steps with them.

6. Ask each group to share their first priority problem in plenary. Write the priority problems of the groups on the board or flipchart.

Activity 2B: Identifying root causes and effects

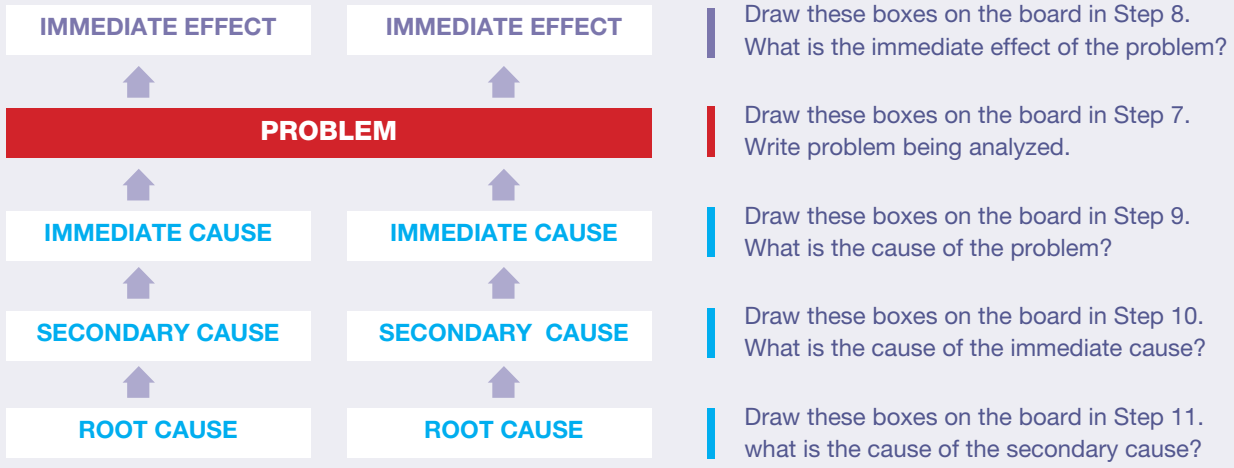
7. Ask one participant to give an example of a problem she/he faces in their livelihood. Tell her/him that the problem should be different from the top priority problems already identified. Draw a box on the board and write the problem.

8. Ask another participant to give possible effects of the problem. Limit answers to two possible effects. Draw the corresponding number of boxes above the first box (Problem) and write an immediate effect in each box.

9. Draw two boxes below the first box (Problem). The two boxes are the Immediate Cause boxes. Ask participants what the immediate causes of the problem are. Write down one immediate cause per box. Limit to two immediate causes only to simplify the analysis.

10. Draw one box below each of the Immediate Causes boxes. These are the Secondary Cause boxes. Ask participants what the secondary cause of immediate cause 1 is? Of immediate cause 2? Write answers in the corresponding secondary cause boxes.

11. Ask participants what the cause of each of the secondary causes is. These are the root causes. Draw two Root Cause boxes. Sometimes, the root cause of the secondary cause can be the same.



12. Tell participants that they have just completed a root cause analysis.

- Root cause analysis is an approach for identifying the underlying causes of an incident so that the most effective solutions can be identified and implemented.
- The root cause of the problem must be understood before action is taken. Clearly defining the problem is half the work of solving the problem. Reasons for this problem will identify the real need.
- If one does a poor job in identifying the root causes of their problems, he/she will waste time and resources putting a "bandage" on the symptoms of the problem. Removing a causal factor might improve the situation, but it will not necessarily keep the problem from occurring. This is one way to distinguish a causal factor from a root cause.

When doing the root cause analysis, it is also important to recognize differences in men's and women's roles and responsibilities and social norms that shape access to resources (land, labour, money), education differentials, the nature of men's and women's economic activities, time use, mobility, and patterns of control over income.

Explain:

a) Each group assigns a new reader.
b) The groups have 30 minutes to complete Activity 2B.

13. Move among the groups to ensure that their root cause analysis is coherent and logical.

14. Ask the groups to share the root cause(s) of their priority problem in plenary. Write the root cause(s) down on the board or flipchart.

Group Number	Priority Problem	Root Cause

15. Tell participants that they will now define a business idea or solution to address the root cause(s) of their problem. Explain:

- Root cause(s) is/are used as the basis for defining the business idea.
- With the business idea as the overall concept, identify key products or services that would address the root cause(s) of the problem.
- It is important to start seeing problems as opportunities and the mind shift will open one's eyes up to an endless flow of ideas.

Look into gendered patterns of behavior to ensure that solutions or the business idea will work for both women and men.

16. Provide examples of root causes and ask participants to think of business idea(s) and products/ services. Below are some examples that you can use.

Root Cause and Effect	Business Idea	Products/Services
Does not have collateral –> cannot borrow money from banks or microfinance institution	Savings and credit cooperative	Savings Micro credit
Volume production too small to warrant investment in storage and postharvest facilities;		
cannot afford investment –> high percentage of postharvest losses	Cooperative-owned postharvest common service facilities	Washing facilities Milling facilities Warehousing services
Transportation services		
Limited skills; informal employment –> no social security; unstable income	Cleaning and logistics services cooperative	Job placement Subcontracting
Skills training		

17. Ask groups to work on Activity 2C.

a) Each group assigns a new reader.
b) The groups have 45 minutes to complete Activity 2C.

18. Move among the groups. Spend a few minutes to listen to the conversation to ensure that products/services address the root causes of the problem.

19. Ask each group to present their business idea and the products/services in plenary. To provide participants with a summary of their outputs, add two columns to the table prepared in Step 15.

Group Number	Priority Problem	Root Cause	Business Idea	Products/ Services

20. Ask participants to provide constructive feedback to their peers.

Closing of Module 1

21. Ask the groups to raise their hands if they will pursue the business idea they have identified during the training.
22. Remind participants that the next step is to assess feasibility of the business idea. Direct them to the training agenda.
23. Thank the participants for their active participation.

Module 2: Researching the feasibility of the business idea

Session 1: Researching your Potential Members

Objectives

After completing this session, participants will have learned how to determine the potential member- ship base and anticipated business volume from members.

Advance Preparation

- Prepare a list of organizations that can help participants in the identification of prospective members and in the recruitment process.
- Gather ideas on affordable payment schemes for members' contributions (e.g., in-kind contributions, smaller payments over a longer time period, etc.).
- Gather information on minimum number of members required to register a cooperative.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Meta cards or similar materials
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 2 Session 1)
- Pens and/or pencils

Duration

90 minutes

Steps and Key Messages

Session Overview

1. Tell participants that in Module 2 they will assess whether their business idea is feasible. This is the third step in the cooperative formation process.

2. Pass around the Meta cards (or similar material). Ask participants to write a question that they think should be asked to help determine whether a business idea is feasible. Give the following examples:

- How many women and men are interested in joining the cooperative?
- How much are people willing to pay for the services that the cooperative plans to provide?

3. Write the following headings on the flipchart:

- Assessing Membership Base
- Assessing Markets
- Assessing Technical Feasibility
- Assessing Financial Requirements

4. Ask participants to stick their questions under the heading that fits best with their question. After all participants have posted their questions, ask them to check whether there are questions that need to be re-classified. Check and make the necessary re-classification.

5. Use the outputs to introduce the topic of feasibility. Explain:

- A feasibility study looks at the various aspects of the cooperative such as membership base, market potential, technical aspects, and financial requirements.
- The findings presented in the study then become the basis for deciding whether the business idea is to be pursued, abandoned, or revised.
- The feasibility study does not claim to be an antidote to failure. Its primary purpose is to enhance the probability of success of the proposed cooperative.

6. Direct participants' attention to "Assessing membership base". Tell participants that this will be the focus of Session 1. Keep the flipchart for use in the succeeding phases of the feasibility study.

7. Discuss the importance of this session by highlighting that members, aside from being owners of the cooperatives, play various roles. Members of the cooperative can be:

- Customers: people who buy products/services from the cooperative
- Employees: people who work in the cooperative
- Producers/Suppliers: people who sell their products to the cooperative

Activity 1A: How many members are expected to join?

8. Explan

- After defining the business idea and the corresponding products or services, the organizing group presents the potential idea to potential members.
- The members of the cooperatives can be natural persons (individuals) or corporate bodies (organizations).
- The key objective of these meetings with potential members is to determine whether there are sufficient women and men willing to join and support the cooperative. Talking with potential members at this stage also helps in building trust among them. This trust will be essential in laying the groundwork for securing member commitment to join and support the cooperative. The members of the organizing group are the initial champions for the proposed cooperative.
- A critical number of potential members must agree to participate before the cooperative business can start to ensure that it will have the economies of scale to support and sustain its operations.
- The organizing group must consult the government agency in charge of cooperatives to learn about the minimum number of members required to register a cooperative.

The organizing group should actively promote women's membership in cooperatives. Meetings and consultations with potential members should be conducted in places accessible to women and at a time convenient for women to attend.

9. Ask participants to work on Activity 1A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 1A.
c) The groups have 15 minutes to read the session overview and complete Activity 1A.

10. Ask the groups: Do you believe that you can recruit enough women and men to join your cooperative? Why or why not? Discuss in plenary.

11. Provide names of organizations that can help participants in the identification of prospective members and in the recruitment process.

Activity 1B: How much are members willing to invest in the cooperative?

12. Tell participants that in this activity, the focus is to determine whether there is sufficient financial commitment to organize and successfully operate the proposed cooperative.

Explain:

- Cooperatives require an infusion of capital to cover start-up costs and working capital. The first months of business operations and even the first year may not be profitable, so adequate financing is important to survive this period.
- Contributions from members is the most important source of financing, especially in starting up the cooperative. The more financing members provide, the less the cooperative will need to borrow from other sources.

13. Ask participants to work on Activity 1B. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 10 minutes to complete Activity 1B.

14. Ask the groups: Do you foresee any problems with regards to members' willingness to contribute? If yes, what are these problems? Discuss in plenary.
15. Provide some advice on affordable payment schemes for members' contributions.

- Equity in contributions comes in many forms. It's not just about cash or money but also in-kind contributions (goods or services offered by members, work/time that members put in for free, etc.). In-kind contributions should be provided a monetary value and can form part of a member's equity.
- A member may also allow the cooperative to use an existing facility that he/she owns. This can also be evaluated and included in the member's equity.

16. Explain also that:

Activity 1C: What is the anticipated business volume from the members?

17. Explain:

- It is important that there is sufficient demand from the members for the product or service that the cooperative plans to deliver in order for it to operate at a scale that is commercially and financially viable.
- Knowledge of anticipated business volume from members will also help in the planning of facilities, equipment and other resources needed to deliver the service or product.

18. Ask groups to work on Activity 1C. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 20 minutes to complete Activity 1C.

19. Ask the group: Based on your initial member use analysis, do you think that your cooperative will have sufficient volume to operate as a business? Why or why not? Discuss in plenary.
20. Remind participants that to get a good picture of their potential members, they need to talk to them.

Explain:

- If there appears to be weak support and interest in the business idea from members, the need identified may not be relevant to the wider community and, as such, it has to be either dropped or modified. In other words, if one is still keen to pursue the formation or upgrading of a cooperative, she/he has to go back to Step 2 – Defining the Business Idea.

Session 2: Conducting a Market Analysis

Objective

After completing this session, participants will have acquired the skills to carry out an actual market analysis.

Advance Preparation

- Prepare a simplified business model of one popular cooperative in your area. See COOP Enterprise Module 2 Activity 2A for examples.
- Prepare basic trade statistics and market data on sectors of proposed cooperatives (if available) in formats that are easy to use and understand.
- Prepare a list of possible sources of trade information.
- If potential products and/or services are known, gather information on price points and trends (if available).
- Prepare sources of price information.
- Be familiar with the formula for computing average price.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Materials for Icebreaker 2: Fly High (you can find them in Section 4 of this guide)
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 2 Session 2)
- Pens and/or pencils
- Calculator

Duration

210 minutes

Steps and Key Messages

Session Overview

1. Refer back to the flipchart with feasibility questions created in Session 1. Direct the attention of participants to the heading “Assessing Markets”.

Explain:

- A market analysis provides answers to questions such as:
- Who are the target customers for the product or service?
- How much is the demand for the proposed product or service?
- How much is the existing supply of the proposed product or service?
- What are the characteristics required of the product or service?
- What is the level of competition?
- How much are customers willing to pay for the product or service?
- A market analysis helps the organizing groups determine whether they have the right product or service for their targeted market, identify what prices are acceptable to the market, and estimate the potential share of the market that they can get.
- A market analysis results in information about the market potential, which provides the basis for the sales forecasts and the marketing strategy, which are articulated in the business plan.

When analyzing your potential customers you will need to take into account the practical needs of your potential women customers. For example, if, for security reasons, women cannot reach the place where you sell your products, they will not only be deprived from buying your products, but you may also be losing potential customers.

Activity 2A: Who are your target customers?

2. Ask the participants: Who are the potential customers of a cooperative?

3. Build off their responses of participants to explain:

- Customers of a cooperative are the individuals or organizations that pay for and take delivery of the goods and services from the cooperative.
- Customers of a cooperative may be categorized as follows:
- Member producers/workers with whom a cooperative provides its products/services to support their production activities and businesses
- Member users/consumers with whom a cooperative provides its products/services for their final consumption
- External customers for whom a cooperative or its member producers provide its products/ services either for their production activities or final consumption.

4. Show a sample of a business model of an existing cooperative that is known to the majority of the participants. Describe the flow of transactions. Tell participants that in Activity 2A they will prepare a similar visual representation of their proposed cooperative.

5. Ask participants to work on Activity 2A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 2A.
c) The groups have 30 minutes to read the session overview and complete Activity 2A.
d) Each group prepares their business model in the flipchart for sharing to the rest of the 44 participants.
6. Ask each group to present their business model in plenary. Solicit feedback from peers. Provide your own feedback.

7. Tell participants that the business model lays the foundation for the rest of the activities in the implementation of the market analysis.

Activity 2B: Assessing your target customers or market

8. Explain and discuss:

- Activity 2B will help the participants get an idea about the size of the market that their cooperative will be likely to capture and under what conditions they will be able to achieve that market share.
- This analysis helps determine if the cooperative can successfully enter a market and generate enough sales to finance its business operations.
- It will also provide insights into appropriate activities for the cooperative, volume, facility, and technological needs, and other pertinent factors.
- Step 1 deals with understanding how much demand there is for the product or service and the market share that the cooperative may be able to capture. The focus is to look into unmet demand as this represents an easier pathway for a cooperative to enter the market and to sustain its presence.
- Unmet demand refers to volume required by customers that is not met by existing supply.
- In Step 2, you will look into the required characteristics of the product.

9. Share market information and sources of trade information, if available.

10. Ask the groups to work on Activity 2B. Tell the groups to raise their hands if they need clarification or assistance in completing the activity. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 30 minutes to complete Activity 2B.

11. Ask the groups: Based on your initial analysis, do you think there is a robust demand for your products? Why or why not? Discuss in plenary.

12. If participants are unsure, remind them that they will need to interview potential customers after the training. If participants are quite certain at this point that demand is weak for their products or services, advise them to explore other business ideas.

Activity 2C: Assessing your competitors

13. To energize the participants, you may want to do Icebreaker 2: Fly High (you can find it in Section 4 of this guide).

14. Build on the insights shared by participants on the icebreaker to introduce Activity 2C.

Explain:

- A critical evaluation of competitors and the level of competition in the market will help organizing groups determine if their cooperatives can compete with existing competitors and how they can compete in the market.
- Competitors are enterprises producing the same products or services that the cooperative plans to provide and selling to the same buyers that the cooperative would want to sell to.

15. Ask the groups to work on Activity 2C. Tell the groups to raise their hands if they need clarification or assistance in completing the activity. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 25 minutes to complete Activity 2C.

16. Ask the groups: Do you think your cooperative can compete in the market? Why or why not? Discuss in plenary.

17. Tell participants that it may be necessary for them to talk with prospective customers to get a better understanding of their competitors, particularly their strengths and weaknesses. Talking to buyers will also provide them with ideas on possible niche(s) available to their cooperative.

Activity 2D: Understanding price trends

18. Explain:

- A price is how much customers are charged for products or services.
- A wrong price can spell disaster for a cooperative. Setting a price that is too high or too low will – at best – limit the business growth of a cooperative. At worst, it could cause serious problems for the sales and cash flow of a cooperative.
- Price also sends a lot of messages and is used by consumers and buyers to assist them in positioning a brand in their minds.
- Understanding the different pricing strategies employed by existing enterprises, price movements, and the factors influencing price will help the cooperative decide whether it can compete in the market and how to set competitive prices for its products or services.

19. Ask groups to work on Activity 2D. Tell the groups to raise their hands if they need clarification or assistance in completing the activity. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 55 minutes to complete Activity 2D.

20. Ask the group: Do you think that the pricing system and price trends are favourable to your proposed business? Why or why not? Discuss in plenary.

21. Provide price information (price trends, average prices, etc.) if available and/or sources of price information (consumer bureau, trade statistics websites or agencies, etc.)

Session 3: Assessing Technical Feasibility of your Business Idea

Objective

After completing this session, participants will have acquired the skills to assess the technical feasibility of their business idea.

Advance Preparation

- Be familiar with the production process and critical success factor of the proposed products and services.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 2 Session 2)
- Pens and/or pencils
- Calculators

Duration

100 minutes

Steps and Key Messages

Session Overview

1. Refer back to the flipchart with feasibility questions created in Session 1. Direct attention of participants to the heading “Assessing Technical Feasibility”.

Explain:

- Once participants have sufficient information about potential customers, their requirements, and the likely share of the market that could be obtained for the product or service, it is then necessary to determine the resources needed and the cooperative’s access to these resources.
- The participants also have to assess whether it is technically feasible for the cooperative to produce the product as required by the market.
- Activity 3A: Mapping the activities and resources needed to produce the product or service
-

2. Provide an overview of Activity 3A.

Explain:

- In Step 1, the groups describe the major steps or activities in the production and delivery of their products or services. For each activity, they will identify the critical success factor.
- The critical success factors are essential areas of the activity that must be performed well for the cooperative to meet buyers’ requirements and be competitive in the market.
- In Step 2, they will identify the profile of the human resources needed to make the product or deliver the service.
- In Step 3, the groups will list the equipment and facilities needed to make their product or deliver their service. They will also determine whether they can access the equipment and/or facilities on their own.
- In Step 4, they will identify the key inputs or materials needed and determine whether these can easily be sourced by the cooperative.

Encourage the participants to think of the knowledge and skills women may bring to their cooperative as potential members or workers. Participants do not want to assume women are only able to do certain jobs. For example, they do not want to assume that women would be good for washing bananas only. Instead, they could recognize that they are able to perform several jobs, ranging from operating a slicer machine to managing a. cooperative

3. Tell participants that they will now work on Activity 3A. Remind them that they can raise their hands or approach you if they need assistance in performing the activity. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 3A.
c) The groups are given 75 minutes to read the session overview and complete Activity 3A.

4. Ask the groups: Do you believe that your cooperative can access the skills, facilities, and equipment necessary for the efficient production of the product or delivery of the service? Why or why not? Discuss in plenary.

Session 4: Assessing Financial Feasibility

Objective

After completing this session, participants will have:

a) Understood the key performance indicators used when assessing financial viability of a cooperative.

b) Acquired the skills to determine money needed for start-up costs.

c) Learned how to conduct price competitiveness and profitability analysis.

Advance Preparation

- Be familiar with computation of start-up costs, breakeven price, and simplified projected costs and returns.
- Prepare slides of the illustrations on breakeven price and profit (see #5 and #6 below).

Materials

Facilitator

- Projector (optional)
- Slide presentation (optional)
- Flipchart and/or board
- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 2 Session 4)
- Pens and/or pencils
- Calculators

Duration

130 minutes

Steps and Key Messages

Session Overview

1. Refer back to the flipchart with feasibility questions created in Session 1. Direct attention of participants to the heading "Assessing Financial Feasibility".

Explain:

- Start-up Costs: costs incurred in the acquisition of capital goods (land, building, equipment, etc.) and the working capital.
- Sources of financing: how the cooperative will raise the money to cover start-up costs.
- Price competitiveness: comparison of breakeven price to the prevailing market price.
- Profitability Analysis: analysis of whether the business will bring in enough income to cover operating expenses.

In many contexts, women's access, control and ownership over land and/or financial resources are limited because of social norms or even legislation. These situations should not prevent women from joining or forming a cooperative. Women could contribute in many different ways, including through their skills and knowledge, time, etc. Contributions from women should be given the same value as those from men.

Activity 4A: Calculating start-up costs

2. Briefly walk the participants through the examples presented in the training guide. You may also want to change the example and use an enterprise/product that is very similar to the proposed cooperatives. Highlight the following:

- Copy the list of equipment and facilities in Activity 3A. Provide cost estimates for the equipment and facilities. Define the mode of acquisition.
- For the working capital, participants first have to list their assumptions and define when they expect to start earning income.
- To get the total funds required, add the cost of equipment, facilities, and production expenses while the cooperative has no income or not enough income yet to cover expenses.

3. Tell participants to work on Activity 4A. Remind them that they can raise their hands or approach you should they have any questions or require clarification.

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 4A.
c) The groups are given 65 minutes to read the session overview and complete Activity 4A.

4. Take a few minutes to join each group and quickly check their computations.

Activity 4B: Assessing price competitiveness and profitability

5. Show the illustration below and explain:

- The breakeven price is the minimum price for a product or service that will cover production costs at a specific volume of sales. It is computed by dividing the production cost by the quantity of products.
- If the cooperative sells the product or service at a price lower than the breakeven price, it will lose money.
- To make a profit, the cooperative should sell the product or service at a price higher than the breakeven price.
- For the cooperative to be price competitive, the price of the product or service should be at par with competitors, all things being equal (e.g., at similar quality, customer service, etc.).

Show the illustration above and explain:

- Making profits is an important part of doing business. If the cooperative does not make profits, it will not have the money to invest in business growth and will not be able to provide patronage refunds to its members.
- Profit = Total Sales or Income – Total Expenses
- Total Income is the total amount of money paid by the customers for the product or service.
- If expenses are greater than sales, the cooperative incurs losses.
- If expenses are less than sales, the cooperative makes a profit.
- Profit margin is the amount by which income exceeds cost in business. To make the margin a percentage, multiply the result by 100. A margin of 25%, for example, means that the cooperative keeps 25% of its total income.

7. Tell participants to work on Activity 4B. Remind them that they can raise their hands or approach you should they have any questions or require clarification.

a) Each group assigns a new reader.

b) The groups are given 20 minutes to complete Activity 4B.

8. Ask the groups: Do you think you can be competitive in the market? Why or why not? Discuss in plenary.

Session 5: Should you pursue this Business?

Objective

After completing this session, participants will have understood the key factors to consider when analyzing the feasibility of a business idea.

Advance Preparation

None

Materials

Facilitator

- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 2 Session 5)
- Pens and/or pencils

Duration

45 minutes

Steps and Key Messages

Session Overview

1. Explain:

- After completing the feasibility study, the organizing group or the board of directors/ managers (in the case of existing cooperatives) or leaders (in the case of self-help groups) will need to decide whether to pursue the business idea.
- The business feasibility assessment checklist can help them determine if there is a reasonable prospect of business success that would justify further investment of time and resources in the cooperative formation or upgrading/revamping process.
- The checklist will also help them identify the information that they still need to gather to make an informed decision.

Activity 5A: Business feasibility assessment checklist

2. Tell participants that they will now work on Activity 5A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 5A.
c) The groups have 25 minutes to read the session overview and complete Activity 5A.
d) It is recommended that they refer to their outputs in Sessions 1 to 4 as they go through the checklist.

3. Ask groups to raise their hands if they answered “Yes” to at least 14 questions. Ask randomly which questions received a “No” answer. Discuss in plenary.
4. Ask groups to raise their hands if they answered “Yes” to at least 9 questions. Ask randomly which questions received a “No” answer. Discuss in plenary.
5. Ask groups to raise hands if they answered “Do not know” to at least 5 questions. Ask randomly their reason(s) for the answer. Discuss in plenary.

Session 6: Action Planning

Objectives

After completing this session, participants will have prepared their action plan to complete the Business Concept Development phase of starting or revamping a cooperative.

Advance Preparation

None

Materials

Facilitator

- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 2 Session 6)
- Pens and/or pencils

Duration

60 minutes

Steps and Key Messages

Session Overview

1. Tell participants that after the training they will need to complete the formation of their organizing group (for new cooperatives), complete the development of the business idea, and conduct the feasibility study.

Activity 6A: Review of activities from group formation to feasibility assessment

2. Tell participants that to facilitate the preparation of their action plan, they will first review the activities from organizing group formation to feasibility assessment. Ask them to work on Activity 6A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 6A.
c) The groups will have 15 minutes to read the session overview and complete Activity 6A.

Activity 6B: Preparing your action plan

3. Tell participants that they will now prepare their action plan. Give the following instructions:

a) Each group assigns a new reader.
b) The groups will have 30 minutes to complete Activity 6B.
c) The action plan should focus on items that they lacked information for. This will be important for them to make an informed decision on whether to pursue the cooperative formation or not.

4. Ask the groups: When will the feasibility study be completed as per your planning? Take note of the completion dates to guide you for the schedule of the COOP Enterprise Module 3 training.

Closing of Module 2

5. Tell participants that if the feasibility assessment shows that they should continue with the formation or revamp of the cooperative, it is strongly suggested that they attend the business planning training – COOP Enterprise Module 3.
6. Thank the participants for their active participation.

Module 3: Preparing the business plan

Session 1: What is a Business Plan?

Objectives

After completing this session, participants will:

a) Have a better appreciation of the importance of a business plan.

b) Know the basic structure of a business plan.

Advance Preparation

- Be familiar with the basic parts of a business plan.
- Check whether participants have previously attended Module 2 – Researching the Feasibility of the Business Idea. If participants have attended Module 2, it is suggested that the same groups be formed again to draft the business plan.

Materials

Facilitator

- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 3 Session 1)
- Pens and/or pencils

Duration

60 minutes

Steps and Key Messages

Session Overview

1. Tell participants that they will now be preparing a draft of their business plan. Explain:

- The business plan is prepared after the business idea has been assessed to be feasible.
- The business plan puts together the information and conclusions made during the feasibility study in one cohesive and organized document which facilitates further consensus building and decision-making.

2. Ask the participants what they understand business plan to mean. Link their responses with the business plan concept:

- A business plan describes the nature of the business of the cooperative, its products or services, how they will be produced and marketed, the risks the cooperative faces, approaches to mitigating risks, and the financial situation and projection.
- A business plan is like a map. It guides the members in their business operations.
- A business plan can serve as a reference every time a new set of board of directors is elected. This reduces the risk of disruptions and abrupt changes in direction.
- A business plan can be used as a powerful sales document for raising money. A business plan is a prerequisite for obtaining loans and grants. To raise funds for a start- up cooperative, the document must fulfil the requirements of a funding institution or sponsor.

Activity 1A: Structure of a basic business plan

3. Tell participants to work on Activity 1A which will walk them through the main parts of the business plan. Point out that most components of the business plan were already discussed in Module 2 – Researching the Feasibility of the Business Idea. As such, the contents of the business plan should be familiar to them.

4. Give the following instructions:

a) Each group assigns a new reader.

b) First read the session overview before working on Activity 1A.

c) The groups have 15 minutes to read the session overview and to complete Activity 1A.

5. Conclude Session 1 by reading each of the definitions below and asking participants to identify which part of the business plan you are referring to

- Executive Summary: summary of important information about your business plan.
- Business Profile: explains the objectives of the cooperative, the business concept through which the objectives will be achieved, and the reasons the business will be a success.
- Marketing Plan: describes the products and target markets of the cooperative and explains how the cooperative is going to get its customers to buy its products and/or services.
- Operations Plan: describes the (i) physical resources, facilities, and equipment; (ii) work process and system; and (iii) mainstreaming of cooperative principles into the operations system.
- Risk Management: describes the potential risks and the strategies to manage the risks.
- Management Plan: describes how the cooperative business will be structured and identifies the human resources and skills that the business will need to meet the demands of customers.
- Financial Plan: explains or projects how the cooperative is expected to perform financially over a period of time (e.g. one year to five years).

6. Tell participants that they will prepare their business plan one part at a time. Each activity that they will perform corresponds to a section or subsection of a business plan.

7. Ask participants what the first part of the business plan that they should write is, based on what they have learned in Activity 1A.

Some participants may answer "Executive Summary". Although the executive summary is the first section of the business plan, it is written after all of the other sections have been prepared. The reason for this is that it will draw from and synthesize all the important information from the succeeding sections.

Session 2: Business Profile

Objectives

After completing this session, participants will have acquired the knowledge of how to write the business profile.

Advance Preparation

Be familiar with the questions in Activity 2A of the training guide and be able to point out to participants where they can draw their answers from.

Materials

Facilitator

- Pens or pencils
- Timer (cellphone or computer)

Participants

- COOP Enterprise Training Guide (Module 3 Session 2)
- COOP Enterprise Module 2 outputs

Duration

60 minutes

Steps and Key Messages

Session Overview

1. Introduce the topic of the business profile.

- The business profile explains the objectives of the cooperative, the business concept through which the objectives will be achieved, and the reasons the cooperative will be a success.
- This section also outlines vital details about the cooperative such as where it is located, whom to contact, and how large the cooperative is.

Activity 2A: Writing your business profile

2. Tell participants to think of the Business Profile as an introduction of their cooperative to the readers of their Business Plan. Similar to when they are introducing themselves for the first time to a new acquaintance, when writing their business profile they should express excitement about their cooperative and what it hopes to accomplish.
3. Run through the questions in Activity 2A. Ask participants which individuals or which activities in Think.COOP and COOP Enterprise Modules 1 and 2 provide the basis for the answers.

Questions in Activity 2A and sources of information	
Question	Source of Information
Background Information	
Name of Cooperative	Participants
Address	Participants
Contact Details	Participants
Number and type of members	COOP Enterprise Module 2 Activity 1A
Purpose / Objective of Cooperative	
What are the objectives of forming the cooperative?	COOP Enterprise Module 1 Activity 2C
What would the group like to achieve by coming together?	COOP Enterprise Module 1 Activity 2C
Products and / or Services	

Type of cooperative	Think.COOP
What product/service is the cooperative going to provide?	COOP Enterprise Module 1 Activity 2C Triangulate with findings from feasibility study – COOP Enterprise Module 2
Why will customers buy your products or use your services?	Conclusions from COOP Enterprise Module 2 Session 2
Markets	
Who will be your customers?	Conclusions from COOP Enterprise Module 2 Session 2

4. Tell participants to work on Activity 2A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 2A.
c) The groups have 25 minutes to read the session overview and complete Activity 2A.
5. While the groups are working, move from group to group to assist if necessary.

6. After 25 minutes, ask the groups to deliver an elevator pitch, in plenary, about their proposed cooperative based on answers in Activity 2A. The elevator pitch should not be more than 2 minutes. Give the groups 5 minutes to prepare.

An elevator pitch is a brief, persuasive speech that one can use to spark interest in what the organization does. It needs to be brief while conveying important informatin.

Always ensure that the proposed cooperative businesses are sensitive to any unintended consequences that could occur as women try to overcome challenges in their livelihoods and in their lives in general.

Session 3: Marketing Plan

Objectives

After completing this session, participants will have acquired the skills to prepare a marketing plan.

Advance Preparation

- Review marketing concepts and strategies.
- Be familiar with the markets of the potential products of participants.

Materials

Facilitator

- Pens
- Timer (cellphone or computer)
- Materials for Icebreaker 3: Marketing with a Gender Lens (you can find them in Section 4 of this guide)
- Printed statements and box for Icebreaker 4: Quick Fire Marketing Review (you can find them in Section 4 of this guide)

Participants

- COOP Enterprise Training Guide (Module 3 Session 3)
- COOP Enterprise Module 2 outputs
- Research findings
- Pens and/or pencils

Duration

150 minutes

Steps and Key Messages

Session Overview

1. You may want to conduct Icebreaker 3: Marketing with a Gender Lens to introduce the topic (you can find it in Section 4 of this guide).
2. Ask participants what marketing means for them. Build off their answers to explain marketing:

- Marketing involves identifying customers, understanding what types of product or service they want, how they want to be supplied, selecting the right market channel, and making enough profit to continue the business. In other words, cooperatives need to offer products and services:
  - that women and men customers want to buy
  - in the right form
  - at the right time of the year
  - in the right quantities
  - at the quality and packaging required
  - in the right place accessible to both women and men
  - at a price that customers are willing to pay
- Marketing is everything that a cooperative does from the moment of conceptualizing new ideas to successfully meeting the needs of members and customers. Marketing requires careful planning.

3. Explain:

- The marketing plan section of the business plan explains how the cooperative will get customers to buy its products or services. The marketing plan provides details on products or services, description of the market, and the marketing strategy.

4. Explain:

- Product or service refers to what the cooperative is selling, including all the features, advantages, and benefits that the customers can enjoy from buying them. When marketing a product or service, it is important to think about key features and benefits that the customers want or need.

5. Ask participants to work on Activity 3A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 3A.
c) The groups have 35 minutes to read the session overview and complete Activity 3A.
d) They should refer to their outputs and findings in Module 2 – Researching the Feasibility of the Business Idea. If they have done additional research, they should also take the findings into consideration.

Observe progress of the groups. If your sense is that a group is facing difficulty, sit down with the group members and guide the discussions. Use the example in the training guide to clarify concepts. Do not be tempted, though, to dictate the answers. The ideas should come from the participants.

6. Ask the groups to share their answer to the question "What makes your product or service better than what is already available in the market?" Discuss in plenary.

7. Tell participants that they should help each other improve their business plans by providing feedback and inputs especially if they have experience and knowledge of the sector.

Activity 3B: Market description

8. Describe contents of the market description.

- The market description explains the target customers of the cooperative and why the cooperative selected to focus on this market. The market description should also clearly state why the target customers need the product or service. An analysis of the competitors should also be presented.

9. Reiterate:

- A customer of a cooperative is the individual or organization that pays for and takes delivery of the goods and services from the cooperative. Based on this definition, customers for a cooperative can be categorized as follows:
  - Member producers/workers with whom a cooperative provides its products/services to support their production activities and businesses
  - Member users/consumers with whom a cooperative provides its products/services for their final consumption
  - External customers for whom a cooperative or its member producers provide its products/ services either for their production activities or final consumption

10. Ask participants to work on Activity 3B. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 30 minutes to complete Activity 3B.
c) They should refer to their outputs and findings in Module 2 – Researching the Feasibility of the Business Idea. If they have done additional research, they should also take the findings into consideration.

11. Ask the groups to share their answers to the following questions:

- Among all the possible customers you have identified, which type of customers or market segment will your cooperative focus on?
- Why did you choose to focus on this market segment?

Ensure that cooperatives cater to both women and men customers and recognize the existence of gender specific needs and constraints of both groups.

Activity 3C: Marketing strategy

12. To help participants recall marketing concepts that are important in the drafting of their strategies, you may want to play Icebreaker 4: Quick Fire Marketing Review (you can find it in Section 4 of this guide).

13. Bring back the participants to their seats. Tell them that after the quick review, they are now ready to define the following:

- How will the cooperative promote their product or service?
- How will the cooperative get their product or service to target customers?
- How will the cooperative price its product or service?

14. Ask participants to work on Activity 3C. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 40 minutes to complete Activity 3C.
c) They should refer to their outputs and findings in Module 2 – Researching the Feasibility of the Business Idea. If they have done additional research, they should also take the findings into consideration.
d) In writing the strategies, they should also incorporate their learnings during the Quick Fire Marketing Review.

15. Review by asking participants how gender roles might affect their strategies. Discuss:

- What disadvantages do women potentially face in relation to men in terms of accessing products or services of the cooperative?
- How can cooperatives help women members overcome these barriers?

16. Conclude this session by saying:

- A product or service exists only if someone is willing to pay for it.
- A product or service can be sold only if it has a customer.
- The cooperative that manages to create the "perfect" marketing mix (meaning the right product or service, with the right price, in the right place, and supported by the right promotion in the right time) will be more successful than its competitors.

Session 4: Operations Plan

Objectives

After completing this session, participants will be able to draft their operations plan.

Advance Preparation

- Do some research on equipment required for anticipated cooperative businesses?
- Be familiar with the processes involved in the anticipated businesses.
- Be familiar with emerging good practices related to potential businesses.
- If possible, be prepared to provide references on potential donors/grants/sources of financing available in the country of the participants.
- Prepare simple production steps for a finished product familiar to the majority of the participants.
- Review common quality and work safety issues especially in an anticipated cooperative business and how these can be prevented or mitigated.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Sample finished products (e.g., potato chips, packaged rice, noodles, canned goods, etc.)
- Good quality and bad quality products (e.g., good quality potato and bad quality potato)
- Materials for Icebreaker 5: Spot the Hazard (you can find them in Section 4 of this guide)
- Handouts on practical definition of the 7 cooperative principles
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 3 Session 4 Training Guide
- COOP Enterprise Module 2 outputs
- Pens and/or pencils

Duration

180 minutes

Steps and Key Messages

Session Overview

1. Describe the contents of the operations plan section of the business plan.
   - The operations plan section describes how the products will be made and/or the services will be delivered. It provides details on the cooperative's physical location, facilities, and equipment. It presents the way the business will ensure product or service quality and productivity, as well as safety of all operations.
   - The section also outlines how the cooperative principles will be mainstreamed in its operations.

Activity 4A: Physical resources: facilities and equipment

2. Tell participants that they will now further reflect on where their business will be located and the equipment and facilities the cooperative will need. The questions in Activity 4A are aimed at helping them further vet their outputs during the feasibility assessment on what physical resources are essential to support the achievement of their objectives and how they will acquire the needed resources.

3. Ask participants to work on Activity 4A. Give the following instructions:

- Each group assigns a new reader.
- First read the session overview before working on Activity 4A.
- The groups have 30 minutes to read the session overview and complete Activity 4A.
- They should refer to their outputs and findings in Module 2 – Researching the Feasibility of the Business Idea. If they have new information or there are changes in their decision, these should be incorporated.
- They should raise their hands or approach you if they have any questions and/or require assistance.
- Ask one or two groups to share the proposed location of their cooperative and why they chose it. Provide feedback as necessary.

Check that the location of the cooperative is accessible to both women and men. Equipment and facilities should be gender friendly.

Activity 4B: Work process and system

3. Tell the participants that the next task under Operations Plan is to describe how their cooperative will produce and deliver the products or services.
4. Bring out a finished product (e.g., potato chips) that is familiar to all participants. Ask the participants to identify the raw materials used, how the materials were sourced, and the production process. Write their answers on the flipchart or board in sequential order starting from raw material sourcing to delivery of the product to the market. After all the key steps have been listed, tell participants that they have just prepared the production process or steps and that they will do the same for their products or services. Point out to participants that an example has also been prepared in their Training Guide to guide them.
5. Show two potatoes (one clean and one dirty) or any product and ask the participants, if they had to buy a potato, which one would they buy? Ask them if a sack of clean potatoes and a sack of dirty potatoes were kept in a shop, which would be likely to fetch a higher price? Why?

Customize example. Use a product that participants can easily associate with

6. Guide the discussion towards product quality. Link discussions to the definition of quality:
   - Quality refers to a collection of features and characteristics of a product or service that contribute to its ability to meet given requirements. It's the ability of the product or service to fulfil and meet the requirements of the end user.
   - In food products, food safety is a component of quality. Food safety refers to the prevention of all those hazards, whether chronic or acute, that may make food injurious to the health of the consumer.
7. Ask participants what they think the probable causes of bad quality potatoes (or of the product that you have chosen) are and how these can be avoided. Use the discussion to emphasize that in the business plan, it is important to describe how the cooperative will ensure the production of good quality products or services.

8. Tell participants that a cooperative has to also ensure a safe and healthy working environment. Explain:

- Work safety and health encompass all aspects of working conditions and involve the promotion and maintenance of the highest degree of social, mental and physical well-being of workers in all occupations.
- Safety can drive productivity. Workers afraid of getting hurt generally produce less. Tools, processes, and workplace safety are vital to protecting workers and avoiding work interruption.
- Workers' safety and health improves the bottom line/profitability; work-related accidents or diseases are very costly and can have many serious direct and indirect effects on the lives of workers and their families.

9. To prepare the participants to write measures to ensure quality and safety, you may want to do Icebreaker 5: Spot the Hazard (you can find it in Section 4 of this guide).

A hazard is a dangerous object, event, behavior, or condition in the workplace which has the potential to cause injury, illness, or property damage.

10. Ask participants to work on Activity 4B. Give the following instructions:

- Each group assigns a new reader.
- The groups have 40 minutes to complete Activity 4B.
- In most of the questions, they will need to refer to their outputs in Module 2. It does not mean though that they cannot change or further improve on their previous answers. They should incorporate the recent information they received and the new learnings they have acquired.
- They should raise their hands or approach you if they have any questions and/or require assistance.

Move from group to group while they are performing the activity. Ask questions to help group members bring out relevant information, clarify points of view, summarize information and draw conclusions. For example:

- *"Can you give me some examples of…?"*
- *Probing: "Will you explain a little more about that?"*
- *Moving to other participants: "Who has other ideas about this?"*
- *Encouraging other points of view: "Can anyone provide another point of view about this?"*

Check that there is no gender bias in the profiling of workers needed and that work processes are gender friendly.

Activity 4C: Cooperative principles and operations

11. Ask participants if they still remember the cooperative principles which they learned in the Think.COOP module. Tell them that in preparation for the next subsection of the operations plan, a quick review will be made. You will give a brief description of the principle and they will identify the principle you are referring to.

    - Voluntary and open membership: Anyone who wants to become a member of a cooperative can, as long as he/she agree to the conditions of membership. Expectations will be different at each cooperative but could include things such as agreeing to attend a meeting of all the members once a year or working at the cooperative a couple of times a week.
    - Democratic member control: It is up to the members of the cooperative to make decisions about what their cooperative does. This can include making decisions about how the coop- erative operates, how to spend surpluses, or who will be the member representatives on the board of directors. In a cooperative all members have an equal voice and have an equal say in what happens.
    - Member economic participation: When a cooperative is raising funds, it assumes that all members will contribute equitably. This principle suggests that surpluses should be used to improve the cooperative, plan for the future, and distribute to members in the form of patronage refund.
    - Autonomy and independence: Autonomy means that in a cooperative the members are the only people that have a say and make decisions about how the business is run. No other organization can —for any reason— tell the cooperative how they are supposed to run their organization. Ultimately, it is the members that control the destiny of their cooperative.

12. Education, training, and information: This principle means that every cooperative should conduct an educational program for members, directors, and staff. It also highlights the importance of informing the general public about their cooperative and the benefits of membership.
13. Cooperation among cooperatives: This principle means that cooperative organizations often work together toward common goals or on projects that will benefit all organizations involved. The idea is that organizations will be stronger when they are working together.
14. Concern for community: This principle speaks to the values of social responsibility and caring for others. Cooperatives work to improve and develop the community.

15 Source: All 4 Each, Saskatchewan Co-operative Association and the Public Legal Education Association of Saskatchewan

16. Explain:

    - Adherence to and mainstreaming of the cooperative principles into the day-to-day operations will help in ensuring that the inherent characteristics of the cooperative are sustained and strengthened.
    - The seven principles distinguish a cooperative from other kinds of business. As such, it is important to highlight in the business plan how the principles will be implemented and integrated in the operations of the cooperative.

17. Discuss one example from Step 2 of Activity 4C of the Training Guide on how the principle is integrated in the cooperative.
18. Ask participants to work on Activity 4C. Give the following instructions:

- Each group assigns a new reader.
- The groups will have 45 minutes to complete Activity 4C.
- They should raise their hands or approach you if they have any questions and/or require assistance.

Distribute a handout on the definition of the 7 principles to the groups. Keep the definitions as simple and practical as possible.

19. Assign each group one or two principles. Ask them to share in plenary their Step 2 Activity 4C answers on the principles assigned to them. After each group has reported, ask the other groups if they have something to add from their outputs.
20. Conclude the session by summarizing the contents of the Operations Plan.

Session 5: Risk Management

Objectives

After completing this session, the participants will have acquired the skills to conduct a risk analysis and formulate risk management measures.

Advance Preparation

Be familiar with common enterprise risks and possible mitigation strategies.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Timer (cellphone or computer)
- Projector (optional)
- Materials for Icebreaker 6: Ball Toss Game (you can find them in Section 4 of this guide)

Participants

- COOP Enterprise Module 3 Session 5 Training Guide
- Pens and/or pencils

Duration

100 minutes

Steps and Key Messages

Session Overview

1. You may want to play Icebreaker 6: Ball Toss Game to introduce the topic on risk management and to energize the participants. You can find it in Section 4 of this guide. Do not yet mention, though, that the game is about risk taking and management.
2. Link debriefing discussion to explain the following:
   - Although everyone is faced with situations involving risks at one time or another, a cooperative's success depends on its ability to take moderate calculated risk.
   - A key step in securing member commitment is describing and analyzing the potential risk associated with starting a new cooperative as well as presenting strategies that the proposed organization will utilize to manage those risks.

Activity 5A: Identifying risks and mitigation measures

3. Explain:
   - Risk is any factor that may cause losses to the cooperative or, in the worst case scenario, cause the cooperative to stop operations.
   - It is important for cooperatives to identify and assess potential risks. By understanding the potential risks, a cooperative can install measures to prevent it from occurring and/or have ready plans on how to minimize impact if such an incident occurs.
4. Ask participants to give examples of major risks they face in their own enterprises or livelihoods. Take a maximum of two examples and write them on the board. Make a table similar to that in Activity 5A. Make sure that examples are not of the same nature as in the training guide.

Activity 5A Risk Management			
Risk	Likelihood it will happen	Impact if it happens	Measures to prevent it from happening and/ or reduce damage if it happens
xxxxxxxx			
xxxxxxxx			

Work through the list of risks on the board. Encourage discussion using the same structure as in Activity 5A.

- Possibility of it happening (most likely to happen, likely to happen, not likely to happen)
- Potential impact (very bad, bad, not so bad)
- Measures to prevent it from happening and/or reduce damage if it happens

5. Tell participants that some of the common risks faced by cooperatives are the following:

   - Members not paying their shares on time.
   - Low participation among members in cooperative activities especially meetings.
   - Low usage of cooperative's products and services.
   - Uncertain and variable market prices.
   - Shift in preferences among buyers or buyers stop buying.
   - Members not able to supply services or products at agreed-upon standards and volume.
   - Financial fraud.

6. Ask participants to work on Activity 5A. Give the following instructions:

a) Each group assigns a new reader.

b) First read the session overview before working on Activity 5A.

c) The groups have 50 minutes to read the session overview and complete Activity 5A.

7. Ask each group to share in plenary one risk each from their Activity 5A output including their responses on likelihood of it happening, impact, and prevention or mitigation measures. Write down answers using the same table in steps 3 and 4 above.

8. Have the groups look at the table. It may be possible that groups have identified the same risk but have different prevention or mitigation strategies. Ask those with different strategies (than those written in the board) to share insights.

9. Conclude the session by saying:

- Cooperatives may face the same risks but risk management strategies may differ depending on their context, resources, etc.
- Elimination of both the probability from occurring and the impact of the risk is the best strategy. This entails eliminating the root cause of the risk.

Session 6: Management Plan

Objective

After completing this session, the participants will have learned how to prepare the management plan section of the business plan.

Advance Preparation

- Be familiar with the basic organizational chart of a cooperative.
- Prepare a sample of an organizational chart of a typical cooperative in your area.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Timer (cellphone or computer)
- Projector (optional)

Participants

- COOP Enterprise Module 3 Session 6 Training Guide
- COOP Enterprise Module 2 Session 3 outputs
- Pens and/or pencils

Duration

75 minutes

Steps and Key Messages

Session Overview

1. Explain:
   - The management plan explains the structure of the organization and why the cooperative is particularly suited to the industry it is pursuing.
   - The cooperative should demonstrate that it has an adequate plan to address its operational needs and that key positions are held by persons with adequate expertise.

Activity 6A: Preparing your organizational chart

2. Show a sample of an organizational chart and ask participants to interpret. Build off their responses to explain:
   - The organizational structure is the framework by which the activities of a business such as a cooperative are performed. It is the process of binding the parts together into a unified whole to accomplish the desired objectives.
   - An organizational chart is a visual aid used to clarify who reports to whom and who is responsible for what in the cooperative.
   - They will learn about the roles of the board of directors and general assembly in the next module.

3. Ask participants to work on Activity 6A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 6A.
c) The groups will have 20 minutes to read the session overview and complete Activity 6A.
d) Use outputs in COOP Enterprise Module 2 Session 3 as a starting point for the development of the organizational chart.

4. Ask two groups to share their outputs in plenary (if possible, on different types of cooperatives). Provide feedback.

Activity 6B: Job description

5. Explain:
   - The cooperative should ensure that it has the necessary human resources to attain its objectives. This refers to having the correct number of employees with the right skill(s) at a time they are needed.
   - The job description describes the duties and responsibilities of the human resources members of the cooperative including the required skills, training, and experience.

Remind participants that they should think of the profile, qualifications, and experience and not the person or the gender of the person needed to perform the tasks.

6. Ask participants to work on Activity 6B. Give the following instructions:

a) Each group assigns a new reader.

b) The groups will have 15 minutes to complete Activity 6B.

c) Use outputs in COOP Enterprise Module 2 Session 3 as a starting point for the writing of the job description.

7. Ask two groups to share in plenary the profile of their Manager. Provide feedback.

Session 7: Financial Plan

Objectives

After completing this session, participants will have learned how to prepare financial projections.

Advance Preparation

- Be familiar with how to prepare a projected statement of operations, cash flow, and balance sheet.
- Provide a customization of a projected statement of operations, cash flow, and balance sheet according to income tax, accounting, and cooperative laws of the country of the participants.

Materials

Facilitator

- Flipchart and/or board
- Pens
- Timer (cellphone or computer)
- Projector (optional)

Participants

- COOP Enterprise Module 3 Session 7 Training Guide
- COOP Enterprise Module 2 Session 4 outputs
- Pens and/or pencils

Duration

170 minutes

Steps and Key Messages

Session Overview

1. Explain:
   - All decisions and assumptions made in the previous sections of the business plan will be reflected in the financial plan. Sometimes it may be necessary to make adjustments in the assumptions and decisions made in earlier steps after examination of the financial implications.
   - The financial plan describes how the business will perform in terms of profits earned and cash liquidity within the next few years. It also details the projected start- up and operational costs.
   - This session will focus on financial projections. It is, however, recommended that the organizing group review the start-up and operational cost calculations made during Session 4 of COOP Enterprise Module 2.

Activity 7A: Preparing your statement of operations

2. Tell participants that in Session 4 of Module 2, they already have made initial calculations on their costs and returns. In this session, they will learn how to put this in the statement of operations template. Among private investor-owned enterprises, this is known as the “income statement”. Explain:
   - A projected statement of operations shows profits and losses for a specific future period (e.g., one year). It looks at the money the cooperative will gain over a specific period minus anticipated expenses for that period.

3. Show a sample statement of operations of a cooperative in the participants’ area, if available. You may customize the example provided in the training guide as per accounting and cooperative laws of the country of the participants. Explain the account categories:

Account Categories	Description
Total Income	Total money paid for cooperative's products or services. Total Income = Quantity of products sold x Unit Price. If cooperative has several products: Total Income = Income from Product 1 + Income from Product 2 + Income from Product 3.
Expenses	Money spent or costs incurred to generate income. Main expense categories include: Materials, Salaries/Wages, Utilities and Other Expenses, Depreciation, and Amortization.
Depreciation	Depreciation is the decrease in value of an asset over time due to use, wear and tear or obsolescence. When a long-term asset or fixed asset is purchased, the purchase price is not recorded as an expense but instead the monthly depreciation is calculated and recorded as an expense. This is because that asset is expected to be used for many years and generate returns beyond the period it was purchased, so expensing it in that period will overstate the expense in that period and understate it in all future periods. To avoid this, depreciation is used to better match the expense of a long-term asset to the revenue it generates. Annual Depreciation = Purchase Price divided by Expected Number of Years of Use.
Amortization	Series of payments of a loan spread over a period of time. The repayment schedule depends on three key factors, namely: • Principal: amount of money borrowed. • Interest rate: amount of money that the borrower pays to the lender for the use of the loan. This payment is in addition to paying back the loan amount (principal). • Repayment period: length of time to repay the loan, divided into monthly or fixed period instalments. If you plan to borrow from a bank, get information on your monthly payment.
Gross Surplus (Profit)	Amount that remains when expenses are deducted from total income. Gross Surplus = Total Income – Expenses.
Net Surplus	Amount that remains from the Gross Surplus after taxes and other expenses are deducted. The cooperative returns the Net Surplus to the member owners as a patronage refund. The cooperative can distribute the patronage refund to each owner as cash or retain a portion as additional investment in the business. Net Surplus = Gross Surplus – Taxes and Other Expenses.

Ask participants to work on Activity 7A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 7A.
c) The groups will have 35 minutes to read the session overview and complete Activity 7A.
d) Use outputs in COOP Enterprise Module 2 Session 4 as reference for the preparation of the Statement of Operations.
e) Ask groups to raise their hands or call on you if they have questions and/or need assistance.

4. Ask groups to raise their hands if they have a positive surplus.

5. Ask groups to raise their hands if they have a negative surplus (losses). Probe reason(s) for negative surplus. Provide advice whenever necessary.

Activity 7B: Preparing your cash flow projection

6. Explain:

- A cash flow projection shows sources and uses of cash for the period under consideration (e.g., one year). It shows which amounts of cash are expected to come in and go out, and when. It also shows the net cash amount available at any time.
- The projection is useful to determine the viability of the cooperative, particularly its ability to pay for the expenses needed to produce the product or service and the overall operations of the business.
- If the cash flow estimates show that there will be months that the cooperative will not have enough money to cover its expenses, it can arrange in advance for other sources of funds to get through temporary cash shortages.
- If cash flow estimates show some surplus, the cooperative may want to consider investing the money to make it earn more.

7. Show an example of a cash flow projection (at least three months). Demonstrate how the figures are arrived at.

Explain:

- When recorded on a cash flow statement, money coming into the business is recorded as "cash inflow" or "cash in", while money going out from the business is referred to as "cash outflow" or "cash out". After inflows and outflows are presented, the net cash flow (increase or decrease in cash) is computed. Then it is added to the beginning cash balance to get the ending cash balance.
- Put simply, the statement presents the cash balance at the beginning of the period, the changes during the period, and the resulting balance at the end of the period.
- Examples of cash inflows: cash from sales of products and services, collection from accounts receivable, proceeds from sale of real estate or equipment, interest earned from bank deposits, proceeds from new loans, new money put into the business by members, dividends received from financial investments of the business itself, etc.
- Examples of cash outflows: payments for raw material procurement, payments for buying machinery and equipment, personnel salaries and wages, patronage refunds, rental payments, etc.

8. Ask participants to work on Activity 7B. Give the following instructions:

a) Each group assigns a new reader.
b) The groups will have 40 minutes to complete Activity 7B.
c) Use statement of operations, projected start-up and operations cost, and outputs in COOP Enterprise Module 2 Session 4 as the basis.
d) Ask the groups to raise their hands or approach you if they require clarification and/or assistance.

9. Ask the groups to describe, in plenary, their cash flow using the follow guiding questions:

- Does it show positive cash flow consistently?
- Does it show negative cash flow consistently?
- Does it show some positive months with some negative months?

10. Conclude the discussion:

- If it appears that the cooperative can eventually produce more cash than it uses, then it will most likely be a viable business.
- Cooperatives must make sure that they have access to enough money to get through the critical start-up stage and for contingencies should they arise.
- Do not underestimate the amount of cash needed to start the business. It is better to have too much than not enough. Cash shortfalls can ruin an otherwise viable business.

Activity 7C: Preparing your balance sheet

11. Explain:

- A business requires assets to operate, and these assets are funded from the capital provided by the members and may be augmented from fundraising activities / non- reimbursable third-party contribution and loans from external sources. The financial position of a cooperative is, therefore, defined by its assets, liabilities, and members' equity which are presented in the form of a balance sheet.
- A balance sheet describes the financial health of a company at a specific point in time (e.g., as of 31 December 20xx) while the income statement is for a period of time (e.g., for the period January – December 20xx).
- The balance sheet is represented by the accounting equation: Assets = Liabilities + Members' Equity (and fundraising activities /non-reimbursable third-party contribution).
- At any point in time, the assets of the cooperative should be balanced with the liabilities plus the members' equity. This is the reason for the name "balance sheet".

12. Show an example of a balance sheet. You may show the example in the training guide or come up with your own example that is more relevant to the context of your participants. Demonstrate how the figures were arrived at. Explain:

Account Name/ Items in the Balance Sheet	Description
Assets	Things of value owned by the cooperative on the given date of the balance sheet. These may include cash, inventories or stocks, property, and money due from individuals or other businesses. Assets are items that can be converted into cash. There are two types of assets: • Fixed assets: Assets that take a long time (more than 1 year) before they can be converted into cash. Examples are land and building. • Current assets: Cash or other assets that can easily be converted into cash within a year. Examples are inventory, accounts receivable, cash in bank, etc.
Liabilities	Debts or amount that the business owes to people or other businesses. There are two types of liabilities: • Long-term liabilities: Financial obligations that must be paid during periods longer than one year. Examples include 5-year term bank loan, mortgage, vehicle financing. • Current liabilities: Debts that must be paid immediately or at least within a year. Examples include utility bills and payment for raw material purchases.
Members' Equity	Amount that members put into the business plus any profits retained at the end of each year of operations and grants/donations.

13. Ask participants to work on Activity 7C. Give the following instructions:

a) Each group assigns a new reader.

b) The groups will have 30 minutes to complete Activity 7C.

c) Use statement of operations, cash flow projection, and outputs in COOP Enterprise Module 2 Session 4 as the basis.

d) Ask the groups to raise their hands or approach you if they require clarification and/or assistance.

14. Ask groups to look at their debt to equity ratio or total liabilities divided by total equity. Explain:

- This ratio shows the percentage of financing that comes from creditors and members.
- A debt to equity ratio of 1 would mean that member financing and creditors have an equal stake in the business assets.
- If a debt to equity ratio is more than 1, it implies that a bigger percentage of the financing came from debts.
- A lower debt to equity ratio usually implies a more financially stable cooperative and a strong belief among the members of the financial viability of the business.

Session 8: Executive Summary

Objective

After completing this session, participants will have acquired the knowledge of how to prepare the executive summary.

Advance Preparation

- Be familiar with the contents of the Executive Summary.

Materials

Facilitator

- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 3 Session 8 training guide
- COOP Enterprise Module 3 outputs
- Pens and/or pencils

Duration

45 minutes

Steps and Key Messages

Session Overview

1. Explain:
   - The executive summary is the first section that will appear in your business plan, but it is usually prepared only after all the sections of the business plan have been completed.
   - It provides a high-level overview of the business plan.
   - The information provided in the executive summary will let the reader judge how one has thoroughly worked through the process of writing the business plan and how viable the business is.

Activity 8A: Writing the executive summary

2. Provide the following tips in writing the executive summary:
   - Review the business plan.
   - Take a summary sentence or two from each of the sections of the business plan.
   - The summary should be brief, clear, and concise so that even someone who is totally unfamiliar with the sector will understand the business.
   - Use positive and compelling language. However, one should balance enthusiasm with sincerity and facts.

3. Ask the participants to work on Activity 8A. Give the following instructions:

a) Each group assigns a new reader.

b) First read the session overview before working on Activity 8A.

c) The groups will have 35 minutes to read the session overview and complete Activity 8A.

4. Ask each group to prepare and present in plenary an elevator pitch of their business plan (2 minutes per group).

Closing of Module 3

5. Invite participants to attend Module 4 of the COOP Enterprise training. Provide a short overview.
6. Remind participants to finalize their business plan.
7. Thank the participants for their time and the knowledge and insights they shared.

Module 4: Organizational set-up

Session 1: Basic Structure of a Cooperative

Objectives

After completing this session, participants will have a better appreciation of the basic organizational structure of a cooperative.

Advance Preparation

- Prepare the grouping of participants.
- Be familiar with the core bodies in a cooperative.

Materials

Facilitator

- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 4 Session 1 training guide
- Pens and/or pencils

Duration

50 minutes

Steps and Key Messages

Session Overview

1. Tell participants that once they have demonstrated in their business plan that their idea has commercial potential, the next phase involves the actual setting-up of the cooperative.

2. Provide a brief overview of Module 4. Highlight that in Module 4, they will:
   - Learn about how the cooperative should be structured and governed to effectively implement the business plan.
   - Define the functions of the core bodies in the cooperative.
   - Draft the articles of incorporation to facilitate the registration of the cooperative.
   - Draft the bylaws needed to ensure good management of the affairs of the cooperative and its members.

3. To introduce the session, you may want to do Icebreaker 7: Building a Tower (you can find it in Section 4 of this guide).

4. Link insights on the icebreaker to discuss the definition of the organizational structure.
   - The organizational structure is a system that outlines how roles and responsibilities are arranged and directed in order to achieve the goals and objectives of an organization.
   - It also determines the flow of work and communication process within an organization.

5. Ask participants what the unique features of the organizational structure of a cooperative are. Highlight the following:
   - The cooperative is controlled and owned by members who also utilize its services. They are the member owners.
   - Control is distributed among members on a democratic basis.
   - Member owners of the cooperative finance and operate the business.
   - A cooperative is designed to respond to the needs and interests of both women and men, and it encourages the equal participation of women and men in the achievement of its objectives.

The cooperative must ensure that there is a significant representation of women in every level of the organizational structure. The definition of roles and tasks must not be based on gender stereotypes.

Activity 1A: The core bodies in a cooperative

6. Ask the groups to work on Activity 1A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 1A.
c) The groups will have 20 minutes to read the session overview and perform Activity 1A.

7. Wrap up the session by asking participants to name the core bodies in a cooperative. Ask if they have any questions.

Session 2: Members and General Assembly

Objective

After completing this session, participants will have:

a) An enhanced appreciation of the rights and duties of members.

b) Acquired the knowledge to define the rights and duties of the members.

Advance Preparation

- Be familiar with the rights and duties of members and the relevant cooperative laws.

Materials

Facilitator

- Projector (optional)
- Flipchart and/or board
- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 4 Session 2 training guide
- Pens and/or pencils

Duration

95 minutes

Steps and Key Messages

Session Overview

1. Draw or show a slide of a blank basic organizational structure of the cooperative. Point to the top box and ask participants who should be in this box.

Basic Organizational Structure of a Cooperative

Ask: Which body occupies this position?

2. Ask participants to describe the role of the General Assembly as they have recently learned in Session 1. Summarize answers along the following points:

   - A General Assembly is the highest policy-making body of the cooperative and is the final authority in the management and administration of the affairs of the cooperative.
   - It is composed of members who are of good standing.
   - To be of good standing, a member must comply with his/her duties and responsibilities as stipulated in the bylaws.

Activity 2A: Rights of members

3. Explain:

- Rights of members refer to fundamental rules of what is allowed or due to members based on the bylaws of the cooperative. These are the things that a member, regardless of gender, is entitled to as a result of his/her membership in the cooperative.
- The rights are defined by members themselves and are also based on existing cooperative legislation in the country.
- Statutory law and the bylaws of a cooperative give the members the tools to control the cooperative and the duty to use those tools for their mutual benefit.

4. Ask participants to work on Activity 2A. Give the following instructions:

a) Assign a new reader.
b) First read the session overview before working on Activity 2A.
c) The groups have 30 minutes to read the session overview and complete Activity 2A.
5. Ask at least two groups to share the rights of members that they would want included in their bylaws.

Activity 2B: Duties of members

6. Discuss:

- The conferment of rights to a member also demands that certain obligations and duties be fulfilled.
- Unlike the passive investor in a business corporation, the member-owner-user of a cooperative must patronize and guide the business for it to succeed.
- The duties of a member are also stipulated in the bylaws. These duties and responsibilities are based on the needs of the cooperative and its members.
- A member who does not comply with his/her duties is deemed to be inactive and is not entitled to vote. In most cases, inactive members must, eventually, have his or her membership cancelled.

All members regardless of their gender have duties to comply with within the cooperative. Neverthe less, there may be particular cases where women are not able to comply with certain duties. For example, attend cooperative activities during hours when they have to take care of their children. In these cases, the cooperative should take into consideration both the reproductive and productive roles of women when scheduling meetings and other activities.

Ask participants to work on Activity 2B. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 20 minutes to perform Activity 2B.

7. Ask the groups to share, in plenary, other duties that they believe should be included in the bylaws. Provide feedback.

Session 3: Board of Directors

Objective

After completing this session, participants will have:

a) Understood the composition, profile, and responsibilities of the Board of Directors.

b) Acquired the knowledge to define how the Board of Directors will be chosen and elected and to define their duties.

Advance Preparation

- Be familiar with the local cooperative laws governing the composition and functions of the Board of Directors.
- Review the duties of the Board of Directors.

Materials

Facilitator

- Projector (optional)
- Flipchart and/or board
- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 4 Session 2 training guide
- Pens and/or pencils

Duration

110 minutes

Steps and Key Messages

Session Overview

1. Refer back to the organizational chart. Ask participants which body should be in the 2nd box.

Basic Organizational Structure of a Cooperative

Ask: Which body occupies this position?

2. Explain and discuss:

   - The members exercise their power in the General Assembly, which all members have a right and obligation to attend. But these are generally only conducted once a year. It is also not practical to hold a General Assembly every day or week to decide on management and policy issues. Therefore, the members elect the Board of Directors to look after the cooperative on their behalf.
   - The board occupies a key position between members and hired management. They represent the members as owners and users of the cooperative's services and products.

- The Board is accountable to the membership. Actions of the Board should be transparent and responsive to the needs and interests of their membership.
- Board members need to be able to make decisions based on what is best for the cooperative. The board is the policy making body of the cooperative. It is, therefore, important that members have full trust and confidence in the Board of Directors.

It is important for the Board of Directors to acknowledge and recognize the differing needs, priorities and concerns, as well as the distinctive capacities and competencies of women and men. Sex-disaggregated-data on the profile, needs and concerns of the members should serve as the basis for decision-making at all levels of the cooperative structure.

Activity 3A: Responsibilities of the Board of Directors

3. Ask the participants what they think the responsibilities of the Board of Directors are. Summarize:

4. Tell participants that they will now look into each of these responsibilities in Activity 3A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 3A.
c) The groups have 30 minutes to read the session overview and perform Activity 3A.

5. Have the groups share their outputs in Step 2, in plenary. Provide feedback.

Activity 3B: Officers of the Board of Directors

6. Discuss:

- The board of directors selects officers for the board. The major officer is the president or chair of the board. Next there is a vice-president or vice-chair who serves in the absence of the president. The secretary, treasurer, and other positions that may be needed by the cooperative may be appointed or elected by the Board. Each officer has specific duties as detailed in the cooperative's bylaws. These positions focus on very specific activities.
- The structure of the board is determined by the members and is written down in the bylaws. Key factors to consider in determining number of directors and the officers are the size of membership, complexity of operations, and government regulations. In many countries, the law stipulates the minimum number of members that comprise the Board of Directors as well as the prescribed positions or officers of the board.

Since women are generally under-represented, the cooperative may want to stipulate a fixed slot of seats for women on the board of directors.

7. Ask participants to work on Activity 3B. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 15 minutes to perform Activity 3B.

8. Ask participants if they have any questions or need clarification.

Activity 3C: Qualifications of the Board of Directors

9. Explain:

- The first set of Board of Directors is elected during the first General Assembly. Election of directors usually involves the following process:
  - A member nominates the person for the position.
  - The person nominated must say he/she is willing to vie for the position.
  - The General Assembly must elect the person to the position.
- One of the key conditions for effective governance is the choice of the board. The success of a cooperative depends, to a significant extent, on the quality of its leaders.

Women are different from men but not inferior to men. Women have the capacity and potential to be as competent as men. Women should enjoy the same rights as men in being considered for leadership positions of cooperatives.

10. Tell participants that in Activity 3C they will define the qualifications of their Board of Directors. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 30 minutes to perform Activity 3C.

11. Ask at least two groups to share, in plenary, what they believe are the most important qualifications that the prospective Board members should meet.

Session 4: The Manager

Objectives

After completing this session, participants will have learned how to prepare the job description of the manager of the cooperative.

Advance Preparation

- Review the basics of writing a job description.
- Review main tasks of managers in job descriptions.
- Be familiar with the local cooperative law governing the position of the Manager.

Materials

Facilitator

- Projector (optional)
- Flipchart and/or board
- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 4 Session 4 training guide
- Pens and/or pencils

Duration

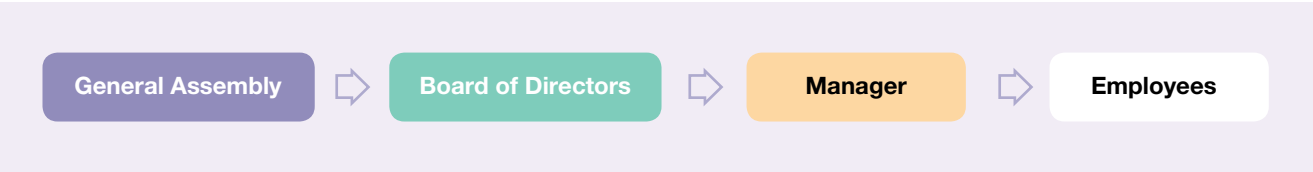
45 minutes

Steps and Key Messages

Session Overview

1. Show the chart below. Ask participants what they think the main responsibilities of a manager are and to whom he/she should report. Summarize:
   - The manager is selected and appointed by the Board of Directors.
   - The manager's main responsibility is to ensure that the day-to-day management of the cooperative is carried out efficiently and performed within the mandate of the General Assembly.
   - The Board has the responsibility of supervising and monitoring the performance of the manager on behalf of the members. The manager must report regularly to the Board about the business results. The cooperative performance is then reported to the members by the Board during the annual meeting.
   - Based on the mandate from the members, the Board decides what the cooperative will do. The manager plans how best it can be done subject to review by the board.

Basic Organizational Structure of a Cooperative



Activity 4A: Preparing a job description

2. Tell participants that they will now further describe the tasks and responsibilities of the manager including the qualifications or skills needed to perform the job. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 4A.
c) The groups have 25 minutes to read the session overview and complete Activity 4A.
d) Use the job description of the manager in the management plan section of the business plan as the starting point.

3. Ask two groups to share their job description in plenary. Provide feedback.

4. Conclude:

- A manager of a cooperative needs sound business judgment, management skills, knowledge of the industry, and the ability to employ resources effectively.
- The manager should have a clear understanding of the cooperative principles. He/she needs to be knowledgeable in the fundamentals of cooperation as well as in the cooperative structure and operations.
- The manager must recognize membership interests as paramount and understand his/her role and responsibilities in meeting those interests.

Sometimes wrong assumptions are made about the capacity of women to perform certain types of jobs that require leadership skills such as managerial positions. For this reason, it is important that when a cooperative drafts any job description it should consider the qualifications and skills needed to fulfil the position instead of who could do it. Cooperatives will be surprised to find out that, in some cases, women may be as skilled and qualified as men, or even more skilled and qualified than men to perform the job.

Session 5: Articles of Incorporation

Objective

After completing this session, participants will have learned the basic information needed to prepare the articles of incorporation.

Advance Preparation

- Customization of the articles of incorporation template as per local legislation/government regulations in the country of the participants.
- Review existing articles of incorporation of cooperatives in the country of the participants.
- Be familiar with the cooperative registration process in the country of the participants.

Materials

Facilitator

- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 4 Session 5 training guide
- Pens and/or pencils

Duration

60 minutes

Steps and Key Messages

Session Overview

1. Provide a brief overview of the cooperative registration process and requirements in the country of the participants.

2. Explain:
   - The Articles of Incorporation or Articles of Cooperation is a set of formal documents filed with a government body to legally document and register the creation of a cooperative.
   - The filing of the articles of incorporation with the relevant government body establishes the cooperative as a unique legal entity separate from its members and possessing many of the rights and responsibilities of individuals.
   - Formalization of the cooperative will facilitate access to finance, business development services, and technologies from government, financial institutions and development organizations. Registered cooperatives also have better access to markets as they have the legal status to enter into contracts.
   - Registration also legally safeguards members' share or investment.

Activity 5A: Contents of the Articles of Incorporation

3. Ask participants to work on Activity 5A for them to know the information needed to prepare the articles of incorporation as well as identify their information gaps. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 5A.
c) The groups have 30 minutes to read the session overview and complete Activity 5A.
d) If there are any questions or items that they do not understand, they should raise their hands or call on you.
e) Take note of items for which they lack information.

4. Ask groups to share items for which they do not have answers or lack information. Provide advice on where and/or how they can get the information.

5. Remind participants that, after they have gathered the necessary information, they must seek the assistance of a lawyer in the finalization and notarization of the articles of incorporation.

Session 6: Bylaws of the Cooperative

Objective

After completing this session, participants will have a general understanding of the contents of the bylaws so as to be able to make informed decisions on its contents.

Advance Preparation

- Customize the bylaws template as per local legislation/government regulations in the country of the participants.
- Customize the sample bylaws in the training guide.
- Review existing bylaws of cooperatives in the country of the participants.

Materials

Facilitator

- Pens
- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 4 Session 6 training guide
- Pens and/or pencils

Duration

180 minutes

Steps and Key Messages

Session Overview

1. Ask participants what they understand about the word bylaws. Build off their responses to explain the following:
   - The bylaws of the cooperative are rules that govern day-to-day procedures.
   - Bylaws reflect the purpose of the cooperative and how members participate in its business.
   - Bylaws define the basic rights and responsibilities of members, Board of Directors, and management.
   - Bylaws describe how the Board of Directors, members, and management will work together, how decision making will be done, and other governance details.

Activity 6A: The Importance of the bylaws

2. Ask participants to share examples of rules in their homes. Follow up by asking why they think rules and regulations are needed and important. Write responses on the board.

3. Direct participants' attention to Activity 6A. Tell them that they will now reflect on the importance of the bylaws in setting up their cooperative for success. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 6A.
c) The group has 45 minutes to read the session overview and complete Activity 6A.

4. Ask the participants to share their overall insight on the importance of the bylaws. Conclude by saying that whether at home or in the cooperative, the key benefits of having rules and regulations are the following:
   - Rules and regulations help members of the cooperative understand what is expected of them and what will happen if they violate the rules. It makes for a stable environment where people feel safe.
   - Having rules and regulations helps prevent conflict and provide a guide on how to deal with conflict.
   - Rules and regulations help guide the most seemingly mundane or routine procedures.
   - Rules and regulations help mitigate risk of members following their own direction and personal agenda.

Activity 6B: Preparing the outline of your bylaws

5. Provide the following tips:
   - It is important that a cooperative draft its own bylaws in consultation with the members to ensure that the rules are accepted and understood by them.
   - The bylaws must be simple and reflect the nature of the activities and operation of the cooperative.
   - The bylaws should be comprehensive in their coverage so as to provide a reliable, fair
   - and democratic structure to use no matter what issue is presented before the cooperative. At the same time, the bylaws should be concise enough to be comprehensible.

- *The bylaws of the cooperative should promote increased numbers of women members and increased participation of women in leadership and decision-making processes.*
- *Include a gender equality clause in your bylaws to show that women and men have the same rights, including equal access to Board of Directors' and committees' positions, and are treated equally within the cooperative.*

6. Distribute the sample bylaws.

7. Ask participants to work on Activity 6B. Give the following instructions:

a) Each group assigns a new reader.
b) The groups have 60 minutes to complete Activity 6B.
c) Use the sample bylaws and outputs from previous activities as reference.

8. Ask participants if there are parts in the bylaws that are not clear to them. Provide clarification.

9. Remind participants that it is best to have a lawyer review the bylaws. They should ensure that the bylaws are in conformity with government regulations and the Articles of Incorporation or Articles of Cooperation.

Session 7: Action Planning

Objectives

After completing this session, participants will have outlined actions needed to launch the cooperative.

Advance Preparation

None

Material

Facilitator

- Timer (cellphone or computer)

Participants

- COOP Enterprise Module 4 Session 7 training guide
- Pens and/or pencils

Duration

45 minutes

Steps and Key Messages

Session Overview

1. Explain:
   - This is the last activity for the COOP Enterprise modules.
   - To ensure that participants will not miss any key steps or activities necessary to facilitate the formation of their cooperative, they will prepare an action plan.
   - It is important that the cooperative is launched at the soonest time possible so as not to lose the interest of the members.

Activity 7A: Writing of the Action Plan

2. Ask groups to work on Activity 7A. Give the following instructions:

a) Each group assigns a new reader.
b) First read the session overview before working on Activity 7A.
c) The groups have 35 minutes to read the session overview and complete Activity 7A.

3. Ask groups when they plan to conduct the 1st General Assembly.

Post-Training Knowledge Survey and Training Evaluation Survey

4. Administer the post-training knowledge survey (Annex 2) and the training evaluation survey (Annex 3).

Closing of COOP Enterprise training

5. Congratulate participants for completing the COOP Enterprise training.

6. Tell them that after they have conducted their 1st General Assembly, it is highly recommended that the Board of Directors and management attend the Manage.COOP training.

SECTION 4:
ICEBREAKERS

Icebreaker 1: We Go Bingo

Materials

- Bingo Card in A4 paper (number of copies = number of participants)
- Pens

Sample Bingo Card: can be customized by the facilitator

Was born the same month as you Who?	Has a first name that starts with the same letter as yours Who?	Stays in the same village as you Who?	Likes the color green Who?	Has the same occupation as yours Who?
Drinks coffee every morning Who?	Speaks the same dialect as you do Who?	Is involved in community development work Who?	Has a sister Who?	Has a brother Who?
Is a member of a group Who?	Is interested in joining a cooperative Who?	FREE	Has attended an enterprise development training Who?	Runs a business Who?
Loves sports Who?	Prefers tea over coffee Who?	Has a farm Who?	Does volunteer work Who?	Does not like spicy food Who?
Is interested in forming a cooperative Who?	Is left-handed Who?	Has more than one pet Who?	Loves sweets Who?	Is the youngest child Who?

Duration

20 to 30 minutes

Instructions

Provide each participant with a bingo card.

1. Provide each participant with a bingo card.
2. They have 10 - 15 minutes to mingle, introducing themselves, and finding people who match the traits on the card.
3. They must have the person sign the appropriate square.
4. The first person to fill the boxes across, down, or diagonal, including the free space, yells BINGO! and the game is over.

Debriefing

Debrief by asking for volunteers to share how they feel differently about the others in the group now that they know a few things about them. When people take the time to get to know each other, barriers dissolve, people open up, and learning can take place.

Icebreaker 2: Fly High

Materials

- 30 sheets of paper of uniform sizes (as much as possible old or used paper)

Duration

30 minutes

Instructions

1. Split the participants into three groups. One participant in each group acts as recorder.
2. Mark the starting line and the target area. The target area should be at least 5 meters away from the starting line. The farther the target area, the more challenging the game will be.
3. Give each group 10 sheets of paper of uniform size. As much as possible, utilize used paper or old newspaper. 95
4. The objective of the group is to get as many paper airplanes "fly" to the target area. The group with the highest number of airplanes that landed in the target area is the winner.
5. Give the groups three minutes to plan their strategy. They should not start building airplanes at this time.
6. Give the groups five minutes to build their airplanes and get them across the target area.
7. They should mark their airplanes (e.g., write their group number or group name on the planes).

Debriefing

Ask the group with the highest number of airplanes in the target area to share their strategy. Ask the group with the lowest number of airplanes what they think were the factors that hindered them.

Insights:

a) Take time to strategize.
b) Haste makes waste. Often, it is better to go for quality than quantity.
c) Build on the strengths of your members.
d) Address the weaknesses of your members. Help them acquire or upgrade their skills to improve the overall competitiveness of the group.
e) Learn from peers to increase the pace of upgrading.
f) Watch and learn from your competitors.

Icebreaker 3: Marketing with a Gender Lens

Materials

Timer (cellphone or computer)

Duration

15 minutes

Instructions

This icebreaker can be used to introduce the next session.

1. Ask participants to find a partner. Have three examples of products (e.g., hairbrush, pot, cellphone).
2. Explain to participants that they will be told the name of a product and whether the potential customer is a woman or a man. They will then have to convince their partner, based on this characteristic, to buy the product. One should play the role of a salesperson and the other one the buyer.

3. Announce the name of the product. Give them 30 seconds to think and 30 seconds to convince their partner.
4. Have the partners switch roles.
5. Repeat for all three products, switching the genders so that each participant does at least one for male and one for female.

Debriefing

Discuss:

Was the same product promoted differently for a man than for a woman?

Men and women have different needs and preferences. They may like the same product for different reasons. This can stem from the fact that men and women have different roles (based on cultural gender roles/expectations) and therefore use products differently. It is important to be aware of these preferences and to know who you are marketing a product to.

A cooperative has to ensure equitable opportunities and equality of outcomes for women and men when designing the promotion, distribution, and pricing strategies.

Icebreaker 4: Quick Fire Marketing Review

Preparation

Be familiar with the statements below and whether each one is “true” or “false”.

- Review your marketing concepts. There may be times during the game that you will need to give a brief explanation on why the statement is “true” or “false”.
- Prioritize the statements that you would want to use for the game. You may want to choose those statements which often are misconceived by most people. Choose a maximum of 10 statements only.
- Print the statements that you have chosen and cut into strips, with each statement on its own strip.

Example:

It is okay to charge members a price higher than the market price since they get it back through the patronage refund.

Materials

- Ten to fifteen blank strips of paper of the same size as the strips with the statements
- Box or any container
- Timer

Statement		Answer
1	If the cooperative can satisfy consumers better than its competitors, the cooperative may likely be successful.	True
2	The demand for a product never changes.	False
3	The cooperative may have to take a loss when selling new products at the beginning. But if the products are good, the trade should increase as people get to know about them.	True
4	If the volume of trade has been going down for quite some time, it is a signal that the product needs to be modified or, at the worst case, should be dropped from the portfolio.	True
5	Some of the key ways to know customers’ needs are surveys, observing what they buy, and experimental sales.	True

Statement		Answer
6	A simple way to success is to produce what the cooperative is good at rather than what customers need.	False
7	Since members will get patronage refunds, there is no need to actively promote the products or services to them.	False
8	Talking regularly with customers will help the cooperative know what product features are important to them.	True
9	All the cooperative needs to do is to ensure that men members appreciate the services or products as they comprise the majority.	False
10	Surveys can help a cooperative know what customers' needs are, but this is a big waste of time.	False
11	Adding a profit margin to the total cost of the product is a good method of setting the price.	True
12	The selling price does not need to take into account rental, tools used, or salaries.	False
13	The cooperative should always set their prices higher than prevailing market price.	False
14	Once the cooperative has set the price for its products or services, there is no need to review it during the next five years.	False
15	Costs vary according to the volume of production.	True
16	The higher the price, the higher is the profit of the cooperative.	False
17	The cooperative should compete on price alone.	False
18	The cooperative should take the following into account when setting a product's price: its cost, production capacity, the competition, and customers' willingness to pay.	True
19	It is okay to charge members a price higher than the market price since they get it back through the patronage refund.	False
20	Customers are driven only by price in their purchases.	False
21	Profit depends only on the price the cooperative charges.	False
22	Material costs do not change regardless of the volume produced.	False
23	The product's price should cover production costs in such a way as to be reasonable to customers while ensuring that the cooperative does not incur losses.	True

	Statement	Answer
24	The cooperative should take into account the price that its competitors sell their products at in setting the price of its product.	True
25	Promotion involves two decisions: what you want to communicate and how you are going to communicate it.	True
26	The cooperative should never enter into a marketing agreement as this will prevent them from taking advantage of sudden price increases in the market.	False
27	The cost of transport is critical in deciding where to sell.	True
28	Promotion means developing a good image of your products.	True
29	Testing your product on the market by selling a limited quantity for a limited time is a waste of time and effort. The cooperative should directly start production in order to be able to sell large quantities.	False
30	Your promotion should be honest about the benefits of your product.	True
31	Cooperatives do not need advertisement.	False

	Statement	Answer
32	Promotion consists of letting customers know about your product and informing them where to purchase it.	True
33	Good customer service raises the level of customer satisfaction.	True
34	Advertisements target new clients only.	False
35	Promoting your product is about communicating with your potential customers what is good and different about your product.	True
36	If the product is of high standards, there is no need to promote it.	False
37	Good advertising can make people buy anything.	False
38	The product should be available and accessible for all women and men members at the right place and the right time.	True
39	Storytelling is a great way to build your own niche by creatively crafting stories around your products.	True
40	Usually you can save money on distribution if you limit the number of intermediaries between you and the final customer.	True

Duration

30 minutes

Instructions

1. Have participants form a large circle.
2. Each participant picks a strip of paper.
3. For participants who got the paper with the statements, he/she reads the statement, and answers whether the statement is true or false within 5 seconds. If the answer is correct, the participant stays in the circle. If wrong, he/she steps out the circle.
4. The game continues until all the 10 statements are read.

For statements that you believe are not well understood by many of the participants, provide a short explanation. Or better still, ask a volunteer to explain why the statement is true or false.

Icebreaker 5: **Spot the Hazard**

Preparation

- Study the answer keys.
- Print out the illustrations for distribution to participants.
- Review basic concepts on quality and safety hazards.

Materials

- Printed copies of the illustrations (one illustration per page)

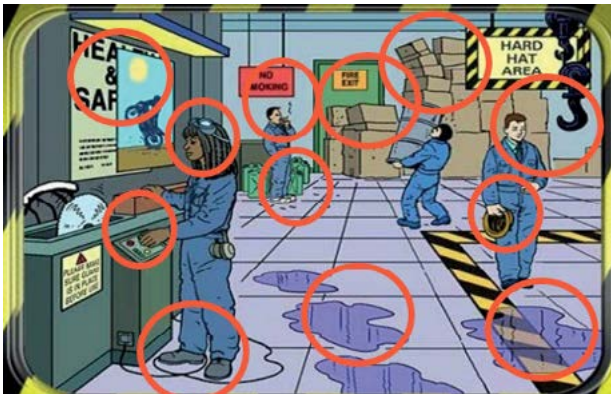
Duration

30 minutes

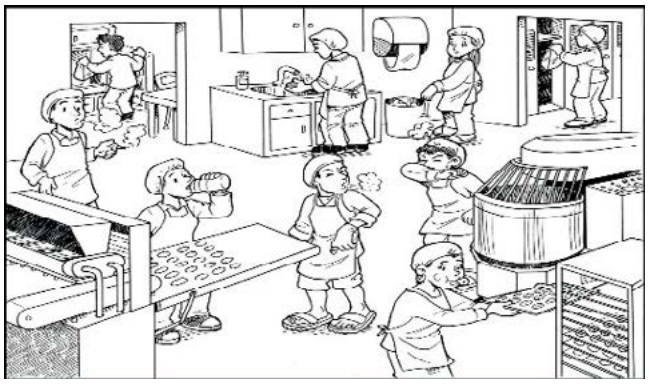
Instructions

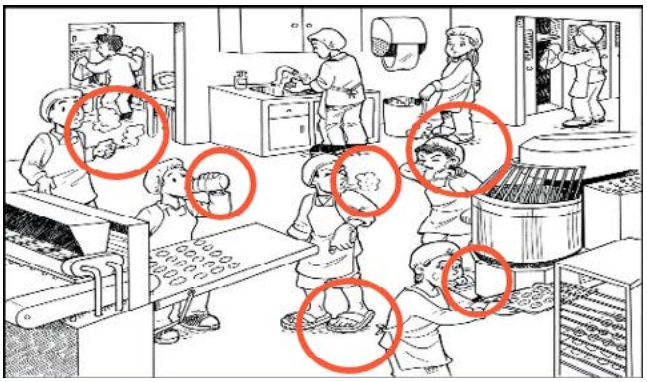
1. Split the participants into small groups.
2. Distribute the pictures on the left above (one picture per group).
3. Ask the groups to spot the hazards/quality and safety issues in the picture. (3 minutes)
4. Ask them to pick one safety or quality issue and recommend prevention or control measures. (3 minutes)
5. Ask the group to present hazards identified and prevention or control measures recommended (3 minutes per group). If a group has missed some hazards, ask the other participants to identify them.

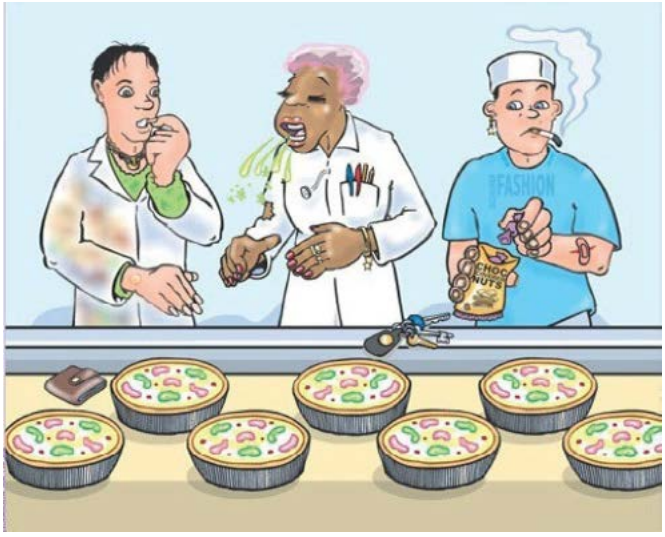
Source: University of California at Berkeley



Source: Chartered Management Institute, CIM







Source: Chartered Management Institute, CIM

Icebreaker 6: **Ball Toss Game**

Materials

- 4 buckets or trash bins
- 4 small plastic balls (or balls of crumpled paper)
- Masking tape
- 3 candies each per participant

Set up the room. Place the 4 buckets in the room. One meter away from each bucket, place a mark with the number "1" written on it. Two meters away mark the number "2". At three meters away mark the number "3".

Duration

30 minutes

Instructions

1. Split the participants into 4 teams.
2. Tell the groups that they are participating in a ball toss competition. Each member of the group is given one attempt to shoot the ball into the bin. They can choose to shoot from 1 meter,
3. 2 meters, or 3 meters. Attempt should be made within 5 seconds after receiving the ball. Give each participant three pieces of candy. To make the attempt each player must pay by turning in all three pieces of her/his candy. Or, if the player chooses to make no attempt, she/he may keep her/his candy. If the player's throw is not successful, she/he loses her/his candy and receives no prize. A successful throw will be rewarded with points. The further away the attempt is made from the bucket, the higher the reward. The team with the highest number of candies and highest score wins the game.

Distance from bucket	Payment (candy pieces)	Score
1	3	1 point
2	3	2 points
3	3	3 points

4. Ask each team to assign one person to act as recorder and collector.
5. Give the teams 3 minutes to practice and strategize.
6. After 3minutes, ask the collector to collect the payments (candies) and record the names of those who opted to play.
7. Start the game. Collector and recorder should record the scores.

Team	Payment (candy pieces)	Score
Name	**Distance Chosen**	**Score**
Total score		
Total candies remaining with the team		

8. Tally the scores.
9. Recognize the winner.

Debrief/Discuss

Discuss:

- What factors did the team consider in the crafting of their strategy?
- What was the one factor that you considered in deciding whether to make an attempt or not?
- How many women and how many men made the attempt?
- Was there a difference in the distance chosen by women and men?
- What did you learn from the game?
- Can you identify situations in your own enterprises that relate to this exercise?

Conclude:

Risk taking needs to be calculated. It has to be well-planned and well thought out.

Icebreaker 7: Building a Tower

Materials

- 50 cards or pieces of similar materials per group.
- Other materials can be used as long as they can be piled up. Cards are recommended as they can be used later in other exercises.

Duration

30 minutes

Instructions

1. Divide the participants into groups of five (new grouping).
2. Provide each group 50 cards.
3. Tell the groups that their task is to build the tallest tower that is stable enough to withstand some movements using only the cards provided.
4. Give the groups 15 minutes to plan and build their tower.
   - Planning (8 minutes): they are allowed to examine the cards, spread out the cards, etc.
   - They cannot, however, start building the tower.
   - Building the tower (7 minutes)
5. Ask groups to examine all towers and choose the tallest and most stable.

Debriefing

1. Ask the participants:
   - Did you have an overall strategy?
   - How did you achieve height and stability?
   - What were the factors for success?
   - What were the challenges?

2. Ask participants to relate their experience in building the tower to the formation of a cooperative. Synthesize:
   - Forming a cooperative requires planning, coordination, and most importantly, a group of women and men bound by common objectives and willing to invest time and resources to see their plans implemented.

SECTION 5: **ANNEXES**

Annex 1: Pre-training Knowledge Survey

The purpose of the pre- training knowledge survey is to assess the impact of the COOP Enterprise training on participants. On the following pages, you will be asked to provide your personal information and to respond to a number of questions related to your participation in the training. Please keep in mind that your individual responses will be kept completely confidential. There are no right or wrong answers, and answers do not indicate anything good or bad about yourself. Please answer each item as honestly and frankly as possible.

For more information about the questionnaire and its use, please contact:

Section 1: PERSONAL INFORMATION

Please make sure to respond to all the questions in the survey!

First Name	Family Name
Phone Number	Email
Age	Gender: ❑ Female ❑ Male
Residence: ❑ In town orthe capital ❑ In countryside (>10 km from the capital)	
What is your occupation?	
Where do you work?	
Do you know what a cooperative is? ❑ Yes ❑ No ❑ Not sure	
Have you participated in previous training on cooperative development? ❑ Yes ❑ No ❑ Not sure If yes, which training?	
Why would you like to attend this training on cooperatives?	
How did you learn about this training?	
What is the highest education you have completed? ❑ Primary School ❑ High School ❑ Secondary School ❑ University ❑ None	

Which of the following describes your current status?

☐ I am a member of a cooperative.

Name of co-oerative: .....

☐ I am a member of the organizing group for a co-operative.

Name of cooperative: .....

☐ I am a member of the Board of Directors of a co-operative.

Name of cooperative: .....

☐ I am not a member of a cooperative, but I am a member of another type of self-help organization.

Type and name of organization: .....

☐ Other

Please specify: .....

Section 2: RELATIONSHIP WITH THE COOPERATIVE

Module 1: IDENTIFYING CORE MEMBERS AND BUSINESS IDEA

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I understand the values of a cooperative.	1	2	3	4	5
2	I know the roles of the organizing group and the needed competencies and skills.	1	2	3	4	5
3	I understand that cooperatives should be formed to solve a common problem or to take advantage of a common business opportunity.	1	2	3	4	5
4	I understand that the products or services of the cooperative must be based on needs of the members.	1	2	3	4	5

Module 2: RESEARCHING THE FEASIBILITY OF THE BUSINESS IDEA

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I understand that it is important to determine a potential number of members and an anticipated use of products or services.	1	2	3	4	5
2	I know how to conduct a market analysis.	1	2	3	4	5
3	I know how to assess whether it is technically feasible for the cooperative to produce the product or service as required by the market.	1	2	3	4	5
4	I know how to assess the financial feasibility of a business idea.	1	2	3	4	5
5	I understand the conditions under which the cooperative should pursue the business idea.	1	2	3	4	5

Module 3: PREPARING THE BUSINESS PLAN

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I know the basic parts of a business plan.	1	2	3	4	5
2	I can prepare a marketing plan for a cooperative.	1	2	3	4	5
3	I can prepare an operations plan for a cooperative.	1	2	3	4	5
4	I am familiar with the common risks faced by cooperatives and possible measures to manage these risks.	1	2	3	4	5
5	I can prepare a management plan.	1	2	3	4	5
6	I can prepare a financial plan.	1	2	3	4	5

Module 4: ORGANIZATIONAL SET-UP

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I know how a cooperative should be structured and governed efficiently.	1	2	3	4	5
2	I know the rights and duties of members.	1	2	3	4	5
3	I know the responsibilities of the Board of Directors.	1	2	3	4	5
4	I can prepare the job description of the manager of the cooperative.	1	2	3	4	5
5	I understand the basic information needed to prepare the articles of incorporation.	1	2	3	4	5
6	I understand the contents of the bylaws and its importance.	1	2	3	4	5

Thank you for your participation!

Annex 2: Post-training Knowledge Survey

The purpose of the post- training knowledge survey is to assess the impact of the COOP Enterprise training on participants. On the following pages, you will be asked to provide your personal information and to respond to a number of questions related to your participation in the training. Please keep in mind that your individual responses will be kept completely confidential. There are no right or wrong answers, and answers do not indicate anything good or bad about yourself. Please answer each item as honestly and frankly as possible.

Name:	Family Name:

Module 1: IDENTIFYING CORE MEMBERS AND BUSINESS IDEA

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I understand the values of a cooperative.	1	2	3	4	5
2	I know the roles of the organizing group and the needed competencies and skills.	1	2	3	4	5
3	I understand that cooperatives should be formed to solve a common problem or to take advantage of a common business opportunity.	1	2	3	4	5
4	I understand that the products or services of the cooperative must be based on needs of the members.	1	2	3	4	5
5	I have identified together with my peers the possible products or services our cooperative will pursue.	1	2	3	4	5

Module 2: RESEARCHING THE FEASIBILITY OF THE BUSINESS IDEA

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I understand that it is important to determine a potential number of members and an anticipated use of products or services.	1	2	3	4	5
2	I know how to conduct a market analysis.	1	2	3	4	5
3	I know how to assess whether it is technically feasible for the cooperative to produce the product or service as required by the market.	1	2	3	4	5
4	I know how to assess the financial feasibility of a business idea.	1	2	3	4	5
5	I understand the conditions under which the cooperative should pursue the business idea.	1	2	3	4	5
6	I have gained some insights on the feasibility of our business idea.	1	2	3	4	5
7	I will complete the feasibility study together with my peers.	1	2	3	4	5

Module 3: PREPARING THE BUSINESS PLAN

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I know the basic parts of a business plan.	1	2	3	4	5
2	I can prepare a marketing plan for a cooperative.	1	2	3	4	5
3	I can prepare an operations plan for a cooperative.	1	2	3	4	5
4	I am familiar with the common risks faced by cooperatives and possible measures to manage these risks.	1	2	3	4	5
5	I can prepare a management plan.	1	2	3	4	5
6	I can prepare a financial plan.	1	2	3	4	5
7	I have completed an outline/draft of our business together with my peers.	1	2	3	4	5
8	I will complete our business plan together with my peers.	1	2	3	4	5

Module 4: ORGANIZATIONAL SET-UP

Please circle the number (from 1 - 5) that best fits your current status for each question

		Disagree	Slightly disagree	Not sure /Neutral	Slightly agree	Agree
1	I know how a cooperative should be structured and governed efficiently.	1	2	3	4	5
2	I know the rights and duties of members.	1	2	3	4	5
3	I know the responsibilities of the Board of Directors.	1	2	3	4	5
4	I can prepare the job description of the manager of the cooperative.	1	2	3	4	5
5	I understand the basic information needed to prepare the articles of incorporation.	1	2	3	4	5
6	I understand the contents of the bylaws and its importance.	1	2	3	4	5
7	I have prepared together with my peers the draft of our bylaws.	1	2	3	4	5
8	I will finalize our bylaws and articles of incorporation together with my peers.	1	2	3	4	5

Annex 3: Training Evaluation Survey

The purpose of this survey is to assist the training organizers to monitor quality, performance and outcomes of the training services. The information collected is confidential and will not be disclosed to third parties. Please encircle your answer.

Overall, how do you rate the training on COOP Enterprise?				
Excellent	Good	Neutral	Poor	Very poor
Has the training met your expectations?				
Excellent	Good	Neutral	Poor	Very poor
Which module(s) and/or session(s) were the most useful?				
Which module(s) and/or session(s) were the least useful?				
Was the duration of the training: ☐ Too long ☐ Too short ☐ Just right				
How would you rate the training methodology?				
Excellent	Good	Neutral	Poor	Very poor
How would you rate the facilitator's overall performance?				
Excellent	Good	Neutral	Poor	Very poor
How would you rate the logistics of this workshop?				
Excellent	Good	Neutral	Poor	Very poor
What about the COOP Enterprise training could be improved?				

Thank you for your participation!