

# Setting up and running a successful project

## **A Guide to Self-Help Cooperatives**



**Your guide** on how to set up and run a self-help cooperative that will change the lives of people in **your community**.

# Your Guide to Self-Help Cooperatives

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## **Please note...**

This advice can only ever be general guidelines on how to set up a self-help cooperative. Tools with a Mission cannot accept any responsibility for either the success or failure of your group. Neither can we offer financial support for your group. It is always wise to get advice from local people who know your community and the challenges you will face and who you can trust. They may be local business people, government and council officials, church or community leaders or other experienced and knowledgeable people.

## **Introduction**

This guide is for applicants of Tools with a Mission to give them the advice they need to set up and run a successful skills based self-help cooperative. Before you think about applying for tools, we would like you to think through what you will do with those tools and how you will ensure that the project you need them for will run for many successful years.

It is important we acknowledge that nobody can guarantee success, but also that there are things you can do to make it much more likely you will succeed. This guide is also here to give you some of the advice you need to avoid the most common reasons that projects fail.

Whether you are starting a small training project in your home, a larger skills training project in your church or community, or planning a much more ambitious skills centre with its own building and staff, the advice that follows will help.

**Please think through the questions and advice raised in this guide.**



## So what is a Self-Help Cooperative?

A self-help cooperative is a community based group, set up by people in the community to help the community. It is a group where everybody who joins the group benefits from the group as they learn and train together. The group might be supported by an NGO or charity, but will still be independent. A strength of a self-help cooperative is that everyone is expected to contribute to the group.

It may mean financial giving, friendship and encouragement, mutual support, sharing of skills and resources.

A good self-help cooperative will offer more than just skills training. Think about Grace's story:

Grace lives in a rural village with the daily challenge of feeding her children and paying their school fees. Mary had decided to start a tailoring group and because she had already been talking to Grace about her challenges and knew she would be very interested, invited her to join. Grace was very excited and loved learning how to use a sewing machine and make beautiful clothes.

The group managed to win an order to make school uniforms and Grace willingly agreed to help the group make the clothes. Then, Grace fell ill and could no longer contribute to the group or attend the training meetings. The group met and decided they must help Grace, so each of them worked an extra hour making uniforms as Grace's contribution. This meant Grace still had the money she needed to pay her children's school fees. Members of the group also took it in turns to provide Grace and her family with a meal every day until Grace got better.



When Grace was able to return to the group, she was so thankful she cried during the whole meeting. She could not stop telling all the women, how joining the tailoring group had changed her life, as she never thought anybody would even notice her, and would never show this kindness to her and her family.

### Can you imagine your self-help cooperative offering this kind of friendship and support?

Grace needed to learn tailoring, but she also needed much more, and because she had joined a group where she found friendship and love, she got it. A self-help cooperative can change someone's life. When you plan your group, think carefully about all the benefits it could have for its members.

## Stage One – What does your community need from you?

### A. Understanding the challenges faced by your community

The first step is to understand the challenges and needs faced by your community. There is little point offering a mechanic's training course if there is already a skills centre in your community offering this course. In a rural area with no electricity, there may be little opportunity for an electrician to find daily work, whereas training in building skills could provide regular employment. You must be careful to consider what your community needs, rather than what you would like to provide.

Consider talking to your neighbours, asking people in the market or in your church or community group what they think the greatest challenges are. Some challenges, such as paying school fees, may be faced by everyone in your community, but the greatest challenges may be something you had not thought of. You might decide to talk to people informally or you may decide to do a survey with a questionnaire. However, you decide to do it, it will take time to gather this information and properly record it. Writing down the challenges will help you decide what needs you want to meet and keep focused as you start to develop your self-help cooperative.

### B. Deciding what challenges you want to meet

Nobody can meet every challenge faced by their community; most people find it hard to meet their own life's challenges. Most likely, you will understand most of the challenges faced by your community, because as a member of that community you are facing them too. So do not try to do more than you can cope with and do not try to meet every need.

Think through what challenges it is possible, realistic and right for you to try and meet. A good piece of advice is:



## Stage Two - Recruiting the people, you need to support your project

### A. Forming an Officials' Committee

As we have already mentioned, every successful self-help cooperative needs a team of people to work together, share their skills and gifts and offer support to each other through the tough times that will inevitably come. Even Jesus called twelve disciples to join him and support him through his three years of ministry. They in turn were supported by many more, especially women, who came alongside to offer practical support to Jesus and his disciples. We need to learn from Jesus and call others to stand with us.

An old African saying puts it well

***“If you want to go fast go alone,  
If you want to go far, go together.”***

An athlete running alone can sprint 100m, but a relay team running together can run 400m. It can be quicker to do everything on your own and make all your own decisions, but while it may take longer working with other people, it is the best way to succeed in the long term.

Nobody should attempt to set up and run a self-help cooperative on their own. You will need to appoint:

- a) **Chairperson:** will be responsible for running regular management meetings and take overall responsibility for ensuring the group keeps to its stated aims.
- b) **Vice-Chairperson:** will support the chairperson and step in when they are not available. They should hopefully share the responsibilities with the Chairperson.
- c) **Secretary/Administrator:** will take minutes of the meetings, which will be circulated to members, keep accurate records and look after them securely, and oversee the day to day running of the cooperative.
- d) **Treasurer:** who will have responsibility for receiving and receipting tuition fees and all the income and expenses of the group.
- e) **Vice Treasurer:** to assist the treasurer and be a second person to look after and supervise all payments and receipts.

You may want to appoint other people to support you, but the above appointments are very important as you get started.

**You need to think carefully about the skills and experience you need from your officials.** It is always wise to get advice from local people who know your community and the challenges you will face, and who you can trust. They may be local business people, government and council officials, police officers, church or community leaders and other experienced and knowledgeable people.

Talk to the people you want to support your group, share your passion, your plans and importantly why you have asked them (because of their skills, experience etc.) and what you need them to do. It may take several months to find all the right people, but they will be worth waiting for.

## **B. Sharing your goals with your community**

For any self-help cooperative to succeed, the community must support it and get involved in it. The success or failure of your project will depend on how you share your plans and vision.

Think where your community gathers and where you could best talk to them. In most communities it would be:

1. In the churches and other faith based buildings
2. In the local markets
3. In the places where people go to eat
4. On street corners where people gather to look for piece work and day labouring
5. Other areas you know of in your community

It is important to keep your community informed and seek their views and advice. They may know of buildings available to use or people with the skills to train. They may also know the people who most need the support of your group. It is important to work hard right at the beginning of your project to gain trust, respect and cooperation from those around you.

It is important to organise at least one meeting where everyone interested in the self-help cooperative can come to ask questions and offer support. You will need to prepare carefully for this meeting to make sure you can clearly explain your aims and plans. You could organise this meeting as a way to identify the people you need to be your official's committee, but if at all possible it is best to have at least the key positions filled first, so they can contribute to the meeting.

Remember, communication is very important.

## **Stage Three – Thinking about how your project will help your community**

### **A. Setting your goals**

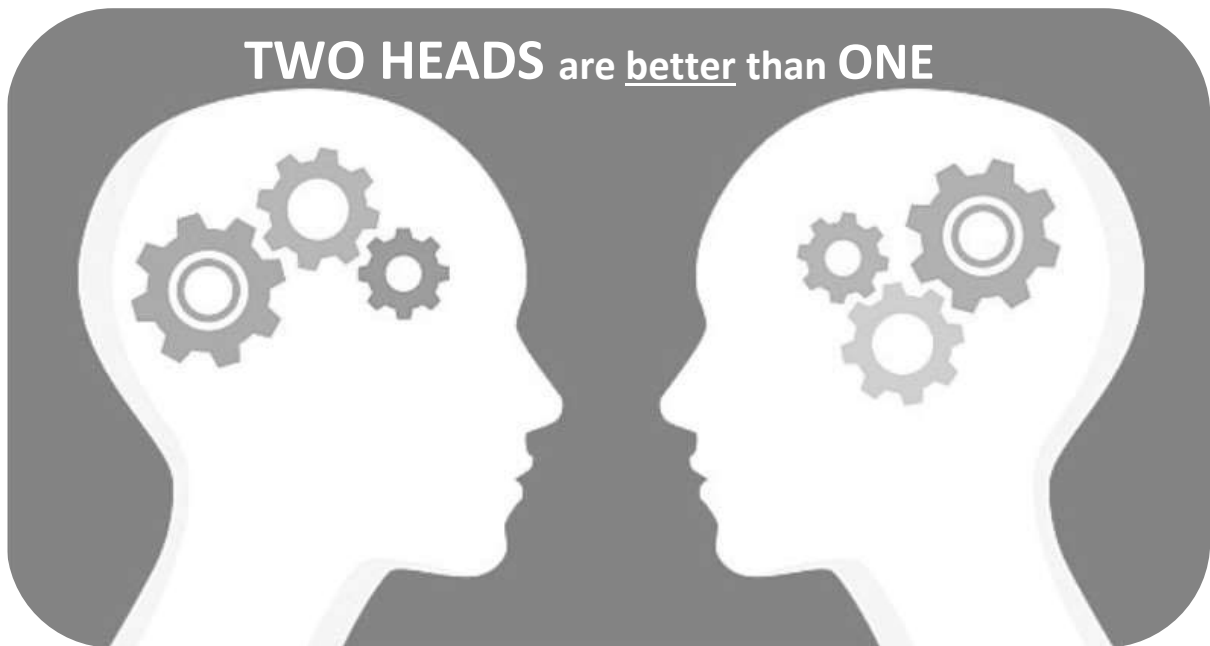
You will need to set some of your goals before you have a public meeting and start talking to your community, but you also need to be prepared to adapt them and add to them after the meeting and consultation with local people.

Meet with your officials' committee to finalise your goals. Think through:

1. What needs have we identified and decided to meet?
2. What do we need to do before we can start?
  - a. What tools do we need to start up our workshop?
  - b. How many trainers do we need and what skills must they have?
  - c. Where will we set up our training/ skills centre?
3. How will we fund our training centre?
  - a. Will we appeal to local churches?
  - b. Are there businesses or local charities we can ask to support us?
  - c. Can we fundraise and if so, how will we do it?
4. How will we publicise our training?
5. On what basis will we invite people to join the self-help cooperative or accept people who ask?
  - a. Are we looking for people without skills?
  - b. Are we looking for people who cannot pay their children's school fees?
  - c. Are we looking for orphans?

- d. Are we looking for other vulnerable people?
- e. Are we looking for ambitious people who will go on to contribute to the community?
- 6. How long will it take us to get ready to start?
  - a. If you apply for tools and machines from Tools with a Mission, how long is the period between application, offer being made, raising shipping contribution and tools arriving? It can be well over a year, so you need to plan around this.

In order to set your goals, you need to consider these things, and perhaps more. This is where your officials' committee will be very helpful to you. In the UK we have a saying:



This means that two or more people will have more ideas, more knowledge and ability to sort out problems than one person on their own. Spend time with your newly appointed officials to set your goals. They will include:

1. This is what we are going to do
2. This is the need we are going to meet
3. This is how we are going to raise funds
4. This is how we are going to acquire tools
5. This is where we are going to do it
6. This is how we are going to recruit trainers
7. This is when we are going to start it

You will probably have more goals and it may take several meetings to agree them and put them all down in a document or business plan.

### **B. Deciding whether or not to become a Microfinance Cooperative**

A self-help cooperative does not need to include a microfinance cooperative. This will depend on your goals, the needs you have decided to meet and the ways you have decided to fund your project.

If you want to find out more about microfinance cooperatives download and read our separate guide.



### **C. Agreeing a Constitution**

You will need to agree a constitution. This should be written and agreed by the officials' committee and then taken to the first annual general meeting for approval by vote (see section 8 of the sample constitution at Appendix A).

Refer to Appendix A

### **D. Agreeing how to fund your self-help cooperative project**

#### **The set up costs**

You need to consider what your set up costs will be. These will include the cost of your shipping contribution for tools and machines from Tools with a Mission. You may need to include in these costs the day to day running costs of your project for the first few months, when there is little income coming in, as trainees start but are not skilled enough to make things to sell. You may also have publicity costs to consider. The set up costs will be different for every self-help cooperative, so you need to work out what costs apply to you.

#### **The day to day running costs**

These could include paying the trainers, rent of a building or room, administrative costs and the materials you need to get started. You will also need to consider the costs of maintaining your tools and machines. Sewing and knitting machines will last much longer if they are serviced and cleaned at least once a year.

#### **Providing tools and machines for graduates**

There is little point training people if at the end of their course they do not have the tools they need to benefit from that training. Ideally every graduate will receive a tool kit or sewing/knitting machine to take away. You do not need to fund this yourself, but use a Microfinance scheme. Please see our Microfinance Cooperative Guide for further information.

You should set goals and plan to provide graduates with machines. This will include planning ahead as Tools with a Mission may not supply machines you have applied for, for a year or more. So you have to plan the first time you will provide machines when you are starting up your self-help cooperative.

#### **Providing replacement and additional tools and machines**

Tools and machines will not last forever and you need to plan a replacement programme. This is especially true of sewing and knitting machines. You should plan to replace these every 3-4 years, and even earlier if they are not regularly cleaned and serviced. Please see our sewing machine care and maintenance guides and videos on our [applytotwam.uk](http://applytotwam.uk) website.

### **E. Recruiting the trainers**

Finding qualified trainers can be a challenge, and this needs to be done before you start advertising the course. You need to consider what you are looking for in a trainer. For example, do you just want someone who is confident in tailoring, or do you also want someone who understands how to run a business and can teach this as well? Does it have to be the same person? Do you want to include health training and nutrition advice?

Think through your goals and what it is you want to train. Is it only livelihood skills or is it life skills as well? This really is up to you to decide, but your decision will affect the trainers you need to recruit.

## Stage Four – Agreeing how to recruit trainees

It is very important to decide right at the beginning, not just the need you want to meet, but how you will determine which people have that need. If you announce that you are going to start a training course, lots of people will come forward and ask to be trained. One of the hardest things you will ever have to do is decide who you accept and who you say no to.



**You have to learn to say no, and that can be very hard!**

Tips on how to say NO nicely

- 1. Prepare yourself to say “No.”** It is much easier to say no, if you can give a reason for doing so. This means that you need to decide the reason for saying no before you need to. You need to understand and be able to share the goals and rules of your group with people you cannot help. It will be much easier to say to them someone who comes up to you in the street and asks if they can join your cooperative.
- 2. Say no.** You can say no, positively, politely and kindly. You need to decide the best approach for you.
- 3. Make it clear your ‘no’ is not personal:** for example: “Thank you for asking, but our group has rules on who we will help and I don’t think you meet our rules.”
- 4. Give clear reasons for saying ‘no’.** Tell them your groups’ goals and rules and which ones they do not meet.
- 5. Suggest they try again later.** If you would accept the person asking to join your group, but there is no space, give them a time when they can come back to you, perhaps in six months’ time. Be clear and honest in your answer.
- 6. Always be thankful.** Thank people for asking to join your group, even if your answer is ‘no’. Be kind and respectful to them.
- 7. Don’t say more than you need to.** It is hard enough to say ‘no’, so say what you need to say and then be quiet.
- 8. Let your ‘no’ be ‘no’.** Once you have made a decision, you must not allow the person you have refused to change your mind. Most people will try and persuade you, even beg you to change your decision and you need to be prepared for this and be firm. You don’t need to give your reasons again, just be clear, you have made your decision, explained it to them and you are very sorry but cannot discuss it again.
- 9. Suggest something else.** If you know of other groups offering training, you could ask them to go and talk to them. If you can offer a positive way forward, it is good to do so.
- 10. Setting Boundaries.** You may not be able to offer somebody what they want and are asking for, but maybe you can offer something else, such as “I will make a record of your request and will come to see you, if I can help in the future’ or ‘Let me tell you what I can do...” Then limit the commitment to what you will be comfortable with and can do.
- 19. Say nothing.** Not all requests require an answer. It feels rude to ignore a request, but sometimes it’s the best way for everyone to save face.

## A. Deciding the criteria for people to join your group

Once you have set your goals, for example, the aim of your group is to reach vulnerable youths and train them in tailoring and carpentry, you need to decide:

### What makes someone vulnerable?

People can be vulnerable, or think themselves vulnerable for many reasons, but you need to decide what you have decided is vulnerable. Think about the two versions of Bob's story below:



**1. Bob is 14.** Bob lost his mother when he was 13. His father was unemployed and drank too much and told Bob he must leave. His uncle took him in and looked after Bob for six months, but then decided he could not afford to look after Bob anymore or pay his school fees. He told Bob he could only stay, if he brought some money into the home. Bob was desperate and did not know what to do. He did not want to live on the streets, so he turned to the local street gangs for help and they got him involved in crime. When Bob's uncle realised Bob was now part of a street gang, he told him he must leave his home and Bob ended up living on the streets and a school dropout.

**2. Bob is 14.** Bob lost his mother when he was 13. His father was unemployed and drank too much and told Bob he must leave. His uncle took him in and looked after Bob. He paid his school fees and offered him a home for as long as he needed it. In school Bob learned computing and got himself a job after school in a local carpentry workshop looking after their paperwork and accounts. Bob was able to give his uncle some money for his food and room and lived happily with his uncle's family.

In both stories Bob is 14 and is orphaned at 13. In both stories Bob is not wanted by his father and taken in by his uncle. But is Bob vulnerable in both stories? Does Bob need the support of a self-help cooperative like yours in both stories?

If your cooperative is, for example, going to reach out to vulnerable youths, you need to decide:

1. What makes someone vulnerable?
2. Is an orphan always vulnerable?
3. What age range covers 'youth'?
4. Are you looking for trainees to have completed their primary education?
5. Are you looking for certain skills and abilities?

**It is very important you decide the criteria you are looking for in someone you will invite on your training course.**

**The other options are:**

1. Everyone is welcome because everyone in your community has a need.
2. Everyone in the group is invited by the group leaders and officials and you do accept people who come and ask to join the group.
3. You set up the group just for members of your church or group.

## **B. Deciding how you will ensure applicants have a genuine need**

Everyone will tell you they have a genuine need, but you need to decide how you will find out if this is true. You need to have a clear practice and procedure in place. For example:

1. Will you have an application form?
2. Will you require people to attend an interview?
  - What questions will you ask at the interview?
3. Will you visit their home and family?
4. Will you ask to speak to their Church Minister or community leader?

You need to decide what is the best way for you, in your community to decide if applicants have a genuine need and meet your criteria.

## **C. Telling people about your project**

Once you have agreed the criteria for people joining your group and how you will decide how to determine genuine need, next you need to decide how you will tell people about your group. Will you:

1. Produce leaflets to hand out?
2. Ask to speak in local churches and community groups?
3. Visit the local market place to speak to people?
4. Go on to the streets to find the vulnerable youths and people?
6. Visit bars and other places where you will find the vulnerable people like Bob? In the churches and other faith-based buildings.
7. Go to the places where people go to eat.
8. Go to street corners where people gather to look for piece work and day labouring.
9. Go to other areas you know of in your community.

What you do and where you do it, will depend on who you are trying to reach and the community in which you live. For example, if you are trying to reach vulnerable youths being forced into street gangs, you may have to go where they go; into the bars and onto the streets at night.

## **Stage Five - time to start**

Finally, you need to decide when it is time to get started. It is good right at the beginning to have a start date in mind, as this will help you focus on reaching your goal. It is very easy for many months to pass, before you realise how much time has passed since you decided to open your training group and actually starting it.

Prepare a task list of all the things you need to do, who is going to do them and when they are going to do them. Review this list at every meeting of your officials' committee to make sure you are keeping to the timescale you have set yourselves.

On the next page is a simple chart of things you may need to include in your timeline. It is important to make sure every task includes the person/persons responsible for completing it. It is also important that everybody in your officials' committee takes on a task and it is not left to one or two people to do everything.

When we need to do it	What we need to do	Who is going to do it	Date completed	Other comments
January	Deciding your communities needs			
	Appointing your Officials Committee			
February	Deciding your goals			
	Sharing your goals with your community for their input			
March	Agreeing your Constitution			
	Agreeing how to fund your project			
April	Recruiting the trainers			
	Finding a location for your training centre			
May	Deciding the criteria for trainees			
	Telling people about your project			
June	Agreeing a start date			
	Recruiting trainees			
July	Training project starts			

## Other things to consider

Your group may be aimed at training people in practical skills, but are there other needs you could meet at the same time. Hopefully friendship and mutual support will grow as people spend time together training, but could you also offer:

### Self-confidence training

People often lack self-confidence, especially vulnerable women. Can you help them with this? Perhaps you could invite local business people or church leaders to come in and teach self-confidence.

### Health advice

Could you offer advice on eating well, exercise, symptoms of common illnesses. Could you offer healthy baby or children advice. Perhaps a local qualified doctor or nurse would be willing to come along and even run a clinic.

### Business training

Most of your trainees will want to set up their own business, but to do so, they will need advice on how to set up a business, basic accounting, how to promote their business and find customers, how to keep customers. They will need advice on laws they need to keep and taxes they need to pay. Could you find a local business person who could give your trainees some advice and support?

**Spiritual support**

If your group is linked to a church, could you offer spiritual support as well? The Bible offers many examples of inspirational people being helped by the Lord. Could you use these examples, along with the teaching of Jesus to encourage your trainees in their personal faith? Offering to pray with people when they face challenges and struggles is really important.

**Other things to consider, show you care for the whole person and their wellbeing. It is important to consider if your project, training centre or self-help cooperative can help with more than just training.**

**Appendix**

A. Sample Self-Help Cooperative Constitution

## Appendix A

# Sample Self-Help Cooperative Constitution

This is only a sample constitution and can be amended as appropriate by the officials' committee. No group has to use all or any part of this constitution.

**Name of Self-Help Cooperative:**

**Where we meet:**

**Our mission and goals:**

### 1. Membership

Any person aged eighteen years and above shall be eligible for membership of the Society subject to the approval of the officials' committee.

All members must sign and agree to abide by the constitution and contribute to the effective and efficient running of the group.

### 2. Contribute financially to the group

Every member shall pay tuition fees of: **xxxx**

They shall also pay to the group a percentage of all the goods they sell, that have been made using the group's tools/machines and/or materials. This will be: **xxxx**

### 3. Resignation

A member who wishes to leave their training course before they have completed and graduated must let the chairperson know in writing (or verbally if this is not possible) stating the reason they wish to leave.

It will always be the intention that trainees complete their course and graduate and the officials' committee may wish to talk to the person before they leave.

### 4. Disciplinary measures

Any member whose conduct is considered to bring the group into disrepute shall be reported to the chairperson. They will then be asked to attend a meeting of the officials' committee to answer their case. If the concerns are proved they will be asked to leave the group immediately. The meeting and decision will take place within two weeks of the chairperson being made aware of the concerns.

Any member who fails to pay their tuition fees or percentage of their sales as outlined above, can be asked to discuss the matter with the chairperson and treasurer. If the matter is not resolved, they may be asked to attend a meeting of the officials' committee for a final decision. The committee may either allow them to repay the monies owed over a longer period or ask them to leave the group.

The committee may, at its discretion, reinstate a member when considered appropriate.

### 5. The Officials Committee will consist of:

1. Chairperson
2. Vice-Chairperson
3. Secretary/Administrator
4. Treasurer
5. Vice Treasurer
6. Other officials as required

All office bearers shall be appointed by a vote of all current members of the self-help cooperative. They will hold office from the date of election until the succeeding Annual General Meeting. However, the disciplinary measures set out in section 4 also apply to the officials and any official can be removed from office by the other members of the officials' committee under the terms of section 4.

#### **7. Duties of the Officials' Committee:**

1. **Chairperson:** will be responsible for running regular management meetings and take overall responsibility for ensuring the group keeps to its stated aims.
2. **Vice-Chairperson:** will support the chairperson and step in when they are not available. They should hopefully share the responsibilities with the Chairperson.
3. **Secretary/Administrator:** will take minutes of the meetings, which will be circulated to members, keep accurate records and look after them securely, and oversee the day to day running of the cooperative.
4. **Treasurer:** who will have responsibility for receiving and receipting tuition fees and all the income and expenses of the group.
5. **Vice Treasurer:** to assist the treasurer and be a second person to look after and supervise all payments and receipts.

The committee shall meet at least once every 3 months, but more regularly if that is agreed by the membership of the group at the Annual General Meeting. This shall be agreed by a resolution put to the AGM by two members and voted upon by the whole membership with two-thirds of the membership voting in favour to pass.

#### **8. Self-Help Cooperative Members Meetings**

There shall be at least two meetings per year, one of which shall be the annual general meeting. Special meetings can be called at the request of two members, who must put their request in writing to the official's committee via the Chairperson.

Both the general meetings and annual general meeting (AGM) shall be held on a date agreed and notified to members at least six weeks in advance. If two members agree, they can request an item be added to the agenda for discussion. The AGM will include the annual statement of account and the election of officials by secret ballot.

The agenda for any meeting shall also include:

- (a)
- (b)
- (c)
- (d)
- (e)

A special general meeting may be called for any specific purpose by the committee or at least two members. For a vote to be accepted, there must be at least two thirds of the members attending and at least two thirds of those attending must vote in favour.

#### **9. Auditor**

An auditor shall be appointed for the following year by the Annual General Meeting. All the group's accounts, records and documents shall be opened to the inspection of the auditor at any time. The Treasurer shall produce an account of his receipts and payments and a statement of assets and liabilities made up to a date which shall not be less than six weeks and not more than three months before the date of the annual general meeting.



The auditor shall examine the annual accounts and statements and either clarify that they are correct or have been found to be incorrect. If found to be incorrect, the officials' committee and membership must be called to a special meeting by the Chairperson to decide what action to take.

The auditor will not be a member of the officials' committee or a member of the group and must be completely independent.

#### **10. Tuition fees, sale of goods and other income**

All monies and funds shall be paid directly to the treasurer or vice treasurer, a receipt issued and the monies paid directly into the group's bank account or kept in the agreed secure place (for example a the safe of the church or local trusted business).

No payments shall be made out of the bank account without a resolution of the officials' committee authorising such payment.

A sum not exceeding: **xxxx** may be kept by the Treasurer for petty cash of which proper account shall be kept.

The officials' committee shall have power to suspend any office bearer who it has reasonable cause to believe is not properly accounting for any of the funds or property of the group and shall have power to appoint another person in their place.

Such suspension shall be reported to a general meeting to be convened on a date not later than two months from the date of such suspension and the general meeting shall have full power to decide what further action should be taken in the matter.

The financial year of the Society shall be from 1st January to 31st December.

#### **11. Amendments to the constitution**

Amendments to the constitution of the group must be approved by at least a two-thirds majority of members at the annual general meeting of the Society.

#### **12. Dissolution**

The self-help cooperative created by this constitution is a long term project not meant for immediate dissolution. Individual members may however withdraw as per the laid down procedures.

The Society shall not be dissolved except by a resolution passed at the Annual General Meeting of members by a vote of two-thirds of the members present. The quorum at the meeting shall be as shown in rule 8.

Subject to the payment of all the debts of the group, the balance thereof shall be distributed equally among the membership at time of dissolution.