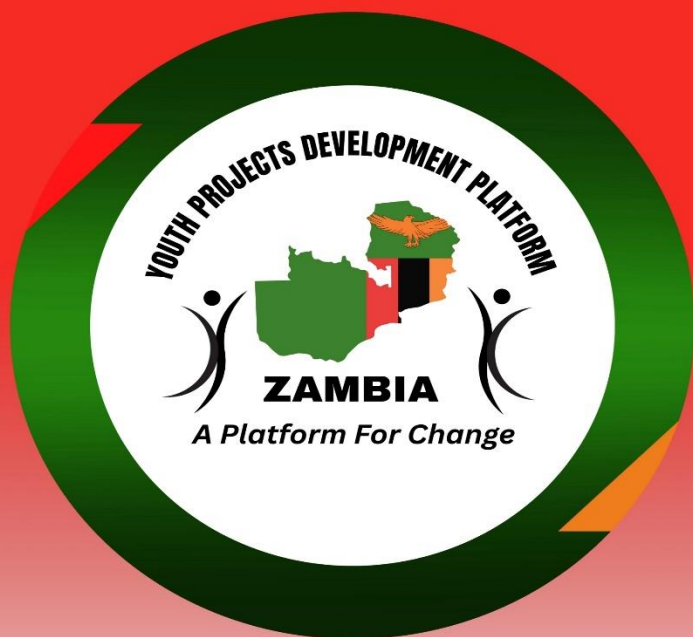




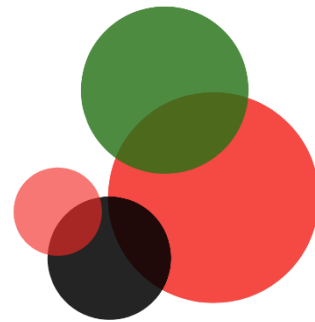
**Youth Projects
Development Platform**

COOPERATIVE POLICY

*A Community of Visionary Youths,
A Platform for Change*

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The Youth Projects Development Platform



Youth Projects Development Platform

A Community of Visionary Youths, A Platform for Change

THE COOPERATIVE POLICY

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APPROVAL AND SIGNATORIES

This Finance Policy has been reviewed and approved by the Board Youth Projects Development Platform (YPDP). It is binding on all officers, employees, volunteers, and partners involved in financial activities.

Name	Position	Signature	Date
_____	Board Chair	_____	_____
_____	Executive Director	_____	_____
_____	Accountant	_____	_____

DOCUMENT CONTROL

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1. INTRODUCTION

Youth Projects Development Platform (YPDP) recognizes youth cooperatives as a powerful vehicle for economic empowerment, job creation, skills development, and community transformation. Consistent with the YPDP Constitution and the Resource Mobilization Strategy, this policy establishes a clear framework for how YPDP supports, incubates, partners with, or co-owns youth cooperatives across Zambia. This Cooperative Policy provides governance, operational principles, financial models, and partnership rules that guide the formation and management of youth cooperatives under or in partnership with YPDP.

2. LEGAL AND STRATEGIC BASIS

This policy is grounded in:

2.1 YPDP Constitution

- Mandate to mobilize resources through lawful ventures.
- Mandate to establish, operate, and invest in cooperative initiatives and business ventures.
- Mandate to promote youth empowerment, innovation, sustainability, and economic advancement.

2.2 National Legal Framework

- Cooperative Societies Act of Zambia
- Ministry of Small and Medium Enterprise Development
- Patents and Companies Registration Authority (PACRA) guidelines

2.3 YPDP Resource Mobilization Strategy (RMS)

Cooperatives are recognized as enterprise engines supporting:

- Youth entrepreneurship
- Income generation
- Reduction of donor dependence
- Green and sustainable economic practices

3. PURPOSE OF THE POLICY

The purpose of this Cooperative Policy is to:

- Provide a standardized framework for establishing and supporting youth cooperatives.
- Promote youth-owned sustainable businesses aligned with YPDP's mission.

- Define governance, membership standards, and operational expectations for cooperatives.
- Clarify the financial and branding obligations of cooperatives working with YPDP.
- Distinguish between General YPDP Cooperatives and 100 Youths Saving–Investment Cooperatives.
- Ensure transparency, accountability, and measurable impact across all YPDP-supported cooperatives.

4. TYPES OF COOPERATIVES UNDER YPDP

YPDP shall recognize two primary categories of cooperatives:

4.1 General YPDP Cooperatives (Four Subtypes)

These cooperatives operate as standard business-producing ventures with youth members. They include four recognized cooperative sub-groups:

a. Agribusiness Cooperatives

These cooperatives focus on primary and value-added agricultural production. Activities include:

- Staple crop production: Maize, sorghum, millet, rice, and other cereals.
- Herbal and spice production: Cultivation and processing of medicinal herbs, spices, and condiments.
- Horticulture: Vegetables, fruits, flowers, and ornamental plants.
- Livestock farming: Poultry, goats, pigs, cattle, and small ruminants.
- Processing and packaging: Adding value to raw products through milling, drying, packaging, and other processing activities for market readiness.

b. Green and Recycling Cooperatives

These cooperatives focus on environmental sustainability and innovative resource management. Activities include:

- Plastic recovery: Collecting, sorting, and recycling plastic waste into reusable materials.
- Paper recycling: Processing waste paper into reusable paper products.
- Climate solutions: Initiatives that mitigate climate change, such as tree planting, carbon offset projects, and environmental awareness campaigns.
- Waste-to-energy innovations: Converting organic and inorganic waste into energy sources like biogas, biofuels, or electricity.

c. Creative, Innovation and Invention Cooperatives

These cooperatives focus on harnessing creativity, technology, and innovation for business and social impact. Activities include:

- Creative industries: Arts, music, performing arts, writing, filmmaking, and other creative ventures.
- Digital design: Graphic design, web design, animation, multimedia content creation, and other digital solutions.
- Crafts: Handicrafts, textiles, pottery, jewelry, and other artisan products.
- Invention and prototyping: Developing new products, gadgets, tools, or solutions, including research, design, and prototype testing for commercialization.

d. Skills, Services and Production Cooperatives

These cooperatives focus on leveraging practical skills and service-oriented activities for income generation and community impact. Activities include:

- Carpentry: Furniture making, joinery, woodcrafts, and other woodworking services.
- Tailoring: Garment making, textile alterations, embroidery, and fashion-related services.
- ICT services: Software development, computer maintenance, digital solutions, and other information and communication technology services.
- Printing: Commercial printing, signage, branding materials, and related services.
- Welding: Metal fabrication, repairs, and structural works.
- General production enterprises: Any other small-scale manufacturing or production activities driven by members' skills and entrepreneurship.

4.2 100 Youths Cooperatives (Saving–Investment)

These are special cooperatives only for participants of the 100 Youths Program.

Key distinctions:

- They focus on saving, investing, and wealth-building, not just production.
- They are part of a structured financial empowerment model.
- They follow an investment-driven revenue model rather than a purely production-based one.
- They have their own internal rules and are not governed by this policy, except where partnership overlaps.

5. OWNERSHIP MODELS

YPDP supports cooperatives through two legally recognized ownership models that empower youth and promote sustainable enterprise growth. Each model defines the level of youth ownership, YPDP's involvement, and branding requirements to ensure clarity and accountability:

Table 1: *Ownership Models*

Model	Description	YPDP Role / Involvement	Requirements / Notes
Youth-Owned Cooperatives	100% owned by youth members	• Incubation • Mentorship • Market linkage • Training • Compliance support	• Must sign a Partnership & Support MoU with YPDP • Use their own independent branding and identity
Joint Cooperatives	• Majority youth ownership (70%–80%) • YPDP holds minority stake (20%–30%)	• Strategic support • Governance liaison may be assigned	• Joint decision-making on strategic issues • Must include YPDP branding (logo on signage, packaging, documents, digital platforms)

6. MEMBERSHIP REQUIREMENTS

This policy sets the following standards for cooperative membership under YPDP:

- Minimum members: 10
- Maximum members: 100
- Members must be youth aged 15–35, except where cooperatives choose to include supportive adult mentors (up to 10%).
- Members must sign the Cooperative Charter and Code of Conduct.
- Members must commit to fair participation, democratic engagement, and financial transparency.

7. COOPERATIVE ESTABLISHMENT PROCESS

YPDP will support the formation of cooperatives through the following stages:

1. Mobilization and Sensitization

- Orientation workshops
- Needs assessment
- Cooperative interest registration

2. Pre-Incubation

- Cooperative training (7–14 days)
- Leadership selection
- Drafting constitution/by-laws

3. Legal Registration

- Registrar of Societies registration
- PACRA registration
- Tax compliance
- Bank account opening

4. Incubation Phase (6–24 months)

- Technical skills training
- Business development support
- Mentorship
- Enterprise equipment and tools
- Branding and marketing
- Access to markets

5. Graduation or Joint Operation

- Youth-owned cooperatives graduate to independence
- Joint cooperatives remain long-term partners of YPDP

8. GOVERNANCE STRUCTURE

Each cooperative shall establish:

- General Assembly
- Executive Committee
- Supervisory Committee
- Finance and Compliance Officer
- Operations Team
- YPDP Liaison Officer (for joint cooperatives only)

All YPDP cooperatives must adhere to fundamental cooperative principles to ensure effective, fair, and sustainable operations. Key governance principles include:

- Democratic control: Every member has an equal voice in decision-making, regardless of their level of investment or tenure.
- Transparency: Operations, financial management, and decision-making processes are open and accessible to all members.
- Shared benefits: Profits, rewards, and other cooperative gains are distributed fairly among members according to agreed-upon criteria.
- Member accountability: Each member is responsible for upholding cooperative rules, contributing to collective goals, and maintaining ethical conduct within the cooperative.

9. PROFIT-SHARING MODEL

YPDP's profit-sharing model ensures fair distribution of income while supporting cooperative growth, social welfare, and YPDP's sustainability. The allocation differs slightly between fully youth-owned cooperatives and joint cooperatives involving YPDP.

Table 2: *Profit Sharing*

Cooperative Type	Profit Allocation	Purpose / Notes
Youth-Owned Cooperatives	50%	Member income (dividends, salaries, bonuses)
	30%	Cooperative reinvestment (growth, tools, assets)

	10%	Cooperative social/welfare fund
	10%	YPDP partnership support fee
Joint Cooperatives	50%	Youth member benefits
	20%	Cooperative reinvestment
	10%	Cooperative welfare fund
	20%	YPDP enterprise share

10. FINANCIAL MANAGEMENT REQUIREMENTS

To ensure accountability, sustainability, and proper use of resources, each YPDP cooperative must adhere to the following financial management standards:

- **Cooperative bank account:** All funds must be held in an official cooperative bank account under the cooperative's name.
- **Annual audited statements:** Cooperatives must prepare and submit annual financial statements audited by a certified auditor.
- **Quarterly financial reports:** Regular financial updates must be prepared and shared with all members to ensure transparency.
- **Procurement transparency:** All purchases and procurement activities should follow fair and transparent processes approved by members.
- **Member-approved budgeting:** Annual budgets must be developed collaboratively and approved by the cooperative membership.

YPDP may provide bookkeeping assistance, financial literacy training, and guidance to strengthen financial management within cooperatives.

11. YPDP SUPPORT PACKAGE

To empower youth cooperatives and enhance their sustainability and growth, YPDP provides a comprehensive support package, including:

- **Technical training:** Capacity-building in cooperative management, production skills, and best practices relevant to each cooperative type.

- Enterprise startup support: Guidance and resources to launch cooperative ventures, including business planning and initial operational support.
- Market linkage: Connecting cooperatives to local, regional, and international markets to expand sales and opportunities.
- Branding development: Assistance with branding, packaging, and marketing to enhance visibility and competitiveness.
- Monitoring and evaluation: Regular follow-up to track progress, assess outcomes, and identify areas for improvement.
- Legal registration support: Help with registering cooperatives and ensuring compliance with relevant regulations.
- Access to resource partners: Linking cooperatives with financial institutions, mentors, suppliers, and other strategic partners.
- Innovation and expansion coaching: Guidance on scaling operations, introducing new products/services, and adopting innovative solutions.

12. MONITORING AND EVALUATION

YPDP implements a robust monitoring and evaluation (M&E) system to ensure cooperatives operate effectively, achieve their objectives, and contribute to youth development. The M&E framework includes:

Quarterly Cooperative Reviews

Cooperatives are assessed every quarter to monitor operational performance and financial management. These reviews also gauge member engagement and participation in cooperative activities.

Bi-annual Impact Reports

Every six months, cooperatives' progress toward objectives is documented and analyzed. The reports help identify areas needing support or improvement.

Annual Performance Evaluations:

A comprehensive yearly assessment evaluates governance, financial health, and overall enterprise outcomes. This ensures cooperatives meet standards and achieve sustainable growth.

Compliance Checks

Regular checks ensure adherence to cooperative principles, internal policies, and legal requirements. Non-compliance is addressed promptly to maintain integrity and accountability.

Youth Livelihood Improvement Assessments

The impact of cooperative participation on members' skills, income, and well-being is measured. These assessments inform strategies to enhance youth economic empowerment.

KPIs include:

- Income changes
- Employment numbers
- Cooperative growth rate
- Enterprise diversification
- Community impact

13. BRANDING REQUIREMENTS

Youth-Owned Cooperatives

These cooperatives enjoy independent branding, allowing them to establish their own visual identity and marketing style. While they are not required to display the YPDP logo on their materials, they must acknowledge YPDP in Memoranda of Understanding (MoUs) and in selected communications where the partnership or support is relevant.

Joint Cooperatives

Joint cooperatives operate under a shared branding framework that requires them to prominently display the YPDP logo on all materials. They must co-brand packaging, promotional items, and marketing materials to reflect the partnership.

POLICY REVIEW CYCLE

This Policy shall be reviewed every two years to ensure its relevance and effectiveness in guiding cooperative operations. Additionally, reviews may be conducted whenever major legislative or programmatic changes occur that could impact cooperative governance or operations. Any revisions to the policy must receive formal approval from the Executive Director and the Board, ensuring that updates are aligned with organizational priorities and legal requirements.

ANNEXES

ANNEX 1: COOPERATIVE CONSTITUTION TEMPLATE

PREAMBLE

ARTICLE 1: NAME

The name of the Cooperative shall be _____ Cooperative Society Limited.

ARTICLE 2: REGISTERED OFFICE

The registered office shall be situated at _____ in the Republic of Zambia.

ARTICLE 3: OBJECTIVES

The Cooperative is established to:

1. Create employment for youth members
2. Produce and/or supply goods and services
3. Increase youth income
4. Promote entrepreneurship
5. Operate under cooperative principles

ARTICLE 4: MEMBERSHIP

- Minimum members: 10
- Maximum members: 100
- Members must be aged 15–35
- Admission by application and approval by the Executive Committee

ARTICLE 5: RIGHTS AND DUTIES

Members have the right to:

- Vote
- Access services
- Share profits

Members must:

- Participate in activities
- Pay contributions
- Observe constitution

ARTICLE 6: GOVERNANCE STRUCTURE

- General Assembly
- Executive Committee
- Supervisory Committee

ARTICLE 7: ELECTIONS

- Term of office: 2 years
- Maximum two terms

ARTICLE 8: FINANCIAL MANAGEMENT

- Bank account mandatory
- Annual audit

ARTICLE 9: PROFIT DISTRIBUTION

As per YPDP Cooperative Policy.

ARTICLE 10: DISCIPLINARY ACTION

Procedure: Notice → Hearing → Resolution

ARTICLE 11: DISPUTE RESOLUTION

Internal → Mediation → Arbitration under Zambian law

ARTICLE 12: LIABILITY

Liability limited to member shares

ARTICLE 13: AMENDMENTS

Two-thirds majority

ARTICLE 14: DISSOLUTION

According to Cooperative Act

ANNEX 2: STANDARD OPERATING PROCEDURES

SOP 1: FORMATION

1. Sensitization
2. Member enlistment
3. Constitution drafting
4. Registrar of Cooperative Societies and PACRA registration
5. MoU signing

SOP 2: GOVERNANCE

Roles defined: Chairperson, Secretary, Treasurer, Operations Head

SOP 3: OPERATIONS

Daily registers, stock control

SOP 4: FINANCE

Budgeting, procurement controls

SOP 5: REPORTING

Monthly, quarterly, annual

SOP 6: CONFLICT MANAGEMENT

Internal resolution then escalation

ANNEX 3: MOU TEMPLATE

PARTIES

This MoU is made between: Youth Projects Development Platform (YPDP) and _____ Cooperative.

PURPOSE

To define partnership and support mechanisms.

ROLES OF YPDP

- Training
- Market linkage
- Monitoring

ROLES OF COOPERATIVE

- Compliance
- Transparency
- Reporting

FINANCIAL ARRANGEMENT

Management fee as per policy.

DURATION

_____ years.

TERMINATION

With _____ months notice.

SIGNATURES

YPDP Representative: _____ Date: _____

Cooperative Chairperson: _____ Date: _____

ANNEX 4: MEMBERSHIP FORM TEMPLATE

PERSONAL DATA

Name:

Age:

Address:

Phone:

Email:

CONSENT

I agree to uphold cooperative by-laws.

Signature: _____ Date: _____

ANNEX 5: FINANCIAL REPORTING TEMPLATES

MONTHLY INCOME STATEMENT

Income: _____ Expenses: _____ Profit: _____

CASHBOOK

Date	Description	In	Out	Balance

BANK RECONCILIATION

- Statement vs Cash Book
- Income statement, Balance sheet, Cashbook

ANNEX 6: BUSINESS PLAN TEMPLATE

EXECUTIVE SUMMARY

BACKGROUND

ABOUT THE COOPERATIVE

- Company Description
- Vision
- Mission
- Objectives
- Core Values
- Philosophy
- Ownership

OPPORTUNITY

Problem and Solution

- Problem Statement
- Solution Statement

PRODUCTS/SERVICES

SWOT ANALYSIS

OPERATIONS PLAN

- Business Model / Operational Model
- Production / Service Delivery
- Location and Facilities
- Technology and Tools
- Supply Chain
- Operational Processes
- Logistics and Distribution
- Member Roles and Responsibilities

MARKET ANALYSIS

- Market Overview
- Trends in Demand
- Trends in Supply
- Competitiveness Analysis

GOVERNANCE STRUCTURE

OPERATIONS PLAN

FINANCIAL PROJECTIONS

RISK ANALYSIS

ANNEX 7: REGISTRATION GUIDE

- 1. MOBILIZE MEMBERS**
- 2. DRAFT CONSTITUTION**
- 3. APPLY TO REGISTRAR OF SOCIETIES AND/ OR PACRA**
- 4. OBTAIN CERTIFICATE**
- 5. OPEN BANK ACCOUNT**
- 6. REGISTER WITH MINISTRY OF SMES**
- 7. SIGN MOU WITH YPDP**

ANNEX 8: BRANDING MANUAL

- YPDP logo must appear on:
 - Uniforms
 - Signage
 - Marketing Materials
- **Logo Use Rules**
 - No distortion
 - Approved colors only
- **Brand Phrase**

"In partnership with YPDP"
- **Approval**

All materials must be approved by YPDP.



YOUTH PROJECTS DEVELOPMENT PLATFORM

A Platform For Change