

# Young people and cooperatives

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## ORIGINS AND HISTORICAL MILESTONES IN THE DEVELOPMENT OF CERA

Cera's roots go back to 1892, when the first *Raiffeisenkas* was set up in Rillaar by Jacob Ferdinand Mellaerts (1845 - 1925). Back then, the organisation's articles of association were by and large a translation of those published earlier by Friedrich Wilhelm Raiffeisen (1818 - 1888). In this manner, Cera became an important link in spreading the Raiffeisen concept outside Germany.

What began as a small, local savings guild would grow to become one of the biggest financial institutions in Belgium. More precisely, from an agricultural savings and credit institution Cera developed into a general bank with activities in retail, SMEs, the corporate sector and community services. It provided a full range of banking products and services, including mortgage loans, savings, payments, investment funds, asset management and corporate finance.

In 1998 Cera's banking activities were incorporated into KBC, a newly-established integrated banking and insurance group. On that occasion, the federation of 207 local banks with a cooperative structure were absorbed by Cera Head Office. All members of these local banks then became direct members of Cera, thereby establishing one single strong cooperative. Also, through this transaction Cera became a major shareholder of KBC.

Today, Cera and its subsidiary KBC Ancora are the largest shareholders of KBC Group, together owning 21.2% of KBC. KBC is a bank-insurer with five core markets, 1600 bank branches, more than 40000 employees and approximately €275 billion in total assets.

## SPOTLIGHT ON YOUNG AND ACTIVE MEMBERS

### Mathilde (27)

*I've been a member since I was little. My granddad made sure that all his children and grandchildren were Cera members. While I was a student at Liège University, I got to know the Cera Chair for Cooperative Enterprise. I was fascinated by the combination of business and social relevance, and I wrote my thesis in connection with an internship at Cera.*

*So I was already very committed as a student, and I've taken that a stage further as a member of Cera's Regional Advisory Council. It has opened up a window for me on my region, and helped me get to know some great people who work on behalf of society. And I definitely want to contribute to Cera's Next Generation initiative too. I find meeting people and exchanging experiences absolutely fascinating and lots of fun as well!*

### Elke (32)

*I had to wait a while until a place came up on the Regional Advisory Council for Aarschot, where I live. But as soon as a vacancy arose, I put myself forward as a candidate. As a member of the advisory council, I help decide which social projects to support and how much to give them.*

*I'm also the 'godmother' of a pub project that works with disabled people and I'm involved with 'Afterwork Next Generation'. That's an initiative in the form of meetings that help young people get to know Cera better and to network. Each young member gets to invite an interested non-member to come along with them. The meetings are very active: we propose subjects, we work in groups on particular themes and we share our experiences. Cera is a fascinating organisation to discover and it contributes to an even more fascinating world.*

## Pursuing a broader, younger and more active membership base

Today, Cera has around 400 000 members on a Belgian population of 11 million. A healthy membership base is essential to any cooperative, and so Cera pays a great deal of attention to it, in terms of inflow, outflow and activation.

Anyone can become a Cera member by subscribing to cooperative shares to a maximum amount of 5 000 EUR. Subscription is possible via the Cera website, or over the counter at KBC Bank or CBC Banque.

Cera's value proposition for potential and existing members is as follows:

**Cera. Investing together in prosperity and welfare**  
Along with around 400 000 members, Cera invests in the community and focus on robust cooperation. By joining forces, Cera works together with its members and its partners to create economic and social added value in three areas:

- As a principal shareholder, Cera ensures the solid foundations of the KBC group
- Cera generates a positive impact in our community
- The members of Cera qualify for unique benefits.

Raiffeisen's cooperative values of 'cooperation', 'solidarity' and 'respect for all' have underpinned the enterprise of Cera for over a century.

### **Cera. Deep roots, broad presence**

Cera's membership base is very stable, confirming the attractiveness of its value proposition to a broad public. The number of member exits (voluntary and on death) is limited to an overall 1–2% per year. The natural ageing of the members is also a factor – even though Cera members get a bit older each year... This affects participation in general and that in the consultative bodies in particular, which aim to achieve diversity in terms of age too.

For these reasons, Cera has a three-fold ambition for its membership base: to broaden, rejuvenate

and activate it. Or, to put it in a slightly different way, rejuvenation is essential if the membership is to be continuously broadened and further activated.

We focus in this article on several aspects of Cera's service to society and consultation structure that are highly relevant to young people. In addition to this, and in keeping with Cera's value proposition, there is also an attractive range of membership benefits for this target audience. Young people enjoy privileged terms for banking and insurance products, for instance, for mobility solutions, such as the DriveSafe app, and for concerts and festivals.

## Cooperative responses to economic and social challenges

Cera arose at the end of the 19<sup>th</sup> century in a period of profound crisis (see Box 1). The economic and social context in Belgium has evolved immensely in the ensuing 125 years. The widespread poverty and exploitation in which cooperatives like Cera emerged towards the end of the 19<sup>th</sup> century have been substantially reduced or even eradicated, thanks not least to the cooperative structures set up at that time.

Belgium is a welfare state with very good social provisions. All the same, we are still confronted by a whole range of new economic and social challenges, which call out for creative and cooperatively inspired solutions. Examples include innovative forms of collaboration in more traditional sectors, such as agriculture or traditional services, alongside opportunities in the area of care and culture and in the high-technology sector for the average citizen, as well as the most vulnerable in our society.

It goes without saying that young people have an important role to play in this. We are talking, after all, about the world in which they will be living for many more years to come.

Cera decided in 1998 to adopt an approach, based on a contemporary interpretation of the Raiffeisen philosophy that would specifically seek out

and develop cooperative responses to economic and social challenges. Cera invested in a dedicated team to help shape that approach, it built up a broadly-based partnership network of hundreds of social organisations and also assigned an important role to its members, active in 45 regional advisory councils. The latter are active across Belgium and are firmly committed to social inclusion, combating poverty, care in society, art and culture, bolstering cooperative enterprise, the future of horticulture and agriculture, and local educational and youth-related initiatives. A team of five full-time employees supports the operation of the regional advisory councils and acts as a bridge between the members, the consultative structure and the local tissue.

### **Cooperation with, for and by the next generations**

Cera wants to inform young people and to raise their awareness of cooperative business. However, the aim is for this to go further than simply an introduction. The ambition is for young people to get started in a cooperative spirit and – now or in the future – to become conscious and active members, who assume their role at Cera and in wider society.

A great many of the projects that Cera develops in the spirit of Raiffeisen are aimed at young people. Because they are the ones who will help shape tomorrow's society. Cera has experimented with various forms of working, which young people help to direct ('for, by and with young people'). We discuss below several examples of initiatives of this kind that Cera has been involved in initiating.

Ample attention is paid in all these projects to Cera's three basic values: cooperation, solidarity and respect for everyone. Raiffeisen's classic adage – 'what you can't achieve alone, you can through cooperation' – is also put into practice.

#### **Arts in Society Award**

*(in collaboration with LUCA School of Arts, the Royal Conservatory in Antwerp, Sint-Lucas Antwerp, PXL MAD School of Arts Hasselt and the School of Arts HoGent)*

The Arts in Society Award is Cera's way of bringing bachelor and master students, graduates and researchers from different artistic disciplines together with social-profit organisations that work on behalf of vulnerable target groups. They co-develop an arts project that responds to or reflects a societal challenge. The power of art and culture to unite and strengthen is very much expressed by these projects. The Arts in Society Award frequently broadens the horizons of the young people who participate and the social-profit organisations alike. The students bring a fresh way of looking into the organisation and approach the challenges in a very different way. At the same time, it is an important experience for the artists, for whom there is not always space during their training. They are forced out of their comfort zone and have to think carefully about their own artistic practice, the importance of art in society and the role they can play as artists.

#### **Bright Minds Programme**

*(with Academics for Development)*

The Bright Minds Programme is an initiative for socially committed higher-education students with innovative ideas and/or critical questions about socially responsible and sustainable enterprise. The programme consists of interactive modules, each with a different theme or angle: from cooperative enterprise through the circular economy and energy transition to reducing poverty. The students are confronted with our society's problems and are challenged to think about sustainable solutions. The project stimulates social innovation and enterprise among young people. Through the Bright Minds Programme, we offer this generation the tools and skills they need to develop into critical and tolerate thinkers and doers, all with a solid dose of cooperative enterprise.

#### **Next Generation Please!**

*(with BOZAR, Centre for Fine Arts, Brussels)*

Next Generation, Please! brings young people, artists and politicians together to write a new chapter of the European story. Next Generation, Please! consists of ten projects. Each project consists of a partner organisation, a group of young

people and an artist who spend a year completing a political and artistic process. The resulting performance, installation, photographs, video, etc., are presented at a dynamic festival at BOZAR. Two debates are also held, at which the young people, artists and political experts engage in a dialogue about the political, social and economic challenges Europe faces. A practical handbook is also developed for teachers and cultural and other educators, with a view to the broad dissemination of the methodology and results.

#### **Inclusive youth organiser course**

*(with Chirojeugd Vlaanderen, Scouts en Gidsen Vlaanderen, KSA, Kazou, Hannibal JKVG and Miex)*

Cooperatives stand for an inclusive society. During their pioneering period this chiefly – or almost exclusively – meant economic inclusion. The focus was on the ability to live with human dignity. In the present context, inclusion has taken on a broader meaning. It is about ensuring that everyone gets the chance for maximum self-development.

Young people with a disability are entitled to a proper place in society. Obstacles must be removed, so that they can take part in every aspect of social life. Belgium has a flourishing network of youth organisations, with branches in virtually every village. It is important that young people with a disability can also take full part and responsibility in them. Our goal with this project is to make youth organiser courses inclusive and to open them up to young people with a disability. By enabling disabled youngsters to develop in due course into co-organisers, we can help bring about more inclusive youth projects. The project raises the awareness of parents, carers, children, young people and the overall network of the relevant organisations of the kind of talent-oriented and inclusive youth-related work in which everyone has a place. In this way, it centres on the empowerment of a more vulnerable group, all in keeping with cooperative values and principles.

#### **Cera Award**

*(with RVO Society)*

Young technical talent commits itself to a social-

profit organisation working for and with vulnerable target groups. The point of departure is a technical challenge that can offer a solution to a specific problem with which vulnerable people are confronted, due to limited motor or mental skills. Technology and mechanical and civil engineering students work in close consultation with the target group to develop innovative and customised solutions. Not within the limits of a standard industrial placement, but as part of a socially engaged project in a new setting. In this way, interdisciplinary cooperation becomes an extra classroom in which the students can hone their social, communication and creative skills. Co-creating new technological applications for a more sustainable and inclusive society: that's what we're all about.

### **Inspiring youth with cooperatives**

Through this project, Cera in collaboration with 'Coopkracht' – the Flemish cooperatives' sector organisation – aims to introduce young people to cooperative enterprise. A cooperative company can be a means of responding to social challenges, creating your own employment, and so on. Young people discover the possibilities of cooperatives through intermediaries from education, youth organisations and the business world. The Coopkracht network is also drawn on to show young people some of the real-life experiences of Belgian cooperatives.

### **Rejuvenation within our cooperative**

Cera does not only wish to be a driving force for cooperative enterprise with, for and by young people, it also obviously wants to make itself young and dynamic and to keep itself that way. This is powerfully expressed in the challenge of rejuvenating, broadening and activating our membership base.

A cooperative is handed on from generation to generation, and so it is important for it to constantly connect with the next generation and for the cooperative to have real meaning for its young

members. Young people are not just the future, they are the present too.

For that reason, the strategic plan also pays particular attention to the everyday world and interests of young people, including young adults. To give a few examples:

- *Further optimisation of website and social media to enable smoother communication with young people, along with a new logo and fresh graphic design.*
- *Organisation of 'Next Generation' activities aimed exclusively at members – and their friends – aged between 18 and 35. The aim of these meetings is to meet each other and to think together about social renewal. They also give Cera the chance to get to know its young members and their interests better, allowing it to approach young members specifically to get involved in things like regional meetings for young members or taking part in a project's jury or feedback panel.*
- *In the course of a full-day brainstorming session, one hundred young people – members and non-members – are challenged to come up with new and innovative ideas to make Cera more future-proof.*
- *Younger members are specifically approached to take part in Cera's Regional and National Advisory Councils, so that they can make their voices heard directly and clearly. You can read about Mathilde and Elke's experiences in Box 2. Mathilde (27) completed a placement at Cera as a student and became an enthusiastic member of the Advisory Council for several years. Elke (32) became an active member when she was 25 and has been a member of the Regional Advisory Council since she was 30.*

### **Cooperatives today and tomorrow: taking advantage of opportunities**

Cooperatives could and should become more conscious and proactive. They are still viewed too often as 'just' a bulwark against economic and social injustice, as protectors of historical values and as

an established interest group that lags behind the times.

The reality is – or can be – different.

The cooperative model can be a driving force, in the future too, for innovation and for achieving and consolidating prosperity and well-being in a global world.

To achieve this, it is necessary for the younger generation to develop a cooperative vision in line with their aspirations. Because the aim is not for cooperatives to have young members, but for young members to have cooperatives in which they feel at home and to which they want to commit themselves.

We will end with this appeal to young people: 'Don't wait for your future, build it the cooperative way!'