

Class XI Commerce – Holiday Homework

The **United Nations** has declared **2025 as the International Year of Cooperatives**, with the theme: "**Cooperatives Build a Better World.**" This global initiative aims to raise awareness about the vital role cooperatives play in promoting **economic empowerment, social inclusion, and sustainable development**. In India, cooperative societies are categorized into **consumer, producer, marketing, credit, farming and housing cooperatives**. These institutions support affordable access to goods and services, credit, housing, production, and employment – all contributing to national development.

Students Task:

Students are required to prepare a **project file (15 -20 Pages)** covering the following points:

- a) Meaning, Importance and Types of Cooperative Societies
- b) Principles and Role of Cooperative Societies in the Indian Economy
- c) Research on growth and it's impact on India's economic development over the last 2 decades.
- d) Creative Presentation: Use Bar Graph, Pie Chart, Histogram etc.
- e) Include a case study on any one of the above Cooperative Society.

Learning Outcome:

This project will help students understand the economic relevance and grassroots strength of cooperative societies and how they align with global goals for inclusive and sustainable development.

CASE STUDY 1 (to be done by Applied Mathematics students only)

A. India has witnessed rapid urbanisation in recent years, leading to a significant increase in the demand for affordable housing. As a result, cooperative housing societies have emerged as a viable solution to this issue. Explain the following with examples

*Calculate the monthly maintenance charges for a housing society with 100 units.

*Determine the sinking fund contributions required for a housing society's future repairs.

B. Cooperative credit society are credit institutions characterized by member ownership and control. Registered with the primary goal of fostering economic and societal progress, they emphasize providing accessible credit at fair interest rates. Credit societies and mathematics intersect in various ways. Explain the following with examples

*How do credit societies calculate interest rates on loans? How is compound interest used in credit society operations?

*Factors affecting the creditworthiness of a member. What statistical models can be used to predict loan defaults?

CASE STUDY 2

A. Research and Data Collection

Choose a specific cooperative society and gather information by collecting data from various sources, such as:

- Official website or annual reports
- News articles or publications
- Interviews with members or officials
- Observations or visits (if possible)

B. Case Study Structure

1. Introduction: Provide an overview of the cooperative society, including its history, mission, and objectives.
2. Background: Describe the context and environment in which the cooperative operates.
3. Objectives and Principles: Discuss the cooperative's objectives, principles, and values.
4. Operations and Management: Explain the society's organizational structure, management, and operational processes.
5. Financial Performance: Analyze the society's financial performance, including income, expenses, and surplus distribution.
6. Impact and Benefits: Discuss the impact and benefits of the cooperative society on its members, community, and environment.
7. Challenges and Limitations: Identify challenges and limitations faced by the cooperative society.
8. Conclusion: Summarize key findings and draw conclusions about the cooperative society's success and potential for replication.

C. Analysis and Evaluation

1. SWOT analysis: Conduct a SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats/Challenges) to evaluate the cooperative society's performance.
2. Compare with other models: Compare the cooperative society with other business models or cooperatives to highlight its unique features and benefits.

D. Presentation

1. Written report: Prepare a clear and concise written report following the case study structure.
2. Visual aids: Use visual aids, such as charts, graphs, or infographics, to illustrate key points and make the presentation more engaging.