

**COURSE DATA****DATA SUBJECT****Code:** 42767**Name:** Cooperative credit entities**Cycle:** Master's Degree**ECTS Credits:** 3**Academic year:** 2026-27**STUDY (S)**

| Degree | Center | Acad. year | Period |
|--|---------------------|------------|----------------|
| 2204 - Master's Degree in Social Economics (Cooperatives and Non-Profit Organisations) | Facultat d'Economia | 1 | Second quarter |

SUBJECT-MATTER

| Degree | Subject-matter | Character |
|--|-----------------------------|-----------|
| 2204 - Master's Degree in Social Economics (Cooperatives and Non-Profit Organisations) | Cooperative credit entities | ELECTIVES |

COORDINATION

SOLER TORMO FRANCISCO V

SUMMARY

The course aims to train students in a new matter, not treated so far, Cooperative Credit Institutions that have the distinction of being some entities that merge identity cooperative banking, belonging therefore to the financial field while that the cooperative, and in particular to an industry - a segment of the same characteristics, and whose raison d'être is to serve the financial needs of its partners and customers. It is a subject of specialization, and courses in the second half.

The thematic content of this subject includes the study and characterization, as well as the analysis of some aspects of the practical management of the Cooperative Credit Entities included in the Social Economy (credit cooperatives, rural and popular and professional savings banks, and sections of Credit cooperatives), as well as the study of ethics in finance and market alternatives in ethical and solidarity finance.

The material is organized into thematic units that comprise the various basic and fundamental aspects of cooperative banks, rural banks and credit unions and professionals as well as sections of credit cooperatives and the role they play in the current context of economic solidarity.

Successful completion of this course the student will acquire certain knowledge and skills about the inner



workings and relationship with the environment of these credit institutions, and will increase their professional skills and opportunities for performance of work tasks in financial institutions of social economy.

s of social economy.

PREVIOUS KNOWLEDGE

RELATIONSHIP TO OTHER SUBJECTS OF THE SAME DEGREE

There are no specified enrollment restrictions with other subjects of the curriculum.

OTHER REQUIREMENTS

COMPETENCES / LEARNING OUTCOMES

2127 -

Be able to integrate into teams, both as managers or coordinators and for specific and limited functions and in support of the team or of others.

Be able to integrate new technologies in their professional and/or research work.

Comprender el funcionamiento de las entidades y empresas que conforman la Economía Social

Critically analyse one's own work and that of colleagues.

Entender el ámbito de actuación de la Economía Social desde sus diferentes puntos de vista y perspectivas: jurídica, social, económica y empresarial, fundamentalmente.

Have a proactive attitude towards possible changes that may occur in their professional and/or investigative work.

Know how to work in multidisciplinary teams reproducing real contexts and contributing and coordinating their own knowledge with that of other branches and participants.

Know how to write and prepare presentations to present and defend them later.

Participate in, lead and coordinate debates and discussions, be able to summarize them and extract the most relevant conclusions accepted by the majority.

Proyectar sobre problemas concretos sus conocimientos y saber resumir y extraer los argumentos y las conclusiones más relevantes para su resolución.

Saber trabajar en equipo con eficacia y eficiencia.

Ser capaces de buscar, ordenar, analizar y sintetizar la información, seleccionando aquella que resulta pertinente para la toma de decisiones.



Ser capaces de tomar decisiones tanto individuales como colectivas en su labor profesional y/o investigadora.

Students should apply acquired knowledge to solve problems in unfamiliar contexts within their field of study, including multidisciplinary scenarios.

Students should be able to integrate knowledge and address the complexity of making informed judgments based on incomplete or limited information, including reflections on the social and ethical responsibilities associated with the application of their knowledge and judgments.

Students should communicate conclusions and underlying knowledge clearly and unambiguously to both specialized and non-specialized audiences.

Students should demonstrate self-directed learning skills for continued academic growth.

Students should possess and understand foundational knowledge that enables original thinking and research in the field.

Use different presentation formats (oral, written, slide presentations, boards, etc.) to communicate knowledge, proposals and positions.

DESCRIPTION OF CONTENTS

1. Credit cooperative in Spain: origins, evolution and current

- 1.1. The Banking System in Spain: entities and characteristics
- 1.2. Conceptual framework and source of credit union
- 1.3. Evolution, development and current status of credit unions in Spain

2. Cooperative banks in Europe

- 2.1. The cooperative banking in Europe
- 2.2. The main european models of cooperative banking
- 2.3. Cooperative banking in Spain
- 2.4. Trends and challenges in the Spanish cooperative banking. Future prospects

3. Sections of credit cooperatives

- 3.1. Concept and definition
- 3.2. Legislation: basic rules and regulation
- 3.3. Operative basic: operations of assets and liabilities
- 3.4. Main differences between sections of credit and credit institutions
- 3.5. The credit sections of agricultural cooperatives in Spain



4. Strategic, financial and economic analysis of credit cooperative in Spain

- 4.1. Introduction to strategic analysis
- 4.2. SWOT analysis of credit cooperatives
- 4.3. Analysis of the main assets and measuring the activity of intermediation
- 4.4. Analysis of the income statement: ratios
- 4.5. Size, efficiency and profitability of credit cooperatives

5. The banking ethic and solidari and microcredits

- 5.1. What do we mean by ethics in finance?
- 5.2. Socially responsible investment and the emergence of alternative financing formulas.
- 5.3. Financing for disadvantaged groups and sectors excluded from financial activity
- 5.4. The concept of microcredit and the situation in Spain
- 5.5. Ethical and solidarity banking in Spain
- 5.6 Ethical and solidarity products
- 5.7. Alternative forms of financing: crowdfunding

WORKLOAD

PRESENCIAL ACTIVITIES

| Activity | Hours |
|-----------------------------------|--------------|
| Theoretical and practical classes | 30,00 |
| Total hours | 30,00 |

NON PRESENCIAL ACTIVITIES

| Activity | Hours |
|---------------------------------------|--------------|
| Attendance at other activities | 0,00 |
| Individual or group project | 16,00 |
| Independent study and work | 12,00 |
| Preparation of lessons | 10,00 |
| Preparation for assessment activities | 2,00 |
| Resolution of case studies | 5,00 |
| Total hours | 45,00 |

TEACHING METHODOLOGY

The Methodology of teaching and learning of this subject is that of the actual class participation, along with reading the material provided, reflecting on its contents, and the resolution of practical cases or problems, theoretical issues and multiple choice questions and as carrying out work on scientific articles or comments, personally and in groups.

The practical sessions will be developed first by submitting cases to be analyzed by the teacher, and



second, students work in groups of 3-4 people by group techniques for following individual or collective (by subject matter) to develop their practical reports. These reports shall be submitted to the class at the end of the relevant meeting. The student can use both the virtual and face tutorials to solve with the teacher doubts that may arise in connection with the resolution and report writing for practice.

For the preparation of the theoretical as well as the basic literature, students will work additional materials from the bibliography and / or other readings displayed in the virtual classroom.

virtual classroom.

EVALUATION

The evaluation system will consist of a continuous assessment based on the following: attendance at lectures and active participation in the same (10% of the total grade), development and delivery of individual reports relating to the implementation of case studies (30% of the total grade). Take into account the participation and interest in the module, the attitude to the matter and the possibility of attending a seminar related to the contents of the module. The preparation of the reports made according to the criteria and guidelines set by the teacher (s) of the course.

At the end of the course will be a final test (consisting of a questionnaire) which if exceeded will be necessary to pass the subject and the value of the final mark will be 60%. The questionnaire may include test questions, essay questions and practical questions.

Composition of the final grade for the course:

| Activity or concept to evaluate | % final grade | | | | | | |
|--|---------------|--|--|--|--|--|--|
| Class attendance, participation and interest in the subject: | 10% | | | | | | |
| Delivery of individual | 30% | | | | | | |



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| practice reports: | | | | | | | |
| Final test (Questionnaire or development questions). His passing will be essential to pass the Subject | 60% | | | | | | |
| Total: | 100% | | | | | | |

Policy for the use of Artificial Intelligence (AI). A paragraph should be included at the end of any task that uses Artificial Intelligence, explaining what it has been used for and what instructions have been applied to obtain the results. Failure to do so will violate the academic honesty policy and will be considered plagiarism. In fact, according to article 11.g of Law 3/2022, of February 24th, on university coexistence, regarding ChatGPT, it shall be considered a very serious offense to fully or partially plagiarize a work, or engage in academic fraud in the preparation of any assignment or activity requested of the students. Academic fraud shall be understood as any deliberate behavior aimed at falsifying the results of an exam or assignment, whether it is one's own or someone else's (including the improper use of artificial intelligence such as ChatGPT), carried out as a requirement to pass a subject or demonstrate academic performance.

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