



co-operatives
and mutuals

coopératives
et mutuelles

canada

The Co-op Model

In 2024



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Land Acknowledgment

We would like to recognize that the headquarters of Co-operatives and Mutuels Canada is located on the unceded territory of the Algonquin Anishinabeg Nation.

We extend our respect to all First Nations, Inuit and Métis peoples for their valuable past and present contributions to this land. We also recognize and respect the cultural diversity of First Nations, Inuit and Métis people.

What is a Co-operative?



What is a Co-operative?

“A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.”

More than Hay, Housing and Health Food!



Economic Sectors



- Agriculture and Agri-food
- Transportation
- Natural resources and manufacturing
- Housing
- Banking and insurance
- Retail and wholesale
- Health care and social services
- Energy
- Arts, recreation and tourism
- Funeral services
- News media
- Internet service

What is a Co-operative?

“Stronger together” is a concept that is a foundational pillar of successful and resilient communities around the world and across cultures.

Formal co-operatives, credit unions, caisses and mutuels have been around for over a hundred and twenty-five years in Canada, making an invaluable contribution to the development of local economies.

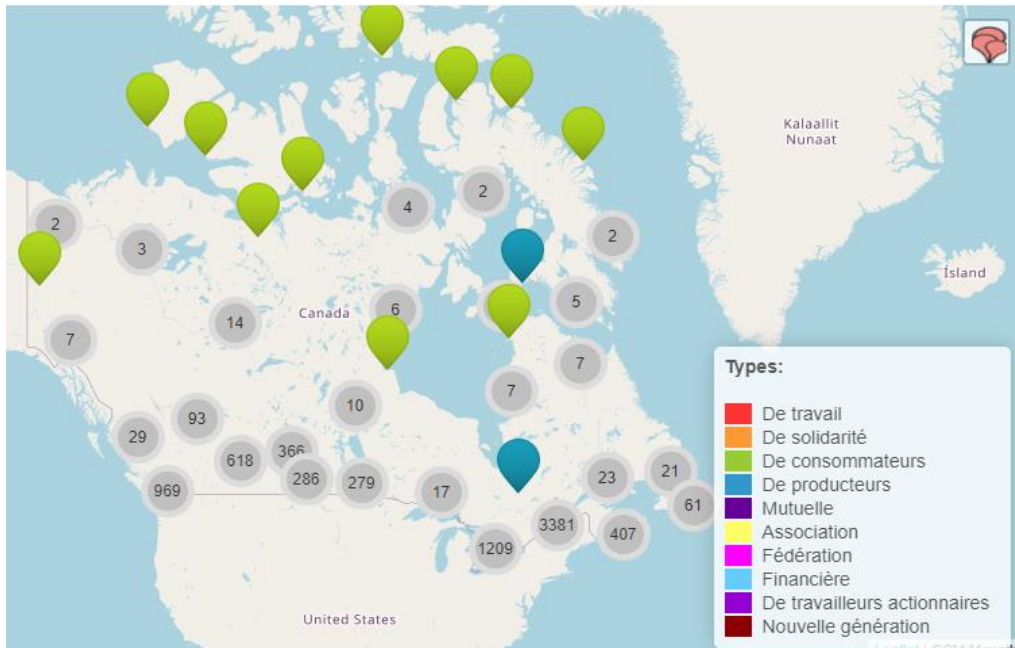
History of Co-operatives

Co-operatives ...

- offered affordable credit to working Canadians when banks did not,
- give Canada's farmers control of agricultural supply and marketing activities.
- were first to provide farmers with life and livestock insurance.
- were instrumental in providing services of all kinds in the far north and developing and marketing Inuit art,
- brought responsible retail services to Canadian consumers at fair prices,
- have played a key role in assuring the availability of affordable housing to low- and moderate-income Canadians,

And much more!

Types of Co-operatives



- **Consumer** (70%): retail, housing, credit unions, insurance, etc.
- **Producer** (15%): agriculture, food processing, arts etc.
- **Worker** (6%): forestry, fisheries, paramedic services, etc.
- **Multi-stakeholder** (8%): health care, social services, seniors' housing, etc.
- **Federations** (1%):
- **Other: <1%**
 - **New-Generation** (Western Canada Only)
 - **Worker-Shareholder** (Quebec Only)
 - **Community Service** (BC & NL Only)



[Moose Jaw Marketplace CRS](#)



[Old Town Glassworks Co-op](#)



[Multicultural Health Brokers Co-operative](#)



[Battle River Railway NGC](#)



[Forestburg Seed Cleaning Co-op](#)



[Mambo Mambo](#)



[Coopérative des travailleurs d'ambulance de l'Estrie](#)



[Lloydminster & District Co-operative](#)



[Aron Theatre Co-op](#)



[Harrop-Procter Community Forest](#)



[Fédération des coopératives funéraires du Québec](#)



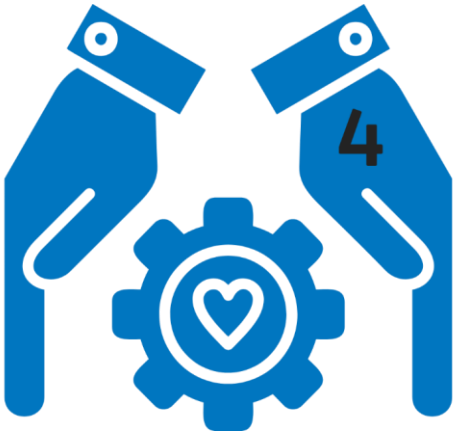
[Coopérative d'habitation Dorimène](#)

Co-operative Values and Principles

Co-operatives are based on the values of **self-help, self-responsibility, democracy, equality, equity** and **solidarity**.

In the tradition of their founders, co-operative members believe in the ethical values of **honesty, openness, social responsibility** and **caring for others**.

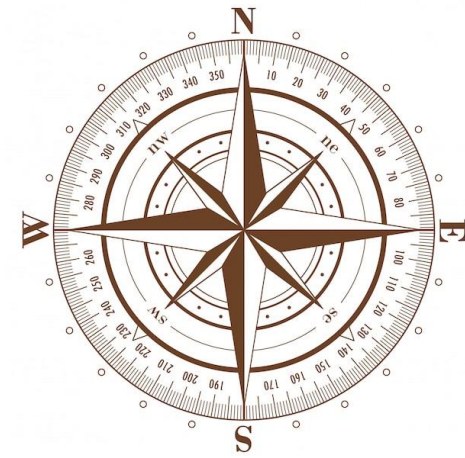
The co-operative principles are guidelines by which co-operatives put their values into practice.



By The Numbers...

- 7,000 co-operative enterprises in Canada, 45% of which are in Quebec.
- 59% of co-operatives are deemed “For Profit” and give patronage dividends to members.
- 41% of co-operatives are “non-profit” and half of these are housing.
- 99.1% of “for-profit” non-financial co-operative employers are SMEs.
- 71% of “for-profit” non-financial co-operatives are more than 20 years old.
- \$49.2 Billion, or 2.5% of Canada’s GDP, and 174,000 Full-time equivalent jobs

1225 Co-operatives in Ontario



**Attawapiskat Community
Development Co-operative Ltd.**
(Attawapiskat)
Consumer - Retail

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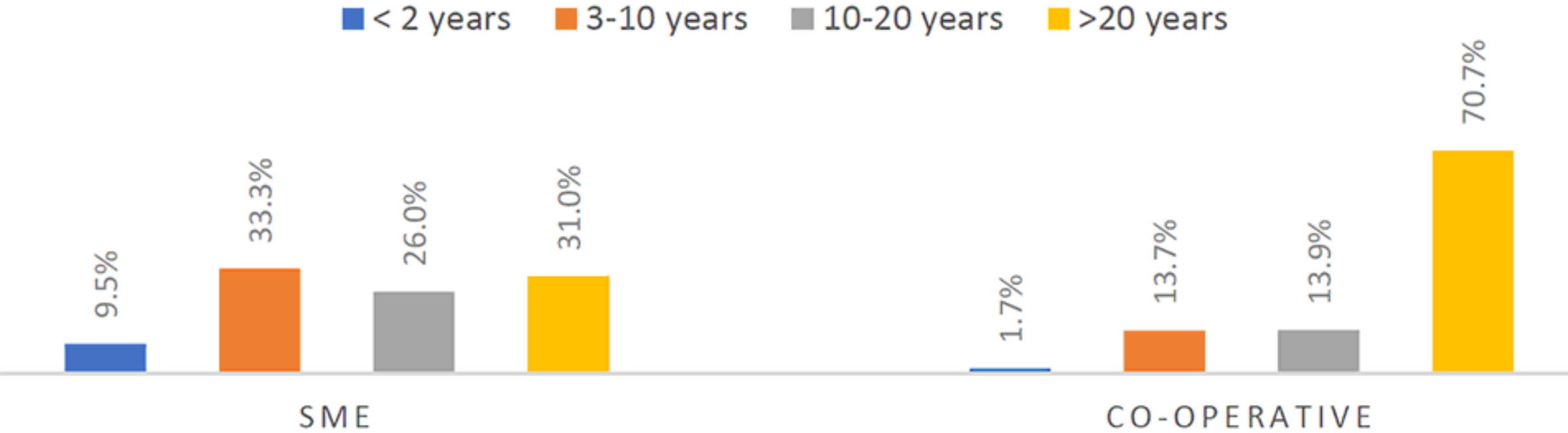


Copperfin Credit Union Limited
(Kenora)
Consumer - Financial

Pelee Island Co-operative Association
(Pelee Island)
Consumer - Retail

**Coopérative d'utilisation de
machinerie agricole Franco-Agri**
(Saint-Eugène)
Producer - Agriculture

Co-operative Resilience (Age)

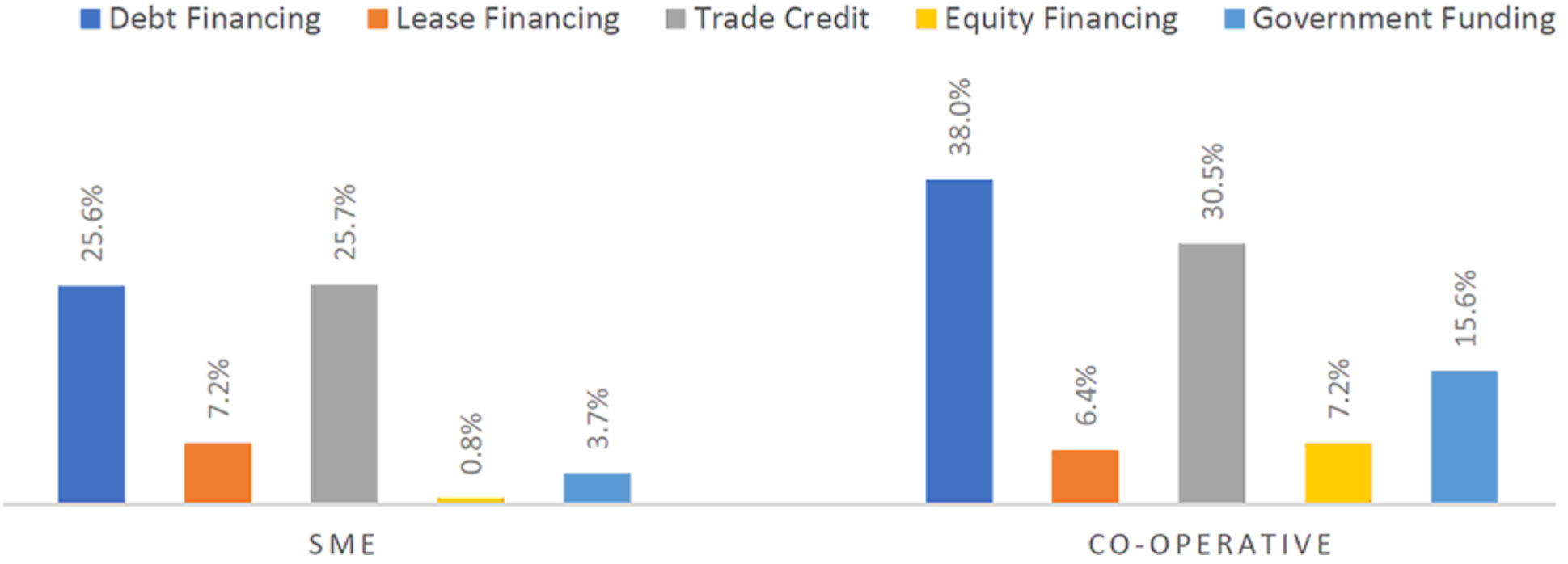


Source: SME Financing and Growth of Co-operatives 2017, ISED

Top 5 Co-op Issues (and where CFDC fit in...)

1. Improving awareness about the relevance of the co-operative model with the general public, members, youth, government and other stakeholders.
2. Access to capital/financing (for growth, technological spending, and other)
3. Developing strong co-operative leaders
4. Policy changes that do not account for co-operatives
5. Nurturing co-operation amongst co-operatives

Co-operative Financing



Co-operative Financing

- 64.9% of all co-operatives requested external financing for their businesses, compared to 47.1% for SMEs.
- 64.4% of co-operatives that received debt financing received it from credit unions and caisses populaires, 27.3% from domestic chartered banks, and 20.2% from a government institution.
- Co-operatives have an approval rate of 95.0% for debt financing, 100% for trade credit.
- 38.1% of co-operatives relied on debt financing (term loans, line of credits, non-residential mortgages, and credit card) while it was 35.6% for SMEs.
- Co-operatives obtained debt financing mostly from term loans (45%) and lines of credit (33.5%).
- 55.8% of co-operatives' intended use of this debt financing was for working capital.

Rural Co-operatives

- Postal code solution (876,445 variants): If the first digit is zero in the first part of the postal code, the Forward Sorting Area, it denotes a Rural address.
- 2072 co-ops based in Rural areas, as per the Canada Post coding structure.
 - St-Albert Cheese Co-operative - 150, St-Paul Street, St. Albert, ON K0A 3C0
 - Canyon Country Co-operative - 920 Hwy 11-17, Dorion Ontario P0T 1K0
 - Huron Telecommunications Co-operative - Box 220, 60 Queen St. Ripley, Ontario, N0G 2R0
- Many co-operatives have mostly rural members, even if they are headquartered in larger urban centers.

QUESTIONS?

Workshop 1

You live in a township of 1200 people in Northern Ontario that owes its origins to the courageous settlers and the forest industry. In here, two worlds live side by side: rural life and the northern forest with lakes and rivers, which gives a special quality to life which is envied by many.

Today, in addition to forest operations, your community also benefits from the advantages of a developing tourist town.

Regrettably, residents and visitors must still travel 45 minutes by car to the nearest grocery store...

Épicerie Coop Grocery Moonbeam

(Moonbeam, Ontario)



- Risk of the only grocery store closing
- Food security
- Local economy
- Retail/"For profit"
- Community characteristics played key role in conversion
- History of saving critical institutions and services
- Influential members of the local community involved in the founding assembly
- Local residents with key legal and financial skills
- Steady growth, but currently looking to purchase larger building

Would your Community Futures
Office be involved in this
enterprise?

Workshop 2

You are residents of a small community of 4 000 yearly residents that offers a delightful escape from the hustle and bustle of city life. By living here, you are immersed in picturesque surroundings, and you can stroll along the downtown streets lined with quaint shops, restaurants, and inviting boutiques. Outdoor enthusiasts also find a piece of paradise here, with an abundance of recreational activities to enjoy.

However, longtime family-owners of the only local movie theatre want to retire.

Aron Theatre Co-operative Inc.

(Campbellford, Ontario)



- Incorporated in 2010
- Sole proprietorship conversion
- Preservation of a major anchor business in Campbellford's downtown
- Not-for-profit
- Large community involvement and investment in the co-op
- Safeguarding dozens of jobs and much volunteer work experience for the community
- Community-owned co-operative.

What are Conversions?

- Business Conversions to Co-operatives (BCCs) take place when private, public, or non-profit entities transition for a variety of possible reasons into a co-operative.
- Conversions help to save jobs and troubled businesses, while meeting local needs.
- Business conversions to co-operatives help maintain local businesses and offer an option to retirement-aged owners who do not have a succession plan.

Would your Community Futures
Office be involved in this
enterprise?

Workshop 3

You are residents of a small community of 1 000 people with a hospital, hockey rink, a train station, a service station, a convenience store and limited accommodations.

The community has a Child and Family Center but no childcare service providers beyond in-home locations, making it difficult to attract and keep young families.

The Three Bears Day Care Hornepayne Cooperative Incorporated

(Hornepayne, ON)

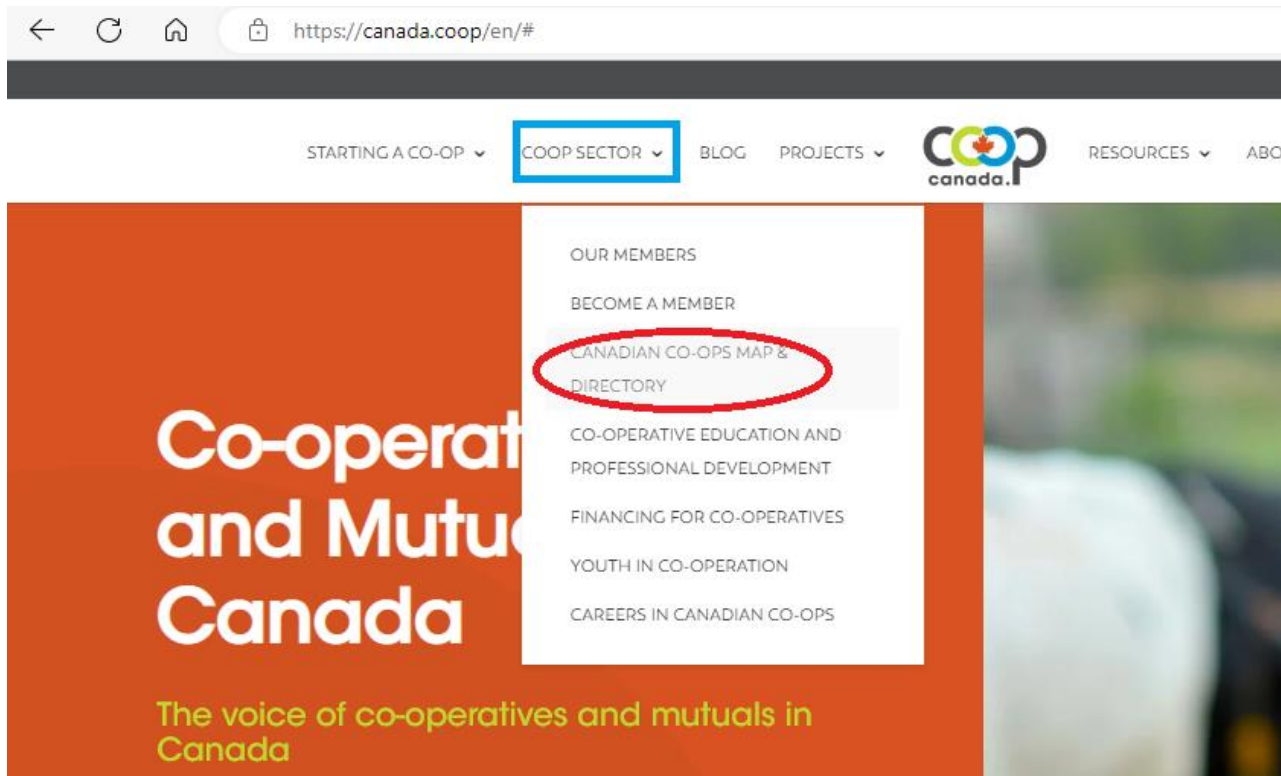


- Incorporated in 1992
- Geographic center of Ontario
- Not-for-profit
- Only childcare center in Hornepayne
- Population 968
- 0-12 years of age

Would your Community Futures
Office be involved in this
enterprise?

QUESTIONS?

The Map! Reporting, Referrals, and the CRM



<https://crm.canada.coop/en/map>

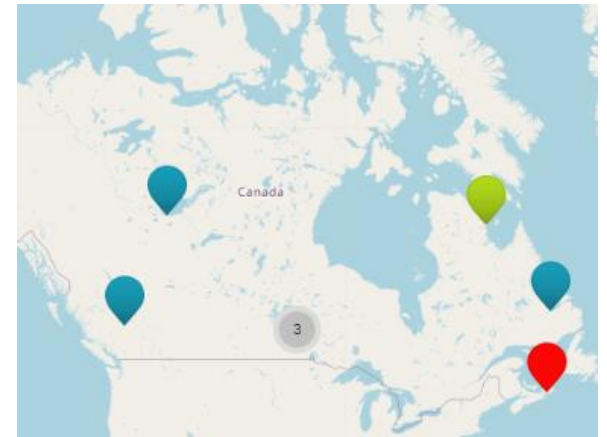
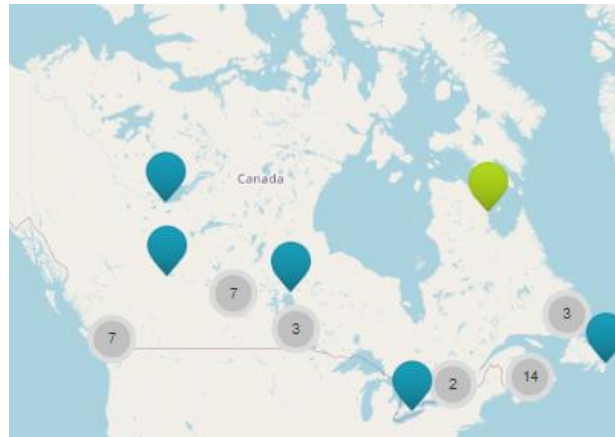
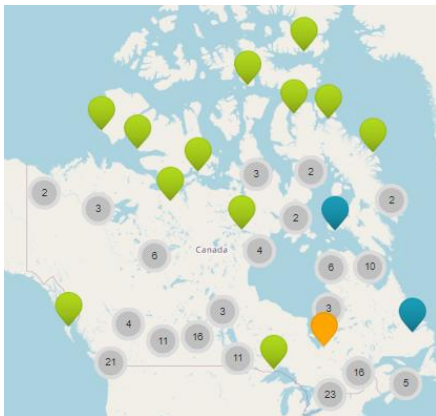
CMC's Map

- Co-operation across Canada Map
- Advanced Filters
- Products and Services
- Exemple: Indigenous (168) +

Fish (42)

=

8 options



Workshop 4

You are interested in impressing a person with your mad cooking skills. This person has agreed to the date night but comes from a long line of co-op champions. As such, you want to go the extra mile and try to deliver a culinary masterpiece that showcases co-op products!

Workshop 4

“Build and Source a Meal”

3-5 main Ingredients
+
Drink



Would your Community Futures
Office be involved in this
enterprise?

Workshop 5

Find a co-operative, credit union, caisse or mutual in or near your hometown and share its story.



Action Items

1. Discover the co-operatives and mutuals in your region and catchment area
2. Continue to expand your subject-matter knowledge
3. Suggest a co-operative enterprise as means of collective entrepreneurship and/or a business succession option
4. Review your Community Futures office history with co-operatives and validate your current processes and procedures for co-op eligibility
5. Get involved!

Suggested reading

- Government of Canada:
 - [Information Guide on Co-operatives](#)
 - [Research data and reports about co-operatives in Canada](#)
 - [SME Profile: Co-operatives in Canada \(2020\)](#)
 - [What We Heard—Motion M-100 Consultations](#)
- Co-operatives and Mutuals Canada
 - [Website](#)
 - [Map of Co-operatives Across Canada](#)
 - [Study on Co-operatives and Mutuals in the Age of Uncertainty](#)
 - [The Economic Impact of Co-operatives and Mutuals in Canada](#)
 - [The Conversion to Co-operatives Project \(Co-opConvert\)](#)

THANK YOU



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