The Co-operative Movement

A Historical Overview and Relevance to Northern & Aboriginal Communities

RDI Working Paper #2005-1

February 2005
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Introduction

The co-operative movement has been anything but static over the last century and a half. The movement has experienced aggressive expansion, an evolution of its philosophy and principles as well as an explosion in the number of members. The co-operative movement has been introduced to all regions of the world, within numerous different environments.

This paper will explore the historical context of the co-operative movement, address the initial originating conditions that lead to the development of the modern co-operative to its accepted definition and discusses the philosophy and principles of the movement. The six types of co-operatives are illustrated along with a discussion on co-operative structure and their role in Canadian communities.

The relevance of co-operatives to communities, in particular northern and aboriginal communities in Canada, is addressed in the final section of this paper. Case studies of three existing co-operatives (Neechi Foods Co-operative, Ikaluktutiak Co-operative, Akochikan Co-operative) provide insight to the role and importance of co-operatives in their respective communities.

It is clear from the case studies, as well as the general benefits that are associated with both members and communities, that co-operatives play an important role in community development. They may provide a needed community institution to improve both the social and economic value of its members.

Co-operative Movement

The co-operative movement can attribute success to the commitment of its members. These members are integral at every level of decision making for co-operatives. Community residents form co-operatives for a variety of reasons including:

- people feel they have no power in the market place,
- no individual, or no existing organization, is providing a service they need,
- their jobs or their communities would disappear if they did not join together to save them, and
- they want to keep the control and the profits of a business in the community.

Co-operative development will be explored from the Rochdale pioneers to its current conditions. The philosophy and principles of the co-operative movement as well as structure and types of co-operatives are discussed. These elements are essential for understanding the relevance of the co-operative movement to northern and Aboriginal communities in Canada.

International Originating Conditions

The co-operative movement has been stimulated by a broad range of social needs such as community identity and control over key aspects of everyday life. The undermining of a community’s identity and the evolution of our market-based economy saw co-operatives as an organizational response (Fulton & Laycock, 1990). The original co-operative movement was responding to the needs, stresses and opportunities that resulted from
social and economic modernization (Fairbairn, Axworthy, Fulton, Ketilson, & Laycock, 1990). These opportunities lead to the development of co-operatives in western Europe during the 1850s (Co-operative Futures Development Project, 1982).

Consumer co-operatives developed at a dramatic pace during the 1850s in England, the heartland of industrialization and modernization (Melnyk, 1985). Co-operatives were also formulating in Germany during this period, however not as consumer co-operatives. Small-scale co-operatives developed based on agricultural needs in rural areas. Within the next two decades, Germany had developed both regional and national agricultural co-operatives to assist their members in production and marketing of their products (Fairbairn, Bold, Fulton, Ketilson, & Ish, 1991).

In 1844, twenty-eight unemployed community members in Rochdale, England pooled their resources and participated in cooperation for mutual benefit (Holyoake, 1908; Shaffer, 1999). The Rochdale consumer co-operative was founded on three principles: equality, equity and mutual self-help (Co-operatives Secretariat, 2003; Holyoake, 1908; Shaffer, 1999). Formally known as the Equitable Pioneers of Rochdale Society, Rochdale is seen as the foundation of the modern co-operative movement. Based on the three principles, the co-operative movement expanded into areas of the economy beyond consumer retail (England) and agriculture (Germany). Co-operatives were developed around financial issues such as loans and savings, employment opportunities or lack of opportunities and housing opportunities (Fairbairn et al., 1991). These principles remained until 1963, when the International Co-operative Alliance (ICA) extrapolated the three principles into seven principles (Craig, 1980; Shaffer, 1999). The new seven principles are still underlined with the original three Rochdale principles.

Industrialization and the specialization of labour created an environment in which the Rochdale principles were able to succeed among community members. By offering an alternative, co-operatives were seen as helping people obtain goods and services that they may not otherwise be able to access, tailoring to their member’s needs, building stronger communities and creating autonomy from external factors (Holyoake, 1908; Shaffer, 1999; Craig, 1980; Fairbairn et al., 1991).

**Definition**

Today, co-operatives are defined as “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” (Conn, 2003, 3). Co-operatives are founded on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. Based on the founding principles of co-operatives, members believe in the ethical values of honesty, openness, social responsibility and caring for others (Canadian Business Service Centre, 2004).
**Philosophy & Principles**

All co-operatives are expected to uphold each principle. First, co-operatives are to be open all members and voluntary. They are not intended to have discriminatory membership requirements. Secondly there is democratic member control. Members have equal voting rights, one member one vote. The third principle is that there is member economic participation. Members contribute to the capital of their co-operative. Surplus can be allocated back to members in the form of equity or it can be allocated for developing the co-operative, creating a reserve or to support other member approved activities. The fourth principle is that co-operatives are autonomous and independent. Co-operatives are self-help organizations that are controlled by their membership. The promotion of education, training and information is the fifth principle of co-operatives. Local co-operatives are to provide education and training to their members to ensure that each member can contribute effectively to the progress of the co-operative. The sixth principle is co-operation among co-operatives. The co-operative movement is most effective by working together with other co-operatives at different scales; local, regional, national or international. The seventh and final principle is a concern for community. Co-operatives, by their nature, are focused on the needs of their members. Through attempting to achieve these needs, co-operatives work towards sustainable development of their communities (Canadian Co-operative Association, 2003b; Co-operatives Secretariat, 2003; Shaffer 1999).

Recognized around the world, the seven principles form the unique character that co-operatives possess. Regardless of the type or size, all co-operatives adhere to the ICA’s seven principles. These principles distinguish co-operatives from the traditional business models.

**Structure of Co-operatives**

Co-operatives are designed with a ‘bottom-up’ approach unlike traditional business models. A series of differences in business approaches provides co-operatives a unique character.

Co-operatives are democratically controlled, with each member having one vote. There are no majority owners or owners who have a greater
investment in the co-operative. Formed to provide goods and services to its members, co-operatives return any profits back to the community. Profits can be either re-invested in the co-operative or it can be returned to members in the form of dividend based on a member’s patronage. Co-operatives are a union of people where traditional businesses tend to be a union of money designed to create a profit for its shareholders.

The unique structure of co-operatives allows local members to shape the vision, objectives and types of services that the co-operative offers. The opportunity to have direct and meaningful involvement is lacking in traditional businesses.

**Types of Co-operatives**

Although co-operatives exist all over the world, there are six main categories or types. All co-operatives, regardless if they are in a rural or urban setting, can be classified into one or more of these six categories.

**Marketing/Producer**

Marketing/producer co-operatives are organized to assist members in marketing their products, technical assistance and to offer supplies for purchase. Marketing/producer co-operatives may be organized around services such as fishing, farmer’s markets and wheat pools.

Examples of marketing/producer co-operatives include Northwest Wild Rice Growers (The Pas, MB), Northwest Co-operative Fisheries (Leaf Rapids) and Le Marché St. Norbert (St. Norbert, MB) (Co-operatives Registrar, 2003).

**Consumer/Retail**

Organized to provide members with various types of goods and services. Consumer/retail co-operatives are probably one of the most recognizable co-operatives.

Examples of consumer/retail co-operatives include Heritage Co-operative (Minnedosa, MB), Mountain Equipment Co-operative (Vancouver, BC) and Arctic Co-operative Limited (Northern Canada) (Co-operatives Registrar, 2003).

**Worker/Employment**

The purpose of worker/employment co-operatives is to provide the workers, who are the members, with employment. The members not only work in and own the co-operative, they are also responsible for managing the co-operative.

Examples of worker/employment co-operatives include Co-operative Taxi companies, Natural Cycle Workers Co-operative (Winnipeg, MB) and Moberley Consulting Worker Co-op (Boissevain, MB) (Co-operatives Registrar, 2003).

**Housing**

Providing affordable and high quality housing for members is the purpose of housing co-operatives. Many housing co-operatives are organized to meet the needs of specific groups in society such as seniors, students, ethnic groups and special language groups. Housing co-operative members participate in the
operation of their co-operative through involvement with committees, the Board of Directors and other aspects of the co-operative. Sometimes housing co-operatives can be classified as a sub-category of consumer/retail co-operatives.

Examples of housing co-operatives include Aspen Woods (Brandon, MB), Spirit Sands (Glenboro, MB) and Northern Haramony (Thompson, MB) (Co-operatives Registrar, 2003).

Service
This type of consumer co-operative is primarily organized to provide the members with a specific service. Services may range from health care and medical services to water supply or natural gas supply.

Examples of service co-operatives include North Cypress Energy (Carberry, MB), Catfish Creek Water (Lac du Bonnet, MB) and Border Valley Water (Winkler, MB) (Co-operatives Registrar, 2003).

Financial
Financial co-operatives are commonly referred to as credit unions, caisse populaires, trust and insurance co-operatives. They are all co-operatives that operate in the financial services area. They provide members with the opportunities such as savings, loans and mortgages.

Examples of financial co-operatives include Desjardins (Montréal, QC), Westoba Credit Union (Brandon, MB) and the Co-operators Insurance (across Canada) (Co-operatives Registrar, 2003).

**Canadian Co-operative Overview**

Some twenty years after the incorporation of the Rochdale principles, the co-operative movement was initiated in Canada (Shaffer, 1999). As a mutual fire insurance company for the community of Stellarton, Nova Scotia, the Stellarton Co-operative was formed in 1861. The co-operative movement quickly expanded to other sectors in Canada; producer co-operatives in 1876, consumer co-operatives in 1885 and financial co-operatives/credit unions in 1990 (Shaffer, 1999; Shufang & Apedaile, 1998).

Currently in Canada there are over 6,000 registered co-operatives with an estimated membership of 15 million (Canadian Co-operative Association, 2003a). Approximately one third, 4.8 million, of the co-operative membership resides in non-urban Canada (McCagg, 2002). In 2000, the revenue of Canadian co-operatives exceeded 30 billion dollars (McCagg, 2002).

**Co-operatives and Communities**

Today, co-operatives exist in all communities regardless of population, language or ethnicity. Co-operatives are situated in rural, northern, remote and urban environments. The benefits for both the members and the community generated from a co-operative include:

- creates employment opportunities,
provides services that may otherwise not be available,
builds, or attributes to, a community identity, and
prevents leakage of a community’s disposable income.

Northern and Aboriginal leaders are faced with a wide range of fundamental issues as they attempt to create a distinct economic, social and political future that they can call their own. Decisions made today will affect countless generations in the future. With limited funds available to communities, they must find a sustainable action plan to circulate financial resources within their communities rather than have it leaked to outside businesses. It is essential for community leaders to have a full and comprehensive understanding of the possible institutions that could be implemented. The co-operative model has the ability to alleviate monetary leakage while improving social and economic conditions.

The co-operative value system is synergistic to Aboriginal values of controlling social and economic destinies. The first Aboriginal co-operative was established in the province of Saskatchewan in 1945 and was involved with the commercial fishing sector (Belhadji, 2001). With their continued acceptance as a positive model for economic and social advancement they have provided economic development in the primary, manufacturing, retail, wholesale, finance/business, health, education, hotel and restaurant business sectors. These services when incorporated into the cooperative model allow for the empowerment, social and economic advancement of the Aboriginal people involved. Cooperatives accomplish this goal by stopping leakage, creating employment, and capacity building through the training of local people.

**Case Studies of Northern and Aboriginal Co-operatives**

The following three co-operatives show relevant examples of Aboriginal people who see an opportunity to gain social and economic control of their lives and their communities. Each co-operative has gone through and continues to face trials and tribulations that are confidently faced and conquered by their members. Eighty percent of the time, the average Aboriginal co-operative is located in a rural or remote area (Belhadji, 2001). Hence the majority of the co-operatives are located in the northern regions of Canada, mainly in the North West Territories, Nunavut, and northern Quebec.

**Neechi Foods Co-operative Limited: Winnipeg, Manitoba**

Located on Dufferin Avenue in the north end of the city of Winnipeg is the Neechi Foods Co-operative. The co-operative was formed with the help of the Winnipeg Native Family Economic Development Inc. and began operating in January 1990 (Rothney, 1992). The north end of Winnipeg, according to Statistics Canada, houses the largest urban population of Aboriginals in Canada. Half of the inner city house-holds are below the poverty line and 80% of the Aboriginal households are below the poverty
line (Statistics Canada, 2004). The founding members of the co-operative saw an economic market to supply food to the population after large retail stores left the region. Along with being economically viable the co-operative has positive influences on the social development of the region (Rothney, 1992). The co-operative does this by contributing to economic development aids in the revitalization of Winnipeg’s inner-city, a safe and supportive working environment in members taking leadership roles, and a low cost and healthy food supply is available to the population.

**Ikaluktutiak Co-operative: Cambridge Bay, Nunavut**

Cambridge Bay is located on the southwestern side of Victoria Island in the territory of Nunavut and is home to the Ikaluktutiak Co-operative. The community has around 1,300 residents, of which 80 per cent are Inuit. An Arctic char fishery was started in 1959 using the co-operative model and was officially incorporated as a co-operative in 1967. As early as the 1970’s the co-operative was expanded to include retail and groceries (Indian and Northern Affairs Canada, 2001).

Although the co-operative has been in operation over 30 years, it had faced difficulties in its early stages. The major hindrance of the co-operative was the availability of funds to finance operations. Government institutions were not forthcoming with funds that were requested. To overcome financial restraints the Ikaluktutiak Co-operative gained access to the large existing northern co-operative network. This system made up of numerous co-operatives is called the Arctic Co-operative Limited (ACL). Arctic Co-operative Limit is owned by forty-two member co-operatives of which Ikaluktutiak is a member. Through this unified voice capital funds in the amount of 10 million dollars was accessed through the Northwest Territories Co-operative Business Fund in 1986. With the infusion of capital the ACL as a whole was able to fend off bankruptcy. Through this avenue Ikaluktutiak was able to overcome financial instability along with economic barriers such as geography, climate, and isolation to become profitable in the last two decades (Indian and Northern Affairs Canada, 2001).

The second barrier facing the Ikaluktutiak Co-operative was access to human resources. There were few community members qualified with the necessary training and education skills to fill the business and management positions to run the co-operative. To fulfill the need for qualified employees the co-operative initially brought in outside managers and other personal to work in Cambridge Bay. Although it’s been difficult for Ikaluktutiak to train local community members they’ve had various success stories throughout the past. With help once again from the ACL, community members from Cambridge Bay were able to receive the training they needed to fill managerial positions within the co-operative. It was also noted that once the managers were trained the common trend was to move to better paying government jobs within the region. Due to financial restraints
formal training of community members had been suspended although recent commitments have been made to resume training (Indian and Northern Affairs Canada, 2001).

Members of the co-operative in Cambridge Bay have emphasized that the co-operative should take a lead in educating the general public to make them aware of the numerous benefits. Such actions will increase membership and make the co-operative more economically viable.

The Ikaluktutiak Co-operative has significant positive economic impacts on the community of Cambridge Bay. Employment of community members has been a positive impact from the formation of the co-operative. The retail store currently provides twenty-seven full time positions and twelve part time positions. With such a small and remote population the employment provided by the co-operative has a major impact on the community. The co-operative also plays a major role in recycling capital within the community. Profits that are generated by the co-operative are reinvested into the business and paid out in the form of patronage. Businesses not owned by the community do not provide the same economic benefits (Indian and Northern Affairs Canada, 2001).

The co-operative has also made a positive social impact on the community of Cambridge Bay. Each co-operatives member has one vote, which gives members the power to make their own decisions on how the co-operative should be, run. Cultural traditions such as fishing, hunting, and arts and crafts are supported and reflected within the co-operative. Elders in the community have played an important part in ensuring the success of the co-operative by endorsing memberships and organizing community members (Indian and Northern Affairs Canada, 2001).

The future for the Cambridge co-operative moving in a positive direction. Expansion plans for products and services area being contemplated, include a fast food outlet and a new retail store building.

Akochikan Co-operative: Pukatawagan, Manitoba

The Akochikan Co-operative is located in the isolated Cree community of Pukatawagan in northern Manitoba. Within the community of Pukatawagan is the home of the Mathias Colomb Cree Nation. The community has a population of around 1,680 residents. The co-operative is considered relatively new and was incorporated in 1995. Originally the co-operative opened as only a retail outlet but now consists of a forty-seat restaurant and a gas bar (Arctic Co-operatives Limited, 2004).

The beginnings of the Akochikan Co-operative started with interested community members approaching the Arctic Co-operatives Limited for assistance in establishing a retail store in Pukatawagan. The idea of the members owning...
the store was the most crucial aspect of choosing the co-operative model. The presence of committed initial members was one of the leading factors in the success of the co-operative. Community meetings were held to educate and inform other community members and youth on the benefits of a co-operative system.

Along with the Ikaluktutiak Co-operative, Akochikan has faced and continues to face economic and human resource issues. With no human resources in Pukatawagan, ACL was given the initial task of interviewing and hiring a manager with training and experience for the co-operative. The direction the co-operative had taken was to train two local community members to fulfill the managerial staffing positions. An important aspect was to find someone fluent in Cree and English so communication between older community members would also be possible. The co-operative board emphasized that a local manager would be more in touch with local community culture and increase the comfort level of customers using the co-operative. When-ever possible the co-operative will support local business and encourages local employment. Although community co-operative training and education is important to the Akochikan Co-operative there are financial restraints on funding for this endeavour (Indian and Northern Affairs Canada, 2001).

The Akochikan Co-operative also contributes to the social health of the community. It donates money to various charity groups and supports the sale of native art with the co-operative itself being a purchaser. Youth involvement is also an important issue, with youth being hired to work with in the co-operative and the target of education reiterating the benefits of the co-operative movement. Elders in the area see the role of the co-operatives as a way for the community to develop further self-sufficiency in social and economic conditions. Women also play an important part in the co-operative. Since its inception membership of women has been increasing and currently four people of the seven-member co-operative board are women (Indian and Northern Affairs Canada, 2001).

Presently the Akochikan Co-operative is in the process of building a new operations facility. Financing for this endeavour was coordinated by the Arctic Co-operatives Development fund. The Mathias Colomb Cree Nation and Indian and Northern Affairs Canada have also pledged money towards the project, although a large percentage of the money needed is being borrowed from the Peace Hills Trust, an Aboriginal owned financial institution. While funding has been obtained for this project the co-operative expresses the importance of managing funds wisely to ensure financial stability. Other economic development projects being considered by the co-operative include a fishing co-operative and a commercial forestry operation. The Akochikan Co-operative also stresses the most integral part of a co-operative in its infancy stage is the hiring of an experienced manager who will be committed to the business and work for the community to see people and children benefit (Indian and Northern Affairs Canada, 2001).

**Conclusion**

Through the development of the co-operative movement, from Rochdale to current co-operatives in northern Manitoba, there has been a large emphasis on community. By virtue of their principles, co-operatives have a concern for their respective communities. The general benefits of co-operatives are numerous and specific benefits are always unique to the needs and desires of the co-operative’s members in each community. The
three case studies discussed in this paper demonstrate the impact that co-operatives have played in the communities of Winnipeg, Pukatawagan and Cambridge Bay.

As a response to industrialization, the structure and philosophies of co-operatives are conducive to mutual self-benefit of members. Historically co-operatives provided services that increased the quality of life for their members. Often these services or products were either unaffordable or unavailable in their communities. As the co-operative movement grew in popularity it grew beyond the traditional consumer services provided by Rochdale. Today co-operatives are found in employment, service, financial and housing sectors of the economy.

Co-operatives have and continue to play an important role in northern and Aboriginal communities. Co-operatives provide an institution to improve social and economic conditions for their members and their community.

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For further information on the Joint Co-operative Development Project, please visit www.brandonu.ca/rdi/jcdp.
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Co-operatives Futures Directions Project (1982). *Patterns and trends of Canadian co-operative development*. Saskatoon SK: Co-operative College of Canada.


Appendix A: Co-operative Glossary

**Articles of Incorporation**
Official document required for incorporation. States the co-operative’s name, purpose, share structure, directors and incorporators (Canadian Business Service Centre, 2004)

**Board of Directors**
Body elected by the members to direct the business, policy and operations of a co-op. All members could be on the board, but usually the membership is too large to meet to consider all decisions (Canadian Business Service Centre, 2004)

**Business Plan**
Guide for managing the co-operative, setting its organizational structure, determining necessary shares/capital, obtaining financing, identifying necessary facilities and equipment and measuring progress (Canadian Business Service Centre, 2004)

**Capital**
Total funds invested in a co-operative to enable it to conduct business (Canadian Business Service Centre, 2004)

**Community Economic Development (CED)**
A comprehensive, multi-faceted strategy conceived and directed locally, for the revitalization and renewal of community economies (Bruce, 2000)

**Consumer Co-operative**
A legally incorporated organization that is developed, owned and controlled by and for its members. Established to provide members with goods or services, or to make joint use of available resources to improve member’s social or economic conditions (Canadian Business Service Centre, 2004)

**Co-operative**
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

**Credit Union (or Caisse Populaires)**
Provide a variety of financial services such as savings, investments and loans (Canadian Business Service Centre, 2004)

**Employment Co-operative (or Workers Co-operative)**
Provide employment to the worker-members who produce and/or market their goods or services through the co-operative (Canadian Business Service Centre, 2004)

**Equity**
The difference between the value of assets and liabilities (Canadian Business Service Centre, 2004)
International Co-operative Alliance
The international association of national co-operative councils/associations
(Canadian Business Service Centre, 2004)

Marketing or Produce Co-operatives
Co-operatives established to support members’ efforts to sell their produce
(Canadian Business Service Centre, 2004)

Member
An individual who has met the conditions of membership stated without
discrimination, to anyone who can use its services (Canadian Business Service
Centre, 2004)

Patronage Refund
Net savings are reinvested in a co-operative or are returned to members as
patronage dividends, which may be in the form of cash and/or additional shares in
the co-operatives (Canadian Business Service Centre, 2004)

Service Co-operatives
Provide needed services generally at improved quality price and availability to its
members (Canadian Business Service Centre, 2004)

Share
One of the equal parts into which a co-operative’s capital is divided (Canadian
Business Service Centre, 2004)
Appendix B: Co-operative Websites

The following is a list of co-operative websites that contain useful information. All website address were correct as of 30 October 2004.

- British Columbia Institute for Co-operatives Studies, University of Victoria
  - http://web.uvic.ca/bcics/
- Canadian Co-operative Association
  - http://www.coopcanada.coop
- Centre for Co-operative Studies, University of Cork (Ireland)
  - http://www.ucc.ie/acad/foodecon/centre_b.html
- Center for Cooperatives, University of Wisconsin (USA)
  - www.wisc.edu/uwcc
- Centre for the Study of Co-operatives, University of Saskatchewan
  - http://coop-studies.usask.ca/
- Co-operative Development Services, Manitoba Agriculture, Food and Rural Initiatives
  - http://www.gov.mb.ca/agriculture/ri/coop_index.html
- Co-operative Development Initiative, Co-operatives Secretariat
  - http://www.agr.gc.ca/policy/coop/information_e.phtml
- Co-operative Housing Federation of Canada
  - http://www.chfc.ca/eng/chf/home.htm
- Co-operatives Secretariat, Agriculture and Agri-Food Canada
  - http://www.agr.gc.ca/policy/coop/home_e.phtml
- Coop Zone
  - http://www.coopzone.coop/
- Credit Union Central of Canada
  - http://www.cucentral.ca/
- Federated Co-operative Limited
  - http://www.fcl.ca/
- International Co-operative Alliance
  - http://www.coop.org/
- Manitoba Co-operative Council
  - http://www.coopcouncil.mb.ca/
- National Co-operative Business Association (USA)
  - http://www.ncba.coop/