

# 2<sup>nd</sup> NEWSLETTER

## CO-OPERATIVE DEVELOPMENT INITIATIVE

### Advisory Services

Spring 2006

The year 2003 marked the official launch of an exciting new initiative, the Co-operative Development Initiative (CDI) and its two components, Advisory Services, and Innovation and Research. The CDI is a five-year program designed to make the co-op option readily available to Canadians in order to meet the challenges and needs of Canadian society. The Advisory Services component of the program is managed jointly by the Canadian Co-operative Association (CCA) and the *Conseil Canadien de la Coopération* (CCC).

Three years down the road, we can see just how impressive are the results achieved by the CDI's partners. As of winter 2006, nearly 100 co-operatives had been created, over 350 new co-operative projects had received assistance and support, and an equal number had received technical assistance under the Advisory Services component. But these numbers are only part of the story — the results of the CDI cannot be measured solely by the number of co-ops that have been created or strengthened. The synergies created with the launch of the Initiative have fostered greater cohesion within the Canadian co-operative sector. Numerous partnerships have been developed among a number of partners and the three levels of government, and some associations that were previously only marginally involved in co-operative development have become leaders in this area. Demand for the program is outstripping its limited resources, making it difficult to act on the many opportunities identified by the sector.



Caroline Albert

This second Newsletter focuses on some of the successes of Canada's co-operative movement. All of the success stories presented are inspirational, each offering proof-positive that the co-op model can be a winning formula to respond to the growing number of challenges faced by urban as well as rural communities. As you will see, the co-op movement is multi-faceted and the co-op formula can be a solution to many problems, including youth exodus, issues related to an aging population, diminishing employment opportunities, accessing health care in rural communities, and integrating immigrant communities into Canadian society. The successes of the co-operative movement too often go unnoticed, but showcasing these successes and ensuring that Canadians recognize the importance of the co-op movement to the socio-economic development of our communities is important.

The various co-operatives described in this Newsletter were made possible by the efforts of regional, provincial and sectoral partners, and the financial support of the CDI. Owing to space limitations we are presenting only a few such stories, but there are hundreds of others! As you will see from each of these stories, when a community gets involved in a project it considers important, anything is possible.

*Caroline Albert*

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## ARCTIC

### Providing Financial Services in the Arctic

In the Summer of 2004, the Bank of Montreal announced plans to close its branch in Iqaluit, on Baffin Island, and move the accounts hundreds of kilometres away to a branch in Pembroke, Ontario. A Bank of Montreal spokesperson confirmed in the media that the closure didn't mean the bank couldn't make money in the territory – it just couldn't make as much as the corporation wanted. The closure reduced the number of charter banks in Nunavut to two – the Royal Bank and CIBC – and left customers feeling vulnerable.

In response, residents have banded together to look at the feasibility of forming a credit union, not only for Iqaluit but for the whole territory. Credit unions are rooted in the philosophy of mutual self-help and the belief that access to financial services and credit are essential basic human rights. The initiative has been supported by Arctic Co-operatives Ltd (ACL) with resources made available through the Co-operative Development Initiative (CDI).

Residents developed and administered a survey to capture the level of support for a credit union in Iqaluit and in other communities. ACL member co-ops assisted by distributing and collecting surveys in Pond Inlet, Pangnirtung, Rankin Inlet, Arviat, Resolute Bay, Cambridge Bay and Kugluktuk. The survey findings were very positive: 80% said they would support and use a credit union.

As long ago as 1990, the benefits of local access to financial services for Nunavut communities were identified in a report commissioned by ACL. The benefits include the mobilization of local savings for economic development, access to the payments system for local businesses, access to interest-bearing savings and investment accounts, an increase in local wealth, access to credit in a person's mother tongue and, most important, an opportunity to develop personal financial management skills.

ACL, with the support of CDI's Advisory Services, has taken a lead role in searching for ways to provide financial services in small Arctic communities. Many of the physical and technical resources required to create credit unions already exist within the Northern co-op community, and the Nunavut government and land claim organizations.

The delivery of financial services to remote communities in Nunavut had been an issue of discussion for many years. The need is clear and this need has grown as economic development continues. Currently, only three Nunavut communities have local access to financial services. The provision of financial services is a major initiative that will have a positive impact on the lives of 30,000 people in the 25 communities in Nunavut, and has the potential to expand to communities in the Northwest Territories and other Arctic regions.



Koomiut Opening



## ALBERTA

### Disabled Entrepreneurs Moving Out of Poverty

The founding members of the Calgary Alternative Business Support and Contracting Services Co-operative (CABSCO) each have a developmental disability and all have created their own businesses. They established the co-op to assist entrepreneurs with disabilities start and operate their own businesses. With enterprises ranging from lawn care and recycling to web design and Metis crafts, they know that as entrepreneurs, disabled people can become less reliant on and, for the most part, totally independent of government financial support.

CABSCO assists entrepreneurs by providing business services such as insurance and access to legal, accounting and marketing consultation, and it offers support to entrepreneurs in their efforts to gain stable and continuous sales.

Two types of memberships are available in CABSCO. A consumer membership is open to anyone wishing to purchase business services from the co-op. These services are comparable to similar services in the Calgary-area. Consumer memberships will initially be marketed to not-for-profit organizations as a way to obtain the business services they need while supporting community economic development. Contractor members are contracted to

CABSCO to sell a set amount of their product or service to the co-operative at an agreed-upon rate. The co-op then markets and sells the product or service to consumer members at a member rate and to the general public at a higher rate.

With the support of a co-op developer and financial assistance from the Co-operative Development Initiative's – Advisory Services (CDI-AS) program, the founders have completed a feasibility and viability study, held focus groups, completed a business plan, and created bylaws.

The next steps are to formalize the membership contracts and begin active recruitment and the provision of business services.

The members are actively involved in creating and administering this co-operative. As developmentally disabled and economically marginalized individuals who have encountered their own difficulties in starting and operating successful businesses, they are confident that the support found within the co-operative environment will enable them, and others like them, to move out of poverty. To this end, they are selflessly devoting their time, energy, and skills to make CABSCO a reality.



## LA SIEMBRA CO-OPERATIVE

Within six short years, La Siembra Co-operative has done what few others could. It has brought fair trade products to the shelves of major grocery chains and has raised the social conscience of both consumers and competitors. La Siembra seeks to create a change in culture where “fair trade is the new normal,” says Co-Executive Director Jeff de Jong.

La Siembra – which means “sowing or planting time” in Spanish – initially offered fair trade hot chocolate to a niche market but has now expanded its offerings to include organic chocolate bars, sugar, chocolate chips and cocoa to major retailers.

Based in Ottawa, La Siembra is a worker co-op whose mission is to be a leading North American fair trade organization offering consumers high quality, certified fair trade and organic products, that assists co-op producers to improve the livelihoods of family farmers and the well-being of communities, and that educates consumers on the benefits of fair trade and organic alternatives.

The founders agreed that a worker-owned co-op model was consistent with their own values and principles. And although the co-op model required more effort, it reinforced the democratic and egalitarian values of the organization, and helped to generate a strong sense of commitment among the staff.

With assistance from the **Co-operative Development Initiative – Advisory Services (CDI-AS) program** and the Canadian Worker Co-operative Federation (CWCF), La Siembra has tackled several challenges. CWCF is able to offer small grants to new or existing worker co-operatives to hire a developer certified by the Worker Co-op Developers' Network with the financial contribution it's receiving from CDI-AS. With the grant awarded, La Siembra hired a developer to examine how to introduce more competitive salaries and a more substantial benefits package.



The staff at La Siembra

The staff at La Siembra is strongly mission-driven, prepared to make personal sacrifices, and has vision, commitment and entrepreneurship. All of these qualities make the Co-op model work well with La Siembra. Through all its rapid growth, the organization has remained faithful to its co-operative principles and ways of working.



## BRITISH COLUMBIA

### The Gallery of Artisans Co-operative

In September 2005, artists in Victoria, BC, opened the Gallery of Artisans Co-operative. It was their way to take control over their work and market their own products. The development of a new business is never easy but for the artisans of the co-op gallery the road was made much smoother by the technical, financial and moral support given through the **Co-operative Development Initiative's – Advisory Services (CDI-AS) program**.

After an initial meeting of 23 artists in January 2005, the British Columbia Co-operative Association (BCCA) was contacted to provide technical and financial assistance. In February, a representative from the artists' group met with the Director of Co-operative Development for BCCA (a CDI-funded position providing technical assistance to emerging co-operatives). Priority needs were identified as well as the next steps to incorporate the co-operative.

In March the CDI Director of Co-op Development traveled to Victoria to meet with potential members of the Gallery of Artisans Co-op in order to provide a brief educational introduction to co-operatives. The group was given materials to use in its own exploration and development activities. The cost for the meeting was shared among the artisans and the CDI-AS program.

Gallery of Artisans members selected a team of co-op developers from the Co-op Developers' Network web site (housed on the BCCA web site). Thirteen members spent a full day in a working session with the co-op developers and made significant progress toward their goal of co-op incorporation, including the completion of a detailed work plan. The developers' fees were paid from the CDI-AS funding pool. (This pool is part of BCCA's annual CDI-AS budget and allows for grants of up to \$1,500 to support emerging co-ops to contract for direct services.) Gallery members covered other costs associated with the session.

Using the information provided by BCCA and the Co-op Developers' Network, the artists drafted their own memo and rules, and filed them with the provincial registrar for co-operatives.

During this period, Gallery members canvassed other artisan's co-ops to learn and benefit from their experiences.

While the total financial support provided by CDI-AS to this co-op was less than \$1,000, the impact of the technical, financial and moral support has been significant. By linking BCCA, the Co-op Developers' Network, CDI, and existing co-ops to this emerging enterprise, the co-op movement has collectively and co-operatively worked to develop a strong local business, provided work and revenue for Victoria-area artists, and contributed to community economic development.



The Gallery of Artisans Co-operative



## SASKATCHEWAN

### Tisdale Home Support Co-operative

Tisdale Saskatchewan is a rural community with a strong sense of co-operation. So it's not surprising that when the community was looking to provide home support services for seniors and others, it chose a co-op model.

The Tisdale Home Support Co-operative aims to improve the quality of life for Tisdale residents by providing assistance to residents who need help with everyday activities. It will augment and enhance existing services rather than replace them.

From the identification of the need by a few interested individuals and first public meeting in September 2004 to the completion of a needs assessment and in-depth discussion of the co-op model, the province's first home support co-operative is well on its way.

Funding to complete the initial research was provided by the **Co-operative Development Initiative's – Advisory Services (CDI-AS) program**. It involved an extensive community consultation process including focus groups and individual interviews with seniors, and a comprehensive dialogue with housing, home care workers and other relevant health care professionals.

All groups clearly endorse the establishment of a one-stop, fee-for-service centre that provides the following services:

house work, transportation, handy-man services and personal assistant duties (such as bill payment and interfacing with family).

Themes emerging from these meetings indicate that a service centre for seniors would need to be readily accessible, timely, affordable, and staffed by highly competent workers. The creation of a quality service centre that effectively provides the services as requested and defined by seniors for seniors has vast potential to maintain, enhance and empower the lives of seniors in the Tisdale community.

The Tisdale Home Support Co-operative has recently incorporated as a non-profit co-operative. The Board of Directors is actively seeking resources to complete a feasibility study and business plan. Funding for the feasibility and business plan will be provided by Saskatchewan Regional Economic and Co-operative Development – Co-operative Development Assistance Program. Once resources are in place it is anticipated that the next steps will take three months, with the co-operative underway in the later part of 2006. The Board wants to move as quickly as possible, maintaining the momentum that has been building for the initiative.

# TO COAST



## PRINCE EDWARD ISLAND

### Promoting Youth Participation in the Co-operative Movement in PEI

Launched in 2004, the Mobilizing Youth for the Delivery of Advisory Services (MYDAS) project is a program for youth in Canada's four Atlantic Provinces. Its goal is to help university students acquire the knowledge and tools needed to develop co-operative initiatives aimed at stimulating community economic development. The MYDAS project also seeks to provide youth with information, training and education on the co-operative formula, while encouraging their active participation in the co-operative movement.

This project, which is receiving financial assistance from the **Co-operative Development Initiative – Advisory Services (CDI-AS) program**, has created impressive synergy among the various people involved in the co-op movement in the Atlantic Provinces. In Prince Edward Island, under a partnership between MYDAS and the *Conseil de développement coopératif* (CDC), several interesting activities took place in 2005, including the creation of the Youth Worker Co-operative, which has been very successful in the Evangeline region.

During the summer of 2005, MYDAS intern Katie Cudmore worked hard at promoting the co-op formula and supporting the development of new co-operatives in the Evangeline region. With the assistance and expertise of the MYDAS project and the CDC, Katie started up the

Youth Worker Co-operative after identifying five dynamic young people who wanted to get involved in the project. They were given training on the principles, features and operating methods of co-operative undertakings. With the support of the MYDAS team and the CDC, the young people created a co-operative and immediately started promoting their services to the community. Several residents of the area responded quickly and, in only a few weeks, the five youths (13 to 16 years of age) generated impressive revenues by working hard on a number of tasks in the community.

In addition to learning about the values of the co-op movement, these five young people gained work experience, developed management skills and earned pocket money, while getting involved in their community by offering their services at affordable rates. Not only was the experience a positive one for them, it was a valuable one.

The Youth Worker Co-operative was made possible through a partnership of the Co-operative Development Initiative (CDI), the CDC and MYDAS. This is only one example of a project that has been supported by both MYDAS and CDC in 2005. The CDI-AS financial contribution allocated to CDC and MYDAS' project has enabled them to support co-operative development activities throughout the region all year long.



## NOVA SCOTIA

### The Co-operative Sector Meets the Needs of Senior Citizens in Chéticamp

A 2002 study of the Acadian community of Chéticamp by the *Conseil Coopératif Acadien de la Nouvelle-Écosse* revealed a serious shortage of adequate housing for retirees in the region. Rather than wait for a government plan on solving this problem, a community group decided to take action, proposing the construction of a housing co-operative for retirees. The idea generated immediate interest in the community.

Finding financing was a crucial step in the project. The region's financial institutions were reluctant to invest in this innovative project, particularly because of its size. The creation of a community investment fund was then proposed. Future tenants and people in the community could invest in a project important to people in the area. In the space of a few months, over half a million dollars was collected, and the project proponents were able to approach a financial institution and obtain a mortgage for the other \$1 million needed to complete the project.

After two years of work, the *Résidence Acadienne* opened its doors in April 2005, and welcomed residents to its 20 units. Tenant satisfaction is so high that a second phase with another 20 units is already underway. This housing co-op is such a success because it meets a real need for the aging population of Chéticamp. It is a project developed by and for senior citizens in this rural community, and consequently is fully adapted to their needs. This project illustrates well how the co-op formula is a winning formula for communities to use in facing challenges.

This entire project would probably not have been possible without the support of the *Conseil Coopératif Acadien de la Nouvelle-Écosse*, which was involved in every step of the project, fully supporting the community. The **Co-operative Development Initiative – Advisory Services (CDI-AS) program** was also involved, providing the *Conseil* with financial assistance it used to support the housing co-op by hiring a development officer who was actively involved in the project. The *Résidence Acadienne* initiative is evidence that when a community gets involved in a project it considers important, anything is possible.



*Résidence Acadienne*



## MANITOBA

### Co-operating to Meet the Challenge: The Rat River Communications Co-operative

The Rat River Communications Co-operative was formed in 2002 to assist Franco-Manitobans in the Village of St-Pierre-Jolys and the Rural Municipality of DeSalaberry (including neighbouring rural communities) in establishing affordable, community-controlled broadband internet services. The co-operative was an innovator, bringing broadband services to the area well before the rest of rural Manitoba. Creation of the co-op required strategic alliances and partnerships with private sector business users, local municipal government, community development corporations, the local school division, and various information technology (IT) sector businesses.

The choice of the co-operative model was critical, as the endeavour required many and varied partnerships founded on a principle of mutual support. More importantly, ownership and control of the service needed to be anchored in the local community. Many rural clients held the opinion that service and sensitivity to rural needs was lacking from MTS, the provincial telephone company and dominant dial-up ISP (internet service provider).

In the first two-and-a-half years of operation, the co-operative has become a reliable wireless broadband provider, and has exceeded original targets in terms of co-operative membership.

However, the rural broadband sector has changed dramatically. MTS is now providing DSL access (a very high-speed connection that uses the same wires as a regular telephone line) to 85% of Manitobans in virtually all towns of any size, including those in the co-op's catchment area. This development has undercut the co-op's pool of potential residential customers dramatically and will require a re-orientation away from a strategy based on customer volume and will focus instead on specialized service to isolated residences and to businesses whose needs can not be met by DSL access.

Finding time to do strategic planning was next to impossible for a volunteer board consumed with the day-to-day operations of their fledgling ISP business. Support from the **Co-operative Development Initiative – Advisory Services (CDI-AS) program** allowed Rat River to identify and retain Dungannon Consulting Services, a local business with experience in co-operative development, to develop a renewed business plan that will guide the co-operative to a long-term sustainable future in the wireless broadband sector.

The larger project is still in development and it remains to be seen whether Rat River can play David among the Goliaths of high speed internet service providers. It is clear that for the Rat River Communications Co-op, the strategy for success is rooted in co-operative principles and Franco-Manitoban solidarity.



## ONTARIO

### Horizon Emploi Co-operative

Horizon Emploi Co-operative is a non-profit placement agency that helps Ottawa Francophones with an intellectual impairment develop their employability and enter the work force.

Much more than an employment agency, the co-operative provides its members with significant support, helping them acquire the tools they need to become independent workers. After a few years in operation, the co-operative is definitely getting results. The number of partnerships with potential employers has grown steadily year by year, and there is no doubt as to the quality of services provided to employer-partners. The co-operative provides employers with professional service and support, handling candidate selection, training and supervision and ensuring the quality of members' work.

Horizon Emploi Co-operative is always looking for new opportunities for its members. In the fall of 2005, it announced the opening of the *Le Petit Bonheur* canteen. The canteen is managed by the co-operative, employs only Francophones with an intellectual impairment and is located in the Hardini community centre. With funding from the **Co-operative Development Initiative – Advisory Services (CDI-AS) program**, the *Conseil de la Coopération de l'Ontario (CCO)* was able to support this project at a critical junctures in its development. Without the financial and technical support provided by CCO and CDI, this project may not have been made possible.

Horizon Emploi Co-operative is a good example of a successful co-op. In addition to meeting a serious need among Francophones with an intellectual impairment, the co-operative's initiatives have created unparalleled synergy in the community. The measure of this initiative's success can be seen in the degree to which getting a job can transform the lives of its individual members.



*Horizon Emploi Co-operative*



## QUEBEC

### Finding Solutions in Adverse Circumstances: Forestry Co-ops in Quebec

In 2003, the *Conférence des coopératives forestières du Québec* (CCFQ) conducted an in-depth study of its members, focussing on their capitalization. The results painted an overall picture that was of great concern. The study revealed three serious problems: low profit margins, inadequate management of surpluses, and lack of security for members' investments. The study's findings showed the members of the co-operatives that they had to make changes if they wanted to survive.

The study led to specific analyses of each co-operative's situation. Customized action plans were proposed for improving each co-operative's capitalization and, in most cases, they have proven successful. The capitalization ratios of the forestry co-ops in the network have improved considerably in the last three years, despite the problems faced by the forestry industry.

A few months after the study was released, the **Co-operative Development Initiative – Advisory Services (CDI-AS) program** approved a funding proposal by the *Conférence des coopératives forestières* to meet with boards of directors and executives of forestry co-op.

Undertaken in Fall 2005, the goal of these meetings, held with 16 co-operatives, was to obtain an update on the situations of the co-operatives and remind the members of the importance of sound capitalization. In November 2005, just less than two years since the initial study was released, a conference was held to mobilize stakeholders and encourage them to continue to take action, identify what remained to be done, and share knowledge and experience.

Representatives of the entire network of worker co-ops in Quebec attended the conference. Although discussion focussed on the study's findings on forestry co-op capitalization, several co-ops in other sectors shared problems similar to those faced by forestry co-ops. Participants came away with new ideas for meeting their own capitalization challenges, and the various federations of work co-ops were determined to implement the actions identified at the conference.

The financial assistance provided by the Co-operative Development Initiative, together with the contribution of the forestry co-op network, was used to finance all activities last year. This project has significantly assisted Quebec worker co-ops in meeting the substantial challenges that their capitalization poses.



## NEW BRUNSWICK

### The St-Isidore Health Co-op: This Project is Taking Off

St-Isidore is a village of approximately 900 residents, located in the heart of the Acadian Peninsula. As is the case in many rural regions, there is a serious doctor shortage and the people in this community are worried. Rather than be passive witnesses to the deterioration of services available in the region, a group of residents in St-Isidore decided to take action and came up with the idea of creating a health co-op to provide residents with a range of essential services close at hand. The proposal was a popular one, particularly to the village of St-Isidore, and is particularly innovative, being the first of its kind in New Brunswick.

In March 2005, two delegates attended the first *Forum de concertation* organized by the *Coopérative de Développement Régional – Acadie* (CDR-Acadie), where they took part in a workshop on the co-op formula and its application to health care. The workshop was extremely informative and strengthened their resolve to move ahead with the project. Shortly afterwards, the village and CDR-Acadie signed a service contract committing CDR-Acadie to assist the working group responsible for the initiative throughout the various project stages.

Barely one month later, the working group organized a public information meeting, attracting approximately 200 attendees. During the meeting, an interim committee was

created to conduct a feasibility study and follow up on the project. Despite these concrete steps, the region's doctor shortage meant that there would be a problem recruiting doctors interested in practising in the co-op. At the meeting, two young family doctors confirmed their willingness to participate in this type of clinic. A major problem was overcome!

The recruitment and funding campaign is now in full swing. The goal is to recruit 800 members and raise a total of \$120,000. The St-Isidore health co-op is scheduled to open in 2006.

This type of project would not have been possible without a substantial commitment by the community. The village of St-Isidore, the *Caisse populaire* and certain business people in the region are involved in a major way in this project.

By providing the CDR-Acadie with the financial assistance it needs to support co-operative development in the region, the **Co-operative Development Initiative's – Advisory Services (CDI-AS) program** has also contributed to this project that is so important to the village of St-Isidore. It is interesting to see the extent to which a health co-op initiative can stimulate such unparalleled enthusiasm in the community and the surrounding area. This project has awakened a spirit of community solidarity that the pioneers of the Acadian co-op movement would be proud of!

## THE CO-OPERATIVE DEVELOPMENT INITIATIVE

A \$15 million partnership between the Federal Government's Co-operatives Secretariat and the co-operative sector is allowing Canadians to explore the use of the co-operative model to respond to contemporary issues and challenges. CDI includes two components: Innovation and Research, and Advisory Services. Announced in spring 2002, CDI got off the ground in April 2003.

The Innovation and Research component, managed directly by the Co-operatives Secretariat, is allowing Canadians to research and test innovative ways of using the co-operative model.

The Advisory Services component (CDI-AS) provides expert assistance to groups wanting to start new co-ops, or needing help to manage existing ones. This component is managed by the Canadian Co-operative Association and the *Conseil Canadien de la Coopération* on behalf of the co-operative sector. This component is valued at \$5 million over five years, with an additional 20% contribution from the co-operative sector.

Advisory Services is currently being delivered across the country through a robust network of 20 provincial, regional, and sectoral partners that provide access to co-operative development services in both official languages. While CDI-AS is allowing regional, provincial, and sectoral organizations to build their capacity to respond to community needs and provide co-operative development services, in some cases it is also allowing small amounts of funding to flow to co-operative initiatives that are at critical junctures in their development.

## COOPZONE: A TOOL THAT BELONGS TO YOU!

CoopZone is: a national Network of co-operative developers, and a clearinghouse of information, tools and resources available on line at [www.coopzone.coop](http://www.coopzone.coop).

CoopZone, a partnership between the Canadian Co-operative Association (CCA), the *Conseil Canadien de la Coopération* (CCC) and the federal Co-operatives Secretariat, is a national support system for co-operative organizations and developers providing the infrastructure to connect and enhance the many sources of co-operative development information and expertise in all parts of the country and in both official languages.

### THE CO-OPERATIVE DEVELOPMENT INITIATIVE, A NATIONAL PARTNERSHIP BETWEEN:



CONSEIL CANADIEN  
DE LA COOPÉRATION



CANADIAN CO-OPERATIVE  
ASSOCIATION



*Co-operatives Secretariat*  
*Secrétariat aux coopératives*