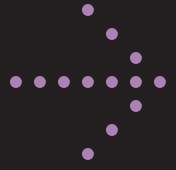




CANADIAN CO-OPERATIVE ASSOCIATION



CO-OPS IN BRITISH COLUMBIA



British Columbia has a very vibrant co-operative movement. It was established early in the 1900s largely through the formation of consumer co-ops that provided affordable quality goods as an alternative to company stores in mining communities. Agricultural and fishing co-operatives also protected producers in an economy controlled by a handful of company interests. There are now more than 700 co-operatives, employing 13,000 people, and controlling over \$12 billion in assets.

Today, the BC co-op sector is growing in new areas, showing leadership in the development of co-operatives for the provision of telecommunications services in rural communities, promoting community economic development, maintaining valuable watersheds and forests, creating new enterprises while protecting the environment, and providing affordable health care and social services.

The BC credit union system is the strongest in English-speaking Canada and holds over 40 per cent of the national credit union system assets. Credit Union Central of British Columbia serves 51 credit unions, with 352 branches in 1395 communities. In 40 BC communities, the credit union is the only financial services institution.

BC credit unions have more than 1.5 million members — one out of every three people who live in the province. In 2005 BC credit unions poured \$16.7 million into local communities through charitable contributions. They provide over \$4 billion in loans to local business ventures. VanCity is the largest credit union in Canada with 340,000 members and \$10.5 billion in assets.

In 2005, the five top non-financial co-operatives in British Columbia, as determined by the Co-operatives

Secretariat, are Mountain Equipment Co-operative, IOtter Farm & Home Co-operative, Peninsula Consumer Services Co-operative, Vanderhoof and District co-operative Association, and Mid-Island Consumer Services Co-op..

PROVINCIAL ORGANIZATION

The British Columbia Co-operative Association (BCCA) is a member-supported, non-profit co-op representing the co-operative and credit union movement in British Columbia. Originally a regional office of the Canadian Co-operative Association (CCA), BCCA is now an independent regional affiliate of the CCA. Its mission is to promote the growth and development of the co-operative economy in BC. It does this by concentrating on the following key areas: co-op development and the delivery of advisory services through the federal Co-op Development Initiative; co-op education and training; youth programming and leadership development; and government relations.

BCCA has established strong links with the co-operative sector in the Emilia Romagna region of northern Italy, widely recognized as one of the world's leading examples of a successful co-operative economy. More than one third of the region's GDP is derived from its 15,000 co-operative enterprises. With the support of VanCity and other partners, BCCA has organized a series of study tours and exchanges between the co-op and credit union sector in Canada and the co-op movement in Emilia Romagna. For information on the Bologna Summer Program, contact John Restakis at 604-662-3906 or restakis@bccca.coop

Due to this connection with Italy, BCCA has become a leader in the promotion of social co-ops for the delivery of social care.

CCA MEMBERS IN BRITISH COLUMBIA

- **Credit Union Central of British Columbia**, also known as the Savings and Credit Unions of British Columbia, is the provincial trade association and central banker for British Columbia's credit unions. Based in Vancouver, the Central facilitates the integration and development of financial services, including liquidity management, wholesale lending, and settlement of cheques and electronic payment items. BC Central provides education and training, member and public relations, market research, and operational assistance.
- Two national co-operatives provide services to the province's credit unions and their members. **The CUMIS Group**, headquartered in Burlington, Ontario provides a comprehensive portfolio of insurance, retail and wealth management products to BC credit unions and their members. Its Strategic Solutions Group researches, develops and uses cutting-edge tools and best practices to assist credit unions with their business goals and challenges. **Concentra Financial** (formerly Co-operative Trust Company of Canada), a co-operative owned by the Canadian co-operative community, also provides corporate trust, personal trust, mortgage and deposit services to credit unions and others in British Columbia. Co-operative Trust has been named as one of Canada's 50 Best Managed Companies.
- **Federated Co-operatives Limited** heads the list of the Top 50 Non-Financial Co-operatives in Canada, as determined by the federal government. It provides central wholesaling, processing, manufacturing and administrative services to more than 300 retail co-operative members across Western Canada and Northwestern Ontario. Goods and services range from food, petroleum, and general merchandise to crop supplies, feed, and forest products. Revenues for 2005 were \$4.8 billion, representing an increase of 9.9 per cent in revenues over the previous year. Twenty-seven co-ops in BC are members of Federated, with 2,200 employees. Federated operates a sawmill and plywood plant in Canoe, BC.
- **The Co-operators Group Limited** is the largest, wholly Canadian-owned multi-product insurance company, with assets exceeding \$6.5 billion. It is a group of Canadian companies that provides a variety of insurance services, financial security products, investment counseling, and property management and development services. The Co-operators Group Limited is owned by 37 Canadian co-operatives and like-minded organizations. In 2006, it was named to the list of the 50 best employers to work for in Canada for the fourth consecutive year. In BC, The Co-operators is present in 21 locations across the province and a key supporter of both community and co-operative economic development initiatives that build local economies and contribute to the quality of life in local communities.
- The **Co-operative Housing Federation of Canada** is the national voice of Canada's co-operative housing movement. CHF Canada, with headquarters in Ottawa, is owned, controlled and financed by its members. Founded in 1968 to represent housing co-operatives, the organization helps members to create and maintain successful co-operative communities. CHF Canada strives to build a strong, democratic co-operative housing movement in Canada, and advocates for better housing conditions in Canada and around the world. The Co-operative Housing Federation of BC provides support services to 225 BC housing co-operatives with 11,729 units. This federation was instrumental in leading the fight to get resources to repair leaky housing co-ops.
- The **Canadian Worker Co-operative Federation** is the national voice of worker co-operatives in Canada. It is committed to the development and expansion of worker-owned or multi-stakeholder co-operatives and the promotion of democracy in the work place. Strong working relationships have been developed with the large worker co-op sector in Quebec and the US worker co-op federation The Federation owns and manages Tenacity Works, a worker co-op development fund to finance worker co-operatives and provide leverage to obtain conventional financing. It works in conjunction with a Worker Co-op Developers Network, which helps develop new co-operatives.



→ **Mountain Equipment Co-op (MEC)** boasts the largest membership of any of the Top 50 Non-Financial Co-operatives in Canada. With over two million members, MEC now has eight retail stores across Canada. Started in Vancouver in 1971, MEC is Canada's largest supplier of quality outdoor equipment. Each year, 0.4 per cent of MEC's previous year's sales were set aside for the Environment Fund. MEC has now joined One Percent for the Planet, an alliance of businesses that believe in providing financial support to environmental initiatives. Since 1987, it has given in excess of \$9 million to Canadian conservation projects through its grant programs. Now it is committed to donating a full one per cent of its annual gross sales to Canadian causes. This translates to an estimated \$2 million in 2007 alone.

LOCAL CO-OPS OF INTEREST

→ BC has very strong agricultural co-ops that dominate whole industries. A prime example is in the BC tree fruit industry, which grows apples and soft fruits such as cherries, pears, and plums. The four co-operative packing houses in the Okanogan (**BC Fruit Packers, Okanogan North Growers Cooperative, Sun Fresh Growers Cooperative, and Okanogan Similkameen Growers Cooperative**) own BC Tree Fruits Limited. Headquartered in Kelowna, BC Tree Fruits sells the fruit from over 1,000 co-op members within Canada and to over 40 other countries. It is the largest agency in BC for apple sales — selling about 75 per cent of the BC apple crop — and is the largest fruit and vegetable co-op marketing effort in Canada. The BC Brand leaf logo is a well known symbol of this co-operative effort.

→ **United Community Services Co-operative Association** is a unique co-operative association of approximately 98 non-profit community service agencies in British Columbia. Incorporated in October 1998, the co-op provides a wide range of services to its members, including bulk purchasing, business and financial services such as a cash management pool and long term investment pool, insurance, computer services, and a collaborative network. It also offers a fee-based consulting service.

→ The **Harrop-Procter Community Co-operative** in BC's Southern Interior is an example of a contemporary use of the co-op model advancing a new approach to forestry in the province. For the first

time, local loggers and environmentalists are working together to harvest trees from their own watersheds. The co-op manages the first community forest in British Columbia to be certified under the Forest Stewardship Council's international ecologically friendly certification scheme. This involves 10,800 hectares of forest land on the west arm of Kootenay Lake. Through two subsidiary companies, HP Forest Products and Sunshine Bay Botanicals, the Harrop-Procter Community Co-operative produces ecologically responsible building materials, wood products, and herbal products.

→ Five former care aides have found a unique way to maximize their contribution to their community despite having lost their jobs to contracting out — they have joined forces to form one of BC's first care-giver co-operatives. **Care Connections Co-operative** opened its Mission office and officially incorporated as a worker co-operative under the BC Co-operative Act in May 2004. The co-op provides a full range of personal care, companionship, homemaking, palliative and respite care services.

→ Based in Vancouver, **The Tech Co-op** is a non-profit service co-operative providing Internet and other technical services to Canadians. Founded by computer users and technology professionals frustrated with conventional approaches to computer servicing, The Tech Co-op is an innovative enterprise where young co-operators provide the technical services that Canadians need to use technology more effectively. The Tech Co-op has recently partnered with the US-based National Cooperative Business Association to market .coop Internet domain names in Canada.

→ **Canadian Eco-lumber Co-op**, based in Vancouver and Richmond, offers consumers an important choice when purchasing wood products. Incorporated in 2002, the co-op carries only wood products that are independently eco-certified by the Forest Stewardship Council or are re-claimed from buildings slated for demolition. Its mission is to promote and develop markets for eco-certified forest products and distribute the products of its 30-plus members. Designed to support small eco-lumber businesses in Canada, the co-op uses wood from North American sources, primarily BC, Eastern Canada, and parts of the U.S.



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