



# CO-OPS IN NEW BRUNSWICK



**C**o-operatives have a long and proud history throughout Atlantic Canada. In New Brunswick, co-operatives have been used by both Anglophone and Francophone groups, particularly the Acadian community in northeastern New Brunswick. Although there were some earlier co-ops, a large number of co-ops were formed in the 1930s and 40s due to poor economic conditions and the work of the extension workers from the Antigonish movement. The Acadian co-ops and *caisses populaires* have developed into a sophisticated and integrated system with a wide variety of support organizations.

Today, the New Brunswick co-operative sector is diverse. New Brunswick has particular strength in financial services, grocery retail, agriculture, forestry, fishing, housing, and service co-ops. The following are part of the active co-operatives: 23 agricultural co-ops, 11 forestry-related co-ops, 11 fishing co-ops, 23 grocery retail co-ops, 19 recreation co-ops, and 24 housing co-ops. In total there are 203 active co-operatives, credit unions, and *caisses populaires* with approximately 389,000 members and 3,700 employees.

Credit unions and *caisses populaires* are independent, community-based alternatives to banks. They are democratically controlled and committed to the communities in which they exist. In 2005, there were 56 *caisses populaires* and credit unions in operation in New Brunswick, with 1,245 full time employees, 320,154 members and nearly \$3 billion in assets. Currently, over half the adults in the province are members of a credit union or *caisse populaire*.

*The Atlantic Co-operator*, based in Moncton, is an important component of the New Brunswick and Atlantic region co-operative sector. Started in 1933 as a bulletin published by St. Francis Xavier University in Antigonish, NS, it was used as an educational tool for the development of co-operatives by the Antigonish Movement from 1933-39. Currently it is published six times a year, providing co-operative community devel-

opment news to 15,000 subscribers, most of whom are co-op members in Atlantic Canada.

Four co-ops in New Brunswick are on the list of the Top 50 Non-Financial Canadian Co-operatives, as determined by the Federal Government's Co-operatives Secretariat. They are Co-op Atlantic, Consumers Community Co-operative, Northumberland Cooperative and Fredericton Direct Charge Co-op Ltd. Co-op Atlantic is the sixth largest non-financial co-operative in the country.

## PROVINCIAL ORGANIZATIONS

The Regional Co-operative Development Centre (RCDC) was formed in 1996 to lead co-operative development in the Maritimes. After many successes, its member organizations decided to explore a provincial — rather than a regional — approach for the years ahead. RCDC closed its doors in September, 2004. The Atlantic Co-operative Youth Leadership program (ACYL) and other co-op development initiatives has continued under the guidance of their current partners and allies. Co-ops and credit unions in New Brunswick and Prince Edward Island are at present determining how their needs might be met by provincial co-operative associations.

The ACYL program impacts the lives of hundreds of Atlantic Canadian young people each year. It includes a popular three and a half day youth leadership seminar and custom-designed community-based youth training. This program has assisted in the creation of student credit unions by working with high schools, credit unions, and government.

There are also a variety of sectoral federations that represent and serve groups of co-operatives, including le Conseil Acadien de la Coopération du Nouveau-Brunswick and la Fédération de caisses populaires acadiennes du Nouveau-Brunswick, which has provided leadership in bringing together Acadian social and economic development organizations to strengthen New Brunswick's Acadian communities.

Several initiatives to develop new co-ops in New Brunswick are being funded by the federal Co-operative Development Initiative (CDI), a partnership between the federal government and the co-op sector. La Coopérative de développement régional - Acadie Ltée, is being set up as a regional development co-operative to assist in the formation of co-op enterprises in northern New Brunswick. Other co-op groups in Atlantic Canada are part of a program to mobilize youth for the delivery of advisory services to developing co-ops throughout Atlantic Canada. This program operated successfully during the past several summers.

## CCA MEMBERS IN NEW BRUNSWICK

- **Credit Union Central of New Brunswick** is the provincial trade association of credit unions in New Brunswick. Its primary responsibilities include managing provincial liquidity reserves and providing central banking and investment services to New Brunswick credit unions. Based in Moncton, it is a member-owned co-operative organization that offers financial, administrative, and developmental services. Since its incorporation in 1938, it has represented and promoted the interests of credit unions in response to its members' needs. In the past three years, New Brunswick Central has seen an asset growth of almost 100 per cent to \$908 million.
- Two national co-operatives provide services to the province's credit unions and their members. **The CUMIS Group**, headquartered in Burlington, ON, provides a comprehensive portfolio of insurance, retail, and wealth management products to Canadian credit unions and their members. **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 New Brunswick.
- Based in Moncton, **Co-op Atlantic** is the largest integrated wholesale agri-food operation in the region. Since its creation in 1927 (with what was then the Maritime Livestock Board) the organization has remained true to its rural and agricultural roots, and is Atlantic Canada's only grower-to-grocer food provider. This position is exemplified in Co-op Atlantic's many exclusive branded products, which include the national award-winning Atlantic Tender Beef Classic and the Rochdale Gold Potato.



Collectively, Co-op Atlantic and its member co-ops employ over 5,000 Atlantic Canadians and serve over 226,000 member families. Central offices are located in Moncton, with a branch operation in Charlottetown.

This innovative co-operative wholesaler is the goods and service provider to more than 100 member-owned food and farm supply retailers and co-operatives throughout Atlantic Canada, as well as in the Magdalene Islands. It also wholesales to several community-based, independent retailers. Retail banners operated within the co-operative network include Co-op, Co-op Food Market, Co-op Direct Charge, Valu Foods, Rite Stop, Co-op Express, Co-op Country Store, and Coop Country Garden. Listed as one of the Top 10 Businesses in Atlantic Canada, Co-op Atlantic is recognized as a business leader in the area of consumer products, agriculture, and petroleum, as well as real estate and housing development.

- **The Co-operators Group Limited** is the largest wholly Canadian-owned multi-product insurance company in Canada, with assets exceeding \$6.5 billion. It is a group of Canadian companies that provides a variety of insurance services, financial security products, investment counselling, and property management and development services. The Co-operators Group Limited is owned by more than 35 Canadian co-operatives and like-minded organizations. The Co-operators Group, along with HB Group, and Co-operators General ranked 20th among the *50 Best Employers in Canada*, as published in the *Globe and Mail's Report on Business* magazine. The Co-operators has 29 offices in New Brunswick and is a key supporter of both co-operative and community economic development initiatives.
- **Scotsburn Co-operative Services Limited**, also referred to as Scotsburn Dairy Group, is a century-old dairy processing and distribution co-op that serves 500 dairy and livestock farmers in the four Atlantic provinces. Established in 1900, Scotsburn has expanded over the years through purchases and mergers with other dairy co-operatives and now distributes fresh and frozen dairy products throughout the Atlantic region. It operates a processing facility in Saint John and a distribution center in Moncton. The co-operative employs more than 800 people and is the largest Atlantic Canadian-owned processor and distributor of fresh quality dairy products and ice cream.
- **Northumberland Co-operative Limited**, started in 1942 by New Brunswick dairy farmers, has grown into a well-known, leading enterprise in New Brunswick. The head office and a processing plant are located in Miramichi, with six other locations around the province. Northumberland brand name products include fresh and frozen products for retail, food service and institutional customers. The frozen products include over 2,000 items including everything from ice cream, novelties, specialty deserts to main course meals and snacking finger foods. Its Co-op Supply Center sells hardware, building materials, and farm related supplies.

- The **Co-operative Housing Federation of Canada** is the national voice of Canada's co-operative housing movement. CHF Canada 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. In New Brunswick, Brunswick Co-operative Housing (BRUNCH) was founded in 1995 and represents and provides limited services for about 20 members, including a forum for discussion.
- 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 and multi-stakeholder co-operatives and the promotion of democracy in the work place. owns and manages Tenacity Works, a worker co-op development fund. The Federation offers small grants through the Co-op Development Initiative to pay for technical advisory services. It works in conjunction with a Worker Co-op Developers Network, which helps develop new co-operatives. One Federation member in New Brunswick is the Moncton Restaurant Equipment Co-op (also known as the Gorman Restaurant Equipment Co-op).
- **Taco Pica**, a Saint John restaurant, is a worker co-operative, owned and managed by a group of immigrants from Guatemala. Opened in 1991, this award-winning restaurant offers food with a spicy flare and is reminiscent of cafés in Central America. It began as a dream for a group of refugees that could not go home. The worker-owners have faced many struggles in the development of the organization and the business but today the co-op can boast recognition as a fine restaurant winning a "Best Place to Eat Award" in 1994, 1995, 1996 and listed annually in Where to Eat in Canada. Taco Pica's success is a result of a lot of hard work and the ability to blend cultures, skills and dreams in a viable co-operative business.
- **Richibuctou-Village Fishermen's Co-operative** is a 45 member-owned co-op in Richibuctou-Village. As well as processing lobster, rock crab, and alewives (salted gaspereau) for markets in Haiti, it operates a fishing supplies and general hardware store. The co-op began in 1939 and serves fishermen in the Cap Lumiere, Bouctouche Bay, St. Anne, and Richibuctou-Village area. Throughout the years, the co-operative has been challenged by fires which destroyed some of its buildings and today it faces a decreased lobster catch. Members of the co-operative continue to work together to understand and overcome obstacles placed in their way.
- **Carleton Funeral Home Co-operative** has been serving the Woodstock, Centreville, Bristol, and Florenceville area since 1991. With more than 2,000 members, the co-operative recently built a chapel to add to its two slumber rooms and embalming facilities.
- **Cornerstone Housing Co-op**, in Moncton, began in 1983 with 41 units and eventually added 60 more units in 1985-86. With an active board of directors and committees, it is a peaceful, attractive neighbourhood, where people feel safe and where neighbours look out for each other. It is a multicultural community, with some units adapted for people with disabilities. There is a day care on site which was originally operated by the housing co-op, but today is run by the YMCA. More than 300 people live in this housing co-op.

## LOCAL CO-OPS OF INTEREST

- **Consumers Community Co-operative** is the second largest retail food co-op in Canada with 16 branches in New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador. The co-operative has sales of more than \$120 million and more than 100,000 members. Each of the branches used to be a smaller individual co-operative but merged to ensure viability. The stores are still connected to each community through a locally-elected council that looks after the interests of members in each community. The member stores operate as Co-op Food Market stores that offer wide selection and services, focusing on Member Value. New Brunswick CCC stores are located in Moncton, Fredericton, Saint John, Sackville, Jacksonville, and Rothesay.
- **La Coopérative Travailleurs Forestiers McKendrick Ltée**, a 30-member forestry co-op, operates from the small village of McKendrick in northeastern New Brunswick. With over 70 people working in the co-op and a payroll of more than \$1.1 million, it has enabled the young people in the region to work at home, particularly in silviculture and tree plantation. Over 10 forestry technicians and two foresters are now working with the co-op.



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