



CO-OPS IN NOVA SCOTIA



Nova Scotia co-operatives are an integral part of Nova Scotia's economic growth and diversification. Nova Scotia Economic Development determined that the co-operative sector "put nearly three billion dollars to work" in Nova Scotia in 2002.

Co-ops are mature, stable and sustainable businesses, yet also moving into new and growing areas of the economy. There are more than 400 co-ops and credit unions operating in Nova Scotia, with assets of more than \$2.5 billion. Seven thousand Nova Scotians are employed in the co-operative system, and more than 6,000 live in co-operative housing. Co-ops market over 60 per cent of the value of agricultural production in the province. Combining the membership of all types of co-ops, one in every three Nova Scotians is a co-op member.

Co-operatives have a long and proud history in Nova Scotia and throughout Atlantic Canada. The Government of Nova Scotia has been involved with co-operative development dating back to the early 1900s when agricultural representatives helped farm groups send their shipments of livestock to market. In 1906, the *Farmers Co-operative Associations Act* was enacted as a special part of the *Companies Act*.

The first co-operative business in North America — a consumers' co-operative store — was established in Stellarton, NS, by British immigrant coal miners in 1861. At about the same time, the Britannia Consumers Co-operative was set up in Sydney Mines, Cape Breton. The farmers in Pictou County formed the Scotsburn Creamery in 1900 and during the 1920s and 1930s, the Antigonish Movement, which originated at St. Francis Xavier University, assisted local fishers, farmers, forestry workers, and coal miners to start more co-operative ventures. The Acadians of Cheticamp were early users of the co-op model and had organized a fisheries co-operative by 1915.

Agricultural co-ops continue to dominate the co-op sector and make up the largest portion of total co-operative sales. Co-ops are involved in dairies, poultry

processing, livestock, fruit and vegetable marketing, and agricultural supplies. On average, 24 new co-operatives are incorporated every year, across many sectors. Co-ops in Nova Scotia on the list of Top 50 Canadian Co-operatives (2005), as determined by the Federal Government's Co-operatives Secretariat, are Scotsburn Co-op Services Limited, Farmers Co-op Dairy Limited, and ACA Co-operative Limited.

Credit unions are independent, community-based alternatives to banks. There are 34 credit unions in Nova Scotia with 81 locations and 66 ATMs. Total assets were approximately \$1.5 billion as of December 31, 2006. They are democratically controlled and owned by 169,000 customer-owners. In 22 communities in Nova Scotia, the credit union is the only full-service financial institution available. Nova Scotia credit unions are committed to the communities in which they exist and invest profits in the local communities and the province.

PROVINCIAL ORGANIZATION

The Nova Scotia Co-operative Council has represented co-operative and credit union businesses since its inception in 1956 when co-operatives and credit unions came together under the leadership of Father Moses Coady. It is one of a number of regional co-operative organizations in Canada providing service to its member organizations and promoting co-operatives. Currently 335 co-ops and credit unions are members of this vibrant provincial organization, representing almost 90 per cent of all existing co-ops in Nova Scotia.

In addition to co-operative partners, the Council enjoys a positive and fruitful relationship with the Province of Nova Scotia. The provincial departments of Economic Development and Community Services have a Memorandum of Understanding with the Nova Scotia Co-operative Council to work jointly on co-operative development strategies. The Co-operatives Branch of Service Nova Scotia and Municipal Relations is one of the few provincial co-op branches in Canada that main-

tains a public listing of all co-ops in its province. (www.gov.ns.ca/snsmr/coop/resources)

The Nova Scotia Co-operative Council is the provincial development arm of the co-operative and credit union system. It provides an extensive range of supports and services to individuals and groups who are considering the co-operative model for their business and service ideas. Services include training, co-operative formation, feasibility assessments, business planning, alternative financing, and connections to the co-operative network and resources. The Council currently has offices and development staff in Sydney, Truro, and Yarmouth.

The Council was the driver behind the Small Business Financing/Loan Guarantee Program, which provides small business loans of up to \$150,000 for debt financing, working capital, and lines of credit. This \$8 million program is a joint initiative of the Nova Scotia Co-operative Council, Nova Scotia Economic Development, Credit Union Central of Nova Scotia, and local credit unions that deliver the loans.

The Nova Scotia Co-operative Innovation Council is the “innovation think tank” of the co-operative sector. Key decision-makers within the co-operative sector sit on this council, which is leading and promoting an innovation agenda within the co-operative sector. The members are also looking at new opportunities to grow and expand the co-operative economy.

There are also several sectoral federations that represent and serve groups of co-operatives, including the Co-operative Housing Federation of Canada-Nova Scotia office and the Farmers Markets of Nova Scotia Co-op Limited. Francophone co-operatives are represented by the Conseil Coopératif Acadien de la Nouvelle-Écosse.

CCA MEMBERS

→ **Credit Union Central of Nova Scotia**, known as Nova Scotia Central, is the provincial trade association and central banker for 39 credit unions in Nova Scotia and Newfoundland & Labrador. It provides provincial liquidity reserves management, central banking and investment services, development services, director and staff training, and marketing support. Formed in 1938, Nova Scotia Central represents both provinces’ credit unions in national credit union and co-operative systems. Until 2002, Nova Scotia Central was the formal representative for only those credit unions in Nova Scotia; however, in 2002, credit unions in Newfoundland & Labrador were given full voting status concerning financial matters affecting the Central.

→ 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 Nova Scotia 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**, 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 Nova Scotia. Formerly known as Co-operative Trust Company of Canada, Concentra was named as one of Canada’s 50 Best Managed Companies in 2005.

→ **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 five processing facilities and 11 distribution centres in Nova Scotia. In addition to dairy production, Scotsburn provides farm supplies and services, including livestock feed, bulk petroleum, farm supplies and hardware, as well as a convenience store and lunch counter in the community of Scotsburn. This co-operative employs over 800 people. Scotsburn is the largest Atlantic Canadian-owned processor and distributor of fresh quality dairy products and ice cream, and has introduced innovative products such as sugar-free and peanut free ice cream.

→ Based in Moncton, NB, **Co-op Atlantic** is one of the largest integrated wholesale agri-food operations in the region. Since its creation in 1927, 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** 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 more than 35 Canadian co-operatives and like-minded organizations. The Co-operators has 20 offices in Nova Scotia and is 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. More than 55,000 co-op insurance policies are written for Nova Scotians for more than \$5 million. In 2006, The Co-operators it was named one of the 50 best employers to work for in Canada by the *Globe and Mail's Report on Business*.
- 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. There is a CHF Canada office in Halifax, serving housing co-ops in Nova Scotia.
- The **Canadian Worker Co-operative Federation** (CWCF) 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. It works in conjunction with a Worker Co-op Developers Network, which helps develop new co-operatives. CWCF owns and manages Tenacity Works, a worker co-op development fund designed to finance worker co-operatives and provide leverage to obtain conventional financing. The CWCF Financial Officer and Fund Manager for the Worker Co-op Fund, Tenacity Works, is located in Kentville.

LOCAL CO-OPS OF INTEREST

- **Just Us ! Coffee Roasters Co-op** started in 1995 as Canada's first fair trade coffee roaster. This progressive worker co-operative buys organic, unroasted beans directly from Mexican co-ops at a fair price. Its manufacturing, distribution, and retail facilities are located in and around Wolfville. It operates four cafes, one in downtown Halifax and three in Wolfville — the latest in the lobby of the newly opened Acadia Cinema Co-op. It has extended its product line to include fair trade organic tea, chocolate, clothing and Ten Thousand Villages crafts. Just Us! Coffee Roasters Co-op has experienced healthy growth, created jobs in the community, opened a fair trade museum, and developed a strong consumer loyalty and interest in its products, activities and philosophies. When starting, Just Us! received a loan from the Atlantic Canada Opportunities Agency, which allowed it to pay for the coffee and a roasting machine, and to set up a small cafe and roastery. It has also further capitalized its business using Community Economic Development Investment Funds.
- **Scotian Gold Cooperative Limited** is a producer-owned apple co-operative whose origins date back to 1912 when apple growers in the Annapolis Valley banded together to form the United Fruit Companies of Nova Scotia. The co-op operates on a 38-acre site in Coldbrook, providing its member-growers with the centralized facilities for the storage, packing and marketing of their fresh apple crop, and a new line of processed apple products. It also maintains a retail store, a gardening centre, a country store, and a fertilizer plant jointly owned with Co-op Atlantic. As well, the co-op provides technical support to its growers and supplies the necessary crop inputs for orchard and field crops.
- Established in 1974 by a group of film enthusiasts, the **Atlantic Filmmakers Co-operative** (AFCOOP), based in Halifax, bills itself as Canada's oldest English-speaking film co-op. It is an accessible member-run centre for the production of creative films in a collaborative, learning environment. It helps budding filmmakers develop their ideas and have access to reasonably priced equipment and facilities when they are ready to make their films. The co-op provides education and training in the art of filmmaking, offering workshops and courses on a wide variety of topics such as lighting, sound recording, and screenwriting. AFCOOP supports a repertory cinema and holds regular film screenings of limited release and independent films, including member projects, at a number of locations throughout Halifax.



- **Athol Forestry Co-op** is one of 16 forestry co-ops in Nova Scotia that gave birth to the forestry co-op movement more than 60 years ago. Athol is one of the largest forestry co-ops in the province and now has 230 members who are independent woodlot owners. The co-operative manages 365 woodlots covering 20,000 ha (49,000 acres), with a Forest Improvement value of over \$5 million. Located in Fort Lawrence, near Amherst, it provides woodlot management and marketing services to its members, as well as fee-for-service marketing and consulting to non-members. By combining small quantities of timber into larger quantities, the co-op can negotiate a better price than if the landowners sold timber on their own. It also operates a retail store that specializes in clothing and other materials used in the lumber business.
- The **Quick Stuff Food Co-operative**, in Halifax and Dartmouth, is more than a place to pick up a few groceries. It is a place where co-op members, who are mental health consumers, can earn extra money, build their employment skills and confidence, and contribute to the community and the economy. With the support of the Metro Regional Housing Authority, the co-op operates two stores in seniors' apartment complexes. Two psychosocial rehabilitation facilities for people with long-term mental illnesses are also co-op members. Staff at Connections Clubhouse, in Halifax, and New Beginnings Clubhouse, in Dartmouth, helped start the co-op and continue to support it.
- Nova Scotia has an innovative social co-op serving the disabled community in Halifax. **The TEAM Work Co-operative** was developed in 1997 to foster co-operation and collaboration among member agencies delivering employment-related services to persons with disabilities. Ten years later, there are 29 members and nine staff, which provide a range of coordinated services to support employment and business opportunities for persons with disabilities. By working together, member agencies ensure the community resources are utilized to the maximum benefit by people seeking to enter or re-enter the labour force.
- **The Black Duck Gallery and Gifts** is a successful enterprise in Lunenburg. Started in 1973 and incorporated as The Black Duck Handcrafts Cooperative, it was formed by artists and craftspeople looking for a way to display and market their products, have some control of the retail environment, and yet have time to produce their own work. Today it fills an entire building in Lunenburg and has branched out into well-designed manufactured product, including children's toys. As well as fulfilling its original mandate, it has acted as a training ground for developing business skills. Over the years there have been 21 members, half of whom have gone on to start their own businesses.
- New co-ops are undertaking different functions. The **Edunova Co-operative Limited** was formed by the universities in Nova Scotia to recruit international students. By working together Nova Scotia's universities have been able to gain a foothold in the international education market and compete globally.
- Health co-ops are becoming more popular as a way to deliver health services. In addition to the seven existing health co-ops that have provided home care, mental health services, and community support services, a new generation of health co-ops is emerging in Nova Scotia. The first patient-owned health care co-operative, **North Nova Health Care Co-operative**, was launched in Pictou County, in 2004. Since that time several other communities have begun the process of assessing the viability of a co-operative health care facility for their areas. In some cases the initiative comes from health care professionals; for example, **Mud Creek Medical Co-operative**, in the South Western part of the province, is owned by four doctors and four nurses. The provincial government has come out in support of the co-operative approach to health care delivery, indicating that there is a tie-in with the provincial health care strategy.

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