



CANADIAN CO-OPERATIVE ASSOCIATION



CO-OPS IN ONTARIO

People in Ontario have been participating in co-ops for more than 140 years. Not only have co-operatives been a great way for people to help themselves and take responsibility for their local situations, but the co-op model continues to be used in different ways with each new societal challenge.

The wind turbine in downtown Toronto is a contemporary example of communities taking power into their own hands. Ontario is a leader in renewable energy co-ops in Canada, with eight formal co-ops and others underway. The Toronto Renewable Energy Co-operative (TREC) was Canada's first green power community co-operative.

There are more than 1,900 co-ops, credit unions, and caisses populaires in Ontario with over 2.3 million members.

Ontario has significant areas of co-operative strength in both the market place and the social arena. Of particular note are co-ops in financial services, insurance, agriculture, and farm supply. At the same time, there is a large number of service co-ops in Ontario with some, such as the child care sector, as old as 75 years. There are approximately 275 child-care/nursery school co-operatives in Ontario with 15,000 member families. Ontario is also home to 554 housing co-operatives that are owned and managed by the people living in them — 125,000 Ontarians are fortunate enough to have this kind of co-operative community.

Credit unions are independent, community-based alternatives to banks and are regulated by the provincial government. There are 162 credit unions in Ontario with a total of 646 branches owned and democratically controlled by over 1.2 million members. In more than 40 communities the credit union is the only financial service institution. While the number of credit unions in Ontario has decreased in recent years due to mergers, the number of points-of-service has increased and membership continues to rise. Credit unions have a huge impact on the economy, particularly in the area of small business

lending. Member credit unions of Credit Union Central of Ontario alone lend to more than 39,000 small- and medium-sized businesses, with total loan volume exceeding \$3 billion.

The five top non-financial co-operatives in Ontario, as identified by the Co-operatives Secretariat, are Gay Lea Foods Co-operative Ltd., Hensall District Co-operative Ltd., Sincere Trading of K.B.A. Co-operative Ltd., Inland Co-operative Inc. and Orford co-operative Ltd. In 2004 HEPSCO Credit Union Ltd., which serves Southern and Central Ontario, and The Co-operators were named among the 50 best employers to work for in Canada by *The Globe and Mail's Report on Business* magazine.

PROVINCIAL ORGANIZATIONS

Since 1979, the Ontario Co-operative Association (previously the Ontario Regional office of the Canadian Co-operative Association) has served and regrouped the federations and major co-ops and credit unions in Ontario. The Ontario Co-operative Association (OnCo-op) is one of a number of regional co-operative organizations in Canada serving its member organizations and promoting co-operatives. It is the primary resource and common voice for the development and enhancement of co-ops and credit unions in Ontario. Member organizations include agriculture, finance, insurance, consumer, and supply and services co-ops. OnCo-op has produced a map of Ontario co-ops and credit unions that is available in hardcopy or electronically from the association at www.ontario.coop.

A variety of sectoral federations represent and serve groups of co-operatives in Ontario, including the Ontario Worker Co-op Federation, Organization for Parent Participation in Childcare and Education Ontario, Ontario Student Co-operative Association, Ontario Sustainable Energy Association, and six regional co-operative housing associations. Francophone co-operatives are represented by the Conseil de la Coopération de l'Ontario (CCO).



OnCo-op and CCO are co-operating to deliver co-operative development services in the province, with funding from the federal Co-operative Development Initiative.

CCA MEMBERS IN ONTARIO

- **Credit Union Central of Ontario**, based in Mississauga, is the financial, trade, and consulting service organization to its 162 member credit unions. Established in 1940 by provincial charter, Ontario Central provides a full range of operational and financial services to ensure credit union strength, stability, and growth. Ontario Central is involved in the Community EFFORT project, which helps rural entrepreneurs in Southwestern Ontario overcome their business challenges and contribute to local economic development. This project is a unique, collaborative initiative involving four independent credit unions in mid-western Ontario, On Co-op, Ontario Central, the Province of Ontario, The CUMIS Group, and the Ontario Rural Council.
- 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 Ontario 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 Ontario.
- Headquartered in Guelph, **The Co-operators Group Ltd.** is the largest, Canadian-owned multi-product insurance company, with assets exceeding \$6.5 billion. It is a group of companies that provides a variety of insurance services, financial security products, investment counselling, and property management and development services. The Co-operators is owned by 37 Canadian co-operatives and like-minded organizations. The Co-operators is present in 256 locations across the province; 53% of The Co-operator's insured vehicles are in Ontario. It 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.



- **Gay Lea Foods Co-operative Ltd.** is a leader in the dairy industry in Ontario and Canada. Founded in 1958 as the United Dairy and Poultry Co-operative, it is owned by more than 1,200 farmers, which represent 25% of the Ontario's dairy producers. Gay Lea operates processing facilities in Guelph, Teeswater, and Metropolitan Toronto. It manufactures and markets dairy products including award-winning butter, milk, cottage cheese, sour cream, dips, aerosol whip creams, and a variety of specialty and cheddar cheeses. These products serve retail, industrial and foodservice markets in Ontario and the rest of Canada. It has also recently begun to launch non-dairy product lines into the U.S. with great success.
- **Mountain Equipment Co-op (MEC)**, Canada's largest supplier of quality outdoor equipment, has two stores in Ontario (Toronto and Ottawa). With two million members, MEC boasts the largest membership of any Canadian co-operative. Each year, 0.4% of MEC's previous year's sales were set aside for its Environment Fund. MEC has now joined One Per Cent 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's committed to donating a full 1% of its annual sales to Canadian causes. This translates to an estimated \$2 million in 2007 alone.
- The **Ontario Natural Food Co-op (ONFC)**, with headquarters in Etobicoke, is a co-operative federation of retail food co-operatives, food buying clubs, and independent retailers. It is a member-owned and directed wholesaler with members located throughout Eastern Canada. It also sells to non-member natural food stores, daycares, and non-profit organizations. Organized in 1976 by 11 Toronto-area food co-ops and clubs, ONFC buys in large quantities at reduced costs and volume discounts. Its goals are to provide high-quality natural and organic foods, household items, and personal care products at affordable prices and to contribute towards the development of a sustainable food system by supporting organic farmers and community-based co-ops.
- **GROWMARK Inc.** is a regional agricultural co-operative that provides products and services to member co-operatives in the Midwest U.S. and Ontario. Local member co-operatives, in turn, provide farmers and others with crop inputs, energy products, feed and animal health products, grain handling systems, and lawn care products. GROWMARK began operations in Ontario when it acquired the assets of United Co-operatives of Ontario in 1994. From its Ontario headquarters in Kitchener, GROWMARK supplies and serves 24 local agricultural co-ops, which in turn serve 48,000

individuals. An example is North Wellington Co-operative Services, a locally owned farmer co-operative that serves producers in Bruce, Grey, Huron, Perth, and Wellington counties. Formed in 1944, it celebrated its diamond jubilee in 2004.

- The **Co-operative Housing Federation of Canada** is the national voice of Canada's co-operative housing movement, which involves over 90,000 housing units and a quarter-million people. 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. In Ontario, there are six regional federations that provide important services to co-op housing members, as well as the Ontario Regional Office of CHF Canada in Toronto.
- The **Canadian Worker Co-operative Federation**, headquartered in Calgary, is the national voice of worker co-operatives. 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. The Federation owns and manages Tenacity Works, a worker co-op development fund designed 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. The Ontario Worker Co-op Federation is a co-op of 19 member worker co-ops. An accredited regional federation, it helps in the development of new and existing worker co-ops in Ontario.

LOCAL CO-OPS OF INTEREST

- Among the many agricultural co-ops in Ontario is **Vineland Growers Co-operative**, which has the distinction of being Ontario's oldest continually operated farm co-operative. It is Canada's largest grower and shipper of tender fruit. This grower-owned and run co-operative provides service to more than 300 members who cultivate over 750,000 trees in the Niagara Peninsula. Started in 1913, it packs and markets a wide range of soft fruits under the "VINELAND" brand label. With facilities located throughout the Niagara Peninsula's fertile fruit belt, it also operates stores which stock supplies for the fruit industry.
- Similar co-ops are the **Ontario Flower Growers Co-operative** that operates an auction house in Mississauga, **Farm Fresh Poultry Co-operative** that owns a 24,000-square-foot chicken processing

facility in Harriston to which 40 members provide chickens, and the **Georgian Bay Growers' Co-operative** that packs and ships apples of member-growers.

- **Home Hardware Stores Limited** is a dealer-owned hardware co-operative and Canada's largest independent hardware, lumber and building materials, and furniture retailer. It was founded in 1964 by 128 independent hardware retailers in Ontario in order to compete against the giant chain stores. It now consists of more than 1,000 stores across Canada that together have annual retail sales of \$4.6 billion. Although Home Hardware's main office complex is in St. Jacobs, there are distribution centres in Nova Scotia and Alberta, and an award-winning private label paint manufacturing plant in Burford, Ontario. In 2004, a new Canadian stamp recognized the 40th anniversary of Home Hardware, the fifth commercial commemorative stamp to be issued by Canada Post since the practice began in 1994.
- **La Siembra Co-operative** is a fair trade worker co-operative located in Ottawa. It offers consumers high-quality, certified fair trade organic products that improve the livelihoods of family farmers and the well-being of communities at home and abroad. Incorporated in 1999, La Siembra is the first organization to import, manufacture, and distribute fair trade certified organic cocoa products in North America. The cocoa is bought from co-operatives of family farms that grow organically under a shade canopy in the rainforests of the Dominican Republic. La Siembra's Cocoa Camino product line of sugar, cocoa, hot chocolate mix, and chocolate bars is sold throughout Canada and increasingly in the U.S.
- **Common Ground Co-operative Inc.** in Toronto is an umbrella co-op established to help people with intellectual disabilities gain self confidence, interact with people in the community, and become more self sufficient. It provides support for four small businesses which collectively employ 51 people. The catering business and two coffee kiosks are structured to allow for maximum control by the workers. Expenses for Common Ground, such as job coaches are covered by grants, allowing the business partnerships to use business revenues to pay wages. It also has partnerships with on-site organizations that informally offer mentorship, companionship, and assistance to the workers. This is a good example of a new type of co-op in Canada, sometimes called a "social enterprise" because it combines both social and economic objectives.



→ In April 2003, after a five-year process, downtown Toronto's Alexandra Park became the **Atkinson Housing Co-operative**, the first public housing project in Canada to convert from a government public housing project to a tenant-managed housing co-operative. The 410 unit housing project is named after Sonny Atkinson, president of the Alexandra Park Residents' Association who had this vision. The process was supported by the **Co-operative Housing Federation of Toronto** (CHFT), which for more than 30 years has worked to promote and develop non-profit co-operative housing in Toronto and York Region. A member-funded organization, CHFT provides education, information, advice, and

services to more than 45,000 people living in more than 160 housing co-operatives. Over the years, CHFT has developed 57 housing co-operatives which have provided 6,224 affordable homes for families, single people, and seniors.

→ **The People's Car Co-operative Inc.**, in Kitchener, became the first legally incorporated car-sharing co-operative in Ontario in April 1998. Since then, it has provided a growing fleet of co-owned vehicles to members. Members can book a vehicle for as little as an hour or as long as needed. It now owns nine cars and has over 140 members. Similar car-share co-ops also operate in Guelph, Kingston, Ottawa, and Toronto.

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