



# CO-OPS ON PRINCE EDWARD ISLAND



**C**o-operatives have a long and proud history on Prince Edward Island as they do throughout Atlantic Canada. Using a bottom-up approach, the co-op movement has helped develop communities throughout the western part of the Island, and especially in the Acadian region. Early co-ops include the Farmer's Bank of Rustico/ Banque des fermiers de Rustico, which was started in 1863 and modeled on the people's banks in Europe, and the Tignish Fisheries, an early form of co-op that was to become the model for the many fishing co-ops Moses Coady helped found. During the 1920s and 30s, the Antigonish Movement, from St. Francis Xavier and St. Dunstan's universities, assisted local fishers, farmers, forestry workers, and whole communities to start more co-operatives.

Some communities have become famous for their co-operatives and are visited and studied by students of co-operation from around the world. In Tignish, co-ops are the lifeblood that holds the town together. There is a co-operative supermarket and service station, building supplies store, credit union, sawmill, Tignish Fisheries Co-op, and Tignish Health Centre.

In the Évangéline region, which includes the small communities of Wellington, Mount Carmel and Abram's Village, co-operatives collaborate to maximize local economic development. The first venture was the Acadian Pioneer Village, started in 1967. It now includes a hotel, restaurant, theatre, and handcrafts. The Evangeline co-op network includes a mall with a supermarket, funeral co-operative, fishing co-operative, senior citizens' home, youth co-operative, and seniors' co-op housing. Key factors in their success has been on-going co-op education in the community, the Caisse populaire Évangéline, and le Conseil de développement coopératif de l'Île-du-Prince-Édouard.

Today, the co-operative model is being used by all Islanders interested in health care, the environment,

farmers markets, handcrafts, farm supplies, funeral, fisheries and housing. With more than 340 co-operatives registered with the province's Department of Consumer Affairs, co-operators on Prince Edward Island are using this model to provide the services and products that they need. On the Island there are seven funeral co-ops, 10 fishing co-ops, and 16 housing co-ops, including two co-operative seniors care facilities. These are strong numbers for a population of only 135,000 people.

Credit unions are independent, community-based alternatives to banks. The first credit union was established more than 65 years ago with only 15 members and assets of \$30. Today the credit union system is the largest financial institution network on PEI with 15 locations, 20 ATMs, and owned by more than 60,000 members. These credit unions offer a full range of financial products and services, and provide financial planning services to their members. On PEI, every post-secondary student must deal with a credit union to obtain federal and provincial student loans.

PEI credit unions are committed to the communities in which they exist and invest profits in their local communities and province. They have also participated in sharing their expertise with credit unions in the developing world. Five credit unions — Tignish, Évangéline, Central, Malpeque Bay, and Consolidated Credit Unions — have participated in the Canadian Co-operative Association's (CCA) mentoring program for women managers of credit unions in the developing world. This program was partly funded by the Canadian International Development Agency.

One co-operative on PEI is on the list of Top 50 Canadian Co-operatives 2005, as determined by the Federal government's Co-operatives Secretariat; Amalgamated Dairies Ltd. (PEI), with over \$105 million in revenues and 250 employees, was number 25 on the list.

## PROVINCIAL ORGANIZATIONS

In 2008, the Prince Edward Island Co-operative Council was formed. This fledgling organization is a member of the national co-op movement through its membership in the Canadian Co-operative Association.

The Atlantic Co-operative Youth Leadership program (ACYL) and other co-op development initiatives will continue under the guidance of their current partners and allies. ACYL 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.

Acadian and francophone co-ops on Prince Edward Island are represented by le Conseil de développement coopératif de l'Île-du-Prince-Édouard (CDCIPE), which brings together 16 co-operatives and provides critical support services to new and existing co-operatives in the Island's Acadian communities.

Both CDCIPE and a new program that was piloted on PEI in the summer of 2004, Mobilizing Youth for the Delivery of Advisory Services (MYDAS), have been mandated to deliver technical and advisory services to new co-ops. They receive funding from the Co-operative Development Initiative, a partnership between the federal government and the co-op sector.

## CCA MEMBERS ON PEI

→ **Credit Union Central of Prince Edward Island** was formed in 1946 to serve as the central banker and trade association for PEI credit unions. The Central manages provincial liquidity reserves and provides banking and investment services for its member credit unions. It also assists in developing new products and provides overall leadership and support to the credit union system from its headquarters in Charlottetown. Assets under management were in excess of \$565 million as of April 2007.

→ 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. Its Strategic Solutions Group researches, develops, and uses cutting-edge tools and best prac-

tices 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 on Prince Edward Island. Formerly known as Co-operative Trust Company of Canada, Concentra has recently been named as one of Canada's 50 Best Managed Companies.

→ 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.

→ **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. Headquartered in Scotsburn, NS, it operates a distribution depot in Charlottetown. This 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.



→ **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. In 2006, The Co-operators Group was named one of the 50 best employers to work for in Canada, for the fourth consecutive year. The Co-operators has 11 offices on PEI and is a key supporter of both co-operative and community economic development initiatives.

→ 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 are 14 non-profit housing co-operatives on Prince Edward Island, providing affordable housing for 209 low and middle-income households.

→ 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. The Federation 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 Coop Developers Network, which helps develop new co-operatives. Some PEI members are the Basket Weavers Co-operative Ltd. (traditional basket weaving) and MYDAS Worker Co-operative. The Federation also administers the MYDAS Co-operative Development Initiative Advisory Services program, which is delivering advisory services to many new and existing co-ops on the Island.

## LOCAL CO-OPS OF INTEREST

→ **Tignish Fisheries Co-op Limited** is the largest, oldest, and most successful co-op on Prince Edward Island. It was started in 1924 by 36 fishermen and a local lawyer to give members the buying and selling power no one individual could exert. In 1923, main-

land buyers were paying 15 cents for lobster, but local fishermen were getting only five cents. Today, the co-op boasts a strong membership of 215 and an employee work force of 350 to 400 in its subsidiary fish plant, Royal Star Foods Ltd. This modern plant has facilities for canning and freezing lobsters, cold storage, selling fresh fish, and salting and pickling fish. It is one of the largest and most modern seafood processing plants in Eastern Canada. Products are sold under the brand name Star of the Sea.

→ In December 2004, the **Atlantic Beef Producers Co-operative** opened its new beef packing plant in Albany, PEI. Beef processed at the Atlantic Beef Products plant will be sold in Co-op Atlantic stores, under the label of Atlantic Tender Beef Classic. The closure of the US border combined with the closure of the region's only federally certified beef plant created hardship for Atlantic beef farmers. The co-op of approximately 200 producer-members is the largest investor and majority shareholder of the plant with both Co-op Atlantic and the PEI government as minority shareholders. The provincial government also guaranteed the building debt and built a waste treatment plant. Partnering with Co-op Atlantic has allowed the producers to move closer to the marketplace and participate higher up the value chain.

→ **PEI Vegetable Growers Co-op** grades, packages and markets root crops on Prince Edward Island and abroad. This 40-member co-op has been in place since 1971. With annual sales of more than \$1 million, its products include carrots, cabbage, rutabagas, parsnips, potatoes and other seasonal vegetables as well as blueberries. The co-op's market includes the Island, the other Atlantic provinces, the United States, the Caribbean, Europe and Scandinavia.

→ PEI is also home base for numerous co-ops that meet the needs of producers and processors of certified organic crops. Some of the most active are the **Atlantic Canadian Organic Regional Network (ACORN)**, the **PEI Certified Organic Producers Co-op**, and **SeaSpray Co-operative**. Many organic producers market their wares through co-operatives, as well as selling direct to the public at co-operative farmers markets.

→ **Évangéline Community Health Services Co-op**, in Wellington, was founded in 1977 when local residents organized to fill the gap created by the retirement of their local doctor. The health co-op provides bilingual health services, including dental care. A speech pathologist,



public health nurse, and psychologist are also part of the health team. The co-op was chosen by the province as a pilot site for a community preventive health centre in the region, focusing on prevention and health maintenance.

- In Wellington, area residents came together around the need for long-term care and residential facilities for Acadian seniors. The result is **La Coopérative Le Chez-Nous Ltée**, a 25-unit supportive housing development that provides care for Francophone and bilingual seniors who are not able to live alone, but who do not yet require 24-hour nursing home care. The co-op allows seniors the opportunity to stay in their community with their family, friends and social networks while receiving care in their official language of choice. Currently, there are 183 members and 35 volunteers who provide some support services and organize all of the social programs.
- **Co-op Taxi Line Limited** has been in existence since 1992. It began with three members and has tripled its membership over the years. Providing cab rides to people in Charlottetown and area, the co-op prides itself on its professionalism. The members operate in a very hands-on manner, lobbying government for changes in regulations when necessary and negotiating with suppliers for discounts on bulk purchases of gasoline.
- Consumers, Central Farmers Charlottetown and Central Farmers North Rustico are Prince Edward Island branches of **Consumers Community Co-operative** (CCC). CCC 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 community 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.
- The **Prince Edward Island Eco-Net de l'Île-du-Prince-Édouard** (PEIEN) is a not-for-profit, non-governmental network of groups on Prince Edward Island who care about the environment. The network formed in 1991 and was formally incorporated as a co-operative in 2000. PEIEN helps member groups accomplish their goals through the sharing of information and the provision of administrative and technical support. It is affiliated with other provincial environmental networks in Canada, and a network of national groups.
- In 2002 the **Woodlot Stewards Co-operative Limited** was formed to provide a woodlot management and forest products marketing serviced for its members. Most of the woodlots are in Queens County, and co-op members can benefit from expert advice and forest stewardship programs that add value to the harvested wood. The co-op also promotes environmental stewardship through habitat protection, species diversification, and other eco-friendly initiatives.
- The **Black Islanders Co-operative Limited** was one of the co-ops formed in the summer of 2004 with the help of the MYDAS program. Co-op members have been very busy setting up events and ceremonies to promote recognition of the contribution that African-Canadians have made to Prince Edward Island's heritage and culture.

## CONTACTS

### Canadian Co-operative Association

Suite 400, 275 Bank Street  
Ottawa, Ontario K2P 2L6

1-866-266-7677

*info@CoopsCanada.coop*  
*www.CoopsCanada.coop*

### Prince Edward Island Co-operative Council

(902)569-7322  
*peicc@peicc.coop*

### Credit Union Central of Prince Edward Island

PO Box 968  
Charlottetown, Prince Edward Island C1A 7M4  
902-566-3350  
*www.peicreditunions.com*