



CANADIAN CO-OPERATIVE ASSOCIATION



CO-OPS IN SASKATCHEWAN



Nowhere in Canada is the co-operative sector more visible than in Saskatchewan. Co-operatives were a force in Saskatchewan before the birth of the province, when people banded together to form a dairy co-operative in the community of Saltcoats, in eastern Saskatchewan. In 1901, the Territorial Grain Growers Association was established and in 1911, the Saskatchewan Co-operative Elevator Company was created to develop a network of grain elevators.

Saskatchewan now has 1,200 co-operatives operating in virtually every economic and social sector, including agricultural marketing and processing, community development, financial services, retail services, child care, health care and recreation. Co-operatives provide jobs for 15,000 people, control \$10 billion in assets, and represent 28 of the province's top 100 businesses. Three of Canada's top 100 employers, as ranked by *Maclean's* magazine in 2004, are Saskatchewan-based co-operatives.

With over forty years of service to their communities, Saskatchewan's co-operative health centres are among the oldest and most highly evolved primary health care centres in North America. The Saskatoon Community Clinic is the best known of these clinics, while others in Prince Albert, Regina, Wynyard and Lloydminster are equally important to their local communities.

Saskatchewan has the greatest number of agricultural co-ops in Canada. The largest number of grazing co-ops (125), farm petroleum co-ops (80), and farmers markets (32) in Canada are also in Saskatchewan. Consumers' Co-operative Refinery, owned by Federated Co-operatives Ltd, was North America's first co-operatively owned refinery. It was established in Regina in 1935 by 10 small consumer co-operatives and currently processes 90,000 barrels of oil per day.

Credit unions are independent community-based financial institutions that belong to their members and communities. The first credit union in Western

Canada started in Saskatchewan in 1910. In 1937, when legislation was passed, the credit union idea really took hold and by the end of 1938, there were 14 credit unions in Saskatchewan. Today, 75 credit unions serve nearly 524,000 members in 320 locations across the province, while employing more than 3,000 people. In many communities, the credit union is the only financial institution. The first ATM in Canada was in a Saskatchewan credit union.

The Government of Saskatchewan supports economic development and diversification in Saskatchewan through the development of new co-operatives. It has a Co-operative Development Assistance Program (CDAP) which encourages and supports the development and expansion of co-operative enterprises.

Six Saskatchewan co-ops are on the list of the *Top 50 Non-Financial Co-operatives in Canada*, as determined by the Federal Government's Co-operatives Secretariat. They are Federated Co-operatives Limited, Interprovincial Co-operatives Limited, Saskatoon Co-operative Association, Pioneer Co-operative Association, Prince Albert Co-operative Association, and Sherwood Co-operative Association.

PROVINCIAL ORGANIZATIONS

The Saskatchewan Co-operative Association (SCA) is one of a number of regional co-operative organizations in Canada, providing service to its member organizations and promoting co-operatives. SCA is a provincial coalition of co-operatives that collaborate to support and promote the co-operative model for community and economic development. Its mission is to provide effective leadership in promoting, developing and uniting co-operatives and credit unions for a thriving community presence. It operates as a community service co-operative on behalf of its co-operative and credit union members.

SCA's Co-operative Youth Program has been rated the number one youth program in Saskatchewan.

Each summer, the program offers seminars for young people between the ages of 14 and 18, focusing on fun hands-on learning, personal growth and development of leadership skills. The aim of the Saskatchewan Co-operative Youth Program is to contribute to the personal development of youth and encourage their active involvement in community and co-operative organizations. Each young person who attends the youth camp is sponsored by a Saskatchewan co-operative or credit union.

There are also a variety of sectoral federations which represent and serve groups of co-operatives, including the Saskatchewan Federation of Production Co-operatives, the Saskatchewan Federation of Seed Cleaning Co-operatives and the Community Health Co-operative Federation. Le Conseil de la Coopération de la Saskatchewan represents Francophone co-ops in the province.

The Saskatchewan Federation of Production Co-operatives, an association of approximately 50 co-operative farms and machinery co-operatives in the province, lobbies on co-op issues that affect its members. The Federation also provides solidarity linkage development with rural co-operatives in Zimbabwe and is presently conducting an organic farmers' exchange with Costa Rica and Cuba. These two-way exchanges help both local farmers and exchange partners acquire new tools and methods.

The Saskatchewan Co-operative Association and the Conseil de la Coopération de la Saskatchewan have partnered to deliver co-operative development services in the province of Saskatchewan. Funding is from the Co-operative Development Initiative, a partnership between the Federal Government and the co-operative sector.

CCA MEMBERS IN SASKATCHEWAN

→ **Credit Union Central of Saskatchewan** is the provincial association and service organization owned by Saskatchewan's credit unions. Based in Regina, the Central's principal role is to support the financial stability of the credit union system by maintaining the system's provincial liquidity pool and providing wholesale banking services to credit unions, including lending, clearing, electronic payment services, and treasury services. It also provides trade association, research, development, support, and consulting services to the province's 100 credit unions.

→ Two national co-operatives provide services to the province's credit unions and their members. **The CUMIS Group**, headquar-

tered in Burlington, Ontario, 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 practices to assist credit unions with their business goals and challenges. **Concentra Financial Services Association**, 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 Saskatchewan. Formerly known as Co-operative Trust Company of Canada, Concentra been named as both one of Canada's 50 best managed companies, and among the country's top 100 employers.

→ The **Community Health Co-operative Federation** is composed of five co-operative community health centres in Saskatchewan, which serve approximately 80,000 people. The federation and its community clinics are advocates of progressive reform in health policy and of consumer-sponsored alternatives in the planning, organization, financing, and delivery of health services. Principal features of the community sponsored health care model include the provision of a variety of services in one location, group medical practice, and better use of other health professionals. There is also an emphasis on prevention and education, and promotion of remuneration of health service professionals through a salary, rather than fee-for-service.

→ **Federated Co-operatives Limited (FCL)** provides central wholesaling, manufacturing, marketing and administrative services to its members — nearly 300 retail co-operatives across Western Canada. These retail co-ops are the owners of FCL. With revenues of \$4.8 billion for the 2005 fiscal year, FCL is number one on the Federal Government's list of *Top 50 Non-Financial Co-operatives in Canada*. In Saskatchewan, FCL has its head office in Saskatoon; regional offices in Saskatoon and Regina; a distribution centre in Saskatoon; feed plants in Saskatoon, Melfort, Moosomin and Weyburn; six propane distribution centres; and a refinery in Regina — **Consumers' Co-operative Refineries Limited**. FCL's 162 retail co-ops and their branches serve 230 communities across Saskatchewan. FCL and the retail co-ops in Saskatchewan employ approximately 18,000 people throughout the province. Goods and services sold at the local co-ops range from food, petroleum and general merchandise to crop supplies, livestock feed and forest products.



- **The Co-operators Group Limited** is the largest general insurance company in Saskatchewan. With 47 offices throughout the province, including the head office of Co-operators Life Insurance Company in Regina, The Co-operators is present in many Saskatchewan communities. It protects 22000 drivers, 35,000 homeowners, 7,700 farms, and 2,500 businesses in the province. The Co-operators is the largest wholly Canadian-owned multi-product insurance company, with assets exceeding \$6 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 37 Canadian co-operatives and like-minded organizations. In 2006 it was named one of the 50 best employers to work for in Canada by the *Globe and Mail Report on Business*, and one of Canada's Top 100 employers by *Maclean's* magazine.
- The **Canadian Worker Co-operative Federation**, headquartered in Calgary, Alberta, 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. 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. Hullabaloo Publishing Co-op, a Saskatchewan-based worker co-op, is described below.
- 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 Saskatchewan, there are 17 non-profit housing co-ops, providing secure, affordable housing for 900 members.

LOCAL CO-OPS OF INTEREST

- **Access Communications Co-operative Limited**, incorporated 33 years ago, is a community service co-operative providing services such as cable television, Internet, digital services, wireless communications, and paging systems. Access Communications provides communication services to over 26 communi-

ties in Saskatchewan. All profits are re-invested to improve the quality and scope of the products and services. *Access7*, the community channel, provides opportunities for groups to develop programs which expand their base of exposure. Access Communications has played an integral role in fundraising initiatives for local charities and community groups.

- **Community Health Services (Saskatoon) Association** was founded in 1962 by a group of co-operative minded people who believed that individuals had the right to a say in their own health care. The member-based co-operative association, which owns and operates the **Saskatoon Community Clinic**, has approximately 5,500 member households, representing close to 10,000 adult members. The clinic employs 125 full- and part-time staff and has 12 disciplines involved in providing interdisciplinary primary health care. The staff works out of three sites in Saskatoon, as well as providing physician services to the Delisle Community Health and Social Centre. Most of the Clinic's annual operating budget comes from Saskatchewan Health, with additional funds from the Federal Government, fee-for-service, and member fees.
- **Hullabaloo Publishing Co-operative** is the publisher of two alternative city magazines in Saskatchewan — the *prairie dog* in Regina and *Planet S Magazine* in Saskatoon. The co-op is owned by seven worker-owners. Both magazines are free publications with news, arts, and entertainment stories. They provide media-access to community-based organizations through free events-listings and discount display advertising. The co-op also sponsors cultural events including festivals, films, forums and book launches. Today, *Planet S* and *prairie dog* reach a combined readership of 120,000 and are important players in the life of the province's two largest cities.
- **LeRoy Agra-Pork Co-operative**, a new generation co-op started in 2001, has created a win-win situation in the small community of LeRoy. Co-op members are mainly grain producers who invested in a partnership project with a local hog producer. The co-op owns four hog finishing barns and leases them to Stomp Pork Farm. Local grain farmers have a guaranteed market for their barley and can, in turn, use the manure from the hog farm operation as organic fertilizer, reducing farm input costs and their dependence on commercial fertilizers. For the community, the co-op has created economic stability as the Stomp Pork Farm employs over 100 people and has an annual payroll of over \$3 million.



- The **Co-operative Hail Insurance Company Limited** was organized by Saskatchewan farmers in 1947 to provide hail insurance protection to producers at-cost. The co-operative extended into Manitoba in 1951 and has operated in both provinces since that time. Co-op Hail pays dividends to members who have insured during the year. Dividends have been declared in 38 of the 58 years of operation with approximately \$25 million in dividends paid out to members in the past 15 years. The co-op has built significant reserves and continues to purchase reinsurance to protect those reserves and to ensure payment of losses in full.
- The co-op model is beginning to be used more in First Nations communities in Saskatchewan. Two recent examples are the **Saskatchewan First Nations Co-operative**, which is developing a support mechanism for retail stores owned by six Band councils throughout the province, and the **Federation of Saskatchewan Indian Nations (FSIN)**, which is working to develop new agricultural co-ops on reserves. FSIN wants to develop a strong and viable agricultural industry for First Nations in Saskatchewan and the co-op project will provide education and technical support to enable four Saskatchewan First Nations communities to create co-operatives, including grazing and machinery co-ops. Both initiatives have received support from the federal government/co-operative sector Co-operative Development Initiative.
- The **Quint Development Corporation (QDC)** in Saskatoon has developed an effective home ownership program using the co-op model. Single-family homes in the core area of the city are renovated and organized into co-operatives of 10 families. Municipal and provincial governments provide funds for each down payment while co-op members pay

the mortgage and manage the housing. After five years, the co-op gives members the option of assuming the mortgage and taking title to their homes. Since the program began in 1997, more than 100 families are now in co-op homes. This Affordable Homeownership Program won the *Innovations in Affordable Housing Award* from Canada Mortgage and Housing Corporation in 2002. Four other groups in the province are doing the same thing.

- A sister co-op in the same neighbourhood, the **Bent Nail Tool Co-op**, offers co-op members and other local residents access to tools, workshops, and facilities for renovating their homes. A complementary rural example is the **Kipling Farm Machinery Co-operative** which was formed to share machinery and labour for seeding and harvesting. This co-operative has made farming easier for members by buying and managing specialized equipment co-operatively. This has lessened the individual financial load of purchasing and maintaining equipment.
- **Crocus Co-op** in Saskatoon is a dynamic self-help group of people with mental health disabilities. The co-op was started in 1983 to provide a place where members can find companionship, understanding and support. The total membership is 900, with approximately 250 people using the co-op's services in a year. Transitional employment, a drop-in centre, a canteen, and social/recreational activities are among the services provided to members. Thirty per cent of the funding comes from employment programs and other earnings. Work teams do yard maintenance, snow clearing, residential moving, and hauling as well as manufacturing pin-on promotional buttons and stamping bulk mail. Members receive valuable work experience and training in the canteen where nutritious meals are provided at low cost.

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