



# **ACCA STRATEGY REPORT**

CO-OPERATIVE DEVELOPMENT IN ALBERTA

**MAY 30, 2007**

## EXECUTIVE SUMMARY

The federal Cooperative Development Initiative draws to a close on March 31, 2008 after five years of funding for cooperative development activities. A new strategy needs to be developed that can provide direction, not only to the Alberta Community & Co-operative Association, but to all stakeholders in the cooperative sector in Alberta.

This report represents the culmination of a three-part process: a survey and interviews that formed the *White Paper on Co-operative Development in Alberta*; a half-day forum on co-op development strategy held on October 17, 2006; and this final strategy report that synthesizes the information from these prior activities and, in addition, draws on reports and information from other parts of Canada.

### **A Capsule History of Alberta's Co-op Development**

Alberta's co-op development history has occurred in three waves:

1. the historical agricultural and rural roots of co-op development;
2. the Canadian Mortgage and Housing Corporation financed housing co-op boom in the 1970s to early 1990s, and
3. the more recent trend towards social co-ops, sector-specific and niche market co-ops.

Today, cooperatives continue to provide an important tool for addressing community needs. However there is no one sector that is predominant or taking the lead. Apart from rural service and marketing co-ops, co-op development has tended to be scattered across sectors. Trends in other provinces are not that evident in Alberta. While Alberta shares many of the same factors that affect co-op development across the country, we also have a specific climate that adversely impacts our efforts to develop new co-ops.

### **Climate for Co-op Development in Alberta**

One of the more favorable influences on co-op development in Canada has been the federal Co-op Development Initiative program. The Advisory Services wing of the program provided \$5,000,000 over 5 years in funding to provide expert assistance to groups who want to start new co-ops, or who need help to manage existing ones throughout Canada. In addition, a

recent federal program, the Agricultural Co-operative Development Initiative (Ag-CDI), provided over \$500,000 in funding for biofuel and value added agriculture co-ops. Apart from this federal funding, it is difficult to access Alberta-specific funding sources. Also, there was little uptake on biofuels/value-added agriculture funding by Alberta cooperatives.

The new provincial *Cooperatives Act*, replacing the former Act that was established in 1910, has provided developing co-ops with a favorable legal environment that allows for greater flexibility in the legal structure of a cooperative than the former Act.

Despite the advantages of a good funding and legal climate, there remains a number of factors that adversely affect co-op development in Alberta: capitalization; promotion and awareness of the co-op model; training & education of technical service providers; start-up funding; and co-ops losing touch with their co-op roots.

### **Strategies for Cooperative Development**

The overarching vision for a cooperative development strategy should be to foster a strong and vibrant co-op sector in Alberta. In order to achieve this, the following goals need to be addressed:

- increase the number of co-ops forming in Alberta
- increase the memberships in existing co-ops
- increase the assets of co-ops
- improve the longevity of co-ops.

Strategies to realize these goals fall into three core streams:

1. Promotion
2. Resources
3. Network & Partnership Building

**Strategy Summary**

**Strategy 1—work with representatives of the Alberta government to develop promotional tools for use by provincial departments, business organizations, professionals providing expertise to co-ops and the co-op sector.**

**Strategy 2—explore opportunities to enhance primary, secondary and post-secondary curriculum with information on the value of cooperatives, including guest speakers from the co-op sector.**

**Strategy 3—provide support to the Canadian Co-operative Association in its efforts to ensure renewal of the Co-operative Development Initiative program.**

**Strategy 4—provide support for the National Co-op Development Strategy, including any affordable housing strategies.**

**Strategy 5—work with credit unions in the province to establish a line of services specific to the needs of developing co-operatives.**

**Strategy 6—promote the federal biofuels/value-added agriculture initiative among producers and producer groups and other stakeholders.**

**Strategy 7—actively seek out expertise in biofuels and value-added agriculture, both in terms of technical and professional support as well as co-op development expertise. Provide training if necessary in the co-op model.**

**Strategies 8—develop a list of potential partners and networking organizations and arrange meetings to discuss and cultivate mutual interest and benefit.**

**Strategy 9—target appropriate organizations to leverage resources for the development of specific co-op projects.**

**Strategy 10—encourage established co-ops to become “ambassadors” for the promotion of co-operatives through co-op education, provision of member resource kits and through ensuring that sector association supports are in place and are well funded.**

## BACKGROUND TO THE CO-OP DEVELOPMENT STRATEGY

The federal Cooperative Development Initiative will draw to a close on March 31, 2008 after five years of funding for the Alberta cooperative development activities. A new strategy needs to be developed that can provide direction, not only to the Alberta Community & Co-operative Association, but to all stakeholders in the cooperative sector in Alberta.

This report represents the culmination of a three-part process: a survey and interviews that formed the *White Paper on Co-operative Development in Alberta*; a half-day Forum on co-op development strategy held on October 17, 2006<sup>1</sup>; and this final strategy report that synthesizes the information from these prior activities and, in addition, draws on reports from other parts of Canada.

## THE COOPERATIVE MODEL

Co-operatives are legal and business enterprises that are democratically owned and controlled by their members, who also use its services. This provides an opportunity for members to become involved with the governance and management of their co-op and to acquire skills in these areas. It also provides them with a direct link between their interests as a consumer, client or producer and the business.

The main types of cooperatives include retail, service, financial, producer, worker, multi-stakeholder and New Generation co-ops. This variety of co-op type gives the model a great deal of flexibility and applicability to a wide range of business enterprises.

While recent Alberta co-op legislation allows for non-member investment in cooperatives, there are restrictions regarding non-member investors serving on the board in order to retain control of the co-op by its members. The primary difference between co-ops and the conventional business model is the principle of one member, one vote, rather than votes being based on the value of the individual's investment.

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<sup>1</sup> The Rise and Shine Breakfast Forum was generously funded by The Cooperators Insurance Company Ltd., La Chambre économique de l'Alberta, Central Alberta Rural Electrification Association, Federation of Alberta Gas Co-ops Ltd. and Federated Co-operatives Ltd.

These principles were adopted by the International Co-operative Alliance as a set of basic understandings that apply to all co-operatives. The first 6 of these principles was adopted in 1966. The 7<sup>th</sup> principle was added in 1995.

**1. Open membership**

Co-ops are open without exception to anyone who needs their services and freely accepts the obligations of membership.

**2. Democratic control**

Co-ops are controlled by their members, who together set policy, make decisions and elect leaders who report to them. Each member, either individually or jointly, has one vote.

**3. Economic Participation**

All members contribute fairly to their co-ops, which they own in common. Co-ops pay a limited return (if any) on money people have to invest to become members. Surpluses are held for the future or used to improve the co-op's services.

**4. Independence**

All agreements co-ops sign with outside organizations or governments should leave the members in control of the co-op.

**5. Co-operative Education**

Co-ops offer training to their members, directors and staff. Co-ops tell the public what they are and what they do.

**6. Co-operation among Cooperatives**

Co-ops work together through local, national and international structures to serve their members.

**7. Community**

Co-ops meet members' needs in ways that build lasting communities inside and outside each co-op.

## ALBERTA'S CO-OP DEVELOPMENT CAPSULE HISTORY

On the surface, co-op development in Alberta is quite robust. There are roughly 500 co-ops and 50 credit unions in existence and 10 new co-ops are developed each year. Sixty-five percent of Albertans have at least one co-op membership, compared with 35% nationally. Other provinces, however, enjoy a much higher rate of new co-op development, including the more populated B.C. Quebec and Ontario, but also, on a per capita basis, PEI, Manitoba and Saskatchewan.

Alberta's co-op development history has occurred in three waves:

1. the historical agricultural and rural roots of co-op development;
2. the Canadian Mortgage and Housing Corporation financed housing co-op boom in the 1970s to early 1990s, and
3. the more recent trend towards social co-ops, sector-specific and niche market co-ops.

This isn't to say that there aren't rural co-ops being developed today; in fact many of the new co-ops address needs within the agricultural or rural sector. Alberta's co-op development strength continues to come primarily from this sector. However, market conditions and rural development have shifted considerably since the development of the groundbreaking producer co-ops. Global markets and larger farms as well as increased operational sophistication and complexity have transformed farm operations in unforeseen ways. In addition, it is difficult to continue the tradition of passing farms on to subsequent generations; rural communities do not have the services that would attract and retain the younger generation.

Whereas early rural co-ops were primarily producer led marketing efforts, subsequent rural co-ops tended to focus on provision of services such as natural gas for heating homes, seed cleaning or electrification. A current interest in rural Supernet provision is an extension of this trend. Value-added agriculture has also become an important focus for new cooperative development in the province.

The co-op housing boom was facilitated through capital and operating financing spelled out in a series of CMHC co-op housing programs from 1973 To 1992. While there has been some post-1992 activity in this sector, the rate of new co-op housing development has slowed

considerably although interest in developing new co-op housing, particularly given the current boom in Alberta and the consequent lack of affordable housing, has increased substantially. However, financing for affordable co-op housing is challenging if not impossible to secure.

Today, cooperatives continue to provide an important tool for addressing community needs. However there is no one sector that is predominant or taking the lead. Apart from rural service and marketing co-ops, co-op development has tended to be scattered across sectors, from a café, a car sharing co-op, a health care worker co-op for immigrant communities, to a few housing co-operatives. Trends in other provinces — such as social services (elder care, health care, child care, etc.), organic agriculture and food marketing co-ops or those that target federal priorities such as the immigrant communities, Aboriginals, youth or seniors — are not that evident in Alberta.

While Alberta shares many of the same factors that affect co-op development across the country, we also have a specific climate that adversely impacts our efforts to develop new co-ops.

## **CLIMATE FOR CO-OP DEVELOPMENT**

### **Funding, Financing and Legal Climate**

One of the more favorable influences on co-op development in Canada has been the federal Co-op Development Initiative programs. The Innovation and Research program provided funding to explore how co-operatives can contribute to economic and social development, community capacity building and service delivery for disadvantaged or hard-to-reach Canadians. Within this context, the program had priority projects in the following areas:

- adding value to agriculture
- access to health care and home care
- economic development in rural, remote or Northern communities
- development of aboriginal communities
- integration of immigrants into Canadian communities
- community solutions to environmental challenges

As of 2005, Alberta had 4 successful applications in the program out of 90 across Canada.

The Advisory Services wing of the program provided \$5,000,000 over 5 years in funding to provide expert assistance to groups who want to start new co-ops, or who need help to manage existing ones. Cooperative Development Initiative Advisory Services are delivered directly by co-op sector organizations throughout Canada (including Alberta Community and Co-operative Association), who have the expertise to help people with co-op start up or co-op management.

In addition, a recent federal program, the Agricultural Co-operative Development Initiative (Ag-CDI), provided over \$500,000 in funding for biofuel and value added agriculture co-ops. There was no uptake in Alberta although 25 grants were awarded to groups across the country. The program has recently been renewed and will provide an additional \$3.25 million over two years.

Apart from this funding, it is difficult to access Alberta-specific funding sources. None of the foundations that fund non-profits and charities will fund co-ops. Similarly, many provincial programs do not include co-ops in their eligibility criteria.

Co-ops have had limited success in receiving financing from banks and credit unions in the province. For example, several planned slaughterhouse co-ops did not receive financing.

The new provincial *Cooperatives Act*, replacing the former Act that was established in 1910, has provided developing co-ops with a favorable legal environment that allows for greater flexibility in the legal structure of a cooperative than the former Act. The new *Act* allows for investment shares from non-members and also for unequal voting rights, transferability and appreciation of shares and electronic voting, and provides legislation for specific types of cooperatives: housing, employment, multi-stakeholder and new generation cooperatives.

### **Factors Affecting Co-Op Development**

Despite the advantages of a good funding and legal climate, there remains a number of factors that adversely affect co-op development in Alberta: capitalization; promotion and awareness of the co-op model; training & education of technical service providers; start-up funding; and co-ops losing touch with their co-op roots.

**Capitalization** — A 2002 report commissioned by the Canadian Cooperative Association (CCA) and le Conseil Canadien de la Cooperation (CCC) identified the following capitalization issues affecting co-ops on a global scale:

- limited sources of funding as compared to corporations
- difficulties retaining earnings
- increasing capital requirements
- lack of membership value appreciation
- stronger capitalization position of supply co-ops versus marketing co-ops
- “free rider” problems (non co-op members benefit from a co-op without joining or investing).

A 2005 Cooperative Development Policy report by the province of Quebec addresses the reasons behind the difficulties co-ops have in attracting and retaining adequate capitalization. It states that “The democratic operation of cooperatives and their profitsharing method based on use makes them less attractive to venture capital.” The report notes a *decline* in the capitalization rate from 1995 to 2000 from 40.1% to 35.7%.

**Promotion & Awareness** — Over 95% of those responding to the White Paper survey administered in 2006 felt that promotion and awareness of the co-op model was the primary barrier to co-op development in Alberta. They stated that government, business people, youth and society in general do not understand the co-op model and its inherent value. A province of Quebec report on cooperative development policy similarly states that “the professionals who advise promoters interested in establishing a business have little understanding of the cooperative model. Consequently, they rarely think to present the cooperative as an attractive [option].” The Canadian Cooperative Association’s *Building Assets in Low-income Communities through Co-operatives: A Policy Framework* document stresses that “Policies must ensure that government officials, business counselors, economic-development professionals, community developers, and other intermediaries within low-income communities are educated about the co-operative model and its many uses.”

The challenge of promotional activities is to ensure that other resources are in place to support new cooperative development. Technical assistance providers and financing needs to be nurtured alongside of promotional activities.

**Training & Education** — New cooperatives in particular identify this as a strong need for successful development. The Quebec report, which links technical assistance with sectoral associations and networks, states that “In sectors without a sectoral federation or group to provide [support] services, the failure rate of cooperatives is much higher.... Cooperatives working in isolation suffer in terms of performance [because] they have limited access to strategic business information and sector expertise.” As a result, “they suffer more governance problems and instability in their decision making.” In addition to co-op developers, whose expertise supports co-op start-up activities, technical service providers also should include business management and professional expertise such as engineers and lawyers.

**Co-ops Losing Touch with Roots** — This issue was one mentioned in several of the White Paper survey responses. Particularly with larger co-ops who are challenged with attempts to balance member needs with the demands of the marketplace, often the focus is more on the business and management side than on the cultivation of member education and training in the co-op principles. The province of Quebec has recognized this problem and has promoted a cooperative certification tool that would be “aimed at better highlighting the associational dimension (e.g., improving member participation, better informing and training members, improving regulation of the decision-making process, etc.).”

## STRATEGIES FOR CO-OP DEVELOPMENT

The overarching vision for a cooperative development strategy should be to foster a strong and vibrant co-op sector in Alberta. In order to achieve this, the following goals need to be addressed:

- increase the number of co-ops forming in Alberta
- increase the memberships in existing co-ops
- increase the assets of co-ops

- improve the longevity of co-ops.

Strategies to realize these goals fall into three core streams:

1. Promotion
2. Resources
3. Network & Partnership Building

The following strategies are the culmination of a three-part process: a survey and interviews that formed the *White Paper on Co-operative Development in Alberta*; a half-day forum on co-op development strategy held on October 17, 2006; and reports and information from other parts of Canada. The strategies are designed to inform ACCA's strategic planning with regards to co-op development (see Appendix 2: ACCA Action Plan), but also to act a guide for co-op development activities in all sectors – co-operative, public and private. Further exploration of the opportunities for co-operatives to participate in the support of co-op development will take place at ACCA's 2<sup>nd</sup> annual Breakfast Forum on Co-op Development in October 2007, where the theme will be "Principle Six: Co-ops Helping Co-ops."

### **Promotion**

Promotional activities are aimed primarily at those outside the co-op sector: business start-ups, youth, community groups, business experts and professionals, general public. The key question is who is responsible for promoting the co-op model among these groups? The Quebec report notes that the promotion of co-ops to date has been "discreet." Furthermore, it acknowledges that the co-op sector is eager to have government support in the promotion of the co-op model, "particularly by celebrating the successes of cooperatives." It also outlines the role of the provincial government: "Ongoing government support for cooperatives is essential to promoting consistent departmental involvement and supporting cooperative development. *Cooperatives must become a concern of the entire government*" (italics added).

At the same time, the primary responsibility for promotion and awareness of the co-op model rests with the sector. In Alberta, this falls within the mandate of the sector associations such as the Alberta Community & Co-operative Association (ACCA), and the various sector organizations such as the Northern Alberta Cooperative Housing Association (NACHA) and

its southern counterpart SACHA, and rural utility co-ops such as the Federation of Alberta Gas Co-ops and the Alberta Federation of Rural Electrification Association.

Funding promotion and awareness activities has for the past several years been supported by the Alberta Community and Co-operative Association through the Cooperative Development Initiative funding, which is due to terminate on March 31, 2008. The Canadian Co-operative Association is currently working with the federal government to encourage the renewal of the Cooperative Development Initiative program.

### **Promotion Strategies**

**Strategy 1—work with representatives of the Alberta government to develop promotional tools such as DVDs, brochures and one-page fact sheets for use by provincial departments, business organizations, professionals providing expertise to co-ops and the co-op sector.**

**Strategy 2—explore opportunities to enhance primary, secondary and post-secondary curriculum with information on the value of cooperatives, including guest speakers from the co-op sector.**

**Strategy 3—provide support to the Canadian Cooperative Association in its efforts to ensure renewal of the Cooperative Development Initiative program.**

### **Resources**

The need for capital for co-op development and ongoing financial stability is critical to the success of cooperatives. This is a complex area that involves potential policy frameworks and programs that are best dealt with on a national level. Currently, the Canadian Cooperative Association and CCC are developing a national co-op development strategy that will include provisions for capitalization strategies.

One of the key sources of financing co-op start-ups is credit unions. Historically, credit unions in Alberta have not been as active as their counterparts in other provinces such as B.C.,

Manitoba, Quebec and Ontario. Micro credit and community lending programs could be key sources of funding for co-ops for feasibility studies, business plans or technical support services and consultants.

Federal funding programs, such as the Cooperative Development Initiative and the biofuels/value-added agriculture programs, offer excellent opportunities for co-op development. In particular, the biofuels/ value-added agriculture program is a direct funding program to co-operatives. What is lacking in terms of co-op development is a pool of technical service providers who have expertise in these sectors.

#### **Resources Strategies**

**Strategy 4—provide support for the National Co-op Development Strategy, including any affordable housing strategies.**

**Strategy 5—work with credit unions in the province to establish a line of services specific to the needs of developing co-operatives.**

**Strategy 6—promote the federal biofuels/value-added agriculture initiative among producers and producer groups and other stakeholders.**

**Strategy 7—actively seek out expertise in biofuels and value-added agriculture, both in terms of technical and professional support as well as co-op development expertise. Provide training if necessary in the co-op model.**

#### **Network and Partnership Building**

Developing networks and successful partnerships will ensure that promotional activities and funding sources are leveraged across the province. While federal programs have been extremely helpful in stimulating co-op development, it is essential to cultivate contributions and effort from other sectors. Community Futures groups, community economic development organizations and practitioners, sector organizations, business groups, community and church groups and established co-ops and credit unions are a few examples of the potential for project partnerships and networks that could be developed.

**Network & Partnership Building Strategies**

**Strategy 8—develop a list of potential partners and networking organizations and arrange meetings to discuss and cultivate mutual interest and benefit.**

**Strategy 9—target appropriate organizations to leverage resources for the development of specific co-op projects.**

## **IN CONCLUSION**

In order for the co-op sector to become stronger, it's critical that established co-ops focus on building the strength of its members, as well as the strength of the business. Supports need to be in place in order to provide the member training and the promotion of continued participation so essential to successful cooperatives. While it is important to have the support of government programs and partnerships – and the cooperative sector has benefited substantially from the recent Co-op Development Initiative programs and from the former co-op housing programs at the federal level – there is much that can be done within the sector to promote the model and develop new co-ops. To this end, the 2<sup>nd</sup> annual Rise and Shine Breakfast Forum on Co-op Development on October 15, 2007, hosted by the Alberta Community & Co-operative Association, will have as its theme “Principle Six: Co-ops Helping Co-ops.” The Forum will explore issues such as

- Why help fellow co-ops?
- What are the success stories nationally and internationally?
- What can we do here in Alberta to further this self-help principle?

By working together, existing co-ops will become stronger which in turn can serve as mentors and supports for new developing co-ops.

**Strategy 10—encourage established co-ops to become “ambassadors” for the promotion of co-operatives through co-op education, provision of member resource kits and through ensuring that sector association supports are in place and are well funded.**

## APPENDIX 1 — STRATEGIES IDENTIFIED AT THE RISE & SHINE BREAKFAST FORUM ON CO-OP DEVELOPMENT, OCTOBER 16, 2006

### Education & Training

- explore development of a **scholarship seed fund** for education in co-op development
- ACCA to explore opportunities for integrating co-op education into curriculum
- ACCA to promote **guest speakers on co-ops** for schools and community groups
- Establish an ad hoc **Training & Education Committee** (TEC) representative of co-op sector – by Dec. 31/06
- TEC to develop **mapping of who's who** in the co-op community by spring 2007

### Funding

- **Information Officer** – to establish a community resource to look at funding information and connecting to co-ops
- Invest the billions of dollars of **surplus funds** into co-op development – all orders of government have shown surpluses – ACCA to follow up.
- Need to have a **dedicated fund** for co-op development. Research this within 12 months. Have a staff person responsible within one year; someone who knows where to go to find out where to go
- Need to **understand legislation** that impacts and make sure it encourages investment (role of Information Officer)

### Promotion & Awareness

- **presenting in schools** – volunteers from co-ops; mentoring programs
- website – [www.coopzone.coop](http://www.coopzone.coop) – promote this site as a way to link all co-ops
- **toolkit** to help members promote the co-op lifestyle
- ACCA to establish a **Promotion & Awareness committee**
- develop a **list of strategic partners**

### Government

- Continue to meet with Ministers and senior staff in order to **develop partnerships** on specific projects.
- Hold events to promote what a co-op is with **government representatives**

**APPENDIX 2 — ACCA ACTION PLAN SUBMITTED FOR THE  
2007-08 CDI ADVISORY SERVICES FUNDING APPLICATION**

OBJECTIVES	ACTIVITIES	RESULTS EXPECTED
<p><b>Technical assistance:</b> Increase co-operative development capacity opportunities with interested individuals.</p> <p>Provide support and advisory services to individuals and groups interested in starting a co-operative and to those expanding an existing co-operative.</p>	<p>Identify interested individuals to attend training sessions in Saskatchewan. Provide a small bursary to qualified applicants.</p> <p>Develop a coterie of volunteer co-op mentors including financial, business plan development, governance and incorporation experts. These mentors would assist both developing and existing co-ops and the training of advanced technical assistants.</p> <p>Provide training opportunities in Alberta in the form of customized mentorship programs to qualified individuals with previous co-op exposure/experience/training (max. 3) to expand the pool of advanced technical assistants.</p>	<p>Increased understanding of the co-operative model (e.g. structure, governance and operational issues).</p> <p>Increased number of community development professionals able to work with groups at the co-op start-up stage.</p> <p>A number of new co-operatives will be engaged in the pre start-up phase and emerging co-operatives will be identified as recipients of Prairie Hub assistance.</p>
<p><b>Promotion &amp; awareness:</b> Increase awareness of the co-operative model for individuals and groups interested in knowing more about the co-operative model.</p>	<p>Provide resource and information packages upon request.</p> <p>Provide current on-line web-based information and links.</p> <p>Hold a co-op development forum during Co-op Week, building on that held in 2006.</p> <p>Produce and distribute electronic and print-based information to a provincial database of individuals, co-operatives, development groups and government.</p> <p>Meet with government ministers and senior staff.</p> <p>Active participation on CED Networks</p>	<p>Increased requests for information.</p> <p>Increased access to co-operative development resources.</p> <p>Increased awareness of the value of the co-op model among stakeholders, government and business/CED developers and practitioners.</p> <p>Enhanced strategy for co-op development in Alberta.</p> <p>Identification and promotion of co-op development and partnership opportunities.</p> <p>Awareness of value of co-op model developed among emerging</p>

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OBJECTIVES	ACTIVITIES	RESULTS EXPECTED
	provincially & nationally.  Explore the potential for inclusion of co-op materials in secondary education programs (e.g., CED program at Lakeland College, business programs at universities).	leaders in Alberta.
<b>Funding:</b> Identify funding opportunities for co-op development	Meet with new cabinet ministers in key target areas: agriculture, health, housing.	A resource list of potential funding is available for co-op start-up and expansion groups.

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