

CANADIAN CO-OPERATIVE ASSOCIATION

CELEBRATING A CENTURY OF CO-OPERATION:
HONOURING THE **PAST** | BUILDING THE **FUTURE**



ANNUAL REPORT 2008-2009

Statement on the Co-operative Identity

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others. Seven principles guide co-operatives in putting their values into practice.

→ 1st Principle Voluntary and Open Membership

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

→ 2nd Principle Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives, members have equal voting rights (one member, one vote), and co-operatives at other levels are also organized in a democratic manner.

→ 3rd Principle Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

→ 4th Principle Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

→ 5th Principle Education, Training, and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public—particularly young people and opinion leaders—about the nature and benefits of co-operation.

→ 6th Principle Co-operation Among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional, and international structures.

→ 7th Principle Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

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Report from the President & Executive Director

WHAT A CENTURY! WHAT A YEAR!!

CCA's first 100 years ended with a bang as two fires swept through its building in the fall of 2008, damaging offices and causing staff to relocate for seven months. The disruption and dislocation also occurred during a year of global economic upheaval and uncertainty. The fire provided a symbolic backdrop to CCA's centennial theme: *Honouring the Past: Building the Future*. It also, and more importantly, strengthened the resolve, commitment, and teamwork of the CCA staff who pulled and stayed together during the year. It is to the CCA staff team that this year's annual report is dedicated.

The Co-operative Union of Canada (CUC), established in March 1909, signaled the beginning of an organized co-operative movement in Canada. Canada's co-operatives now had a national voice to represent and promote their interests; a national body to educate and develop co-operatives; and a common table to bring together co-operative leaders from different regions and sectors. The Co-operative Union of Canada also provided a link for Canadian co-operatives to the worldwide co-operative movement when it joined the International Co-operative Alliance in 1912. The first century of CUC/CCA was an "age of extremes", as it and its members lived through two world wars and a global depression, as well as years of post-war prosperity, record profits, and the establishment and growth of some of the world's largest and most successful co-operatives. Today, Canada has one of the strongest co-operative economies in the world and boasts 17 million memberships.

During this time of global economic volatility, we believe that CCA members and all co-operatives can position themselves around two themes: *loyalty and opportunity*. Loyalty is synonymous with adherence and faithfulness. It involves an attitude and behavior that takes the long-term view, through times of adversity and prosperity, and that focuses on relationships. Co-operatives are all about the long-term and about serving member-owners during both good and hard times. Indeed, our business model which is not based on the pressures of maximizing short-term shareholder value, allows us to focus on longer term horizons. During this period of economic uncertainty, it will be important for co-operatives and credit unions to support their members to the best of their capacity; educate their members through



Executive Director Carol Hunter and President David Sitaram.

value-added advice on such areas as financial management; build on existing relationship management processes; and demonstrate that they are open for business. Loyalty also means not losing sight of the reasons why we exist or the values that underpin our relationships. The challenge for some co-operatives will be to continue taking the long-view and not just focus on short-term business strategies. It will also be important to continue focusing outwardly and globally towards the needs of co-operatives in the poorest countries of the world. And it will be important to educate our members about changes and issues within our own industry sectors so that our members can understand and support the context and case for change.

Co-operatives have enormous opportunities for positioning and solidifying themselves during this time of retrenchment, restructuring, and reform. During CCA's Lobby Day last February, one MP advised us that we "shouldn't let a crisis go to waste". Consumers, governments, regulators, and academics are rethinking how markets and businesses function and co-operatives need to be part of this collective "rethink" and dialogue. As Canadian owned, locally governed and economically diverse business enterprises, co-operatives and credit unions can position themselves as part of the solution. In our communications with members and staff; in our briefs to government; in our media interviews; or in our marketing efforts to attract new members, co-operatives and credit unions can position themselves as community-based, transparent, and locally focused enterprises. We emerged during times of adversity; survived and innovated during difficult times; and have provided a business model over the last century that is based on responding to community and member needs and grounded in prudent management practices.

Our historical track record gives us credibility and legitimacy. The economic down-turn also provides opportunities for new kinds of co-operatives to emerge, including worker co-ops to provide employment or restructure existing companies; community-owned co-operatives to provide services where governments are withdrawing support; car sharing co-ops; and local food co-ops in communities not served by existing co-ops. Taking advantage of opportunities means exploring new partnerships; expanding our competitive capabilities; and reinforcing our member focus.

CCA used its 100th anniversary, and the global economic crisis, as two opportunities to position co-operatives over the past year. We held our most successful government Lobby Day last February, visiting some 30 federal MPs to profile the potential and contributions of co-operatives and credit unions. Compared with our last Lobby Day held November 2007, where some MPs showed only lukewarm interest in co-operatives, this year all MPs were listening, taking notes, and asking questions. We emphasized the message that in a mixed economy, mixed responses and a diversity of business models—including co-operatives—are needed as part of the solution in moving forward. Our success in securing the renewal of the Co-operative Development Initiative, where other government programs have been cut, illustrates that our messages were getting through. We continue to work closely with our francophone sister organization, the Conseil canadien de la coopération et de la mutualité (CCCM), to advance a common vision for a strong co-operative sector across Canada.

The men and women who built the co-operative movement over the last 100 years will be honoured in CCA's commemorative book, *A Century of Co-operation*, our new virtual Hall of Fame, and at our Congress in June. These leaders had an expansive view. They dreamed big dreams and encouraged and supported the development of all kinds of co-operatives in communities across Canada and around the world. They believed in the Power of Co-operation.

To all the co-operative leaders who built our first 100 years; and to the CCA directors, members, and staff who will lay the foundations for the next 100 years, we thank you all from the bottom of our hearts.



Dave Sitaram
President



Carol Hunter
Executive Director

HONOURING THE PAST

On March 6, 1909, the Co-operative Union of Canada (CUC) held its inaugural meeting in Hamilton, Ontario. Its goal was to promote and develop co-operatives, educate co-operatives and co-operators about effective management and governance practices, act as a voice for the co-operative movement, and lobby the federal government for co-op legislation that would benefit the growing movement. The CUC merged with the Co-operative College of Canada in 1987 to form the Canadian Co-operative Association.

In the 100 years since that historic occasion, the co-operative movement has become one of Canada's largest and most significant economic and social movements. Today, there are some 8,800 co-ops and credit unions across the country with a total membership of over 17 million. Co-ops employ more than 150,000 people and control more than \$275 billion in assets. They can be found in every region and in virtually every sector of the economy.

The success, sustainability and community engagement of the Canadian co-operative movement over the past 100 years is a testament to the dedication and commitment of literally millions of members, volunteers and staff who believed in the co-op model as a way of controlling their economic destiny and improving their livelihoods. This year, CCA is celebrating the 100th anniversary of the first national co-operative association and the beginning of an organized movement in Canada. The centenary is an opportunity to share the co-op story and look forward to the next 100 years of the movement's continuing success: CCA is *Celebrating a Century of Co-operation: Honouring the Past, Building the Future*.

Celebrating the Centenary



Planning and organizing the centennial events was a key focus of CCA's activities over the past year and will continue to be until the end of 2009. As early as 2007, CCA consulted its members, co-op historians and writers, and national and provincial librarians and archivists to identify the range of archival and historical material available to illustrate the history of the co-operative movement.

Underlying the centennial plans were a number of objectives, including how we could best:

- Honour the pioneers of the Canadian co-operative movement who were responsible for its development, growth and success;
- Ensure that the anniversary year had a permanent legacy and that the history of the co-op movement was not forgotten when the anniversary year was over;



George Keen in life...and art

Photo: British Columbia Institute for Co-operative Studies

GEORGE KEEN: THE FOUNDING FATHER

George Keen was born in Stoke-on-Trent, England in 1869 and emigrated to Canada in 1904. Two years after his arrival, he helped organize the Brantford Co-operative Society, a consumer co-operative in Brantford, Ontario. Keen believed that economic activities should be organized co-operatively and was particularly devoted to encouraging consumer co-operatives. In March 1909 he called the founding meeting in Hamilton, Ontario of the Co-operative Union of Canada, and was the CUC's general secretary until 1945. Keen corresponded widely with Canadian and international co-operators, including Alphonse Desjardins and the leaders of the International Co-operative Alliance. During his years as CUC's general secretary, Keen criss-crossed the country by train and played a significant role in developing the co-operative movement in western and Atlantic Canada. George Keen died on December 4, 1953.



- Involve CCA members in the celebration;
- Involve the next generation of co-operators;

With these objectives in mind, CCA focused its efforts and resources on five activities:

- Creation of a virtual Canadian Co-operative Hall of Fame that would include nominations, voting, and the selection of the “Greatest Canadian Co-operator”;
- Publication of *A Century of Co-operation*, a commemorative book on the history of the CUC/CCA and the Canadian co-operative movement by Ian MacPherson, Canada’s pre-eminent co-op historian;
- Anniversary Congress, featuring a blend of historical, contemporary, and forward-looking presentations;
- Presentations on the 100th anniversary and the history of Canada’s co-op sector at member AGMs;
- Consultations with young co-operators and the formation of a National Youth Caucus, with a view toward developing a National Youth Strategy for CCA.



A VIRTUAL HALL OF FAME

Hockey players, rock stars and even scientists have a Hall of Fame. Why not co-operators? In an effort to honour the achievements of individuals, past and present, who have made a significant contribution to the Canadian and global co-operative movement, CCA has created a virtual Canadian Co-operative Hall of Fame that will be permanently housed on CCA’s website.

The first inductee to the Hall of Fame will be the Greatest Canadian Co-operator, who will be announced at CCA’s National Congress in June, 2009. The Greatest Canadian Co-operator is a pioneer of the Canadian co-operative movement (deceased) who was selected by co-operators and supporters from across the country through an on-line voting process. The remaining nominees for the Greatest Canadian Co-operator Award are also being inducted into the Hall of Fame, as will all past, present and future winners of CCA’s two awards for living co-operators, the Canadian Co-operative Achievement Award and the Global Co-operator Award.

“Let each man find his own in all men’s good, and all men work in noble brotherhood”

– Motto of the Co-operative Union of Canada



Ian MacPherson

A CENTURY OF CO-OPERATION

If Canada had an official “co-op historian”, it would be Ian MacPherson, Professor Emeritus in History and the founding director of the British Columbia Institute for Co-operative Studies at the University of Victoria. For four decades, his books, articles and lectures have chronicled the history of the Canadian co-operative movement.

CCA was honoured when Professor MacPherson agreed to write a commemorative book marking its 100th anniversary. The result: *A Century of Co-operation*, will be launched at CCA’s centennial Congress in June 2009.

The book tells the story of the CUC/CCA, and the Canadian co-operative movement, over the last 100 years. Richly illustrated with historical and contemporary images from across Canada, *A Century of Co-operation* includes chapters on the growth of co-operatives in different sectors and regions, education and the early years of the Co-operative College of Canada, and CUC/CCA’s role in international development.

A limited number of copies will be available for order from CCA’s website, www.coopsCanada.coop

THANK YOU, ANNIVERSARY SPONSORS

CCA would like to acknowledge and thank the following member organizations who contributed financially to its anniversary activities (as of June 1, 2009):

Platinum

The Co-operators Group Limited
Federated Co-operatives Limited

Gold

UFA Co-operative Limited

Silver

Concentra Financial
The CUMIS Group
Desjardins
Eastern Ontario Alliance of Credit Unions
Mountain Equipment Co-op

Bronze

Alterna Savings
Arctic Co-operatives Limited
Co-op Atlantic
Credit Union Central Alberta Limited
Credit Union Central of Manitoba
GROWMARK, Inc.

Supporter

Co-operative Housing Federation of Canada
Credit Union Central of Nova Scotia
Credit Union Central of Prince Edward Island
Gay Lea Foods Co-operative Limited
Granny’s Poultry Co-operative Ltd. (Manitoba)
La Siembra
SaskCentral
Scotsburn Co-operative Services Ltd.

The front page of the first issue of The Canadian Co-operator, which was published by the CUC during its first 40 years.

Photo: Ian MacPherson



MAKING A WORLD OF DIFFERENCE

The leadership of the Co-operative Union of Canada emerged from the years of the Second World War with a renewed commitment to use the co-operative model to improve livelihoods for the poor. One of the first steps was the decision in 1945 to launch the CARE Program (Co-operative for American Remittances to Europe) in Canada. Over a two year period, CUC provided a full-time staff person and succeeded in shipping more than \$1.4 million worth of food and clothing to war-ravaged Europe.

In 1947 CUC spun off a new organization, the Co-operative Development Foundation, which would soon become the focus for Canadian efforts to support co-operatives in the developing world. One of the first attempts, launched in 1962, was Co-operatives Everywhere, which developed co-operatives in the British West Indies and in Canada's Arctic. In the mid 70s a new development program was launched, first under the banner of CDF, and later CUC, and then CCA, which has continued to the present day. In 1979 the credit union system formally delegated its international development work to the Co-operative Development Foundation, creating an organization capable of working with virtually any type of co-operative.

In 1984 the then-CUC International Development Department signed its first core funding agreement with the Canadian Partnership Branch of the Canadian International Development Agency (CIDA). That agreement brought permanent and positive change to the organization, providing substantial and stable resources with which to pursue the objective of poverty alleviation through co-operatives around the world.

In the 1980's CUC/CCA also made a move into the management of large scale bilateral projects, again primarily funded by CIDA. In India, the Philippines, Costa Rica, Sri Lanka, Ukraine, and South Africa, the organization managed multi-million dollar projects that were able to impact co-operatives and credit unions on a national level.



In India, tribal people are among the poorest of the poor. From the mid 1970's to the mid-1990's CUC/CCA worked extensively with these groups. One trusted partner was the Christa Sharan Society, headed by Father Joe Mary Lobo (centre), pictured here with members of a village co-operative in 1983. His niece Tara, to his right, studied at St. Francis Xavier University in Antigonish on a Laidlaw Scholarship.

Throughout the past century, the leadership of the Co-operative Union of Canada and the Canadian Co-operative Association has always had an ear tuned to the broader world. For the past 40 years CUC/CCA has been actively working in Asia, Africa, and the Americas, fighting poverty through co-operatives. The work has brought benefits to millions of people, but the international program has also been an important building block here in Canada, providing a point of unity for Canadian co-operators from every sector and every region of the country.



Happy Birthday to You too!

CCA is not the only co-operative celebrating a landmark birthday this year. On January 14, 1909, more than two months before the



United Farmers of Alberta, now UFA Co-operative Limited, was established in 1909 as a result of the merger of the Alberta Farmers Association and the Farmers Society of Equity.

Photo: Glenbow archives

founding of the Co-operative Union of Canada, United Farmers of Alberta—now UFA Co-operative Limited—was created to improve conditions for agricultural producers and bring modern conveniences to rural areas. From 1921 to 1935, UFA was a political party and formed the provincial government: the only co-op in Canadian history to govern a Canadian province. During that time, UFA secured the mineral

rights that made Alberta one of Canada's wealthiest provinces; it also worked to establish equal rights for women and to promote education and health care for rural communities. Today, UFA Co-operative Limited is a multi-billion dollar organization with over 110,000 members and remains committed to serving rural communities.



UFA is not the only Canadian co-operative which celebrated a landmark anniversary in 2008 or 2009. Others include:

✧ **Alterna Savings**, previously the Civil Service Savings and Loan Society (CS-Coop) in Ontario, celebrated its 100th anniversary in 2008. It was founded in 1908 by Alphonse Desjardins.



✧ **Federated Co-operatives Limited (FCL)** celebrated its 80th anniversary in 2008. The Co-operative Retailing System (CRS) began in 1928 when locally-owned retail co-operatives in western Canada worked together to form provincial wholesales in order to expand their buying power.



✧ **Credit Union Central of Nova Scotia** is celebrating its 75th anniversary in 2009.

✧ **The Nova Scotia Co-operative Council** celebrated its 60th anniversary in 2008.

✧ **Gay Lea Foods Co-operative** celebrated its 50th anniversary in 2008. Gay Lea was established in 1958 to process and market milk-related food products for its members.



✧ **Arctic Co-operatives Limited** is celebrating the 50th anniversary in 2009 of the first incorporated co-op in Canada's north, West Baffin Eskimo Co-op in Cape Dorset, NU, known locally today as Kinngait Co-operative.



The West Baffin Co-op today.

✧ **The Co-operative Housing Federation of Canada** celebrated its 40th anniversary in 2008. CHF Canada celebrated its anniversary by launching a new book on the history of co-operative housing in Canada, entitled *Under Construction*.



President Ken Elliott cuts the 40th anniversary cake at CHF Canada's 2008 Annual General Meeting.

✧ **Organic Meadow**, an Ontario based organic farmers' co-operative is celebrating its 20th anniversary in 2009. It was created in 1989 by a group of organic grain growers in the Durham region as the OntarBio Organic Farmers' Co-operative.



BUILDING THE FUTURE

CCA's 100th anniversary is not just about celebrating the achievements of the past, it is also about examining what we're doing in the present and the impact that our actions taken today will have on our future. With that in mind, 2008–2009 was a productive year and one that built solid foundations for future growth and innovation. Through a wide range of programs and activities, CCA actively pursued its mandate to *promote, develop and unite* co-operatives and credit unions for the benefit of people in Canada and around the world. In doing so, CCA worked closely with Canadian and international partners from within and outside the co-operative sector, including its francophone sister organization, the Conseil canadien de la coopération et de la mutualité (CCCM).

PROMOTE

CCA promotes the important role that co-operatives play in strengthening Canada's economy, revitalizing communities and meeting social needs. The federal government is a key focus for CCA's efforts to secure legislation and policies that will benefit Canadian co-ops and that will support the visibility and development of co-operatives across the country.

CCA develops policy positions on the key issues of the day that affect co-ops and their members. It monitors federal government activities and legislation and meets regularly with parliamentarians and government officials to ensure that the co-operative business model, and the needs of co-ops and their members are included in policies and programs. CCA prepares policy briefs and submissions, appears before Parliamentary and Senate committees, and organizes events aimed at keeping decision-makers informed about how co-operatives can be part of the solution.

CCA also works to raise awareness of its activities and of the co-op model within the movement itself as well as with the public and the media. Its website, www.coopscanada.coop, contains a wealth of information on both CCA's activities and the co-op sector, and a redesigned CCA website is scheduled to be launched in June, 2009. CCA's two regular e-newsletters, *Co-operative News Briefs* and *International Dispatch*, keep co-operators, supporters and the media informed of co-op sector developments, while the quarterly *Governance Matters* provides co-op leaders with information and analysis on governance issues. CCA also publishes *International Development Digest* and *International Development Review*, an annual, printed round-up of its international development activities, as well as a variety of other publications and reports throughout the year.

CCA is an active partner in Co-op Week and International Credit Union day, which take place during the third week of October each year. In 2008, the Canadian co-op sector, together with the U.S. Credit Union National Association and the World Council of Credit Unions, adopted the theme *My Co-op/My Credit Union: It belongs to me/Coopérer, c'est s'enrichir mutuellement* for the Co-op



Co-operative House, shortly after the fire that damaged CCA's offices.

TRIAL BY FIRE

On September 15, 2008, Ottawa's Co-operative House, home of CCA's national office since 1987, was heavily damaged by fire; a second outbreak occurred on October 1 but was quickly controlled by the fire department. Both fires occurred in the middle of the night and no one was injured.

Immediately after the first fire, CCA implemented its backup recovery procedures and was quickly able to make temporary arrangements for office and meeting space with various co-op sector organizations. Phones and the website remained operational, and business continued almost as usual. Within a few weeks, Ottawa-based CCA staff, together with staff from CCCM, Credit Union Central of Canada, and CuSource relocated to temporary offices at the headquarters of the Assembly of First Nations in downtown Ottawa. Reconstruction of Co-operative House took place throughout the fall and winter and CCA moved back in early April 2009.

In October, 2008, a 31-year-old Ottawa man with a history of previous break and enters was sentenced to 11 years in prison after pleading guilty to setting the fires.

Week/Credit Union Day celebrations. Not only was this theme pan-Canadian, it was also one that was collaboratively created and adopted by credit unions worldwide.

In 2008–09:

- CCA made its voice heard during the October 14, 2008 federal election campaign on issues of interest to the co-operative sector. The global economic downturn provided an opportunity to position co-operatives as part of the solution in rebuilding and strengthening local economies around the world.
- CCA and CCCM worked together to campaign for the renewal and expansion of the Co-operative Development Initiative (CDI), a federal program which provides assistance to new and emerging co-ops. Co-operatives and other organizations across the country wrote to Finance Minister Jim Flaherty, Agriculture Minister Gerry Ritz, and their Members of Parliament as part of the campaign, illustrating one of the co-op sector's largest lobby mobilization efforts. The campaign culminated on February 10, 2009 with a Lobby Day on Parliament Hill, when CCA Board and staff met with over 30 MPs to push for the renewal of CDI, as well as a patient capital Co-op Development Fund and a Co-op Investment Plan (CIP).
- CCA submitted two pre-budget briefs to the federal government which called for the renewal and expansion of CDI, including, the establishment of a co-operative patient capital fund, as well as a CIP for agricultural and employee-owned co-ops.
- CCA made a presentation to the House of Commons Standing Committee on Agriculture and Agri-Food on Product of Canada labelling, joining many farm and consumer groups calling for the use of "Product of Canada" only when a majority of ingredients or raw materials comes from Canadian sources. The government agreed with this position, and introduced new Product of Canada guidelines, which came into effect on December 31, 2008.
- CCA met with senior federal officials to discuss co-operative options for elder care and triggered the interest of one MP to examine the possibility of undertaking a pilot on a co-op foster home care model for seniors in his riding.
- CCA participated in the final consultation on the new federal Agricultural Policy Framework, which took place in Winnipeg on May 27–28, 2008.

- In May 2008, CCA representatives attended the Canadian Labour Congress triennial convention in Toronto in an effort to build contacts with the labour movement as a foundation for future shared projects.
- CCA drafted and adopted a new Communications Strategy, building upon and complementing strategic directions included in CCA's three-year Strategic Plan 2008-2011. Elements of the

strategy include closer collaboration and information-sharing among communicators within the co-op sector; increased efforts by CCA to highlight the work and achievements of its member organizations; development of consistent CCA messaging and a “common look and feel” for its communications products; increased efforts to communicate with a wider audience and greater use of social media; and increased capacity to communicate in both of Canada’s official languages.

ELECTION 2008: CCA HITS THE CAMPAIGN TRAIL

The October 14, 2008 federal election provided CCA with an opportunity to make its voice heard on issues affecting co-ops.

CCA's co-op election campaign involved:

- Sending letters and emails to all parties and candidates, except the Bloc Québécois;
- Developing a co-op issues document, *Co-operative Perspectives for the 2008 Federal Election*, outlining 14 points of concern for co-ops and credit unions. These issues, which ranged from the renewal of the Co-operative Development Initiative (CDI) to the need for increased investment in affordable housing, were developed with suggestions and material from CCA members;
- Creating on-line tools which allowed co-operators and supporters to email the party leaders as well as all or some of the candidates in their ridings;
- Publishing the responses of all candidates and parties on CCA's website;



- Analyzing information from the Conservative, Liberal, NDP and Green party platforms and statements on the issues of interest to co-ops and posting this on our website;
- Posting information on candidates who are connected to co-operatives and credit unions.

Three parties, the Liberals, the NDP and the Green Party, had platforms which mentioned co-ops and or credit unions; these same three parties also responded to CCA's letter with a position on co-operatives during the elections. The Bloc Québécois also replied positively to our francophone sister organization, CCCM, which targeted a similar campaign to Quebec candidates.

While the Conservatives did not mention co-ops in their platform, Secretary of State Christian Paradis, then the Minister responsible for non-financial co-operatives, had already expressed his support for the renewal of the Co-operative Development Initiative just prior to the election. The Prime Minister also sent a letter of support for co-operatives the day after the election, during Co-op Week.

“Communities across the country are becoming home to co-operatives of all kinds, from financial institutions and insurance companies to child care centres and clothing retailers. Over 17 million Canadians can count themselves as members of this movement and 155,000 as employees—an impressive achievement with an important impact on the nation’s economic development and success.”

– Prime Minister Stephen Harper

Upholding the Seventh Principle



Concern for community is more than just a principle of co-operation; it's a fact of life for co-ops and credit unions across the country. While most co-operatives have an impact on their communities through their day-to-day business—and many, like health care, child care and housing co-ops are specifically aimed at addressing social needs—co-operators are also active in a wide range of community activities above and beyond their business operations.

They work locally and globally: donating to charities, holding food drives, sponsoring amateur sports teams, engaging youth, protecting the environment, organizing or participating in community events and



helping to eradicate poverty in developing countries by working as coaches or mentors for CCA's international development programs. The photos on this page illustrate just a few examples of how the co-op sector exemplified the seventh co-operative principle in 2008–09.



- 1 *Island Savings Credit Union's Youth Team represents the credit union at dozens of Vancouver Island community events and performs a wide range of community services—including cleaning up graffiti.*
- 2 *CCA staff were active participants in Ottawa's 2008 Dragon Boat Race Festival, which raised money for local charities.*
- 3 *The CUMIS Group Limited joined forces with a local non-profit organization, Halton Food for Thought, to collect 31 boxes of apples from the CUMIS orchard. The apples were donated to area schools to feed more than 3,500 students.*
- 4 *Employees of Credit Union Central of Nova Scotia and League Savings and Mortgage wore pink on September 11, 2008 to support the campaign against bullying in Nova Scotia schools. The provincial government has proclaimed the second Thursday at the start of each school year as "Stand Up Against Bullying Day".*
- 5 *Co-ops and credit unions in the Evangeline region of Prince Edward Island marked Co-op Week 2008 by collecting over 800 pounds of food for local families in need.*
- 6 *In 2008, Federated Co-operatives Limited introduced the Co-operative Retailing System's new mascot, Cooper, who is a popular attraction at community events.*
- 7 *A Mountain Equipment Co-op staff member participates in a "Trail Day" to help maintain Vancouver's North Shore hiking and mountain bike trails.*

DEVELOP

In Canada, CCA works to secure financial support for co-op development, as well as a legislative and policy environment favourable to the development of co-ops. CCA also works to foster the development of new and emerging co-ops in a wide range of sectors, including value-added agriculture, funeral services, car sharing and renewable energy. Internationally, CCA works with its co-operative partners in Africa, Asia, Eastern Europe and the Americas to help millions of men, women and children work their way out of poverty. CCA does this through financial contributions from the Co-operative Development Foundation of Canada (CDF), the Canadian International Development Agency (CIDA) and the Canadian Red Cross and consultancy contracts with such international finance organizations as the Inter-American Development Bank.

Co-op Development in Canada

In 2008–09:

- CCA and CCCM jointly managed \$1.1 million in advisory services funding from the federal Co-operative Development Initiative (CDI), which went out to some 27 co-op partners across Canada. For the first time, CCA also co-managed the selection and recommendation of more than \$1 million in grants for co-op projects.
- The Agriculture-CDI program (Ag-CDI), co-managed by CCA and CCCM, provided technical assistance to 49 value-added agricultural co-ops; 27 of these projects were new projects approved in 2008-09. In November 2008, 35 of the agricultural

FINDING MORE WAYS TO CO-OPERATE

Depending on what part of the country they live in, and whether they're rural or urban dwellers, most Canadians think about retail, financial, housing or agricultural co-ops whenever the subject of co-operatives is mentioned. In urban areas, they may also be familiar with health care or child care co-ops.

In 2008-09, CCA worked with partners in the co-operative sector to spread the word about two other types of co-ops that are not as well-known across the country and are likely to become key areas for co-operation in the future: car sharing and funeral services.

Canada's first car sharing co-operative, Vancouver's Co-operative Auto Network (CAN), was created in 1997 to provide residents of that city with an environmentally-friendly and cost-effective alternative to owning their own car. Since then, car sharing co-ops have emerged in a number of other Canadian cities, but they are still vastly outnumbered by traditional car-rental services. In exchange for an annual membership fee, co-op members have access to cars when they need one at a significantly lower cost than a commercial car rental.

In March, 2009, CAN and CCA embarked on a project aimed at promoting the development of car sharing in western Canada and Ontario through public meetings in 5 cities. The project concluded with a virtual on-line conference which established a committee to explore the creation of a national Car Sharing Co-operative Federation.

Just as environmental concerns are prompting more Canadians to consider car sharing, the high cost of funerals and the increasingly corporate nature of the funeral service sector are making funeral co-ops an attractive option for many consumers. For Quebecers, funeral co-ops are hardly new; the first one was created in 1942. But their development in the rest of Canada has been slower: of 52 funeral co-ops across Canada, 32 are in Quebec.

That's why CCA and the Quebec Federation of Funeral Co-operatives, with funding from The Co-operators and Desjardins Group, joined forces to promote funeral co-ops across the country. As a result of this initiative, two new groups are exploring the development of funeral co-ops in Ottawa and Winnipeg and more are expected to follow over the next year.



co-ops supported under the program attended a conference in Montreal to share ideas and strategies on capitalization, marketing and governance. Funds under management over the last two years were \$2.75 million.

- With funding from the Innovations and Research component of CDI and the Co-operative Housing Federation of Canada, CCA initiated research on the environmental and sustainability programs of Canadian co-operatives and the development of a best practices toolkit. The toolkit will be ready in the fall of 2009.
 - CCA and CCCM conducted research on co-op agricultural networks in different countries with a view to how different networking models could serve agricultural co-ops in Canada.
 - In collaboration with the Quebec Federation of Funeral Co-operatives, CCA sponsored information sessions across Canada to promote the development of funeral co-ops. The
- tour was made possible by funding from The Co-operators and Desjardins Group.
 - CCA worked with Vancouver's Co-operative Auto Network on a project aimed at promoting the development of car-sharing co-ops in Western Canada and Ontario. CCA also facilitated discussions on how a national car-sharing co-op federation could serve the needs of such co-ops across Canada. Funding was provided by the federal Co-operatives Secretariat.
 - CCA approached national First Nations, Inuit, and Métis organizations to initiate discussions on how co-operatives can support aboriginal community and economic development. CCA also organized a panel on the co-operative model at the Assembly of First Nations' Economic Summit in March, 2009.



A member of Quinte Organic Farmers Co-operative in Ontario sells fall crops at a local farmer's market. This co-op received support from Ag-CDI for planning and development of a line of value-added organic food products, including ready-to-eat meals.

CDI: HARNESSING THE POWER OF CO-OPERATION

For the Co-operative Development Initiative, a federal program aimed at providing support for new and emerging co-operatives, 2008–09

was a year of both ends and beginnings. The five-year program had been set to expire on March 31, 2008. Instead, it was extended for a sixth year. In the spring of 2009, the Honourable Jean-Pierre Blackburn, who is responsible for co-operatives in his capacity as Minister of State for Agriculture (he is also Minister of National Revenue), announced over \$19 million in funding over four years. The renewed CDI will be managed by CCA and the Conseil canadien de la coopération et de la mutualité (CCCM).

Since it began in 2003, CDI has helped create some 200 new co-operatives across Canada and provided advisory assistance to some 1,500 others. Over the last six years, the CCA and CCCM have devolved CDI Advisory Services funding of close to \$6 million to over 20 partners—mostly provincial co-op associations and sector federations.

The Agricultural Co-operative Development Initiative (Ag-CDI), was added in the fall of 2006 and provided support to 63 agricultural co-operatives across Canada – 27 co-ops involved in biofuels and bio-energy, and 36 exploring other value-added opportunities. Ag-CDI co-ops were able to complete feasibility studies and business plans, share offerings, board and member training, and learning exchanges that allowed them to learn from more established co-ops. Ag-CDI also held two successful conferences—the most recent in November 2008—and created development guides, videos and other learning tools, and completed research on issues of importance to agricultural co-ops.

The **New** Co-operative Development Initiative
Together, We Can Do More



International Development

2008–09 was a year of continued successes, innovations and new partnerships:

- CCA managed more than \$15 million in funding, and completed year two of its \$26 million partnership program of support to co-operatives and credit unions in 22 developing countries. CCA international development programs reached 2.5 million people in 2,500 co-operative enterprises.
- Canadian credit union and co-operative professionals took up overseas technical assignments in 21 countries, including 22 “coaches” who helped strengthen 34 credit unions in Ghana, Uganda, and Malawi. Nine youth interns aided our co-operative partners in Ghana, Uganda, Malawi, Honduras, El Salvador and Peru. In the fall of 2008, 11 women credit union managers from six developing countries took away valuable lessons from their mentors in as many Canadian credit unions through CCA’s eighth women’s mentorship program.
- Members of CCA’s International Program Committee held a meeting in Ghana—their first-ever meeting outside of Canada. They saw firsthand how CCA’s women’s mentoring, credit union coaching and youth experience international programs are benefiting credit union members in that country.
- The Irish League of Credit Unions Foundation joined forces with CCA to reduce poverty in Ghana through credit unions. The Foundation committed €85,000 (\$133,000) to the Co-operative Development Foundation of Canada (CDF) to assist credit unions in Ghana, and Irish credit union professional Joan Gallagher attended CCA’s sixth annual coaching mission to Ghana.
- CCA continued to further the development of African credit unions and their regulatory environment through its co-sponsorship, with the World Council of Credit Unions and the Irish Credit Union League Foundation, of the Africa Credit Union Congress, held in the Gambia, and the Africa Regulators Round table in South Africa.



Members of CCA’s International Program Committee – including CCA Board member Rene Dumas – attended a Partner Forum in Ghana in August 2008. Here, he meets with officials of a Ghanaian credit union.

- In a year of co-op anniversaries, 2008 marked the 15th anniversary of CCA’s collaboration with partners in Ukraine and the Council of Ukrainian Credit Unions of Canada (CUCUC), fostering the rebirth of credit unions in Ukraine. Some 700 credit unions with a combined loan portfolio of \$444 million have been formed and in 2008-09, 1.5 million Ukrainian credit union members received improved services as a result of this program.
- In the Americas, CCA continues to focus on support for low-income farmers. In 2008–09, a long-term effort to support a cashew producers’ co-operative in El Salvador saw impressive results with a production increase of 23 per cent and a corresponding increase in profit and jobs created. CCA also returned to assist credit unions in Barbados through a project with Dalhousie University.
- In Sri Lanka, CCA moved out over \$1.575 million in remaining loan funds to 1,340 people who were affected by the 2004 tsunami.

- In Aceh, Indonesia, CCA is helping its local partner, PASKA, to organize small co-operative enterprises and encourage people to mobilize savings. In 2008–09, CCA helped to train peace journalists, organized 158 enterprises, mobilized \$70,000 in community savings and restored the livelihoods of 532 men and 1,068 women. Radio listeners have embraced the sounds of SERENADA 95.4 FM, a radio station that is soon to be owned and managed by communities along Aceh’s western coast.
- A new partnership with the Canadian Auto Workers boosted CCA’s recovery program in Indonesia with a \$100,000 donation to CDF.
- A CDF appeal raised nearly \$14,000 in the summer of 2008 to help victims of typhoons that devastated the Philippines in May of that year. Hit hard was the CCA-supported National Federation of Co-operatives of People with Disabilities. It used CDF funds to give emergency supplies to 450 disabled persons, rebuild 11 co-op member houses and repair two manufacturing centres.
- As of this year, CCA’s innovative program in Nepal has trained over 22,000 women to participate in the democratic process as that country emerges from its painful civil war.
- Representatives from CCA agricultural partner co-operatives in 11 countries attended the World Farmers’ Congress in Warsaw, Poland, sharing their issues and concerns and contributing to CCA’s international program planning at a special partners’ forum organized by CCA.
- Bill Turner, of Cupar, SK, was named CCA’s 2008 Global Co-operator at a gala dinner held during the joint CCA/CCCM National Congress in June. This is the highest honour CCA gives to an individual who has consistently demonstrated an extraordinary commitment to the international development work of CCA and CDF.

RECOVERING FROM CONFLICT AND DISASTER: THE ROAD AHEAD

In December 2009, the world will mark the fifth anniversary of the tsunami that ravaged Indonesia and Sri Lanka where Canadians, through CCA, continue to help communities recover. In 2008–09, working with its longtime credit union partner in Sri Lanka, the SANASA Development Bank, and fuelled with funds from CIDA and the Canadian Red Cross, CCA moved out over \$1.575 million in remaining loan funds to 1,340 people who were affected by the tsunami. 390 toilets, 100 wells and 133 houses were completed ahead of schedule. Over 10,000 people received training for new occupations.

In February 2009, SANASA and CCA co-sponsored a microfinance conference in Colombo attended by 200 practitioners. Days later CCA’s work in Sri Lanka received high praise from CIDA at a conference signalling the wind down of Canada’s post tsunami program. CCA and its partners in Sri Lanka and Aceh, Indonesia, plan to continue their development efforts for years to come.

CCA has adapted its work in both countries to include peace building and is reaching out to communities damaged not by nature but by human conflict. SANASA, CCA and the Canadian Red Cross will now extend housing, infrastructure development and peace building efforts to communities emerging from Sri Lanka’s thirty year armed conflict.

Credit union member Geetha Anjali Thamayanthi at the window of her new home near Trincomalee, Sri Lanka.





CDF President Wayne McLeod

CDF: IT'S ABOUT PEOPLE

The Co-operative Development Foundation of Canada plays a key role in CCA's efforts to reduce poverty by raising funds for CCA's international development initiatives. Targeting its fundraising efforts primarily at the co-operative sector, CDF continues to increase fundraising revenue year after year.

Other highlights of CDF's year included:

- In May 2008, Credit Union Central of Canada held its first-ever silent auction in support of CDF at its Canadian Conference for Credit Union Executives.
 - The Canadian Auto Workers donated \$100,000 to CDF to support CCA's post-tsunami project in Aceh, Indonesia.
 - CDF partnered with the Irish League of Credit Unions Foundation in support of CCA's programming in Ghana with a total contribution from Irish CUs of €5,000 (approximately \$135,000 Canadian dollars).
 - Staff of Gay Lea Foods Co-operative contributed \$65,000 to CDF in 2008-09. Gay Lea staff have donated a total of 250,000 since they began fundraising for CDF-supported international development projects.
- Just under \$3,000 was raised by GROWMARK, Inc. and FS Partners Kitchener office employees through innovative staff-driven fundraising programs. This year's main fundraising program involved a commitment from each participating employee to walk 60 km throughout the summer months. By the end of September, 2,500 km had been walked to support CDF.
 - CDF raised more nearly \$14,000 for emergency relief for victims of Typhoon Frank in the Philippines.
 - CDF raised \$19,000 through Director Giving, up 40 per cent from the previous year.
 - In December 2008, the Saskatchewan Co-operative Association raised \$4,370 for CDF at the first annual Sno-Dome Golf Classic.
 - At CCA's National Congress in Winnipeg in June 2008, 112 delegates boarded a boat to attend CDF's Rollin' on the Red River fundraiser. The event raised \$26,000 and was made possible through the efforts of numerous credit unions and co-operatives.
 - Citizens Bank, an on-line national bank created by Vancity credit union, donated \$10 to CDF for every \$1,000 RRSP contribution made between January 13 and February 28, 2009. Since 2005, Citizens Bank has contributed more than \$460,000 to CDF to support international development work.
 - In February 2009, CDF launched its new website featuring stories and images depicting the impact its donors are having through CCA's international development programs.
 - In March 2009, CDF launched the *Be the Change* campaign to raise \$250,000 to support the development of women's leadership around the world through CCA's international programs. The campaign will also enable women from developing countries to attend the Global Women's Forum at the World Council of Credit Unions' 2009 World Credit Union Conference in Barcelona in July, 2009.



“It is both an honour and a privilege to be a part of the Co-operative Development Foundation of Canada, a foundation that continues to increase its reach every year. The persistent inspiration, innovation, and involvement by the good folks across Canada never cease to surprise me. The Canadian co-operative and credit union system is responding to those less fortunate around the world, they are taking action. I celebrate the successes of CDF; I support your efforts and contributions. Together, I know we can rise above these hard economic times. It is time for those of us who believe in the co-op principles to contribute and share successes in other parts of our world, it is time to effectively make this happen.”

– Wayne McLeod, CDF president

MENTORING OPENS A WINDOW ON THE WORLD

Lillian Silubrico's credit union in Valenzuela City is the first in the Philippines to earn ISO (International Organization for Standardization) Certification. She credits this and her credit union's recent growth to ideas she took from her exposure to Canadian credit unions while in Canada with CCA's Women's Mentorship Program.

“We have just started the deposit insurance system and mutual funds for co-operatives,” says Lillian. “Our credit union is working on ATM installation—usually only banks have this facility.”



In 2008, CCA held its eighth Women's Mentorship Program, matching 11 more women credit union managers from five developing countries with Canadian credit union hosts from British Columbia to New Brunswick. They learned about credit union lending, governance, leadership, and delinquency management and attended an intensive program of classroom sessions in Ottawa.

Ritah Nansitu, manager of Zirobwe Savings and Credit Co-operative in Uganda, was impressed with how open and transparent Canadian credit unions were and how board members and staff shared their knowledge and documents so freely with her. She plans to apply board training and other ideas she picked up in her own credit union. Alumnae from past years have implemented better loan application procedures and interview processes as a result of what they learned while in Canada; one credit union's delinquency rate dropped from 16 per cent to 6 per cent in less than a year after its manager participated in the program.

Members of the class of 2008 are now back in their home credit unions reaping the fruits of their exposure to Canadian credit unions and the leadership training they received. As the program grows, so too does the need and benefit of continued contact among program alumnae. Over 111 graduates of the program are now within Internet reach of Canadian credit union advisors, thanks to the *Credit Union Help Desk* CCA launched in 2008.

Ritah Nansitu, Manager of Zirobwe Savings and Credit Co-operative in Uganda.

UNITE

CCA brings together co-operatives and credit unions from different sectors and different regions to exchange information and work together toward a common purpose. Through its network of international partners and its membership in the International Co-operative Alliance (ICA), CCA links Canadian co-operatives and co-operators with co-operatives and credit unions around the world. In 2008-2009:

■ CCA's 2008 National Congress, held in Winnipeg in June, was held jointly with CCA's francophone sister organization, CCCM, for the first time. CCCM has also been housed in the same building with CCA since April 2008.

- A National Youth Forum, held in conjunction with the Congress in Winnipeg, brought together young co-operators from both official language groups.
- In September 2008, CCA's board held a joint strategic planning meeting with provincial co-operative associations, in an effort to foster greater collaboration among organizations representing co-operatives. An Accord was drafted which will articulate a collective vision and put forth principles for collaboration.
- More than 80 co-op presidents, directors and staff members attended CCA's 2009 Institute of Co-operative Studies, held in Banff, AB on Feb. 1-3, 2009.

EXTENDING OUR REACH

In April 2008, a new unit was established by CCA to provide value-added training, research and program management services on behalf of the co-operative community. In an ever-changing world, CCA has a pivotal role within the Canadian co-operative movement. It has a national presence and profile but also has reach through its members to the primary co-operatives and credit unions which support local businesses and communities. Furthermore, CCA has extensive global links with the global co-operative community through its long track record in international development and its membership in the International Co-operative Alliance.

Through its relationships with provincial co-operative associations, academics and co-operative consultants and content experts, CCA is uniquely placed to draw down on these networks to better serve its members and other co-operatives across Canada.

The core programs and fee-for-service activities for the Research, Education and Co-operation Hub (REACH) are *research; education and training; and program management*.

In its short history, REACH has already developed an impressive line-up of projects and clients. In 2008-09, REACH:

- Researched provincial and national co-operative development strategies and areas of best practices regarding co-op development as part of the Manitoba 2018 co-operative development strategy.
- Reviewed agricultural co-operative networks and federations in Canada, the US and Europe. The review included consultation with Canadian agricultural co-ops on how best to meet their networking and information sharing needs.
- Developed, in partnership with Gay Lea Foods Co-operative, a delegate and farmer-director training and development program specifically tailored to the needs of the dairy co-op sector and other agricultural co-ops.
- Managed the submission of a Letter of Intent for \$1 million in funding from the Social Sciences and Humanities Research Council (SSHRC) to develop a CURA (Community University Research Alliance) which would research the economic and social impact of co-operatives. CCA was successful in securing \$20,000 from SSHRC to develop the Letter of Intent into a full proposal for funding.



■ Four new member organizations joined CCA in 2008-09: Granny's Poultry Co-operative, Organic Meadow, Ontario National Food Co-op and the New Brunswick Co-operative Enterprise Council.

■ In March 2009, CCA and CCCM brought together 16 anglophone and francophone co-operative academics to identify common research needs and interests with a view to future pan-Canadian collaboration.

CCA AND CCCM: SPEAKING THE LANGUAGE OF CO-OPERATION

In French, the word *coopération* looks a lot like it does in English, except for a hyphen and an accent here and there. Yet Canada's co-operative movement has been historically divided on the basis of language, with CCA historically representing the anglophone co-op sector and the Conseil canadien de la coopération et de la mutualité representing francophone co-ops.

In recent years, these historical divisions have begun to dissolve. Several CCA member organizations, like Mountain Equipment Co-op and The Co-operators, have stores or branches in Quebec and are operating in both official languages. Other CCA members, like Co-op Atlantic and Northumberland Co-operative in New Brunswick, have a significant number of francophone members. It's not surprising, then, that relations between the two national co-op organizations are also getting closer.

In 2008-09, CCA and CCCM made significant progress at building unity within the national co-operative movement. On April 1, 2008, CCCM staff moved into Co-operative House; a few weeks later, CCCM held its first board meeting in its new home.

In June, 2008, the two organizations jointly held a joint National Congress in Winnipeg, featuring a full-day Open Forum to discuss the image of co-operatives, co-operative development and alliances within the movement. The forum provided the first opportunity for many members of the two national associations, as well as stakeholders and partners in the co-operative

movement, to come together to share experiences and views on how to grow and strengthen the movement. The joint Congress also provided an opportunity for the signing of a protocol between CCA and CCCM outlining future areas of collaboration, and a CCA/CCCM working group meets on a regular basis.

CCA and CCCM also continued to co-manage the Co-operative Development Initiative and joined forces in lobbying for its renewal and expansion.



CCA and CCCM leaders sign a protocol outlining future areas of co-operation at their joint 2008 Congress in Winnipeg. Seated left to right: CCA President Dave Sitaram, CCCM President Michel Rouleau; Standing l to r: CCA Vice-President Claude Gauthier; CCA Executive Director Carol Hunter; CCCM Director General Brigitte Gagné, CCCM Vice-President Marthe Hamelin.

Engaging young co-operators

Youth engagement has been on the co-operative movement's radar for generations. The Saskatchewan Co-operative Youth Program celebrated its 80th anniversary in 2008, and the need to increase the number of young people involved in co-ops was recognized by CCA's predecessor, the Co-operative Union of Canada, as early as 1949, when it began organizing youth nights during its annual congresses.

Since that time, the rise and size of the baby boom generation has meant that the average age of co-operators has increased significantly and many co-op leaders are concerned about who will replace them when they retire.

As a result, CCA is increasing its efforts to promote youth engagement. One of the highlights of its 2008 National Congress was a Youth Forum which brought together young co-operators from both official language groups. To set the context for the forum, a background paper was prepared bringing together information from a variety of sources, ranging from informal interviews and member websites to materials published by international organizations, federal government departments and the National Young Leaders Task Force of the Credit Union Central of Canada. The paper indicated that young people in Canada face challenges in three areas: education, employment and empowerment. In the co-operative sector, these challenges are further complicated by a lack of public awareness about co-operatives and the virtual absence of co-operative education in academic curricula, except for a handful of university and college programs.

Participants at the Youth Forum identified the same three areas—education, employment and empowerment—as areas where they saw themselves playing a greater role in co-operatives. They also identified a number of barriers, including

stereotyping of young people within the co-operative sector and the sector's perceived lack of resources and time for mentorship, succession planning and training.

As a result of the Youth Forum, CCA is now embarking on a process to develop a youth action strategy for the co-operative sector. While many co-operatives and credit unions, as well as provincial and sectoral associations, already have strategies to engage young people, CCA has the opportunity to draw from best practices across the country and facilitate linkages between organizations pursuing the same goal. CCA will consult with provincial and sectoral co-operative associations and engage youth program managers to share best practices. CCA also plans to establish a National Youth Caucus and explore funding opportunities to increase the number of young people that are able to attend CCA, and co-operative sector events.

CCA is confident that the principles of co-operation and the structure of the co-op business model are very attractive to young Canadians. It's now time to act on that belief and develop ways to increase the number of young Canadians involved in, interested in and proud to be part of the co-operative movement.



Participants in the Youth Forum in Winnipeg discuss the challenges and opportunities facing young co-operators.

Three co-operatives were honoured in 2008 with the first annual Co-operative Governance Awards.



Nova Scotia Co-operative Council

GOVERNANCE MATTERS

The effectiveness of co-operatives and credit unions is closely linked to the ability of the members of the governing board. CCA has sought to foster co-operatives and credit unions that are well governed, well managed, profitable, and firmly focused on the delivery of benefits to their members and the communities in which they operate.

CCA has built a reputation amongst its members and partner organizations within the co-operative movement for providing content-rich materials relating to corporate and co-operative governance.

The association has consistently raised the bar in terms of the co-op system's understanding and knowledge of the latest thinking and activities relating to governance and the role of the board and directors.

In June 2008, CCA presented the inaugural Co-operative Governance Awards to Coast Capital Savings, Gay Lea Foods Co-operative and Nova Scotia Co-operative Council for demonstrating overall governance excellence, leadership and innovation. Mountain Equipment Co-op received an honorable mention.

In March 2009, CCA and Brown Governance Inc published its 2008 National Report on Credit Union and Co-operative Governance Practices. The report, first published in 2004, provides the only national snapshot of governance practices and behaviours of co-operatives and credit unions. The unique partnership with Brown Governance also provides comparisons with historical data from the corporate and co-operative sectors.

We continue to publish *Governance Matters*, CCA's e-newsletter, edited by Debra Brown of Brown Governance, with recent newsletters covering issues from the role of Board Committees to identifying and managing conflicts of interest.



2009 Institute panelists (left to right): David Labistour, CEO, Mountain Equipment Co-op; Lou Hammond Ketilson, Director, Centre for the Study of Co-operatives, University of Saskatchewan; Paul Hanna, Vice-President, Strategic Planning, The Co-operators; Jim Hoyt, Vice-President, Strategic Planning and Corporate Services, GROWMARK, Inc.

BUILDING ON THE PILLARS OF SUCCESS

What happens when you bring together over 80 co-op leaders, directors, staff and experts from across Canada and around the world to debate, challenge and enlighten each other on how to build on the co-operative pillars of success? The most successful CCA Institute of Co-operative Studies in its 25-year history.

The Institute is the centrepiece of CCA's common table program and took place in Banff, Alberta in February 2009. Sessions focused on strategic planning, leadership, innovation, and member engagement as pillars of success in co-operatives and credit unions. Speakers included Bob Burlton, Chair of Co-operative Financial Services (UK); David Labistour, CEO of Mountain Equipment Co-op; Professor Michael Cook, Robert D. Partridge Chair in Co-operative Leadership at the University of Missouri-Columbia; and Professor Richard Leblanc, Professor of Corporate Governance at York University.

CCA MEMBERS

(as of March 31, 2009)

CONSUMER AND SUPPLY

Arctic Co-operatives Limited
Calgary Co-operative Association Limited*
Co-op Atlantic
Federated Co-operatives Limited
GROWMARK, Inc.
Mountain Equipment Co-op
Ontario Natural Food Co-op***
UFA Co-operative Limited

FINANCIAL

Arctic Co-operative Development Fund*
Canadian Association of Mutual Insurance Companies**
The Co-operators Group Limited
Concentra Financial Services Association
Central 1 Credit Union
Credit Union Central Alberta Limited
Credit Union Central of Canada*
Credit Union Central of Manitoba
Credit Union Central of New Brunswick
Credit Union Central of Nova Scotia
Credit Union Central of Prince Edward Island
The CUMIS Group
SaskCentral

AGRICULTURE

Gay Lea Foods Co-operative Limited
Granny's Poultry Cooperative (Manitoba) Limited***
Northumberland Co-operative Limited
Organic Meadow***
Scotsburn Co-operative Services Limited

PROVINCIAL CO-OP ASSOCIATIONS

Alberta Community & Co-operative Association
British Columbia Co-operative Association
Manitoba Cooperative Association
New Brunswick Co-operative Enterprise Council***



2008–09 Board of Directors: Left to right: George Keter (SaskCentral), Beryl Bauer (Federated Co-operatives Ltd.), Executive Member Norma Tomiczek (Co-op Atlantic), President Dave Sitaram (Central 1 Credit Union), Mary Nirlungayuk (Arctic Co-operatives Ltd.), Jim Johnson (Credit Union Central of Nova Scotia), Vice-President Claude Gauthier (GROWMARK, Inc.), Nick Sidor (Co-operative Housing Federation of Canada), Rene Dumas (Credit Union Central Alberta Ltd.), Clarence Olthuis (UFA Co-operative Ltd.), Executive Member Jill Kelly (Central 1 Credit Union), Sheena Lucas (The Co-operators Group Ltd.). Missing from photo: Sandy Wallace (Credit Union Central of Manitoba).

Newfoundland and Labrador Federation of Co-operatives
Nova Scotia Co-operative Council
Ontario Co-operative Association (On Co-op)
Prince Edward Island Co-operative Council
Saskatchewan Co-operative Association

SERVICE

Alberta Federation of Rural Electrification Associations
Canadian Worker Co-operative Federation
Community Health Co-operative Federation Limited
Co-operative Housing Federation of Canada

*Associate Member

**Friend of CCA

***New member in 2008-09

CCA STAFF

CORPORATE AND MEMBER SERVICES

Carol Hunter, Executive Director

Quintin Fox, *Director, Consultancy and Training and Manager, Member Services*

Tanya Gracie, *Program Assistant, Consultancy and Training and Member Services*

Lori McCarthy, *Board Secretary/HR Assistant*

Chantal McDonald, *Executive Assistant*

Lesley Voellmecke, *Administrative Assistant*

GOVERNMENT AFFAIRS, PUBLIC POLICY, COMMUNICATIONS AND CO-OPERATIVE DEVELOPMENT

John Anderson, Director, Government Affairs & Public Policy

Donna Balkan, *Communications Manager*

Mark Goldblatt, *Co-operative Development Manager*

Jason Grenier, *Web Assistant*

Lynne Markell, *Government Affairs & Public Policy Advisor*

FINANCE AND ADMINISTRATION

Norma Jones, Director, Finance and Administration

Elenita Alay, *Finance & Administration Officer & Finance Officer, Indonesia*

Sharon Alexanian, *Finance & Administration Assistant*

Karen Scott, *Office Manager*

Vijaya Venkatesh-Mannar, *Finance Manager, International Development*

Dana Viglasova, *Corporate Accountant and Internal Auditor, International Development*

INTERNATIONAL DEVELOPMENT

Jo-Anne Ferguson, Senior Director, International Development

Colleen Berrigan, *Volunteer Administrator*

Lise Boissonneault, *Project Assistant*

Oscar Brown, *Regional Field Manager (Americas)*

Henny Buftheim, *CCA Program Team Leader (Indonesia)*

Derek Cameron, *Program Officer, Asia & Microfinance*

Monique Charron, *Program Officer, Africa & Youth Experience International*

Kati Clark, *Communications Assistant*

Sarah Feldberg, *Volunteer Co-ordinator*

Ingrid Fischer, *Field Manager, Sri Lanka*

Kethline Garoute, *Program Officer, Americas & Business Development*

Ludmilla Holowacki, *Administrator, Ukraine project*

Tracy Hoskin, *Project Assistant*

John Julian, *Director, International Communications & Policy*

Diane Kitching, *Program Analyst/Administrator*

Bohdan Kozy, *Field Manager, Ukraine*

Terry MacDonald, *Africa Region Director*

Erin Mackie, *Program Manager, Asia & Eastern Europe*

Maureen MacLean, *Member Engagement Co-ordinator (Eastern Canada)*

Lydia Makuch Phillips, *Regional Director, Asia & Americas*

Rodd Myers, *Senior Program Manager; International Agriculture Specialist*

Mahjooba Noori, *Project Assistant*

David Shanks, *Manager, Publications & Media Relations*

Sarah Shima, *Program Manager, South Asia*

Heather Staffa, *Executive Assistant, International Development Unit*

Laurie Tennian, *Member Engagement Co-ordinator (Ontario)*

Karen Timoshuk, *Member Engagement Co-ordinator (Western Canada)*

Philippa Wiens, *Program Officer, Research & Gender*

CO-OPERATIVE DEVELOPMENT FOUNDATION OF CANADA

Julie Breuer, CDF Manager

Sarah Richardson, *Development Officer*

Kate Wetherow, *CDF Assistant*



FINANCIAL REPORT

BALANCE SHEET AS AT MARCH 31 (\$)

	2009	2008
ASSETS		
Current Assets	3,457,103	4,373,823
Other Assets	<u>3,836,600</u>	<u>3,184,558</u>
TOTAL ASSETS	7,293,703	7,558,381
LIABILITIES		
Current Liabilities	2,717,417	3,734,127
Non-current Liabilities	<u>882,738</u>	<u>882,738</u>
Total Liabilities	3,600,155	4,616,865
EQUITY		
Unrestricted Equity	906,274	837,957
Internally Restricted Reserves	1,804,164	1,127,509
Externally Restricted Reserves	<u>983,110</u>	<u>976,050</u>
Total Equity	3,693,548	2,941,516
TOTAL LIABILITIES AND EQUITY	7,293,703	7,558,381



Senior management team. Left to right: Norma Jones, Director of Finance and Administration; Carol Hunter, Executive Director; John Anderson, Director of Government Affairs and Public Policy; Jo-Anne Ferguson, Senior Director, International Development

STATEMENT OF REVENUE AND EXPENSES AND EQUITY YEAR ENDED MARCH 31 (\$)

	Members' Services	International Development	2009	2008
Revenue	2,207,152	15,433,336	17,640,488	14,383,306
Operating Expenses	<u>2,118,627</u>	<u>14,776,889</u>	<u>16,895,516</u>	<u>13,985,570</u>
Excess of revenue over expenses	88,525	656,447	744,972	397,736
Unappropriated surplus beginning of year	752,440	85,517	837,957	771,498
Appropriations	<u>(20,208)</u>	<u>(656,447)</u>	<u>(676,655)</u>	<u>(331,277)</u>
Unappropriated surplus, end of year	820,757	85,517	906,274	837,957