



## The co-operative movement of Quebec A Dynamic and Diversified Movement

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**Over 150 years of history!**

- The first cooperative institutions appeared in Quebec in the middle of the 19<sup>th</sup> century when mutual insurance companies were created.
- The cooperative formula expanded with the model put forth by Mr. Desjardins (1<sup>st</sup> credit union – 1900)
- Then came farm cooperatives (1910), food cooperatives (1930), etc.



### In Quebec:

- **3,200** cooperatives
- **79,000** jobs
- **\$16 billion** in business
- **\$94 billion** in assets
- **7.5 million** members



| In Quebec:                                            | Desjardins       | Mutual<br>insurance<br>companies | Non-financial<br>cooperatives | Total     |
|-------------------------------------------------------|------------------|----------------------------------|-------------------------------|-----------|
| <b>Cooperatives</b>                                   | <b>671</b>       | <b>39</b>                        | <b>2,500</b>                  | 3,210     |
| <b>Memberships/<br/>number of insured<br/>people*</b> | <b>5,162,120</b> | <b>1,410,000</b>                 | <b>950,000</b>                | 7,521,120 |
| <b>Employees*</b>                                     | <b>37,320</b>    | <b>3,902</b>                     | <b>38,000</b>                 | 79,222    |
| <b>Business*<br/>(in millions of \$)</b>              | <b>6,937</b>     | <b>1,985</b>                     | <b>7,000</b>                  | 15,922    |
| <b>Assets* (in millions<br/>of \$)</b>                | <b>85,343</b>    | <b>4,597</b>                     | <b>4,000</b>                  | 93,940    |

\*Including subsidiaries



## Founded in 1940, the Conseil de la coopération du Québec's role is:

To participate in the social and economic development of Quebec by fostering the full potential of Quebec's cooperative movement, in accordance with the principles and values of the International Cooperative Alliance (ICA).



- In existence for 64 years (1940)
- Members: all sectoral, national and regional cooperative groups



## Mission

### To fulfil this mission, it:

- Helps cooperative sectors and their partners work together.
- Represents and defends the interests of the Quebec cooperative movement as a whole.
- Fosters cooperative-based development for the purpose of multiplying the beneficial effects of cooperation for its members and the general public.



## Types of cooperatives?

In Quebec, cooperatives are found in several sectors of activity. The various needs they meet have led to the creation of several types of cooperatives:

- Consumer
- Producer
- Solidarity
- Worker
- Shareholder-worker



These cooperatives **provide goods and services to members** for their personal use.

### In Quebec

- **1,446** cooperatives
- **6,151** jobs
- **\$792** million in sales



They are found in sectors such as:

- Food
- Cable broadcasting
- Housing
- Schools
- Home care
- Undertaking and burial
- Or in multisectoral areas, cooperatives of New Quebec



## Financial services cooperatives

- Caisses Desjardins – credit unions
- Mutual insurance companies

### In Quebec

- **39** mutual insurance companies
- **3,900** jobs
- **1.4** million people insured
- **608** credit unions
- **36,000** jobs
- **5.1** million members



By joining a producer cooperative, members can maximize the impact of their own businesses.

Found in sectors such as **agri-food, taxi, use of farm equipment, professional services and services for businesses.**

**268** cooperatives  
**38,000** members  
**8,000** jobs



Cooperatives in the agri-food sector actively contribute to Quebec's economic development.

**Coopérative fédérée de Québec**

- **\$2.75** billion in business
- **9,644** jobs
- **97** affiliated cooperatives

**Agropur**

- **\$1.9** billion in business
- **3,000** jobs
- **4,400** members



Solidarity cooperatives represent a new formula whereby members can belong to various categories.

Solidarity cooperatives are found in various sectors, namely in **home care services, professional services, services for businesses and proximity services.**

**81** cooperatives  
**22,000** members  
**1,800** jobs



In this type of cooperative, **members are both owners and workers**. They control all activities.

These cooperatives are found in various sectors such as **forest management, services for businesses, information technologies, ambulance services, restaurant business.**

**188** cooperatives  
**6,500** members  
**8,100** jobs



A shareholder-worker **cooperative holds a portion of the shares of the business** that provides work to its members.

This investment enables employees to **participate in the development of the business**. The relationship between the cooperative and the business is usually governed by a shareholder agreement that outlines the rules by which the partners must abide.

**90** cooperatives  
**5,000** members  
**5,000** jobs



## Regional Development Cooperatives (RDCs)

- 11 RDCs in 17 administrative regions
- Support for the start-up of 650 cooperatives
  - Expertise, promotion
- 10,000 jobs in 10 years



- In Quebec: cooperation is more diverse and prevalent (based on population) than anywhere else in North America.
- A party to a vast worldwide movement: the International Cooperative Alliance (ICA) through the Conseil canadien de la coopération (CCC).
- A determining factor in certain sectors of activity and in the regions.



- A movement that is responsible for the development of new cooperatives
- Recognition and support from the government in partnership with the cooperative movement:
  - Cooperatives Act
  - Cooperatives branch at the Ministère du Développement économique et régional et de la Recherche
  - Tax measures to support capitalization (in Quebec only)
  - Support programs for cooperative development and consolidation in partnership with the Conseil de la coopération du Québec.



- Tailored financial resources:
  - Capital régional et coopératif Desjardins (CRCD)
  - Fondation (Fonds de travailleurs)
  - Investissement Québec (funding assistance for cooperatives and other social economy businesses)
  - Other funds: LDC, RISQ, CFDC, etc.
- Academic circles interested in and proposing innovation.
- An entrepreneurial culture that recognizes cooperative entrepreneurship ⇒ socio-economic partnership.



**Support and development**

**A conducive environment**

**Support from the federal government**

- Cooperative development initiative
  - Technical assistance
  - Innovation and research
- Cooperatives Secretariat that comes under Agriculture and Agri-food Canada
- Recent announcement of a social economy support measure (patient capital)



**Impressive results**

- Growth and the rate of start-up on the rise  $\Rightarrow$  a record number of cooperatives were created last year!
  - **Innovation**
    - New sectors
    - New types of cooperatives
    - An interest by all age groups for the cooperative formula
  - Entrepreneurial formula  $\Rightarrow$  viable businesses
  - Sustainable: after 5 years, a survival rate that is close to twice the rate of other businesses.



New types of cooperatives

- Shareholder-worker cooperatives
- Cooperatives for agricultural equipment and labour (CUMA – CUMO)
- Solidarity cooperatives
- Producer cooperatives



Growth sectors

- Services for individuals
- Tourism - recreation
- Cultural industries
- Miscellaneous (shareholder-worker cooperatives and work cooperatives)



- Research on new needs related to population health and aging
- Cooperative education initiatives for young people
  - Youth entrepreneurship challenge (11 promotion officers for cooperative entrepreneurship and social economy)
  - “Ensemble vers la réussite” (Working together toward success)
  - Coopérative jeunesse de services (CJS)
  - Young Cooperative



- Comprehensive cooperative development plan
- Sectoral and territorial linkage:
  - Consolidation of businesses;
  - Development of new cooperatives;
  - Identification of new needs.



- The emergence of new cooperatives, whether in format or in new sectors, is a testament to the vitality of the cooperative movement.
- Firmly rooted in Quebec's history, cooperation appears more than ever as a formula for the future and will help meet the challenge of combining economic and social values.



- CoopZone: <http://www.coopzone.coop/>
- CCC: <http://www.ccc.coop/>  
Conseil canadien de la coopération
- CCA: <http://www.coopcca.com/>  
Canadian Co-operative Association
- CCQ: <http://www.coopquebec.coop/>  
Conseil de la coopération du Québec