



Worker Co-op Resource Guide

A worker co-operative is an employee-owned business which is run according to the co-operative principles, such as democratic member control and concern for community. There are tens, even hundreds of thousands of people employed in worker co-ops in places including Mondragon (Spain), northern Italy, Argentina and Quebec. Jobs tend to be stable with less income inequality and more job satisfaction than in other business forms. Unfortunately, in most of Canada the model is not well known – yet! (This is true even in places where the other co-op models are very common, which includes most of Canada.) The Canadian Worker Co-op Federation seeks to change that! To that end, CWCF has launched this Resource Guide as part of our efforts to promote worker co-ops.

At a time when people from millennials stuck in the gig economy to the leadership of the Davos World Economic Forum point out that there are serious flaws in the dominant economic model, we believe that it is time for the worker co-operative approach to be more frequently used by individuals and organizations seeking to build a stronger and more sustainable economy. We believe it is the approach that many people are looking for: one based not on greed but on meeting human need - for sustainable and fair employment. Among other circumstances, it is very effective in cases of succession for small business where an owner is retiring yet has no appropriate family members or others, besides employees, who might wish to take over or buy the business.

This Guide, in the form of web links to practical documents, is designed to be used as a reference by people considering the start-up of a worker co-op and organizations that support business development of various types, as well as by worker co-ops that are operating.

Topics included range from worker co-op basics, financing a worker co-op, governance including model worker co-op bylaws, employment law, where to turn for support when needed, and also some information on the movement – in Canada and in selected other parts of the world. The sections which cover new worker co-op development are divided into a general section on start-up / basics, and a section on conversion from other business forms, “Successions and Worker Buy-outs”. Lastly, there is a section called “special topics” for those resource materials which did not naturally group with any others: worker co-ops in immigrant communities, our “Quebec Declaration” regarding worker co-op public policy, and a brief history of CWCF.

If you have a paper copy, please go to this web site to find the electronic version of the document, including live links: <http://canadianworker.coop/worker-co-op-resource-guide/>. We hope you find it useful!

WORKER CO-OP RESOURCE GUIDE

I. Worker Co-op Basics, and Start-up

- 1) [What is a Worker Co-op?](#)
- 2) [Starting a Worker Co-op: A Canadian Handbook](#)
- 3) [Worker Co-op Success Stories](#)
- 4) [Worker Co-op Toolbox](#) (by the Northcountry Co-op Development Fund, US)

II. Employment Law, and Employment Insurance Rules

- 1) [Worker Co-ops & Employment Law in Canada](#)
- 2) [Guidelines for Determining Whether or Not There Is an Employer-Employee Relationship in a Worker Co-op](#) (which determines EI eligibility, etc.)

III. Financing Your Worker Co-op

- 1) [CWCF's Tenacity Works Investment Fund](#)
- 2) [Canadian Co-operative Investment Fund](#)
- 3) [CWCF's RRSP Program for Worker Co-ops, and Other Co-ops, etc.: FAQs](#)
- 4) [Preparing & Marketing Financing Proposals: Plain Language Guide for Worker Co-ops](#)

IV. Governance of a Worker Co-op, and Sample By-laws

- 1) [Good Governance: CWCF Webinar Summary](#)
- 2) [Code of Worker Co-op Governance](#) (by CooperativesUK)
- 3) [Sample Worker Co-op Bylaws](#) (Innovations Project, Nova Scotia)

V. Where to Look for Support to Start or Run a Worker Co-op

- 1) [CWCF](#): Read our site; and call or email us with questions.
- 2) [CWCF Member Benefits](#) (CWCF Group Insurance Plan, discounts on Conferences, etc.)
- 3) CWCF Annual Fall Conferences
 - a. [2018 Conference: Winnipeg:](#)
 - b. [2017 Conference: Ottawa/Gatineau: *Radical Roots/Radical Routes of Worker Co-operation ; Nous avons le pouvoir. Vivons l'évolution coopérative!*](#)
 - c. [2016 Conference: Vancouver: *Celebrating Workplace Democratic Ownership – 25 years of Canadian Worker Co-op Federation*](#)
- 4) [Funding sources for co-op development](#)
- 5) [CoopZone](#): Network of Co-op Developers has a web site including information on how to develop co-ops in a variety of sectors.

VI. Successions and Worker Buy-outs

- 1) [Succession Planning Using the Worker Co-op Option](#)
- 2) [Guides: Union-led Buy-outs of Businesses](#) (by Western Labour-Worker Co-op Council)

VII. About the Worker Co-op Movement

- 1) [The Worker Co-operative Movements in Italy, Mondragon and France: Context, Success Factors and Lessons](#)
- 2) [The Worker Co-op Sector in Canada: Success Factors, and Planning for Growth](#)

VIII. Special Topics

- 1) [Strategies for Developing Immigrant Worker Co-ops](#)
- 2) [Quebec Declaration](#) on Public Policy: *The kind of world we want to build, and public policy needed to build it.*
- 3) [About CWCF](#) (from University of Victoria *Effective Practices* book; updated in 2018):