CWCF FCCT

CANADIAN WORKER CO-OP FEDERATION

FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

ANNUAL REPORT 2026



STRONGER WORKER CO-OPS FOR A MORE RESILIENT FUTURE

Table of Contents

Who we are

Land Acknowledgement 1
Mission & Vision Statement 2

Leadership & Direction

Board Co-Presidents' Message 3 - 4
Co-Executive Directors' Message 5 - 6
Outgoing Executive Director Message 7
Introduction to 2026-2029 Strategic Plan 8

Our Strategic Plan in Action

Pillar 1: Building a Strong Organization 9
Pillar 2: Supporting Worker Co-operatives 10
Pillar 3: Building a Connected Movement 11

Our Members and Operations

Financial Reports 12
Our Membership Across Canada 13
Engaging & Strengthening Our Membership 14
Common Good Capital Program 15

Our People & Partners

Co-operators: Membership & Insurance 16
Allied Organizations & Associations 17
Staff 18
Board Members 19
2025-2026 Sponsors & Donors 20









Land Acknowledgement

The Canadian Worker Co-op Federation gratefully and respectfully acknowledges the traditional, ancestral, unceded territories of Indigenous peoples whose presence reaches back to time immemorial, across the lands we colonially call Canada.

CWCF recognizes these First Nations and the Métis as the customary keepers and defenders of these lands. We acknowledge their long history of accommodating people from overseas nations while also resisting colonial subjugation.

Further, CWCF recognizes and affirms the inherent and treaty rights of all Indigenous peoples across these lands. CWCF will continue to honour the commitments to self-determination and sovereignty we have made to Indigenous nations and peoples.

CWCF acknowledges the colonial oppression of the original peoples in what we now know as Canada. We are firmly committed to the healing and decolonizing journey we all share together.

The CWCF honours the co-operative traditions that defined all the economies of northern North America before being disrupted by European merchant trade and subsequent state-administered, colonial dominance. They were fully based on values that are currently promoted by the International Cooperative Alliance (ICA): self-help, self-responsibility, [consensus] democracy, equality, equity and solidarity. These co-operative economies flourished because they were grounded on ethical values now subscribed to by the ICA: honesty, openness, social responsibility and caring for others.

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

About CWCF

The Canadian Worker Co-operative Federation is a national, bilingual grassroots membership organization of and for worker co-operatives, related types of co-operatives (multi-stakeholder co-ops and worker-shareholder co-ops), and organizations that support the growth and development of worker co-operatives.



Our Vision

A fair and strong economy across Canada, built by and with worker co-operatives.

Our Mission

The Canadian Worker Co-operative Federation (CWCF) supports a solid worker co-operative movement by building our team, tools, systems and processes. We help worker co-operatives take action together to make change rooted in justice, democracy, and shared prosperity.

We do this by supporting worker co-operative development, strengthening how we manage money and run the organization. We connect co-operatives across the country, creating a fair economy for all.

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

A MESSAGE FROM THE BOARD CO-PRESIDENTS

Building a Strong and Connected Worker Co-operative Movement

> ***With new leadership backed by an experienced team and strong organizational foundations, we are excited to create a strong economy across Canada built by and with Worker Co-operatives.***

The past year at CWCF was one of ensuring the foundation for the future, with Hazel Corcoran's announcement of retirement, the finalization of a new strategic plan and some changes with board leadership. We have focused on ensuring the strong organization that Hazel and team have built is ready for change, with the leadership transition coming at an opportune moment as we work to bring our strategic plan to life.

We started this year by taking the feedback we received at our 2025 CWCF Conference in Edmonton and finalizing the strategic plan (which can be found on pp. 8 to 11). The current strategic plan sets the focus on three key priorities, building stable funding and a strong organization, providing strong support for worker co-operatives, and building a strong and connected movement. With an ever changing landscape it is important to the board to stay focused on ensuring we are strong to continue to support you, our members, to weather the changes and to continue to build together in a connected way to create a fair economy for all.

Using the new strategic plan, the succession planning work we engaged in last year and the capabilities the personnel committee built, we engaged in building a robust recruitment and hiring process for Hazel's successor. Our process was built from a strong JEDDI lens, removing barriers found in traditional recruitment while honouring the responsibilities we have to you as our members. It involved the full board, management, and additional members and partners to ensure we found the best leader for tomorrow. As a board we are extremely excited to have hired Christine Clarke as our new Co-Executive Director in September of this year. We are confident that she truly embodies the leadership we need, and we hope that you all have an opportunity to start to get to know her as she settles in with us.

A MESSAGE FROM THE BOARD CO-PRESIDENTS (continued)

As first-time board co-chairs we also want to recognize the significant contributions of the full board, including our vice president Reba Plummer and treasurer Kelly Storie, from beginning to look at our governance, hiring, supporting the transition process and the strategic planning. The board this year has gone above and beyond to ensure that we are living the strategic plan and creating the best organizational supports we can for you, our members. We were supported in this by numerous volunteers serving on committees and in other roles without whom our accomplishments wouldn't have been possible. We would also like to thank our staff who have been spending significant hours readying the organization for this new phase. It is your contributions which truly make this organization great.

Finally, we wanted to take this opportunity to explicitly thank new Co-Executive Director Kaye Grant for her significant support through this transitional time, leading people, supporting the organization and helping the board maintain our course.

Looking toward the future in a changing world, CWCF will continue to build, develop, and advocate for the benefit of our members and the sector. With new leadership backed by an experienced team and strong organizational foundations, we are excited to create a strong economy across Canada built by and with Worker Co-operatives.



Tara Williams **Martin Van Den Borre**

BOARD CO-PRESIDENTS
CWCF

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

A MESSAGE FROM THE CO-EXECUTIVE DIRECTORS

A New Chapter in Collaborative Leadership



Shared Leadership. Collective Strength.

CWCF is undergoing three major changes over the next six months: retirement of its long-standing Executive Director, transition to a Co-Executive Director model and the operationalizing of its new strategic plan. To ensure a successful transition, we're implementing a change management strategy, led by Co-ED Christine Clarke and supported by a Change Leadership Team composed of members from board and staff.

Change management is a structured approach organizations use to transition individuals, teams, and processes from a current state to a desired future state. We're implementing it at CWCF with a goal to maintain productivity and maximize employee engagement and support them in adapting to the change; and ensure changes stay in alignment with the strategic plan.

Change at any scale can be challenging for an organization. Undergoing a structured change initiative increases the likelihood that the initiated changes will achieve their desired outcomes, and we look forward to what we can accomplish in collaboration with staff, board, and you, our members.

The Co-Executive Directors, Christine Clarke and Kaye Grant, have been designing and implementing the co-leadership model with strategic advice from outgoing Executive Director, Hazel Corcoran.

This work is guided by the following goals:

SHARED VISION
Ensuring alignment with our mission, vision and strategic plan.

DEMOCRATIC DECISIONS
Creating well-defined decision-making protocols rooted in collaboration and democratic principles.

OPEN COMMUNICATION
Communicating regularly and intentionally to ensure efficiency and avoid siloing.

COMPLEMENTARY ROLES
Organizing our responsibilities into distinct, complementary roles.

CLEAR ACCOUNTABILITY
Having clear, written and annually reviewed role descriptions.

CONTINUOUS IMPROVEMENT
Treating the structure as something to review and refine regularly, not something set in stone.

In starting to implement the change management strategy, we discussed leadership and management styles. Kaye identified a more coaching style of leadership to support staff to meet targets; Christine identified a democratic style of leadership. Both styles lend themselves to leaders who seek to foster a highly-engaged team by being accessible for input and feedback, incorporating that feedback into actions and decisions and regularly checking in with staff to be proactive around addressing needs that may be impacting their work.

Based on this discussion, we identified how we'll divide the responsibilities of the organization's strategic and operational areas guided by our reflection on leadership and management styles and how they impact operational areas; our skills, expertise and experience; and our interest and motivation to do the work.

The Co-ED's will share full executive accountability and work in deep partnership to align external strategy with internal capacity. We're developing a decision-making matrix that outlines the areas where we'll have either sole or shared decision-making authority with a commitment to consult and inform each other throughout the decision-making process.



Christine Clarke **Kaye Grant**

CO-EXECUTIVE DIRECTORS
CWCF

Outgoing Executive Director's Message

The past year has been one of significant change for CWCF. Announcing my impending retirement almost a year ago wasn't an easy decision, but I did so knowing that I was leaving this organization in good hands, something the changes over the past year have confirmed. The new leadership team of Co-Executive Directors Christine Clarke and Kaye Grant has the needed skills and knowledge, the relationships with our members, and the commitment to the values of justice, equity, diversity, decolonization, and inclusion that will ensure our organization thrives well into the future.

The work that Kaye and Christine do in the near future will be guided by our new strategic plan, which we developed through extensive consultation with our members, and which we've already begun implementing. A breakdown of our activities under the plan thus far is available on pages 8-11 of this report.

As I noted in my farewell message earlier this year, while I have left my role as Executive Director, I'm certainly not ending my involvement in Canada's co-op sector, and I look forward to continued involvement in the movement in the years to come. I believe CWCF has a bright future ahead that I look forward to being a part of, whatever shape that takes.

Hazel Corcoran

OUTGOING
EXECUTIVE DIRECTOR



With Deep Appreciation

It has been an honour and a privilege to serve this Federation as Executive Director. There have been so many volunteers contributing to the success of this Federation over the years that it is impossible to name them all. This includes current and past board members, committee members, worker co-op developers, and advisors. A huge thank you to all these volunteers and to all staff past and present, who have contributed to building this Federation!

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION | FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

Our Strategic Plan 2026-2029

A three-year plan to build a stronger, more connected and more inclusive worker co-operative movement across Canada.



Besties Coop Farm

How we work

JEDDI-focused
Putting Justice, Equity, Diversity, Decolonization and Inclusion at the centre of what we do.

Collaboratively
We connect with people and organizations to broaden our perspectives and work.

With compassion and care
We value people and are building a movement with care for people at its core.

Why we do this work

To create belonging
Building a movement where people can feel that they're welcome and valued.

To transform the economy
Helping build a better economy that is fair, and where everyone can meet their needs and thrive.

To bring more awareness
Of the Canadian worker co-operative movement to Canada.

Our three strategic pillars

1. BUILD STABLE FUNDING AND A STRONG ORGANIZATION
2. PROVIDE SUPPORT FOR WORKER CO-OPERATIVES
3. BUILD A STRONG, CONNECTED AND INCLUSIVE MOVEMENT



Toronto Mobile Bike Repair Co-op

Build Stable Funding and a Strong Organization

Build a diversified and reliable revenue base, strengthen our operations and leadership, and advance Common Good Capital to create impact within the social solidarity economy.

Our objectives

- **Build a diversified and reliable revenue base.**
- **Strengthen financial management and operations.**
- **Implement leadership succession planning.**
- **Develop Common Good Capital as a core financial product.**

Key results

$24,500+
secured in grants and program funding

$22,000
received in conference sponsorship

A stronger foundation for impact

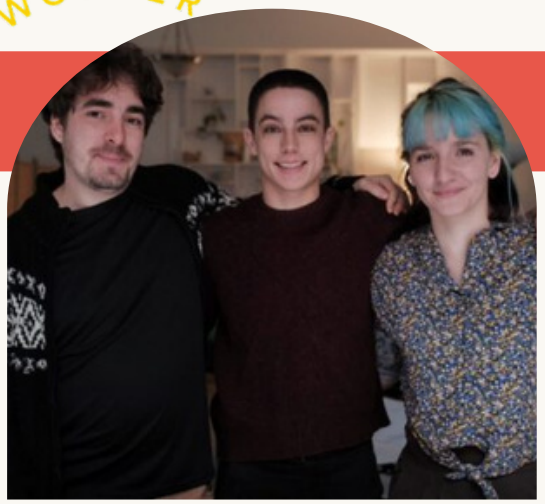
From new funding and tools to leadership transitions, we have built capacity and stability to advance our mission and support the movement.

Key activities and highlights

- Developed a fundraising plan and identified priority JEDDI activities for funding.
- Built a list of funders to approach, including credit unions, and submitted sponsorship requests.
- Secured an $11,500 grant from Co-operators' Co-operative Development Program for the Common Good Capital promotional project.
- Obtained just over $13,000 for the promotion of Co-operators' Member Benefits Plan.
- Delivered a Directors' and Officers' Liability and Insurance webinar with Co-operators, including CoopGuard and the Member Benefits Plan.
- Recruited and hired a new Co-Executive Director and promoted a continuing staff member to the other Co-Executive Director role.
- Launched a ghostwriting fee-for-service offering to support members and allies with writing, reporting and newsletters.
- Completed a feasibility study and developed a promotional plan for the Common Good Capital program.

Provide Support for Worker Co-operatives

Expand and strengthen the support available to worker co-operatives at every stage, from start-up to long-term sustainability.



Clinique d'Acupuncture Sociale d'Hochelaga

Our objectives

- Support new, converting and existing worker co-ops.
- Design programs that reflect the needs of equity-denied groups.
- Deliver measurable, member-centred and sustainable services.

Key activities and highlights

- Delivered Worker Co-operatives 101 Finance in a webinar.
- Developed Worker Co-operatives 101 – Introduction and Governance as online self-paced learning programs. Both are in draft format.
- Updated What is a Worker Co-op? in collaboration with our Equity Advisors and offered it five times.
- Approved the annual Young Adult Arts and Cultural grant of $1,000.
- Awarded a $2,245 Worker Co-op Member training bursary to an individual in the Saint Mary's Master's in Co-operative Management program.
- Provided almost $25,000 in Technical Assistance Grants to 9 worker co-operatives, including six members and three developing co-ops, one of which has since joined CWCF.
- Monitored four Tenacity Works Fund loans and provided support to two co-ops to strengthen their operations.

Key results

$25,000 in Technical Assistance Grants

$2,245 in training bursary support

13 member check-in meetings

Practical support, real impact

From training and grants to ongoing co-op support, we helped worker co-ops build skills, access resources and grow their impact.



Build a Strong, Connected and Inclusive Movement

Deepen relationships, advance equity and inclusion, and strengthen collective advocacy so worker co-ops can grow and lead lasting change.

Our objectives

- **Foster meaningful relationships among worker co-ops by region, sector and shared priorities.**
- **Advance justice, equity, diversity, decolonization and inclusion.**
- **Collaborate with allied organizations to advocate for worker co-ops and the broader solidarity economy.**

Key activities and highlights

- Provided a $1,000 Racial Justice Grant and contributed $1,050 toward EDG attendees at the CMC Congress Reception and Gala.
- Contributed $600 toward the JEDDI Research Webinar hosted by Julia Fursova (Supporting JEDDI in the Canadian Worker Co-op Movement) for EDG presenters.
- Awarded three additional JEDDI bursaries totaling $5,000.
- Continued to support the SSHRC-funded project Supporting JEDDI in the Canadian Worker Co-op Movement.
- Collaborated with Canada Co-op and the People-Centred Economy Group regarding federal lobbying.
- Sought to more closely collaborate with Canada Co-op to ensure CWCF's resources would be maximized in the lobbying effort.
- Coordinated delegate participation in co-operators, including votes in which CWCF wished to have a voice.

Key results

$7,650
in JEDDI grants and bursaries.

3+
key advocacy partnerships.

Ongoing
federal lobbying collaboration.

A more connected and inclusive movement

Through grants, partnerships and advocacy, we strengthened relationships, advanced JEDDI and amplified the worker co-op voice across Canada.

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

Financial Report

CWCF ended the 2025–26 fiscal year with an operating surplus of $4,724 and member equity in CWCF of $673,378.

Statement of Revenues and Expenditures

September 2025 – August 2026

	2026	2025
Total Revenues	$756,996	$728,532
Total Expenses	$752,272	$781,845
Operations Income (Loss)	$4,724	($53,313)
Loan recovery / write-down	($3,054)	($10,131)
Net Income (Loss)	$1,670	($63,444)

Tenacity Works Loan Fund

Revolving loan fund that helps establish and expand worker co-ops across Canada.

$156k in loans placed to our co-ops (

$85k in outstanding loan repayments

Statement of Financial Position

Year Ended August 2026

		2026	2025
Assets	Current	$777,472	$721,320
	Long-term	$8,360,701	$7,913,820
	Total Assets	$9,138,173	$8,635,140
Liabilities	Current	$102,840	$52,995
	Trust Funds Payable	$8,109,269*	$7,657,751*
	Long Term Debt	$0	$0
Member Equity / General Reserve	Mark Goldblatt Fund	$25,000	$25,000
	Tenacity Fund	$227,686	$239,401
	CWCF	$673,378	$659,993
Total Liabilities and Member Equity		$9,138,173	$8,635,140

**This is held in trust by CWCF and belongs to CGC investors, not CWCF*

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

Our Membership Across Canada

CWCF is a growing, coast-to-coast community of worker co-operatives, federations and allies strengthening the worker co-op movement in Canada.

68 Worker co-op members reported

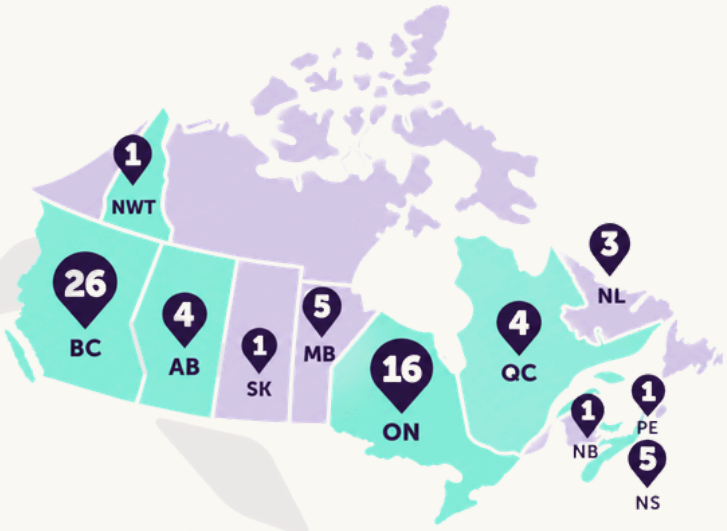
NEW **11** New members this year

10 Provinces and territories represented

5 Friends of the Federation

3 Worker co-op Federations

Our Member Community Across Canada



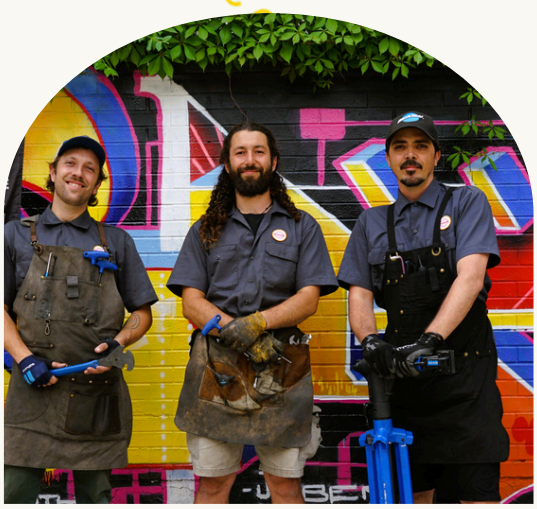
Welcome to Our New Members!

Waterline Consulting Co-operative	BC
Northsky Social Cooperative	ON
African-Canadian Agricultural Producers Coop (ACAPC)	BC
New Roots Workers' Co-operative	BC
HomeFront Heroes	BC
All-in-One Skier Co-op	BC
Expertise Hub Co-operative	NL
Table 8 Co-operative	NL
Besties Cooperative Farm	AB
Clinique acupunture sociale	QC
TCM Coop (Cooperative de Technologie et de Communication de Montreal)	QC

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

Engaging & Strengthening Our Membership

We create opportunities for connection, learning, collaboration and support so worker co-ops can thrive and grow together.



Toronto Mobile Bike Repair Co-op



Whole Women Network

Participation in webinars, workshops and other member events.

Connecting co-operatives

Conference participation, regional mixers and opportunities for members to build relationships.

CWCF 2025 Conference & Webinars

60+ Conference Attendees

75+ webinar participants

16 Newsletters sent to our co-op network

5,363 Followers across CWCF's social media

19 Blog posts on co-operative topics

Communications and outreach

Newsletters, social media engagement and communications reach.

Supporting our members

Member benefits, practical services and opportunities for co-operatives to access support.



2025 Annual Conference

$25K in technical assistance grants

13 member check-ins

Insurance

member information and support

COMMON GOOD CAPITAL

REGISTERED PLANS PROGRAM

Connecting Community Investment with Co-operative Growth

What is Common Good Capital?

Common Good Capital (CGC) is CWCF's registered savings plan program. It enables individuals to use money in Registered Retirement Savings Plans (RRSPs) and Tax-Free Savings Accounts (TFSAs) to invest in eligible co-operatives, non-profit organizations and community economic development initiatives.

For these organizations, CGC provides access to an additional source of investment capital that can help them get started, expand their operations or finance new projects.

The Program at a Glance

$60.49 M
under administration with Common Good Capital

66
Co-ops and community organizations benefiting from access to investment capital

2,540
registered savings accounts (RRSPs and TFSAs) administered, channeling investment into the co-operative and community economy



- **5** Worker Co-operatives
- **11** Other co-operatives
- **30** Community Economic Development Investment Funds (CEDIFs)
- **6** Non-profit organizations
- **13** Community Economic Development Businesses (CEDBs)
- **1** Community Economic Development Corporation (CEDC)

Who CGC Serves

Common Good Capital works with a diverse range of co-operatives, non-profits and community organizations across Canada, enabling access to a source of capital that supports their growth and their community impact

Community economic development organizations account for an important share of investments administered through CGC. Community bonds issued by non-profits are becoming an increasingly important part of the program.

Looking Ahead

CWCF is working to strengthen the long-term sustainability of CGC to increase its impact on co-operatives and communities across Canada. ***Keep an eye out for more updates!***

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION | FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

co-operators

Co-operators: Membership & Insurance

CWCF and our members benefit in many ways from our participation in Co-operators. We not only have access to cooperative-specific insurance products, but also participate in governance. CWCF and many members have received Co-operative Development Program grants. The Loyalty Payment (akin to a patronage dividend) has contributed significantly to CWCF's financial stability.

Save on insurance and protect what matters with the Member Benefits Program

Learn more

co-operators

CWCF & Réseau COOP Members have access to the Co-operators Member Benefits Program and Co-op Guard.

1/45

Member organizations of Co-operators. CWCF has participated in Co-operators since 2007.

24

Delegates and alternative delegates that participated across six of the seven regions (BC, Alberta, Manitoba, Ontario, Quebec and Atlantic).

2

CWCF representatives on the Board of Directors. Jessica Provencher (Quebec) and Reba Plummer (Ontario), elected April 2025.

CWCF FCCT CANADIAN WORKER CO-OP FEDERATION FÉDÉRATION CANADIENNE DES COOPÉRATIVES DE TRAVAIL

Allied Organizations & Associations



Seize the Means of Production Video Co-op

The CWCF actively supports the worker co-op sectors by building bridges to, and participating in other key partner organizations both nationally and internationally.

Canadian Associations

CWCF's involvement with related associations includes having Reba Plummer on the Board of Canada Co-op (formerly Co-operatives and Mutuals Canada), where she has served since 2021, and Kelly Storie on the Board of the Canadian Co-operative Investment Fund, where she has served since 2022.

International Associations

CICOPA

CWCF is a member of CICOPA, the international organization of worker co-ops. CWCF's nominee, Hazel Corcoran, was elected to the Board of CICOPA, in June of 2023. CWCF is also a member of CICOPA-Americas region where Sébastien Girard was elected to the board in September 2026. CWCF delegates to the CICOPA-Americas region and the North America subregion include Lissette Lemus, Marcelo Vieta, Martin Van Den Borre, and Hazel Corcoran.

CWCF is a Member of:

canada coop

CCIF canadian co-operative investment fund

coopzone

Canadian CED Network Réseau canadien de DÉC

CWCF is also a member of all of the Provincial Co-operative Associations.

The following are CWCF Members:

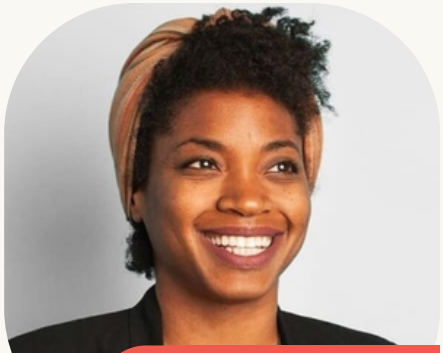
Réseau COOP

Fédération québécoise des coopératives forestières

SEIZE

Fédération des Coopératives des Paramédics du Québec

Thank You to Our Staff



Co-Executive Director
Christine Clarke



Co-Executive Director
Kaye Grant



Outgoing Executive Director
Hazel Corcoran



CGC Program Assistant Manager
Josh Dyke



CGC Program Manager & Bookkeeper
Kristin VanHattem



Communications Assistant
Kenzie Love



CGC Program Administrator
Laura Ross



CGC Assistant
Lindsey Reid



Project Intern
Mariel Edwards-Carreau

Thank You to Our Board of Directors



DIRECTOR-AT-LARGE AND CO-PRESIDENT
Tara Williams



QUEBEC DIRECTOR AND CO-PRESIDENT
Martin Van Den Borre



ONTARIO DIRECTOR AND VICE PRESIDENT
Reba Plummer



DIRECTOR-AT-LARGE AND TREASURER
Kelly Storie



BRITISH COLUMBIA /YUKON DIRECTOR
Daphane Nelson



PRAIRIES, NWT/NU DIRECTOR
Marty Meyer



ATLANTIC DIRECTOR
Maurice Amiri



EQUITY ADVISOR
Juliet ‘ Kego Ume-Onyido



EQUITY ADVISOR
Lucenia Ortiz

Thank you to our 2025-2026 Sponsors

MAJOR SPONSORS

co-operators MD

Vancity

COMMUNITY SPONSORS

Iler Campbell LLP

la siembra
worker co-op | creators of camino
coop de travail | créateurs de camino

fair trade équitable
camino

OTHER SPONSORS

Co-operative Housing Federation of Canada

MCHB Multicultural Health Brokers Cooperative

Saint Mary's University
International Centre for Co-operative Management

co-operatives first

CANADIAN WORKER CO-OP FEDERATION

Thank you to our members, partners and the community for your continued support

Follow us on Social Media

Subscribe to our Newsletter

Save on insurance and protect what matters with the Member Benefits Program

Learn more

co-operators

www.canadianworker.coop