



co-operatives
and mutuals

coopératives
et mutuelles

canada

The Canadian Co-operative Ecosystem



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ABOUT CO-OPERATIVES AND MUTUALS CANADA

Co-operatives and Mutuals Canada (CMC) is the national, non-profit association representing all of Canada's co-operative and mutual organizations.

Our mission is to act as a catalyst to build a more co-operative economy, rooted in co-operative values and principles, through awareness, advocacy, and alignment of stakeholders and priorities.



Land Acknowledgment

We would like to recognize that the headquarters of Co-operatives and Mutuels Canada is located on the unceded territory of the Algonquin Anishinabeg Nation.

We extend our respect to all First Nations, Inuit and Métis peoples for their valuable past and present contributions to this land. We also recognize and respect the cultural diversity of First Nations, Inuit and Métis people.



INTERNATIONAL YEAR OF CO-OPERATIVES
L'ANNÉE INTERNATIONALE DES COOPÉRATIVES

What is a Co-operative?



What is a Co-operative?

- The concept of co-operation and mutual aid exists in many forms. “Stronger together” is a concept that is a foundational pillar of successful and resilient communities around the world and across cultures.
- In Canada, the term “co-operative” refers specifically to a legally constituted entity, jointly owned by its members and established according to a set of principles.

What is a Co-operative?

“A co-operative is an autonomous association of persons united voluntarily to meet their common **economic**, **social** and/or **cultural** needs and aspirations through a jointly-owned and democratically-controlled enterprise.”

What is a Mutual?

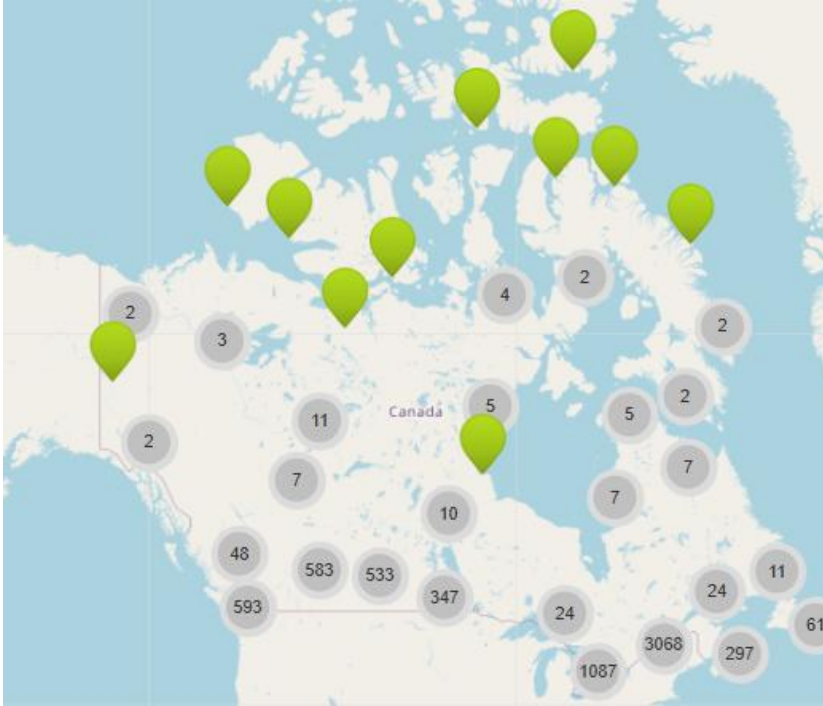
- The term “mutual” is almost always – but not exclusively – used to describe insurance companies in Canada. In a mutual insurance company, the policyholder represents both the insured party and a participant in the company – as in the case of a co-operative.

Economic Sectors



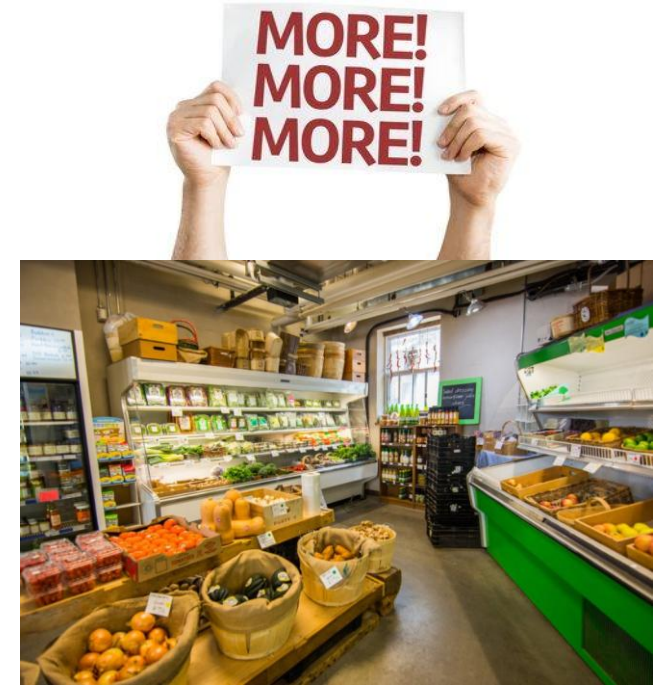
- Agriculture and Agri-food
- Transportation
- Natural resources and manufacturing
- Housing
- Banking and insurance
- Retail and wholesale
- Health care and social services
- Energy
- Arts, recreation and tourism
- Funeral services
- News media
- Internet service

Types of Co-operatives



- **Consumer** (70%): retail, housing, credit unions, *caisses*, insurance, etc.
- **Producer** (15%): agriculture, food processing, arts etc.
- **Worker** (6%): forestry, fisheries, paramedic services, etc.
- **Multi-stakeholder** (8%): health care, social services, seniors' housing, etc.
- **Federations** (1%):
 - **Community Service** (BC, AB, MB & NL Only)
 - **Worker-Shareholder** (Quebec Only)
 - **New-Generation** (Western Canada Only)
- Other: <1%

More than Hay, Housing and Health Food!





[Moose Jaw Marketplace CRS](#)



[Old Town Glassworks Co-op](#)



[Multicultural Health Brokers
Co-operative](#)



[Battle River Railway NGC](#)



[Black Women Professional
Cooperative —BWP Coop](#)



[Mambo Mambo](#)



[Coopérative de Transport
Maritime et Aérien \(C.T.M.A.\)](#)



[Lloydminster & District
Co-operative](#)



[Fédération des coopératives
funéraires du Québec](#)



[Forestburg Seed
Cleaning Co-op](#)



[Harrop-Procter
Community Forest](#)



[Aron Theatre Co-op](#)



[Coopérative d'habitation Dorimène](#)



[Coopérative des travailleurs
d'ambulance de l'Estrie](#)



[Fogo Island Co-operative
Society Limited](#)

By The Numbers...



Canada counts **over 6,500 co-operatives**, with **45%** of them located in Quebec due to its enabling environment.

By The Numbers...

The co-operative sector in Canada contributed **\$52.8 billion dollars** towards the **Gross Domestic Product (GDP)** in 2021, making it a vital contributor to the Canadian economy. Furthermore, the sector's activities contributed to **\$10 billion dollars in taxes** to all levels of government.



By The Numbers...



Wholesale and retail trade, finance and insurance, as well as construction and manufacturing are by far the largest segments within the sector, in terms of both overall revenues and employees.

By The Numbers...

Over **194,400** people have
full-time or full-time equivalent employment
in co-operatives with salaries totalling over
\$11.5 billion.



By The Numbers...



Most non-financial co-operatives are locally focused small-medium enterprises. **Nearly half of them have no employees at all**, and the vast majority of the remainder have **fewer than 99 employees**.

By The Numbers...

In 2021, co-operatives that are considered “For Profit” represented **42% of the sector.**



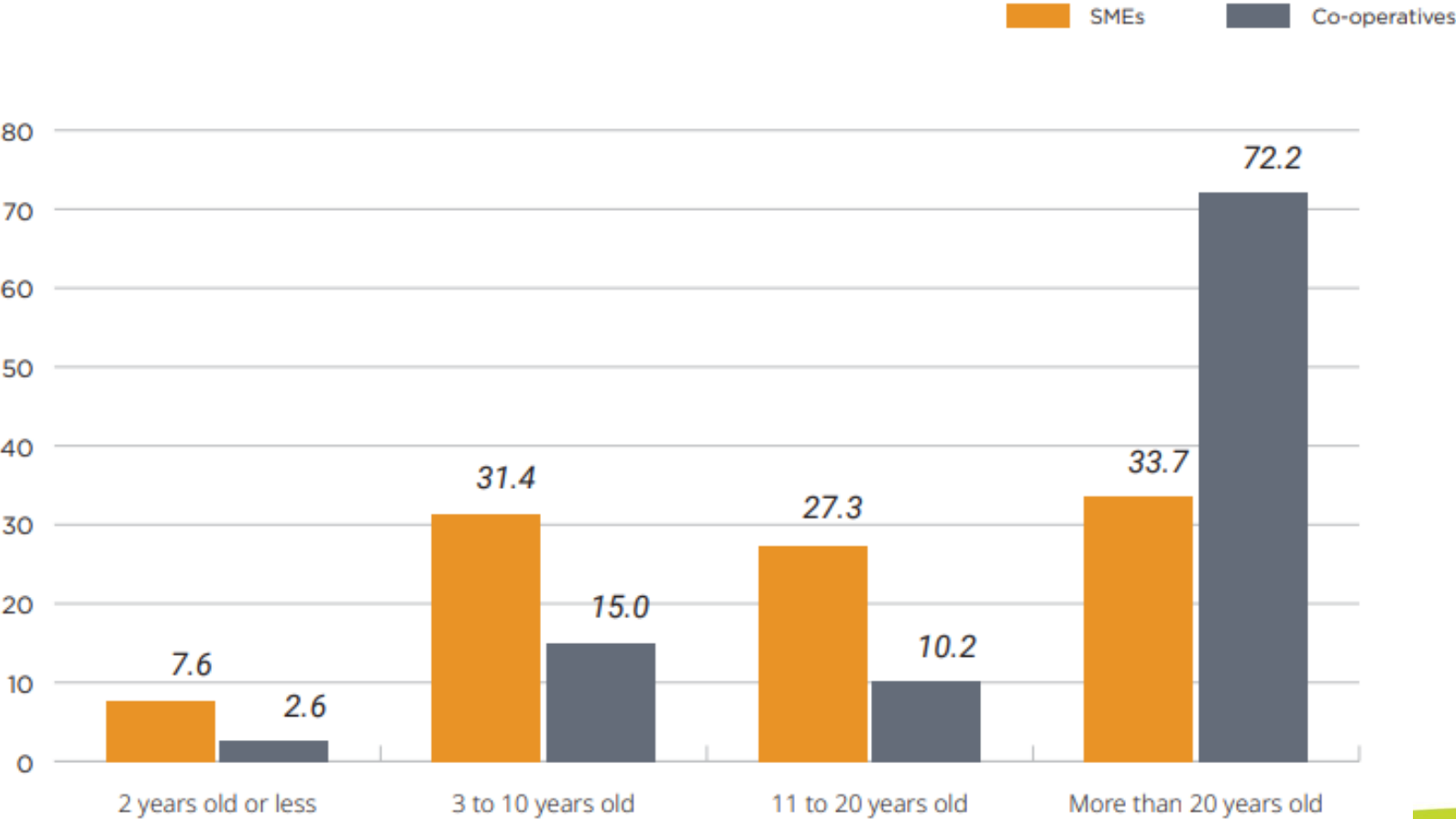
By The Numbers...



A third of co-operative enterprises are headquartered in rural and remote areas, while many others have members and facilities in those areas.

Note: If the first digit is zero in the first part of the postal code, the Forward Sorting Area, it denotes a Rural address.
For Example: Huron Telecommunications Co-operative - Box 220, 60 Queen St. Ripley, Ontario, N0G 2R0

Age of Business (Co-operative Resilience)



Source: [Statistics Canada - 2023-SME-Profile-Co-operatives-in-Canada](#)

Top 5 Co-op Issues

1. Improving awareness about the relevance of the co-operative model with the general public, members, youth, government and other stakeholders.
2. Access to capital/financing
3. Developing strong co-operative leaders
4. Policy changes that do not account for co-operatives
5. Nurturing co-operation amongst co-operatives

Advocacy

- **Leveraging the power of co-operation to build Canada** – mobilizing co-ops' capacity to deliver housing, energy, agricultural, and economic development solutions that address both local needs and national priorities.
- **Strengthening data and awareness about the sector's impact** – improving evidence, visibility, and understanding of co-operatives' contributions so they can be better integrated into federal policy and program design.

Advocacy

Leveraging the power of co-operation to build Canada

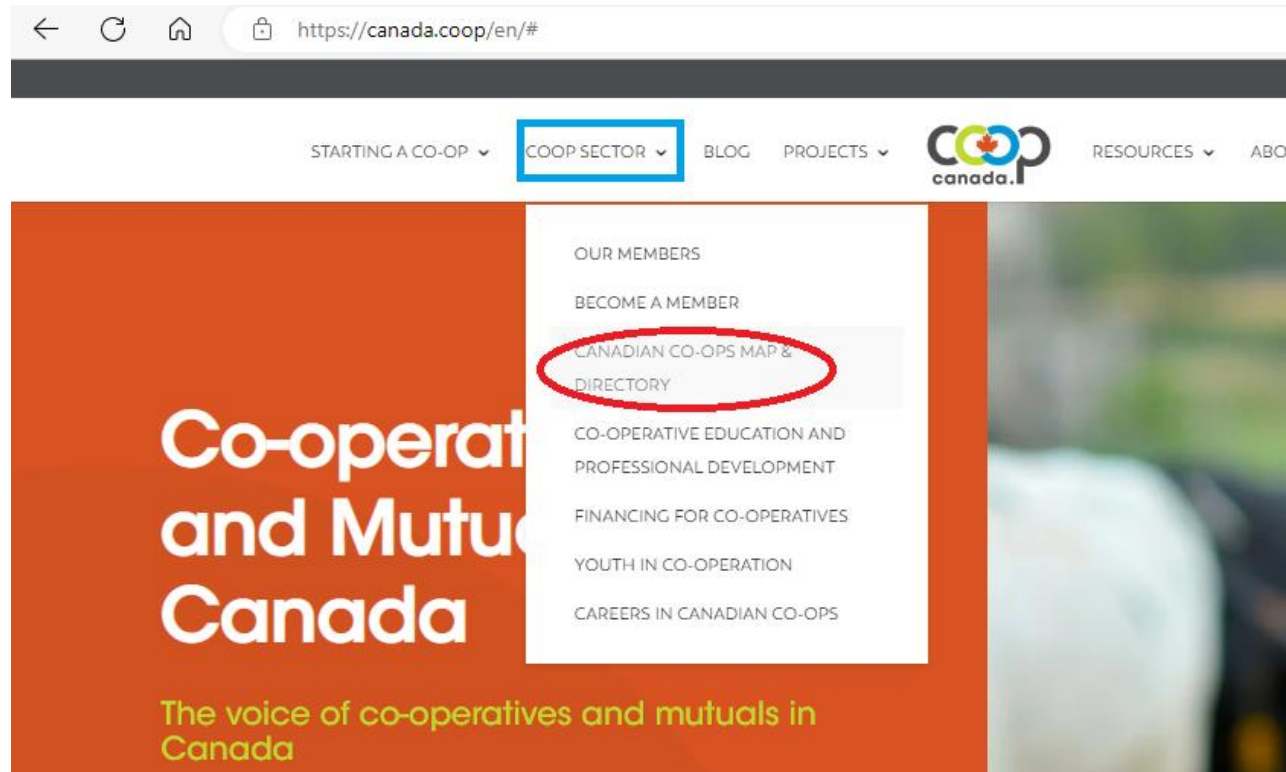
- 1: Strengthen Co-operative Housing
- 2: Scale Renewable Energy Co-operatives (RECs)
- 3: Make the Tax-Deferred Co-operative Share (TDCS) Program permanent
- 4: Expand the Small Business Deduction (SBD) access
- 5: Launch a Co-operative Capacity Building Program
- 6: Align Employee Ownership Trusts (EOTs) Incentive with worker co-ops
- 7: Create a federal Co-operative Investment Plan

Advocacy

Strengthening data and awareness about the sector's impact

- 1: Establish a Co-operative Centre
- 2: Build a Co-operative Knowledge & Innovation Hub
- 3: Modernize Program Eligibility and Risk Frameworks
- 4: Invest in Co-op Investment Funds

The Map!



<https://crm.canada.coop/fr/carte>

Name

Sector

City

Province

Co-op Type

Keyword search

Advanced filters

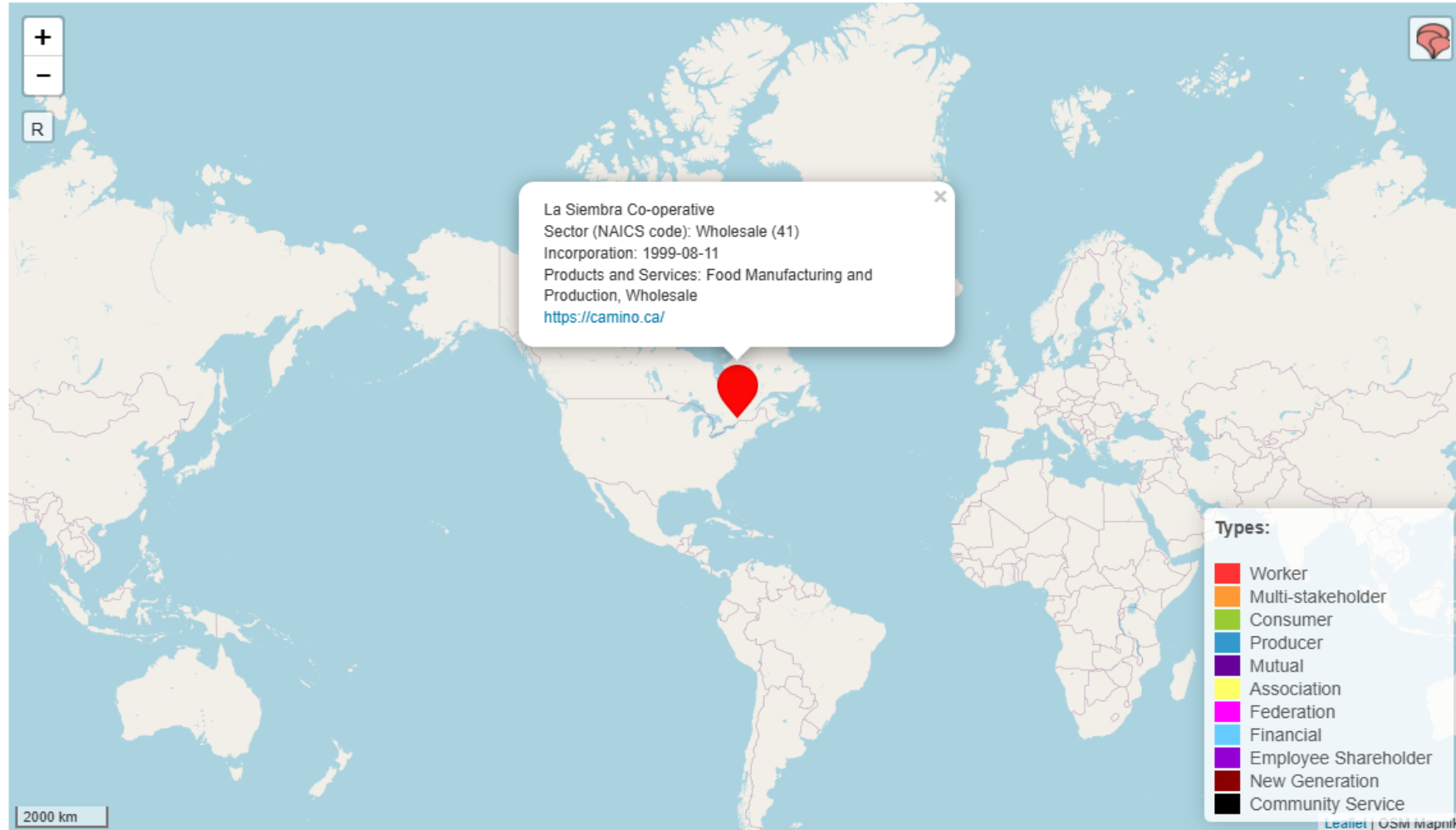
Products and Services

Search

Reset



The snapshots (SURVEY IN PROGRESS!)



Suggested reading!

Government of Canada (non-financial co-operatives):

- [Co-operatives in Canada](#)
- [Research data and reports about co-operatives in Canada](#)
- [SME Profile: Co-operatives in Canada \(2023\)](#)
- [What We Heard—Motion M-100 Consultations](#)

Co-operatives and Mutuels Canada

- [Website](#)
- [Map of Co-operatives Across Canada](#)
- [Study on Co-operatives and Mutuels in the Age of Uncertainty](#)
- [The Economic Impact of Co-operatives and Mutuels in Canada](#)
- [Co-operative landscape reports and co-op procurement guide](#)
- [The Conversion to Co-operatives Project \(Co-opConvert\)](#)
- [Fact Sheet-Types of Co-operatives](#)
- [Fact Sheet-Statistics](#)
- [Advocacy Guide](#)

QUESTIONS?

THANK YOU



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