



RESOURCES FOR STARTING WORKER CO-OPS CENTERING EQUITY-DENIED GROUPS

INTRODUCTION

Worker co-ops are powerful tools for community wealth-building — but systemic barriers continue to limit access for many equity-denied groups and communities, including women, non-binary, Black, Indigenous, People of Colour (BIPOC), immigrant and refugees, and people with disabilities. This resource list was created as part of the collaborative project between CWCF and UNB School of Leadership Studies funded by SSHRC Partnership Engage Grant. It is intended to provide information to help start and finance worker co-ops, with a focus on Equity-Denied Groups (EDGs).

RESOURCES FOR STARTING WORKER CO-OPS

- [Co-op Conversation Guidebook](#), IMOVe Arts Association (led by African Nova Scotians)
- [How to start a Co-operative](#), a picture book by Eyemole Arts and Technology Co-operative
- [Starting a Worker Co-op](#), handbook produced by the Canadian Worker Co-operative Federation



CO-OP DIRECTORIES

- [Coops4Coops](#) - an online database of co-operative service providers
- [Co-op and Social Enterprise Service Provider Directory](#) - a list of service providers who have expertise within the Co-operative, Social Purpose, and Social Enterprise sectors.



FUNDING PROGRAMS TO SUPPORT EDG-LED CO-OPS

FUNDING PROGRAMS

- Co-operators: Co-operative Development Program, provides grants between \$5,000-\$20,000, as matching funding.
- Canadian Queer Chamber of Commerce - The 2SLGBTQI+ Entrepreneurship Program provides grants to break down barriers to starting, maintaining, and growing a business among Small and Medium-Sized Enterprises (SMEs) led by 2SLGBTQI+ entrepreneurs.
- Carrot Cache provides funding (\$500 - \$5,000) to food projects that are driven by individuals or groups who are facing systemic barriers and/or lacking funds from other resources to complete projects that improve or create change within the local food system in Ontario.
- Freedonia provides funding (up to \$20,000) and other support for groups, projects, and other initiatives that promote anti-authoritarian social change. Annual intake, generally in February/March.

CWCF FUNDING PROGRAMS

- CWCF Technical Assistance Grants, which provide up to up to \$4,000, are available to CWCF member co-ops to cover specialty consulting services.
- CWCF JEDDI Training Bursaries provide up to \$2,000 per bursary
- CWCF Racial Justice Grants provide up to \$2,000 per project per year.



OTHER FUNDING

- List of Financing Options available from Co-operatives and Mutuals Canada, including loans and grants from the Federal Government, and various loans and investment funds for co-operatives.



GRANT PROGRAMS FOR NON-PROFIT CO-OPS

FUNDING PROGRAMS

- Black Opportunity Fund - provides grants to Black-led not-for-profits and charities, who are leading initiatives that impact the quality of life in Canada's Black communities.
- Co-operators' Community Funds support organizations (charities, non-profits and co-operatives) whose programming and services empower underserved youth (aged 16 – 34) and individuals with mental health challenges to progress along their path toward employability.
- Canadian Women's Foundation Grants - provides grants to registered non-profits to support work advancing women's rights. Grant programs include 'Economic Development Grants', 'Investments Readiness Program', 'Community Needs Grants'. (These grants are offered only every 4-5 years.)

- Rainbow Grants and Awards - Rainbow Grants provide funding to foster new and innovative services and programs that have a positive impact on 2SLGBTQIA+ communities in the Greater Toronto Area (including Toronto, Durham, Peel, Hamilton, York, and Halton Regions, and Indigenous Communities across Ontario) under the following streams: Arts & Culture, Community & Social Development, Community Well-Being & Direct Services.

LOAN PROGRAMS

- Canadian Co-operative Investment Fund (CCIF) CCIF provides loans, quasi-equity, and equity to co-operatives for a variety of purposes.
- Women's Enterprise Organizations of Canada (WEOC), provides Canadian women entrepreneurs with loans up to \$50,000.
- Fair Finance Fund - Loans to food and farm enterprises* from \$20,000 up to \$200,000 for a 5-year term. *Ontario enterprises only.



OTHER RESOURCES AND SKILL-SHARING NETWORKS

EDG-LED RESOURCES AND SKILL-SHARING NETWORKS

- [CWCF JEDDI Business Conversion Project: Empowering Equity-Denied Groups](#). Final report and information.
- [Freedom Dreams Co-operative Education](#): co-operative development and education hub that shares knowledge and resources about co-operatives and the solidarity economy from an intersectional Black, Indigenous and Person of Colour (BIPOC) perspective.
- [Solid State Community Industries](#): Solid State, in Surrey, BC, is built by and for racialized communities who aim to create new kinds of non-extractive economic opportunities and relationships. Intercultural learning, solidarity and community are at the heart of the SSCI way of working and being together in the world.
- [Worker Cooperative Development Program \(WMRCC\)](#): provides immigrant and racialized women with specialized training and mentorship to build sustainable, worker-owned businesses, in Durham region, Ontario.

CO-OP DEVELOPERS AND SKILL-SHARING NETWORKS

- [CoopZone](#) - co-op developers' network - CoopZone networks co-op developers and runs an [online training program](#) for people who wish to help others develop co-ops, or simply to learn more about the co-op development process.
- [Co-op Conversations](#) - The Canadian Centre for the Study of Co-operatives' (CCSC) Co-op Conversations is a monthly online gathering for co-operative sector professionals to learn from others in the field and exchange information in a casual setting.
- [SEIZE Solidarity Economy](#) - a member-based democratic organization that serves a thriving community of solidarity economy organizers and entrepreneurs in Montreal.