

# WHAT IS A CO-OP?



LEARN MORE.

 **co-operatives first**





## **Why co-ops? Because different can be better.**

From power production to venture capitalism and daycares to grocery stores, the co-operative model performs well where other business models and government don't. It's a different – *and sometimes better* – way to do business.

# Because co-ops act where others hesitate.

Co-ops often thrive in local markets and niche areas where conventional businesses and government fail, abandon or overlook.





## Because working together has benefits.

### › YOU GET WHAT YOU NEED.

Our model provides rural and Indigenous communities with an (often absent) service or product.

### › YOU MAKE YOUR OWN DECISIONS.

Our model increases sovereignty from governments and corporate decision-makers not from the community.

### › YOU COME FIRST.

Our model provides greater community interest and focus than government services or businesses not from the community.

# Because the co-op business model works in every sector.

## OIL & GAS

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### › **Co-op Refinery** | *Regina, SK*

Started by 8 farmers during the Great Depression in rural Saskatchewan, the facility went from producing 500 barrels a day in 1935 to 130,000 barrels a day today. [[co-oprefinery.ca](http://co-oprefinery.ca)]

## VENTURE CAPITAL INVESTMENT FIRMS

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### › **FarmWorks Investment**

**Co-operative** | *Wolfville, NS*

Incorporated in 2011, FarmWorks provides subordinated debt financing for farms, food processors, and value-added food producers, helping to increase the viability and sustainability of agriculture and the security of a healthy food supply. [[farmworks.ca](http://farmworks.ca)]

### › **Sangudo Opportunity**

**Development Co-operative** | *Sangudo, AB*

Based in a small hamlet north of Edmonton, community members pooled financial resources to increase business development and invest in their community. [[sangudocoop.weebly.com](http://sangudocoop.weebly.com)]

## CONSULTING & BUSINESS DEVELOPMENT ———

### › **Alif Partners** | *Edmonton, AB*

The first of its kind in Alberta, this unique worker co-op is delivering strategic expertise with a commitment to growth and stability, sustainability, emerging technology and new markets. [[alifpartners.com](http://alifpartners.com)]

### › **Align Consulting** | *Saskatoon, SK*

Formed by 6 business savvy partners, Align helps businesses be more socially responsible and non-profits be more entrepreneurial. [[aligncoop.com](http://aligncoop.com)]

## MARKETING, DISTRIBUTION & WHOLESALE ———

### › **Dorset Fine Arts** | *Toronto/Nunavut*

Established in 1978 to develop and serve the market for Inuit fine art produced by artist member-owners, sales and exhibitions of prints, drawings and sculptures are made through the Dorset Fine Arts showroom in Toronto to galleries around the world. [[dorsetfinearts.com](http://dorsetfinearts.com)]

### › **Farmer Direct** | *SK/AB/MB*

60+ farmers faced unfair pricing, poor logistics, and a lack of transparency, so they collaborated to build a co-operative that would let them sell their crops, which included flaxseed, lentils, hempseed and peas, in a fair and direct way. [[farmerdirect.coop](http://farmerdirect.coop)]

### › **Federated Co-operatives Ltd.** | *Saskatoon, SK*

With revenues averaging around 9 billion per year, FCL is one the largest companies in Saskatchewan, and probably the most recognized co-operative brand in Canada. FCL is a co-operative of co-operatives, serving around 200 member-owner co-operatives across western Canada. [[fcl.crs](http://fcl.crs)]

## UTILITY

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### › **Battle River Power Coop** | *AB*

With no power distribution system available, and utility companies' concerns over viability, a group of farmers came together 60+ years ago and built their own. [[brpower.coop](http://brpower.coop)]

### › **America's Electricity Co-ops**

America's 838 distribution co-operatives provide electricity to an estimated 42 million people in 47 states. [[electric.coop](http://electric.coop)]

## RETAIL

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### › **Neechi Commons** | *Winnipeg, MB*

Retails are the most familiar co-op, but there's nothing common about Neechi. As a unique worker co-operative, Neechi serves people in one of Winnipeg's most underserved communities, which are also the people who run and own this co-op. [[neechi.ca](http://neechi.ca)]

### › **Old Crow Co-op** | *Old Crow, YK*

Wanting to take control over their own food supply, residents of Yukon's only fly-in community opened the first Arctic Co-op in the territory. [[aptnnews.ca/2015/11/06/old-crow-opens-first-arctic-co-op-in-territory](http://aptnnews.ca/2015/11/06/old-crow-opens-first-arctic-co-op-in-territory)]

## HOUSING

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### › **Furrows and Faith Housing Co-op** | *Mossbank, SK*

Many rural areas have a shortage of senior housing. To allow older residents to stay in their community, Mossbank residents formed a housing co-operative and housing development that is now home to many older local residents. [[furrowsandfaith.wixsite.com/furrows-and-faith](http://furrowsandfaith.wixsite.com/furrows-and-faith)]



› **Islamic Co-operative Homes** | *Edmonton, AB*

A first in Alberta, this business is a home ownership co-op that provides a unique way for Muslim investors to avoid the Haram of interest and invest Halal. [[icho.ca](http://icho.ca)]

## **BANKING & INSURANCE**

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› **Tompkins Small Business**

**Loans Co-operative** | *Tompkins, SK*

This town of 170 people formed a co-operative small business loan business to help local entrepreneurs access start-up or growth capital at low interest rates. [[villageoftompkins.ca](http://villageoftompkins.ca)]

› **The Co-operators** | *Canada*

The Co-operators Group Limited is a leading Canadian multi-product insurance and financial services co-operative with \$39.9 billion in assets under administration. [[www.cooperators.ca](http://www.cooperators.ca)]

› **Credit Unions**

These financial institutions have a long history of serving markets banks have avoided or left. North Valley Credit Union serves the Saskatchewan rural area near Esterhazy and Stockholm. [[northvalleycu.com](http://northvalleycu.com)]

## **TRANSPORTATION**

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› **OGO Car Co-op** | *Kelowna, BC*

All the benefits of owning a vehicle without the hassle, Kelowna's OGO Car Co-op provides access to a vehicle based on a user pay system that reduces costs for individuals, many of which are students. [[ogocarshare.ca](http://ogocarshare.ca)]

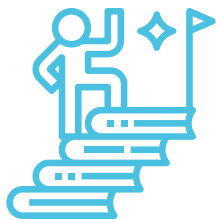
## **NON-PROFIT & SERVICE**

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› **Community halls**

› **Daycares**

› **Shared fields for grazing livestock**



# Because co-ops are everyday people doing extraordinary things.

Co-operatives First is here to help inspire group entrepreneurship, explore business opportunities, create co-operative businesses and help these businesses thrive.

We offer:

- › Facilitated meetings
- › Reporting and suggestions for next steps
- › Networking opportunities
- › Connections with business professionals
- › All the tools and resources necessary to co-operative business development

**Call us today to learn whether group entrepreneurship is right for you.**





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