



Click here for

**WIN-WIN INTRODUCTION** £

**MY WIN-WIN CO-OP FUTURE**  
1 - 6 periods to enable students to see their membership in co-ops as a way of fulfilling their own dreams and contributing to their community.

## **MY WIN-WIN CO-OP FUTURE**

This module will help you to research and develop opinions about:

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**YOU WILL ALSO FIND RELEVANT INFORMATION IN ALL THE OTHER MODULES. TAKE A LOOK!**

Co-operatives are all about co-operation and team work. Before you start work, glance through the module quickly, develop a work plan with your group and decide how you will evaluate your own work. *The items in italics give you ideas for activities.*

You can use the **WORK PLAN TEMPLATE** and the **EVALUATION TEMPLATE** in **WIN-WIN TOOLS**, or develop your own.



## KEY CONCEPTS IN MY WIN-WIN CO-OP FUTURE

You make decisions every day about what you buy, what recreation you chose, and where you work. Through these decisions, you have an opportunity to contribute to your community.

You can also impact your community through decisions about where you live and what transport and other services you use.

Deciding to meet your needs through membership in co-operatives can help you to achieve your goals and can benefit your community.

Co-operatives are as valid as any other type of incorporation, and operate in almost every business sector.

The members of co-ops have responsibilities and rights that are different from those in other corporations, focused on the members rather than based on investment and profit.

Co-ops can retain earnings and control in your local community.

Being a Co-operator can help you turn your dreams into reality.

**HAVE FUN CO-OPERATING, IT'S GOOD BUSINESS !**



## PREPARING TO WORK ON MY WIN-WIN CO-OP FUTURE

If you haven't already done so, play some of the **WIN-WIN CO-OP GAMES**.

Compare several definitions of Co-operatives and versions of the 7 International Co-op Principles using the material in this module and the others.

Decide whether you will be working as a large group or several small groups. In your group, decide whether you will use the **Work Plan and Evaluation Templates**, in **WIN-WIN TOOLS** or create your own. Start using a Work Plan as soon as possible. Decide whether everyone study all the materials, or will you specialize, then share your information.

Look through **WIN-WIN TOOLS** for good ideas of contacts you can make to contact the types of co-op you might want to study, plan or start.

You may also want to talk with the members, specially the Board, of a local co-operative, or read the Case Studies in the **WIN-WIN CASE FOR CO-OPS**.


The ideal way to investigate your **WIN-WIN CO-OP FUTURE** is to get involved with a local co-op, whether as a consumer (customer) or a worker. Use the resources, as well as co-ops in your community, to let established co-operators set you on the right track.

### GETTING STARTED

If you are not sure where to start, take a look at the other modules, and come up with some questions of your own about the how young people are involved in co-ops in British Columbia and around the world. Work with your group to decide how to approach the topic, whether as a large group, individuals or small groups. Develop your **workplan** and keep in mind how you will **evaluate** yourselves.

*Watch for items in this bold italic script, chose some as your action items.*

**HAVE FUN CO-OPERATING, IT'S GOOD BUSINESS !**

**WIN-WIN GAMES**  
click here 

**WIN-WIN  
CO-OP  
WORLD,**  
click here 

**WIN-WIN CASE  
FOR CO-OPS,**  
click here 

**BUILDING A  
WIN-WIN  
CO-OP** click  
here 

**WIN-WIN TOOLS**  
click here 

**WIN-WIN  
INTRODUCTION**  
click here 

## WHY WOULD YOU WANT A CO-OP FUTURE?

Some co-operators will answer that they want to be involved with co-ops because of the **values** represented by the way co-operatives function, how they are organized and governed, how they treat people, communities and the environment, how they do their day-to-day work. The people who are attracted by Co-op Values, will probably be familiar with the 7 International Co-op **Principles** and want to be members of organizations that conduct themselves in accordance with these high standards. They value the ethics of the co-op movement.

Others will say that they enjoy the **rewards** and **benefits** of being part of a co-op.

## CO-OP VALUES AND PRINCIPLES

*As you read more, think about what values and principles are important to you in the way you interact with your community, and what rewards you enjoy from formal or informal membership in groups or organizations at present.*

*In your group, decide what values are the most important to you in various situations. What values do you feel would apply to:*

- *Interaction with others in your peer group*
- *Interaction with those outside your peer group*
- *Choosing entertainment*
- *Purchasing food*
- *Travel and transportation*
- *Finding or creating work*
- *Post-secondary or adult education*
- *Financial services and the environment*

*Add as many situations, scenarios or topics as you want. They can be very general or quite specific. As a group, select the most important. Then, for each, find the values on which you agree. Just ignore those on which you do not agree. Co-operation grows from building on the areas of agreement, not from focusing on differences.*

### CO-OP VALUES

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others. [www.wisc.edu/uwcc/icic/](http://www.wisc.edu/uwcc/icic/) The International Co-operative Information Centre, University of Wisconsin


*Explain Co-op Values so that younger people can easily understand them. Get information about Credit Unions and other co-operatives in your areas.*

*You can click here  to use the examples in the WIN-WIN CASE FOR CO-OPS or here  for the WIN-WIN INTRODUCTION or use the internet to find how others have stated these values.*

## FIRST PRINCIPLES

Between 1800 and 1830 the cotton industry in the North of England suffered a collapse and the hand-loom weavers' wages fell drastically. By 1840 unemployment rose above 60%. A few poor weavers formed the Rochdale Equitable Pioneers Society at the end of 1843. These "Rochdale Pioneers" set out the "Rochdale Principles" in 1844, which form the basis of the co-operative movement today. They were:

1. Open membership.
2. Democratic control (one man, one vote).
3. Distribution of surplus in proportion to trade.
4. Payment of limited interest on capital.
5. Political and religious neutrality.
6. Cash trading.
7. Promotion of education.

*Click here  for the **WIN-WIN INTRODUCTION** and use the other modules to see how these Principles are stated by co-operators around the world. Explain the Principles so that younger people can easily understand them.*

*In a group, explain how you already incorporate these or other principles and values into your daily life.*

## CO-OP REWARDS AND BENEFITS

Your decision to become a co-op member brings benefits at many levels:

- **economic** benefits to yourself and your community
- strengthening your ability and the ability of your community to make **effective decisions about your own future**
- the development of **worker-friendly, democratically operated work-places** for yourself and others in your community

Every co-op member has the right to enjoy these benefits of membership. How can your decisions have such a large impact?

### THE IMPACT OF YOUR DECISIONS

When you decide that you need something, you have many options. Let's say you want apples.

You could grow the apples hem yourself, or grow them as a member of a co-op, benefiting from the knowledge, resources and investment of others. You could purchase them from a co-op which would be locally controlled and which will contribute to local employment and the local economy. You could purchase them from a local supplier that is not a co-op. As long as that local supplier stays local, the local economy would benefit, but if the owner decides to sell, then decision-making and profits would no longer be locally controlled. You could purchase from a company with a head-office in another town, another province, even another country. In this situation, you would have no control over the supplier's decisions but you know that the profits would leave your community.

## YOU ARE A DECISION MAKER WITH MANY CHOICES.

You have the same range of decisions when you buy a cup of coffee, CDs, books, clothes, almost any consumer item. The same choices apply to many other items such as raw materials for any farming, manufacturing or industrial process.

You have a similar range of choices when you purchase services.

These include use of a bicycle, entertainment, travel and financial services including insurance. When you decide to acquire goods or services from a co-op, you are contributing to the local community.

### Co-operatives are all about membership

If the co-op is a **consumer co-op** (owned by the people who buy the goods or services) you could become a member which gives you rights that you do not have when purchasing from any other type of business. Your rights will include being part of the decision-making process about how the co-op is run. You would probably also receive a patronage/matronage rebate or "dividend" at the end of the year, or a lower price all through the year.

If you decide to purchase from a **worker co-op** (owned by the people who do the work) you are supporting a business in which the people who do the work also make the decisions about what work would be done, how it will be done, and how the surplus (profit) at the end of the year would be shared.

If you are interested in having a voice in the management of your work-place, you may want to find out about opportunities to work in this type of co-op.

*Look at the other modules, visit co-ops in your community, including the Credit Union which is a financial consumer co-op, and use the internet to find out more about co-ops.*

## ECONOMIC BENEFITS FOR YOU AND YOUR COMMUNITY

### MEMBERS' ECONOMIC BENEFITS

As a member, you can benefit from dividends, patronage/matronage rebates and discounts. For example, if all the sports clubs in an area form a co-operative, they can purchase equipment at lower cost than if each player, or each club buys small quantities. The savings are passed on to the members.

*Check the BC Co-op Association [www.bcca.coop/](http://www.bcca.coop/) and <http://web.uvic.ca/bcics/> the BC Institute for Co-operative Studies to find more about how co-ops work, and the benefits of membership. Also check the other **WIN-WIN** modules.*



## ECONOMIC BENEFITS TO YOUR COMMUNITY

Because all decisions are made by the membership, and because a co-op cannot be sold, a high proportion of the revenues earned by the co-op stay in the community. Because co-ops are committed to helping each other, they are more interested in working constructively with others than in competing against them. Being part of a positive, helpful community is highly rewarding.

*Ask the members of a local co-op how they have contributed to their community through the co-op.*

## FINANCIAL CO-OPS: CREDIT UNIONS AND CAISSE POPULAIRES

Canada has the world's highest per capita membership in the Credit Union movement, with over 10 million members, or about one-third of the Canadian population. [www.fin.gc.ca/toce/2002/ccu\\_e.html](http://www.fin.gc.ca/toce/2002/ccu_e.html) and [http://canadian-creditreport.com/creditunions\\_more.htm](http://canadian-creditreport.com/creditunions_more.htm) Additional information is available from Credit Union Central about the financial co-ops that are members of this central co-op [www.cucentral.ca/Public/whycu/cudiff/content/cudiff.htm](http://www.cucentral.ca/Public/whycu/cudiff/content/cudiff.htm)

*Check these sites or visit a Credit Union to find out how being a Credit Union member differs from being a bank customer.*

## CONSUMER CO-OPS AND POWERFUL PURCHASERS (THAT'S YOU)

How, where and what you purchase can have an important impact on you and your community. You make a statement with your dollars.

When you purchase from a locally owned enterprise, your dollars generally stay in the community, help to employ others in your community, and contribute to the community tax base which provides services in your home area.

When that locally owned enterprise is a co-op there are added benefits: the co-op cannot be sold, so you know it will be around for a long time except in the unusual situation where the members (not some far-away investor or manager) decide to demutualize. When you buy from a co-op you are buying from an organization where the members make decisions - better for the local area than having all decisions made in a remote head-office. When you purchase from a co-op you are supporting an organization that supports grass-roots democracy.

When you purchase from a co-op, you are supporting an organization that almost inevitably supports others in the community.

*Contact your local co-ops (consumer, worker, Credit Unions or New Generation) to find out how they make decisions, and what they do to support their community. You can also use **WIN-WIN CASE FOR CO-OPS** and **WIN-WIN CO-OP WORLD**, and contact the BC Co-op Association [www.bcca.coop/index.htm](http://www.bcca.coop/index.htm) to identify other co-ops.*

*When you buy from a consumer co-op you are a powerful purchaser. For a week, record your purchases to see how much goes to co-ops, to other locally owned companies, and how much to companies with remote head-offices.*

## DECISION MAKING POWER FOR YOU AND YOUR COMMUNITY

### AS A BUSINESS OWNER

If you become a member of a worker co-op, a consumer co-op, or a shared-services co-op, you know that revenue is used to pay rent, purchase raw materials, buy equipment, pay wages (including yours if it's a worker co-op), pay for electricity and internet and other utilities. You know that there are no large payments going to foreign directors or a parent company. You know that a co-op is owned by its members and cannot be sold. The revenue stays in the community for the benefit of the members.

If you are interested in having a voice in the management of your work-place you may want to find out about opportunities to work in this type of co-op.

If you are interested in having a voice in the future of your community you may want to find out about opportunities to run for the Board of Directors in a co-op that provides goods, services or work in your area.

[www.coopscanada.coop/aboutcoop/cancoopsectorprofiles/worker/](http://www.coopscanada.coop/aboutcoop/cancoopsectorprofiles/worker/) [www.canadianworker.coop/](http://www.canadianworker.coop/)

***Check these sites, or visit a co-op to find how being a member of a worker co-op differs from working in other types of corporations.***

***Interview workers and customers in several co-ops and other work-places. Prepare a comparison between the ability of workers and customers to influence working conditions, the goods or services provided, pricing, and whether or not ownership will remain in the community.***

### CONSUMER CO-OPS AND YOUR MEMBERSHIP/OWNERSHIP

When you become a member, an owner, of a co-op, you receive financial benefits in terms of discounts or patronage rebates (dividends) based on your purchases.

You also participate in the decision-making processes of the co-op. This is democracy at work.

***Find out when your co-op holds its Annual General Meeting, members meetings, or other events for members. Find out who is running for a position on the Board of Directors. Talk with the candidates to find out who best reflects your wishes as a member. Go to the AGM and cast your vote. Go to the AGM of the BC Co-op Association [www.bcca.coop/index.htm](http://www.bcca.coop/index.htm)***

***Watch the decision-making process and note any differences between it and other process you have seen. Find ways to increase your community's use of truly grass-roots democratic processes. Is this co-op the perfect example of local democracy? If not, how could you work, as a member, to improve it?***

***Think about the differences between everyone casting a vote, and everyone's concerns being heard and respected.***

## FINANCIAL CO-OPS: THE POWER OF MEMBERSHIP

The main distinctive features of the Credit Union system are related to the fact that it belongs to its members, unlike other financial institutions which provide services to customers with the purpose of making profit for the share holders.

Membership in a Credit Union or *Caisse Populaires* involves sharing, being part of a community (whether geographic, ethnic or work-related), and enjoying such shareholder privileges as:

- being able to seek election to the Credit Union's board of directors
- sharing in the distribution of earnings
- having a say in the Credit Union direction at the local level

Every member owns at least one share in the Credit Union and has an equal say in its overall direction. Through their local Credit Union delegate, each member also has a say in provincial and national direction.

Having "shareholder members" enables credit unions to relate products and services to member requirements.

***Contact a Credit Union and obtain information about membership. Find out when the next AGM will be held and make arrangements to attend. Find out about the process of electing the Board of Directors. Obtain their information designed to educate members. Visit the home page of the Nelson and District Credit Union, [www.nelsoncu.com/](http://www.nelsoncu.com/) or the youth page at [www.zippitydodog.com/](http://www.zippitydodog.com/)***



## FINANCIAL SERVICES IN YOUR COMMUNITY - REMARKABLE HISTORY, CURRENT IMPACT

Canada has played a remarkable role in the development of Credit Unions, inspiring people in other countries to develop ways for ordinary people achieve savings and control over their lives and financial future.

***For information about the fascinating origins and history of Credit Union or Caisse Populaires in Canada, click here for [WIN-WIN CO-OP WORLD](#) 🍁***

***What happens to a community if it does not have a Credit Union and the only branch of a bank closes down? Research the of story the Nelson and District Credit Union in [WIN-WIN CASE FOR CO-OPS](#) 🍁 Does your area have adequate access to financial services? If not, how does this affect individuals and businesses? How could this be changed?***

## HOUSING BENEFITS FOR YOU AND YOUR COMMUNITY

In many communities house prices fluctuate wildly. Because of this, rental costs can also be beyond the reach of many people. This causes difficulties for families, and for students who need to find affordable housing if they study in a community far from home. Housing co-ops, and student housing co-ops help to address these problems. [www.chfc.ca/eng/chf/about\\_5.htm](http://www.chfc.ca/eng/chf/about_5.htm)  
[www.chfc.ca/](http://www.chfc.ca/) [www.canadiancontent.net/en/jd/go?Url=http://www.chf.bc.ca](http://www.canadiancontent.net/en/jd/go?Url=http://www.chf.bc.ca)  
<http://web.uvic.ca/bcics/research/housing/models.html>

Students at many colleges and universities have set up housing co-ops. [www.wcri.coop/About/history.aspx](http://www.wcri.coop/About/history.aspx) [www.nasco.coop/](http://www.nasco.coop/)  
[www.nasco.coop/main\\_search.html](http://www.nasco.coop/main_search.html)

*Why would students choose this type of housing when attending school. Prepare a comparison between this type of housing and others available to students including cost, availability, and decision making process. How would the availability of affordable co-op housing impact your ability to attend the college or university of your choice?*

*How could co-op housing be introduced into your community? Who could organize this? What challenges would they face and where could they go for assistance?*

*What would be the impact on your community if there was an adequate supply of affordable housing for students, families and singles? How would this influence the future of your community? For ideas you may want to talk with representatives of these three categories, city hall, and people who provide services to individuals who cannot find housing.*

## THE ENVIRONMENT AND TRANSPORTATION IN YOUR COMMUNITY

In some communities environmentally conscious residents have established co-ops to “reduce, reuse, recycle.” These co-ops include recycling operations, bicycle and car-share co-ops.

*Check out AMS Bike Co-op at UBC in Vancouver, [www.ams.ubc.ca/clubs/bikecoop/](http://www.ams.ubc.ca/clubs/bikecoop/) and Vancouver’s Co-operative Auto Network [www.cooperativeauto.net/](http://www.cooperativeauto.net/)*

*[www.magpie.coop/index.php](http://www.magpie.coop/index.php) Magpie Recycling in England and the Northeast Resource Recovery Co-op in the North East USA [www.recyclewithus.org/](http://www.recyclewithus.org/) provide services to two very different communities.*

*How could car-sharing or bike-sharing or a recycling co-op be introduced into your community? Who could organize this? What challenges would they face and where could they go for assistance? What would be the impact of these services on your community? What other services could be provided by co-ops? How could you work on this?*

*Research and report on organic producers, processors and marketers in your community. What impact do they have on your community’s environment? How can you get involved?*

## COMMUNITY IMPACT AND CONNECTIONS

### COMMUNITY IMPACT

*As a group, a class or a family:*

- *For a week, record your purchases to see how much goes to co-ops, to other locally owned companies, and to companies with remote head-offices.*
- *Research the number of jobs (and the value of the pay-cheques) in local communities through employment in co-ops of all types*
- *Find out how much has been contributed in one year to your community by co-ops, including the Credit Union.*

*Plan and prepare a presentation to others in your school. Show them the power of individual decisions to strengthen their community.*

*Check the other **WIN-WIN** modules for co-ops you can contact about the impact of their work in their local communities. Even if they offer no financial information, ask about the number of people working full or part time. Each of those jobs is a contribution to the local community.*



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### CO-OP CONNECTIONS

*To find out more about how co-ops impact the local economy, get to know the co-ops in your community, or visit the websites of the BC Co-op Association [www.bcca.coop/index.htm](http://www.bcca.coop/index.htm) the Canadian Worker Co-op Federation [www.canadianworker.coop/](http://www.canadianworker.coop/), the Canadian Co-op Association [www.coopscanada.coop/](http://www.coopscanada.coop/), the British Columbia Institute for Co-operative Studies [web.uvic.ca/bcics/](http://web.uvic.ca/bcics/) and the International Co-operative Alliance ICA News, No. 5/6, 1995. <http://www.coop.org/>.*

## WORKER-FRIENDLY, DEMOCRATICALLY OPERATED WORK-PLACES

### WORKER CO-OPS AND WORKERS WITH VOICES (THAT CAN BE YOU TOO)

How and where you work can also have an important impact on you and your community. You really can make a statement with your energy and participation.

When you work in a locally owned enterprise, your effort generally contributes to the local economy, and helps to employ others in your community. You, and the enterprise, contribute to the community tax base which provides services in your home area.

When that locally owned enterprise is a worker co-op there are added benefits: the co-op cannot be sold, so you know it will be around for a long time except in the unusual situation where the members (not some far-away investor or manager) decide to de-mutualize. When you work in a worker co-op you have a strong voice (**one member, one vote**) in the organization's decision-making. You have a say in how your work-place is run. You are an owner as well as a member and a worker.

When you work in a worker co-op, you are supporting an organization that almost inevitably supports others in the community.

### AS A WORKER

If you become a worker in a worker co-op, you know that revenue is used to pay rent, purchase raw materials, buy equipment, pay wages (including yours), pay for electricity and internet and other utilities. You know that there are no large payments going to foreign directors or a parent company. You know that a co-op is owned by its members and cannot be sold. The revenue stays in the community for the benefit of the members.

[www.coopscanada.coop/aboutcoop/cancoopsectorprofiles/worker/](http://www.coopscanada.coop/aboutcoop/cancoopsectorprofiles/worker/) [www.canadianworker.coop/](http://www.canadianworker.coop/)

If you are interested in having a voice in the management of your work-place, you may want to find out about opportunities to work in this type of co-op.

***Check these sites, or visit a worker co-op to find how being a member of a worker co-op differs from working in other types of corporations.***

***Interview workers in several co-op and other work-places. Prepare a comparison between the working conditions, the decision-making process and the sense of ownership and control in the different types of work-places.***

***Prepare a presentation on how you can incorporate some of the aspects of a worker co-op into your classroom. Explore the benefits and risks of each suggestions. Think of ways in which everyone involved can contribute to deciding which suggestions could be adopted, and how to make this happen.***

## MAKING CONNECTIONS WITH OTHER WORKER CO-OPS

*Contact your local worker co-ops to find out how they make decisions, and how these differ from other workplaces. You can also use **WIN-WIN CASE FOR CO-OPS** and **WIN-WIN CO-OP WORLD** and [www.canadianworker.coop/](http://www.canadianworker.coop/) the Canadian Worker Co-op Federation, to identify other worker co-ops in your area.*

*Find out when the co-op holds its Annual General Meeting and members meetings. Ask if you can go along. Talk with members to find out why they chose to work in a worker co-op. Find out how it got started. Has it held true to the Vision of the original workers? What difference has it made to its members and the community at large through its existence?*

*Contact the Canadian Worker Co-op Federation [www.canadianworker.coop/](http://www.canadianworker.coop/) to find out about participating in its Annual General Meeting - a great opportunity to meet co-operators working in a wide variety of sectors - all as worker-member-owners.*

*Find out how workers have formed co-ops to save businesses that were being shut down by remote head offices. Watch the newspapers and the websites of the co-op associations to learn more. Put your name on the email list of co-op associations such as the BC Co-op Association and the Canadian Worker Co-op Federation.*

*Visit the website of the BC Institute for Co-operative Studies [web.uvic.ca/bcics/](http://web.uvic.ca/bcics/) and the International Co-op Alliance [www.coop.org/](http://www.coop.org/) to find out how co-ops contribute to democracy and well-being around the world. How can you get involved?*

## REMINDER OF THE CO-OP DEFINITION AND PRINCIPLES

### WHAT IS A CO-OP?

A co-operative is an incorporated organization owned by members who use its services. Co-operatives can provide virtually any product or service. These services might include housing, employment, entertainment, consumer products, social services, travel, or financial. The members can be the people who work in the co-op or those who purchase goods or services from it.

Membership in a co-op is always voluntary. The co-op sets its conditions for membership which could be based on where you live, the work you do, your age, or many other factors, and then people can join it they wish.

Every member is entitled to one vote in selecting the members of the Board of Directors, who then manage the co-op on behalf of its members - sometimes as volunteers, sometimes by employing a manager.

In British Columbia, a co-op can be a business, a not-for-profit organization or a charity. In the co-op context non-profit means that any surplus is distributed to members. It does NOT mean that co-ops intentionally lose money!

## DIFFERENCES BETWEEN A CO-OP AND OTHERS TYPE OF BUSINESS, NOT-FOR-PROFIT OR CHARITY

Co-operative Businesses	Other Businesses
<p><b>Benefits</b> The purpose of a co-operative is to create <b>benefits for all its members</b>. Every member has an equal vote rather than the number of votes being related to the investment made.</p>	<p><b>Benefits</b> Businesses are organized in many, many ways, everything from home businesses to giant trans-national corporations. In almost every case the aim is for the business to provide <b>benefits to the person or persons who invest</b> in it. In the case of home-based businesses, partnerships and many small businesses there are usually other aims as well, more closely related to the values of the founders, but the link between investment and profits is clear.</p>
<p><b>Control</b> One <b>member</b> - one vote, regardless of the number of shares purchased.</p>	<p><b>Control</b> Those who make the largest investment have the greatest influence on decisions and stand to gain the greatest profits. One <b>share</b> - one vote.</p>
<p><b>Investment in the community</b> The founding Board of co-operatives, and then the wider membership, is usually motivated by a wish to bring fairness, equity and justice to the marketplace. Increasingly, co-operatives are formed to ensure that decision-making and financial strength are retained in a community, rather than leaking out of the community in the form of profits for business with no interest in the long-term health of the community and its residents.</p>	<p><b>Investment in the community</b> Other organizations can be sold to investors with no interest in the community. The decision is made with the purpose of creating <b>profit for the investors</b>.</p>
<p><b>Guiding Values</b> Every co-op follows the <b>7 International Co-operative Principles</b>.</p>	<p><b>Guiding Values</b> Each organization sets its own values.</p>

*Write a Definition so that younger people can easily understand it. Research credit unions and other co-operatives in your area, maybe using the internet or the **WIN-WIN CASE FOR CO-OPS**.*

*For more information, check **WIN-WIN INTRODUCTION** 🍀 and the other **WIN-WIN** modules.*

*Check out other definitions and descriptions of co-ops. You could do this by:*

- *checking the definitions in the other **WIN-WIN** modules*
- *using dictionaries and encyclopedias*
- *contacting co-ops and business organizations in your area*
- *internet searches*

*Prepare a description that can be understood by people with no previous co-op experience. Use definitions and examples.*

## CO-OPERATIVE PRINCIPLES

Co-ops around the world follow 7 International Co-op Principles. Various versions of these principles are given throughout all the modules of **WIN-WIN**.

### THE 7 INTERNATIONAL CO-OPERATIVE PRINCIPLES

This version of the 7 International Principles is adapted from the wording in the International Co-operative Alliance ICA News, No. 5/6, 1995. <http://www.coop.org/>

- **Voluntary and Open Membership.** Co-operatives are open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- **Democratic Member Control.** Co-operatives are democratically controlled by their members, who actively participate in setting their policies and making decisions. Representatives are accountable to the membership and have equal voting rights..
- **Member Economic Participation.** Members contribute to, and democratically control, the finances of their co-operative. Members decide how to use surpluses. They can chose to: develop their co-operative, set up reserves, support other activities approved by the membership.
- **Autonomy and Independence.** Co-operatives cannot be sold to other businesses. They make their own decisions.
- **Education, Training and Information.** Co-operatives provide education and training for their members and staff, and for the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.
- **Co-operation among Co-operatives.** Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.
- **Concern for Community.** Co-operatives work for the sustainable development of their communities.

*How do you or your group integrate the 7 International Principles into your life now? How will you continue and increase this in future?*

*How can they be applied by your class, your team, your band or any group in which you are a member? What would be the challenges, advantages and disadvantages of doing this? How can you make it happen? Who can help you in this? Who would benefit if this happened?*

## THE BIGGER PICTURE: CO-OP SECTORS AND ORGANIZATION

**Sectors:** Co-ops provide goods and services in almost aspect of daily life including food, housing, utilities and financial services.

Co-ops provide **WORK** in a variety of sectors. Just a few are **forestry, fisheries, funeral homes, and high-tech.**

Co-ops provide **Social Services** such as day-care, health services and employment services. Many co-ops provide a wide range of services to **targeted population groups** including the Aboriginal population, youth and cultural groups.

Co-ops operate in many of the **travel and recreation** sectors such as:

- In the **transportation** sector, “bike sharing” and "car sharing" enable people to travel without the costs and environment impact of ownership.
- The well-known Best Western **hotel** chain is actually a giant co-operative, although it now calls itself a membership association.
- The **Recreation and Arts** sectors are served by co-ops such as Mountain Equipment Co-op and the North Coast Artists' Co-op.
- A **housing co-operative** is a legal mechanism for ownership of housing where residents either own shares (share capital co-op) or have membership and occupancy rights in a not-for-profit continuing co-operative (non-share capital co-op).
- Co-operatives are an important part of the **Agri-Food** sector in many countries, involved in everything from farm operations to processing, distribution and retail services. New Generation Co-ops first operated in the Agri-food sector.
- A **utility** co-operative is a public utility that is owned by its customers. In the United States, many such co-operatives were formed to provide rural electrical and telephone service as part of "the New Deal."
- In the Financial sector, **Credit unions** provide co-operative banking and Co-operators Insurance serves members across Canada. The *caisse populaire* movement started by Alphonse Desjardins in Québec pioneered credit unions. Credit Unions also operate in the UK, France, Germany, Austria, the Netherlands, and Belgium. Spain, Italy and Eastern Europe.

*Imagine a community with co-ops operating in every sector. You get benefits from all the co-ops where you are a purchaser or a worker. Which would be the co-ops where you would have a special interest and wish to serve on the board?*

Contact BCCA for information about the Emilia Romagna area of Italy which is extensively co-operative. [www.bcca.coop](http://www.bcca.coop) or read [www.commonground.ca/iss/0306143/coop.shtml](http://www.commonground.ca/iss/0306143/coop.shtml)

**Organization.** Co-ops operate in many sectors and use various types of organization. Consumer and worker co-ops are described earlier in this module. Other types include:

**Producer, purchasing or marketing co-operatives:** Some co-operatives provide economies of scale to their members. Some obtain discounts for their members by bulk-buying. Some process and market their members' products and services. In most cases the members of the co-operative are businesses rather than individuals. Examples: farms, grocery stores, hardware stores

**Multi-stakeholder, or hybrid, co-operatives:** These co-operatives have different categories of members. Examples: home care services, health services, community services, etc. A particularly successful form of multi-stakeholder co-operative is the Italian "social co-operative," of which some 5,000 exist.

**Shareholder co-operatives:** These are incorporated co-operatives that hold partial ownership of the business in which the co-op's members are employed. Because of its share capital, the co-operative may participate in the management of the business and the workers may influence work organization. Examples: production and manufacturing, technology, etc.

**New Generation Co-ops:** These co-ops have a different structure from most others, and are based on a group of growers or suppliers contracting to have a certain volume of product processed by the co-op. [www.coop-studies.usask.ca/NGC/](http://www.coop-studies.usask.ca/NGC/)

- select or closed membership linked to delivery rights
- par and non par value shares
- equity raised through sale of delivery right shares
- formal contract/agreement between member and co-op
- participation in remaining property upon dissolution

The Government of Ontario provides useful information about NGCs. [www.gov.on.ca/OMAFRA/english/busdev/facts/02-017.htm](http://www.gov.on.ca/OMAFRA/english/busdev/facts/02-017.htm)

<b>NEW GENERATION CO-OPS</b>		
<b>DIFFER FROM CONVENTIONAL CO-OPS IN THE WAY THEY EMBODY TWO OF THE INTERNATIONAL PRINCIPLES</b>		
	<b>Conventional Co-ops</b>	<b>New Generation Co-operatives</b>
<b>Co-op Principle</b>		
Voluntary and Open Membership	Yes	Membership restricted to only those who purchase delivery rights shares
Member Economic Participation	Yes	Members share in earnings according to their delivery rights. Higher equity contributions are required

### **YOUR INVOLVEMENT**

The various types of co-op organization: consumer, worker, purchasing, housing, financial, and new generation operate with different levels of complexity for members and different levels of sophistication needed on the Board.

*Identify co-ops in your community.*

*Decide which would appeal to you as a member.*

*Decide which would be a good place for you to make a contribution to your community and hone your skills as a Director.*

*Which others might be in your long term plans, as either a member or a director?*

*Develop a presentation or display using information about the co-ops, explaining your reasons for wanting to be a member or director and showing what contribution you can make to the co-op.*

### **THE BIGGER PICTURE: THE BRITISH COLUMBIA CO-OP COMMUNITY**

A list of many of the co-ops in British Columbia is available at [http://bcics.uvic.ca/galleria/site\\_map.html](http://bcics.uvic.ca/galleria/site_map.html) Other BC co-ops are profiled in **WIN-WIN CASE FOR CO-OPS**. Currently there is no complete list - the same situation as with any other type of incorporation.

*List the co-ops in your community. Use your eyes as you walk through the area, use the telephone directory, City Hall, and the Chamber of Commerce. As you contact the members of each co-op, ask what other contacts they know. Click on **WIN-WIN INTRODUCTION** 🌸 or **WIN-WIN CASE FOR CO-OPS** 🌸 and **WIN-WIN CO-OP WORLD** 🌸 to identify other co-ops.*

## COMMUNITY ECONOMIC DEVELOPMENT, "BUYING LOCAL" AND CORPORATE ETHICS

### COMMUNITY ECONOMIC DEVELOPMENT

Co-ops make a remarkable contribution to their communities, and are an important aspect of Community Economic Development. To find out more about the CED movement, contact any of the following:

- Canadian CED Network [www.ccednet-rcdec.ca/](http://www.ccednet-rcdec.ca/)
- CEDTAP, the Community Economic Development Technical Assistance Program [www.carleton.ca/cedtap/home/index\\_e.html](http://www.carleton.ca/cedtap/home/index_e.html)
- The Centre for Community Enterprise [www.cedworks.com/](http://www.cedworks.com/)
- Community Futures [www.communityfutures.ca/](http://www.communityfutures.ca/)
- Tamarack Institute for Community Engagement [www.tamarackcommunity.ca/](http://www.tamarackcommunity.ca/) has excellent resources for young people and adults on the practicalities of building community in any situation
- For a board-based history of Community Economic Development in Canada, visit the Coady Institute [www.stfx.ca/institutes/coady/netscape\\_index.html](http://www.stfx.ca/institutes/coady/netscape_index.html) and [www.stfx.ca/institutes/coady/netscape\\_index.html](http://www.stfx.ca/institutes/coady/netscape_index.html) the Antigonish Movement, also the Centre for Community-based Resource Management. All of these are based at St. Francis Xavier University [www.stfx.ca/institutes/ccbm/netscape/ne\\_index.html](http://www.stfx.ca/institutes/ccbm/netscape/ne_index.html)
- The Canadian CED Network Annual conference is a remarkable opportunity to join and learn from others who are committed to using economic means to address social issues. Contact CEDNet to find out when and where the next AGM will be, and how you can participate.

Part of the Community Economic Development picture is care for the environment so that future generations can benefit economically and in many other ways from sustainable resources. You may be interested in contacting:

- The Harmony Foundation [www.harmonyfdn.ca](http://www.harmonyfdn.ca)
- The Victoria Car Share Co-op [www.victoriacarshare.ca](http://www.victoriacarshare.ca)
- Government of Canada Sustainable Development websites [www.ec.gc.ca/susdev\\_e.html](http://www.ec.gc.ca/susdev_e.html) and [www.sdinfo.gc.ca/](http://www.sdinfo.gc.ca/)
- University of British Columbia [www.sustain.ubc.ca/](http://www.sustain.ubc.ca/)
- Stewardship Centre for British Columbia [www.stewardshipcentre.bc.ca/sc\\_bc/main/index.asp?sProv=bc](http://www.stewardshipcentre.bc.ca/sc_bc/main/index.asp?sProv=bc)
- University of Northern BC [www.unbc.ca/](http://www.unbc.ca/) with its wide range of environmental programs [www.unbc.ca/envs/](http://www.unbc.ca/envs/)
- The David Suzuki Foundation [www.davidsuzuki.org/Climate\\_Change/BC/Action.asp](http://www.davidsuzuki.org/Climate_Change/BC/Action.asp) and its suggestions for practical action at [www.davidsuzuki.org/Climate\\_Change/What\\_You\\_Can\\_Do/](http://www.davidsuzuki.org/Climate_Change/What_You_Can_Do/)
- Centre for Non-Timber Resources: Royal Roads University [www.royalroads.ca/cntr](http://www.royalroads.ca/cntr)
- The Canadian Youth Business Foundation [www.cybf.ca/](http://www.cybf.ca/)
- KAIROS Canadian Ecumenical Justice Initiatives [www.kairoscanada.org/e/index.asp](http://www.kairoscanada.org/e/index.asp)

## "BUYING LOCAL"

Purchasing from co-ops is one excellent way of ensuring that your purchasing power is re-circulated within your community, but it is not the only way.

Community Supported Agriculture enables members of a community to support farmers in their local area by sharing the costs of investment in seeds etc for the coming season. Also "box programs" enable the general public to commit in advance to purchasing a set value of products every few weeks. You can find information at Share Organics based [www.shareorganics.bc.ca](http://www.shareorganics.bc.ca) or SPUD Small Potatoes Urban Delivery [www.spud.ca](http://www.spud.ca)

Supporting locally controlled businesses may mean more than just using the voice of your purchasing power. Organizations such as Beyond Factory Farming Coalition encourage political action to ensure that government funds (your tax dollars) are not used to support factory farms which are not owned and controlled locally. [www.beyondfactoryfarming.org](http://www.beyondfactoryfarming.org) Some of the issues related to factory farming, specially those related to ethical treatment of animals are explored in *The Meatrix* [www.themeatrix.com/](http://www.themeatrix.com/) with suggestions of activities at <http://perso.wanadoo.fr/annie.gwynn/meatrix.htm>

## "BUYING LOCAL" IN THE GLOBAL CONTEXT

Some of our preferences are for items that are not available from totally local sources. For example, when we drink coffee or eat chocolate, the beans inevitably come from foreign sources. But we still have an opportunity to impact local economies in our purchases. When we purchase from co-ops or from Fair Trade organizations that purchase from co-ops, we are supporting locally owned companies in Canada and locally owned co-ops in the producing countries. These purchases also ensure that the producers control their work environment. With a product such as chocolate, where a horrifyingly high percentage of production involves child-slave workers, our purchases can also make a contribution to reducing human suffering.

The very high quality of the Fair Trade and co-op produced chocolate and coffee is an added benefit. For first hand information visit Level Ground Trading Ltd at [www.levelground.com](http://www.levelground.com) or La Siembra Co-op [www.lasiembra.com/](http://www.lasiembra.com/) and Denman Island Chocolate [www.denmanislandchocolate.com/](http://www.denmanislandchocolate.com/)

Oxfam suggests activities that could be organized by young people for use with younger children in a school or informal situation. [www.oxfam.org.uk/coolplanet/index.htm](http://www.oxfam.org.uk/coolplanet/index.htm)

[www.localharvest.org/buylocal.jsp](http://www.localharvest.org/buylocal.jsp) talks about the energy wasted and food value lost when we purchase items, specially food, that requires long-distance transportation. The issues of green-house gasses and high fuel costs are also raised.

[www.usft.org/](http://www.usft.org/) USFT is a national network of student organizations advocating around Fair Trade products, policies, and principles. The core objective of USFT is to raise the awareness of and expand the demand for Fair Trade alternatives, both on campuses and in communities.

## CORPORATE ETHICS - CORPORATE SOCIAL RESPONSIBILITY

The issues of local control, democratic ownership and management, care for the environment, care for workers, ethical treatment of animals, and avoidance of items requiring long-distance transport, are all aspects of Corporate Social Responsibility. To find out more, visit the resource-rich site at [www.ethicsinaction.com/whatiscsr/index.html](http://www.ethicsinaction.com/whatiscsr/index.html) or any of the following:

- The Canadian Centre for Ethics and Corporate Policy [www.ethicscentre.ca/](http://www.ethicscentre.ca/)
- EthicScan Canada Ltd [www.ethicscan.ca/](http://www.ethicscan.ca/)
- The University of Ottawa Human Rights Research and Education Centre offers programs on Globalization, Justice and Law, Business Ethics and Corporate Stakeholder Relations [www.uottawa.ca/all-about/](http://www.uottawa.ca/all-about/)
- Corporate Ethics Management Council of the Conference Board of Canada offers courses and resources on corporate ethics [www.conferenceboard.ca/GCSR/networks/cem.asp](http://www.conferenceboard.ca/GCSR/networks/cem.asp)
- The Ethics In Action Awards are sponsored by a number of BC organizations including at least one co-op, the VanCity Credit Union [www.ethicsinaction.com/](http://www.ethicsinaction.com/) The Annual Ethics in Action™ Awards recognize organizations and individuals in British Columbia who are leaders in socially and environmentally responsible business management.

### LOCAL + SUSTAINABLE + ENVIRONMENT = ORGANIC

Purchasing certified organic food and other items, and encouraging organic agri-tourism, is another way of supporting local economies at the same time as acting for sustainability and care for the environment. These are examples from one area:

- The Certified Organic Associations of BC (COABC) [www.certifiedorganic.bc.ca/](http://www.certifiedorganic.bc.ca/); IOPA The Islands Organic Producers Association is a non-profit association of organic growers and producers on southern Vancouver Island and the Gulf Islands [http://licensees.certifiedorganic.bc.ca/Ca/iopa\\_list.asp](http://licensees.certifiedorganic.bc.ca/Ca/iopa_list.asp) and SIOPA The South Island Organic Association [www.cog.ca/siopa.htm](http://www.cog.ca/siopa.htm)
- Friendly Organics [www.friendlyorganics.ca](http://www.friendlyorganics.ca)
- Pro-Organics [www.proorganics.com/](http://www.proorganics.com/)
- Saanich Organics [www.saanichorganics.com](http://www.saanichorganics.com)
- Soya Nova on Salt Spring island
- Souls Organic Garden Club [www.organiclandcare.org](http://www.organiclandcare.org)



Collectives also support local economic control. Find out more through organizations such as the Victoria Green Collective which is described on the website of Granola Groovy [www.granolagroovy.com](http://www.granolagroovy.com) The Centre for Non-Timber resources at Royal Roads University combines a sustainability focus with business support. [www.royalroads.ca/cntr](http://www.royalroads.ca/cntr)

### YOUR CHALLENGE IN THE BIGGER PICTURE

*Chose one of the topics from the Bigger Picture section:*

- *Community Economic Development*
- *Buying Local*
- *"Buying Local" in the global context*
- *Local + sustainable + environment = Organic*

- *Corporate Ethics - Corporate Social Responsibility*

*Read the notes, visit the web sites. Decide what message you would like to give on the issue, and who should be hear it. Create a way of communicating your message about the issues and the actions you feel your audience should take.*

*For some hands-on information contact SOIL, which runs an excellent apprenticeship program where you can put your learning into action, and make informed decisions about sustainable farming within a month of starting work [www.soilapprenticeships.org](http://www.soilapprenticeships.org) LifeCycles is a Victoria, BC organization that supports young ethical entrepreneurs [www.lifecyclesproject.ca](http://www.lifecyclesproject.ca)*

## FURTHER EDUCATION OPPORTUNITIES

### ASSOCIATIONS AND THE CO-OP SECTOR

Many of the co-ops mentioned in this module and the other modules can help you dig more deeply into the whole topic of co-ops. Extensive information is available through the various associations:

- The BC Co-op Association [www.bcca.coop/index.htm](http://www.bcca.coop/index.htm) , specially The YES [www.theyes.ca](http://www.theyes.ca) summer retreats offer young people a chance to learn new skills, appreciate new values, and grow as individuals within an atmosphere of mutual support and respect in a beautiful wilderness setting. The YES program builds a strong foundation of co-operative leadership skills and values for the young leaders of tomorrow. A new feature of the retreats includes an emphasis on wilderness training, made possible through the involvement of Mountain Equipment Co-op and its staff as new sponsors and leaders in the program.
- the Canadian Worker Co-op Federation [www.canadianworker.coop/](http://www.canadianworker.coop/)
- the Canadian Co-op Association [www.coopscanada.coop/](http://www.coopscanada.coop/)
- the British Columbia Institute for Co-operative Studies [web.uvic.ca/bcics/](http://web.uvic.ca/bcics/) specially <http://bcics.uvic.ca/youthzone/>
- the International Co-operative Alliance ICA News, No. 5/6, 1995. <http://www.coop.org/>
- North American Students of Cooperation (NASCO) [www.nasco.coop/](http://www.nasco.coop/)

### POST-SECONDARY AND ADULT EDUCATION

*Select a topic related to Co-operatives or Community Economic Development. Research courses, opportunities, scholarships available at or through the following organizations and others in your area. If what you want is not available, talk with the Dean of the School of Business for suggestions of where to find what you need. Please let us of interesting new opportunities you find.*

In Canada:

- The British Columbia Institute for Co-operative Studies [web.uvic.ca/bcics/](http://web.uvic.ca/bcics/)
- Simon Fraser University Courses and Certificates for CED Professionals [www.sfu.ca/cscd/ced/home.htm](http://www.sfu.ca/cscd/ced/home.htm)
- The Centre for the Study of Co-operatives, University of Saskatchewan [coop-studies.usask.ca/](http://coop-studies.usask.ca/)
- Arctic Co-operatives Limited, a federation owned and controlled by 33 community-based Co-operatives in Nunavut, Northwest Territories, and northern Manitoba. [www.arcticco-op.com/](http://www.arcticco-op.com/)
- LifeCycles "Cultivating Communities" [www.lifecyclesproject.ca](http://www.lifecyclesproject.ca)
- The Co-operatives Secretariat, Government of Canada [www.agr.gc.ca/policy/coop/](http://www.agr.gc.ca/policy/coop/)

In Europe:

- The Centre for Co-operative Studies, University College Cork [www.ucc.ie/acad/foodecon/centre\\_b.html](http://www.ucc.ie/acad/foodecon/centre_b.html)
- Welsh Institute for Research into Co-operatives, University of Wales Institute, Cardiff [www.uwic.ac.uk/ubs/research/wirc/](http://www.uwic.ac.uk/ubs/research/wirc/)
- Community Development Foundation [www.cdf.org.uk/](http://www.cdf.org.uk/)
- The UK Union of Co-operative Enterprises [www.co-opunion.coop/live/welcome.asp](http://www.co-opunion.coop/live/welcome.asp)

In the USA:

- University of Wisconsin Centre for Co-operatives [www.wisc.edu/uwcc/](http://www.wisc.edu/uwcc/)
- The Iowa Institute for Co-ops [www.iacoops.org/](http://www.iacoops.org/)
- The Rural Cooperatives Center, Department of Agricultural at the University of California, Davis [www.cooperatives.ucdavis.edu/](http://www.cooperatives.ucdavis.edu/)
- The Arthur Capper Cooperative Center (ACCC) at Kansas State University [www.agecon.ksu.edu/accc/](http://www.agecon.ksu.edu/accc/)
- Cooperative Development Services, Wisconsin [www.cdsus.coop/](http://www.cdsus.coop/)
- Quentin Burdick Center For Cooperatives, Fargo, North Dakota [www.ag.ndsu.nodak.edu/qbcc/](http://www.ag.ndsu.nodak.edu/qbcc/)
- The 400 Touchstone Energy cooperatives [www.touchstoneenergy.com/](http://www.touchstoneenergy.com/)

[www.younginvestor.com/teachers/](http://www.younginvestor.com/teachers/) , [www.scp-ebb.com/english/index.cfm](http://www.scp-ebb.com/english/index.cfm) and  
<http://sbinfocanada.about.com/cs/businessinfo/a/ecourses.htm>

provide information about conventional business training, contain materials of relevance to young co-operators.

## IDEAS FOR YOUR BIG PICTURE IN YOUR CO-OP FUTURE

*Are you already a member, making a practical statement about work-place democracy and local control?*

*How are you taking a leadership role in co-ops in your community?*

*What are you learning from other co-operators?*

*How are you helping new co-operators?*

*Will you continue to develop your knowledge of the sector?*

*How will you contribute your skills to the sector? Will this be through work with co-ops in your community, involvement in co-op associations, and further education?*

*How do you build the 7 Co-op Principles into your current co-operation and how will you continue and expand this in the future?*

*What is your ambition for yourself and your community in the co-operative world?*

*Develop a work-plan to achieve these goals.*

*Share your plan with others who will help you keep on track.*

## ENJOY CO-OPERATING NOW, AND IN THE FUTURE!

## QUIZ ON MY WIN-WIN CO-OP FUTURE







Discussing why an answer might be right or wrong is as important as the answer itself.		a	b	c	d
1	People become involved with co-ops a) to meet their own needs b) to compete against each other c) because they agree with the values and principles of co-operative business d) a and c				
2	People work with and in co-ops as a) consumers b) investors c) members d) all of these				
3	By joining a co-op you are a) contributing to the profits of foreign share-holders b) strengthening the economy of your community c) proving that you do not understand good business d) stating you do not wish to work				
4	Young people a) are not permitted to contact any of the co-op organizations b) may contact the organizations only with the permission of an adult c) are warmly welcomed d) are tolerated				
5	To find out about a) co-ops in BC, contact the BC Co-op Association <a href="http://www.bcca.coop">www.bcca.coop</a> b) being a member of a worker co-op, contact <a href="http://www.canadianworker.coop">www.canadianworker.coop</a> c) for the global picture, contact <a href="http://www.coopscanada.coop">www.coopscanada.coop</a> or the International Cooperative Alliance is at <a href="http://www.coop.org">www.coop.org</a> d) co-ops in your future, contact all of these				
6	Co-ops a) are called Credit Unions or <i>Caisse populaires</i> when providing financial services b) cannot provide financial services c) have no members d) are controlled by share-holders outside the community				
7	a) all co-ops are structured in exactly the same way b) within the limits of the applicable legislation, members can decide the structure of their co-op c) New Generation Co-ops have a different structure to meet the needs of members who have large quantities of product to be processed d) b and c				
8	Information about the whole Community Economic Development field a) is available only to co-op members b) is available only to University students c) is restricted to a few specialists d) can be found through Canadian CED Network <a href="http://www.ccednet-rcdec.ca/">www.ccednet-rcdec.ca/</a> the Centre for Community Enterprise <a href="http://www.cedworks.com/">www.cedworks.com/</a> and many other sources.				
9	The "Buy Local" aspect of Community Economic Development is supported when we a) invest in local farmer's upcoming harvest through Community Supported Agriculture (CSA) programs b) commit to a weekly or bi-weekly "Box Program" purchase of local farm produce c) select "Fair Trade" products d) all of these				
10	To find out more about co-ops a) study another <b>WIN-WIN</b> module b) contact any of the co-op organizations or a local co-op c) the BC Co-op Association <a href="http://www.bcca.coop/index.htm">www.bcca.coop/index.htm</a> or YES <a href="http://www.theyes.ca">www.theyes.ca</a> d) all of these				

**You can check to see if you have all the right answers but the real test is whether you worked with others when answering this quiz. If you did, you are already an expert Co-operator.**

<b>Quiz answers from My WIN-WIN CO-OP FUTURE</b>	
1	People become involved with co-ops a) to meet their own needs b) to compete against each other c) because they agree with the values and principles of co-operative business <b>d) a and c</b>
2	People work with and in co-ops as a) consumers b) investors c) members <b>d) all of these</b>
3	By joining a co-op you are a) contributing to the profits of foreign share-holders <b>b) strengthening the economy of your community</b> c) proving that you do not understand good business d) stating you do not wish to work
4	Young people a) are not permitted to contact any of the co-op organizations b) may contact the organizations only with the permission of an adult <b>c) are warmly welcomed</b> d) are tolerated
5	To find out about a) co-ops in BC, contact the BC Co-op Association <a href="http://www.bcca.coop">www.bcca.coop</a> b) being a member of a worker co-op, contact <a href="http://www.canadianworker.coop">www.canadianworker.coop</a> c) for the global picture, contact <a href="http://www.coopscanada.coop">www.coopscanada.coop</a> or the International Cooperative Alliance is at <a href="http://www.coop.org">www.coop.org</a> <b>d) co-ops in your future, contact all of these</b>
6	Co-ops <b>a) are called Credit Unions or Caisse populaires when providing financial services</b> b) cannot provide financial services c) have no members d) are controlled by share-holders outside the community
7	a) all co-ops are structured in exactly the same way b) within the limits of the applicable legislation, members can decide the structure of their co-op c) New Generation Co-ops have a different structure to meet the needs of members who have large quantities of product to be processed <b>d) b and c</b>
8	Information about the whole Community Economic Development field a) is available only to co-op members b) is available only to University students c) is restricted to a few specialists <b>d) can be found through Canadian CED Network <a href="http://www.ccednet-rcdec.ca/">www.ccednet-rcdec.ca/</a> the Centre for Community Enterprise <a href="http://www.cedworks.com/">www.cedworks.com/</a> and many other sources.</b>
9	The "Buy Local" aspect of Community Economic Development is supported when we a) invest in local farmer's upcoming harvest through Community Supported Agriculture (CSA) programs b) commit to a weekly or bi-weekly "Box Program" purchase of local farm produce c) select "Fair Trade" products <b>d) all of these</b>
10	To find out more about co-ops a) study another <b>WIN-WIN</b> module b) contact any of the co-op organizations or a local co-op c) the BC Co-op Association <a href="http://www.bcca.coop/index.htm">www.bcca.coop/index.htm</a> or YES <a href="http://www.theyes.ca">www.theyes.ca</a> <b>d) all of these</b>

To move ahead, go back to any of the activities you have not done in this module, or click on any other module.

## WIN – WIN INDEX

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Click here  for <b>WIN-WIN GAMES</b> <ul style="list-style-type: none"> <li>- Starter games</li> <li>- Co-op Quiz</li> <li>- Cell Net</li> <li>- Peak Performance</li> <li>- Decision making games</li> </ul>	What is a Co-op? <ul style="list-style-type: none"> <li>- Definitions</li> <li>- Values</li> <li>- Principles</li> </ul> Co-operation around the world: <ul style="list-style-type: none"> <li>- A short history</li> <li>- The Co-op community today</li> <li>- Association and government support</li> </ul>	Some Co-op basics <ul style="list-style-type: none"> <li>- Definitions</li> <li>- Principles</li> </ul> Comparison with other forms of incorporation  The Co-op sector in Canada and British Columbia <ul style="list-style-type: none"> <li>- Aboriginal Co-ops</li> <li>- Credit Unions and Caisse Populaires</li> <li>- Co-ops in BC today</li> <li>- A Co-op rich community</li> </ul>	Co-op essentials Membership <ul style="list-style-type: none"> <li>- Building membership</li> <li>- Connections with the geographic community, its sector, and the co-op community</li> <li>- Being part of the Co-op movement</li> <li>- Integrating the 7 Principles</li> </ul>	Why a Co-op future? <ul style="list-style-type: none"> <li>- Values and Principles</li> <li>- The rewards</li> </ul> Consumer co-ops: <ul style="list-style-type: none"> <li>- You as a purchaser</li> <li>- You as a member/ owner</li> </ul> Worker co-ops: <ul style="list-style-type: none"> <li>- You as member/owner/ worker/employer</li> <li>- Connecting with other worker co-ops</li> </ul>
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