



Co-operative Development

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* Reference: Co-operative Innovation Project (January 2016), *Co-operative Development*. Part of Co-operative Innovation Project Final Report. Centre for the Study of Co-operatives, University of Saskatchewan.



Introduction

The Co-operative Innovation Project (CIP) was tasked with investigating the current state of co-operative development in western Canada, and in nesting that information within the larger Canadian and international context. The driving question was: is co-operative development, as it is currently being practised, a good match for the needs of rural and Aboriginal[†] communities in western Canada? Do current practices do enough to help co-ops to grow and thrive, or are there gaps that can be addressed?

This section is comprised of five chapters, which provide an overview and report on that investigation. They are divided as follows: co-operative development; co-operative development in Aboriginal communities; an analysis of co-operative associations and ministries in western Canada; co-operative development as reported by practitioners through interviews; and the CIP model of a robust co-operative development environment.

This chapter provides an overview of the following:

- What is co-operative development?
- Who are the players in co-operative development?
- What are the co-operative development organizations?
- What are the approaches to co-operative development?
- What is the context for co-operative development?
- What is the role of co-operative education in co-operative development?
- What is the role of co-operative development funding?
- What are the steps to developing a co-operative?

This chapter overview provides the starting point for CIP research on co-operative development as an activity. In particular, we were interested in examining how co-operative development is conceived and practised in western Canada, and how that compares to select international examples.

Methodology

The results presented in this and the next four chapters are drawn from research conducted by the CIP team. This research included an academic literature review of co-operative development both in Canada and worldwide, to provide context on co-operative development as an activity. The literature review revealed that co-operative development as an activity is studied as much or more by practitioners than academics. There is more research on the life cycle of a co-operative, or on the larger co-operative environment, than there is on the activity of co-op development. Practitioner literature, particularly around the technical steps to creating a co-operative, was added to the analysis to bring in a more activity-based focus.

[†] The Co-operative Innovation Project uses the term “Aboriginal” to denote Canada’s First Nations, Métis, and Inuit communities. This usage reflects contemporary census and other documentation which provide source citations throughout this project. We honour and respect the identities of each of Canada’s communities.



To describe co-operative development as it is practised in western Canada, CIP analyzed the websites of the four western Canadian provincial co-operative associations (screen capture February/March 2015). The websites were tabulated and cross-referenced. Finally, the CIP Research Officer conducted seven interviews with co-operative developers from all four western provinces. These interviews were transcribed (resulting in more than 400 pages of text) and analyzed using the computer program NVivo. This program supports deep-level qualitative analysis of rich texts. These interviews provide an on-the-ground report on co-operative development activities in western Canada.

What Is Co-operative Development?

A co-operative is a democratic and voluntary organization/business that has been formed to meet a well-defined socio-economic need. A co-operative is owned by its members, who are also its users. Profits are redistributed back to members on the basis of patronage (usage), used to invest in improvements to member service, or in the social mission of the co-operative, rather than on an investment/shareholder basis.

Co-operative development is the process by which co-operatives are formed, grow, and thrive. It also refers to work that supports the larger co-operative environment. There are three aspects to co-operative development: the creation of new co-operatives; strengthening or growing existing co-operatives; and strengthening communities based on co-operative principles, including building up knowledge networks that understand and promote co-operatives.¹ “Co-operative Development” is a catch-all term that encompasses the entire process of creating a co-operative, from the initial idea to successful on-going operations.

From the local perspective, co-operative development is a facilitated process whereby the co-operative model is introduced and (if necessary) adapted to suit the needs of a particular community or group, with an aim to creating a viable and thriving co-operative enterprise. Developing and growing an existing co-operative is a related aspect.

Co-operative development is embedded within a larger cultural, social, political, economic, and legislative environment. Effective co-operative development pays attention to both the local technical requirements to develop one co-op, and the larger role and connections of co-operatives within a broader context.²

Co-operative development is a nested set of activities with three related goals: one, to support new co-operatives to start; two, to help existing co-operatives to grow and thrive; and three, to support a robust co-operative environment.

Co-operative Development Roles

There are no fewer than three kinds of “players” in co-operative development as an activity.³



Co-op Promoters increase awareness of the co-op option and help to identify co-op development opportunities. A co-op promoter “makes it their business to promote the co-operative option within their communities.”⁴ A promoter can be anyone: someone involved in or working for a co-operative who lives the co-op model (on all sides) every day; a community or regional economic development co-ordinator who understands and proposes the co-operative model as an option; people in secondary or higher education or policy or law or accounting who are building co-op knowledge; and co-op developers or development associations promoting the co-op model. Co-op promoters make sure that the co-operative option is on the table, as one of the potential solutions to a problem, and make sure that people talk about, and learn about, co-ops.

Co-op Entrepreneurs are the founding member/owners of the co-operative. Co-operative entrepreneurs work to create the developing co-op from the inside and are part of the team doing the hard work to put the co-op together. In some cases, it is said that “the real ‘developers’ are the core members of the co-op who are truly committed to the co-op, are on the front lines making decisions, carrying the responsibility, and sharing the future benefits of the co-op.”⁵

Co-op Developers provide co-op development expertise to co-op entrepreneurs. Co-operative developers (or development facilitators) have broad experience in co-ops. Their role is to guide, facilitate, advise, or otherwise provide technical services. In the best co-op development scenario, a range of co-op developers with different skillsets and experiences can work with a growing co-op, depending on where that group needs help in the development process. Co-op developers are not generally members of the developing co-op and do not benefit from the co-op except in a professional capacity.⁶

In contrast, it has also been noted that the three “lead actors” in co-operative development are government agencies, co-operatives (existing or new), and co-operative developers.⁷ However, the functions of these three actors does not always align with the three roles (promoter, entrepreneur, developer) outlined above — with one critical difference: the three roles outlined above are *community-based* roles. Co-operatives are ultimately most closely tied to the communities that they are built to serve; robust co-operative development is based in community.

Who Can Be a Co-operative Developer?

In Canada, a co-op developer can be a member of or employed by a provincial co-operative association, employed by a provincial ministry, employed by a sector organization or large co-operative business, a university researcher working in an advisory capacity, or a private co-op developer hired on contract to help a potential co-op business through their development steps.

Unlike other professional careers, there is no accreditation body for co-operative developers. There are formal or informal groups to which co-op developers may belong, such as Co-op Zone in Canada or Cooperation Works! in the United States (a co-operative of co-op developers).⁸ Co-op Zone has created on-line courses for developers to grow their knowledge — but these courses are in no way a requirement. Anyone may work as a co-op developer. Devco, a worker co-op in British Columbia, supports and develops Canadian co-operatives. Its training program for co-operative developers and those who work in community economic development has been taken by many Canadian co-operative developers.⁹



In all cases, co-operative development (facilitated by developers with different skillsets working over time with a nascent potential co-op group) is time and labour intensive. Compensation for expertise, expenses, and time as a professional are expected. Often, nascent co-operative groups do not have adequate funding to secure the services of co-operative development professionals during critical points in their formation and development, which can lead to group dissolution, before or after a co-operative is legally formed. Research from Alberta and British Columbia shows that connected co-ops have a much higher sustainability rate than co-ops trying to work things out on their own.¹⁰

Provincial associations may be tasked by their members to engage in co-operative development, and may have staff whose role it is to work as a developer. But, development activities are only one aspect of a provincial association's responsibilities and may not receive full attention.¹¹ Moreover, the provincial associations usually rely on potential co-operative groups to approach them for help, a method that presupposes at least some co-op knowledge.

The distinctions among promoter, entrepreneur, and developer set the stage to note who might be involved in creating co-ops, and where the spark comes from.

Co-op development activity is supported through no fewer than three roles: the co-op supporter, the co-op entrepreneur, and the co-op developer.

Co-operative Development Approaches

There are many ways for a co-operative group to form and initiate the process of developing a co-operative. None are better or worse than any other.

Typologies of Co-operative Development

- I. Self-selecting group: an organic group, formed by people with prior social cohesion (neighbours, friends, acquaintances) to address a need.
- II. Constructed group: created at the initiative of an external party.
- III. Replication or model-driven group: built using a successful co-op prototype (such as an eldercare co-op or an investment co-op).
- IV. Common interest or host-driven organization group: conceived and supported through regular activities of the host organizations (example: a purchasing co-op formed by home-school parents; a services co-op formed by a group of municipalities or other governments; a federation of co-ops building a second- or third-tier co-op).



- V. Crisis response: formed in response to a crisis situation, such as a business foreclosure.
- VI. Conversion of existing business or organization to a co-operative.¹²

Passive and Active Co-operative Development

Co-operative development can and should take many forms, to ensure a broad distribution of the ideas and principles behind the co-operative movement. There are both *passive* and *active* activities that contribute to and are part of co-operative development. Examples of passive activities include developing websites, distributing print documents, and having a public office available for walk-in visitors. Active examples include holding community engagement events, hosting education sessions, and meeting people where they are. Both activities are necessary.

Co-op developers who contributed their thoughts to the Co-operative Innovation Project spoke extensively about the difference between active and passive co-op development. As one noted: “We’re [the provincial associations] very reactive as opposed to being proactive and I think that’s on all of our wish lists, is to be able to go out to these communities and really promote the co-operative model instead of waiting for somebody to come to us.”¹³

However, there are cautions. Active co-op development, where an idea is “seeded” into a community by an outside developer or other co-op leader, can produce a dependent, instead of independent, group that has trouble functioning and moving forward without that outside leadership.¹⁴ It’s a balancing act: “Actively going out and developing leads is sometimes a bit of a challenge. The community needs to identify the need and come from there. But at the same time, we know that if we’re not out and actively doing the outreach and promoting the alternative, then maybe those leads will never come.”¹⁵

Co-op development approaches include both passive and active co-op development activities, and can involve host co-operative groups that form for a variety of reasons.

Co-operative Development Context

One of the critical issues in co-operative development, and one that has been receiving increasing research attention, is the *context* within which co-operative development sits. The context is multi-layered and multi-faceted. Examples of this larger context include the increasingly identifiable socio-economic gap between rich and poor worldwide, the kind of gap that spawned the Occupy movement. Other contextual issues include the growth of a solidarity economy in many international countries such as Argentina, the international failure of mainstream education to teach the co-operative model, or the numerous resolutions of support for the co-operative model



supported by the United Nations. There is also a world-wide context of other co-operatives, credit unions, and mutual-based businesses.¹⁶ Within this larger context that both advocates for and expressly ignores co-ops, lies co-operative development.

Given the success of co-operative development around the world, as supported by existing co-operatives (examples include Mondragon and Emilia Romagna), some researchers have started to suggest that co-operative development could be viewed as an extension of Principle Six, “co-operation among co-operatives,” as put forward by the International Co-operative Alliance (ICA).¹⁷ This argument suggests that there is a role for existing co-operatives to animate and support co-operative development at all levels.

Within western Canada, and specific to each province, co-operative businesses operate within and must adhere to the rules and norms set by the larger policy, legal, investment, and/or taxation frameworks. The CIP did not examine the specific technical details in each of these areas, which constantly change. Some of these differences have been examined in published research.¹⁸ Each of the provincial associations and major cross-provincial co-operatives are aware of these differences on a general level.¹⁹ However, work remains to capture and compare these differences across western Canada. However, the social, political and economic context within which co-operatives are (or are not) considered as a solution is important. A co-operative development context can be discussed in two ways: as a movement and as an idea. In the absence of an active movement or the direct inclusion of co-operative development as a policy idea, co-operative development can collapse into co-operative degeneration.

Policy Idea

Policy ideas and solutions are formed, developed, rejected, and selected within a larger conversation where ideas are shared.²⁰ New ideas are added and grow over time, as part of that conversation. However, co-operative developers across Canada acknowledge that co-operative development is hampered because the co-operative model is not always part of that idea “soup,” and as a result does not necessarily come up as a solution.

One possible reason for the absence of co-operatives from the policy conversation is their hybrid, dual nature. The gap may be a result of reductionism.²¹ If co-operatives are only considered through an economic lens, as merely one option in a range of possible commercial enterprises, such a lens misses the social development potential of a co-operative enterprise. Likewise, adopting only a social development approach might miss the economic potential of co-operatives. They are “too economically oriented to be included in the non-profit sector and too socially oriented to be considered as an economic for-profit organization.”²² Nonetheless, co-operatives are a more socially-minded and community-focused business model than other conventional business models used worldwide.²³ Their reach, resilience, flexibility, and adaptive capacity are enormous. The co-operative model has built and mobilized human and economic capacity in regions where there were historically few alternatives.²⁴



Co-operatives enjoyed tremendous support throughout much of the twentieth century in western Canada. Provincial governments, universities, and the co-operative sector all had salaried agents dedicated to co-op outreach and extension activities, and many of these agents had a mandate to pursue co-operative development. These extension agents operated within a group of policy ideas where co-operative development was considered, pursued, and successful. The public was aware of the co-operative model and people were more “co-operatively-minded” as a result of extensive media attention through newspapers with strong co-operative ties, promotion through agricultural and worker groups, which regularly held meetings that included adult education components, and co-operative insertion into political dialogue and eventually, into political processes and supportive policies.²⁵

Over time, many of these extension agents have been cut, retired and not replaced, or operate with a changed mandate. These choices and changes reflect an overall erosion of the co-operative model from the considered options for economic development. Those who remain no longer have a network of other extension agents, community-based developers, or co-operative change agents from which they can draw expertise and knowledge and to which they can connect nascent co-operative groups seeking assistance. In short, in some regions, there are fewer co-operative promoters actively working to include the co-operative solution in discussion. The co-operative idea is not being considered.²⁶

There is some research that considers the role of government in co-operative development.²⁷ The roots of today’s Arctic Co-operatives Limited across northern Canada,²⁸ or the Co-operative Commonwealth Federation’s (CCF) role in co-operative development in Saskatchewan,²⁹ show how and when governments have been directly active in developing new co-operatives, hiring and supporting community-based co-op developers to work with groups. In these cases, the co-operative idea was forwarded through policy. More recently, policy instruments such as Canada’s Co-operative Development Initiative (2003–2012) showed active support at the national level.³⁰ However, while a strong policy environment supports robust co-operative development, active co-op development by government, especially if based partly or entirely on political principles, can hurt the larger co-operative environment if co-operative enterprises or movements are too closely tied to a particular political viewpoint.³¹

Yet, possibly as a result of policy idea initiatives, a kind of “co-op fever” can take hold. A community or region, buoyed and excited by local visible success of the co-operative model, starts to form more and more co-ops.³² In some cases, they use the same model and replicate it across many communities. In others, they take the model and apply it as a solution to more than one problem within one community, forming several co-ops with different purposes and mandates. During these times of “co-op fever,” co-operative development is easily connected to larger social processes.

Co-operative Movement

Co-operative development can also be defined as a socio-economic *movement*. Using a social movement focus, co-operative development is mobilized and actionable as part of a larger family of



social movements.³³ A great example from western Canada would be the Wheat Pool movement, which was nested within a larger relational web of changing social expectations around social re-organization, collective action, collective strength, and well-defined needs around agriculture that touched more than one community. While related to the concept of policy idea, a social movement connects less to government policy and more to larger social issues being debated and discussed.

Co-operative Degeneration

The absence of co-operative development activity becomes a critical aspect of co-operative degeneration. When new co-operative development is stalled, institutional memory and the connection to social movement erodes. Corporatization is prioritized over co-operative capacity, and there are broad pressures (such as political pressure, lack of social knowledge or uptake) that can lead to a degenerative spiral, either within a single co-operative or across a broader network of co-operatives.³⁴ That kind of degenerative spiral creates a domino effect: “We are burning up social capital, and failing to replace cooperatives that die with cooperatives that are being born.”³⁵

As a result, new co-operative development is therefore “an important investment in wider movement regeneration,”³⁶ leading to greater co-operative sector and business loyalty, retention, involvement, and ultimately in co-operative economic and social growth. Regeneration strategies, operationalized through new co-operative development, offset and reverse degenerative processes.

In order for co-operative development to thrive, co-operatives must be actively promoted and considered as a collective solution, for example through policy ideas or as part of a larger social movement. When co-operative development activities cease, the co-operative environment can degenerate.

Co-operative Education

Co-operative education, or educating people about co-operatives, is the starting point of any co-operative development. People must know about the co-op model in order to imagine and successfully plan ways to use it. Unfortunately, that base knowledge is too often the missing link: “We don’t have a huge co-op presence in the education system of this country, most people are unaware of the co-op model.”³⁷

Because education is viewed as the prerogative of schools (either secondary or postsecondary) and should be aimed at youth, co-operative education tends to fall along two related lines: one, youth leadership, and two, curriculum. In the first, youth leadership weekends, retreats, and camps make up a large portion of co-operative education investment. Provincial co-operative associations often take the lead in this area, directing, organizing, and running youth events and camps.³⁸ While youth leadership is indeed an investment in the future of co-ops, there is a less direct link between activities that educate youth on co-operatives and the growth of new co-operatives.



The second avenue of co-operative education is curriculum, or finding ways to creatively insert co-operative knowledge into provincial and postsecondary curriculum, courses, and ongoing research projects. All four of the western Canadian provincial co-op associations have produced or modified curriculum for provincial use in schools. However, uptake of the program is voluntary.

At the postsecondary level, co-operative knowledge is often limited or absent, including in business and development schools and degrees where the model could be taught, learned, and practised on a similar level as other business models. In universities where there is a strong research component dedicated to co-operatives, such as the Centre for Co-operative and Community-Based Economy at the University of Victoria, the newly-created Chair in Co-operative Enterprises at the University of Winnipeg, or the Centre for the Study of Co-operatives at the University of Saskatchewan, co-operatives have a higher profile and receive more study.

There is an active role that can be played by co-op adult educators in educating for a *co-operative economy*: “There is a need for co-op educators, to be able to go out and mentor and assist people. That to me is the type of work that is missing from the co-op development field, which I call a co-op educator or community animator. ... It’s that adult education piece. It is getting people to go through the steps to where they decide, ‘We are a collective, we see we have a common economic problem and we have committed to a solution.’ It’s being able to go into a community and talk with people about their situation, their conditions, their dreams and going from there.”³⁹

Part of an adult education piece means meeting people *where they are* to provide skills necessary for co-operative development. Co-operative promoters make sure that co-ops are on the table as an option to be discussed and investigated when a group is looking to solve a collective problem. Co-operative entrepreneurs, those within a community doing the hard work of creating a co-op, can be mentors in general skill development (how to run a meeting, how to deal with conflict, how to facilitate a discussion) as well as helping support the larger goal of creating a co-operative (by-law development, legal decisions, incorporating, shares, member recruitment).

Educating people about the co-operative model is critical. While curriculum support and attention to youth learning is important, adult education offers direct results. Robust co-op development meets people on the ground, where they are.

Co-operative Development Funding

Developing a co-operative is a long process that involves expenses ranging from office supplies and requirements (phones, computers, supplies, mail), to renting meeting space, advertising, and paying for professional facilitation, grant-writing, business planning, feasibility studies, and so forth.



There is a critical difference between *funding* co-operative development and *financing* the resulting business. Seed money, loans, or other investments to get the business started is necessary. While there is some support for business development and investment funding in Canada (although it is known that co-ops face a barrier to access these funds due to lack of knowledge and trust in their structure, which is different from investor-owned businesses), there is less support for the pre-development phases of creating a co-operative. According to interviews with co-op developers, many nascent co-ops stall out during the pre-development phases due to lack of funds to support the detailed conversations and decision making required before a co-op is launched. One interviewee noted that there are few to no supports “funding things like group development, or building that cohesiveness that’s necessary before you go into incorporation. That’s where we’re needing to spend a lot of work.”⁴⁰

Co-op development is different from conventional business development, although business development is a necessary part of the co-op development process. Co-op development must find the balance between developing a business and developing a group based on co-operative principles, but the two go hand-in-hand for a co-operative business to be able to thrive.⁴¹

There remains a distinct connection between a co-operative business and its host community, particularly when a community is first discussing its needs and problems. Part of the on-the-ground education process happens during those first conversations that articulate a particular problem. A lengthy quote from a Canadian co-operative developer fleshes out this argument: “There needs to be a community organizing process that allows people to see that their situation is not an individual situation, it is part of a group, a systemic situation. So that’s the community organizing process. Then to go from that to, ‘OK, we have the ability to change our situation.’ Which is another whole process. ‘We are a committee. We now see ourselves as a group of people rather than a bunch of individuals. We see ourselves as a group that is able to change our situation.’ Then to go through a good process — that is the piece that is missing in my view, someone who can help do that. At that point, then I see the co-op development part, the learning how to make group decisions, learning how to elect a board of directors, learning how to trust each other. I see that as all part of the co-op development process that developers do as part of their work. But it is that pre-development, that community organizing part, that needs to happen first.”⁴²

A Canadian initiative that was a critical part of co-operative development was the federal Co-operative Development Initiative, in place from 2003 to 2013.⁴³ This funding, directed at developing new co-ops, increased co-op development capacity, particularly within the provincial associations. They were able to develop capacity to support working one-on-one with groups. According to interviews with western Canadian co-op developers, that fund had two key results that are still felt, even though the fund was cut in 2012. First, when the fund was cut, some of the provincial associations had to find other ways to fund co-op development, including provincial tax incentive programs, fee-for-service, or cutting co-op development services to the bare bones. Second, and more significant, is that the fund was used to increase specific co-op development training. There was a turn towards increased professionalization for Canadian co-operative developers, who began to form a more cohesive identity and sought increased training to expand their skillsets.⁴⁴



Funding for co-operative development activities is different from financing the resultant co-operative enterprise. Robust co-operative development requires investment in funding to help groups coalesce.

Co-operative Development Organizations

International Co-operative Development

Co-operative businesses are an international phenomenon. Yet, how co-operatives are supported to grow and thrive varies from country to country. There is significant international research on case studies of different co-operatives and a growing focus on comparing co-operative development across international contexts.⁴⁵ The following are short descriptive overviews of a few of the institutionalized co-operative development organizations around the world, with a particular focus on their functions and on-the-ground capabilities.

Mondragon (Spain)

Mondragon is a large co-operative organization built from many interrelated smaller co-operatives. They are centred in the Basque region of Spain but now operate internationally. In business since the 1950s, Mondragon is committed to community development through adult education, combined with developing sustainable new co-ops built for long-term business and employment, with a clear eye to growing and sustaining local economies. Developing new co-operatives is an internal process, where current co-ops work in concert to develop and support new co-ops according to local needs and opportunities, and to devise intervention, remediation, and rescue strategies for co-ops that are struggling.

Cooperation Works! (United States)

Cooperation Works! is a national network of local and regional-based co-operative development centres from across the United States. The organization collates information from a broad cross section of members and regions, from funding to education to success stories, and multiplies that knowledge across the network. It also specializes in co-operative development education, which teaches the principles to become a co-operative development practitioner. Cooperation Works! does not develop new co-ops itself, but operates as a connecting piece in the larger co-operative environment.

Emilia Romagna (Italy)

The Emilia Romagna region of Italy is known for its co-operative strength. Its three co-operative federations are not organized along sectoral lines (housing, retail, etc.) but cross sectors and sizes. In 1992, the practice of the largest co-operative federation (Legacoop) to contribute 3 percent of its profits directly to co-op development became translated into co-operative law in Italy. As a result, developing new co-ops (including helping businesses convert to co-operative ownership) and assisting existing co-ops is part of the co-operative system, and each federation uses these funds to



develop new co-operatives. The majority of this investment goes into financing, including investing in equity or expansion.

Coompanion (Sweden)

Coompanion is a Swedish co-operative development federation of 25 independent co-ops (each with unique local membership made up of local co-ops, voluntary associations, and other groups supportive of co-operative formation). It offers co-op development information, advice, and training, on both a limited free and fee-for-service basis. With a population of just under ten million people, Sweden is similar in population size to western Canada. Its high saturation as Coompanion across Sweden allows for direct intervention and support that is local and in tune with local needs and opportunities. At the national level, Coompanion lobbies the Swedish government on issues of interest to co-operatives. The Swedish system is somewhat similar to the Canadian system of provincial associations and Co-operatives and Mutuals Canada (CMC), but on a more formal level.

Co-operatives UK (UK)

A network of Britain's co-operative businesses, Co-operatives UK is a secondary co-operative. Its members are existing co-operative businesses. Member co-ops can choose from a variety of "packages" from Connect and Strengthen to Partner, Federal, and Associate membership. These packages suit all members from small independent co-ops to large federations.

Plunkett Foundation (UK)

The Plunkett Foundation is committed to rural co-operative development. Established originally by Horace Plunkett in 1919, it now works with numerous partners across Britain and Europe. It offers charitable consultancy on co-operative development to community-based groups that are looking to solve local needs, often around food, services, or meeting spaces such as community pubs or shops. Its viewpoint, "The Plunkett Way," sets out a vision for co-operative development that explicitly calls for community engagement through inspiration and exploration, to creating a co-operative business, and helping it thrive.

Canadian Co-operative Development

The Canadian co-operative development community spans the country, but its successes and strengths vary from province to province. Co-operatives and Mutuals Canada, formed in 2013 by a bilingual amalgamation of French and English-speaking advocacy groups, is currently consolidating and expanding its role. It concentrates on sector- and environment-wide initiatives that support on-the-ground co-operative development. It maintains an extensive library of resources for groups looking to develop a co-op, but its capacity to develop new co-ops on a one-on-one basis is limited. Instead, the organization actively connects small groups with local co-op developers.⁴⁶

The Canadian Co-operative Association is dedicated to growing co-ops internationally and supports a number of initiatives that use co-operatives as a tool for international development. Its mandate is outside of Canada.⁴⁷

A number of large Canadian co-operatives, such as Arctic Co-operatives Limited, the Co-operators Group, Vancity credit union, and others, offer support for co-operative development, from funding to financing to other advice and support.⁴⁸ Any co-operative development initiative should create a living database of these supports, to help leverage their support to community-level groups.



In Canada, Quebec is noted for its innovative approach to, and support for, co-operative development at the community level.⁴⁹ Other provinces have provincial apex organizations made up of co-operative business members. CIP focused on a deep investigative analysis of co-operative development organizations in Manitoba, Saskatchewan, Alberta, and British Columbia, in an effort to understand the role and state of co-operative development in western Canada. Those findings can be found elsewhere in this report.

What is noticeable about all of these entities, both internationally and in Canada, is that they exemplify a simple point: a healthy co-operative stays healthy by being connected to other co-operatives within a larger co-operative environment. In all cases, these groups are in part defined by the premise that co-ops face issues that are different from the issues faced by conventional businesses. For example, there can be issues around member recruitment, what to do with surpluses or profits, decision making, board governance, and legal and accounting concerns. Mentorship and co-op-to-co-op support, offered through the connecting activities provided by these kinds of co-operative development organizations, can be a critical factor driving a co-operative to successfully navigate these issues.

The most successful co-operative development groups worldwide and in Canada are community-based to engage with local needs and expectations, as well as connected to the larger co-operative environment.

Co-operative Development Steps

Because co-operative development has two interconnected definitions — one that refers to the process of creating and growing one co-operative, and a second that refers to activities that grow the larger co-operative environment — there is less direct research that looks into co-operative development as an activity. Much of this research comes from practitioners, who work with nascent groups looking to develop a co-operative.

The most common description of co-operative development as an activity is as a series of steps, a process that a new co-operative must navigate in order to grow from idea through incorporation to launching the business. While this description suits the development of one co-op, it fails to capture both the effort that goes into developing the larger co-operative environment, as well as the required connection between the new co-op and the larger cultures within which co-ops operate.

Co-op Zone, a Canadian network of co-operative developers, offers a great example of the steps that go into developing a co-op. Co-op Zone includes both organizations and people who work in co-operative development. Because these “steps” were developed by a group of co-op developers in Canada, they represent what might be called a blueprint: “THE CO-OP DEVELOPMENT PATH.” A similar, but slightly different, version comes from Co-operatives and Mutuals Canada, the Canadian national apex group.⁵⁰



The SEVEN Steps in Forming a Co-operative (Co-op Zone)

Phase I — Develop the Co-operative Business Idea

Step 1: Assemble a group of interested people

* Identify the needs to be met:

- unavailability or instability of work
- unavailability of certain products and services
- poor quality of certain products and services
- products and services that are overpriced
- market development

* Identify professional assistance needed to launch the business:

- co-operative developer
- feasibility study, business plan, and financial consultant
- accounting consultant, legal consultant, others

Step 2: Conduct a pre-feasibility study

* Conduct a preliminary market review

* Identify available technical and financial assistance

* Assess receptiveness to the co-operative business in the local community

* Evaluate if the co-operative is the best legal framework to use or if the kind of co-operative selected is the most suitable

* Define the intended benefits of the co-operative for members, (e.g. quality, price) and characteristics:

- products and services offered (consumers' co-operative)
- or products and services marketed (producers' co-operative)
- or salaries and working conditions (workers' co-operative)

* Evaluate the project's potential to attract the minimum number of members required.

If this study is not conclusive, the group should re-evaluate its business idea. If this study shows that the planned co-operative is feasible, the group can proceed to the second phase.

The TEN Steps in Forming a Co-operative (Co-operatives and Mutuals Canada)

Phase I — Develop the Co-operative Business Idea

Step 1: Assemble a group of interested people

* Identify the need the co-op will aim to meet:

- unavailability or instability of work
- unavailability of certain products and services
- poor quality of certain products and services
- products and services that are overpriced
- development or expansion of market
- improved market access for producers through co-operation
- better working conditions through collective enterprise.

* Identify what professional help is needed to launch the business:

- co-operative developer
- expert advisors on feasibility study and business plan
- financial consultant
- accounting consultant, legal consultant, marketing consultant, others

Step 2: Conduct a pre-feasibility study

* Conduct a preliminary market review

* Identify whether necessary technical and financial assistance is available

* Assess receptiveness to the co-operative business in the local community.

* Evaluate if the co-operative is the best legal framework to use or if the kind of co-operative selected is the most suitable.

* Define the intended benefits for members (e.g. quality, price) and the co-operative's characteristics to determine what kind of co-operative it is:

- products and services offered (consumers' co-operative)
- products and services marketed (producers' co-operative)
- salaries and working conditions (workers' co-operative)
- New services for the community (multi-stakeholder co-operative)

* Evaluate the project's potential to attract the number of members needed to make it viable.

If this study shows that the planned co-operative is feasible, the group can proceed to the second phase. If the study suggests it is not feasible, or if the study is not conclusive, the group should re-evaluate its business idea.



<p>Phase II — Co-ordinate the Pre-Co-operative's Activities</p> <p>Step 3: Hold an organizing meeting</p> <ul style="list-style-type: none"> * Choose the corporate name of the co-operative and the location of its head office * Define the co-operative's mission (objectives, purpose) * Elect a temporary board of directors and secretary to the board * Officially submit an application for incorporation as a co-operative from the provincial ministry responsible for co-operatives or from Industry Canada, if you are incorporating federally <p>Step 4: Conduct a viability study</p> <ul style="list-style-type: none"> * Obtain financing for the viability study from such sources as: <ul style="list-style-type: none"> - internal financing by the members - special grant - and/or negotiate a technical assistance or business start-up agreement with a specialized organization * Define the strategic objectives * Evaluate the various strategic scenarios, production costs, and human, material and financial resources necessary * Evaluate the various start-up financing scenarios * Do a preliminary projection of budgeted statements and of a cash budget (revenues and expenditures, investments by members in share capital, partners, credit union or bank loans, grants) <p>If this study concludes that, although the planned co-operative looks feasible it would not be financially viable, the group should consider terminating the project. If the study shows that the new co-operative will be financially viable, the group can proceed to the third phase.</p> <p>Phase III — Organize and Start Up the Co-operative</p> <p>Step 5: Organize the association</p> <p>Set up ad hoc committees to distribute the workload among the members of the temporary board of directors. For example:</p>	<p>Phase II — Co-ordinate the Pre-Co-operative's Activities</p> <p>Step 3: Hold an organizing meeting</p> <ul style="list-style-type: none"> * Choose the corporate name of the co-operative and the location of its head office * Define the co-operative's mission (objectives, purpose) * Elect a temporary board of directors and secretary to the board * Officially submit an application for incorporation as a co-operative: <ul style="list-style-type: none"> - from the provincial ministry responsible for co-operatives if the co-operative is local/provincial - from Industry Canada, if you are incorporating federally. <p>Step 4: Conduct a viability study</p> <ul style="list-style-type: none"> * Obtain financing for the viability study from such sources as: <ul style="list-style-type: none"> - internal financing by the members - special grant - a technical assistance or business start-up agreement with a specialized organization * Define the strategic objectives * Evaluate the various strategic scenarios, production costs, and human, material and financial resources necessary * Evaluate the various start-up financing scenarios * Do a preliminary projection of budgeted statements and of a cash budget (revenues and expenditures, investments by members in share capital, partners, credit union or bank loans, grants) If the study shows that the new co-operative will be financially viable, the group can proceed to the third phase. If the study concludes that the planned co-operative, while seeming feasible, would not be financially viable, the group should consider terminating the project. <p>Phase III— Organize and Start Up the Co-operative</p> <p>Step 5: Organize the association</p> <p>Set up ad hoc committees to distribute the workload among the members of the temporary board of directors. For example:</p>
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<ul style="list-style-type: none"> * planning committee * training committee * committee to draft by-laws <p>* Decide on the association’s structure and define the various categories of members, if necessary (consumers, suppliers, workers)</p> <p>* Determine the roles and responsibilities of the various democratic bodies (general meeting, board of directors, committees)</p> <p>* Establish the articles and by-laws</p> <p>* Recruit members</p> <p>* Organize and offer a program to train members in the administration and management of a co-operative, the chairing and running of annual meetings (e.g., “parliamentary procedure”), and the operation of a committee or board.</p> <p>Step 6: Organize the enterprise</p> <p>Step 6.A: Plan the operation of the enterprise</p> <ul style="list-style-type: none"> * Draw up an organization chart of the enterprise * Do the operational planning for the first year of activities * Negotiate contracts for the supply of necessary products and services (inputs) and, as required, sales or marketing contracts (depending on the kind of co-operative and the nature of the enterprise) * Devise and implement an accounting system * Define the duties and responsibilities of each position * Develop a salary policy * Select and recruit the person to occupy the position of chief executive officer/general manager <p>Step 6.B: Plan and organize the enterprise’s start-up financing</p> <ul style="list-style-type: none"> * Determine the value of the membership share to become a member * Determine the value of the share capital on start-up and during the first three years of operation (in terms of the expected growth in the number of members) * Prepare the preferred share by-laws (if applicable) * Prepare the loan by-laws (if applicable) * Draw up the overall financing plan for the first three years of operation * Draw up the business plan 	<ul style="list-style-type: none"> *planning committee *training committee *committee to draft by-laws <p>* Decide on the association’s structure and define the various categories of members, if necessary (consumers, suppliers, workers).</p> <p>* Determine the roles and responsibilities of the various democratic bodies (general meeting, board of directors, committees)</p> <p>* Establish the articles and by-laws</p> <p>* Recruit members</p> <p>* Organize a program to train members in the administration and management of a co-operative, the chairing and running of annual meetings (e.g., “parliamentary procedure”), and the operation of a committee or board.</p> <p>Step 6: Plan the operation of the enterprise</p> <ul style="list-style-type: none"> * Draw up an organization chart of who is involved in the enterprise * Do the operational planning for the first year of activities * Negotiate contracts for the supply of necessary products and services (inputs) * Negotiate sales or marketing contracts, as required (depending on the nature of the enterprise) * Implement an accounting system * Define the duties and responsibilities of each position * Develop a salary policy * Select and recruit the person to occupy the position of chief executive officer/general manager <p>Step 7: Plan and organize the enterprise’s start-up financing</p> <ul style="list-style-type: none"> * Determine the value of the membership share to become a member (<u>what members must pay</u>) * Determine the value of the share capital on start-up and during the first three years of operation (in terms of the expected growth in the number of members) * Prepare by-laws governing preferred shares (if applicable) * Prepare by-laws governing loans (if applicable) * Draw up the overall financing plan for the first three years of operation * Draw up the business plan
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<p>* Negotiate the capital contribution of external financial partners (if necessary); venture capital corporations, private funds or credit union investment programs</p> <p>* Apply for a government start-up grant (if they are available and if required)</p> <p>* Negotiate medium term credit union or bank loans and a line of credit</p> <p>Step 6.C: Recruit and train the enterprise's staff</p> <p>* Select and recruit employees (responsibility of chief executive officer, except in the case of a worker co-operative where recruitment decisions are usually made collectively)</p> <p>* Organize and offer a staff training program</p> <p>* Organize and offer a co-operative training program</p> <p>Step 6.D: Ensure the legality of the enterprise's operations</p> <p>Take care of the legal formalities and obtain the legal authorization necessary to start up the enterprise's activities:</p> <ul style="list-style-type: none"> * federal: employer numbers for government discounts, for GST/HST) for, Canada Revenue Agency * provincial: numbers for the provincial revenue department, for provincial tax * co-operatives may also have to register with, or be licenced by, other legislation or federal or provincial departments * municipal: municipal permit, employer number, etc. <p>Step 7: Hold the initial general meeting</p> <ul style="list-style-type: none"> * Adopt the by-laws * Adopt the business plan * Approve the co-operative's membership in a sectoral federation or an intersectoral inter-co-operative organization * Appoint an external auditor * Elect the members of the board of directors, and of any other committees (if the general meeting has the power to do this) 	<p>* Negotiate the capital contribution of external financial partners (if necessary): venture capital corporations, private funds or credit union investment programs</p> <p>* Apply for a government start-up grant (if they are available and if required)</p> <p>* Negotiate medium term credit union or bank loans and a line of credit</p> <p>Step 8: Attend to all legal aspects of the enterprise's operations</p> <ul style="list-style-type: none"> * Ensure legal formalities are properly handled * Seek expert legal assistance where needed * Obtain the legal authorization necessary to start up the enterprise's activities: <ul style="list-style-type: none"> - federal: obtain employer/business numbers (e.g., for GST/HST) from Canada Revenue Agency - provincial: numbers for the provincial revenue department, for provincial tax - municipal: municipal permit, employer number, etc. * <u>Determine if there are other federal/provincial registrations or licensing requirements for the particular operation and ensure these are met</u> <p>Step 9: Recruit and train the enterprise's staff</p> <ul style="list-style-type: none"> * Select and recruit employees (a responsibility of the CEO, except in worker co-operatives, where recruitment decisions are usually made collectively) * Organize and offer a training program <u>that includes information on co-operatives</u> for staff. <p>Step 10: Hold the first general meeting</p> <ul style="list-style-type: none"> * Adopt the by-laws * Adopt the business plan * Approve the co-operative's application for membership in the appropriate federation or association * Appoint an external auditor * Elect the members of the board of directors, and of any other committees (if the general meeting has the power to do this)
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Comparative Analysis

Comparing the two co-op development paths outlined above, it is clear that the CMC steps are a variation and addition on the Co-op Zone's outline. There is increased emphasis on technical and legal issues, recognition of the variations among the kinds of co-ops that can be started, variations



on what kind of businesses these co-ops can become or markets they can service, and an increased understanding and recognition of the importance for co-operative staff (hired by the co-operative) to understand what a co-operative is, and how it is different from any other business model.

Where these co-operative development paths break down is in the pre-development and post-development phases. There is very little in these models that recognizes the importance of the pre-development phase. There is no model for co-op mentorship or connection except for “application for membership” in “the appropriate federation or association” without specifically describing that membership as connecting to other co-operatives. These steps also do not recognize that some kinds of co-ops do not have a sector federation, or are otherwise given no opportunity to join their provincial co-op association if it is made up only of federations or other second-tier associations.

These steps are also a rather prescriptive and technical guide, meant to bring nascent co-operatives into being by taking into account the technical, legal, administrative, and business requirements in co-op development. However, there is nothing in these guides to showcase the importance of the social cohesion piece, either at the pre-development phase, or throughout the process of bringing a nascent co-op through the steps to emergent and existing to operating co-operative. There is also very little recognition that co-op development must also take into account helping existing co-ops remain viable and strong, an aspect of co-operative development that deserves more attention.

Co-operative Development: The Plunkett Model

The Co-operative Innovation Project was tasked with looking at co-operative development as an activity, to be used as a tool to help rural and Aboriginal communities experience new growth and success. One of the partners in the CIP project was the UK’s Plunkett Foundation. Its model of co-operative development addresses in a cohesive and concrete manner the importance of the pre-development and post-development phases. The model explicitly covers four critical phases: Inspire, Explore, Create, and Thrive. This model encompasses, but significantly expands upon, the steps as outlined above. The following is an explanation of these phases from <http://www.plunkett.co.uk/the-plunkett-way>. For a more complete overview of Plunkettism, see the chapter on Plunkettism in the Co-operative Innovation Project final report.

Inspire

We inspire communities to realise the potential they have within themselves of tackling the issues they face. We do this in a number of different ways, for example by proactively promoting the co-operative approach through national and local media work, or hosting and attending community events.

Explore

We then help communities to explore different ways of addressing their specific needs, which could be by visiting specific examples.

Create

Our expert team then works with the community to help them create their co-operative, drawing on our wealth of knowledge and experience, as well as our specially-developed tools and resources.



Thrive

Once up and running we help the community to make sure their co-operative continues to thrive by supporting them through our membership scheme, by representing their views to governments, funders and other support organisations, or helping them to address another issue by setting up another co-operative.

It is important to note that the co-operative development steps, as outlined above, are contained primarily in the Explore and Create phases of co-operative development, as outlined in the Plunkett model. Yet, the concept of co-operative development, as put forward both in the literature and in the practical advice put forth by co-operative developers, suggests that co-operative development is an activity that should encompass more than the prescriptive steps. The Co-operative Innovation Project chose the Plunkett model as a guide in our view of co-operative development.

Conclusions

Co-operative development is a nested set of activities with three related goals: one, to support new co-operatives to start; two, to help existing co-operatives to grow and thrive; and three, to support a robust co-operative environment. Community-based agents (co-op promoters, co-op entrepreneurs, and co-op developers) are critical for co-operative development. Worldwide and across Canada, active co-op development at the community level assists more co-operatives to start, and new co-operatives to become connected to a larger co-operative community. Community-based co-operative development requires resources and support. Funding co-operative development is different from financing the resultant co-operative enterprise; groups looking at forming a co-operative require support as they navigate and create the strong social and co-operative side of their enterprise that will ensure their business is sound.

The current Canadian model of co-operative development as a series of steps is sound, but prescriptive and limited. This model does not allow for investment and support in the pre-development nor the post-development phase of co-operatives. The Co-operative Innovation Project suggests that western Canadian co-operative development will experience increased growth and success if co-operative development encompasses a larger view, as shown, for example, by the Plunkett model of co-operative development.



Endnotes

- ¹ Brett Fairbairn, *Co-operative Development and the State: Case Studies and Analysis. Two volumes. Vol. I, pt. 1: Summary, Observations, and Conclusions about Co-operative Development* (Centre for the Study of Co-operatives, 2000), pp. 41-43.
- ² Monica Juarez Adeler, "Enabling Policy Environments for Co-operative Development: A Comparative Experience," PhD dissertation, University of Saskatchewan, 2013, p. 31.
- ³ Joy Emmanuel and Lyn Cayo (eds.), *Effective Practices in Starting Co-ops: The Voice of Canadian Co-op Developers* (New Rochdale Press/British Columbia Institute for Co-operative Studies, 2007). Every co-op researcher and developer in Canada should read this fascinating book.
- ⁴ Emmanuel and Cayo 2007, p. 13.
- ⁵ Emmanuel and Cayo 2007, p. 15.
- ⁶ Marty Frost, <http://bccacoop/news/co-op-confidential-marty-frost-director-bc-co-operative-association-and-co-operative>, accessed March 17, 2015.
- ⁷ Adeler, p. 27.
- ⁸ Websites: www.coopzone.coop and <http://www.cooperationworks.coop/>
- ⁹ Co-op developer interviews, CIP 2015.
- ¹⁰ Carol Murray, "Co-op Survival Rates in British Columbia" (BC-Alberta Social Economy Research Alliance, 2011).
- ¹¹ The activities of the provincial associations will be analyzed in another chapter within this section.
- ¹² Peter Hough, "How do we start our co-op? Let me count the ways..." in *Effective Practices in Starting Co-ops*, pp. 19-34.
- ¹³ Co-op developer interview, CIP 2015.
- ¹⁴ Co-op developer interview, CIP 2015.
- ¹⁵ Co-op developer interview, CIP 2015.
- ¹⁶ Adeler 2013.
- ¹⁷ International Co-operative Association, www.ica.coop.
- ¹⁸ See, for example, Adeler 2013, and Mitch Diamantopoulos, "Cooperative Development Gap in Quebec and Saskatchewan 1980 to 2010: A Tale of Two Movements," *Canadian Journal of Non-Profit and Social Economy Research* 2 (2) 2011: 6-24.
- ¹⁹ Co-operatives can either register as provincial or federal co-operatives. The rules are slightly different from province to province, and these are slightly different at the federal level. All provincial associations and others involved in co-operative development must know or be willing to learn the rules and regulations that apply.
- ²⁰ John Kingdon, "How do issues get on public policy agendas?" in *Sociology and the Public Agenda*, ed. William Wilson (SAGE publications, 1993), pp. 40-50.
- ²¹ Mitch Diamantopoulos, "Globalization, Social Innovation, and Co-operative Development: A comparative analysis of Quebec and Saskatchewan, 1990-2010," PhD dissertation, Centre for the Study of Co-operatives, 2011. See also Diamantopoulos, "Co-operative Development Gap in Quebec and Saskatchewan," 2011.
- ²² Yair Levi and Peter Davis, "Cooperatives as the 'enfants terribles' of economics: Some implications for the social economy," *The Journal of Socio-Economics* 37 (6) 2008: 2178-88.
- ²³ Sonja Novkovnic, "Defining the co-operative difference," *The Journal of Socio-Economics* 37 (6) 2008: 2168-77.
- ²⁴ Brett Fairbairn and Nora Russell (eds.), *Co-operative Membership and Globalization: New Directions in Research and Practice* (Centre for the Study of Co-operatives, 2004).
- ²⁵ Diamantopoulos, "Globalization," 2011; Harold Chapman, *Sharing my Life: Building the Co-operative Movement* (Centre for the Study of Co-operatives, 2011).
- ²⁶ Chapman 2011.
- ²⁷ Kirsten Bernas and Brendan Reimer, *Building a Federal Policy Framework and Program in Support of Community Economic Development* (Centre for the Study of Co-operatives, 2011); David Laycock, *Co-operative/Government Relations in Canada: Lobbying, Public Policy Development and the Changing Co-operative System* (Centre for the Study of Co-operatives, 1987); Monica Juarez Adeler, *Enabling Policy*



- Environments for Co-operative Development: A Comparative Experience* (Centre for the Study of Co-operatives, 2009).
- ²⁸ Aleksandrs Sprudz, "Development of the co-operative movement in northern Canada since 1963," *Polar Record* 13 (86) 1967: 597-99.
- ²⁹ David Quiring, *CCF Colonialism in Northern Saskatchewan* (UBC Press, 2007); Albert Johnson and Rosemary Proctor, *Dream No Little Dreams: A Biography of the Douglas Government in Saskatchewan* (University of Toronto Press, 2004).
- ³⁰ <https://www.tbs-sct.gc.ca/hidb-bdih/initiative-eng.aspx?Hi=20>.
- ³¹ Patrick Develtere and I. Pollet, "Development Co-operation: How Co-operatives Cope." (Cera Foundation, Belgium, 2004); Adeler 2013.
- ³² Bill Patrie, "Creating Co-op Fever: The Hard Lessons Learned," Common Enterprise Development Corporation, May 2009. <http://www.cooperationworks.coop/publications> accessed October 2015.
- ³³ Diamantopoulos, "Globalization," 2011.
- ³⁴ Diamantopoulos, "Globalization," 2011, pp. 35-36.
- ³⁵ Patrie, np.
- ³⁶ Diamantopoulos, "Globalization," 2011, p. 36.
- ³⁷ Quoted in Emmanuel and Cayo, p. 63.
- ³⁸ See, for example, the youth activities of the ACCA, SCA, and MCA in western Canada.
- ³⁹ Quoted in Emmanuel and Cayo, p. 65.
- ⁴⁰ Co-op developer interviews, CIP 2015.
- ⁴¹ Co-op developer interviews, CIP 2015.
- ⁴² Quoted in Emmanuel and Cayo, p. 65.
- ⁴³ Government of Canada 2014.
- ⁴⁴ Co-op developer interviews, CIP 2015.
- ⁴⁵ Fairbairn and Russell 2004; William Coleman, *Globalization and Co-operatives* (Centre for the Study of Co-operatives, 2006). The resource section of www.ica.coop is a critical resource and connection to international research on co-operatives. Monica Adeler compared co-operative development practices internationally with those in Manitoba in her PhD thesis.
- ⁴⁶ See <http://www.canada.coop/en/programs/co-op-development>.
- ⁴⁷ See <http://www.coopscanada.coop/>.
- ⁴⁸ See <http://www.cooperators.ca/en/About-Us/foundation/cd.aspx>; [https://www.vancity.com/BusinessBanking/Financing/SpecializedSectorSolutions/Cooperatives/Learnin g/](https://www.vancity.com/BusinessBanking/Financing/SpecializedSectorSolutions/Cooperatives/Learnin/g/); and <http://www.arcticco-op.com/co-op-acdf-services.htm>.
- ⁴⁹ See Diamantopoulos, "Globalization," 2011. See also <http://www.budget.finances.gouv.qc.ca/budget/2003-2004/en/pdf/CooperativeDevPolicy.pdf> and http://www.krg.ca/images/stories/docs/Communiqués_en/3%204%20Fonds%20Coop%C3%A9ratif%20Nunavik%202009%2013%2008%2023%20eng_v2.pdf. See also Luc Labelle, "Development of Cooperatives and Employee Ownership, Quebec Style" at <http://dept.kent.edu/oec/publicationsresearch/Winter2000-2001/CooperativesQuebecStyle.htm>.
- ⁵⁰ See Co-op Zone, <http://coopzone.coop/en/developmentpath> and CMC <http://canada.coop/en/programs/co-op-development/how-start-co-op>.