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# Inspiration File

seda

Our monthly **Inspiration File** provides tips, tools and best practices to support professionals and volunteers engaged in the spectrum of community economic development. Each issue will feature one unique economic development story that we feel has the 'inspire' factor. We look forward to sharing your tips, tools and story suggestions. Please forward them to [seda@seda.sk.ca](mailto:seda@seda.sk.ca)

## Profile

### Consider a Cooperative

The population of Saskatchewan seniors is growing. According to the 2011 Census, there were 153,705 Saskatchewan residents who were over the age of 65. This represents an absolute increase of 2.95% from the 2006 Census (which accounted for 149,300 residents over the age of 65). This trend is likely to continue for the foreseeable future as many baby-boomers are reaching the age of retirement.

As community leaders, SEDA members must plan to accommodate an aging population by ensuring adequate housing and accessibility infrastructure is in place. One way to achieve this is through establishing a co-operative. Co-operatives are a viable option in all communities. Since firms may not choose to enter small communities or local business owners may not be able to acquire the necessary capital, co-op organizations are often formed out of need.

Take, for instance, the formation of the **Furrows and Faith Retirement Co-operative in Mossbank, SK**. Mossbank is located approximately 70 km southwest of Moose Jaw, SK and in 2011 established a cooperative to provide its senior population with an affordable housing option.

After careful deliberation about how to address the need for seniors housing, the community decided to undertake a co-operative model where a small membership fee of \$5 would be charged for all new members. A low membership fee would allow all residents to easily become a member of the cooperative. Any co-op member is allowed to use the common space for meetings or gatherings.

#### **Economic Impact**

A local, volunteer board of directors makes the decisions around hiring staff to cook, clean, and operate the building – which provide job opportunities to Mossbank residents. Building expenses are covered by two revenue sources: charitable donations (Furrows and Faith was established as a charity and community services co-operative) and rent payments from seniors that live in Furrows and Faith.



**Aerial view of Mossbank**  
Photo: [www.mosbank.ca/photos](http://www.mosbank.ca/photos)

At the time of this writing, Furrows and Faith employs 9 staff members and will be hiring an additional staff member, according to Manager Holly Hutchinson. Staff levels have fluctuated in recent years depending on the number of residents living in Furrows and Faith. There are currently 16 residents that live in the retirement complex (with a maximum of 19 residents allowed under their license). Furrows and Faith purchases the majority of their supplies locally – notably through the Fine Foods grocery store located in Mossbank. There is also a local coffee shop directly across the street from the complex – which is often frequented by the residents. Furrows and Faith has provided many positive effects on the local economy by providing opportunities for local residents. This creates a “snowball effect” which ultimately helps the community become self-sufficient and more productive!

#### **Community Impact**

Even though Furrows and Faith was founded around a single need, it has done much more for the community. The development has created a more inclusive community where senior citizens can remain close to their families and be part of an organization with the other co-owners. Rather than seniors being forced to leave Mossbank due to a lack of adequate facilities, Furrows and Faith helps maintain the population and quality of life in Mossbank.



**Furrows and Faith Retirement Co-operative Ltd. –**  
Photo from <http://mosbank.ca/furrows-and-faith-retirement-co-operative-limited/>

The co-operative model also goes hand-in-hand with the rural Saskatchewan spirit of resiliency and teamwork necessary to achieve community goals. The cards are often stacked against rural communities – however, through the power of community leadership and organization, rural communities have continually been able to achieve great things thanks to the co-operative model.

**Why not consider a co-operative for your next community initiative?**

More info on Furrows and Faith can be found on their website [here](#)

To establish a co-operative, please see SEDA's Grow Our Region link [here](#). Through our site, Saskatchewan Co-operative Association (SCA) provides tools and planning steps to make establishing a co-operative organized and straightforward!

Additionally, the [Centre for the Study of Co-operatives](#) (through the Johnson-Shoyama Graduate School of Public Policy at the University of Saskatchewan) has produced considerable research on the topic of co-operatives. Their website provides fascinating material on co-operatives! A special thanks to Merle Massie, Research Officer at the Centre for the Study of Co-operatives, for providing background on Furrows and Faith.

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