

THE CO-OP Advantage

Published by the Ontario Co-operative Association

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Fall 2004

Two-million milestone for MEC

Ask Linda Bartlett, chair of the board of Canada's largest outdoor clothing and equipment retailer, for the secret to her company's success, and she'll give you two million reasons.

With nine Canadian stores, a brisk e-business and almost \$170 million in sales, Mountain Equipment Co-op climbed another milestone in its 33-year history in June when it signed up its 2 millionth member worldwide.

Today, MEC membership in 192 countries around the world is growing at a pace of 10,000 new members a month.

As well as MEC's competitive prices, expert staff and socio-environmental conscience, Bartlett credits the co-op philosophy which has been MEC's North Star since Day One.

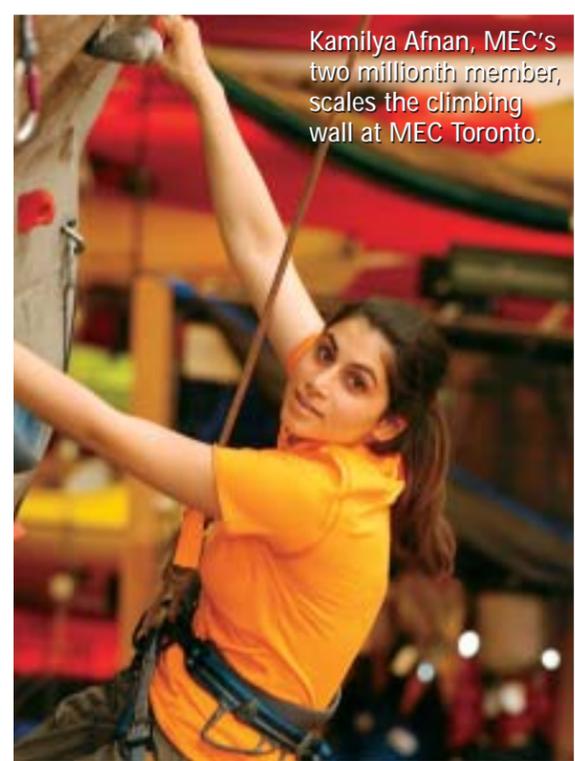
"MEC was founded on the co-operative

principle of providing mutual benefits to every member," says Bartlett. "The same holds true today for our two million members."

Bartlett says MEC's co-operative business model has also enabled a pricing policy geared to cover costs, not generate profits to shareholders. Since the co-op was founded in 1971, MEC estimates that this approach has saved members about \$250 million.

MEC is recognized as a North American leader in social and environmental responsibility. Since 1987, the co-op has given more than \$5.2 million through its Environment Fund to Canadian-based environmental conservation and wilderness protection projects, research and education.

■ www.mec.ca



Kamilya Afnan, MEC's two millionth member, scales the climbing wall at MEC Toronto.

COURTESY MEC

the co-operative way

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Own it. Believe it. Live it. Our theme for 2004 is proving to be a winning formula as co-ops right across Ontario continue to grow and diversify in all areas.

In this issue of *The Co-op Advantage*, we focus on several key sectors that have posted particularly strong gains – windpower, housing, energy, and organic.

And don't miss our special Co-operative Development Initiative (CDI) bulletin highlighting new and existing co-ops serving a wide spectrum of markets across Ontario.

See you at the 2004 Gala!

Denyse Guy, Executive Director, Ontario Co-operative Association

People tip the balance sheet

Community involvement and responsibility towards its various key stakeholders dates back almost 60 years at The Co-operators, today the largest Canadian-owned multi-product insurance company. But this year the company decided to put it down on paper in its first-ever *Co-operate Responsibility Report*.

"It is part of how we define success," says Laura Gregson, director of corporate citizenship for The Co-operators. "And it highlights the importance we place on the well-being of Canadian communities." Furthermore, the benchmarks set out in the report can serve as a reference point for activities in the future, she adds.

The 34-page report covers a wide range of activities coast to coast, including human resources, clients, community, and environment. There's a strong co-operative theme throughout. As a co-op owned by co-ops, the company has provided \$700,000 over the past 11 years through its Co-operative Development Program to 45 co-op enterprises, ranging from fair trade cocoa, to windpower, cars and radio stations.

Gregson says The Co-operators will continue this co-op commitment with another \$100,000 over the next two years, following an independent evaluation showing the investment is having a tremendous impact on the growth and development of these co-ops.

Likewise, the Community Economic Development Fund, with an endowment of over

\$3.5 million, supports a variety of community enterprises that create local employment and promote self-reliance.

Much of the company's involvement is driven by its 4,000 employees, who volunteer in their local communities across Canada. Corporate financial donations totaled almost \$3 million last year. Each year, employees can direct \$50 of the company's money to the charity of their choice.

Internally, The Co-operators believes that corporate responsibility begins at home. A progressive human resource strategy including training, profit sharing and open communication helped put the company among the Top 50 Best Employers in Canada for 2004. A focus on professional development and an understanding of personal commitments, with flexible work hours and personal days, contributes to the company being recognized as an employer of choice.

"We believe our clients want to do business with a socially responsible champion and our staff want to work for a company that invests in its people," Gregson says. "By investing in communities and their people, and staying true to our values, we invest in our business."

The report is available on-line. For a printed copy, call 1-800-265-2612.

■ www.cooperators.ca





PIONEERS PAST AND PRESENT: Ontario farm co-operatives date back 90 years to the formation of United Co-operatives of Ontario and the United Farmers of Ontario, pictured above at a meeting in Toronto in 1921. Today, farm co-ops such as North Wellington Co-operative Services, in its 60th year of business, offer farmers and consumers a wide range of leading edge technology, says general manager Kelly Boyle, right.

Turbulent times for travel co-ops

With 9/11, Internet shopping, airline cutbacks and stiff competition, it's been turbulent times for Canada's travel agencies over the past five years.

Burlington-based Carlson Wagonlit Travel Co-op began 11 years ago when the CUMIS Group sold its in-house travel agency to employees and they formed the Canadian Travel Co-op as a wholly-owned worker co-operative. Today, the co-op has a full-time staff of six and has formed an alliance with global agency Carlson Wagonlit, as a way of boosting its national exposure.

Co-op member Christine Ridsdale says the co-op still derives its core business from the Canadian co-op sector. But she says business has suffered because more and more people are buying tickets online, and airlines no longer pay commissions on sales.

Still, she says agencies can offer services that people can't get on the Internet, such as customized family vacations.

An hour's drive down the QEW, Drum Travel Co-op of Toronto has also been successful at serving niche travel markets, particularly in Africa and Central America.

The agency was started 30 years ago by two former CUSO workers to facilitate travel to Third World countries.

Co-op member Anne Marie Oxley says Drum provides travellers a unique service, with special consideration for other cultures and the dignity of their peoples.

Oxley says there's a lot of potential business from the co-operative community and she urges co-ops to seek out other co-operative suppliers for their travel needs.

■ www.carlsonwagonlit.com
www.torontothetbetter.net/2drum.htm
www.ontarioworker.coop

Farm co-ops: A growing success

Like the farm businesses they serve, Ontario's farm co-operatives have had to evolve to stay competitive over their 90-year history.

Co-ops first came to Ontario back in 1914, when farmers created two new organizations in Toronto in a bid to source fairly-priced twine from Ireland, and to provide a stronger farm voice.

Part of the explosion of co-op start-ups across Ontario in those early years was the Harriston Co-operative Association. The co-op formed on May 9, 1944, with the purchase of a feed mill on Margaret Street in Harriston, an agricultural community northwest of Guelph.

Today known as North Wellington Co-operative Services, the co-op celebrates 60 years in business this year with 2,550 members in five counties, \$27 million in annual sales, net income of more than \$250,000, and four locations in Harriston, Mount Forest, Hanover and Durham, each with its own hardware store and gas bar.

North Wellington general manager Kelly Boyle says the key to the co-op's success is its ability to adapt, and its outstanding staff delivering outstanding service.

As well as a strong emphasis on maintaining corporate assets, North Wellington has expanded

into new businesses, reflecting its growing non-farm clientele.

Three locations now feature greenhouses that sell plants and craft supplies. While agriculture remains the core business, products such as pet food, birdseed and lawn and garden supplies are now big movers.

Boyle says the co-op got a strong competitive boost in 1994, when it joined with GROWMARK, Inc., a regional co-operative based in Illinois.

Not only does the affiliation help farmer members tap into GROWMARK's leading-edge crops and feed technology. It also helps them benefit from GROWMARK's alliances with other global suppliers for feed, hardware, lawn and garden and energy products.

Cathy Chamberlain, communication and university relations manager with GROWMARK, says the affiliation has been positive not only for the Ontario co-operative movement, but for Ontario farmers and their businesses.

"Over the past 10 years, Canadian GROWMARK members have enjoyed more than C\$8 million in cash rebates, and they continue to grow their investments in their parent co-op," Chamberlain says.

■ www.nwcfcs.com • www.GROWMARK.com

Where young minds soar

For more than 20 years, Tender Years Co-operative Pre-school in Mississauga has been providing preschool and kindergarten-aged children with educational experiences that will last a lifetime.

Today, Mississauga's largest childcare co-op, Tender Years has a parent membership of 128 families, and a staff of highly trained and enthusiastic early childhood educators who provide a stimulating and challenging learning environ-

ment tailored to children's individual needs and abilities in both the nursery school for children aged 2- to 4 and the junior and senior kindergarten programs for 4 to 6-year-olds.

As a co-operative, Tender Years depends on the active involvement of parents in their children's education – everything from making playdough, to sitting as a board or committee member, or organizing fundraisers.

This year's fundraising campaign was capped off in April by a gala silent auction and dance, which drew more than 300 people and raised \$24,500.

Tender Years is a member of the Organization for Parent Participation in Child Care and Education, Ontario, an organization representing over 200 nursery schools and child care centres across Ontario.

"When parents and teachers work together as a team in the co-op, the child benefits from a consistent style and quality of care between the home and the centre. This is a key component of co-op child care," says Carol Brown, executive director of OPPCEO.

■ www.tenderyears.ca • www.oppceo.org



Kindergarten class at Tender Years Co-op Preschool – a stimulating and challenging learning environment

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WINDPOWER CO-OPS

Positive spin for TREC

It's been an energetic few months for Canada's first green power community co-operative. Windshare, a co-operative set up five years ago by the Toronto Renewable Energy Co-operative (TREC) to develop windpower on the Toronto waterfront, rang in the New Year marking the one-millionth kilowatt hour cranked out of the 65-metre wind turbine at Exhibition Place.

That's enough energy to power 200 homes for a year, says TREC project manager David Timm.

Windshare, which built and runs the turbine in partnership with Toronto Hydro, has over 400 members, and is pushing forward on a second turbine downtown, now that the province is starting to create mechanisms to get green power onto Ontario's wires. Windshare will work to build on the \$300,000 already invested by Toronto residents.

TREC itself is looking at replicating the

success of Windshare across the province, with the LakeWind project. Supported by \$300,000 in seed money from the Toronto Atmospheric Fund, the project involves a 10 to 20-megawatt wind farm that would be owned by communities and citizens from across the province.

Outreach programs continue, with an education initiative targeting school groups and the public at large on the importance of renewable energy, in particular wind energy.

The "3 for Kyoto" incentive program is also attracting a lot of interest among Windshare members. Developed by the Ontario Sustainable Energy Association, the program offers homeowners simple ways to comply with Kyoto greenhouse gas reduction commitments, such as fluorescent bulbs, solar-powered hot water heaters and turning up air conditioners.

■ www.windshare.ca • www.trec.on.ca



MELINDA ZYTARUK/COURTESY OF OSEA

Toronto's Windshare/TREC turbine cranked out its 1 millionth kilowatt hour in January.

Superior plan for Thunder Bay

Whether it's grain, ore or lumber, Ontario's lakehead city Thunder Bay is a town built on resources. Charles Campbell says there's a fourth one ready for the reaping right on the doorstep – windpower.

Campbell and a group of windpower enthusiasts have formed the Superior Renewable Energy Co-operative. Their aim is to form a windpower co-op for the district, develop a sustainable energy plan for Thunder Bay, and build a vibrant green economy for Northwestern Ontario.

Campbell believes Thunder Bay is ripe for the project. "Thunder Bay needs to diversify its economy and its opportunities," he says. "Windpower is sustainable, it provides an economic base, and has spinoffs that businesses can involve themselves in locally." Furthermore, he says, generating the community's electricity needs without importing fuel keeps wealth in the community where it belongs.

Currently, the co-op is looking at a number of sites, including one in a farming area where

there would be a strong tie-in with farmers' traditional support of the co-operative structure.

The group hopes to have a turbine up and running within the next 18 months. At a cost of up to \$2 million, funds will be raised through a share structure similar to the Toronto TREC/Windshare project. Campbell says local interest in the project so far has been "healthy".

Why a co-operative? Campbell, who works at a credit union in Thunder Bay, says a collective is the simplest way to get buy-in from local residents. A community development model is driven by bottom-up involvement, he says, not pure profit alone. While fiscal models show a decent dollar return for the turbine, there's also the value of community development to factor into the equation, he says.

"In my mind, it's the right thing to do. It puts the power in the hands of the people in the community, versus looking to someone else to solve our problems."

■ my.tbaytel.net/ccampbel/srec.html

Turbines in Temagami

An innovative group is plugging into the co-op concept to bring wind-powered electricity generation to the northeastern Ontario community of Temagami.

The Renewable Energy Co-operative (TREC) North is exploring the development of a regional, community-based wind farm co-operative based in Temagami by 2007.

Fundraising for a feasibility study, business plan and awareness campaign are now underway. Based on preliminary work, up to five turbines would pump out about 21,000 megawatt/hours of electricity a year, enough not only to supply Temagami, but also sell to the provincial grid.

TREC North director and co-founders Anna Gibson and Robin Hughes say the project would deliver a big economic and environmental jolt to this community of 1,000, which has suffered economically since a mining company pulled up stakes 15 years ago.

Gibson says there is strong buy-in both by local government and residents. Temagami councillors Ike Laba and Bill Kitts have been working hard to make this project happen.

Community ownership is key to the co-operative venture, she says. Modeled on the TREC/Windshare project on the Toronto waterfront, TREC North will draw membership from the wider Sudbury-North Bay to Kirkland Lake area and perhaps beyond. Member-investors will buy shares in the project, eventually earning green power dividends.

"This is an opportunity for Temagami to show leadership through demonstrating a new regional co-operative," Gibson says. "Building a successful project like this in northern Ontario will open the doors for other projects to happen."

As well as infrastructure, investment, job creation and other economic spinoffs desperately needed in the north, Gibson says the project will improve provincial grid stability, shaken by recent blackouts.

■ www.ontario-sea.org

Green power surge in Ontario

The Ontario Sustainable Energy Association has seen tremendous growth over the past three years, says James Murphy, manager of new project development for the umbrella group of community-based sustainable energy organizations.

Through workshops and other educational programs, OSEA helps communities share their knowledge and experience about community windpower, solar power and other sustainable energy solutions.

Today, there are 18 member groups spread across Ontario, ranging from Thunder Bay to Temagami, Hamilton to Ottawa. Collectively, OSEA member groups are pursuing 100MW of green power generating facilities, and represent up to \$100 million in new investment, along with new jobs.

"Typically, over 75 cents of every dollar paid on your hydro bill leaves your community. Our member groups are pursuing projects that will help keep this money in the community, stimulating economic development," says Murphy.

■ www.ontario-sea.org



RICHARD SUMMERFELDT/COURTESY OF OSEA

HOUSING CO-OPS

Building support for housing co-ops

Real people with real control over the roofs over their heads – that's the key to co-operative housing, and that's the focus of an advocacy campaign this year by the voice of Ontario's 550 housing co-operatives.

"The community-based system of housing is a proven system where community groups have real control over important management decisions," says Harvey Cooper, manager of government relations for the Ontario Region of the Co-operative Housing Federation of Canada.

This year, CHFC-Ontario will take that message to Queen's Park in an effort to reform social housing legislation that Cooper says fails to address the realities faced by the 125,000 residents who live in housing co-operatives.

The solution, he says, is to reform the Social Housing Reform Act.

The Act downloaded administration and costs of all former provincially funded co-operatives (half the co-ops in Ontario) to the municipalities. As well as a framework for "reasonable and predictable funding," Cooper says CHFC-Ontario will press for modified rent-gear-to-income rules and a simplified accountability framework.

■ www.chfc.ca

Fire fuels co-op spirit

When fire destroyed the Inter-Co-operative Council student co-op house in Ann Arbor, Michigan, last May, it was only a matter of hours before the folks at North American Students for Co-operation (NASCO) responded with a helping hand.

NASCO, a non-profit co-op organization dedicated to strengthening and expanding the co-operative movement on college campuses and in communities across the United States and Canada, set up a relief fund for the co-op.

NASCO is also working with ICC staff to help make the co-op process for making reconstruction and design decisions inclusively and efficiently.

■ www.nasco.coop

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www.ontariocreditunions.com

Forty years of serving students

Five years ago, Geoff Flarity left the small Niagara town of Fenwick to study math at the University of Waterloo. But even though he had come to the big city – Flarity did manage to take a bit of the small town with him, thanks to the Waterloo Co-operative Residence Inc. (WCRI).

Flarity, now in his fifth year at WCRI, says he was drawn to the Waterloo-based student housing co-operative by its small-town sense of community and its great social atmosphere – it's the only student housing co-op that boasts its own on-site pub.

This year, WCRI celebrates 40 years of meeting students' housing needs. The co-op began in 1964 with 36 members and today has expanded into Canada's largest student housing co-op, with almost 1,000 members and seven buildings.

Flarity says housing co-ops give students a direct say in the governance of their housing, and offer valuable experience they can take into the workforce. In fact, he was so taken with the concept that he is pursuing a Masters in Co-operative Management through the University of Leicester in England.

"Co-op housing allows students to take matters into their own hands when the market doesn't provide for our needs as students," he says.

Across Ontario, student co-op housing has had a strong presence for going on a century. Last year, five student co-ops across Ontario – WCRI in Waterloo, Guelph Campus Co-op, Neill-Wycik and Campus Co-operative Residence in Toronto, and Science 44 in Kingston – teamed up to form the Ontario Student Co-op Association.

Flarity says the idea is to exchange information, develop joint policy and marketing strategies, and in the long term, facilitate the creation



Kershaw apartment division at WCRI, Canada's largest student housing co-operative

of new student co-ops.

"The coming together of the Ontario student co-ops has not only led to a successful exchange of ideas and systems," says OSCA president Peter Allen. "But it will hopefully provide a pool of co-op-savvy students and alumni who will decide to take a career in co-ops and help to fulfill the pressing need for succession planning in co-ops of all types."

For its part, WCRI looks ahead to its next 40 years with ambitious plans for redevelopment of two properties.

"The success of WCRI proves that co-operatives are able to adapt to the changing economic, political, and social currents of society," says WCRI member services liaison Peter Bakus.

As for marking WCRI's 40th anniversary, a celebration is planned for Oct. 16 to coincide with the OSCA's fourth annual conference held that same weekend in Waterloo.

■ www.wcri.coop • www.osca.coop

Opening doors for new homeowners



Old Kennedy development in Markham

In the late 1990s, when Marnie Warren began househunting in one of Canada's hottest housing markets, home ownership seemed like a distant dream.

Today, thanks to a unique concept in co-op-based housing development, she owns a brand new condominium in downtown Toronto that was directly tailored to both her financial – and aesthetic – needs.

Warren is one of about 1,500 homeowners in Toronto over

the past decade to have purchased homes through Options for Homes, a private, not-for-profit corporation led by development professionals.

Through low marketing costs and a unique financing plan, Options offers savings to homeowners of up to \$40,000, or up to 30 per cent, off the price of a new condominium.

Warren says it was enough to tip the scales and get her into her own home in 1998. In 2001, she upgraded to a new Options development at Parliament and Mill streets.

The other attractive aspect for Warren was the development's co-operative concept. Basically, purchasers form their own co-op, giving them a say right from the blueprint stage.

"I found that so valuable," she says. "We could review the

architectural drawings and really be active in the direction we wanted to go. It felt like you really had some input."

Options' president, Mike Labbé, says the co-operative philosophy is key to Options' success.

"The co-operative structure helps owners create a unique community that meets their specific needs," he says. "Options is dedicated to the expansion of the co-operative sector."

Labbé says the concept is taking off so quickly that Options' most recent project in Markham was half reserved before any public advertising.

He says the concept is being implemented across Canada from Vancouver to Montreal.

■ www.optionsforhomes.ca



Students at Vijay Co-operative School in Nepal enjoy new classrooms and school supplies.

Gay Lea staff live co-op values

 The employees of Gay Lea Foods Co-operative Ltd. have reached out beyond their national borders to live the co-operative way.

It all started in 2001 when then chair of the board Ray Robertson took a Canadian Co-operative Association-sponsored trip to Nepal to aid in the development of a dairy co-operative in Dadle-durha.

In a subsequent visit to Nepal in 2001, Robertson had a chance to visit the Vijay Co-operative School. After seeing pictures of the school and hearing stories of the struggles they faced, Gay Lea employees decided to extend the hand of co-operative development. During Co-op Week activities that year, they raised \$3,000 for the school.

During Co-op Week of 2002, employees

raised another \$10,000 through an innovative payroll deduction plan. Funds went towards the construction of three new classrooms for the school. Last year, employees raised another \$25,000, to furnish the rooms with desks, computers and supplies.

The three rooms are now finished, the desks are in and the children are enjoying the new rooms at the co-operative school. In 2003, Robertson and Michael Barrett, vice-president, human resources of Gay Lea Foods, traveled to Nepal for the laying of the cornerstone.

"Gay Lea Foods employees have believed in, lived and acted upon our co-operative values," says Barrett.

■ www.gaylea.com

Youth rocks at Ukrainian Credit Union

 Nurturing the next generation is a particular challenge for credit unions, but Toronto-based Ukrainian Credit Union has developed a creative campaign to attract young people. With 20,000 members, 10 branches across Ontario and \$280 million in assets, the UCU is well established – but management realized that they needed to reach out to young people if they were to secure a strong member base for the future.

Focus groups in 2003 yielded valuable insights into the banking needs of young adults, and UCU set out to create a package of accounts targeted to youth.

The result was UCU Youth Unlimited, three packages offering financial services customized to the needs of young people in three age brackets between 5 and 24. Features include membership discounts, no monthly fees, Interac card and student lines of credit for college-age members enrolled in "Campus Classic" accounts.

Youth Unlimited was launched at the annual Ukrainian Festival in Toronto's west end in August 2003. UCU gained significant visibility throughout this high-profile event, through T-shirts, posters, and street and newspaper ads, capped off with sponsorship of a two-night performance by VV, the Ukraine's hottest rock band.

UCU marketing manager Tamara Tkachuk



VV, Ukraine's hottest rock band highlighted Ukrainian Credit Union's award-winning youth promotion campaign.

says the campaign achieved its goals – not only did the festival attract a quarter of a million people, twice the normal draw, but, more importantly for UCU, more than 500 young people opened Youth Unlimited accounts.

Earlier this year, the UCU was recognized for its innovation in youth involvement with a NOVA Award from Credit Union Central of Ontario.

As well as the competitive features of the youth package, Tkachuk says young people need to be told of the wider community benefits that member-owned co-operative financial institutions have to offer.

■ www.ukrainiancu.com • www.cuco.on.ca

Community EFFORT for rural renewal

Rural entrepreneurs in five midwestern Ontario counties are putting their ideas into action, thanks to an innovative approach to grassroots economic development.

Community EFFORT is a collaboration among communities, the credit union and insurance sectors, and the provincial government to deliver a unique entrepreneur support process called Enterprise Facilitation.

Developed by the Sirolli Institute, brainchild of California-based economic development guru Ernesto Sirolli, enterprise facilitation is a management coaching and civic networking approach to supporting entrepreneurs within their own communities.

The process has two components – community and the "Trinity" of management.

Firstly, the community comes together to assist local entrepreneurs through an advisory board and networks established by a facilitator.

The other pillar is developing the entrepreneur's three-fold skill set around product development, marketing and finances.

"We're really a community network," says Community EFFORT enterprise facilitator Bruce Bocking.

The Midwestern Ontario group sees Enterprise Facilitation as a catalyst to foster entrepreneurship in rural Ontario, and expand local credit unions' role in helping rural entrepreneurs create new businesses and expand existing ones.

Entrepreneurs in Huron, Perth, Oxford, Wellington and Waterloo counties are eligible for free and confidential assistance, including step-by-step planning, needs assessment, market research, and financial advice.

Project lead is Credit Union Central of Ontario, with support from The OSTAR RED program of the Ontario Government, the CUMIS Group, Heartland Community Credit Union, Rochdale Credit Union, Mennonite Savings and Credit Union, Guelph & Wellington Credit Union, the Ontario Co-operative Association and The Ontario Rural Council.

A pilot project now underway will run through to September, 2005. If the project is successful, the group hopes to replicate it in other regions.

"It's a community-based approach," says Mark Ventry, marketing administrator for Guelph & Wellington Credit Union. "It puts current assets in rural communities to work."

■ www.cuco.on.ca • www.sirolli.com
www.communityEFFORT.coop

Thanks to our 2004 Ontario Co-operative Gala gold sponsors:
Guelph & Wellington Credit Union, GROWMARK, Inc. and UPI Inc.

ENERGY CO-OPS

Windfall for farmers?

Often at the mercy of the weather, Ontario farmers are now looking at turning the tables and harvesting it.

Paul Gipe, acting executive director of the Ontario Sustainable Energy Association, says the average wind turbine could net farmers an average \$150,000 a year in electricity sales.

Gipe, a world-renowned wind energy expert, says there's "tremendous interest" in the concept among rural Ontario landowners.

Advanced Renewable Tariffs, popular in Germany and elsewhere in Europe, permit farmers to connect their on-farm wind turbines to the power grid, specifying the terms of payment and their duration. PEI has just embraced the concept, pledging to go all windpower by 2015, and Gipe says with a bit of political will, there's no reason why Ontario couldn't as well.

Farms plug into savings

Unless you grow greenhouse flowers and vegetables for a living, you've likely never heard of the Ag Energy Co-operative. But that's about to change, says executive director Mike Bouk.

For the past 15 years, Ag Energy, formerly F&V Energy Co-op, has supplied natural gas to Ontario growers to heat their flower, tomato, pepper and cucumber greenhouses in the winter.

Despite being "the best kept secret in Ontario," Bouk says the co-op quietly amassed a 30-per-cent marketshare of the Ontario agricultural energy market.

Today, Ag Energy is well on its way to expanding that, by diversifying into the electricity market. Under the co-op's new electricity program, farmers can achieve savings of up to 10 per cent on electricity, a major input cost on many crop and livestock operations.

The new program got a major boost earlier this year when the Ontario Federation of Agriculture, the province's largest farm organization, offered it to its 40,000 farmer members.

Thanks to the joint efforts of both the co-op and OFA, the program quickly captured about one-third of the electricity market for all of agriculture. The two organizations are now looking at developing new programs, including natural gas. And a number of non-agricultural groups are showing interest.

Membership will also be broadened to include all farmers and processors in Ontario and their associations. Already, several farm co-operatives have joined, and the co-op plans to work with them to develop innovative natural gas programs.

Co-op fuels corn ethanol hopes



Ethanol derived from corn is win-win for family farms and the environment.

Rural economic development, farm income diversification, and environmental sustainability – it's a tall order from a tiny kernel of corn, but Brantford-area farmer Tom Cox thinks the co-op concept can help make it happen.

In April of 2002, Cox and a group of farmers and other investors in Brant county and area joined forces to form the Integrated Grain Processors Co-operative. The mission – to develop a local market for corn ethanol, a renewable fuel made from corn that is blended with gasoline to make for a more environmentally-friendly source of fuel.

The co-op is now in the midst of a membership drive to raise \$25 million towards an \$86-million ethanol plant slated to be under construction by next year.

For Cox, ethanol is about sustainability – both for the environment, and for a viable future for his and other producers' family farm businesses.

"Not only will it offer diversification of the corn market, but it will add some strength to the

price, and will provide an opportunity for producers to capture some downstream profits."

Cox says the plant will offer farmers an alternative industrial market for their corn crop, other than corn sweetener. At peak capacity, the plant will process 125 million litres of ethanol a year, which would create additional demand for some 12 million bushels of corn.

Further revenue streams come from the plant byproducts – distillers grains, which can be used as livestock feed and other applications, and carbon dioxide, which has industrial uses including carbonated beverages.

The plant will also generate economic spinoffs, creating both full-time and construction jobs, and boosting business for suppliers such as truckers and farm input dealers. And the environment will win as well because ethanol is a cleaner-burning, renewable fuel source that reduces greenhouse gases.

Cox says the co-operative structure is a good fit for the venture because of the integrated nature of the business – as reflected in the co-op's name. Not only are the farmers vertically integrating the corn business to capture more value "from the field to the fuel tank." But member investors also represent a wide array of ancillary businesses – grain elevators, trucking companies, farm equipment suppliers and others.

Cox says interest and investment are strong, with several million dollars raised so far. The co-op got a boost in the spring when a Kansas-based ethanol process design company announced a US\$1-million investment in the project.

But he knows it will be a long haul. "To be efficient, modern ethanol plants have to be huge. We're confident that the interest is there – It's just going to take time."

■ www.igpc.ca

Bringing power to the people

Provincial deregulation, consumer confusion and growing grassroots' interest in green power – it all adds up to a wide window of opportunity for Ontario's only provincial consumer-owned energy retail co-operative.

Based in Muskoka, ON, the Ontario Energy Co-operative Inc. began five years ago to create community solutions to environmental challenges. This innovative co-operative aims to support local renewable energy producers – bio-based, wind-power and others – by providing them with a supportive marketplace; and to provide members with creative and affordable ways to help reduce greenhouse gases through alternative energy sources.

Phyllis Winnington-Ingram, community and co-operative development consultant and Steve Alcock, renewable energy construction consultant, have been the primary developers of the Ontario Energy Co-op.

Over the next two years, the energy co-op aims to build its membership base to a minimum 7,000, by providing members web-based information on comparison pricing, energy savings, and renewable energy projects and new technologies.

The co-op recently received funding under the federal Co-operative Development Initiative to take the project to the next level – selling members competitively-priced natural gas and hydro, and ultimately renewable energy.

Winnington-Ingram stresses the co-op is out to collaborate, not compete, with other renewable co-operatives in the province. In fact, it is negotiating with the Ag Energy Co-op (see story at left) to deliver natural gas to consumers.

"We feel this approach will be a leading example of how co-operatives can work together to provide complementary services to their members," she says.

■ www.ontarioenergyco-op.com

CO-OPS FOR LIFE

CUMIS Group's Critical Care Insurance values quality of life

One in four people will suffer a critical illness. And, thanks to advances in medical treatment and care, most people who become seriously ill will survive.

However, while recuperating, they will suffer considerable stress from the pressures of a reduced income and ongoing financial obligations. In addition, provincial or employers' benefit plans may not cover unexpected expenses, piling on additional stress and reducing the speed of recuperation.

If you suffered a serious or life-threatening illness, would your physicians recommend you work more or less? Have more stress or less? Would your finances survive your illness? Would you dip into your lifetime investments to meet current financial obligations? Tough questions. Significant answers.

Consider some statistics:

- Three per cent of mortgage foreclosures occur due to death; 46 per cent result from critical illness
- One in four Canadians will contract heart disease each year
- The incidence of cancer has increased by 29 per cent since 1970
- 125,000 cancer cases are reported annually
- 50,000 people suffer a stroke each year, 60 per cent of whom are women.

In January, the CUMIS Group launched CUMIS Life Critical Care Insurance, which helps policyholders cope with severe illness. The coverage pays 'a living benefit' if the insured survives one of 20 covered illnesses, including the three major life-threatening ones – cancer, heart attack and stroke. Critical Illness coverage is unique. It pays a lump sum benefit to the person who



New CUMIS Group insurance helps families cope with the financial consequences of severe illness.

suffers the specified critical illness and survives.

This lump sum, living benefit can be used for anything from expenses related to home care support to a final family vacation. By contrast, life insurance – while equally important – pays out only on an individual's death.

CUMIS Life Critical Care Insurance is available to members through credit unions and caisses populaires in partnership with the CUMIS Group. The coverage speaks to the CUMIS goal of meeting the needs of both credit unions and their members by providing products meaningful to both. Overall, Critical Care Insurance fits the co-operative philosophy too, by valuing the quality of a person's life.

As for the coverage itself, CUMIS Life's Critical Care Insurance package has earned accolades throughout the insurance industry at large.

For further information, contact the CUMIS Group at 1-877-421-6979.

■ www.cumis.com

Doctors prescribe co-op solutions

A coalition of Canadian health care professionals is prescribing a heavy dose of co-operative thinking to remedy ailing health care systems in rural and remote Canada.

The Doctors Care Co-operative was formed in March by a group of five health professionals to help doctors and community-sponsored clinics, especially those in rural areas, to manage administrative systems including online patient records and billing systems for uninsured services. These include the myriad services a doctor's office is asked to render, such as employer sick notes or third-party physicals, which are not covered by public health insurance.

The concept of health care

co-ops is not new to Canada, especially in Quebec and Saskatchewan. Healthcare co-operatives have also proven very popular with patients and doctors in Spain, Japan and Brazil.

Dr. Raymond Rupert, a founding director of The Doctors Care Co-operative, says the idea of community-based health care co-operatives is generating "tremendous interest" among doctors and patients right across Canada.

Already, a number of doctors and communities are looking at setting up patient co-operatives. The boards of the patient co-operatives would determine what services the community wants and needs. And for a modest monthly membership fee, the co-op would contract with the family

doctor to provide a wide range of services, such as nursing services in doctors' offices, telephone prescription renewals, telephone advice, email advice, new computer systems and home visits to seniors by nurses.

Dr. Rupert says the concept could be a godsend for beleaguered rural physicians faced with high patient loads and insufficient resources.

"It's a community response to the need for primary care doctors," says Dr. Rupert.

"This is about communities promoting volunteerism, and deciding to invest in sustainable primary care. We're investing in primary care for our children and grandchildren."

■ www.doctorscarecooperative.ca

Food co-op serves up self-reliance

Self-reliance, autonomy, training and other co-op values are on the menu at the Cambridge Self-Help Food Bank.

For the past 20 years, CSHFB has been helping area families improve their situations and build a brighter future. Today, the staff and an army of co-op members and community volunteers deliver a wide range of programs and services to about 850 families per month.

As well as emergency food assistance, the CSHFB runs a full-fledged co-op called the Cambridge Community Food Co-operative. In 2003, 670 people joined CCFC with an average of 250 active members each month.

Co-op members pay an \$8 monthly membership fee and perform four co-op work hours per month in exchange for grocery pickups every two weeks from the Co-op Store.



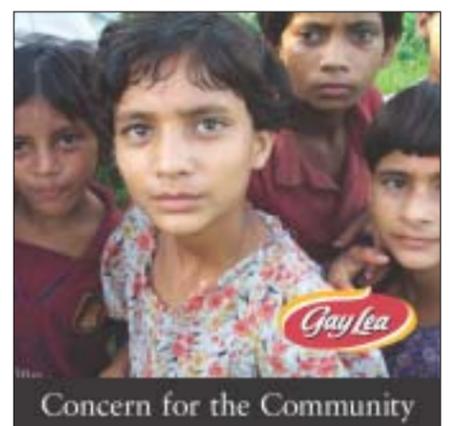
Co-op staff Eitie Hoornstra (r) and Donna Thompson in the Community Food Co-op

There are monthly co-op meetings where members can voice their opinions, make some decisions and offer suggestions for change. The co-op has representation on the food bank board of directors, and participates in the wider co-op community through its membership in the Waterloo Region Co-op Council.

"We have learned that a respectful, caring, individualized, holistic, self-help approach is key to unlocking the poverty trap," says the Food Bank's co-op manager Mary MacKeigan. "With an enhanced sense of self-esteem and confidence, people are more able to move forward in their lives."

■ www.wrcc.coop

www.cambridgefoodbank.on.ca



ORGANIC CO-OPS

Clear direction for natural food co-op

In the face of fast-changing market dynamics, Ontario and Eastern Canada's premier distributor of natural foods is tapping into its co-operative roots.

"We are fully entrenched in a market shift," says Randy Whitteker, general manager of the Ontario Natural Food Co-op. "Keeping things closer to the grassroots will be key to our viability."

Over the past few years, ONFC has seen increasing competition from national and multinational chains who have stormed into the niche developed by ONFC and others, with high-volume, competitively-priced product.

This mass market emergence in organics, coupled with consolidation within the natural food sector, is resulting in a rapid change in the organic and natural products landscape.

In response, ONFC is developing a strategic plan to "redefine our relevancy to our members," says Whitteker.

A number of avenues are being explored, including a renewed emphasis on service. "We're very focused on providing the best service levels in the industry – and we have to combine that with a wide selection of high-quality products," says Whitteker. "We can't just compete on price."

Food buying clubs, for instance, are well suited to electronic communication and ordering systems.

As well, ONFC has received a federal CanAdapt grant to work, in partnership with OntarBio, on a local branding strategy. "Food miles" – shipping distance — is a big issue with members concerned about the environmental "footprint" left by the food processors.

Respecting the transparent nature of the co-operative, ONFC will consult closely with its members, who include food buying clubs, retail food co-ops and natural food retailers.

At the same time, adjusting to the new marketplace realities will take new investment. Members will also be asked to participate, and Whitteker says this will be the focus of an education campaign articulating ONFC's co-operative values.

As opposed to the retail "value-chain" model, ONFC represents a "values chain" that takes food from field to table in trust-based relationships, forming partnerships with vendors and customers, he says:

"We want to prove to all members that what we stand for is worth investing in. We will deliver on our strategic plan to remain a strong co-op with all the co-op values."

■ www.onfc.ca

Organic ice cream – co-op to the cone

Organic Meadow's new line of ice cream comes in a variety of flavours, but there's co-op commitment in every scoop.

In May, OntarBio, which markets organic dairy products across Canada under the Organic Meadow brand, launched its new ice cream, billed as "the world's first fair-trade organic ice cream."

Based in Guelph, OntarBio is Canada's only organic farmers co-operative, and one of the country's largest exporters of organic dairy products.



The product of unique three-way co-op alliance

Ice cream was a gap in the product line, however, and after the successful launch of fair-trade organic chocolate milk last fall, the move to chocolate ice cream was "a no-brainer", says Art Corbett, OntarBio's director of sales and marketing.

Organic Meadow chocolate milk and now ice cream represent a unique three-way co-op triangle spanning thousands of miles, from the small cocoa farms of the Dominican Republic, to downtown Ottawa, to the lush dairy pastures of western Ontario.

The milk in the ice cream comes from the farms of OntarBio's 32 organic dairy farmer members.

The organic cocoa powder and sugar ingredients come from La Siembra, an Ottawa-based worker co-op that markets organic cocoa, sugar and chocolate products across North America under the Cocoa Camino brand.

In turn, La Siembra sources its fair-trade organic cocoa from another co-op, CONACADO, made up of 9,000 small-scale farmers in the Dominican Republic. The fair trade organic sugar is sourced from 250 small farmer families comprising three sugar co-operatives in Paraguay.

Both CONACADO and the sugar co-operatives are registered co-operatives with the Fair Trade Labelling Organization. This certification guarantees that the producers have received a fair price for their products, returns which they can then reinvest in their farms, their communities and their families.

A number of fair trade commodities are currently certified in Canada, including fair trade coffee, which has taken off with sales of almost \$21 million last year.

Corbett says La Siembra's products are a perfect fit for both the chocolate milk and ice cream, both in terms of quality and philosophy.

"It was our focus to go back to some core visions, values, and belief systems that this co-op and the

organic industry is based on," he says.

"We need to be fair and equitable not only to our own farmer members, but also to make sure that farmers in other countries are sustainable."

The fact that La Siembra is also a co-op is an added bonus, he says: "We want to deal with as many like-minded co-ops as we can and show we can be competitive."

As well as selling cocoa and sugar to OntarBio, La Siembra purchases organic milk powder from OntarBio for its hot chocolate products.

Kevin Thomson, co-executive director of La Siembra, says the innovative partnership can serve as a model for the entire co-op sector.

"Through these simple reciprocal co-operative business transactions, we are sharing wealth, democratizing ownership, and building vibrant communities at home and abroad."

■ www.organicmeadow.com • www.lasiembra.com
www.transfair.ca

Ontario Co-operative Association Members & Supporters

- African Diaspora Community Co-op
- Ag Energy Co-operative Inc.
- Association of Community Co-operatives
- CEDTAP
- Co-Auto Co-operative Inc.
- Co-operative Housing Federation of Canada, Ontario Region
- Co-operative Trust Company of Canada
- The Co-operators Group Ltd.
- Credit Union Central of Canada
- Credit Union Central of Ontario
- The CUMIS Group Limited
- First Ontario Fund
- Gay Lea Foods Co-operative Ltd.
- GROWMARK, Inc.
- Hearthmakers Energy Co-operative
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- Mitigaawaaki Forestry Marketing Co-operative Inc.
- Mountain Equipment Co-operative Inc.
- Mornington Heritage Cheese & Dairy Co-operative Inc.
- Niagara Peninsula Community Resources Inc.
- North American Students of Co-operation
- OntarBio Organic Farmers' Co-operative Inc.
- Ontario Natural Food Co-operative
- Ontario Student Co-operative Association
- Ontario Worker Co-operative Federation
- Options for Homes Non-Profit Corporation
- Organization for Parent Participation in Child Care and Education, Ontario
- Positive Power Co-operative Inc.
- Toronto Renewable Energy Co-operative
- Waterloo Region Co-operative Council
- WindShare Co-operative



The Co-op Advantage is a Co-op Week publication produced by the Ontario Co-operative Association, an affiliate of the Canadian Co-operative Association. For further information on specific co-ops, member organizations and programs, contact us at our Guelph office:

450 Speedvale Ave. W., Suite 101, Guelph, on n1h 7y6
Phone: 1-888-745-5521 · 1-519-763-8271 · Fax: 519-763-7239
E-mail: info@ontario.coop · Web site: www.ontario.coop



African Diaspora Community Co-op

This group aims to generate co-operative awareness among the African Canadian communities in the Ottawa area. A questionnaire has been developed to assess the general background, professional skills, community records and economic interest. Then a core group will be targeted for more specific workshops, training seminars and even co-op start-ups. A volunteer bank of translators has already been assembled to help deliver workshops in different languages, including English, French and Spanish. Conseil de la Coopération de l'Ontario (CCO) has helped identify existing African francophone co-ops in the Ottawa area and is working to make the necessary connections. As a core group of interested individuals gels, there may be some potential to collaborate with CCO and deliver workshops.

Ce groupe vise à éveiller l'intérêt du modèle coopératif parmi la communauté afro-canadienne de la région d'Ottawa. Un questionnaire a été développé afin d'identifier leur origine, expérience professionnelle, leur situation communautaire ainsi que leur intérêt économique. Par la suite, un échantillon de membres de la communauté sera ciblé afin de les faire participer à des ateliers spécifiques, des sessions de formation, et même des mises en situation de création de coopératives. Une banque de traducteurs a déjà été formée pour appuyer la livraison des différents ateliers dans différentes langues incluant l'anglais, le français et l'espagnol. Le Conseil de la Coopération d'Ontario (CCO) a identifié les Africains de langue française dans la région d'Ottawa et s'occupe d'établir les contacts. Lorsque le groupe de participants intéressés sera formé, il pourrait y avoir un potentiel de collaboration avec le CCO et de livraison d'ateliers.

■ ADCCOOP@hotmail.com

Alliance des Congolais de l'Ontario

This cooperative, in its development stage, has received funding to put towards a feasibility study for a housing and daycare co-operative to serve the Congolese communities of Toronto. Much support is still required for this cooperative to reach its goals. Their founding members are very dynamic and their objectives

Putting co-ops on the map

From building supplies to bio-diesel, the co-op model is a catalyst for innovation and entrepreneurship right across Ontario. To help drive this growth, On Co-op, Conseil de la Coopération de l'Ontario and the Canadian Worker Co-op Federation are partnering with the federal government, under the jurisdiction of the Co-operatives Secretariat, in delivering Ontario's share of the Technical Advisory Services Program, part of the five-year, \$15-million national Co-operative Development Initiative. Here we highlight 21 CDI recipients for 2003-2004.

Lancement du concept coop

Des matériaux de construction au bio diesel, le modèle coop crée une nouvelle vague d'innovation et d'entrepreneuriat en Ontario. Pour appuyer le développement de nouvelles idées, On Co-op, le Conseil de la Coopération d'Ontario (CCO) et la Canadian Worker Co-op Federation (CWCF) ont formé un partenariat avec le gouvernement fédéral sous l'auspice du Secrétariat aux Coopératives afin de livrer la partie Ontarienne du programme de service technique et de consultation d'Initiative en Développement Coopératif qui fait partie d'un projet quinquennal national de 15 \$ millions. Vous trouverez ci-après une brève description de 21 projets qui ont bénéficié de ce programme durant l'année fiscale 2003-2004.

are to support the Congolese community and contribute to their integration. They promote the community's economy and the members' solidarity while being a mentor for their youth and teach them a sense of responsibility towards society.

Cette coopérative à l'état embryonnaire a reçu du support financier envers l'étude de faisabilité pour une coopérative de logement accompagnée d'une garderie pour desservir la population congolaise de la région de Toronto. Il y a encore beaucoup d'appui requis pour amener cette coopérative à atteindre ses buts. Les membres fondateurs sont très dévoués et dynamiques. Leurs objectifs sont de supporter la communauté congolaise et de contribuer à son intégration dans le milieu. Elle fait la promotion de l'économie de la communauté ainsi que la solidarité tout en étant un modèle pour la

jeunesse en leur enseignant le sens des responsabilités communautaires.

■ ekabas@yahoo.com

Canada House Artistic Collective

This new worker co-op focuses on the planning, staging and execution of its first play, *Canada House*. The group is interested in writing and staging "theatrical performances from a progressive, social critical tradition that is not often offered under conditions where the entertainment industry increasingly reflects corporate agendas." With support from the Canada Council and Toronto Arts Council, the *Canada House* Collective is well on its way to mounting its first production, slated for Toronto in November. The co-operative structure will help the ensemble organize itself formally

while enabling it to put as much of its revenue as possible on the stage. CDI funding will assist the group with drafting articles of incorporation and bylaws.

Cette nouvelle coopérative de travailleurs concentre ses énergies sur la planification, la mise en place et l'exécution de sa première pièce théâtrale, *Canada House*. L'intérêt de ce groupe est la composition et la réalisation de performances théâtrales d'un point de vue progressif où la tradition sociale est souvent mise de côté pour une industrie influencée en majeure partie par des agendas corporatifs. Avec l'appui du Conseil Canadien des Arts et du Conseil des Arts de Toronto, le groupe *Canada House* est en bonne voie de mettre en place sa première production pour son lancement à Toronto en novembre 2004. La structure coopérative leur aidera à s'organiser formellement tout en leur permettant de concentrer et de conserver la majorité de leurs recettes pour la fin de production théâtrale. La subvention du programme IDC permettra la rédaction des règlements administratifs et des articles d'incorporation.

■ 65 Wanless Cres., Toronto ON

Centre Franco-Ouest d'Ottawa

This cooperative, established in 1998, deals with the well-being of children and destitute teenagers in the Ottawa-Carleton region. This initiative was developed by the Coop Ami-Jeunesse of Ottawa. They have received financial support for a feasibility study to construct a multi-service francophone community centre in Ottawa's west end serving franco-ontarians and French language immigrants. By having this community centre in the west end of Ottawa, the co-operative will be in a better position to cater to the needs of the community and provide leadership.

Une coopérative existante depuis 1998 dans le domaine du bien-être d'enfants et d'adolescents démunis de la région d'Ottawa-Carleton. Cette initiative est développée par la Coop Ami-Jeunesse d'Ottawa. Elle a reçu l'appui financier nécessaire pour réaliser une étude de faisabilité visant la construction d'un centre communautaire multiservices francophone dans l'ouest d'Ottawa qui pourra desservir la communauté franco-ontarienne ainsi que les immigrants francophones. Par ce moyen, la coopérative sera en meilleure position pour répondre aux besoins de la communauté et agir comme leader et revendicateur.

■ 250, Durocher, C.P. 7287 Vanier (Ontario) ☎ 1 813 833

Circle Sun Farm Co-operative

Circle Sun is a certified organic farm that is currently in the process of incorporating as a worker co-op as a means of helping young people enter organic farming without needing significant capital funding. Circle Sun is a promising enterprise that is both environmentally sustainable and economically viable. Its main product is organic milk, which is purchased by OntarBio for its Organic Meadow brands. The farm also produces hay and grain for feed, market meat, vegetables, herbs and flowers – and it markets organic sausage and maple syrup under its own label. CDI funding is supporting consultation for the development of bylaws and assistance with incorporation.

Circle Sun est une ferme organique dûment certifiée qui est présentement en processus d'incorporation comme coopérative de travailleurs comme moyen d'aide aux jeunes gens à se lancer dans le domaine de l'agriculture organique sans devoir se soumettre à un investissement de capitalisation. Circle Sun est une entreprise prometteuse qui est viable au point de vue environnemental et économique. Son produit principal est le lait organique, lequel est acheté par la compagnie OntarBio pour sa série de produits « Organic Meadows ». La ferme produit également le foin et les graines pour la nourriture d'animaux de ferme, la viande de marché, des légumes, des herbes, ainsi que des fleurs. Elle produit aussi des saucisses organiques et du sirop d'érable sous sa propre étiquette. La subvention du programme IDC a permis une consultation visant le développement des règlements administratifs, ainsi que de l'assistance financière pour l'incorporation.

■ www.circlesunfarm.com

Common Ground Co-operative Inc.

Common Ground is a 60-member co-op growing to 100-plus in the coming year. Its sole purpose is to provide long-term employment for people with intellectual disabilities. This unique organization employs 30 people through three food service businesses in Toronto – a catering business and two coffee kiosks. The catering business is by far the most profitable, with a customer base of more than 70 developed through word of mouth and some advertising. With CDI funding, Common Ground is working towards an organizational review, including a one-day workshop on governance. Introducing this group to the merits of the co-operative model and building on that awareness will help to better distinguish what makes Common Ground so unique.

Common Ground est une coopérative de 60 membres qui vise à atteindre une adhésion de près de 100 membres durant la prochaine année. Son but est de fournir de l'emploi à long terme aux gens qui souffrent de déshabilités intellectuelles. Cette organisation fournit présentement de l'emploi à long terme pour une trentaine d'individus dans le domaine de l'alimenta-



Common Ground Co-operative Inc.

tion dans la région de Toronto (traiteur et kiosques de café). Le service de livraison de repas est le plus profitable avec une clientèle de 70 acheteurs bâtie surtout par voie de bouche à oreille et un peu de publicité. La subvention du programme IDC va envers l'organisation de cette coopérative, incluant une journée d'atelier sur la gouvernance. Les bienfaits du modèle de la coopération sont introduit au sein du groupe et permettra de bâtir sur cette conscience coopérative, et donc mettre en valeur le rôle unique que joue la coopérative Common Ground.

■ www.commongroundcoop.org

Concept to Creation Co-op

This innovative group is leveraging the co-operative structure to create a safe and affordable environment for independent inventors – and attempting to bring integrity to the invention process. The co-op's structure and adopted procedures allow local inventors to increase the likelihood of developing their inventions into market-ready and profitable products. Employment opportunities and wealth are created through successful licensing and venturing options. CDI funding will help with the overall development of the co-operative. This will include developing governance, legal consultations to refine internal contracts, assistance with accounting for financial projections, statement preparations and auditing, as well as media relations expertise for advertising and marketing.

Ce groupe innovateur utilise l'approche coopérative pour créer un environnement sécuritaire et abordable pour les inventeurs indépendants – et tente d'introduire l'intégrité et l'honnêteté lors du processus de l'invention. Ce modèle permet à ses membres d'augmenter la probabilité que leurs inventions respectives verront le jour et leur seront profitables. Les opportunités d'emploi et de succès sont créés par moyen de licences, de brevets et d'options de mise en marché. La subvention du programme IDC permettra le développement de la coopérative au niveau de sa gouvernance, de ses consultations légales pour la mise en place de contrats, de la comptabilité pour les projections financières, de la préparation des états financiers et de la vérification, ainsi que l'expertise en relations médiatiques pour la publicité et le marketing.

■ www.conceptcreation.com

Cooperative 301 Inc.

This is a well established co-operative with over 30 members and is encouraging the socio-economic development of its members by

DRYDEN
Kenora District
Federation of
Agriculture

THUNDER BAY
· Team Werks
Co-operative
· Hazelnut
Permaculture

SCHREIBER
Sustainable Energy
Resources Group
Co-operative Inc.

SUDBURY
· Coopérative funéraire du
district de Sudbury, Inc.
· Coopérative régionale de
Nippissing-Sudbury
Limited (North)

ELMWOOD
Circle Sun Farm Work
Co-operative Inc.

ST. THOMAS
Elgin Co-operative Services

creating an outlet for their special talents of sewing and knitting hence, increasing self-sufficiency and self-esteem within a cultural diversity. It has received financial support to conduct a feasibility study and strategic scheduling in order to strengthen its structure and services, and to better serve its members.

Cette coopérative bien établie favorise la prise en charge socio-économique de ses membres par le biais de la couture et du tricot pour ainsi offrir à ses membres un degré de support financier et d'estime de soi. Les fonds avancés ont financé une étude de faisabilité et une planification stratégique afin de consolider sa structure et ses services, et déterminer comment mieux desservir ses membres.

■ lucilec@magma.ca

Coopérative Beldaja Inc.

This is an initiative of the CIFODE (Centre d'intégration et de formation de développement économique), another cooperative, of which their goal is to aid in the socio-economic integration of immigrant women into the Canadian society. Its mission is to become a leader in food production destined for immigrants and therefore provide financial support for its members who are mostly single mothers. They have received funding to hire a consultant once a financial plan has been developed.

Ceci est une initiative de CIFODE (Centre d'Intégration et de Formation de Développement Économique), une autre coopérative, dont le but est de faciliter l'intégration socio-économique des femmes immigrantes à la société canadienne. Sa mission est de devenir un chef de file en production alimentaire cuisinée et destinée aux personnes immi-

grantes et ainsi procurer un certains niveau de support financier pour ses membres qui sont en majorité des femmes en situation monoparentales. Le programme IDC leur a fourni les fonds nécessaires pour l'embauche d'une consultante afin de réaliser une planification financière.

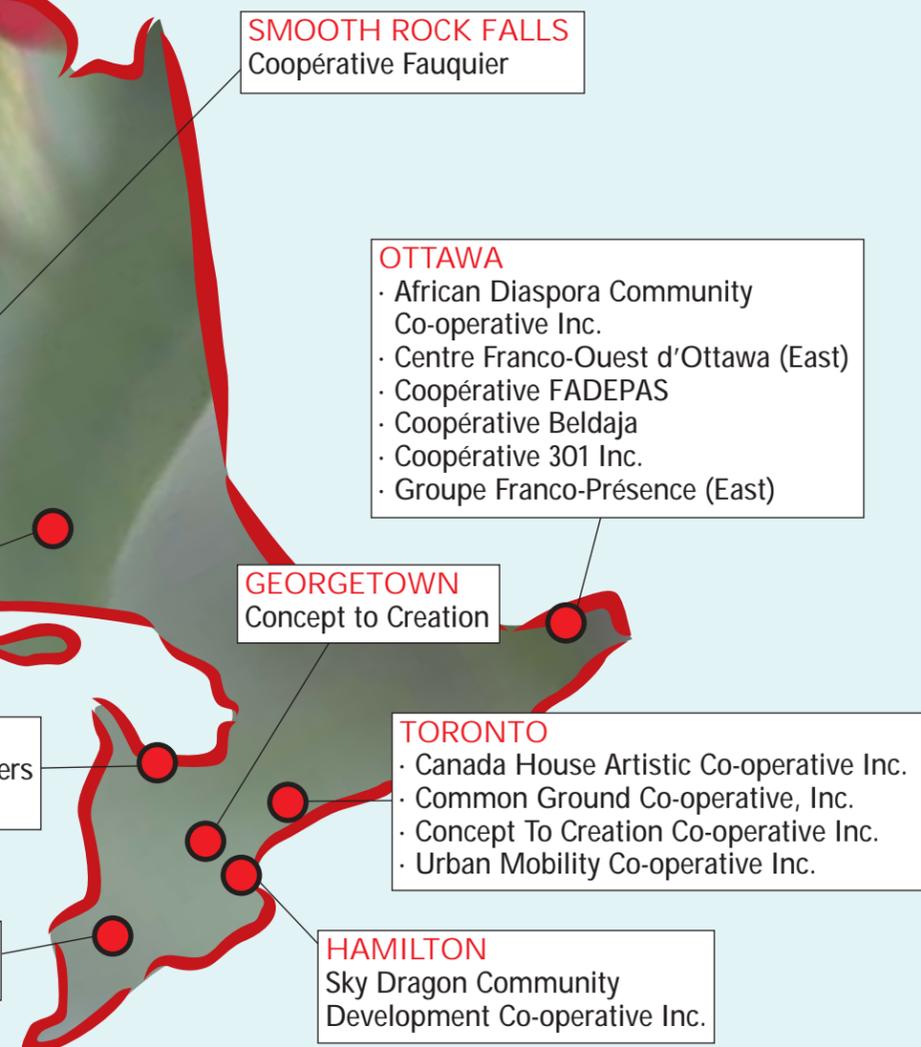
400-251 rue Bank
Ottawa ON K2P 1X3

Coopérative FADEPAS Inc.

The Coopérative de Foyer d'Accueil des Enfants et des Personnes Âgées is a non-profit cooperative and has received funding to hire a consultant and to create a business plan. Its mission is to enable the youth of Somalis origin to communicate with their elders in order to perpetuate their customs and protect their identity, as well as open their minds to the multicultural realities of today.

Coopérative de Foyer d'Accueil Des Enfants et des Personnes Âgées à but non-lucratif a reçu des fonds du programme IDC pour l'embauche d'un consultant et la réalisation d'un plan d'affaires. Sa mission est de faciliter l'intégration de la jeunesse somalienne et de faciliter la communication avec les personnes âgées de la communauté afin de favoriser un sentiment d'appartenance, de perpétuer les coutumes d'origine et d'ouvrir l'esprit au phénomène multiculturel.

■ information@fadepas.com



Coopérative Fauquier

This cooperative is under development and has received financial backing to develop a grocery and convenience store with gas station in order to serve a community which, in the last two years has lost its services that were previously provided by independent businesses. A feasibility study and a business plan have been put in place and the following stage is to enact a fundraising campaign and capitalizing on the associated risk. RDÉE Ontario is very strongly involved in partnerships with the CCO.

Une coopérative en formation qui a reçu des fonds pour la mise en place d'une épicerie du genre dépanneur, accompagné d'un service de station d'essence afin de desservir la communauté qui a perdu ces services autrefois fournis par un entrepreneur privé. Une étude de faisabilité et un plan d'affaires ont été mis en place et la prochaine étape sera une mise en marche d'une campagne de prélèvement de fonds et de capitalisation de risque. Le RDÉE Ontario est très fortement impliqué en partenariat avec le CCO.

■ 1 Chemin Mill, Smooth Rock Falls, ON P0L 2B0

Coopérative Funéraire du district de Sudbury

This cooperative has been in existence for more than 50 years and is the only cooperative of its kind in Ontario; it is also the first in Canada to offer funeral services to the French



Coopérative funéraire de Sudbury

community. They are currently beginning to offer more and more services to the English community due to increasing demand. They have received financial support in order to create focus group studies and to determine how this cooperative can assure its long-term survival. We have shared the cost of this study with On-Coop and RDÉE Ontario.

Une coopérative existante depuis plus de 50 ans et la seule en Ontario ainsi que la première au Canada qui offre des services funéraires à la population francophone, et de plus en plus à la population anglophone suite à une demande croissante. Elle a reçu l'appui financier requis afin de faire une étude sous forme de groupe focus et de déterminer comment la coopérative peut assurer sa survie à long terme. Nous avons partagé les coûts de cette étude avec On-Coop et RDÉE Ontario.

■ cooperative.funeraire@bellnet.ca

Coopérative régionale de Nipissing-Sudbury Limited

This existing co-operative is very strong and is looking to expand its market into extracting canola and soybean oil to meet the demand of a future bio-diesel plant. A study, with costs shared between the CCO,

RDÉE Ontario and FedNor is in process. The growing of the soybean and canola can be very well integrated in a rotating harvesting plan within our farming membership and therefore transforming these products into a new product, bio-diesel, which is forecasted to become more and more in demand especially since the closure of a converting plan in the Hamilton region. This would also reactivate some of the agricultural land which has been dormant for few years.

Une coopérative existante très forte qui cherche à agrandir son marché par la production de l'huile de canola et de soya pour sa transformation en biodiesel. Une étude au coût partagé entre le CCO, RDÉE Ontario et FedNor est en voie afin de déterminer la faisabilité ainsi que la viabilité du projet. La récolte de la fève soya et de canola peut très bien être intégrée à l'intérieur des fermes avoisinantes puisqu'il y a une abondance de terres qui sont sous-utilisées depuis quelques années. L'étude déterminera le besoin du produit, et étant donné la fermeture récente de l'usine de transformation à Hamilton, il pourrait y avoir un renouveau de demande.

■ raymond.savage@sympatico.ca

Elgin Co-operative Services

Elgin sells lumber and building supplies to farmers, builders, contractors and other members. Facing direct competition from two big box outlets in its area, the co-op is considering changing locations. This would consolidate its position in the marketplace and service its membership more fully. CDI funding supported the development of financial management tools, and facilitate member and board approval of the move. To stay competitive, Elgin is also implementing a number of strategic changes, including a new product line, financial software, and expanded hours of operation. These measures will allow Elgin to purchase and price effectively and to retain or even enhance its market-share at its new location.

Elgin fournit les matériaux de construction à des agriculteurs, des contacteurs et autres membres. En compétition directe avec de grosses boîtes locales de vente au détail, la coopérative songe au déménagement afin de consolider sa position sur le marché et de mieux desservir ses membres. La subvention du programme IDC permettra d'outiller la coopérative avec une bonne planification financière, et ainsi faciliter l'approbation de son conseil et l'acceptation de ses membres face au déménagement. Pour demeurer concurrentiel, Elgin effectuera un nombre de changements stratégiques, incluant une nouvelle ligne de produits, un logiciel financier, et augmenter ses heures d'ouverture. Ces mesures permettront à Elgin d'acheter à meilleur prix et donc vendre à prix plus compétitifs afin de retenir et même d'augmenter leur chiffre d'affaires.

■ www.elginco-op.com

Groupe Franco-Présence

In its development stage, this project aims at assisting in the discovery as well as the enhancement of the artistic talents and cultural members of the racial minority and francophone communities by means of the creation of a co-operative enterprise which will sell such products and also create jobs for the youth. It will create a better sense of belonging while providing easier access to francophone culture and art works. They have received funding to hire a consultant to conduct a feasibility study.

En état embryonnaire, ceci est un projet visant à faire découvrir et mettre en valeur les talents artistiques et culturels des membres de la communauté des minorités raciales et des francophones de souche par le biais de la création d'une entreprise coopérative qui fera la vente de tels produits. Cette future coopérative permettra également à ses membres de s'épanouir par la promotion de leur créativité tout en leur procurant de l'emploi. Ils ont reçu des fonds du programme IDC pour l'embauche d'un consultant pour la réalisation d'une étude de faisabilité.

bodyngoy@hotmail.com

Hazelnut Permaculture Workers Co-operative

This co-op offers Permaculture design, education and communications services, including organic lawn maintenance, natural home and business landscaping, site design consultation, individual and organizational sustainability consulting services, permaculture and community development workshops. Hazelnut's *raison d'être*: to design gardens everyone can enjoy. In the longer term, Hazelnut intends to create a demonstration garden, a Resource Centre, and an urban market garden. It hopes to provide people with concrete evidence that sustainable living is possible, and that food, including plants and domestic fowl, can be grown in urban settings. The market garden and demonstration site will provide a location for prospective clients to see what Hazelnut does, ask questions and take a workshop.

Cette coopérative offre un modèle innovateur dans le domaine du paysagisme et du jardinage. Elle offre des services de design, d'éducation et de communications, y compris l'entretien organique des pelouses, le paysagisme résidentiel et commercial, et des ateliers communautaires sur les moyens écologiques de jardinage. La raison d'être de Hazelnut Permaculture est de fournir des moyens de créer des jardins et des environnements de paysagisme que tout le monde peut apprécier tout en étant écologiquement conscient des bienfaits que l'on peut apporter au milieu urbain. La coopérative de travailleurs veut

démontrer qu'il est possible de cultiver sa propre nourriture et de transformer ces produits pour sa propre saine consommation.

■ www.restoretheearth.ca

Kenora District Federation of Agriculture

KDFA has about 40 members with a strong agricultural background. They require an impartial outsider with the agricultural, marketing and financial expertise to evaluate the opportunities they have identified in northwestern Ontario agriculture. As well as the inherent climatic and topographical challenges, KDFA says the major deterrent to growth is lack of infrastructure and services needed by the farm community. In pursuing CDI funding, the federation hopes to identify ways it can collectively provide the infrastructure required to farm the ample local supply of underutilized, fertile, well-watered and affordable land. CDI funding will support the development of a feasibility study related to a variety of infrastructures that could be financed and governed by a rural agricultural co-operative.

La KDFA compte environ 40 membres dont l'expertise est surtout au niveau agricole. Ils requièrent les services externes d'un expert dans le domaine agricole, de marketing ainsi que de finance afin d'évaluer les opportunités du secteur agricole qu'ils ont identifiés dans le Nord-ouest ontarien. En plus du climat plus austère de la région et des défis topographiques, la KDFA considère que le plus gros obstacle à l'expansion de l'agriculture dans la région est l'infrastructure et les services requis par la communauté agricole. En faisant appel au programme IDC, la fédération espère identifier les moyens que la collectivité peut entreprendre pour bâtir l'infrastructure nécessaire pour cultiver l'abondance de terre arable bien irriguée et financièrement abordable mais sous-utilisée. Cette subvention appuiera le développement d'une étude de faisabilité servant à soutenir les différentes options d'infrastructures qui pourraient être financées et gouvernées par une coopérative agricole rurale.

■ camnet2003@shaw.ca

Sky Dragon Community Development Co-operative

Formed in 2002, this incorporated non-profit worker co-operative is dedicated to realizing a progressive vision for the city of Hamilton. Its first project is to develop a community/wellness centre and affordable housing development that is worker-owned and operated, ecologically



Inner City Dance Company practising at the Sky Dragon Centre in downtown Hamilton

sound, and economically successful. Located in downtown Hamilton, the Sky Dragon Centre will include a 10- to 12-unit affordable housing complex, a wellness centre, a vegetarian/fair trade café, an art gallery, space for offices, community meetings and local artisans, and an interfaith resource centre. The group has selected a building in the downtown core and is moving ahead with purchasing it from the city. A funding drive is underway. Sky Dragon is living the co-operative value of self-reliance, realizing the potential that communities have to collectively transform their economic and social conditions.

Incorporée en 2002, cette coopérative à but non-lucratif de travailleurs se dédie au développement d'une vision progressive pour la ville de Hamilton. Son premier projet est de mettre en place un centre qui saura répondre au bien-être mental, physique et économique de sa communauté. Ce centre, composé de logements abordables sera approuvé et opéré par les membres de la place et visera la protection de l'environnement et de la rentabilité. Situé au centre-ville de Hamilton, le Sky Dragon Centre sera composé de 10 à 12 unités de logement, ainsi qu'un centre de développement de santé physique et mentale, un café-échange avec emphase végétarienne, une galerie d'art, des espaces à bureaux, des salles de rencontres et d'expositions d'artisanats, ainsi qu'un centre de ressources à foi multiples. Ce groupe a déjà choisi un emplacement dans le centre-ville et est en négociation avec la municipalité en vue de l'achat. Une campagne de financement est en marche. Sky Dragon est en train de vivre l'expérience coopérative d'autonomie en réalisant le potentiel que les communautés possèdent lorsqu'elles unissent leurs efforts vers l'atteinte d'une indépendance économique et sociale.

■ www.skydragon.org

Sustainable Energy Resource Group Co-op

This co-operative is based in Schreiber; they have been incorporated since Sept. 17th 2003. They plan to develop community co-owned commercial wind turbines creating community investment

opportunities, direct and indirect employment opportunities, education on sustainable energy alternatives, energy conservation including home energy retrofits. They have been given funding to develop a business plan.

La coopérative Sustainable Energy Resource Group, située à Schreiber, est incorporée depuis le 17 septembre 2003. Elle planifie le développement d'éoliennes commerciales co-appartenues par la communauté, créant ainsi des opportunités d'investissement pour la communauté, de l'emploi direct et indirect, ainsi que l'éducation sur les alternatives d'énergie durables, la conservation d'énergie incluant les améliorations de l'efficacité énergétique de maisons. Elle a reçu le financement pour développer un plan d'affaires

■ d_goedhard@hotmail.com

Team Werks/ Superior Werks Co-ops

These two worker co-operatives operate out of the Lakehead Psychiatric Hospital overseen by the St. Joseph's Care Group. Their workforce is comprised of mental health patients as well as past patients. Working with the co-operatives allows participants to make a partial livelihood and build their sense of self-worth. The co-operatives are involved in a range of projects including washing the ambulance fleets, lab kit assembly, woodworking, textile recycling and document shredding. Because Lakehead Psychiatric Hospital plans to move in the coming years, the co-ops face losing access to the facilities, chiefly the industrial shop, as well as administrative support. They have approached On Co-op for CDI funding and guidance through this transition, as well as assistance in developing a marketing and business plan.

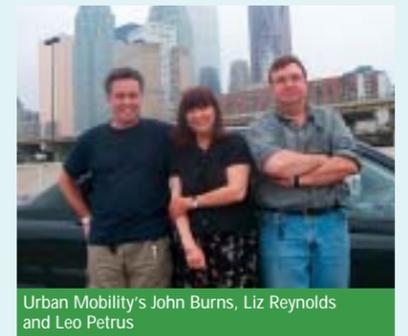
Ces deux coopératives de travailleurs opèrent à partir de l'Hôpital psychiatrique Lakehead, supervisé par le St. Joseph's Care Group. Cette main d'œuvre est composée de patients actuels des soins mentaux ainsi que d'anciens patients. En travaillant à l'intérieur du modèle coopératif, les participants peuvent à la fois gagner de l'argent et augmenter leur estime de soi. Les coopératives sont impliquées dans une variété de projets dont le nettoyage des ambulances, l'assemblage des trousseaux de laboratoires, la menuiserie, le recyclage de produits de textiles, ainsi que la destruction de documents. Puisque l'hôpital psychiatrique planifie son déménagement d'ici quelques années, les coopératives risquent de perdre l'accès aux facilités, aux ateliers, ainsi qu'aux services administratifs. Ils ont approchés

On Co-op pour des fonds du programme IDC, ainsi que de l'appui dans leur transition et dans le développement d'une stratégie de marketing et d'un plan d'affaires.

■ jokinen@tulph.ca

Urban Mobility Co-operative Inc.

Urban Mobility is one of a number of car sharing co-operatives across Canada. It has received a small CDI grant to help develop a business plan that addresses some of the key challenges facing car co-ops – namely, car availability, location and accessibility. To overcome these barriers, the co-op has started "usage mapping" high-density neighbourhoods and then placing cars based on the response. It's also looking at accessing alternate vehicles to overcome scheduling conflicts. To make the concept more affordable,



Urban Mobility's John Burns, Liz Reynolds and Leo Petrus

the co-op has lowered the deposit to \$100. And it is developing "driving plans" that make usage more cost-effective. Urban Mobility is currently refining its business plan and developing brochures.

Urban Mobility est une parmi plusieurs coopératives de partage de voitures à travers le Canada. Elle a reçu financement du programme IDC pour le développement d'un plan d'affaires qui adressera quelques-uns des défis qui se présentent dans le domaine du co-voiturage coopératif. Certains de ces défis sont principalement la disponibilité des automobiles, la localisation et l'accessibilité. Pour surmonter ces obstacles, la coopérative a mis en place un système de disponibilité de véhicule basé sur la densité de la population par région et la fréquence d'utilisation du service. Elle vise également un service alternatif aux véhicules afin de réduire les conflits d'utilisation. Pour atteindre un niveau plus abordable pour la clientèle, la coopérative a réduit le coût de réservation à 100\$. Elle est aussi en voie d'établir un plan de conduite qui permettra l'utilisation plus rentable. Urban Mobility développe actuellement son plan d'affaires et des brochures publicitaires.

■ www.urbanmobility.ca



450 Speedvale Ave. W., Suite 101, Guelph, on n1h 7y6
Phone: 1-888-745-5521 · 1-519-763-8271 · Fax: 519-763-7239
E-mail: info@ontario.coop · Web: www.ontario.coop

l'Initiative de développement coopératif/
The Co-operative Development Initiative
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A partnership of



Canada



Site Web cco.coop · Courriel info@cco.coop

Siège social
435, boul. St-Laurent, pièce 201
Ottawa, on k1k 2z8
Tél. 613-745-8619 · 1-866-290-1168
Télé. 613-745-4649

Bureau de Sudbury
531, av. Notre-Dame, 2^e étage
Sudbury, on p3c 5l1
Tél. 705-560-1121 · 1-866-338-3361
Télé. 705-560-9699