

Ontario
Co-operative
Association

2022 - 2023

ANNUAL REPORT

Ontario Co-operative Association



We are the Ontario Co-operative Association (OCA) and we believe in the power of co-operatives. We see a future in Ontario where co-operatives contribute to the sustainable development and growth of our communities, and to the overall social, economic and environmental well-being of the province.

Our membership is comprised of organizations that believe in the co-operative principles and are invested in the future of the sector. With their commitment, we deliver programs and services, as well as provide tools and resources that support the success of Ontario's co-operatives.

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CHAIR'S REPORT



Believing in the power of co-operatives, we have worked tirelessly over the past year towards the sustainable development and growth of our communities, contributing to the social, economic, and environmental well-being of co-operatives operating in the province of Ontario.

The Board's commitment to organizational growth and effectiveness led us to undertake the crucial task of recruiting a new Executive Director. After careful consideration and an extensive search process, we were delighted to announce the successful promotion of Jennifer Ross to the position. She has been an integral part of the OCA for many years, demonstrating exceptional leadership, dedication, and expertise in advancing the co-operative movement. Under Jennifer's guidance, we have focused on providing exceptional value to our members by delivering essential programs, services, tools, and resources that support the success of Ontario's co-operatives. This work can be grouped into the following themes:

1. Advocacy & Awareness: We leveraged our Advocacy Toolkit and Co-op resources to increase awareness of co-operation and co-op innovation among our members and the broader community.

2. Legislative & Regulatory Support: Collaborating with the Ministry of Public and Business Service Delivery, we proposed amendments to enhance virtual processes for co-operative businesses, ensuring our practices align with modern technology. We also continued to advocate for increasing the limits to the Offering Statements exemption.

3. Co-operative Engagement & Representation: Through events like the Lobby Day and Reception at Queen's Park, we celebrated co-operation and highlighted how our member co-ops offer long-term solutions to social and economic challenges in the province.

4. Business Development & Support: We offered essential business support and advice, virtual AGM assistance, governance training, and bookkeeping services to numerous co-operatives.

5. Co-operative Sector Collaboration: Working to support emerging co-operative initiatives in home ownership, home healthcare and a more inclusive economy, we contributed to building an inclusive economy and reducing inequity in Canada.

6. Education & Training: Our various educational programs, including the ON Board training program, youth education initiatives, and co-operative-themed education resources for students and teachers, increased awareness and understanding of co-operatives among students and employees.

These accomplishments would not have been possible without the commitment and support of our valued members. Your dedication to the principles and investment in the sector's future are what drive our success. Additionally, the dedication from the team at OCA is inspiring, as they continue to explore new ways to add value, while being conscientious of the current financial landscape. The Board appreciates your efforts.

Looking ahead, we will continue to provide even greater value to our members, exploring new avenues to promote co-operation, support the growth of co-operatives, and create an inclusive economy that benefits everyone. We encourage you to get involved and partner with us to contribute to the success of YOUR association. I extend my heartfelt gratitude to each and every member of the OCA for their unwavering support and belief in the power of co-operatives. Together, we will continue to shape a brighter future for our communities and the province of Ontario.

Sincerely,
Jordan Moat, Libro Credit Union

EXECUTIVE DIRECTOR'S REPORT



Thinking back on my journey with OCA since 2009, I feel incredibly grateful. Little did I know that this job would become such a fulfilling career and eventually lead me to a leadership role within the organization. I am certain that many of you can relate to the transformative power of co-operatives, as we all share a passion for what we do.

In the co-operative sector, we do things differently than traditional businesses. We are guided by values, principles, and a higher purpose. It's about making a positive impact in our industries and in the communities we serve, all while caring for the well-being of people and the planet. Though we face market challenges like any other model, it's our shared values that drive us towards success together.

Looking ahead to 2023 and beyond, our goal is not only to uphold these principles, but also to put them into action.

We are committed to advocating for changes that will improve the legislative and regulatory environment for all co-operative businesses. Focusing on increasing the offering statement exemption limits, which will help co-operatives raise the necessary capital to compete in today's economic landscape.

Education plays a crucial role in empowerment, and we will keep expanding our outreach to ensure that the co-operative model is more widely understood. By reaching out to schools and educators, we will continue to teach co-operative problem-solving skills to students of all ages, nurturing a future generation that sees the potential of co-operatives.

We are also committed to educating ourselves and providing tools to our members around what diversity, equity and inclusion looks like for our sector. Recognizing that co-operation comes in many forms and that we have much to learn from informal co-operatives, is an important piece of this work. The success of our organization lies in the success of our members and the entire co-operative sector, and we strive to add value to co-operatives in Ontario. This means constantly improving on our knowledge and programs to better serve our members. We will continue to be a reliable source of co-operative information, tools, and resources that cater to our membership and those interested in co-operatives, to help build competencies, capacity, and enthusiasm within our sector.

Thank you to our membership, the Board and our staff for their support this year. We will face new opportunities and challenges together, knowing they can bring positive change, and that co-operation, innovation, and optimism will steer us in the right direction.

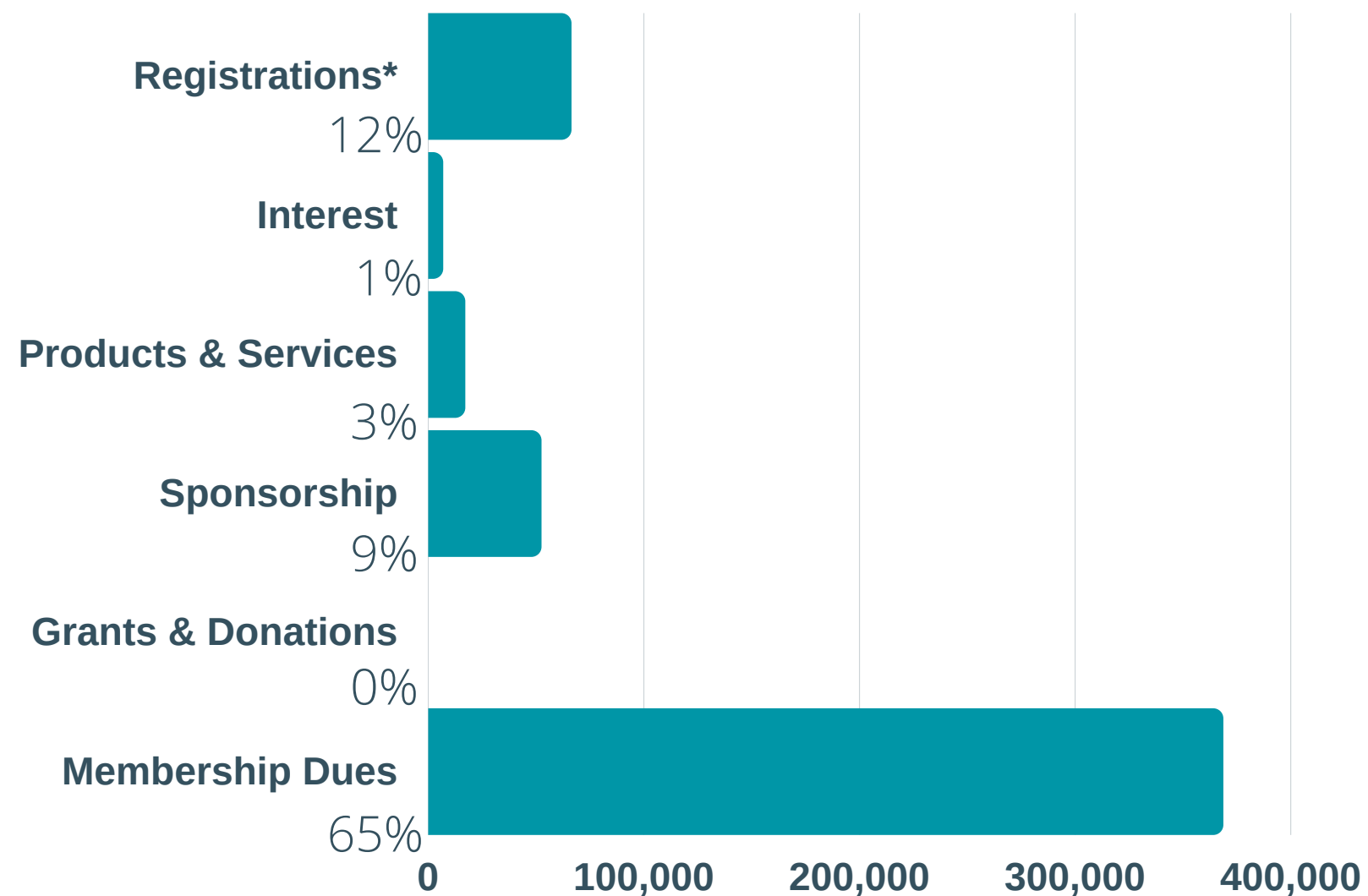
In co-operation,
Jennifer Ross

FINANCIAL SNAPSHOT

Revenue

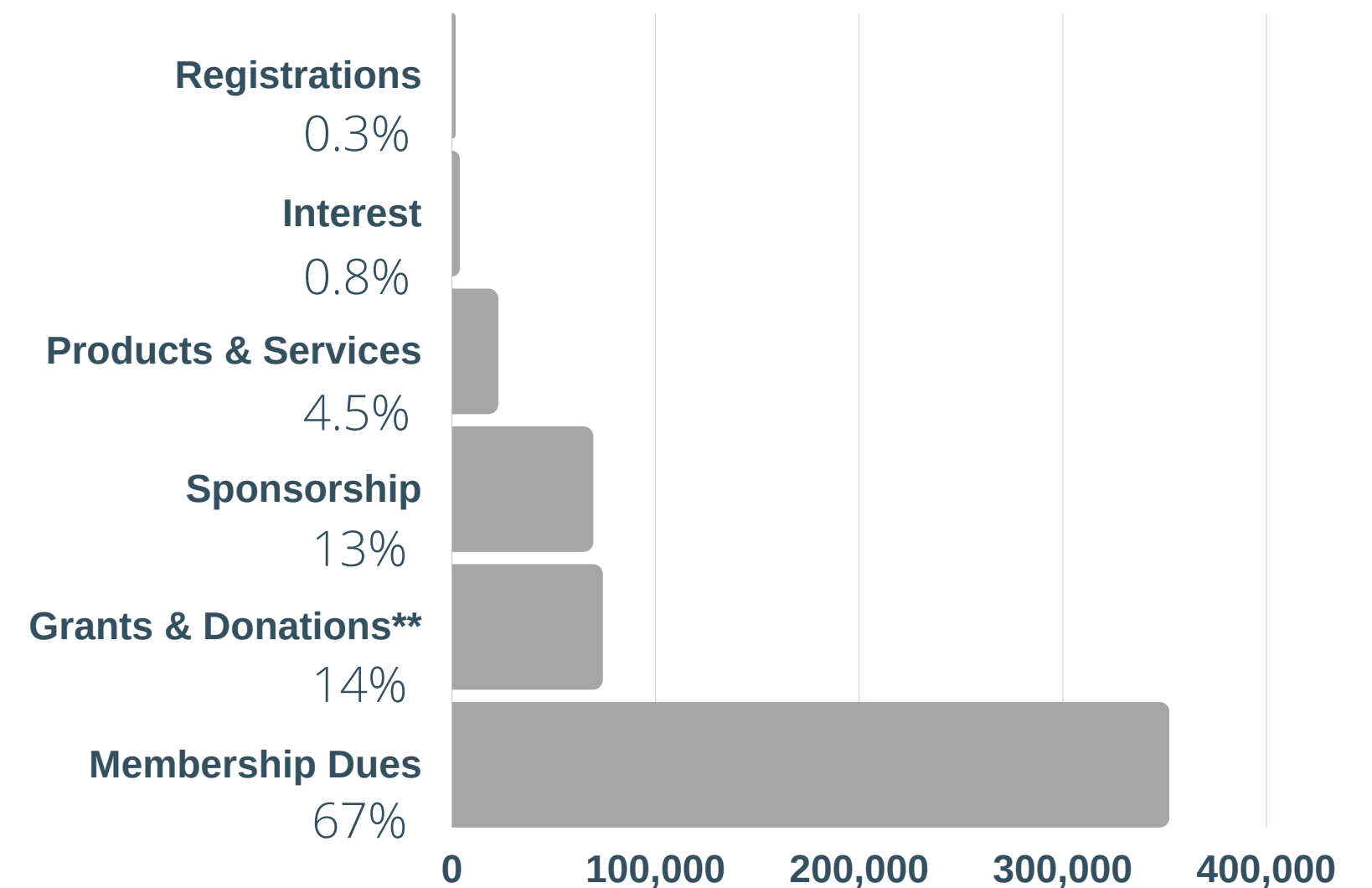
*Membership dues, grant and donation income, event registration and sponsorship, provide us with the bulk of our financial resources. These in turn help us to promote and provide advocacy, business support, education and training for our members and the **1,100+** active co-operatives in Ontario.*

2022 - 2023 (\$563,423)



*Significant increase in Registration revenue (12%) due to in-person execution of CYL camp in 2022.

2021 - 2022 (\$524,691)



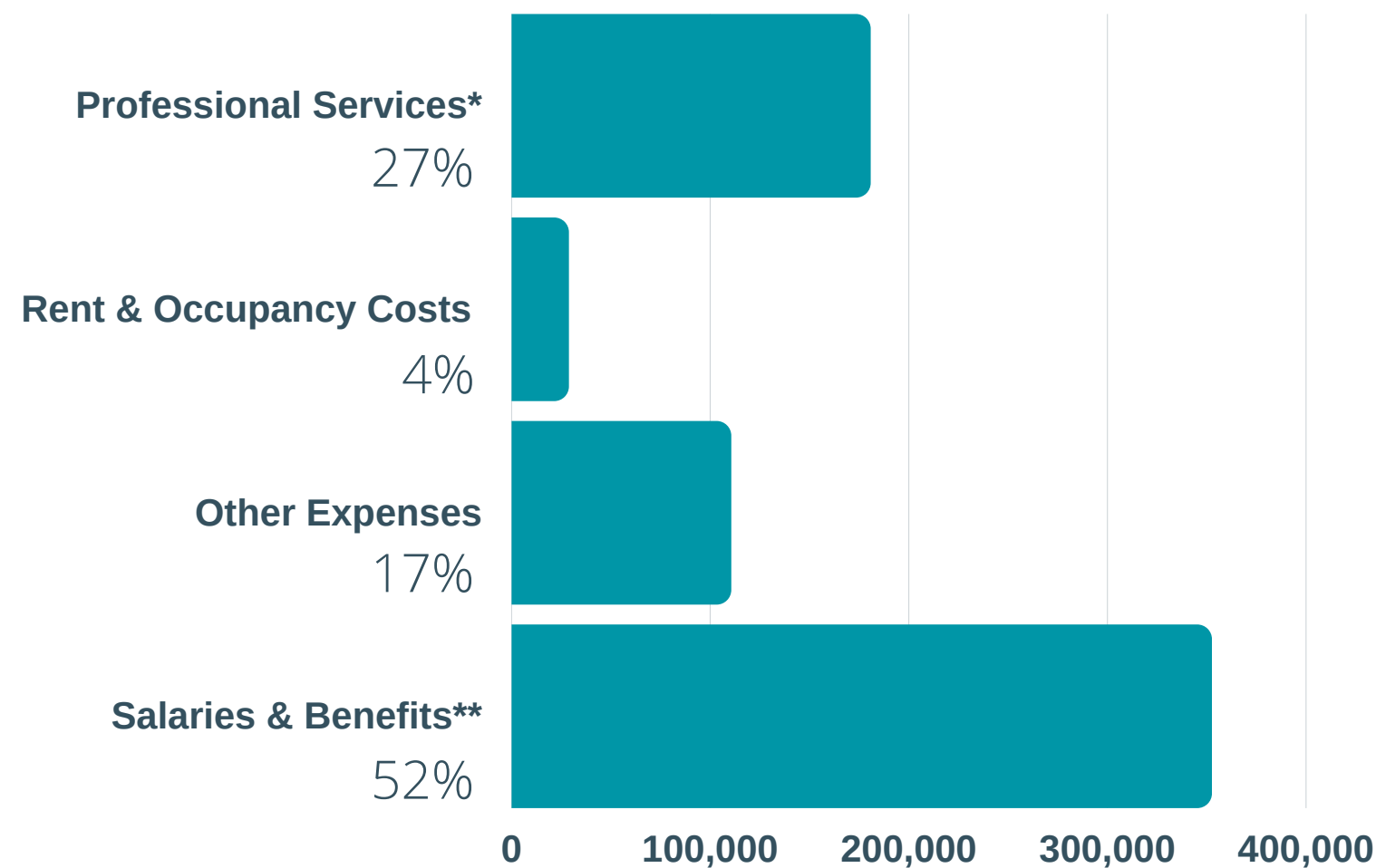
**Grants & Donations in 2021-22 included funding from Co-operators for the development of Co-operative Minds that was completed in 2022.

FINANCIAL SNAPSHOT

Expenditures

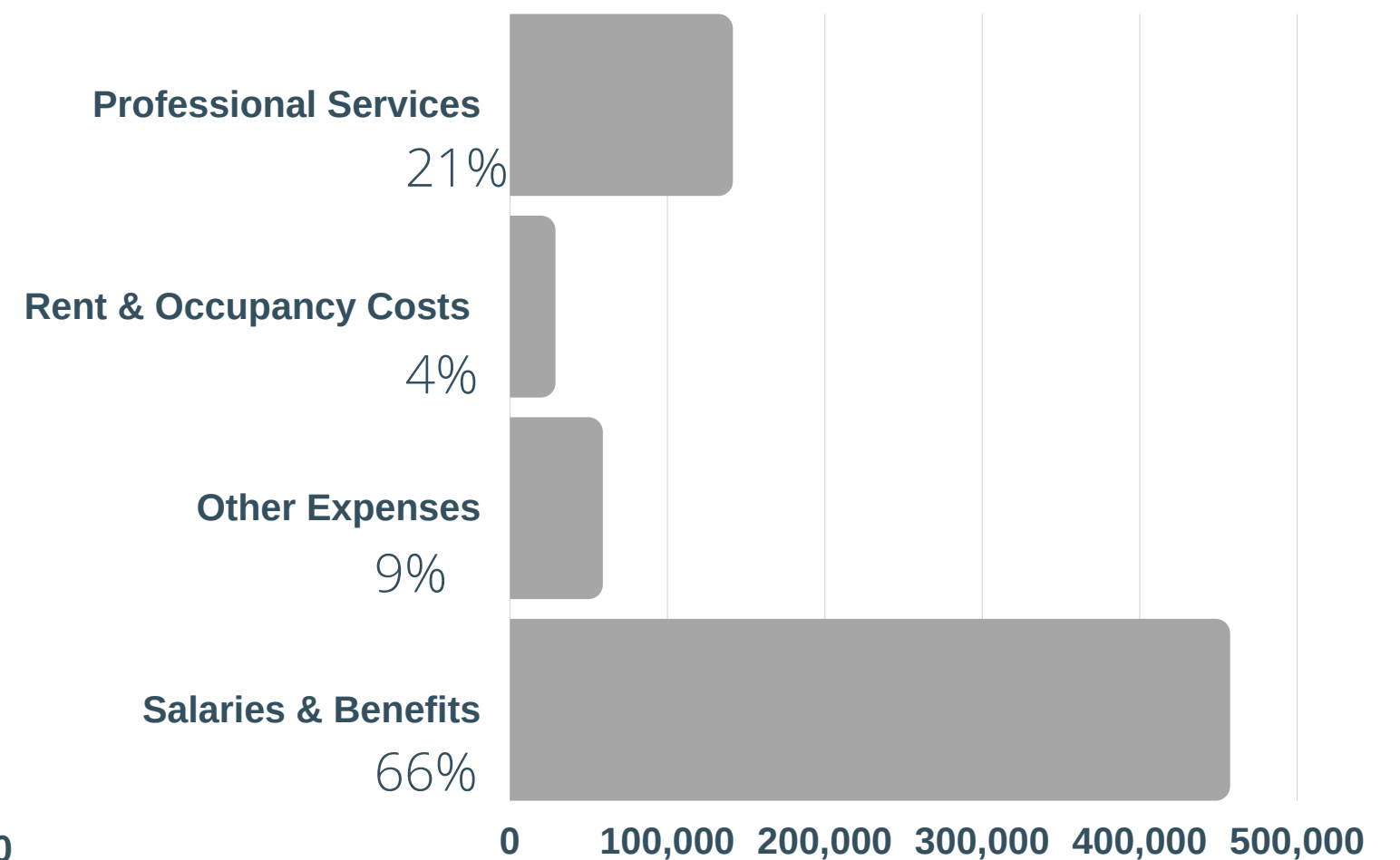
Corporate and contract staff salaries and benefits, rent and utilities, professional services (Audit & Bookkeeping, Consultants and Project Management fees) and other administrative and program expenses, support our programs and organization as a whole, and make the work we do possible.

2022 - 2023 (\$671,972)



*2022-23: Increase in Professional Services (27%) due to hiring of Consultants and Project Management expenses this year.

2021 - 2022 (\$685,643)



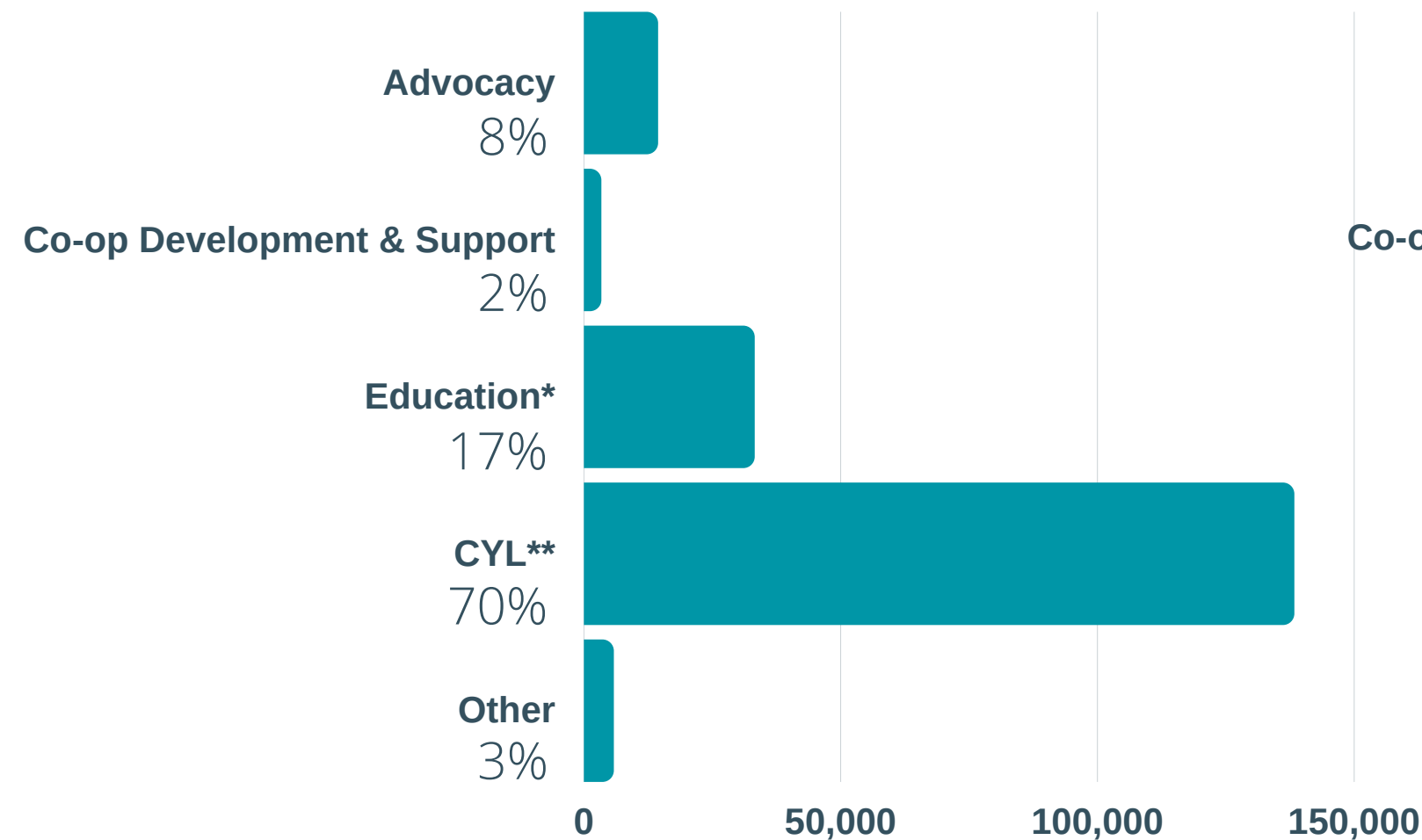
**2022-23: Decrease in Salaries & Benefits (52%) as Communications Manager and Co-op Development Manager went down to PT status in April '22, and no Executive Director salary between September 23, '22 and January 15, '23.

FINANCIAL SNAPSHOT

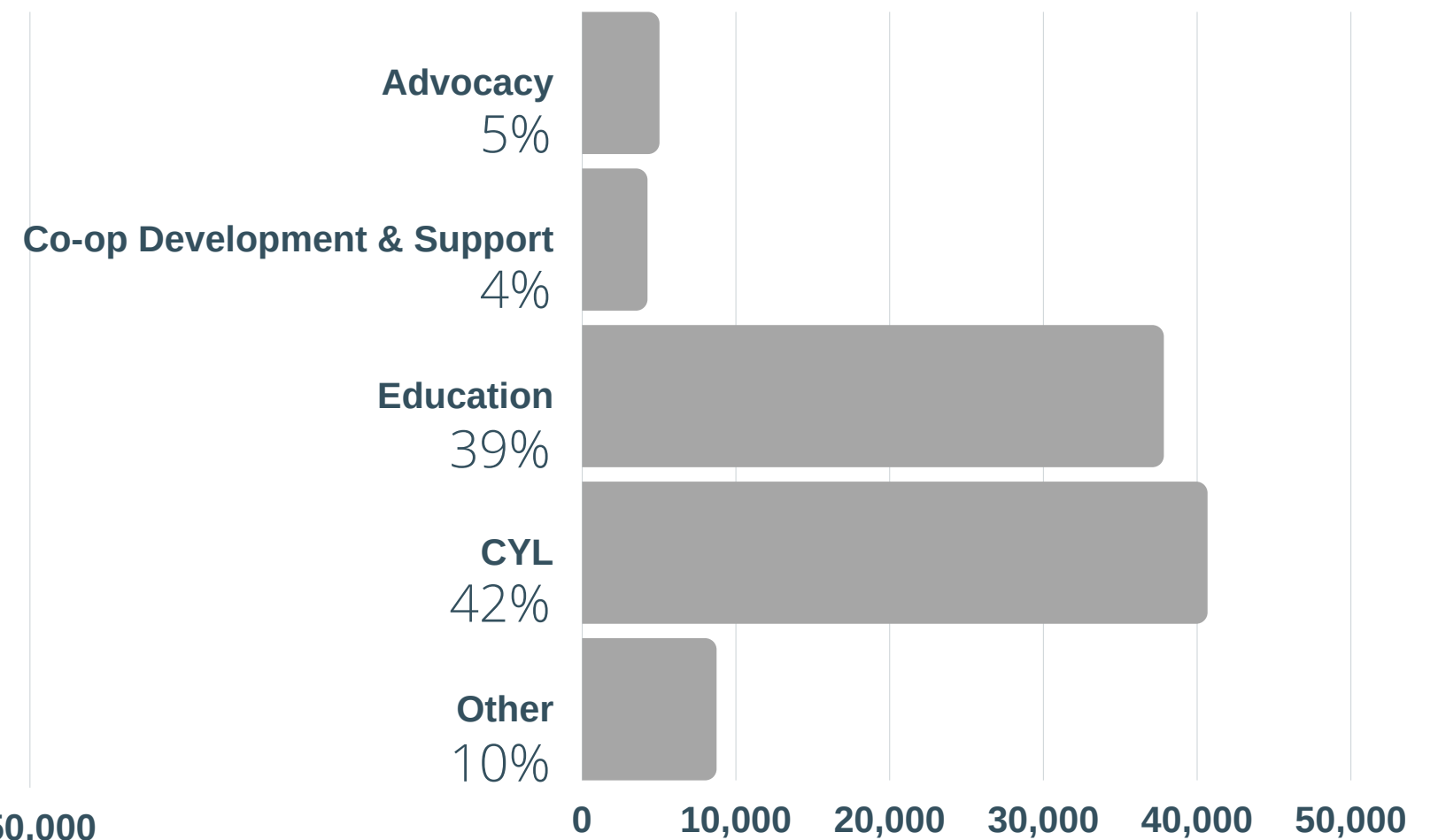
Program Area Expenditures

Our program areas reflect the strategic direction set by the Board. The key programs include advocacy, co-op development and support of our members, education of youth and adults, Co-operative Young Leaders and other programming that aligns with our mission.

2022 - 2023 (\$196,878)



2021 - 2022 (\$98,404)



*2022-23: Decrease in Education expenses due to completion of Co-operative Minds program development.

**2022-23: Increase in CYL expenses due to in-person CYL resuming in 2022-23.

Highlights of our Year...

ADVOCACY

Provincial Election

The June 2022 provincial election was a prime opportunity for us to increase awareness of the benefits of co-operation and co-op innovation, by highlighting some of the ways our member organizations are serving their communities and rebuilding the economy co-operatively. We also used this occasion to showcase key sectors of the co-operative economy as solution providers, including housing, social/care, and renewable energy.

To accomplish this initiative, we launched a comprehensive social media campaign using the hashtag [#AllTogetherNow](#), developed an [Advocacy Toolkit](#) for our members, and assembled [Co-op resources and information for candidates and elected officials](#) to access online. Our key ask for this election was for a fivefold increase to [Offering Statement exemption limits](#) to account for inflation, and the countless changes to business capitalization over the past twenty five years.

Updates to the Act

In May and November 2022, we were invited by the Ministry of Public and Business Service Delivery to consult on proposed legislative and regulatory amendments that would enhance virtual processes for co-operative businesses. Our continued advocacy and relationship-building efforts made sure that co-operative corporations were considered during this consultation. Proposed changes included not only making the temporary legislation of virtual meetings permanent, but to also update both legislation and regulations around electronic communication and record keeping, bringing our legislation in line with our practices in 2023 (with the use of email, cloud storage, etc.).

On April 3, 2023, the government introduced the [Less Red Tape, Stronger Economy Act](#), which included proposed amendments to eliminate barriers and enhance flexibility for co-operative corporations to implement certain virtual processes.

These legislative changes come into effect October 1, 2023 along with [additional changes](#) to REG. 178 OF R.R.O. 1990 (General) under the *Co-operative Corporations Act* relating specifically to non-profit housing co-ops, and their ability to send notices or other documents electronically.

Queen's Park

On October 26, 2022 and in partnership with both the Conseil de la coopération de l'Ontario and the Canadian Credit Union Association, we gathered on Queen's Park for a Lobby Day and Reception. We celebrated co-operation and shared how our member co-operatives are providing long-term solutions to the current social and economic challenges facing the province, including childcare, eldercare, and renewable energy. We also advocated for increasing limits to the Offering Statements, as well as the need for including co-operatives in the high school curriculum. A series of [Guidance Notes](#) were developed and shared with our members to help them advocate on these topics, and to leave with MPPs as resources on our key Asks.

A special thank you to the Government Relations Committee who lent their time and expertise for our advocacy initiatives: Michelle Vieira, Ag Energy Co-operative; Nick Best, Canadian Credit Union Association; Chris Caners, SolarShare Co-operative; Sara Cleland and Maya Milardovic, Co-operators; Jordan Moat, Libro Credit Union; Scott Perry, CHF Canada, Ontario Region; Ian Shewan, Lerners LLP; and Simone Swail, CHF Canada, Ontario Region.

*Thank you to **Co-operators**, **Libro Credit Union** and **Meridian Credit Union** for their support of the October 2022 Queen's Park Reception and Lobby Day.*

BUSINESS DEVELOPMENT & SUPPORT

- We responded to **115** inquiries with co-op development business support/advice.
- We supported **13** organizations with their [virtual AGMs](#).
- We sold **25** copies of the [Guide-to-the-Act](#).
- We provided **2** organizations with governance training.
- We supported **1** organization with bookkeeping services.

Co-operative Home Ownership

We have been supporting the creation of a brand-new co-op sector! Alongside **Community Wealth Co-operative** and Home Opportunities Non-Profit, we are negotiating a Letter of Agreement with the Canada Mortgage and Housing Corporation (CMHC) Innovation Fund to develop affordable housing for Canadians. If successful, we will be able to provide affordable home ownership for people making as low as \$35,000 annually.

ROSCA Network

We have been learning from and lending knowledge to an amazing network of women. These women from the Black diaspora, known as Banker Ladies, are operating co-operative initiatives known as Rotating Savings and Credit Associations (ROSCAs). These community driven co-ops are practiced by people around the world and many diaspora communities call them by different names. The Banker Ladies, who pool in kind and financial good for the benefit of the group and society, have successfully upheld this financial exchange system rooted in ancient African traditions without formal recognition from our sector. By supporting these co-operative structures and acknowledging the expertise of the Banker Ladies, we can help transform local economies into vehicles of inclusivity, that cater to the needs of all.

Co-operative Care Alliance

We lent our co-operative expertise to a developing organization in the home-care field, the Co-operative Care Alliance (CCA), which is constituted mostly of women-owned Personal Support Worker co-operatives. The CCA aims to create a home care sector across Canada that puts people before profits and provides the care family members deserve.

Homecare Workers Co-operative

We have been working with the Home Care Workers Co-operative (HCWC) to provide bookkeeping support as a managed service, which includes accounts payable and receivable, payroll, HST filing and preparation of financial statements for the board. Providing managed services to small or start-up co-operatives like HCWC, allows them to concentrate on their core mission while leaving the administrative work to our team of experts.



Is there something we can do to help develop or support your organization? Check out our [consulting services](#)!

EDUCATION & TRAINING

- **442** students received co-operative education.
- **62** employees received ON Board training.
- **134** individuals participated in training and discussions on how to make co-ops more inclusive.
- **66** youth participants and 17 facilitators joined us at CYL!

Youth Education

With the support of OCA members, we continued to introduce students and teachers to the co-operative business model at the secondary and post-secondary levels. Through involvement with doctorate programs at the University of Toronto, we got PhD students involved with researching and developing co-operative-themed education resources. Through our [Co-operative Minds](#), Co-operative 101 and Financial Literacy presentations, we directly delivered education programming to 442 students and introduced them to credit unions and the co-operative business model. We surveyed students after each presentation and learned:

- 87% of students had no prior knowledge of credit unions
- 64% of students had no prior knowledge of co-operatives
- 73% of students believe there should be more information made available in schools about careers at co-operatives
- 64% of students believe schools should provide more information about co-operatives

After a couple of years of COVID restrictions we welcomed participants back to the Gay Lea Foods' Co-operative Education Centre for the [Co-operative Young Leaders](#) (CYL) camp. It was wonderful to see so many smiling faces again, and to work with an amazing team of facilitators who were very excited to share their co-operative knowledge and leadership skills with our youth. We also said goodbye to Michael Barrett, former CEO of **Gay Lea Foods Co-operative**, who facilitated at CYL for the past 20 years. We will always appreciate his commitment to and support of the program, and his passion for and dedication to the co-operative sector.

Adult Education

Throughout the year, 62 individuals employed in the co-op sector participated in our [ON Board](#) training program. Staff, directors and members who understand co-operatives as a business model and as part of a principle-based sector that make significant social and economic contributions to communities, are better equipped to communicate the value of their organization to their members, customers, clients and stakeholders. **FREE to OCA members**, ON Board is easily accessible as a 90-minute virtual workshop, and is a low demand/high impact training tool. Workshops are held quarterly, but co-ops and credit unions can also book a private virtual or in-person session for staff, directors, and members, for a fee.

In partnership with the Inclusive Design Research Centre, Freedom Dreams Co-operative Education, the Black Women Professional Co-op, and the Women's Multicultural Resource and Counselling Centre, we engaged 134 participants in a three-part series: [From Principle to Practice: Co-Designing the Co-operative Sector of the Future](#). We explored how to incorporate DEI practices into Co-operative Principle 1: Voluntary and Open Membership, the systemic barriers that exist for under-represented groups wanting to develop, or currently operating a co-operative, visions for the future of the Ontario co-operative sector with regards to the proposed Principle 8, and some next steps.

A special thank you to the individuals who lent their time and expertise to our CYL program: Sara Bertens, Libro Credit Union (Trailblazers curriculum development); Craig Steven, Gay Lea Foods Co-operative (participant activities); Hayden Tugwood (social media support) and our amazing Facilitation team (see page 12 for complete list). Thank you to the Hastings Prince Edward District School Board for their tremendous support of the Co-operative Minds program.

PROMOTION

We take a lot of pride in promoting our members at every opportunity we have and to showcase our amazing sector! Here is a snapshot of *where* we highlighted our member organizations and the co-op model throughout the year...

Through our social and communication platforms:

- Social media channels: [Facebook](#), [Instagram](#), [Twitter](#), [LinkedIn](#), and [YouTube](#)
- Social publishing platform: [Medium](#)
- The [corporate website](#)

Through our programs and service offerings:

- When providing business advisory support services (411/911)
- When doing presentations at colleges and universities
- When doing Co-ops 101 & Financial Literacy presentations at schools
- When developing curriculum and doing presentations at the CYL camps

Through our relationships with the Ontario Government:

- Members of Provincial Parliament's Queen's Park and constituency offices
- Ministry of Public & Business Service Delivery, and the Ministry of Finance
- Service Ontario

- We executed **7** unique social media campaigns.
- We profiled **52** members in 2 social media campaigns!
- We shared over **1,070** unique posts across five social media channels.
- We developed **18** new Instagram reels and shorts about co-operatives and *co-operation* to support our provincial election strategy.
- We delivered **12** Member Bulletins.
- We had **804** views of our Co-ops 101 Guided Learning Module for Small Business Enterprise Centres, and **547** views for the Community Futures Development Corporations module.

Through our membership, participation in and conversations with business development organizations:

- Business Centre Guelph-Wellington
- Canadian Community Economic Development Network
- Community Future Development Corporations
- Co-operatives and Mutuals Canada
- Guelph Chamber of Commerce
- Ontario Chamber of Commerce
- Ontario Non-Profit Network
- Ontario Social Economy Roundtable
- Small Business Enterprise Centres



A special thank you to **Co-operators** for their continued support of our communications goals, and to both **Frontline Credit Union** and **Meridian Credit Union** for their contributions to our communications initiatives this year.

Our Board of Directors...

We couldn't do what we do without the incredible leadership and contribution of our individual Board members. We are truly grateful for their support and commitment to our vision and mission, and to our organizational success.

BOARD OF DIRECTORS

Jordan Moat, Libro Credit Union (Chair)

Wendy Carruthers, Co-operators (Vice-Chair & Secretary)

Kathy Stewart, Frontline Credit Union (Treasurer)

Chris Caners, SolarShare Co-operative

Kelli Phillips, Hay Communications Co-operative

Reba Plummer, Canadian Worker Co-op Federation

Jennifer Woodhouse, Gay Lea Foods Co-operative (to January '23)

Craig Steven, Gay Lea Foods Co-operative (from January '23)

RETIRED DIRECTORS

Hugh Nelson, Y's Owl MacLure Co-operative Centre

Shaylah Wolfe, Local Food and Farm Co-operative (LFFC)

Maya Linsley, Youth Director

BOARD COMMITTEES

HUMAN RESOURCES

Shylah Wolfe, LFFC

Maureen Gillespie, Co-operators

Jessica Stanley, Co-operators

Kathy Stewart, Frontline Credit Union

Michelle Vieira, Ag Energy Co-operative

FINANCE

Kathy Stewart, Frontline Credit Union

Chris Caners, SolarShare Co-operative

Jordan Moat, Libro Credit Union

Jennifer Woodhouse, Gay Lea Foods Co-operative (to January '23)

Craig Steven, Gay Lea Foods Co-operative (from January '23)

NOMINATING

Hugh Nelson, Y's Owl MacLure Co-operative Centre

Jennifer Woodhouse, Gay Lea Foods Co-operative



[View our
Board bios!](#)

Our Management Team...

Our awesome staff team has a combined 128 years in the co-operative and credit union sector! With their dedication and hard work, along with the support of our contributors and summer students, we are able to accomplish the strategic direction set by our Board, which supports our members and the greater Ontario sector.

MANAGEMENT TEAM

Erin Morgan, Executive Director (to September 23, '22)

Jennifer Ross, Executive Director (from January 16, '23)

Audrey Aczel, Communications and Event Manager

Sujit Basak, Bookkeeper & Office Administrator

Peter Cameron, Co-operative Development Manager

Michelle Christmann, Co-operative Education Manager

Carol Fleming, Director, Co-operative Young Leaders

Jennifer Ross, Member Relations Manager (to September 24, '22,

Interim Executive Director from September 24, '22)

CANADA SUMMER JOBS STUDENTS

Ebony Fernando, CYL Youth Engagement Co-ordinator (July – August '22)

Charlotte Francis, Social Media/Graphic Design, Co-op Education (June - August '22)

Aileen Ling, Co-operative Development intern (April - June '22)

Sam Mooibriek, CYL Youth Program Co-ordinator (July - August, '22)

CONTRIBUTORS

Taryn Barnard, Communications & PR support, Grant research & writing (June - September '22 and February - March '23)

Christine Clarke, Co-op Development Intern (April - August '22)

Susanna Redekop, Co-op Development Intern (May - August '22)



[View our
staff bios!](#)

Our Delivery Partners, Funders & Volunteers...

*We are truly grateful to all our partners, funders and volunteers who make it possible for us to produce and execute our **co-operative education programs**.*

CYL SPONSORS

AGRIS Co-operative
Beaver Creek Housing Co-operative
Bernie Daly Memorial Fund
Black Youth Empowerment Program
Canadian Credit Union Association
Central 1
Co-operative Housing Federation of Canada
Co-operators
Dorothy Watson Bursary
FirstOntario Credit Union
Frontline Credit Union
FS Partners
Gay Lea Foods Co-operative
Germania Mutual Insurance
GROWMARK, Inc.
Guido Chezzi Bursary
Hay Communications Co-operative
Ironworkers Local 736
Libro Credit Union
Meridian Credit Union
Northern Credit Union
Ontario Credit Union Foundation
Ontario Mutual Insurance Association
Peel/Halton Co-operative Housing Federation

PenFinancial Credit Union
SolarShare
Sudbury Credit Union
Windsor Family Credit Union
WSN Construction
Your Credit Union

CYL FACILITATORS

Alannah Tomberg, Northern Credit Union
Braden Perrett, Libro Credit Union
[Carol Fleming, OCA \(Lead\)](#)
Erica Wiggins, Libro Credit Union
Jake Elliott, Libro Credit Union/CYL Alumni
[Jeff McCallum, Libro Credit Union/CYL Alumni \(Lead\)](#)
Jessie Wright, Northern Credit Union
Kaitlin Antler, Northern Credit Union
Kassandra Barlow, Co-operators/CYL Alumni
Lisa Wormsbecher, Gay Lea Foods Co-operative
Matt Scott, CYL Alumni
[Michael Barrett, Gay Lea Foods Co-operative \(Lead\)](#)
Mike Sherer, WFCU/CYL Alumni
Ove Hansen, Gay Lea Foods Co-operative
Rachel Bertens, Gay Lea Foods Co-operative
Rebecca Arbon, Co-operators

[Sara Bertens, Libro Credit Union/CYL Alumni \(Lead\)](#)
Tyshaun Dao, Black Youth Empowerment Program

CO-OPERATIVE MINDS

Co-operators
Frontline Credit Union
Libro Credit Union
Northern Credit Union

DEI WEBINAR SERIES

Alterna Savings
Black Women Professional Co-op
Freedom Dreams Co-operative Education
Frontline Credit Union
Gay Lea Foods Co-operative
Iler Campbell LLP
Inclusive Design Research Centre
Meridian Credit Union
Northern Credit Union
Quadro Communications
Women's Multicultural Resource & Counselling Centre

FINANCIAL LITERACY/CO-OPS 101 SCHOOL PRESENTATIONS

Paul Moran Insurance Group, Co-operators

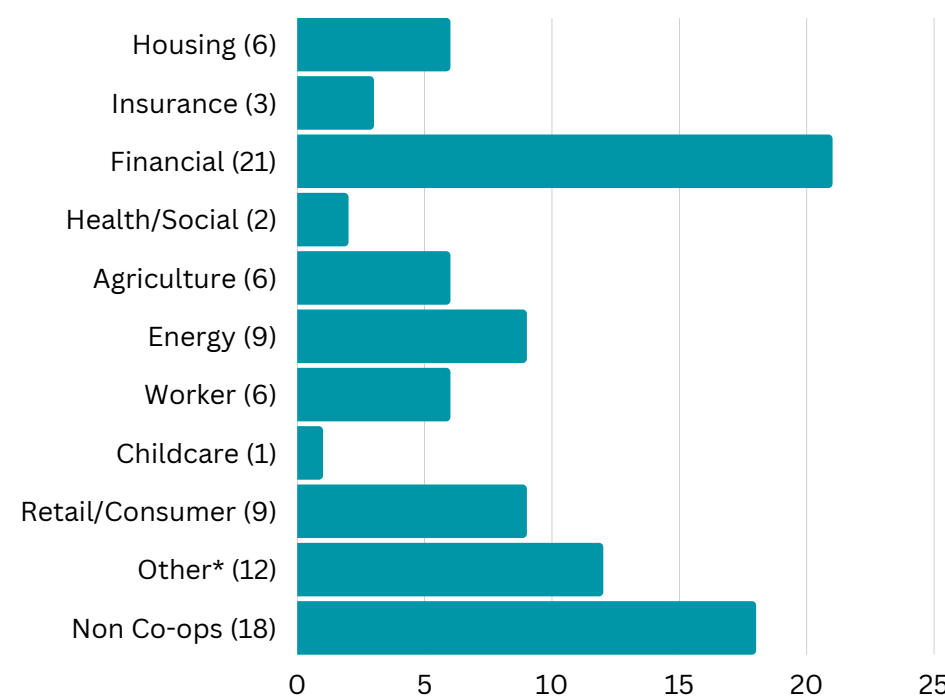
OCA Member organizations are in bold.

Our Membership...

- We welcomed **12 new members**: Ahria Consulting, ClimateCare Canada, Cohousing Options Canada Non-profit, Healthcare & Municipal Employees' Credit Union, Kawartha Credit Union, Legacy Pines Lifestyle Co-operative, Modern Sales Co-op, PCIF Development Co-operative, Promosaurus, Sudbury Credit Union, Valley Artisans' Co-operative, and Vancity Community Investment Bank.
- We said goodbye to **9** members this year.

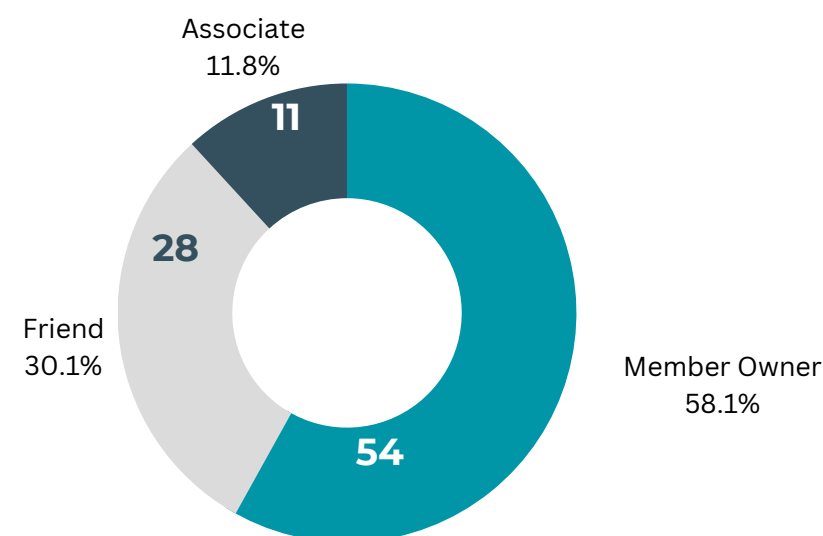
Thank you to the 93 organizations that make up our diverse membership! With their commitment and support, we are able to accomplish our mission to advocate, support, promote, and provide educational programs and training for Ontario's co-operatives. Here is a snapshot of what our membership looks like:

Co-op Members by Sector



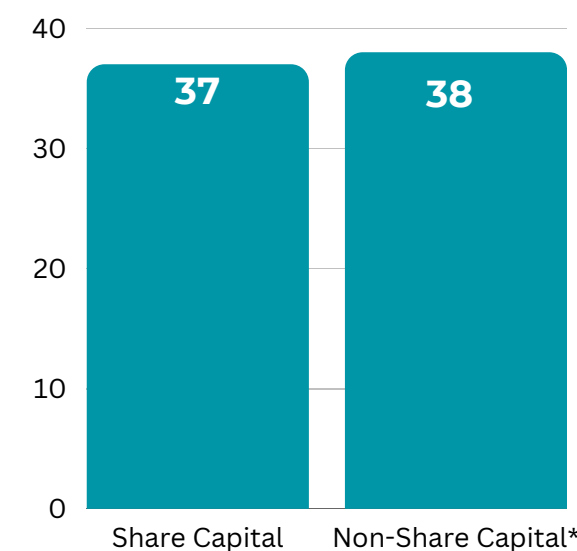
*Other includes: Platform, Artist, Funeral, Development, Music, and Transportation.

Member Type



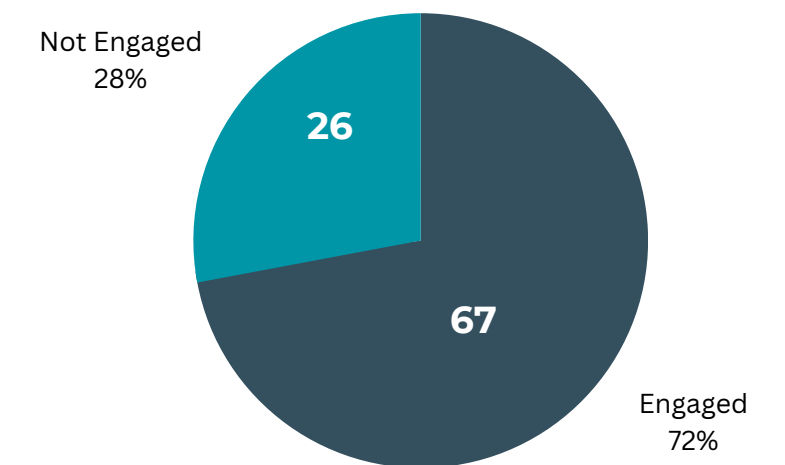
Dues dollar contributions:
Member-Owner = 96%
Friend = 2%
Associate = 2%

Share vs. Non-Share



Share versus Non-Share capital co-operative members only.
 *Includes Credit Unions.

Engagement



Learn more about our Member-Owners by [visiting our website](#) and clicking on their organizational logos, or browse our [Member Map](#) to see where they are located across the province!

[Learn more about the OCA here!](#)

Get Involved... supporting OCA helps the Ontario co-operative sector and your communities grow and prosper!

Building a more engaged Membership...

Your membership in OCA means so much more than attending or voting at our Annual General Meeting. A more engaged membership is crucial to our success, and we strive to provide opportunities for you to partner with us and participate in our programming and services. Here are some of the ways you can get involved and contribute to YOUR association's success:

1. Provide us with feedback on what your organization wants and/or needs from OCA.
2. Participate in our events, which are often free, or offered at a reduced rate to Members.
3. Enroll your Directors or staff in [ON Board](#) training (now FREE for Members!) to educate them on the co-operative difference.
4. Support our [Co-operative Young Leaders](#) program by sending a youth to camp, and/or consider sending one of your staff to facilitate a week of camp for an incredible professional development opportunity.
5. Take advantage of our staff's expertise and experience in the co-operative sector, and use our educational training and [consulting services](#) - available to our members at a reduced price!
6. Partner with us to co-operatively work towards a common goal.
7. Be loud and proud and use every opportunity to spread the word about the benefits of co-operation, and the contributions and impact co-operatives make on their communities. Becoming a "Co-op Champion" raises not only your organization's, but the sector's profile!
8. Help spread the word about [membership](#) in OCA!

If you're not already a member, JOIN US!

*Are you invested in building a more **co-operative** organization and a **stronger, more sustainable** sector? The commitment and support of our members helps us promote you, our members and the sector as a whole, as well as provide advocacy, training & education programs, and business development support, while developing tools and resources that support the **growth and success** of our members, and of the co-operative and credit union sector in Ontario.*

[Click to learn more about our membership benefits and to apply!](#)