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CO-OPERATIVES IN CANADA IN 2009



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Also available in French under the title:
Les Coopératives au Canada en 2009

CO-OPERATIVES IN CANADA IN 2009

Distribution of Non-Financial Co-operatives by Province and Territory

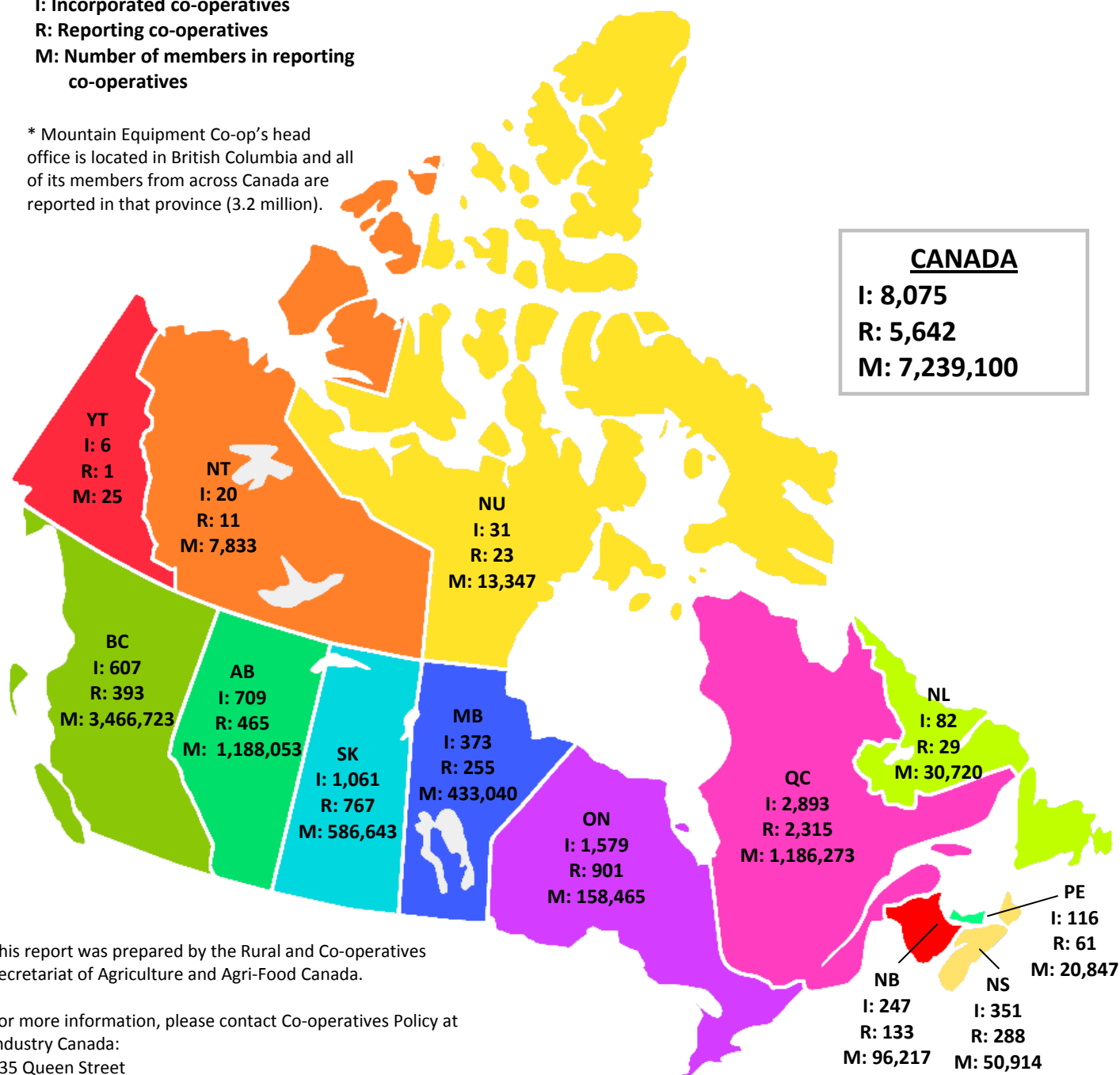
Legend

I: Incorporated co-operatives

R: Reporting co-operatives

M: Number of members in reporting co-operatives

* Mountain Equipment Co-op's head office is located in British Columbia and all of its members from across Canada are reported in that province (3.2 million).



This report was prepared by the Rural and Co-operatives Secretariat of Agriculture and Agri-Food Canada.

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Overview of Co-operatives¹ in Canada in 2009

Non-financial Co-operatives, Caisses Populaires and Credit Unions

- ❖ 9,020 co-operatives
- ❖ \$47 billion in volume of business²
- ❖ 18 million members
- ❖ 156,000 employees
- ❖ \$266 billion in assets

Non-financial Co-operatives

- 8,075 incorporated co-operatives
- 5,642 reporting co-operatives³:
 - ✓ 7.2 million members
 - ✓ 88,000 employees
 - ✓ \$33.9 billion in volume of business
 - ✓ \$21.1 billion in assets
 - ✓ \$9.6 billion in members' equity

Financial Co-operatives

- 945 reporting caisses populaires and credit unions⁴:
 - ✓ 10.8 million members
 - ✓ 68,000 employees
 - ✓ \$13 billion in volume of business
 - ✓ \$245 billion in assets
 - ✓ \$204 billion in loans
 - ✓ 3,302 points of service

1. Does not include co-operatives and mutual insurance companies operating in the insurance sector.
2. A person can belong to more than one co-operative.
3. Co-operatives surveyed by the *Annual Survey of Canadian Co-operatives* in 2009.
4. Credit Union Central of Canada, Statistics Canada, Desjardins Group Annual Report.

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DATA SOURCES

The publication, “Co-operatives in Canada in 2009,” provides an overview of the performance of Canadian co-operatives. The statistics used in this publication are based on the sources listed below.

Non-Financial Co-operatives

The Rural and Co-operatives Secretariat of Agriculture and Agri-Food Canada gathered data on non-financial co-operatives as part of the 2009 *Annual Survey of Canadian Co-operatives*. The 2009 survey received a 70% response rate with 5,642 (out of the total 8,075 incorporated non-financial co-operatives) reporting data. Unless otherwise indicated, the present publication has been prepared with data gathered from the survey. It should be noted that, since survey completion is voluntary, the information provided in this document is based solely on data from reporting co-operatives.

Where information was not available, estimates were used for certain co-operatives if they were still in operation and data from previous years was available.

Information on incorporations, dissolutions, amalgamations and name changes of co-operatives was obtained from provincial and territorial registries, and from Industry Canada.

Financial Co-operatives

Caisses populaires and credit unions

The data on *caisses populaires* and credit unions was obtained from the Credit Union Central of Canada website, Statistics Canada and the Desjardins Group 2009 Annual Report. Financial co-operatives are not included in the *Annual Survey of Canadian Co-operatives*.

Insurance co-operatives and mutual insurance companies

This publication contains no data on insurance co-operatives and mutual insurance companies.

ABBREVIATIONS – PROVINCES AND TERRITORIES

PROVINCE OR TERRITORY	ABBREVIATION	PROVINCE OR TERRITORY	ABBREVIATION
British Columbia	BC	Nova Scotia	NS
Alberta	AB	Prince Edward Island	PE
Saskatchewan	SK	Newfoundland and Labrador	NL
Manitoba	MB	Northwest Territories	NT
Ontario	ON	Nunavut	NU
Quebec	QC	Yukon	YT
New Brunswick	NB	* TERRITORIES (NT+NU+YT)	TE

* For confidentiality purposes, in some cases the Northwest Territories, Nunavut and Yukon have been grouped under a category called “Territories” (TE).

FOREWORD

Industry Canada's Co-operatives Policy unit provides analysis, advice and support to promote co-operative business innovation and growth in Canada. Co-operatives Policy is a new addition to Industry Canada as responsibility for non-financial co-operatives transferred in March 2013 from Agriculture and Agri-Food Canada as a result of recommendations in the Report of the Special Committee on Co-operatives. With this transfer, the department, already responsible for administering the *Canada Cooperatives Act* and for co-operative incorporation, now provides a single focal point for co-operatives. This includes the responsibility for the *Annual Survey of Canadian Co-operatives* and the publication of the data. Responsibility for financial co-operatives remains with Finance Canada.

Industry Canada, in keeping with its new responsibility, looks forward to working with our provincial and territorial counterparts and the co-operative sector to ensure that data on non-financial co-operatives will continue to be available to Canadians.

The following report was prepared by the Rural and Co-operatives Secretariat at Agriculture and Agri-Food Canada.

This publication is divided into two main parts:

Part 1: Non-Financial Co-operatives

Part 1 begins by presenting historical statistics on co-operatives in Canada. Statistics for 2009 are then presented, broken down into eight sectors of activity: agriculture; wholesale and retail; natural resources and manufacturing; housing; arts, culture and communications; recreation, accommodation and food services; health and social services; and other services.

Part 2: Financial Co-operatives

Part 2 contains information on *caisses populaires* and credit unions. As well, there is a section on insurance co-operatives and mutual insurance companies. Note that the information on financial co-operatives is not collected by the *Annual Survey of Canadian Co-operatives* and has been obtained from outside sources. (See "Data Sources").

SUMMARY

The 2009 statistics were compiled from data gathered in a survey of 5,642 non-financial co-operatives with 7.2 million members. The number of non-financial co-operatives participating in the survey decreased by 1% between 2008 and 2009, while membership increased by 4.5%. Volume of business totalled \$33.9 billion and assets totalled \$21.1 billion. Overall, co-operatives posted a 5.2% decrease in their volume of business¹, whereas their assets grew by 2.2%. These co-operatives had 87,735 employees, 76% of whom worked full-time. The number of employees remained fairly stable between 2008 and 2009.

NON-FINANCIAL CO-OPERATIVES

- Agricultural co-operatives, which accounted for 819 (or 14.5%) of the non-financial co-operatives, had more than 520,000 members and more than 30,000 employees in 2009. They reported \$15 billion in volume of business and \$6 billion in assets.
- The volume of business of the 533 (or 9.4% of reporting co-operatives) co-operatives in the wholesale and retail sector decreased from \$17.5 billion in 2008 to \$16.3 billion in 2009, a decrease that is partly attributable to the reduction in sales of petroleum products. The sector's assets increased by \$550 million to \$7.7 billion in 2009. The number of members increased from 5.5 million in 2008 to 5.8 million in 2009; the number of employees increased from 30,978 in 2008 to 32,037 in 2009.
- Natural resources and manufacturing co-operatives posted a \$44 million, or 8.8%, decrease in volume of business between 2008 and 2009. The number of reporting co-operatives decreased from 235 in 2008 to 228 (or 4% of reporting co-operatives) in 2009, and total assets declined from \$278 million to \$254 million in the same period.
- Total volume of business of the 2,317 housing co-operatives (or 41% of reporting co-operatives) topped the \$1 billion mark in 2009. Housing co-operatives had 134,000 members and more than 2,000 employees.
- In all, 157 arts, culture and communications co-operatives participated in the 2009 survey (or 2.7% of reporting co-operatives). This sector, which generated \$180 million in volume of business, had nearly 110,000 members and 1,200 employees.
- The recreation, accommodation and food services sector reported a \$4 million decrease in volume of business, which stood at \$41 million in 2009. The number of members and employees remained stable at 41,110 and 1,362, respectively.
- The 421 co-operatives (or 7.5% of reporting co-operatives) in the health and social services sector posted a \$19.8 million increase in volume of business, which totalled \$248.1 million in 2009. The number of employees rose from 3,800 in 2008 to 4,200 in 2009, and the number of members increased from 105,109 to 125,732 in the same period.
- The "other services" sector posted a total volume of business of \$666 million in 2009. Membership increased in 2009 to 477,000, and the number of employees increased to 8,345.

¹ In the English versions of past annual reports, revenues and volume of business were used interchangeably. The current report has been adjusted to reflect the differences between volume of business (which is the sum of sale revenues, service revenues, patronage income and other revenues) and revenues (gross revenues).

CAISSES POPULAIRES AND CREDIT UNIONS

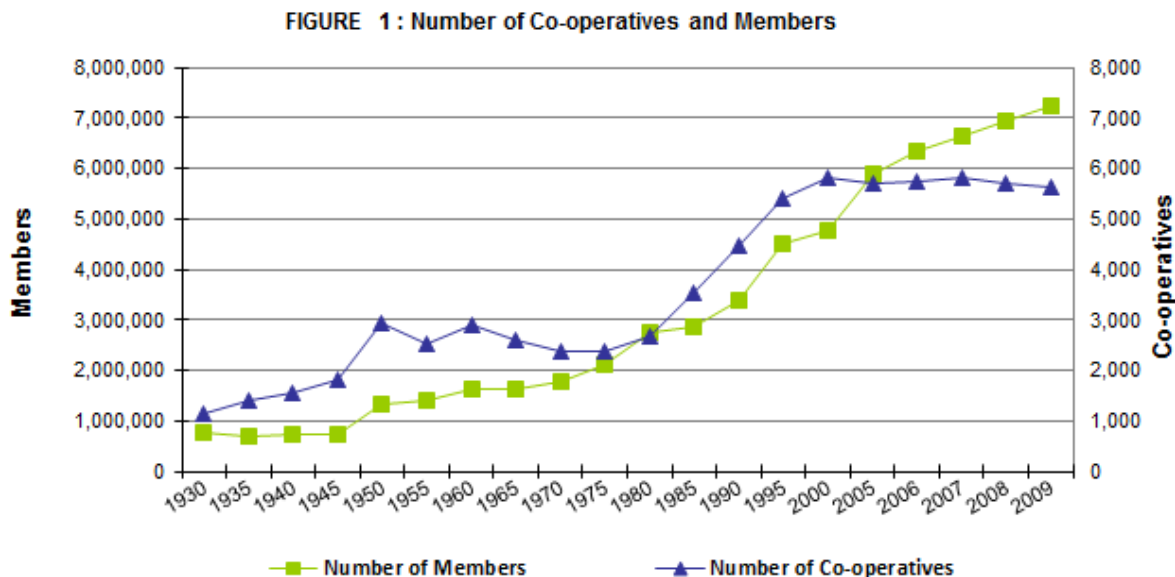
- Based on financial co-operatives data obtained from Statistics Canada, there were 945 active *caisses populaires* and credit unions in 2009. Consolidation of the sector has continued, as evidenced by the decrease in the number of *caisses populaires* and credit unions from 1,008 in 2008 to 945 in 2009.
- *Caisses populaires* and credit unions reported \$245.1 billion in assets under management and \$13 billion in volume of business in 2009. There was a \$2.3 billion, or 14.8%, reduction in volume of business that occurred between 2008 and 2009.
- These financial co-operatives had nearly 68,000 employees and 10.8 million members in 2009.
- In addition, they reported \$204 billion in loans, compared to \$1.1 trillion for the chartered banks, which represented approximately 15% of the total value of loans in 2009.

FACTS AND FIGURES ON CO-OPERATIVES IN CANADA

Since the mid 1850s, co-operatives have been a strong presence in Canada and steady contributors to the country's economic landscape. Active in almost every sector of the economy (e.g., agriculture, forestry, retail, financial services, insurance, telecommunications and the arts), they have a long history of providing employment, delivering goods and services as well as other economic and social benefits to Canadians.

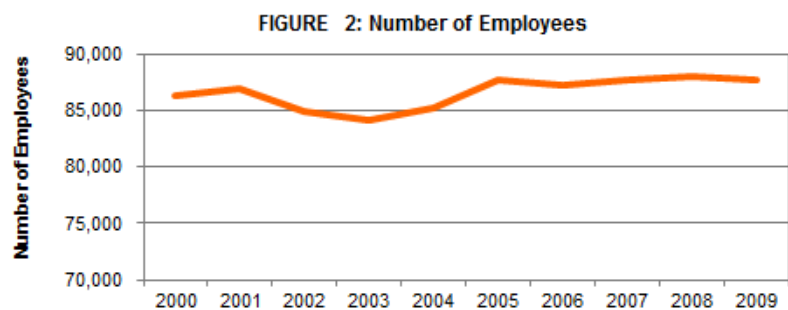
CHANGES IN THE NUMBER OF REPORTING NON-FINANCIAL CO-OPERATIVES AND IN THEIR MEMBERSHIP FROM 1930 TO 2009

The number of reporting co-operatives increased significantly between 1930 and 2009, from about 1,100 to more than 5,600. While the number of reporting co-operatives has stabilized in recent years, membership has grown steadily, from approximately 756,000 members in 1930 to 7,239,000 members in 2009.



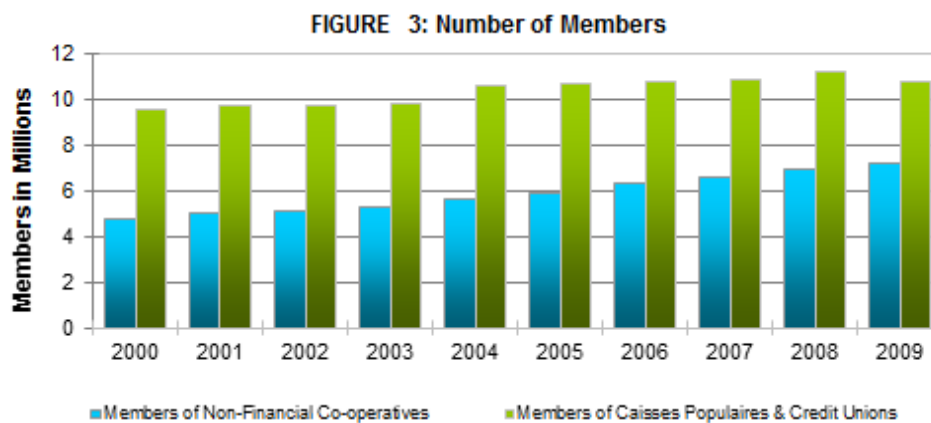
CHANGE IN THE NUMBER OF EMPLOYEES OF REPORTING NON-FINANCIAL CO-OPERATIVES FROM 2000 TO 2009

Non-financial co-operatives in Canada had a total of 86,203 employees in 2000 and 87,735 in 2009. In this period, the total number of jobs increased by 1.8%. In 2009, about 76% of employees worked full time. The "other services" (39%), health and social services (38%) and wholesale and retail (33%) sectors posted the largest increases in the number of employees. These three sectors saw an increase of more than 11,500 employees between 2000 and 2009. Employment in the personal services sub-sector, which includes providers of funeral services and home care increased from 2,100 to almost 3,500 (increase of 66.7 %) since 2000.

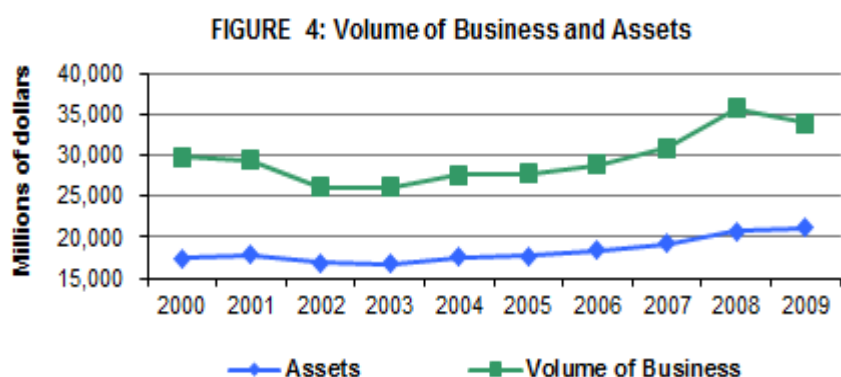


CHANGE IN THE NUMBER OF MEMBERS OF NON-FINANCIAL CO-OPERATIVES AND CAISSES POPULAIRES AND CREDIT UNIONS FROM 2000 TO 2009

Caisses populaires and credit unions had a total of 9.6 million members in 2000 and 10.8 million in 2009 (a 12.5% increase). In the case of non-financial co-operatives, the number of members rose from 4.8 million in 2000 to more than 7.2 million in 2009 (a 50% increase).



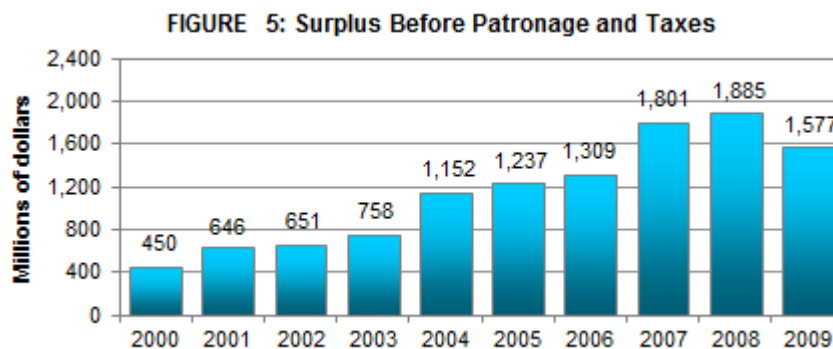
CHANGE IN THE FINANCIAL SITUATION OF REPORTING CO-OPERATIVES FROM 2000 TO 2009



Non-financial co-operatives reported a volume of business of \$29.7 billion in 2000 and \$33.9 billion in 2009 (a 14.1% increase). In that period, the wholesale and retail sector posted the largest increase (95.8%), from \$8.3 billion to 16.3 billion. Between 2008 and 2009, the sector's volume of business decreased by nearly \$1.3 billion, or about 8%, in part due to decreased sales of petroleum products in 2009.

For health and social services co-operatives, volume of business increased by 84%, from \$135 million to \$248 million from 2000 to 2009. By comparison, natural resources and manufacturing co-operatives posted a decrease of 43.4% in volume of business during the same decade. From 2000 to 2009, the total assets of non-financial co-operatives increased by 21.4%, from \$17.4 billion to \$21.1 billion. The largest increases in assets were posted in the health and social services sector (164%) and the wholesale and retail sector (147%). The most significant decreases in the value of assets occurred in the natural resources and manufacturing sector (down 41.5%), and in agriculture (down 12.5%).

Figure 5 shows changes in the **surplus before patronage and taxes** (excess of revenues over expenses) of non-financial co-operatives. The surplus before patronage and taxes more than tripled between 2000 and 2009, rising from \$450 million to nearly \$1.6 billion (a 250% increase);



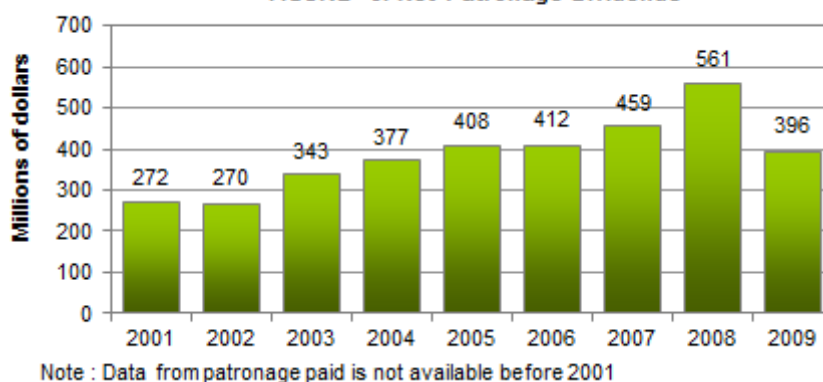
however, it decreased by 16.3% between 2008 and 2009.

Agricultural co-operatives and wholesale and retail co-operatives have made a strong contribution to the increase in the surplus before patronage and taxes since 2004. For agricultural co-operatives, the surplus nearly doubled, rising from \$229 million in 2003 to \$403 million in 2009. For wholesale and retail co-operatives, it increased from \$472 million to \$1 billion during the same period. However, the wholesale and retail sector posted a decrease of \$267 million, or 20.8%, in the surplus before patronage and taxes between 2008 and 2009, a trend that is partly attributable to the decrease in sales of petroleum products.

Patronage dividends represent the portion of income paid annually by a co-operative to its members. Net patronage paid (patronage paid minus patronage dividend income) by non-financial co-operatives increased from \$272 million in 2001 to \$396 million in 2009, an increase of 45.6% in less than a decade.

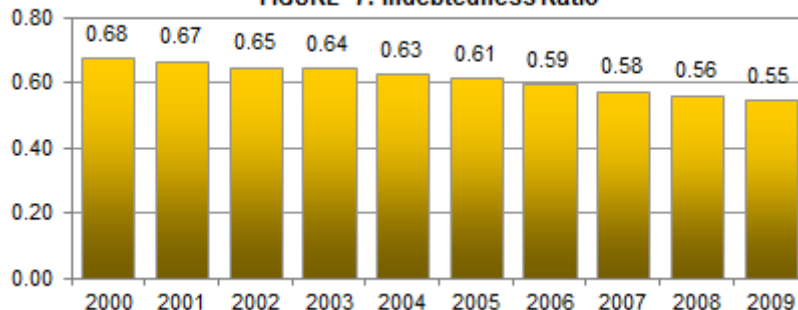
In 2009, the net patronage dividends paid to members decreased by \$166 million (29.5%) from 2008. In 2009, the agriculture and the wholesale and retail sectors paid out \$125 million and \$263 million in patronage dividends, respectively, which accounted for almost all dividends paid out.

FIGURE 6: Net Patronage Dividends



The indebtedness ratio is used to assess the financial health of co-operatives. **The indebtedness ratio** measures a company's leverage and indicates the proportion of total assets financed through short- and long-term debt. The ratio is obtained by dividing total liabilities by total assets. The lower the ratio, the less leveraged is the company.

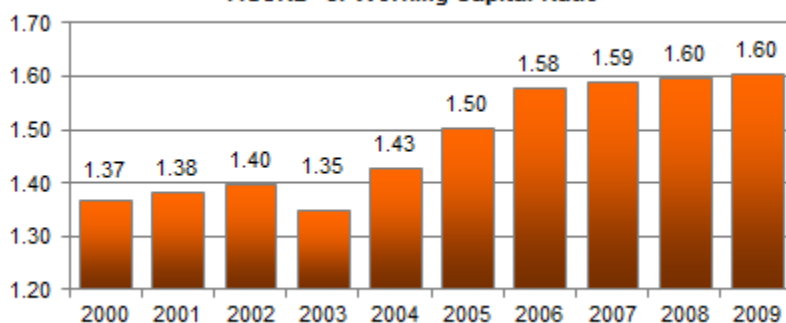
FIGURE 7: Indebtedness Ratio



The indebtedness ratio fell from 0.68 in 2000 to 0.55 in 2009. During this period, non-financial co-operatives brought about a 19% reduction in the proportion of total assets financed through short- and long-term debt. Co-operatives now have lower debt levels than ever before.

Another way to examine the leverage of co-operatives is to use the **working capital ratio (or current ratio)**, which measures the ability to repay short-term debt (current liabilities) using current assets (cash assets). The ratio measures the company's short-term solvency and is of particular interest to short-term creditors. A ratio of less than one is concerning, because it means that the company cannot pay its short-term debts. The working capital ratio of non-financial co-operatives rose from 1.37 in 2000 to 1.60 in 2009, an increase of 16.8% indicating steady improvements in short-term solvency.

FIGURE 8: Working Capital Ratio



PART 1

NON-FINANCIAL CO-OPERATIVES

OVERVIEW OF REPORTING CANADIAN NON-FINANCIAL CO-OPERATIVES IN 2009

FIGURE 9: Distribution of Reporting Co-operatives by Sector of Activity

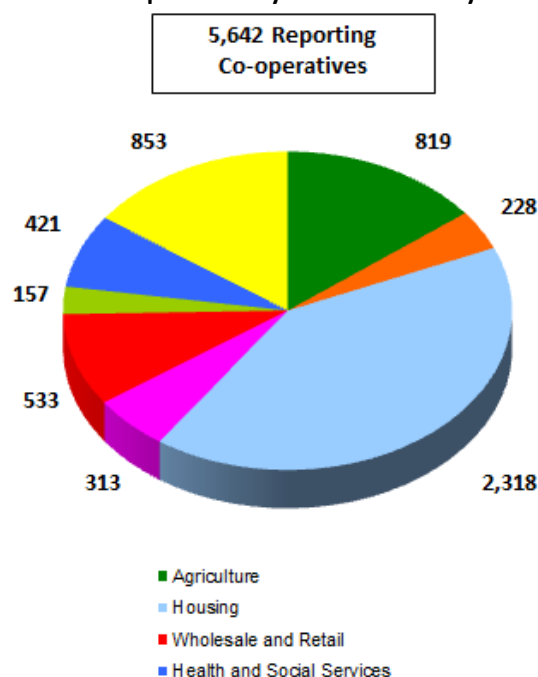
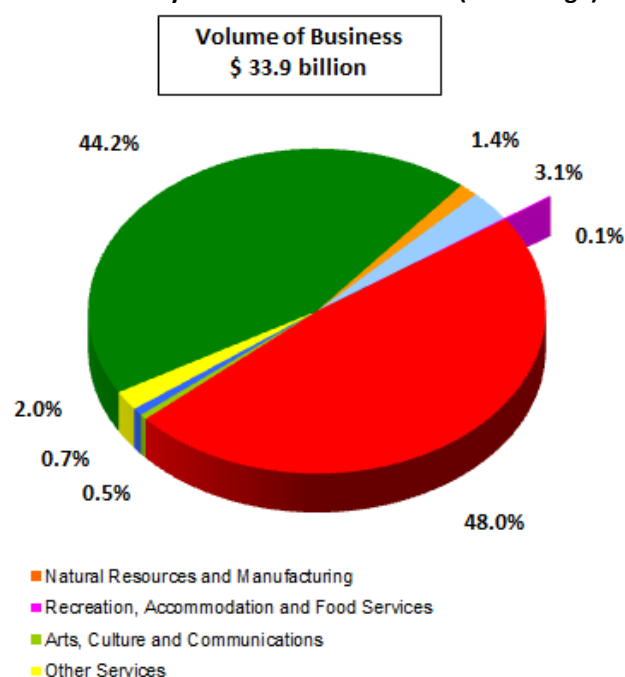


FIGURE 10: Distribution of Reporting Co-operatives by Sector of Activity and Volume of Business (Percentage)



Agriculture

Co-operatives play a crucial role in the agricultural sector of the Canadian economy, particularly in farm supply and in the processing and marketing of grains and oilseeds, dairy products, poultry, fruits, vegetables and livestock, as well as honey and maple products. Agriculture is a significant economic force in Canada. Agricultural co-operatives accounted for \$15 billion, or 44%, of the \$33.9 billion in volume of business reported by non-financial co-operatives in all sectors of activity in 2009. The agriculture sector comprises three sub-sectors: farm supply, processing and marketing, and farm support.

The **farm supply** sub-sector provides farmers with a wide range of agricultural inputs, such as animal feed, seeds, farm petroleum, fertilizers and pesticides. The 155 co-operatives in this sub-sector reported \$4.8 billion in volume of business in 2009, down \$1.4 billion from 2008. In Alberta, 11 farm supply co-operatives, which had 1,660 employees and 248,000 members, reported a volume of business of \$1.9 billion in 2009. In just ten years, the farm supply sector has signed on more than 110,000 new members in Alberta. Feed mill volume of business dropped by 5.1%, from \$1 billion to \$968 million between 2008 and 2009. During this period, however, feed mill co-operatives increased their membership from 27,191 to 28,497.

Processing and marketing consists of activities related to processing and marketing agricultural products, including farmers' markets. Christmas trees are among the products included in this group. Total sales in this sub-sector increased from \$9.3 billion in 2008 to more than \$10 billion in 2009. Marketing of dairy products is increasing in all provinces. Quebec has the largest market, accounting for 74.5% in volume of business, or \$3.4 billion out of a total of \$4.6 billion for Canada. In 2009, dairy co-operatives in Quebec accounted for 4,773 jobs out of a total of 7,840 in Canada. The other provinces that posted a volume of business (in decreasing order) were Ontario, Nova Scotia, Prince Edward Island, New Brunswick and Alberta. The increase in sales of dairy products can be attributed partly to the rapid expansion of the co-operative Agropur since 2002.

Co-operatives in the **farm support** sub-sector are involved in farm production and support services, such as collective grazing management, credit facilitation and the sharing of machinery or even farms. The sub-sector's volume of business decreased by \$1.7 million, or 1.4 %, to \$118.7 million in 2009.

A large concentration (about 66%) of farm support co-operatives are found in Alberta

Wholesale and Retail

Wholesale and retail co-operatives mainly sell goods and provide services associated with the sale of goods. This sector's assets increased by \$550 million to \$7.7 billion in 2009. Membership increased from 5.5 million in 2008 to 5.8 million in 2009, and the number of employees increased from 30,978 in 2008 to 32,037 in 2009. The sector's volume of business declined from \$17.5 billion in 2008 to 16.3 billion in 2009. This decrease is attributable in large part to the \$2 billion decrease in petroleum revenues reported in 2009.

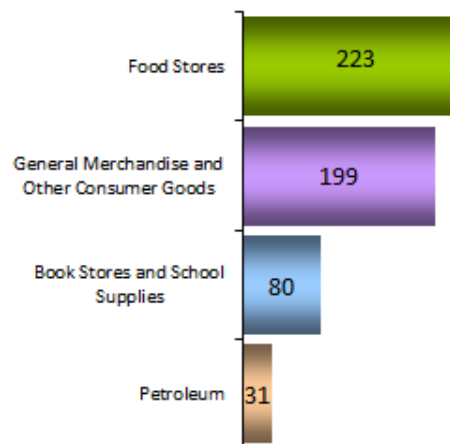
Of the 533 co-operatives that completed the survey in 2009, 201 (38%) are based in Quebec. This proportion can be explained in part by the large number of school-based co-operatives and grocery store co-operatives. In Atlantic Canada, *Co-op Atlantic* plays an important role in the local economy because it is one of the largest integrated wholesale agri-food co-ops. In 2009, it had 124 member co-operatives and more than 600 employees, and it posted annual sales of close to \$614 million. The core business focus is on consumer food products and the agricultural operations that support the production of many of those food products. This co-op also has significant holdings in real estate, housing and petroleum.

More than 60% of wholesale and retail co-operatives are located in rural areas in Canada.

The bulk of the reporting wholesale and retail co-operatives, i.e., 90% (482), are consumer co-operatives. They consist mainly of "traditional stores" that sell food products, hardware, petroleum products or equipment for outdoor activities (e.g., Mountain Equipment Co-op). The **food stores** sub-sector is the largest, accounting

for 42% (223) of the reporting co-operatives, followed closely by **general merchandise and other consumer goods** with 37% (199), **book stores and school supplies** with 15% (80) and **petroleum** with 6% (31).

FIGURE 11: Distribution of Wholesale and Retail Co-operatives by Sub-sector



Natural Resources and Manufacturing

Natural resources and manufacturing co-operatives operate mainly in the areas of logging, fishing and manufacturing but they do not include agricultural co-operatives. Between 2008 and 2009, volume of business fell from \$502 million to \$458 million, a decrease of \$44 million or 8.8%. The sector has some 18,500 members and 8,306 employees. The number of reporting co-operatives decreased from 235 in 2008 to 228 in 2009, and total assets decreased from \$278 million in 2008 to \$254 million in 2009.

The **manufacturing** sub-sector includes product manufacturing and processing activities as well as handicraft and construction co-operatives. The La Siembra co-operative, based in Ottawa, Ontario provides fair trade and organic products for consumers. This organization works directly with 18 producer co-operatives, which provide support for more than 35,000 family producers in ten countries throughout Central America, South America and Southeast Asia. As well, it helped develop a certification system for cocoa, chocolate and sugar products in Canada, and became the first registered importer of fair trade certified cocoa and sugar in North America.

The **forest** sub-sector includes silvicultural management, nurseries, and cutting and primary processing of forest products, but excludes the production of furniture and other wood products outside the forest sector. The **fisheries** sub-sector includes coastal and inland fishing, and processing and other related activities. Most of these co-operatives are located in coastal areas in Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland and Labrador. The Fogo Island Co-operative Society Ltd. of Fogo Island, Newfoundland and Labrador was established in 1967 by a group of local fishers. The idea of setting up a fishing co-operative arose because the fishers faced difficult economic conditions but did not want to leave their island home. The co-op built processing plants and boats, took over fish processing plants abandoned by the private sector and looked for new markets. It has been thriving for more than 40 years now. While some industry giants failed and others formed mergers or sought government assistance, the Fogo Island Co-operative Society Ltd. remained resilient and continued to focus on the future.

The four Atlantic Provinces generate the largest fish co-op volume of business. The 30 co-operatives in this region employ 1,761 people and generate roughly \$159 million in volume of business. A wide range of seafood is typically sold, and operations include preparation and packaging.

Housing

Housing co-operatives provide their members with housing services. Most of them are **non-profit co-operatives** associated with a social housing program, which means that members are entitled to a number of benefits, such as affordable housing with rents that increase only when operating costs increase, good value for money, the right to vote on important decisions, and security. The mission of the co-operatives is to help members find suitable housing based on their income. Housing co-operatives form the largest group in the services sector. In the survey, 41% (2,318) of reporting co-operatives were housing co-operatives. Although assets decreased slightly from the previous year, total volume of business increased from \$982 million in 2008 to over \$1 billion in 2009. In addition, housing co-operatives had approximately 134,000 members and more than 2,000 employees across Canada.

There are 1,193 housing co-operatives in Quebec and 579 in Ontario, but volume of business are higher in Ontario (\$512.1 million) than in Quebec (\$253.6 million).

Arts, Culture and Communications

A total of 157 **arts, culture and communications co-operatives** responded to the 2009 survey. The sector had \$180 million in volume of business in 2009, compared with \$175 million in 2008, and nearly 110,000 members and 1,200 employees. The **arts and culture** sub-sector provides services that address the artistic and cultural interests of members and clients. The theatre co-operative, Escaouette, was established in 1978 in Moncton, New Brunswick by a group of young Acadians interested in theatre. For more than 25 years, its promoters have sought to encourage the development of Acadian dramatic arts and train young actors in amateur theatre productions in Moncton. The **arts and culture** sub-sector also includes co-operatives that enable members to exhibit or sell works, such as paintings, textiles, jewellery and photographs.

In all, 96 of the 157 arts, culture and communications co-operatives, or 61% of the total number, are based in Quebec.

The **communications** sub-sector includes publishers and printers, radio, television, telephone and telecommunications, and all other communications co-operatives. In 2009, the 94 reporting co-operatives posted a slight increase in volume of business, from \$164.6 million in 2008 to \$168.8 million in 2009. Assets increased to \$319.1 million, up 15.3% from \$276.8 million in 2008. In 2009, the **communications** sub-sector had 105,912 members and 1,018 employees.

Recreation, Accommodation and Food Services

The 313 reporting **recreation, accommodation and food services** co-operatives operate facilities or provide services that enable members or clients to take part in sports, hobbies or **recreation**. The **accommodation and food services** sub-sector provides short-term accommodation services for travellers and vacationers, as well as meals prepared for immediate consumption. From 2008 to 2009, the number of members remained stable, reaching 41,110, and volume of business fell by \$4 million to \$41 million in 2009. There was relatively little change in the number of employees: 1,362 in 2009, compared to 1,414 in 2008.

More than half of Canada's recreation co-operatives are in Saskatchewan. The co-operatives are mostly involved in sports, such as curling, and include recreation and community centres.

Health and Social Services

Manitoba has 39 child care and preschool co-ops with nearly 4,500 members and 339 employees.

Health and social services co-operatives fall into two sub-sectors, i.e., **health** and **social services**. The health sub-sector provides affordable health care. A health co-operative may be set up when there is a shortage of physicians in an area. Such co-operatives often strive to help residents take control of their own health, provide services tailored to client needs, reduce wait times and provide support for health care professionals. **Social services** co-operatives provide social and child protection assistance, counselling, community food and housing services, vocational rehabilitation services, and child care services.

Between 2008 and 2009, the volume of business of the 421 reporting health and social services co-operatives increased by \$19.8 million to \$248.1 million, and total assets grew by 14%, from \$148.7 million to \$169.5 million. The number of employees increased from 3,800 in 2008 to 4,200 in 2009, and the number of members increased from 105,109 to 125,732.

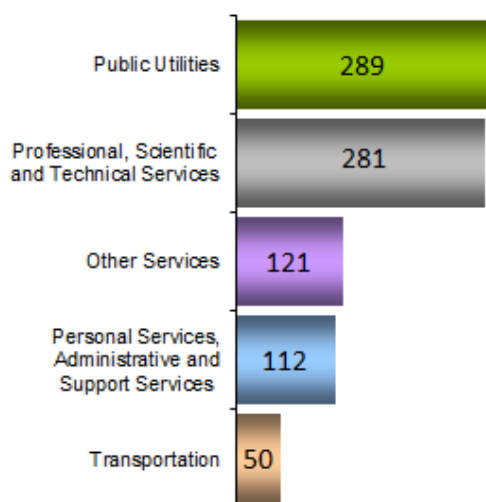
Community Health Services Assn. (Regina) Ltd. is a co-operative that provides primary health care services in Regina, Saskatchewan. This co-operative was established in 1962 by concerned citizens seeking to take charge of their own health care. The co-operative's primary health care approach involves acting as the first point of contact between patients and the health care system. Disease prevention and health promotion are the main objectives of this co-operative, which has 14,550 members and 50 employees. It also provides social and educational services to promote community health. It is one of the five associations represented by the Community Health Co-operative Federation in Saskatchewan.

Other Services

The **public utilities** sub-sector is part of the "other services" sector. As in 2008, most of the reporting co-operatives, i.e, 283 out of 289 in 2009, were consumer co-operatives. In all, 62% (175) of these co-operatives are located in Alberta. Public utilities consist mainly of water, natural gas, electricity, recycling and volunteer firefighter services. With 5,900 members, 23 employees, a service area of 3,350 square kilometres and more than 2,109 kilometres of gas pipeline, the Ste. Anne Natural Gas co-operative is the largest rural gas distribution system in Alberta.

Alberta is home to the largest number of public utility co-operatives. Natural gas co-ops generate the highest revenues (\$143 million), followed by electricity co-ops with \$49 million. This is partly attributable to the Central Alberta Rural Electrification Association Ltd. (REA), whose objective is to become the main electricity provider in rural Alberta.

FIGURE 12: Distribution of Other Services Co-operatives by Sub-sector



The **professional, scientific and technical services** sub-sector is also part of the “other services” sector. This sub-sector includes establishments whose activities are based primarily on human capital, such as economic development, business services, IT services and education. Saskatchewan and Quebec together accounted for the largest number of reporting co-operatives in Canada involved in this sub-sector, i.e., 196 out of 281.

There are various types of co-operatives in the “**other services**” sub-sector. The Missing Lint is a small co-operative in Nova Scotia that employs individuals who have had difficulty obtaining or maintaining employment because of mental illness. Since 2003, the co-operative has employed more than 80 people in activities such as electronics manufacturing and testing, light demolition work, cleaning, and printing and photocopying. The organization has also developed a quarterly publication, *mental’-i-ty*, which showcases the artistic works of individuals living

with mental illness. The Co-operative of the Edmonton Korean Businessmen Association is a financial services co-operative that is part of the “other services” sector. It provides various financial services to meet the needs of its 300 members and promotes networking among business people of Korean origin in Alberta.

Volume of business in the “other services” sector fell from \$692 million in 2008 to \$666 million in 2009, a year-over-year decrease of 4%. The number of members increased to 477,000 and the number of employees increased to 8,345. Since 2008, the sector’s assets have increased by \$79 million to reach \$1.1 billion in 2009.

Another sub-sector is the **personal, administrative and support services** sub-sector. Personal services consist mainly of funeral services and domestic services. A number of these co-operatives are consumer co-operatives. Funeral co-operatives, found mainly in Quebec but also in Prince Edward Island and New Brunswick, provide affordable services, while domestic service co-operatives often provide home care services, including housekeeping, and companionship, supervision and personal assistance, but not health care.

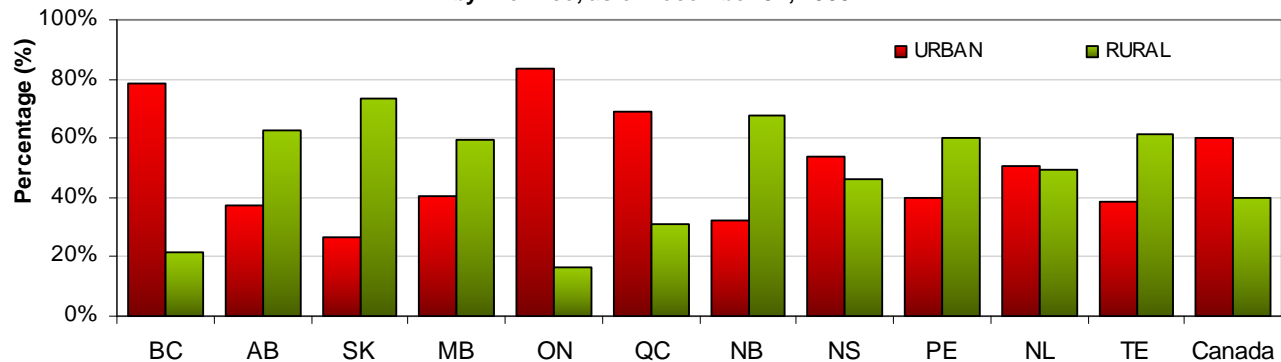
Quebec has 34 funeral services co-ops with 176,300 members. The co-ops provide a variety of professional services, such as funeral planning, transportation, embalming and family gathering rooms. Most also provide additional services for bereaved families.

Of the 50 reporting co-operatives in the **transportation** sub-sector, 43 (86%) are consumer co-operatives. They offer a variety of services, such as taxicabs, buses, airport management, transportation of goods and related services, in both urban and rural areas. The Aerocar Limousine Services Co-operative Ltd. was set up by a group of experienced limousine drivers to transport passengers to and from Pearson International Airport in Toronto. Aerocar has created a corporate environment in which only owners/operators participate directly and fully in the opportunities afforded by the co-operative's licence agreement with the Greater Toronto Airport Authority (GTAA). The Kootenay Carshare Co-operative operates a fleet of 19 vehicles for carsharing in rural areas near Nelson, British Columbia. The organization covers the purchase cost of the vehicles, maintenance and other aspects; members can use the various cars, which may be parked in several locations in town. In addition to eliminating a major source of pollution, the co-operative provides several assistance programs for its members and is involved in the local community.

Non-Financial Co-operatives in Urban and Rural Areas^{**}

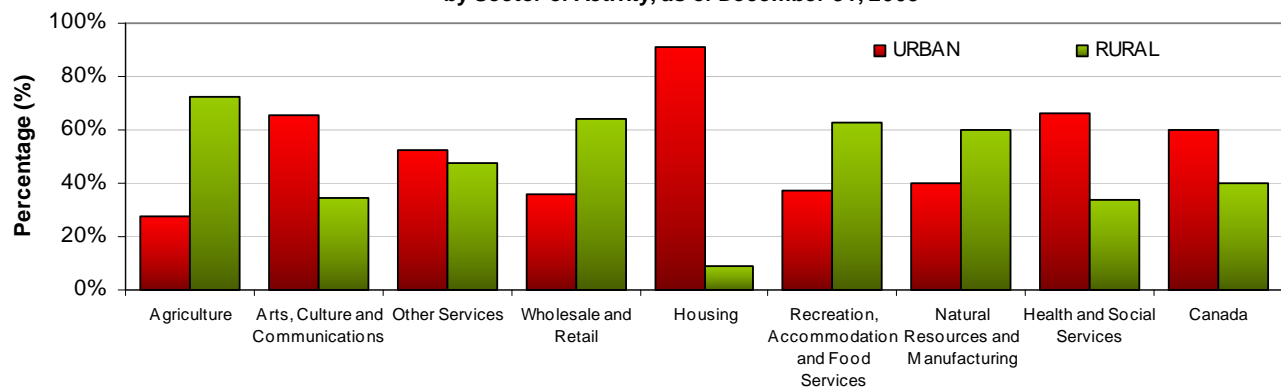
In 2009, roughly 60% of incorporated non-financial co-operatives were located in urban areas in Canada. This average percentage is partly attributable to the large number of housing co-operatives, 90% of which are located in urban areas. Many of them are located in British Columbia, Ontario, Quebec and Nova Scotia, and this affects the urban/rural breakdown in those provinces. Most of the arts, culture and communications co-operatives, as well as the health and social services co-operatives, are also located in Canada's urban areas.

FIGURE 13: Incorporated Non-Financial Co-operatives in Canada in Urban and Rural Areas, by Province, as of December 31, 2009



As Alberta, Saskatchewan, Manitoba and New Brunswick have a large number of co-operatives in the agricultural, wholesale and retail and natural resources and manufacturing sectors, these sectors of activity increase the proportion of co-operatives located in rural areas. In the case of Prince Edward Island, all sectors of activity, except housing, are concentrated mainly in rural areas. In the Territories, however, the food stores sub-sector of the wholesale and retail sector is located mainly in rural areas.

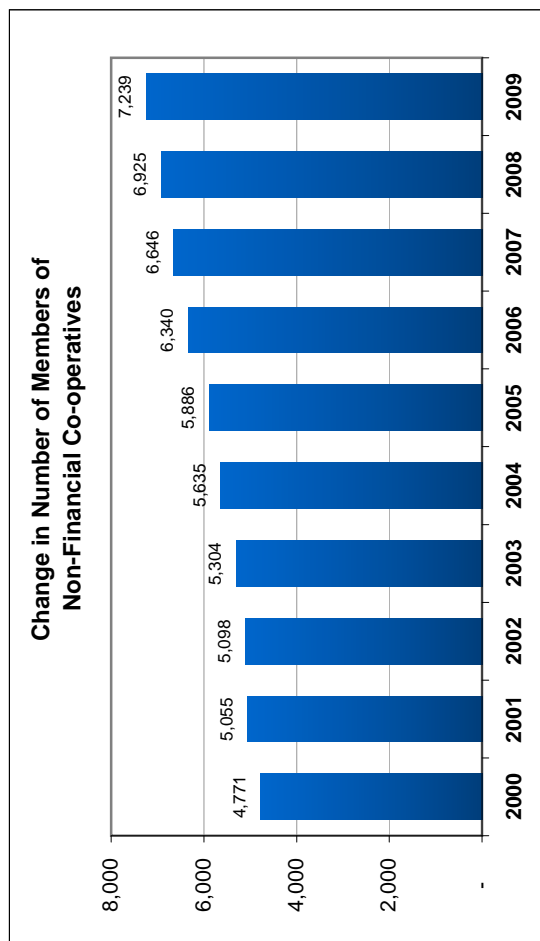
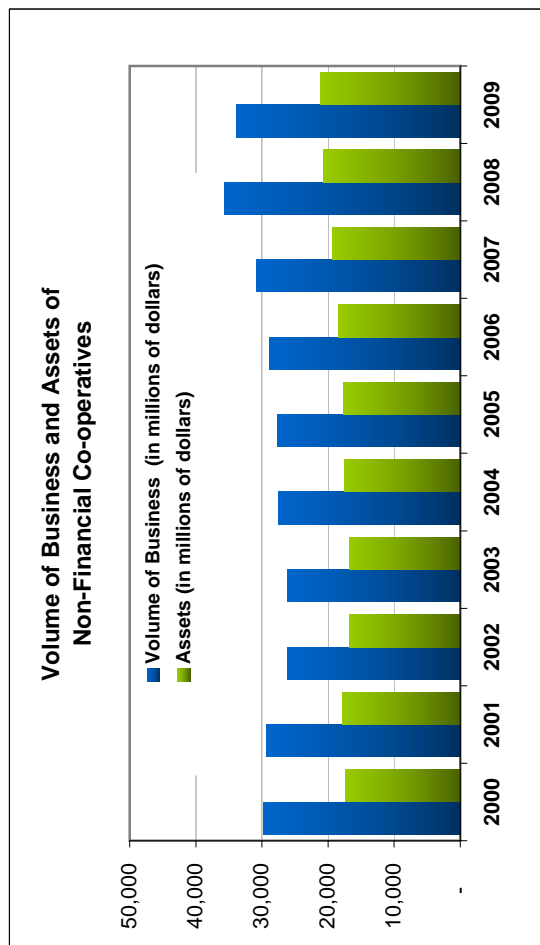
FIGURE 14: Incorporated Non-Financial Co-operatives in Canada in Urban and Rural Areas, by Sector of Activity, as of December 31, 2009



^{**} This report used Statistics Canada's **rural and small town (RST)** definition in determining the distribution of co-operatives by province and by sector of activity: Rural and small town (RST) refers to individuals in towns or municipalities outside the commuting zone of larger urban centres (with a population of 10,000 or more). These individuals may be disaggregated into zones according to the degree of influence of a larger urban centre (called census metropolitan and census agglomeration influenced zones, or MIZ).

Overview of Canadian Non-Financial Co-operatives by Sector of Activity from 2000 to 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Number of Co-ops Reporting										
Agriculture	975	970	964	963	932	894	891	910	888	819
Wholesale and Retail	568	530	532	514	523	523	525	504	495	533
Natural Resources and Manufacturing	260	256	260	265	272	275	249	248	235	228
Housing	2,180	2,162	2,221	2,245	2,275	2,273	2,315	2,313	2,316	2,318
Arts, Culture and Communications	112	117	119	137	146	153	153	152	152	157
Recreation, Accommodation and Food Services	334	320	311	306	294	305	310	325	315	313
Health and Social Services	479	468	455	450	459	459	455	461	424	421
Other Services	912	853	856	852	879	828	853	882	861	853
Total	5,820	5,676	5,718	5,732	5,780	5,710	5,751	5,795	5,686	5,642
Volume of Business (in millions of dollars)										
Agriculture	19,097	18,015	14,542	13,838	14,326	13,176	13,059	14,218	15,583	14,970
Wholesale and Retail	8,301	8,951	9,212	9,673	10,707	11,846	13,164	14,015	17,521	16,257
Natural Resources and Manufacturing	810	771	742	779	717	764	559	502	502	458
Housing	844	845	858	919	944	954	973	987	982	1,033
Arts, Culture and Communications	112	104	118	123	127	138	141	155	175	180
Recreation, Accommodation and Food Services	35	28	33	34	37	38	38	47	45	41
Health and Social Services	135	137	147	173	172	192	191	204	228	248
Other Services	408	481	436	527	531	577	670	678	692	666
Total	29,739	29,332	26,088	26,067	27,561	27,686	28,794	30,804	35,728	33,853



Overview of Canadian Non-Financial Co-operatives by Sector of Activity from 2000 to 2009 ... continued from previous page

Section A : Reporting Co-operatives

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Assets (in millions of dollars)										
Agriculture	6,911	7,101	5,722	5,498	5,633	5,256	5,223	5,625	6,178	6,045
Wholesale and Retail	3,132	3,434	3,700	3,878	4,572	5,035	5,649	6,359	7,194	7,744
Natural Resources and Manufacturing	434	408	355	361	339	347	295	287	278	254
Housing	5,724	5,711	5,776	5,683	5,658	5,617	5,598	5,530	5,504	5,426
Arts, Culture and Communications	208	203	222	231	227	231	247	276	296	339
Recreation, Accommodation and Food Services	39	40	43	40	47	53	54	57	58	66
Health and Social Services	64	66	75	77	85	99	103	122	149	169
Other Services	880	902	915	958	1,013	1,060	1,249	999	995	1,074
Total	17,391	17,864	16,808	16,727	17,574	17,699	18,417	19,256	20,653	21,117
Members (in thousands)										
Agriculture	558	567	477	481	444	513	589	592	584	520
Wholesale and Retail	3,540	3,770	3,880	4,071	4,434	4,617	4,931	5,213	5,491	5,813
Natural Resources and Manufacturing	23	23	24	23	23	22	20	19	18	18
Housing	122	123	123	128	128	128	133	132	135	134
Arts, Culture and Communications	84	87	88	90	95	97	100	101	104	109
Recreation, Accommodation and Food Services	42	40	39	36	38	39	37	43	41	41
Health and Social Services	56	57	64	65	71	76	86	96	105	126
Other Services	345	389	403	409	403	393	444	450	447	477
Total	4,771	5,055	5,098	5,304	5,635	5,886	6,340	6,646	6,925	7,239
Employees										
Agriculture	37,279	38,673	35,469	33,792	33,094	32,646	32,414	32,640	32,049	30,317
Wholesale and Retail	24,007	24,851	26,197	25,822	27,903	28,814	29,623	29,692	30,978	32,037
Natural Resources and Manufacturing	12,147	10,692	9,234	10,045	9,653	9,301	8,231	8,707	8,620	8,306
Housing	1,525	1,660	1,726	1,835	1,751	1,829	1,892	1,874	1,915	2,019
Arts, Culture and Communications	1,131	925	873	947	1,008	1,063	1,102	1,017	1,022	1,183
Recreation, Accommodation and Food Services	1,098	853	1,048	1,072	1,211	1,304	1,382	1,438	1,414	1,362
Health and Social Services	3,016	2,891	3,186	3,228	3,123	3,980	4,016	4,138	3,793	4,166
Other Services	6,000	6,364	7,207	7,356	7,404	8,663	8,512	8,114	8,127	8,345
Total	86,203	86,909	84,940	84,097	85,147	87,600	87,172	87,620	87,918	87,735

Section A : Reporting Co-operatives by Province

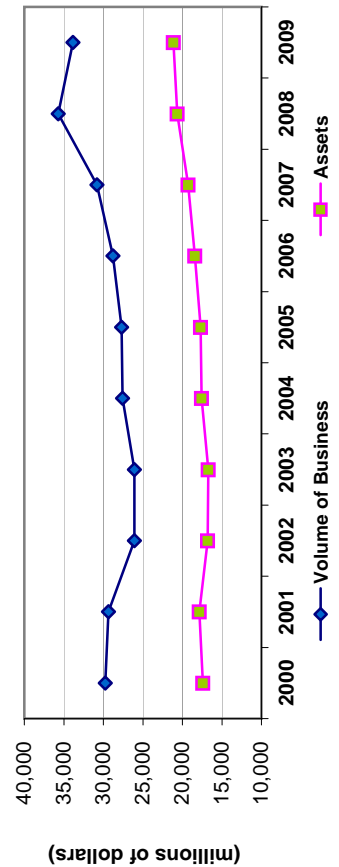
Overview of Canadian Non-Financial Co-operatives by Province and Territory, from 2000 to 2009

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	TE ⁽¹⁾	TOTAL
Number of Co-ops Reporting												
2009	393	465	767	255	901	2,315	133	288	61	29	35	5,642
2008	392	478	811	264	918	2,271	135	282	63	33	39	5,686
2007	392	481	844	270	952	2,294	138	287	65	33	39	5,795
2006	380	467	855	263	940	2,293	140	280	61	35	37	5,751
2005	385	440	844	267	964	2,258	139	273	63	42	35	5,710
2004	398	504	879	277	947	2,225	141	257	61	56	35	5,780
2003	403	548	918	281	926	2,153	135	216	59	59	34	5,732
2002	406	590	929	289	930	2,065	143	216	58	57	35	5,718
2001	417	607	963	292	925	1,976	150	195	58	60	33	5,676
2000	421	604	989	299	975	2,032	160	178	64	64	34	5,820

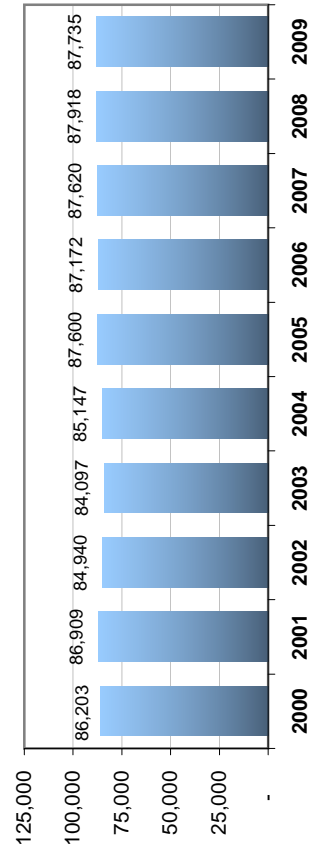
Volume of Business (in millions of dollars)

2009	1,285	4,558	9,518	2,082	2,478	11,619	1,085	780	219	76	154	33,853
2008	1,205	5,212	11,419	2,142	2,390	11,091	1,043	769	229	67	161	35,728
2007	1,223	4,600	8,361	1,861	2,355	10,177	1,035	739	237	63	153	30,804
2006	1,145	4,161	7,670	1,799	2,415	9,323	1,091	734	220	86	148	28,794
2005	1,132	4,206	6,808	1,712	2,393	9,073	1,171	728	229	124	109	27,686
2004	1,119	4,203	7,594	1,639	2,233	8,515	1,088	723	223	123	102	27,561
2003	1,058	3,998	6,871	1,609	2,197	8,153	1,036	709	213	125	97	26,067
2002	1,083	3,623	7,874	1,459	2,080	7,735	1,092	688	216	115	124	26,088
2001	1,106	3,627	8,377	4,630	1,942	7,607	957	664	196	118	109	29,332
2000	2,642	3,263	7,951	5,314	1,911	6,690	900	627	199	144	97	29,739

Volume of Business and Assets of Non-Financial Co-operatives



Employment of Non-Financial Co-operatives



Section A : Reporting Co-operatives by Province

Overview of Canadian Non-Financial Co-operatives by Province and Territory ... continued from previous page

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	TE ⁽¹⁾	TOTAL *
Assets (in millions of dollars)												
2009	1,438	2,763	5,138	1,035	4,008	5,719	344	398	95	44	135	21,117
2008	1,400	2,632	5,036	968	4,159	5,449	341	393	90	41	144	20,653
2007	1,393	2,448	4,351	918	4,076	5,048	378	378	88	41	137	19,256
2006	1,377	2,453	3,791	876	4,107	4,796	384	362	88	50	134	18,417
2005	1,373	2,356	3,294	848	4,166	4,633	418	353	83	58	116	17,699
2004	1,462	2,337	3,747	803	4,068	4,145	407	340	83	74	108	17,574
2003	1,428	2,234	3,259	769	4,023	4,030	398	328	89	72	97	16,727
2002	1,439	2,090	3,498	742	4,095	3,902	458	323	88	69	103	16,808
2001	1,402	2,021	3,730	1,936	4,000	3,789	443	303	79	70	92	17,864
2000	1,514	1,918	3,537	1,980	4,003	3,551	337	295	89	83	86	17,391
Members (in thousands)												
2009	3,467	1,188	587	433	158	1,186	96	51	21	31	21	7,239
2008	3,219	1,188	572	413	168	1,152	94	48	21	30	21	6,925
2007	2,909	1,175	560	385	180	1,126	193	46	25	28	20	6,647
2006	2,691	1,178	554	345	184	1,070	187	45	25	41	20	6,340
2005	2,471	1,117	467	328	179	1,026	171	40	24	45	17	5,886
2004	2,346	1,033	512	314	176	978	152	39	24	45	17	5,635
2003	2,149	1,048	548	296	177	907	66	37	20	40	14	5,304
2002	1,981	1,017	549	281	179	901	78	37	20	40	16	5,098
2001	1,825	1,009	532	345	177	977	79	38	20	39	15	5,055
2000	1,642	942	518	333	195	914	84	42	27	57	15	4,771
Employees												
2009	3,778	9,918	11,456	4,149	5,639	42,739	3,167	3,195	1,054	895	1,745	87,735
2008	4,013	9,732	11,089	3,826	5,878	42,734	3,216	3,781	1,058	800	1,791	87,918
2007	4,429	9,311	10,797	3,617	5,750	43,054	3,704	3,533	919	820	1,686	87,620
2006	4,368	9,311	10,352	3,837	5,635	42,960	3,691	3,469	912	974	1,663	87,172
2005	4,636	9,330	9,956	4,027	5,676	43,013	3,729	3,361	1,163	1,120	1,589	87,600
2004	4,162	11,380	11,775	4,047	5,579	36,911	3,622	3,372	1,214	1,420	1,665	85,147
2003	4,224	11,325	12,165	4,048	5,450	36,894	3,301	3,294	1,381	1,401	614	84,097
2002	4,377	11,117	13,142	3,845	5,645	36,681	3,986	3,064	1,370	1,025	688	84,940
2001	4,323	10,962	15,549	5,301	5,346	35,626	3,869	2,994	1,328	1,034	577	86,909
2000	6,871	10,493	13,322	5,704	5,552	34,894	3,303	3,125	1,351	993	595	86,203

(1) TE refers to the Territories which is comprised of Nunavut, Northwest Territories and the Yukon.

Reporting Co-operatives by province and territory and by sector of activity - 2009

Section A : Reporting Co-operatives

(in numbers)														CANADA	
	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	NT	YK		
Agriculture	31	160	230	30	56	224	27	49	12	0	0	0	0	819	
- Farm Supplies	2	12	42	6	10	71	4	6	2	0	0	0	0	155	
- Processing and Marketing	12	7	25	12	26	70	14	31	6	0	0	0	0	203	
- Support to Agriculture	17	141	163	12	20	83	9	12	4	0	0	0	0	461	
Wholesale and Retail	32	39	114	43	17	201	22	25	4	6	22	8	0	533	
- Food Stores	12	9	9	9	9	95	19	22	3	6	22	8	0	223	
- General Merchandise & Other Consumer Goods	10	24	98	32	7	24	2	1	1	0	0	0	0	199	
- Book Stores, School Supplies	0	1	0	0	1	76	0	2	0	0	0	0	0	80	
- Petroleum (consumer)	10	5	7	2	0	6	1	0	0	0	0	0	0	31	
Natural Resources and Manufacturing	15	2	6	9	13	116	21	35	6	5	0	0	0	228	
- Production/Manufacturing	12	1	1	4	9	51	6	13	2	1	0	0	0	100	
- Forestry	3	1	2	0	2	53	6	7	0	0	0	0	0	74	
- Fisheries	0	0	3	5	1	4	9	13	4	4	0	0	0	43	
- Natural Resources - Other	0	0	0	0	1	8	0	2	0	0	0	0	0	11	
Housing	261	74	32	45	579	1,193	26	83	12	10	1	2	0	2,318	
- Housing - non profit	250	59	26	45	565	1,176	25	80	12	10	1	2	0	2,251	
- Housing - other	11	15	6	0	14	17	1	3	0	0	0	0	0	67	
Arts, Culture and Communications	6	1	8	8	10	96	8	13	5	1	0	0	1	157	
- Arts and Culture	1	0	4	3	2	34	4	9	4	1	0	0	1	63	
- Communications	5	1	4	5	8	62	4	4	1	0	0	0	0	94	
Recreation, Accommodation and Food Service	10	2	140	30	11	97	15	7	1	0	0	0	0	313	
- Recreation	7	2	139	29	11	55	14	7	1	0	0	0	0	265	
- Accommodation and Food Services	3	0	1	1	0	42	1	0	0	0	0	0	0	48	
Health and Social Services	2	4	105	42	165	85	2	9	5	2	0	0	0	421	
- Health	2	4	7	3	1	48	0	7	4	1	0	0	0	77	
- Social Services	0	0	98	39	164	37	2	2	1	1	0	0	0	344	
Other Services	36	184	48	131	50	303	12	67	16	5	0	1	0	853	
- Professional, Scientific and Technical Services	16	4	7	92	20	104	2	27	5	4	0	0	0	281	
- Personal, Administrative and Support Services	1	1	0	7	1	84	4	7	7	0	0	0	0	112	
- Public Utilities	2	175	34	22	11	33	2	8	1	0	0	1	0	289	
- Transport	9	2	3	2	3	26	0	4	1	0	0	0	0	50	
- Services - Other	8	2	4	8	15	56	4	21	2	1	0	0	0	121	
Total	393	466	683	338	901	2,315	133	288	61	29	23	11	1	5,642	

Section B : By Province

Non-Financial Co-operatives in CANADA

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	5,780	5,710	5,751	5,795	5,686	5,642	-1.8%
Volume of Business in millions of dollars (a+b+c+d)	27,561	27,686	28,794	30,804	35,728	33,853	12.4%
Number of members in thousands	5,635	5,886	6,340	6,647	6,925	7,239	15.2%
Number of employees	85,147	87,600	87,172	87,620	87,918	87,735	0.7%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	25,345	25,370	26,268	28,111	32,917	31,012	12.4%
Cost of Sales	21,530	21,656	22,417	23,906	28,443	27,491	
	3,815	3,714	3,851	4,205	4,474	3,522	-12.2%
b) Service Revenues	1,506	1,575	1,700	1,708	1,735	1,840	
c) Patronage Income	231	258	323	415	483	415	
Gross Revenues	5,551	5,547	5,874	6,327	6,692	5,777	-3.7%
Operating Expenses							
Depreciation	560	574	618	605	727	770	
Salaries and benefits	2,017	1,977	1,952	1,928	1,942	1,986	
Interest on Long-Term debt	424	367	373	349	330	313	
Other expenses	1,879	1,875	2,125	2,215	2,401	1,716	
	4,879	4,793	5,068	5,097	5,400	4,785	-5.2%
Surplus (Loss) from Operations	672	754	806	1,230	1,292	991	
d) Other revenues	480	483	503	571	592	586	
Surplus (Loss) before Patronage Paid and Taxes	1,152	1,237	1,309	1,801	1,885	1,577	6.8%
Patronage Paid ⁽¹⁾	608	666	735	873	1,044	811	
Surplus (Loss) before Taxes	545	571	574	927	840	767	10.9%

Balance Sheet

Assets							
Total Current Assets	6,192	6,450	7,004	7,662	8,296	8,038	
Property and Equipment	9,206	9,057	9,247	8,966	9,531	10,274	
Other Assets	2,176	2,192	2,166	2,629	2,826	2,805	
	17,574	17,699	18,417	19,256	20,653	21,117	12.8%
Liabilities							
Total Current Liabilities	4,335	4,291	4,436	4,820	5,194	5,009	
Long Term Debt	6,221	6,002	6,002	5,673	5,697	5,790	
Other Liabilities	458	546	501	581	723	749	
	11,014	10,839	10,938	11,075	11,614	11,547	4.1%
Equity							
Member Capital	3,220	3,287	3,453	3,719	3,995	4,165	
Non-member Investments	511	526	613	628	676	748	
Co-op reserves and undistributed surplus	2,828	3,046	3,410	3,834	4,368	4,657	
	6,560	6,860	7,475	8,181	9,038	9,570	25.5%
Liabilities and Equity	17,574	17,699	18,414	19,256	20,653	21,117	12.8%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in BRITISH COLUMBIA

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	398	385	380	392	392	393	0.9%
Volume of Business in millions of dollars (a+b+c+d)	1,119	1,132	1,145	1,223	1,205	1,285	10.3%
Number of members in thousands ⁽²⁾	2,346	2,471	2,691	2,909	3,219	3,467	27.1%
Number of employees	4,162	4,636	4,368	4,429	4,013	3,778	-12.6%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	923	934	938	998	974	1,053	10.5%
Cost of Sales	711	717	736	789	800	890	
	212	218	202	209	174	163	-19.5%
b) Service Revenues	123	124	124	130	131	135	
c) Patronage Income	25	27	35	46	54	52	
Gross Revenues	360	369	361	385	360	350	-4.6%
Operating Expenses							
Depreciation	44	46	45	46	49	53	
Salaries and benefits	99	104	95	102	91	86	
Interest on Long-Term debt	58	46	46	44	40	37	
Other expenses	144	154	152	157	148	150	
	345	349	338	349	329	326	-4.6%
Surplus (Loss) from Operations	15	19	23	36	31	24	
d) Other revenues	48	46	48	48	45	44	
Surplus (Loss) before Patronage Paid and Taxes	63	66	71	84	77	68	-5.3%
Patronage Paid ⁽¹⁾	21	20	32	35	36	36	
Surplus (Loss) before Taxes	42	46	39	49	41	32	-26.3%

Balance Sheet

Assets							
Total Current Assets	223	231	241	244	258	268	
Property and Equipment	1,086	992	996	1,007	979	1,004	
Other Assets	153	150	141	141	164	166	
	1,462	1,373	1,377	1,393	1,400	1,438	2.7%
Liabilities							
Total Current Liabilities	185	196	194	191	199	195	
Long Term Debt	878	759	756	738	707	714	
Other Liabilities	4	4	4	6	5	4	
	1,068	959	954	935	911	913	-5.5%
Equity							
Member Capital	230	240	239	254	272	286	
Non-member Investments	59	60	62	66	70	69	
Co-op reserves and undistributed surplus	105	113	120	137	147	170	
	394	414	421	458	489	526	20.7%
Total Liabilities and Equity	1,462	1,373	1,375	1,393	1,400	1,438	2.7%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(2) The Mountain Equipment Co-op's head office is located in BC and all its Canadian members are counted within this province

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in ALBERTA

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	504	440	467	481	478	465	-1.9%
Volume of Business in millions of dollars (a+b+c+d)	4,203	4,206	4,161	4,600	5,212	4,558	1.8%
Number of members in thousands	1,033	1,117	1,178	1,175	1,188	1,188	4.4%
Number of employees	11,380	9,330	9,311	9,311	9,732	9,918	1.1%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	3,906	3,907	3,790	4,246	4,838	4,156	0.4%
Cost of Sales	3,305	3,286	3,180	3,567	4,179	3,480	
	601	622	610	679	659	676	6.7%
b) Service Revenues	191	193	248	190	190	224	
c) Patronage Income	63	71	93	124	139	110	
Gross Revenues	855	886	950	993	989	1,010	8.1%
Operating Expenses							
Depreciation	74	73	78	66	81	95	
Salaries and benefits	310	225	252	236	236	235	
Interest on Long-Term debt	26	22	22	17	15	14	
Other expenses	307	356	391	403	468	554	
	717	676	743	722	800	897	22.6%
Surplus (Loss) from Operations	138	210	207	271	189	113	
d) Other revenues	42	34	31	39	45	68	
Surplus (Loss) before Patronage Paid and Taxes	180	244	238	311	234	181	-25.0%
Patronage Paid ⁽¹⁾	133	151	104	95	109	95	
Surplus (Loss) before Taxes	47	93	134	215	125	86	-30.3%

Balance Sheet

Assets							
Total Current Assets	965	1,021	1,009	1,119	1,219	1,138	
Property and Equipment	1,018	971	1,073	1,008	1,036	1,114	
Other Assets	354	363	370	321	377	510	
	2,337	2,356	2,453	2,448	2,632	2,763	13.0%
Liabilities							
Total Current Liabilities	721	664	584	576	629	621	
Long Term Debt	336	364	358	327	353	419	
Other Liabilities	59	55	35	58	58	90	
	1,116	1,083	977	961	1,040	1,129	9.1%
Equity							
Member Capital	600	614	687	695	716	720	
Non-member Investments	71	70	98	104	157	142	
Co-op reserves and undistributed surplus	549	589	690	688	720	772	
	1,221	1,273	1,476	1,486	1,592	1,633	15.9%
Total Liabilities and Equity	2,337	2,356	2,453	2,448	2,632	2,763	13.0%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in SASKATCHEWAN

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	879	844	855	844	811	767	-9.4%
Volume of Business in millions of dollars (a+b+c+d)	7,594	6,808	7,670	8,361	11,419	9,518	13.7%
Number of members in thousands	512	467	554	560	572	587	10.1%
Number of employees	11,775	9,956	10,352	10,797	11,089	11,456	6.1%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	7,386	6,598	7,413	8,046	11,067	9,205	13.6%
Cost of Sales	6,213	5,389	6,063	6,562	9,331	8,114	
	1,173	1,209	1,350	1,484	1,735	1,091	-21.5%
b) Service Revenues	95	77	81	84	90	101	
c) Patronage Income	80	87	107	135	155	143	
Gross Revenues	1,348	1,372	1,538	1,703	1,979	1,335	-15.9%
Operating Expenses							
Depreciation	129	104	123	113	159	174	
Salaries and benefits	346	239	248	259	271	272	
Interest on Long-Term debt	30	7	6	4	5	4	
Other expenses	319	512	557	596	699	271	
	824	863	935	972	1,135	721	-23.8%
Surplus (Loss) from Operations	524	510	602	730	845	614	
d) Other revenues	33	47	69	97	108	69	
Surplus (Loss) before Patronage Paid and Taxes	557	557	672	827	953	683	-4.2%
Patronage Paid ⁽¹⁾	285	323	413	507	629	442	
Surplus (Loss) before Taxes	272	234	259	320	323	241	-14.3%

Balance Sheet

Assets							
Total Current Assets	2,029	2,012	2,443	3,008	3,204	2,997	
Property and Equipment	1,197	893	944	927	1,371	1,645	
Other Assets	521	389	404	416	461	496	
	3,747	3,294	3,791	4,351	5,036	5,138	27.1%
Liabilities							
Total Current Liabilities	1,193	1,059	1,241	1,481	1,640	1,489	
Long Term Debt	372	91	99	91	90	104	
Other Liabilities	88	61	73	78	160	140	
	1,653	1,211	1,413	1,650	1,890	1,734	10.9%
Equity							
Member Capital	1,051	976	1,026	1,091	1,248	1,317	
Non-member Investments	43	47	61	64	85	101	
Co-op reserves and undistributed surplus	1,001	1,061	1,290	1,546	1,813	1,987	
	2,094	2,084	2,378	2,701	3,146	3,405	37.3%
Total Liabilities and Equity	3,747	3,294	3,791	4,351	5,036	5,138	27.1%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operative:

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in MANITOBA

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	277	267	263	270	264	255	-4.9%
Volume of Business in millions of dollars (a+b+c+d)	1,639	1,712	1,799	1,861	2,142	2,082	13.7%
Number of members in thousands	314	328	345	385	413	433	21.3%
Number of employees	4,047	4,027	3,837	3,617	3,826	4,149	7.2%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	1,493	1,567	1,632	1,663	1,919	1,887	14.0%
Cost of Sales	1,340	1,397	1,464	1,482	1,740	1,696	
	153	170	169	181	178	191	12.4%
b) Service Revenues	74	66	66	68	74	75	
c) Patronage Income	53	62	80	107	122	93	
Gross Revenues	280	297	315	355	374	359	10.6%
Operating Expenses							
Depreciation	24	25	25	22	26	31	
Salaries and benefits	86	98	83	83	80	90	
Interest on Long-Term debt	12	10	10	8	7	7	
Other expenses	92	90	115	124	132	135	
	214	223	232	236	245	264	14.5%
Surplus (Loss) from Operations	65	74	82	119	130	95	
d) Other revenues	19	18	21	24	27	27	
Surplus (Loss) before Patronage Paid and Taxes	85	92	103	143	156	123	5.9%
Patronage Paid ⁽¹⁾	57	57	74	90	113	85	
Surplus (Loss) before Taxes	28	35	29	53	44	38	0.3%

Balance Sheet

Assets							
Total Current Assets	333	358	373	403	414	452	
Property and Equipment	316	326	327	316	327	359	
Other Assets	154	165	175	200	227	223	
	803	848	876	918	968	1,035	17.2%
Liabilities							
Total Current Liabilities	178	187	186	185	199	218	
Long Term Debt	167	163	157	124	127	125	
Other Liabilities	10	9	9	8	11	14	
	355	358	352	316	337	357	3.8%
Equity							
Member Capital	287	314	333	377	394	418	
Non-member Investments	32	45	46	61	77	92	
Co-op reserves and undistributed surplus	129	131	145	164	160	168	
	448	490	524	602	631	678	25.8%
Total Liabilities and Equity	803	848	876	918	968	1,035	17.2%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in ONTARIO

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	947	964	940	952	918	901	-4.6%
Volume of Business in millions of dollars (a+b+c+d)	2,233	2,393	2,415	2,355	2,390	2,478	5.1%
Number of members in thousands	176	179	184	180	168	158	-10.8%
Number of employees	5,579	5,676	5,635	5,750	5,878	5,639	-1.1%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	1,619	1,760	1,764	1,681	1,688	1,782	4.6%
Cost of Sales	1,414	1,563	1,559	1,492	1,471	1,573	
	205	197	205	189	218	208	2.9%
b) Service Revenues	402	412	431	437	448	454	
c) Patronage Income	0	1	1	1	2	1	
Gross Revenues	607	610	637	626	668	663	5.4%
Operating Expenses							
Depreciation	89	106	110	111	116	125	
Salaries and benefits	155	154	151	157	166	159	
Interest on Long-Term debt	191	179	170	162	153	150	
Other expenses	336	346	380	365	375	359	
	770	785	811	796	811	793	-0.3%
Surplus (Loss) from Operations	(163)	(175)	(174)	(170)	(143)	(129)	
d) Other revenues	212	219	219	237	251	242	
Surplus (Loss) before Patronage Paid and Taxes	49	45	45	67	108	112	79.3%
Patronage Paid ⁽¹⁾	14	13	12	19	18	19	
Surplus (Loss) before Taxes	35	32	33	49	89	94	97.3%

Balance Sheet

Assets							
Total Current Assets	615	631	669	585	657	632	
Property and Equipment	3,201	3,251	3,157	3,147	3,194	3,089	
Other Assets	252	284	281	344	308	287	
	4,068	4,166	4,107	4,076	4,159	4,008	-2.6%
Liabilities							
Total Current Liabilities	565	596	569	534	612	515	
Long Term Debt	2,937	2,954	2,881	2,863	2,788	2,742	
Other Liabilities	27	31	33	35	45	33	
	3,528	3,581	3,483	3,431	3,445	3,290	-5.8%
Equity							
Member Capital	171	190	224	245	274	272	
Non-member Investments	154	164	171	175	173	173	
Co-op reserves and undistributed surplus	215	231	230	225	267	273	
	540	585	625	645	714	718	15.5%
Total Liabilities and Equity	4,068	4,166	4,107	4,076	4,159	4,008	-2.6%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in QUEBEC

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	2,225	2,258	2,293	2,294	2,271	2,315	2.1%
Volume of Business in millions of dollars (a+b+c+d)	8,515	9,073	9,323	10,177	11,091	11,619	20.6%
Number of members in thousands	978	1,026	1,070	1,126	1,152	1,186	10.8%
Number of employees	36,911	43,013	42,960	43,054	42,734	42,739	2.4%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	7,853	8,376	8,569	9,371	10,265	10,755	21.0%
Cost of Sales	6,710	7,338	7,512	8,179	9,027	9,852	
	1,143	1,038	1,057	1,192	1,238	903	-20.4%
b) Service Revenues	544	614	659	709	732	740	
c) Patronage Income	6	7	5	0	8	14	
Gross Revenues	1,692	1,659	1,721	1,901	1,978	1,657	-7.5%
Operating Expenses							
Depreciation	164	184	199	210	258	258	
Salaries and benefits	815	949	923	903	902	952	
Interest on Long-Term debt	85	82	98	94	90	81	
Other expenses	542	315	418	455	490	97	
	1,606	1,530	1,638	1,663	1,740	1,388	-15.1%
Surplus (Loss) from Operations	86	130	83	239	238	269	
d) Other revenues	113	76	91	97	86	110	
Surplus (Loss) before Patronage Paid and Taxes	199	205	174	336	325	379	52.8%
Patronage Paid ⁽¹⁾	88	92	94	116	129	123	
Surplus (Loss) before Taxes	111	114	80	219	196	255	77.2%

Balance Sheet

Assets							
Total Current Assets	1,649	1,810	1,884	1,925	2,162	2,161	
Property and Equipment	1,932	2,171	2,281	2,081	2,156	2,605	
Other Assets	564	652	631	1,042	1,131	953	
	4,145	4,633	4,796	5,048	5,449	5,719	18.8%
Liabilities							
Total Current Liabilities	1,164	1,266	1,309	1,512	1,602	1,666	
Long Term Debt	1,207	1,344	1,429	1,202	1,317	1,370	
Other Liabilities	250	371	330	378	425	442	
	2,621	2,980	3,068	3,092	3,344	3,479	15.1%
Equity							
Member Capital	661	720	716	829	891	946	
Non-member Investments	123	106	140	124	72	131	
Co-op reserves and undistributed surplus	741	827	871	1,002	1,142	1,164	
	1,524	1,653	1,727	1,956	2,105	2,241	25.0%
Total Liabilities and Equity	4,145	4,633	4,795	5,048	5,449	5,719	18.8%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in NEW BRUNSWICK

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	141	139	140	138	135	133	-4.0%
Volume of Business in millions of dollars (a+b+c+d)	1,088	1,171	1,091	1,035	1,043	1,085	-0.1%
Number of members in thousands	152	171	187	193	94	96	-39.6%
Number of employees	3,622	3,729	3,691	3,704	3,216	3,167	-11.8%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	1,063	1,100	1,046	990	1,022	1,060	1.5%
Cost of Sales	975	1,036	982	917	950	988	
	88	65	65	73	73	71	-1.9%
b) Service Revenues	26	42	39	39	15	17	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	114	106	104	112	88	89	-15.6%
Operating Expenses							
Depreciation	12	12	12	12	11	11	
Salaries and benefits	67	66	63	54	56	52	
Interest on Long-Term debt	6	6	6	6	6	6	
Other expenses	29	44	38	42	9	14	
	114	129	119	113	82	83	-25.7%
Surplus (Loss) from Operations	1	(23)	(15)	(1)	5	6	
d) Other revenues	(1)	28	5	6	6	8	
Surplus (Loss) before Patronage Paid and Taxes	(1)	5	(10)	5	11	13	504.4%
Patronage Paid ⁽¹⁾	1	3	1	3	1	3	
Surplus (Loss) before Taxes	(1)	3	(11)	2	10	11	1841.9%

Balance Sheet

Assets							
Total Current Assets	158	161	144	141	132	132	
Property and Equipment	140	143	158	161	146	147	
Other Assets	109	114	82	77	63	65	
	407	418	384	378	341	344	-10.8%
Liabilities							
Total Current Liabilities	164	153	157	149	116	115	
Long Term Debt	86	103	110	111	99	99	
Other Liabilities	8	7	7	8	6	8	
	259	262	274	268	221	222	-13.7%
Equity							
Member Capital	126	126	111	110	74	75	
Non-member Investments	11	14	15	15	23	21	
Co-op reserves and undistributed surplus	12	15	(17)	(15)	23	27	
	148	155	109	110	120	122	-4.9%
Total Liabilities and Equity	407	418	384	378	341	344	-10.8%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in NOVA SCOTIA

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	257	273	280	287	282	288	4.4%
Volume of Business in millions of dollars (a+b+c+d)	723	728	734	739	769	780	5.6%
Number of members in thousands	39	40	45	46	48	51	16.4%
Number of employees	3,372	3,361	3,469	3,533	3,781	3,195	-8.8%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	693	699	702	705	732	706	0.0%
Cost of Sales	535	574	577	580	606	585	
	159	125	125	124	126	122	-7.7%
b) Service Revenues	21	20	21	22	22	64	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	180	145	146	146	148	185	21.1%
Operating Expenses							
Depreciation	15	16	17	18	19	17	
Salaries and benefits	93	95	96	99	101	99	
Interest on Long-Term debt	10	9	9	9	9	9	
Other expenses	59	22	25	22	27	69	
	177	142	148	148	157	193	25.3%
Surplus (Loss) from Operations	3	3	(2)	(2)	(8)	(8)	
d) Other revenues	9	9	11	13	14	10	
Surplus (Loss) before Patronage Paid and Taxes	11	12	9	11	6	2	-82.4%
Patronage Paid ⁽¹⁾	4	4	3	5	3	4	
Surplus (Loss) before Taxes	7	9	7	6	3	(3)	-143.4%

Balance Sheet

Assets							
Total Current Assets	118	123	135	136	144	149	
Property and Equipment	191	196	192	201	202	193	
Other Assets	30	33	35	41	47	56	
	340	353	362	378	393	398	9.0%
Liabilities							
Total Current Liabilities	88	92	106	111	117	115	
Long Term Debt	147	147	136	141	142	142	
Other Liabilities	8	4	4	4	6	10	
	243	243	246	256	265	267	6.6%
Equity							
Member Capital	50	60	63	67	73	80	
Non-member Investments	5	6	6	6	6	6	
Co-op reserves and undistributed surplus	41	44	47	49	50	45	
	97	110	116	122	128	131	14.3%
Total Liabilities and Equity	340	353	362	378	393	398	9.0%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in PRINCE EDWARD ISLAND

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	61	63	61	65	63	61	-2.6%
Volume of Business in millions of dollars (a+b+c+d)	223	229	220	237	229	219	-3.6%
Number of members in thousands	24	24	25	25	21	21	-11.4%
Number of employees	1,214	1,163	912	919	1,058	1,054	0.1%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	217	224	213	230	222	212	-4.1%
Cost of Sales	176	196	188	199	193	184	
	40	27	25	31	29	28	-9.1%
b) Service Revenues	4	4	4	5	4	5	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	45	32	30	36	33	33	-7.0%
Operating Expenses							
Depreciation	2	2	2	2	1	2	
Salaries and benefits	18	15	13	14	16	16	
Interest on Long-Term debt	1	1	1	1	1	1	
Other expenses	22	10	12	13	11	11	
	43	28	28	29	30	30	-5.2%
Surplus (Loss) from Operations	2	3	2	7	3	3	
d) Other revenues	2	2	2	2	2	3	
Surplus (Loss) before Patronage Paid and Taxes	4	5	4	9	6	5	-6.1%
Patronage Paid ⁽¹⁾	0	1	1	2	1	1	
Surplus (Loss) before Taxes	3	4	4	7	5	4	-8.3%

Balance Sheet

Assets							
Total Current Assets	45	45	49	49	48	53	
Property and Equipment	33	33	33	33	35	35	
Other Assets	5	5	6	6	7	8	
	83	83	88	88	90	95	9.8%
Liabilities							
Total Current Liabilities	23	21	25	24	21	22	
Long Term Debt	23	22	21	20	19	19	
Other Liabilities	3	3	4	4	5	5	
	49	46	50	48	45	46	-2.5%
Equity							
Member Capital	10	11	10	10	11	11	
Non-member Investments	1	1	1	1	1	1	
Co-op reserves and undistributed surplus	23	26	27	29	34	37	
	34	37	38	40	45	49	24.7%
Total Liabilities and Equity	83	83	88	88	90	95	9.8%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in NEWFOUNDLAND

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	56	42	35	33	33	29	-27.1%
Volume of Business in millions of dollars (a+b+c+d)	123	124	86	63	67	76	-18.3%
Number of members in thousands	45	45	41	28	30	31	-18.2%
Number of employees	1,420	1,120	974	820	800	895	-12.8%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	116	120	82	59	61	71	-19.1%
Cost of Sales	96	100	65	47	48	36	
	20	20	17	12	14	35	115.2%
b) Service Revenues	4	2	3	2	3	3	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	24	22	20	14	17	38	96.1%
Operating Expenses							
Depreciation	2	2	1	1	1	1	
Salaries and benefits	13	15	9	4	4	4	
Interest on Long-Term debt	2	1	1	1	1	1	
Other expenses	9	6	9	8	11	31	
	26	24	21	15	17	37	82.2%
Surplus (Loss) from Operations	(2)	(1)	(1)	0	0	1	
d) Other revenues	2	1	1	2	3	2	
Surplus (Loss) before Patronage Paid and Taxes	0	0	0	2	2	3	236.9%
Patronage Paid ⁽¹⁾	0	0	0	0	0	0	
Surplus (Loss) before Taxes	0	0	0	1	2	3	255.3%

Balance Sheet

Assets							
Total Current Assets	19	17	13	9	10	11	
Property and Equipment	48	33	30	27	26	28	
Other Assets	8	7	6	4	5	5	
	74	58	50	41	41	44	-17.2%
Liabilities							
Total Current Liabilities	16	17	15	11	11	11	
Long Term Debt	31	17	15	13	12	15	
Other Liabilities	1	1	0	0	2	2	
	48	35	31	25	25	27	-16.6%
Equity							
Member Capital	13	13	12	10	10	10	
Non-member Investments	4	4	2	1	1	1	
Co-op reserves and undistributed surplus	9	6	4	4	5	6	
	26	23	18	16	16	16	-18.2%
Total Liabilities and Equity	74	58	50	41	41	44	-17.2%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section B : By Province

Non-Financial Co-operatives in TERRITORIES

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	35	35	37	39	39	35	-5.4%
Volume of Business in millions of dollars (a+b+c+d)	102	109	148	153	161	154	14.4%
Number of members in thousands	17	17	20	20	21	21	11.9%
Number of employees	1,665	1,589	1,663	1,686	1,791	1,745	3.9%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Sales	77	83	117	124	129	125	18.1%
Cost of Sales	55	59	91	93	99	92	
	22	24	27	31	30	33	22.6%
b) Service Revenues	20	20	24	22	26	23	
c) Patronage Income	2	3	3	2	2	2	
Gross Revenues	45	48	53	55	58	58	12.0%
Operating Expenses							
Depreciation	4	4	5	5	4	4	
Salaries and benefits	15	17	18	18	18	21	
Interest on Long-Term debt	3	3	3	4	3	3	
Other expenses	20	21	29	28	29	25	
	42	44	55	54	55	53	6.9%
Surplus (Loss) from Operations	4	4	(1)	1	3	5	
d) Other revenues	2	2	4	5	4	3	
Surplus (Loss) before Patronage Paid and Taxes	5	6	3	6	7	8	52.2%
Patronage Paid ⁽¹⁾	5	4	2	2	4	2	
Surplus (Loss) before Taxes	1	2	1	4	4	6	166.3%

Balance Sheet

Assets							
Total Current Assets	38	39	43	44	48	45	
Property and Equipment	44	47	57	57	58	55	
Other Assets	26	29	34	36	37	34	
	108	116	134	137	144	135	5.5%
Liabilities							
Total Current Liabilities	38	43	50	46	48	42	
Long Term Debt	36	37	39	43	42	41	
Other Liabilities	1	1	2	2	2	1	
	75	81	91	91	92	84	-2.2%
Equity							
Member Capital	21	23	31	30	32	31	
Non-member Investments	9	9	11	11	12	11	
Co-op reserves and undistributed surplus	4	3	3	5	8	9	
	33	35	44	46	51	51	21.2%
Total Liabilities and Equity	108	116	134	137	144	135	5.5%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

AGRICULTURAL Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	932	894	891	910	888	819	-9.3%
Volume of Business in millions of dollars (a+b+c+d)	14,326	13,176	13,059	14,218	15,583	14,970	6.4%
Number of members in thousands	444	513	589	592	584	520	-4.5%
Number of employees	33,094	32,646	32,414	32,640	32,049	30,317	-6.9%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	14,092	12,949	12,820	13,942	15,284	14,688	6.3%
Cost of Sales	12,192	11,376	11,274	12,199	13,594	13,406	
	1,900	1,573	1,546	1,743	1,690	1,282	-24.2%
b) Service Revenues	138	139	141	147	146	173	
c) Patronage Income	44	50	57	69	84	41	
Gross Revenues	2,081	1,762	1,744	1,959	1,920	1,496	-21.0%
Operating Expenses							
Depreciation	208	189	206	208	260	259	
Salaries and benefits	914	907	904	884	845	842	
Interest on Long-Term debt	69	40	50	52	47	38	
Other expenses	531	226	325	336	372	23	
	1,721	1,362	1,485	1,480	1,526	1,162	-23.3%
Surplus (Loss) from Operations	360	400	259	479	395	334	
d) Other revenues (non-operations)	52	38	40	60	69	68	
Surplus (Loss) before Patronage Paid and Taxes	412	438	299	539	463	402	-6.6%
Patronage Paid ⁽¹⁾	223	230	163	170	206	166	
Surplus (Loss) before Taxes	190	208	136	369	257	236	1.7%

Balance Sheet

Assets							
Total Current Assets	3,127	2,906	2,923	3,037	3,344	3,080	
Property and Equipment	1,778	1,691	1,714	1,560	1,696	2,020	
Other Assets	728	659	586	1,028	1,139	945	
	5,633	5,256	5,223	5,625	6,178	6,045	8.3%
Liabilities							
Total Current Liabilities	2,187	1,914	1,846	2,113	2,266	2,115	
Long Term Debt	872	774	801	583	749	822	
Other Liabilities	250	292	240	249	284	300	
	3,309	2,980	2,887	2,945	3,299	3,236	4.9%
Equity							
Member Capital	1,169	1,158	1,199	1,354	1,438	1,380	
Non-member Investments	37	42	48	45	55	33	
Co-op reserves and undistributed surplus	1,118	1,076	1,086	1,281	1,387	1,396	
	2,324	2,276	2,333	2,680	2,880	2,809	12.4%
Total Liabilities and Equity	5,633	5,256	5,220	5,625	6,178	6,045	8.3%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operative:

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

WHOLESALE AND RETAIL Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	523	523	525	504	495	533	3.7%
Volume of Business in millions of dollars (a+b+c+d)	10,707	11,846	13,164	14,015	17,521	16,257	20.9%
Number of members in thousands	4,434	4,617	4,931	5,213	5,491	5,813	17.7%
Number of employees	27,903	28,814	29,623	29,692	30,978	32,037	9.0%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	10,422	11,499	12,748	13,463	16,931	15,709	20.7%
Cost of Sales	8,670	9,527	10,584	11,142	14,322	13,641	
	1,752	1,972	2,164	2,321	2,609	2,068	-4.4%
b) Service Revenues	65	73	84	112	78	93	
c) Patronage Income	187	208	264	341	396	374	
Gross Revenues	2,004	2,252	2,512	2,775	3,084	2,535	0.4%
Operating Expenses							
Depreciation	160	168	187	171	224	247	
Salaries and benefits	676	611	632	635	646	667	
Interest on Long-Term debt	21	20	23	19	25	18	
Other expenses	545	798	864	946	1,019	666	
	1,402	1,597	1,707	1,772	1,914	1,598	-4.8%
Surplus (Loss) from Operations	602	656	805	1,002	1,170	937	
d) Other revenues (non-operations)	32	66	68	98	115	80	
Surplus (Loss) before Patronage Paid and Taxes	634	722	873	1,101	1,285	1,018	10.3%
Patronage Paid ⁽¹⁾	370	419	561	692	831	637	
Surplus (Loss) before Taxes	264	303	312	409	454	381	9.4%

Balance Sheet

Assets							
Total Current Assets	2,289	2,735	3,238	3,840	4,119	4,141	
Property and Equipment	1,492	1,512	1,617	1,674	2,150	2,560	
Other Assets	792	788	795	846	925	1,042	
	4,572	5,035	5,649	6,359	7,194	7,744	34.4%
Liabilities							
Total Current Liabilities	1,428	1,556	1,803	2,059	2,225	2,157	
Long Term Debt	270	274	268	239	239	260	
Other Liabilities	52	74	86	93	177	157	
	1,750	1,904	2,157	2,390	2,641	2,574	18.7%
Equity							
Member Capital	1,630	1,689	1,792	1,944	2,128	2,371	
Non-member Investments	71	85	115	130	162	205	
Co-op reserves and undistributed surplus	1,121	1,356	1,585	1,896	2,262	2,594	
	2,822	3,130	3,492	3,969	4,553	5,170	43.9%
Total Liabilities and Equity	4,572	5,035	5,649	6,359	7,194	7,744	34.4%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

NATURAL RESOURCES AND MANUFACTURING Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	272	275	249	248	235	228	-10.9%
Volume of Business in millions of dollars (a+b+c+d)	717	764	559	502	502	458	-24.7%
Number of members in thousands	23	22	20	19	18	18	-10.4%
Number of employees	9,653	9,301	8,231	8,707	8,620	8,306	-6.7%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	676	721	490	445	452	409	-26.6%
Cost of Sales	533	572	372	338	322	278	
	144	149	118	106	130	131	1.1%
b) Service Revenues	33	35	63	47	42	43	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	177	184	180	154	171	173	0.1%
Operating Expenses							
Depreciation	11	11	8	9	8	7	
Salaries and benefits	117	123	86	62	80	77	
Interest on Long-Term debt	5	5	4	5	5	3	
Other expenses	29	34	86	79	81	94	
	163	173	184	155	174	182	7.2%
Surplus (Loss) from Operations	14	11	(3)	(1)	(3)	(8)	
d) Other revenues (non-operations)	7	8	7	10	9	7	
Surplus (Loss) before Patronage Paid and Taxes	22	20	4	8	6	(1)	-112.1%
Patronage Paid ⁽¹⁾	11	11	4	1	1	1	
Surplus (Loss) before Taxes	11	9	0	7	5	(3)	-143.8%

Balance Sheet

Assets							
Total Current Assets	160	160	124	108	112	100	
Property and Equipment	104	100	91	98	86	78	
Other Assets	75	87	80	81	79	75	
	339	347	295	287	278	254	-18.0%
Liabilities							
Total Current Liabilities	106	112	88	68	79	69	
Long Term Debt	55	44	37	51	32	31	
Other Liabilities	12	12	8	8	10	8	
	174	169	132	127	120	108	-25.3%
Equity							
Member Capital	87	84	77	74	72	61	
Non-member Investments	7	11	13	12	13	10	
Co-op reserves and undistributed surplus	72	84	73	75	73	75	
	165	179	163	161	158	146	-11.5%
Total Liabilities and Equity	339	347	295	287	278	254	-18.0%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

HOUSING Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	2,275	2,273	2,315	2,313	2,316	2,318	0.9%
Volume of Business in millions of dollars (a+b+c+d)	944	954	973	987	982	1,033	6.7%
Number of members in thousands	128	128	133	132	135	134	2.4%
Number of employees	1,751	1,829	1,892	1,874	1,915	2,019	9.0%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	0	0	0	0	0	3	3139.6%
Cost of Sales	0	0	0	0	0	3	
	0	0	0	0	0	0	118.0%
b) Service Revenues	652	670	689	703	727	736	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	652	671	689	703	727	736	6.9%
Operating Expenses							
Depreciation	131	150	159	168	180	194	
Salaries and benefits	44	50	49	48	53	55	
Interest on Long-Term debt	308	280	265	254	242	237	
Other expenses	445	459	429	457	474	469	
	928	939	903	926	950	955	2.7%
Surplus (Loss) from Operations	(276)	(268)	(214)	(223)	(222)	(218)	
d) Other revenues (non-operations)	292	284	284	283	255	294	
Surplus (Loss) before Patronage Paid and Taxes	16	15	70	61	32	76	94.7%
Patronage Paid ⁽¹⁾	(1)	(1)	(1)	0	0	0	
Surplus (Loss) before Taxes	17	16	71	61	32	76	91.8%

Balance Sheet

Assets							
Total Current Assets	248	250	284	291	295	306	
Property and Equipment	5,143	5,059	4,997	4,898	4,858	4,758	
Other Assets	267	309	316	341	351	363	
	5,658	5,617	5,598	5,530	5,504	5,426	-2.8%
Liabilities							
Total Current Liabilities	299	372	347	360	374	413	
Long Term Debt	4,831	4,705	4,672	4,572	4,490	4,396	
Other Liabilities	47	62	55	84	93	74	
	5,177	5,140	5,074	5,016	4,957	4,882	-3.7%
Equity							
Member Capital	102	106	103	106	118	109	
Non-member Investments	331	330	332	332	307	365	
Co-op reserves and undistributed surplus	48	42	89	76	122	70	
	481	478	524	514	547	544	6.9%
Total Liabilities and Equity	5,658	5,617	5,598	5,530	5,504	5,426	-2.8%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

ARTS, CULTURE AND COMMUNICATIONS Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	146	153	153	152	152	157	3.8%
Volume of Business in millions of dollars (a+b+c+d)	127	138	141	155	175	180	22.6%
Number of members in thousands	95	97	100	101	104	109	10.0%
Number of employees	1,008	1,063	1,102	1,017	1,022	1,183	13.5%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	1	0	0	0	0	0	18.2%
Cost of Sales	0	0	0	0	0	0	
	0	0	0	0	0	0	-43.0%
b) Service Revenues	120	130	130	146	163	169	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	120	130	131	146	163	169	22.7%
Operating Expenses							
Depreciation	19	20	21	21	26	30	
Salaries and benefits	24	22	18	19	22	23	
Interest on Long-Term debt	2	2	1	1	3	3	
Other expenses	55	79	86	98	108	107	
	100	123	126	139	158	164	27.1%
Surplus (Loss) from Operations	20	7	5	7	5	5	
d) Other revenues (non-operations)	6	8	10	9	12	11	
Surplus (Loss) before Patronage Paid and Taxes	26	15	14	16	17	16	-10.8%
Patronage Paid ⁽¹⁾	1	1	1	4	3	0	
Surplus (Loss) before Taxes	25	14	13	12	14	15	-1.3%

Balance Sheet

Assets							
Total Current Assets	43	42	45	44	49	44	
Property and Equipment	115	112	126	154	174	202	
Other Assets	70	77	77	78	74	93	
	227	231	247	276	296	339	32.5%
Liabilities							
Total Current Liabilities	21	23	29	33	38	36	
Long Term Debt	33	29	32	48	48	80	
Other Liabilities	12	10	10	12	16	18	
	66	63	71	93	101	134	69.8%
Equity							
Member Capital	22	21	22	23	25	27	
Non-member Investments	2	2	3	1	1	1	
Co-op reserves and undistributed surplus	137	145	150	159	169	176	
	161	168	176	184	195	205	15.9%
Total Liabilities and Equity	227	231	247	276	296	339	32.5%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

RECREATION, ACCOMMODATION AND FOOD SERVICES Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	294	305	310	325	315	313	1.0%
Volume of Business in millions of dollars (a+b+c+d)	37	38	38	47	45	41	0.7%
Number of members in thousands	38	39	37	43	41	41	3.4%
Number of employees	1,211	1,304	1,382	1,438	1,414	1,362	0.9%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	13	13	10	10	10	9	-22.3%
Cost of Sales	10	11	8	9	0	1	
	3	2	2	1	10	8	120.5%
b) Service Revenues	22	23	25	35	30	29	
c) Patronage Income	0	0	0	0	0	0	
Gross Revenues	25	25	27	36	40	37	20.2%
Operating Expenses							
Depreciation	2	2	2	2	2	2	
Salaries and benefits	11	12	11	10	11	12	
Interest on Long-Term debt	1	1	1	1	1	1	
Other expenses	13	13	13	17	27	23	
	26	27	27	30	42	38	25.0%
Surplus (Loss) from Operations	(1)	(2)	(1)	6	(2)	(1)	
d) Other revenues (non-operations)	2	2	2	3	5	4	
Surplus (Loss) before Patronage Paid and Taxes	1	0	2	8	3	2	-18.9%
Patronage Paid ⁽¹⁾	0	0	0	0	0	0	
Surplus (Loss) before Taxes	1	0	2	8	3	2	-18.0%

Balance Sheet

Assets							
Total Current Assets	11	10	10	12	13	13	
Property and Equipment	33	39	39	39	38	47	
Other Assets	3	3	6	6	6	7	
	47	53	54	57	58	66	22.4%
Liabilities							
Total Current Liabilities	9	7	6	7	8	9	
Long Term Debt	6	11	10	10	10	10	
Other Liabilities	3	5	5	5	5	5	
	17	23	22	22	23	24	8.9%
Equity							
Member Capital	16	15	17	19	20	20	
Non-member Investments	1	2	1	3	3	3	
Co-op reserves and undistributed surplus	13	13	14	13	12	19	
	30	30	32	35	34	42	31.4%
Total Liabilities and Equity	47	53	54	57	58	66	22.4%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

HEALTH AND SOCIAL SERVICES Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	459	459	455	461	424	421	-6.8%
Volume of Business in millions of dollars (a+b+c+d)	172	192	191	204	228	248	25.7%
Number of members in thousands	71	76	86	96	105	126	44.7%
Number of employees	3,123	3,980	4,016	4,138	3,793	4,166	9.3%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	0	0	0	0	0	0	n/a
Cost of Sales	0	0	0	0	0	0	
	0	0	0	0	0	0	n/a
b) Service Revenues	137	157	152	154	176	199	
c) Patronage Income	0	0	0	0	1	0	
Gross Revenues	137	157	152	154	178	199	27.9%
Operating Expenses							
Depreciation	4	9	5	5	6	8	
Salaries and benefits	95	108	107	112	117	127	
Interest on Long-Term debt	1	1	1	1	2	2	
Other expenses	50	65	72	70	87	99	
	150	183	185	188	212	236	28.5%
Surplus (Loss) from Operations	(14)	(26)	(33)	(34)	(34)	(37)	
d) Other revenues (non-operations)	36	34	39	50	51	49	
Surplus (Loss) before Patronage Paid and Taxes	22	9	7	16	17	12	-11.6%
Patronage Paid ⁽¹⁾	1	3	2	3	1	2	
Surplus (Loss) before Taxes	21	6	5	12	15	10	-12.0%

Balance Sheet

Assets							
Total Current Assets	38	48	50	56	72	66	
Property and Equipment	31	33	35	48	56	76	
Other Assets	16	18	18	19	21	27	
	85	99	103	122	149	169	51.8%
Liabilities							
Total Current Liabilities	24	28	30	38	51	53	
Long Term Debt	14	15	13	18	22	32	
Other Liabilities	6	5	3	3	5	8	
	43	48	46	59	77	93	70.3%
Equity							
Member Capital	17	19	21	26	31	35	
Non-member Investments	5	6	7	8	9	9	
Co-op reserves and undistributed surplus	19	26	27	29	32	33	
	41	52	56	63	71	76	34.4%
Total Liabilities and Equity	85	99	102	122	149	169	52.1%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section C : By Sector of Activity

OTHER SERVICES Co-operatives in Canada

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
Number of co-ops reporting	879	828	853	882	861	853	-0.9%
Volume of Business in millions of dollars (a+b+c+d)	531	577	670	678	692	666	5.7%
Number of members in thousands	403	393	444	450	447	477	11.8%
Number of employees	7,404	8,663	8,512	8,114	8,127	8,345	2.2%

Statement of Income

	2004	2005	2006	2007	2008	2009	2009 vs 2004-2008*
<i>In millions of dollars</i>							
Operating Revenues							
a) Total Sales	141	187	199	251	239	194	-4.8%
Cost of Sales	124	169	178	219	205	161	
	16	18	21	33	34	33	33.7%
b) Service Revenues	338	348	415	364	374	399	
c) Patronage Income	0	0	3	4	1	0	
Gross Revenues	355	366	439	401	409	432	9.6%
Operating Expenses							
Depreciation	25	26	30	21	20	21	
Salaries and benefits	138	144	145	158	169	183	
Interest on Long-Term debt	16	18	27	16	5	11	
Other expenses	210	202	250	213	231	236	
	388	390	451	408	425	452	9.5%
Surplus (Loss) from Operations	(34)	(24)	(12)	(7)	(16)	(20)	
d) Other revenues (non-operations)	52	42	52	58	78	73	
Surplus (Loss) before Patronage Paid and Taxes	19	18	40	51	62	53	38.7%
Patronage Paid ⁽¹⁾	3	3	5	3	3	4	
Surplus (Loss) before Taxes	16	16	35	48	59	49	40.4%

Balance Sheet

Assets							
Total Current Assets	277	300	332	274	293	288	
Property and Equipment	511	509	629	495	472	533	
Other Assets	225	251	288	230	230	253	
	1,013	1,060	1,249	999	995	1,074	1.0%
Liabilities							
Total Current Liabilities	261	279	287	142	153	158	
Long Term Debt	139	148	169	154	109	160	
Other Liabilities	77	85	94	127	133	178	
	477	513	549	423	395	496	5.2%
Equity							
Member Capital	178	196	222	174	164	162	
Non-member Investments	57	47	92	97	126	122	
Co-op reserves and undistributed surplus	301	305	385	304	311	294	
	535	548	699	576	600	578	-2.4%
Total Liabilities and Equity	1,013	1,060	1,249	999	995	1,074	1.0%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

(*) This percentage represents the change between 2009 and the average of 2004 to 2008

Section D : Incorporated Co-operatives in Canada

Incorporated Co-operatives by Sector of Activity and by Province and Territory as of December 31st 2009

CANADA

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	NT	YK	2009	2008
Agriculture	58	210	359	60	144	276	56	56	25	13	0	0	2	1,259	1,265
- Farm Supplies	1	13	43	10	25	71	6	7	2	4	0	0	0	182	186
- Processing and Marketing	28	18	39	27	73	104	37	37	13	7	0	0	1	384	374
- Support to Agriculture	29	179	277	23	46	101	13	12	10	2	0	0	1	693	705
Wholesale and Retail	51	50	124	51	63	261	25	26	7	11	27	10	2	708	699
- Food Stores	25	9	15	11	40	119	21	23	6	11	26	9	2	317	313
- General Merchandise & Other Consumer Goods	15	34	100	36	20	42	3	2	1	0	1	1	0	255	250
- Book Stores, School Supplies	3	1	1	0	2	92	0	1	0	0	0	0	0	100	100
- Petroleum (consumer)	8	6	8	4	1	8	1	0	0	0	0	0	0	36	36
Natural Resources and Manufacturing	48	5	24	22	40	172	51	50	14	13	0	5	1	445	439
- Production/Manufacturing	25	3	5	9	28	77	13	21	3	5	0	4	0	193	191
- Forestry	15	1	2	0	4	83	22	7	2	0	0	0	0	136	132
- Fisheries	8	1	17	13	5	6	16	19	9	8	0	1	1	104	105
- Natural Resources - Other	0	0	0	0	3	6	0	3	0	0	0	0	0	12	11
Housing	300	93	47	62	787	1,278	30	94	17	26	1	3	0	2,738	2,729
- Housing - non profit	275	76	35	60	760	1,256	29	90	17	26	1	3	0	2,628	2,622
- Housing - other	25	17	12	2	27	22	1	4	0	0	0	0	0	110	107
Arts, Culture and Communications	22	2	14	12	30	159	13	23	10	2	0	0	1	288	273
- Arts and Culture	5	0	5	5	9	71	4	14	8	2	0	0	1	124	114
- Communications	17	2	9	7	21	88	9	9	2	0	0	0	0	164	159
Recreation, Accommodation and Food Services	27	7	181	45	33	157	28	11	4	0	0	1	0	494	493
- Recreation	23	7	178	44	27	90	24	9	3	0	0	1	0	406	405
- Accommodation and Food Services	4	0	3	1	6	67	4	2	1	0	0	0	0	88	88
Health and Social Services	8	5	128	48	267	111	4	10	5	6	0	0	0	592	585
- Health	8	4	10	4	12	71	1	8	4	1	0	0	0	123	112
- Social Services	0	1	118	44	255	40	3	2	1	5	0	0	0	469	473
Other Services	93	337	184	73	215	479	40	81	34	11	3	1	0	1,551	1,545
- Professional, Scientific and Technical Services	42	13	130	12	84	168	8	32	13	8	0	0	0	510	517
- Personal, Administrative and Support Services	2	1	7	2	7	94	4	6	8	0	0	0	0	131	135
- Public Utilities	5	308	27	40	31	47	6	10	2	0	0	1	0	477	484
- Transport	17	6	4	6	14	39	1	5	4	1	1	0	0	98	100
- Services - Other	27	9	16	13	79	131	21	28	7	2	2	0	0	335	309
Total	607	709	1,061	373	1,579	2,893	247	351	116	82	31	20	6	8,075	8,028

Section D : Incorporated Co-operatives in Canada

Incorporated Co-operatives by Type and Sector of Activity as of December 31st 2009

	Federation - Wholesale	Consumer	Producer	Worker ¹	Multi-stakeholder	CANADA	
						2009	2008
Agriculture	9	54	1,116	45	35	1,259	1,265
- Farm Supplies	1	38	140	0	3	182	186
- Processing and Marketing	3	9	318	31	23	384	374
- Support to Agriculture	5	7	658	14	9	693	705
Wholesale and Retail	9	573	55	29	42	708	699
- Food Stores	5	271	6	14	21	317	313
- General Merchandise & Other Consumer Goods	0	178	46	13	18	255	250
- Book Stores, School Supplies	2	95	0	1	2	100	100
- Petroleum (consumer)	2	29	3	1	1	36	36
Natural Resources and Manufacturing	2	17	219	184	23	445	439
- Production/Manufacturing	1	9	82	93	8	193	191
- Forestry	1	4	38	81	12	136	132
- Fisheries	0	3	93	7	1	104	105
- Natural Resources - Other	0	1	6	3	2	12	11
Housing	24	2,672	6	8	28	2,738	2,729
- Housing - non profit	0	2,598	3	3	24	2,628	2,622
- Housing - other	24	74	3	5	4	110	107
Arts, Culture and Communications	1	143	27	63	54	288	273
- Arts and Culture	0	39	19	34	32	124	114
- Communications	1	104	8	29	22	164	159
Recreation, Accommodation and Food Services	0	355	5	49	85	494	493
- Recreation	0	325	5	22	54	406	405
- Accommodation and Food Services	0	30	0	27	31	88	88
Health and Social Services	8	501	11	17	55	592	585
- Health	2	46	10	16	49	123	112
- Social Services	6	455	1	1	6	469	473
Other Services	27	1,037	89	231	167	1,551	1,545
- Professional, Scientific and Technical Services	15	304	42	99	50	510	517
- Personal, Administrative and Support Services	2	77	0	18	34	131	135
- Public Utilities	3	437	6	9	22	477	484
- Transport	0	49	27	18	4	98	100
- Services - Other	7	170	14	87	57	335	309
Total	80	5,352	1,528	626	489	8,075	8,028

(1) Includes worker-shareholder co-operatives

Section D : Incorporated Co-operatives in Canada

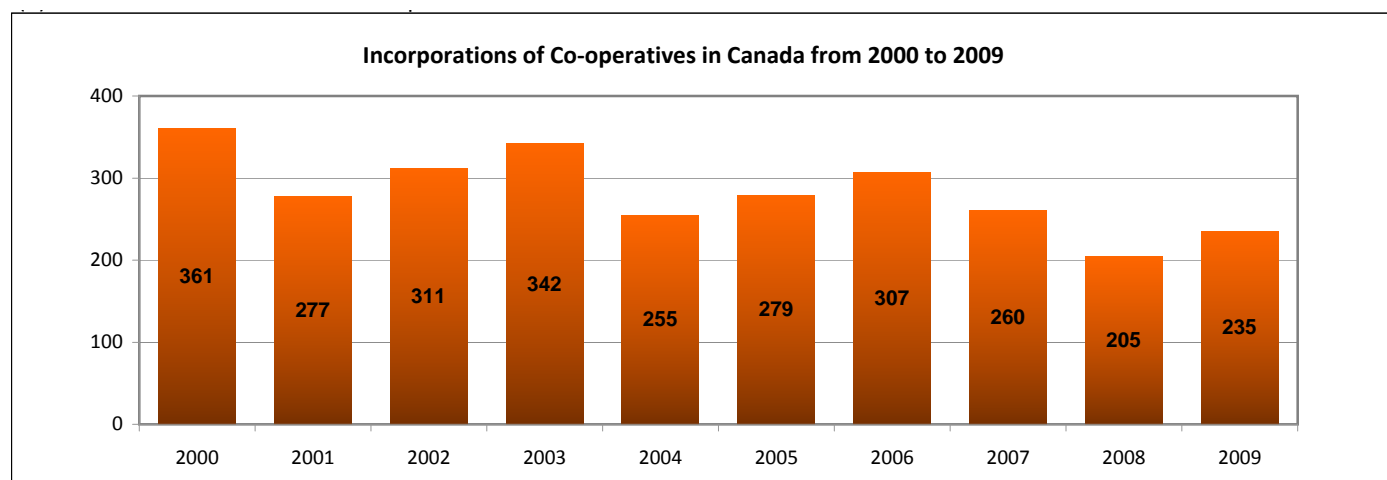
Incorporations of Co-operatives by sector of activity and by Province and Territory in 2009

	CANADA												
	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	NT	YK
2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
Agriculture	4	-	-	-	4	16	-	6	1	2	-	-	33
- Farm Supplies	-	-	-	-	-	-	-	1	-	1	-	-	2
- Processing and Marketing	3	-	-	-	4	8	-	5	1	1	-	-	22
- Support to Agriculture	1	-	-	-	-	8	-	-	-	-	-	-	9
Wholesale and Retail	5	-	-	1	5	8	-	-	1	-	-	-	20
- Food Stores	2	-	-	-	5	4	-	-	1	-	-	-	12
- General Merchandise & Other Consumer Goods	1	-	-	1	-	4	-	-	-	-	-	-	6
- Book Stores, School Supplies	2	-	-	-	-	-	-	-	-	-	-	-	2
- Petroleum (consumer)	-	-	-	-	-	-	-	-	-	-	-	-	-
Natural Resources and Manufacturing	-	-	-	4	2	12	-	4	1	-	-	-	23
- Production/Manufacturing	-	-	-	2	2	3	-	1	-	-	-	-	8
- Forestry	-	-	-	-	-	8	-	-	-	-	-	-	8
- Fisheries	-	-	-	2	-	-	-	2	1	-	-	-	5
- Natural Resources - Other	-	-	-	-	-	1	-	1	-	-	-	-	2
Housing	1	-	-	1	3	19	-	2	1	-	-	-	27
- Housing - non profit	1	-	-	1	2	14	-	1	1	-	-	-	20
- Housing - other	-	-	-	-	1	5	-	1	-	-	-	-	7
Arts, Culture and Communications	1	-	-	-	3	15	-	5	-	-	-	-	24
- Arts and Culture	1	-	-	-	1	8	-	4	-	-	-	-	14
- Communications	-	-	-	-	2	7	-	1	-	-	-	-	10
Recreation, Accommodation and Food Services	2	-	-	2	-	9	1	2	-	-	-	-	16
- Recreation	2	-	-	2	-	5	1	2	-	-	-	-	12
- Accommodation and Food Services	-	-	-	-	-	4	-	-	-	-	-	-	4
Health and Social Services	-	-	2	-	2	13	-	-	-	-	-	-	17
- Health	-	-	-	-	-	12	-	-	-	-	-	-	12
- Social Services	-	-	2	-	2	1	-	-	-	-	-	-	5
Other Services	4	9	-	5	8	43	2	2	2	-	-	-	75
- Professional, Scientific and Technical Services	2	2	-	-	3	8	1	1	-	-	-	-	17
- Personal, Administrative and Support Services	-	-	-	-	-	1	-	-	-	-	-	-	1
- Public Utilities	-	7	-	2	1	2	1	-	1	-	-	-	14
- Transport	-	-	-	-	1	-	-	-	-	-	-	-	1
- Services - Other	2	-	-	3	3	32	-	1	1	-	-	-	42
Total	17	9	2	13	27	135	3	21	6	2	-	-	235
													205

Section D : Incorporated Co-operatives in Canada

Incorporations of Co-operatives by Type and by Province and Territory in 2009

	CANADA														
	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	NT	YK	2009	2008
	(in number)														
Federation - Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Consumer	17	8	2	8	17	14	3	4	4	-	-	-	-	77	70
Producer	-	-	-	1	4	11	-	11	1	2	-	-	-	30	29
Worker ¹	-	1	-	4	5	30	-	6	1	-	-	-	-	47	24
Multi-stakeholder	-	-	-	-	1	80	-	-	-	-	-	-	-	81	81
Total	17	9	2	13	27	135	3	21	6	2	-	-	-	235	205



(1) Includes worker-shareholder co-operatives

PART 2

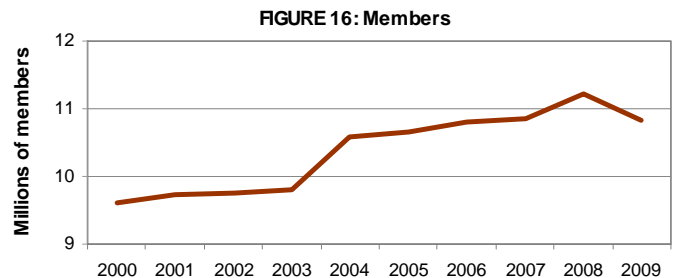
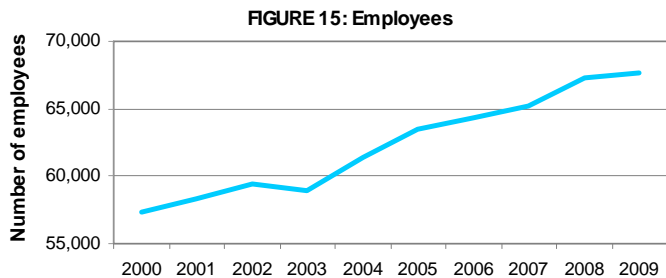
FINANCIAL CO-OPERATIVES

OVERVIEW OF FINANCIAL CO-OPERATIVES IN 2009

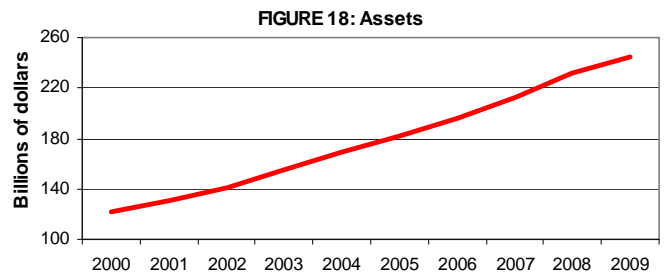
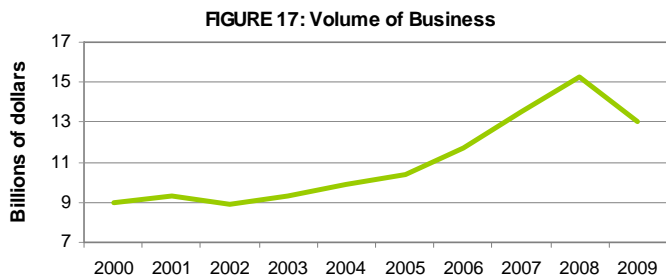
There are two categories of financial co-operatives: (1) *caisses populaires* and credit unions; and, (2) insurance co-operatives and mutual insurance companies.

CAISSES POPULAIRES AND CREDIT UNIONS

There are ***caisses populaires* and credit unions** operating in every province with close to 68,000 employees, 10.8 million members and 3,302 service outlets in 2009. Consolidation has continued in the sector, with the number of *caisses populaires* and credit unions decreasing from 1,008 in 2008 to 945 in 2009. In 2009, the *caisses populaires* and credit unions had a loan portfolio of \$204 billion, compared to \$1.1 trillion for chartered banks, or approximately 15% of total loans in 2009.² Their portfolio consisted of 23% mortgage loans and 9% non-mortgage loans.



In 2009, the *caisses populaires* and credit unions reported \$245.1 billion in assets, up 6% from 2008 and doubling from \$122.2 billion in 2000; 46% of the 2009 assets were held by *caisses populaires* in Quebec. Volume of business decreased from \$15.3 billion in 2008 to \$13 billion in 2009, or 14.8%. From 2000 to 2008, volume of business had almost doubled (from \$9 billion to \$13 billion).



INSURANCE CO-OPERATIVES AND MUTUAL INSURANCE COMPANIES

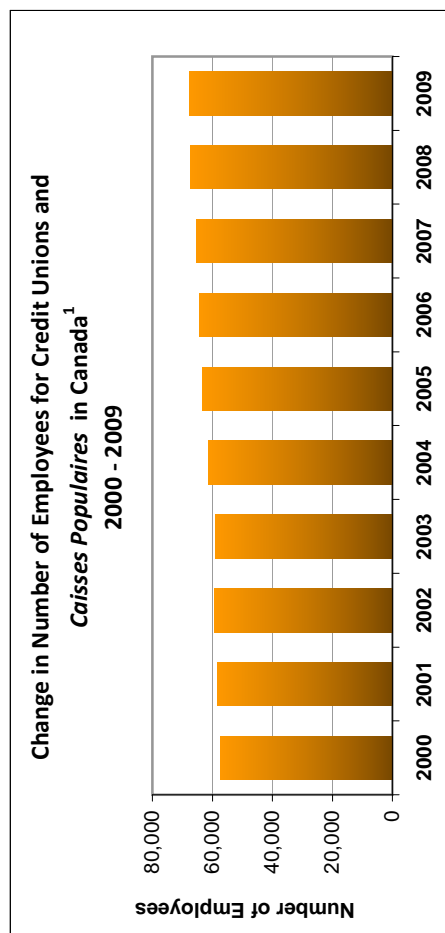
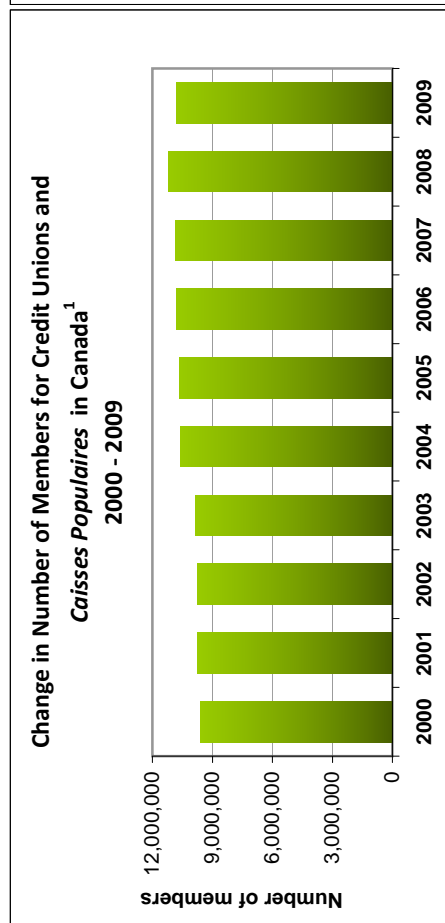
Financial co-operatives also include **insurance co-operatives and mutual insurance companies** that apply co-operative principles (e.g. one person, one vote) and are owned by the policy holders. They are general partnerships with no share capital and therefore no shareholders. In 2009, the *Financial Post's* ranking of the 500 largest Canadian businesses³ includes six insurance co-operatives and mutual insurance companies: Co-operators General Insurance Co.; The Economical Insurance Group; *SSQ Société d'Assurance-Vie Inc.*; La Capitale Civil Service Mutual; Co-operators Life Insurance Co.; and *Groupe Promutuel – Féd. de Sociétés Mutuelles d'Assurance*. In 2009, the six companies reported \$8.2 billion in combined revenues, \$24 billion in assets and close to 15,000 employees.

² Table 176-0011, Chartered Banks, Assets and Liabilities, Monthly Average, Statistics Canada, December 2009.

³ Financial Post 500 largest businesses in 2009, *Financial Post*

Summary of Credit Unions and Caisses Populaires in 2009¹

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	Canada
	<i>(in numbers)</i>										
Co-operatives	46	46	65	45	149	526	16	31	10	11	945
Points of Service	368	215	310	184	498	1,555	35	82	15	40	3,302
Members	1,695,280	640,625	497,701	566,001	1,287,197	5,774,960	77,691	166,551	63,672	48,353	10,818,031
Employees	8,434	3,527	3,811	2,676	5,104	42,273	368	970	212	317	67,692
	<i>(in millions of dollars)</i>										
Assets	48,349	17,541	13,474	16,668	29,591	112,665	3,566	1,736	753	764	245,107
Loans	38,897	14,707	10,149	14,096	23,935	97,345	2,667	1,274	547	612	204,229
Members Capital	392	678	113	192	289	1,655	85	20	79	12	3,515
Surplus	365	129	78	98	119	601	38	11	5	6	1,450



Summary of Credit Unions and Caisses Populaires in Canada from 2000 to 2009¹

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
	<i>(in numbers)</i>									
Co-operatives	1,693	1,483	1,303	1,205	1,195	1,158	1,108	1,059	1,008	945
Points of Service	2,401	2,603	2,655	2,685	3,468	3,465	3,424	3,404	3,341	3,302
Members	9,599,959	9,732,042	9,762,554	9,816,937	10,592,113	10,661,995	10,815,428	10,846,512	11,222,276	10,818,031
Employees	57,352	58,367	59,390	58,988	61,355	63,425	64,397	65,260	67,335	67,692
	<i>(in millions of dollars)</i>									
Assets	122,197	130,724	140,782	155,139	168,826	181,307	196,108	212,069	231,288	245,107
Loans	96,034	105,482	114,075	125,257	137,050	150,789	164,058	178,828	192,525	204,229
Members Capital	2,196	1,926	2,024	2,200	2,307	2,422	2,392	2,553	2,679	3,515
Surplus	843	860	1,151	1,162	1,295	1,086	1,091	1,418	2,149	1,450

(1) Does not include insurance co-operatives and mutuals

Sources: Credit Union Central of Canada, Statistics Canada and Mouvement des Caisses Desjardins

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