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FOREWORD

Co-operatives in Canada 2013, is an annual publication that provides baseline data on the co-operative sector in Canada. The Government of Canada has been collecting and publishing this data since the 1930s.¹

The 2013 publication is the 80th edition and has been prepared by Innovation, Science and Economic Development Canada's (ISED) Co-operatives Policy Unit. The Unit provides analysis, advice and support to promote co-operative business innovation and growth in Canada.

The Co-operatives in Canada 2013 publication classifies co-operatives using the North American Industry Classification System (NAICS). This enables direct comparison of the co-operative sector with other sectors across the Canadian economy as well as sectors in the United States and Mexico who use NAICS to classify their industries.

METHODOLOGY

The report is based on unweighted data gathered from the 2013 Annual Survey of Canadian Co-operatives conducted by ISED. Unless otherwise indicated, the publication has been prepared with data from the reporting co-operatives that responded to this Annual Survey. In the event that a co-operative did not submit a 2013 survey response, the 2012 financial statements of the co-operative were used to derive estimates.

In addition to the data collected through the ISED survey, this report uses aggregate data from the Ministry of the Economy, Science and Innovation in the Government of Quebec, and Service Nova Scotia in the Government of Nova Scotia. As of 2011, the Government of Quebec conducts surveys of Quebec co-operatives every two years. Therefore, this report compares data between 2011 and 2013 as it is only for those years that full national level data is available. Future surveys by ISED will be conducted every two years in order to line up with the Quebec survey.

The 2013 survey response rate is 66% (5,276) reporting co-operatives out of 8,042 incorporated co-operatives, a slight increase from the 2012 response rate of 64%.

	2010	2011	2012	2013
Responses	5,904	5,251	5,043	5,276
Total incorporated co-operatives	7,865	7,761	7,906	8,042
Response rate	65%	68%	64%	66%

DEFINITIONS - FINANCIAL AND NON-FINANCIAL CO-OPERATIVES

Co-operatives are a form of corporation incorporated under specific federal, provincial or territorial co-operative legislation. They are owned by an association of persons seeking to satisfy common needs, such as access to products or services, sale of their products or services, or employment. They generally operate based on seven internationally established core principles including: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; co-operation among co-operatives; and, concern for community including sustainable development.

¹ This report would not be possible without the support of Ministry of the Economy, Science and Innovation in the Government of Quebec, and Service Nova Scotia in the Government of Nova Scotia in particular, and the other provincial and territorial registrars.

While co-operatives serve a wide variety of functions, they generally fit one of the following four types:

- A consumer co-op provides products or services to its members (such as a retail co-op, housing, financial, health-care or child-care co-op).
- A producer co-op processes and markets the goods or services produced by its members, and/or supplies products
 or services necessary to the members' professional activities (such as independent entrepreneurs, artisans, or farmers).
- A worker co-op provides employment for its members. In this type of co-op, the employees are the members and the owners of the enterprise.
- A multi-stakeholder co-op serves the needs of different stakeholder groups—such as employees, clients, and other
 interested individuals and organizations. This type of co-op is usually found in health, home care and other social enterprises.

In Canada, co-operatives are generally categorized as financial or non-financial co-operatives.

Financial co-operatives consist of deposit-taking credit unions and *caisses populaires*, as well as mutuals involved in life, property and casualty insurance. At the federal level, these co-operatives are subject to the *Co-operative Credit Associations Act*, the *Bank Act* and the *Insurance Companies Act*, under the authority of the federal Minister of Finance. Since 1986, statistics on these co-operatives have been collected by Statistics Canada, and they have not been included in the *Annual Survey of Canadian Co-operatives*. As a result, no financial co-operatives are included in this publication. Examples of financial co-operatives include Vancity and the Desjardins Group. A number of the "non-financial" co-operatives have been coded as "Finance and Insurance" co-operatives. These co-operatives are not incorporated as financing institutions but are, however, used by groups of people or businesses to serve as financial intermediaries and provide services such as small business loans.

Non-financial co-operatives operate in all sectors of the economy including housing, agriculture, retail, health care and social services, manufacturing, high-speed broadband and clean energy. They consist of consumer, producer, worker or multi-stakeholder co-operatives.

Well-known examples of non-financial co-operatives include Mountain Equipment Co-op and Agropur.

In Canada, a co-operative must incorporate pursuant to a specific corporate statute at the provincial, territorial or federal level. The nature of the co-operative business model and how they operate is largely defined by these Acts. Whatever the governing Act may be, co-operatives share three common characteristics in areas of ownership, governance and distribution of profits.

OWNFRSHIP

A co-operative is a business jointly owned by its members who use its products or services. In some cases, co-operatives can have members who do not use its services or products (e.g. support members, investor members).

GOVERNANCE

Co-operatives are democratically controlled businesses with the governing principle "one-member, one-vote". This right is exercised at the co-operative's annual general meeting (AGM), where members can vote directly for the board of directors. This democratic governance structure is reinforced by the co-operative's by-laws and the legislation under which the co-operative is incorporated (provincial, territorial or federal).

DISTRIBUTION OF PROFITS

Any surplus of a co-operative is owned by the member-owners who can decide how to distribute the profits at the AGM. For example, decisions can be taken to: allocate either part or the entire surplus to the general reserve for future investments; or, distribute the profits to all the members in the form of patronage dividends based on the individual member's usage of the co-operative over the past fiscal year.

Depending on the governing legislation, a co-operative may choose to operate on a not-for-profit basis and an additional small number of co-operatives are registered charities. In both instances, these co-operatives do not provide members with a patronage dividend, and all surpluses are directed into their general reserve.

To learn more about co-operatives and find other resources and information, please visit the <u>Information Guide on Co-operatives</u> and the <u>Co-operatives Policy</u> website.

REGIONAL SCOPE - PROVINCES AND TERRITORIES

The publication represents the co-operative landscape across Canada.

Province or Territory	ABBREVIATION
British Columbia	BC
Alberta	AB
Saskatchewan	SK
Manitoba	MB
Ontario	ON
Quebec	QC
New Brunswick	NB

Province or Territory	ABBREVIATION
Nova Scotia	NS
Prince Edward Island	PE
Newfoundland and Labrador	NL
Northwest Territories	NT
Nunavut	NU
Yukon	YT
Territories (NT+NU+YT) ²	TE

A NOTE ON COMPARABILITY

For the purposes of this report, baseline statistics on co-operatives have been presented and no comparisons are made with other forms of corporations. Because the co-operative business model overlaps with other models, further analysis is needed to enable comparisons. For example, some co-operatives are also considered small and medium enterprises (SMEs) because they fit the definition of having 1 to 499 paid employees. Similarly, an additional grouping of co-operatives also operate on a non-profit basis or have registered charity status with the Canada Revenue Agency; so they could further be compared to Not-For-Profit corporations and registered charities.

² For confidentiality reasons, the Northwest Territories, Nunavut and Yukon have been grouped under a category called "Territories" (TE).

HIGHLIGHTS

NUMBER OF CO-OPERATIVES



In 2013, there were 8,042 co-operatives in Canada, spanning all provinces and territories. Of these, 5,276 (or 66%) responded to the *Annual Survey of Canadian Co-operatives*; 0.47% more co-operatives reported in 2013 compared to 2011.

SIZE OF CO-OPERATIVES (BUSINESS VOLUME AND EMPLOYEE NUMBERS)



In 2013, 49% of reporting co-operatives had no paid employees and were operating using volunteer resources. These co-operatives generated the smallest share of business volume³ (2%), assets (12%) and membership (3%) of the reporting co-operatives.

Conversely, less than 0.4% of co-operatives were large enterprises (i.e., with 500 or more employees). Co-operatives in this size range generated \$25.6B in business volume (59% of the total business volume), owned assets of \$12.3B (47% of the total assets) and employed more than 39,000 employees (42% of total employment).

Of the remaining reporting co-operatives, 48% had 1-99 employees and 3% had 100-499 employees.4

FINANCIAL PERFORMANCE



Non-financial co-operatives reported a total business volume of \$43.2B in 2013. This is an 11% increase from 2011.

Three sectors generated 94% of the business: Wholesale and Retail (\$26.5B), Agriculture, Forestry, Fishing and Hunting (\$7.2B), and Construction and Manufacturing (\$7.0B).

Reporting co-operatives held \$26.0B in assets in 2013 compared to \$24.0B in 2011. The top four sectors owned 90% of all assets: Wholesale and Retail (\$13.1B), Real Estate (\$4.6B) Construction and Manufacturing (\$3.0B) and Agriculture, Forestry, Fishing and Hunting (\$2.7B).

In 2013, reporting co-operatives paid out \$1B in patronage dividends to their members and communities.

AGE OF CO-OPERATIVES



In 2013, 15% (or 815) of reporting co-operatives were established over 40 or more years ago; over half 51% (or 2,723) were established between 21 and 40 years ago. A smaller proportion 14% (or 760) of the reporting co-operatives in 2013 were established between 3 to 10 years ago and 5% (or 282) were incorporated within 2 years or less.

³ Business Volume is the sum of sale revenues, service revenues, patronage income and other revenues.

⁴ Totals may not add up due to rounding to the nearest percentage point.

TYPES OF CO-OPERATIVES



In 2013, 69% (or 3,642) of reporting co-operatives were consumer co-operatives and 16% (or 824) were producer co-operatives.

Excluding Quebec⁵, 1,940 or 37% of all reporting co-operatives identified themselves as operating as non-profits or as registered charities. Approximately 33% were operating as non-profits in 2011.

FMPI OYMENT



Reporting co-operatives in 2013 contributed over 95,085 full-time and part-time jobs to the Canadian labour market. This represented a 5.2% increase from 2011.

In 2013, almost 75% of co-operative jobs were held within three sectors: Wholesale and Retail Trade (41%), Agriculture, Forestry, Fishing and Hunting (20%), and, Construction and Manufacturing (14%). From 2004 to 2013, the total number of people employed by reporting co-operatives increased by 10.5%.

MEMBERSHIPS



Reporting co-operatives had a total of 8.4 million memberships⁶, a 33% increase over ten years from 2004, and a 7.4% increase from 2011. The overwhelming majority (7.3 million or 87%) of these memberships were within the Wholesale and Retail sectors.

GOVERNANCE AND VOLUNTEERS



In 2013, non-financial co-operatives, excluding those in Quebec⁷, reported 18,887 directors on Boards of Directors elected by their membership to help guide the co-operative's operations and make key business decisions for the continued viability of their organizations.

Housing co-operatives had the highest number of directors (over 5,900), followed by Retail and Wholesale (over 3,000), and then Health Care and Social Services boards (2,000).

There were approximately 36,000 volunteers involved in the day-to-day operations of co-operatives in 2013 compared to 26,500 in 2011, excluding co-operatives in Quebec. Housing co-operatives account for 66% of the total volunteers compared to 61% in 2011.

⁵ The province of Quebec does not provide data on non-profits.

⁶ An individual, a household of a housing unit, another co-operative or a federation of co-operatives can be a member of more than one co-operative.

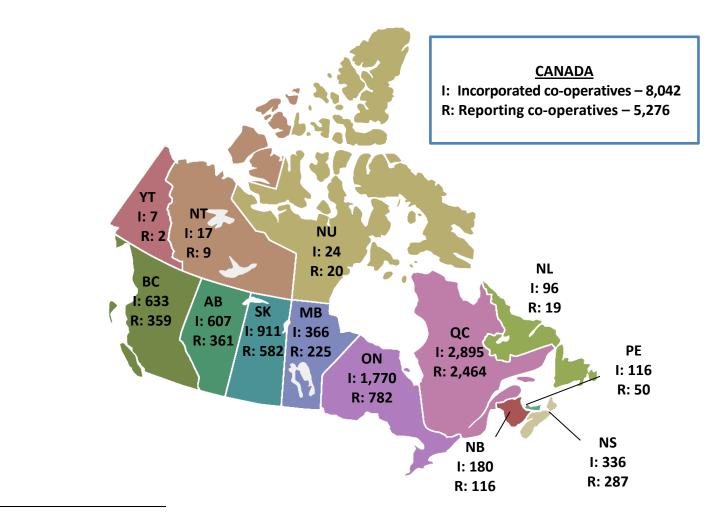
⁷ The figure for Boards of Directors and Volunteers does not include Quebec co-operatives as this question is not included in their survey.

AN OVERVIEW OF 2013 REPORTING CO-OPERATIVES

DISTRIBUTION BY HEAD OFFICE LOCATION

In 2013, there were 8,042 incorporated co-operatives⁸ registered under a federal, provincial or territorial co-operative Act. Quebec had the highest share of incorporated co-operatives (36%), followed by Ontario (22%) and Saskatchewan (11%). Of the incorporated co-operatives, data was collected on 66% (or 5,276) of co-operatives that completed the 2013 Annual Survey of Canadian Co-operatives (excluding Quebec co-operative data that is provided by the provincial government at the aggregate level).

Figure 1: Co-operatives by Head Office Location



Bata on incorporated co-operatives was provided by registrars and includes federally incorporated co-operatives.

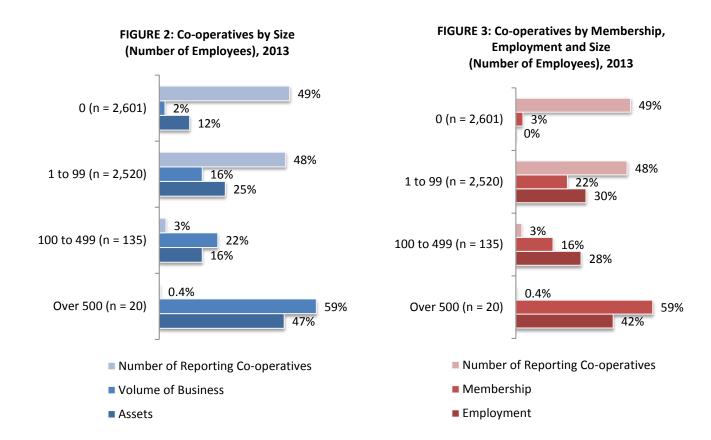
SIZE OF CO-OPERATIVES

The number of employees is commonly used to determine the size of a business. In 2013, 49% of reporting co-operatives had no paid employees. These co-operatives generated over \$962M (or 2% of all co-operatives) in business volume⁹, owned 12% of all assets owned by co-operatives, and had over 257,000 (3% of all co-operatives) memberships. ¹⁰

Approximately 48% of small co-operatives with 1 to 99 employees employeed a workforce of over 28,600 or 30% of all employees working in the co-operative sector. They generated a business volume of \$7.0B (or 16%) of the total share, owned \$6.5B (25%) in assets, and had over 1.9 million (22%) memberships.

Medium-sized co-operatives (100 to 499 employees) represented 3% of the total reporting co-ops and employed more than 26,600 (28%) employees. This group had a business volume of \$9.5B (22%), assets of \$4.2B (16%), and memberships of over 1.3 million (16%).

Less than 1% (0.4%) of co-operatives was large enterprises (over 500 employees). Together, they generated \$25.6B (59%) in business volume, owned assets of \$12.3B (47%) and employed over 39,700 (42%) workers. Memberships were approximately 5.0 million (59%).



⁹ Volume of business is the sum of sale revenues, service revenues, patronage income and other revenues.

 $^{^{10}}$ Totals may not add up due to rounding to the nearest percentage point.

TYPES OF CO-OPERATIVES

Co-operatives are generally categorized based on their relationship and benefit to the member: consumer, producer, worker, multi-stakeholder and federations.

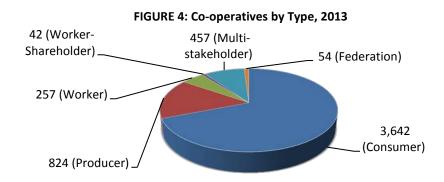
In 2013, 69% (or 3,642) of reporting co-operatives were **consumer** co-operatives. This is a 1% decrease from 2011. These co-operatives provided products or services to their members (e.g., retail stores, housing, health care, social services). Consumer co-operatives demonstrate the beneficial economies of scale for which co-operatives are known; memberowners band together to purchase large quantities of inputs. As a result, members benefit from lower prices.

Sixteen percent (or 824) of reporting co-operatives in 2013 were **producer** co-operatives. This is the same percentage as 2011. They processed and marketed the goods or services produced by their members, and/or supplied products or services necessary to the members' professional activities (such as farmers, independent entrepreneurs, or artisans). Producer co-operatives also demonstrate the beneficial economies of scale for member-producers who come together to sell large quantities of outputs jointly. Members then benefit from the overall higher prices. Members also benefit from the infrastructure that is put in place by their co-operative (e.g., processing facilities for agricultural co-operatives).

Nine percent (or 457) of reporting co-operatives in 2013 were **multi-stakeholder** co-operatives created to serve the needs of different stakeholder groups, such as employees, producers, consumers, clients, service providers, community residents and other interested individuals and organizations. This is a 1% increase from 2011. The benefit of a multi-stakeholder co-operative is that it allows multiple stakeholders to come together under one co-operative to meet all of their needs. Generally, common forms of multi-stakeholder co-operatives include health care, community economic development, home care and social co-operatives.

Five percent (or 257) of reporting co-operatives in 2013 were **worker** co-operatives. This is the same percentage as 2011. They provided employment for their members. In this type of co-operative, the employees are the members and the owners of the enterprise. Common forms include arts and entertainment, manufacturing, education and home care services.

Approximately 1% (54) of the reporting co-operatives in 2013 was a **federation**, a co-operative whose membership is composed substantially of other co-operatives generally operating within the same sector. This is the same percentage as 2011. Federations are beneficial to its membership because they provide common goods or services needed by co-operatives under its umbrella such as advocacy, bulk buying, branding or administrative services. Many provinces have a co-operative housing federation that provides services to housing co-operatives and, in turn; there is the *Co-operative Housing Federation of Canada* that provides national-level services such as advocacy to support the provincial federations.

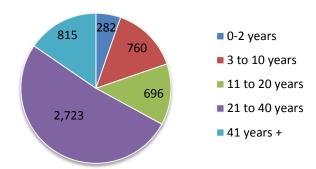


AGE OF CO-OPERATIVES

Approximately two-thirds (67%) of the reporting cooperatives in 2013 were incorporated over 20 years ago. More specifically, 15% (or 815) of reporting cooperatives were established over 40 or more years ago and more than half (2,723 or 51%) were established between 21 and 40 years ago.

A smaller proportion (14% or 760) of the reporting co-operatives in 2013 was established between 3 to 10 years ago and 5% (or 282) were incorporated within 2 years or less. ¹¹

Figure 5: Distribution of Reporting Co-operatives by Age, 2013



EMPLOYMENT

Reporting co-operatives employed 95,085 workers in 2013 in both part- and full-time positions and, excluding Quebec co-operatives, paid out \$1.5B in salaries and wages¹². The Wholesale and Retail sectors employed the largest number of employees by contributing over 38,500 jobs to the labour market. Agriculture, Forestry, Fishing and Hunting co-operatives were the second largest employers with close to 19,000 jobs, followed by Construction and Manufacturing co-operatives with over 13,400 jobs. These sectors combined provided 75% of the overall co-operative sector's employment figures. There was a 5.2% increase in employment from 2011 to 2013. The largest employment increase occurred in Ontario and Alberta.

100,000 95,085 95,000 90,116 90,000 87,600 87,172 87,620 87,918 87,735 **Employment** 86,452 86,317 85,147 85,000 80,000 75,000 70,000 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013

FIGURE 6: Co-operative Employment, 2004-2013

¹¹ The number of new co-operatives is low in part because the Annual Survey of Canadian Co-operatives does not include co-operatives in their first year due to the partial operational year.

¹² The Quebec Provincial government does not collect data on salaries and wages.

MEMBERSHIPS¹³

Co-operatives reported total memberships of 8.4 million in 2013. Of these, the overwhelming majority (7.3 million or 87%) were found within the Wholesale and Retail sectors. With 4.1 million members, Mountain Equipment Co-op alone reported nearly half (49%) of allco-operative memberships in Canada. Co-operative memberships have increased 33% over the last ten years, from 5.6 million memberships to 8.4 million.

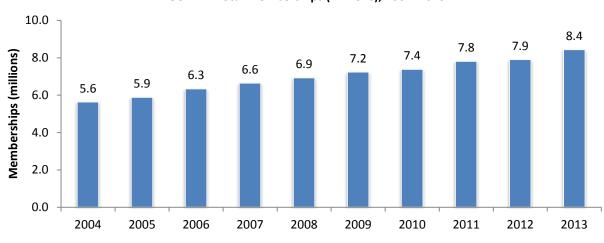


FIGURE 7: Total Memberships (Millions), 2004-2013

FINANCIAL PERFORMANCE

In 2013, reporting co-operatives generated a total of \$43.2B in business volume. Wholesale and Retail co-operatives reported the largest business volume (\$26.5B combined) followed by Agriculture, Fishing, Forestry, and Hunting (\$7.2B) and then Construction and Manufacturing (\$7.0B). In Manufacturing, a few large co-operatives active in producing dairy products on behalf of their farmer-members generated the bulk of this business volume. These sectors combined reported \$40.7B or 94% of the total business volume of co-operatives.

Co-operatives also held \$26.0B in assets in the form of cash, real estate, equipment, trademarks and copyrights, among others. Half (50%) or approximately \$13.1B of these assets were held within the Wholesale and Retail sector. The Real Estate industry held 20% or \$4.6B of the co-operative assets, the bulk of which is the result of housing co-operatives ownership or leasing of property in many of Canada's municipalities. Co-operatives also reported significant assets in Construction and Manufacturing (\$3.0B), and in Agriculture, Forestry, Fishing and Hunting (\$2.7B). These four sectors combined reported \$23.4B or 90% of the total assets of co-operatives.

From 2004 to 2013, there has been a 36% increase in the total business volume and a 32% increase in total assets.

During this time period, total business volume and assets tended to move in tandem. Fluctuations in 2009 are due in part to the decreased petroleum product sales.

¹³ An individual, a household of a housing unit, another co-operative or a federation of co-operatives can be a member of more than one co-operative.

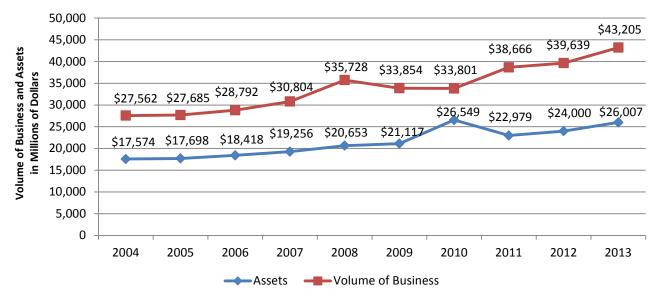


FIGURE 8: Business Volume and Assets, 2004–2013

PATRONAGE DIVIDENDS

A patronage dividend is the refund paid annually by a co-operative to its members based on usage and provides direct benefits to members and to the communities where the co-operative businesses are operating. In 2013, excluding Quebec co-operatives¹⁴, reporting co-operatives paid out \$1B in patronage dividends to their members and communities. This represented an increase of 10% from 2011 that saw \$911M returned to members.¹⁵

Co-operatives in the Wholesale and Retail industry returned about \$862M or 86% of the total amount of co-operative dividends to their members in 2013. Within that sector, Federated Co-operatives Limited paid \$574M in patronage to members in 2013. Construction and Manufacturing co-operatives (primarily dairy co-operatives that manufacture dairy products) provided the second largest amount of paid dividends returning \$113M or 11% to members.

From 2004 to 2013, the amount of patronage paid by Canadian co-operatives to their members steadily increased. The \$1B in patronage dividends paid to members in 2013 represented an increase of \$400M or 40% from 2004.

Co-operatives that are members of a federation or another co-operative may receive patronage dividends from that federation. The difference between what a co-operative receives in patronage dividends and what it pays out to its own members as patronage dividends is net patronage dividends. Net patronage increased from \$377M in 2004 to \$491M in 2013, an increase of approximately 23% over the period. While patronage paid increased by almost 10% between 2011 and 2013, net patronage increased by 35%.

¹⁴ As of 2012, the Quebec Provincial government no longer collects data on patronage dividends.

¹⁵ Non-profit co-operatives and co-operatives with charitable status do not distribute patronage dividends to their members.

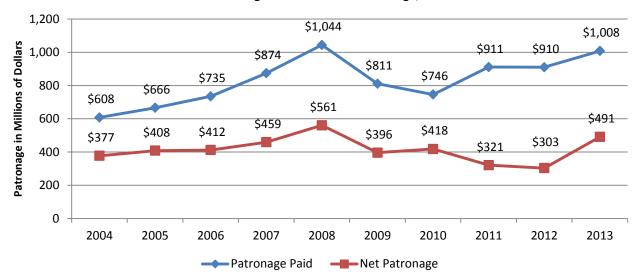


FIGURE 9: Patronage Paid versus Net Patronage, 2004–2013

GOVERNANCE AND VOLUNTEERS

The Board of Directors of a co-operative is critical to the organization's development and growth as they represent the needs of the members who elected them, and make key business decisions to ensure the business successfully continues to operate. In 2013, non-financial co-operatives, excluding those in Quebec 16, reported 18,887 directors on Boards of Directors. This is an increase of 17% since 2011 for reporting co-operatives. Housing co-operatives had the highest number of directors (over 5,900), followed by Retail and Wholesale (over 3,000), and then Health Care and Social Services (2,000). Ontario reported the highest number of directors (5,493) followed by Saskatchewan (3,857).

Reporting co-operatives in 2013 also reported close to 36,000 volunteers, excluding co-operatives in Quebec. This is an increase of 36.5% since 2011 for reporting co-operatives. Housing co-operatives account for 66% of the total volunteers likely due to their non-profit, social housing mandates. Ontario reported the highest number of volunteers in co-operatives (14,283), followed by British Columbia (11,554), and Saskatchewan (4,352).

¹⁶ The figure for Board of Directors and Volunteers does not include Quebec co-operatives as this question is not included in their aggregate dataset.

DISTRIBUTION BY INDUSTRY

TOTAL NUMBER OF CO-OPERATIVES BY INDUSTRY CODES¹⁷

Co-operatives in Canada are involved in a wide range of activities, from manufacturing and processing to housing, daycare and health care services in communities. They run regional wholesale and retailing systems that provide millions of goods and services to Canadians, and they are also involved in the provision of local community utilities such as gas, water and electricity.

There were 2,243 (or 43%) reporting co-operatives classified under the Real Estate sector primarily as housing co-operatives. Wholesale and Retail were second with 708 (13%) followed by Agriculture, Forestry, Fishing and Hunting with 427 (8%) and Health Care and Social Assistance sectors with 406 (7.6%). In some instances, data in the following figures was suppressed for privacy reasons.

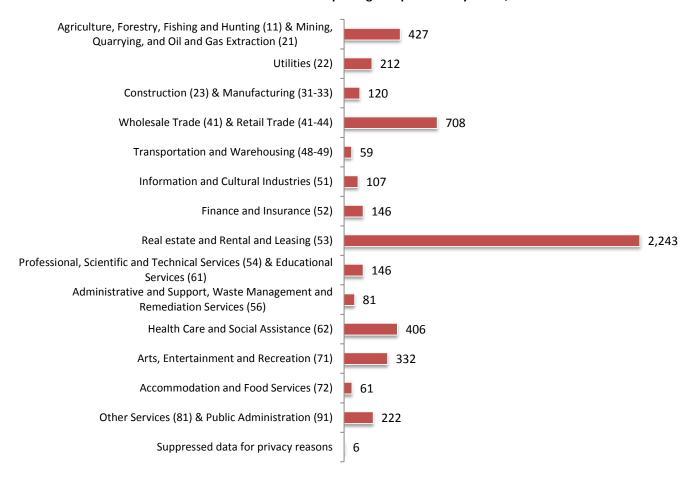


FIGURE 10: Total Number of Reporting Co-operatives by NAICS, 2013

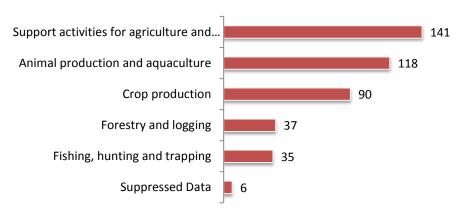
¹⁷ Provincial and territorial data based on headquarters address, not on incorporation; hence federal co-operatives are not specifically referenced.

OVERVIEW OF CO-OPERATIVES BY INDUSTRY CODES

Agriculture, Forestry, Fishing and Hunting

In 2013, there were 427 reporting co-operatives in the Agriculture, Forestry, Fishing and Hunting sector that contributed \$7.2B in business volume to the economy. The sector reported assets of \$2.7B and employed 19,066 employees (second largest employer after Wholesale and Retail) and had a membership of 67,520.

FIGURE 11: Agriculture, Forestry, Fishing and Hunting by Number of Reporting Co-operatives, 2013



This sector can be further distributed into five sub-sectors, Agriculture and Forestry Support is the largest sub-sector accounting for 33% of co-operatives in this industry. It primarily provides farmers with seed cleaning services. Animal production and aquaculture is the second largest sub-sector and primarily includes collective grazing management activities, as well as poultry and egg production, and livestock-rearing accounts. Crop production includes fruits and vegetables, honey and maple products, as well as grains and oilseeds. The last two sub-sectors include forestry, logging and fishing, hunting and trapping.

Quebec's co-operatives reported by far the highest business volume in the country (\$5.6 billion or 78%) of the Agriculture, Forestry, Fishing and Hunting sector. This is largely attributed to the business activities of *La Coop Fédérée* that was the second largest non-financial co-op in Canada in 2013 and reported \$5.2 billion in total business volume. Ontario co-operatives reported the second largest amount of business activity in this sector (over \$597 million).

FIGURE 12: Agriculture, Forestry, Fishing and Hunting by Business Volume (Millions), 2013



Utilities

The Utilities sector consists of 212 co-operatives that are involved in providing gas, electricity, other forms of energy and water supply services. In 2013, reporting co-operatives within the sector contributed a business volume of \$265M and owned \$865M in assets. The sector employed a total of 709 persons and had a membership of over 150,800.

In 2013, 107 or 50% of the co-operatives operating within the utilities sector were located in Alberta. These co-operatives are all incorporated under the *Rural Utilities Act* and include Rural Electrification Associations (REA), natural gas and water co-operatives. They generated \$194.5M or 73% of the sector's business volume. They owned assets of \$704M or 81% of all assets within the sector. Their membership was more than 137,000, and they employed 600 employees.

The REAs were started in the 1940s by farmers in order to supply rural Alberta with electricity. The REAs were set up as non-profit entities and were created to provide low-cost services to members. Natural gas co-operatives operate their own distribution system and provide natural gas to their members in rural areas.

FIGURE 13: Utilities by Business Volume (Millions), 2013



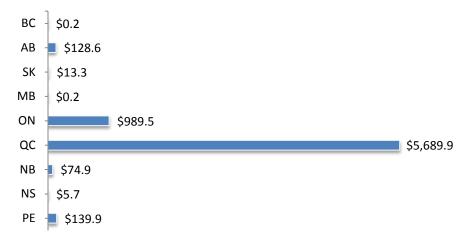
Of the 105 utility co-operatives operating outside of Alberta, the majority were involved in water supply activities such as agricultural irrigation and rural community water supply. The remainder of reporting utilities co-operatives in 2013 include a mixture of electricity and renewable energy co-operatives (including wind, solar, tidal, hydro, biofuel and biomass). Renewable Energy co-operatives allow citizens and communities to participate in the energy sector and encourage the adoption of approaches to sustainable energy by giving direct financial stake along with influence over decision-making in the energy sector.

Construction and Manufacturing

In 2013, the 120 reporting co-operatives in Construction and Manufacturing generated a combined business volume of \$7B. The sectors owned assets valued at \$3B, employed more than 13,400 people, and had a membership of over 33,300.

One of the ways the co-operative model is used in the Construction industry is to allow construction workers or trades people to pool resources and technical skills to secure contracts. Furthermore, the model is used to provide a variety of services such as green and eco-renovations. This includes co-operatives where members pool unique construction-related expertise to support the development of new energy-efficent homes as well as environmentally-conscious rennovations and restorations.

FIGURE 14: Construction and Manufacturing by Business Volume (Millions), 2013



Most of the 14 co-operatives operating in the Construction Sector were primarily focused on non-residential building construction. The remainder dealt with construction projects such as highways and bridges, and specialties such as painting and masonry.

Manufacturing includes co-operatives mainly engaged in using their producer members' commodities to manufacture a product with a higher market value. The output may be ready for consumption or further used as input into the production of other goods. The co-operatives further provide research and innovation support, and trademarks and patents.

Fifty-three percent of the total 106 reporting co-operatives in the Manufacturing Sector operated within food manufacturing. These co-operatives engaged in dairy product manufacturing, animal food manufacturing, grain and oilseed milling, and meat production. The second largest sub-sector in manufacturing was wood product manufacturing with 14% of co-operatives. The remaining co-operatives were distributed among the sub-sectors of beverage and tobacco products manufacturing, printing and related support activities, and fabricated metal product manufacturing.

Out of the 106 reporting co-operatives in the Manufacturing Sector, more than half (73%) were located in Quebec. Of these, Agropur Coopérative, engaged in dairy product manufacturing, reported a business volume of \$3.8B (55% of the reporting co-operatives of the construction and manufacturing sector).

Wholesale and Retail Trade

Wholesale co-operatives mainly sell goods and provide services in bulk in order to reduce the overall costs to their members. Co-operatives in this sector play a large role in providing inputs such as fertilizer, gas, seeds, hardware and other bulk items to farmers. The Retail sector operates retail outlets to provide their consumer members with groceries, hardware, petroleum and other general merchandise. In 2013, the 708 reporting co-operatives operating in the wholesale and retail sector generated the highest business volume of the co-operatives sectors at \$26.5 billion, and the highest assets at \$13 billion. Together, the sectors employed the most people, providing over 38,500 jobs and had the most members (7.3 million). The high membership is explained by the large number of retail enterprises that offer memberships to individual consumers.

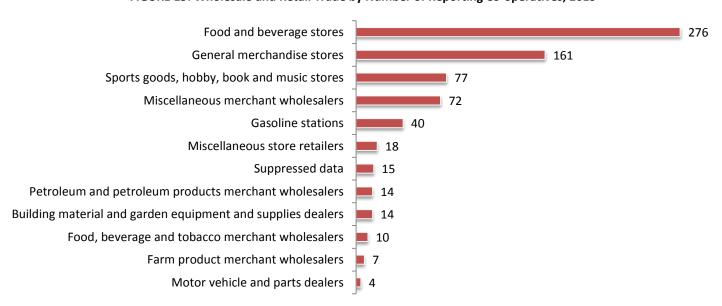
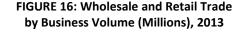
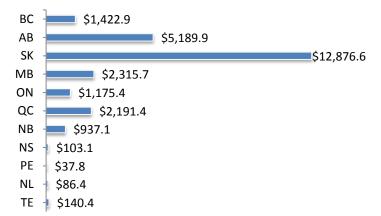


FIGURE 15: Wholesale and Retail Trade by Number of Reporting Co-operatives, 2013





The largest sub-sector within Wholesale and Retail was food and beverage stores. These consisted of specialty food stores including bakeries, organic food stores and farmers' markets, as well as grocery stores. Together, they made up 39% of all co-operatives within Wholesale and Retail. General merchandise stores consisted of retail outlets trading in a wide range of goods from auto to home merchandise.

Saskatchewan contributed the highest business volume (\$12.9 billion) to Retail Trade, with Federated Co-operatives Limited (FCL) contributing \$9.5B in business volume (36% of reporting co-operatives in this sector).

Transportation and Warehousing

The 59 reporting co-operatives in this sector provide transport for passengers and merchandise, warehouse and store goods. In 2013, reporting co-operatives in the sector generated \$134M in business volume, held \$77M in assets, employed 1,338 individuals and had 16,439 memberships.

The majority (83%) of co-operatives in this sector fell under transit and ground passenger transportation. This included taxi co-operatives that operated in many of the major municipalities across Canada and car-share co-operatives that provided an alternative for individuals to own and insure an automotive vehicle.

The remaining co-operatives in this sector were engaged in truck freight, air, water, and other support activities for transportation.

While transportation co-operatives were found across the country, about half were located in Quebec and contributed \$93M to the total business volume.

FIGURE 17: Transportation and Warehousing by Business Volume (Millions), 2013

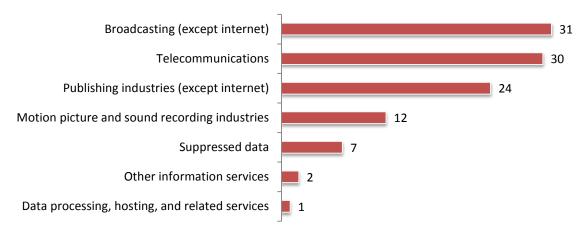


Information and Cultural Industries

Co-operatives in this sector are engaged in the production and distribution of informational and cultural items. In 2013, 107 reporting co-operatives in the sector generated a business volume of \$260M, held assets of \$387M, employed 948 people and had a membership base of over 130,000.

Within this sector, 29% were in broadcasting, 28% in telecommunications, 22% were engaged in activities such as newspaper, periodical and book publishing and 11% were operating in motion picture and sound recording industries.

FIGURE 18: Information and Cultural Industries by Number of Reporting Co-operatives, 2013



Finance and Insurance 18

There are 146 reporting non-financial co-operatives that fall within the NAICS finance and insurance sub-sectors. For example, the co-operative model has been used as a fund to pool investments for communities or for co-operatives to access affordable loans and as a third-tier holding entity for large stock insurance companies.

FIGURE 19: Finance and Insurance by Business Volume (Millions), 2013



In 2013, reporting co-operatives in this sector contributed \$26.6M in business volume, owned \$227M in assets, employed over 4,700 workers, and had a membership of over 10,000.

Community Investment Co-operatives are essentially an investment fund that offers its shares or units to various investors and generates a return through interest, dividends and capital gains. The co-operative then uses the investment capital to develop and grow business in the local community with assistance from provincial initiatives such as the Nova Scotia Community Economic Development Investment Funds.

Saskatchewan is home to a number of Loan Co-operatives, created to provide loans to small businesses in order to promote local economic development. These co-operatives typically have a board of directors of local businesses who make the decision to approve or not approve small loans. Their clientele would generally be businesses that could not

secure a loan from a financial institution, but are still deemed a worthy investment for the community. These co-operatives play a depository credit intermediation role. They hold a certain level of capital in a fund that is either entirely, or in part, loaned out with an interest rate that covers some of the costs. Gains are returned to grow the fund.

Feeder and Breeder Financing Co-operatives also play a financial intermediary role to ensure that farmers can purchase livestock. Once the co-operative is capitalized or secures a lender (financial institution), it approves the members' credit limits and provides a revolving line of credit with a low interest rate. This is used to support farmers to purchase and sell cattle. Members (farmers) repay the co-operative directly and the loans are closed. There are many financial benefits that vary by province, including: very low interest rates, no payments until the sale of the cattle, one-time credit approval and financing up to 100%, among others. These co-operatives have several tools to manage the associated risk of providing loans. First, the majority are supported by a provincial loan program that guarantees 15-25% of the loans. In addition, the co-operative requires a security deposit from each member to create a reserve in the event of defaults.

¹⁸ The Co-operators Group is one of Canada's top 50 co-operatives but is not included in the *Annual Survey of Canadian Co-operatives* as it is incorporated under the *Insurance Companies Act*, which falls under the Finance Canada mandate.

Real Estate and Rental and Leasing

There were 2,243 co-operatives reported within this sector. Co-operatives operating in the Real Estate, Rental and Leasing industry are primarily non-profit housing co-operatives (97%) associated with a social housing program with a small percentage (3%) of co-operatives operating in the rental and leasing sub-sector. Co-operatives in this sub-sector rented or leased farm equipment and machinery to members.

Members of housing co-operatives are entitled to a number of benefits, such as affordable housing with rents that increase only when the operating costs increase, the right to vote on important decisions, and building security. The mission of these co-operatives is to help members find suitable housing based on their income.

In 2013, reporting co-operatives in the Real Estate sector generated \$927M in business volume and owned the second

FIGURE 20: Real Estate and Rental and Leasing by Business Volume (Millions), 2013

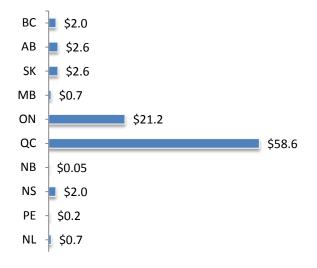


largest amount of assets at \$4.6B. It had over 118,800 memberships and employed over 1,600 people. At 2,243 or 43% of co-operatives, the Real Estate sector had the most co-operatives of any sector.

The province of Quebec had the highest proportion (1,318 or 59%) of all reporting co-operatives in the Real Estate and Rental and Leasing industry but the highest business volume was in Ontario.

Professional, Scientific and Technical Services & Educational Services

FIGURE 21: Professional, Scientific and Technical Services, and Educational Services by Business Volume (Millions), 2013



The Professional, Scientific and Technical Services sector includes establishments whose activities are based primarily on human capital. These co-operatives range from provincial and national co-operative associations that provide professional support to their member co-operatives, to management consulting, research and advertising co-operatives.

Educational Services co-operatives provide instruction and training services that range from sign language instruction to study abroad initiatives.

In 2013, the 146 reporting co-operatives in Professional, Scientific and Technical Services and Educational Services generated a business volume of over \$91M, and owned assets of over \$119M. The two sectors employed more than 1,400 workers and had a membership of more than 22,700.

Quebec and Ontario, with a combined business volume of \$80M, contributed the most to the Professional, Scientific and Technical Services and Educational Services sector.

Administrative and Support, Waste Management and Remediation Services

There are two distinct types of co-operatives engaged in this sector: co-operatives that provide daily operational support to organizations or individuals such as travel agencies and business support services; and, co-operatives involved with waste management activities such as recycling facilities.

The 81 reporting co-operatives in this sector generated \$40M in business volume and owned \$34M in assets. They employed 961 employees and had a membership of just over 5,000.

Quebec and Nova Scotia together had a total of 89% of co-operatives working in the Administrative and Support Services sub-sector.

Health Care and Social Assistance

FIGURE 23: Health Care and Social Assistance by Business Volume (Millions), 2013



FIGURE 22: Administrative and Support,
Waste Management and Remediation Services
by Volume of Business (Millions), 2013



The 406 reporting co-operatives in Health Care and Social Assistance fell into three NAICS sub-sectors, namely social assistance (77%), ambulatory health care services (22%), and nursing and residential care facilities (less than 1%). 19 Social Assistance co-operatives provide services to individuals and families, including counselling, employment support and services to individuals who face multiple barriers to employment, as well as child day-care services. Co-operatives in ambulatory health care services provide direct or indirect health care services to outpatients and include community health clinics, ambulance services and home health care.

In 2013, the reporting co-operatives within the sector generated a business volume of \$287M, and owned assets valued at \$201M. They employed over 5,300 people and had a membership of over 172,700.

With a total of 126 reporting co-operatives in 2013, Ontario held the highest proportion of Health Care and Social Assistance co-operatives but the highest business volume was in Quebec.

¹⁹ Percentages may not add up due to NAICS sub-sectors that were suppressed for confidentiality.

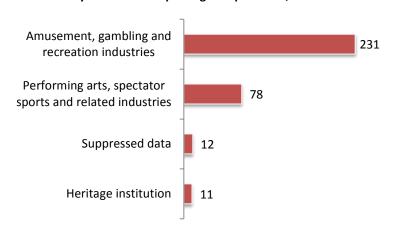
Arts, Entertainment and Recreation

Co-operatives in this sector operate facilities or provide artistic, cultural, entertainment and recreational services for their patrons; 332 co-operatives reported.

The majority (70%) of these reporting co-operatives operated in the amusement, gambling and recreation industries. Twenty-three percent were in the performing arts, spectator sports and related industries (e.g., curling clubs, marinas, community centers, and golf clubs).

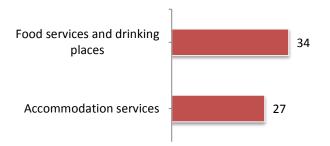
In 2013, reporting co-operatives generated a business volume of \$37M. The sector had assets of \$96M, employed over 1,000 individuals and had more than 39,200 members.

FIGURE 24: Arts, Entertainment and Recreation by Number of Reporting Co-operatives, 2013



Accommodation and Food Services

FIGURE 25: Accommodation and Food Services by Number of Reporting Co-operative, 2013



Co-operatives also provide accommodations in the tourism industry as well as food services. This includes hotels, resorts, marinas, camping and RV parks, as well as restaurants, coffee shops and student cafeterias.

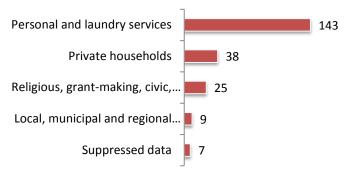
In 2013, the 61 reporting co-operatives in Accommodation and Food Services generated a combined business volume of \$26.4M, and owned assets of \$18.5M. The sector employed 468 workers and had more than 10,200 memberships. Forty-four percent of the co-operatives in the sector fell under the accommodation services sub-sector, while 56% fell under the food services and drinking places sub-sector. The majority of these co-operatives (85%) operated in Quebec.

Other Services & Public Administration

In 2013, 222 reporting co-operatives in Other Services and Public Administration together generated a business volume of \$397M. The sectors owned assets valued at \$572M, employed over 5,300 people and had memberships of more than 343,100.

Co-operatives working within the personal and laundry services made up 64% of all reporting co-operatives operating in the Other Services sector. The private households sub-sector refers to households that employed workers such as cooks, maids and gardeners.

FIGURE 26: Other Services and Public Administration by Number of Reporting Co-operatives, 2013



Other Services co-operatives are mainly engaged in repairs and routine maintenance on products such as motor vehicles, machinery and equipment, as well as co-operatives that provide personal care, funeral and other services. Co-operatives involved in the organization and support of religious activities, grant-making, advocacy and political causes are also included under this sector.

The nine Public Administration co-operatives provided firefighting services to their local communities in Saskatchewan and Alberta. These co-operatives brought together the firefighters, community members, and local government in order to pool resources, skills and support.

SUMMARY

Overall, Canada's co-operative sector continues to grow at a moderate rate in terms of business volume, assets, and numbers of employees and memberships. The Real Estate and Rental and Leasing sector (which includes housing co-operatives) continues to have the largest number of co-operatives while the Retail and Wholesale sector generates the largest amount of business volume. Other sectors such as Agriculture, Foresty and Hunting and Construction and Manufacturing also continue to grow in terms of business volume but remain relatively stagnant in terms of numbers of co-operatives, employees and members. The co-operative sector returned an impressive amount of patronage dividends (\$1B) which represents a 10% increase over 2011. The co-operative business model continues to have a strong presence in the traditional sectors in which they are present (e.g., retail, wholesale, agriculture, construction and manufacturing) and at the same time, has demonstrated a breadth of activity in other sectors. In particular, areas such as health care, social assistance and renewable energy represent areas where modest growth is occurring as the co-operative model is applied in new and innovative ways.

Annex A: Detailed Data Tables

TABLE 1: OVERVIEW OF REPORTING CO-OPERATIVES BY PROVINCE AND TERRITORIES (BASED ON HEADQUARTER ADDRESS) 2004–2013

Number o	f Reporting C	o-operatives										
	ВС	АВ	SK	MB	ON	QC	NB	NS	PE	NL	TE	TOTAL
2013	359	361	582	225	782	2,464	116	287	50	19	31	5,276
2012	330	347	567	228	678	2,390 ²⁰	111	305	46	16	30	5,048
2011	338	415	612	246	739	2,390	108	303	59	18	29	5,257
2010	301	411	579	224	708	2,379	101	284	54	19	34	5,094
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

Business \	/olume (in Mill	ions of Dollars	s)									
	ВС	AB	SK	MB	ON	QC	NB	NS	PE	NL	TE	TOTAL
2013	1,617	5,851	13,122	2,855	3,362	14,524	1,099	279	241	111	142	43,205
2012	1,541	5,169	12,206	2,678	2,800	12,986 ²¹	1,030	742	264	84	139	39,639
2011	1,425	5,201	11,494	2,501	2,768	12,986	990	815	258	91	137	38,666
2010	1,265	4,330	9,794	1,971	2,356	11,979	955	791	228	74	183	33,925
2009	1,285	4,558	9,518	2,082	2,478	11,619	1,085	780	219	76	154	33,854
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	28,792
2005	1,132	4,206	6,808	1,712	2,393	9,073	1,171	728	229	124	109	27,685
2004	1,119	4,203	7,594	1,639	2,233	8,515	1,088	723	223	123	102	27,562

^{20/21} Quebec data was not collected in 2012 so 2011 total has been included.

Assets (in	Millions of D	ollars)										
	ВС	AB	SK	MB	ON	QC	NB	NS	PE	NL	TE	TOTAL
2013	1,510	3,296	8,029	1,373	3,548	7,353	368	220	112	51	148	26,007
2012	1,478	2,698	7,746	1,302	3,119	6,598 ²²	326	434	114	40	146	24,000
2011	1,473	2,815	6,452	1,182	3,318	6,598	322	530	115	42	133	22,979
2010	1,359	2,581	5,395	1,003	3,184	6,055	318	488	98	38	167	20,685
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	18,418
2005	1,373	2,356	3,294	848	4,166	4,633	418	353	83	58	116	17,698
2004	1,462	2,337	3,747	803	4,068	4,145	407	340	83	74	108	17,574

Member	ships (in Tho	usands)										
	ВС	AB	SK	MB	ON	QC	NB	NS	PE	NL	TE	TOTAL
2013	4,523	1,170	542	527	186	1,287	81	42	17	45	15	8,436
2012	4,187	1,091	531	490	153	1,253 ²³	81	48	18	37	15	7,904
2011	3,993	1,211	510	469	172	1,253	84	45	18	41	15	7,810
2010	3,698	1,184	483	426	143	1,250	89	44	17	39	24	7,398
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	6,926
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	5,885
2004	2,346	1,033	512	314	176	978	152	39	24	45	17	5,636

^{22/23} Quebec data was not collected in 2012 so 2011 total has been included

Employees												
	ВС	AB	SK	МВ	ON	QC	NB	NS	PE	NL	TE	TOTAL
2013	4,451	10,650	11,996	5,610	10,954	45,027	2,500	1,587	961	568	781	95,085
2012	4,394	8,528	11,907	4,331	5,410	43,902 ²⁴	2,176	3,101	1,249	560	759	86,317
2011	4,378	9,305	14,444	4,289	5,719	43,902	2,282	3,216	1,212	599	770	90,116
2010	4,149	8,555	11,191	4,119	5,493	44,898	3,113	3,270	1,033	335	1,807	87,963
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

²⁴ Quebec data was not collected in 2012 so 2011 total has been included.

TABLE 2: TRENDS BY PROVINCE AND TERRITORIES, 2009–2013

Canada	Number of co-ops reporting	2 204				
		3,391	5,094	5,257	5,048	5,276
	Business volume in millions of dollars	31,619	33,925	38,666	39,639	43,205
	Number of memberships in thousands	6,109	7,398	7,810	7,904	8,436
	Number of employees	64,797	87,963	90,116	86,317	95,085
	Assets in millions of dollars	18,778	20,685	22,979	24,000	26,007
	Liabilities in millions of dollars	9,890	10,798	11,875	11,956	12,095
	Equity in millions of dollars	8,889	9,883	11,112	12,042	13,913
British Columbia	Number of co-ops reporting	392	301	338	330	359
	Business volume in millions of dollars	1,285	1,265	1,425	1,541	1,617
	Number of memberships in thousands	3,467	3,698	3,993	4,187	4,523
	Number of employees	3,779	4,149	4,378	4,394	4,451
	Assets in millions of dollars	1,438	1,359	1,473	1,478	1,510
	Liabilities in millions of dollars	912	822	871	830	823
	Equity in millions of dollars	526	537	603	647	689
Alberta	Number of co-ops reporting	469	411	415	347	361
	Business volume in millions of dollars	4,558	4,330	5,201	5,169	5,851
	Number of memberships in thousands	1,189	1,184	1,211	1,091	1,170
	Number of employees	9,925	8,555	9,305	8,528	10,650
	Assets in millions of dollars	2,775	2,581	2,815	2,698	3,296
	Liabilities in millions of dollars	1,132	1,034	1,152	1,112	1,303
	Equity in millions of dollars	1,643	1,547	1,667	1,585	1,993

²⁵ Quebec data was not collected in 2012 so 2011 totals have been added.

		2009	2010	2011	2012	2013
Saskatchewan	Number of co-ops reporting	764	579	612	567	582
	Business volume in millions of dollars	9,512	9,794	11,494	12,206	13,122
	Number of memberships in thousands	586	483	510	531	542
	Number of employees	11,439	11,191	14,444	11,907	11,996
	Assets in millions of dollars	5,136	5,395	6,452	7,746	8,029
	Liabilities in millions of dollars	1,734	1,810	2,314	2,751	2,424
	Equity in millions of dollars	3,402	3,585	4,141	4,995	5,605
Manitoba	Number of co-ops reporting	255	224	246	228	225
	Business volume in millions of dollars	2,082	1,971	2,501	2,678	2,855
	Number of memberships in thousands	433	426	469	490	527
	Number of employees	4,149	4,119	4,289	4,331	5,610
	Assets in millions of dollars	1,035	1,003	1,182	1,302	1,373
	Liabilities in millions of dollars	357	343	392	427	425
	Equity in millions of dollars	678	659	790	875	948
Ontario	Number of co-ops reporting	904	708	739	678	782
	Business volume in millions of dollars	2,486	2,356	2,768	2,800	3,362
	Number of memberships in thousands	160	143	172	153	186
	Number of employees	5,681	5,493	5,719	5,410	10,954
	Assets in millions of dollars	4,021	3,184	3,318	3,119	3,548
	Liabilities in millions of dollars	3,299	2,464	2,521	2,303	2,570
	Equity in millions of dollars	722	720	797	815	978

		2009	2010	2011	2012 ²⁶	2013
Quebec	Number of co-ops reporting	60	2,379	2,390	2,390	2,46
	Business volume in millions of dollars	9,384	11,979	12,986	12,986	14,52
	Number of memberships in thousands	55	1,250	1,253	1,253	1,28
	Number of employees	19,786	44,898	43,902	43,902	45,02
	Assets in millions of dollars	3,359	6,055	6,598	6,598	7,35
	Liabilities in millions of dollars	1,810	3,608	3,904	3,904	4,07
	Equity in millions of dollars	1,548	2,413	2,694	2,694	3,27
New Brunswick	Number of co-ops reporting	135	101	108	111	11
	Business volume in millions of dollars	1,085	955	990	1,030	1,09
	Number of memberships in thousands	96	89	84	81	8
	Number of employees	3,169	3,113	2,282	2,176	2,50
	Assets in millions of dollars	344	318	322	326	36
	Liabilities in millions of dollars	222	207	213	215	21
	Equity in millions of dollars	122	111	109	110	15
Nova Scotia	Number of co-ops reporting	285	284	303	305	28
	Business volume in millions of dollars	778	791	815	742	27
	Number of memberships in thousands	50	44	45	48	4
	Number of employees	3,170	3,270	3,216	3,101	1,58
	Assets in millions of dollars	398	488	530	434	22
	Liabilities in millions of dollars	267	342	358	262	11
	Equity in millions of dollars	132	147	174	171	10

²⁶ Quebec data was not collected in 2012 so 2011 totals have been included.

		2009	2010	2011	2012	2013
Prince Edward	Number of co-ops reporting	62	54	59	46	50
Island	Business volume in millions of dollars	219	228	258	264	241
	Number of memberships in thousands	21	17	18	18	17
	Number of employees	1,057	1,033	1,212	1,249	961
	Assets in millions of dollars	95	98	115	114	112
	Liabilities in millions of dollars	46	47	64	61	50
	Equity in millions of dollars	49	51	51	53	62
Newfoundland	Number of co-ops reporting	30	19	18	16	19
	Business volume in millions of dollars	76	74	91	84	111
	Number of memberships in thousands	31	39	41	37	45
	Number of employees	897	335	599	560	568
	Assets in millions of dollars	44	38	42	40	51
	Liabilities in millions of dollars	27	16	18	18	23
	Equity in millions of dollars	16	22	23	23	28
Territories	Number of co-ops reporting	35	34	29	30	31
	Business volume in millions of dollars	154	183	137	139	142
	Number of memberships in thousands	21	24	15	15	15
	Number of employees	1,745	1,807	770	759	781
	Assets in millions of dollars	135	167	133	146	148
	Liabilities in millions of dollars	84	93	69	72	70
	Equity in millions of dollars	51	74	64	73	78

TABLE 3: COMPARISON OF CO-OPERATIVES (AVERAGE) BY PROVINCE AND TERRITORIES, 2011–2013

		2011	2013
Canada	Total Number of co-op reporting	5,251	5,276
	Business volume (\$) per co-operative(Canada)	7,361,867	8,189,002
	Total Number of Memberships(Canada)	1,487	1,599
	Total Number of Employees(Canada)	18	18
	Assets (\$) per co-operative(Canada)	4,374,488	4,929,303
	Liabilities (\$) per co-operative(Canada)	2,260,677	2,292,456
	Equity (\$) per co-operative	2,115,538	2,637,036
British Columbia	Number of Reporting Co-ops	338	359
	Business volume(\$) per co-operative	4,216,684	4,504,178
	Number of memberships per co-operative	11,814	12,599
	Number of employees per co-operative	13	12
	Assets(\$) per co-operative	4,358,785	4,206,128
	Liabilities(\$) per co-operative	2,575,715	2,292,479
	Equity (\$) per co-operative	1,783,060	1,919,220
Alberta	Number of Reporting Co-ops	415	361
	Business volume(\$) per co-operative	12,533,660	16,207,756
	Number of memberships per co-operative	2,918	3,241
	Number of employees per co-operative	22	30
	Assets(\$) per co-operative	6,782,434	9,130,194
	Liabilities(\$) per co-operative	2,774,859	3,609,418
	Equity (\$) per co-operative	4,017,584	5,520,776

		2011	2013
Saskatchewan	Number of Reporting Co-ops	611	582
	Business volume(\$) per co-operative	18,811,047	22,547,219
	Number of memberships per co-operative	834	931
	Number of employees per co-operative	24	21
	Assets(\$) per co-operative	10,559,007	13,795,533
	Liabilities(\$) per co-operative	3,786,823	4,164,948
	Equity (\$) per co-operative	6,777,820	9,630,584
Manitoba	Number of Reporting Co-ops	245	225
Manitoba Ontario	Business volume(\$) per co-operative	10,208,881	12,688,889
	Number of memberships per co-operative	1,916	2,342
	Number of employees per co-operative	18	25
	Assets(\$) per co-operative	4,824,376	6,102,222
	Liabilities(\$) per co-operative	1,600,023	1,888,889
	Equity (\$) per co-operative	3,224,430	4,213,333
Ontario	Number of Reporting Co-ops	736	782
	Business volume(\$) per co-operative	3,748,264	
	Number of memberships per co-operative	232	4,299,233
ntario	Number of employees per co-operative	14	238
	Assets(\$) per co-operative	4,496,835	4,537,084
	Liabilities(\$) per co-operative	3,419,349	3,286,445
	Equity (\$) per co-operative	1,077,339	1,250,639
		· ·	1,230,033

		2011	2013
Quebec	Number of Reporting Co-ops	2,390	2,464
	Business volume(\$) per co-operative	5,433,388	5,894,481
	Number of memberships per co-operative	524	522
	Number of employees per co-operative	18	18
	Assets(\$) per co-operative	2,760,702	2,984,172
	Liabilities(\$) per co-operative	1,633,588	1,653,409
	Equity (\$) per co-operative	1,127,111	1,330,763
New Brunswick	Number of Reporting Co-ops	108	116
	Business volume(\$) per co-operative	9,166,456	9,474,138
	Number of memberships per co-operative	775	698
	Number of employees per co-operative	21	22
	Assets(\$) per co-operative	2,980,456	3,172,414
	Liabilities(\$) per co-operative	1,971,780	1,870,690
	Equity (\$) per co-operative	1,008,667	1,301,724
Nova Scotia	Number of Reporting Co-ops	303	287
Nova Scotia	Business volume(\$) per co-operative	2,691,062	
	Number of memberships per co-operative	149	972,125
	Number of employees per co-operative	11	146
	Assets(\$) per co-operative	1,748,271	766,554
	Liabilities(\$) per co-operative	1,180,839	766,551
	Equity (\$) per co-operative	572,614	404,181
	Equity (3) per co-operative	372,014	358,885

		2011	2013
Prince Edward Island	Number of Reporting Co-ops	58	50
	Business volume(\$) per co-operative	4,442,087	4,820,000
	Number of memberships per co-operative	313	340
	Number of employees per co-operative	21	19
	Assets(\$) per co-operative	1,978,800	2,240,000
	Liabilities(\$) per co-operative	1,104,565	1,000,000
	Equity (\$) per co-operative	874,235	1,240,000
Newfoundland and Labrador	Number of Reporting Co-ops	18	19
	Business volume(\$) per co-operative	5,076,979	5,842,105
	Number of memberships per co-operative	2,259	2,368
	Number of employees per co-operative	33	30
	Assets(\$) per co-operative	2,308,186	2,684,211
	Liabilities(\$) per co-operative	1,009,089	1,210,526
	Equity (\$) per co-operative	1,299,097	1,473,684
Territories	Number of Reporting Co-ops	29	31
	Business volume(\$) per co-operative	4,717,839	4,580,645
	Number of memberships per co-operative	506	484
	Number of employees per co-operative	27	25
	Assets(\$) per co-operative	4,594,948	4,774,194
	Liabilities(\$) per co-operative	2,379,635	2,258,065
			=,=00,000

TABLE 4: BUSINESS VOLUME (IN MILLIONS) OF CO-OPERATIVES BY NAICS, AND PROVINCE AND TERRITORY, 2013²⁷

	Canada	ВС	АВ	SK	МВ	ON	QC	NB	NS	PE	NL	TE
Agriculture, forestry, fishing and hunting – 11	7,194.9	33.2	207.5	82.9	443.5	597.4	5,609.5	67.98	74.7	55.97	х	
Utilities – 22	264.7	0.2	194.4	0.2	10.0	42.9	16.5	Х	0.2	Х		
Construction – 23 & Manufacturing – 31-33	7,042.1	Х	Х	13.2	Х	989.5	5,689.9	74.8	5.6	Х		
Wholesale Trade – 41 and Retail trade – 44-45	26,476.6	1,422.8	5,189.9	12,876.6	2,315.7	1,175.4	2,191.3	937.1	103.1	37.7	86.3	140.4
Transportation and warehousing – 48-49	134.0	5.7	29.3	0.9	2.4	1.1	93.4		0.9			
Information and cultural industries – 51	260.0	Х	Х	78.8	27.9	37.8	62.0	1.5	51.1	Х		
Finance and insurance – 52	26.5	2.7	12.7	1.2	2.9	4.3		Х	1.9		Х	
Real estate and rental and leasing – 53	926.6	137.4	30.6	14.3	29.8	441.2	243.3	8.0	16.2	4.2		1.3
Professional, scientific and technical Services – 54 & Educational services – 61	90.6	2.0	2.5	2.5	Х	21.2	58.6	Х	2.0	Х	Х	
Administrative and support, waste management and remediation services – 56	40.4		Х		Х	Х	16.5	Х	15.9			Х
Health care and social assistance – 62	288.4	0.6	Х	45.3	19.4	36.2	166.4	0.8	4.4	Х	Х	
Arts, entertainment and recreation – 71	36.8	1.7	Х	4.6	2.1	2.1	20.3	2.2	2.0	0.3	Х	Х
Accommodation and food services – 72	26.4	х	Х	Х	Х	Х	22.0	Х	Х			
Other services – 81 and Public administration – 91	397.0	9.0	39.5	1.4	0.2	4.0	333.5	6.0	0.9	2.1		
Unknown NAICS	1,462.8	Х	Х	Х				х				
Total	43,205.7	1,617.0	5,851.4	13,122.4	2,855.3	3,362.2	14,523.9	1,099.3	279.1	240.7	111.2	142.2
Notes: "X" = suppressed data due to confide	ntiality; "" =	no reporting o	o-operatives;	and "Unknow	n NAICS" = sup	pressed aggre	egate NAICS 2-c	digit data due	to confident	iality.		

 $^{^{27}}$ Totals may not add up due to rounding, data suppression and unknown NAICS categories. $\bf 37$ — CO-OPERATIVES IN CANADA IN 2013

TABLE 5: ASSETS (IN MILLIONS) OF CO-OPERATIVES BY NAICS, AND PROVINCE AND TERRITORY, 2013²⁸

	Canada	ВС	AB	SK	МВ	ON	QC	NB	NS	PE	NL	TE
Agriculture, forestry, fishing and hunting – 11	2,667.9	89.6	156.0	44.1	77.1	307.4	1,859.9	46.4	50.7	20.2	х	
Utilities – 22	865.1	0.1	704.1	1.1	68.1	74.9	16.4	0.1	0.2	х		
Construction – 23 and Manufacturing – 31-33	3,037.8	Х	Х	4.1	Х	494.0	2,328.8	36.1	3.0	Х		
Wholesale Trade – 41 and Retail trade – 44-45	13,117.2	677.2	2,017.0	7,760.7	1,014.0	408.3	789.3	218.9	45.1	14.3	30.8	141.3
Transportation and warehousing – 48-49	77.2	5.6	4.5	0.8	0.9	0.7	63.5		1.3			
Information and cultural industries – 51	387.1	Х	Х	116.0	42.3	137.0	74.8	1.4	12.6	Х		
Finance and insurance – 52	227.8	10.5	113.5	25.8	48.9	19.1		Х	9.0		Х	
Real estate and rental and leasing – 53	4,578.7	697.8	119.2	30.6	106.1	2,002.2	1,511.0	26.7	69.2	9.2	••	Х
Professional, scientific and technical services – 54 and Educational services – 61	119.8	6.4	3.1	1.2	0.3	49.9	55.2	Х	1.5	Х	х	
Administrative and support, water management and remediation services – 56	34.1		х		х	Х	28.1	Х	3.6			х
Health care and social assistance – 62	201.3	1.3	Х	26.0	9.4	13.1	137.2	0.5	3.4	Х	Х	
Arts, entertainment and recreation – 71	95.5	10.0	Х	13.4	3.0	3.2	42.6	3.7	16.8	0.1	Х	Х
Accommodation and food services – 72	18.5	Х	Х	Х	Х	Х	12.9		Х			
Other services – 81 and Public administration – 91	571.9	8.0	45.3	4.4	0.7	35.7	43.3	33.1	3.4	8.6		
Unknown NAICS	3.1	Х	Х	Х			Х	Х				
Total	26,007.4	1,509.8	3,295.8	8,028.5	1,372.8	3,547.9	7,352.8	368.5	220.2	111.9	51.0	147.8
Notes: "X" = suppressed data due to conf	fidentiality; ".	" = no report	ting co-operat	tives; and "Un	known NAICS	" = suppressed a	ggregate NAICS	2-digit data du	ie to confident	tiality.		

 $^{^{\}rm 28}$ Totals may not add up due to rounding, data suppression and unknown NAICS categories.

TABLE 6: MEMBERSHIP OF CO-OPERATIVES BY NAICS, AND PROVINCE AND TERRITORY, 2013²⁹

	Canada	ВС	AB	SK	MB	ON	QC	NB	NS	PE	NL	TE
Agriculture, forestry, fishing and hunting – 11	67,520	3,881	24,456	12,436	2,957	7,073	12,502	1,245	2,115	364	х	
Utilities – 22	150,841	37	137,237	375	1,578	5,430	6,040	Х	78	Х		
Construction – 23 and Manufacturing – 31-33	33,379	х	Х	536	Х	7,838	18,912	519	1,605	Х		
Wholesale Trade – 41 and Retail trade – 44-45	7,313,951	4,454,427	945,570	476,781	479,954	72,085	726,635	66,833	24,654	8,946	43,268	14,798
Transportation and warehousing – 48-49	16,439	11,572	313	173	223	865	2,137		1,156			
Information and cultural industries - 51	130,121	Х	Х	920	30,701	24,856	40,914	2,772	802	Х		
Finance and insurance – 52	10,792	389	4,050	2,066	229	401	Х		3,047		Х	
Real estate and rental and leasing - 53	118,898	17,128	3,739	1,035	3,338	55,815	34,247	862	1,858	773	х	Х
Professional, scientific and technical Services – 54 and Educational services – 61	22,759	796	148	385	х	610	19,423	Х	754	х	Х	
Administrative and support, waste management and remediation services – 56	5,033	••	х		Х	х	3,872	Х	626			Х
Health care and social assistance – 62	172,753	2,107	Х	31,835	4,337	6,757	125,130	685	318	Х	Х	
Arts, entertainment and recreation – 71	39,291	2,425	Х	11,221	2,994	1,286	15,928	2,720	1,997	165	Х	Х
Accommodation and food services – 72	10,241	х	Х	Х	Х	Х	9,402	Х	х			
Other services – 81 and Public administration – 91	343,199	1,371	50,080	3,782	64	2,859	272,302	5,153	2,894	4,694		
Unknown NAICS	827	Х	Х	Х				Х				
Total	8,436,044	4,523,072	1,170,072	541,663	526,628	186,427	1,287,494	81,468	41,911	17,196	45,202	14,911
Notes: "X" = suppressed data due to confidential	ity; "" = no re	porting co-operat	ives; and "Ur	known NA	ICS" = supp	ressed aggr	egate NAICS	2-digit dat	a due to c	onfidentia	lity.	

Totals may not add up due to rounding, data suppression and unknown NAICS categories.
 CO-OPERATIVES IN CANADA IN 2013

TABLE 7: EMPLOYMENT OF CO-OPERATIVES BY NAICS, AND PROVINCE AND TERRITORY, 201330

	Canada	ВС	AB	SK	MB	ON	QC	NB	NS	PE	NL	TE
Agriculture, forestry, fishing and hunting – 11	19,066	987	414	99	610	1,077	13,977	667	534	406	Х	
Utilities – 22	709	Х	600	2	42	31	21	х	6	Х		
Construction – 23 and Manufacturing – 31-33	13,473	Х	х	2	Х	1,565	11,069	232	26	х		
Wholesale Trade – 41 and Retail trade – 44-45	38,580	2,187	8,813	10,300	4,075	1,310	7,783	1,474	473	140	250	757
Transportation and warehousing – 48-49	1,338	33	85	21	17	9	1,155		18	Х	Х	
Information and cultural industries – 51	948	Х	Х	246	143	182	316	22	30	Х		
Finance and insurance – 52	4,794	45	47	54	24	4,589		Х	17		Х	
Real estate and rental and leasing – 53	1,608	91	65	40	94	1,028	196	7	25	62		
Professional, scientific and technical Services – 54 and Educational services – 61	1,490	17	30	29	Х	115	1,239	Х	49	Х	Х	
Administrative and support, waste management and remediation services – 56	961		х		х	Х	700		22			Х
Health care and social assistance – 62	5,306	15	Х	1,087	550	918	2,413	30	185	Х	Х	
Arts, entertainment and recreation – 71	1,021	25	Х	82	38	73	746	18	20	9	Х	Х
Accommodation and food services – 72	468	7	Х		Х		450	Х	Х			
Other services – 81 and Public administration – 91	5,312	26	172	28	5	40	4,962	38	13	28		
Unknown NAICS	11	Х	Х	Х								
Total	95,085	4,451	10,650	11,996	5,610	10,954	45,027	2,500	1,587	961	568	781

Notes: "X" = suppressed data due to confidentiality; ".." = no reporting co-operatives; and "Unknown NAICS" = suppressed aggregate NAICS 2-digit data due to confidentiality.

 $^{^{30}}$ Totals may not add up due to rounding, data suppression and unknown NAICS categories.

⁴⁰ CO-OPERATIVES IN CANADA IN 2013