Ethno-cultural and Immigrant Co-operatives in Canada
The **Canadian Co-operative Association (CCA)** is a national association for co-operatives in Canada, representing more than nine million co-operative and credit union members from over 2,000 organizations. CCA members come from many sectors of the economy, including finance, insurance, agri-food and supply, wholesale and retail, housing, health and the service sector. CCA provides leadership to promote, develop, and unite co-operatives and credit unions for the benefit of people in Canada and around the world.

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INTRODUCTION

The Canadian Co-operative Association (CCA) has been building its capacity to support co-operative development on a national scale, complementing the efforts of its provincial, regional and sectoral partners. This expanded role is supported by the Co-operative Development Initiative (CDI) which is a partnership program between CCA, le Conseil canadien de la coopération et de la mutualité (CCCM) and the Government of Canada. Since 2009 CCA has launched the national Co-op Development InfoService with CCCM and has focused on co-op development in key sectors and for key target groups – including ethnocultural and immigrant communities.

History has shown that the co-op model has real power and durability for new Canadians, as seen in earlier waves of immigration. One of CCA’s priorities is to ensure that new arrivals to our country have a fair opportunity to meet their social and economic needs through member-owned co-operatives. Co-operatives are also used by many communities as a means to preserve their diversity in Canada’s multicultural society.

In order to promote and support the development of co-ops for ethno-cultural and immigrant communities, CCA undertook a project in 2010 to assess the scope and scale of co-operatives within ethno-cultural and immigrant communities in Canada. The goal is to provide information for co-op organizations, co-op developers, ethnocultural and immigrant groups, agencies and government departments that could help in organizing new co-operatives.

This report will assist all interested parties in their efforts to support the development of new ethnocultural and immigrant co-operatives in this country. It gives a picture of the number, location and activity of ethnocultural and immigrant co-ops, as well as an understanding of the direction of development in this area.

The list of existing and developing ethnocultural and immigrant co-operatives in Appendix A should help new ethnocultural and immigrant co-operatives and their supporters to connect with and learn from each other. The resources listed in Appendix B include publications and organizations that support ethnocultural and immigrant co-operatives. A database of ethnocultural and immigrant co-operatives is also available – see Appendix C for details.

ENVIRO- SAFE CLEANING WORKER CO-OP, WINNIPEG, MB
BACKGROUND

This project was able to draw from some important earlier research, most of it undertaken with funding from the Co-operative Development Initiative (CDI). This initial research provided an excellent starting point and glimpse into the nature and impact of co-operatives within ethnocultural and immigrant communities.

The Canadian Community Economic Development Network (CCEDNet) in particular has been at the forefront of analyzing and supporting ethnocultural and immigrant co-operatives and it has been a significant contributor to research in this field. The Canadian Worker Co-operative Federation (CWCF), the federal Co-operatives Secretariat and others have also made important contributions.

DEFINITIONS

The term “immigrant” generally refers to someone born outside of Canada who now lives in Canada. The term includes all categories of immigrants – from family members of Canadian residents to refugees fleeing natural disaster or political persecution. We also recognize that some immigrants are here on temporary work permits and still others do not have a legal status in Canada.

“Ethnocultural” is a modern broader term which is now used by many umbrella organizations in Canada. It includes both ethnocultural communities of recent arrival and communities which have existed for many generations and have organized many of their own institutions, services and businesses.

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1 When the Co-operative Development Initiative was first launched in 2003, it included an Innovation and Research component, which supported research on new co-op sectors and innovative uses of the co-op model. Much of the research on new ethnocultural and immigrant co-operatives was supported by this program during the period of 2004 and 2009.

2 See Appendix B.
When we speak of “ethnocultural and immigrant co-operatives” throughout the report, we include co-operatives that are owned by and/or serve ethnocultural and immigrant communities. We also include both financial co-ops such as credit unions and non-financial co-ops and sometimes differentiate between them.

**Methodology**

The Canadian Co-operative Association conducted a broad-based scan of ethnocultural and immigrant co-operatives with the aim of compiling information that would support the development of more co-ops in this field. Key research methods and sources included:

- A review of existing literature and research on ethnocultural and immigrant co-operatives
- Consultations with numerous people and organizations to identify co-operatives, including previous researchers, provincial and territorial co-operative associations, co-operative federations, government regulators of co-operatives and credit unions, ethnocultural and immigrant services organizations, and CED and social economy organizations
- Online searches and review of websites to gather further information and background
- A telephone and e-mail survey with identified co-operatives to determine their status and provide information on their co-op as needed
- An analysis of the collected information

**Research Limitations**

It is important to note the limitations of our research, which have led to possible omissions and constraints in the data presented here.

**Focus:** While this report contains some information on co-ops in Francophone communities, there was no in-depth analysis into ethnocultural and immigrant co-operatives in Québec. As a result, the report does not capture the full scope of co-operative development in Canada’s French-speaking ethnocultural and immigrant communities.

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3 For more detail on what these terms mean and examples of the various categories, see the section “Co-ops and their relationship to ethnocultural and immigrant communities” on page 12.
Housing co-operatives not included: The research identified a group of 39 housing co-operatives that were formed between the late 1970s and early 1990s. This was during the period that Canada opened its doors wider to immigrants and refugees from the developing world and these co-operatives undoubtedly met a great need for many people. Examples include the Chilean Housing Co-operative in Vancouver and Tamil Co-op Homes in Toronto, both of which were started in 1984.

Our investigations show that most of these housing co-operatives have evolved over time and no longer serve specific ethnocultural and immigrant groups. We did not have the resources to research the various provincial regulations for co-op housing but we know that in Ontario, housing co-operatives have to use a centrally-generated municipal list to qualify members who require a rent-geared-to-income subsidy. This makes it difficult for housing co-operatives to continue with a single ethnocultural composition. For this reason, housing co-ops are not included in this report, except in the overview of ethnocultural and immigrant co-operatives on page 5.

Challenges in identifying and communicating with co-operatives: It is possible that some ethnocultural and immigrant co-ops were unintentionally omitted from our list, since there were many challenges in identifying and communicating with these co-operatives. There is no category for “immigrant co-operatives” or “ethnocultural co-operatives” in any of the existing government surveys or registries, and there is no federation or central organization that serves them. They exist in all types and all sectors of the economy.

Once identified, the next challenge was contacting each co-operative and completing the information survey. This was especially difficult for the newer and developing co-operatives since they are small and had few, if any, staff who could take the time to respond to our survey. Many of the developing co-operatives do not have websites, e-mail, or business phone. There were also language barriers that made it difficult to acquire information. In some cases there was simply too little data to work with, and a few co-operatives in the planning stage have not been included.
OVERVIEW OF CANADA’S ETHNOCULTURAL AND IMMIGRANT CO-OPERATIVES

Co-operatives are often formed where challenging circumstances exist and a group of people with a common need agree to develop a collective solution. It is no surprise then that we find the co-operative model at work in ethnocultural and immigrant communities in Canada. With almost one million co-operatives across the globe, many immigrants arrive in this country already familiar with the potential of the co-op model.

As we will see in the following pages, all Canadians share the same fundamental needs – the need for work, housing, credit and financial services, and training and other supports – and these needs have helped shape the nature of co-op development in our ethnocultural and immigrant communities. The various waves of immigration and the conditions that led different groups to seek entry to Canada have influenced the specific needs of these communities. Different ethnocultural and immigrant groups can face entirely different challenges or opportunities based on a host of factors – including geographic origin, racialization, ethnicity, status, language, religion, age and education level. This variety of need and circumstance is reflected to some extent in the nature of co-op development over time.

If we look at the age of ethnocultural and immigrant co-operatives in our study, we can see at least three distinct waves of co-op development that intersects with the patterns of Canadian immigration since the end of the nineteenth century and to some extent with the Canadian policy environment. Figure 1 plots the date of co-op incorporation of ethnocultural and immigrant co-operatives for credit unions, housing co-ops and other non-financial co-ops. For this analysis we have also included the thirty-nine ethnocultural and immigrant housing co-operatives that incorporated between the 1970s and 1990s.4

Figure 1: Date of incorporation of ethnocultural and immigrant co-operatives by broad category

4 Housing co-operatives are not included through the rest of this report because, to our knowledge, few of them still serve distinct ethnocultural and immigrant groups.
The first half of the nineteenth century saw a large immigration of Europeans to Canada. This resulted in the first significant wave of credit union incorporations starting in the early 1930s and peaking in the mid-1950s. Most of these credit unions were formed by Europeans from the Ukraine, Poland, Latvia, Estonia, Germany, Finland or Holland. This development was undoubtedly driven by their need for financial services, but also by the fact that some of these ethnocultural and immigrant populations were already familiar with the co-operative model as a way to meet their social and economic needs. This was also a period of general credit union formation in Canada, outside of Quebec, and many groups simply adapted this new model to their needs.

Changes to the Canada Immigration Act in 1967 triggered a new wave of migration as Canada opened its doors wider to people from Asia, Africa and Latin America and the Caribbean. This flow of new immigrants started in the 1970s, and by the late 1980s an average of 200,000 people per year was settling in Canada, the majority from Asia. This pattern is repeated in co-op incorporations. The first two Asian credit unions were incorporated in the late 1970s and the most recent in 2008.

Housing is another basic need for ethnocultural and immigrant groups. As we see in Figure 1, housing co-operatives arose between the late 1970s and the early 1990s. The start date coincides with the arrival of immigrants from developing countries in Latin America and Asia as well as a Central Mortgage and Housing Corporation (CMHC) program that funded housing resource groups and provided financing for co-operatives. The end date coincides with a change in Canada’s housing policy in the mid-1990s and the loss of programs that supported co-op housing development.

The third line on the graph looks at all other co-operatives. It starts with the oldest ethnocultural co-operative on our list, which also has the distinction of being the oldest independently owned grocery store in Regina, Saskatchewan – the Ukrainian Co-operative Association, which incorporated in 1936. Label as BCA, Toronto, ON

The graph line remains flat until the late 1970s when we have our first minor peak. All the co-operatives incorporated at that time were formed by Asian populations. Development continues at an average rate of two co-operatives per year until we see a clear upward trend in the early 2000s.

This recent peak in new development appears to be linked to the arrival of the Co-operative Development Initiative (CDI) in 2003. In keeping with federal government policy, one of the CDI priorities was development of co-operatives by ethnocultural and immigrant groups.
Benefits of the co-operative model in immigrant communities

Co-ops have clearly offered immigrants and ethnocultural communities a tool to meet their social and economic needs, but a recent study also concluded they provide other important benefits, such as:

Social cohesion and support:
The democratic structure and open membership in co-operatives provides an inclusive and welcoming environment for ethnocultural communities. Members also build social capital by improving their support networks and connections, and they develop economic, social, and organizational skills in the Canadian context.

Training and education:
Co-op members have unique opportunities to learn business skills and leadership through participation in committees, the board of directors and general membership meetings. For some new immigrants, the co-operative provides basic training in the nature of democracy. For others, this environment is a continuation of what they are used to in their former country.

Professional development:
Many new immigrants have a chance to creatively use their professional skills through involvement in co-operatives. Members of worker co-operatives are also able to create flexible work schedules that allow for skills training and other development opportunities.

With new research and support in this area, the range of development has broadened significantly, especially in the last five years. Since most co-operatives commonly take 3-5 years to become operational, this may explain the large number of new ethnocultural and immigrant co-ops (21) that are still in the development phase.

“Back in the 30s and 40s, we couldn’t get loans from the banks. So a group of Ukrainians started the credit union—it was us helping each other.”
—Ann Yakovenko, member since 1944, Windsor Branch

Member of Ukrainian Credit Union, ON

Adapted from Strategies for Developing Immigrant Worker Co-operatives, Canadian Worker Co-operative Federation, 2009
Detailed View of Canada’s Ethnocultural and Immigrant Co-operatives

This section provides more details on the ethnocultural and immigrant co-operatives identified during our research in 2010, including their numbers, age, location, membership, types, business activity, and the number of jobs they have created.

1. Number of Co-operatives

Our research identified 73 ethnocultural and immigrant co-operatives and credit unions in Canada. Seventy-one per cent (52) are operating co-operatives and credit unions, and 29 per cent (21) are in the development phase, some of them closer to operations than others.

The fact that almost 30 per cent are new co-ops in the planning stage is a reflection of the increased interest in ethnocultural and immigrant co-operatives in recent years, stimulated in part by the national Co-operative Development Initiative (CDI) which made this area of development a priority.

Figure 2: Ethnocultural and immigrant co-operatives by development status

It is important to note that the numbers discussed here are a reflection of the research limitations outlined earlier. To summarize again – the research primarily focused on communities outside of Quebec, housing co-operatives were not included and some co-operatives were not included because a variety of barriers made it impossible to collect sufficient information.

2. Age of Co-operatives

As discussed on page 6, some of the first ethnocultural and immigrant co-operatives in Canada were formed by European communities who were part of a wave of immigration from the turn of the century to the 1950s. These co-operatives and credit unions continue to thrive and are now 50 to 75 years old. It is important to note that some ethnocultural co-ops have merged into broader-based co-ops and are not part of our study. One example is the Edelweiss Credit Union in BC which merged with the Fraser Valley Credit Union to form Prospera Credit Union in 2001.
In general, we used the date of incorporation when calculating the age of co-operatives. The table below shows that most of the credit unions are now more than 30 years old, while co-operatives in other sectors largely fall in the 1-20 year age bracket. However, the 43 co-operatives formed in the last ten years includes eleven that were in the latter stages of planning when our research was conducted and some may already be incorporated.

Figure 3: Age of Canada’s ethnocultural and immigrant co-operatives and credit unions studied

<table>
<thead>
<tr>
<th>Age</th>
<th>Credit Unions</th>
<th>Non-financial Co-operatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-10 yrs</td>
<td>2</td>
<td>41</td>
</tr>
<tr>
<td>11-20 yrs</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>21-30 yrs</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>31-40 yrs</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>41-50 yrs</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>51-60 yrs</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td>61-70 yrs</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>71-80 yrs</td>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>

3. Location of Co-operatives

Ethnocultural and immigrant co-operatives are most often located where immigrants first settle – mainly in larger urban centres and in certain provinces. As settlement patterns have broadened out somewhat, we now see these kinds of co-operatives in every province, except Newfoundland and Labrador and the Territories.

Figure 4 shows the location of the co-operatives we studied. Half are in Ontario, with 36 co-ops, followed by 10 each in British Columbia and Manitoba. While the total number of ethnocultural and immigrant co-operatives in Quebec is unknown because our research focused outside Quebec, we have included five worker co-operatives and one credit union5 identified through research conducted by the Canadian Worker Co-op Federation and others.

While ethnocultural and immigrant populations are settling in more and more regions of the country, our numbers suggest they have not yet reached a critical mass in provinces like Prince Edward Island, Saskatchewan, New Brunswick, and Nova Scotia – where together we list only 5 ethnocultural and immigrant co-operatives.

5 We have since identified another credit union in Montreal, the Caisse populaire Canadienne Italienne
The numbers reflect the overall distribution of ethnocultural and immigrants in Canada. According to Statistics Canada data6 from 2006, over 85 per cent of new immigrants chose to settle in Ontario, British Columbia or Québec. Ontario alone accounts for half of new immigrants to Canada during the last decades.

Cities such as Vancouver, Winnipeg, Toronto, Ottawa and Edmonton are host to the largest group of ethnocultural and immigrant co-operatives we studied. The remaining 30 per cent are located in small and mid-sized urban areas defined as cities with a population of less than 250,000, such as Kingston, Pickering, Ajax, and Burnaby. Only one ethnocultural and immigrant co-op we identified is located in a rural setting – the Coopérative d’intégration francophone de l’Île-du-Prince-Édouard – CIFÎPE, in Wellington PEI. This co-op provides programs and services that help French-speaking immigrants establish and integrate into PEI society.

4. Membership of Co-operatives by World Region

Co-operatives have been set up by ethnocultural communities from virtually all regions of the globe. While most of the co-ops we looked at are organized by and serve a specific ethno-cultural group, one third of the co-operatives identified their members as from a mix of backgrounds.

Members of 23 per cent of the co-ops are from the Asian region, followed by 22 per cent from Eastern Europe, 12 per cent from Africa, and 11 percent for other regions. These broad regional categories include multiple ethnic groups within each world region.

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In the Asian category, 53 per cent of the co-ops serve South and Southeast Asian communities – including Sikh, Indian, Bangladeshi, Filipino and Sri Lankan groups. Another 41 per cent serve East Asians – mainly Korean, but also Chinese and Taiwanese – and the remaining 6 per cent serve a group of women from Afghanistan, in western Asia.

In the African region, 44 per cent of the co-operatives serve ethnocultural and immigrants from French-speaking nations of that continent. The remaining 55 per cent of co-operatives serve members from Sudan (3), Rwanda (1) and Eritrea (1).

In the Other category, we have the following breakdown of eight co-operatives. Thirty-seven percent serve Latin American communities. Twenty-five percent serve members from Western Europe – Finland and Italy. Another 25 per cent serve Muslim populations from various countries. The remaining 13 per cent serve the Mennonite population in Ontario.

It is speculated that the co-op model may be used more widely by certain ethnic groups for several reasons. It could be a result of the particularly challenging economic situations they face and the need to co-operate in order to achieve mutual goals or it can spring from a strong history of co-operation within their home countries. For example, we know that the co-operative tradition is strong in many European countries as well as Korea and Japan.
A recent report from the Canadian Community Economic Development Network (CCEDNet) offered this general summary of why some of the more recent ethnocultural and immigrant groups choose the co-operative model.

“Previous studies found that the co-operative model was most often chosen by immigrants over other organizational structures either because the members were already familiar with it, or once they understood it they felt it was an appropriate means by which to address an identified need within their community. Many saw the co-operative model as a reflection of their ideals of mutual self-help and as a means to create a particular kind of society based on positive, co-operative and supportive values”.

5. Co-operatives and their relationship to ethnocultural and immigrant communities

Ethnocultural and immigrant co-ops have different relationships between their members and the individuals that benefit from the co-operative. A full 97 per cent of the 73 ethnocultural and immigrant co-ops we studied are majority owned by ethnocultural and immigrant groups, with most of them close to 100 per cent ownership. Only 3 per cent of the co-ops (4) are not owned by ethnocultural and immigrant communities, but these co-ops provide services to these communities.

We have categorized the ownership and beneficiary relationship to ethnocultural and immigrants communities as follows:

a) Ethnocultural and immigrant-owned and serving co-operatives

92 per cent of the co-operatives (67) are owned by ethnocultural and immigrant communities and primarily serve these communities in their neighbourhood or region. Many provide services that support successful integration into Canadian society – such as education and training, health care brokering and financial services. Some support ethno-cultural identity through cultural publishing and various arts enterprises, while others simply target their products and services to their own immigrant or ethno-cultural community by providing clothing, bulk purchasing and other services.

Almost half (30) are co-operatives that were formed by ethno cultural communities who arrived during earlier immigration periods (1900 to 80s) and continue to primarily serve their specific ethno-cultural group. They include 23 credit unions, three wholesale purchasing co-operatives for Asian small businesses, and a Ukrainian child care and grocery store. Since new arrivals of the same ethnic group join these co-operatives, we assume this offers a degree of ongoing renewal to ensure the sustainability and relevance of these co-operatives.

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Ethnocultural and immigrant-owned co-operatives, but not necessarily serving their communities

Four co-operatives fall into this category. They are mostly worker co-operatives owned by people who provide services to the broad community in order to create jobs and income. They offer food catering, cleaning and translation services.

b) Ethnocultural and immigrant-serving co-operatives

Two co-operatives that focus on integration and settlement services for new immigrants are not owned by an ethnocultural or immigrant community. Coop Les Mains Tissées offers skills training and language support for recently arrived immigrant youth in the Saguenay area of Quebec, while the Coopérative d’intégration francophone de l’Île-du-Prince-Édouard (CIFÎPE) is an Acadian organization that assists French-speaking ethnocultural and immigrant groups in Prince Edward Island.

6. Types of Co-operatives

Fifty percent of the ethnocultural and immigrant co-operatives (37) we studied are consumer co-operatives. Another 37 per cent (27) are worker co-ops, while multi-stakeholder co-operatives represent 7 per cent and producer co-operatives, 5 per cent of the total. These numbers suggest that the greatest needs among new ethnocultural and immigrant groups have been access to goods and services, and employment.

Figure 6: Types of ethnocultural and immigrant co-operatives
ABOUT CO-OP TYPES

When we speak of “co-op type” we refer to the ownership structure, or who owns and controls the co-op. The term does not refer to the activity in which a co-op is engaged.

It is generally agreed there are **FOUR** co-op types.

**CONSUMER** co-ops are owned by the customers or users of the co-op’s products or services.

**WORKER** co-ops are owned by workers and the main function is to provide employment.

**PRODUCER** co-ops are owned by a group of independent producers such as farmers or filmmakers. Typically, these co-ops purchase and market the products of members.

**MULTI-STAKEHOLDER** co-ops are owned by a variety of stakeholder groups – such as consumers, workers, and supporting organizations – who all share a stake in the success of the enterprise.

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**a) Consumer co-operatives**

Canada’s ethnocultural and immigrant communities have utilized the consumer co-op model to provide a range of needed services, with 50 per cent of all ethnocultural and immigrant co-ops organized as a consumer co-operative.

As seen in Figure 7 below, most of the studied consumer co-ops provide financial services – 62 per cent are credit unions and another 14 per cent are credit or home financing co-operatives used by Muslim populations to offer Sharia-compliant loans.

The remaining 24 per cent or nine consumer co-ops provide bulk purchasing for small ethnic grocery stores, facilitate health and social care for new ethnocultural and immigrants, and offer childcare and other services.

Figure 7: Services provided by the ethnocultural and immigrant consumer co-ops we studied
b) Worker Co-operatives

The second most used co-op type is the employee-owned or worker co-operative. The fact that 37 per cent (27) of all ethnocultural and immigrant co-ops we located are organized in this way is no surprise, given that new ethnocultural and immigrants can face many barriers to finding meaningful employment in a new country. The worker co-op model is well suited to help people create their own jobs on their own terms, since it provides all members a say in the workplace and some control of their working conditions. For many new ethnocultural and immigrant groups, flexibility in work schedules is important if they wish to return to school and upgrade their skills.

A large majority of the study’s ethnocultural and immigrant worker co-operatives are in the service sector, which have lower start-up costs and fewer barriers. Many of the co-ops are also able to draw upon shared cultural traditions and offer their services within their own ethnocultural and immigrant community.

The worker co-ops are not easily mapped on a chart since their business activities are quite broad. They provide products and services that include cleaning, moving, food catering and restaurants, education, research, arts and music, publishing, information technology, and textiles and fashion.

It is important to note that 12 of the 27 worker co-operatives discussed here are still in development. Some are closer to operations than others, but they have not yet proven their full potential for their members.
c) Producer Co-operatives

The four ethnocultural and immigrant producer co-operatives all share a similar objective. They help their members gain access to raw materials and then market the product of their labours. Two of the co-ops are involved in agriculture and food, one in arts and crafts, and the other in textiles. The only operational producer co-op is the Common Thread Sewing Co-operative located in Vancouver, which brokers and markets products made from recycled banners by five social enterprises.

d) Multi-Stakeholder Co-operatives

Multi-stakeholder co-operatives often have larger social development objectives and require the support of a number of stakeholder groups to achieve their goals. The five multi-stakeholder ethnocultural and immigrant co-operatives examined here are no exception to this rule. Three of them offer a range of services that support the integration of ethnocultural and immigrant groups – including interpretation, ESL classes and other skills training. The other two are working to establish cultural centres – one in Toronto to highlight the art, music and history of African communities, the other in Ottawa to showcase Francophone communities from around the globe.

7. Business activity of ethnocultural and immigrant co-operatives

As noted earlier, the vast majority of ethnocultural and immigrant co-operatives fall within the service sector, yet there is great diversity in their specific business activity. The chart that follows clearly shows the number of co-operatives involved in each activity – with the top four being financial services, catering, arts and culture, and textiles and fashion.
8. Jobs and Members Served

The ethnocultural and immigrant co-operatives included in this report have produced at least 1,127 jobs to date, with 74 per cent being full-time jobs (826) and 26 per cent part-time positions (300). The vast majority of these jobs are within the established co-operatives formed more than 10 years ago.
As Figure 11 shows, 79 per cent of the jobs are in consumer co-ops such as credit unions, followed by 12 per cent in worker co-ops, and 9 per cent in multi-stakeholder co-ops. Only three jobs are indicated for producer co-operatives, which do not register on the percentage scale. Producer co-ops typically do not provide many staff positions, but instead offer opportunities for independent producers to gain income by marketing their products through the co-operative. This is the case for Common Thread Sewing Co-operative in Vancouver which provides marketing, brokering and production coordination for their members which are social enterprises that train and employ women. The Malalay Afghan Women’s Sewing and Crafts Co-op is a member of Common Thread.

The newer co-operatives we looked at – most of them formed in the last two to five years – provide between one and five full-time positions, but far more part-time positions. In co-operatives where members are predominantly female, it would seem that the objective is part-time rather than full-time employment. Given that 21 co-operatives are still in development, including 12 worker co-operatives, the job creation potential is still unknown.
The number of members who use the services of these co-operatives is fairly significant at 152,528. As seen in Figure 12, the vast majority - over 93 per cent or 142,683 individuals- are members of credit unions and 6 per cent (9,558) are members of other consumer co-operatives. The co-operatives within the three remaining types are still very new and many are not yet operational.Like other ethnocultural and immigrant co-ops before them, their membership will grow.

Figure 12: Members of ethnocultural and immigrant co-operatives by co-op type

<table>
<thead>
<tr>
<th>Co-op type</th>
<th># of members</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONSUMER - CREDIT UNIONS</td>
<td>142,683</td>
<td>93.55%</td>
</tr>
<tr>
<td>OTHER CONSUMER CO-OPS</td>
<td>9,558</td>
<td>6.27%</td>
</tr>
<tr>
<td>WORKER CO-OPS</td>
<td>191</td>
<td>0.13%</td>
</tr>
<tr>
<td>PRODUCER CO-OPS</td>
<td>68</td>
<td>0.04%</td>
</tr>
<tr>
<td>MULTI-STAKEHOLDER CO-OPS</td>
<td>28</td>
<td>0.02%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>152,528</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
To date, the 73 ethnocultural and immigrant co-operatives surveyed in this study have created just over 1,100 jobs and are serving more than 152,000 members. These are significant numbers, especially for the people involved, including employees, board members, and volunteers.

**Conclusion**

The Canadian Co-operative Association has tried to document the nature and direction of ethnocultural and immigrant co-operative development in Canada. While this research did not allow a complete examination of the sector – including the success factors and the full impact of co-operatives on the long-term success of new ethnocultural and immigrant groups – the data has shown some signs and trends.

The existing co-operatives have clearly met significant social and economic needs for new ethnocultural and immigrant groups and the number of new co-operatives in development suggests that the needs continue. Anyone involved in co-operative development knows that the start-up process is extremely challenging, so the motivation to launch and maintain any of these co-operatives must be driven by a real and collective need.

Almost half of the co-operatives examined are now well established players in the Canadian economy. These older co-operatives continue to serve both their ethno-cultural communities as well as new immigrants – most of them offering financial services and group purchasing services for small ethnic businesses. We can only assume that these co-operatives have helped launch many new lives in this country by providing needed financial resources and economic opportunity. They also employ more than 800 people.

At least 25 per cent of the new ethnocultural and immigrant co-operatives in this study are creating social and cultural services in their communities. They are facilitating access to health care, providing language and other skills training, and offering support services such as child care and recreation. Several co-operatives are active in publishing and the arts, and two are aiming to enrich the Canadian cultural landscape by showcasing the music, art and heritage of their communities.

**ONE FILIPINO COOPERATIVE OF BRITISH COLUMBIA**

**VANCOUVER, BC**
These numbers mean access to services and opportunities for ethnocultural and immigrant groups that would otherwise not exist in their community or are not accessible for a variety of reasons. They mean a range of practical supports that make it possible to find one’s feet in a new country. And because these numbers speak of co-operation among fellow ethnocultural and immigrants, they offer hope and promise that new Canadians can continue to come together in a spirit of mutual self-help and self-determination.

In addition to the successes, the research revealed a number of new ethnocultural and immigrant co-operatives that had tried but failed to launch successfully or to maintain their operations. While there are many reasons that could explain this, we think it signals the need for a co-operative development strategy for ethnocultural and immigrant co-operatives to help them get started on a more solid footing.

We know that the newer co-operatives are trying to address very real needs in their community, and we think they deserve a hand-up so they can help their members launch successful lives in this country.

The Canadian Co-operative Association looks forward to working with all relevant partners to help achieve this goal.

For information on forming a new co-operative, contact the Co-op Development InfoService.

This service provides anyone interested in developing a co-operative with information and referrals to those that can help you get started.

There are three ways to connect:

- Call the InfoService toll-free number at 1-877-268-9588 and leave a message. Someone will get back to you as soon as possible
- Access co-op development information on the CCA (English) or CCCM (French) websites
- E-mail your co-op development question to coopdev@coopscanada.coop (English) or devcoop@cccm.coop (French).

The Co-op Development InfoService is managed by Canada’s national co-operative organizations - the Canadian Co-operative Association (CCA) and the Conseil canadien de la coopération et de la mutualité (CCCM) - with funding from the Government of Canada through the Co-operative Development Initiative (CDI).
# APPENDIX A (Final v.2.1)

**List of ethno-cultural and immigrant co-operatives in Canada**

1. Operating Co-operatives  
2. Operating Credit Unions  
3. Co-operatives under development (being planned)

## 1. Operating Co-operatives – by province

<table>
<thead>
<tr>
<th>Prov</th>
<th>Co-op Name</th>
<th>Activity</th>
<th>Co-op Type</th>
<th>Ethnocultural Background of Members</th>
<th>Year Incorporated</th>
<th>Address</th>
<th>Contact</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB</td>
<td>Rwandese Canadian Cooperative Financial Services</td>
<td>Consumer</td>
<td>Rwandese</td>
<td>2002</td>
<td>8712-157 Avenue Edmonton, AB T5Z 3B3</td>
<td><a href="mailto:wildia75@hotmail.com">wildia75@hotmail.com</a></td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>AB</td>
<td>Cooperative of the Edmonton Korean Businessmen's Association</td>
<td>Wholesale/ Bulk Purchasing</td>
<td>Consumer</td>
<td>Korean</td>
<td>2007</td>
<td>3108 Parsons Road Northwest Edmonton, AB T6N 1L6</td>
<td>780-439-5286 <a href="mailto:ekba@telusplanet.net">ekba@telusplanet.net</a></td>
<td>N/A</td>
</tr>
<tr>
<td>AB</td>
<td>Multicultural Health Brokers Co-operative</td>
<td>Health Services</td>
<td>Worker</td>
<td>Mixed</td>
<td>1998</td>
<td>10867 – 97 Street, Edmonton, T5H 2M6</td>
<td>416-754-4145 <a href="mailto:mchb@mchb.org">mchb@mchb.org</a></td>
<td><a href="http://www.mchb.org">www.mchb.org</a></td>
</tr>
<tr>
<td>BC</td>
<td>Korean Businessmen's Cooperative Association of BC</td>
<td>Wholesale/ Bulk Purchasing</td>
<td>Consumer</td>
<td>Korean</td>
<td>1983</td>
<td>6373 Arbroath St. Burnaby, BC V5E 1C3</td>
<td>604-431-7373</td>
<td>N/A</td>
</tr>
<tr>
<td>BC</td>
<td>Ray-Cam Co-operative Association</td>
<td>Social &amp; Economic Support/Integration</td>
<td>Consumer</td>
<td>Mixed</td>
<td>1979</td>
<td>920 East Hastings St. Vancouver V6A 3T1</td>
<td>604-257-6949 <a href="mailto:raycamcc@vancouver.ca">raycamcc@vancouver.ca</a></td>
<td>www(raycam.com)</td>
</tr>
<tr>
<td>BC</td>
<td>Common Thread Sewing Co-operative</td>
<td>Textiles</td>
<td>Producer</td>
<td>Mixed</td>
<td>2009</td>
<td>626 Slocan St. Vancouver, BC V5K 3X7</td>
<td>416-754-4144 <a href="mailto:info@commonthreadcoop.ca">info@commonthreadcoop.ca</a></td>
<td><a href="http://www.commonthreadcoop.ca">www.commonthreadcoop.ca</a></td>
</tr>
<tr>
<td>BC</td>
<td>International Women's Catering Co-op</td>
<td>Catering</td>
<td>Worker</td>
<td>Mixed</td>
<td>1999</td>
<td>1330 Fairfield Road Victoria V8S 5J1</td>
<td>416-754-4146 <a href="mailto:leefuge@pacificcoast.net">leefuge@pacificcoast.net</a></td>
<td><a href="http://www.internationalwomen.ca">www.internationalwomen.ca</a></td>
</tr>
<tr>
<td>Prov</td>
<td>Co-op Name</td>
<td>Activity</td>
<td>Co-op Type</td>
<td>Ethnocultural Background of Members</td>
<td>Year Incorporated</td>
<td>Address</td>
<td>Contact</td>
<td>Website</td>
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<tr>
<td>BC</td>
<td>Malalay Afghan Women’s Sewing &amp; Crafts Co-operative</td>
<td>Textiles</td>
<td>Worker</td>
<td>Afghani</td>
<td>2006</td>
<td>7727 Edmonds St. Burnaby, V3N 1B9</td>
<td>416-754-4147 <a href="mailto:malalay.co-op@telus.net">malalay.co-op@telus.net</a></td>
<td><a href="http://www.malalaycooperative.com">www.malalaycooperative.com</a></td>
</tr>
<tr>
<td>MB</td>
<td>Nyam Nyam Catering Worker Co-operative</td>
<td>Catering</td>
<td>Worker</td>
<td>Sudanese</td>
<td>2008</td>
<td>#711-461 Cumberland St. Winnipeg, MB</td>
<td>416-754-4148 <a href="mailto:rdeng@shaw.ca">rdeng@shaw.ca</a></td>
<td>N/A</td>
</tr>
<tr>
<td>MB</td>
<td>Immigrant Integration and Farming Worker Co-op (IIFC) - and Rainbow Community Garden Project</td>
<td>Agriculture (includes urban gardening)</td>
<td>Worker</td>
<td>Mixed</td>
<td>2009</td>
<td>602-366 Qu’Appelle Ave Winnipeg, MB R3B 1W9</td>
<td>416-754-4149</td>
<td>N/A</td>
</tr>
<tr>
<td>MB</td>
<td>ANAK Publishing Worker Cooperative</td>
<td>Publishing/ Media</td>
<td>Worker</td>
<td>Filipino</td>
<td>2010</td>
<td>ANAK PO Box 691 Str. Main 266 Graham Avenue Winnipeg, MB R3C 4B3</td>
<td>416-754-4150 <a href="mailto:info@anak.ca">info@anak.ca</a></td>
<td>N/A</td>
</tr>
<tr>
<td>MB</td>
<td>Enviro-Safe Cleaning Worker Co-operative</td>
<td>Cleaning</td>
<td>Worker</td>
<td>Mixed</td>
<td>2006</td>
<td>122A Danbury Bay Winnipeg, MB R2Y 1A5</td>
<td>416-754-4151 <a href="mailto:envirosafe2006@hotmail.com">envirosafe2006@hotmail.com</a></td>
<td>N/A</td>
</tr>
<tr>
<td>NB</td>
<td>Taco Pica Workers Co-op Ltd.</td>
<td>Restaurant</td>
<td>Worker</td>
<td>Latin American</td>
<td>1993</td>
<td>96 Germain St. Saint-John, NB E2L 2E7</td>
<td>416-754-4152</td>
<td>N/A</td>
</tr>
<tr>
<td>ON</td>
<td>An-Nur (Ontario) Co-operative Corporation Ltd.</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Muslim</td>
<td>2004</td>
<td>100 McLevin Ave., Suite 2B, Scarborough ON M1B 5K1</td>
<td>416-754-4135 <a href="mailto:info@nurcoop.com">info@nurcoop.com</a></td>
<td><a href="http://www.nurcoop.com/index.htm">www.nurcoop.com/index.htm</a></td>
</tr>
<tr>
<td>ON</td>
<td>Ukrainian Cooperative Nursery School of Toronto</td>
<td>Child Care</td>
<td>Consumer</td>
<td>Ukrainian</td>
<td>1983</td>
<td>404 Willard Ave, Toronto M6S 3R5</td>
<td>416-754-4136 <a href="mailto:admin@svitlychka.ca">admin@svitlychka.ca</a></td>
<td><a href="http://www.svitlychka.ca">www.svitlychka.ca</a></td>
</tr>
<tr>
<td>ON</td>
<td>Community Laundry Co-op</td>
<td>Other Services</td>
<td>Consumer</td>
<td>Mixed</td>
<td>2008</td>
<td>Heartwood House, 153 Chapel Street Ottawa K1N 1H5</td>
<td>416-754-4137 <a href="mailto:info@communitylaundrycoop.ca">info@communitylaundrycoop.ca</a></td>
<td><a href="http://www.communitylaundrycoop.ca">www.communitylaundrycoop.ca</a></td>
</tr>
<tr>
<td>Prov</td>
<td>Co-op Name</td>
<td>Activity</td>
<td>Co-op Type</td>
<td>Ethnocultural Background of Members</td>
<td>Year Incorporated</td>
<td>Address</td>
<td>Contact</td>
<td>Website</td>
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<tr>
<td>ON</td>
<td>Ansar &amp; Islamic Co-operative Housing Corporations Ltd.</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Muslim</td>
<td>1980</td>
<td>1825 Markham Rd., Suite #320 Toronto, M1B 4Z9</td>
<td>416-754-4138</td>
<td><a href="mailto:achc@ansarhousing.com">achc@ansarhousing.com</a></td>
</tr>
<tr>
<td>ON</td>
<td>Sincere Trading of K.B.A. Co-op Inc.</td>
<td>Wholesale/Bulk Purchasing</td>
<td>Consumer</td>
<td>Korean</td>
<td>1983</td>
<td>130 Orfus Rd. Toronto, M6A 1L9</td>
<td>416-754-4139</td>
<td>N/A</td>
</tr>
<tr>
<td>ON</td>
<td>Facilitating Inclusion Co-operative</td>
<td>Interpretation/Translation</td>
<td>Multi-Stakeholder</td>
<td>Mixed</td>
<td>2008</td>
<td>St Joseph Immigrant Women's Centre 8 Main St E, Unit 101 Hamilton, ON L8N 1E8</td>
<td>416-754-4142</td>
<td>N/A</td>
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<tr>
<td>ON</td>
<td>Maintenance 1a+ Worker Co-op/Coopérative de Travail Maintenance 1 A Plus</td>
<td>Cleaning</td>
<td>Worker</td>
<td>Latin American</td>
<td>2007</td>
<td>425 B Woodfield Dr. Ottawa, ON K2G 4B7</td>
<td>416-754-4153</td>
<td><a href="mailto:maintenancelaplus@gmail.com">maintenancelaplus@gmail.com</a></td>
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<tr>
<td>ON</td>
<td>Coopérative Mokonzie</td>
<td>Textiles</td>
<td>Worker</td>
<td>Mixed / African</td>
<td>2007</td>
<td>2863 St. Clair Ave East Toronto, ON M4B 1N4</td>
<td>416-754-4154</td>
<td><a href="mailto:mokonzie@live.ca">mokonzie@live.ca</a></td>
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<tr>
<td>ON</td>
<td>Libra Knowledge and Information Services Co-operative Inc.</td>
<td>Other Services</td>
<td>Worker</td>
<td>Mixed</td>
<td>2004</td>
<td>P.O. Box 353, Station A Toronto M5W 1C2</td>
<td>416-754-4155</td>
<td><a href="mailto:libra@web.ca">libra@web.ca</a></td>
</tr>
<tr>
<td>PE</td>
<td>Island Cricket Club Co-operative Limited</td>
<td>Arts, Music, Cultural Heritage</td>
<td>Consumer</td>
<td>Mixed</td>
<td>2007</td>
<td>P.O. BOX 1882, Charlottetown C1A 7N5</td>
<td>902-367-6530</td>
<td><a href="mailto:cricketpei@gmail.com">cricketpei@gmail.com</a></td>
</tr>
<tr>
<td>QC</td>
<td>La Tierra Co-op</td>
<td>Retail &amp; coffee roasting</td>
<td>Worker</td>
<td>Latin American</td>
<td>2006</td>
<td>53 rue Vaudreuil Gatineau, QC J8X 2B7</td>
<td>416-754-4156</td>
<td><a href="mailto:info@latierracoop.com">info@latierracoop.com</a></td>
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<tr>
<td>Prov</td>
<td>Co-op Name</td>
<td>Activity</td>
<td>Co-op Type</td>
<td>Ethnocultural Background of Members</td>
<td>Year Incorporated</td>
<td>Address</td>
<td>Contact</td>
<td>Website</td>
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<tr>
<td>QC</td>
<td>Styl'Afrique coop</td>
<td>Textiles</td>
<td>Worker</td>
<td>Mixed African</td>
<td>2007</td>
<td>2727 rue Ontario Montreal, QC H2K 1X2</td>
<td>416-754-4157 <a href="mailto:info@stylafriquecoop.com">info@stylafriquecoop.com</a></td>
<td><a href="http://www.stylafriquecoop.com">www.stylafriquecoop.com</a></td>
</tr>
<tr>
<td>QC</td>
<td>Coop Les Mains Tissées</td>
<td>Restaurant &amp; Hotel</td>
<td>Worker</td>
<td>Mixed</td>
<td>2009</td>
<td>7643, Chemin des Chutes Arrondissement La Baie Saguenay, QC G7B 3N8</td>
<td>416-754-4158 <a href="mailto:info@lesmainstissees.com">info@lesmainstissees.com</a></td>
<td><a href="http://www.lesmainstissees.com/fr/">www.lesmainstissees.com/fr/</a></td>
</tr>
<tr>
<td>QC</td>
<td>S'Temps d'Art Africain Coopérative de Travail</td>
<td>Arts, Music, Cultural Heritage</td>
<td>Worker</td>
<td>West African</td>
<td>2007</td>
<td>215 Jean-Talon Ouest, 3e étage Montreal, QC H2R 2X6</td>
<td>416-754-4159 <a href="mailto:info@stafricain.com">info@stafricain.com</a></td>
<td><a href="http://www.stempsdartafricain.com">www.stempsdartafricain.com</a></td>
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<tr>
<td>SK</td>
<td>Ukrainian Co-op Association</td>
<td>Retail</td>
<td>Consumer</td>
<td>Ukrainian</td>
<td>1936</td>
<td>1805 Winnipeg St. Regina, S4P 1G3</td>
<td>416-754-4141</td>
<td>N/A</td>
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</table>
## 2. Operating Credit Unions – by province

<table>
<thead>
<tr>
<th>Prov</th>
<th>Credit Union Name</th>
<th>Activity</th>
<th>Co-op Type</th>
<th>Ethnicity</th>
<th>Year Incorporated</th>
<th>Address</th>
<th>Contact</th>
<th>Website</th>
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<tbody>
<tr>
<td>AB</td>
<td>Khalsa Credit Union (Alberta) Ltd.</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Sikh</td>
<td>1994</td>
<td>#604, 4656 Westwinds Drive N.E., Calgary T3J 3Z5</td>
<td>403-285-0707</td>
<td><a href="http://www.kcufinancial.com/about.html">www.kcufinancial.com/about.html</a></td>
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<tr>
<td>BC</td>
<td>Khalsa Credit Union (Head Office in Surrey; branches in Abbotsford, Newton, Vancouver, Victoria)</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Sikh</td>
<td>1986</td>
<td>3rd Floor-8788, 120th Street, Surrey, BC V3W 3N6</td>
<td>604-507-6404 <a href="mailto:kcuadmin@khalsacreditunion.com">kcuadmin@khalsacreditunion.com</a></td>
<td><a href="http://www.khalsacreditunion.ca">www.khalsacreditunion.ca</a></td>
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<tr>
<td>MB</td>
<td>North Winnipeg Credit Union</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Ukrainian</td>
<td>1943</td>
<td>Leila branch: 310 Leila Avenue, Winnipeg, MB R2V 1L8</td>
<td>204-954-7450 <a href="mailto:info@nwcu.mb.ca">info@nwcu.mb.ca</a></td>
<td><a href="http://www.nwcu.mb.ca/default.cfm">http://www.nwcu.mb.ca/default.cfm</a></td>
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<tr>
<td>MB</td>
<td>Carpathia Credit Union</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Ukrainian</td>
<td>1940</td>
<td>952 Main St., Winnipeg, MB R2W 3P4</td>
<td>204-989-7400 <a href="mailto:info@carpathiacu.mb.ca">info@carpathiacu.mb.ca</a></td>
<td><a href="http://www.carpathiacu.mb.ca/index.htm">http://www.carpathiacu.mb.ca/index.htm</a></td>
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<tr>
<td>ON</td>
<td>Finnish Credit Union Ltd. (Osuuspankki)</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Finnish</td>
<td>1958</td>
<td>191 Eglinton Avenue East, Toronto ON M4P 1K1</td>
<td>416-486-1533 1-800-668-7242 <a href="mailto:mail@finnishcu.com">mail@finnishcu.com</a></td>
<td><a href="http://www.finnishcu.com">www.finnishcu.com</a></td>
</tr>
<tr>
<td>ON</td>
<td>Buduchnist (Ukrainian) Credit Union (9 branches in Ontario)</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Ukrainian</td>
<td>1952</td>
<td>2280 Bloor Street West, Toronto, ON M6S 1N9</td>
<td>416-763-6883 Toll free: 1-800-461-5941 <a href="mailto:info@buduchnist.com">info@buduchnist.com</a></td>
<td><a href="http://www.buduchnist.com">www.buduchnist.com</a></td>
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<tr>
<td>ON</td>
<td>Korean Catholic Church Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Korean</td>
<td>1972</td>
<td>849 Don Mills Road, North York, ON M3C 1W1</td>
<td>416-447-7788 <a href="mailto:kccc@on.aibn.com">kccc@on.aibn.com</a></td>
<td><a href="http://www.kcccreditunion.com">www.kcccreditunion.com</a></td>
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<tr>
<td>Prov</td>
<td>Credit Union Name</td>
<td>Activity</td>
<td>Co-op Type</td>
<td>Ethnicity</td>
<td>Year Incorporated</td>
<td>Address</td>
<td>Contact</td>
<td>Website</td>
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<tr>
<td>ON</td>
<td>Krek Slovenian Credit Union Ltd.</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Slovenian</td>
<td>1953</td>
<td>747 Browns Line, Toronto, ON M8W 3V7</td>
<td>416-252-6527 <a href="mailto:main@krek.ca">main@krek.ca</a></td>
<td><a href="http://www.krek.ca">www.krek.ca</a></td>
</tr>
<tr>
<td>ON</td>
<td>Latvian Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Latvian</td>
<td>1959</td>
<td>4 Credit Union Drive, Toronto, ON M4A 2N8</td>
<td>416-922-2551 <a href="mailto:lagzdins@attcanada.ca">lagzdins@attcanada.ca</a></td>
<td><a href="http://www.latviancreditunion.ca">www.latviancreditunion.ca</a></td>
</tr>
<tr>
<td>ON</td>
<td>Margosa Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Sri Lankan</td>
<td>2008</td>
<td>2100 Ellesmere Road, Suite # 100A, Toronto ON M1H 3B7</td>
<td>416-915-8989 <a href="mailto:contact@margosacreditunion.ca">contact@margosacreditunion.ca</a></td>
<td><a href="http://www.margosacreditunion.ca/index.html">www.margosacreditunion.ca/index.html</a></td>
</tr>
<tr>
<td>ON</td>
<td>Parama Lithuanian Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Lithuanian</td>
<td>1952</td>
<td>2975 Bloor Street West, Etobicoke, ON M8X 1C1</td>
<td>416 207 9239 <a href="mailto:info@parama.ca">info@parama.ca</a></td>
<td><a href="http://www.parama.net">www.parama.net</a></td>
</tr>
<tr>
<td>ON</td>
<td>Resurrection Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Lithuanian</td>
<td>1962</td>
<td>3 Resurrection Road, Toronto, ON M9A 5G1</td>
<td>416-532-3400 <a href="mailto:rpcul@rpcul.com">rpcul@rpcul.com</a></td>
<td><a href="http://www.rpcul.com">www.rpcul.com</a></td>
</tr>
<tr>
<td>ON</td>
<td>Slovenia Parishes (Toronto) Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Slovenian</td>
<td>1958</td>
<td>725 Browns Line, Toronto, ON M8W 3V7</td>
<td>416-255-1742 <a href="mailto:frank@sloveniacu.on.ca">frank@sloveniacu.on.ca</a></td>
<td><a href="http://www.sloveniacu.on.ca">www.sloveniacu.on.ca</a></td>
</tr>
<tr>
<td>ON</td>
<td>St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited (Head office in Toronto, 20 branches throughout Ontario)</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Polish</td>
<td>1945</td>
<td>220 Roncesvalles Avenue, Toronto, ON M6R 2L7</td>
<td>416-537-2181 <a href="mailto:memberrelations@polcu.com">memberrelations@polcu.com</a></td>
<td><a href="http://www.polcu.com/aboutus/about.asp">www.polcu.com/aboutus/about.asp</a></td>
</tr>
<tr>
<td>ON</td>
<td>Taiwanese - Canadian Toronto Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Taiwanese</td>
<td>1978</td>
<td>3636 Steeles Avenue, East, Markham, ON L3R 1K9</td>
<td>905-944-0981 <a href="mailto:tcu@on.aibn.com">tcu@on.aibn.com</a></td>
<td><a href="http://www.tctcu.com">www.tctcu.com</a></td>
</tr>
<tr>
<td>Prov</td>
<td>Credit Union Name</td>
<td>Activity</td>
<td>Co-op Type</td>
<td>Ethnicity</td>
<td>Year Incorporated</td>
<td>Address</td>
<td>Contact</td>
<td>Website</td>
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<tr>
<td>ON</td>
<td>Talka Lithuanian Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Lithuanian</td>
<td>1955</td>
<td>830 Main Street East, Hamilton, ON L8M 1L6</td>
<td>905-544-7125 <a href="mailto:talkacu@talka.ca">talkacu@talka.ca</a></td>
<td><a href="http://www.talka.ca/">http://www.talka.ca/</a></td>
</tr>
<tr>
<td>ON</td>
<td>United Ukrainian Credit Union</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Ukrainian</td>
<td>1976</td>
<td>1252 Barton Street East, Hamilton, ON L8H 2V9</td>
<td>905-545-1910</td>
<td><a href="http://www.uucu.com/about.html">http://www.uucu.com/about.html</a></td>
</tr>
<tr>
<td>ON</td>
<td>Ukrainian Credit Union Ltd. (Head office in Toronto, 11 branches throughout Ontario)</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Ukrainian</td>
<td>1944</td>
<td>Head Office: 145 Evans Avenue, Suite 300, Etobicoke, ON M8Z 5X8</td>
<td>416-922-2797 <a href="mailto:ucucentre@ukrainiancu.com">ucucentre@ukrainiancu.com</a></td>
<td><a href="http://www.ukrainiancu.com/">www.ukrainiancu.com/UCU</a></td>
</tr>
<tr>
<td>ON</td>
<td>Estonian (Toronto) Credit Union Limited</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Estonian</td>
<td>1954</td>
<td>958 Broadview Avenue, Toronto, ON M4K 2R6</td>
<td>416-465-4659 <a href="mailto:info@estoniancu.com">info@estoniancu.com</a></td>
<td><a href="http://www.estoniancu.com">www.estoniancu.com</a></td>
</tr>
<tr>
<td>ON</td>
<td>Italian Canadian Savings &amp; Credit Union Ltd.</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Italian</td>
<td>2000</td>
<td>2900 Dufferin Street, Toronto, ON M6B 3S8</td>
<td>416-784-0200 <a href="mailto:mail@icsavings.ca">mail@icsavings.ca</a></td>
<td><a href="http://www.icsavings.ca">www.icsavings.ca</a></td>
</tr>
<tr>
<td>ON</td>
<td>Mennonite Savings and Credit Union (9 branches in Ontario)</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Mennonite</td>
<td>1964</td>
<td>1265 Strasburg Road, Kitchener, ON N2R 1S6</td>
<td>519-746-1010 <a href="mailto:info@mscu.com">info@mscu.com</a></td>
<td><a href="https://www.mscu.com/Personal/">https://www.mscu.com/Personal/</a></td>
</tr>
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</table>
### 3. Co-operatives under Development – by province

<table>
<thead>
<tr>
<th>Prov</th>
<th>Co-op Name</th>
<th>Activity</th>
<th>Co-op Type</th>
<th>Ethnicity</th>
<th>Year Incorporated</th>
<th>Address</th>
<th>Contact</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB</td>
<td>FIL-CAN Credit Cooperative</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Filipino</td>
<td>N/A</td>
<td>63 Taralea Crescent N.E. Calgary, T3J 4Y1</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>BC</td>
<td>One Filipino Cooperative of BC</td>
<td>Financial Services</td>
<td>Consumer</td>
<td>Filipino</td>
<td>2010</td>
<td>Lower Mainland. BC</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>BC</td>
<td>Multicultural Bridges</td>
<td>Interpretation/Translation</td>
<td>Multi-Stakeholder</td>
<td>Mixed</td>
<td>N/A</td>
<td>Vancouver, BC</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>BC</td>
<td>Victoria Immigrant &amp; Refugee Centre Society (VIRCS) Immigrant Women Co-op Development Project</td>
<td>Catering</td>
<td>Worker</td>
<td>Mixed</td>
<td>N/A</td>
<td>Victoria Immigrant &amp; Refugee Centre Society, 3rd Floor- 637 Bay Street Victoria V8T 5L2</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>MB</td>
<td>Knox Centre Community Kitchen Co-op (working name)</td>
<td>Catering</td>
<td>Producer</td>
<td>Mixed</td>
<td>2010</td>
<td>Knox Centre at the Knox United Church - 400 Edmonton Street Winnipeg R3B 2M2</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>MB</td>
<td>Vasa Cooperative</td>
<td>Textiles</td>
<td>Worker</td>
<td>Filipino</td>
<td>2006</td>
<td>728 Waverley Street Winnipeg R3M 3L7</td>
<td>204-226- 8272 <a href="mailto:info@vasacooperative.com">info@vasacooperative.com</a></td>
<td><a href="http://www.vasacooperative.com">www.vasacooperative.com</a></td>
</tr>
<tr>
<td>MB</td>
<td>Moving Industry Project with Lost Boys of Sudan</td>
<td>Other Services</td>
<td>Worker</td>
<td>Sudanese</td>
<td>N/A</td>
<td>Winnipeg, MB</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Prov</td>
<td>Co-op Name</td>
<td>Activity</td>
<td>Co-op Type</td>
<td>Ethnicity</td>
<td>Year Incorporated</td>
<td>Address</td>
<td>Contact</td>
<td>Website</td>
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</tr>
<tr>
<td>MB</td>
<td>EarthKind Cleaning Worker Cooperative Ltd.</td>
<td>Cleaning</td>
<td>Worker</td>
<td>Sudanese</td>
<td>2008</td>
<td>Winnipeg, MB</td>
<td>204-218-8830 <a href="mailto:rdeng@shaw.ca">rdeng@shaw.ca</a></td>
<td>N/A</td>
</tr>
<tr>
<td>MB</td>
<td>Eritrean Catering Group (working name)</td>
<td>Catering</td>
<td>Worker</td>
<td>Eritrean</td>
<td>NA</td>
<td>Winnipeg, MB</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>NS</td>
<td>Immigrant Women’s Catering - Halifax YMCA</td>
<td>Catering</td>
<td>Worker</td>
<td>Mixed</td>
<td>N/A</td>
<td>YMCA Centre for Immigrant Programs 65 Main Avenue Halifax B3M 1A4</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>ON</td>
<td>Coopérative Franco-Présence</td>
<td>Arts, Music, Cultural Heritage</td>
<td>Multi-Stakeholder</td>
<td>Mixed</td>
<td>2004</td>
<td>181 Donald St, Suite 28 Ottawa, ON K1K 1N1</td>
<td>613-220-5286 <a href="mailto:francopresence@yahoo.ca">francopresence@yahoo.ca</a></td>
<td><a href="http://www.francopresence.ca">www.francopresence.ca</a></td>
</tr>
<tr>
<td>ON</td>
<td>AfriCana Village &amp; Museum</td>
<td>Arts, Music, Cultural Heritage</td>
<td>Multi-Stakeholder</td>
<td>Mixed African &amp; Caribbean</td>
<td>N/A</td>
<td>Toronto, ON</td>
<td>N/A</td>
<td><a href="http://www.africanavillage.com">www.africanavillage.com</a></td>
</tr>
<tr>
<td>ON</td>
<td>Coopérative La Samaritaine</td>
<td>Agriculture (includes urban gardening)</td>
<td>Producer</td>
<td>Mixed African</td>
<td>2008</td>
<td>197 Dundas St. E Toronto, M5A 1Z4</td>
<td>416-345-8449</td>
<td>N/A</td>
</tr>
<tr>
<td>ON</td>
<td>South Asian Artists’ Alliance (working name)</td>
<td>Arts, Music, Cultural Heritage</td>
<td>Producer</td>
<td>Mixed</td>
<td>N/A</td>
<td>C/O CED for Immigrant Women - 905 Dillingham Rd. Unit#20 Pickering L1W 3X2</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>ON</td>
<td>ALIVEducation Co-operative</td>
<td>Education Services</td>
<td>Worker</td>
<td>Mixed</td>
<td>2006</td>
<td>1281 Maitland Ave Ottawa K2C 2C4</td>
<td>613-523-1037 <a href="mailto:info@AliveEducation.com">info@AliveEducation.com</a></td>
<td><a href="http://www.aliveducation.com/index.htm">www.aliveducation.com/index.htm</a></td>
</tr>
<tr>
<td>ON</td>
<td>Aashiana Day Care</td>
<td>Child Care</td>
<td>Worker</td>
<td>Mixed South Asian</td>
<td>2009</td>
<td>C/O CED for Immigrant Women - 905 Dillingham Rd. Unit#20 Ajax, L1W 3X1</td>
<td>N/A</td>
<td><a href="http://www.ced4im-wo.org">www.ced4im-wo.org</a></td>
</tr>
<tr>
<td>Prov</td>
<td>Co-op Name</td>
<td>Activity</td>
<td>Co-op Type</td>
<td>Ethnicity</td>
<td>Year Incorporated</td>
<td>Address</td>
<td>Contact</td>
<td>Website</td>
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<tr>
<td>ON</td>
<td>Communication Alliance (working name)</td>
<td>Publishing/ Media</td>
<td>Worker</td>
<td>Mixed</td>
<td>N/A</td>
<td>C/O CED for Immigrant Women - 905 Dillingham Rd. Unit#20 Ajax L1W 3X2</td>
<td>N/A</td>
<td><a href="http://www.ced4im-wo.org">www.ced4im-wo.org</a></td>
</tr>
<tr>
<td>ON</td>
<td>Chinese E-business Association (CEBA)</td>
<td>Social &amp; Economic Support/ Integration</td>
<td>Worker</td>
<td>Chinese</td>
<td>N/A</td>
<td>1107-2720 Queensview Dr. Ottawa K2B 1A5</td>
<td>N/A</td>
<td>E business association website: <a href="http://cebacanada.com/ebusiness-association/">http://cebacanada.com/ebusiness-association/</a></td>
</tr>
<tr>
<td>ON</td>
<td>Bidya Learning Centre</td>
<td>Education Services</td>
<td>Worker</td>
<td>Bangladeshi and Indian</td>
<td>2010</td>
<td>C/O CED for Immigrant Women - 905 Dillingham Rd. Unit#20 Pckering L1W 3X2</td>
<td>N/A</td>
<td><a href="http://www.ced4im-wo.org">www.ced4im-wo.org</a></td>
</tr>
<tr>
<td>QC</td>
<td>Diffudi International</td>
<td>Education Services</td>
<td>Worker</td>
<td>Mixed</td>
<td>1992</td>
<td>915, boul. René-Lévesque Ouest, Sillery (Québec) G1S 1T7</td>
<td>418-682-3617 <a href="mailto:quefacil@videotron.ca">quefacil@videotron.ca</a></td>
<td>pages.videotron.com/diffudi/</td>
</tr>
</tbody>
</table>
APPENDIX B:
Resources on Ethnocultural and immigrant Co-operatives

PUBLICATIONS


CCEDNet (2008). Creating Opportunities, Optimizing Possibilities: Immigrant and Refugee Co-ops in Canada. CCEDNet and several partners produced this discussion paper based on a research report presented to the Co-operative Secretariat by the Multicultural Health Brokers Co-operative in 2007. It was one of the first attempts to analyze the potential for co-operatives to improve the social and economic well-being of new Canadians. It offers a brief analysis of some of the challenges and barriers that immigrants face and illustrates how the co-operative model is able to address them. It concludes with several case studies on successful immigrant co-operatives in Canada. Available online at: http://www.ccednet-cdec.ca/files/ccednet/COOP_20Eng.pdf

Corcoran, H., Canadian Worker Co-operative Federation (2009). Strategies for Developing Immigrant Worker Co-ops. This is an excellent resource for anyone interested in starting an immigrant worker co-operative or for organizations wanting to support their development. Available online at: http://www.canadianworker.coop/immigrant-strategies.

Duguid, F., Co-operatives Secretariat (2010). Working Together to Build Opportunities: Canadian Immigrants and Co-operatives, presentation at the 12th National Metropolis Conference, Montreal, March 18-21, 2010. This presentation highlights some of the challenges facing immigrant co-operatives and summarizes some of the findings of the Co-operative Secretariat's research to date into immigrant co-operatives.


ORGANIZATIONS AND PROGRAMS

Co-op Development Initiative (CDI)
http://coop.gc.ca/COOP/display-afficher.do?id=1232543849777&lang=eng

The CDI program offers support to ethnocultural and immigrant co-operatives through three components:
- Advisory Services provide information and guidance to new co-operatives. See list of co-op organizations in Appendix C
- The Innovative Co-op Projects program (ICP) provides funding assistance for co-ops that offer innovative goods or services, use innovative technology, or build the capacity and sustainability of the co-op sector as a whole
- The Co-op Development InfoService. See page 21 for ways to contact the service.

Immigrant and Refugee Community Action Network (ICAN)
http://www.ccednet-rcdec.ca/en/our_work/immigrants

ICAN was formed six years ago as a national network of newcomer CED practitioners and their allies. It is focused on creating leadership opportunities for immigrants and refugees in the CED and co-op movements in Canada and to share skills and successful practices with other immigrants and refugees who could also benefit from these opportunities. Meetings are held semi-monthly.

Immigrant Settlement and Integration through Social Enterprise Initiative (ISISE)
(http://www.ccednet-rcdec.ca/en/isise)

The ISISE project grew out of the work of CCEDNet’s Immigrant and Refugee Community Action Network (ICAN), and operated from January 2009 to March, 2010. It was funded by Citizenship and Immigration Canada. The project produced five case studies of immigrant social enterprises to highlight success and best practices and provided funding for six social enterprises (5 co-ops) to increase their internal capacity and create business plans that will guide them in scaling up their work. No longer in operation.

SEED Winnipeg (http://www.seedwinnipeg.ca)

This not-for-profit organization assists low-income individuals of the Winnipeg area in starting small businesses. It offers support programs for new immigrants, and through its Community Worker and Ownership Program, SEED Winnipeg provides support and technical assistance to individuals interested in starting or expanding a worker co-op enterprise.

Wages Co-operative (http://wagescooperatives.org) – based in the US

WAGES (Women's Action to Gain Economic Security) works with low-income Latina immigrant women to develop environmentally-friendly worker co-operatives. WAGES provides technical assistance and support through a Co-op Network. They have also created a Co-op Development Toolkit based on their experiences. Organizations interested in receiving the toolkit should email toolkit@wagescooperatives.org.
VIDEOS

Common Thread Sewing Co-operative, Vancouver, BC
www.youtube.com/watch?v=Ul7e6noOzMg

Anak Publishing, Winnipeg, MB
www.youtube.com/watch?v=3aRmxUZ0tQs

Enviro-Safe Worker Co-op, Winnipeg, MB
www.youtube.com/watch?v=hmCc4inwooa4&feature=related

ICAN Social Enterprise Development as an Effective Tool for Immigrant Settlement,
A workshop presentation by Enviro-Safe Worker Co-operative
www.youtube.com/watch?v=sb_9tNKA1c0&feature=related
www.youtube.com/watch?v=pWGiFtxvQ10&feature=related

LA TIERRA CO-OP, GATINEAU, QC

VASA COOPERATIVE, WINNIPEG, MB
APPENDIX C: Database of Immigrant Co-operatives

If required for co-op development purposes, an Excel database with more detailed information is available from the Co-op Development InfoService [http://www.coops canada.coop/en/coopdev/CoopDev](http://www.coops canada.coop/en/coopdev/CoopDev) or one of CCA’s Advisory Service partners as listed below.

**Newfoundland-Labrador Federation of Co-operatives**
203 - 19 Crosbie Place
P.O. Box 13369 Station A
St. John’s, Newfoundland A1B 4B7
Toll Free: 1-877-726-9431
[www.nlfc.coop](http://www.nlfc.coop)

**Prince Edward Island Co-operative Council**
6 Alexandra Court
Stratford, Prince Edward Island C1B 1K8
Tel.: 902-569-7322
[www.peicc.coop](http://www.peicc.coop)

**Nova Scotia Co-operative Council**
P.O. Box 1872
Truro, Nova Scotia B2N 6C7
Tel.: 902-893-8966
[www.nsco-opcouncil.ca](http://www.nsco-opcouncil.ca)

**Ontario Co-operative Association**
101 - 450 Speedvale Avenue West
Guelph, Ontario N1H 7Y6
Toll Free: 1-888-745-5521
Tel.: 519-763-8271
[www.ontario.coop](http://www.ontario.coop)

**Manitoba Co-operative Association**
Unit C, 3059 Portage Ave.
Winnipeg, Manitoba R3K 0W4
Tel.: 204-989-5930
[www.manitoba.coop](http://www.manitoba.coop)

**Saskatchewan Co-operative Association**
301 - 201 21st Street East
Saskatoon, Saskatchewan S7K 0B8
Tel.: 306-244-3702
[www.sask.coop](http://www.sask.coop)

**Alberta Community and Co-operative Association**
104 – 5013 48th Street
Stony Plain, Alberta T7Z 1L8
Tel.: 780-963-3766
[www.acca.coop](http://www.acca.coop)

**British Columbia Co-operative Council**
212 - 1737 3rd Avenue West
Vancouver, British Columbia V6J 1K7
Tel.: 604-662-3906
[bcca.coop](http://bcca.coop)

**Arctic Co-operatives Limited**
1645 Inkster Blvd.
Winnipeg, Manitoba R2X 2W7
Tel.: 204-697-2243 ext. 288
[www.arcticco-op.com](http://www.arcticco-op.com)

**Canadian Worker Cooperative Federation**
104 - 402 30th Ave. North-East
Calgary, Alberta T2E 2E3
Tel.: 403-276-8250
[www.canadianworker.coop](http://www.canadianworker.coop)
BUDUCHNIST (UKRAINIAN) CREDIT UNION FINANCIAL SEMINAR WITH THE MCMASTER UKRAINIAN STUDENTS ASSOCIATION, ON

YOUTH IN ATKINSON HOUSING CO-OPERATIVE
TORONTO, ON
For more information on this or any other CCA publication, please contact:

Donna Balkan,
Communications Manager,
Canadian Co-operative Association
400-275 Bank Street
Ottawa, ON K2P 2L6
Tel: 613-238-6711 ext. 206
Email: donna.balkan@coopscanada.coop
Visit our website at www.coopscanada.coop