



Who is the [Ontario Co-operative Association](#)?

We are a provincial association that assists co-operative businesses across Ontario with advocacy, business development, education, training and support. We are a non profit co-operative business, and 85% of co-operative businesses in Ontario belong to our organization.

What is a [co-operative business](#)?

A co-operative business is a corporation that is owned by at least 3 people. Co-operatives are businesses that are jointly owned by the people who benefit most from the business; this might include using the services, buying the products or working there. There are different types of co-operatives, owned by different groups of people. We usually call these groups of people *owners* or *members*.

Sometimes co-operatives are groups of people working together to solve problems or help each other reach economic, cultural or social goals. Although they may not be officially “incorporated” as co-operative corporations, they are very effective solutions to often very big issues, and operate with the same ideas of everyone having a say in how the enterprise is run, sharing the workload equally, and sharing the profit or other benefits equally. This is sometimes referred to as the [solidarity](#) or [social economy](#), and it can look like microlending circles called [ROSCA's](#), markets, childcare, professional networks, systems of trading or bartering and more.

Here are four different types of co-operatives:

Consumer Co-operatives are owned by the customers who buy the products or services. Examples of consumer co-ops:

- [Grocery stores](#) owned by the customers that shop there.
- Co-operative banks (also known as [credit unions](#)) owned by the customers that have bank accounts there.
- A [housing complex](#) owned by the people that live there.

Worker Co-operatives are owned by the people that work at the business. Examples of worker co-ops:

- A [video game design company](#) owned by the designers that work there.

- A [coffee shop](#) owned by the people who work there.
- An [IT company](#) owned by the people who work there.
- A [video production company](#) owned by the people who work there.

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***Producer Co-operatives* are owned by the people that provide the products or services that are processed, marketed and/or distributed by the business.**

Examples of producer co-ops:

- A [dairy co-op](#) owned by the farmers that provide the milk. The dairy co-op processes the milk into different products that it advertises and sells to stores and restaurants.
- An [artist co-op](#) that is owned by the artists that create the art. The artist co-op markets and sells the art to the public.

***Platform Co-operatives* are essentially producer co-ops that use a website or mobile app to sell goods or services.** Platform Co-operatives can be owned by the people that provide the products and services, the people that work at the co-op, the customers or a combination of all of the above!

Examples of platform co-ops:

- A [ride service](#) like Uber, where the drivers both own and work at the business.
- A [music streaming service](#), owned by the listeners, artists and labels.
- A [home-rental service](#) like AirBnB, but owned by the workers and gives 50% of revenue to charities in the communities where it operates.

***Housing Co-operatives* are consumer co-operatives**, but they deserve special recognition because they make up over 50% of all the co-operatives in Ontario.

- Housing Co-operatives are housing complexes or apartments where the residents have ownership over the place where they live and are involved in the day-to-day running of the co-operative.
- Housing co-operatives are less precarious than renting because the building isn't owned by a landlord who can sell the building, make big increases in the rent that you pay, or evict you without cause.
- Housing co-ops are more affordable because most of them are operated as non profit co-operatives.
- Housing co-ops are sometimes created for a certain group of people, like student

housing co-ops or housing co-ops geared for seniors, artists, low income earners or people in the LGBTQ2s+ or BIPOC communities, but typically housing co-ops are open to anyone who is looking for a safe, affordable place to live with a strong sense of community.

Here's a couple of videos on housing co-ops:

- [Video from the BC Co-operative Association](#)- explains housing co-ops
- [Video from the Central Ontario Association of Co-operative Housing](#)- explains co operative housing and talks to people in Ontario about their experience living in a housing co-op

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Types of Co-ops



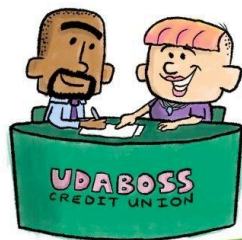
What kinds of businesses are co-operatives?

Co-operatives can be almost any type of business you can think of. Co-ops work best in situations where you have a group of like-minded people who want to work together for a common goal. Some examples of when co-ops work well are:

- Where there's a need that's not being met, like a lack of [job opportunities](#) for adults with developmental disabilities
- Within a niche market like [music recording and production](#)
- Where there's a service that can't be found elsewhere like [telecommunications services](#) in rural or remote areas
- Where social or economic issues like [food insecurity](#), lack of [affordable housing](#), inadequate access to [healthcare services](#) or [precarious employment](#) exist.
- Where the owner of a business is retiring and instead of closing the business, [ownership is taken over by the employees](#)

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Co-ops exist in every business sector



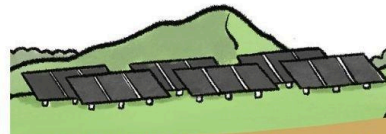
FINANCIAL
Credit unions, insurance
and mutuals



HEALTHCARE
Medical clinics, mental health,
PSW, DSW and home care



HOUSING
Members access
affordable housing



RENEWABLE ENERGY
Generate, sell and promote
green energy

Co-ops exist in every imaginable sector

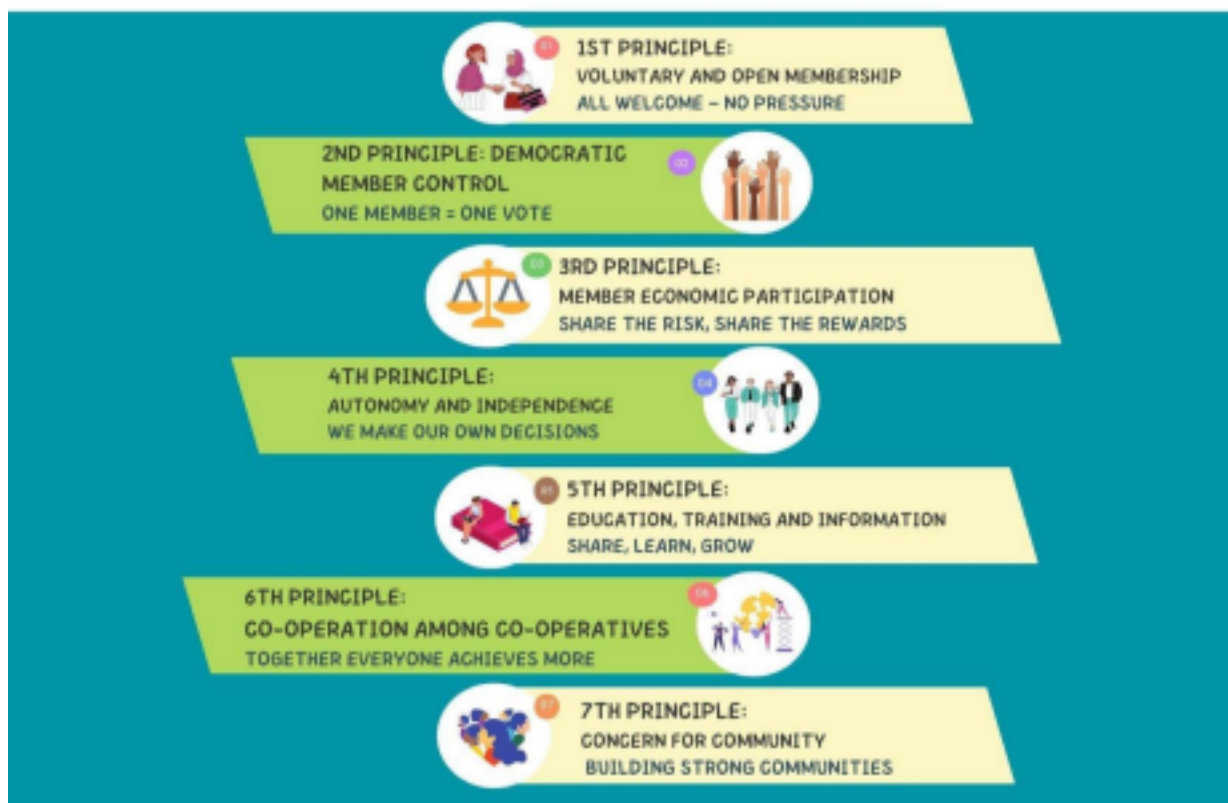
- Childcare
- Education
- Agriculture
- Retail
- Consulting
- The Arts
- Streaming services
- Recording industry
- Food service
- IT & Technology
- Professional sports
- And more

What makes co-operative businesses different from other types of corporations?

- Co-operative businesses are never publicly owned and **their shares cannot be bought and sold on the stock market.**
- The owners (also known as members) of a co-operative each own one share of the co-operative. This means that **each member has one vote** when decisions are being made. Members can only ever own one share. Co-operatives are a democratic type of business; they are set up so that everyone involved has an equal amount of decision-making power.
- **Co-operatives put values before profit.** They care about people, the planet and principles more than profit.
- **Co-operatives all follow a [set of 7 principles](#)** that require them to operate to a certain standard. The principles set expectations for co-ops to:
 - Give back to their communities
 - Offer training and education to their members and staff
 - Operate democratically and ethically
 - Involve their members in decision making

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THE 7 CO-OPERATIVE PRINCIPLES



Are co-operatives only found in Ontario?

There are 1,181 co-operatives in Ontario but co-operatives are businesses that operate all over the world. There are over 3 million co-operatives worldwide found in 90 different countries! All co-operative businesses follow the same 7 Principles, and all co-operatives are owned by their members. There are some collectives that operate as informal co-operatives and began when a group of people came together to solve a problem or fill a need in their community. We consider those to be co-operatives as well, and they have inspired many people to act more cooperatively and work together to find solutions to problems. In many cultures, cooperation is just a way of life. Indigenous and BIPOC communities have made a tremendous contribution to co-operatives all around the world.

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The infographic consists of three vertically stacked items, each with an icon and a text block. The first item features a globe icon and text stating that co-ops employ 280 million people, or 10% of the world's employed population. The second item features a circular icon with buildings and text stating there are approximately 3 million co-operatives worldwide. The third item features an icon of a group of people and text stating that more than 1 billion people are members of a co-op, which is about 1 out of every 7 people. The ONBOARD COOP logo is located in the bottom right corner.

 **Co-ops employ 280 million people across the globe, in other words, 10% of the world's employed population.**

 **There is approximately 3 million co-operatives around the world.**

 **More than 1 billion people on the planet are members of a co-op. That's about 1 out of every 7 people.**

ONBOARD
COOP

Key Points about Co-operatives:

- Co-operatives are **businesses that are owned equally by their members**.
- The members may be **customers**, the people that **work at the co-op** or the people that **provide the products and services** that the co-op offers.
- There are different types of co-ops and their names reflect their structure or who their members are. Example: **Consumer Co-ops, Worker Co-ops, Producer Co ops, Platform Co-ops**.
- Co-ops are **created to fill a need for their members**, (they might provide products, services, employment etc.) or address a need in their community.
- Co-ops are **found all over the world in every size and industry imaginable** (some examples are housing, financial, investment, construction, music, art, production, farming, processing, retail, telecommunications, energy, consulting, accounting, architecture & design, IT, data management, healthcare and more).
- **Co-operatives are value-based businesses** that care about the triple-bottom line: people, planet & profit.
- Co-operatives **can be non-profits, charities or for-profit businesses**.
- Co-operatives all **follow a set of guiding principles**.
- Because co-operatives are **different from investor owned corporations**, they don't have the same pressure to maximize profit for shareholders.

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Resources & Links to Co-operative Businesses:

Co-ops that you might recognize:

[Ocean Spray](#) (Producer Co-operative- owned by 700 cranberry farmers in North & south America)

[Gay Lea Foods Co-operative](#) (Producer Co-operative- Dairy Co-op owned by over 1400 dairy farmers in Ontario and Manitoba)

[Home Hardware](#) (Producer Co-operative- the chain is co-operatively owned by over 1100

independently owned member stores. They share marketing, distribution, buying power etc.)

[Co-operators](#) (Financial Co-operative- an insurance and investment company that operates all across Canada)

[Desjardins](#) (Financial Co-operative- started in 1900 as North America's first credit union. Now the largest financial co-operative in North America.)

[Agropur](#) (Producer Co-operative- Dairy Co-op producing many different brands in Canada and the U.S.)

[Associated Press \(AP\)](#) An American non-profit co-operative. Its members are U.S. newspapers and broadcasters. Many newspapers and broadcasters outside the United States are AP subscribers. AP is one of the largest and most trusted sources of news in all formats in the world.

[Green Bay Packers](#) (They are a co-operative, non-profit, community owned professional sports team owned by 361,300 fans and are the most successful team in NFL history.)

[Saskatchewan Roughriders](#) (A co-operative football team in the Canadian Football League. Owned by approximately 12,000 fans.)

Student Housing Co-operatives in Ontario:

Student Housing Co-operatives are not for profit student housing. Accommodations for students by students. The members (residents) make decisions about their individual residence and the organization as a whole that best suit their needs. Student co-operative housing is more affordable than other types of student housing and gives residents a say in how their housing is operated.

[Kingston Student Housing Co-operative](#) (Kingston, ON)

[Campus Co-operative Residences](#) (Toronto, ON)

[Neill-Wycik](#) (Toronto, ON)

[WCRI](#) (Waterloo, ON)

[Guelph Campus Co-op](#) (Guelph, ON)

Design & Technology Co-operatives:

[People Design Co-operative](#) (Toronto, Ontario.)

[Design Co-operative](#) (U.S.)

[Hypha Co-operative](#) (Southern Ontario)

[Savvy Co-operative](#) (U.S.) ([Watch their video!](#))

[Meet.coop](#)- UK

[Ko_op](#)- Montreal

[Baseline](#)- Quebec City, QC

[CanTrust Hosting](#)- Canada, Worker Co-op

[Interstitial Co-op](#)- North America, Worker Co-op

[Loomio](#)- UK, Platform Co-op

For a full list of technology related co-ops from around the world, [click here](#)

Co-operatives with a focus on building, sustainability & green energy:

[Arise Architects Co-operative](#) (Guelph, Ontario)

[EnerGreen Builders Co-operative](#) (New Brunswick)

[Sun Certified Builders Co-operative](#) (Winnipeg, Manitoba)

[ClimateCare Canada](#), (Canada)

[Zooshare Co-operative](#) (GTA)

[Aster Group Co-operative](#) (New Brunswick)

[Wood Shop Co-operative](#) (Vancouver, BC)

[Sustainability Solutions Group Co-operative](#) (Canada wide)

[Union Sustainable Development Co-operative](#) (Waterloo, ON)

Gig Economy

[Direct Local Eats](#)- Guelph, Ontario- Platform co-op

[Fair BNB](#)- UK, Platform Co-op

[The Driver's Co-operative](#)- New York, US- Platform co-op

Arts and Theatre

[Aron Theatre](#)- Campbellford, Ontario

[Seize the Means](#)- Vancouver

[Saskatchewan Film Pool Co-operative](#)- Sask.

[Tenk](#)- Montreal

[SMART Co-operative](#)- International, Entrepreneurship support (Creative Arts/gig economy)

Daycare and Education

[My Cool Class](#)- Platform Co-op

[Freedom Dreams Education Co-operative](#)- Canada, Co-operative Development and Diversity, Equity and Inclusion Training and Education

[Skill Squirrel](#), Toronto, Ontario

[Community Partners for Success](#), Quinte Region, ON

[Sunshine Heights Day Care](#), Port Hope, Ontario

[St.Lawrence Co-operative Day Care](#), Toronto, ON

Business Development- Shared Services-

Consulting

[The Kitchen Collective](#)- Hamilton Ontario

[Black Women Professional Co-operative](#)- Toronto, Ontario

[Blooming Ladies Co-operative](#)- North America

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[Co-active](#)- B.C., Canada

[Ambient Book-keeping](#)- Saskatchewan

[GIA Consulting](#)- Vancouver

[Co-operative Cleaners of Ontario](#)- GTA, Worker owned cleaning service

Healthcare

[Align Co-operative](#)- Canada

[Homecare Workers Co-operative](#)- Peterborough & Durham, Ontario- Worker Co-op

[Developmental Service Worker Co-op](#)- Ottawa, Ontario- Worker Co-op

[Healthy Minds Co-operative](#)- Dartmouth, Nova Scotia- Consumer Co-op

[Outaouais Paramedics Cooperative](#)- Quebec, Worker Co-op

[Brave Co-operative](#)- BC, Platform Co-op

Cafes & Restaurants

[The Seasoned Spoon](#)- Trent University Campus, Peterborough- Consumer co-op

[Lunik Co-op](#)- York University Campus, Toronto- Consumer co-op

[Glitter Bean Cafe](#)- Halifax, Nova Scotia- Worker co-op

[Eadha Bread Co-operative](#)- Winnipeg

[Retournzy Co-op](#) - Montreal (Reusable containers)

Retail & Wholesale

[London Skateboard Co-op](#)- London Ontario, Worker Co-op

[London Food Co-op](#)- London Ontario, Consumer Co-op

[London Brewing Co-operative](#)- London, Ontario, Worker Co-op

[Gender Gear](#)- Toronto, Ontario

[Karma Grocery Co-op](#)- Toronto, Ontario

[Garden Centre Group Co-op](#), Mississauga, ON

[Modern Sales Co-op](#), Barrie, Ontario

[The Big Carrot](#) - Toronto, ON

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Agriculture

[Ag Energy](#), Guelph, Ontario

[Growmark](#), Guelph

[Ontario Goat Dairy Co-operative](#), Teeswater

[Northwest Beef](#), Northern Ontario

[Beef Farmers of Ontario](#), Guelph, Ontario

[Conestoga Meats](#), Breslau, Ontario

Funeral

[Green Burial Ottawa Valley Co-operative](#), Ottawa, ON

[Funeral Co-operative of Ottawa](#), Ottawa, Ontario

Telecommunications

[Hay Communications](#), Zurich, Ontario

[Quadro Communications](#), Kirkton, Ontario

[Brooke Telecom](#), Inwood, Ontario

Social Purpose

[Team Werks Co-operative](#), Thunder Bay, Ontario

[Y's Owl Maclure Co-operative Centre](#), Ottawa

[Common Ground Co-operative](#), Toronto, Ontario

Credit Unions & Financial Co-operatives

(Just a few examples)

[Kawartha Credit Union](#), Ontario

[Kingston Community Credit Union](#), Kingston, ON

[Frontline Credit Union](#), Ottawa

[Meridian Credit Union](#), Ontario

[Northern Credit Union](#), Ontario

Music:

[The Pack Music Co-op](#)- (In progress) Australian music streaming service

[Coop145](#) - Toronto, ON, Recording, production, performance, professional development, youth programming

[Soul City Music Co-op](#)- Windsor, ON, Co-op record label ([CBC Article](#))

[Indy Music Co-op](#)- Indianapolis Music Co-operative (in progress), Community space for musicians

[Evolutionary Music Co-operative](#)- Toronto, ON, Recording, production, promotion, performances.

[New York Music Co-op](#)- New York, Music instruction, performances.

[Canadian Musicians Co-op](#)- Barrie, ON, Emerging artist program, professional development, pre-professional program, no more starving artists program

[MK Music Co-op](#)- Milton Keynes, UK, Association of specialized music teachers.

[Western Montana Musicians Co-op](#)- Montana, USA, Jam nights, rehearsal space, workshops

[Resonate](#) - International- based in UK. Music streaming platform

[Mcopera](#) - Scotland, Scotland's only fully professional opera orchestra.

[Live Musicians Co-op](#) - Santa Rosa, California, USA, Studio and Rehearsal space

[Cape Breton Music Industry Cooperative](#) - Sydney, Nova Scotia, Professional development and industry training, showcases.

[Sotones Recording Label](#) - UK, Artist owned record label

[Music 4 Coop](#) - Spain, Supports co-operative development in the music industry to create a more sustainable and fair industry for all levels of musicians

[Deep Roots Music Co-operative](#) - Dedicated to developing and promoting the music scene in Annapolis Valley, Nova Scotia. Known for their yearly music festival.

[Groupmuse](#) - United States, Paris, London, Performance booking/promotion platform.

[The Artist Co-operative](#) - California, USA. Promotion, marketing, record label.

[Vancouver Co-op Radio](#) - Vancouver, BC, Community owned radio station

[Golden Co-op Radio](#) - (In progress) Golden, BC. Community owned radio station

[The Luthiers Co-op](#) - Massachusetts, USA. Musical instruments sales & repairs, live music venue, bar and restaurant.

[Downtown Sounds Workers Co-op](#) - Massachusetts, USA. Worker owned music store.

[Sinfonia Musicisti](#) - UK, Co-operative orchestra

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For more information on co-operatives including educational resources, please contact: Michelle Christmann, Education Manager, mchristmann@ontario.coop