

Solving Rural Challenges Together

a **co-operative** approach
to building **better** communities

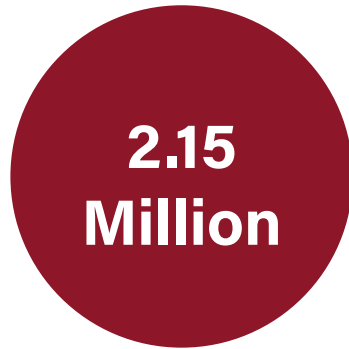
January 2020



ALBERTA COMMUNITY & CO-OPERATIVE ASSOCIATION

www.acca.coop * info@acca.coop

ACCA's Member Co-ops



Member owners in Alberta

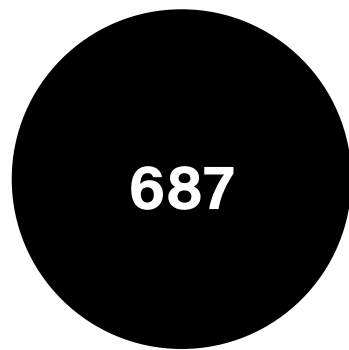


Refunded to Members since
2017

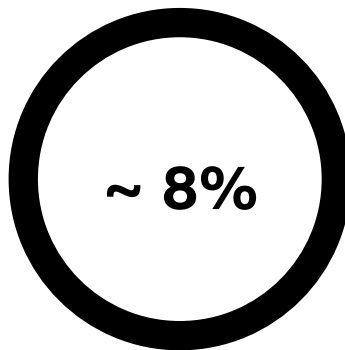


Active in Agriculture,
Financial, Housing, Insurance,
Petroleum, Retail, and Rural
Utility Industries

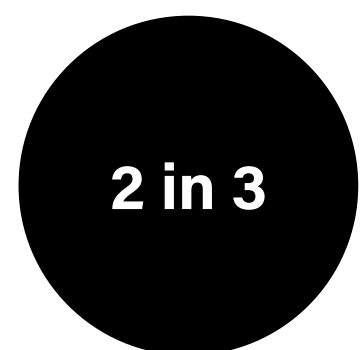
Alberta's Co-op Sector



Incorporated co-operatives
and credit unions

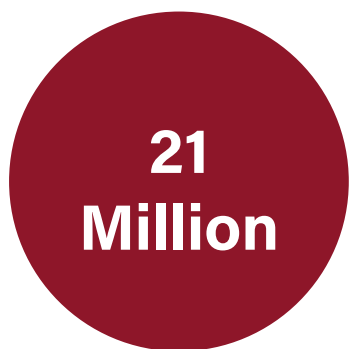


of all co-operatives in Canada
are found in Alberta

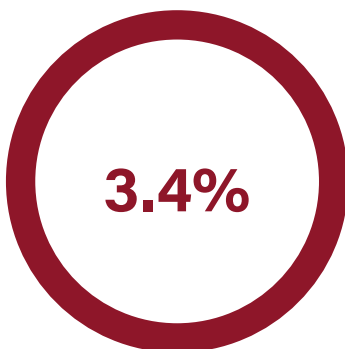


Albertans are a member of a
co-operative or credit union

Canada's Co-op Sector



Member-owners



GDP contribution



jobs in every industry

ru·ral

*relating to, or characteristic of the countryside
rather than the town*

Whether banking at credit unions, supplying farmers, feeding families, or powering homes, the co-operative model is by no means an experiment: it is a proven success especially in rural Alberta.

As co-operatives, we don't have customers or offshore shareholders - we have members.

They are owners and investors who believe that business profits - and the jobs they create - should stay right here in Alberta.

Co-ops are built by people and communities who cannot afford to wait on outside help.

They understand that the power of local ownership and democratic decision-making is a fairer way of doing business.

As people-driven enterprises, we are in tune with the "let's get this done" attitude that defines Albertans.

Co-operatives are woven into the Alberta past and present landscape, but there is much more we can do to ensure that co-operatives are a core part of the vibrant future of Alberta.

Investment co-ops are being used to invest in local businesses and services and revive key economic infrastructure.

Co-ops are guided by seven global principles

Co-ops around the world are organized according to the seven international principles of co-operation.

1. Voluntary and Open Membership
2. Democratic Member Control
3. Members Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Co-operation Among Co-operatives
7. Concern for Community

THE SEVEN CO-OPERATIVE PRINCIPLES
ONE VOLUNTARY AND OPEN MEMBERSHIP
TWO DEMOCRATIC MEMBER CONTROL
THREE MEMBERS' ECONOMIC PARTICIPATION

FOUR AUTONOMY AND INDEPENDENCE
FIVE EDUCATION, TRAINING
AND INFORMATION
SIX CO-OPERATION AMONG CO-OPERATIVES
SEVEN CONCERN FOR COMMUNITY

Across the country and internationally, co-operatives are providing innovative approaches to addressing rural challenges.

Access to Health Care and Community Services

Access to health care and social care is a key consideration in economic competitiveness and quality of life for rural Albertans.

Health co-ops have been successfully implemented in a small scale in other parts of Canada. This model can be used in a number of areas of health delivery, for example, co-op clinics, home care, or daycare.

The use of co-ops in the health care industry has been proven to increase the quality of care, improve access to care, aid in the recruitment of health professionals, and reduce health care delivery costs.

Loss of rural economic infrastructure

As agriculture internationalizes, key economic infrastructure is pulled out of rural communities to larger centres. Some rural communities are successfully pushing back against this tide using the co-operative model.

Westlock Terminals, a new generation co-op, has restored its grain-handling facilities to become one of the most profitable terminals for its size in the country.

Following Westlock's lead, Battle River Railway was formed to purchase a short rail line in danger of being shut down and is now one of the most active and profitable short rail lines in the country.

Rural Utilities

Alberta has the largest co-operative rural utility network in the world. Born out of the lack of access to electricity and natural gas, rural Albertans built the system to fill in the gap in services for electricity and natural gas.

A new range of rural utilities co-ops are being explored, ranging from high speed internet to renewable energy production.

CCI Wireless: Formed by a range of rural natural gas co-operatives and partnering municipalities, CCI Wireless is one now one of Canada's largest rural internet providers and is now providing services for rural communities across Western Canada.

Co-ops own vital rural infrastructure

Without the continuing investment by natural gas co-ops, REAs and agriculture giants such as UFA and FCL, rural Alberta would be a very different place.

Co-ops keep and spread wealth across Alberta

In an age of growing inequality and industry consolidation, co-ops quietly share their profits with member owners.



Affordable Seniors Housing

Housing co-operatives can be a very effective model in addressing affordability particularly when they cleave closely to mixed-income tenants to avoid the “ghettoization” effect.

Seniors housing co-operatives can enable rural seniors to age in place, close to family, and reduce of shared home care and health care services.

Co-operative Social Responsibility

Co-ops are actively engaged in the communities where they do business. ‘Co-operative Social Responsibility’ is about doing what is right and not just about checking off a box on a corporate to-do list. If our community fails, we fail.

The Sangudo Opportunity Development Co-operative has recirculated almost \$2 million dollars in investment in their small Alberta community of 300 people.

In doing so, they have maintained and expanded a meat shop crucial to local farmers, launched a new food service business, launched a needed tourist campsite and expanded the community’s housing stock.

[Check out this short video describing their experience.](#)

(<https://youtu.be/INacrPFx6B4>)

Economic Development and Sustainable Communities

The economic downturn has been a challenge for many communities, with many municipalities initiating different strategies to revitalize local economies (e.g. downtown revitalization initiatives).

What if the community could be empowered to secure their own future through a co-operative?

Opportunity Development Co-operatives are carrying vehicles for self-directed RRSPs and TFSA’s.

There are a growing number of such co-operatives across the province with many of them being used to invest in local business and services and resurrect key economic infrastructure.

Our Unique Distributed Ownership Model

Co-ops enable member-owners to impact business outcomes and influence decisions with a model built on a democratic one member, one vote system. This creates access to products, services or markets not otherwise available.