

The Various Kinds of Co-operatives

FINANCIAL CO-OPERATIVES

- These co-operatives offer financial, loan or investment services, and insurance services to their members.
- They are owned by user members or by subscribers to insurance.

Examples of sectors

- Caisses Populaires
- Credit unions
- Insurance co-operatives
- Mutual companies

RETAIL CO-OPERATIVES

- They provide their members with goods for their personal use.
- They are owned by the consumers of the goods sold by the co-operative.
- They work in various sectors.
- They range from small purchasing groups to large supermarket-type organizations.

Examples of sectors

- Food
- Student supplies
- Hardware
- Clothing
- Outdoor recreational gear

SERVICE CO-OPERATIVES

- They provide services to their members (individuals or corporations).
- They are owned by the users of the services.
- They can range in size from small day care centers to large housing co-operatives.

- They can represent an interesting alternative to public services delivery.

Examples of services

- Water Supply
- Cablevision
- Community recreation facilities
- Electricity, natural gas and wind energy
- Housing
- Day care centres and nurseries
- Funeral services
- Health care
- Transportation and communication
- Tourism
- Municipal services
- Community and social services

PRODUCER CO-OPERATIVES

- Some co-ops market, or process and market, their members' products and services.
- Others may also provide supplies or services necessary to their members' economic activities.
- They are owned by the members who purchase or sell products and services through the co-op.

Examples of sectors

- Agricultural processing and marketing
- Farm supply
- Feedlots, pastures, and pooling of equipment
- Seed cleaning
- Arts and crafts
- Taxi industry
- Government procurement
- Fisheries

WORKER CO-OPERATIVES

- The purpose of these co-operatives is to provide their members with work

through a jointly owned enterprise. They may be found in all economic sectors.

- These co-operatives are owned by their employee members, and they operate mainly in the small- or medium-sized enterprise sector.
- In a worker co-operative, the members obtain jobs and control the management and administration of their enterprise.
- Employees sometimes form a co-operative for the purpose of acquiring voting shares in the corporation that employs them. These are called worker shareholder co-operatives.

Examples of sectors

- Agri-food
- Natural food
- Arts and entertainment
- Manufacture and sale of clothing
- Communications and marketing
- Construction and renovation
- Education
- Forestry
- Printing and publishing
- Industrial production and manufacturing
- Ambulance services
- Business services
- Home care and nursing services

MULTI-STAKEHOLDER CO-OPERATIVES

The membership of these co-operatives includes different categories of members who share a common interest in the organization, e.g. clients, employees, investors, and Community organizations.

Examples of sectors

- Home care services
- Health services
- Enterprises serving disabled workers
- Community services