



A HISTORICAL PERSPECTIVE



1949 - 2014



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“Co-operation will give the people a measure of economic independence but it will do something infinitely greater than this. It will condition them to the point where they are able to manipulate effectively the other forces that should operate in a democratic society.”

Dr. Moses Coady in his book, *Masters of Their Own Destiny*

“Our attitude of creativity, innovation, and urgency has been the driving force behind our success in the past as we had to become and stay entrepreneurial.”

Dianne Kelderman, President & CEO, Nova Scotia Co-operative Council

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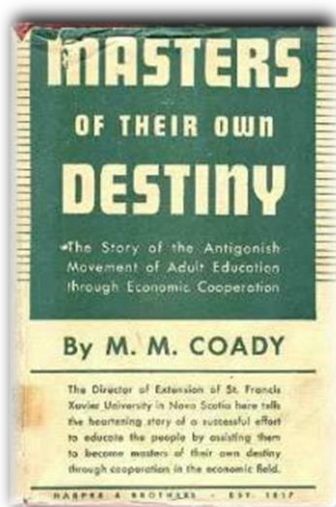
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INTRODUCTION

The Nova Scotia Co-operative Council, hereinafter referred to as the “Council”, is relatively new, having been established and incorporated in 1986. The objects as outlined at that time were to establish and carry on an association of co-operatives and credit unions registered in the Province and providing co-ordination, education and public relations services for their members. Its predecessor organization was the Nova Scotia Co-operative Union incorporated in 1949, hence our 65 years of existence that we are celebrating in 2014.

The purpose of this historical overview is to focus primarily on the Council as it exists today. However, in this context it is also important to provide a co-operative overview of our predecessors and the early events that precipitated and forged the development and growth of co-operatives and credit unions, especially in Nova Scotia.

Our roots do not lie in one individual, but rather in the cause and success of many gifted and talented individuals who were our leaders, and numerous volunteers who believed that the best way to achieve economic prosperity is to work together as a team. The underlying principles of co-operation have existed for centuries and are still very valid today.



These pioneers inspired us to do more with what we had and do it collectively in the true spirit of co-operation. Although there were mishaps along the way, they only looked at failures as an opportunity or a challenge to go forward. We are reminded of Dr. Moses Coady's book *Masters of Their Own Destiny* where he said “economic co-operation is the instrument by which the people could have piped down to themselves some of the wealth that flowed so generously in the other directions”.

History has recorded much of this co-operative innovative approach to co-operation and self-help in its literature in the various modes of multimedia information or documentation. Our purpose of this historical overview is to draw attention to some of the more significant events that have evolved over the years into where we are today in 2014 in Nova Scotia.

THE EARLY PIONEERS

The annals of our co-operative history repeatedly draw attention to the many leaders who shaped our co-operative past and present. We want to draw attention to those who had the vision and foresight and provided the catalyst of so many positive ideas that brought forth the fruits of their labour from which we continue to benefit.

We have alphabetically selected twelve individuals whom we believe provided a great influence on co-operative and credit union ideas in our region. These are as follows, keeping in mind that there are other individuals that are also very worthy of mention that we did not identify due to space limitation.



ROY F. BERGENGREN (1879 – 1955) an American attorney who at the invitation of Moses Coady drafted model credit union legislation in Nova Scotia, which then spread rapidly to the other anglophone provinces in Canada.



DR. MOSES COADY (1882 – 1959) an adult educator and co-operative entrepreneur best known for his instrumental role in the Antigonish Movement. In 1928 he was appointed the first director of St. Francis Xavier University Extension Department in Antigonish.



ALPHONSE DESJARDINS (1854 – 1920) the co-founder of the first Caisse d'épargne Desjardins in Levis, Quebec in 1901, later renamed Caisse Populaire Desjardins and today known as Desjardins Group.



ALEXANDER LAIDLAW (1908 – 1988) a co-operative leader, educator and writer who worked with Moses Coady as part of the Antigonish Movement. He was an avid supporter of housing co-operatives.



ANGUS BERNARD (A. B.) MACDONALD (1893 – 1952) throughout the 1920's he worked with the St. F.X.U. Alumni Association and the Scottish Catholic Society of Canada seeking solutions to the economic malaise of the region. In 1929 he was appointed Associate Director of St. Francis Xavier University Extension Department and in 1944 he became National Secretary of the Co-operative Union of Canada.



REV. DR. J. D. NELSON MACDONALD (1898 – 1988) ordained as a minister of the United Church of Canada in 1926, he was instrumental in developing and organizing local co-operatives and credit unions.



ALEXANDER S. (A. S.) MACINTYRE (1887 – 1952) a former Vice President of a United Mine Workers of America local, he joined the St. Francis Xavier University Extension Department as its first field officer in 1932. He became the president of the first credit union in Nova Scotia in Reserve Mines and subsequently became the founding president of the Nova Scotia Credit Union League. In 1949 he was named managing director of the Nova Scotia Co-operative Union.



REV. DR. HUGH MACPHERSON (1872 – 1960) known as “Little Doc Hugh” he was the Antigonish Movement’s first co-operator and for over sixty years he combined a passion for scientific agriculture and co-operative principles into a unique career as a teacher, advocate and organizer.



DR. IAN MACPHERSON (1939 – 2013) historian, educator, author and a passionate co-operator, he was internationally known for his work with the International Co-operative Alliance (ICA). He led the process and wrote the basic documents for the Co-operative Identity Statement adopted by the ICA at its Manchester Congress in 1995.



W. H. MCEWEN (1900 – 1986) general manager of the Canadian Livestock Board (later called Maritime Co-operative Services Limited and now called Co-op Atlantic) from 1932 to 1966, he was a pioneer, leader and a change agent who made it acceptable to be an agricultural producer who was actively involved in the marketing, processing and the ownership of his product directly to the consumer.



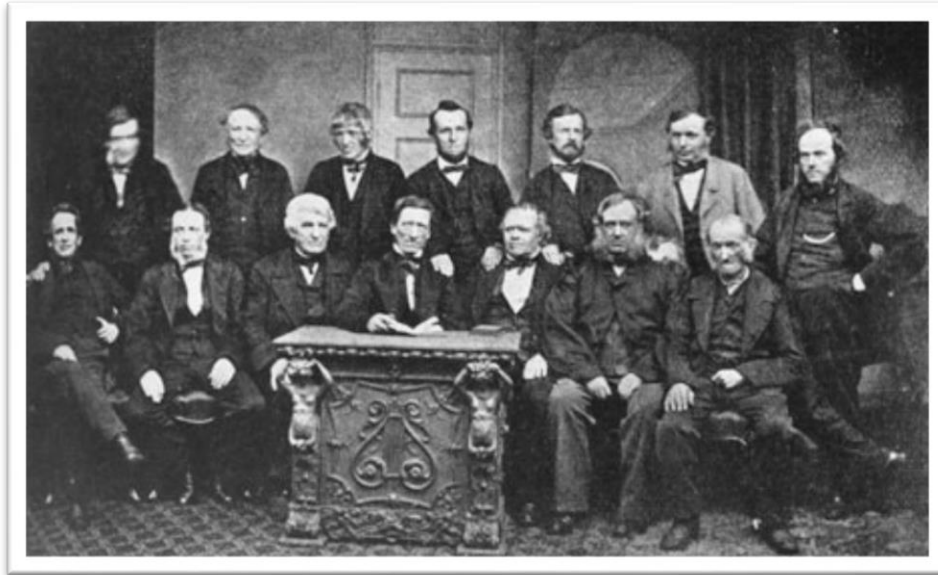
REV. JAMES J. (JIMMY) TOMPKINS (1870 – 1953) as a parish priest he believed in the power of ideas and the need to instill them into the hearts and minds of the common working men and women in Nova Scotia. He was a small man with big ideas who connected with the common people and the educated alike, prodding and provoking both to act.



DR. F. WALDO WALSH (1897 – 1984) a former Deputy Minister of Agriculture for Nova Scotia he fought for the farmer against big business and big government from the early 1920’s through to the 1970’s and became an ally of the Antigonish Movement and of co-operatives.

INTERNATIONAL PRINCIPLES OF CO-OPERATION

First set out by the Rochdale Society of Equitable Pioneers in Rochdale, England in 1844, they formed the basis for the principles on which co-operatives around the world operate today.



The original principles were officially adopted by the International Co-operative Alliance (ICA) in 1937 and updated in 1966. In 1995, ICA adopted its statement on the Co-operative Identity, including a definition of a co-operative and co-operative values and seven co-operative principles.

The principles included the following: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; co-operation among co-operatives; concern for community.

CO-OPERATIVES, THE EARLY YEARS

In its statement on the co-operative identity, the ICA defines a co-operative as:

An autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a joint-owned and democratically-controlled enterprise.

Its values are based on self-help, self-responsibility, democracy, equality, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

Co-operatives date back as far as people have been organizing for mutual benefits. Tribes were organized as co-operative structures, allocating jobs and resources among each other and only trading with internal communications.

The Rochdale Society founded in England in 1844 is usually considered the first successful co-operative enterprise, used as a model for modern co-operatives. A group of weavers and other artisans set up the society to open their own store selling food items they could not otherwise afford.

In Nova Scotia, the origins of co-operatives date back to a co-operative store in Stellarton, the first co-operative consumer store in North America, founded in 1861 by British immigrant coal miners. In the 1890's creameries and fruit growing co-operatives were established by farmers to free them from exploitive middlemen. In 1906, the British Canadian Co-operative Society, a consumer co-operative, was founded in Sydney Mines, Nova Scotia and expanded its territory to include industrial Cape Breton.

Co-operatives have a long and proud history in Nova Scotia and throughout Atlantic Canada. The government of Nova Scotia, in concert with the federal government, has been involved with co-operative development dating back to the late 1800's and into the 1900's when agricultural representatives helped farm groups send their shipments of livestock to market.



As part of the Nova Scotia Companies Act, separate Acts were enacted by the province in 1912 – Farmer's Fruit Produce and Warehouse Association Act, 1914 – Farmer's Co-operative Society Act, 1916 – Fishermen's Co-operative Society Act. In 1935 it was felt that none of the three so-called co-operative Acts then on the statute books were sufficiently comprehensive to include all classes of co-operatives and therefore the Legislature passed an Act known as the Co-operative Associations Act (Chap. 7, Acts of 1935).

In the late 1920's and 1930's, leaders of the St. Francis Xavier University Extension Department assisted local fishers, farmers, foresters and coal miners to start more co-operatives ventures. During the great depression many co-operatives folded, however, during the 1940's, war and prosperity allowed the movement to gain more power and influence.

CREDIT UNIONS, THE EARLY YEARS

Credit Unions are financial co-operatives, democratically owned and controlled by its members and operated for the purpose of servicing their member's financial needs.

The first working credit union models sprang up in Germany in the 1850's and 1860's and by the end of the 19th century had taken root in much of Europe. They drew inspiration from co-operatives successes in other sectors, such as retail and agricultural marketing. The first credit union in North America, the Caisse Populaire de Lévis in Quebec, was founded by Alphonse Desjardins in 1901.

In 1931, the credit union movement in Nova Scotia held its first known credit union rally among lobster fishermen in Little Dover. In 1932, credit union legislation was passed by the Government of Nova Scotia and Reserve Mines in Cape Breton was the first credit union to obtain its charter, although Broad Cove is considered to be the first credit union in Nova Scotia to be founded in 1932.

In 1934, 14 credit unions in Nova Scotia established the Nova Scotia Credit Union League to oversee the affairs of credit unions within the province. In 1938, the provincial government legislatively incorporated the League as it began acting as a clearing house for credit union funds. In 1968, League Savings and Mortgage Company began operations and the same year the League changed its name to Credit Union Central of Nova Scotia and to Atlantic Central in 2011.



THE ANTIGONISH MOVEMENT

A group of priests and educators, including Moses Coady, Jimmy Tompkins, Hugh MacPherson and A. B. MacDonald led the Antigonish Movement from a base at the Extension Department of St. Francis Xavier University in Antigonish, Nova Scotia. Formally established in 1928, the Extension Department blended adult education, co-operatives, macro finance and rural development to help small resource based communities around the Maritimes improve their economic and social circumstances.

The leaders of the movement were primarily concerned with human and spiritual development and Father Coady wanted to see the ordinary Nova Scotian achieve economic and social freedom, freed from the exploitations of marketing middlemen. He said that if they took the time to understand their circumstances and took the risks of co-operative action, they could achieve economic security and on that foundation greater freedom and self-realization.

In 1927, when testifying before the Canadian government MacLean Commission based on his and other experiences, Coady maintained that the local economy could be revitalized if

the right type of learning was cultivated in ordinary people, especially critical thinking, scientific methods of planning and production, and co-operative entrepreneurship.

Through the St. FX University Extension Department the leaders of the Antigonish Movement employed programs of adult education which consisted of three main components:

1. Mass meetings conducted by field staff of the extension department working with local people to organize meetings in schools, churches, and community centres;
2. Study club meetings which typically were held in member's homes with the goal of understanding the factors that were keeping the members poor, to identify solutions, make plans and take action;
3. Schools for leaders, held in local villages and taught by successful co-operative leaders from around the province with courses in co-operative business, bookkeeping, mathematics, economics, public speaking, and citizenship.

NOVA SCOTIA CO-OPERATIVE UNION

The Nova Scotia Co-operative Union was incorporated under the Co-operative Association Act of Nova Scotia in 1949. It was the forerunner of the Nova Scotia Co-operative Council and became the official voice and spokesperson of co-operatives in Nova Scotia.

When local farmers got into difficulty due to the stress of the First World War, they accepted help from federal and provincial governments to organize the production, grading and shipping of livestock into livestock shipping clubs.

At the same time, the St. Francis Xavier University Extension Department came into being in 1928 with its double-barrel program of adult education and economic co-operation, which was the first official organized educational program of the people. The leaders of the extension department developed the original ideas of study clubs, extension work, and co-operatives and on the basis of their education thrust, most of the livestock shipping clubs were reorganized as local co-operative stores.



In 1938 the co-op leaders and representatives of these stores came together in conference to decide what kind of permanent education program would be developed in the province. As a result of this, the Nova Scotia Co-operative Educational Council was established in 1939 financed by local co-operative societies by setting aside one percent of sales each month and contributing 80 percent of this to the Educational Council. At that time as well, these funds were used by the Council in publishing the Maritimer Co-operator distributing copies of their co-operative newspaper to every co-operative member throughout the province.



In 1944, the Co-operative Union of Canada was reorganized and the Nova Scotia Educational Council became its affiliate to become the Nova Scotia Co-operative Union in 1949. Individual co-operatives in Nova Scotia then became affiliated with the Nova Scotia Co-operative Union and indirectly members of the Co-operative Union of Canada.

The general programs and functions of the Nova Scotia Co-operative Union included the following:

1. Educate members, consumers and employees;
2. Protect the interests of co-operatives in the province in such fields as taxation and the promotion of legislation to ensure healthy growth of the co-operative movement;
3. Seek new opportunities in developing new types of enterprises such as co-operative health programs, family co-operative vacations, resorts, and funeral co-operatives.

In 1951 the audit department of the Nova Scotia Co-operative Union was established as a result of an agreement to merge the audit function of local societies that were previously carried out by Maritime Co-operative Services and Cape Breton Co-operative Service, into the Nova Scotia Co-operative Union under one administration making it now a province-wide responsibility.

Through the 50's, 60's and into the 70's the Nova Scotia Co-operative Union continued to be the spokesperson for the co-operative sector in Nova Scotia on behalf of the various regional and national co-operative organizations and endeavours, especially in the field of education, taxation and legislation. It continued to operate with a board of directors and held annual meetings and identified any concerns that local co-operatives had and wanted to be dealt with.

In 1977, the Nova Scotia Co-operative Union was struck from the Registry of Joint Stock Companies and the organization as such ceased to exist. However, the audit function continued until the mid-1980's by Colin F. MacKinnon, who had been an auditor since 1951.



Between 1978 and 1985, through the efforts of individual leaders of the larger co-operatives in Nova Scotia, local provincial directors of Co-op Atlantic and the support and guidance of Fred Pierce, Inspector of Co-operatives in Nova Scotia, these individuals would continue to meet as warranted to deal with any issues that required the attention of the co-operative sector in Nova Scotia.

It should be noted as well that in 1986 the Inspector of Co-operatives responsibilities were transferred from the Nova Scotia Department of

Agriculture to the Nova Scotia Department of Economic Development and Fred, in addition to his role as Inspector, was also named Director of Co-operatives.

BOARD PRESIDENTS 1949 – 1985

The following persons were elected annually as president of the board of directors of the Nova Scotia Co-operative Union:

A. S. MacIntyre (1948 – 1963)

Rod MacSween (1964 – 1970)

Doug Curtis (1971 – 1972)

Rod MacSween (1973)

Nadine Archibald (1974 – 1976)

As noted in the previous section, the association formally ceased to exist in 1977 and, although there were no directors or officers appointed, individual co-operative leaders continued to play an active role in assuring that the association would continue to function on an informal basis as intended until 1986.

RELATED CO-OPERATIVE ASSOCIATES

As part of our co-operative history we want to recognize the co-operative provincial, regional, national and international organizations that were and continue to be part of the development and growth of the co-operative movement in Nova Scotia and who directly or indirectly contributed to the success of the Nova Scotia Co-operative Union and the Nova Scotia Co-operative Council. These are listed alphabetically as follows:



Atlantic Central

Established in 1934 as the Nova Scotia Credit Union League, it changed its name to Credit Union Central of Nova Scotia in 1968. In 2011 Credit Union Central organizations in Atlantic Canada merged their operation to form Atlantic Central. Its role is to provide liquidity management, payments processing and trade associates services that support the credit unions in Atlantic Central.



Atlantic Co-operator

Published in 1939, the Maritime Co-operator, now known as the Atlantic Co-operator, is the news publication for the co-operative movement in Atlantic Canada.



Canadian Co-operative Association

Formed in 1909 as the Canadian Co-operative Union of Canada, it is the Canadian Co-operative Federation for Canadian co-operatives and credit unions from many diverse sectors and provides leadership to promote, develop, and unite them for their benefit. In 1987 the Co-operative Union of Canada and the Co-operative College of Canada merged to become the Canadian Co-operative Association. On April 1, 2014, a new organization was launched as Co-operatives and Mutuels Canada (CMC) a new bilingual organization combining the activities of the Canadian Co-operative Association and the Conseil canadien de la coopération et de la mutualité.



Co-op Atlantic

The second largest regional co-operative wholesaler in Canada and the largest co-operative in Atlantic Canada providing food, agricultural, energy and social housing/real estate services. Founded in 1927 as the Maritime Livestock Board it was changed to the Canadian Livestock Co-operative in 1930, Maritime Co-operative Services in 1944 and to Co-op Atlantic in 1978.



Credit Union Central of Canada

Incorporated in 1953, it is the national trade association for the Canadian Credit Union system and provides national form, voice, and service to support and expand the system. At the international level it is affiliated with the World Council of Credit Unions, the Global Trade Association and Development Agency for credit unions worldwide.



International Co-operative Alliance

An independent, non-governmental organization established in 1895, ICA's members are national and international co-operative organizations from all sectors of the economy, including agriculture, banking, consumer, fisheries, health, housing, insurance and workers. In December 2009, the United Nations declared 2012 as the International Year of Co-operatives. The theme was *Co-operative Enterprises Build a Better World*. It provided an opportunity to draw the attention of national governments, the business community and the general public on the advantages provided by the co-operative model.

The Co-operators

Started by farmers in Saskatchewan, Co-operative Life Insurance Company was incorporated in 1945 in Regina. In Ontario, the Co-operative Union of Ontario and the Ontario Credit Union League established Co-operative Fidelity Guarantee Association in 1946 to support farmers in that province. In 1975 both the Saskatchewan and Ontario based co-operatives merged as CI Management Group which adopted the brand name The Co-operators. The group of companies has grown steadily since then and presently operates under several banners.

NOVA SCOTIA CO-OPERATIVE COUNCIL 1986 – 1998

As noted earlier, following the demise of the Nova Scotia Co-operative Union, several leaders of the larger co-operatives in the province, as well as local provincial directors of Co-op Atlantic, kept the home fires burning in an effort to provide a voice for co-operatives in Nova Scotia.

In the mid 1980's, however, it was felt that this rather loose arrangement needed to be more formalized and so this informal group, with the guidance and support of Fred Pierce, Inspector of Co-operatives and Director of Co-operatives for Nova Scotia, agreed to establish the Nova Scotia Co-operative Council in 1986.

At the outset it was decided to keep the Council simple in structure and design and to focus on providing co-ordination, education, and public relations services for the members as mandated by its articles of incorporation and by-laws. Membership would be open to any co-operative and credit union in Nova Scotia.

The original caretaker directors decided that the 12 directors would represent the various co-operative sectors including agriculture, consumer, fishery, forestry, health care, housing, worker, insurance and credit unions. The Council would be operated and managed by a board of directors which kept their focus on what needed to be done.

Throughout the early years the Council relied heavily on key individual co-operatives and credit union leaders to provide their input and any required resources to ensure that the Council could function. At the same time it was fortunate to have the support and a very close relationship with Fred Pierce in his role as Director of Co-operatives under the umbrella of the Nova Scotia Department of Economic Development and his initiatives in co-operative development in the province. Without his guidance and support the Council would have been hard pressed to move forward.

Although Fred had agreed to act as Secretary to the board in those earlier years, it soon became apparent and expedient to appoint someone to manage the affairs of the Council and provide continuity and a place to call "home". Between then and at the end of the 1990's this role was provided at various times by several persons, including Peter Hough (Canadian

Workers Co-operative Federation), Balder Johnson (Regional Co-operative Development Centre), and Robert Mobrey (Credit Union Centre of Nova Scotia).

In the late 1980's, co-operatives in Nova Scotia, through the support of the Council and Co-op Atlantic, lobbied extensively to permit the establishment of gas bars in the province, especially the local direct charge co-operatives who wanted such benefit for its members. Up to that point, fuel could only be retailed by full-fledged regulated service stations in Nova Scotia. Finally in 1991 the government agreed to allow the use of gas bars in the province.



In the 1990's as well, several local development councils were formed under the direction and auspices of the Nova Scotia Co-operative Council. These consisted of local co-operatives and credit unions in their specific geographic areas and were to foster co-operation and provide a local advocacy role on behalf of the provincial council. With the exception of Le Conseil Coopératif Acadien de la Nouvelle-Écosse in Cheticamp, Nova Scotia, which was formed in 1980 and continues to be very active today, these local councils ceased to exist due to lack of available finances and local volunteer commitment and support.

In 1993, the province established the Nova Scotia Equity Tax Credit to encourage local residents to invest in Nova Scotia small businesses. The Equity Tax Credit would allow equity investment in corporations, co-operatives and community economic development initiatives. With the support of the Council the success of this initiative led the province to develop an enhancement in the form of Community Economic Development Investment Fund's (CEDIF's).

Since 1996, the Council has selected and awarded the Nova Scotia Distinguished Co-operator Award annually to recognize and honor Nova Scotia co-operators for outstanding achievement and service to the co-operative movement. Up to and including 2013, a total of 34 persons have received the prestigious award and have been inducted in the Nova Scotia Co-operator Hall of Fame.

AN ERA OF RENEWAL

In the late 1990's, three major events occurred that would bring the Nova Scotia Co-operative Council in the foreground as the co-operative development leader in the province and revitalize the Council and its future growth and development:

1. The board of directors of the Council realized that it needed more than just a passing involvement if it would survive with the very limited financial resources it had in the form of membership dues and the limited required management expertise it was able to generate from other co-operative and credit union sources;
2. Credit Union Central of Nova Scotia, which had managed the affairs of the Council, wished to terminate this service. The board was able to hire Dianne Kelderman in May 1999 as Chief Executive Officer to provide leadership and the necessary development expertise. As the Council did not have any resources at the time, Dianne was given the challenge to secure enough resources to meet the required payroll as well as carry out the new development mandate; a challenge she readily accepted.
3. In 1999 as well the Government of Nova Scotia had decided to devolve its responsibility around co-operative development to an external organization, namely the Nova Scotia Co-operative Council. The government decided to retain responsibility for the regulatory aspect of co-operatives in the province.



TIME LINE OF EVENTS 1999 – 2014

The following is a very brief overview of the more important events that occurred in each of these years as reported in the Council's annual reports.

1999

- Signed a contract agreement with CEO Dianne Kelderman to provide management, development and government relations expertise to the Council
- Signed a major partnership agreement with the Departments of Economic Development and Community Services
- In celebration of Co-op Week, held the first ever Wine and Cheese reception with the Premier and members of the Nova Scotia Legislative House of Assembly. This turned out to be a very successful annual event from that point forward

2000

- Announced a new structure for the Council's board of directors to ensure equal representation from local co-operatives and credit unions from each of the five regions in Nova Scotia. Appointed seats would also be available for Co-op Atlantic and Credit Union Central of Nova Scotia

2001

- Developed and articulated the vision and mission statement of the Council
- In November, the Nova Scotia government approved several changes to the Co-operative Associations Act which had not been amended since 1989 and had been under discussion for a number of years before they were approved
- Announced the retirement of Fred Pierce as Inspector/Director of Co-operatives after nearly 30 years. Fred was often referred to as “Mr. Co-op” to anyone who had ever met him or dealt with him

2002

- Signed a five year partnership and development agreement with the Department of Economic Development and Community Services
- The Council opened two branch offices in Sydney. A third office in Yarmouth opened in 2003

2003

- Launched the Small Business Finance Program in partnership with Nova Scotia Economic Development, Credit Union Central of Nova Scotia and local credit unions
- Signed a development agreement with Le Conseil de Coopératif Acadien de la Nouvelle - Écosse in Cheticamp to ensure operational presence in all regions in both English and French
- Launched the Nova Scotia Co-operative Innovation Council, considered the “innovation think tank” of the co-operative sector and made up of key decision makers within the sector

2004

- Reported the launch of two new generation co-operatives in the health care sector, namely North Nova Health Care Co-operative and Mud Creek Medical Care Co-operative
- Provided the leadership in the development of several successful community economic development investment funds (CEDIF's). The development of successful CEDIF's in the province would continue to be evident in future annual reports
- Signed a new partnership agreement with InNOVAcorp

2005

- Signed a memorandum of understanding with Nova Scotia Business Inc.
- Launched a two year micro credit project with the Federal Rural Secretariat and St. Francis Xavier University
- Created a new co-operative called Equity for Nova Scotia Businesses Co-operative that would govern and manage all the Council's investment activities

2006

- The board and CEO engaged in a comprehensive governance development plan which resulted in the development of a detailed Board of Directors Governance Manual for the Council's directors

2007

- Launched Connecting People for Health Co-operative Limited, Canada's first and only online health care clinic owned by co-operatives and credit unions
- Launched our Provincial Youth Initiative with a pilot project in Cape Breton
- Signed a further five year development agreement with the Department of Economic Development and Community Services



2008

- The Council celebrated 60 years of its existence
- Received the Canadian Co-operative Association's national award for "Innovations in Co-operative Governance"
- The Council's by-laws were amended concerning the criteria for membership and membership fees and dues payable

2009

- Launched Target 100 in partnership with the Department of Community Services
- Launched a partnership with the Office of Immigration that resulted in business financing available for immigrant entrepreneurs
- The province enacted amendment to the Nova Scotia Co-operatives Act to permit all associations to issue one or more classes of preference shares rather than the selected associations that were previously entitled



2010

- Formally signed a memorandum of association with the Conseil de Coopératif Acadien de la Nouvelle-Écosse of Cheticamp to strengthen our ties between the English and French organizations
- Launched the Best Big Idea Competition



- Developed a new brand, logo and image of the Council which was unveiled at the annual meeting in June

2011

- Assumed in-house management of Connecting People for Health Co-operative Limited and Medical Office Management Systems or MOM/BAS, a private company that Connecting People for Health acquired in April 2010
- Amended the Council's by-laws to change the title of "CEO" to "President and CEO" and to change the titles of "President and Vice President" to "Chair and Vice Chair"

2012

- The Council celebrated 2012 as the International Year of Co-operatives, as designated by the United Nations, with our theme Think Big. From raising flags at the MacDonald bridge in Halifax and at the Nova Scotia/New Brunswick border, to numerous public events that were either held or supported in several fronts by the Council, it became a year to remember
- Launched Nova Scotia's first Social Enterprise Fund, a capital pool of money that affords credit unions the ability to provide financial assistance to social enterprise business related activities
- Signed a partnership agreement with the Nova Scotia Farm Loan Board to provide access to capital for agri-business
- Signed a partnership agreement with Junior Achievement resulting in the "co-operative model" being introduced to high school students across the province
- Hosted Michael J. Fox at the Atlantic Dream Festival held for the first time in Nova Scotia during Co-op week
- Amended the by-laws of the Council to provide for two directors elected each by local co-operatives and credit unions representing three specified geographical areas, plus three directors elected at large and one director appointed each by Atlantic Central, Co-op Atlantic and the Co-operators



2013

- Launched a province-wide Social Enterprise Competition intended to stimulate the creation of social enterprises to address community needs and opportunities
- Signed a memorandum of understanding with the Nova Scotia Fishery Loan Board to provide partnership/risk sharing communities with local credit unions in communities heavily involved in the fishing industry

- Won two innovations awards at the Atlantic Innovation in Practice Progress event for the Council's Social Enterprise Program and overall economic and community development work
- Hosted a meeting of 25 leaders (municipal, government and energy experts) to explore a province-wide Community Sustainable Energy Coalition

2014

- Celebrated the Council's 65 years of existence and produced a historical overview of its past and present from 1949 – 2014

MAJOR SIGNIFICANT ACCOMPLISHMENTS

The following are some of the more significant accomplishments that were initiated and identified by Dianne Kelderman during her past 15 years as President and CEO of the Council.

1. Increasing the co-op brand, profile and credibility has been accomplished in many ways, such as promotion and advertising, news releases and articles, a new corporate identified logo, meetings and dealings with numerous parties and partners, speaking engagements, etc.
2. Government relations and advocacy - The untiring efforts and pursuit, the events listed in the timeline provided elsewhere and the more significant accomplishments that are listed here as well, are testimony to the fact that the Council has been a true partner with all levels of government and indeed the envy of the country.
3. Small Business Loan Guarantee Program - This \$60 million program provides a commitment to local communities to help establish new businesses, growing existing businesses, and empowering entrepreneurs with the support they need to create employment for themselves and others in the form of financial support for small business, agribusiness, immigrants, forestry, and social enterprises.
4. Equity for Nova Scotia businesses \$2 million equity fund - Initially signed as a partnership agreement with ACOA for the purpose of launching a short term equity fund, it is considered an incremental development fund to invest in business ventures that have a social/community goal, as well as an economic and financial goal.
5. Community Economic Development Investment Fund's or CEDIF's are entities that offer shares or units to investors and non-refundable provincial income tax credits on such investments and are RRSP eligible. The Council offers a turnkey CEDIF development package of simplifying the process offering and since the program first began more than \$32 million has been invested in funds that support local businesses across the province.
6. Connecting People for Health is a health project that has been a major thrust for the Council since its inception in 2007 as Canada's first and only online health care clinic.



This innovative co-operative endeavour has been widely acclaimed by many professionals in the health care field in its ability to connect patients with their primary caregivers.

7. Target 100 is a partnership between the Council and the Department of Community Services and was launched in 2009 and designed to help the co-operative sector meet its human resource needs while contributing to poverty reduction in Nova Scotia. The program recruits, trains and hires Community Services clients into co-operatives and credit unions.
8. Annual wine and cheese reception - Early on in her new position as CEO of the Council, Dianne made a decision to hold a wine and cheese reception in October during Co-op Week. Since 1999 it has been held annually for the Premier of the day, members of his caucus, members of the opposition, senior government officials, the Council's board of directors, and invited co-operative and credit union members. It has been very successful as a meet and greet event for all parties concerned and an opportunity for the Council to convey its co-operative message.
9. Annual gala and festive dinner event - Another of Dianne's effort to promote co-operatives and credit unions and bring together not only their members but also many of the rank and file public minded people who have an interest in our business. It coincides with the Council's annual meeting. The gala itself consists of a recognized motivational speaker, as well as the presentation of the annual Distinguished Co-operator Award.



RECOGNITION & AWARDS

In the section dealing with time line events 1999 – 2014 the Council has received the following awards related to innovations in co-operatives board governance (2008), economic and community development (2013) social enterprises (2013).

In addition to these formal awards, the Council has been recognized by various levels and departments of government, universities, development associations, etc. A listing of the financial and supporting partners that are mentioned in the section *Who and What We Are* is in itself a testimony of the recognition that the council has received throughout the past 15 years.

BOARD PRESIDENTS/CHAIRS 1986 - 2014

The following persons were elected annually as board presidents (1986 - 2010) and board chairs (2011 – 2014) of the Council:



Eric Meek

(1986 – 1988)



Wally Scott

(1989)



Ron Grant

(1990)



Medric Comeau

(1991)



Alex Mombourquette

(1992 – 2000)



Marinus Van de Sande

(2001 – 2009)



Ken MacKinnon

(2010 – 2012)



Norma Tomiczek

(2013 to present)

WHO & WHAT WE ARE IN 2014

The following is a brief overview of some of the key elements that are the driving force of the Nova Scotia Co-operative Council operational activities.

President & Chief Executive Officer



Dianne (Fitzgerald) Kelderman was appointed Chief Executive Officer of the Council in May, 1999. As an entrepreneur by nature, with a strong business and community economic development background, she was able to transform the Council into the recognized co-operative leader that the Council has been for the past 15 years. In 2011, she was appointed President and CEO of the Council.

Dianne is entrepreneurial in her thinking and actions, passionate and driven, and sees opportunities where others see challenges. She is a strategic thinker, and an effective communicator, a people person and well respected in business, social and political circles. She is keenly focused on delivering results and value. She does not take no for an answer nor does she ask for permission. Despite her business focus, it is clear that ordinary people and relationships are at the centre of who she is and how she makes decisions. As she has often said “numbers don’t bleed, people do”.

The Nova Scotia Co-operative Council has been the beneficiary of this rare and unique combination of leadership characteristics and attributes that has delivered significant dividends over the past 15 years.

Vision & Mission Statement

The vision and mission statement of the Council were updated and approved by the board of directors in 2007 as part of its new governance mandate. Its vision called for a dynamic and creative presence in local communities in the province, capable of addressing their needs, challenges and development into the future.

The pillars of the mission statement centres around a strong co-operative movement, the development of a co-operative identity among the public, developing new co-operative enterprises, communication and participation within the co-operative sector, providing a strong advocacy with all levels of government, and creating financial programs that support community development opportunities.

Board Governance

The board of directors of the Council consists of 12 directors, three elected by local co-operatives, three elected by local credit unions, three elected at large and one director appointed each by Atlantic Central, Co-op Atlantic and the Co-operators. The officers of the board consist of Chair, Vice Chair, Secretary and Treasurer.

The annual meeting of the Council is normally held in June to receive board and management reports, audited financial statements and elect directors. The Chair, Vice Chair and Secretary are elected at the first board meeting following the annual meeting, while the Treasurer is appointed at that same meeting. At that time as well the board appoints its standing committees, including executive/finance, board governance, nominating, audit and distinguished co-operator award.

The board governance committee is responsible for providing effective oversight of the Council's governance performance by directing the overall process and structure used to direct and manage the council's operations and activities. The committee ensures the effectiveness of the organization as it relates to external accountability and credibility for stakeholders and public confidence.

Co-operative Business Development



President and CEO, Dianne Kelderman, directs a staff of specialists responsible for business development, finance and operations, project management, information technology and office management.

On the business development side, the Council employs three development officers, one each in Cape Breton, Central/Northern Nova Scotia and South West Valley. They are primarily responsible for co-op development in their respective region to assist groups who want to start co-operatives, working with existing co-

operatives to grow and expand and/or deal with challenges, and marketing and promoting the co-op model and the Council itself such as putting on workshops, doing training sessions and presenting at events in their region. They are also responsible for marketing, and delivering where appropriate, all of the Council's products and services in their regions.

Legal Entities

In addition to managing the affairs of the Nova Scotia Co-operative Council, Dianne also manages the following legal entities:

1. Investing in Nova Scotia Enterprises Co-operative – related to the Small Business Loan Guarantee Program
2. Equity for Nova Scotia Businesses Co-operative – related to the Business Equity Fund
3. Connecting People for Health Co-operative – related to the health care project
4. Healthwise Holdings Co-operative – related to the health care project
5. Medical Office Management – related to the health care project

Financial Partners

The following partners and collaborators have signed financial agreement/partnership arrangements with the Council:

- Nova Scotia Department of Economic Development
- InNOVAcorp
- Nova Scotia Department of Community Services
- Affirmative Industries Association
- Nova Scotia Business Inc.
- Office of Immigration
- Atlantic Canada Opportunities Agency
- Atlantic Central
- Nova Scotia Department of Agriculture
- Canadian Co-operative Association
- Nova Scotia Federation of Agriculture
- Nova Scotia Farm Loan Board
- Nova Scotia Wood Lot Owners and Operators
- Progress Magazine

Supporting Partners

In addition to the financial partners, the Council also has an extensive list of partners who collaborate on various initiatives and activities, including:

- Local co-operatives and credit unions
- The Co-operators
- Co-op Atlantic
- New Brunswick, Prince Edward Island, Newfoundland and Labrador development councils
- Agriculture and Agri-food Canada
- Canadian CED Network
- Making Waves
- Nova Scotia Co-operative Branch
- Nova Scotia Advisory Council on the Status of Women
- St. Mary's University
- Acadia University
- Mount Saint Vincent University
- St. Francis Xavier University
- Cape Breton University
- Nova Scotia Community College
- Cape Breton Partnership
- Atlantic CED Institute
- Local regional development authorities and business development centres
- Local Chambers of Commerce
- Local municipalities
- Departments of Energy and Natural Resources

Financial Accountability

The financial growth of the Council since 1999 has been phenomenal in large part due to management's ability to secure financial partners, contributors and collaborators and acquiring necessary human resources for economic development activities. Its financial operations are audited annually by a recognized chartered accounting firm.

The following are the Council's financial result over a 15 year period.

	1998 (\$)	2006 (\$)	2013 (\$)
Revenue	19,732	466,198	681,749
Expense	17,276	460,457	644,853
Excess revenue	2,456	5,741	36,896
Total Assets	26,768	302,612	430,548
Liabilities	854	188,891	16,635
Equity	25,914	113,721	413,913

CONCLUSION

We have experienced the values and challenges of the past, we enjoy the many new ideas and global presence of the present, and look forward to the future with much anticipation of what it may bring and how we shape it.

We recognize and offer sincere gratitude to the board of directors, management and staff of the Council, our predecessors and all our stakeholders, including our leaders, partners, members and volunteers who forged our past and present and who will shape the realities of the social and economic fabric of the future in the spirit of co-operation.

Authored By

*Marinus Van de Sande,
Past Director & Past Chair of the Board of Directors,
Nova Scotia Co-operative Council*

In Collaboration With

*Dianne Kelderman,
President & Chief Executive Officer,
Nova Scotia Co-operative Council*

~ and ~

*Fred Pierce,
Inspector/Director of Co-operatives,
Province of Nova Scotia (Retired) &
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Nova Scotia Co-operative Council (Retired)*



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