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RURAL AND CO-OPERATIVES SECRETARIAT | SECRÉTARIAT AUX AFFAIRES RURALES ET AUX COOPÉRATIVES



CO-OPERATIVES IN CANADA in 2008



Canada

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Also available in French under the title:
Les Coopératives au Canada en 2008

CO-OPERATIVES IN CANADA

In 2008

Distribution of Non-Financial Co-operatives by Province and Territory

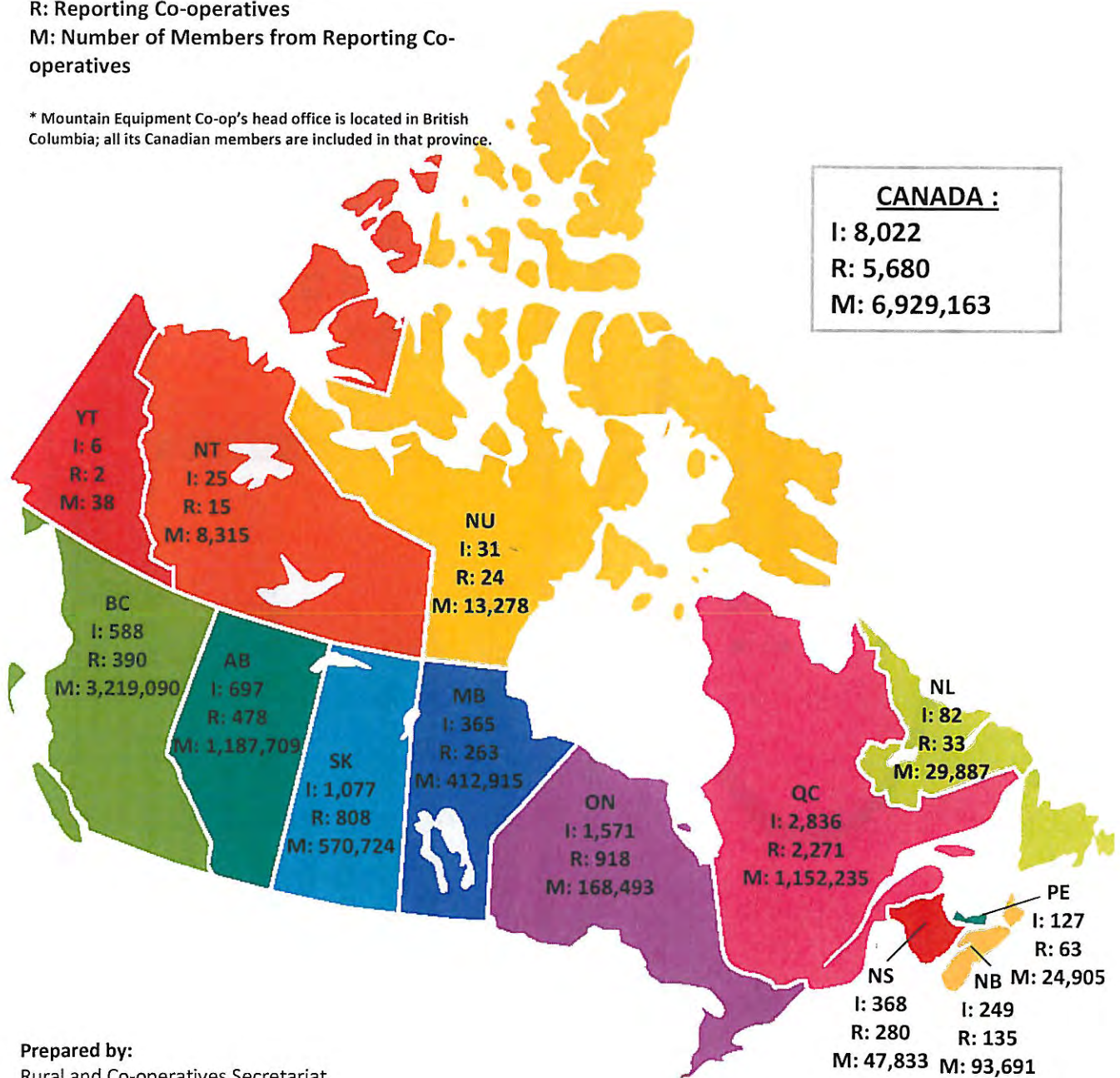
Legend:

I: Incorporated Co-operatives

R: Reporting Co-operatives

M: Number of Members from Reporting Co-operatives

* Mountain Equipment Co-op's head office is located in British Columbia; all its Canadian members are included in that province.



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KEY FIGURES IN CANADA IN 2008

- 9,000 co-operatives ⁽¹⁾
- 18 million members
- 155,000 employees
- 252 billion in assets

Non-Financial Co-operatives

- 8,022 incorporated co-operatives
- 5,680 co-operatives reported ⁽²⁾:
 - ✓ 6.9 million members
 - ✓ 88,000 employees
 - ✓ 35.7 billion in volume of business
 - ✓ 20.7 billion in assets
 - ✓ 9.1 billion in member equity

Financial Co-operatives ⁽³⁾

- 1,008 *caisses populaires* and credit unions reported:
 - ✓ 11.2 million members
 - ✓ 67,000 employees
 - ✓ 3,341 points of service
 - ✓ 231 billion in assets
 - ✓ 193 billion in loans

Note: Numbers may not add up due to rounding

1. A person can be a member of more than one co-operative.
2. Based on the results of the 2008 *Annual Survey of Canadian Co-operatives*.
3. Does not include insurance co-operatives and mutual insurance companies.

DATA SOURCES

The statistics used in this publication are based on various sources:

Non-Financial Co-operatives

- The Rural and Co-operatives Secretariat collects data on non-financial co-operatives in its *Annual Survey of Canadian Co-operatives*. This publication uses data from the survey except where otherwise indicated. Note that the survey is voluntary; therefore, this publication contains data from reporting co-operatives only.
- For non-reporting co-operatives, data has been estimated if it has been determined that the co-operative is still actively operating and if past data exists for the co-operative.
- Information on incorporations, dissolutions, amalgamations and name changes of co-operatives was obtained from provincial and territorial registries, and Industry Canada.

Financial Co-operatives

Credit Unions and *Caisses Populaires*

- Credit union and *caisses populaires* data was obtained from the Credit Union Central of Canada (CUCC) website, Statistics Canada and Desjardins Group annual report.

Insurance co-operatives and mutual insurance companies

- This publication does not contain data on insurance co-operatives or mutual insurance companies.

Note: Financial co-operatives are not included in the *Annual Survey of Canadian Co-operatives*.

ABBREVIATIONS—PROVINCES AND TERRITORIES

PROVINCE OR TERRITORY	ABBREVIATION	PROVINCE OR TERRITORY	ABBREVIATION
British Columbia	BC	New Brunswick	NB
Alberta	AB	Prince Edward Island	PE
Saskatchewan	SK	Newfoundland and Labrador	NL
Manitoba	MB	Northwest Territories	NT
Ontario	ON	Nunavut	NU
Quebec	QC	Yukon	YT
Nova Scotia	NS	Territories (NT + NU + YT)*	TE

* For confidentiality purposes, the Northwest Territories, Nunavut and Yukon are sometimes combined under "Territories" ("TE").

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FOREWORD

The Co-operatives Secretariat, now a part of the Rural and Co-operatives Secretariat (RCS) advises the Government of Canada on policies affecting co-operatives, coordinates the implementation of those policies and encourages the use of the co-operative model for the social and economic development of Canada's communities. The RCS also provides a link between the co-op sector and the many federal departments and agencies with which they interact.

To address its mandate and effectively meet the needs of Canadians, co-operatives, researchers and government decision makers, the Co-operatives Secretariat gathers statistics each year on Canada's non-financial co-operatives through its *Annual Survey of Canadian Co-operatives*. The survey makes it possible for the RCS to provide data that paints an accurate picture of the Canadian co-operative sector and its development.

This publication, *Co-operatives in Canada in 2008*, contains updated information that describes the development of Canadian co-operatives. A key change is the use of a new classification system, which is still based on the primary business activity of co-operatives. The system uses eight main sectors of activity, each sector composed of sub-sectors that make it possible to break down the statistics further. The changes have been implemented following analysis of existing systems, including North American Industry Classification System (NAICS)¹ and the work of the Canada Research Chair on the Social Economy on the classification of social economy enterprises.²

This publication is divided into two main parts:

Part 1: Non-Financial co-operatives

Part 1 begins with a statistical presentation of the evolution of co-operatives in Canada. Statistics for 2008 are then given, broken down into eight sectors of activity, namely, agriculture; wholesale and retail; natural resources and manufacturing; housing; arts, culture and communications; recreation, accommodation and food services; health and social services; and other services.

Part 2: Financial co-operatives

Part 2 contains information on credit unions and *caisses populaires*. As well, there is a section on insurance co-operatives and mutual insurance companies. Note that the information on financial co-operatives has been obtained from sources outside the RCS (see "Data Sources").

We want to make sure that this publication meets the needs of readers, so please send your comments and suggestions by email to coops@agr.gc.ca or by mail to the address on page i.

We hope you enjoy the publication.

¹ For more information on NAICS, visit the Statistics Canada Web page <http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>.

² Marie J. Bouchard, Cyrille Ferraton, Valérie Michaud and Damien Rousselière (2008), *Base de données sur les organisations d'économie sociale, La classification des activités*, Montréal, Chaire de recherche du Canada en économie sociale, Collection Recherche, n° R-2008-1.

2012: INTERNATIONAL YEAR OF CO-OPERATIVES



On December 18, 2009, the United Nations General Assembly adopted a resolution declaring 2012 the International Year of Co-operatives in order to highlight the participation of co-operatives in economic development and social innovation around the world. The resolution urges governments to create an environment conducive to co-operative development and increase their contributions to the societies in which they operate.

Small-scale, national and international co-operatives now exist around the world in all sectors of the economy. The global co-operative movement includes close to 750,000 co-operatives with 800 million members in more than 100 countries. Furthermore, co-operatives employ 100 million people throughout the world. The livelihood of 3 billion people (half of the earth's population) depends on co-operatives.³ Co-operatives help reduce poverty, create jobs and foster social integration throughout the world.

In Canada there are more than 9,000 co-operatives that employ approximately 155,000 people in a wide range of sectors, such as agriculture, banking, handicrafts, marketing, fisheries, housing and trucking, as well as all the trades practised within workers' co-operatives, whose members are also the employees.

The International Year of Co-operatives will provide an opportunity to promote the various benefits of the co-operative model and raise awareness about the contributions of co-operatives to Canada's social and economic development.

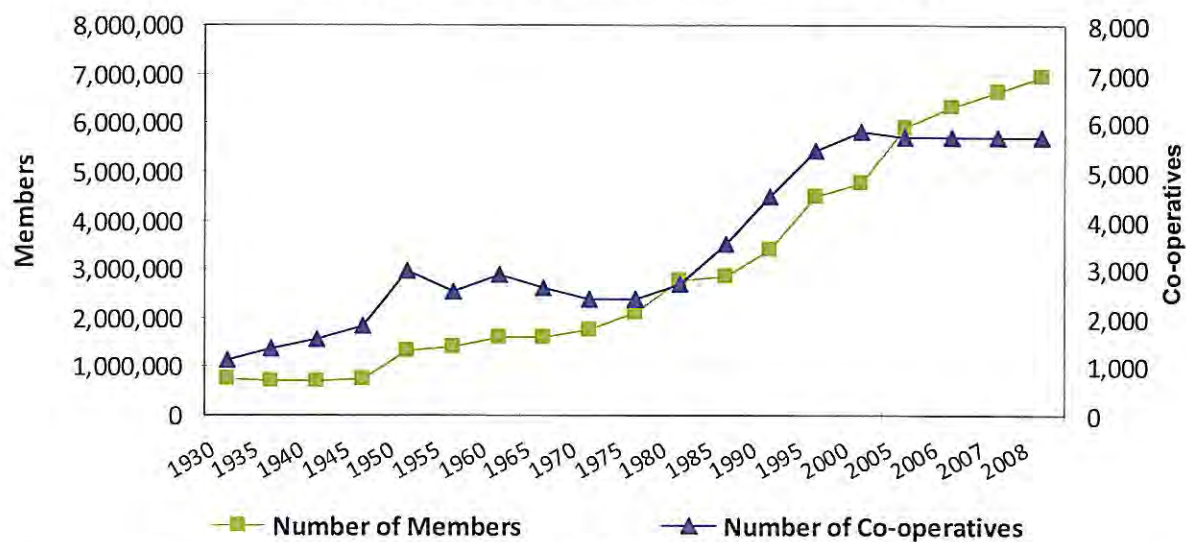
³ International Co-operative Alliance (ICA), <http://www.ica.coop/coop/statistics.html>.

FACTS AND FIGURES OF CO-OPERATIVES IN CANADA

Co-operatives are known for their contribution to the economic and social development of communities. Whether co-ops are delivering essential goods and services, creating jobs or expanding the local economy, they reflect the needs of communities because they are created, owned and operated by the members of those communities. Co-operatives enable citizens to take control of their economic development, and they make it easier for a large number of Canadian communities to gain access to various resources. Figure 1 shows the change in the number of co-operatives and members from 1930 to 2008.

CHANGES IN THE NUMBER OF CO-OPERATIVES AND MEMBERS OF REPORTING NON-FINANCIAL CO-OPERATIVES FROM 1930 TO 2008

FIGURE 1 : Number of Co-operatives and Number of Members

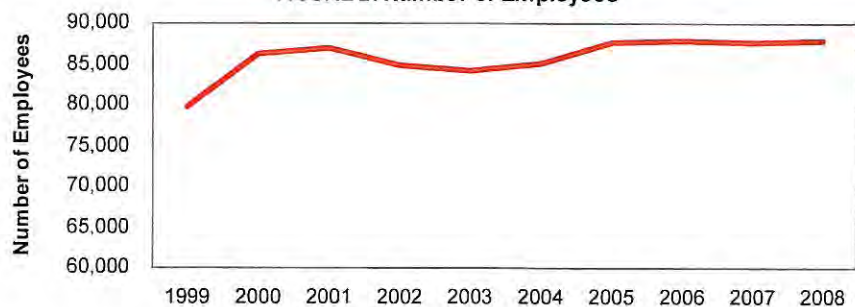


The number of reporting co-operatives has risen significantly, from approximately 1,100 in 1930 to close to 5,700 in 2008. The number of members of reporting co-operatives has risen from approximately 756,000 in 1930 to approximately 6,929,000 in 2008.

CHANGES IN THE NUMBER OF EMPLOYEES OF REPORTING NON-FINANCIAL CO-OPERATIVES FROM 1999 TO 2008

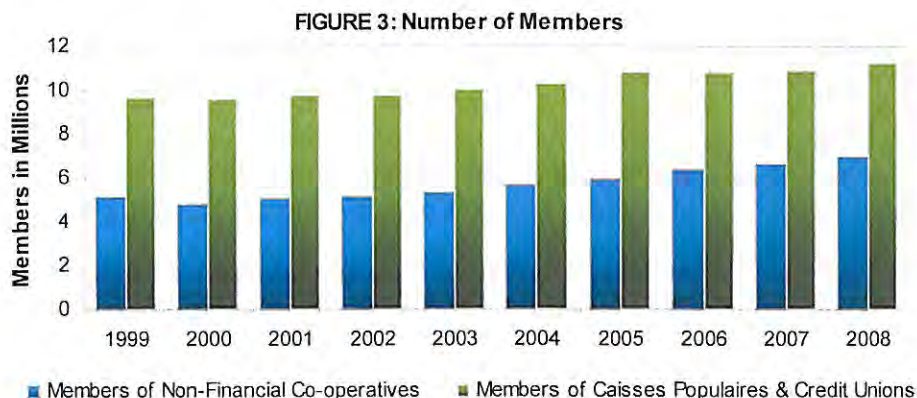
The total number of employees of non-financial co-operatives in Canada rose from 79,878 in 1999 to 87,963 in 2008. In the same period, the total number of jobs increased by 9,085 (11.5%). The sectors of arts and culture; recreation, accommodation and food services; and other services experienced the greatest increase in the number of employees (38%, 51% and 127%, respectively). The number of employees in those three sectors rose more than 5,300 between 1999 and 2008. Demand increased significantly in the personal services sub-sector, which includes funerals and home care.

FIGURE 2: Number of Employees



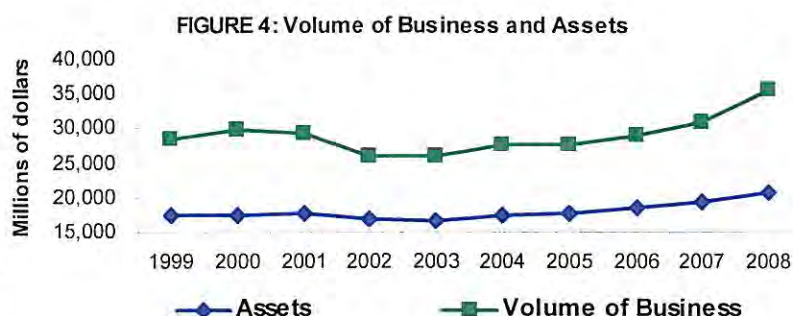
CHANGES IN THE NUMBER OF MEMBERS OF NON-FINANCIAL CO-OPERATIVES AND CREDIT UNIONS OR *CAISSES POPULAIRES* FROM 1999 TO 2008

The number of members of credit unions and *caisses populaires* rose from 9.7 million in 1999 to 11.2 million in 2008 (a 15.5% increase). For non-financial co-operatives, the number of members rose from 5.1 million in 1999 to more than 6.9 million in 2008 (a 35.3% increase).



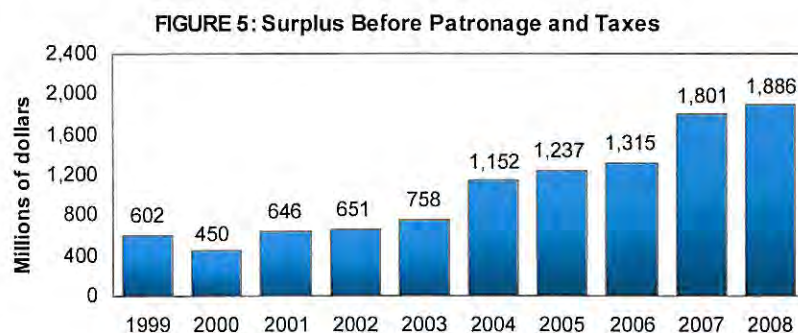
CHANGES IN THE FINANCIAL SITUATION OF REPORTING CO-OPERATIVES FROM 1999 TO 2008

Non-financial co-operatives reported a volume of business of \$28.5 billion in 1999 and \$35.7 billion in 2008 (a 25.6% increase). In that period, retail was the sector with the greatest increases in volume of business, from \$7.5 billion to \$17.5 billion (a 132% increase). Between 2007 and 2008, the sector's volume of business rose by close to \$5 billion (approximately 16%) in part as a result of increased sales of petroleum products in 2008.



For health and social services co-operatives between 1999 and 2008, the volume of business increased by 104%, from \$112 million to \$228 million. For natural resources and manufacturing co-operatives, volume of business fell by 40%. Between 1999 and 2008, assets increased by 19%, from \$17.4 billion to \$20.7 billion. The greatest increase in assets occurred in the health and social services sector (173%) and the retail sector (145%). The greatest decrease in the value of assets occurred in the natural resources and manufacturing sector (33.2%) and the agriculture sector (14.6%).

Figure 5 shows the change in **surplus before patronage and taxes** (excess of revenues over expenses) for non-financial co-operatives. The surplus before patronage and taxes more than tripled between 1999 and 2008, rising from \$602 million to close to \$1.9 billion (a 216% increase). The increase between 2007 and 2008 was 4.7%.

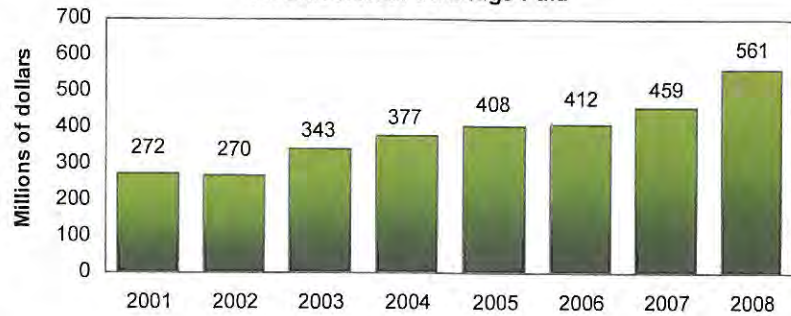


Starting in 2004, agricultural co-operatives and wholesale and retail co-operatives account for most of the increase in the surplus before patronage and taxes. For agricultural co-operatives, the surplus before patronage and taxes more than doubled, rising from \$229 million in 2003 to \$464 million in 2008. For wholesale and retail co-operatives, it almost tripled, increasing from \$472 million to \$1.3 billion.

Patronage dividends are the portion of income paid annually by a co-operative to its members. Net patronage paid (patronage paid minus patronage dividend income) by non-financial co-operatives was \$561 million in 2008 and \$272 million in 2001, an increase of 106% in less than ten years.

In 2008, net patronage paid increased by \$102 million (22.2%) compared to the previous year. In 2008, the retail sector paid \$435 million in patronage dividends, and the agriculture sector, \$122 million; together, they accounted for almost all the net patronage paid.

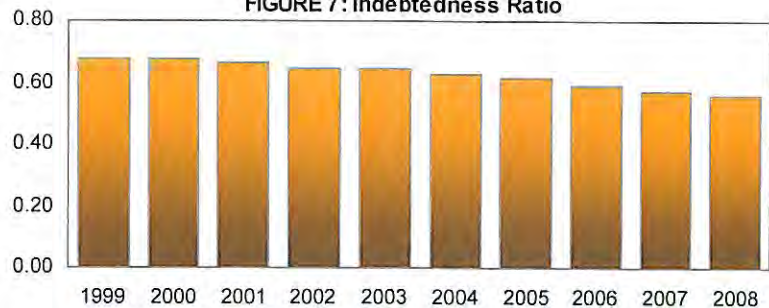
FIGURE 6: Net Patronage Paid



Note : Data from patronage paid is not available before 2001

To examine the financial health of co-operatives, the **indebtedness ratio** is used. The indebtedness ratio measures a company's leverage and indicates the proportion of total assets financed through short- and long-term debt. The indebtedness ratio is equal to total liabilities divided by total assets. The lower the indebtedness ratio, the less leveraged is the company.

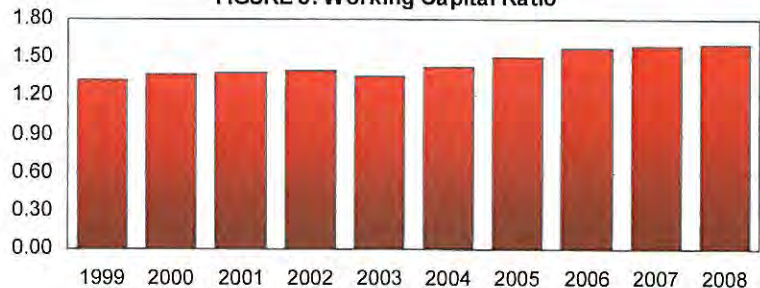
FIGURE 7: Indebtedness Ratio



The **indebtedness ratio** fell from 0.68 in 1999 to 0.56 in 2008. During that period non-financial co-operatives decreased by 17.3% the proportion of total assets financed by short- and long-term debt. Co-operatives are therefore less leveraged than before.

Another way to examine the leverage of co-operatives is to use the **working capital ratio (or current ratio)**, which measures the ability of an organization to repay its short-term debt (current liabilities) using its current assets (cash assets). That is, the ratio measures the company's short-term solvency. The ratio is of particular interest to short-term creditors. The higher the working capital ratio (or current ratio), the greater is a co-operative's ability to repay its short-term debt.

FIGURE 8: Working Capital Ratio



The **working capital ratio** of non-financial co-operatives increased by 21.1% between 1999 and 2008. A working capital ratio less than 1 is critical, because it means that the company cannot pay its short-term debts. It can be seen that the working capital ratio of non-financial co-operatives is greater than 1 and has been increasing over the last ten years. Co-operatives' short-term solvency has therefore increased over the last ten years.

PART 1

NON-FINANCIAL CO-OPERATIVES

OVERVIEW OF REPORTING CANADIAN NON-FINANCIAL CO-OPERATIVES IN 2008

FIGURE 9: Distribution of Reporting Co-operatives by Sector of Activity

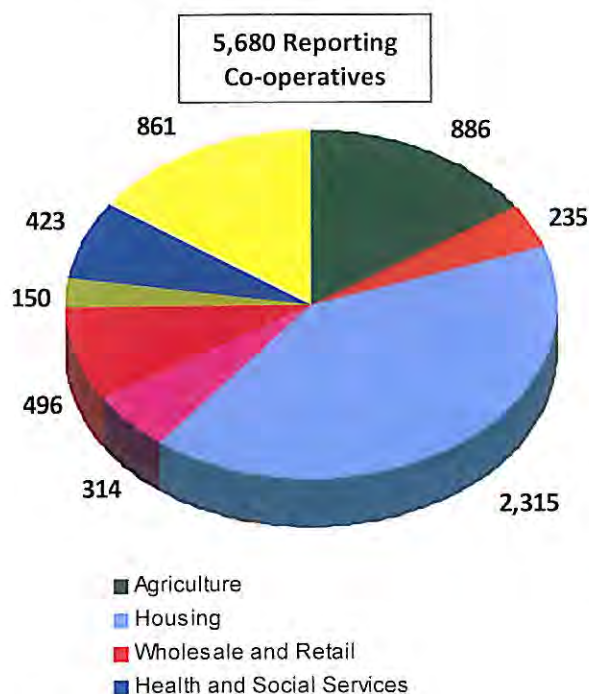
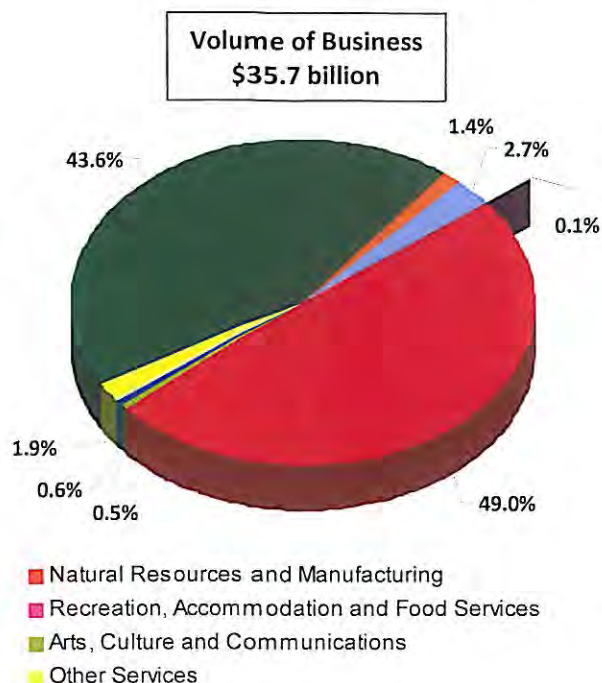


FIGURE 10: Distribution of Reporting Co-operatives by Sector of Activity and Volume of Business (In percentages)



Agriculture

Co-operatives play a crucial role in the agricultural sector of the Canadian economy, particularly in farm supply and in the processing and marketing of grains and oilseeds, dairy products, poultry, fruits, vegetables and livestock, as well as honey and maple products. Agriculture is a significant economic force in Canada. Of the \$35.7 billion of revenue in 2008 across all sectors, \$15.6 billion (44%) came from agricultural co-operatives.

The **farm supply** sub-sector provides farmers with a wide range of agricultural inputs, such as animal feed, seeds, farm petroleum, fertilizers and pesticides. In Alberta, agricultural supply revenues increased by \$399 million during 2008 to reach a total of \$2.5 billion. Between 2007 and 2008, the number of members and employees also increased, from 226,828 to 240,024 and from 1,451 to 1,645, respectively. Revenues rose in Ontario, Quebec and Saskatchewan, but fell by \$26 million (12%) in Manitoba for a total of \$213 million in 2008. For co-operatives in the prairies whose main business is farm petroleum, revenues rose by approximately \$100 million. The most dramatic increase was in Saskatchewan (\$47 million). Feed mill revenues fell in Ontario, but rose in Quebec and Saskatchewan, as did the number of members and employees. Overall, the sub-sector's revenues totalled \$6.2 billion in 2008, \$1.1 billion more than in 2007.

The **processing and marketing** sub-sector performs activities to process and market agricultural products, including farmers markets. Christmas trees are included as well. The marketing of dairy products is increasing in all provinces. The largest market is in Quebec which accounts for \$3.2 billion (74%) of the \$4.3 billion in national revenues. Dairy co-operatives generated 4,166 jobs in Quebec and 7,224 in Canada. The other provinces with revenues (in decreasing order) are Ontario, Nova Scotia, Prince Edward Island, New Brunswick and Alberta. The

increase in sales of dairy products is partly the result of the co-operative Agropur, which expanded rapidly starting in 2002. Total sales in the sub-sector have also risen, from \$9.0 billion in 2007 to \$9.3 billion in 2008.

Lastly, co-operatives in the **farm support** sub-sector are involved in farm production and support services, such as collective grazing management, credit facilitation and the sharing of machinery or even farms. The sub-sector's revenues rose by \$13.5 million (12.6%) in 2007, totalling \$120.5 million in 2008.

Wholesale and Retail

Wholesale and retail co-operatives mainly sell goods and provide services associated with the sales of goods. Revenues in the sector rose from \$14 billion in 2007 to \$17.5 billion in 2008. The increase is largely the result of Federated Co-operatives Limited (FCL), whose petroleum revenues increased by \$2.8 billion in 2008. Assets grew by \$864 million to reach \$7.2 billion in 2008. The number of members and the number of employees between 2007 and 2008 rose slightly, from \$5.2 million to \$5.5 million and from 29,700 to 31,000, respectively.

Of the 496 co-operatives that responded to the 2008 survey, 198 (40%) are located in Quebec, which has a large number of co-operative grocery stores and school-based co-operatives. For example, COOPSCO, a well known co-op chain among students in Quebec, provides its members with a bookstore, stationery store, computer services, food services, convenience store and driving lessons. COOPSCO has 1,500 employees and 400,000 members, and generates almost \$117 million in sales.

Almost all wholesale and retail co-operatives (474 or 96% of reporting co-operatives) are consumer co-operatives. They are therefore mostly "conventional stores" that sell food products, hardware, petroleum products or even equipment for outdoor activities, in the case of Mountain Equipment Co-op. The **food stores** sub-sector is the largest and is often found in rural areas; it accounts for 254 (51%) of reporting co-operatives, followed by **general merchandise and wholesale and retail** with 128 (26%), **bookstores and school supplies** with 79 (16%) and **petroleum** with 35 (7%).

Arctic Co-operatives Limited (ACL) is a food co-operative that has been operating since the mid-1960s mainly as a retailer in Nunavut and the Northwest Territories. Its mission is to work in the community to improve the population's social situation and well-being. ACL generates more than \$117.2 million in revenues, pays \$7.6 million in patronage dividends to its members, has 800 employees and is composed of 31 member co-operatives.

Natural Resources and Manufacturing

Natural resources and manufacturing co-operatives operate mainly in the areas of logging and fishing, and in manufacturing, but do not include agricultural co-operatives. From 2007 to 2008, revenues remained at \$502 million, and there were some 18,000 members and 8,651 employees. The number of reporting co-operatives declined from 248 to 235, and total assets dropped from \$287 million to \$278 million.

FIGURE 11: Distribution of Wholesale and Retail Co-operatives by Sub-sector



The **manufacturing** sub-sector includes product manufacturing and processing activities as well as handicraft and construction co-operatives. Ener-Green Builder's Co-operative, located in Sackville, southeast New Brunswick, helps maintain and build high-quality houses and buildings using renewable resources. It has seven member-owners and uses mostly local goods.

The **forest** sub-sector includes silvicultural management, nurseries, cutting and primary processing of forest products, but excludes the production of furniture or other wood products outside the forest sector. The **fisheries** sub-sector includes coastal and inland fishing, and processing and other related activities. Most of these co-operatives are located in coastal areas, namely, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland. For example, Tignish Fisheries Co-op Association carries out commercial fishing, produces canned seasonal fish and seafood, and prepares a wide variety of fresh and frozen fish and seafood. Located in Prince Edward Island, the fish co-operative has 179 members and 300 employees.

The four Atlantic Provinces generate the greatest fish co-op revenues. The 31 co-ops in the region employ 1,813 Canadians and generate close to \$171.3 million. Usually a wide range of fish and seafood is sold, and operations include preparation and packaging.

Housing

There are 1,180 housing co-operatives in Quebec and 578 in Ontario, although revenues are higher in Ontario (\$502.9 million) than in Quebec (\$218.1 million).

Housing co-operatives provide their members with housing services. Most of them are **non-profit co-operatives** associated with a social housing program, which means that members are entitled to a number of benefits, such as affordable housing with rents that increase only when operating costs increase, good value for money, the right to vote on important decisions, and security. The mission of the co-operatives is to enable members to find suitable housing based on their income.

Housing co-operatives form the largest group in the services sector. In the 2008 survey, 41% (2,315) of the reporting co-operatives were housing co-operatives. Assets remained stable compared to the previous year, while service revenues increased from \$703 million in 2007 to \$727 million in 2008. As well, housing co-operatives had close to 135,000 members and more than 1,900 employees across Canada.

Arts, Culture and Communications

A total of 150 **arts, culture and communications co-operatives** responded to the 2008 survey. The sector had \$175 million in revenues in 2008 compared to \$155 million in 2007, and it had more than 100,000 members and 1,000 employees. The **arts and culture** sub-sector provides services that address the artistic and cultural interests of members and clients. For example, a co-operative might enable members to exhibit or sell works such as paintings, textiles, jewellery and photographs. Arctic Co-operatives Limited (ACL) has a section for marketing Inuit and Dene art, including prints, carvings, beadwork, wall hangings, cards and jewellery.

The **communications** sub-sector includes publishers and printers, radio, television, telephone and telecommunications, and all other communications co-operatives. In 2008, the 90 reporting co-operatives recorded a 13% increase in revenues, from \$145.8 million in 2007 to \$164.6 million in 2008. As well, assets grew by 7%, from \$258 million to \$276.8 million. The sub-sector had 100,759 members and 828 employees in 2008.

Recreation, Accommodation and Food Services

Recreation, accommodation and food services co-operatives operate facilities or provide services that enable members or clients to take part in sports, hobbies or recreation. The **accommodation and food services** sub-sector provides short-term accommodation services for travellers and vacationers, as well as meals prepared for immediate consumption. The number of members in 2007 fell by 2,000 to a total of 41,000 in 2008, and revenues dropped by \$2 million to a total of \$45 million in 2008. The number of reporting co-operatives remained stable at 314, as did the number of employees, at 1,412.

More than half of Canada's recreation co-operatives are in Saskatchewan. The co-operatives are mostly involved in sports, such as curling, as well as leisure and community centres.

Health and Social Services

Ontario has 170 child care and preschool co-ops with 12,000 members and 997 employees.

Health and social services co-operatives fall into two sub-sectors, namely, **health** and **social services**. The health sub-sector provides affordable health care. A health co-operative may be set up when there is no physician in an area. Such co-operatives often strive to help residents take control of their own health, provide services tailored to client needs, reduce wait times and provide support to health care professionals. Social services co-operatives provide social and child protection assistance, counselling, community food and housing services, vocational rehabilitation services and child care services.

Between 2007 and 2008, the revenues of the 423 reporting health and social services co-operatives increased by \$24 million to a total of \$228 million, and total assets grew from \$122 million to \$149 million. The number of employees dropped from 4,100 to 3,800, but the number of members rose from 96,000 to 105,000.

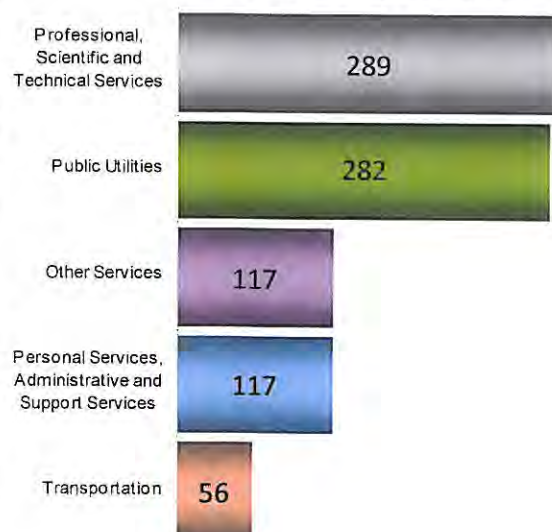
Prince Albert Co-operative Health Centre in Saskatchewan provides both health care and social services. Established in 1962, it plays a major role in providing health care in the region. In addition, it offers numerous programs, such as assistance for battered women, domestic violence prevention, support groups and translation services and assistance for Aboriginal clients.

Other Services

The **professional, scientific and technical services** sub-sector includes establishments primarily engaged in activities in which human capital is the major input. It involves the areas of economic development, business services, IT services and education. Saskatchewan and Quebec together had the highest response rate, accounting for 201 of the 289 reporting co-operatives in Canada.

The **public utilities** sub-sector is also a part of the **other services** sector. Again, most of the reporting co-operatives (276 out of 282 in 2008) are consumer co-operatives. As well, 62% (175) of them are located in Alberta. Public utilities operate, for example, in the areas of water, natural gas, recycling and volunteer firefighter services. The Federation of Alberta Gas

FIGURE 12: Distribution of Other services
Co-operatives by Sub-sector



Co-ops Ltd. in Sherwood Park, Alberta, is composed of 88 natural gas utilities throughout the province. The co-operative has 84 members, 11 employees and delivers 25 million gigajoules of natural gas per year to its members.

A number of types of co-operatives can be found in the **other services** sub-sector. KL 4 Season Yard Care is a small co-operative in Ontario that provides year-round services including summer yard work and winter snow removal. The co-operative has 7 members and 4 employees. Canadian Co-operative Agricultural Financial Services (CCAFS) is a financial service co-operative in the **other services** sector. It is a larger co-operative, with \$59.5 million in revenues and 33 employees.⁴

Alberta has a large number of public utility co-operatives. Natural gas co-ops generate the greatest revenues (\$201 million) followed closely by rural electricity co-ops (\$176 million), in part due to Central Alberta Rural Electrification Association Ltd. (REA), whose goal is to be the largest electricity supplier in rural Alberta.

Revenues in the **other services** sector rose from \$678 million in 2007 to \$692 million in 2008, a 16% increase compared to the five previous years. The number of members and employees remained stable in 2007 with 451,000 members and 8,127 employees. Total assets dropped by \$4 million from 2007 to a total of \$995 million in 2008.

Another sub-sector is the **personal services, administrative and support services** sub-sector. Personal services include mainly funeral services and domestic services. A number of these co-operatives are consumer co-operatives. Funeral co-operatives, found mainly in Quebec but also in Prince Edward Island and New Brunswick, provide affordable services, and domestic services co-operatives often involve home care services, including housekeeping, and companionship, supervision and personal assistance, but not health care.

Quebec has 33 funeral co-ops with 164,400 members. The co-ops provide various professional services such as funeral planning, transport, embalming and family rooms. Most also provide complementary assistance to bereaved families.

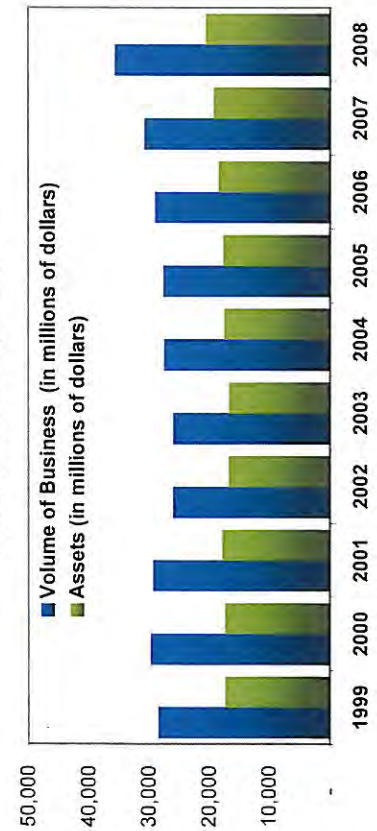
Of the 57 reporting co-operatives in the **transportation** sub-sector, which includes taxicabs, buses, shipping and other related services, 47 (82%) are consumer co-operatives. Car sharing, a concept developed in Europe, is basically a group of people sharing the cost and use of vehicles. A central agency covers purchase costs, maintenance costs and other costs, and the members can use the vehicles, which are parked at a number of locations in the city. One of the largest car sharing services is Vancouver's *Modo: The Car Co-op*, which has 5,500 members and 255 vehicles. Its aim is to improve air quality and eliminate the numerous sources of pollution.

⁴ Source: <http://www.manta.com/ic/mt6b9z2/ca/canadian-co-operative-agricultural-financial-services>

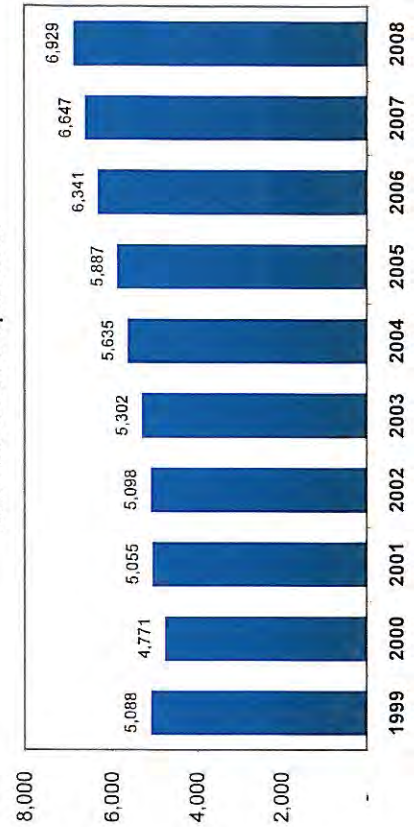
Overview of Canadian Non-Financial Co-operatives by Sector of Activity

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Number of Co-ops Reporting										
Agriculture	959	975	970	964	963	932	894	904	908	886
Wholesale and Retail	574	569	530	532	514	523	524	526	505	496
Natural Resources and Manufacturing	232	260	256	260	265	272	275	249	248	235
Housing	2,089	2,180	2,162	2,221	2,245	2,275	2,273	2,315	2,313	2,315
Arts, Culture and Communications	104	112	117	119	137	146	152	152	151	150
Recreation, Accommodation and Food Services	326	334	320	311	306	294	305	310	325	314
Health and Social Services	490	479	468	455	450	459	459	455	460	423
Other Services	873	912	853	856	852	879	828	853	881	861
Total	5,647	5,821	5,676	5,718	5,732	5,780	5,710	5,764	5,791	5,680
Volume of Business (in millions of dollars)										
Agriculture	18,655	19,097	18,015	14,542	13,838	14,326	13,176	13,344	14,218	15,583
Wholesale and Retail	7,547	8,305	8,951	9,212	9,673	10,707	11,851	13,168	14,019	17,525
Natural Resources and Manufacturing	839	810	771	742	779	717	764	559	502	502
Housing	822	844	845	858	919	944	954	973	987	982
Arts, Culture and Communications	93	112	104	118	123	127	138	141	155	175
Recreation, Accommodation and Food Services	33	35	28	33	34	37	38	38	47	45
Health and Social Services	112	135	137	147	173	172	192	191	204	228
Other Services	357	408	481	436	527	531	577	670	678	692
Total	28,458	29,743	29,332	26,088	26,067	27,561	27,690	29,084	30,809	35,733

Volume of Business and Assets of Non-Financial Co-operatives



Change in Number of Members of Non-Financial Co-operatives



Section A : Reporting Co-operatives

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Assets (in millions of dollars)										
Agriculture	7,234	6,911	7,101	5,722	5,498	5,633	5,256	5,306	5,625	6,176
Wholesale and Retail	2,947	3,135	3,434	3,700	3,878	4,572	5,039	5,654	6,364	7,228
Natural Resources and Manufacturing	416	434	408	355	361	339	347	295	287	278
Housing	5,652	5,724	5,711	5,776	5,683	5,658	5,617	5,598	5,530	5,501
Arts, Culture and Communications	180	208	203	222	231	227	231	247	276	296
Recreation, Accommodation and Food Services	35	39	40	43	40	47	53	54	57	58
Health and Social Services	54	64	66	75	77	85	99	103	122	149
Other Services	862	880	902	915	958	1,013	1,060	1,249	999	995
Total	17,381	17,394	17,864	16,808	16,727	17,574	17,703	18,505	19,261	20,681
Members (in thousands)										
Agriculture	555	558	567	477	481	444	513	590	592	584
Wholesale and Retail	3,874	3,540	3,770	3,880	4,069	4,434	4,618	4,932	5,214	5,492
Natural Resources and Manufacturing	22	23	23	24	23	23	22	20	19	18
Housing	122	122	123	123	128	128	128	133	132	135
Arts, Culture and Communications	81	84	87	88	90	95	97	100	101	104
Recreation, Accommodation and Food Services	44	42	40	39	36	38	39	37	43	41
Health and Social Services	61	56	57	64	65	71	76	86	96	105
Other Services	329	345	389	403	409	403	393	444	450	451
Total	5,088	4,771	5,055	5,098	5,302	5,635	5,887	6,341	6,647	6,929
Employees										
Agriculture	36,614	37,279	38,673	35,469	33,792	33,094	32,646	33,169	32,639	32,046
Wholesale and Retail	24,214	24,028	24,851	26,197	25,822	27,903	28,835	29,644	29,713	30,999
Natural Resources and Manufacturing	9,221	12,147	10,692	9,234	10,045	9,653	9,301	8,231	8,707	8,651
Housing	1,610	1,525	1,660	1,726	1,835	1,751	1,829	1,892	1,874	1,914
Arts, Culture and Communications	743	1,131	925	873	947	1,008	1,063	1,102	1,017	1,022
Recreation, Accommodation and Food Services	935	1,098	853	1,048	1,072	1,211	1,304	1,382	1,438	1,412
Health and Social Services	2,951	3,016	2,891	3,186	3,228	3,123	3,980	4,016	4,137	3,792
Other Services	3,578	6,000	6,364	7,207	7,356	7,404	8,663	8,512	8,114	8,127
Total	79,866	86,224	86,909	84,940	84,097	85,147	87,621	87,948	87,639	87,963

Section A : Reporting Co-operatives

Reporting Co-operatives by province and territory and by sector of activity - 2008

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	NT	YK	CANADA
	(in number)													
Agriculture	32	174	281	36	58	217	27	47	12	2	0	0	0	886
- Farm Supplies	4	16	81	10	12	73	4	5	2	1	0	0	0	208
- Processing and Marketing	11	11	26	12	26	70	14	30	6	1	0	0	0	207
- Support to Agriculture	17	147	174	14	20	74	9	12	4	0	0	0	0	471
Wholesale and Retail	30	34	80	40	18	198	24	26	5	7	23	11	0	496
- Food Stores	18	15	14	13	10	95	20	24	4	7	23	11	0	254
- General Merchandise, Wholesale and Retail Trade - Other	4	13	58	21	7	21	3	0	1	0	0	0	0	128
- Book Stores, School Supplies	0	1	0	0	1	75	0	2	0	0	0	0	0	79
- Petroleum (consumer)	8	5	8	6	0	7	1	0	0	0	0	0	0	35
Natural Resources and Manufacturing	20	2	6	9	11	117	23	36	6	4	0	0	1	235
- Production/Manufacturing	12	1	1	4	7	53	7	15	2	0	0	0	0	102
- Forestry	7	1	1	0	1	53	6	7	0	0	0	0	0	76
- Fisheries	1	0	4	5	1	4	10	13	4	4	0	0	1	47
- Natural Resources - Other	0	0	0	0	2	7	0	1	0	0	0	0	0	10
Housing	255	73	35	45	578	1,195	26	83	12	10	1	2	0	2,315
- Housing - non profit	241	58	28	45	565	1,180	25	81	12	10	1	2	0	2,248
- Housing - other	14	15	7	0	13	15	1	2	0	0	0	0	0	67
Arts, Culture and Communications	5	0	8	9	15	89	8	9	5	1	0	0	1	150
- Arts and Culture	1	0	4	3	2	27	4	5	4	1	0	0	1	52
- Communications	4	0	4	6	13	62	4	4	1	0	0	0	0	98
Recreation, Accommodation and Food Services	9	3	150	33	9	89	14	6	1	0	0	0	0	314
- Recreation	8	3	149	32	8	52	13	6	1	0	0	0	0	272
- Accommodation and Food Services	1	0	1	1	1	37	1	0	0	0	0	0	0	42
Health and Social Services	3	3	109	44	171	76	2	8	4	3	0	0	0	423
- Health	3	3	8	3	1	41	0	7	3	1	0	0	0	70
- Social Services	0	0	101	41	170	35	2	1	1	2	0	0	0	353
Other Services	36	189	139	47	58	290	11	65	18	6	0	2	0	861
- Professional, Scientific and Technical Services	17	7	100	6	19	101	2	26	7	4	0	0	0	289
- Personal Services, Administrative and Support Services	1	1	7	0	3	87	4	7	7	0	0	0	0	117
- Public Utilities	2	175	23	33	10	26	2	9	1	0	0	1	0	282
- Transport	11	3	1	3	6	26	0	4	1	1	0	0	0	56
- Services - Other	5	3	8	5	20	50	3	19	2	1	0	1	0	117
Total	390	478	808	263	918	2,271	135	280	63	33	24	15	2	5,680

Section B : By Province

Non-Financial Co-operatives in CANADA

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	5,732	5,780	5,710	5,764	5,791	5,680	-1.3%
Volume of Business (in millions of dollars)	26,067	27,561	27,690	29,084	30,809	35,733	26.5%
Members (in thousands)	5,302	5,635	5,887	6,341	6,647	6,929	16.2%
Employees	84,097	85,147	87,621	87,948	87,639	87,963	1.7%

Statement of Income

In millions of dollars

Revenues

Sales	23,854	25,345	25,373	26,556	28,114	32,920	27.4%
Cost of Sales	20,520	21,530	21,658	22,468	23,909	28,446	
	3,335	3,815	3,715	4,088	4,205	4,474	16.8%
Service Revenues	1,500	1,506	1,576	1,701	1,709	1,736	
Patronage Income	222	231	258	323	415	483	

Gross Revenues

Expenses

Depreciation	542	560	574	623	606	727	
Salaries and benefits	2,035	2,017	1,978	1,953	1,929	1,943	
Interest on Long-Term debt	423	424	367	375	349	330	
Other expenses	1,789	1,879	1,876	2,350	2,216	2,401	
	4,789	4,879	4,795	5,300	5,099	5,401	8.6%

Surplus (Loss) from Operations

Other revenues	490	480	483	503	571	593	
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Surplus (Loss) before Patronage Paid and Taxes

Patronage Paid ⁽¹⁾	566	608	666	735	874	1,044	
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Surplus (Loss) before Taxes

	192	545	571	580	927	842	49.5%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	5,604	6,192	6,452	7,046	7,664	8,313	
Property and Equipment	1,601	1,703	1,767	1,759	2,118	2,216	
Other Assets	685	728	659	600	1,028	1,139	
	16,727	17,574	17,703	18,505	19,261	20,681	15.2%

Liabilities

Total Current Liabilities	4,145	4,335	4,293	4,462	4,822	5,187	
Long Term Debt	6,245	6,221	6,003	6,006	5,674	5,689	
Other Liabilities	377	458	546	505	581	723	
	10,768	11,014	10,842	10,974	11,077	11,600	6.1%

Equity

Member Capital	2,996	3,220	3,288	3,478	3,720	4,011	
Non-member Investments	515	511	527	613	628	676	
Co-op reserves and undistributed surplus	2,447	2,828	3,046	3,440	3,835	4,394	
	5,958	6,560	6,861	7,531	8,183	9,081	29.4%

Liabilities and Equity

	16,727	17,574	17,703	18,505	19,261	20,681	15.2%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in BRITISH COLUMBIA

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	403	398	384	379	390	390	-0.2%
Volume of Business (in millions of dollars)	1,058	1,119	1,132	1,145	1,223	1,205	6.1%
Members (in thousands)	2,149	2,346	2,471	2,691	2,909	3,219	28.1%
Employees	4,224	4,162	4,636	4,368	4,429	4,010	-8.1%

Statement of Income

In millions of dollars

Revenues

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Total Sales	867	923	934	938	998	974	4.5%
Cost of Sales	686	711	717	736	789	800	
	182	212	218	202	209	174	-14.7%
Service Revenues	122	123	124	124	130	131	
Patronage Income	21	25	27	35	46	54	
Gross Revenues	325	360	369	361	385	360	-0.1%
Expenses							
Depreciation	42	44	46	45	46	49	
Salaries and benefits	99	99	104	95	102	91	
Interest on Long-Term debt	59	58	46	46	44	40	
Other expenses	139	144	154	152	157	148	
	339	345	349	338	349	328	-4.7%
Surplus (Loss) from Operations	(14)	15	19	23	36	32	
Other revenues	47	48	46	48	48	45	
Surplus (Loss) before Patronage Paid and Taxes	33	63	66	71	84	77	22.1%
Patronage Paid ⁽¹⁾	8	21	20	32	35	36	
Surplus (Loss) before Taxes	25	42	46	39	49	41	2.5%

In millions of dollars

Balance Sheet

Assets

Total Current Assets	201	223	231	241	244	258	
Property and Equipment	1,083	1,086	992	996	1,007	977	
Other Assets	144	153	150	141	141	164	
	1,428	1,462	1,373	1,377	1,393	1,398	-0.6%

Liabilities

Total Current Liabilities	180	185	196	194	191	198	
Long Term Debt	901	878	759	756	738	706	
Other Liabilities	4	4	4	6	6	5	
	1,085	1,068	959	956	935	909	-9.1%

Equity

Member Capital	190	230	240	239	254	271	
Non-member Investments	52	59	60	62	66	70	
Co-op reserves and undistributed surplus	100	105	113	120	137	148	
	342	394	414	421	458	489	20.5%
Total Liabilities and Equity	1,428	1,462	1,373	1,377	1,393	1,398	-0.6%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in ALBERTA

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	548	504	440	467	481	478	-2.0%
Volume of Business (in millions of dollars)	3,998	4,203	4,206	4,161	4,600	5,212	23.1%
Members (in thousands)	1,048	1,033	1,117	1,178	1,175	1,188	7.0%
Employees	11,325	11,380	9,330	9,311	9,311	9,732	-3.9%

Statement of Income

In millions of dollars

Revenues

Total Sales	3,715	3,906	3,907	3,790	4,246	4,838	23.6%
Cost of Sales	3,129	3,305	3,286	3,180	3,567	4,179	

	586	601	622	610	679	659	0.2%
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Service Revenues	190	191	193	248	190	190	
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Patronage Income	61	63	71	93	124	139	
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Gross Revenues	837	855	886	950	993	989	9.3%
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Expenses

Depreciation	69	74	73	78	66	81	
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Salaries and benefits	308	310	225	252	236	236	
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Interest on Long-Term debt	23	26	22	22	17	15	
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Other expenses	319	307	356	391	403	468	
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	719	717	676	743	722	800	11.8%
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Surplus (Loss) from Operations	118	138	210	207	271	189	
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Other revenues	32	42	34	31	39	45	
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Surplus (Loss) before Patronage Paid and Taxes	150	180	244	238	311	234	4.3%
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Patronage Paid ⁽¹⁾	134	133	151	104	95	109	
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Surplus (Loss) before Taxes	16	47	93	134	215	125	24.0%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	927	965	1,021	1,009	1,119	1,219	
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Property and Equipment	963	1,018	971	1,073	1,008	1,036	
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Other Assets	344	354	363	370	321	377	
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	2,234	2,337	2,356	2,453	2,448	2,632	11.3%
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Liabilities

Total Current Liabilities	702	721	664	584	576	629	
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Long Term Debt	277	336	364	358	327	353	
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Other Liabilities	52	59	55	35	58	58	
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	1,032	1,116	1,083	977	961	1,040	0.6%
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Equity

Member Capital	593	600	614	687	695	716	
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Non-member Investments	64	71	70	98	104	157	
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Co-op reserves and undistributed surplus	545	549	589	690	688	719	
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	1,202	1,221	1,273	1,476	1,486	1,592	19.5%
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Total Liabilities and Equity	2,234	2,337	2,356	2,453	2,448	2,632	11.3%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in SASKATCHEWAN

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	918	879	844	855	841	808	-6.8%
Volume of Business (in millions of dollars)	6,871	7,594	6,808	7,670	8,361	11,419	53.0%
Members (in thousands)	546	512	467	554	559	571	8.1%
Employees	12,165	11,775	9,956	10,352	10,795	11,086	0.7%

Statement of Income

In millions of dollars

Revenues

Total Sales	6,609	7,386	6,598	7,413	8,046	11,067	53.5%
Cost of Sales	5,767	6,213	5,389	6,063	6,562	9,331	
	842	1,173	1,209	1,350	1,484	1,735	0.1%
Service Revenues	144	95	77	81	84	89	
Patronage Income	74	80	87	107	135	155	

Gross Revenues

Expenses

Depreciation	123	129	104	123	113	159	
Salaries and benefits	375	346	239	248	259	271	
Interest on Long-Term debt	33	30	7	6	4	5	
Other expenses	268	319	512	557	596	699	
	799	824	863	935	972	1,135	29.1%
Surplus (Loss) from Operations	261	524	510	602	730	845	
Other revenues	45	33	47	69	97	108	
Surplus (Loss) before Patronage Paid and Taxes	306	557	557	672	827	953	63.3%
Patronage Paid ⁽¹⁾	264	285	323	413	507	629	
Surplus (Loss) before Taxes	42	272	234	259	320	323	43.6%

In millions of dollars

Balance Sheet

Assets

Total Current Assets	1,642	2,029	2,012	2,443	3,008	3,204	
Property and Equipment	1,196	1,197	893	944	927	1,371	
Other Assets	420	521	389	404	416	461	
	3,259	3,747	3,294	3,791	4,351	5,036	36.5%

Liabilities

Total Current Liabilities	1,124	1,193	1,059	1,241	1,481	1,640	
Long Term Debt	365	372	91	99	91	90	
Other Liabilities	56	88	61	73	78	160	
	1,545	1,653	1,211	1,413	1,650	1,890	26.5%

Equity

Member Capital	969	1,051	976	1,026	1,091	1,248	
Non-member Investments	34	43	47	61	64	85	
Co-op reserves and undistributed surplus	711	1,001	1,061	1,290	1,546	1,813	
	1,714	2,094	2,084	2,378	2,701	3,146	43.4%
Total Liabilities and Equity	3,259	3,747	3,294	3,791	4,351	5,036	36.5%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in MANITOBA

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	280	276	266	262	269	263	-2.8%
Volume of Business (in millions of dollars)	1,608	1,637	1,710	1,798	1,859	2,139	24.2%
Members (in thousands)	296	314	328	345	385	413	23.8%
Employees	4,045	4,044	4,027	3,837	3,617	3,823	-2.3%

Statement of Income

In millions of dollars

Revenues

Total Sales	1,482	1,493	1,567	1,632	1,663	1,919	22.4%
Cost of Sales	1,330	1,340	1,397	1,464	1,482	1,740	

	152	153	170	169	181	178	8.1%
Service Revenues	56	71	64	64	66	71	
Patronage Income	52	53	62	80	107	122	

Gross Revenues	260	278	295	313	353	372	24.0%
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Expenses

Depreciation	22	24	25	25	22	26	
Salaries and benefits	86	86	98	83	83	80	
Interest on Long-Term debt	12	12	10	10	8	7	
Other expenses	89	91	89	114	123	131	
	210	213	222	232	236	244	9.6%

Surplus (Loss) from Operations	50	64	73	81	117	128	
Other revenues	17	19	18	21	24	27	

Surplus (Loss) before Patronage Paid and Taxes	67	84	91	102	142	155	59.2%
Patronage Paid ⁽¹⁾	49	55	56	73	89	111	

Surplus (Loss) before Taxes	18	29	35	29	53	44	32.9%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	277	306	329	344	372	381	
Property and Equipment	308	316	326	327	316	325	
Other Assets	156	154	165	175	200	226	
	740	776	820	846	888	932	14.4%

Liabilities

Total Current Liabilities	188	176	185	185	183	197	
Long Term Debt	137	167	163	157	124	125	
Other Liabilities	9	10	9	9	8	11	
	335	354	357	351	315	333	-2.9%

Equity

Member Capital	262	272	298	316	358	374	
Non-member Investments	34	32	45	46	61	76	
Co-op reserves and undistributed surplus	110	118	120	134	153	149	
	405	422	463	496	572	599	27.0%

Total Liabilities and Equity	740	776	820	846	888	932	14.4%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in ONTARIO

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	926	947	964	940	952	918	-2.9%
Volume of Business (in millions of dollars)	2,197	2,233	2,393	2,415	2,355	2,390	3.1%
Members (in thousands)	177	176	179	184	180	168	-6.0%
Employees	5,450	5,579	5,676	5,635	5,750	5,878	4.6%

Statement of Income

In millions of dollars

Revenues

Total Sales	1,583	1,619	1,760	1,764	1,681	1,688	0.4%
Cost of Sales	1,395	1,414	1,563	1,559	1,492	1,471	

	188	205	197	205	189	218	10.7%
Service Revenues	398	402	412	431	437	448	
Patronage Income	1	0	1	1	1	2	

Gross Revenues

Expenses

Depreciation	88	89	106	110	111	116	
Salaries and benefits	153	155	154	151	157	166	
Interest on Long-Term debt	184	191	179	170	162	153	
Other expenses	339	336	346	380	365	375	
	763	770	785	811	796	811	3.3%

Surplus (Loss) from Operations

	(177)	(163)	(175)	(174)	(170)	(143)	
Other revenues	215	212	219	219	237	251	

Surplus (Loss) before Patronage Paid and Taxes

	39	49	45	45	67	108	121.0%
Patronage Paid ⁽¹⁾	15	14	13	12	19	18	

Surplus (Loss) before Taxes

	24	35	32	33	49	90	160.5%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	588	615	631	669	585	657	
Property and Equipment	3,189	3,201	3,251	3,157	3,147	3,194	
Other Assets	246	252	284	281	344	308	
	4,023	4,068	4,166	4,107	4,076	4,159	1.7%

Liabilities

Total Current Liabilities	519	565	596	569	534	612	
Long Term Debt	2,965	2,937	2,954	2,881	2,863	2,788	
Other Liabilities	17	27	31	33	35	45	
	3,500	3,528	3,581	3,483	3,431	3,445	-1.7%

Equity

Member Capital	168	171	190	224	245	274	
Non-member Investments	146	154	164	171	175	173	
Co-op reserves and undistributed surplus	209	215	231	230	225	267	
	523	540	585	625	645	714	22.5%

Total Liabilities and Equity

	4,023	4,068	4,166	4,107	4,076	4,159	1.7%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in QUEBEC

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	2,153	2,225	2,258	2,306	2,294	2,271	1.1%
Volume of Business (in millions of dollars)	8,153	8,515	9,073	9,609	10,177	11,091	21.8%
Members (in thousands)	907	978	1,026	1,071	1,126	1,152	12.8%
Employees	36,894	36,911	43,013	43,715	43,054	42,734	5.0%

Statement of Income

In millions of dollars

Revenues

Total Sales	7,496	7,853	8,376	8,854	9,371	10,265	22.3%
Cost of Sales	6,439	6,710	7,338	7,560	8,179	9,027	
	1,058	1,143	1,038	1,294	1,192	1,238	8.1%
Service Revenues	527	544	614	659	709	732	
Patronage Income	10	6	7	5	0	8	

Gross Revenues

	1,594	1,692	1,659	1,958	1,901	1,978	12.3%
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Expenses

Depreciation	162	164	184	204	210	258	
Salaries and benefits	818	815	949	923	903	902	
Interest on Long-Term debt	87	85	82	100	94	90	
Other expenses	495	542	315	642	455	490	
	1,562	1,606	1,530	1,868	1,663	1,740	5.7%

Surplus (Loss) from Operations

	32	86	130	89	239	238	
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Other revenues

	120	113	76	91	97	86	
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Surplus (Loss) before Patronage Paid and Taxes

	153	199	205	180	336	325	51.4%
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Patronage Paid ⁽¹⁾

	85	88	92	94	116	129	
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Surplus (Loss) before Taxes

	67	111	114	86	219	196	63.7%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	1,581	1,649	1,810	1,924	1,925	2,162	
Property and Equipment	1,887	1,932	2,171	2,309	2,081	2,156	
Other Assets	562	564	652	646	1,042	1,131	
	4,030	4,145	4,633	4,879	5,048	5,449	19.8%

Liabilities

Total Current Liabilities	1,112	1,164	1,266	1,334	1,512	1,602	
Long Term Debt	1,281	1,207	1,344	1,432	1,202	1,317	
Other Liabilities	216	250	371	332	378	425	
	2,610	2,621	2,980	3,098	3,092	3,344	16.1%

Equity

Member Capital	592	661	720	741	829	891	
Non-member Investments	159	123	106	140	124	72	
Co-op reserves and undistributed surplus	670	741	827	900	1,002	1,142	
	1,420	1,524	1,653	1,781	1,956	2,105	26.3%

Total Liabilities and Equity

	4,030	4,145	4,633	4,879	5,048	5,449	19.8%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in NOVA SCOTIA

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	216	257	273	280	287	280	6.6%
Volume of Business (in millions of dollars)	709	723	728	734	739	769	5.7%
Members (in thousands)	37	39	40	45	46	48	15.4%
Employees	3,294	3,372	3,361	3,469	3,533	3,781	11.0%

Statement of Income

In millions of dollars

Revenues

Total Sales	682	693	699	702	705	732	5.1%
Cost of Sales	527	535	574	577	580	606	

Service Revenues

Patronage Income

Gross Revenues

Expenses

Depreciation	15	15	16	17	18	19	
Salaries and benefits	91	93	95	96	99	101	
Interest on Long-Term debt	10	10	9	9	9	9	
Other expenses	60	59	22	25	22	27	
	176	180	145	146	146	148	-6.5%

Surplus (Loss) from Operations

Other revenues

Surplus (Loss) before Patronage Paid and Taxes

Patronage Paid ⁽¹⁾

Surplus (Loss) before Taxes

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
	155	159	125	125	124	126	-8.4%
	21	21	20	21	22	22	
	0	0	0	0	0	0	
	176	180	145	146	146	148	-6.5%
	15	15	16	17	18	19	
	91	93	95	96	99	101	
	10	10	9	9	9	9	
	60	59	22	25	22	27	
	176	177	142	148	148	157	-1.1%
	(1)	3	3	(2)	(2)	(8)	
	6	9	9	11	13	14	
	6	11	12	9	11	6	-38.4%
	3	4	4	3	5	3	
	2	7	9	7	6	3	-57.4%

In millions of dollars

Balance Sheet

Assets

Total Current Assets	114	118	123	135	136	144	
Property and Equipment	186	191	196	192	201	202	
Other Assets	28	30	33	35	41	47	
	328	340	353	362	378	393	11.7%

Liabilities

Total Current Liabilities	86	88	92	106	111	117	
Long Term Debt	145	147	147	136	141	142	
Other Liabilities	9	8	4	4	4	6	
	241	243	243	246	256	265	7.8%

Equity

Member Capital	45	50	60	63	67	73	
Non-member Investments	4	5	6	6	6	6	
Co-op reserves and undistributed surplus	37	41	44	47	49	50	
	87	97	110	116	122	128	20.7%
Total Liabilities and Equity	328	340	353	362	378	393	11.7%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in NEW BRUNSWICK

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	135	141	139	140	138	135	-2.6%
Volume of Business (in millions of dollars)	1,036	1,088	1,171	1,091	1,035	1,043	-3.8%
Members (in thousands)	66	152	171	187	193	94	-39.1%
Employees	3,301	3,622	3,729	3,691	3,704	3,247	-10.0%

Statement of Income

In millions of dollars

Revenues

Total Sales	1,010	1,063	1,100	1,046	990	1,022	-1.9%
Cost of Sales	920	975	1,036	982	917	950	
	90	88	65	65	73	73	-4.5%
Service Revenues	25	26	42	39	39	15	
Patronage Income	3	0	0	0	0	0	

Gross Revenues

Expenses

	118	114	106	104	112	88	-21.2%
Depreciation	13	12	12	12	12	11	
Salaries and benefits	63	67	66	63	54	56	
Interest on Long-Term debt	7	6	6	6	6	6	
Other expenses	40	29	44	38	42	9	
	122	114	129	119	113	82	-31.1%
Surplus (Loss) from Operations	(4)	1	(23)	(15)	(1)	5	
Other revenues	(2)	(1)	28	5	6	6	
Surplus (Loss) before Patronage Paid and Taxes	(6)	(1)	5	(10)	5	11	-200.0%
Patronage Paid ⁽¹⁾	2	1	3	1	3	1	
Surplus (Loss) before Taxes	(8)	(1)	3	(11)	2	10	-416.6%

In millions of dollars

Balance Sheet

Assets

Total Current Assets	141	158	161	144	141	148	
Property and Equipment	149	140	143	158	161	122	
Other Assets	107	109	113	82	77	100	
	398	407	418	384	378	370	-6.8%

Liabilities

Total Current Liabilities	145	164	153	157	149	109	
Long Term Debt	90	86	103	110	111	93	
Other Liabilities	10	8	7	7	8	6	
	245	259	262	274	268	208	-20.3%

Equity

Member Capital	124	126	126	111	110	90	
Non-member Investments	9	11	14	15	15	23	
Co-op reserves and undistributed surplus	19	12	15	(17)	(15)	48	
	153	148	155	109	110	161	19.3%
Total Liabilities and Equity	398	407	418	384	378	370	-6.8%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in PRINCE EDWARD ISLAND

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	59	61	63	61	65	63	1.9%
Volume of Business (in millions of dollars)	213	223	229	220	237	229	2.1%
Members (in thousands)	20	24	24	25	25	25	6.4%
Employees	1,381	1,214	1,163	912	919	1,058	-5.3%

Statement of Income

In millions of dollars

Revenues

Total Sales	207	217	224	213	230	222	1.8%
Cost of Sales	180	176	196	188	199	193	
	28	40	27	25	31	29	-5.6%
Service Revenues	4	4	4	4	5	4	
Patronage Income	0	0	0	0	0	0	

Gross Revenues

Expenses

	32	45	32	30	36	33	-4.5%
Depreciation	2	2	2	2	2	1	
Salaries and benefits	16	18	15	13	14	16	
Interest on Long-Term debt	2	1	1	1	1	1	
Other expenses	12	22	10	12	13	11	
	32	43	28	28	29	30	-6.5%
Surplus (Loss) from Operations	0	2	3	2	7	3	
Other revenues	2	2	2	2	2	2	
Surplus (Loss) before Patronage Paid and Taxes	2	4	5	4	9	6	21.9%
Patronage Paid ⁽¹⁾	0	0	1	1	2	1	
Surplus (Loss) before Taxes	1	3	4	4	7	5	15.1%

In millions of dollars

Balance Sheet

Assets

Total Current Assets	49	45	45	49	49	48	
Property and Equipment	35	33	33	33	33	35	
Other Assets	5	5	5	6	6	7	
	89	83	83	88	88	90	4.3%

Liabilities

Total Current Liabilities	33	23	21	25	24	21	
Long Term Debt	22	23	22	21	20	19	
Other Liabilities	2	3	3	4	4	5	
	57	49	46	50	48	45	-10.0%

Equity

Member Capital	11	10	11	10	10	11	
Non-member Investments	1	1	1	1	1	1	
Co-op reserves and undistributed surplus	20	23	26	27	29	34	
	32	34	37	38	40	45	23.8%
Total Liabilities and Equity	89	83	83	88	88	90	4.3%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives in NEWFOUNDLAND

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	59	56	42	35	33	33	-26.7%
Volume of Business (in millions of dollars)	125	123	124	86	63	67	-35.7%
Members (in thousands)	40	45	45	41	28	30	-24.7%
Employees	1,401	1,420	1,120	974	820	800	-30.3%

Statement of Income

In millions of dollars

Revenues

Total Sales	118	116	120	82	59	61	-37.9%
Cost of Sales	96	96	100	65	47	48	

	22	20	20	17	12	14	-23.6%
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Service Revenues	5	4	2	3	2	3	
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Patronage Income	0	0	0	0	0	0	
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Gross Revenues	27	24	22	20	14	17	-22.0%
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Expenses

Depreciation	2	2	2	1	1	1	
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Salaries and benefits	12	13	15	9	4	4	
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Interest on Long-Term debt	2	2	1	1	1	1	
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Other expenses	10	9	6	9	8	11	
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	26	26	24	21	15	17	-22.6%
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Surplus (Loss) from Operations	1	(2)	(1)	(1)	0	0	
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Other revenues	2	2	1	1	2	3	
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Surplus (Loss) before Patronage Paid and Taxes	3	0	0	0	2	2	106.6%
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Patronage Paid ⁽¹⁾	0	0	0	0	0	0	
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Surplus (Loss) before Taxes	3	0	0	0	1	2	112.3%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	18	19	17	13	9	10	
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Property and Equipment	47	48	33	30	27	26	
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Other Assets	7	8	7	6	4	5	
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	72	74	58	50	41	41	-30.4%
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Liabilities

Total Current Liabilities	14	16	17	15	11	11	
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Long Term Debt	31	31	17	15	13	12	
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Other Liabilities	1	1	1	0	0	2	
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	46	48	35	31	25	25	-33.5%
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Equity

Member Capital	13	13	13	12	10	10	
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Non-member Investments	4	4	4	2	1	1	
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Co-op reserves and undistributed surplus	10	9	6	4	4	5	
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	26	26	23	18	16	16	-25.1%
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Total Liabilities and Equity	72	74	58	50	41	41	-30.4%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section B : By Province

Non-Financial Co-operatives - TERRITORIES

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	35	36	37	39	41	41	9.0%
Volume of Business (in millions of dollars)	99	104	116	155	168	206	60.8%
Members (in thousands)	14	17	18	20	22	24	29.7%
Employees	617	1,668	1,610	1,684	1,706	1,812	24.4%

Statement of Income

In millions of dollars

Revenues

Total Sales	86	77	87	120	127	132	33.2%
Cost of Sales	52	55	62	93	96	102	

Service Revenues	8	22	23	27	25	30	
Patronage Income	0	2	3	3	2	2	

Gross Revenues

Expenses

Depreciation	4	4	4	5	5	5	
Salaries and benefits	14	16	17	19	19	19	
Interest on Long-Term debt	4	3	3	3	4	4	
Other expenses	18	20	23	30	30	30	
	40	42	47	57	57	58	18.6%

Surplus (Loss) from Operations

Other revenues	4	2	2	4	5	4	
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Surplus (Loss) before Patronage Paid and Taxes

Patronage Paid ⁽¹⁾	5	7	5	3	3	5	44.0%
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Surplus (Loss) before Taxes

	2	0	2	1	4	4	110.1%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	65	65	70	74	77	83	
Property and Equipment	35	44	49	59	59	60	
Other Assets	26	26	30	89	94	96	
	125	135	149	222	229	239	38.6%

Liabilities

Total Current Liabilities	40	39	45	52	49	51	
Long Term Debt	31	36	38	41	45	44	
Other Liabilities	0	1	1	2	2	2	
	72	76	85	94	95	97	14.4%

Equity

Member Capital	30	36	40	49	50	53	
Non-member Investments	8	9	9	11	11	12	
Co-op reserves and undistributed surplus	16	15	14	14	16	19	
	53	59	64	74	77	85	29.4%

Total Liabilities and Equity

	125	135	149	168	173	181	20.9%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

AGRICULTURAL Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	963	932	894	904	908	886	-3.7%
Volume of Business (in millions of dollars)	13,838	14,326	13,176	13,344	14,218	15,583	13.1%
Members (in thousands)	481	444	513	590	592	584	11.5%
Employees	33,792	33,094	32,646	33,169	32,639	32,046	-3.1%

Statement of Income
In millions of dollars
Revenues

Total Sales	13,557	14,092	12,949	13,106	13,942	15,284	13.0%
Cost of Sales	11,886	12,192	11,376	11,323	12,199	13,594	

	1,671	1,900	1,573	1,783	1,743	1,690	-2.5%
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Service Revenues	181	138	139	141	147	146	
Patronage Income	48	44	50	57	69	84	

Gross Revenues

	1,900	2,081	1,762	1,980	1,959	1,920	-0.8%
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Expenses

Depreciation	226	208	189	210	208	260	
Salaries and benefits	951	914	907	904	884	845	
Interest on Long-Term debt	76	69	40	52	52	47	
Other expenses	471	531	226	549	336	372	

	1,724	1,721	1,362	1,715	1,480	1,525	-4.7%
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Surplus (Loss) from Operations

	176	360	400	265	479	395	17.6%
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Other revenues (non-operations)	53	52	38	40	60	69	
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Surplus (Loss) before Patronage Paid and Taxes

	229	412	438	306	539	464	20.7%
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Patronage Paid ⁽¹⁾	214	223	230	163	170	206	
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Surplus (Loss) before Taxes

	15	190	208	142	369	258	39.5%
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In millions of dollars
Balance Sheet
Assets

Total Current Assets	3,054	3,127	2,906	2,963	3,037	3,343	
Property and Equipment	1,759	1,778	1,691	1,742	1,560	1,694	
Other Assets	685	728	659	600	1,028	1,139	
	5,498	5,633	5,256	5,306	5,625	6,176	13.1%

Liabilities

Total Current Liabilities	2,221	2,187	1,914	1,871	2,113	2,265	
Long Term Debt	927	872	774	804	583	748	
Other Liabilities	237	250	292	243	249	284	
	3,385	3,309	2,980	2,919	2,944	3,297	6.1%

Equity

Member Capital	1,075	1,169	1,158	1,224	1,354	1,437	
Non-member Investments	29	37	42	48	45	55	
Co-op reserves and undistributed surplus	1,009	1,118	1,076	1,115	1,281	1,388	
	2,113	2,324	2,276	2,387	2,680	2,879	22.2%

Total Liabilities and Equity

	5,498	5,633	5,256	5,306	5,625	6,176	13.1%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

WHOLESALE AND RETAIL Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	514	523	524	526	505	496	-4.3%
Volume of Business (in millions of dollars)	9,673	10,707	11,851	13,168	14,019	17,525	47.5%
Members (in thousands)	4,069	4,434	4,618	4,932	5,214	5,492	18.0%
Employees	25,822	27,903	28,835	29,644	29,713	30,999	9.2%

Statement of Income
In millions of dollars
Revenues

Total Sales	9,410	10,422	11,503	12,751	13,466	16,934	47.1%
Cost of Sales	7,903	8,670	9,530	10,586	11,144	14,324	

	1,507	1,752	1,972	2,164	2,322	2,610	
Service Revenues	56	65	74	86	114	79	
Patronage Income	172	187	208	264	341	396	

Gross Revenues	1,734	2,004	2,254	2,514	2,777	3,086	36.7%
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Expenses

Depreciation	133	160	168	187	172	224	
Salaries and benefits	660	676	611	633	636	646	
Interest on Long-Term debt	19	21	20	23	20	25	
Other expenses	485	545	799	865	947	1,020	
	1,298	1,402	1,599	1,709	1,774	1,916	23.1%

Surplus (Loss) from Operations	437	602	656	805	1,002	1,170	
Other revenues (non-operations)	35	32	66	68	98	115	

Surplus (Loss) before Patronage Paid and Taxes	472	634	722	873	1,101	1,285	69.0%
Patronage Paid ⁽¹⁾	335	370	419	561	692	831	

Surplus (Loss) before Taxes	137	264	303	312	409	454	59.5%
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In millions of dollars
Balance Sheet
Assets

Total Current Assets	1,763	2,289	2,737	3,239	3,841	4,136	
Property and Equipment	1,432	1,492	1,514	1,618	1,676	2,127	
Other Assets	682	792	788	796	847	964	
	3,878	4,572	5,039	5,654	6,364	7,228	41.7%

Liabilities

Total Current Liabilities	1,246	1,428	1,558	1,804	2,060	2,219	
Long Term Debt	203	270	275	269	240	235	
Other Liabilities	18	52	74	86	93	177	
	1,467	1,750	1,907	2,160	2,393	2,631	36.0%

Equity

Member Capital	1,498	1,630	1,690	1,793	1,945	2,146	
Non-member Investments	65	71	86	115	130	163	
Co-op reserves and undistributed surplus	848	1,121	1,357	1,586	1,896	2,288	
	2,410	2,822	3,132	3,494	3,971	4,596	45.2%

Total Liabilities and Equity	3,878	4,572	5,039	5,654	6,364	7,228	41.7%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

NATURAL RESOURCES AND MANUFACTURING Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	265	272	275	249	248	235	-10.2%
Volume of Business (in millions of dollars)	779	717	764	559	502	502	-24.5%
Members (in thousands)	23	23	22	20	19	18	-15.4%
Employees	10,045	9,653	9,301	8,231	8,707	8,651	-5.8%

Statement of Income
In millions of dollars
Revenues

Total Sales	734	676	721	490	445	452	-26.3%
Cost of Sales	595	533	572	372	338	322	
	139	144	149	118	106	130	-0.9%
Service Revenues	37	33	35	63	47	42	
Patronage Income	2	0	0	0	0	0	

Gross Revenues

	178	177	184	180	154	171	-1.7%
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Expenses

Depreciation	12	11	11	8	9	8	
Salaries and benefits	121	117	123	86	62	80	
Interest on Long-Term debt	6	5	5	4	5	5	
Other expenses	35	29	34	86	79	81	
	175	163	173	184	155	174	2.7%

Surplus (Loss) from Operations

	3	14	11	(3)	(1)	(3)	
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Other revenues (non-operations)

	6	7	8	7	10	9	
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Surplus (Loss) before Patronage Paid and Taxes

	9	22	20	4	8	6	-53.6%
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Patronage Paid ⁽¹⁾

	11	11	11	4	1	1	
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Surplus (Loss) before Taxes

	(1)	11	9	0	7	5	-3.8%
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In millions of dollars
Balance Sheet
Assets

Total Current Assets	164	160	160	124	108	112	
Property and Equipment	55	68	79	73	71	70	
Other Assets	142	111	108	99	108	96	
	361	339	347	295	287	278	-14.7%

Liabilities

Total Current Liabilities	108	106	112	88	68	79	
Long Term Debt	70	55	44	37	51	32	
Other Liabilities	16	12	12	8	8	10	
	193	174	169	132	127	120	-24.5%

Equity

Member Capital	100	87	84	77	74	72	
Non-member Investments	6	7	11	13	12	13	
Co-op reserves and undistributed surplus	62	72	84	73	75	73	
	168	165	179	163	161	158	-5.3%

Total Liabilities and Equity

	361	339	347	295	287	278	-14.7%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

HOUSING Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	2,245	2,275	2,273	2,315	2,313	2,315	1.3%
Volume of Business (in millions of dollars)	919	944	954	973	987	982	2.8%
Members (in thousands)	128	128	128	133	132	135	3.5%
Employees	1,835	1,751	1,829	1,892	1,874	1,914	4.2%

Statement of Income

In millions of dollars

Revenues

Total Sales	0.0	0.0	0.1	0.1	0.2	0.1	-28.8%
Cost of Sales	0.0	0.0	0.0	0.0	0.1	0.0	

	0.0	0.0	0.1	0.1	0.1	0.1	-3.7%
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Service Revenues	628	652	670	689	703	727	
Patronage Income	0	0	0	0	0	0	

Gross Revenues

	628	652	671	689	703	727	8.8%
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Expenses

Depreciation	123	131	150	159	168	180	
Salaries and benefits	46	44	50	49	48	53	
Interest on Long-Term debt	308	308	280	265	254	242	
Other expenses	424	445	459	429	457	474	
	902	928	939	903	926	950	3.3%

Surplus (Loss) from Operations

	(274)	(276)	(268)	(214)	(223)	(222)	
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Other revenues (non-operations)

Surplus (Loss) before Patronage Paid and Taxes

	18	16	15	70	61	32	-9.9%
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Patronage Paid ⁽¹⁾

	0	(1)	(1)	(1)	0	0	
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Surplus (Loss) before Taxes

	17	17	16	71	61	32	-11.1%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	246	248	250	284	291	295	
Property and Equipment	5,149	5,143	5,059	4,997	4,898	4,856	
Other Assets	288	267	309	316	341	351	
	5,683	5,658	5,617	5,598	5,530	5,501	-2.1%

Liabilities

Total Current Liabilities	266	299	372	347	360	374	
Long Term Debt	4,897	4,831	4,705	4,672	4,572	4,487	
Other Liabilities	21	47	62	55	84	93	
	5,185	5,177	5,140	5,074	5,016	4,955	-3.2%

Equity

Member Capital	96	102	106	103	106	118	
Non-member Investments	353	331	330	332	332	307	
Co-op reserves and undistributed surplus	50	48	42	89	76	122	
	498	481	478	524	514	547	9.6%

Total Liabilities and Equity

	5,683	5,658	5,617	5,598	5,530	5,501	-2.1%
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(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

ARTS, CULTURE AND COMMUNICATIONS Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	137	146	152	152	151	150	1.6%
Volume of Business (in millions of dollars)	123	127	138	141	155	175	28.0%
Members (in thousands)	90	95	97	100	101	104	7.1%
Employees	947	1,008	1,063	1,102	1,017	1,022	-0.5%

Statement of Income

In millions of dollars

Revenues

Total Sales	0.5	0.5	0.4	0.3	0.4	0.3	-22.8%
Cost of Sales	0.2	0.2	0.2	0.2	0.2	0.2	
	0.3	0.3	0.2	0.1	0.2	0.2	-30.1%
Service Revenues	114	120	130	130	146	163	
Patronage Income	0.0	0.0	0.0	0.0	0.0	0.3	

Gross Revenues

114	120	130	131	146	163	27.2%
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Expenses

Depreciation	19	19	20	21	21	26	
Salaries and benefits	22	24	22	18	19	22	
Interest on Long-Term debt	2	2	2	1	1	3	
Other expenses	65	55	79	86	98	107	
	109	100	123	126	139	158	32.5%

Surplus (Loss) from Operations

6	20	7	5	7	5	-42.7%
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Other revenues (non-operations)

8	6	8	10	9	12	
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Surplus (Loss) before Patronage Paid and Taxes

14	26	15	14	16	17	-2.2%
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Patronage Paid ⁽¹⁾

1	1	1	1	4	3	
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Surplus (Loss) before Taxes

13	25	14	13	12	14	-7.9%
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In millions of dollars

Balance Sheet

Assets

Total Current Assets	61	43	42	45	44	49	
Property and Equipment	115	115	112	126	154	174	
Other Assets	55	70	77	77	78	74	
	231	227	231	247	276	296	22.2%

Liabilities

Total Current Liabilities	32	21	23	29	33	38	
Long Term Debt	39	33	29	32	48	48	
Other Liabilities	12	12	10	10	12	16	
	82	66	63	71	93	101	35.2%

Equity

Member Capital	19	22	21	22	23	25	
Non-member Investments	2	2	2	3	1	1	
Co-op reserves and undistributed surplus	128	137	145	150	159	169	
	149	161	168	176	184	195	16.4%
Total Liabilities and Equity	231	227	231	247	276	296	22.2%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

RECREATION, ACCOMMODATION AND FOOD SERVICES Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	306	294	305	310	325	314	1.9%
Volume of Business (in millions of dollars)	34	37	38	38	47	45	16.0%
Members (in thousands)	36	38	39	37	43	41	5.1%
Employees	1,072	1,211	1,304	1,382	1,438	1,412	10.2%

Statement of Income

In millions of dollars

Revenues

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Total Sales	13	13	13	10	10	10	-10.7%
Cost of Sales	11	10	11	8	9	0	
	2	3	2	2	1	10	
Service Revenues	20	22	23	25	35	30	
Patronage Income	0	0	0	0	0	0	
Gross Revenues	22	25	25	27	36	40	48.2%
Expenses							
Depreciation	1	2	2	2	2	2	
Salaries and benefits	9	11	12	11	10	11	
Interest on Long-Term debt	0	1	1	1	1	1	
Other expenses	12	13	13	13	17	27	
	23	26	27	27	30	41	54.5%
Surplus (Loss) from Operations	(2)	(1)	(2)	(1)	6	(2)	-200.0%
Other revenues (non-operations)	2	2	2	2	3	5	
Surplus (Loss) before Patronage Paid and Taxes	0	1	0	2	8	3	39.2%
Patronage Paid ⁽¹⁾	0	0	0	0	0	0	
Surplus (Loss) before Taxes	0	1	0	2	8	3	49.5%

In millions of dollars

Balance Sheet

Assets

Total Current Assets	10	11	10	10	12	13	
Property and Equipment	28	33	39	39	39	38	
Other Assets	2	3	3	6	6	6	
	40	47	53	54	57	58	14.3%

Liabilities

Total Current Liabilities	4	6	11	10	10	10	
Long Term Debt	1	3	5	5	5	5	
Other Liabilities	6	9	7	6	7	8	
	12	17	23	22	22	23	19.9%

Equity

Member Capital	8	16	15	17	19	20	
Non-member Investments	1	1	2	1	3	3	
Co-op reserves and undistributed surplus	19	13	13	14	13	12	
	28	30	30	32	35	34	10.7%
Total Liabilities and Equity	40	47	53	54	57	58	14.3%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

HEALTH AND SOCIAL SERVICES Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	450	459	459	455	460	423	-7.4%
Volume of Business (in millions of dollars)	173	172	192	191	204	228	22.5%
Members (in thousands)	65	71	76	86	96	105	33.2%
Employees	3,228	3,123	3,980	4,016	4,137	3,792	2.6%

Statement of Income
In millions of dollars
Revenues

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Total Sales	0	0	0	0	0	0	
Cost of Sales	0	0	0	0	0	0	
	0	0	0	0	0	0	
Service Revenues	135	137	157	152	154	176	
Patronage Income	0	0	0	0	0	1	
Gross Revenues	135	137	157	152	154	178	20.8%
Expenses							
Depreciation	4	4	9	5	5	6	
Salaries and benefits	93	95	108	107	112	117	
Interest on Long-Term debt	1	1	1	1	1	2	
Other expenses	72	50	65	72	70	87	
	169	150	183	185	188	212	21.0%
Surplus (Loss) from Operations	(34)	(14)	(26)	(33)	(34)	(34)	
Other revenues (non-operations)	38	36	34	39	50	51	
Surplus (Loss) before Patronage Paid and Taxes	4	22	9	7	16	17	46.3%
Patronage Paid ⁽¹⁾	2	1	3	2	3	1	
Surplus (Loss) before Taxes	2	21	6	5	12	15	65.7%

In millions of dollars
Balance Sheet
Assets

Total Current Assets	35	38	48	50	56	72	
Property and Equipment	26	31	33	35	48	56	
Other Assets	17	16	18	18	19	21	
	77	85	99	103	122	149	52.7%

Liabilities

Total Current Liabilities	22	24	28	30	38	51	
Long Term Debt	12	14	15	13	18	22	
Other Liabilities	4	6	5	4	3	5	
	38	43	48	47	59	77	63.8%

Equity

Member Capital	16	17	19	21	26	31	
Non-member Investments	5	5	6	7	8	9	
Co-op reserves and undistributed surplus	18	19	26	27	29	32	
	39	41	52	56	63	71	42.3%
Total Liabilities and Equity	77	85	99	103	122	149	52.7%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section C : By Sector of Activity

OTHER SERVICES Co-operatives in Canada

	2003	2004	2005	2006	2007	2008	2008 vs 2003-2007
Number of co-ops reporting	852	879	828	853	881	861	0.3%
Volume of Business (in millions of dollars)	527	531	577	670	678	692	16.0%
Members (in thousands)	409	403	393	444	450	451	7.6%
Employees	7,356	7,404	8,663	8,512	8,114	8,127	1.5%

Statement of Income

In millions of dollars

Revenues

Total Sales	141	141	187	199	251	239	30.0%
Cost of Sales	125	124	169	178	219	205	
	16	16	18	21	33	34	62.5%
Service Revenues	330	338	348	415	364	374	
Patronage Income	0	0	0	3	4	1	

Gross Revenues

346 355 366 439 401 409 7.2%

Expenses

Depreciation	24	25	26	30	21	20	
Salaries and benefits	132	138	144	145	158	169	
Interest on Long-Term debt	9	16	18	27	16	5	
Other expenses	226	210	202	250	213	231	
	391	388	390	451	408	425	4.8%

Surplus (Loss) from Operations

(45) (34) (24) (12) (7) (16)

Other revenues (non-operations)

56 52 42 52 58 78

Surplus (Loss) before Patronage Paid and Taxes

12 19 18 40 51 62 120.9%

Patronage Paid ⁽¹⁾

2 3 3 5 3 3

Surplus (Loss) before Taxes

9 16 16 35 48 59 138.1%

In millions of dollars

Balance Sheet

Assets

Total Current Assets	272	277	300	332	274	292	
Property and Equipment	199	199	227	253	178	175	
Other Assets	487	537	533	664	547	528	
	958	1,013	1,060	1,249	999	995	-5.8%

Liabilities

Total Current Liabilities	245	261	279	287	142	153	
Long Term Debt	92	139	148	169	154	109	
Other Liabilities	68	77	85	94	127	133	
	405	477	513	549	423	395	-16.6%

Equity

Member Capital	185	178	196	222	174	164	
Non-member Investments	55	57	47	92	97	126	
Co-op reserves and undistributed surplus	312	301	305	385	304	311	
	552	535	548	699	576	600	3.0%

Total Liabilities and Equity

958 1,013 1,060 1,249 999 995 -5.8%

(1) Includes patronage returns paid by Federations and wholesalers to member co-operatives

Section D : Incorporated Co-operatives in Canada

Incorporated Co-operatives by Sector of Activity and by Province and Territory as of December 31st 2008

CANADA

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	NT	YK	2008	2007
Agriculture	53	229	404	64	143	272	60	54	25	11	0	0	2	1,317	1,311
- Farm Supplies	3	18	82	13	27	78	6	6	2	3	0	0	0	238	241
- Processing and Marketing	22	22	41	28	69	99	37	33	13	6	0	0	1	371	363
- Support to Agriculture	28	189	281	23	47	95	17	15	10	2	0	0	1	708	707
Wholesale and Retail	43	45	86	49	58	256	25	31	6	11	27	12	2	651	637
- Food Stores	29	17	20	17	36	116	21	27	5	11	26	11	2	338	336
- General Merchandise, Wholesale and Retail - Other	5	20	58	25	19	39	3	2	1	0	1	1	0	174	165
- Book Stores, School Supplies	1	1	1	0	2	93	0	2	0	0	0	0	0	100	98
- Petroleum (consumer)	8	7	7	7	1	8	1	0	0	0	0	0	0	39	38
Natural Resources and Manufacturing	50	5	24	18	38	171	51	51	18	13	0	6	1	446	445
- Production/Manufacturing	27	3	6	7	26	82	13	22	4	5	0	5	0	200	202
- Forestry	15	1	2	0	4	78	22	7	3	0	0	0	0	132	131
- Fisheries	8	1	16	11	5	6	16	19	11	8	0	1	1	103	103
- Natural Resources - Other	0	0	0	0	3	5	0	3	0	0	0	0	0	11	9
Housing	298	94	51	61	788	1,268	31	98	17	26	1	3	0	2,736	2,723
- Housing - non profit	273	77	37	59	761	1,250	30	94	17	26	1	3	0	2,628	2,614
- Housing - other	25	17	14	2	27	18	1	4	0	0	0	0	0	108	109
Arts, Culture and Communications	22	3	14	12	26	150	13	22	11	2	0	0	1	276	261
- Arts and Culture	4	1	5	5	8	66	4	12	8	2	0	0	1	116	109
- Communications	18	2	9	7	18	84	9	10	3	0	0	0	0	160	152
Recreation, Accommodation and Food Services	24	8	182	44	33	158	27	9	6	0	0	1	0	492	481
- Recreation	20	8	179	43	27	90	23	7	5	0	0	1	0	403	399
- Accommodation and Food Services	4	0	3	1	6	68	4	2	1	0	0	0	0	89	82
Health and Social Services	8	5	129	49	271	98	4	12	5	7	0	0	0	588	579
- Health	8	4	10	4	13	59	1	8	4	1	0	0	0	112	101
- Social Services	0	1	119	45	258	39	3	4	1	6	0	0	0	476	478
Other Services	90	308	187	68	214	463	38	91	39	12	3	3	0	1,516	1,472
- Professional, Scientific and Technical Services	41	12	131	12	80	174	7	36	17	9	0	0	0	519	515
- Personal Services, Administrative and Support Services	2	1	7	2	7	98	4	7	8	0	0	0	0	136	135
- Public Utilities	5	278	29	38	31	46	5	12	1	0	0	1	0	446	440
- Transport	18	7	4	6	14	41	1	5	4	1	1	1	0	103	98
- Services - Other	24	10	16	10	82	104	21	31	9	2	2	1	0	312	284
Total	588	697	1,077	365	1,571	2,836	249	368	127	82	31	25	6	8,022	7,909

Section D : Incorporated Co-operatives in Canada

Incorporated Co-operatives by Type and Sector of Activity as of December 31st 2008

	Type of Co-operative						CANADA	
	Federation	Consumer	Producer	Worker ¹	Multi-stakeholder	Wholesale	2008	2007
Agriculture	8	68	1,166	48	25	2	1,317	1,311
- Farm Supplies	0	56	178	0	3	1	238	241
- Processing and Marketing	3	6	314	30	17	1	371	363
- Support to Agriculture	5	6	674	18	5	0	708	707
Wholesale and Retail	4	553	21	28	37	8	651	637
- Food Stores	1	295	6	13	19	4	338	336
- General Merchandise, Wholesale and Retail - Other	0	131	12	13	15	3	174	165
- Book Stores, School Supplies	2	95	0	1	2	0	100	98
- Petroleum (consumer)	1	32	3	1	1	1	39	38
Natural Resources and Manufacturing	2	14	231	180	19	0	446	445
- Production/Manufacturing	1	7	90	92	10	0	200	202
- Forestry	1	4	40	80	7	0	132	131
- Fisheries	0	2	95	5	1	0	103	103
- Natural Resources - Other	0	1	6	3	1	0	11	9
Housing	24	2,679	5	7	21	0	2,736	2,723
- Housing - non profit	0	2,602	2	3	21	0	2,628	2,614
- Housing - other	24	77	3	4	0	0	108	109
Arts, Culture and Communications	1	140	29	57	49	0	276	261
- Arts and Culture	0	36	21	30	29	0	116	109
- Communications	1	104	8	27	20	0	160	152
Recreation, Accommodation and Food Services	0	354	5	49	84	0	492	481
- Recreation	0	323	5	20	55	0	403	399
- Accommodation and Food Services	0	31	0	29	29	0	89	82
Health and Social Services	9	510	10	16	43	0	588	579
- Health	2	47	9	16	38	0	112	101
- Social Services	7	463	1	0	5	0	476	478
Other Services	27	1,018	88	229	153	1	1,516	1,472
- Professional, Scientific and Technical Services	16	304	46	103	50	0	519	515
- Personal Services, Administrative and Support Services	2	80	0	19	35	0	136	135
- Public Utilities	3	405	5	10	23	0	446	440
- Transport	0	53	27	19	4	0	103	98
- Services - Other	6	176	10	78	41	1	312	284
Total	75	5,336	1,555	614	431	11	8,022	7,909

(1) Includes worker-shareholder co-operatives

Section D : Incorporated Co-operatives in Canada

Incorporations of Co-operatives by sector of activity and by Province and Territory in 2008

CANADA

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	NT	YK	2008	2007
Agriculture	4	2	-	1	3	19	-	1	1	-	-	-	-	31	36
- Farm Supplies	2	1	-	-	-	3	-	-	-	-	-	-	-	6	-
- Processing and Marketing	1	-	-	1	3	11	-	1	1	-	-	-	-	18	24
- Support to Agriculture	1	1	-	-	-	5	-	-	-	-	-	-	-	7	12
Wholesale and Retail	1	2	-	1	-	17	-	1	-	-	-	-	-	22	14
- Food Stores	1	-	-	-	-	6	-	-	-	-	-	-	-	7	6
- General Merchandise, Wholesale and Retail - Other	-	2	-	1	-	8	-	1	-	-	-	-	-	12	6
- Book Stores, School Supplies	-	-	-	-	-	2	-	-	-	-	-	-	-	2	2
- Petroleum (consumer)	-	-	-	-	-	1	-	-	-	-	-	-	-	1	-
Natural Resources and Manufacturing	1	-	-	1	-	7	-	1	-	-	-	-	-	10	25
- Production/Manufacturing	1	-	-	-	-	3	-	-	-	-	-	-	-	4	10
- Forestry	-	-	-	-	-	3	-	-	-	-	-	-	-	3	8
- Fisheries	-	-	-	1	-	-	-	-	-	-	-	-	-	1	7
- Natural Resources - Other	-	-	-	-	-	1	-	1	-	-	-	-	-	2	-
Housing	2	1	1	1	4	16	-	-	-	-	-	-	-	25	24
- Housing - non profit	1	1	-	1	4	16	-	-	-	-	-	-	-	23	24
- Housing - other	1	-	1	-	-	-	-	-	-	-	-	-	-	2	-
Arts, Culture and Communications	-	1	1	1	2	11	1	3	-	-	-	-	-	20	27
- Arts and Culture	-	-	1	1	2	3	1	2	-	-	-	-	-	10	18
- Communications	-	1	-	-	-	8	-	1	-	-	-	-	-	10	9
Recreation, Accommodation and Food Services	1	-	-	2	-	17	-	-	-	-	-	-	-	20	33
- Recreation	1	-	-	2	-	9	-	-	-	-	-	-	-	12	23
- Accommodation and Food Services	-	-	-	-	-	8	-	-	-	-	-	-	-	8	10
Health and Social Services	1	1	1	2	-	9	-	-	-	-	-	-	-	14	17
- Health	1	1	-	1	-	9	-	-	-	-	-	-	-	12	14
- Social Services	-	-	1	1	-	-	-	-	-	-	-	-	-	2	3
Other Services	4	1	3	5	8	31	3	6	1	1	-	-	-	63	86
- Professional, Scientific and Technical Services	1	-	-	-	2	7	-	2	-	-	-	-	-	12	22
- Personal Services, Administrative and Support Services	-	-	-	-	-	1	-	-	-	-	-	-	-	1	4
- Public Utilities	-	-	-	2	2	4	1	-	-	-	-	-	-	9	15
- Transport	-	-	1	1	-	3	-	-	-	-	-	-	-	5	4
- Services - Other	3	1	2	2	4	16	2	4	1	1	-	-	-	36	41
Total	14	8	6	14	17	127	4	12	2	1	-	-	-	205	262

CANADA

(1) Includes worker-shareholder co-operatives

Year	Number of Employees
1999	318
2000	322
2001	277
2002	311
2003	344
2004	256
2005	279
2006	305
2007	262
2008	209

PART 2

FINANCIAL CO-OPERATIVES

OVERVIEW OF FINANCIAL CO-OPERATIVES

Financial co-operatives have become competitors of banks and insurance companies by finding innovative ways to raise funds while maintaining their co-operative nature. Financial co-operatives fall into two sectors:

- Credit unions and *caisses populaires*; and
- Insurance co-operatives and mutual insurance companies.

CREDIT UNIONS AND *CAISSES POPULAIRES*

Credit unions and *caisses populaires* are found in all provinces. In 2008, 1,008 credit unions and *caisses populaires* reported \$231.3 billion in assets, 9.1% more than in 2007; 46.4% of the assets were held by *caisses populaires* in Quebec. Credit unions and *caisses populaires* reported revenues of \$15.3 billion in 2008 compared to \$13.5 billion in 2007 (a 13.1% increase). In 2008, they had close to \$193 billion in loans. They had close to 67,000 employees and 11.2 million members. Members were served at 3,341 points of service across Canada.

In 2008, Desjardins Group reported revenues of \$8.4 billion and placed eighth in the *Financial Post*'s top-10 list of Canadian financial institutions. Desjardins reported \$152.3 billion in assets, 5.8 million members (in almost 40,000 businesses) and more than 42,000 employees in 2008. Some 100 years after the first *caisse* was established, Desjardins Group is now the largest financial institution in Quebec and the largest group of financial co-operatives in Canada.

FIGURE 13: Volume of Business

The volume of business of credit unions and *caisses populaires* was \$8.1 billion in 1999, compared to \$15.3 billion in 2008. Between 1999 and 2008, the volume of business increased by \$7.2 billion (89.9%).

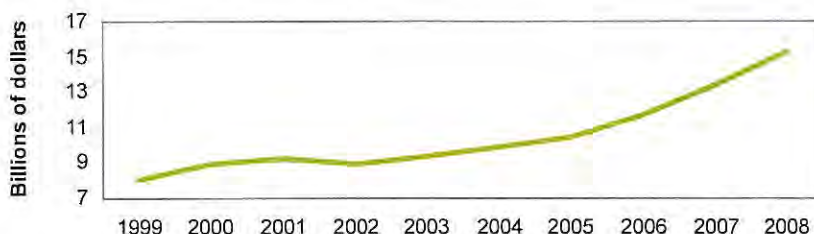
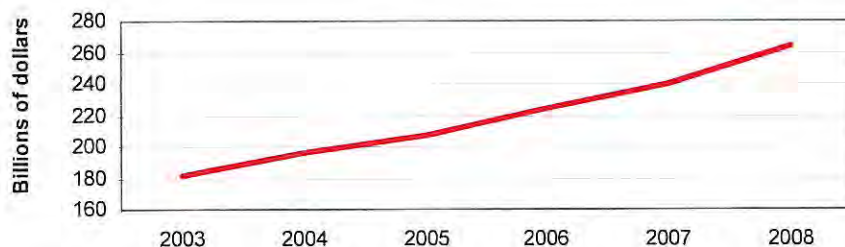


FIGURE 14: Assets



Credit unions and *caisses populaires* had \$181.6 billion in assets in 2003, compared to \$264.4 billion in 2008. Between 2003 and 2008, assets grew by \$82.8 billion (45.6%).

INSURANCE CO-OPERATIVES AND MUTUAL INSURANCE COMPANIES

This sector involves insurance that is controlled by **insurance co-operatives and mutual insurance companies** applying co-operative principles. Mutual insurance companies form a separate group from other insurance companies because they have the following basic characteristics:

- mutual insurance companies are general partnerships with no share capital and therefore no shareholders to pay;
- members are both policyholders and insurers; and
- mutual insurance companies are managed by volunteer directors who are elected by delegates who are elected by the members.

The values of solidarity, democracy, freedom and transparency on which mutual insurance companies are founded ensure independence, a direct link with members, and control of operations and management. Some of Canada's largest insurance companies are insurance co-operatives or mutual insurance companies.

In fact, the *Financial Post's* ranking of the 500 largest Canadian businesses⁵ includes six insurance co-operatives and mutual insurance companies, namely, Co-operators General Insurance Co., The Economical Insurance Group, SSQ Société d'Assurance-Vie Inc., La Capitale Civil Service Mutual, Co-operators Life Insurance Co. and Groupe Promutuel - Fédération de Sociétés Mutuelles d'Assurance. The six businesses reported \$7.9 billion in combined revenues, \$25.7 billion in assets and more than 14,000 employees in 2008.

Some events are rare but expensive, and insurance offers services that make possible the mutualization of risk, for example, related to health or damage to one's home or automobile. A large number of mutual insurance companies are responding to the need of members for protection from unfortunate occurrences. The following are examples of mutual insurance companies that offer protection in numerous Canadian communities:

- La Survivance Mutual Life Insurance Company in Quebec helps policyholders meet their financial obligations, mainly in the event of a health problem, accidental disability or death, by providing insurance products for both groups and individuals through various distribution channels tailored to the needs of various clients;
- Mennonite Mutual Insurance Co. in Alberta responds to the needs of a local Mennonite community through its mission to provide mutual support by addressing the property and accident insurance needs of the community and its church;
- PEI Mutual Insurance Company in Prince Edward Island provides insurance policies for homes, farms, fishing boats and businesses, and it is a financial sponsor of a local charity program for local hospitals, the United Way and the special Olympics, in addition to promoting fire safety through its own awareness program and awarding 20 scholarships each year to Prince Edward Island students; and
- Saskatchewan Mutual Insurance Company (SMI) was created by a group of pioneer farmers in 1908 who needed to protect their livestock and farm buildings from fire; through their pioneering spirit, SMI has prospered for more than 100 years, providing its policyholders with security and service, and now doing business throughout western Canada, having expanded its offerings to include commercial, automobile and personal insurance.

⁵ 2008 Financial Post 500, *Financial Post*

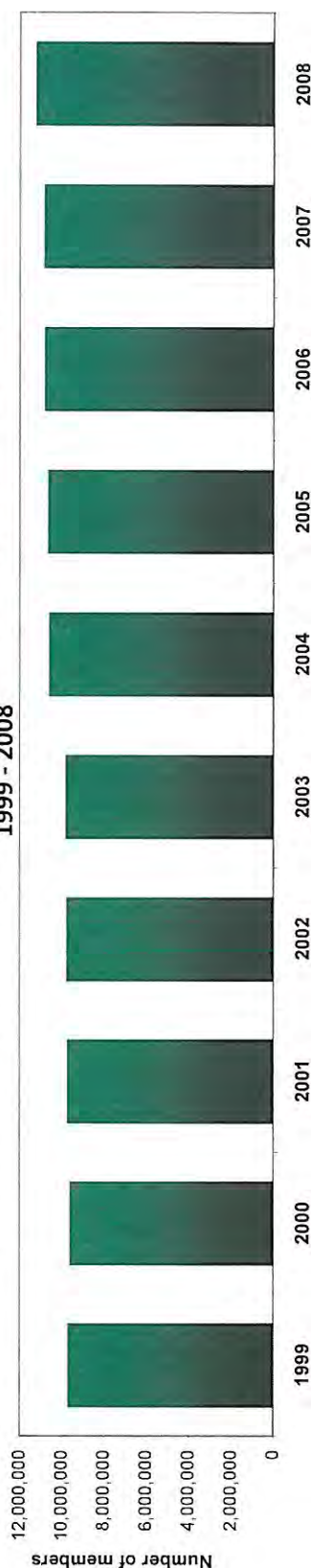
The examples above show that mutual insurance companies play an important role in Canada's economy. Mutual insurance companies have made services available where services were non-existent or prohibitively expensive. The creative diversification of services is enabling mutual insurance companies to achieve concrete results in Canadian communities.

Summary of Credit Unions and Caisses Populaires in 2008¹

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	Canada
	<i>(in numbers)</i>										
Co-operatives	48	48	66	53	198	492	49	31	10	13	1,008
Points of Service	373	212	314	210	632	1,338	125	82	15	40	3,341
Members	1,681,500	642,612	515,683	584,674	1,670,446	5,562,733	285,793	167,573	64,008	47,254	11,222,276
Employees	8,222	3,574	3,763	2,903	5,058	41,921	390	972	215	317	67,335
	<i>(in millions of dollars)</i>										
Assets	45,326	16,491	12,586	15,212	27,926	107,302	3,388	1,658	699	700	231,288
Loans	37,927	13,877	9,433	12,704	23,117	90,649	2,540	1,208	514	556	192,525
Members Capital	406	604	104	186	289	940	46	20	72	12	2,679
Surplus	309	81	15	119	-38	1,638	5	5	9	6	2,149

Change in Number of Members for Credit Unions and Caisses Populaires in Canada¹

1999 - 2008



Summary of Credit Unions and Caisses Populaires in Canada from 1999 to 2008¹

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	<i>(in numbers)</i>									
Co-operatives	1,909	1,693	1,483	1,303	1,205	1,195	1,158	1,108	1,059	1,008
Points of Service	2,323	2,401	2,603	2,655	2,685	3,468	3,465	3,424	3,404	3,341
Members	9,686,645	9,599,959	9,732,042	9,762,554	9,816,937	10,592,113	10,661,995	10,815,428	10,846,512	11,222,276
Employees	57,626	57,352	58,367	59,390	58,988	61,355	63,425	64,397	65,260	67,335
	<i>(in millions of dollars)</i>									
Assets	114,937	122,197	130,724	140,782	155,139	168,826	181,307	196,108	212,069	231,288
Loans	91,271	96,034	105,482	114,075	125,257	137,050	150,789	164,058	178,828	192,525
Members Capital	2,298	2,196	1,926	2,024	2,200	2,307	2,422	2,392	2,553	2,679
Surplus	465	843	860	1,151	1,162	1,295	1,086	1,091	1,418	2,149

(1) Does not include insurance co-operatives and mutuals

Sources: Credit Union Central of Canada, Statistics Canada and Mouvement des Caisses Desjardins

Financial Statements of Credit Unions and Caisses Populaires by Province in 2008^{a/}

(in millions of dollars)

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	Canada
Revenues											
Interest:											
on loans	2,079	520	470	525	900	4,496	168	81	36	38	9,313
on other	147	280	94	236	410	850	19	6	15	4	2,061
	2,226	800	564	761	1,310	5,346	187	87	51	42	11,374
Other revenues	375	124	172	100	249	2,813	50	21	-	9	3,913
Total	2,601	924	736	861	1,559	8,159	237	108	51	51	15,287
Change from previous year (%)	2.9	12.8	5.4	7.5	4.3	21.2	2.2	-6.9	6.3	6.3	13.1
Expenses											
Interest	1,139	472	276	435	693	1,997	73	31	17	17	5,150
Other including income taxes	1,153	371	445	307	904	4,524	159	72	25	28	7,988
Total	2,292	843	721	742	1,597	6,521	232	103	42	45	13,138
Change from previous year (%)	1.8	12.4	6.3	9.3	5.3	12.1	8.4	1.0	-8.7	-	8.6
Net savings	309	81	15	119	(38)	1,638	5	5	9	6	2,149

Balance sheet as of December 31st

Assets											
Demand & term deposits	4,599	2,198	1,496	2,177	3,489	3,138	474	306	138	110	18,125
Other investments	2,127	56	1,347	93	588	10,348	277	92	31	14	14,973
	6,726	2,254	2,843	2,270	4,077	13,486	751	398	169	124	33,098
Loans outstanding											
Mortgage	34,681	7,305	5,972	9,428	15,302	60,859	1,029	633	137	318	135,664
Non-mortgage	3,246	6,572	3,461	3,276	7,815	29,790	1,511	575	377	238	56,861
	37,927	13,877	9,433	12,704	23,117	90,649	2,540	1,208	514	556	192,525
Fixed & other	673	360	310	238	732	3,167	97	52	16	20	5,665
Total	45,326	16,491	12,586	15,212	27,926	107,302	3,388	1,658	699	700	231,288
Change from previous year (%)	6.5	11.4	11.9	11.9	6.6	10.0	5.3	6.9	4.6	10.9	9.1
Liabilities & equity											
Demand & term deposits ^{c/}	39,455	14,811	11,351	13,944	24,908	85,360	3,040	1,507	568	652	195,596
Loans payable	2,956	229	59	132	534	6,238	17	0	1	1	10,167
Other liabilities	372	268	227	229	521	5,967	72	18	10	13	7,697
	42,783	15,308	11,637	14,305	25,963	97,565	3,129	1,525	579	666	213,460
Members' equity											
Share capital ^{d/}	406	604	104	186	289	940	46	20	72	12	2,679
Surplus & reserve	2,137	579	845	720	1,676	8,797	210	113	47	22	15,146
	2,543	1,183	949	906	1,965	9,737	256	133	119	34	17,825
Total	45,326	16,491	12,586	15,211	27,928	107,302	3,385	1,658	698	700	231,285
Capital employed ^{e/}	44,954	16,223	12,359	14,982	27,407	93,319	3,313	1,640	688	687	223,588

a/ Cat 61-008 Quarterly Financial Statistics for Enterprises, Statistics Canada

b/ Total of the four quarters from Cat 61-008

c/ Includes withdrawable shares for SK, ON, NB, NS & PE

d/ Adjusted to include only non-withdrawable shares if any for SK, ON, NB, NS, PE

e/ Total of demand and term deposits, loans payable and members' equity

Financial Statements of Credit Unions and Caisses Populaires in Canada, 2004 - 2008 ^{a/}

(in millions of dollars)

	2004	2005	2006	2007	2008
Revenues			Statement of Revenues ^{b/}		
Interest: on loans	6,458	6,801	7,863	8,969	9,313
on other	1,261	1,484	1,742	1,981	2,061
	7,719	8,285	9,605	10,950	11,374
Other revenues	2,203	2,109	2,079	2,566	3,913
Total	9,922	10,394	11,684	13,516	15,287
Change from previous year (%)	6.1	4.8	12.4	15.7	13.1
Expenses					
Interest	3,185	3,281	4,056	4,913	5,150
Other including income taxes	5,442	6,027	6,537	7,185	7,988
Total	8,627	9,308	10,593	12,098	13,138
Change from previous year (%)	5.3	7.9	13.8	14.2	8.6
Net savings	1,295	1,086	1,091	1,418	2,149
Balance sheet as of December 31st					
Assets					
Demand & term deposits	13,699	13,830	16,019	15,848	18,125
Other investments	13,934	12,290	11,893	13,050	14,973
	27,633	26,120	27,912	28,898	33,098
Loans outstanding					
Mortgage	93,465	104,454	114,579	126,174	135,664
Non-mortgage	43,585	46,335	49,479	52,654	56,861
	137,050	150,789	164,058	178,828	192,525
Fixed & other	4,143	4,398	4,138	4,343	5,665
Total	168,826	181,307	196,108	212,069	231,288
Change from previous year (%)	19.5	7.4	8.2	8.1	9.1
Liabilities & equity					
Demand & term deposits ^{c/}	144,526	154,624	165,881	179,874	195,596
Loans payable	5,843	6,955	7,823	9,748	10,167
Other liabilities	6,063	6,236	7,371	5,929	7,697
	156,432	167,815	181,075	195,551	213,460
Members' equity					
Share capital ^{d/}	2,307	2,422	2,392	2,553	2,679
Surplus & reserve	10,087	11,067	12,642	13,966	15,146
	12,394	13,489	15,034	16,519	17,825
Total	168,826	181,304	196,109	212,070	231,285
Capital employed ^{e/}	162,763	175,068	188,738	206,141	223,588

a/ Cat 61-008 Quarterly Financial Statistics for Enterprises, Statistics Canada

b/ Total of the four quarters from Cat 61-008

c/ Includes withdrawable shares for SK, ON, NB, NS & PE

d/ Adjusted to include only non-withdrawable shares if any for SK, ON, NB, NS, PE

e/ Total of demand and term deposits, loans payable and members' equity

Canada