

ANNUAL REPORT 2001



INTERNATIONAL CO-OPERATIVE ALLIANCE

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Presidents' Review 2001



2001 was a year of great changes and challenges for the International Co-operative Alliance and yet, the ICA and its members continue fulfilling a significant role around the world. Globalisation and peace coloured ICA's activities in 2001 as it was the theme of a very successful General Assembly, but it also reflected well the turmoil of the year. Some members experienced economic havoc with an ever faster liberalisation process while others took advantage of new opportunities; peace was challenged on all continents with the terrorist attacks in the United States confirming that much needs to be done to promote tolerance and understanding among peoples; all confirming that our Co-operative values and principles of solidarity, democracy, equality, equity, concern for community were needed now perhaps more than ever.



Renewal, innovation, and a focused outlook were guiding principles in ICA's work programme. Strengthening our network, globally, regionally and nationally; and promoting active member participation within the ICA and co-operative development everywhere were our aims. A committed Board, Director-General and staff enabled progress to be made in areas such as the promotion of the Co-operative Identity and improved member services including a strong development programme. Meetings with international organisations also provided an opportunity to put co-operatives on the agenda. The work on the United Nations Guidelines and the International Labour Organization's Recommendation on Co-operatives provided important policy guidance to governments, but other presentations like that made by ICA President Roberto Rodrigues to the United Nations Commission on Sustainable Development on the role of agricultural co-operatives are also worth noting.

Support to members also included a series of visits by the ICA presidents who were able to share the successes of the Movement, and bring support and hope to those who were struggling. Presidential visits were organised to a number of movements in all regions and these were coupled with visits to high-level government officials. The impacts of these visits can be measured by political and legislative reforms. The messages, lobbying and press conferences held created awareness about the international co-operative movement and its scope, but also promoted the internal development of co-operatives while also bringing member realities closer to the ICA.

2001 also marked the first time that ICA awarded co-operators for their outstanding achievements to the Movement. Sixteen highly qualified candidates were nominated demonstrating once again the exceptional dedication and success of co-operators worldwide. Following a very difficult selection process, Dr Verghese Kurien of India was formally awarded the Rochdale Pioneer Prize at the General Assembly in Seoul.

However, ICA continued to face serious financial and administrative challenges during 2001. Members' reaction to this negative situation was in fact positive with the adoption of a General Assembly resolution outlining what needed to be done to restore ICA's financial stability. A Task Force was set up to "to restructure, reform and improve the efficiency of the work of ICA in its entirety, to review its financial, organisational and subscription frameworks and relationships between the central and regional offices" and

commitments were taken to strive for increased transparency. The Secretariat worked hard to begin implementation of the resolution.

At the close of 2001, we have been able to begin defining a concrete plan of action which will enumerate the main opportunities for ICA to add value to its membership and address crucial issues. In doing so, we will fulfil our goal of promoting co-operatives worldwide, helping member organisations implement the co-operative values and principles and improve service to their own members and build peace, which will guarantee a better world for our grandchildren, for which our parents and grandparents have already fought.

Report of the Director-General



The work of 2001 continued to focus on four core functions of the ICA: promoting Co-operative Identity, international co-operative presence; development, and networking and communications. Added to this was the year's focus on preparing and holding a successful biennial General Assembly held in Seoul in October 2001 and work on a number of thematic issues, youth, gender equality, and initiatives taking advantage of the opportunities provided by the increasing prevalence on the Internet. Despite the fact that serious financial and administrative challenges characterised the year 2001 requiring the implementation of a carefully defined action plan, a number of successful activities were undertaken to respond to members needs and fulfil ICA's objectives. These are briefly highlighted below.

• Co-operative Identity and International Presence

ICA saw progress made in its activities in promoting the Co-operative Identity and image worldwide. It actively participated and mobilised membership in the elaboration of a number of international policy instruments that define co-operatives and their relations with the State. The United Nations Guidelines aimed at creating a supportive environment for the development of co-operatives, the revision of the International Labour Organization's Recommendation No. 127, and the draft European Co-operative Statute indicate that the co-operative form of enterprise is better understood and is seen as having significant potential in promoting economic and social development. However, initiatives to clarify or facilitate the functioning of co-operatives also came from various co-operative movements and governments who sought ICA's assistance to reform their policies and legislation. Upon the request of members, ICA was able to meet with high-level government officials to assist ICA members lobby for change. The ICA also provided basic but essential information on the scope of the Movement, its economic significance and shared model laws and policies to assist in the reform process.

Another major initiative in promoting the Co-operative Identity was the introduction of the new top level domain name, .coop. ICA worked closely with the National Co-operative Business Association (NCBA) and Poptel to define the operations of .coop and assisted in promoting .coop to the ICA membership. In December 2001, ICA signed an official agreement with dotCoop (DCLLC) and NCBA which set out the specifics of the partnership and ensures that .coop responds to the needs of the international co-operative movement.

ICA continued to ensure co-operative presence in international fora. It renewed its Memorandum of Understanding with the United Nations Centre for Human Settlements for a further two-year period and made statements to the preparatory meetings of Istanbul +5. ICA also and participated in the Special Session of the General Assembly for an Overall Review and Appraisal of the Implementation of the Outcome of the United Nations Conference on Human Settlements Istanbul +5 in New York (USA). It actively participated in the International Labour Conference in Geneva and organised a well attended briefing session on co-operatives for governmental delegates to the Conference on the role of the State and the ICA. ICA also continued to be represented at various other United Nations agencies and programmes. Finally,

ICA issued messages to membership to commemorate a number of international days including International Women's Day (8 March), World Environment Day (5 June) and our own joint ICA International Co-operative Day and UN International Day of Co-operatives (7 July).

• **Development**

Development continues to be one of ICA's priority areas work responding both to member needs and addressing global issues such as poverty reduction. Specific initiatives to reduce poverty continue to also be linked to activities carried out by its regional offices with promotional work undertaken by the both the head and regional offices. In 2001, the ICA contributed an article on poverty to the Canadian Co-operative Association's (CCA) publication *Promise the Future: A Collection of Essays on Co-operatives and Poverty* which was published in conjunction with the CCA Congress. ICA also made a presentation to the CCA Partners' Forum.

An important event in 2001 was a meeting of the Development Advisory Committee in Marburg (Germany) where ICA and its partners reviewed ICA's role in development. The Committee identified development work which ICA is in a unique position to carry out. They identified which are the areas, sectoral or thematic issues etc. where ICA, in collaboration with its development partners, would add value to its partners' development programmes. They also pinpointed areas where synergies and "win-win" constellations between ICA's and its partners' development efforts could be found while also delimiting areas to be the domain of ICA's partners. The Committee confirmed ICA's significant role as a facilitator and coordinator in development work, as an advocate of Co-operative Identity and image as well as defending co-operative interests, e.g. vis à vis governments. Partners also concluded that ICA's programmes respond to members' needs and that ICA should be active in general resource mobilisation for co-operative development.

ICA development activities in the regions also continued to expand to meet the needs of members with a corresponding increase in collaboration with a number of its more recent partners. Strengthening co-operatives was the overarching aim of the programme providing people the resources and training needed to face new challenges. Specific information on the programmes implemented during the period under review, is reported by the regional offices.

• **Networking**

Providing networking opportunities for members was also a key objective during the ICA General Assembly held in October 2001 in Seoul. With the valuable assistance of the Korean Co-operative Movement, the General Assembly was a successful meeting focusing on the theme, "Co-operation and Peace in the Era of Globalisation". The discussions during the Assembly underlined the fact that the Co-operative Movement must reassert the value of humanity while using globalisation to promote the respect of humanity, and the values and principles of Co-operation. While in Seoul, not only did members have opportunities to discuss among themselves a wide range of issues, they also had high-level speakers bring perspectives about the co-operative movement from outside the movement including from the World Trade Organization's Director-General designate, but also from long-standing ICA partners including International Labour Office (ILO) and Food and Agriculture Organization of the United Nations (FAO).

• **Communications**

Communicating who we are, what we are and what we stand for was also undertaken through ICA's printed and electronic resources. During 2001, seven issues of the ICA E-News were published to the ICA website, four printed issues of the Alliance appeared in English and Spanish, and two issues of the Review of International Co-operation were published. In addition to these key resources, the ICA also prepared a press pack for International Co-operative Day which was distributed to over 2000 recipients both inside and outside the co-operative movement.

• Thematic Issues

The ICA also made progress in the implementation of its **Gender Strategy** which was adopted in 2000. In April 2001, the ICA Board held a gender sensitisation session in conjunction with its Board meeting where members of the Board committed themselves to bringing change and progress. Together they set out a number of actions to be taken – action on the personal level, action for ICA as an organisation, and action to challenge ICA member organisations at regional and national levels. Concurrently, the ICA Board approved a revised constitution of the ICA Gender Equality Committee which opened the door for the participation of women and men to discuss and take concrete action to promote gender equality in the Co-operative Movement.

The **Co-operative Learning Centre**, a new co-operative education and training initiative was also introduced in Seoul. The ICA and its Human Resource Development Committee developed an internet based human resource development tool to bring together materials that can be shared among co-operators worldwide in a number of languages.

The General Assembly in Seoul also afforded an opportunity to reiterate the importance that ICA attributes to promoting co-operatives among the younger generation and participation of **youth** in the Co-operative Movement. The Youth Network established in 2001, shaped the agenda of the 3rd International Youth Conference “Enhancing the Co-operative Movement through Youth Commitment.” organised in Seoul. Youth delegates were able to bring their voices directly to the General Assembly.

At the same time, the General Assembly provided the opportunity to recognise the outstanding contribution of long-time co-operators through with **Rochdale Pioneer Prize**. Dr. Verghese Kurien of India, best known for being the architect of ‘Operation Flood’, but also for his role in assisting to establish thousands of co-operatives, was awarded the first Rochdale Pioneers Prize for his invaluable contribution to the Co-operative Movement.

Yet another milestone in 2001 was the ICA Board decision to adopt the ICA logo as the **flag** of the co-operative movement replacing the rainbow flag.

• Conclusion

Finally, as noted above, 2001 was a year filled with serious challenges requiring sustained effort to meet financial targets while servicing our members. As mandated by the General Assembly, the ICA embarked on a serious review of structure in view to reform and improve the efficiency of the work of ICA, to review its financial, organisational and subscription frameworks and relationships between the central and regional offices. A Task Force was established and work began following the close of the General Assembly. The Secretariat also began work to re-budget 2002 to comply with a 10% cut in budget decided by the General Assembly.

We close 2001 recognising that work on ICA’s structure, finances and administration continues to be needed but look to the possibilities for the future of ICA. It is thanks to the continued support of ICA members, leadership and the commitment and hard-work of the ICA staff that the ICA was able to achieve its objectives in 2001.

ICA Regions



The ICA has five regional offices serving its members in Africa, the Americas, Asia and the Pacific, and Europe. It also maintains a number of 'project offices' established to implement a specific activity and funded from development partner and member contributions.

AFRICA

The African region is served by two regional offices; the Regional Office for East, Central and Southern Africa (ROECSA), and the Regional Office for West Africa (ROWA) and a project office for North Africa and the Arab World (ICA-NAAW).

- **ICA Regional Office for East, Central and Southern Africa (ROECSA)**

In 2001, the sub-region continued to cope with problems of governance, declining business, and a reduction in donor assistance. However, at the same time the mood for legislative and policy reforms remained extremely favourable for co-operative development. Commendable initiatives were undertaken in Botswana, Ethiopia, Kenya, Lesotho, Rwanda, South Africa, Tanzania and Uganda.

The work of the ROECSA is based on the Four-Year Strategic Plan approved by the Regional Assembly at its meeting in Cotonou in 2000. The development programme continues to be formulated in line with the needs of the members as defined through participatory planning events and had three focus areas in 2001: co-operative and group agricultural marketing; co-operative rural financial services; and co-operative housing and shelter development.

Agricultural Marketing: Co-operatives handled the largest share of agricultural production and marketing in the region until the 1990s when liberalisation and globalisation resulted in a much reduced and unclear role for co-operatives and this despite the fact that emerging arrangements and alternatives to co-operatives proved inadequate. Members expressed the need to find solutions to problems of the unreliable supply and buying services and unfavourable prices due to limited competition among market actors. ROECSA addressed these problems in Uganda, Kenya and Zambia. A report on agricultural marketing in Uganda was published; the status of agricultural marketing in Zambia with a view to proposing a way forward was established; a major survey of agricultural co-operatives in Kenya was initiated and a database developed for collation and analysis of data on Kenyan agricultural marketing co-operatives. The office further organised a regional seminar on agricultural marketing issues and directions bringing together participants from ICA member organisations, regional co-operative unions, commodity exchanges, farmers' unions and governments in Kenya, Tanzania and Uganda. The issues discussed included globalisation, regional trading blocs, specialist outlets, agricultural commodity exchanges and value adding opportunities.

Co-operative Rural Finance: The project – Co-operative Rural Finance Services (CRFS) – implemented by ROECSA is based on continuing research and the participation of beneficiaries, their representatives as well as organisations that support them. Field studies carried out in Kenya (1998) and Tanzania (2000) have been followed by national workshops to disseminate findings, assess validity of recommendations and agree on concrete future action. These include a national workshop in Tanzania which resulted in a concept paper on the role of ICA in development of rural financial services, and a seminar organised for a broad range of key co-operative financial service players in Kenya which focused on the use of market research in the development of financial products and services. The project has also been responsible for the formation of a task force to clarify the challenges facing the co-operative financial sector in Kenya as

a first step towards initiating innovative responses. It further enabled an initial survey of the Co-operative Rural Financial Services situation in South Africa to be carried out by the office. Finally, a workshop on Strategic Issues and Directions in Co-operative Micro-finance was held bringing together twenty key players in co-operative rural financial services from Kenya, Lesotho, South Africa, Swaziland, Tanzania and Uganda as well as the World Council of Credit Unions (WOCCU) and AFRACA. However, one of the main contributions of the ICA Regional CRFS initiative has been to introduce and maintain a dialogue between co-operative and non-co-operative micro-finance leading to the enhanced image and understanding of co-operative micro-finance.

Co-operative Housing and Shelter: In 2000, ICA carried out a study in five countries of the region and found that "...housing co-operatives have been responsible for less than 1% of the total national housing production in most of the countries studied". With partner support, the office has been implementing a project with the aim of increasing the contribution of co-operatives and co-operative-like organisations to contribute more significantly to housing and shelter development. ROECSA first undertook a consolidated analysis of the regional situation based on findings of surveys undertaken in Kenya, South Africa, Tanzania, Uganda and Zimbabwe, published in collaboration with the UN Centre for Human Settlements (Habitat) in a report, "Shelter Co-operatives in Eastern and Southern Africa". It also held a consultation meeting in February 2001 bringing together for the first time, representatives of co-operatives, co-operative-like organisations and partners from developed countries. The meeting resulted in the development of a clear plan of action including financing, government policy, networking and partnerships, information, advocacy and lobbying, impact measurement, internal capacity building, building and construction processes, international relationships, and external support. As a follow-up, a concept paper for a future ICA project on co-operative housing and shelter was prepared and circulated to selected stakeholders and potential beneficiaries. Furthermore, the office has initiated a network which promises to play a vital place in the development of the sector in the future.

The office maintained and fostered good relations with all its major traditional and emerging partners including the Swedish Co-operative Centre which continues to be its main partner.

The office has also seen staff changes with the retirement of Mr Vincent M. Lubasi, long-standing Regional Director of the Office who concluded his employment with the ICA on 30 June 2001 after ten years of distinguished service. Mr Bernard Kadasia was appointed to succeed Mr Lubasi as the new Regional Director.

• **Regional Office for West Africa (ROWA)**

ROWA's main activities in 2001 focused on promoting health co-operatives, gender issues, fighting poverty through primary co-operatives, the development of co-operative business and human resources, the promotion of Co-operative Identity, networking and lobbying. Below are some of the impacts of the activities undertaken by the office in collaboration with members in the region.

Promotion and development of health co-operatives: In Burkina Faso, support was provided to the trade union of the Tax Office workers who are seeking to put in place a health and social insurance co-operative for their members including the carrying out of a diagnostic study, a feasibility study and a workshop carried out in June 2001. In Benin, the programme supported the co-operative health clinics association and enabled them to buy an ultrasound scanner which resulted in the diversification of the health care services offered to patients and specifically to pregnant women and the improvement of the co-operative market competition. The new scanner will also generate income which will be used as a revolving fund for purchasing equipment.

Promotion of Gender and Poverty Alleviation in Grassroots Co-operative Organisations: In Burkina Faso, four women's groups and 106 women received small loans to undertake income-generating activities (cattle fattening, petty trade and handicraft); 420 women became members of the health insurance scheme, raising the number of members to 1051 women; 536 women from 4 villages saved about 45,700 USD (part of this amount has been deposited in commercial banks and the balance granted to members to

finance agricultural equipment and the marketing of cereals); 1750 elected leaders and individual members attended training workshops and several information and sensitisation sessions in the villages. In the Gambia the granting of loans enabled women's groups to undertake income-generating activities such as the purchase and operation of a millet milling and a groundnut butter machine, and the fencing of market gardens for women. The success of the women's poverty alleviation programme is linked to the fact that it is initiated and implemented by small women groups. One of the key elements of the positive results obtained so far is the training of women's group leaders who return to their villages to work and disseminate their knowledge. This approach allows the implementation of a bottom-up development process of which organised communities are the main initiators, decision makers and beneficiaries.

Co-operative Business and Human Resource Development: In Burkina Faso, ROWA supported an association of farmer groups in setting up a regional training unit. In Côte d'Ivoire, the Agricultural Co-operative Union of Agboville (SCAGBO) was assisted in the computerisation of its accounting and other business information systems. A diagnostic study and training sessions for the self-adjustment and the professionalisation of an affiliated primary consumer co-operatives was carried out in Cape Verde, while in Senegal, the National Union of Agricultural Co-operatives (UNCAS) carried out a feasibility study for inter-cooperative trade exchange which is expected to be finalised in 2002. At the regional level, ROWA raised funds to conduct a feasibility study of the creation of an African Inter-co-operative Commodity Exchange. The study is on-going in Ghana, Nigeria, Mali, Senegal, Côte d'Ivoire, and Cape Verde. The objectives of the Commodity Exchange will be to set up a commercial information system and provide technical and financial support to co-operatives in their commercial transactions. Further, ROWA supported and organised a number of study trips for women co-operators which enabled women to exchange experiences on savings and credit, project management, vocational and literacy training, income generating activities, gender issues in co-operatives as well as promote a regional trade network.

The Office has also been active in working with the World Bank and the West African integration organisations. ROWA represented the ICA at two meetings of the World Bank International Task Force on Commodity Risk Management (ITF). As the regional representative of the ICA, ROWA was also invited to attend meetings within the framework of the West African integration process and participated in the following meetings: Regional Workshop on the Drafting of a Regional Agricultural Policy for the 8 counties members of the West African Economic and Monetary Union (UEMOA) in Burkina Faso; the 5th meeting of the Inter-regional Integration Institutions in West Africa in Niger on the topics of Regional Agricultural Policy and Regional Commodity Marketing Policy; and the Annual Network Meeting of the Sahelian Countries Organisation, (CILSS) on Food Security in West Africa.

• **Project Office for North Africa and the Arab World (ICA-NAAW)**

ICA-NAAW was established in September 1999 to provide a forum for the Arab co-operative movements to share views and successful practices in co-operative development and related issues. The office provides services to 17 Arab co-operative organisations (Egypt 9, Sudan 1, Palestine 1, Kuwait 4, Yemen 1 and Qatar 1). During 2001, NAAW organised a seminar in Cairo on lobbying techniques for co-operators on how to influence decision makers. It also facilitated regional discussion on the revision of ILO Recommendation 127 on the promotion of co-operatives and development.

AMERICAS

The Americas region is serviced by a regional office located in San José (Costa Rica) and three project offices in Argentina, Bolivia and Brazil.

2001 was a difficult year both for ICA member in the Americas region. Member organisations in the region have been facing a contraction of economic activity in their respective countries due to domestic political and economic situations and to the effects of global economic recession. Added to this were

greater competition from private companies (in all sectors) and the elimination of preferential treatment of co-operatives including tax exemption by many governments. However, despite these difficulties, co-operatives in the region have participated actively in the activities organised by ROAM with high levels of attendance at ICA events and economic support.

• **Regional Office for the Americas (ROAM)**

The Regional Office, like members in the region, has also had a difficult 2001. The major focus of activity during the year was on financial and administration restructuring supported by the Head Office, Board and Americas Executive Committee. The work undertaken will enable the new Regional Director, Mr Manuel Mariño, to begin 2002 with a clear financial situation, ready to seek new sources of funding for its activities and provide members in the region with improved services.

Despite the major internal focus, a number of activities were undertaken including a very successful Regional Conference in Cartagena Indias (Colombia) in early December. Other noteworthy activities include awareness raising and the organisation of technical meetings on the revision of ILO Recommendation 127. Ministerial meetings were held in San Pedro Sula (Honduras) and Asunción (Paraguay) which resulted in greater understanding of the Recommendation and its potential impact on co-operative development by the region's Labour Ministers who would ultimately be consulted in the ILO review process.

The office also organised a number of member visits. Of particular note were the visits of the President and Regional Director to promote the co-operative movements in Paraguay and Colombia. In both countries ICA officials met with government authorities and the media to promote the co-operative model as an instrument to combat the negative effects of globalisation.

• **Project Office Buenos Aires (POBA)**

The activities of the Project Office in Argentina (POBA) aim to mitigate of the impacts on problems caused by the financial crisis in Argentina which is threatening the very existence of Argentine co-operatives.

During the period under review, it designed tools to develop new approaches to management, and to facilitate access to markets and new financing tools. Three sub-programmes were implemented to improve management skills including: a permanent self-financed entrepreneurial advisory service; establishing co-operative commercialisation networks (joint strategies for co-operatives from different sectors linked to consumer co-operatives for export-import activities); and transforming enterprises. The project also provides advisory services on legal, financial and management issues.

Through the 'Self-sustainable Associative Development Pilot Project', funded by the Finnish Government through the Institute for Co-operative Studies, University of Helsinki, POBA carried out activities to generate and consolidate small-scale enterprises, reinforcing twinning relations and exchange of experience between Finland and Argentina.

POBA has also assisted in creating the Investment Fund for the Development and Consolidation of Co-operative Enterprises (FIDCEC), the first venture capital risk fund for co-operatives in Argentina. Capital was provided by Banco Credicoop, several telecommunications, workers, consumer and service co-operatives in addition to the International Investment Company, and the Société d'Investissement Européenne (SOFICATRA).

• **Project office in Bolivia (POBOL)**

Bolivia has been hard hit by the general Latin American recession and the crisis in Argentina which have negatively impacted Bolivia's financial system. Changes in government also affected the general political situation as well as the financial sector.

During the period under review, POBOL assisted co-operatives to formulate both consolidation and expansion plans and organised training in small productive investments in rural communities to develop

and nurture a positive culture towards the responsible use of financial services in rural areas. It also continued its human resource development focus and carried out institutional reviews, evaluation of credit technology, and impact assessment of rural services to determine the needs of the targeted co-operatives. Training modules were prepared on different aspects of financial services and management such as re-engineering of credit technology, training in operative and strategic planning, and staff selection and training.

• **Project Office Brazil**

The Brazil Office has provided assistance to ROAM by facilitating the establishment of a regional housing committee. This committee was launched at an international seminar organised in June in Brasilia in which 260 representatives from the region participated. It also organised an international seminar in September 2001 to facilitate contacts between ICA members.

ASIA & THE PACIFIC

• **Regional Office for Asia and the Pacific (ROAP)**

The Co-operative Movement in the Asia-Pacific region continued to play an important role in the socio-economic development of the people. The significantly changed environment due to globalisation and liberalisation, and the East-Asian crisis has brought new threats, extraordinary challenges and new opportunities for co-operatives. The most important change in the region was the attitudinal change in governments to bring about policy and legal reforms in co-operatives in order to make them member-based and member-controlled independent organisations. A process of legal reforms and public policy development for co-operatives is on-going in most countries.

ROAP focused its activities on seven priority areas: Co-operative Identity and image; policy development and legislation; leadership and value-based professional management; international co-operative trade network; information, communication and technology; gender mainstreaming; and specialisation and integration. It carried out a record number of activities during the year under review, a number of which are reported on below.

A regional consultation meeting was held in Tehran (Iran) in collaboration with the Iranian co-operative movement and the government of Iran to prepare the 6th Co-operative Ministers Conference to be held in 2002. At the consultation, participants reviewed the progress made in implementing the Joint Declaration adopted by the 5th Co-operative Ministers' Conference in Beijing during October 1999 and discussed the second critical study on co-operative legislation. The consultation tried to identify and formulate 'realistic and achievable' recommendations for the 6th Ministers' Conference.

ROAP also organised an International Trade Networking Seminar in Beijing (China) which was hosted by the All China Federation of Supply and Marketing Co-operatives (ACFSMC). Discussions during the seminar led to several large consumer co-operative organisations in Canada, Japan, Singapore and the United Kingdom setting up business associations with ACFSMC. Other co-operatives in the Philippines, Indonesia, and others also benefited from this exercise.

A joint regional workshop with the International Confederation of Free Trade Unions (ICFTU) was held in Singapore to discuss ILO Recommendation No. 127 on co-operatives. A follow-up workshop was held in Kathmandu (Nepal) on a pilot project envisaged by the Singapore workshop.

One of the highlights of the year was the holding of a Regional Co-operative Youth Seminar on the theme 'Leaders towards Co-operation, Leading the new century' where more than 120 participants attended. Held in Tokyo (Japan), it was organised by ROAP in close collaboration with the National Federation of University Co-operative Associations (NFUCA) and the Japanese Consumers Co-operative Union (JCCU).

Also worthy of note was the organisation of the ICA-Japan Training Course for Strengthening Women's Agricultural Co-operatives in Rural Areas and Improvement of Farm Management and Rural Life held in Thailand and Japan. ROAP also organised the annual ICA-Japan Management Training Course for Agricultural Co-operatives in Asia which focused this year on 'Value additions through agro-processing'. It was held in India and Japan.

Two meetings of the Regional Standing Committee were held in Xiamen (China) in January and again in Shanghai (China) in August, 2001. On the recommendation of the Standing Committee, a 3-member team evaluated the Singapore Business Office and suggested that ROAP should move its Business office in Singapore to the SNCF premises to reduce costs.

Finally, the office saw staff changes with the departure of Mr Robby Tulus after years of dedicated service and the appointment of Mr Shil Kwan Lee from Korea as Regional Director of ROAP.

EUROPE

• Regional Office for Europe (ICA Europe)

Three successful seminars earmarked the activities of ICA Europe in 2001.

"Co-operatives in the New Europe – Interacting with governments and the European Union's institutions", the seminar held at the European Parliament in Brussels (Belgium) presented the lobbying experiences of national co-operative organisations vis à vis their governments and European institutions. Representatives of the European Commission and the European Parliament also introduced their policy and working methods related to co-operative organisations to help co-operatives of the region be more effective in their work. During the Seminar a small ICA delegation was received by Commissioner Erkki Liikanen, who supervises DG Enterprise and its co-operative unit.

ICA Europe also jointly organised a seminar entitled, "Promotion of rural development through agricultural co-operatives" in Budapest (Hungary), with the International Agricultural Co-operative Organisation, (ICAO). It focused on the experiences of agricultural co-operatives in Central and Eastern Europe and their relationship with the General Committee for Agricultural Cooperation in the European Union (COGECA) and the Food and Agriculture Organization of the United Nations (FAO), in particular.

The European Development Workshop, "Strength of Co-operative Identity in a globalised economy" addressed the issues of membership relations, increased integration and the implications of European legislation on co-operative development in the CEECs. Speakers included representatives from the Nordic countries, Czech Republic, Denmark, Germany, Italy, Romania, Russia and UK. It was held in Stockholm (Sweden).

ICA Europe continued to be involved in policy dialogue with Central and Eastern European governments. The ICA Europe President met the Prime Minister of Bulgaria and the President of Poland and Ukraine. At the request of member organisations, ICA also intervened with success in Poland, Hungary, Romania and Moldova in the interest of improving co-operative legislation and creating favourable environment for co-operative development.

ICA Europe has also taken advantage of its official status with the Council of Europe (CoE) which enabled an ICA representative from Central and Eastern Europe to participate, at the cost of the CoE, in a study visit to Strasbourg organised for representatives of international non-governmental organisations. Furthermore, ICA submitted a project to the CoE on the establishment of a multi-ethnic village in Bosnia and Herzegovina for inclusion in the Link Diversity Programme of the CoE.

The ICA Europe Bulletin continued to contribute to improved communication with members. The four issues published during the year included latest updates and news from the Regional Office and ICA Head

Office, from member organisations and sectors as well as relevant information from the European Commission and other international organisations. The Regional Office also launched an electronic newsletter with the aim of strengthening networking with member organisations. Three issues of the new Information Digest have been circulated.

ICA Europe also saw staff changes in 2001. Ms Pascale Blyth replaced Ms Martina Donahower. Mr Luc Balourdet continued to work for ICA Europe as a part-time secondee from Crédit Mutuel.

ICA Specialised Bodies



INTERNATIONAL CO-OPERATIVE AGRICULTURAL ORGANISATION (ICAO)

Chairperson: Churll-Hee Won (Korea)

Secretary: Keun-Won Ryu (Korea)

During 2001 ICAO made a concerted effort to work with other global and regional bodies of ICA by organising joint activities.

The 3rd ICAO workshop was organised jointly with ICA Europe, the National Federation of Agricultural Co-operators and Producers (MOSZ) of Hungary and the General Committee of the Agricultural Co-operatives in the European Union (COGECA). Held in Budapest (Hungary) in June, it addressed the theme, "Promotion of rural development through agricultural co-operatives in Central and Eastern Europe".

The second jointly organised seminar in 2001 entitled, "Global Challenges to Food Security and Food Safety in the 21st Century", was held during the ICA General Assembly in Seoul. ICAO co-organised the seminar with Consumer Co-operative International (CCI) and the ICA Gender Equality Committee. ICAO coordinated the sessions on food security and ensured that the theme was addressed from a gender perspective. The seminar was organised on 15 October to celebrate World Rural Women's Day.

ICAO also welcomed three new members: the Federation of Agriculture Co-operative Societies (FACS) of Gambia, the Federation of Free Farmers Co-operatives (FFFCI) of the Philippines and the Forestry Co-operatives Central Union (OR-KOOP) of Turkey which brought the total number of ICAO member organisations to 50 at the end of 2001.

INTERNATIONAL CO-OPERATIVE BANKING ASSOCIATION (ICBA)

Chairperson: Claude Béland (Canada)

Secretary: Ghislain Paradis (Canada)

ICBA's April meeting in Rome reviewed the conclusions made during past meetings of Tel Aviv and Bratislava on the strategic importance of information technologies and started planning of a seminar on information technology. The seminar addressed important transformations of the past decade on the financial products and services industry in light of globalisation and technological progress. The meeting also discussed the research undertaken by the HEC of Canada on capitalisation of co-operative banks and on the collaboration between Europe and Latin America in this field.

During 2001 the ICBA also discussed proposals regarding the election of the new ICBA president for 2001 as Mr Claude Béland was resigning ending his seven-year mandate. At the Seoul ICBA General Assembly the Desjardins Group reaffirmed that it would not extend its mandate for the chair and given that no other candidate was proposed, an interim committee made up of the five vice-presidents and regional chairpersons was mandated to identify a new president and secretariat for the Association by the end of 2001.

ICBA also held a seminar on the theme "Co-operative Logic Versus Market Logic Applied to Capitalisation of Co-operative Banks and to their Growth Strategies" in Seoul in conjunction with its members' meeting and the ICA General Assembly. The seminar presentations dealt with issues such as the possibilities of capital mobilisation for co-operative banks, its consequences for member organisations; and the financial strategies used by mutual banks in order to increase their growth and expansion outside their domestic markets. Two important research studies also revealed how fairly mutual banks get rated by agencies and the real value of intangible assets; and how mutual banks, in promoting and acting out on their Co-oper-

ative Identity, can boost the value and attractiveness of their organisation in the eyes of their members and potential investors.

CONSUMER CO-OPERATIVE INTERNATIONAL (CCI)

Chairperson: Guiseppe Fabretti (Italy)

Secretary: Mats Ahnlund (ICA)

One of CCI's major on-going activities is ensuring ICA's representation at the FAO/WHO Codex Alimentarius Commission. In 2001 CCI members participated as observers in four meetings during which the following topics were discussed: food additives and contaminants, residues of veterinary drugs in foods, pesticide residues, general principles, food labelling, nutrition and foods for special dietary uses, and foods derived from biotechnology.

Integrating and promoting Co-operative Values and Principles in electronic commerce was also a main area of discussion. At the CCI Executive Committee held in Costa Rica in April a revised Code of Conduct on Electronic Commerce for Consumer Co-operatives was discussed. The Code was circulated to all members, but did not meet the expectations of all members. Members raised concerns on the feasibility of strict compliance especially when legislation on e-commerce was not equally advanced in different regions of the world.

Specific consumer issues are also discussed in working groups on Training, Food Quality, Green Issues and Ethics. A proposal was made to start a new working group to address the issue of Financial Responsibilities.

As noted above, CCI also co-organised a Seminar with ICAO and the ICA Gender Equality Committee entitled, "Global Challenges to Food Security and Food Safety in the 21st Century". CCI identified speakers and coordinated the session on food safety during which presentations were made on gender perspectives in food safety. The seminar reported on the progress of the UK Co-op Group and the Italian consumer co-operative movement on how to secure safe food for their members, as well as food safety principles in the Scandinavian countries.

INTERNATIONAL CO-OPERATIVE FISHERIES ORGANISATION (ICFO)

Chairperson: Shoji Uemura (Japan)

Secretary: Masaaki Sato (Japan)

ICFO continues to promote and safeguard the interests of its member fishers as well as the value of co-operatives. In 2001, IFCO activities focused on World Trade Organisation (WTO) issues that impact fishery co-operatives.

In the first part of 2001, a survey was conducted on trade issues to facilitate deliberations at a WTO organised meeting of non-governmental organisations held in November in which a number of members participated. This survey compliments other ad hoc studies on topics such as fish price stabilisation systems and resource management. IFCO also organised an International Symposium in conjunction with the ICA General Assembly in Seoul on "Trade of Fish and Fishery Products." The aim of the symposium was to consider views on how international rules and regulations can contribute to establishing sustainable development of fisheries and environmental conservation. Presentations were made on the "Impact of Fishery Subsidies and Traffic upon Resources and International Trade", "Market Access and Relevant Problems," and "Food Safety: Fish and Fishery Products."

With regard to statutory activities, the ICFO held its annual meeting in Seoul in conjunction with the ICA General Assembly. 23 representatives from 9 countries plus one observer from Food and Agriculture Organization of the United Nations (FAO) participated in the meeting where all the executive members and auditors were re-elected.

INTERNATIONAL HEALTH CO-OPERATIVE ORGANISATION (IHCO)

Chairman: Shoji Kato (Japan)

Secretary: Mats Ahnlund (ICA)

IHCO continued to focus on its contacts with the World Health Organization (WHO) during the period under review. On the initiative of the WHO and the International Union for Health Promotion and Education (UHPE), ICA/IHCO were invited to the First Global Forum for Health Promotion Dialogue in July in Paris in connection with the XVIIth World Conference on Health Promotion and Health Education. Over 30 organisations, researchers and public authorities were present at the Forum which attempted to advance understanding of the development, delivery and assessment of health promotion programmes, particularly for disadvantaged populations; to provide a platform to discuss more strategic issues, emerging trends and identify pathfinder projects which may have an impact on health; to promote dialogue and collaboration, and to motivate constituents to form alliances for specific objectives.

The IHCO held its General Meeting in Seoul in conjunction with the ICA General Assembly. During that meeting the Chairperson, Dr. Shoji Kato of the Japanese Health Co-op Association, announced his resignation. Dr. Kato had been the IHCO Chairperson since the founding of the organisation. José Carlos Guisado of the Fundación Espiru of Spain was elected during that meeting as his successor and Mr. Yasuyuki Takahashi became the new Vice-Chair of IHCO.

ICA HOUSING

Chairperson: Jens Heiser (Germany)

Secretary: Mats Ahnlund (ICA)

The 2001 work programme included the organising a Conference on Housing Co-operatives in the Baltic region, follow-up activities to the United Nations Habitat Conference, and holding statutory meetings in Seoul in conjunction with the ICA General Assembly.

In April 2001, ICA Housing organised a Baltic Conference on the theme, "Housing Co-operatives – a sustainable new way in housing". Presentations aimed to share best practice from housing co-operative movements as well as discuss the future of co-operatives in Baltic States. Prior to the conference, the ICA Housing Board met. Worthy of note were discussions on including housing as a sector in ICA's new initiative, the Co-operative Learning Centre.

ICA Housing also continued its commitment to implement the UN Habitat Agenda in collaboration with ICA. Representatives of ICA Housing participated in the ICA delegation to the Istanbul +5 Conference in New York where its publication on best practices in housing co-operatives was distributed to participants. ICA Housing was also invited to co-organise an ICA/UN Habitat/UN Economic Commission for Europe symposium on housing co-operatives in Central and Eastern Europe and the CIS and the privatisation process. The symposium, "Stimulating development of the co-operative approach in the shelter sector in Central and Eastern Europe and the CIS" highlighted the potential of co-operative solutions.

In Seoul in October, ICA Housing organised a seminar in conjunction to its statutory meeting on the theme, "Innovative Approaches to Co-operative Solutions of Housing Problems of the Poor - Best Practice." The publication on best practice examples written by Professor Münkner for Istanbul +5 provided background for the discussions on how to deal with growing cities and the human right to decent housing through co-operative solutions.

INTERNATIONAL CO-OPERATIVE AND MUTUAL INSURANCE FEDERATION (ICMIF)

Chairperson: Richard Dimon McFerson (USA)

Chief Executive: Hans Dahlberg (Sweden)

For the insurance industry as for the world the year 2001 had an ever-lasting effect. In due course insurers and reinsurers will recover from September 11th economic losses but the upheaval will have left a

mark on the underwriting of risks. In spite of the 9/11 impacts on members and indirectly on ICMIF, a great number of activities have shown positive results and members' increasing participation in networks and projects was encouraging.

Noteworthy achievements include successful renewals in the ICMIF Reinsurance Services and the record number of participants at the 16th Meeting of Reinsurance Officials (MORO) which addressed agricultural insurance and catastrophes; the ACME/ICMIF study on "Valuing our Mutuality" presented in July 2001 that led to an increasing awareness on insurance co-operatives and mutuals with coverage in the European financial press; the sharing of best practices through member participation in Network meetings (pension, investment, marketing and distribution, insurance intelligence, and information technology); on-going training initiatives such as the ICMIF Management Course and the ICMIF/Unicorn Training Joint Venture; a reorganised insurance development programme through the new ALLNATIONS and the introduction of new e-mail newsletter NewsByte.

Also worthy of note was the ICMIF biennial conference held in Seoul, Korea in November 2001 during which members approved an increase in the size of the ICMIF board from 12 to 18 members.

INTERNATIONAL ASSOCIATION OF TOURISM CO-OPERATIVES (TICA)

Chairperson: Maurizio Davolio (Italy)

Secretary: Mats Ahnlund (ICA)

2001 was an eventful year for TICA as it transformed itself into the TICA Network engendering statutory changes in its functioning. At its annual meeting held in conjunction with the ICA General Assembly in Seoul in October 2001, members of TICA agreed to transform the organisation into an international network to overcome the problem of membership fees as well as enable a wide discussion between organisations engaged in or interested in tourism activities within the Co-operative Movement. The TICA Network is a loose grouping of organisations that at its creation included 70 participating organisations. It continues to work closely with BITS (International Bureau of Social Tourism). Its main function will be the exchange of information, but the Network will plan business meetings in conjunction with international tourism trade fairs.

TICA was initially founded as a Working Party in Copenhagen in 1976 by a Resolution of the 26th ICA Congress in Paris. In June 1985, it became one of ICA's specialised organisations.

INTERNATIONAL ORGANISATION OF INDUSTRIAL, ARTISANAL AND SERVICE PRODUCERS' CO-OPERATIVES (CICOPA)

Chairperson: Marian Rybar (Slovakia)

Secretary: Jan-Eirik Imbsen (ICA)

CICOPA held its General Assembly in October 2001 in conjunction with ICA's General Assembly in Korea. In addition to statutory matters, major issues discussed included the revision of the ILO Recommendation 127 on co-operatives, the CICOPA World Conference preparations, assessment and planning of development activities and regionalisation. Regional committees have been established in the Americas and Europe, and the process of establishing regional committees in Africa and Asia began. A joint meeting with representatives of the Asia/Pacific region was held where it was agreed to set up a functional network of workers' co-operatives in the region under the coordination of members in Japan with the support of China and other members in the region. CICOPA will continue to liaise with ICA's regional office in Asia-Pacific.

Two Executive Committee meetings were held in June in Geneva and in October in Seoul where issues such as the fee structure, ILO Recommendation 127, development and regionalisation were discussed.

The various development arms of CICOPA also continue to promote workers' and producers' co-operatives throughout the world.

ICA Specialised Committees



ICA COMMUNICATIONS COMMITTEE (ICACC)

Chairperson: Poul Dines (Denmark)

Secretary: Karl-Johan Fogelström (ICA)

During the reporting period a successful joint meeting between ICACC members and ICA head office staff and regional directors was held in Copenhagen (Denmark) on 3-4 February. The aim of the meeting was to begin developing a long-term communications policy and strategy for ICA in which the role of the Communications Committee in relation to the ICA and its member organisations would also be clearly defined.

ICACC also met in conjunction with the ICA General Assembly in Seoul, October 2001. It invited representatives of the specialised bodies of the ICA to participate in their discussions on items including electronic communications and the organisation of a training seminar for young co-operators.

ICA GENDER EQUALITY COMMITTEE (ICA GEC)

Chairperson: Vanda Guiliano (Italy)

Secretary: Maria Elena Chavez (ICA)

Ensuring that progress was made in promoting the gender equality agenda within the ICA continues to be the major item of work of the Committee.

In 2001, the GEC actively raised awareness on and promoted the implementation of the ICA Gender Equality Strategy which was adopted by the ICA Board in 2000. Highlights of activities included assisting in the preparation as well as participation in a very successful half-day ICA Board gender awareness training session held in Rome in April 2001 as well as a presentation on the ICA Gender Strategy to the Ibero-American Women Co-operators' Forum in Buenos Aires (Argentina) in July.

The Committee also collaborated with ICA specialised bodies, ICAO and CCI, in co-organising a seminar in Seoul during the ICA General Assembly entitled, "Global Challenges to Food Security and Food Safety in the 21st Century". Through this joint activity, the GEC hopes to mainstream gender issues within the ICA specialised bodies and their members. The joint seminar was appropriately held on Rural Women's Day (15 October) celebrating women's contribution to agriculture, food production and processing. It previously also issued a joint statement with the ICA President on International Women's Day (8 March) further sensitising members and the ICA leadership to issues related to gender.

ICA GLOBAL HUMAN RESOURCE DEVELOPMENT COMMITTEE (HRD)

Chairperson: Yehudah Paz (Israel)

Secretary: Jan-Eirik Imbsen (ICA)

Following the meeting of the ICA Global HRD Committee in November 2000 which launched the virtual global Co-operative Learning Centre (CLC), the design of a portal website was developed as the first stage in this project. Initial work towards the creation of the portal website was undertaken by the Co-operative College, UK with the financial support of the ILO Co-operative Branch and the HRD Committee. The portal website design is that of a flower whose petals will represent the various sub-sections through which it will be possible to access specific topics and information. Seven such petal sub-sections have been identified: training institutions, educational and training programmes (outside of these institutions),

research, case studies, library, bookshop, youth. It was further agreed to replicate this design in other languages as possible.

The design of the portal website was presented to the ICA Board which gave its approval and to a plenary session of the ICA General Assembly held in Seoul, Korea in October 2001. While there was some criticism of the presentation in Seoul, it and the project as a whole found a positive response. The HRD Committee was encouraged to proceed with its efforts to develop the CLC.

A steering committee was formed to continue the development of the CLC within the framework of the HRD Committee. The Co-operative College UK will undertake a coordinating role and responsibility in regard to development of the website, under the general direction of the steering committee.

ICA COMMITTEE ON CO-OPERATIVE RESEARCH (ICACCR)

Chairperson: Roger Spear (UK)

Secretary: Fanja Rasolomanana (ICA)

ICACCR continued to strengthen regional committees and develop the co-operative researchers' network globally in 2001.

"Social Capital of the Future" was the theme of the first research conference of 2001. Organised in conjunction with the European Social Economy Conference in Gävle (Sweden) in June 2001, the European Research Conference attracted more than sixty researchers from over 20 countries. The meeting was organised by Professor Yohanan Stryjan, Vice Chair, Europe.

The second research conference of 2001 was held in Latin American in September 2001 in Buenos Aires (Argentina). Conducted in Spanish this conference attracted eighty participants under the theme "Latin American Co-operativism: innovatory behaviours or organisational inertia?" Dr Mirta Vuotto Vice-Chairperson for South America along with local researchers did the groundwork for this conference which was sponsored by a number of co-operative organisations in the region.

The International Research Conference under the theme, "Civil Society, Co-operation, Rejuvenation", was held in Seoul, October 2001 in conjunction with the ICA General Assembly. Despite the aftermath of September 11th, forty participants from over 17 countries attended. This theme echoed the General Assembly's theme "Co-operation and Peace in the Era of Globalisation". A study tour to agricultural co-operatives was a highlight of the event along with a joint workshop with the ICA Youth Seminar. At this meeting, Akira Kurimoto of Japan became Chairperson of the Committee succeeding Professor Roger. Patricia Vaucher-Sullivan of ICA Geneva also replaced Fanja Rasolomanana as Secretary.

Finally, the ICACCR again made contributions for the preparation of the first issue of the Review of International Co-operation, published by ICA. Review Volume 94 No.1/2001 contains selected papers from three research meetings, Singapore, Oslo and Rio de Janeiro.

INDEPENDENT AUDITOR'S REPORT
WITH CONSOLIDATED FINANCIAL STATEMENTS
Year ended December 31, 2001
INTERNATIONAL CO-OPERATIVE ALLIANCE





INTERNATIONAL CO-OPERATIVE ALLIANCE

CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

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Independent Auditor's Report

To the Members of the

INTERNATIONAL CO-OPERATIVE ALLIANCE

We have audited the accompanying consolidated financial statements on pages 4 to 16 which include the consolidated balance sheet of the International Co-operative Alliance as of December 31, 2001 and the related consolidated statement of revenue and expenses, the consolidated statement of changes in funds and reserves and the consolidated statement of cash flows for the year then ended. These consolidated financial statements are the responsibility of the management of the International Co-operative Alliance. Our responsibility is to express an opinion on these consolidated financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the consolidated financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of the International Co-operative Alliance as of December 31, 2001 and the results of its operations and its cash flows for the year then ended in accordance with International Accounting Standards.

Geneva, August 30, 2002

Ernst & Young Ltd



Mark Hawkins
UK Chartered Accountant
(Auditor in charge)



Daniel Desjardins
Canadian Chartered Accountant

INTERNATIONAL CO-OPERATIVE ALLIANCE

CONSOLIDATED BALANCE SHEET

December 31, 2001

	Notes	2001	2000
		CHF	CHF
Assets			
<i>Current assets</i>			
Cash and cash equivalents	3	3,416,861	804,325
Investments	4	-	955,136
Accounts receivable	5	516,225	596,367
Other receivables and prepaid expenses	6	193,881	286,206
<i>Total current assets</i>		4,126,967	2,642,034
Fixed assets	7	24,583	112,954
Deposits and guarantees	8	25,874	39,115
<i>Total assets</i>		4,177,424	2,794,103
Liabilities, Funds and Reserves			
<i>Liabilities</i>			
Membership organisation creditors		321,126	286,938
Other liabilities, accruals and provisions	9	892,777	805,122
Deferred development support		1,658,764	1,732,181
Deferred membership fees		1,903,620	-
<i>Total liabilities</i>		4,776,287	2,824,241
<i>Funds and reserves</i>			
Regional offices Funds - Accumulated deficit		(758,823)	(580,564)
Head Office Fund - Accumulated deficit		(1,247,366)	(777,608)
Head Office - General reserve		1,278,034	1,278,034
Head Office - Development Trust Fund		-	50,000
Cumulative exchange difference		129,292	-
<i>Total funds and reserves</i>		(598,863)	(30,138)
<i>Total liabilities, funds and reserves</i>		4,177,424	2,794,103

See accompanying notes.

INTERNATIONAL CO-OPERATIVE ALLIANCE

CONSOLIDATED STATEMENT OF REVENUE AND EXPENSES

For the year ended December 31, 2001

	Notes	2001	2000
		CHF	CHF
Revenue			
Subscriptions		2,549,053	2,232,635
Financial income		77,885	84,788
Publications and services		64,928	116,550
Other income		428,784	253,531
<i>Total Head Office operational revenue</i>		3,120,650	2,687,504
Head Office - development		444,095	329,594
Europe		83,287	139,570
Asia & the Pacific		1,673,948	1,497,722
East, Central & Southern Africa		411,257	467,005
West Africa		271,270	352,860
The Americas		816,797	927,269
<i>Total direct development support</i>		3,700,654	3,714,020
<i>Total revenue</i>		6,821,304	6,401,524
Expenses			
Personnel expenses		2,814,467	2,843,769
Travel expenses		1,099,852	1,182,847
Premises expenses		327,652	349,693
Office expenses		485,008	747,612
Outside services		906,449	773,359
Development support		758,977	533,917
Meeting and conference expenses		402,225	505,915
Financial and other expenses		200,284	148,237
Exchange loss		77,572	25,210
<i>Total expenses</i>		7,072,486	7,110,559
Deficit before exceptional expenses		(251,182)	(709,035)
Exceptional expenses	11	(396,835)	(485,316)
<i>Total deficit of the current year</i>		(648,017)	(1,194,351)
		=====	=====
Accumulated deficit at the beginning of the year		(1,358,172)	(163,821)
Accumulated deficit at the end of the year		(2,006,189)	(1,358,172)

See accompanying notes.

INTERNATIONAL CO-OPERATIVE ALLIANCE

CONSOLIDATED STATEMENT OF CHANGES IN FUNDS AND RESERVES (all expressed in CHF)

For the year ended December 31, 2001

	Regional office Funds				Head Office Funds and Reserves			Total Funds and Reserve	
	Asia and the Pacific	East, Central and Southern Africa	West Africa	The Americas	Europe	Balance of activity	Development Trust Fund		General Reserve
Balances at January 1, 2000	(115,522)	58,843	9,727	2,056	-	(118,925)	150,000	1,278,034	1,264,213
Ordinary (deficit) / surplus for year	(194,066)	(104,058)	(115,969)	(187,584)	(308,670)	356,633	-	-	(553,714)
Support to regional offices by HO	50,000	75,000	55,000	50,000	400,000	(630,000)	-	-	-
Exceptional expenses for year	-	-	-	-	-	(485,316)	-	-	(485,316)
Fundamental errors	-	-	-	(255,321)	-	-	-	-	(255,321)
Utilization of Trust Fund for year	-	-	-	-	-	100,000	(100,000)	-	-
Balances at December 31, 2000	(259,588)	29,785	(51,242)	(390,849)	91,330	(777,608)	50,000	1,278,034	(30,138)
Ordinary (deficit) / surplus for year	(156,431)	(89,199)	(64,995)	(358,054)	(266,168)	633,665	-	-	(301,182)
Support to regional offices by HO	55,000	80,000	60,000	273,016	360,000	(828,016)	-	-	-
Cumulative exchange difference	133,062	5,178	(2,567)	(6,381)	-	-	-	-	129,292
Exceptional expenses for year	(71,428)	-	-	-	-	(325,407)	-	-	(396,835)
Utilization of Trust Fund for year	-	-	-	-	-	50,000	(50,000)	-	-
Balances at December 31 2001	(299,385)	25,764	(58,804)	(482,268)	185,162	(1,247,366)	-	1,278,034	(598,863)

Total - Regional office Funds deficit
at December 31, 2000

(580,564)

Total - Regional office Funds deficit
at December 31, 2001

(629,531)

See accompanying notes.

INTERNATIONAL CO-OPERATIVE ALLIANCE

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended December 31, 2001

	2001	2000
	CHF	CHF
Cash flows from operating activities		
Deficit from ordinary activities before exceptional items	(251,182)	(709,035)
Depreciation expense	96,683	119,134
Operating deficit before working capital changes	(154,499)	(589,901)
Decrease in accounts receivable	80,142	76,776
Decrease in other receivables and prepaid expenses	92,325	190,975
Decrease / (increase) in deposits and guarantees	13,241	(1,553)
Increase / (decrease) in membership organisation creditors	34,188	(26,852)
Increase / (decrease) in other liabilities, accruals and provisions	87,655	(105,075)
(Decrease) / increase in deferred development support	(73,417)	138,144
Increase in deferred membership fees	1,903,620	–
Increase in cumulative exchange difference	129,292	–
<i>Cash flows before exceptional items</i>	2,112,547	(317,486)
Exceptional expenses	(396,835)	(485,316)
<i>Net cash used in operating activities</i>	1,715,712	(802,802)
Cash flows from investing activities		
Net additions of fixed assets	(8,312)	(25,862)
Investments cashed	955,136	293,850
<i>Net cash generated from investing activities</i>	946,824	267,988
Cash flows from financing activities		
Decrease of the Development Trust Fund	(50,000)	(100,000)
<i>Net cash used in financing activities</i>	(50,000)	(100,000)
Net increase/(decrease) in cash and cash equivalents	2,612,536	(634,814)
Cash and cash equivalents at beginning of year	804,325	1,439,139
Cash and cash equivalents at end of year (note 3)	3,416,861	804,325
	=====	=====

See accompanying notes.

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 1 - Status and objectives

The International Co-operative Alliance ("the Alliance") is an independent, non-governmental association which unites, represents and serves co-operatives worldwide. The Alliance was founded in 1895. The Alliance has more than 230 member organisations from over 100 countries, representing more than 760 million individuals worldwide. In 1946, the Alliance was one of the first non-governmental organisations to be accorded United Nations Consultative Status. Today it holds general category Consultative Status with the UN Economic and Social Council (ECOSOC).

The Head Office of the Alliance is based in Geneva, Switzerland. The Alliance is organised as a corporate body regulated by Articles 60-79 of the Swiss Civil Code. As of December 31, 2001, the Alliance employed 32 staff (2000: 42 staff), which 12 staff (2000: 9 staff) are employed by the Head Office. The Alliance has the following objectives:

- (a) to promote the world co-operative movement, based upon mutual self-help and democracy;
- (b) to promote and protect co-operative values and principles;
- (c) to facilitate the development of economic and other mutually beneficial relations between its member organisations;
- (d) to promote sustainable human development and to further the economic and social progress of people, thereby contributing to international peace and security;
- (e) to promote equality between men and women in all decision-making and activities within the co-operative movement.

The President of the Alliance and the acting Director General authorized these financial statements for issuance on the August 30, 2002.

Note 2 - Summary of accounting policies

a. Accounting convention

These consolidated financial statements have been prepared under the historical cost convention in Swiss Francs, in accordance with International Accounting Standards ("IAS") as issued by the International Accounting Standards Board up to and including IAS 40. Certain prior year balances have been reclassified in order to conform to the current year presentation.

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 2 - Summary of accounting policies

b. Consolidation policy

These consolidated financial statements include the assets, liabilities and transactions of the Geneva Head Office of the Alliance and its regional Offices for Asia & the Pacific; East, Central & Southern Africa; West Africa; Europe; and The Americas. The five regional Offices are included in these consolidated financial statements even though they are not carried as investments in the individual financial statements of the Head Office. The similar assets, liabilities, reserves, revenue and expenses are consolidated on a line-by-line basis, and inter-office balances eliminated.

c. Fund and reserve accounting

To ensure observance of limitations and restrictions placed on the use of resources available to the Alliance, the accounts of the Alliance are maintained in accordance with the principles of fund accounting. This is the procedure by which resources for various purposes are classified for accounting and reporting purposes into funds established according to their nature and purposes.

The Regional Offices Funds were created specifically for initiating and implementing new activities, which are deemed to be priorities in the region and for which external resources are not available and therefore those funds are funded by voluntary contributions or special allocations. Each fund has been created to support specific areas and aspects of the Alliance's development policy. The priorities are agreed upon within the annual planning process for each region. These are separate from the General Reserve of the Alliance.

The General Reserve represents an amount set aside as a general reserve fund for the Alliance. The General Reserve and the Development Trust Fund has been built up as part of the Alliance's general policy.

d. Foreign currency translation

The accounting records of the Head Office are maintained in Swiss Francs (CHF). All transactions in other currencies are translated into Swiss Francs at the rate prevailing at the date of the transaction. Monetary assets and liabilities in other currencies remaining at the balance sheet date are retranslated at the appropriate year end rate. Any differences arising on the retranslation are recognised as revenue or expenses as appropriate.

For the purposes of the Alliance's consolidated financial statements, the balance sheets of the regional Offices are translated into Swiss Francs at the year end rates of exchange. Revenue and expense transactions are translated at the average rate for the year. A resulting foreign exchange differences were classified as equity in accordance with IAS 21.

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 2 - Summary of accounting policies (continued)

e. Revenue recognition

In common with many non-profit making organisations, the Alliance follows the cash receipts method of recognising members subscriptions and supplementary revenue. Other revenues including bank revenues and revenues from publications and services are recorded on an accrual basis. All expenses are accounted for on an accrual basis.

Receipts of funds donated for specific purposes are not reported as revenue until the resources are expended for the purpose specified. Until then, they are reported as deferred development support.

In 2001, in order with the restructuring process of the Alliance, many member subscriptions for the year 2002 were received and cashed in advance. In such case, the subscription revenues are classified as deferred membership fees in the balance sheet.

f. Receivables

Receivables are accounted for when resources are expended for the specific purposes for which they apply and promises of gifts are not cashed from the donors. The promises of gifts are not always formalized by the means of a written contract, certain donors grant promises of gifts verbally. Normally the amounts of the gifts are known and are determined by a budgetary process including the participation of the donors. Management records reserves when it is determined that the promises of gifts will not be received.

g. Fixed assets

Fixed assets acquired by the Head Office and regional offices are capitalised at cost and depreciated according to the straight-line method over the estimated useful life of the asset as follows:

Office equipment	3 to 4 years
Motor vehicles	3 years

h. Contributed facilities and services

Facilities and services that are provided by members or third parties that can be accurately valued are recorded as revenue and expenses.

i. Pension plans

Certain Officers and employees of the Alliance are covered by several separate contributory pension plans or their equivalent in the regional offices. The Alliance believes that adequate contributions have been provided to cover the different local social security requirements and national laws.

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 2 - Summary of accounting policies (continued)

j. Income tax

In Switzerland, the Alliance has the status of an association organised as a corporate body regulated by the Swiss Civil Code in Articles 60-79 and, as such, is not subject to Swiss income tax.

Under the terms of an agreement between the Alliance and the Government of the Republic of Tanzania and the Government of Burkina Faso, the East, Central & Southern Africa regional office and the regional office for West Africa are exempt from tax. Due to its non-profit making activities in India and Costa Rica, the Alliance considers it is not subject to local taxation in those countries.

Note 3 - Cash and cash equivalents

Cash and cash equivalents in the consolidated statement of cash flows consist of cash in hand and bank current accounts. The Alliance considers cash and all liquid investments with an initial maturity of three months or less to be cash equivalents

	2001	2000
	CHF	CHF
Current accounts	3,403,721	752,861
Short term deposits	13,140	51,464
	3,416,861	804,325

Note 4 - Investments

	2001	2000
	CHF	CHF
Investments	–	955,136
	–	955,136

In 2001, the investments with Royal Life International and Clerical Medical International were cashed in with penalties of CHF 50,323, as the initial maturity date had not expired.

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 5 - Accounts receivable

Accounts receivable represent funds receivable from project donors for contracted support.

	2001	2000
	CHF	CHF
Project office, Bolivia	202,356	38,339
Canadian Co-operative Association	84,519	–
Japanese Consumer Co-operative Union	73,365	–
Swedish Co-operative Centre	42,599	201,507
Association de Mujeres Empresarias de Cooperativas	36,555	–
Société de coopération pour le développement international	35,142	–
Développement International Desjardins	28,444	–
ICA Fisheries Committee	1,332	205,066
Ministry for Foreign Affairs of Finland	–	41,791
Others	11,913	109,664
	<u>516,225</u>	<u>596,367</u>
	=====	=====

Note 6 - Other receivables and prepaid expenses

	2001	2000
	CHF	CHF
Staff advances	17,574	37,726
Other receivables not related to development projects	79,327	230,437
Prepaid expenses 96,980	96,980	18,043
	<u>193,881</u>	<u>286,206</u>
	=====	=====

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 7 - Fixed assets

	Motor vehicles	Office equipment	Total
	CHF	CHF	CHF
Cost			
Balance at December 31, 1999	200,664	991,015	1,191,679
Additions	–	69,552	69,552
Disposals	–	(389,536)	(389,536)
Balance at December 31, 2000	200,664	671,031	871,695
Additions	–	17,913	17,913
Disposals	(17,880)	(128,348)	(146,228)
Balance at December 31, 2001	182,784	560,596	743,380
	=====	=====	=====
Depreciation			
Balance at December 31, 1999	149,419	836,034	985,453
Charge for the year	5,159	113,975	119,134
Disposals	–	(345,846)	(345,846)
Balance at December 31, 2000	154,578	604,163	758,741
Charge for the year	29,619	67,064	96,683
Disposals	(17,880)	(118,747)	(136,627)
Balance at December 31, 2001	166,317	552,480	718,797
	=====	=====	=====
Net book value			
At December 31, 2001	16,467	8,116	24,583
	=====	=====	=====
At December 31, 2000	46,086	66,868	112,954
	=====	=====	=====

Note 8 - Deposits and guarantees

Deposits and guarantees represent rental deposits made in relation to employee accommodation.

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 9 - Other liabilities, accruals and provisions

	2001	Increase / (decrease)	2000
	CHF	CHF	CHF
Other creditors and accruals	471,172	(45,436)	516,608
Provision for pensions	188,292	(12,012)	200,304
Provision for litigation	150,000	150,000	–
Other provisions	83,313	(4,897)	88,210
	<u>892,777</u>	<u>(87,655)</u>	<u>805,122</u>
	=====	=====	=====

Note 10 - Commitments

At December 31, 2001, the Alliance is committed with respect to a rental agreement for its Geneva Head Office until November 30, 2002, renewable thereafter, at an annual rent of approximately CHF 132,300.

Note 11 – Exceptional expenses and fundamental errors

A reserve of CHF 150,000 was created in 2001 to cover the exposure to litigation from former employees. This reserve includes all related legal fees. The reserve was classified as exceptional expense in the statement of revenues and expenses.

During 2001, it was determined that receivables of CHF 246,835 would not be recoverable. These receivables were mostly related to expenses, which were not clearly defined with the respective donors as recoverable expenses. The absence of secured donor commitments for these expenses obliged the Alliance to write off all related receivables.

The total of the write off was classified under exceptional expenses. The write off by donors and location is detailed as follows (in CHF):

ROWA – Swedish Co-operative Centre	32,636
Head Office - Swedish Co-operative Centre	24,119
Head Office – Domus Trust	37,618
Head Office – Olof Palme Centre	25,828
Head Office – National Association of Consumer Co-operatives	15,111
Head Office – Others	40,095
ROAP – Other receivables	71,428
Total of write off	<u>246,835</u>
	=====

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 11 – Exceptional expenses and fundamental errors (continued)

During the year 2000, the Board approved a Head Office restructuring which resulted in exceptional expenses of CHF 485,316 being incurred for redundancy payments to former members of management.

During the closing of the year 2000, it was determined that assets with a net book value of USD 157,610 (CHF 255,321) recorded in the year 2000 books of the Regional Office for the Americas, would not be recoverable. As these related to prior year errors, they were treated as fundamental errors and included in the determination of the net deficit for the year 2000 in accordance with the allowed alternative treatment of International Accounting Standard 8. These are disclosed separately in the consolidated statement of changes in funds and reserves.

Note 12 - Financial instruments

Financial assets of the Alliance include cash and cash equivalent and accounts receivable. Financial liabilities include membership organisation creditors and accounts payable. Accounting policies for financial assets and liabilities are set in Note 2.

a) Credit risk

The maximum credit risk exposure relating to the financial assets included in the cash balance is equal to their carrying amount. Credit risk on accounts receivable is limited as receivables effectively represent donors of funds.

The Alliance's maximum exposure to credit risk in relation to cash and cash equivalents and accounts receivable, is the carrying amount of those assets as indicated in the balance sheet. The Alliance places its available cash with several financial institutions to mitigate the risk of material loss in this regard from any one financial institution. With respect to the Alliance's accounts receivable the credit risk is limited as receivables effectively represent donors of funds. The budgetary process constitutes for the Alliance a good measure to reduce the risk of recoverability of donor funds. As a result of these measures, management does not believe significant credit risk exists in relation to its receivables at December 31, 2001.

b) Fair value

The carrying amounts in the balance sheets for cash and cash equivalents, other accounts receivable and accounts payable approximate to their fair values due to the short-term maturities of these instruments.

INTERNATIONAL CO-OPERATIVE ALLIANCE
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2001

Note 12 - Financial instruments (continued)

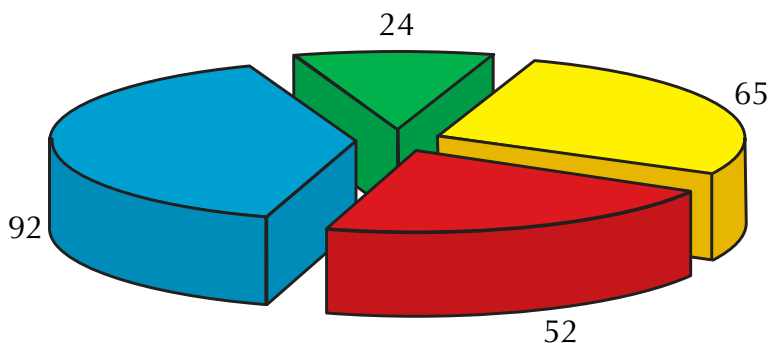
c) Foreign exchange risk

The Alliance operates in several countries and, as a result, is exposed to the fluctuations in foreign currency exchange rates. The foreign currency risk is primarily limited to the financial assets and liabilities of the Regional Offices and is closely monitored by the management.

ICA Members

Total: 233 (December 2001)

Total Number of Members: 233
 National Members: 223
 International Members: 4
 Associate Members: 6



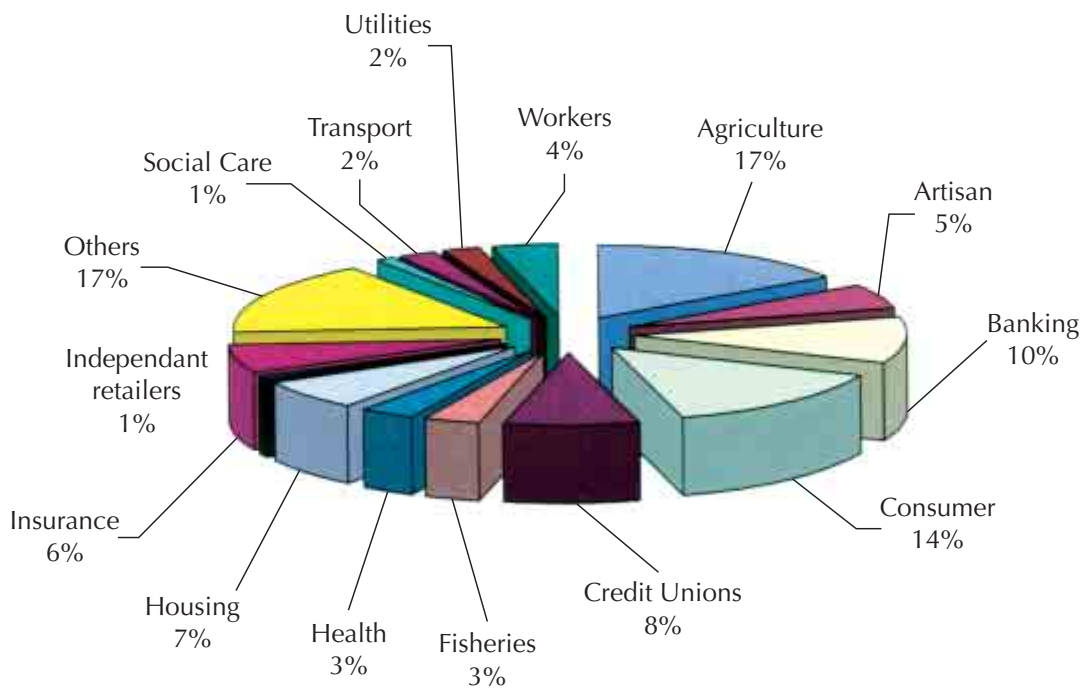
■ Africa 10% ■ Americas 28% ■ Asia & Pacific 22% ■ Europe 40%

ICA Member Organisations by Region

(ICA members are present in 95 countries)

Africa: 24
 Americas: 65
 Asia & the Pacific: 52
 Europe: 92

Sectors in ICA Membership





NATIONAL MEMBERS

Argentina

Confederación Cooperativa de la República Argentina (COOPERAR)

Confederación Intercooperativa Agropecuaria (CONINAGRO)

Federación Argentina de Cooperativas de Consumo (FACC)

Federación de Cooperativas de Telecomunicaciones Ltda. (FECOTEL)

Instituto Movilizador de Fondos Cooperativos (IMFC)

Armenia

Union of Consumer Societies (HAYCOOP)

Austria

Osterreichischer Verband
Gemeinnütziger Bauvereinigungen – Revisionsverband

Azerbaijan

Central Union of Co-operatives of Azerbaijan (AZERITTIFAG)

Bangladesh

National Co-operative Union of Bangladesh (BJSU)

Belarus

Belarussian Republican Union of Consumer Societies

Belgium

Arcopar S.C.

Fédération Belge des Coopératives (FEBECOOP)

OPHACO (Office des Pharmacies Coopératives de Belgique)

P&V Assurances S.C.

Benin

Fédération des Caisses d'Epargne et de Crédit Agricole Mutuel du Bénin (FECECAM)

Union Départementale des Producteurs du Borgou (UDP)

Bolivia

Cooperativa de Ahorro y Crédito "Jesús Nazareno" Ltda. (CJN)

Cooperativa de Telecomunicaciones Santa Cruz (COTAS Ltda.)

Cooperativa Multiactiva La Merced Ltda.

Cooperativa Rural de Electrificación Ltda. (CRE)

Bosnia-Herzegovina

Co-operative Association of Bosnia and Herzegovina

Botswana

Botswana Co-operative Association (BOCA)

Brazil

Aliança Cooperativista Nacional UNIMED

Confederación Nacional de Cooperativas Médicas (UNIMED)

COOP de Brasil

Organisation of Co-operatives of Brazil (OCB)

Uniway Cooperativa de Profissionais Liberais Ltda. (UNIWAY)

Bulgaria

Central Co-operative Union

National Union of Worker
Producers Co-operatives (NUWPC)

Burkina Faso

Union Régionale des Coopératives d'Epargne et de Crédit du Bam (URCBAM)

Canada

Canadian Co-operative Association (CCA)

Conseil Canadien de la Coopération (CCC)

Cape Verde Islands

Fédération Nationale des Coopératives de Consommation (FENACOOP)

Chile

Cooperativa de Ahorro y Crédito (COOPEUCH)

Cooperativa de Servicios de Protección Médica Particular (PROMEPART)

China

All China Federation of Supply and Marketing
Co-operatives (ACFSMC)

Colombia

Asociación Antioqueña de Cooperativas (CONFECOOP ANTIOQUIA)

Asociación Colombiana de Cooperativas (ASCOOP)

Casa Nacional del Profesor (CANAPRO)

Confederación de Cooperativas de Colombia (CONFECOOP)

Cooperativa Médica del Valle y de Profesionales de Colombia (COOMEVA)

Entidad Promotora de Salud Organismo Cooperativo (SALUDCOOP)

Seguros La Equidad Organismo Cooperativo

Costa Rica

Banco Popular y de Desarrollo Comunal (BPDC)

Consejo Nacional de Cooperativas (CONACOOOP)
Consortio de Cooperativas de Consumo (CECOOP)
Federación de Cooperativas de Ahorro y Crédito de Costa Rica (FEDEAC)
Consortio Cooperativo de Consumo Cartagines (CONSUCOOP)

Côte d'Ivoire

Coopérative Agricole du Département de Djiboua (COOPADJI)
Société des Coopératives Agricoles de Agboville (SCAGBO)
Union Régionale des Entreprises Coopératives de la Zone des Savanes de Côte d'Ivoire (URECOS-CI)

Croatia

Co-operative Federation of Croatia

Cuba

Asociación Nacional de Agricultores Pequeños (ANAP)

Cyprus

Co-operative Central Bank Ltd.
Cyprus Turkish Co-operative Central Bank Ltd.
Pancyprian Co-operative Confederation Ltd.

Czech Republic

Agricultural Association of the Czech Republic
Co-operative Association of the Czech Republic

Denmark

Co-op Denmark (FDB) (Co-operative Retail and Wholesale Society)
Co-operative Union of Denmark (DKF)
Federation of Danish Co-operatives

Dominican Republic

Cooperativa Nacional de Servicios Múltiples de Los Maestros (COOPNAMA)

Egypt (A.R. of)

Central Agricultural Co-operative Union (CACU)
Central Housing Co-operative Union of Egypt (A.R.E.)
Central Productive Co-operative Union
Higher Institute for Agricultural Co-operation
Higher Institute of Co-operative Management Studies

El Salvador

Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador de R. L. (FEDECACES)

Estonia

Central Society of Estonian
Consumers Co-operatives (ETK)
Estonian Co-operative Association (ECA)

Finland

Finnish Consumer Co-operative Association (FCCA)
Pellervo
Confederation of Finnish Co-operatives

France

Confédération Générale des Sociétés Coopératives de Production (CGSCOP)
Confédération Nationale de la Mutualité, de la Coopération et du Crédit Agricole (CNMCCA)
Confédération Nationale du Crédit Mutuel
Fédération Nationale des Coopératives de Consommateurs (FNCC)
Groupe Crédit Coopératif
Groupement National de la Coopération (GNC)

Gambia

Federation of Agricultural Co-operative Societies Ltd. (FACS Ltd.)

Georgia

Georgian National Alliance of Consumer Co-operation (TSEKAVSHIRI)

Germany

Deutscher Genossenschafts- und Raiffeisenverband e.V. (DGRV Berlin)
GdW Bundesverband deutscher Wohnungsunternehmen e.V (Berlin)
Gesamtverband Deutscher Konsumgenossenschaften (GDK)

Ghana

Ghana Co-operative Council

Greece

Institute of Co-operation
Panhellenic Confederation of Unions of Agricultural Co-operatives (PASEGES)

Haiti

Conseil National des Coopératives (CNC)

Honduras

Cooperativa de Ahorro y Crédito 'Sagrada Familia' Ltda.
Fundación Finacoop

Hungary

Hungarian Industrial Association (OKISZ)
National Federation of Agricultural Co-operators and Producers (MOSZ)
National Federation of Consumer Co-operatives (CO-OP HUNGARY)

India

Indian Farmers Fertiliser Co-operative Ltd. (IFFCO)
Krishak Bharati Co-operative Ltd. (KRIBHCO)
National Agricultural Co-operative Marketing Federation of India (NAFED)
National Co-operative Agricultural & Rural Development Banks Federation Ltd.
National Co-operative Consumers Federation Ltd. (NCCF)
National Co-operative Dairy Federation of India Ltd. (NCDFI)

National Co-operative Union of India (NCUI)
National Federation of State Co-operative Banks Ltd.
(NAFSCOB)

National Federation of Urban Co-op Banks & Credit
Societies Ltd. (NAFCUB)

Indonesia

Indonesian Co-operative Council (Dekopin)

Iran (Islamic Rep of)

Central Organisation for Rural Co-operatives of Iran
(CORC)

Central Union of Rural Agricultural Co-operatives of
Iran (CURACI)

Iran Central Chamber of Co-operative (I.C.C)

Israel

Central Union of Co-operative Societies in Israel

Italy

Associazione Generale Cooperative Italiane (AGCI)

Confederazione Cooperative Italiane
(CONFCOOPERATIVE)

Lega Nazionale delle Cooperative e Mutue
(LEGACOOP)

Japan

Central Union of Agricultural Co-operatives (JA-ZENCHU)

IE-NO-HIKARI Association
(Association for Education and Publications
Agricultural Co-operatives)

Japanese Consumers' Co-operative Union (JCCU)

National Federation of Agricultural Co-operative
Associations (ZEN-NOH)

National Federation of Fisheries Co-operatives
Associations "JF" (ZENGYOREN)

National Federation of Forest Owners Co-operative
Associations (ZENMORI-REN)

National Federation of University Co-operative
Associations (NFUCA)

National Federation of Workers & Consumers
Insurance Co-operatives (ZENROSAI)

National Mutual Insurance Federation of Agricultural
Co-operatives (ZENKYOREN)

The Japan Agricultural News

The Japanese Workers' Co-operative Union (JWCU)

The Norinchukin Bank

Kazakhstan

Union of Consumer Societies

Kenya

Co-operative Bank of Kenya Ltd. (CBK)

Co-operative Insurance Company of Kenya Ltd. (CIC)

Korea (Republic of)

Korean Federation of Community Credit Co-operatives
(KFCCC)

National Agricultural Co-operative Federation (NACF)

National Credit Union Federation of Korea (NACUFOK)

National Federation of Fisheries Co-operatives (NFFC)

National Forestry Co-operatives Federation (NFCF)

Kuwait

Union of Consumer Co-operative Societies

Latvia

Latvian Central Co-operative Union (TURIBA)

Lithuania

Lithuanian Union of Consumer Co-operative Societies
(LITCOOPUNION)

Malaysia

National Co-operative Organisation of Malaysia
(ANGKASA)

National Land Finance Co-operative Society Ltd.

Malta

Apex - Organisation of Co-operatives

Mauritius

Mauritius Co-operative Union Ltd.

Mexico

Asociación Nacional de Uniones Regionales de
Sociedades de Ahorro y Préstamo (ANURCO)

Caja Popular Mexicana

Confederación Nacional Cooperativa de Actividades
Diversas de la República Mexicana (C.N.C)

Cooperativa de Vivienda y Consumo Nuestro Hogar

Moldova (Republic of)

Central Union of Consumers
Co-operatives of the Republic of Moldova
(MOLDCOOP)

Morocco

Office du Développement de la Coopération

Myanmar

Central Co-operative Society

Nepal

National Co-operative Federation of Nepal

Netherlands

National Co-operative Council for Agriculture and
Horticulture (NCR)

Norway

Coop NKL BA

Federation of Norwegian Agricultural Co-operatives

Norwegian Federation of Co-operative Housing
Associations (NBBL)

SpareBank 1 Gruppen AS

Pakistan

National Co-operative Union of Pakistan

Palestine via Israel

The Agricultural Co-operative Union (ACU)

Paraguay

Central Cooperativa Nacional de Ahorro y Crédito (CREDICOOP)

Confederación Paraguaya de Cooperativas (CONPACOOOP)

Cooperativa de Producción, Consumo, Ahorro y Crédito de Profesionales de Salud (COOMEICIPAR)

Cooperativa Multiactiva Medalla Milagrosa

Cooperativa Universitaria Ltda.

Federación de Cooperativas de Producción (FECOPROD)

Peru

Cooperativa de Ahorro y Crédito 'PETROPERU'

Philippines

National Confederation of Co-operatives Inc. (NATCCO)

Poland

National Association of Co-operative Savings and Credit Unions (NACSCU)

National Auditing Union of Workers' Co-ops (NAUWC)

National Co-operative Council (Poland)

National Supervision Union of Consumer Co-operatives (SPOLEM)

Portugal

Federação Nacional das Cooperativas de Consumo (FENACOOOP)

INSCOOP - Instituto António Sérgio do Sector Cooperativo

Puerto Rico

Cooperativa de Ahorro y Crédito de Arecibo (COOPACA)

Cooperativa de Ahorro y Crédito Dr. Manuel Zeno Gandía

Cooperativa de Seguros de Vida de Puerto Rico (COSVI)

Cooperativa de Seguros Múltiples de Puerto Rico

Instituto de Cooperativismo (ICOOP)

Liga de Cooperativas de Puerto Rico (LIGACOOOP)

Romania

National Union of Consumer Co-operatives (CENTROCOOP)

Romanian National Association of Handicraft & Production Co-operatives (UCECOM)

Russia

Central Union of Consumer Societies (Centrosoyus of Russian Federation)

Koopvneshtorg Ltd. (Coop-Trade)

Moscow Regional Union of Consumer Societies

Senegal

Union Nationale des Coopératives Agricoles (UNCAS)

Singapore

Singapore National Co-operative Federation Ltd. (SNCF)

Slovak Republic

Co-operative Union of the Slovak Republic

Slovenia

Co-operative Union of Slovenia

Spain

Confederació de Cooperatives de Catalunya

Confederación de Cooperativas Agrarias de España

Confederación de Cooperativas de Euskadi

Confederación Española de Cooperativas de Trabajo Asociado (COCETA)

Federación de Cooperativas Madrileña (FECOMA)

Fundación Espriu

Unión Nacional de Cooperativas de Consumidores y Usuarios de España (UNCCUE)

Sri Lanka

Federation of Thrift & Credit Co-operative Societies Ltd. (SANASA)

National Co-operative Council of Sri Lanka

Sri Lanka Consumer Co-operative Societies Federation Ltd.

Sweden

Consumer Guilds Union

Federation of Swedish Farmers (LRF)

Folksam Insurance Group

HSB: Riksförbundet (Union of Housing Co-operatives)

Kooperativa Förbundet (KF)

Riksbyggen (Co-operative Housing Union)

Tanzania

Tanzania Federation of Co-operatives Ltd. (TFC)

Thailand

Co-operative League of Thailand

Turkey

Central Union of Turkish Agricultural Credit Co-operatives

National Co-operative Union of Turkey (NCUT)

Pankobirlik (Union of Sugar Beet Growers Co-operatives)

Taris Union of Agricultural Co-operative Societies

Turkish Co-operative Association

Turkmenistan

Union of Consumer Societies (Turkmenpotrebsoyuz)

Uganda

Uganda Co-operative Alliance Ltd. (UCA)

Ukraine

Central Union of Consumer Societies of Ukraine
(UKOOSPILKA)

United Kingdom

Co-operative Group (CWS) Ltd.

Co-operative Insurance Society Ltd. (CIS)

Co-operative Union

Plunkett Foundation

The Co-operative Bank plc

Uruguay

Asociación de Cooperativas de Inversiones y Consumo
(ACAC)

Centro Cooperativista Uruguayo (CCU)

Confederación Uruguaya de Entidades Cooperativas
(CUDECOOP)

Cooperativa de Ahorro y Crédito de Uruguay (CAYCU)

Cooperativa Nacional de Ahorro y Crédito (COFAC)

USA

ACDI/VOCA

National Co-operative Bank (NCB)

National Co-operative Business Association (NCBA)

Nationwide Insurance Enterprise

Venezuela

Centro de Estudios Participación, Autogestión y
Cooperativismo (CEPAC)

Vietnam

Vietnam Co-operative Alliance (VCA)

Yugoslavia

Co-operative Union of Yugoslavia



INTERNATIONAL MEMBERS

Panama

Confederación Latinoamericana de Cooperativas de Ahorro y Crédito (COLAC)

Russia

International Council for Consumer Co-operation (CONSUMINTER)

Thailand

Association of Asian Confederation of Credit Unions (ACCU)

USA

World Council of Credit Unions (WOCCU)

ASSOCIATE MEMBERS

Australia

Australian Centre for Co-operative Research & Development (ACCORD)

Indonesia

Institute for Indonesian Co-operative Development Studies (LSP21)

Mauritania

Terre Vivante

ONG de Développement

Holistique

Namibia

Co-operatives Advisory Board

Spain

Confederación Empresarial Española de la Economía Social (CEPES)

United Kingdom

The Northern Ireland Federation of Housing Associations (NIFHA)

International Co-operative Alliance
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