

# ICA Annual Report and Accounts 2011



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# Director-General's Message



2011 marked the beginning of an auspicious period for co-operatives worldwide, auspicious by the level of discontent demonstrated by people in every part of the globe with the economic systems that have dominated their lives. While this period arguably began with the worldwide recession in 2008, co-operatives have now seized the moment, with the launch in 2011 of the United Nations International Year of Co-operatives.

Dame Pauline Green's stirring speech on 31 October 2011 to a plenary session of the United Nations General Assembly in the iconic Assembly Hall at UN Headquarters in New York at the launch of the International Year, set a policy agenda that will drive ICA's global public policy strategies in the coming years. To give credibility to that agenda, ICA created a Washington, DC office in 2011, staffed with an experienced public policy professional. This allows us to use aggressively the broad general consultative status that the UN granted to ICA, at

its creation in 1946, and to only a handful of organisations at that time. Our Director of Policy now regularly meets with member-state delegations to the UN, educating them on the impact of co-operatives in the global economy and in their respective countries, and advising them how they can support still greater impact.

Our advocacy with global policymakers is a component of our singular priority for the International Year of Co-operatives: to raise public awareness of the co-operative model. Specifically, we want the public to understand that the co-operative is a values-based enterprise model controlled by the members who join it. ICA worked to ensure that the UN slogan for this International Year — 'Co-operative enterprises build a better world' — includes the term 'enterprise', because we believe that is the least understood nature of co-operatives. In a time of economic turmoil, the public needs to understand that the co-operative model provides livelihoods. We are not business as usual, however; values are integral to our way of doing business, not something added-on as a veneer of respectability. The final part of our message, that co-operatives are member-controlled, means that 'you have a voice'. In a time of great alienation, especially among youth, this is a powerful and compelling message.

We have ramped up our communications capacity for this Year, internally and externally, opening a communications office in the UK, close to global communications channels, and have engaged an external media relations firm to help place the co-operative story in major global media outlets. To bring that story alive, we partnered with EURICSE (the European Research Institute for Co-operatives on Social Enterprises) to collect stories of co-operatives on the new [www.stories.coop](http://www.stories.coop) website. These stories depict the breadth and depth of all sizes of co-operatives across all sectors and regions. They substantiate the authenticity of our claims.

Complementing this substantive, foundation-building communications strategy is the attention-getting strategy: to saturate the world with the IYC slogan and logo. We encouraged members to use these in all of their communication and marketing materials from annual reports and brochures, to point-of-purchase displays and shopping bags, websites and newsletters and much else besides — so that the public is amazed at the extent to which co-operatives touch their daily lives and are inspired to learn more. As the cover of this Annual Report verifies, that campaign has reached even to the top of the world, when members of a Nepalese co-operative unfurled the IYC and ICA banners on Mt. Everest.



2011 was not entirely about preparing for and launching the IYC, however. Our daily work continued. You will read in this Annual Report of specific activities and priorities in ICA's four regions. With me, the Regional Directors form the global senior management team. Our goal is to align management's efforts so that we maximise member service and stewardship of our resources. Only one member of this team had been in post for more than two years when 2011 closed, creating some challenges, but more opportunities, as we commit to ensuring that the ICA is fit for purpose in the exciting times we see ahead.

You will also read in this Annual Report of the specific activities and priorities of ICA's global sectoral organisations. The sectors are an essential component of ICA's commitment to maximising business relevance for its members, as those members who participate actively in their relevant sectors can attest. The sectors were particularly engaged in designing the programme content for ICA's November 2011 Conference and General Assembly in Cancun, Mexico, where we launched the International Year of Co-operatives for the movement, with a record attendance exceeding 2000.

In 2010, the ICA Board proposed the vision that the co-operative, by the end of this decade, could become the fastest-growing form of enterprise in the world. If the enthusiasm this International Year has unleashed can be sustained, there is little doubt that could be the headline of the 2020 Annual Report.

Charles Gould



Director-General



# Launch of the UN International Year of Co-operatives in New York

**31st October 2011 on the occasion of:  
The Launch of the International Year of Co-operatives 2012  
By Dame Pauline Green - President, International Co-operative Alliance**



“Your Excellency, the President of the General Assembly

Honourable Delegates to the General Assembly

And, if I may be allowed, to the many co-operative colleagues that have travelled here from all over the world on this important day for our movement, may I give our traditional greeting:

Dear Fellow Co-operators.

**‘Founded on the principles of private initiative, entrepreneurship and self-employment, underpinned by the values of democracy, equality and solidarity, the co-operative movement can help pave the way to a more just and inclusive economic order’**

The words Ladies and Gentlemen of the former Secretary-General of this august organisation, Mr Kofi Annan.

In those few words he encapsulated the co-operative model of business and the capacity it has, in the words of your own slogan for this International Year, to build a better world.

**‘Co-operatives contribute directly to improve the standards of living of half the World’s population.’**

The words Ladies and Gentlemen from the Background paper for the United Nations World Summit on Social Development, in Copenhagen in 1995.

Words built upon facts.

They reflect the fact that for nearly 200 years, co-operatives have been creating jobs across the world – **currently over 100 million of the world’s citizens are employed within a co-operative.**

They reflect the fact that co-operatives since their inception have not sought to ape their corporate competitors and maximise their profits, but rather to meet the needs of their member owners – **no wonder then that today the co-operative movement is owned by nearly one billion people across the globe.**

**And they reflect the fact that the co-operatives have been a powerful player in embedding civil society across the world through the powerful medium of the creation of member-owned businesses.**

Businesses built on the principles of sound democracy, a commitment to an economic return to members on their trade with the business and not the size of their share holding, and businesses having a wider social engagement as a core part of their DNA.

For nearly two centuries we have been helping to reduce conflict, build community cohesion, build skills and expertise, develop local leadership potential, and supporting women into positions of economic activity and leadership in their communities - all developed with the intellectual underpinning of the value of collective endeavour in sustainable member-owned, local enterprises – **in effect co-operatives have taken millions out of poverty with dignity, by helping them to build their own co-operative enterprises.**

Ladies and Gentlemen, our commitment to our democratic and social agenda is **built on a sound and successful member-owned business model.** What is more, a business model that can compete successfully in the market place with other forms of business and thrive.



Today, as this General Assembly launches the International Year of Co-operatives, the International Co-operative Alliance is publishing its Global300 - the list of the largest 300 of our many hundreds of thousands of co-operatives across the world.

**Together these 300 co-operatives are worth 1.6 trillion US dollars**, equivalent to the 9th largest economy in the world, and they operate in some of the most competitive industries in the world, banking, insurance, agriculture, retail, health, utilities and others. The 300 list includes co-operatives from 25 different countries.

Our challenge Ladies and Gentlemen is to make sure that more people in decisions-making positions, or those who exercise influence in the political or economic spheres, or indeed in the media, know about the scope, size and scale of the co-operative sector of the economy, and the work it does to sustain and build communities across the world, and its capacity to do so much more.

The collapse of the financial sector of the global economy has had tragic results for families and communities in many parts of the world. It is well documented now, not least by The International Labour Organisation, that there is one part of the financial sector that has continued to grow its asset base over the last four years, where

account holders and deposits have grown and which has continued to lend, and indeed grown its lending to families and businesses –

co-operative financial institutions of course. Co-operatives are people based businesses, and unlike their competitors are not constitutionally bound to work to maximise profits for its shareholders.

This point has been made very strongly here this morning by the speakers at our Round Table *Co-operative Enterprises Build a Better World: Contributions to Sustainable Development*.

Each of the contributors made a compelling case that the success, longevity and growth of their co-operative depends on a strong and abiding relationship with their member owners. On their trust and confidence in the priorities of the business that they own, in which they can play a significant role, and in which together they are the key stakeholder.

And that is the same whether the co-operative is one of the earliest forms of co-ops – banking, retail, insurance or agriculture, or whether it is one of the leading edge, radical new community co-ops in the developed world, or a crucial small village savings and credit co-op in Africa.

What was also significant from the speakers this morning was the way in which they had a common case to make, from Mondragon in the Basque country of Spain, to Rabobank in the Netherlands, or the Supply and Marketing Co-operatives in China. Each of them showed that regardless of size, each has a clear and continuing commitment to international development, and are actively engaged in what they consider one of the commitments that comes with being a co-operative.

That work would be much easier, and much more productive, however if the co-operative model of business was taken more seriously, and each of the contributors using their own experience made the case for three key points:

**Firstly, member-owned co-operatives are a serious business model – with scale.** And so,

**Co-operatives are asking that the specific and unique legal and financial framework of a co-operative is fully acknowledged and recognised in public policy and regulation.**

**Secondly, member-owned co-operatives are values led businesses.** Our values are integral to our business model, not just a marketing tool in the shape of a corporate social responsibility report once a year – they define our identity and our brand – they are part of our DNA.



**Co-operatives are asking that their model of business is given equal promotion with the stock holder model,**

And

**Thirdly, our governance model is people led.** At a time when people – especially young people whom this recession is hitting so cruelly – are cynical of the political and economic models that dominate their lives, when they are looking for a voice, in North Africa, in Wall Street and across the world, and when they are looking for impact, the co-operative is not only an effective governance model, it is a compelling one.

**Co-operatives are asking that there should be a greater diversification of the global economy, to ensure a level playing field for the member-owned model of business.**

Let me conclude President by saying that our movement – because that is what it is – a movement, is conscious of the great gift that the UN has given us with this International Year. A gift that recognises the co-operative impact on the socio-economic development of the world, and its capacity to do so much more.

We wish to put on record our particular thanks to the Government of Mongolia, who put the original proposal for this Year on the table, and to the unprecedented large number of Governments that put their signature on the resolution to give effect to the Year.

It is an honour and a privilege for me to take the podium in this iconic chamber Ladies and Gentlemen. I am proud to do so in the name of the one billion co-operators across the world, and I pay tribute to the great work that they do across this world to make it a better place.

**Together co-operatives will work to make this International Year a powerful restatement of the co-operative ideal, and it is our aim Sir, that on the 31st December 2012 we will be able to pivot from a successful International Year of Co-operatives to a decade of co-operative growth. 📢**

Thank you



Dame Pauline Green

President of the International Co-operative Alliance



# ICA Leadership Forum in New York

Whilst in New York more than 150 leading co-operative executives gathered at an ICA Leadership reception in the Millennium UN Plaza Hotel, the event was sponsored by IFFCO, Desjardins and Marketing Manchester. Dame Pauline Green presented the latest Global300 report at the reception and officially launched The Global Development Co-operative.

The overriding theme from the two days of official events and talks in New York was that the co-operative movement globally needs to dramatically lift its public profile if it's to be taken seriously outside the sector and the playing field is to be levelled with other business models.

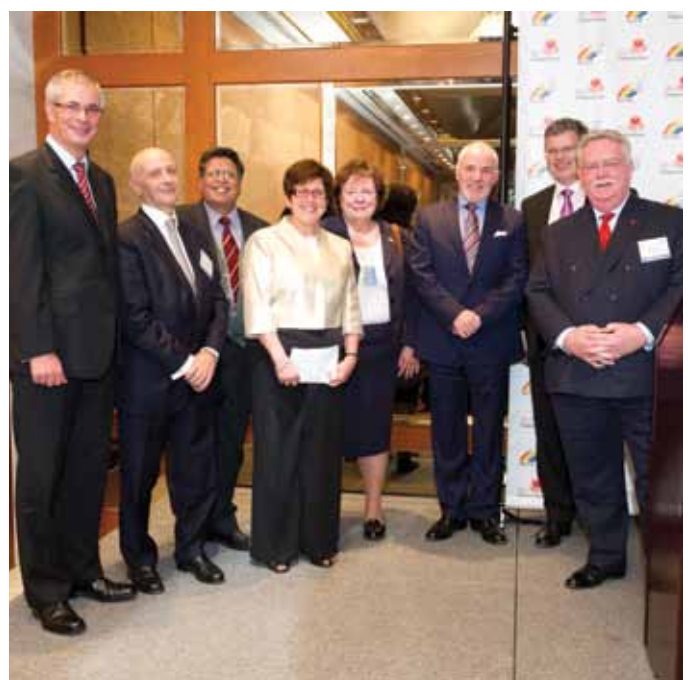
## Global Development Co-operative

Launched in New York in November 2011, the Global Development Co-operative (GDC) aims to support co-operative businesses in developing countries by raising USD 50m to provide access to low cost loans for capital and infrastructure projects. It targets those with an interest in international development extending the reach and benefits of the co-operative model. It will also ensure a positive and long-lasting legacy will remain from the International Year, helping thousands of co-operators in the developing world.

The GDC has been driven forward collaboratively by the International Co-operative Alliance and The Co-operative Group (UK). Amongst those who pledged their financial support for the initiative in 2011 include the All China Federation of Supply and Marketing Co-operatives, Groupe Crédit Coopératif of France, SOK Corporation from Finland, IFFCO of India, Midcounties Co-operative and The Co-operative Bank both from the UK.



Dame Pauline Green at the ICA Leadership Forum in New York



Global Development Co-Operative contributors

Source: Rousbeh Legatis/IPPS



# ICA General Assembly in Cancun and the co-operative community's launch of the UN International Year



More than 2000 co-operators from 78 countries met in Cancun, Mexico from 14 – 18 November for the ICA General Assembly and the co-operative community's launch of the UN International Year. The event, probably the largest GA in ICA history, benefitted from support from the Mexican government with more than 50% of delegates coming from the region. After Mexico, the largest contingents were from Columbia, India, Brazil, Japan, Argentina, Canada, Ukraine, Costa Rica and the United States.

Participants were united in their call for action to embrace the UN International Year of Co-operatives 2012 as a turning point. Delegates called for a co-ordinated global awareness campaign to drive up the visibility and profile of the co-operative business model with co-operative members across the world being encouraged to tell their stories. Mexican president Felipe Calderón promised his government's support in promoting the co-operative business model and embracing the UN International Year of Co-operatives. Keynote speakers Philippe Cousteau, explorer, social entrepreneur and environmental advocate and former Obama campaigner Sam Graham-Felsen, each painted a picture of a world on the brink of massive change. Both speakers told co-operators that they needed to get out and tell their stories.

During the General Assembly the ICA Board bestowed the Rochdale Pioneer Award to two worthy recipients in recognition of their contribution to the development of the co-operative movement - Professor Florencio Eguía Villaseñor who is considered the father of the credit union movement in Mexico and Mr Jong-Koo Lee, ICFO chairman, who was recognised for his innovative and financially sustainable co-operative activities in the Fisheries sector.



Felipe Calderon



Philippe Cousteau



Sam Graham-Felson

# Policy Messaging

While the International Year of Co-operatives was only launched in October 2011, the role of co-operatives on the global stage has increased dramatically in just a short time. Co-operatives have been acknowledged as important elements in sustainable development and poverty reduction in some very key negotiations. This has included a series of Ambassadorial speeches (18 of them) on the floor of the UN's General Assembly on the launch of the International Year of Co-operatives on 31 October. Focus on how vital cooperatives are to sustainable development has also been:

- Part of the formal declaration issued by the financial advisors from Development Financial Institutions (World Bank, International Development Bank etc) of the G8.
- In a speech delivered by President Barack Obama during G8 discussions.
- As part of the messages to Agricultural leaders at the G20, and finally.
- As key elements in the Rio+ 20 Declaration - the UN's agreement that sets the stage for the next decade in mapping out food security and poverty reduction.

This dramatic increase in global attention to co-operatives is in no small part due to the fact that the international financial crisis and failing public trust in the usual way of doing business have converged. There is also growing worry over how to feed the world's poor and a more vocal demand from youth in particular about new ways to address high unemployment rates that have not responded to usual methods for job stimulus. The public and indeed the institutions that were created to serve the public increasingly realize that co-operatives as a values based business model are of scale. They are able to address community needs be they modest in demand or very great in complexity. Institutions are being pressed by a weary public to make changes, get it right, not waste money and treat people fairly. Co-operatives fit that bill time and again.

Dame Pauline Green, when addressing the UN General Assembly called for a specific legal and financial framework to ensure that co-operatives can develop and thrive. Concurrently she sought to have those co-operatives be considered part of the mainstream in decision making by policy makers. In both instances we move closer to those objectives each time one of these critical political gathering, having analysed what works and doesn't work in addressing global problems, concludes co-operatives really do "Build A Better World."

The IYC will ceremonially end in November 2012. However, this is not an end but a beginning of what we believe is a renaissance for the co-operative movement. As new leaders take the stage in France and Italy, and new directors hold the reins at the International Labour Organisation (ILO), the World Bank and the Food and Agriculture Organisation (FAO) the co-operative movement is being increasingly asked to sit at the table, to work on the policies and help make deals that really do work. Those deals support co-operatives as well they should.



# Key messages for the IYC

The United Nations International Year of Co-operatives provided a platform to educate the public on the strength and socio-economic value of co-operatives. A media relations firm was appointed and jointly funded by NCBA and WOCCU; three key messages were agreed as the basis of the public awareness campaign:

- 1. Co-operatives are scalable and successful; the business model legitimises co-operatives on a global level and empowers them to be a major economic force within countries.**
  - According to the ICA's Global300 report (2011), the world's largest 300 co-operatives generated revenues of USD 1.6 trillion – which is comparable to the GDP of the world's ninth largest economy (Spain).
- 2. The diverse, values based business provides a sustainable source of revenue for communities and individuals – which builds lasting economic strength.**
  - Co-operatives operate in all sectors of the economy – ranging from banking, credit, housing, health, retail, consumer, utilities and agriculture.
  - Co-operatives are owned by nearly one billion people across the globe.
  - Co-operatives employ nearly 100 million people – 20 percent more than multinational enterprises.
- 3. As member-controlled businesses, co-operatives employee democratic principles that people first**
  - Co-operatives promote the fullest possible participation in the economic and social development of all people, including women, youth, older persons, persons with disabilities and indigenous peoples.
  - Co-operatives innovate to meet the needs of their members, and may offer new products or services—ahead of competing businesses—because members ask for it.





# Communications

The ICA monthly eDigest publication was introduced in May 2011 providing regular communication with members and the wider co-operative community. The eDigest promoted key messages and made full use of social media including the introduction of a blog by the Director-General and another providing a narrative for the IYC. All ICA communications materials were given a new look and feel, giving a consistency of identity and maximising opportunities provided by the IYC brand.

The new website [www.2012.coop](http://www.2012.coop) was launched at the ICA General Assembly in Cancun. The new site allowed ICA staff to access the site and manage content. A key element was a 'Story of the Day' which was generated through a partnership with EURICSE called [www.stories.coop](http://www.stories.coop). The joint project allowed co-operatives from around the world to tell their story through images, words and video, with one story a day being featured on the homepage of 2012.coop during the International Year. The website was launched in English with translations made available through Google translate in sixteen languages identified via a member survey.

Social media platforms on Facebook and Twitter were established and resources dedicated to delivering key messages to relevant audiences. An ICA communications group was also founded on LinkedIn along with a global social media group to develop campaign messaging and share best practice.

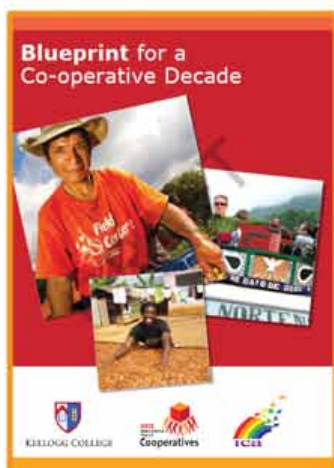
The Global News Hub (GNH) [www.thenews.coop](http://www.thenews.coop) was launched in September 2011 – a partnership project encouraging co-operators to share their news on a global portal. Direct feeds were introduced between the GNH and 2012.coop and the IYC blog allowing a wider distribution of co-operative news stories.

## BLUEPRINT FOR A CO-OPERATIVE DECADE

We aim for the co-operative form of business, by 2020, to become:

- ▶ The acknowledged leader in economic, social and environmental sustainability
- ▶ The model preferred by people
- ▶ The fastest growing form of enterprise

Read the Draft of our ambitious Blueprint in English, French and Spanish



## BLUEPRINT FOR A CO-OPERATIVE DECADE

This "2020 Challenge" seeks to build on the achievements of the International Year of Co-operatives, and for the Year of Co-operatives (2011 – 12) to be the start of a Co-operative Decade (2011 – 2020).

Read the draft of our ambitious Blueprint in English, French and Spanish



# Global300: the true scale of the global co-operative movement

ICA launched its 2010 Global300 Report at the end of October 2011 in New York. It announced that the largest 300 co-operative enterprises in the world and their collective revenues of USD 1.6 trillion were comparable to the GDP of the world's ninth largest economy.

The report noted that although co-operatives were affected by the global financial crisis in 2008, they provided stability and security due to their measured risk model and their emphasis on services to members – not just profits. As a result, the co-operative model represents an important contribution to the economic and social well-being of populations and their communities.

In the report co-operatives were analysed by seven sectors - including Agriculture/Forestry, Banking/Credit Unions, Consumer/Retail, Insurance, Workers/Industrial, Health, Utilities, and Other – and detailed how the global financial crisis affected each industry. While co-operatives were not immune to financial hardship, their flexibility in responding to the shifting markets and the trust of their members enabled these businesses to survive and thrive.

Since publishing the 2010 report the ICA has partnered with EURICSE to develop more timely analyses of the value of the global co-operative movement with a more rigorous methodology. Results based on 2011 data will be made available during 2012.



# ICA Regional reports

## Africa

The Highlights of 2011 for ICA Africa were the creation of an Endowment Fund and the recruitment of the Regional Director:

- ICA Africa has established an Endowment fund as a means of funding the Regional infrastructure necessary to support the African co-operative movement. Capitalisation of slightly more than USD 55,000 came from the member organisation and government contributions.
- ICA Africa had operated for much of 2011 without a substantive Regional Director. Dr Mutua Waema was appointed to this position in the third quarter of 2011.

In July 2011, Namibia hosted 12 countries delegates at the 1st Ministerial Review Meeting – a mid-term review of implementation, as recommended by the Africa Co-operative Ministers Conference. Also in 2011, the Region welcomed 140 delegates to the 5th Joint Rural Finance Thematic Workshop held in Malawi.

Development activities in 2011 were supported by two development partners – the Swedish Co-operative Centre (SCC) and the Canadian Co-operative Association (CCA). ICA Africa also collaborated with NISPED (Israel) to offer leadership development training in Israel, for 25 co-operative leaders. The leaders were drawn from both government and co-operatives in Eastern and South African sub-regions. The collaboration is on-going and will continue in future to build the necessary capacities in the cooperative leadership in the region.

ICA Africa welcomed four new members during the year, but the challenge lies in providing members, both new and old, with valued service. The Region has created a strategic plan for this purpose. Reliable, sustainable funding streams and sufficient staff resources remains central to the development of membership services from ICA Africa in 2012 and beyond. Further information on ICA Africa is available here: <http://2012.coop/en/ica-africa>

## Americas

In 2011, 14 new organisations were incorporated into the Region. In addition, two more countries, Jamaica and Venezuela, joined the other 20 countries where our members are based.

The Region drafted an Environment Policy, subject to regional board approval in 2012, and launched a website dedicated to environmental issues. The “Pacto Verde Cooperativo” – to promote environmental awareness - is now being followed by ninety-nine organisations and our Regional Office received certification as a “Carbon Neutral entity” and “Green Office”.

On the advocacy front, a co-operation agreement between ICA Americas and the Latin American Parliament (Parlatino) has been approved and is due to be signed during the II Cooperative Summit of the Americas in May 2012, in Panama.

Other projects during the year included advancement on Incidence, Governance and Development with the Swedish Co-operative Centre, and a focus on strategic planning and implementation for both youth and gender equity.

ICA Americas leaders visited several countries in the region to participate in activities of the member organisations, seeking to strengthening relations with the ICA members to improve the development of the cooperative sector. In turn, more than 1300 co-operators from the region attended the ICA General Assembly in Cancun, Mexico where the regional office staff provided support with logistics. Further information on ICA Americas is available here: <http://www.aciamericas.coop/>

## Asia-Pacific

The region was struck by natural disasters during the year and members from New Zealand, Japan and Thailand suffered huge losses. The ICA-AP office extended solidarity and appealed for help. The solidarity and help extended by members further strengthened the co-operatives claim as a specific values-based business model.

To support that values-based business model, the office has organised a number of regional and national training programmes, workshops and seminars. Organised in partnership and collaboration with our members – they gave a platform for discussion and exchange of information which, in turn, help participants and their cooperatives in consolidating and building alliances.

We conducted over 30 such activities across all sectors and directly reached more than 600 individual members, leaders and stake holders directly. Our conferences and meetings also focused on the specific target groups such as women and youth to advocate the cooperative model of business.

We also looked to enhance our communication channels in preparation for the upcoming International Year of Co-operatives. This included an overhaul of our office system, website and newsletter, helping us to collect and publicise stories from our members and the wider movement.

ICA-AP were pleased to welcome 6 new members in 2011, taking our total to 77 across 25 countries and encouraged programme attendance from co-operatives in countries where we were not represented, such as Cambodia, Afghanistan and the Maldives. Sadly, 2011 marked the death of Mr Surinder Kumar Jakhar, the energetic Chairman of IFFCO. Further information on ICA Asia-Pacific is available here: <http://www.ica-ap.coop/>

## Europe

Following the financial and economic crisis the European Commission has become increasingly focused on sustainability, including CSR, social business and social innovation as ways of fostering sustainable growth, securing jobs and boosting competitiveness.

Cooperatives Europe is working closely with the Commission as they explore these sustainable business alternatives. The Regional Office holds membership on the Commission's CSR co-ordination committee and is also involved in their Social Innovation Initiative, strongly supported by high-level EU representatives.

Cooperatives Europe has been working to improve the knowledge about the co-operative business model and demonstrate that co-operatives can be a source of inspiration in the development of the actions proposed by the Commission. To support this, the regional board has also adopted a CSR action plan aimed at developing and promoting the concept of "Co-operative Social Responsibility".

On a development front, 2011 saw the first meeting with Andris Piebalgs, EU Commissioner for Development. The work of the Region's Development Platform with the EU Institutions resulted in the Commission mentioning co-operative enterprises as key actors for sustainable and impact driven development in the "Agenda for Change", their outline document on EU development strategy.

Co-operatives Europe continued work on the regulatory landscape through further consultation with the European Commission and EU Parliament. The Regional Office collaborated with Euricse on comparing and supporting improvements in wider co-operative law across our region, and also progressed working groups to support a better landscape for co-operatives in accounting standards and capital requirements legislation for SMEs.

The Co-operatives energy working group, of 15 member representatives, used 2011 to create a joint strategy and set up first contacts with EU institutions and other relevant organisations. Further information on Cooperatives Europe is available here: <http://www.coopseurope.coop/>

# ICA Sectoral organisation reports

## Agriculture

2011 saw two pleasing examples of Co-operation amongst co-operatives in this sector...

- Three members – NACF in Korea, OR-KOOP and ACC in Turkey – signed a memorandum of understanding to create a foundation for long-term development and collaboration.
- NACF and the UCA formed a sisterhood tie under our “One Co-op, One Co-op Movement” idea. The NACF will collaborate with the UCA in developing a co-operative movement in Uganda.

In May 2011, the ICAO held an International Seminar on Agriculture Co-operatives in Turkey. In collaboration with COPA-COGECA, the Central Union of Turkish Forestry Co-operatives (OR-KOOP) hosted this seminar. Over 3 days around 200 scholars, experts, co-operators and stakeholders in agriculture shared and exchanged their insight and knowledge on four main themes:

- Agricultural Cooperatives: Innovations and Opportunities in 21st Century.
- Agricultural and Food Policy Reforms: Food Security from the Perspectives of Small-scale Farmers.
- Strengthening Agricultural Marketing and Processing Business by Farmers’ Organisations.
- Developing Local Food System for Sustainable Agriculture.

This was followed by around 80 ICAO Members and Observers attending the ICAO General Meeting, alongside the ICA General Assembly, in Cancun, Mexico.

The ICAO was pleased to welcome three new members in 2011 – Induk-Kud from Indonesia, ACFSMC from China and CORC from Iran. Further information on the ICAO is available here: <http://www.agricoop.org/>

## Banking

The International Co-operative Banking Association’s (ICBA) mission is to contribute to the sound development, growth and competitiveness of co-operative banks by defending their interests, by promoting at a global level their important contribution to the economic and social well-being of the population and their communities, and encouraging inter-cooperation with different sectors and countries of co-operatives.

The first official definition of a co-operative bank, recognized at an international level, was realized by ICBA. For IYC, ICBA decided to highlight co-operative financial and banking institutions for a better global economy. The annual seminar co-organised with ICBA Americas (COFIA) was held on 16th of November 2011, in Cancun, during the ICA General Assembly, the theme was **“Cooperative financial and banking organisations: originality and specificities”** and more than 300 participants attended.

The ICBA Board was elected by the General Assembly and is now composed by the regional ICBA presidents (America, Asia, North Africa and Middle East, Europe, Africa) and two of its members. Jean-Louis Bancel was re-elected unanimously President of ICBA for a four year-term.

The new Board decided that its annual seminar in 2012 will be a “global co-operative financial summit”, during the International Co-operative Summit 2012, in Québec. ICBA will realize a resolution regarding “Financial co-operatives contribute to a better world” in order to explain how co-operative banking and financial institutions, are involved in financing the real economy and have been more resilient than other banks during the financial crisis. Further details in ICBA are available here: <http://www.icba.coop/>



## Consumer

2011 proved to be a fruitful and productive year for Consumer Co-operatives Worldwide (CCW). The organisation not only undertook its usual activities, including participation in the sectoral organisation liaison group and the co-ordination of a global workshop, but also integrated some new projects. These included the preparations for the 2012 International Year of Co-operatives (IYC) and the roll-out of an internal newsletter.

CCW held its annual global workshop on 16 November 2011 in Cancun, Mexico with the theme "Building a better world – consumer co-operatives' commitments for 2012". It included a round table debate on development of consumer co-operatives in the Americas and case studies of 2012 initiatives from around the world. Over 300 people attended the workshop, with presentations available on the CCW website.

EuroCoop, the regional sectoral organisation for consumer co-operatives, continued to represent the interests of members to the European institutions. In 2011, the association focused on a variety of topics related to food, enterprises, sustainability and consumer policies. There were also numerous workshops, conferences and training sessions organised in the Asia Pacific region and the initiation of a study on Asian consumer co-operatives.

CCW is proud to have added five new members in 2011, a sign that the organisation is growing more representative of the diversity of the global consumer co-operative movement and that its work is valuable to current and prospective members. Further information on CCW is available here: <http://www.ccw.coop/>

## Fisheries

Fisheries co-operatives have protected underprivileged fishermen and enhanced their rights based on co-operatives' values of self-help, self-responsibility, democracy and equality.

ICFO held the 1st "World Fisheries Co-operative Day" on 16 June in Seoul, Korea where ICFO members shared expertise and experience for the future of fisheries. To support this fishermen and staff from the Co-operative Union of Philippines (CUP) were invited to Korea for nine days of education from the Korean National Federation of Fisheries.

During the day a "World Fisheries Co-operator Prize" was awarded to Mr Shoji Uemura, former president of JF ZENGYOREN. His extraordinary dedication and devotion to the development of fisheries and fisheries cooperatives was unanimously recognized by the members of the "Selection Committee", including ICA Director-General, Charles Gould. Another prize awarded in 2011 was the Rochdale Pioneer prize awarded to ICFO chairman, Mr Lee at the General Assembly in Cancun, recognising innovative and financially sustainable co-operative activities that have significantly benefited our members.

ICFO published the World Fisheries again in 2011. The book provides an overview of the key trends, related statistics and policy developments in major fishing countries to the ICFO members including Korea, Japan, America, England, China, Philippines, and Norway. The ICFO secretariat believes that this book will greatly help the development of fisheries of its members by providing important fisheries statistics and information. 2011 also saw the IFCO make donations equivalent to USD30,000 to members in Thailand and Vietnam to support their development.



## Health

The International Health Co-operative Organisation (IHCO) brings together co-operatives in the health sector working towards a high quality community health service based on freedom of choice, integrated services and ethical work conditions.

The November 2011 conference - The Way Forward: How Industrial, Service, and Health Co-operatives Contribute to Development - co-organised by IHCO and CICOPA showed the development advantages of health co-operatives in creating employment and increasing per capita income in communities where exist.

Recently, health co-operatives have been increasingly recognised as a complement or alternative to national health services. IHCO has been active in this area of public-private partnership. Notable examples are the Federación Argentina de Entidades Solidarias de Salud (FAESS), which has made progress in the integration with some public institutions and the Espriu Foundation, who are entrusted with the management of public hospitals and health centres by regional governments.

Social responsibility, sustainability and commitment to the community continue to be of vital importance in the activities of IHCO members. We should recognise the efforts of Unimed in Brazil, whose projects, certification and award schemes have helped co-operatives manage sustainability better. Espriu's grants for health students in their final years are helping them prepare to face a difficult labour market, while the Japanese Health and Welfare Co-operative Federation have shown their community commitment through their Age-friendly City and Age-friendly Primary Health Center projects, carried out in collaboration with the World Health Organisation.

Another remarkable aspect of 2011 regarding health co-operative movement has been solidarity and collaboration among co-operatives. In light of the disaster that affected the East of Japan, Hew Coop Japan did its utmost to provide support, both material and financial, to co-operatives located in the area affected by the catastrophe. Further information on the ICA's sectoral Health Organisation is available here: <http://2012.coop/en/ihco>

## Housing

2011 was punctuated by two large events in the ICA Housing calendar.

In June 2011 ICA Housing met in Istanbul, Turkey where, alongside an ICA Housing board meeting, the Sectoral organisation collaborated with its Turkish member TURKKENT to host a symposium entitled *Co-operative and Community-led Regeneration Partnerships*.

Around 100 participants, from 11 countries and across three ICA regions, gathered to hear key housing experts from Turkey and other countries share their experiences of working with local and national government to develop sustainable co-operative and community led housing.



Professor Wulf Daseking, Director of Planning from the City of Freiburg, Germany, gave a keynote address about the accomplishments of his city in promoting sustainable development in partnership with its citizens. Symposium delegates also visited Yelsilkent (Green City) Co-operative Project in Istanbul developed by 35 housing co-operatives with 3,000 housing units in 45 blocks on 200 hectares of land.

The SO organised a round table event with Turkish government officials, where housing co-operatives international experts, showcased successful international partnerships between the co-operative movement and governments, helping TURKKENT persuade the Turkish government to positively support housing co-operatives as organisations that have a unique role to play in sustainable urban development.

In November 2011 ICA Housing met again in Cancun, Mexico for the biannual Plenary meeting during the ICA General Assembly. This generated the largest ever attendance - close to 100 participants - and provided the opportunity to make contact with Mexican, Latin and South American housing co-operators.

Against this backdrop a seminar was organised on "*Environment Sustainability and Climate Change: Sustainable Sources of Timber and Forest Product*". Delegates saw presentations from FSC Mexico's Mr Sergio Madrid, and several other inspiring co-operators in the sector. ICA Housing was extremely pleased to secure the adoption by 89% of the delegates at the ICA General Assembly of a resolution calling on all ICA members to commit only to use timber and other forestry products from sustainably managed and certified sources. Further information on ICA Housing: <http://www.icahousing.coop/>

## Insurance

The last four years since the global financial crisis has created something of a 'perfect storm' for the insurance sector, yet the growth of the mutual and co-operative sector has proved a bright spot on an otherwise bleak horizon. Market share is up from 23.7% in 2007 to nearly 26% in 2010. ICMIF members held around a 22% share of the mutual market in 2010, with their premium income topping USD250 billion for the first time. These better-than market performances might be said to convey higher levels of customer trust and satisfaction, coupled with a reaction against the large banks and investment institutions who many blame for the crisis.

In the developed world, customers are voting with their feet to find a trusted, safe haven for their premiums. Marketing campaigns of major mutuals have reflected this mood with The Co-operative and Nationwide (UK), NTUC Income (Singapore) and PPS (South Africa) among many running campaigns focusing on their mutual and co-operative values and difference.

The sector saw a significant growth in developing countries as micro-insurance becomes accessible and awareness of insurance grows alongside GDP - a landscape that echoes back to the original growth of mutual insurance in the 18th/19th Century industrial revolution.

2011 was the worst year on record for natural disasters. However, this sector of the insurance world sees catastrophes as an opportunity to show why they exist and excel in their actions. Over 50% of the cost of the March 2011 Japanese earthquake and tsunami was borne by co-operative insurers, with JCIA paying out over USD 10 billion on property claims alone. In the aftermath of the Christchurch earthquake, AMI Insurance response was commensurate with their slogan 'care, assist, deliver', despite their head-office being destroyed.

The financial crisis has had other positive and negative effects. Regulation has increased, sometimes creating unintended challenges for the mutual sector due to a lack of understanding of our operating model. The crisis has, however, permanently damaged the greed model that drove the financial services industry and one positive side effect has been to highlight demutualisation's that are greed driven.

Insurance by its very nature is a mutual business concept, pooling premiums to aid those who suffer losses. Indeed it was the cooperative and mutual insurance model that started insurance. Yet again mutual and cooperative insurance is playing a relevant and central role in the evolution of humanity.

The mutual and cooperative model has never been more relevant and it has never been a better time to promote our mutual brand. Further information on ICMIS: <http://www.icmif.org/>



## CICOPA

During 2011 CICOPA's (The International Organisation of Industrial, Artisanal and Service Producers' Cooperatives) main work was on development with contacts made with the UN, UNDP (United Nations Development Programme, ILO (International Labour Organisation), OECD (Organisation for Economic Co-operation and Development), ITUC (International Trade Union Organisation), as well as development NGOs both internal and external to the co-operative movement.

Several training instruments were developed, including a manual for NGOs and a series of short videos showcasing examples of co-operative development experience in various parts of the world. This development initiative culminated with the conference organised jointly with ICA sectoral organisation for health IHCO on 17 November in Cancun called "The Way Forward – Co-operatives and Development", as CICOPA's and IHCO's launch of the International Year of Co-operatives. The conference was opened by Dame Pauline Green, and representatives from the UN and from UNDP, the Brazilian Secretary of State for Territorial Development and the Director of the Mexican government department in charge of co-operatives, were also present.

Regional work was high on the agenda. CICOPA-Americas (which had been in existence between 1999 and 2005) was re-established, and the sub-regional organisations CICOPA-Mercosur and CICOPA-North America were created. CICOPA North America co-organised a large conference on worker cooperatives and on worker buy-outs with Canadian member CWCF and the Quebec organisations of worker co-operatives. CECOP CICOPA Europe published two books, "Beyond the Crisis – Cooperatives, Work, and Finance" and "Cooperatives, Territories and Jobs" (for further information see [www.cecop.coop](http://www.cecop.coop)).

CICOPA's four year initiative on the definition and characteristics of social cooperatives, one of the main types of cooperatives which it represents, was finalised with the approval by the General Assembly of the World Standards of Social Cooperatives. Two issues of 'Work Together', the on line world review of worker and social cooperatives, were published in three languages, and a third annual world survey on the resilience of cooperatives to the crisis was conducted.

The presidency of Javier Salaberria, initiated in 2005, came to an end, while Manuel Mariscal was elected as new President of CICOPA. Further information on CICOPA is available: [www.cicopa.coop](http://www.cicopa.coop)





# Co-operative disaster recovery

## Haiti Special Report: One year on

Two years after a devastating earthquake rocked Haiti, one co-operative organisation is receiving support through a programme funded by co-operatives around the globe. Several natural disasters, including the January 2010 earthquake, have dramatically affected Haiti's agricultural production, which contributes 25 % of GDP in the country. The programme will provide post-disaster business support to the Federation of Cocoa Cooperatives in Northern Haiti (FECCANO).

The programme, funded through an agreement between the International Co-operative Alliance (ICA) and NCBA, provides USD298,143 to support Federation members affected by a steady decline in on-farm productivity and increasing isolation and lack of access to financial resources. This 18-month programme will bring long-term benefits to the 2,500 members of the Federation and their families—an estimated total of some 10,000 people. The programme is one of two funded by ICA to support the long-term recovery of cooperatives in Haiti.

"The global co-operative community began donating funds to support Haitian co-operatives immediately after the devastating 2010 earthquake," said Charles Gould, Director-General of the ICA. "Almost USD600,000 was donated to the ICA's appeal. The ICA Board determined that supporting long-term agricultural recovery that emphasises business and co-operative management will bring sustainable benefits to the Federation and its members."

Through technical and business assistance, the National Cooperative Business Association's CLUSA International programme will assist FECCANO in improving its cocoa processing capacity, strengthening its governance and management capacity and establishing relationships with similar cooperative organisations.

## Japanese tsunami/earthquake

There have been lots of inspiring stories to come out of the devastating earthquake and tsunami that hit Japan on 11 March 2011, one such story was re-told on [www.stories.coop](http://www.stories.coop):

One of the remarkable things that occurred after the Great East Earthquake of March 11 2011 was the rebuilding effort by co-operatives in the region and the amount of help the afflicted areas received from co-operatives nationwide, members and the national/local governments.

One of the significant moves as a symbol of the earthquake disaster reconstruction is the cultivation of the tsunami-devastated coastal areas for the production of Chinese cabbage under a new brand name "Sendai cabbage".

The project was carried out by a joint collaboration between the Agricultural Cooperative and the Consumer Co-operative with most of the effort coming from Miyagi Co-op, JA Zennoh (Sendai) and Co-op Kobe. Miyagi Agricultural High School (Natori) students cultivated the seedlings at their temporary school, Watari High School, which was declared a refuge place after the earthquake.

Other than the students, 21 people made up of students and teachers from Meisei Gakuen High School (Sendai), JA staff and local food producers joined in transplanting the seedlings.

On November 3 2011, the first sale of the product was made in Miyagi Co-op stores. In December 64 Co-ops in the Hyogo and Osaka prefectures sold Sendai cabbage and other vegetables from Miyagi. The involvement of other co-ops helps in expanding visibility of Co-ops, which is one of the main objectives on the launch of IYC.

Source [www.stories.coop](http://www.stories.coop)



# ICA Membership

## Update on the Year

The aim of the year was to consolidate and increase membership. The restructuring of the ICA implemented in 2009 led to significant changes in ICA’s membership. While the ICA lost a number of members, there was an even greater increase, with many members re-joining the ICA.

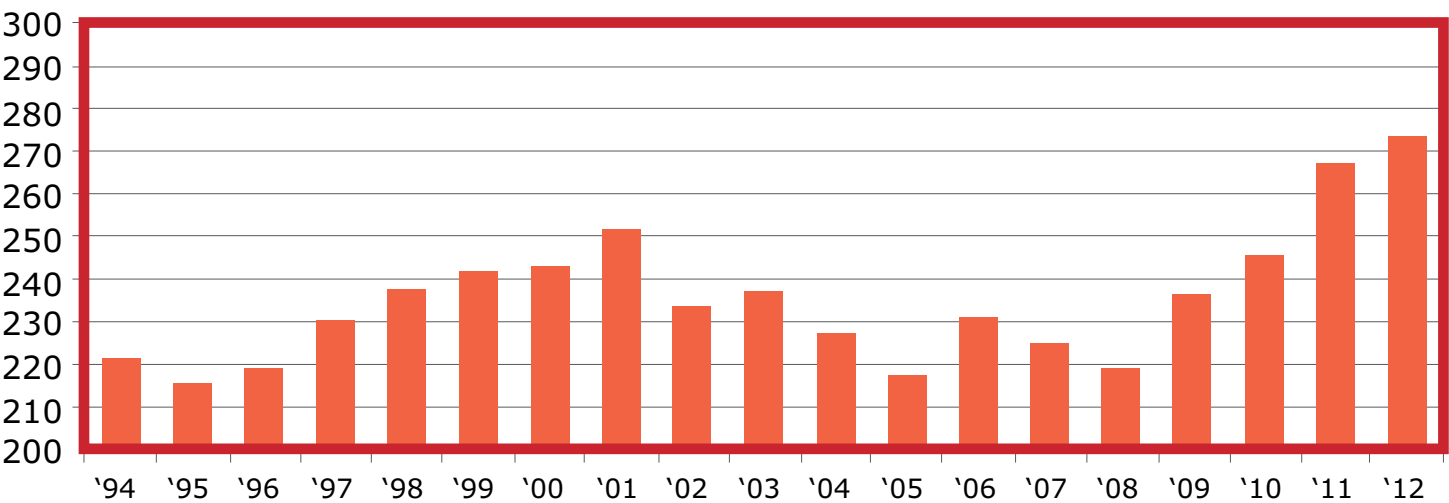
Member gain since 2008: 80  
Member loss since 2008: 26  
**Net positive gain: 54**

This increase in membership is mostly attributable to two factors as they relate to the 2009 ICA Statutes & Bye-Laws:

- Opening up of eligibility criteria for membership.
- Greater affordable for many smaller organisations and those from lower income countries to join.

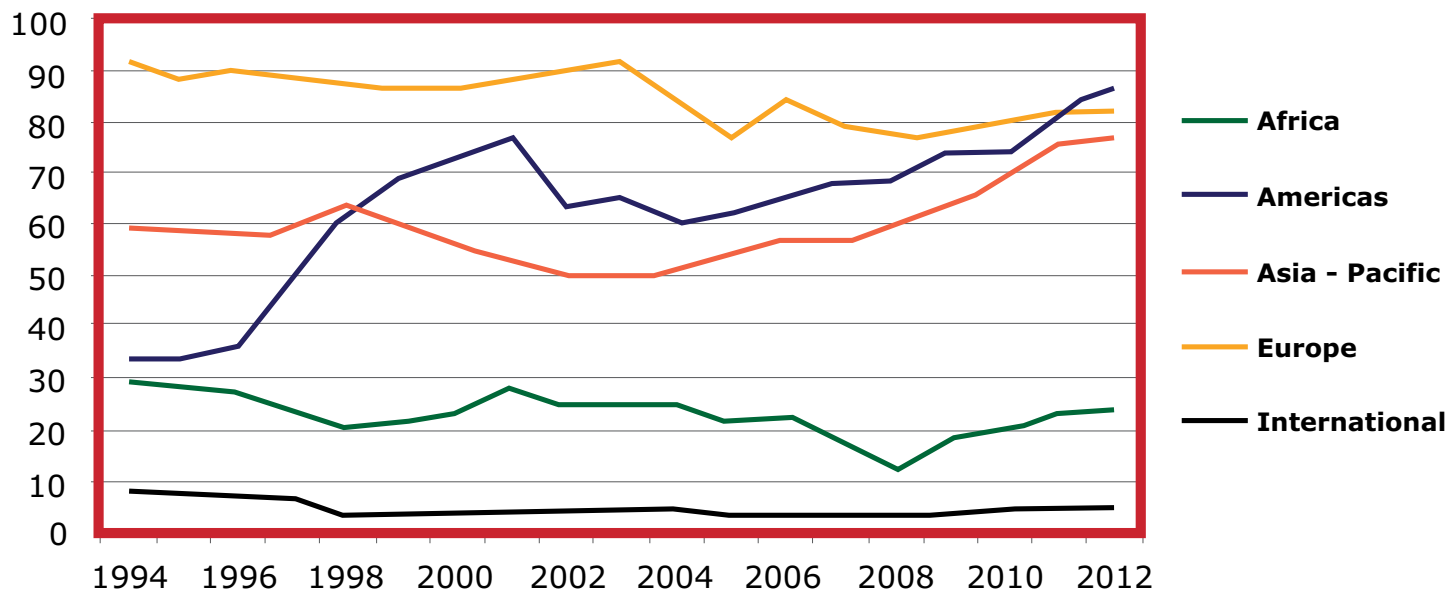
Below is a graph depicting membership from 1994 to June 2012:

### ICA Membership 1994 to today



Below are the membership details by region from 1994 to June 2012:

## ICA Membership 1994 to today



These changes have not come without some challenges. ICA members now expect more services, but the budget to serve them has decreased. There is also greater diversity in membership and different members expect different services. In Europe, the new subscription formula decreased the subscription payments from members in that region, as per their request. The result is that Cooperatives Europe has fewer resources. In Africa, the membership continues to fluctuate greatly, especially in payment of subscription fees.



## Members & Associate Members

During 2011 we welcomed 29 new members and associates, and lost 8 others. Here is a list of our new members and associates in 2011...

Region*	Status	Country	Organisation	Affiliated
AF	Member	Kenya	National Co-operative Housing Union Ltd (NACHU)	11/02/2011
AF	Member	Rwanda	National Cooperatives Confederation of Rwanda (NCCR)	10/11/2011
AF	Member	South Africa	South African National Apex Co-operative (SANACO)	26/04/2011
AM	Member	Argentina	Confederacion Nacional de Cooperativas de Trabajo (CNCT)	17/11/2011
AM	Member	Bolivia	Cooperativa de Credito Comunal el buen Samaritano Santa Cruz Limitada (EBS)	27/10/2011
AM	Member	Brazil	Consejo Nacional Unimed – Cooperativa Central (CNU)	26/10/2011
AM	Associate	Brazil	Cooperativa de Crédito de Livre Admissão de Associados Pioneira da Serra Gaúcha – Sicredi Pioneira RS	10/11/2011
AM	Member	Colombia	Caja Coperativa CREDICOOP (CREDICOOP)	23/12/2011
AM	Member	Costa Rica	Consejo Nacional de Cooperativas (CONACOOOP)	04/05/2011
AM	Member	Costa Rica	Federacion de Asociaciones Cooperativas de Ahorro y Crédito (FECOOPSE R.L.)	07/11/2011
AM	Member	Dominican Republic	Cooperativa de Servicios Múltiples de Profesionales de Enfermería, Inc. (COOPROENF)	30/09/2011
AM	Member	Jamaica	TIP Friendly Society	12/09/2011
AM	Member	Panama	Consejo Nacional de Cooperativas de Panama (CONALCOOP)	16/06/2011
AM	Member	United States	National Co-operative Grocers Association (NCGA)	11/08/2011
AM	Associate	Uruguay	Instituto Nacional del Cooperativismo (INACOOOP)	14/11/2011
AM	Member	Venezuela	Cooperativa SEFIRED R.L.	17/03/2011
AP	Member	Australia	Co-operative Bulk Handling Limited (CBH Group)	10/01/2011
AP	Associate	Indonesia	National Federation of Rural Co-operatives (Induk KUD)	26/10/2011
AP	Associate	Iran	Co-operative Investment Guarantee Fund (CIGF)	16/06/2011
AP	Associate	Iran	Tose'e Ta'avon Bank (T.T. Bank)	28/02/2011
AP	Member	Israel	Central Union for Cooperative Initiative in Israel	19/07/2011
AP	Member	Japan	Japanese Health and Welfare Co-operative Federation (HeW Co-op Japan)	25/08/2011
AP	Member	Mongolia	Mongolian National Cooperators' Association (MNCA)	31/10/2011
AP	Associate	Nepal	National Co-operative Development Board (NCDB)	19/08/2011
EUR	Associate	Belgium	SOFICATRA	20/07/2011
EUR	Associate	Estonia	Estonian Union of Worker Co-operatives, Participative Enterprises, and Social Economy Organisations (Estcoop)	05/08/2011
EUR	Associate	Germany	vdp MitUnternehmer- und Genossenschaftsverband e.V.	23/09/2011
EUR	Member	Portugal	Cooperativa António Sérgio para a Economia Social (CASES)	27/07/2011
INT	Associate	Belgium	European Association of Co-operative Banks (EACB)	01/04/2011

\*Regions: AF (Africa) AM (Americas) AP (Asia-Pacific) EUR (Europe)



# Members

## Africa

### Members

#### Botswana

Botswana Co-operative Association (BOCA)

#### Cape Verde (Rep. of)

Federação Nacional das Cooperativas de Consumo (FENACCOOP)

#### Egypt (Arab Rep. of)

Central Productive Co-operative Union (PCU)

#### Ghana

Ghana Co-operative Council

#### Kenya

Co-operative Bank of Kenya Ltd.  
Kenya Union of Savings and Credit Co-operatives Ltd. (KUSCCO)  
National Co-operative Housing Union Ltd (NACHU)  
The Co-operative Alliance of Kenya (CAK).  
The Co-operative Insurance Company of Kenya Ltd. (CIC Insurance)

#### Lesotho

Coop Lesotho

#### Mauritius

The Mauritius Co-operative Union Ltd (MCUL)

#### Nigeria

Co-operative Federation of Nigeria (CFN)

#### Rwanda

National Cooperatives Confederation of Rwanda (NCCR)

#### Senegal

Union Nationale des Cooperatives Artisanales d'Art, de Production et de Service (UNCAAPS)

#### South Africa

South African National Apex Co-operative (SANACO)

#### Tanzania

Tanzania Federation of Co-operatives Ltd (TFC)

#### Uganda

Uganda Co-operative Alliance Ltd. (UCA)

### Associate Members

#### Egypt (Arab Rep. of)

Federation of Co-operative Housing (FCH) General Co-operative Union (GCU)

#### Kenya

Co-operative College of Kenya

#### Morocco

Office du Développement de la Coopération (ODCo)

#### Namibia

Co-operatives Advisory Board

#### Tanzania

Moshi University College of Co-operative and Business Studies (MUCCOBS)

## Americas

### Members

#### Argentina

Agricultores Federados Argentinos Sociedad Cooperativa Limitada (AFA S.C.L.)  
Banco Credicoop Cooperativo Limitado (BCCL)  
Confederación Cooperativa de la República Argentina Ltda. (COOPERAR)  
Confederación Nacional de Cooperativas de Trabajo (CNCT)  
Instituto Movilizador de Fondos Cooperativos, Cooperativa Ltda. (IMFC)  
La Segunda Cooperativa Limitada Seguros Generales  
Sancor Cooperativa de Seguros Ltda

#### Bolivia

Cooperativa de Ahorro y Crédito San Martín de Porres Ltda. (COSMart)  
Cooperativa de Crédito Comunal el Buen Samaritano Santa Cruz Limitada (EBS)  
Cooperativa La Merced Ltda.  
Cooperativa Rural de Electrificación Ltda. (CRE)

#### Brazil

Central de Cooperativas e Empreendimentos Solidários do Brasil (UNISOL Brasil)  
Central Nacional das Cooperativas Ontontológicas (Uniodonto do Brasil)  
Consejo Nacional Unimed – Cooperativa Central (CNU)  
Organização das Cooperativas Brasileiras (OCB)  
Unimed do Brasil, Confederação Nacional das Cooperativas Médicas  
Unimed do Estado de São Paulo - Federação Estadual das Cooperativas Médicas (FESP)

#### Canada

Canadian Cooperative Association (CCA)  
Conseil Canadien de la Coopération et de la Mutualité (CCCM)

#### Chile

COOPEUCH Cooperativa de Ahorro y Crédito

#### Colombia

Asociación Colombiana de Cooperativas (ASCOOP)  
Caja Coperativa CREDICOOP (CREDICOOP)  
Casa Nacional del Profesor (CANAPRO)  
Confederación de Cooperativas de Colombia (CONFECOOP)  
Cooperativa del Magisterio (CODEMA)  
Cooperativa Médica del Valle y Profesionales de Colombia (COOMEVA)  
Efectiva, Soluciones y Alternativas Comerciales  
Entidad Promotora de Salud Organismo Cooperativo

(SaludCoop EPS)  
La Equidad Seguros  
Progressa Entidad Cooperativa de los Empleados de Saludcoop  
Banco Popular y de Desarrollo Comunal (BPDC)  
Centro de Estudios y Capacitación Cooperativa R.L. (CENECOOP)  
Consejo Nacional de Cooperativas (CONACOOOP)  
Federación de Asociaciones Cooperativas de Ahorro y Crédito (FECOOPSE R.L.)

### **Dominican Republic**

Cooperativa de Servicios Múltiples de Profesionales de Enfermería, Inc. (COOPROENF)  
Cooperativa Nacional de Servicios Múltiples de los Maestros (COOPNAMA)

### **Ecuador**

Asociación de cooperativas de ahorro y crédito controladas por la Superintendencia de Bancos y Seguros (ACSB)

### **El Salvador**

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

### **Guatemala**

Confederación Guatemalteca de Federaciones Cooperativas, Responsabilidad Limitada (CONFECOOP)

### **Honduras**

Cooperativa de Ahorro y Crédito "Sagrada Familia"  
Cooperativa Mixta de Mujeres Unidas Ltda (COMIXMUL)

### **Jamaica**

TIP Friendly Society

### **Mexico (Rep. of)**

Caja Popular Mexicana  
Confederación Nacional de Cooperativas de Actividades Diversas de la Republica Mexicana (CNC)  
Federación de Cajas Populares Alianza SC de RL de CV  
Federación Nacional de Cooperativas Financieras UNISAP S.C. de R.L. de C.V.

### **Panama**

Consejo Nacional de Cooperativas de Panama (CONALCOOP)

### **Paraguay**

Confederación Paraguaya de Cooperativas (CONPACOOOP)  
Cooperativa Universitaria Ltda

### **Peru**

Cooperativa de Ahorro y Crédito de Andahuaylas (CAC San Pedro de Andahuaylas)  
Cooperativa de Ahorro y Crédito de Trabajadores de Empresas de Luz y Fuerza Eléctrica y Afines (CREDICOOP Luz y Fuerza Ltda.)  
Cooperativa de Ahorro y Crédito "Grl. Francisco Bolognesi" Ltda. (C.A.C. FB)  
Cooperativa de Servicios Múltiples del Centro Ltda. (CENTROCOOP)  
Cooperativo de Ahorro y Crédito Abaco (Cooperativa Abaco)

### **Puerto Rico**

Cooperativa de Ahorro y Crédito "Dr. Manuel Zeno Gandía"  
Cooperativa de Ahorro y Crédito de Arecibo (COOPACA)

Cooperativa de Seguros de Vida de Puerto Rico (COSVI)  
Cooperativa de Seguros Múltiples de Puerto Rico Inc.  
Liga de Cooperativas de Puerto Rico (LIGACOOOP)

### **United States of America**

Agricultural Co-operative Development International/  
Volunteers in Overseas Co-operative Assistance (ACDI/VOCA)  
Credit Union National Association (CUNA)  
National Cooperative Business Association (NCBA)  
National Co-operative Grocers Association (NCGA)  
National Rural Electric Cooperative Association (NRECA)  
Nationwide Mutual Insurance Company  
NCB

### **Uruguay**

Confederación Uruguay de Entidades Cooperativas (CUDECOOP)  
Cooperativa Policial de Ahorro y Crédito (COPAC)  
Cooperativade la Seguridad Social de Ahorro y Crédito (COSSAC)

### **Venezuela**

Cooperativa SEFIRED R.L.

## **Associate Members**

### **Brazil**

Cooperativa de Crédito de Livre Admissão de Associados  
Pioneira da Serra Gaúcha – Sicredi Pioneira RS

### **Colombia**

Corporación Gimnasio Los Pinos

### **Costa Rica**

Instituto Nacional de Fomento Cooperativo (INFOCOOP)

### **Dominican Republic**

Instituto de Desarrollo y Crédito Cooperativo (IDECOOP)

### **Ecuador**

Coopseguros del Ecuador S.A. (Coopseguros S.A.)

### **Haiti**

Conseil National des Coopératives (C.N.C.)

### **Panama**

Confederación Latinoamericana Cooperativas de Ahorro y Crédito (COLAC)  
Instituto Panameño Autónomo Cooperativo (IPACOOOP)  
Panal Compañía de Seguros Generales S.A. - Propiedad Cooperativa

### **United States of America**

CHF International  
National Society of Accountants for Co-operatives (NSAC)

### **URUGUAY**

Instituto Nacional del Cooperativismo (INACOOOP)

# Asia Pacific

## Members

### Australia

Capricorn Society Ltd  
Co-operative Bulk Handling Limited (CBH Group)

### Bangladesh

Bangladesh Jatiya Samabaya Union (BJSU)

### China (P.R. of)

All China Federation of Handicraft Industry Co-operatives (ACFHIC)

### China (P.R. of)

All China Federation Of Supply & Marketing Co-operatives (ACFSMC)

### Fiji

Fiji Co-operative Union Ltd. (FCUL)

### India

Co-operative House Building & Finance Corporation Ltd.  
Indian Farm Forestry Development Co-operative Ltd. (IFFDC)  
Indian Farmers Fertiliser Co-operative (IFFCO)  
Krishak Bharati Co-operative Ltd. (KRIBHCO)  
National Agricultural Co-operative Marketing Federation of India (NAFED)  
National Co-operative Agriculture & Rural Development Banks' Federation Ltd (NCARDB Federation)  
Co-operative Consumers Federation Ltd (NCCF)  
National Co-operative Union of India (NCUI)  
National Federation of Fishermen's Co-operatives Ltd. (FISHCOPFED)  
National Federation of State Co-operative Banks Ltd. (NAFSCOB)  
National Labour Co-operatives Federation of India, Ltd. (NLCF Ltd.)

### Indonesia

Dewan Koperasi Indonesia (DEKOPIN) (Indonesia Co-operative Council)

### Iran

Central Organisation for Rural Co-operatives of Iran (CORC)  
Central Union of Rural & Agricultural Co-operatives of Iran (CURACI)  
Farda Oil Co.  
Iran Central Chamber of Co-operative (ICC)  
Mollah-Al-Movahedin Credit Co-operative (MAMCC)  
Supervision and Coordination Central Union of Rural and Agricultural Co-operatives of Iran (SCURA)

### Israel

Central Union for Cooperative Initiative in Israel  
Co-op Israel  
Kibbutz Movement

### Japan

Central Union of Agricultural Co-operatives (JA-ZENCHU)  
IE-NO-HIKARI Association (Association for Education and Publications on Agricultural Co-operatives)  
Japan Workers' Co-operative Union (Jigyodan) (JWCU)  
Japanese Consumers' Co-operative Union (JCCU)  
Japanese Health and Welfare Co-operative Federation

(HeW Co-op Japan)

National Association of Labour Banks (NALB)  
National Federation of Agriculture Co-operative Associations (ZEN-NOH)  
National Federation of Fisheries Co-operative Associations (ZENGYOREN)  
National Federation of Forest Owners Co-operative Associations (ZENMORI-REN)  
National Federation of Workers & Consumers Insurance Co-operatives (ZENROSAI)  
National Mutual Insurance Federation of Agricultural Co-operatives (ZENKYOREN)  
The Japan Agricultural News (NIHON-NOGYO-SHIMBUN)  
The National Federation of University Co-operative Associations (NFUCA)  
The Norinchukin Bank

### Kazakhstan (Rep.of)

Union of Consumer Societies of the Republic of Kazakhstan

### Korea (Rep. of)

iCOOP Solidarity of Consumer Co-operatives (iCOOP Korea)  
Korean Federation of Community Credit Co-operatives (KFCC)  
Korean National Federation of Fisheries Co-operatives (KNFC) (aka NFFC)  
National Agricultural Co-operative Federation (NACF)  
National Credit Union Federation of Korea (NACUFOK)  
National Forestry Co-operatives Federation (NFCF)

### Kuwait

Union of Consumer Co-operative Societies (UCCS)

### Malaysia

National Co-operative Organisation of Malaysia (ANGKASA)  
National Land Finance Co-operative Society Ltd.

### Mongolia

Mongolian National Cooperators' Association (MNCA)  
National Association of Mongolian Agricultural Co-operatives (NAMAC)

### Myanmar

Union of Myanmar Central Co-operative Society Ltd.

### Nepal

National Co-operative Federation of Nepal (NCF)

### New Zealand

New Zealand Co-operatives Association Inc.

### Pakistan

Karachi Co-operative Housing Societies Union Ltd.

### Philippines

National Confederation of Co-operatives (NATCCO)  
VICTO National Co-operative Federation and Development Center (VICTO National)

### Singapore

Singapore National Co-operative Federation Ltd. (SNCF)

### Sri Lanka

Federation of Thrift & Credit Co-operative Societies Ltd in Sri Lanka (SANASA)  
National Co-operative Council of Sri Lanka (NCC)  
Sri Lanka Consumer Co-operative Societies Federation Ltd (Coopfed)

## **Tajikistan**

Republican Union of Consumer Societies (Soyuz Tadjikmatlubot)

## **Thailand**

The Co-operative League of Thailand (CLT)

## **United Arab Emirates**

Sharjah Co-operative Society

## **Vietnam**

Vietnam Cooperatives Alliance (VCA)

## **Associate Members**

### **China** (P.R. of)

International Committee for the Promotion of Chinese Industrial Co-operatives (ICCIC-Gung Ho)

### **India**

National Co-operative Development Corporation (NCDC)

### **Indonesia**

National Federation of Rural Co-operatives (Induk KUD)

### **Iran**

Co-operative Investment Guarantee Fund (CIGF)  
Tose'e Ta'avon Bank (T.T. Bank)

### **Korea** (Rep. of)

Korean Association of Social Economy Enterprises (KASEE)

### **Malaysia**

Co-operative College of Malaysia (CCM)

### **Nepal**

National Co-operative Development Board (NCDB)

### **Sri Lanka**

National Institute of Co-operative Development (NICD)

## **Europe**

## **Members**

### **Austria**

Oesterreichischer Verband gemeinnütziger Bauvereinigungen - Revisionsverband (gbv)

### **Belarus** (Rep. of)

Belarussian Republican Union of Consumer Societies (BELKOOPSOYUZ)

### **Belgium**

Fédération Belge de l'économie sociale et coopérative (FEBECOOP)

### **Bulgaria**

Central Co-operative Bank Plc (CCB)  
Central Co-operative Union (CCU)  
National Union of Workers Producers Co-operatives of Bulgaria (NUWPCB)

### **Croatia**

Croatian Association of Co-operatives (Hrvatski Savez Zadruga)

## **Cyprus**

Co-operative Central Bank Ltd. (CCB)  
Cyprus Turkish Co-operative Central Bank Ltd  
Pancyprian Co-operative Confederation Ltd.

## **Czech Republic**

Co-operative Association of the Czech Republic

## **Denmark**

Danish Agricultural Council (Landbrugsraadet)  
FDB Consumer Co-operative Denmark  
Kooperationen

## **Finland**

Pellervo, Confederation of Finnish Co-operatives  
SOK Corporation

## **France**

Confederation Générale des Scop  
Confédération Nationale du Crédit Mutuel  
COOP DE France  
Coop FR  
Crédit Coopératif  
Fédération Nationale des Coopératives de Consommateurs (FNCC)

## **Georgia**

Agricultural & Industrial Co-operatives Society of Georgia  
"Union of Co-operatives - IBERIA"

## **Germany**

Deutscher Genossenschafts- und Raiffeisenverband e.V. (DGRV)  
GdW Bundesverband deutscher Wohnungs- und Immobilienunternehmen e.V.

## **Hungary**

National Federation of Agricultural Co-operatives and Producers (MOSZ)  
National Federation of Consumer Co-operatives & Trade Associations (Co-op Hungary - AFEOSZ)

## **Ireland**

National Association of Building Co-operatives Society Ltd. (NABCO)

## **Italy**

Associazione Generale Cooperative Italiane (A.G.C.I. Nazionale)  
Confederazione Cooperative Italiane (CONFCOOPERATIVE)  
Lega Nazionale delle Cooperative e Mutue (Legacoop)

## **Latvia**

Latvian Central Co-operative Union (TURIBA)

## **Lithuania**

Lithuanian Union of Co-operative Societies (LITCOOPUNION)

## **Malta**

Koperattivi Malta

## **Moldova** (Rep. of)

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



## **Netherlands**

Oikocredit, Ecumenical Development Co-operative Society U.A.

## **Norway**

Coop Norge SA  
Federation of Norwegian Agricultural Co-operatives (Norsk Landbrukssamvirke)  
The Norwegian Federation of Co-operative Housing Associations (NBBL)

## **Poland**

Auditing Union of Housing Co-operatives  
National Association of Co-operative Saving and Credit Unions (NACSCU)  
National Auditing Union of Workers' Co-operatives (NAUWC)  
National Co-operative Council – NCC  
National Supervision Union of Spoile Consumer Co-operatives

## **Portugal**

Confederação Cooperativa Portuguesa (CONFECOOP)  
Confederação Nacional de Cooperators Agrícolas e do Crédito Agrícola de Portugal, CCRL (CONFAGRI)  
Cooperativa António Sérgio para a Economia Social (CASES)

## **Romania**

National Union of Consumer Co-operatives (CENTROCOOP)  
Uniunea Nationala a Cooperatiei de Consum  
National Union of Handicraft and Production Co-operatives of Romania (UCECOM)

## **Russia**

Central Union of Consumer Societies of the Russian Federation (Centrosojuz of the Russian Federation)  
Moscow Regional Union of Consumer Societies

## **Serbia**

Co-operative Union of Serbia  
Co-operative Union of Yugoslavia

## **Slovakia**

Co-operative Union of the Slovak Republic (Družstevná Únia Slovenskej Republiky)

## **Slovenia**

Co-operative Union of Slovenia Ltd. (Zadružna Zveza Slovenije)

## **Spain**

Confederació de Cooperatives de Catalunya (CCC)  
Confederación Empresarial Española de la Economía Social (CEPES)  
Confederación Española de Cooperativas de Trabajo Asociado (COCETA)  
Fundación Espriu  
KONFEKOOP - Confederación de Cooperativas de Euskadi  
Nacional de Cooperativas de Consumidores y Usuarios de España (UNCCUE)

## **Sweden**

HSB:Riksförbund (Union of Housing Co-operatives)  
Kooperativa Förbundet (KF) (The Swedish Co-operative Union)  
Riksbyggen (Co-operative Housing Union)

## **Turkey**

Central Union of The Agricultural Credit Cooperatives of Türkiye  
National Co-operative Union of Turkey (NCUT)  
Turkish Co-operative Association  
Union of Sugar Beet Growers' Production Co-operative (Pankobirlik)

## **Ukraine**

Central Union of Consumer Societies of Ukraine (UKOOPSPILKA)

## **United Kingdom**

Co-operative Group Ltd. (CWS)  
Co-operative Insurance Society Ltd. (CIS)  
Co-operatives UK  
The Co-operative Bank plc

# **Associate Members**

## **Belgium**

SOFICATRA

## **Estonia**

Estonian Union of Worker Co-operatives, Participative Enterprises, and Social Economy Organisations (Estcoop)

## **Germany**

vdp MitUnternehmer- und Genossenschaftsverband e.V.  
Zentralverband deutscher Konsumgenossenschaften e.V. (ZdK)

## **Norway**

The Norwegian Co-operative Centre

## **Sweden**

Coompanion - Kooperativ Utveckling Sverige

## **United Kingdom**

Co-operative Development Scotland (CDS)  
Plunkett Foundation  
Women in Informal Employment Globalizing Organisation (WIEGO)

# **International**

# **Associate Members**

## **Belgium**

European Association of Co-operative Banks (EACB)

## **Thailand**

Association of Asian Confederations of Credit Unions (ACCU)

## **United States of America**

World Council of Credit Unions (WOCCU)

# Financial statements 2011

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## ICA board 2011

### **President**

**Dame Pauline Green, United Kingdom**  
Co-operatives UK

### **Vice President, Africa**

**Mr Stanley Charles Muchiri, Kenya**  
Co-operative Bank of Kenya Ltd

### **Vice President, Americas**

**Mr Ramón Imperial Zúñiga, Mexico**  
Caja Popular Mexicana

### **Vice President, Asia-Pacific**

**Mr Chunsheng Li, China**  
All China Federation of Supply and Marketing  
Co-operatives

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**Mr Felice Scalvini, Italy**  
Confederazione Cooperative Italiane

### **Ms Kathy Bardswick, Canada**

The Co-operators Group Ltd

### **Mr Won-Byung Choi, Republic of Korea**

National Agricultural Co-operative Federation

### **Mr Jean-Claude Detilleux, France**

Crédit Coopératif

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National Co-operative Business Association

### **Mr Lennart Hjalmarson, Sweden**

Kooperativa Förbundet

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Iran Oilseeds & Vegetable Oil Processing  
Factories Co-operative (Farda Co-op)

### **Mr Evgeny Kuznetsov, Russian Federation**

Central Union of Consumer Societies of the Russian  
Federation

### **Mr Mamoru Moteki, Japan**

Central Union of Agricultural Co-operatives

### **Ms Maria Lourdes C. Ortellado Sienra, Paraguay**

Panal Compañía de Seguros Generales S.A.

### **Mr Janusz Paszkowski, Poland**

National Auditing Union of Workers' Co-operatives

### **Mr Kian Peng Seah, Singapore**

NTUC Fairprice Co-operative Ltd.

### **Mr Petar Stefanov, Bulgaria**

Central Co-operative Union

### **Mr Américo Utumi, Brazil**

Sao Paulo State Co-operative Organisation

### **Mr Len Wardle, United Kingdom**

The Co-operative Group Ltd

### **Ms Hajah Armi Zainudin, Malaysia**

National Co-operative Organisation of Malaysia  
(ANGKASA)

### **Sectoral representatives:**

### **Mr Jean-Louis Bancel, France**

Crédit Coopératif

### **Ms Anne Santamäki, Finland**

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### **Youth Representative**

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