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Snapshot of the Canadian Co-op Development Ecosystem

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Opinions expressed are those of the author(s) and do not necessarily reflect the views of CMC.

Veillez prendre note que ce rapport est aussi disponible en français.

About Co-operatives and Mutuals Canada

Co-operatives and Mutuals Canada (CMC) is the national, bilingual association representing co-operatives and mutuals of all types, sizes, and sectors across the country. Member-driven and mission-led, CMC brings together large co-operative enterprises, provincial associations, sector federations, and front-line co-ops to advance a unified vision: a strong, inclusive, and sustainable co-operative economy. We work to strengthen the sector by:

- Working with the federal government to create a more enabling environment for co-operatives and mutuals;
- Promoting and protecting the co-operative identity;
- Fostering connection and collaboration through engagement and awareness activities.



Table of Contents

- Overview.....1
- 1.0 Methodology1
- 2.0 Definitions and Terminology2
 - 2.1 Enablers and Resources.....2
 - 2.2 What is a Co-operative?2
 - 2.3 What is Co-operative Development?2
- 3.0 Drivers of Co-op Development3
 - 3.1 Market Opportunities.....3
 - 3.2 Social Movements3
- 4.0 Framework: Enablers of Co-op Development4
 - 4.1 Enabler 1 - Regulatory Environments.....5
 - 4.2 Enabler 2 - Capital Investment, Financing and Funding5
 - Social Economy and Co-operative Funding.....6
 - Other Sources7
 - Federal Government Funding10
 - 4.3 Enabler 3 - Technical Support for Co-op Development.....12
 - Business Conversion or Succession to a Co-op13
 - 4.4 Enabler 4 - Associations, Representation and Common Tables14
 - 4.5 Enabler 5 - Transfer of Knowledge, Skills and Competencies15
 - Post-Secondary Institutions16
 - Academic and Practitioner Networks17
 - Co-op Development Practitioner Networks.....17
 - Youth Networks18
 - Other Organizations and Initiatives19
 - 4.6 Enabler 6. Data Collection and Impact Measurement19
- 5.0 Analysis and Gaps20

5.1 Regulatory Environments	20
5.2. Capital Investment, Financing and Funding	22
5.3. Technical Support for Co-op Development	23
5.4. Associations, Representation and Common Tables	25
5.5. Transfer of Knowledge, Skills and Competencies.....	26
5.6. Data Collection and Impact Measurement	27
6.0 Key Recommendations	29
7.0 Conclusion	29
Appendix A: Infographic	30
Appendix B: Co-op Development SWOT Analysis Brainstorm.....	31
References	32

Overview

This report aims to identify prominent enablers that support our Canadian co-operative development ecosystem. The purpose of this report is to strengthen Canada's collective entrepreneurship by making resources more accessible. This will increase opportunities for small and medium-sized enterprises (SME) to start, scale and grow.

The findings highlight the gaps and recommendations to enhance co-op development.

- Co-operatives contributed **\$52.8 billion to Canada's GDP (2021)**
- Generated **\$10 billion in taxes across all levels of government**

The framework looks at supportive initiatives and organizations across Canada that are enabling social and economic development within communities, for communities, for entrepreneurs who are turning towards the co-operative business model.

The links in the report lead to organizations that are involved in the process of collectively forming, growing and sustaining member-owned enterprises, commonly called co-operative development.

This is a snapshot of the Canadian co-op development ecosystem as of March 2026.

1.0 Methodology

Research to identify the Framework of the Canadian Co-op Development Ecosystem began on February 6, 2026 and concluded on March 23, 2026.

The framework has been adapted and modified based on the Quebec social economy ecosystem which was developed by [TIESS](#) as part of the [Investment Readiness Program](#). The Investment Readiness Program was a \$100 million investment by the federal government to help advance social innovation and social finance.

This report offers a preliminary mapping of the co-op development ecosystem in Canada (Appendix A), although it is not a complete inventory of all available resources. Additional contributions (coordinated via Co-operatives and Mutuels Canada) may inform future iterations of the Canadian Co-operative Development Ecosystem Report and Infographic.

This report was developed through extensive literature review and internet research, including artificial intelligence. Key informant interviews with over twenty champions in the Canadian co-operative development ecosystem took place from February 12 – March 23, 2026. (Appendix D).

2.0 Definitions and Terminology

For the purpose of this report and the accompanying infographic (Appendix A), **enablers and resources** are defined as follows.

2.1 Enablers and Resources

Enablers are the core elements of the Canadian ecosystem that shape and support the development of co-operatives. The infographic presents **six enablers** in a pie-shaped diagram. Each enabler represents a key area where capacity for co-op development is built, organized and sustained.

Resources are specific entities, programs and supports that operate within each enabler. Resources include foundations, funds, organizations, special programs, businesses, associations, and government ministries that currently support co-op development.

Individual consultants who specialize in the development and sustainability of co-operatives are not highlighted in this report, however they are part of the ecosystem.

The report recognizes the diversity of enablers and resources across a wide spectrum of geographical, political and sectoral jurisdictions. Some play roles at the local and municipal level, others operate regionally, provincially or territorially, and some have influence and impact across the country.

2.2 What is a Co-operative?

A co-operative is a legally registered corporation that exists for the purpose of meeting its members' and community's social, cultural and/or economic needs.

Co-ops are created by local individuals (and other enterprises) pooling resources together (capital, knowledge, skills, competencies) to achieve their purpose and mission. Values such as democracy, equity, equality, self-help, self-responsibility and solidarity are a prominent part of the co-operative model. These values, principles and practices are much broader and form the foundation of the co-operative identity. The economic viability of these co-op enterprises is rooted in self-generated revenue from commercial activities. Profits from co-operatives are distributed based on each member's use of the co-operative's services or products.

This paper limits itself on enablers and resources that are focused on legally registered corporations. We fully believe that future work needs to recognize and strengthen the practices of co-operation upon which the co-operative development ecosystem is built on.

2.3 What is Co-operative Development?

Co-operative development is:

- A multi-pronged approach that supports collective entrepreneurship or business transfer,
- The process of forming, growing and sustaining a member-owned enterprise.

The co-op development process involves:

- Identifying local/regional needs and strengths
- Organizing people and capital
- Developing the business case
- Creating financial health and stability
- Establishing the democratic governance structure

Co-operatives take a member-first approach in both business development and operations.

3.0 Drivers of Co-op Development

In the research and development of this Framework of the Canadian Co-op Development Ecosystem, a couple of themes emerged. Market opportunities and social movements are often drivers of co-op development. They are two of the most prevalent conditions that continuously prompt people to explore the formation of a new co-op.

3.1 Market Opportunities

Co-operatives are ways for people to work together to seize the opportunities smaller entrepreneurs, producers and businesses would otherwise miss out on.

Co-ops are not just developed to meet local needs; they can be instrumental in getting products and services to international markets. For example:

[Citadelle, coopérative de producteurs de sirop d'érable](#) is a co-operative of Quebec-based maple syrup producers. The co-operative works with brokers and distributors internationally to get the co-op's products onto shelves in 40+ countries.

[Canadian Arctic Producers](#) protects and preserves Inuit and Dene art by purchasing works directly from co-op member artists in Arctic communities, then managing wholesale and retail art marketing to ensure artists are fairly represented and compensated while their work ends up in national and international galleries and the hands of high-end art collectors and dealers.

Another way that co-operatives support each other is via procurement policies. An example is [Co-op Cost Cutters](#) which is a group buying program for co-ops across eight provinces. It provides services and supplies for co-op maintenance and administration to 500 co-operatives.

3.2 Social Movements

Globally and across Canada, social movements are igniting the creation of new co-operatives, and encouraging innovation within existing co-ops.

Co-operative solutions and structures often emerge from, are informed by, and align with social and solidarity movements, making them both resilient through the years and responsive to current issues.

Co-ops and social movements align and overlap in many ways, such as:

- Voluntary assembly and participation of members,
- Reducing reliance on inaccessible or exclusionary systems,
- A commitment to self-help and solidarity, and
- A mission for equity and greater democratic and economic control.

People looking for more democratic ways of doing business, responding to the impacts of climate change, desiring more control over their data, worrying about the power of artificial intelligence and growing wealth disparity across society, see co-operatives as a way to work together when geo-political forces make individuals feel powerless.

Equity-seeking groups, including Inuit, First Nations and Métis people, racialized people, women and 2SLGBTQ+ people, people with disabilities, newcomers, immigrants, refugees, youth and students, seniors and aging populations, and low-income or precariously employed workers, often create co-ops out to address shared needs like employment, medical care, access to financing, housing, and more.

Social movements are shaping the development and future of co-op enterprises.

4.0 Framework: Enablers of Co-op Development

The six enablers in the Canadian Co-op Development Ecosystem are:

1. **Regulatory Environments**
2. **Capital Investment, Financing and Funding**
3. **Technical Support for Co-op Development**
4. **Associations, Representation and Common Tables**
5. **Transfer of Knowledge, Skills and Competencies**
6. **Data Collection and Impact Measurement**

In broader terms, co-op development is reliant upon:

- Rules
- Money
- Expertise
- Co-ordination
- Training
- Evidence

It is the combination of enablers and a variety of resources existing together in a supportive, collaborative way (the ecosystem) that makes co-op development possible in Canada.

4.1 Enabler 1 - Regulatory Environments

Like any incorporated business or not-for-profit in Canada, **co-ops must adhere to all the same applicable laws and regulations as their industry peers.**

Co-operatives can incorporate and operate at either the provincial or federal level. Unique legislation applies to non-financial co-operatives, financial co-operatives and mutuals, governing the incorporation, organization and operation of these member-owned businesses. These Acts define requirements for democratic control, the use of financial capital (raised and distributed), and certain governance practices for a member-owner structure.

There are approximately 100 federally incorporated co-ops that are regulated under the [Canada Co-operatives Act](#). All the other co-operatives are incorporated under their province or territory's [legislation/Act](#).

Quebec has a unique legislation, the [Social Economy Act](#) that recognizes the role and importance of collective entrepreneurship. [The Chantier de l'économie sociale](#) and the provincial co-operative association, [Conseil québécois de la coopération et de la mutualité](#) are the government's primary interlocutors where the social economy is concerned. This legislative framework supports a more human-centered society and economy.

The credit unions and caisses in Canada are legislated in a similar way. There are three credit unions that are incorporated federally (under the Bank Act) however the majority of credit unions (~160) and *caisses* are incorporated under their respective provincial legislation. There are no credit unions with a head office in the Northern Territories.

4.2 Enabler 2 - Capital Investment, Financing and Funding

Canadian co-operatives need to have access to the right financing tools in order to grow their businesses. The **primary financing and funding options that are likely to be utilized** during co-op development include:

- Grants
- Loans
- Equity investments
- Community bonds
- Member investment shares

A continuum of different types of financial support is required throughout the development process and growth phases of these member-owned enterprises. We believe that funding mechanisms also need to be tied to capacity building of the co-operative. The two are interrelated.

Co-operative enterprises, unless explicitly excluded, should be able to apply and receive support from programs and initiatives that they meet the criteria for.

Support programs include but are not limited to the [grants and funding options from the Government of Canada](#), and others at the provincial, territorial and municipal level.

In practice, co-operatives can face barriers due to a combination of ambiguity in program eligibility requirements and misconceptions among program administrators about the nature of co-operative enterprises. Clarifying access to the existing SME programs and filling service gaps will address key business development needs.

Co-operative enterprises can seek funding and financing from traditional lenders and investors, but the lack of awareness and investment-related rules may restrict accessibility.

As a result, impact investors, *caisses*, credit unions, charitable and non-profit granting entities, individual contributors and partners, are often more willing to consider providing support to help the co-op (with a sound business plan) to meet its goal of addressing capital requirements.

Social Economy and Co-operative Funding

Canadian Co-operative Investment Fund (CCIF)

This \$25 million Investment Fund was established by Co-operatives and Mutuals Canada (CMC) to bridge the gap in accessing capital for new and expanding co-operatives. This Fund supports the development and expansion of individual co-operatives with [loans, loan guarantees and quasi-equity](#) ranging from \$50,000 to \$1.25 million invested from the [national co-operative sector](#).

Co-operators

Co-operators is owned by 45 members, including co-ops, credit unions, and farm organizations. The [Co-operative Development Program \(CDP\)](#) provides grants up to \$20,000 based on the criteria of social wellness, inclusive economy, and environmental resilience.

These funds support the early stages of co-op development, including feasibility studies, market research, business planning, legal costs, and member engagement.

Desjardins Group

The Desjardins Group is a Canadian financial service co-operative and the largest federation of *caisses populaires* in Canada.

Desjardins fosters co-operative development in Canada by investing hundreds of millions through the [GoodSpark Fund](#) (\$280M by 2027) into community projects, entrepreneurship, and sustainable initiatives.

They partner with provincial organizations like [CQCM](#) (Quebec) and [Impact ON](#) (Ontario) to strengthen the co-op ecosystem. Desjardins was instrumental as a key investor in the CCIF.

Common Good Capital Registered Plans Program

This Registered Plans Program enables eligible co-operatives of all types and similar entities (including Community Economic Development Investment Funds and non-profits) to capitalize their ventures with securities held within Self-Directed Registered Retirement Savings Plans (RRSPs) and Tax-Free Savings Accounts (TFSA).

Tenacity Works Fund

Managed by the Canadian Worker Co-op Federation (CWCF), this Fund invests between \$15,000 and \$50,000 specifically in worker-owned co-ops.

Community Forward Fund

The \$12 million Community Forward Fund structures financing and provides loans to community organizations (not-for-profits, charities, co-operatives and social enterprises) throughout Canada.

Social Finance Fund

Launched in 2023, the Social Finance Fund (SFF) is a long-term, \$755 million initiative to accelerate the growth of Canada's social finance market. It is one of the core initiatives of the Social Innovation and Social Finance Strategy. The Social Finance Fund is administered by three fund managers: [Boann Social Impact](#), [Realize Capital Partners](#) and [Fonds de Finance Sociale \(CAP\)](#).

Table of Impact Investment Practitioners (TIIP)

This pan-Canadian network comprises community loan funds, worker co-ops, social enterprise funds, values-based financial institutions, Indigenous-led investment firms, and microloan funds spearheaded by and serving racialized, underserved and vulnerable communities.

Other Sources

Provincial

Credit Unions

As of early 2026, there are 160 credit unions in Canada. Some credit unions support co-operative development in their own regions.

Vancity Community Foundation

Vancity Community Foundation uses impact investing to support co-operatives, particularly in the housing sector. They offer loans through initiatives like the [Affordable Community Housing Accelerator Fund](#) to help co-ops with development projects, aiming for social and environmental impact rather than just financial returns.

Local Investment Co-operatives

Investment co-ops are for-profit, member-owned businesses that pool local capital to invest in community projects and entrepreneurial endeavours such as commercial real estate and downtown revitalization, community-owned renewable energy, and value-added agriculture. Most of Canada's investment co-ops are in Alberta and British Columbia.

Tapestry Community Capital

Tapestry facilitates the process of raising capital for community-led projects through community bonds. Community bonds are interest-bearing loans which have a set return investment on a fixed term. They have helped to raise

over \$129M from over 4,000 investors in predominantly renewable energy, shared office space, arts, and housing sectors.

Jubilee Fund

Jubilee Fund is Manitoba's only charitable impact investment fund that offers [financial help for local non-profits and social enterprises](#) working to reduce the impact of poverty.

VERGE Capital

A program of [SVX](#), VERGE Capital is a social finance program that supports local economies and communities across Southwestern Ontario by investing in social enterprises. Co-operatives from Ontario are welcome to apply for debt financing.

Thrive Impact Fund

This fund invests in social enterprises including co-operatives for the benefit of BC communities. Thrive provides flexible debt financing in the form of bridge financing, term loans and revenue-based financing, between \$50,000-\$500,000. Organizations must be able to demonstrate at least one year of commercial revenue or an acquisition of an asset.

Carrot Cache Fund

The fund provides grants from \$500 to \$5,000 for groups and projects creating change in the local food system in Ontario.

Ontario Trillium Foundation

This fund can be accessed by Ontarians through a multitude of different grants for including seed, growth, and capital needs. They have provided funding to many co-operatives for various projects.

Rotating Savings and Credit Associations (ROSCA Network)

A community-based model of saving and lending practiced across the African, Caribbean, and broader Black diaspora for generations and which is being developed in Canada. The role of ROSCAs is to stimulate the economy through the purchase of homes, starting businesses, and funding education. They are generally not formally incorporated as co-operatives.

Community Economic and Development Investment Funds (CEDIF)

A CEDIF is a pool of capital which is raised from individuals within Nova Scotia to invest in for-profit entities within a defined community. For example, Nova Scotia's CEDIFs (supported through tax incentives) have attracted \$200 million in retail investment, with 100% of capital retained in local economies.

Community Economic Development Businesses (CEDB)

Community Economic Development Businesses are unique to Prince Edward Island, although they are a comparable instrument to Nova Scotia's CEDIF. PEI also provides equity tax credits to eligible investors in PEI.

Community Economic Development Corporations and Co-operatives (CEDC)

This is a comparable instrument to a CEDIF in New Brunswick. New Brunswick also provides tax credits to eligible investors in New Brunswick.

Co-operative Development Fund (Newfoundland and Labrador)

The Co-operative Development Fund is a revolving loan fund built by co-ops, for co-ops, in Newfoundland and Labrador. The fund offers favourable lending rates with manageable payback periods, and can be leveraged to meet budget needs or get additional funding from other sources. The fund is designed to make financial support for co-ops more accessible and affordable in order to strengthen our diverse and growing community.

Quebec

Caisse d'économie solidaire

A financial institution that finances social economy enterprises in Quebec. They provide specialised advisors to support a social and solidarity economy. The Caisse serves 15,000 members and over 3,000 social economy and solidarity enterprises, including co-ops. Assets are \$770 million dollars.

Chantier de l'économie sociale Trust

Their mission is to promote the expansion and development of collective enterprises by facilitating access to financing. The Chantier Trust provides patient capital products of investments ranging from \$50 K to \$1.5 M and serves as a financial lever for start-ups and expansions.

Investment Quebec

The mission of Investissement Quebec is to contribute to Quebec's economic development in accordance with the government's economic policy. Its aim is to stimulate investment growth and employment in every region of Quebec.

Fondaction

Workers' fund that collects the retirement savings of thousands of working people and invests them in Quebec businesses. Support social, economic and environmental development goals. Fondaction invests most of its assets in Quebec enterprises.

RISQ

RISQ is a non-profit risk capital fund in Quebec that works across each region, started by the *Chantier de l'économie sociale* and private partners. They provide three types of loans (technical assistance, pre-start-up and capitalization). RISQ supports social economy enterprises (including co-ops) that reflect the purpose and values of Quebec communities.

Territories

Arctic Co-operative Development Fund (ACDF)

In Yukon, Northwest Territories and Nunavut, co-operatives that operate in remote Inuit and First Nations communities pool their resources to access financial services that would otherwise be unavailable in the North.

This Fund allows co-ops to pursue business expansion opportunities and invest in capital and equipment to deliver more services and create more local jobs.

Other

Community Foundations of Canada

There is a network of 208 community foundations across Canada. Some foundations help create and invest in community-owned, co-operatively run initiatives, such as affordable housing or renewable energy projects. They offer technical assistance, including business planning, feasibility studies, and legal support, to help co-ops become investment-ready.

Federal Government Funding

Agriculture and Agri-Food (AAFC)

This federal government agency champions and funds initiatives that promote innovation and competitiveness in the agricultural sector. Through the [Sustainable Canadian Agricultural Partnership](#), \$3.5 billion is put toward the competitiveness, innovation, and resiliency of the agriculture, agri-food and agri-based products sector between April 2023 and March 2028.

Innovation, Science and Economic Development Canada (ISED)

Regional Development Agencies (RDAs)

Within the ISED mandate, these RDAs work closely with businesses and innovators in their regions and support them with grants and other programs. RDAs include:

- [Atlantic Canada Opportunities Agency \(ACOA\)](#)
- [Canadian Economic Development for Quebec Regions \(CED\)](#)
- [Canadian Northern Economic Development Agency \(CanNor\)](#)
- [Federal Economic Development Agency for Northern Ontario](#)
- [Federal Economic Development Agency for Southern Ontario](#)
- [Prairies Economic Development Canada \(PrairiesCan\)](#)
- [Pacific Economic Development Canada \(PacifiCan\)](#)

Employment and Social Development Canada (ESDC)

Employment and Social Development Canada (ESDC) supports the social economy by strengthening social purpose organizations (charities, non-profits, co-operatives, social enterprises) to tackle challenges like poverty, food insecurity, and housing.

Through initiatives like the \$755M Social Finance Fund, ESDC enhances community capacity, fosters social innovation, and promotes inclusive economic growth.

ESDC also provides funding to help employers upskill staff and support individuals facing employment barriers. These programs aim to address labour market shortages while improving job security for Canadians.

The federal government provides \$3 billion in funding for Labour Market Development Agreements (LMDAs) and [Workforce Development Agreements \(WDAs\)](#) that provide training, employment supports, career counselling and job search assistance. This support is impactful for youth, people with disabilities, Indigenous peoples and racialized Canadians.

Business Development Bank of Canada (BDC)

The BDC supports business (and co-operative) development through an extensive suite of financing programs, consulting services, and [community banking and lending partnerships](#).

Build Canada Homes

This federal government agency offers investment, flexible financial tools and development expertise to build and finance affordable homes, including through co-operative and not-for-profit organizations.

Canada Mortgage and Housing Corporation (CMHC)

CMHC's [Co-operative Housing Development Program](#) is a \$1.5 billion federal initiative launched in 2024, to build thousands of new co-op homes by 2028. The program provides a mix of low-interest loans and forgivable contributions.

Community Housing Transformation Centre

Supported by CMHC, this Centre provides funding, services and tools to support the preservation and growth of community housing.

Women's Enterprise Organizations of Canada

Women's Enterprise Organizations of Canada [National Loan Program](#) is designed to provide loans up to \$50,000 with no collateral for women entrepreneurs and the funding could be used for co-operative development.

Regionally

Community Futures

Community Futures operates a network of 267 non-profit offices across Canada with federal funding through the Rural Development Agencies. Community Futures offices can evaluate a local co-operative's eligibility and support co-op development through small business loans and grant programs.

Small Business Enterprise Centres (SBECS)

In Ontario, the 47 SBECS offer entrepreneurs all the tools they need to start and grow their businesses.

Quebec

A two-year agreement of \$6.72 M per year is so vital for co-operative economic development in this province. It is between the *Ministère de l'Économie, de l'Innovation et de l'Énergie (MEIE)*, the eleven co-op sectoral federations, the provincial co-operative association ([CQCM](#)) and the provincial network of [CDRQ](#).

4.3 Enabler 3 - Technical Support for Co-op Development

The following organizations provide expertise and training in the incorporation process, business planning, capitalization of the enterprise, legal issues, marketing, people development and the governing of the co-operative. The list does not include individual consultants, many of which are currently listed on the websites of [Co-operatives and Mutuels Canada](#) and [CoopZone](#).

Wrap around technical support services are instrumental for the development and on-going success and sustainability of member-owned co-op enterprises.

These technical supports are quite unique to the development and management of co-operatives. Co-operatives have a particular association and governance model that integrates with the enterprise's operations, which is not found in other business models.

Nationally

Co-operatives and Mutuels Canada (CMC)

CMC has a listing of various organizations and consultants. These expert service providers provide resources, training, and mentoring to groups and co-operatives across the country to help them incorporate as a co-operative and get established.

Co-operative Housing Federation of Canada (CHF Canada)

The national co-operative housing organization is involved in providing services for not-for-profit co-operative housing new builds.

Canadian Worker Co-op Federation (CWCF)

CWCF is the national federation for worker-owned co-operatives across Canada. They offer support to worker co-ops that are, or agree to become, members of CWCF to hire a co-op developer or other technical and professional assistance provider who can help these co-ops grow and thrive. In Québec, technical assistance is provided by Réseau Coop.

CoopZone

CoopZone is a national, bilingual network of experienced and emerging co-op developers and adjacent service providers (like lawyers and accountants).

Provincially

ACCESS - Allied Community and Co-operative Shared Services

ACCESS is a shared service non-profit co-operative specifically formed to provide professional administrative back-office support for social purpose organizations, including co-ops, nonprofits, charities, childcare centres and social enterprises.

In May 2021, the Government of Alberta provided the Alberta Community Co-operative Association (ACCA) funding and its Executive Member Associations: Volunteer Alberta (VA), Econocoop and British Columbia Co-operative Association (BCCA), to work collaboratively to launch ACCESS.

Co-operatives First

Co-operatives First is funded by [Federated Co-operatives Limited](#) and offers hands-on support and provides co-op start-up resources, such as feasibility studies, business plans, and incorporation supporting rural and Indigenous co-op entrepreneurs across western Canada.

Consortium

With over a hundred staff, this Quebec-based consulting co-operative provides access to specialised services including legal, financial, HR, marketing, planning, etc.

Housing Co-operative Federations

The housing co-operative sector across Canada has various regional federations that support and train; some are involved in new development. One in BC, two in Alberta, five in Ontario, and Quebec has one provincial federation and six regional associations. Each federation provides various technical support services for start-ups, management, governance and special projects.

Coopérative de développement régional du Québec (CDRQ)

CDRQ is a solidarity co-operative that supports the creation, growth, and management of co-operatives and non-profit organizations throughout Quebec. With 10 offices, and 35+ advisors, it helps businesses with start-ups, governance, financing, digital transformation, management, operations and associated life.

Regionally

We wanted to showcase one resource at local level:

Solid State

Solid State Community Industries builds co-operatives in Surrey, BC. Their training programs and services support groups who are building their own enterprises, primarily but not exclusively in the form of worker co-operatives.

Business Conversion or Succession to a Co-op

For businesses with strong community ties and loyal employees and customers, the co-operative model offers a strategic pathway for transitioning ownership and preserving legacy.

Given the right opportunity, mechanism and timeframe, many existing businesses can be converted into co-operatives, and/or co-operatively raise the capital to support the successful transition of the business to new owners. Resources include:

Co-op Convert: Conversions to Co-operatives Project

A joint research project between the [University of Toronto's Centre for Learning, Social Economy, & Work \(CLSEW\)](#), the [Université de Sherbrooke's Institut de recherche et d'éducation pour les coopératives et les mutuelles \(IRECUS\)](#) and [Co-operatives and Mutuals Canada](#) produced numerous reports to better understand the business transition option of converting to a co-operative, why the option is often overlooked, and what could be done about it.

Canadian Worker Co-op Federation (CWCF)

CWCF is a national, bilingual, grassroots federation of worker-owned and multistakeholder co-ops from across Canada. The federation supports the growth and development of worker co-ops through training, technical assistance grants, special projects and more.

Co-Active

Co-Active is a worker-owned organization in BC that supports business succession planning through feasibility analysis, financing assistance, employee development and business conversions to co-operatives.

Quebec

Business successions for co-operatives in Quebec are primarily handled by the [Coopérative de développement régional du Québec](#) (CDRQ), [Réseau COOP](#) (Transfert Coop), and the [Centre de transfert d'entreprise du Québec](#) (CTEQ).

These organizations offer specialized support for converting existing businesses into co-operatives, focusing on keeping local businesses operational and retaining jobs through employee or community buyouts.

4.4 Enabler 4 - Associations, Representation and Common Tables

Over the years, co-operatives have joined forces to form their own associations and federations, working together to share expertise, centralize/share services, gain economies of scale, and overcome common challenges. These common tables are essential for the development, growth and longevity of co-operative businesses in Canada. Some of these associations are made up of members (co-operatives and like-minded organizations) from all different sectors of the economy (such as housing, childcare, healthcare, retail, renewable energy, agriculture, financial services, and more).

These associations play a significant representative role in the co-op ecosystem:

- [British Columbia Co-operative Association](#)
- [Upper Columbia Co-operative Council](#)

- [Alberta Community and Co-operative Association](#)
- [Parallèle Alberta](#)
- [Saskatchewan Co-operative Association](#)
- [Conseil économique et coopératif de la Saskatchewan](#)
- [Manitoba Co-operative Association](#)
- [Conseil de développement économique des municipalités bilingues du Manitoba](#)
- [Ontario Co-operative Association](#)
- [Impact ON](#)
- [Conseil québécois de la coopération et de la mutualité](#)
- [Nova Scotia Co-operative Council](#)
- [PEI Co-operative Council](#)
- [Newfoundland and Labrador Federation of Co-operatives](#)

Francophone associations are supported by [RDÉE Canada](#) which facilitates francophone communities and economic development in Canada. They might get a few referrals of co-operative development each year. The [Arctic](#) and [Nunavik](#) co-operative system represents many communities in the Arctic and provides essential business and services including marketing in business sectors such as food, energy, retail, hospitality, tourism, and arts. These federations have revenue of multi-million dollars in sales.

In Quebec, many sectors have their own associations and federation such as: [forestry](#), [funeral](#) homes, [home care](#), [paramedics](#), [health](#), [workers](#), [students](#), [cable/telecommunications](#), [housing](#), and [food](#).

In Alberta, co-operatives have formed federations for [natural gas](#), [electricity](#), [water](#) and [seed processing](#) to ensure proper stewardship and sustainability for essential rural services and infrastructure.

In 2023, at the national level, [Community Energy Co-operative Canada](#) (CECC) was established. The CECC supports and includes the voices of renewable energy co-operatives and community energy advocates across Canada.

4.5 Enabler 5 - Transfer of Knowledge, Skills and Competencies

There are higher education and post-secondary programs that focus on co-operative education, training, and development.

Additionally, there are other types of training and learning programs that exist across Canada. The co-operative sector has always worked towards knowledge mobilization as it is one of our co-operative principles. Professional bodies such as economic developers, business analysts, lawyers and accountants could benefit from sector training.

Post-Secondary Institutions

International Centre for Co-operative Management (ICCM), Saint Mary's University

ICCM at Saint Mary's University is a centre for education and research on co-operative management and governance. The Centre revolves around three pillars of engagement - Education, Research, and Knowledge Dissemination. They offer in-person and online programs spanning [1 day](#) to [3 years](#).

Centre for the Study of Co-operatives (CCSC), University of Saskatchewan

The Canadian Centre for the Study of Co-operatives (CCSC) is an interdisciplinary research and teaching centre located on the University of Saskatchewan campus. A Graduate Certificate in Social Economy, Co-operatives and Nonprofit sectors is offered in partnership with the [Johnson Shoyama Graduate School of Public Policy](#).

The Centre for Learning, Social Economy and Work (CLSEW), University of Toronto

U of T Social Economy Centre (SEC), part of the [Ontario Institute for Studies in Education](#) (OISE), is a leading hub for research, policy analysis, and community engagement and has a focus on co-operatives. It promotes social justice, offers courses and workshops, while bridging academia with the social economy including co-operatives.

Université Laval

In the department of management, they have courses focusing on social and solidarity enterprise management.

Université de Sherbrooke

They have a focus on co-operative management within the Bachelor of Business Administration (B.A.A. "*Gestion des coopératives*"). The university has set up a research/consulting enterprise (IRECUS) to support researching best practices and innovations in the co-operative ecosystem.

IRECUS

IRECUS is the Research and Education Institute for Cooperatives of the University of Sherbrooke. Their mission is to design and carry out multidisciplinary research and teaching activities in the management and development of cooperatives and mutuals.

Institut international des coopératives Alphonse-et-Dorimène-Desjardins (IICADD)

IICADD supports the cooperative movement with evidence-based research and hosts [PortailCoop](#), the largest digital library on co-ops and mutuals.

Alphonse and Dorimene Desjardins International Institute for Cooperatives of HEC, Montreal

HEC Montréal does not offer a formal co-operative education program. However, the school provides extensive opportunities for internships and has a significant focus on co-operative business models through research and student initiatives.

MBA, Community Economic Development, Cape Breton University

The MBA in Community Economic Development offers a leading-edge curriculum that includes all business subjects found in traditional MBA programs, with an emphasis on economic development, leadership, governance and management of change within community organizations and businesses.

Academic and Practitioner Networks

There are academic networks that share knowledge and research about co-operative development, and they include:

Canadian Association for Studies in Co-operation (CASC)

A multidisciplinary network of researchers and practitioners whose work focuses on co-operatives and co-operation. Some of their research is on fair trade, social economy and solidarity economies.

Association for Nonprofit and Social Economy (ANSER)

This organization connects scholars, students, and practitioners to share knowledge and strengthen their network. The focus is on not-for-profit and social economy organizations including co-operatives.

Association of Cooperative Educators (North America) (ACE)

ACE unites co-operative researchers, educators, practitioners and developers in a single association serving primarily Canada, the United States and the Caribbean. They have an annual conference.

Le Centre de recherche sur les innovations sociales (CRISES)

It is a centre based in the social science departments ([FSH](#)) and management school of [ESG](#) de l'UQAM. This is an organization that regroups 50 researchers from 12 university institutions.

Centre interdisciplinaire de recherche et d'information sur les entreprises collectives (CIRIEC)

This is an association that focuses on collective enterprise including research on democracy, participation, equity, solidarity and the preservation of our collective resources.

Territoires innovants en économie sociale et solidaire (TIESS)

TIESS is a vast network that brings together more than sixty regional and provincial organizations from a variety of sectors linked to the social economy, research, the socio-ecological transition and territorial development.

Co-op Development Practitioner Networks

Co-op development and community economic development practitioners are also organized into formal networks, working to host events, provide training, facilitate peer-to-peer learning and mentorship opportunities, and grow awareness about the co-op business model and the co-op development process. This includes:

CoopZone

CoopZone is a national, bilingual network of experienced and emerging co-op developers and adjacent service providers (like lawyers and accountants). They run a two-year certificate program to teach others how to develop and build successful co-ops. The program offers virtual sessions and peer-to-peer learning and pairs each student with experienced co-op developers for one-to-one mentoring during the program.

Canadian Community Economic Development Network (CCEDNet)

CCEDNet helps organizations become more effective and sustainable by providing a peer-to-peer network rich with sector intelligence, professional development programs and resources for capacity building.

Coalition for Community Capital

This coalition is a network that brings together community bond issuers, co-operatives, investment platforms, and funds working to build strong, local economies. Their goal is to help Canadians use community investment to create lasting social, environmental and economic impact.

Canadian Worker Co-op Federation (CWCF)

The national federation for worker co-ops offers a suite of programs and grants to support the success of worker-owned enterprises across the country. Frequent and free webinars, annual conferences, [technical assistance grants](#) help worker co-ops access specialized consultants, and [training program bursaries](#) that prioritize individuals who identify as Black, Indigenous or other People of Colour (BIPOC). Other Equity-Denied Groups (EDGs) are among the many CWCF initiatives that help ensure equitable access to training, networking and skills development.

Credit Union Institute of Canada (CUIC)

This partnership between [Dalhousie University](#) and the [Canadian Credit Union Association](#) provides specialized professional development and accreditation to Canada's credit unions (which are governed by more than 1,600 volunteer Directors and are operated by more than 30,000 full-time employees).

Youth Networks

CMC: Canada's Emerging Co-operators

Canada's Emerging Co-operators is a national, bilingual, multi-sectoral, strategic advisory committee of young (ages 18-35) professionals from the co-op sector.

CCUA: National Young Leaders Committee

This team of up-and-coming credit union professionals from across the country works together to strengthen the Canadian credit union system by bridging generations of leadership. They also run a formidable award program and NEXTGEN Leadership Intensive program for emerging leaders at the annual national conference for credit unions.

The Co-operators Young Leader Award Program

The Co-operators support the professional development of young leaders, ages 18-35, across the co-operative and credit union sector in Canada through their Young Leader Award program. Successful applicants receive a year of leadership development opportunities to advance their careers leading co-operative enterprises.

The Co-operators funding and program delivery aims to serve a full diversity of communities across Canada, including but not limited to Indigenous communities, individuals who identify as racialized, LGBTQ2S+ and people with disabilities.

Co-op Youth Leadership Programs (Co-op Summer Camps)

Several provincial associations hold specialized summer camps for youth including [Alberta](#), [Manitoba](#) and [Ontario](#). These unique summer programs incorporate a curriculum to help youth develop leadership and communication skills and build a foundation for young people to become more civically engaged in their communities and local co-operatives.

Business Not As Usual

This educational campaign is supported by the Province of Alberta, Alberta Co-operative Energy, Federated Co-operatives Limited, and the Alberta Community and Co-operative Association in order to reach post-secondary students and introduce them to the co-operative business model.

Coop d'initiation à l'entrepreneuriat collectif (CIEC)

A Youth Services Co-op typically involves a group of 10–15 teenagers (aged 13–17) who form a co-operative business over the summer to provide services like lawn mowing, painting, and cleaning to their local community.

Other Organizations and Initiatives

Co-operatives First (Western Canada)

Co-operatives First is funded by [Federated Co-operatives Limited](#) and offers hands-on support, numerous workshops, virtual [training courses](#), webinars, and a robust co-op development resource library called the [Co-op Creator](#).

Co-operative Incubator Program (Newfoundland and Labrador)

This unique business development program involves two interconnected streams—Build Your Co-op and Grow Your Co-op—so groups can get support early in their co-operative development journey. Participants receive hands-on training, mentorship, and access to expert resources in order to develop and grow co-operative businesses in different sectors across Newfoundland and Labrador.

4.6 Enabler 6 - Data Collection and Impact Measurement

There are a few organizations that collect data about the performance and impact of co-operatives in Canada. At the federal level there is [Innovation, Science and Economic Development \(ISED\)](#), [Statistics Canada](#) and the national apex organization for co-operatives, [Co-operatives and Mutuals Canada \(CMC\)](#).

Other resources include the provincial co-op associations and the academic circles (i.e., CASC, ANSER). These resources support the development of new intelligence/data for the co-operative ecosystem.

CEARC - Centre of Excellence in Accounting and Reporting for Co-operatives

This centre was formed in 2007 and it is located at the Sobey School of Business, Saint Mary's University, Halifax, Nova Scotia. This research piece from [CEARC](#) creates a better understanding of the impacts of co-operatives and the [United Nations' Sustainable Development Goals](#).

Some individual large co-operatives are involved in measuring impact including [Solio](#), [The Co-operators](#), and others.

5.0 Analysis and Gaps

The Canadian Co-operative Development Ecosystem is complex and continuously evolving to ensure co-ops remain competitive, relevant and sustainable for generations. The Infographic (Appendix A) does not show the interaction and cross-pollination between each enabler.

This section summarizes the challenges and gaps within the co-op development ecosystem that were identified during the coast-to-coast-to-coast interview process in early 2026.

5.1 Regulatory Environments

Harmonizing Legislation Across the Country

With each province having its own Cooperatives Act, it is challenging for professionals in the co-op development ecosystem to have a mastery level understanding of the regulatory framework for emerging and growing co-ops. Co-ops that want to operate inter-provincially or across jurisdictions like the Arctic Territories usually have to incorporate under the national act.

Opportunity: An in-depth review of all the Acts could confirm some of the best regulatory practices for non-financial co-operatives in Canada. Some Acts have not been reviewed or edited for a few decades while other provinces, like [Quebec](#) and [Saskatchewan](#), have been updated recently.

Simplifying Regulations (Based on Scale and Sector)

The size and scale of co-op enterprises range greatly, from small not-for-profit childcare co-ops serving a dozen families, to multi-billion dollar co-operatively owned refineries, insurance companies and financial institutions. As regulatory environments shift, legislators routinely overlook how changes in legislation and regulations affect co-ops differently based on their size and sector.

Simplifying regulations can reduce barriers to collective entrepreneurship. There are systemic barriers embedded in all kinds of legislation, beyond the various Cooperative Acts, which block under-represented groups from developing new co-ops.

A recent example is how the federal government within the [2025 Budget](#) is acting to reduce some of the regulatory barriers for credit unions.

Opportunity: Explore the role of various regulators, the level of oversight required for smaller co-ops, and ways to streamline the incorporation process. Does it need to take more expertise, resources and time to incorporate the co-operative business model versus other forms of business corporations and not-for-profits in most jurisdictions?

Developing Stronger Public Policies

Some of the most progressive regulatory frameworks and policies for co-op enterprises are in Spain, Italy and Quebec.

Opportunity: Policy changes that can strengthen co-ops include regulations that allow indivisible reserves and taxation incentives that are enshrined in their legislative framework.

Exemptions in raising capital must be increased in order to deal with inflation and the costs of development. It is hard to scale up because of these limitations.

Coordinating on Advocacy

Advocacy for co-ops needs to happen via all ministries as the co-operative model can be incorporated in solving public issues in the fields of agriculture, aging in place, arts and culture, energy, education, healthcare, housing, labour market development, social and economic development, and much more.

Opportunity: Co-operation among co-operatives is a powerful tool that demonstrates the significance of co-ops in Canada. Coordinating on advocacy efforts across jurisdictions and sectors can enable smaller co-ops to share the government relations resources that larger co-ops have. Briefings, engagement sessions and recommendations can be strengthened by ensuring the diversity of the sector and the leaders within it, are represented in advocacy efforts.

Enabling Easier International Operations

Co-operatives have the market opportunities to operate across borders. Artist and worker owned co-ops like [Stocksy](#), [Sustainable Solutions Group](#), and [La Siembra](#) are proving there is demand, however their innovative endeavours have had no impact on the complex legal and regulatory environment that is standing in the way of other co-ops replicating this success.

Recently in January 2026, La Siembra merged with Equal Exchange establishing a unique cross-border, worker-owned partnership. La Siembra now operates as a wholly owned Canadian subsidiary of Equal Exchange, strengthening fair trade, worker-ownership, and solidarity efforts across North America

Opportunity: Determine how co-operative corporate structures that work in Canada are taken to the next level of being able to do business on an international scale. How can co-ops that are headquartered in Canada deal with members and employees who live in other countries?

5.2. Capital Investment, Financing and Funding

Funding Start-Up and Development

One of the inherent challenges at the grassroots level is supporting small groups of entrepreneurs to develop the capacity and knowledge needed to turn their business idea into an incorporated and operational co-operative. Groups have limited capacity to apply for funding at this early stage of development.

It is a difficult and long journey to secure start-up funding for the technical assistance needed during the co-op development process (group facilitation and coaching, feasibility study, financial modelling, legal services, etc.).

Opportunity: Financing options need to be able to support capacity building activities. Co-op development initiatives and programs (by organizations like the Ontario Co-operative Association and the Canadian Worker Co-op Federation) have demonstrated how effective this early funding can be to start-ups.

Scaling Up and Staying Competitive

Scaling up has been a major hurdle, which is why there has been a trend from many sectors (from retail co-operatives to credit unions) to work together through acquisitions, mergers and partnerships to stay member-owned, while building efficiencies, gaining economies of scale, investing in technology and competing in the current and evolving economic system.

Opportunity: If co-ops are too small to scale up on their own, they can consider organizing as a consortium, grouping together and scaling up. Co-operatives in many sectors do this to pool their purchasing power to get better pricing from suppliers, as one example.

Securing Capital Through Business Planning and Beyond

In recent years, there has been increased coordination among key players in the social finance ecosystem, including the emergence of national forums and common tables. Despite this progress, many co-op start-up groups continue to face challenges in accessing capital, particularly after completing initial business planning.

While a strong business plan is essential, it does not guarantee access to financing. Co-operatives must also demonstrate realistic financial projections and viable business models, regardless of their altruism and social mission.

Opportunity: Improve the transition from planning to financing, by tailoring capital investment and lending mechanisms to co-operative businesses. Support start-ups in developing credible, evidence-based financial plans to improve their access to capital.

Explore the role of the Canadian Co-operative Investment Fund (CCIF). CCIF is shifting its mandate to be more accessible for start-ups. Would CCIF have an appetite to act as guarantor for co-operative development projects?

5.3. Technical Support for Co-op Development

Fostering Co-op Entrepreneurship

Co-operative entrepreneurs typically sacrifice their own potential wealth (the usual capitalistic model) for the common good and economic benefit of their neighbours and peers.

Those who pursue the development of a new co-op enterprise often demonstrate a strong commitment to shared outcomes, long-term impact, and collaborative decision-making. Awareness, commitment and leadership are needed skills and traits for a co-operative developer.

Opportunity: Strengthen awareness and leadership development pathways that cultivate the mindset and skills required for co-operative entrepreneurship. Business schools, accounting and legal programs, and related faculties need to have basic exposure to the co-op model.

Creating Consistent Co-op Development Infrastructure

Availability and access to technical support for co-operative development varies widely across Canada. Equity-denied groups often face the biggest barriers to support and would benefit the most from the development of new co-operatives.

Co-operative development is a niche, non-regulated profession, and rules vary based on location, size and type of co-op, and many other factors, which can lead to misinformation or mistakes, as well as variability in quality and approach.

Opportunity: Continue exploring and sharing best practices, processes, standards and tools through networks like CoopZone. CoopZone, a network of co-op development practitioners, had a self-assessment process for individuals to identify the knowledge, skills and competencies that a co-op developer requires.

The associations and common tables could consider aligning to set a standardized level of support services across jurisdictions, and/or synchronizing the approach for co-operative development including incorporation, coaching, support group development, business plan, etc.

Aging Co-op Developers and Succession Planning

The current cohort of experienced co-op developers is aging, with limited succession.

Mentorship that is intentional, deep, clear, intuitive and evolving, is helping the next generation of co-op developers build the competencies they need while occasionally offering job-shadowing opportunities.

In 2021, it was noted that of co-operative developers in Maritimes, 8 out of 12 co-op developers are over 65. There is a perception that co-operative development does not offer a stable or scalable career path, which limits interest from emerging professionals.

Opportunity: Invest in structured pathways for the next generation of co-op developers (such as education and training program bursaries or co-op incubator programs) where mentorship, internships, instructional sessions and hands-on experience can provide the technical assistance that co-op developers and entrepreneurs need to be successful.

Accessing the Right Type of Support

It is imperative to get the right type of professional support during each stage of the co-op development process. Not all accountants, bookkeepers, lawyers and co-operative developers have the right type of knowledge to support these unique member-owned enterprises. Co-ops differ from other business structures, particularly in areas such as governance, member equity, and financial structuring. Gaps in financial literacy among members can further compound these challenges.

Opportunity: Engage with professional service providers (legal, accounting, etc.) to integrate co-op case studies into their training programs and expand awareness of the model. Educate co-operative entrepreneurs and members to expand their financial literacy and comprehension of cash flow management, capital structure, and long-term financial planning.

Balancing Flexibility and Structure

Co-op development requires significant time and effort during the formation stage due to its emphasis on collective decision-making and inclusive governance. This level of sweat-equity is often a barrier to participation, especially among younger professionals, newcomers and immigrants, and other equity-seeking groups who have more responsibilities and limits on how much unpaid time they can afford to contribute. This can create tension in a fast-paced environment where speed and adaptability are increasingly valued. Questions remain about how co-operatives can maintain their core principles while adapting to changing expectations around efficiency and responsiveness.

Opportunity: Adapt. Carefully consider how co-op development of the modern era must change (speed, knowledge, innovation and capacity) under current societal influences.

Finding Sector-Specific Expertise

Co-op development activity is concentrated in specific sectors, including but not limited to: housing, care giving, creating employment, developing renewable energy, agriculture and immigrant/newcomer services. There is a nostalgic viewpoint of co-ops being small and local, but like any business or service provider, their marketplace is changing and so is their need to scale up operations to meet members' needs efficiently and sustainably.

Opportunity: Nurture the development of sector-specific expertise, while exploring pathways co-op entrepreneurs and like-minded communities to learn alongside each other.

Examples:

Co-operatives First, with funding support from PrairiesCan, hosted a series of webinars for people starting childcare co-ops in the western provinces.

The Consortium started providing services for the home care sector and moved into other sectors for professional advice.

Supporting Co-ops Across Development Stages

Each co-op has its own stages of development. After five years of existence, most co-ops, similar to other types of businesses, have management and governance structures in place.

Opportunity: Determine what are the key factors that contribute to a co-op failing to launch or stay in business. Co-operatives First will be working to explore this with the 150 co-ops they have assisted with incorporation. Fifty have closed their doors and a hundred remained active.

Providing Critical Technical Support During Operational Difficulties

When a co-op faces significant financial, operational or governance difficulties that put it at risk of leaving the co-op ecosystem, its leaders rarely turn to the co-op sector for support. The systems to support larger, struggling co-ops are not in place, and these entities often choose to demutualize. Examples: Mountain Equipment Co-operative, Ontario Natural Foods Co-operative, and BC Tree Fruits Cooperative.

In the housing sector, the local co-op housing federations have played an instrumental role in supporting housing co-operatives by providing training, Board coaching, management consultants, etc.

Opportunity: Analyze the recent examples of demutualization to understand the causes and what technical supports would have been most helpful during those periods of difficulty. Explore concepts like governance challenges, greed from founders, non-viability/business failure, mission drift, etc. Consider the responsibilities of the existing co-operative sector in these situations.

5.4. Associations, Representation and Common Tables

Building Awareness About the Co-operative Ecosystem

The responsibility (and resources) for advancing awareness about co-ops is not clearly defined. Provincial and national associations are seen as key actors, alongside larger co-operatives that have the financial and human resource capacity to influence and support the broader ecosystem.

However, there are indications that some large co-operatives are disengaging from sector associations, questioning the value of belonging to numerous networks. When each co-op is focused on its own members and operations, it can be a struggle to confirm sector commitment and solidarity in terms of building capacity, including money (dues) and people (volunteers) in sector associations.

Opportunity: Re-establish a shared value proposition for participation in provincial and the federal co-operative associations and strengthen sector-wide commitment to advancing awareness, capacity, and collective impact. Figure how best to do this.

Accepting Limited Organizational Capacity

Generally, outside of Quebec and the Ontario francophone provincial association, the resources are limited in the provincial co-op associations (human, financial, organizational capacity). They are operating with the same limited

capacity they had 20 years ago. Most associations have a small team of one Executive Director and a few other staff that are often project-based.

Opportunity: Explore sustainable resourcing models for co-operative associations.

Strengthening Inter-Co-operation

Across Canada, co-operative leaders are increasingly asking whether the time is right to come together around a national strategy for co-operative development. The question is both timely and complex. Canada's vast geography, regional realities, and relatively diverse populations and industries make it challenging to design structures that serve everyone effectively. Yet these same factors also underscore the importance of intentional coordination.

Opportunity: Revisit and strengthen inter-co-operation across regions. By engaging in a national conversation about the co-op development ecosystem, strategies, and shared priorities, the sector can build more resilient, connected, and effective development pathways.

Triaging and Coordinating Co-op Development Requests

The ability to effectively respond to inquiries about co-op development varies across regions. Some organizations play a central role in triaging and responding to requests, supported by dedicated funding, others re-route them. The reliance on time-limited funding (like project grants) raises questions about long-term sustainability and consistency of service delivery across jurisdictions.

Opportunity: Small provincial associations can coordinate their approach to triaging and responding to co-operative development requests. Collectively, these associations also must consider current risks, as well as sustainable funding models and clear roles for co-op development across the ecosystem.

Example:

In Western Canada, Co-operatives First is viewed as a key player in dealing with co-op referrals from the western provincial associations. Currently, they are able to do this "free" work as they have funding from Federated Co-operatives Limited.

5.5. Transfer of Knowledge, Skills and Competencies

Integrating Co-op Development Into Public Funding Streams

A lot of advocacy work has been completed to get institutional buy-in for co-operative development training in all publicly funded business and economic development centers across Canada. Co-ops can often be overlooked in favour of more familiar business structures (sole proprietorships, not-for-profits, etc.) which are perceived as less complex.

Recent participation with economic development officers from Newfoundland and Labrador enrolling the Co-op Developer Training Program cohort through CoopZone demonstrates that this work is paying off.

Opportunity: Establish regular, ongoing training opportunities for staff in business centers, Community Futures, and economic developers in municipalities. Ensure that public funding supports the education and training of public servants and adjacent professions who want to develop the skills, knowledge and competencies to help start new co-ops (or grow existing ones).

Embedding Co-operatives into Education Curriculums (from primary school to university)

Expanding exposure to the co-operative model at the elementary, secondary, and post-secondary levels can help build foundational awareness and normalize co-operatives as a viable pathway.

Opportunity: Keep developing government support and working at immersing co-op related curriculum into educational institutions and publicly funded training programs.

Incubating Co-op Businesses

Business incubators provide an effective platform for the transfer of practical skills and knowledge in co-operative development. Existing models (like the Newfoundland and Labrador Co-operative Business Incubator Program) demonstrate the value of combining hands-on experience with structured learning environments. Expanding these approaches across regions could strengthen the capacity of emerging co-operative entrepreneurs.

Opportunity: Explore the replication of co-operative-focused business incubators to support experiential learning and co-op enterprise development across Canada.

Sustaining Sector-Led Learning and Mentorship Programs

Sector-led initiatives play an important role in delivering training, mentorship, and peer learning opportunities. Many of the students who participate in training offered by the co-op ecosystem have developed a network of peers to support their career.

These programs contribute to capacity building and network development but often operate with limited and inconsistent funding. Their long-term sustainability is uncertain without more stable support.

Opportunity: Identify pathways for sustained investment in sector-driven training and mentorship programs to ensure ongoing knowledge transfer, professional development, and network building.

5.6. Data Collection and Impact Measurement

Ongoing Research and System Mapping

Continued research is essential to support innovation and growth within the co-operative ecosystem and Canada's economy.

Opportunity: Support ongoing research initiatives and data collection and reporting processes. Continue developing and enhancing the virtual map of the Canadian co-operative system that's available on the Co-operatives and Mutuals Canada website.

Funding Research and Data Collection Initiatives

Funding for large-scale research initiatives is competitive and limited. Previous project funding, such as “Measuring the Co-op Difference” is no longer available.

Collaborative approaches that bring together academic institutions and community-based organizations have proven valuable in advancing knowledge and strengthening the evidence base for co-operative development.

Opportunity: Expand funding and partnerships for co-operative research, with an emphasis on collaborative models that integrate academic and practitioner expertise.

6.0 Key Recommendations

1. Continue to build awareness of the co-op identity and structure, both internally and externally within the co-op ecosystem.
2. Work toward understanding and harmonizing co-operative Acts and regulations across Canada.
3. Support a ladder of funding, from start-up to maturity, with appropriate financing resources and tools.
4. Institutionalize co-operative development enablers and resources across the country, with a mandate to support collaboration and diversity.
5. Work with the federal government to provide specialized funding and planning for co-operative development across Canada, similar to Quebec's Convention de Subvention, which supports technical expertise and sector associations/service delivery.
6. Facilitate the next generation of co-op developers through internships, mentorships, and incubators.
7. Work with publicly funded institutions (schools, colleges, universities, and business and economic development centres) to increase awareness of co-op enterprises and collective entrepreneurship.

7.0 Conclusion

The time is right to strengthen cohesion and capacity in the Canadian co-op development ecosystem. This report highlights the six key enablers of co-op development, and an extensive assortment of resources that shape the development of co-ops across the country.

The report meets the project objectives: to map the ecosystem, examine important gaps, and provide recommendations on what to do with this information.

This work represents an initial overview and should be understood as part of an evolving process. Ongoing updates to resource listings and continued refinement of the identified enablers will be important to ensure the relevance and accuracy of this framework over time.

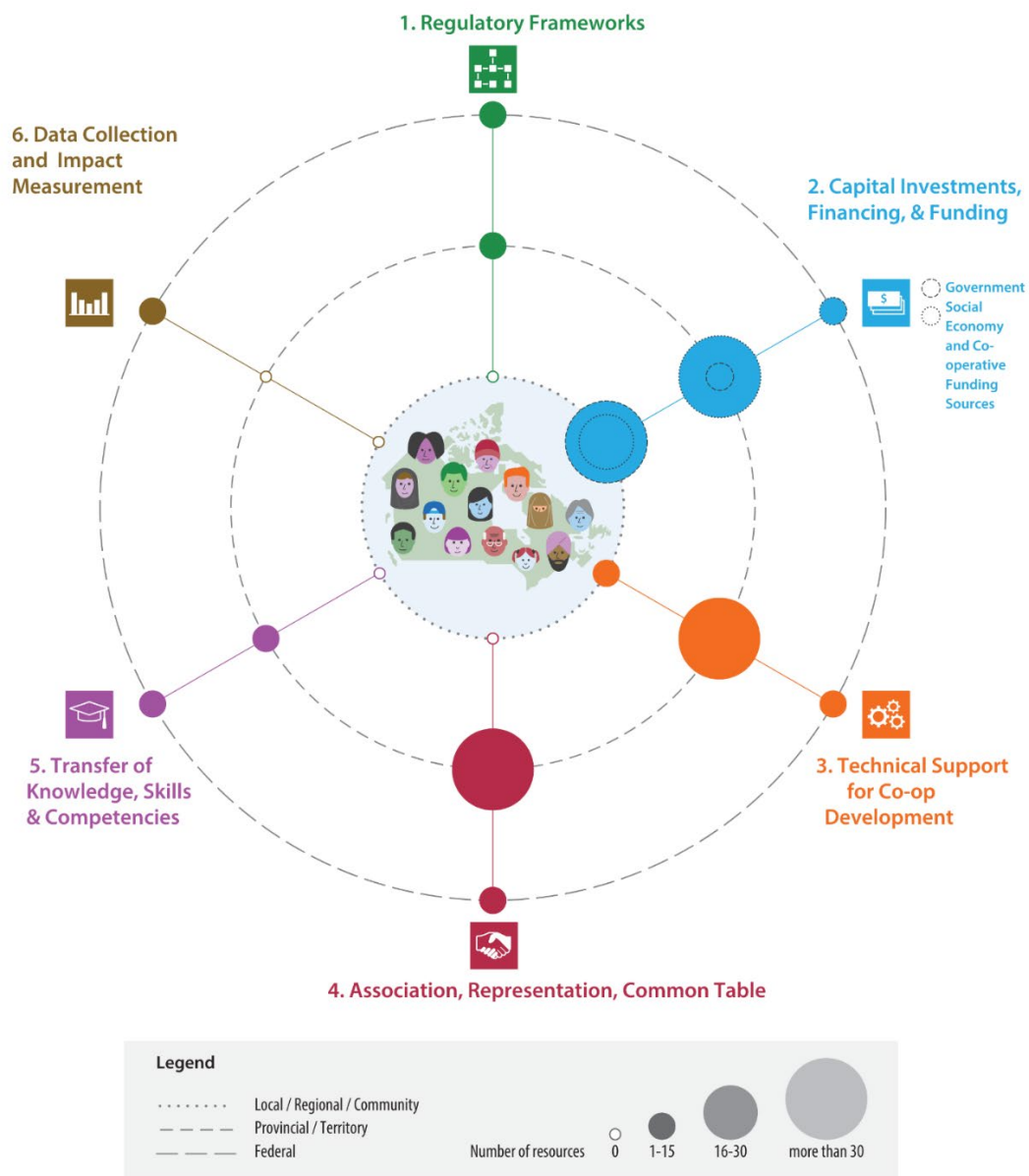
This report is intended to be shared widely across networks and used as a reference point for discussion, collaboration, and future research.

This report could provide supporting evidence for a creation of a coast-to-coast-to-coast strategic plan for co-operative development in Canada. It could be a blueprint for the next decade, guiding a more intentional and collaborative approach to co-operative development.

Appendix A: Infographic

The infographic was developed by brainstorming and populating each enabler. Having a visual perspective of the size and scope of the resources reinforces possible gaps and opportunities for development. It confirms our assets.

Canadian Co-op Development Ecosystem Infographic



Appendix B: Co-op Development SWOT Analysis Brainstorm

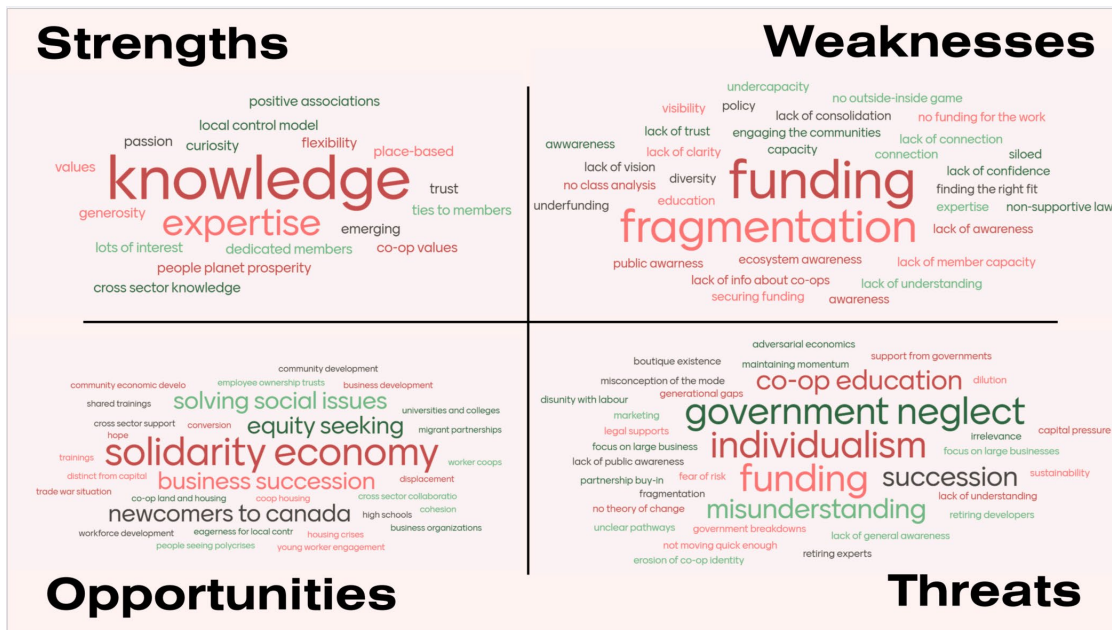
CoopZone hosted a virtual member meet-up on February 26, 2026 to do a group SWOT Analysis Brainstorm. Below are the header prompt questions:

Strengths: What is a core strengths of co-operative development ecosystem right now?
 What are we doing well as a field?
 What makes this work powerful?
 What differentiates co-op development from other fields?

Weaknesses: Where does the co-operative development sector struggle the most right now?
 What consistently slows us down?
 Where do we lack capacity?
 What frustrates practitioners when working on a project?

Opportunities: Where are the biggest opportunities for growth in co-operative development sector?
 What emerging trends could we leverage?
 Where is demand increasing?
 What new partnerships or synergies are possible?

Threats: What are the biggest risks or threats to co-operative development right now?
 What external pressures are growing?
 What structural barriers persist?
 What could undermine progress?



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Other Resources:

Power point by Michael Toye, [deck of ecosystem models](#)

[IRP resources](#)

The Investment Readiness Program (IRP) Pilot represented a \$100 million investment to help advance [social innovation and social finance \(SI/SF\) in Canada](#)

Government of Canada, Innovation, Science, Economic Development Canada is the ministry that houses information on co-operatives, [Co-operatives in Canada \(ISED landing page\)](#)

Government of Canada, Innovation, Science, Economic Development Canada, [What We Heard: Motion-100 Consultations - Co-operatives in Canada](#)

Government of Canada, Agriculture and Agri-Food Canada, [Evaluation of Rural and Co-operative Development \(2013\)](#)



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