



co-operatives and mutuals | coopératives et mutuelles  
**canada**

**Co-ops don't just fit today's moment — they're key to a resilient, stable future and are already showing the way.**



### THE CO-OP EDGE

#### Innovation and Advanced Technology

- Co-ops are more likely to adopt advanced technologies — from e-commerce to renewable energy and fintech — than traditional SMEs.
- **39%** introduced product or process innovations (vs. 28% of SMEs).
- **72% survive beyond 20 years**, double the SME average, offering stability in uncertain times.
- Co-ops continually adapt to meet community needs and help Canadians take action.



### SHARED VALUES, CANADIAN ROOTS

#### Trusted. Local. Democratic.

- **11 million Canadians** belong to a co-op, mutual, *caisse*, or credit union.
- **33%** are based in rural or remote areas, anchoring local economies.
- **57%** of Canadians share co-op values: self-help, democracy, equality, equity, solidarity.
- Seen as credible, values-based alternatives where big businesses are more often distrusted.



### ECONOMIC IMPACT

#### A Strong, Stable Contributor

- Add **\$52.8 billion** to Canada's GDP annually — about 2.5% of the national economy.
- **194,000+ direct jobs** and **592,000 total jobs** supported when indirect impact is included.
- Co-ops keep wealth local and strengthen regional resilience.



**NEARLY 80%  
OF CANADIANS**

find all co-op principles including democracy, equity and community appealing in a business model.



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## IN EVERY CORNER OF CANADA

### Serving Communities Coast to Coast to Coast

- Co-ops serve rural towns, cities, and Indigenous communities — where others won't or can't.
- Present in nearly every sector: housing, agriculture, broadband, energy, retail, healthcare, childcare, transport, and more.
- Examples:
  - **Desjardins Group** – \$420B+ in assets.
  - **The Co-operators** – \$63B+ in assets.
  - **Agropur** – \$8.8B revenues, owned by 3,000 farmers.
  - **FCL** – Returned \$399M to members in 2023.
  - **Arctic Co-ops** – \$300M+ annual revenues from 32 Inuit-owned co-ops.
  - **AFREA** – \$49M annual impact for 45,000 rural Albertans.



## SCALING FOR THE FUTURE Building Canada's Economy

- Proven, scalable model for inclusive growth and resilient communities.
- Strategic partners for tackling housing, food security, energy, and social cohesion.
- UK has committed to doubling its co-op sector — Canada can too.
- Co-ops enable action to build the economy and communities Canadians want.

## OUR TOP 6 FEDERAL POLICY PRIORITIES

### Strengthening the Impact of Co-operation in Canada

1. Make the Tax-Deferred Co-op Share Program permanent.
2. Expand Small Business Deduction access.
3. Launch a Co-op Capacity Building Program and a Co-op Investment Plan.
4. Strengthen co-op housing and renewable energy co-ops.
5. Align Employee Ownership Trust incentives with worker co-ops.
6. Establish a Co-op Centre and Knowledge & Innovation Hub.



**LEARN MORE**  
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