



# ALL TEACH

A UNIT TO  
EMPOWER  
CO-OPERATIVE  
CONSCIOUSNESS

FAIR  
TRADE



For Saskatchewan Grade 8 Social Studies

## ACKNOWLEDGEMENTS

Based on the Ontario Co-operative Association's *All 4 Each* learning resource, this Saskatchewan-specific adaptation was produced by the Saskatchewan Co-operative Association (SCA) and the Public Legal Education Association of Saskatchewan.

SCA is a provincial coalition of co-operatives, including credit unions. Incorporated as a community-service co-operative, SCA works to support and promote the co-operative model for community and economic development. SCA engages youth in activities and development opportunities that strengthen their capacity and the co-operative sector through the Saskatchewan Co-operative Youth Program (SCYP).

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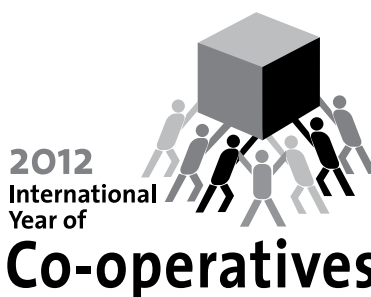
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# INTRODUCTION

**“If we are wise, we will help the people everywhere to get the good and abundant life... to become masters of their own destiny.”** Moses M. Coady

**THE** United Nations named 2012 the International Year of Co-operatives, recognizing the importance of sustainable and prosperous models for business, healthcare, agriculture, and many other industries. As part of the International Year of Co-operatives, the UN has set three goals for 2012:

**Goal 1** Increase public awareness about co-operatives and their contributions to socio-economic development and the achievement of the Millennium Development Goals (a United Nations pledge to free people from extreme poverty and multiple deprivations).

**Goal 2** Promote the formation and growth of co-operatives.

**Goal 3** Encourage governments to establish policies, laws and regulations conducive to the formation, growth and stability of co-operatives.

Written in conjunction with the International Year of Co-operatives, *All 4 Each* introduces the framework and processes of co-operative enterprise models. Specifically designed for the Saskatchewan Social Studies 8 curriculum, it can be used to achieve many indicators prescribed for outcome RW8.1, “Analyze the social and environmental consequences of living in the Canadian mixed market economy based on consumerism.”

Each of the following five lessons builds upon the one prior. Starting with the discussion of what a co-operative is and how co-operatives

operate in Lesson One, students will move toward putting their ideas forward around forming their own co-operative businesses in Lesson Five. The resource includes teacher background information, lesson procedures, and reproducible handouts.

Both SCA and PLEA believe that teachers are the professionals best-suited to facilitate student learning. Thus, these lessons are not meant to be prescriptive nor comprehensive. Rather, they are suggestions of how to approach these materials and topics. Teachers are encouraged to use this resource as they see best fit for their students and for their professional practice.

As your class explores the materials in this resource, encourage students to think critically! No model is ever perfect and it is only through co-operation and critical thinking that greater understandings about co-operatives can be accomplished. And remember: this is just a very small part of the co-op story. Be sure to check out the resources listed at the end of this resource for additional information about the history, purpose, and actions of co-operatives.



## WHAT IS A CO-OPERATIVE?

**PEOPLE** come together for a wide variety of reasons. They may have an idea they think will be a commercial success. They may want to help people in their community. They may be looking for a better way to meet their needs and those of others in the community.

Sometimes people will get together informally to achieve these type of goals. Sometimes people want to create a legally-recognized organization. There can be a variety of reasons for wanting to create a legally-recognized organization. A common reason is that it limits the liability of those creating the organization for things like debts of the organization. It also allows organizations to do things that otherwise only a person can do, like own property, borrow money and sue people.

There are two kinds of organizations that can be created under Saskatchewan law: co-operatives and corporations. Both can be used to conduct business and can be either created as for-profit or non-profit organizations. However, there are a number of significant differences in how co-operatives and corporations conduct business.

### **For-Profit Corporations and Co-operatives: Why They are Created**

A for-profit corporation or company is created to make money for the owners. They do this by producing goods or providing services and selling these to the public.

A for-profit co-operative is also created to provide goods or services to its members.

Although these types of co-operatives are like corporations in that they sell goods or services, their main purpose is not to make a profit on the sale. Rather, it is to provide members with quality goods or services that are needed by that community. A co-op grocery store would be an example of this type of co-operative.

### **Where the Money Comes From**

Every organization needs at least some funds to get started and may require ongoing injections of cash. For this reason both corporations and co-operatives need to attract investors.

Corporations generally sell shares in their company to raise money. Shareholders can be people who have no involvement or particular interest in the company, other than in the potential to make a good return on their investment.

Co-operatives, on the other hand, generally rely on their members to help fund the organization. These people may do things like lend the organization money. Co-operatives can also sell shares and offer a return on the shares. However, because their main purpose is not to make a profit for shareholders, outside investors may be harder to attract.

# WHAT IS A CO-OPERATIVE?

**“Almost always, it’s the creative dedicated minority that has made the world better.”** Martin Luther King Jr.

## Who has Control?

In for-profit corporations shareholders ultimately control the company. The number of votes a shareholder has depends on the number of shares they own. Shareholders can give their voting rights to other individuals who then vote by what is called proxy. This means that a relatively small group of people can control the company if they own enough shares or have enough proxy votes assigned to them.

In for-profit co-operatives the members control the organization. Each member has one vote only and proxy voting is not allowed.

Although ultimate control rests with shareholders or members, both corporations and co-operatives are run by a board of directors. These boards oversee the affairs of the organization in the interests of the members or the shareholders. In a company the board can be made up of people who are not shareholders. In a co-operative the people on the board must be members.

## Who Makes Money?

When a corporation makes more money than it spends it is called a profit. When a co-operative makes more money than it spends it is called a surplus.

The profits from a corporation are either re-invested in the company or distributed to the people who own the company (shareholders) as dividends. Dividends are paid on shares so the more shares a person owns the more money they will make if the company is profitable.

The surplus from a for-profit co-operative is re-invested in the co-operative and/or distributed to the members. The amount members receive depends on the member’s use of the co-operative. The more they use the co-operative, the more of any surplus they will receive.

## Non-Profit Corporations and Community Service Co-operatives

Sometime organizations are not created to generate profit or to financially benefit their members. These organizations can be set up as non-profit corporations or as community service co-operatives.

Both of these types of organizations are created to meet the social, cultural or economic needs of members or the broader community and are controlled by members. They can make a surplus or a profit but it stays in the organization to be used to further the purposes of the organization and is not distributed to members.

## The Co-operative Principles

In fulfilling their purpose, co-operatives must adhere to certain guiding principles, commonly known as the Co-operative Principles. Generally, these principles are reflected in Saskatchewan law recognizing co-operatives. Because of their centrality to co-operatives, *All 4 Each* puts a particular emphasis on these principles. The following five lessons will more deeply explore and bring about understandings of what these principles are and how they manifest themselves in practice.

# LESSON 1

## TEACHER'S INSTRUCTIONS

# INTRODUCING CO-OPS



**THIS** lesson will explore how the Co-operative Principles make a co-operative a unique business model. In the spirit of co-operative organization, through group work the students will explore how the principles—set forth in the International Co-operative Alliance’s Statement on the Co-operative Identity—bind co-operatives together. Generally speaking, with the exception of the sixth principle, these principles are reflected in how Saskatchewan law recognizes co-ops. Knowing them will give insight into the motivation for choosing a co-operative as a model of choice.

### THE PLAN

1. Have students consider their own experience by asking if they belong to a co-operative, know what a co-operative is, or how it works. Leading questions such as “Why do people work together?” may be a good way to gauge student knowledge.
2. Break students into seven groups. The reason for seven groups is that there are seven universal principles of co-operatives.
3. Hand out one principle to each group. The principle will be the group’s focus and its corresponding story will provide context and relevance.
4. In their groups, have students read the principle and story. Each group will identify a recorder and answer the following:
  - Briefly summarize this principle.
  - How was this principle meaningful for the people in the story?
  - Do you believe this principle is a fair way of doing business? Why or why not?
5. Using their answers, have students create a poster for their principle. These can be later placed in the classroom as a visual reminder of the Co-operative Principles.
6. Have students present their poster to the class so that everyone gets to hear what the principle is and why it might be beneficial.

**What You’ll Need**  
Photocopies of the Co-operative Principles and poster supplies



# LESSON 1 WORKSHEET

## THE CO-OPERATIVE PRINCIPLES

### FIRST PRINCIPLE\*

### VOLUNTARY AND OPEN MEMBERSHIP

**CO-OPERATIVES** are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

This principle means that anyone who wants to become a member of a co-operative can, as long as they agree to the conditions of membership. Expectations will be different at each co-operative but could include things such as agreeing to attend a meeting of all the members once a year or working at the co-operative a couple of times a week. It also means that members support and have a clear understanding of the values and work of the co-operative.



*Read the story below, then answer the questions provided to you from your teacher.*

When George decided to start gardening in the spring, he knew that he didn't have the time required to look after an entire garden on a full-time basis by himself. After looking into the idea of a shared garden, George found that his community had a community garden co-operative. By agreeing to helping out at the garden twice a week for three hours, George would be taking care of not only his own, but also other members' crops. In turn, the other members would look after his plants just as he was looking after theirs. At the end of the season, all members of the community garden would share their crops with the other members.

This pleased George. His time commitment was lessened by working with a group of local gardeners who were going to share their crops when it came time to harvest. George was also happy to know that anyone could join the co-op; and it didn't matter how much money George made, where he lived or where he went to school. As long as he agreed to help out a minimum amount and showed up to meetings he could become a member of the co-op.

*\*Source: The International Co-operatives Alliance's Statement on the Co-operative Identity*

# LESSON 1 WORKSHEET

## THE CO-OPERATIVE PRINCIPLES

### SECOND PRINCIPLE\*

### DEMOCRATIC MEMBER CONTROL

**CO-OPERATIVES** are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Persons serving as elected representatives are accountable to the membership. In primary co-operatives, members have equal voting rights (one member, one vote) and co-operatives at other levels are organized in a democratic manner.

This principle means that it is up to the members of the co-operative to make decisions about what their co-operative does. This can include making decisions about how the co-operative operates, how to spend surpluses, or who will be the member representatives on the board of directors. In a co-operative all members have an equal voice and have an equal say in what happens. This is often referred to as one member – one vote.

*Read the story below, then answer the questions provided to you from your teacher.*

Andrea lives in a downtown housing co-operative and is getting ready to make a speech at her co-operative's membership meeting tonight. It's springtime and the members are deciding on what maintenance work needs to be done. All members of the co-op are invited to the meeting to share their ideas about what the most important projects are. One of the board members is very concerned about the condition of the fence surrounding the building. The paint has cracked and many of the boards are missing. This member has proposed a brand new fence be built.

Andrea agrees that the fence is in disrepair. However, she feels that other repairs must be completed first. Andrea is proposing a new roof be built, as most of the upper units have leaky ceilings that aren't very well insulated. While Andrea feels that her proposal will benefit the members the most, she understands that it will be up to all of the members to vote for what they think is best for the co-op.

*\*Source: The International Co-operatives Alliance's Statement on the Co-operative Identity*



# LESSON 1 WORKSHEET

## THE CO-OPERATIVE PRINCIPLES

### THIRD PRINCIPLE\*

### MEMBER ECONOMIC PARTICIPATION

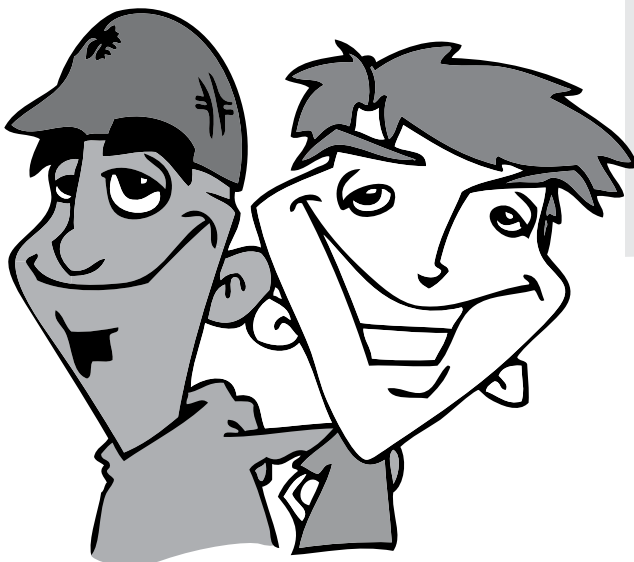
**MEMBERS** contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

This speaks to how capital (or money) is raised by co-operatives and how any surplus is distributed to the co-operative members. When a co-operative is raising funds it assumes that all co-operative members will contribute equitably. As well, there are conditions on how any surplus should be used. This principle suggests that surpluses should be used to improve the co-operative, plan for the future and be returned to members. This return is called a dividend. Dividends to members should be based on how much they have used the co-operative, not on how much capital they have invested.

*Read the story below, then answer the questions provided to you from your teacher.*

Lin is on her way to cash a cheque that she received in the mail. The cheque is from a co-operative that she belongs to. This co-op sells groceries. She is getting a cheque from the co-op because every year after the bills are paid and the co-operative puts some money aside for savings and investments, this co-op gives back some of its surplus to its members through dividends.

The dividend that Lin receives is based on how much she spent at the co-op. This past year Lin's co-op returned a percentage of the profits on gas and groceries to its members. She spent \$5,000 over the course of the year so she received a \$200 dividend cheque. Lin is pleased that the co-op's surplus is returned fairly to the members who support the business in her community.



*\*Source: The International Co-operatives Alliance's Statement on the Co-operative Identity*



# LESSON 1 WORKSHEET

## THE CO-OPERATIVE PRINCIPLES

### FOURTH PRINCIPLE\* AUTONOMY AND INDEPENDENCE

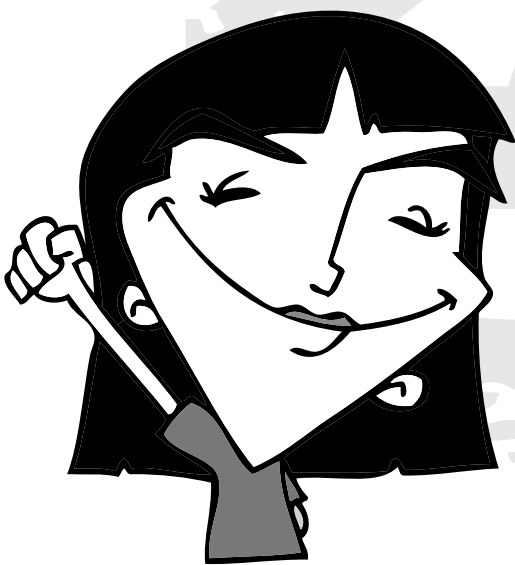
**CO-OPERATIVES** are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

Autonomy means that in a co-operative the members are the only people that have a say and make decisions about how the business is run. No other organization can—for any reason—tell the co-operative how they are supposed to run their organization. Ultimately it is the members that control the destiny of their co-operatives.

*Read the story below, then answer the questions provided to you from your teacher.*

Patricia is the director of a local youth agency. Many of the young people she works with have a strong interest in art. While Patricia cannot find any programs for art mentorship in the community, she has seen the work of a local artists' co-operative featured across the city. The artists' co-op has painted murals for playgrounds and hosted many art shows. Because of the good work she has seen in the community, Patricia decided to approach the artists' co-operative about starting a mentorship program for the young people she works with through her youth agency.

The artists' co-operative could say that they do not want to get involved with the local youth agency. That's within the rules of autonomy, since the co-operative can decide what it does and does not participate in. But the artists at this co-operative are very excited by the opportunity to become mentors like Patricia has proposed. After all, co-operatives are also intended to benefit the greater good, and this co-op sees great potential with this partnership. However, the artists' co-op makes sure the partnership agreement keeps their autonomy. The agreement states that the local youth agency will not have a say in how the co-operative conducts its business, including things like how it spends its money, what hours it is open and the responsibilities surrounding membership.



*\*Source: The International Co-operatives Alliance's  
Statement on the Co-operative Identity*

# LESSON 1 WORKSHEET

## THE CO-OPERATIVE PRINCIPLES

### FIFTH PRINCIPLE\*

### EDUCATION, TRAINING AND INFORMATION

**CO-OPERATIVES** provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public—particularly young people and opinion leaders—about the nature and benefits of co-operation.

This principle means that every co-operative should conduct some sort of educational program for members, directors, and staff. It also highlights the importance of informing the general public about their co-operative and the benefits of membership.

*Read the story below, then answer the questions provided to you from your teacher.*

Alec is on his way to fix his bicycle at a local community service co-operative repair shop. He is a member of this co-operative. Alec can go in with his bicycle, talk to some of the other members, and learn how to fix his bike with the parts that are available at cost. This means because he is a member, he can fix his bike cheaper at the co-op than anywhere else in town. Alec is excited to belong to this group, as he rides his bike nearly all day, every day for a courier service, delivering different parcels. Having a place to go where he can perform regular maintenance to his own bike is economical and convenient for him.

What excites Alec about this co-op is not just how easy it is to repair his bike there, but also the learning opportunities that come from being a member. Alec is able to participate in the co-op's formal member training sessions. Just this past year he's been to *Four Season Cycling: Where the Rubber Meets Ice* and *Roadside First Aid*. He's also learned about co-operatives in general, like last month's *So I'm a Co-op Member: Now What?* session. Of course, not all his learning is formal. When he volunteers at the shop, he learns something new every time he helps other cyclists complete their repairs. Because this co-op has been beneficial for Alec, he is always sure to let his friends know why the co-op is important and how they can become more involved.



*\*Source: The International Co-operatives Alliance's Statement on the Co-operative Identity*

# LESSON 1 WORKSHEET

## THE CO-OPERATIVE PRINCIPLES

### SIXTH PRINCIPLE\*

### CO-OPERATION AMONG CO-OPERATIVES

**CO-OPERATIVES** serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

This principle means that co-operative organizations often work together toward common goals or on projects that will benefit all organizations involved. The idea is that organizations will be stronger when they are working together.



*Read the story below, then answer the questions provided to you from your teacher.*

Laughlin is a member of a small worker co-operative that has recently set up a café in the building that also hosts the local farmers' market. The co-op is quickly gaining a reputation for having great made-from-scratch food, and they are usually pretty busy. The worker co-operative uses as much locally grown produce as possible, and buys their produce from the food co-operative in the same market. This relationship works well. The café has a consistent supply of quality produce, and the food co-operative has a steady income from sales to the café.

Laughlin's grandmother passed down to him dozens of recipes for pickled foods. Because everyone loves his grandma's pickled foods, Laughlin would like to make them widely available. So the worker's co-operative café and the food co-operative put together a business plan. However, they need money to fund the purchase of some new equipment. They approached their local credit union for a loan, because as another type of co-operative institution, the credit union was committed to working with local co-ops and designed a special loan program for the co-op. With the money borrowed from the credit union, the co-op will be able to expand and Laughlin's grandma's pickles could soon become the must-have item at the farmers' market.

*\*Source: The International Co-operatives Alliance's Statement on the Co-operative Identity*



# LESSON 1 WORKSHEET

## THE CO-OPERATIVE PRINCIPLES

### SEVENTH PRINCIPLE\* CONCERN FOR COMMUNITY

**CO-OPERATIVES** work for the sustainable development of their communities through policies approved by their members.

This principle speaks to the values of social responsibility and caring for others. Co-operatives work to improve and develop the community, both locally and internationally. How and what co-operatives choose to support in the community is up to the membership and could include such things as supporting youth activities, environmental protection, or local sports teams.

*Read the story below, then answer the questions provided to you from your teacher.*

Max bites into a burger, and remarks on how much litter has been collected by volunteers during his town's annual Clean Up the Park and Barbeque. Max has noticed how many more community members are participating since the event began five years ago. What makes Max particularly proud is how his local co-op is involved in the event.

Max's local co-operative association supplies burgers, hot dogs, drinks, and snacks each year. Co-op members barbeque and serve the food, asking only for a donation instead of selling the food to participants at a fixed price. All the funds they raise are given to the local children's club. The funds raised last year were used to purchase new hockey equipment. Max has made a point of coming for the past five years because it is a great way to catch up with neighbours, make his favorite park look great, and grab a bite to eat.



*\*Source: The International Co-operatives Alliance's Statement on the Co-operative Identity*

# LESSON 2

## TEACHER'S INSTRUCTIONS

# PRINCIPLES INTO PRACTICE



**PERSONAL** voice has an impact on how a business, company, or organization is run, and is built into the system of co-operatives. By using a series of student-created skits that investigate both contemporary and historical conditions in which people fought to address the issues of their day, this lesson will allow students to explore the value of putting the Co-operative Principles into practice.

### THE PLAN

1. Review the Co-operative Principles from the previous lesson. Ask students which ones they felt were most important, and if they would change any of the principles or add ones to the list.
2. Tell students that they will be creating and performing skits about historical and present-day circumstances that motivated the creation of co-operatives. Assign one student to the role of narrator, and break remaining students into four groups.
3. Give each group one scenario to present. Allow groups time to create a 2–5 minute skit that outlines the problems people faced and the solutions that they created.
4. Give the narrator a copy of the narrator's script. Their job is to introduce the play and to keep it moving briskly. To prepare, the narrator can practice the script, arrange classroom furniture to create a stage area, and ensure each group knows the order in which they will present.
5. Have groups present skits. The narrator will begin with their script, and when cued by the narrator each group will quickly enter the stage area to present.
6. After every group has performed, initiate a class discussion around how co-operatives helped to solve each group's problems. Guiding questions could focus on the Co-operative Principles and the obstacles and benefits of working together.

**What You'll Need**  
Photocopies of  
Scenario Slips and  
Narrator's Script

# LESSON 2 WORKSHEET

## PRINCIPLES INTO PRACTICE

### NARRATOR'S SCRIPT



We are living during a critical time in the story of humankind. Although we have developed the capacity to exterminate ourselves and all other living things, we're also living during an age where we hold the power to prosper in ways that would have been unimaginable only a century ago.

Soon we will have even more say in how the world is shaped. Our futures can be bright, if we decide to meet the needs of our communities in ways that benefit the greater good.

We can make the world a better place! And just in case there is any doubt, we should look back. Our history is filled with stories of social injustices being challenged. Today, we venture across time and space, to visit a cast of heroes and see how their courage and determination changed our world forever.

We begin in Rochdale, England. Welcome, everyone, to 1844...

*(group one performs)*

We now surge ahead to the early 1900s and cross the Atlantic Ocean to find a desperate situation in Canada's Maritime region...

*(group two performs)*

Still in Canada, we go to a small village in Quebec, where a passionate couple was about to introduce a whole new financial movement...

*(group three performs)*

Now, we go to a little town in Spain, where a priest was working to save their war-torn village in the aftermath of the Spanish Civil War...

*(group four performs)*

Finally, we fast-forward to modern-day Saskatchewan, where we learn that access to nourishing and healthy foods is not just a problem of the past...

*(group five performs)*

In closing, my fellow classmates and friends, I hope that we can stand together, work together, and conquer any obstacle, injustice, or oppression we may experience. We don't have to wait for someone else, we can change our lives for the better by working together as we've seen in these examples.



*Your group's cue to start will be when the class narrator says, "We begin in Rochdale, England. Welcome, everyone, to 1844..."*



- One of the first modern co-operatives was formed in the small town of Rochdale, England in 1844.
- People flooded into cities from rural areas. This made jobs hard to come by.
- Many jobs were in factories with terrible conditions. Workers were grossly underpaid and worked up to 17 hours a day in dirty, poorly ventilated environments. Women and children as young as 4 worked, and were paid even less than men.
- Factory owners forced workers to shop at company stores for high-priced, poor quality food. Owners mixed cheap substitutes into the food to make more money. For example, broken rice was put in flour, dirt into cocoa, and dried leaves into tea. Workers who didn't shop at the company store lost their jobs.
- Workers were pushed too far and organized a meeting to talk about making their situation better. They decided that they needed to break their dependence on the factory owners and open their own stores.
- They called themselves the Rochdale Society of Equitable Pioneers.
- The leaders of the Society created a set of principles for how they would operate their business. These principles are known as the Rochdale Principles and are the basis of the Co-operative Principles used today.
- Even though they were very poor, 29 people saved their money and pooled £28 (45 Canadian dollars) to open a store.
- Their co-operative shop opened on Toad Lane. At first they only sold a few products like tea, sugar, flour and butter. Over time, though, their business grew.
- They used half their profits to fix up the store and the other half was distributed based on how much each member bought at the store.
- The store on Toad Lane continued to grow and 13 years later they were selling £62,000 worth of goods a year.
- The co-op is still active today and has over 6 million members. The Co-operative in England operates 4,800 retail outlets and employs more than 106,000 people.

## THE ANTIGONISH MOVEMENT

*Your group's cue to start will be when the class narrator says, "We now surge ahead to the early 1900s and cross the Atlantic Ocean to find a desperate situation in Canada's Maritime region..."*

- In the late 1800s and early 1900s, life in the Maritimes was very difficult. The standard of living for most people was very low and poverty was rampant.
- Many young people moved away to larger towns and cities to find work in factories, and most of the people who remained made their living by being fishermen, farmers or miners.
- The people who remained were taken advantage of by the small number of merchants and companies. The merchants were charging people very high prices for goods that they could not produce themselves and were not paying fair prices for the produce that people sold back to the merchants.
- This resulted in many people being trapped in a cycle of debt and poverty.
- During this time, local schools lacked resources. They were often poorly built and staff were not well trained. Numerous young people left school to try and earn what little income they could to help their families.
- In an effort to change people's social and economic situations, a small group of priests and educators led by Father Moses Coady created the Extension Department at St. Francis Xavier University in Antigonish, Nova Scotia.
- The people of the Extension Department believed in the collective power of people, meaning that local people had knowledge

and ability  
to create

solutions to

the challenges that they faced in their own lives. They also believed that the key to change was to educate people about the power of co-operation where they lived and worked.

- The Extension Department formed study clubs where people could come together and try to understand what was going on around them, to identify solutions to problems, make plans to change the situations and to take action. The study clubs received pamphlets and other technical material on subjects like co-operative principles, agricultural methods, and business organizations.
- Coady often told people "You can get the good life. You're poor enough to want it and smart enough to get it." He gave them the confidence to make the change they wanted to see in their communities.
- From 1930 to 1935 the movement exploded: the number of study clubs went from 179 to 940, and from 1,500 to 10,650 members.
- Study groups evolved into co-operative businesses that not only gave people employment at fair and livable wages but increased the standard of living in the region.
- People from around the world heard about the Antigonish Movement and used it as a model of how to help people in poor conditions help themselves, through the power of co-operation.
- Dr. Coady had such an impact that today, the Coady International Institute trains co-operators in 130 countries world-wide.



*Your group's cue to start will be when the narrator says "Still in Canada, we go to a small village in Quebec, where a group of activists were about to introduce a whole new financial movement..."*

- This story has roots in Lévis, Québec, around 1900.
- A man named Alphonse Desjardins was working as a note-taker in the House of Commons. At work, he observed a debate that would change his life and our country forever.
- He heard about a man who had taken out a \$150 loan from a bank to save his family. The loan did not work out well, and the bank said that with interest payments he now owed them \$1,500.
- Desjardins was horrified. Realizing that this was not just one man's story but that of many people, he and his wife Dorimène set out to find an alternative to these lending practices.
- He spent the next three years studying and writing letters to the leaders of the co-operative savings and credit movements in Europe.
- In December 1900, Alphonse and Dorimène Desjardins held a meeting in their small home in Lévis, Québec. They proposed a plan of action for people to pool their own funds and start their own financial institution. 50 people were chosen to participate and membership in the new group was voluntary.

- This resulted in North America's first credit union, or *caisse populaire* (the people's bank) as it was called in French. This credit union was different from a bank because it was owned and controlled by its members and focused on community development while still providing reasonable rates.
- On December 23, 1901, the first day of business for the new credit union, records show deposits of \$26.40. As the credit union continued to grow it started giving loans to members and proved that it could be both fair to members and financially stable. By 1907 the credit union had 900 members and \$45,000 in membership shares.
- The office for the credit union was set up in the Desjardins' house and because they were committed to making sure this co-operative was a success neither Alphonse nor Dorimène took a salary.
- The success of the Desjardins' *caisse populaire* spread like wildfire. Credit unions began popping up all over Canada and soon spread to the United States.
- Today the Desjardins Group of credit unions has assets of over \$152 billion, but it remembers its roots of a strong concern for community and a co-operative philosophy.



## THE MONDRAGON MOVEMENT

*Your group's cue to begin will be when the narrator says "Now, we go to a little town in Spain, where a small community was working to save their war-torn village in the aftermath of the Spanish Civil War..."*

- In the early 1940s the Basque region of Spain, with its own distinctive language and culture, was reeling from the divisive Civil War. The war left the region in poverty, hunger, and without jobs.
- In 1941 a newly ordained priest, José María Arizmendiarieta, arrived in the small town of Mondragon. He believed that education and employment were vital in rebuilding the community and overcoming the challenges of poverty and unemployment.
- In 1943 he started a technical school for working-class boys. The school was popular and soon expanded using money collected on street corners from townspeople.
- The school empowered the town and in 1956 Arizmendiarieta and 5 of his former students set up a small worker co-operative making paraffin heaters. This small worker co-operative set up their first factory that employed a total of 24 people.
- This small worker co-operative, known as Mondragon, also set up their own bank, called Caja Laboral Popular, in 1959. The bank was open to people in the Basque region and offered loans to workers so that they could invest in the co-op and get a share of the co-op's profits.
- Mondragon Co-operatives continued to grow and more and more factories were built. These new factories continued to employ more people that were members of the co-ops and as such were also part owners.
- In addition to jobs and the educational institutions that Arizmendiarieta set up and continued to thrive, Mondragon Co-operatives also established its own social security system because there were very few state supports at the time. The system, called Lagun Aro, moved workers between co-ops when times were tough rather than cutting jobs. This provided job security that was greatly needed.
- Today Mondragon Co-operatives employs over 85,000 workers in 256 countries with 255 educational, industrial, retail and financial co-operatives which produce metal-cutting tools, washing machines and bicycles. Also included is Spain's third-largest grocery chain. About 85% of their employees are co-op members and the idea of one worker/one vote remains the same.
- Recently, the co-op members voted to cut everyone's pay rather than risk layoffs at any one co-op. Also, the wage of the highest-paid worker is capped at seven times that of the lowest. The Mondragon Co-operatives are a model the world over of how co-operatives can continue to meet the needs of people even in a global economic system.





*Your group's cue to start will be when the class narrator says, "Finally, we fast-forward to modern-day Saskatchewan, where we learn that access to nourishing and healthy foods is not just a problem of the past..."*



- Recently, the Flying Dust First Nation saw high levels of diet-related disease in their community and realized there was a need for access to healthy foods.
- To fulfill this need, in 2009 people got together and started a garden. It started with just two acres where they grew potatoes and other vegetables. The produce they grew was distributed freely to the people of the Flying Dust First Nation.
- Each year the garden expanded and soon there was enough produce to not only supply the people of Flying Dust First Nation, but also a surplus to sell to other surrounding food co-operatives like the co-op grocery store in Meadow Lake.
- By 2011 the people who worked on the garden were incorporated as a worker co-operative and expanded their cultivated acreage to 14 acres. More acres meant a greater variety of fruits and vegetables that the co-operative grew and sold.
- The co-operative not only provides fresh produce to the community but also provides members with employment and skills training through its Green Certificate apprenticeship program. Students learn how to manage the garden, how to plant vegetables, and how to operate equipment.
- The co-operative is working to get organic certification. This process has not been easy but the co-operative continues to pursue this goal.
- Looking forward, the co-op would like to expand operations to 60 acres of production during the growing season. As well, they hope to build a greenhouse that would allow the co-op to operate year round.

# LESSON 3

## TEACHER'S INSTRUCTIONS

# COLLECTIVE ISSUES, COLLECTIVE SOLUTIONS



**THIS** lesson is designed to build upon the previous lesson's understandings of how co-operative models can work for an individual organization. It demonstrates the benefits of focusing on wider communities beyond one's own business. The assignment requires students to use co-operation to solve four organizations' economic, scheduling, and geographical issues.

### THE PLAN

- 1.** Review the highlights from the previous lesson's skits. Prompting questions that tie in common themes, goals of the organizations, and the obstacles/benefits that the students' groups faced will set up students to think critically about the requirements of this lesson.
- 2.** Divide the students into groups of four. Give each student one of the four Business Case Study scenarios. Ensure that each group has one of each scenario.
- 3.** Explain that each student will be representing the entrepreneur outlined in their Business Case Study. Have students take a few minutes to become familiar with the problems the business faces.

**What You'll Need**  
Photocopies of the Business Case Study scenarios, cut into strips.

**4.** Once students are familiar with their Business Case Study, have their group of four convene a meeting. Each group needs to assign a recorder and a presenter. The goal of the meeting is to explore collective solutions for the obstacles their business faces. Teachers may wish to provide students with guiding questions:

- Could the schedules of all four businesses be coordinated?
- Could sharing of administration be helpful?
- What other sharing possibilities could contribute to the success of these businesses?
- What are the potential difficulties with these businesses co-operating?
- Overall, would your group recommend working together?

**5.** Have each group briefly present their collective ideas and solutions. As students are presenting, write down important information on the board so that the class will be able to see how different groups thought of potentially different solutions. Below is the “cheat sheet” should they miss any facts:



Yoga Studio	Art Classes	New Parent's Centre	Tutoring Business
<ul style="list-style-type: none"> <li>• Mon., Wed., Fri., 7:30 pm to 10 pm</li> <li>• Sat., 9 am to 11 am</li> <li>• Very busy studio at these times</li> <li>• Instructors too busy to do all administrative work</li> <li>• Need someone to fill this role</li> </ul>	<ul style="list-style-type: none"> <li>• Classes only on Tues. and Thurs., 8 pm to 10 pm</li> <li>• Classes all day Saturday and Sunday</li> <li>• Downsizing because one of teachers leaving business</li> <li>• Will have to let go of secretary due to lack of business and high cost of studio rental</li> </ul>	<ul style="list-style-type: none"> <li>• Open Mon. to Fri., 8 am to 12 pm</li> <li>• Operates out of a member's house – but group getting too large for house</li> <li>• Need to find new space, but can't afford high rent, as it's a not-for-profit group</li> <li>• Amount of administrative work growing due to grants, government funding, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Mon. to Fri., 3 pm to 6:30 pm, some Saturdays and Sundays</li> <li>• Demand growing, but can only tutor one student at a time, as tutor travels to their homes</li> <li>• In need of an inexpensive space where she could tutor a few students at once</li> </ul>

# LESSON 3 WORKSHEET

## COLLECTIVE ISSUES, COLLECTIVE SOLUTIONS

**“If you want to be incrementally better: Be competitive.  
If you want to be exponentially better: Be co-operative.”**  
Unknown

### CASE #1

#### Soleil Yoga Studio

This yoga studio in downtown Milford was opened only a year ago by two brothers. They each had (and still have) other jobs in the health field, but they thought there was a need for a yoga studio in the downtown core. They were right! Some nights, the classes are packed – which is great. They’ve found that Mondays, Wednesdays and Fridays from 7:30 pm to 10 pm and Saturday mornings from 9 am to 11 am are when almost all of their students attend classes.

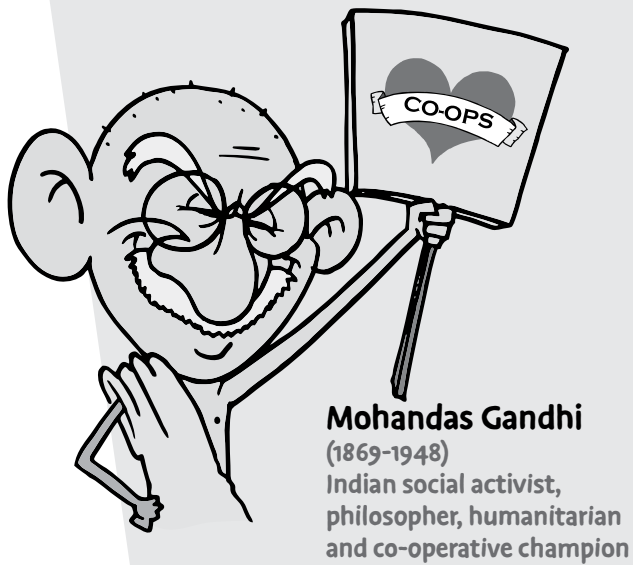
However, outside of these times, the studio is pretty much empty. This is obviously a problem, as the cost of renting this downtown space is quite expensive, and they need more revenue. Only thing is, they can’t fit any more people into their busy classes, and no matter what they do for promotion, they can’t seem to get people out to classes on their slow nights. On top of this, due to their other jobs, the brothers don’t have the time or energy to handle all of the administrative work (registrations, etc.) and promotion – which is almost a full-time job itself. However, at this point, they can’t afford to hire a full-time staff to take care of these areas.

### CASE #2

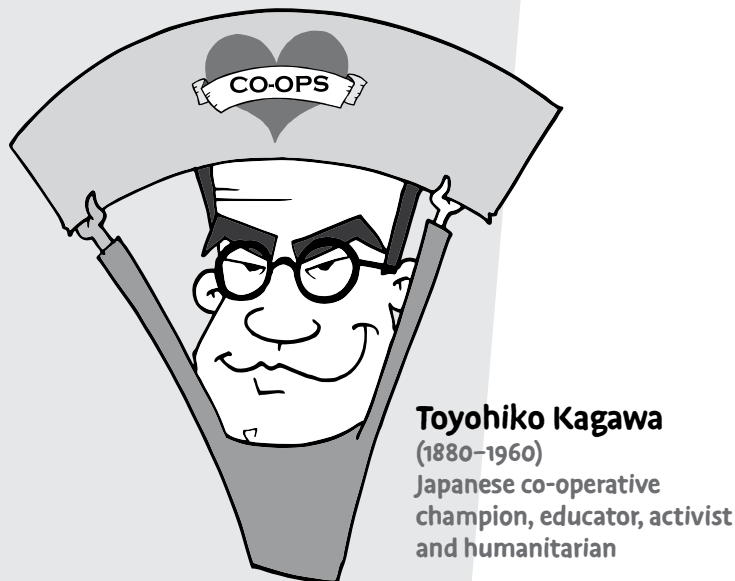
#### Impress Art Studio

For the past 20 years, Caroline and Hannah have run the Impress Art studio in downtown Milford. They rent the small studio, where they share the duties of classes on weeknights and during the day on Saturday and Sunday (the studio sits empty during the day). Hannah has now decided to retire; however, Caroline wants to keep the studio running. Actually, not only does she want to, she needs to. This is her only source of income, and she can’t afford to retire yet. The problem is that Caroline doesn’t have the time or energy to teach all of the classes. She figures that the most she can do is keep teaching her classes on Tuesday and Thursday nights from 8 pm to 10 pm and all day Saturday and Sunday. This is obviously a problem, however, as the cost of renting the studio is expensive – too expensive for it to be sitting empty and not bringing in money for most days of the week. There is also another problem. For the past 10 years, Caroline and Hannah have had their close friend, Sasha, work as their secretary. However, now with half the income leaving, there’s no way Caroline would be able to pay someone to do the administrative work (a job Caroline doesn’t know how to do!). Sasha needs the work, and Caroline is terribly upset with the thought of having to fire her longtime friend.





**Mohandas Gandhi**  
(1869–1948)  
Indian social activist,  
philosopher, humanitarian  
and co-operative champion



**Toyohiko Kagawa**  
(1880–1960)  
Japanese co-operative  
champion, educator, activist  
and humanitarian

### CASE #3

#### The New Parent's Place

Last year, four young parents decided to start their own group in the town of Milford. The four of them had found that meeting every day at one of their houses provided a great support system for each other – they would socialize and share tips on being new parents. They wanted to open up this wonderful environment to other young parents in town. And so, they formed The New Parent's Place as a drop-in centre in one of their homes. It ran Monday to Friday from 8 am to 12 pm. It was a fantastic idea, and word spread fast. So fast, in fact, that in a matter of weeks the group ran into a problem. So many young parents wanted to participate, that the little house wasn't big enough to accommodate everyone. This was a not-for-profit group that didn't have the funds to rent a bigger space. Also, as they became more sophisticated, they began doing some administrative work, such as applying for government grants, etc. – but they soon recognized that they would need to find somebody to do this work for them, as they were all too busy. They decided that this idea was too beneficial to not have it grow and be accessible to all who wanted to join. But how could a non-profit group find the money needed to rent a space and hire a secretary – especially when they really only operated for four hours a day?

### CASE #4

#### Tarah's Tutoring Service

Last year, Tarah – a Grade 12 student in the small town of Milford – came up with a plan to help save for college: she decided to start her own math and science tutoring service. Little did she know that within only six months, her new business would grow to the point where she realized that she would soon have to start turning interested clients down. She just didn't have the time to accommodate all the requests! This really frustrated her, because although she was only one person and could only do so much, she saw the potential for her business to keep growing. She would tutor Monday to Friday from 3 pm to 6:30 pm, and some Saturdays and Sundays. The problem was, she could only tutor one student at a time, and so the number of clients she could take on was limited. Or did it have to be, she wondered? How could she take on more clients while sticking to the same tutoring hours (as she still needed to complete her own work)? Did she have to tutor only in other people's homes? Her house was too busy and noisy to bring her clients to her place. How could she make this work and have her business reach its greatest potential?

# LESSON 4

## TEACHER'S INSTRUCTIONS

# CO-OPERATIVE SEARCH

**“Sticks in a bundle are unbreakable.”**

Kenyan Proverb

**BY** learning about existing co-operatives that students find personally interesting, this lesson will provide students with a better sense of the structures, obstacles, and solutions needed for co-operative organizations. This investigation will also work to help students better understand what makes a co-operative organization unique.

### THE PLAN

**What You'll Need**  
Photocopies of the Co-operative Principles and poster supplies.

- 1.** To prepare students for research on existing co-operatives, review understandings of how co-operative business models are unique from private enterprise. In addition to the Co-operative Principles, guiding topics may include concepts from Teacher's Background Information, such as:
  - Voting Rights of Shareholders vs. Members; and
  - Distribution of Profits and Surplus.
- 2.** Either alone or in groups, assign students Co-op Questions. Remind students that co-operatives exist in nearly all industries. For suggestions on starting points for research, check out the Resources and References on page 32.
- 3.** After students have explored Co-op Questions, lead summative discussion of the common themes and goals of the co-operatives they have researched. Bridge discussion into consideration of services in your community that don't exist yet, but would benefit the community if they did. How could a co-op fill this need in your community?
- 4.** Teachers may wish to organize a field trip to a local co-operative. This could be done beforehand as part of the research process, or afterwards for students to further explore and understand the work of a specific co-op.

# LESSON 4 WORKSHEET

## CO-OP QUESTIONS



1. Find four co-operative organizations of interest to you. For each organization, answer the following questions.
  - a. What kind of business does this co-operative do?
  - b. Does this co-op have a specific mandate or mission statement?
  - c. Where do you see the Co-operative Principles acted upon in this organization?
  - d. What are the benefits for you in being a part of this co-operative organization?
  - e. What are the benefits for society as a whole that come about from the existence of this organization?

2. Of the four co-operatives you researched, is there a particular one you might like to be a part of? Why, specifically, does this organization appeal to you?

Survival rate of businesses after...	5 years	10 years	Long Term
All co-operatives	64%	46%	30%
Private sector companies (Statistics Canada)	36%	20%	N/A

A 2008 report by the Quebec Ministry of Economic Development

# LESSON 5

## TEACHER'S INSTRUCTIONS

# CO-OPERATIVE CONSTRUCTIONS

**“None of us is as smart as all of us.”**

Ken Blanchard

**FOR** this culminating assignment, students will apply all that they have learned by creating their own co-operative organizations. This project could be assigned as a simple one-page proposal or a more elaborate business plan complete with budgets, logos, advertising examples, and other aspects of their business.

### THE PLAN

- 1.** Review previous lesson's discussion on co-operatives that students found interesting and the identified needs of their community.
- 2.** Tell students that they will be developing their own co-operative. Give students a few minutes to individually brainstorm their ideas using First Ideas 1.
- 3.** At least three people are required to form a co-operative. When students finish First Ideas 1, have class mingle amongst one-another to find partners whose ideas could work together.
- 4.** Once all students have found a co-op business and classmates to work with, have each group hone their business model using First Ideas 2.
- 5.** Upon completion of First Ideas 2, give students a second opportunity to mingle with their classmates to determine if there is any room for further co-operation as well as to see if there are any new ideas to add to their plan.
- 6.** Approve each group's co-operative plan in principle, then set students forth to construct their co-operative. Students should use the Co-op Business Proposal as a guideline for a written report or other project.
- 7.** Allow each group to present their co-operative to the class. Encourage questions and discussion on its viability.

#### What You'll Need

Photocopies of the First Ideas and Business Proposals



# LESSON 5 WORKSHEET

## CO-OPERATIVE CONSTRUCTIONS

### FIRST IDEAS 1



**José María Arizmendiarieta**  
(1915–1976)  
Spanish activist, humanitarian, priest and founder of the Mondragon co-operative family

The key to any business (especially a co-op) is that it recognizes a need for the service or product and finds a way to effectively fill this need. To brainstorm some ideas for your new co-op, fill out the following boxes with as many jot notes as possible.

What are some of the big issues in your life?

How could you tackle these issues with a co-operative approach? (Don't limit yourself to just one idea – go wild with ideas!)

How is your idea a co-operative, and who else will be involved in this co-operative?



# CO-OPERATIVE CONSTRUCTIONS

## FIRST IDEAS 2

**“In the long history of humankind (and animal kind, too) those who learned to collaborate and improvise most effectively have prevailed.”**

Charles Darwin

Who are your members, and what service/product will you provide for them?

Where will your co-op be located? Will it be in a city, small town, or rural area? What neighbourhood? Will there be an office/offices? Why would this be an ideal location?

What will be some of the major costs involved with starting and running this co-op?

What are some possible partnerships or co-operative possibilities?

What are some potential names for your co-op? (When thinking of these, don't forget to look back at the answers above to make sure the names fit with the feel of your co-op.)

# LESSON 5

## WORKSHEET

# CO-OPERATIVE CONSTRUCTIONS

## CO-OP BUSINESS PROPOSAL



**Robert Owen**

(1771-1858)

Welsh philosopher, humanitarian and social reformer, he has been called the father of the co-operative movement.

1. What is the name of your co-operative?
2. Names of three people involved?
3. Describe your co-operative enterprise idea.
4. How is this a co-operative?
5. Give a detailed description of who you foresee your members to be.
6. What makes your product/service unique and provides advantages for your members? What sets your co-op apart from other business corporations?
7. What are the potential challenges for your business?
8. Define the geographic area your co-op business will serve.
9. Where will the co-op be based? What are the major advantages/disadvantages to your chosen location?
10. What major equipment and/or supplies will be needed during your first two years in business? When will it be needed and what will it cost?
11. How does your group plan on funding your co-op's start-up costs?
12. Is there any potential for partnerships between your co-op and another co-operative? If so, how can your co-operative organization partners benefit your organization? How can yours benefit theirs?
13. How will your co-operative embody each of the seven Co-operative Principles?



## Co-op Creation: Rubric for Written Report

Expectations	Criteria	Level 1		Level 2		Level 3	Level 4
		Name				Class	Overall level
Knowledge/Understanding	The Student:	<ul style="list-style-type: none"> <li>Understands the structure and mandate of a co-operative business enterprise</li> <li>Accurately describes current market conditions (e.g., cultural and economic factors; existing competition) in the selected field and location</li> </ul>		<ul style="list-style-type: none"> <li>Understands the structure and mandate of a co-operative business enterprise with some effectiveness</li> <li>Describes current market conditions in the selected field and location with some effectiveness</li> </ul>		<ul style="list-style-type: none"> <li>Understands the structure and mandate of a co-operative business enterprise with a high degree of effectiveness</li> <li>Describes current market conditions in the selected field and location with considerable effectiveness</li> </ul>	<ul style="list-style-type: none"> <li>Understands the structure and mandate of a co-operative business enterprise with a high degree of effectiveness</li> <li>Describes current market conditions in the selected field and location with a high degree of effectiveness</li> </ul>
		<ul style="list-style-type: none"> <li>Effectively interprets the needs to be filled with their co-operative, and the wants of the new consumers</li> <li>Effectively analyses modifications to the existing product or service</li> </ul>		<ul style="list-style-type: none"> <li>Interprets the needs to be filled with their co-operative and the wants of the new consumers with limited effectiveness</li> <li>Analyses modifications to the existing product or service with limited effectiveness</li> </ul>		<ul style="list-style-type: none"> <li>Interprets the needs to be filled with their co-operative and the wants of the new consumers with considerable effectiveness</li> <li>Analyses modifications to the existing product or service with a considerable degree of effectiveness</li> </ul>	<ul style="list-style-type: none"> <li>Interprets the needs to be filled with their co-operative and the wants of the new consumers with a high degree of effectiveness</li> <li>Analyses modifications to the existing product or service with a high degree of effectiveness</li> </ul>
Communication		Clearly communicates a proposed plan using a business-like tone; persuasive arguments; relevant facts and figures		Communicates a proposed plan using a business-like tone; persuasive arguments; relevant facts and figures with limited clarity		Communicates a proposed plan using a business-like tone; persuasive arguments; relevant facts and figures with considerable clarity	Communicates a proposed plan using a business-like tone; persuasive arguments; relevant facts and figures with a high degree of clarity
		<ul style="list-style-type: none"> <li>Provides an effective rationale for the success and expansion of the co-operative, while considering the co-operative principles (i.e., concern for community, one member one vote)</li> </ul>		<ul style="list-style-type: none"> <li>Provides a rationale of limited effectiveness, for the success and expansion of the co-operative</li> <li>Considers the co-operative principles with limited effectiveness</li> </ul>		<ul style="list-style-type: none"> <li>Provides a rationale of considerable effectiveness for the success and expansion of the co-operative</li> <li>Considers the co-operative principles with considerable effectiveness</li> </ul>	<ul style="list-style-type: none"> <li>Provides a highly effective rationale for the success and expansion of the co-operative</li> <li>Considers the co-operative principles with a high degree of effectiveness</li> </ul>

Notes



## Notes

[illegible]

# RESOURCES

**“Individual commitment to a group effort – that is what makes a team work, a company work, a society work, a civilization work.”** Vince Lombardi

## WEBSITES

### **SCA**

sask.coop

### **PLEA**

plea.org

### **IYC**

canada2012.coop

### **Young and Free**

youngfreealberta.com

### **Co-ops Are Cool**

coopcreative.ca/Coops

### **Co-ops Rock**

coopsrock.coop

### **Co-op Zone**

coopzone.coop

### **The North American Students of Co-operation Association**

nasco.coop

## TEACHING RESOURCES

### **PLEA's Consumer Smarts for Hip Teachers**

plea.org

### **University of Victoria's Centre for Co-operative and Community-Based Economy**

uvic.ca/research/centres/  
cccbe/resources

### **University of Saskatchewan Virtual Co-op Exhibition: Building Community: Creating Social and Economic Well-Being**

usaskstudies.coop/exhibit

## VIDEOS

### **SCYP Clips**

youtube.com/user/SCYPclips

### **The Difference Between Banks and Credit Unions**

youtube.com/  
watch?v=cawzTSVTP2M

### **Banks vs. Credit Unions *I Love You***

youtube.com/watch?v=cq6ziybK\_84

### **Canadian Co-operative Association's Co-op Cinema**

ccacinema.coopscanada.coop



PLEA   
Legal Information for Everyone

 Saskatchewan  
Co-operative Association

