

Types of Co-ops

The co-op business model is highly adaptable

Co-operatives exist in all sectors of the economy and in all areas of the province.

Co-operatives can be for-profit businesses or not-for-profit service providers.

They can be very large or very small.



There are almost **150 Retail or Wholesale Co-ops** in Saskatchewan providing consumers with options for buying groceries, gas, hardware, and building supplies. In many rural communities, co-ops are the only retail stores.



There are **51 Credit Unions** providing financial services to 251 communities across Saskatchewan. Credit unions are financial co-operatives owned and controlled by their members. Credit unions provide financial services similar to banks, such as savings and chequing accounts, term deposits, mutual funds and loans. Credit unions are governed by their own act in Saskatchewan, The Credit Union Act.

Service Co-ops provide services to their members that are primarily for the benefit and welfare of the community.

In Saskatchewan:



There are
4

health care co-ops that promote wellness and provide more options for primary health care.



There are over
150

media, cultural, and recreational co-ops providing access to equipment and facilities for arts and leisure activities.



There are almost
30

housing-related co-ops providing more options for affordable housing and seniors' housing.



There are over
100

childcare co-ops providing families with more options and a chance to be actively involved in childcare decisions.

Other examples of Service Co-operatives are:

Car Share Co-operatives

Elder Care Co-operatives

Fire & Rescue Co-operatives

Employment Co-ops provide employment for their workers. The workers are the member-owners and conduct business together and make decisions about all important issues including wages, production methods and finances.

Examples of Employment Co-ops in Saskatchewan...



Printing and publishing co-ops, such as Hullabaloo Publishing Ltd., which publishes Planet S and prairie dog magazines; and Thundercreek Publishing which gives Saskatchewan authors opportunities to publish their work through Coteau Books.



Fishing and trapping co-operatives provide northern residents with ways to earn a sustainable living.



Unite Digital Marketing Co-operative is one of the first marketing co-operatives in Western Canada. This worker co-op delivers high quality marketing solutions by bringing together highly experienced professionals in marketing, strategy, social media, design, web development, video production and other services.

Employment co-ops are the most diverse co-op type, as almost any business can be run as an employment co-op.

Producer & Marketing Co-ops act on behalf of producers to sell their produce and provide processing and packaging equipment and pool their marketing to reach more customers.



Farmers' market co-ops give local growers, livestock producers, and bakers marketing alternatives, and consumers more access to local, fresh foods.



Agriculture supply and marketing co-ops help ensure stable farm incomes and provide access to quality, affordable farm inputs, including machinery co-ops, feeder co-ops and marketing co-ops.



Artisan co-ops help artists and craftspeople develop and market their art.

National Insurance and Trust Co-ops provide a wide range of services to credit unions, their members, co-operatives, organizations and individuals. These services can provide insurance for homes, auto, life and other needs, as well as holding funds in trust for people or organizations. Examples include:

Concentra Financial The Co-operators Co-operative Hail Insurance