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International Co-operative Alliance Annual Report and Accounts 2012



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Director-General's Message



Every annual report has the challenge of distilling into a few paragraphs the significant events in the life of an organisation over the course of a full year. Our 2012 annual report is especially challenging to produce, as it needs to recount a year unlike any other: the United Nations International Year of Co-operatives.

This truly was a watershed year for the International Co-operative Alliance, a year we leveraged to pivot toward a Co-operative Decade, with the launch of our Blueprint for a Co-operative Decade. This strategic document, for the co-operative movement and not only for the Alliance, has been extremely well-received by co-operatives across the globe and demonstrates that our Board and Planning Work Group listened well, to you, our members.

The International Year gave us a focus and renewed confidence. The political and financial environment gave us a renewed sense of purpose, highlighting the need for the co-operative model especially at this particular point in history. The generous support from our members for the International Year Fund allowed us to act on this enthusiasm.

We saw significant breakthroughs on every front in 2012. At the United Nations Rio+20 Conference on Sustainable Development, co-operatives were recognised for our contribution to sustainability: in job creation, agricultural development, and poverty reduction. The International Summit of Co-operatives in Québec City, Canada – the 'Davos of Co-operatives' – set a world-class standard for business relevance to even the largest co-operatives. The culmination of the International Year – Co-operatives United in Manchester, England, brought together over 12,000 participants from 88 countries.

With the substantial support from key co-operatives, we re-launched our Global 300 Report as the World Co-operative Monitor, expanding the database to over 2000 co-operatives. With an aggregated turnover exceeding USD 2 trillion for the 300 largest co-operatives, we have demonstrated our scale and impact. We supplemented these raw numbers with rich stories. The stories.coop website allows co-operatives to tell their story, and we highlighted 100 of these in our special publication on the International Year of Co-operatives.

You can read more about all of this in the following pages, as well as learn of the great work in our regional and sectoral organisations.

It's a great time to be a co-operator!

With warm regards

A handwritten signature in dark ink, appearing to read 'Charles Gould'. The signature is fluid and cursive, with a long, sweeping underline.

Charles Gould
Director-General
International Co-operative Alliance

President's Message

On behalf of the Board of Directors, I am pleased to commend the Annual Report of the International Co-operative Alliance for 2012.

2012 was an historic and watershed year for the global co-operative movement as we came together like never before in celebration of the United Nations International Year of Co-operatives. In preparation for the Year the ICA Board, elected in 2009, brought forward an agenda of radical change. We united around a determination to make a difference on behalf of the co-operative model of enterprise, and resolved to make the Year a success on which we could build momentum for the further growth of the global co-operative economy.

Recognising that the International Year in 2012 demanded a renewed vigour, professionalism and commitment if it was to be successful, 2010 and 2011 were critical to ensure that the ICA lifted its performance substantially, and that the whole movement bought into that renewal process, and the evolving strategic positioning.

And so together we built consensus around a determination to build an ICA that had a much stronger member focus that sought to influence the global business environment in which our member co-operatives are working. We were committed to ending the financial problems that had beset the organisation by diversifying income streams and becoming more effective. We wanted to build a centre of excellence for global co-operative knowledge and, on the back of that to develop our global representation and influence worldwide decision-makers in the political, economic and media worlds. We vowed to drive up the visibility of the movement and to create a strong identity that serves local people and local communities around the world. Finally we focused on clearly ensuring that 2012 and the International Year of Co-operatives would be the catalyst for the creation of a more diversified global economy that puts people firmly at its core.

At our General Assembly in Cape Town, the Board of Directors will report to you at the close of its term of office. This has been an exciting, and extremely busy four years. We have taken some important structural decisions, and some potentially game changing strategic positioning. I thank them all for their engagement and their courage; it has been a privilege to serve with them.

In Cape Town, members will elect a new Board to serve for the next four years until the autumn of 2017.

The global gathering of co-operators in Cape Town is historic. It is the first time that we have come together in Africa throughout our 117 year history, and marks the significance of our commitment to support the growth of a co-operative economy in Africa. It also signifies our belief that the co-operative model of enterprise will ensure that the benefits of economic growth in Africa, remain in Africa, for Africans.

During 2012, I was privileged and humbled to visit the co-operative movement around the world and witness the extraordinary work of ordinary people working together for a better world. Our Blueprint for a Co-operative Decade – the road map adopted at the close of the International Year – has set us an ambitious and challenging 2020 agenda. The International Year has shown us that by working together, everything is possible.



A handwritten signature in dark ink, which appears to read 'Pauline Green'. The signature is written in a cursive style and is positioned above the printed name.

Dame Pauline Green
President
International Co-operative Alliance

Highlighted Events and the Development of the Blueprint for a Co-operative Decade

A key phase in the development of the Blueprint for a Co-operative Decade was to ensure that co-operators around the world had the opportunity to contribute to the final plan permitting they supported the vision and could participate in delivery.

The draft Blueprint was presented at the ICA's General Assembly, Manchester 31 October 2012, where it was discussed and adopted by delegates. The Blueprint was originally drafted in a consultative process with ICA's members, regions, and sectoral organisations: the Planning Work Group co-ordinated its effort on gathering feedback and ideas on a '2020 Challenge'.

Delegates who attended the following conferences in 2012 also had their comments fed into the Draft Blueprint: 'Promoting the Understanding of Co-operatives for a Better World (Venice) – March; 'The World of Rural Co-operation' (Trim, Ireland) – September; 'Global Cooperative Finance Summit' (Québec City) – October; and 'Imagine 2012' and 'International Summit of Cooperatives' (Québec City) – October.

The '2020 Challenge' is for the co-operative form of business by 2020 to become:

- The acknowledged leader in economic, social and environmental sustainability
- And therefore the model preferred by people
- And as a result of that, to become the fastest growing form of enterprise.

At the Opening Ceremony of Co-operatives United, Monique Leroux, Chief Executive and President of Desjardins, presented the Declaration from the International Summit of Cooperatives held in October 2012. The declaration says that for co-ops to reach their full potential in a fragile economy, they must maintain their competitiveness, enhance their performance, be innovative and remain relevant to emerging needs.

During the ICA Leadership Forum held on the Tuesday before the General Assembly, declarations were presented by Jean-Louis Bancel, Chair of the International Co-operative Banking Association, and Peter Couchman, Chief Executive of the Plunkett Foundation.

The Leadership Forum was made up of representatives from the ICA's Board of Directors, sectoral organisations and thematic committees to discuss the draft Blueprint and to look forward to the year 2020 to hypothesise what the vision will look like, the steps to get there and creating a framework for a plan of action.



Dame Pauline Green at the ICA's General Assembly



Dame Pauline Green at Imagine 2012 in Quebec City

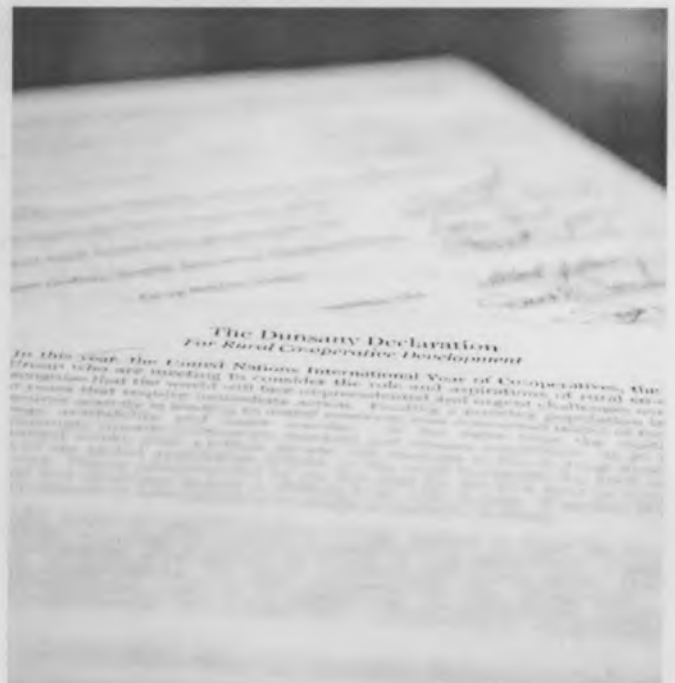
Mr Bancel presented the Resolution of the ICBA from the Global Co-operative Finance Summit, which describes how financial co-operatives contribute to a better world by adopting the Blueprint and communicate their examples of best practices with each other. He also said, that in 2020 co-operatives should double their strength to two billion members by attracting interest from youth.

During his keynote speech to the Opening Ceremony, José Graziano Da Silva, the Director General of the Food and Agriculture Organisation of the United Nations, backed the Declaration: "The Dunsany Declaration for Rural Co-operative Development offers a forward looking perspective and gives an important contribution to the global plan of action that will guide our work in future years."

The Final Declaration from the Euricse academic conference in Venice also contributed to the final Draft Blueprint. A group of researchers identified that co-operatives can contribute in a dynamic and innovative way to the development of the places in which they operate. It called for this to be recognised as a strategy for the renewal of the economic system and to ensure that public policies at national and international level will improve. Consequently, enabling and tapping the important contributions that co-operative enterprises can bring to social and economic development.



Dame Pauline Green signs the Dunsany Declaration at the "World of Rural CO-operation" event in Trim, Ireland



The Dunsany Declaration for Rural Co-operative Development

Co-operatives United World Festival and ICAEXPO in Manchester, England



Co-operatives United was probably the largest gathering of co-operators in recent memory. The event was generously hosted by The Co-operative Group (UK) and Co-operatives UK and took place from 29 October - 2nd November 2012. This was the global culmination event for the United Nations International Year of Co-operatives; 12,605 co-operators, from 88 countries, united at Manchester Central to celebrate the International Year and lay the foundations for a co-operative decade.

Co-operatives United – Interactive

A core component of Co-operatives United was to maximise participation through an on-line platform encouraging co-operators from around the world to get involved with key elements of the programme. During the week, the interactive event attracted:

- 5652 website visits
- 2713 on demand views of the 67 videos created
- 31,000 reach through Social media
- 3,452 virtual live and on demand visitors.

Key facts to the event included

12,605 unique visitors (including 3452 to on demand / virtual site)

753 co-operatives attended from 88 countries

A reach of 31,000 through Social media

An overall good or excellent satisfaction rate of 92.2%

29 pieces of media coverage

24 press representatives formally attending the event

A direct advertising reach of 1.4m - radio, 1.48m - regional press and 60,000 via Facebook and Twitter

ICA Expo and Exhibitions

Delegates of Co-operatives United had the opportunity to increase their knowledge of the co-operative business model by speaking to exhibitors from the international and UK movement.

- 170 co-operatives represented by 740 exhibitors
- 127 exhibitors from around the world took part in the ICAEXPO
- 43 exhibitors had stands in Co-operation Street.



The Co-operative Group's Morph Men brought a touch of humour to the event



ICAEXPO attracted 127 exhibitors

Rochdale Pioneers Award

In 2000, the ICA Board established the prestigious Rochdale Pioneers Award. The purpose of this Award is to recognise a person or, under special circumstances a co-operative organisation, that has contributed to innovative and financially sustainable co-operative activities which significantly benefit their membership.

Roberto Rodrigues was honoured as the winner of the Rochdale Pioneers Award in 2012. The former ICA President (1997-2001), Brazilian Minister for Agriculture (2003-2006), and most recently appointed FAO Special Ambassador for Co-operatives, was a favourable recipient when he received the award at a special ceremony held during Co-operatives United in Manchester, UK.

The award was presented by the Leader of Rochdale Borough Council, Councillor Colin Lambert, a fitting tribute with Rochdale being the birthplace of the modern co-operative movement.

Mr Rodrigues described how co-operation was central to his life and said the co-operative movement must make the most of the International Year of Co-operatives. He explained that although he had little knowledge of co-ops when he started his career, he soon came to learn the "almost magical-power of co-ops". He mentioned how throughout his career he visited 81 countries and learned about the strength of co-operation, whilst pointing out that there is a worldwide lack of international leaders capable of defining global directions.



Roberto Rodrigues (centre) receives the Award from Cllr. Colin Lambert and Dame Pauline Green

Blueprint for a Co-operative Decade

To ensure the potential the United Nations had brought to co-operatives did not expire at the end of 2012, and continue to recognise the interest in co-operatives that was sparked by the worldwide financial crisis originating in 2007, the ICA initiated a planning process at the end of 2011 for a post 2012 strategy. This process, shaped by input and feedback from ICA's members across the globe, resulted in the drafting of a 'Blueprint for a Co-operative Decade'.

ICA's membership approved the adoption of the Blueprint at a General Assembly in October 2012. While the ICA provides leadership to the implementation of the Blueprint, its goals can only be achieved if the worldwide movement is embraced it and collectively seeks to achieve it. The ambitious vision in the Blueprint is for the co-operative form of business by 2020 to become:

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

To achieve the vision, the Blueprint strategy concentrates on five critical interlinked themes, and establishes an individual strategy in relation to each of them. The over arching agenda for the ICA, its Members and the co-operative sector generally is to:

- Elevate **participation** within membership and governance to a new level
- Position co-operatives as builders of **sustainability**
- Build the co-operative message and secure the co-operative **identity**
- Ensure supportive **legal frameworks** for co-operative growth
- Secure reliable co-operative **capital** while guaranteeing member control.

The Blueprint strategy summary states that:

"The starting point for the strategy of a global co-operative future is the powerful claim which co-operatives make to the outside world; they have a way of doing business which is better than the one which is currently failing.

- Co-operatives are better because they give individuals participation through ownership, which makes them inherently more engaging, more productive, and both more useful and more relevant in the contemporary world
- Co-operatives are better because their business model creates greater economic, social and environmental **sustainability**.

Participation and Sustainability explain why co-operatives offer a better way of doing business; they are differentiators within the co-operative model:

- This is looked at through the lens of **identity** – how co-operatives communicate their powerful message and how they are to be seen and understood by everybody from policy-makers to the general public.

Identity effectively sets out the co-operative proposition for today; what it means to be a co-operative and what are the defining characteristics or 'irreducible core'.

Legal Framework and Capital speak to what facilitates or inhibits co-operatives:

- The Blueprint seeks to ensure supportive **legal frameworks** for co-operative growth
- Co-operatives need access to **capital** if they are to be established, grow and flourish.

Policy Messaging and Achievements

2012 was a highly successful year for co-operative policies around the globe. The Rio Plus 20 negotiations, designed to establish an international plan for furthering sustainability, hunger eradication, environmental protection, gender equality, employment, etc. were concluded in a series of often heated negotiations in Rio de Janeiro, Brazil in June 2012. Co-operatives were strongly supported in the final document with such key language as amendments stating that there must be more support for co-operatives as a tool for eradicating hunger and advancing employment, for example.

This marks the first time that co-operatives have been specifically mentioned in this vital agreement that is reviewed and reshaped every five years. This means that cooperators globally may now take this international mandate supported unanimously by 193 countries and use it to boost their efforts for legislation, regulations and enforcement of regulations that support the growth of co-operatives as the business model of choice.

In October 2012, the Food and Agriculture Organization (FAO) hosted the UN's annual high level meetings of the Committee on Food Security (CFS). This year's session devoted an entire day to the importance of co-operatives for eradicating hunger and advancing food security. Speeches included statements from the Vatican and speakers from around the globe. Ministers of Agriculture firmly stated with clear examples that in their respective countries, co-operatives are vital for helping smallholder farmers not only feed themselves, but also compete in the market place and feed their communities and the world beyond. Five-story banners honouring co-operatives hung from the sides of the FAO building to remind the world how important co-operatives are to fighting world hunger.

Finally November 2012 saw the conclusion of the International Year of Co-operatives (IYC) with the final meeting of the UN Advisory Committee on Co-operatives, chaired by ICA's Dame Pauline Green. To insure that the IYC was not just a year of celebration, Dame Pauline and the Advisory Committee used that final session to launch the Advisory Committee's UN Plan of Action. This report is likely to be debated, and hopefully, unanimously approved in September 2013 when the UN General Assembly next meets.



The United Nations, New York

Communications

The United Nations gift of an International Year of Co-operatives (IYC) in 2012 galvanized the global movement across every region and every sector uniting co-operatives behind a single logo and tagline. For the International Co-operative Alliance this provided an unprecedented opportunity to co-ordinate a global communications campaign across all our offline and online channels.

The main ICA website, ica.coop, was redesigned and renamed for the International Year as 2012.coop which saw a considerable increase in traffic from all Regions. The ICA eDigest, news and press releases were all available from the site in English, French and Spanish, and a downloadable Resources section has begun to bear fruit as co-operators use it as a source of news, speeches, presentations and reports. An RSS feed from thenews.coop has improved content. The site Homepage comprised dynamic content with a Story of the Day facilitated by our partnership with Euricse and Stories.coop along with the logos of financial partners for the International Year Fund. The site also benefited from visitor generated content with an Events section.

Our profile on social media flourished during the International Year, with cross pollination with across Facebook, Twitter, 2012.coop, and Tumblr Blogs. We established an International Social Media Group which led to a co-ordination of activity and events for IYC country launches. On Facebook, by year end, we achieved 2700 Likes, of which 55% were men and 47% under the age of 35. On Twitter we used #coops2012 which became a shared hashtag across the globe. By year end we had 2909 Followers, 111 tweets, 101 mentions and 284 retweets.

Our relationship with the Global News Hub continued to flourish with the establishment of a Co-operative Media Pool comprising 100 editorial partners. The site reached 146,000 visitors and carried over 6,000 stories from all regions, and achieved World Top 10 of sites for 'co-op' or 'co-operative'. The GNH had a direct link to 2012.coop and blogs.

To celebrate the International Year of Co-operatives we organised a global competition - Coop'Art, which attracted 170 entries from 35 countries - 6450 votes were registered. There were three competition categories for Photography, Video and Music, with three winners in each category.

- Photography - Philippines, Argentina (2)
- Video - Chile, Portugal, UK
- Music - Dominican Republic, Canada & Mexico.

One outcome of the International Year was our legacy book and profiling tool - "Building a Better World: 100 stories of co-operation", copies were sold online through icashop.coop, the book was made possible by 25 global Partners.



Co-operative News
Coopérative Actualités
Notizie Cooperative
Cooperativa Noticias

We organised a global poster competition and Collage-No, a co-operative design agency based in Valencia, Spain were the winning designers, with their co-operatively produced "Exquisite Body."

Media

Working with global media agency Fenton we built a solid foundation for influencing top-tier global media who identified, contacted and built relationships with over 385 journalists on behalf of the ICA and the co-operative movement. Coverage was achieved in outlets including the Financial Times, Wall Street Journal, New York Times, Harvard Business Review, Huffington Post, Reuters, AFP, and the Christian Science Monitor.

The International Year was unprecedented in terms of member engagement opportunities for your President and Director-General, and in country media profiling was facilitated by Sommerson.

Finally, during the year and in a step to solidify our digital strategy and to reach the next generation of co-operative members, the ICA acquired the .coop domain name as it was gifted the Domains.coop registrar and the technical infrastructure behind the .coop domain, from the UK's Midcounties Co-operative.



Monique Leroux and Dame Pauline Green at the launch of the International Year Book at the International Summit in Quebec City



Winning design for the Official IYC Poster competition



Winning photograph for the Official IYC Photography competition by Billy Rey

International year of Co-operatives

Legacy projects

World Co-operative Monitor

In 2006, the International Co-operative Alliance launched the Global 300 Report, a list of the 300 largest co-operatives and mutual organizations worldwide. As a result of this important database, we now have a focused message to share about the size and scale of the co-operative role in the world economy.

In the International Year of Co-operatives, ICA expanded this initiative and strengthened its scientific basis. To this end, ICA established a scientific partnership with Euricse (the European Research Institute on Cooperative and Social Enterprises, in Trento, Italy), establishing a scientific committee consisting of Euricse researchers and other international experts with diverse training and skills. At the end of the 2012 International Year of Co-operatives, ICA relaunched the Global 300 Report as The World Co-operative Monitor.

The World Co-operative Monitor is designed to develop a ranking of the largest co-operatives and mutual organisations worldwide based not only on turnover, but also on social value. Eventually, the goal is to maintain data on 5000 co-operatives, reflecting all countries, sectors, and sizes of co-operatives. When complete, the World Co-operative Monitor will be a valuable co-operative business intelligence tool.

There are many obvious benefits from this project, including:

- Increasing the profile of co-operatives within their own industries and countries, as well as internationally
- Demonstrating the economic importance of co-operatives and mutuals to government and other regulatory agencies
- Developing a platform to measure the impact of co-operative development agencies
- Modeling good practice and highlighting successful co-operative business models and innovative approaches
- Creating networks between co-operatives and mutuals in the World Co-operative Monitor for greater sharing of information, business intelligence and business opportunities
- Giving visibility to individual co-operatives in the main ranking and in sector/area/type sub-rankings
- Creating a much improved statistical and data methodology to allow for better analysis of performance and impact.

The World Co-operative Monitor 2012 expanded the database to over 2000 co-operatives and mutuals in 61 countries, including almost 1500 co-operatives and mutuals with turnover in excess of \$100 million. It revealed that the largest 300 co-operatives have an aggregate turnover in excess of \$2 trillion.

The Monitor is complemented by another ICA-Euricse partnership – www.stories.coop – a web site that collects co-operative stories, relating the rich narrative of co-operative impact in a way that the numbers in the Monitor can only quantify.



WORLD
CO-OPERATIVE
MONITOR



EXPLORING THE
CO-OPERATIVE
ECONOMY

EXPLORATIVE REPORT 2012

Global Development Co-operative

The Global Development Co-operative (GDC) is a not-for-profit initiative designed to leave a lasting legacy from the International Year of Co-operatives. It is a fund that brings together co-operatives, for co-operatives.

The GDC is proposing to raise USD 50 million from, amongst others, co-operatives in the developed world, foundations and development agencies. Its aim is to make a practical contribution over the next seven years to addressing the 'missing middle' funding gap experienced by developing world agricultural co-operatives, particularly in Africa. Examples may include investing in modern machinery, processing plants, warehousing and storage or product diversification initiatives.

The Fund will facilitate the provision of fair-priced medium-term loan finance and complementary technical assistance, and by encouraging other actors to use their resources for the same cause. With a reach that spans both the developed and developing world, the GDC is also exceptionally well-placed to encourage trade, e.g. between agricultural co-operatives and consumer co-operatives.

Over the longer term, the GDC is seeking to make a significant contribution to the creation of an environment where medium and long-term finance, at fair interest rates, is routinely available from local institutions to fund viable co-operative expansion projects. The ambition is that funding co-operatives to help generate growth and alleviate poverty becomes a mainstream activity in the same way that microfinance became established as an asset class in the last decade.

The GDC will draw upon the considerable experience of its original sponsors (International Co-operative Alliance, The Co-operative Group, and The Co-operative College), and from its investor-members, intermediaries, and partners such as the United Nations Food and Agriculture Organisation (FAO).



Global
Development
Co-operative

a fund for development

Regional reports

Africa

African Governments and the Movement celebrated the International Year of Co-operatives with a marked degree of success. In Kenya, Tanzania, Malawi and Lesotho, major events were held to celebrate the year with great involvement from governments represented at the events by the respective Heads of State. In other countries, notably Nigeria, Namibia, Swaziland and Mozambique, the Movement had elaborate activities spread across the year in celebration.

In 2012, the ICA Africa Endowment fund continued to be supported by the Regional Governments and the movement. By the end of the year, capitalisation of the fund amounted to USD 235.526.74 and it is expected to grow as more governments and organisations support the capitalisation process.

In September 2012, the 6th Joint Rural Finance Thematic Workshop was held in Maputo, Mozambique and attended by delegates from East, Central and Southern African regions. This is an annual event co-hosted between the Swedish Co-operative Centre (SCC), International Fund for Agricultural Development (IFAD) and the International Co-operative Alliance Regional office for Africa along with the Government of Mozambique. The theme for the conference was "Effective Rural Finance delivery methodologies for increased productivity".

In October 2012, the 10th ICA Africa Regional Assembly and Ministerial Conference was held in Kigali, Rwanda. Delegations from 32 countries in Africa attended with the highest component of delegations came from the Francophone countries.

During the year, the Regional Office was involved in guiding the Government of South Africa and Parliamentarians in reviewing the Co-operative Policy and Law for the Republic of South Africa.

For further information on ICA Africa please visit: www.icaafrica.coop



Delegates attending the 6th Joint Rural Thematic Workshop at Joachim Chisano International Conference Centre Maputo, Mozambique



Ministers attending the 10th ICA Africa Ministerial Co-operative Conference in Kigali, Rwanda



Dame Pauline Green President of the International Co-operative Alliance and Mr Charles Gould Director-General of the International Co-operative Alliance, with Engineer Jibrin Bala Abuja CFN President, and Dr Yousef Mohamed Mohamed Abdel Salam Housing Federation of Egypt delegation attending 10th ICA Africa Regional Assembly

Americas

Preparations for celebrating the 2012 United Nations International Year of Co-operatives began at the end of 2011. 2012 was an exceptional occasion to draw attention to the magnitude and importance of the co-operative phenomenon for its resilience against the economic crisis. It was essential for all ICA Regions to be prepared professionally and committed to fulfil the requirements of the event.

Senior staff members from the ICA-Americas Regional Office and Board members were invited to participate as speakers and to represent the International Co-operative Alliance in various activities held in the Region in commemoration of the IYC, these included the World's largest co-operative embrace in Peru; Launch of the International Year of Co-operatives in Colombia; VI National Co-operative Congress in Asunción, Paraguay; 3rd National Co-operative Meeting in Uruguay; and 2012 Co-operative Congress in Argentina.

In 2012, ICA membership in the Region grew by 4 to 86 members.

ICA-Americas worked hard to increase global influence in the region with the signing of a co-operation agreement with the Latin American Parliament (Parlatino), with the objective of consulting and exchanging information and documentation to increase the co-operation and joint activities between the co-operative sector and the legislative bodies in the countries of the region. Also, in the 28th General Assembly of the Latin American Parliament (Parlatino), held in Panama on 30 November, 2012, the Framework Law for the Co-operatives in Latin America of the ICA-Americas was adopted with a few amendments.

Another co-operation agreement was signed between ICA-Americas and the Superintendencia de la Economía Popular y Solidaria of Ecuador.

The ILO Regional Office in Lima, Peru carried out a joint study with ICA-Americas on co-operatives in Latin America. This research analyses the environment for the development of sustainable enterprises, including co-operatives and organizations of the social economy, as well as their contribution to the promotion of decent work and the fight against poverty. Other national studies were carried out and published in: Bolivia, Colombia, Costa Rica, Guatemala, Paraguay and Peru.

ICA-Americas continued to deliver seminars on Governance in a number of countries and certified members and non-members in Good Co-operative Governance. The Regional Office has also implemented a tool that shows the "co-operative difference" and allowing some organisations to receive a certificate on Social Audit.



ICA Americas Inauguration ceremony



ICA Americas New Member Ceremony

A Workshop was held in Mexico to validate the "Methodological Manual of Gender and the co-operative model", as part of the strategy to promote the co-operative model among women.

ICA-Americas Regional Office developed an Environmental Policy during 2012, aimed to guide the co-operative sector in areas such as sustainable development and climate change. The Office has also developed a Green Office Manual to encourage attainment of the Green Office and Carbon Neutral Certificate as already attained by the Regional Office.

The II Co-operative Summit for the Americas was held in Panama in May, which included the 10th ICA-Americas Regional Assembly. Networks for the Latin American Parliamentarians and Co-operative Promotion were established during the Summit.

For further information on ICA Americas please visit: <http://www.aciamericas.coop>



ICA Americas; Signing moment at the Palatino



ICA Americas Regional Assembly



ICA Americas New Member Ceremony



ICA Americas Parliamentarians meeting

Asia and Pacific

In achieving the main objectives of the United Nations International Year of Co-operatives 2012, the International Co-operative Alliance Asia and Pacific Office organised several events to increase awareness and promote policies and growth. The most significant of these was: the 9th Co-operative Minister's Conference on Co-operative Legislation & Policy, held in February 2012, on the theme "Enabling Cooperative Legal and Policy Environment for Sufficiency Economy". The event was hosted by the Royal Government of Thailand and attended by 16 co-operative ministers, several government officials, co-operators and leaders along with 300 delegates. Mr Chumpol Silpa – Archa, Deputy Prime Minister of Thailand and Alliance President Dame Pauline Green were the Chief Guests. The Conference made a 13 point joint declaration which was adopted by the conference.

The 7th Asia-Pacific Co-operative Forum was held on the theme "Role of Co-operative in times of Natural Disasters" which was attended by International Co-operative Alliance President, Dame Pauline Green and more than 200 delegates from 20 countries attended the forum, to which the Japanese Prime Minister sent a message. The objective of the forum was to bring together co-operatives and other stakeholders to consider the role of co-operatives as partners in disaster management and strengthening their capacity for disaster preparedness, mitigation and management. The conference made an important observation that the manmade disasters like Fukushima Power Plant leakage, are more dangerous and have a longer impact than the natural disasters.

The 10th Regional Assembly considered governance issues and agreed a new 16 point strategic activities and program plan (2013-16). Mr Li Chun Sheng was re-elected as Chairman of the Regional Board. The Regional Assembly approved Formation of ICA-AP Committee on Forestry.

During the year the Alliance membership within the Asia and Pacific Region grew to 80 organisations from 25 countries registering a steady growth from 57 in 2007, to 80 in 2012.

Following the closing of the Region's business office in Singapore, a new office, sponsored by ANGKASA, will be opened in Malaysia.

The ICA Asia and Pacific Regional Office initiated programs to promote cooperatives in non-member countries by involving them in capacity enhancement projects and also through dialogues. The Co-operative ministers of Brunei, Lao PDR, Bhutan and Cambodia have been invited and attended the 9th Co-operative Ministers Conference in Thailand. Initiated dialogue with Lao PDR by organising a regional workshop in December and the Regional Director held a fruitful meeting with Government Officials of Lao in the backdrop of the workshop. The Co-operative members, leaders and government officials have been invited regularly from Afghanistan, Maldives, Lao, Bhutan and Cambodia to attend training on technical issues such as fostering core leadership, quality and safety management of farm products etc, which in turn expected to help in development of co-operative business system in these countries.

For further information on ICA Asia and Pacific please visit: <http://www.ica-ap.coop>



An organic silk yarn dyeing unit in Lao PDR



Cooperative workers processing banana in Thailand



A group of organic vegetable farmers in Lao PDR

Europe

Confronted with EU Institutions that tend to develop 'one-size-fits-all' instruments and regulations, Cooperatives Europe has worked for the respect of the plurality of business forms, a principle recognised by the funding treaty of the European Union.

On the one hand, Cooperatives Europe has worked to create an enabling legal environment for cooperatives in Europe. Besides working on specific policies such as the European Cooperative Statutes and the Common Consolidated Tax Base, Cooperatives Europe has started working to obtain a European policy on co-operatives, which will aim to have the plurality of business forms recognised in each and every European policy field.

On the other hand, much has been done to promote the cooperative enterprise model. Cooperatives Europe has been working for the recognition by the EU of the contribution of cooperatives to the entrepreneurship and employment. Much progress has been made in development, where co-operatives have been recognised as key actors for a sustainable and inclusive growth, and new budget lines will be fully accessible to cooperatives. Last but not least, Cooperatives Europe work in energy has progressed with renewable energy cooperatives spreading in a number of European countries.

In the framework of the United Nations International Year of Co-operatives 2012, Cooperatives Europe released 'Cooperatives for Europe', the European cooperative agenda highlighting major cooperative contributions to the EU2020 strategy. Additionally a series of events were organised; the European co-operative week in Brussels, a conference held in Nicosia under the Cyprus Presidency of the EU Council and the young co-operative leaders' forum held in Bulgaria.

For further information on Cooperatives Europe please visit: <http://www.coopseurope.coop>



Co-operatives for Europe: Moving forward together



Sectoral Organisation Reports

Agriculture

As the International Year of Co-operatives, 2012 was an important year for the co-operative movement.

Utilizing the momentum generated by the IYC, the International Co-operative Agricultural Organisation (ICAO) took part in several international events in 2012. The first of these was the International Agri-Food Network's (IAFN) annual meeting, in Rome, Italy, June 4-5. The second was the World of Rural Co-operation International Roundtable Event, hosted by the United Kingdom's Plunkett Foundation and held in Dublin, Ireland, September 11-12. And the third occurred on World Food Day, October 16. The theme for this event was 'Agricultural Co-operatives; key to feeding the world', and during, the Director General of FAO, Jose Graziano da Silva, pledged to support cooperatives, agricultural ones in particular, as they pursued food security and sustainability.

Collaboration between FAO and ICAO was further discussed during ICAO's Executive Committee Meeting and Seminar on November 11. Hosted by the Federation of Norwegian Agricultural Co-operatives, this event was held in Oslo, Norway. Nora Ourabah Haddad, from FAO's Gender, Equity and Rural Development Division, gave a presentation on the alliance between the co-operative movement and FAO in the struggle for food security.

ICAO's General Meeting was held in Kobe, Japan on November 26. Issues addressed during this meeting included ICA sectoral organization financing and relations with such intergovernmental organisations as FAO, IFAD, etc. The Dunsany Declaration was discussed, and Alfred Domagalski, the president of the National Co-operative Council (NCC) in Poland, was welcomed as a new executive member.

One of the issues to be addressed during the upcoming 2013 ICA General Assembly/ICAO General Meeting is that of co-operation between co-operatives. Two members of ICAO took part in such co-operation, beginning in September of 2011 and continuing through 2012. NACF of Korea and UCA of Uganda came together in a 'sisterhood relation'. Through this connection, developing cooperatives and the agricultural industry in Uganda may avail themselves of NACF's experience and resources, enabling them to grow and thrive.

Finally, ICAO's membership grew by 2 in 2012 to 39 organisations, from 31 countries. The new members were the Ghana Cooperative Agricultural Producers and Marketing Association and Co-operatives UK Limited from the United Kingdom.

For further information on ICA Agriculture please visit: <http://www.agricoop.org>



Banking

The focus event of 2012 was the symposium the International Co-operative Banking Organisation (ICBA) organized at the International Summit of Co-operatives in Québec, Canada with a resolution and the participation in an ILO conference on the resilience of co-operatives.

More than 200 participants showed interest in the Summit organized by the ICBA in Québec on the theme of "Financial co-operatives contribute to a better world", the Global Co-operative Finance Summit had two objectives:

The first was to look at the role that banks play in the area of inter-co-operation within the co-operative movement. The second was to explore how co-operative banks voluntarily contribute to making the world a better place. Several speakers contributed to the quality of the event;

Monique Leroux, CEO of Caisses Desjardins, and Benoît Hamon, the French Minister of Social Economy. The first round table on the topic of inter-co-operation also offered the opportunity to listen to Daniel Kelley, Vice President of CoBank and President of Growmark, Anne Gaboury, CEO of Desjardins International Développement, Stuart Coe, Fund Manager of the Co-operative Banking Group and Brian Branch, CEO of the WOCCU. Arnold Kuijpers, Director of Rabobank, John Baistow, President of Bankmecu and Huguette Labelle, President of Transparency International debated "How co-operative banks contribute to build a better world?" during the second round table.

This summit underlined our capabilities to conduct high-level discussions about co-operative banks for our members and for the promotion of co-operative banks.

At the end of the Summit a resolution was presented. This Resolution is intended to pursue a dual objective; on the one hand, it represents a road map for co-operative banks to improve their business practices and their principles. On the other hand, this resolution aims to challenge public authorities at national and international levels to promote the co-operative model.

This summit called for further reflection on the role of co-operative banks in the stability of the economy. In this way, we took part in a conference of the International Labour Organization in October 2012. The topic of the conference was "Resilience in a downturn: the power of financial co-operatives", the title of new a academic report.

For further information on ICBA please visit: <http://www.icba.coop>

Consumer

2012 was a special year for the co-operative movement; it was the United Nations International Year of Co-operatives (IYC), under the tagline "co-operative enterprises build a better world". During the year, Consumer Co-operatives Worldwide (CCW) delivered activities to demonstrate how consumer co-operatives were building a better world.

Highlights of the year included a global workshop held on 1 November 2012, which was integrated into the programme for 'Co-operatives United World Co-operative Festival and ICA Expo'. The main issues discussed included an overview of consumer data legislation in the EU and best practices in loyalty programmes and consumer data (with presentations from co-operatives in the UK, Italy, Sweden and Finland).

The objective of the workshop was to exchange information and best practices regarding the management of loyalty and membership programmes in different consumer co-operatives. Participants had the opportunity to discuss how best promote the participation of members and tailor commercial offers according to the profile of members. This is a crucial issue for consumer co-operatives given their large membership base and the need to develop participation, in particular from young co-operators.



Hosted by the Desjardins Group and ICA, the International Summit of Co-operatives was another major event of the International Year of Co-operatives and aimed to show the amazing power of co-operative enterprises. The Summit was held in Québec from 8 – 11 October 2012. CCW participated in the Summit and its Secretary-General, Rodrigo Gouveia, was a speaker in a dedicated forum on consumer issues to explain the size and relevance of the consumer co-operative sector in the world. Robynn Shrader, CEO of the National Cooperative Grocers Association of the US – a member of CCW – was also one of the panel speakers.

CCW continued its regular activity at the global level, focusing on the provision of information to members (four issues of the newsletter "CCW Connection"; website; twitter), representing consumer co-operative's interests to the wider co-operative movement (including the participation in the Sectoral Organisations Liaison Group) and allowing exchange of experiences between its members. Many other activities were developed at regional level by Euro Coop, in Europe, and by the Asia Pacific Consumer Committee.

For further information on CCW and to read the full Activity Report please visit: www.ccw.coop

Fisheries

The International Co-operative Fisheries Organisation (ICFO) contributes to improving the living standards of fishermen and developing fisheries co-operatives in each of the ICFO member countries through conducting research and studies on various problems concerning fisheries co-operative organisations, and promoting knowledge sharing among fisheries co-operatives.

ICFO and the Vietnam Co-operative Alliance (VCA) jointly held the 2nd "World Fisheries Co-operative Day" on 15 June in Da Nang, Vietnam attended by the Vice Prime Minister of Vietnam, ICFO chairman, ICA Director-General, ICFO representatives, government officials, presidents and co-operators of member fisheries co-operatives in Vietnam, etc. An international seminar "The experiences on the development of fishery co-operatives in the world and the practices of Vietnam" was held in order to share expertise and experiences for the future of fisheries among member co-operatives on the same day. Furthermore, fisheries co-operators from the VCA were invited to Korea to share the knowledge related to fishing industry and cooperatives for 10 days with the support of the Korean National Federation of Fisheries.

The 2nd "World Fisheries Co-operator Prize" was awarded to Mr. Nguyen Ngoc Hai, president of Thoi An fishery co-operative in Vietnam at the anniversary of the 2nd World Fisheries Cooperative Day. His extraordinary dedication and devotion to the development of fisheries and fishery cooperatives was unanimously recognized by the members of the "Selection Committee", including ICA Director-General, Charles Gould.

The ICFO donated 13 personal computers to National Fishermen's Association of Malaysia (NEKMAT) in Malaysia, and 14 computers and 9 printers to Central Cooperative Society Limited (CCS) in Myanmar in September 2012. As a result of these activities, the CCS joined the ICFO as a new member on 27 November in 2012.

ICFO published the 'World Fisheries' book in 2012. The book provides an overview of the key trends, related statistics and policy developments in major fishing countries to the ICFO members including Korea, Japan, America, England, China, Philippines, and Norway.

For further information on Fisheries please visit: <http://www.icfo.coop>

Health

The International Health Co-operatives Organisation (IHCO), founded in 1996 as a sectoral organisation of the International Co-operative Alliance, ICA, brings together those co-operatives delivering health services to their members, providing employment to healthcare professionals, or those involving the various actors working in the interests of high-quality community healthcare based on freedom of choice,

the integration of services and ethical working conditions. Within the current context of economic crisis, the rising cost of healthcare represents a major financial burden on governments, which are faced with the need to provide medical care for an increasingly ageing population, with ever more costly treatments.

It has been demonstrated that health co-operatives have a very important role to play in meeting these challenges. They can act as a complement, or even an alternative to national health systems, while dealing with shortfalls in those countries where healthcare is not adequate. A wide range of formulae may be adopted and adapted to meet the needs of citizens.

There are numerous examples of this among the IHCO members, vouching for the soundness of the co-operative model. In Argentina the Federation of Solidarity Health Entities, FAESS, has made progress towards integration with a number of public institutions to guarantee access to healthcare by the entire population. In Spain, regional governments entrust the administration of public hospitals and health centres to the health co-operatives of the Espriu Foundation. In Brazil, the Unimed medical co-operatives have developed a co-operative health model which is the most highly rated by both professionals and the citizens who receive its services. In Malaysia, medical co-operatives have set up a pharmaceutical branch allowing doctors to prescribe low-cost drugs to their patients. In Japan, citizens join co-operatives to create healthcare facilities, to promote health and prevention, to disseminate healthy habits and, in the event of natural disasters, to implement mechanisms to assist the population affected.

During 2012 the IHCO saw its ranks increase with 2 new members, the Health Care Co-operatives Federation of Canada and the health branch of National Association of Co-operative Savings & Credit Unions of Poland.

In October, the IHCO organised in Lévis, Canada, together with Canadian health co-operatives, the International Forum on Health Co-operatives, entitled Health Co-operatives Build a Better World. The event was staged within the context of the International Summit of Co-operatives, held in Québec, one of the key events of the International Year of Co-operatives.

In November, the IHCO, in partnership with the Alliance for Health Promotion and the World Health Organisation, organised in Geneva the second Forum for Health Promotion, confirming the usefulness of co-operatives as a tool for health promotion, given their commitment to the local community in supporting the development of determinants of health.

In 2012, the IHCO also embarked on a communication project to foster and promote the organisation's profile on the internet, and in particular social networks, as a strategy to increase international public recognition of health co-operatives.

For further information on IHCO please visit: www.ihco.coop

Facebook: www.facebook.com/IHCO.Health.Coops

Twitter: twitter.com/IHCO_coophealth



IHCO Board members participated at International Forum on Health Co-operatives held in Québec



IHCO's President José C. Guisado addressed to participants at the II Forum on Health Promotion held in Geneva

Housing

2012 was inspiring! 2012 was busy! The International Co-operative Housing Organisation is pleased to report on our accomplishments.

In April 2012, we published Profiles of a Movement; Housing Co-operatives Around the World, a joint project undertaken with CECODHAS Housing Europe launch during the Co-operative Week in Brussels. The purpose of the publication (available in English and French) is to make the work of our members better known by describing the housing co-operative systems in 22 member countries.

At Co-operatives United in Manchester, ICA Housing members unanimously approved the Good Governance Charter for Housing Co-operatives - this is available in English and French on the ICA Housing website.

Efforts have continued to promote our IYC 2012 initiative to encourage use of sustainable timber and other forestry products. A special 12 page issue of our e-bulletin on sustainable use of forests: an urgent global challenge, was distributed during the General Assembly in Manchester.

ICA Housing participated in a number of events including:

- Beyond our borders – co-op housing outside Canada at the member forum of CHF Canada General Assembly
- Co-ops - A Global Success Story in Dublin organised by the Irish Co-operative Organisation Society (ICOS), the National Association of Building Co-operatives (NABCO), and the Irish League of Credit Unions (ILCU)
- The Northern Ireland Conference Forum Co-operatives: a Model for Sustainable Development
- Spring Seminar organised by our member TURKKENT in Turkey
- 5th National Congress of the Polish Co-operative movement in Warsaw
- The international conference on housing co-operatives organised by CQCH in Québec City in conjunction with the Desjardins/ICA International Summit of Co-operatives
- Seminar on Cooperative Housing – a key model for sustainable housing in Europe organised by CECODHAS Housing Europe.

We have completed our discussion with CECODHAS Housing Europe Co-op Section to enter into a Memorandum of Understanding and Co-operation (MOU) between our two organisations. The goal of this initiative is to ensure that the efforts of both organisations to promote and support housing co-operatives in EU member countries and in the wider European Region of the ICA, are co-ordinated and that duplication of meetings and effort is avoided. The official signing of the MOU is planned for May 2013.



ICA Housing launch of 'Co-operative Housing around the world; Profiles of a movement' in April 2012



ICA Housing Good Governance Charter launch in November 2012

We facilitated a visit by the Welsh Government's Minister for Housing Regeneration and Heritage, Mr Huw Lewis AM, to housing co-operatives in Sweden and to our Swedish member HSB Ryksförbundet. This was with a view to establishing the necessary legislative framework to assist the development of housing co-operatives in Wales.

We continued to be a centre of reference and expertise on co-op housing issues, supporting our members that needed assistance. We also continued to communicate regularly with members through Facebook and the publication of an e-bulletin which is also emailed to ICA members and members of members to promote our work, and to encourage more organizations to participate in ICA Housing.

For further information on ICA Housing please visit: www.icahousing.coop

Insurance

Insurance is one of the largest co-operative sectors. The International Co-operative and Mutual Insurance Federation (ICMIF) is actively supporting the Blueprint for a Co-operative Decade and in 2012 ICMIF committed to playing a significant role in bringing to life the ICA's Blueprint for a Co-operative Decade.

Blueprint strategy themes with ICMIF activities:

1. Elevate participation within membership and governance to a new level

ICMIF's strategy is underpinned by member organisation participation and driven by the most senior leaders and influencers. However, the Blueprint also called for more engagement with young people. ICMIF therefore took an exhibition stand at the Co-operatives United trade fair and forum held in Manchester at the end of 2012 and gave children and young people the chance to become television news presenters, reading stories about the cooperative movement worldwide. As part of a global competition, more than 40 videos were uploaded, with permission, to Youtube. The campaign attracted 1574 views, 119 'Likes', 18 comments and 21 'shares'.

2. Position co-operatives as builders of sustainability

A major global initiative to encourage sustainable insurance practices, overseen by the UN's Environment Programme UNEP, received its official launch in Rio de Janeiro, Brazil, in June 2012 with the ICMIF confirmed as a founding supporting institution. The launch of the principles is being supported by the publication of leading case studies from the insurance industry, which includes four from ICMIF members.

3. Build the co-operative message and secure the co-operative identity



A budding TV presenter gets ready to record his co-operative news story at ICMIF's Money Matters stand at the Coop Living Exhibition at Co-operatives United

In 2012, ICMIF committed to measure the reputation of the global insurance sector (especially that of co-operative and mutual insurers). This required a one year digital audit of the sector's reputation from November 2011 to December 2012. The results will be used by ICMIF's Communications Leaders Forum to help further build the reputation of the sector.

4. Ensure supportive legal frameworks for cooperative growth

ICMIF works with an international network of regulators, government bodies and analysts. In early 2013 it appointed a Vice President of International Affairs who will represent the views of ICMIF's members. Issues surrounding legal frameworks will be considered within ICMIF's Legal and Governance Network. ICMIF has worked closely with the International Insurance regulatory body (IAIS) for a number of years to produce a best practice guideline for micro-insurance regulation for supervisors to use.

5. Secure reliable co-operative capital while guaranteeing member control

ICMIF's Allnations Fund is a capital fund for smaller ICMIF members in developing countries. With several investments already made and completed since 1995, it was given the go-ahead to investigate up-scaling its operations to broaden its reach in emerging countries in 2012.

For further information on ICMIF please visit: www.icmif.org

CICOPA

The International Organisation of Industrial, Artisanal and Service Producers' Cooperatives (CICOPA) is a sectoral organisation of the International Co-operative Alliance. The main highlight of CICOPA's 2012 activities were the "Global Worker Co-operative Day" held on 16 November in Marseille, with 1200 participants, experiences brought by grass roots co-operators from India, Brazil, Argentina, Canada, the USA, Italy, Spain and France, and the presence of French Minister for Social and Solidarity Economy Benoit Hamon and Brazilian Secretary of State for the Solidarity Economy Paul Singer. CICOPA formulated global policy recommendations based on the conclusions of the meeting.

During the year, CICOPA took part in a plenary roundtable and a dedicated workshop at the International Summit of Cooperatives in Québec.

Important draft legislations were followed up, such as the Brazilian worker cooperative law (finally approved



Global Worker Co-operative Day Conference. Credit: chronotopie

in July) and the new French bill on social and solidarity economy.

Three new members, from Argentina, Colombia and Ireland, joined in 2012, while visits were made to two ICA members (Croatia and Indonesia).

The website and the news bulletin "Work Together" were fully overhauled, an internal mailing system with members was launched, and we held a CICOPA stand at the ICA General Expo in Manchester.

After its re-establishment in 2011, CICOPA-Americas had a first functioning year and organized a sectoral seminar in Panama in March. Its sub-regional organisation CICOPA-Mercosur established a small secretariat in Montevideo.

Among CECOP CICOPA-Europe's main 2012 activities, a key highlight was the production of the documentary film "Together – How cooperatives show resilience to the crisis" (freely downloadable and now available in 9 languages) along with the report "The Resilience of the Cooperative Model" (available in English and French), as well as two conferences at the European Economic and Social Committee, one on the resilience of worker and social cooperatives (June), and another one on social cooperatives (April). CECOP was also admitted in the European Commission's Expert Group on Social Enterprises and was involved in many other lobbying activities with EU institutions.

For further information on CICOPA please visit: www.cicopa.coop

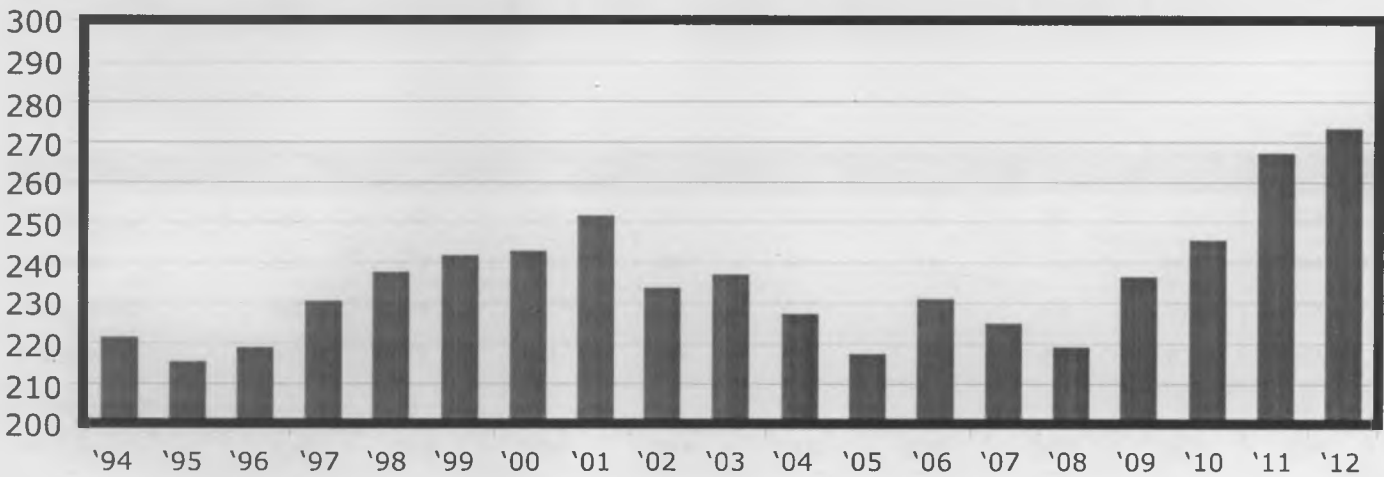
ICA Membership

Consolidate and Increase Membership

At the end of 2012, the ICA had 270 members from 96 countries, 40 of which were Associate Members. The ICA gained 16 new members and lost 12 during the year. Most member loss was due to non-payment of subscription fees for two successive years or more.

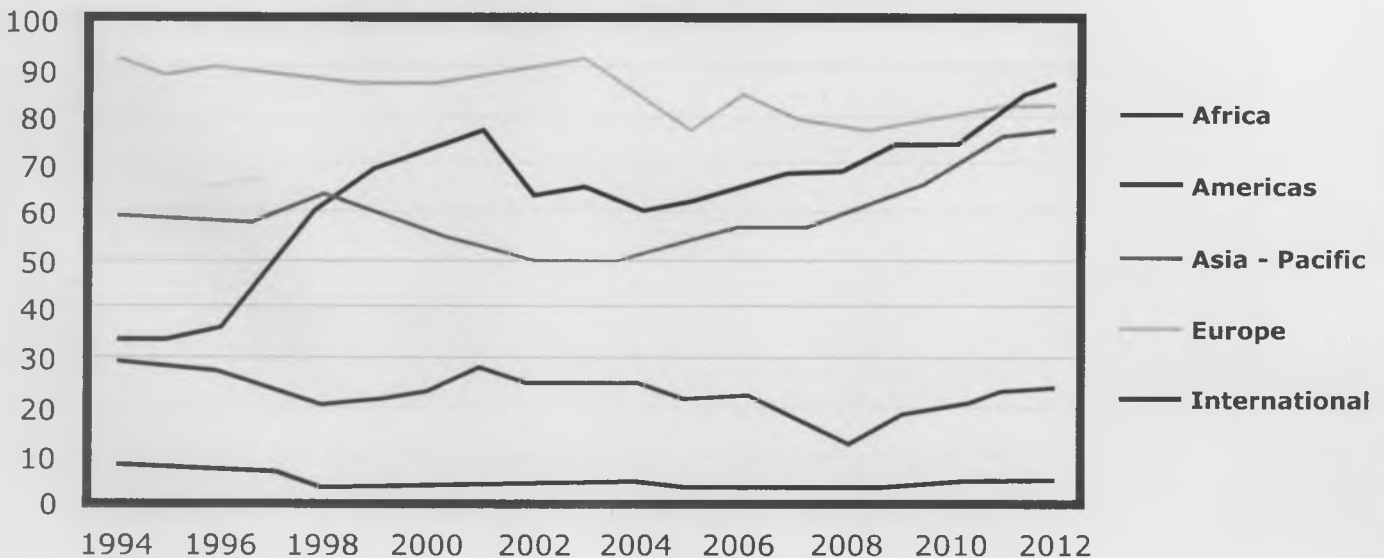
Below is a graph depicting membership from 1994 to 31 December 2012:

ICA Membership 1994 to 2012



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

Membership by Region 1994 to 2012



The following tables provide the detailed numbers:

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Africa	29	28	27	24	20	21	23	28	24	24
Americas	33	33	36	50	62	69	72	76	63	65
Asia-Pacific	59	58	58	59	63	60	56	54	51	51
Europe	92	89	90	89	88	87	87	89	91	92
International	8	7	7	7	4	4	4	4	4	4
TOTAL	221	215	218	229	237	241	242	251	233	236
New Members	9	10	19	22	13	18	21	4	4	10
Member loss	15	7	8	14	9	17	12	22	1	7

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Africa	24	22	22	19	12	18	20	23	23
Americas	61	62	66	68	69	74	74	82	84
Asia-Pacific	52	54	57	57	59	63	69	76	78
Europe	85	77	84	79	77	78	80	82	82
International	4	1	1	1	1	2	2	3	3
TOTAL	226	216	230	224	218	235	245	266	270
New Members	8	10	12	9	9	30	14	29	16
Member loss	30	9	11	3	15	11	6	8	12

Financial Statements 2012

Click on the icon below to download and read the Financial Statements of 2012.



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