

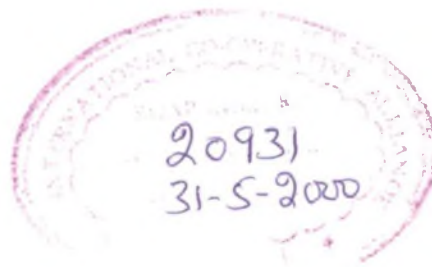
**STATISTICS AND INFORMATION
ON EUROPEAN CO-OPERATIVES**



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INTERNATIONAL CO-OPERATIVE ALLIANCE

STATISTICS AND INFORMATION ON EUROPEAN CO-OPERATIVES



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STATISTICS AND INFORMATION ON EUROPEAN CO-OPERATIVES

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PART I

I. INTRODUCTION

This document is the first comprehensive statistical overview of co-operatives in Europe, i.e. in the 41 member (or invited member) countries of the Council of Europe(1). It is the result of work carried out by the International Co-operative Alliance (ICA) within the framework of Project 96/014 "Statistics and Information on European Co-operatives", co-financed by the European Commission, Directorate-General XXIII, following its decision of 30 December 1996 and the "Call for Proposals" in the sector of co-operatives, mutual, associations and foundations, published in the Official Journal C 212 of 17 August 1995.

Motivated by the inadequacy of co-operative statistics at the national and pan-European level, this project was instigated to collect and analyse the essential, homogeneous, comparable and updateable data, which should be considered as "the lowest common denominator" of all the co-operative organisations within Europe.

This study analyses co-operative data and information in **two main parts**.

Part I includes:

- a description of the activities carried out, and of the methods adopted for the collection, analysis and elaboration of the data and information;
- the results obtained, and particularly the Co-operative Statistical Profiles of 41 European countries and the Co-operative Statistical Profiles by Sector, with the related analysis and comments;
- the conclusions and recommendations.

Part II includes:

- the Institutional Profiles of the co-operative organisations which participated in the project or supplied information and statistics;
- the "Co-operative Data Base Questionnaires" used for collecting information, with the enclosed Explanations and Definitions

The ICA hopes that this study will lead to an increased knowledge about, and improved image of, European co-operatives.

Note: The views and recommendations included in this report are those of the author.

II. METHODS

2.1 Characteristics of the Study

The following methods were adopted for the implementation of the project:

1. The survey, and the definition of **guidelines and procedures** for the collection, analysis and elaboration of the co-operative information and data, included the determination of the countries, the definition of the economic sectors and variables to be considered by the study, and the level of the analysis and possible breakdown of the data.

The study broadened to **41 European countries** where organised co-operative movements were present, whether they were ICA members or not.

The co-operative data included the following **variables**: number of **enterprises**; number of **individual members**; number of **workers**; and **turnover** or **market share** by sub-sector or product (in agriculture), where these last data are available and relevant (2).

Subsidiary enterprises owned by co-operatives are often included within the statistics, as well as some quasi-co-operative enterprises (e.g. Employee Ownership models in the UK, and some mutuals which are members of the ICA insurance sector).

The following economic sub-sectors have been selected for this study: the primary sector of food production: **agriculture, forestry and fishing**; the secondary sector of industry: the sub-sector of **small and medium-sized co-operative industries** and **artisans**; the tertiary or services sector: **banking, credit unions and insurance** (the financial sub-sector); **consumers** and **independent retailers** (wholesale and retail trade sub-sector); **housing, health** and **social care** services; **transport** and **utilities**, and finally a differential sub-sector of **"others"** which may include multipurpose co-operatives or those co-operatives belonging to other, unspecified sectors (e.g. education and training; tourism, etc).

Information and data was collected with the collaboration of the co-operative organisations within the 41 European countries: those national organisations (**National Umbrella Organisations – NUOs**) which are members of ICA in Europe (96 organisations) and other co-operative organisations which have ICA indirect membership, or which are members of the European Co-operative Associations.

The **sources of information** from which the statistics were drawn are the administrative or management data made available to, or specifically collected by, the NUO for 1996. Whenever possible, additional data from the public registers of enterprises or of co-operatives was also included.

The 41 (European countries) x 3 sectors of economy and 16 sub-sectors (only 9 were identified in the initial project) x 4 variables (number of enterprises, members, employees, and turnover and market share) form the design finally adopted. This grid constitutes the basis for the collection and analysis of the statistics, common to all the countries and sectors, so as to facilitate regular updating.

All the information relates to the year ended 31 December 1996. This differs from the original project presented to DG XXIII, which indicated 1995 as the base year.

2. The information and data were collected through **questionnaires** posted to those co-operative organisations which were direct or indirect (members of a member) members of the ICA,

or members of its Specialised Organisations, and to the European Co-operative Associations headquartered in Brussels. A total of 160 organisations replied. **Part II** of this document includes a full list of respondents, with a summary of the information submitted, as well as a contact name. This is the co-operative institutional profile (see **6.1: Co-operative Institutional Profiles**). A regular updating of the profiles is planned within the functioning of the ICA databank.

In order to ensure the uniformity of information and data, guidelines and definitions were distributed with the questionnaires (see **6.2: Co-operative Database Questionnaire** included in **part II** of this report).

In case of late or incomplete response, reminders by letter, fax, e-mail or telephone were necessary.

In the framework of the project, a sample of co-operative organisations from 13 European countries, particularly in Eastern, Central and Southern Europe, were visited. The aims of the visits were: initially testing the questionnaire, classifications and definitions; later, during the phase of project implementation, support for the integration of information and data, ensuring the reliability of data by direct contacts with the co-operative organisations and the public National Statistical Offices. The direct contacts were helpful for a better understanding of the real situation, constraints and perspectives of the various co-operative movements and sectors in Europe.

3. In order to evaluate the provisional results of the EU-ICA Project "Statistics and Information on European Co-operatives" and to support the final stage of its implementation, an **ICA European workshop for the national co-ordinators** of the European co-operative organisations was held on 7-9 May 1998 in Geneva. 34 participants from 16 countries and two European Associations, ILO observers, an EU-DG XXIII representative, and ICA staff member and consultants participated. Analysis, lectures and discussion focused on:
 - the provisional results of the European co-operative statistics;
 - technical characteristics of the ICA Databank;
 - co-operative statistics and information by country;
 - guidelines for future data updating and distribution;
 - testing the Databank at ICA Head Office.

The workshop provided an opportunity for all the participating national co-ordinators to present, and comment on, their National Co-operative Statistical Profile, to validate it and/or ask that it be corrected or amended. After one and a half days of very open and intense debate, the participants agreed on the following conclusions and recommendations:

- to finalise the actual ICA-EU project with the collaboration of the country co-ordinators and to validate the statistics by 15 June 1998;
- to progressively improve co-operative statistics within Europe and make the traditional classification by economic sectors more coherent;
- to analyse the feasibility of adding co-operative classifications based on the relations existing between co-operatives and their members and the characteristics of the co-operative membership (users/consumers, entrepreneurs, workers);
- to ensure that the ICA, in collaboration with national co-ordinators, permanently engaged or appointed by ICA members within each country, annually update co-operative statistics and information;
- to undertake the next updating through revised and simplified questionnaires, as well as proposals for sector classification and co-operative definitions (e.g. subsidiary enterprises);
- to present these validated statistics at the Regional Assembly for Europe, to be held in Paris in October 1998.

2.2. The ICA Co-operative Databank

1. A **Co-operative Databank** was constructed by the ICA thanks to co-financing from the European Commission and to the co-operative organisations which collected the statistical data and commented on them. The ICA Databank, with uniform guidelines and software, will provide an opportunity to collect, process and distribute statistical data and information on co-operatives and will facilitate regular updating in the future.
2. The minimum **hardware** required by the ICA databank is a PC 486-66, or higher, with a minimum of 8 Mb RAM (16 Mb recommended), running Windows 95.
3. **The software** platform used for the databank is ACCESS, which assures all the functions of the databank and manages the controlling lists. This was chosen to facilitate updating and technical maintenance by the ICA databank administrator. It is possible to copy the application on diskette, so that it can be sent to the national co-operative movements in Europe and be installed on single workstations (ACCESS, on free version RUN-TIME).

III. DATA

3. 1. Co-operative Statistical Profile of Europe

Table 1: Co-operative Statistical Profile by Region - Europe represents the project's most important overall result. This table brings together the data on co-operatives, their members and employees by sector and sub-sector in each of the 41 European countries. It also indicates the different "weight" of each sector and sub-sector according to the three variables considered (enterprises, members and employees).

For the first time, and with an acceptable degree of reliability, we know that in Europe there are:

- **288,500 co-operative societies**, associating more than
- **140 million members** and with a labour force of about
- **5 million employees.**

These data illustrate the global importance of co-operatives in the economic and social life of the Old Continent (a fact in itself hitherto unproven, and not widely known) and strengthen the need for appropriate consideration of their actual and potential influence for any process of co-operation, integration and development within Europe.

Despite the fact that the total number of the co-operative enterprises represents only a small percentage of the millions of small and medium-sized enterprises of Europe, it is important to state that:

- 288,500 co-operatives often have joint undertakings with about 20 million family or individual enterprises;
- 140 million members represent about 17.5% of the population (800 million individuals) of the 41 European countries considered in the project; and that
- 5 million employees is equivalent to the number of jobs created by the 25 biggest European employers, which are often multi-national corporations.(3) In reality, the number of persons working in the co-operatives (either as a member-entrepreneur or as an employee) is much bigger, as will be explained in the following analysis.

Table 1**Co-operative Statistical Profile by Region - 1996****Europe**

<i>Sectors</i>	<i>Number of Societies</i>		<i>Number of Ind. Members</i>		<i>Number of Employees</i>	
<i>Total of</i>						
<i>Primary/Agriculture Sector</i>	108,510	37.6%	17,052,561	12.2%	1,037,922	21.2%
Agriculture	106,717	37.0%	16,680,300	11.9%	1,005,429	20.6%
Fisheries	1,572	0.5%	108,487	0.1%	11,905	0.2%
Forestry	221	0.1%	263,774	0.2%	20,588	0.4%
<i>Total of</i>						
<i>Secondary/Industry Sector</i>	47,220	16.4%	1,435,717	1.0%	978,805	20.0%
Artisans	2,485	0.9%	287,587	0.2%	1,059	0.0%
Workers	44,735	15.5%	1,148,130	0.8%	977,746	20.0%
<i>Total of</i>						
<i>Tertiary/Services Sector</i>	132,830	46.0%	121,819,050	86.8%	2,875,657	58.8%
Banking	12,839	4.4%	36,454,844	25.9%	475,466	9.7%
Consumers	18,928	6.6%	62,664,055	44.6%	1,929,136	39.4%
Credit Unions	5,751	2.0%	8,363,696	6.0%	24,824	0.5%
Health	133	0.0%	2,513,187	1.8%	6,368	0.1%
Housing	76,836	26.6%	10,066,939	7.1%	211,488	4.3%
Independent retailers	479	0.2%	104,968	0.1%	33,266	0.7%
Insurance	146	0.1%	351,215	0.3%	43,045	0.9%
Social Care	3,475	1.2%	108,393	0.1%	75,276	1.6%
Transports	3,335	1.1%	111,445	0.1%	3,554	0.1%
Utilities	655	0.2%	635	0.0%	1,824	0.0%
Others	10,253	3.6%	1,079,673	0.8%	71,410	1.5%
Total for Europe	288,560	100%	140,307,328	100%	4,892,384	100%

Sources : National Umbrella Organisations - NUO; European Co-operative Associations ; National Statistical Offices - NSO

3. 2. Analysis by variable

Table 1 allows, and demands, supplementary comments and explications for each of the variables considered so as to avoid incorrect interpretations.

3. 2. 1. Enterprises

The number of the enterprises indicated (co-operative societies in general, but also “subsidiary enterprises” belonging to co-operative institutions or traditionally classified as part of the co-operative movements) is undoubtedly under-estimated. In fact, the total number of co-operative societies, calculated by adding the data reported in the national statistics or listed in the national registers of co-operatives existing in several European countries, should be bigger than the various totals indicated in first column of Table 1(4).

This table shows that about 38% of the total number of co-operatives belong to the primary sector of food production, 16% to the secondary sector of small and medium-sized industries and 46% to the tertiary sector of services. The lack of comparable data means that it is only possible to estimate the trend regarding the number of enterprises by sector. This shows: a continuous slow decrease in the numbers of primary sector enterprises, particularly within Southern Europe, due to co-operatives merging; stability in the industrial sector, with a significant increase in the numbers of very small enterprises (3 to 10 members-workers); a more dynamic tertiary sector (health and social care, community services, professionals, etc); and mergers in progress within the financial and commercial sub-sectors.

The size of the co-operative enterprises by sector, estimated on the average workforce employed shows, in decreasing order of size, the forestry enterprises (concentrated in Finland, Sweden and Norway), insurance co-operatives (with an average workforce of 294), consumer co-operatives (average workforce of 101) and co-operative banks (37). The other co-operatives, in agriculture, industry or the service sectors, have an average of 5 to 30 employees.

3. 2. 2. Membership

Additional analyses, by sub-region and sector of activity, need to be done for a better comprehension of the co-operative membership (the 140.3 million individual members registered in Table 1).

The data breakdown by **sub-region** shows that the co-operative membership in EU countries (83.3 million) represents 22.4 % of its total population (373 million in 1996), and that membership in the other European countries (57 million) represents 13.4% of their population (427 million). This total membership includes the double or triple memberships which very often exist in countries with high “co-operative intensity”. In other words, an individual can be a member of more than one agricultural co-operative (by different function or product), and also of a co-operative bank, consumer or housing co-operative, etc.

The analysis by **sector** and **sub-sector** highlights two big categories of co-operatives, which depend on, and at the same time determine, the characteristics and roles of the members: those where the members are users of the co-operative services and those where the members are co-entrepreneurs in their role of producers of goods and/or services:

- **120 million members** (about 87% of the total membership) belong to the first group: 62 million consumers, representing 45% of total membership; 45 million (32% of the total) members of co-operative banks, credit unions and insurance societies (5); 10 million (7% of the total) members of housing co-operatives and about 3 million (3% of membership) member-users of other types of co-operative services (health, tourism, education and training, etc).

-
- **20 million members** include farmers and fishermen, artisans and associated workers, retailers, hauliers, doctors and professionals within the health or social care sectors: all these members play a role of co-entrepreneurs or a joint role of workers and co-entrepreneurs.

Only a minority of the millions of member-users of the first group of co-operatives, the members elected in governing bodies, are active participants in the running of their co-operatives.

For the second group of co-operatives, the role of associated co-entrepreneur is constitutionally determinant for the success of the co-operative business, even where this is difficult to put into practice (traditional industrial jobs or in the workers' co-operatives of Central and Eastern Europe which have a history of state control). See the Graphs 1 and 2 of the following pages.

The lack of previous data at the global level permits only limited analysis and estimations regarding trends within the European co-operatives.

The numbers of co-operative members in the **primary sector** are stable, with a slight decrease in the EU or EFTA countries as a consequence of a "natural" decrease in the numbers of farmers and agricultural workers, and of the decreasing importance of agriculture in the national economies. The relation between the number of co-operative societies and their membership confirms that the average size varies considerably from country to country, with a significant number of small agricultural co-operatives in Southern Europe. It is also possible to point out the weakness of agricultural co-operation in some countries within the Baltic region and Eastern Europe (Estonia, Latvia, Lithuania, Romania) and in most of the CIS countries. Ten countries do not have a true, organised agricultural co-operative movement. The historical reasons for this delay are evident: on the one hand the co-operative form of management is still identified with past experiences of compulsory land expropriation and work force proletarianization. On the other hand, the land reforms and farm restructuring (the complex process of the restitution of land to its former owners or their heirs, and the allocation of land to farmers or smallholders) will take many years, in view of existing problems, such as shortage of machinery, difficulties with transport, the deterioration of irrigation systems, lack of access to venture capital, etc. Nevertheless, recent sample surveys of farm households reported that 30% of the respondents co-operate with other farmers in a variety of activities: informal "water co-operatives", joint use of machinery and equipment, marketing of products and other joint activities (6). For all these reasons, only in a few cases the consumer organisations which exist in all the countries of Eastern and Central Europe and the CIS were able to collect and send statistics on agricultural co-operatives (or other associative organisations) recently re-organised on the basis of the principle of voluntary and open membership.

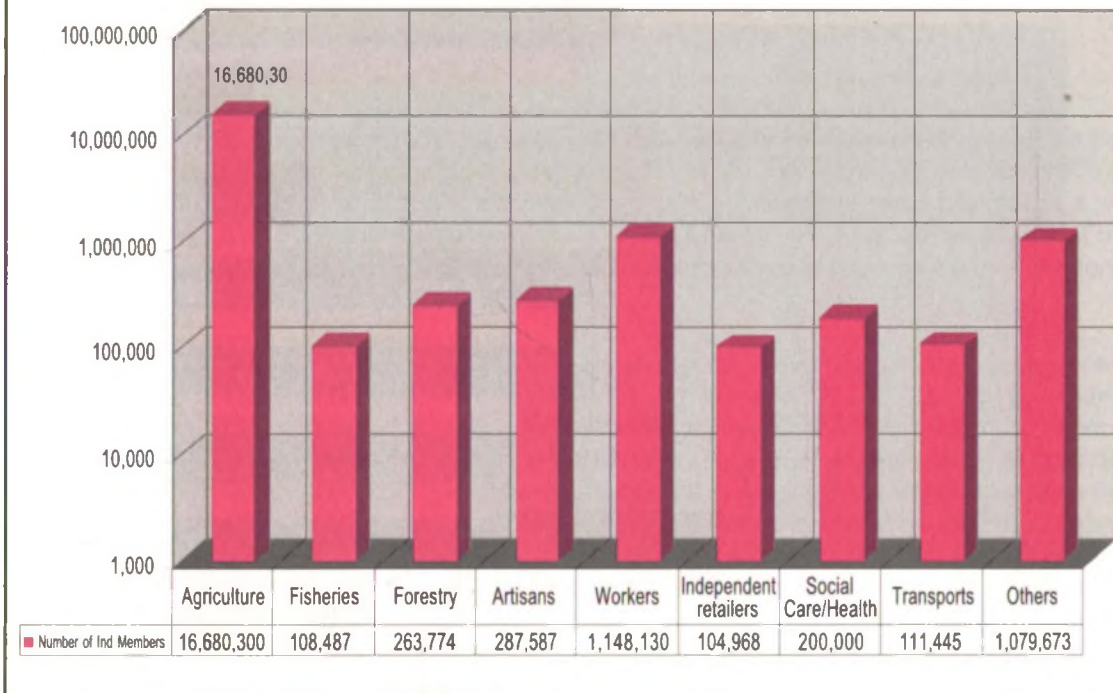
In the **tertiary sector**, it can be estimated that the membership of **consumer co-operatives** decreased in the nineties. This represents the overall result of opposite trends. In some countries (Denmark, Finland, France, Italy, Norway and Sweden, for example) the number of members has increased as a result of new consumer policies launched during recent years: a new "membership scheme", the reintroduction of dividends, new services, better consideration of nutrition and environmental needs, etc. These situations are counterbalanced by crises in other countries (e.g. Austria and Germany). In Eastern and Central Europe and the CIS, the statistics generally indicate a decrease in consumer membership. This can be explained by the "cleaning" of some "propagandist" statistics of the past years, as well as by the extreme difficulty in mobilising consumers to participate in the process of reorganisation and merging of a network of thousands of small, traditional co-operative shops. These shops play an evident social function in distributing goods for the primary needs of the population, but they also bring globally important economic and financial deficits to the consumer co-operatives.

In the **service sector** the increase in membership is due to new professional and service co-operatives: home assistance for the elderly and those with physical and mental handicaps, nurseries, environmental issues, "insertion by the economy", leisure activities, etc. Normally, these

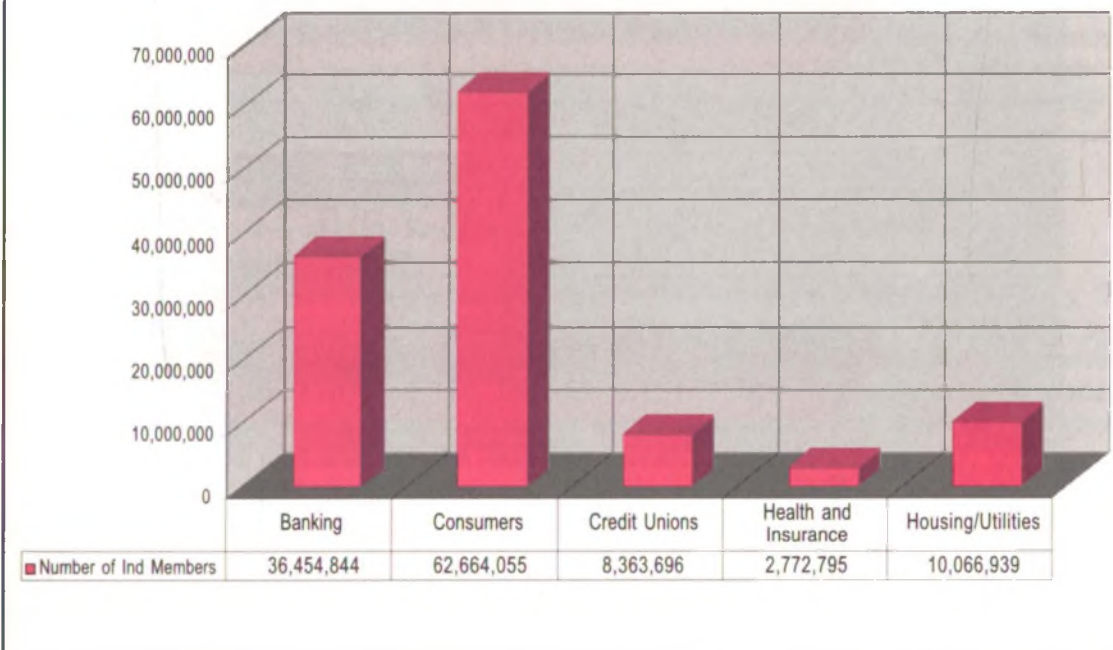
**Graph 1 : Co-operative Statistical Profile for Europe
Number of Societies**



**Graph 2 a : Number of Individual Members for Europe
Entrepreneurs - Workers**



**Graph 2 b : Number of Individual Members for Europe
Users**



**Graph 3 : Co-operative Statistical Profile for Europe
Number of Employees**



are the result of spontaneous, grass-root initiatives responding to new community needs, generally without co-ordination by apex organisations. It is important to observe that these new co-operatives are beginning to appear in the national or sectoral statistics, due to the easier collection of evidence where national organisations have been founded (see the health and social care co-operatives in Spain and Italy).

3. 2. 3. The Workers

Among the 4.9 million co-operative personnel, over 1 million (21% of the total) work in the primary sector, 978,000 work in the industrial sector (20% of the total), and 2.9 million (59% of the total) in the services. It is only in some sub-sectors of services that we expect to see a net increase in jobs, particularly within the new professions and services. A tentative analysis of the employment figures can be made by sub-sector where some dynamic trends exist or are foreseeable.

Among the approximately 2 million workers employed by **consumer co-operatives**, only 375,000 (19%) are employed in 13 EU or EFTA countries, where the co-operative turnover represents about 80% of the total for those European countries in which consumers' co-operatives are present. If this confirms that incomparable levels of consumption and productivity exist between the two groups of co-operatives, the situation makes us fear that the consumer co-operative sector in ECE and CIS countries may be expected to lose a great many jobs, particularly in Russia and in the Ukraine. Besides, the modernisation of consumer outlets (shops, stores, wholesale centres, and specialist units) is urgently required in order to assure the economic and social role of the co-operatives. Its implementation will only be feasible if supported by increasing levels of consumption and a new role for consumer-members.

It is significant that the **independent retailers'** network employs a relevant workforce, both as retailers and as sales personnel, in 10 European countries where such activity has been organised in a co-operative form. It is regrettable that this type of co-operative isn't yet developed in ECE and CIS countries, since retail co-operatives could make a significant contribution to the modernisation of the wholesale and retail sectors.

A similar analysis can be made of **industrial co-operatives** in the ECE and CIS countries, where the old, state-run planned system attributed only marginal sectors of the economy to workers' co-operatives. Moreover, these co-operatives lag behind in their technologies, their internal market is reduced and their traditional export market, Russia in particular, is declining. These are the reasons why the industrial co-operatives which, in ECE and CIS countries, provide employment for about 400,000 workers and play an important social role with the integration of thousands of individuals with handicaps, have lost about 30% of their jobs (and members) during the last eight years (7).

3. 3. Analysis and Data by Sector

Information and economic data, when available and relevant have been provided by the National Umbrella Organisations of most of the countries: turnover and the market share; premiums and number of policies in the insurance sector; houses and apartments built or administered; etc (see the data and comments included in the following **Co-operative Statistical Profile by Sector**). The importance of the co-operative business and services throughout Europe is confirmed, particularly in the following sectors:

1. Agriculture, Forestry and Fishing

This is the sector where co-operatives have the most importance and influence. Frequently, the largest market share in several European countries, including in ECE countries, belongs to co-operatives of farmers, and their subsidiary companies. It was, however, noted that in ten coun-

tries organised co-operative movements couldn't yet be structured in the agricultural sector for the reasons indicated above.

Co-operative **forestry** business is only present in a few European countries. Nevertheless, it has exceptional relevance in Finland, Norway and Sweden, with 31%, 70% and 60% of the sector market share respectively. **Fishermen's co-operatives** play a significant role only in France, Italy, Spain and Iceland.

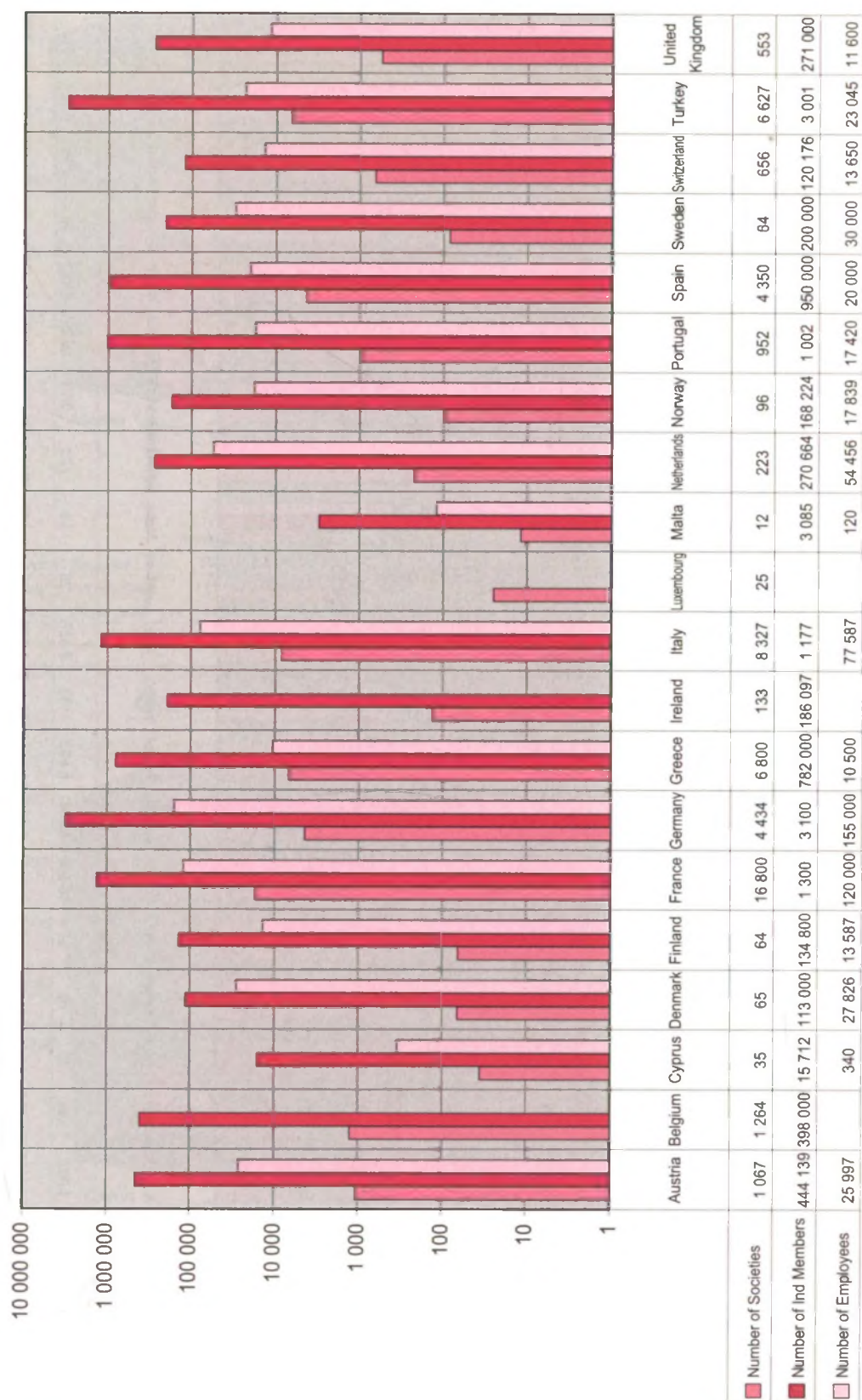
Co-operative Statistical Profile by Sector - 1996					
Agriculture					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	356 0.3%	1,620 0.0%	3,380 0.3%		
Austria	1,067 1.0%	444,139 2.7%	25,997 2.6%	70,200.0	30
Belgium	1,264 1.2%	398,000 2.4%	n. a.		
Bosnia-Herzegovina	70 0.1%	n. a. 0.1%	1,350		
Bulgaria	3,267 3.1%	743,000 4.5%	231 0.0%		30
Croatia	479 0.4%	80,000 0.5%	4,000 0.4%		
Cyprus	35 0.0%	15,712 0.1%	340 0.0%	28.0	30
Czech Republic	1,081 1.0%	85,000 0.5%	96,000 9.5%	70,000.0	65
Denmark	65 0.1%	113,000 0.7%	27,826 2.8%	70,251.0	
Finland	64 0.1%	134,800 0.8%	13,587 1.4%	19,000.0	79
France	16,800 15.7%	1,300,000 7.8%	120,000 11.9%	400,000.0	
Germany	4,434 4.2%	3,100,000 18.6%	155,000 15.4%		
Greece	6,800 6.4%	782,000 4.7%	10,500 1.0%		
Hungary	1,345 1.3%	300,000 1.8%	86,000 8.6%	300,000.0	
Iceland	1 0.0%	n. a.	n. a.		

Ireland	133 0.1%	186,097 1.1%	n. a.		100
Italy	8,327 7.8%	1,177,703 7.1%	77,587 7.7%		55
Latvia	1 0.0%	n.a. 0.0%	250		
Luxembourg	25 0.0%	n. a.	n. a.		
Malta	12 0.0%	3,085 0.0%	120 0.0%	10.0	
Netherlands	223 0.2%	270,664 1.6%	54,456 5.4%	46,006.0	83
Norway	96 0.1%	168,224 1.0%	17,839 1.8%	34,325.0	
Poland	4,920 4.6%	630,000 3.8%	25,000 2.5%	1,000.0	3
Portugal	952 0.9%	1,002,170 6.0%	17,420 1.7%	364,470.0	45
Russia	40,000 37.5%	300,000 1.8%	n. a.		
Slovak Republic	757 0.7%	126,000 0.8%	80,000 8.0%	29,480.0	
Slovenia	107 0.1%	20,354 0.1%	4,000 0.4%		
Spain	4,350 4.1%	950,000 5.7%	20,000 2.0%	1,000,000.0	
Sweden	84 0.1%	200,000 1.2%	30,000 3.0%	71,000.0	
Switzerland	656 0.6%	120,176 0.7%	13,650 1.4%	8,880.0	
Turkey	6,627 6.2%	3,001,556 18.0%	23,045 2.3%	68,319,584.0	
Ukraine	74 0.1%	n. a.	n. a.	4.7	
United Kingdom	553 0.5%	271,000 1.6%	11,600 1.2%	7,403.0	
Yugoslavia	1,692 1.6%	756,000 4.5%	86,251 8.6%		
Total for Agriculture	106,717	16,680,300	1,005,429		
Sources : National Umbrella Organisations – NUO; European Co-operative Associations					

Co-operative Statistical Profile by Sector - 1996					
Fisheries					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	35 2.2%	145 0.1%	435 3.7%		
France	161 10.2%	17,000 15.7%	3,000 25.2%	4,000.0	
Iceland	2 0.1%	n. a.	n. a.		
Italy	853 54.3%	62,800 57.9%	7,967 66.9%		
Malta	2 0.1%	316 0.3%	3 0.0%		
Portugal	28 1.8%	n. a.	n. a.		
Spain	178 11.3%	12,443 11.5%	500 4.2%	82,000.0	
Turkey	313 19.9%	15,783 14.5%	n. a.		
Total for Fisheries	1,572	108,487	11,905		
Sources : National Umbrella Organisations – NUO; European Co-operative Associations					

Co-operative Statistical Profile by Sector - 1996					
Forestry					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Cyprus	1 0.5%	15 0.0%	2 0.0%		
Finland	1 0.5%	117,800 44.7%	16,586 80.6%	20,000.0	31
Italy	173 78.3%	included in agriculture			
Norway	n. a. 21.2%	55,959	n. a.		70
Poland	18 8.1%	n. a.	n. a.		
Slovenia	2 0.9%	n. a.	n. a.		
Sweden	26 11.8%	90,000 34.1%	4,000 19.4%	12,000.0	60
Total for Forestry	221	263,774	20,588		
Sources : National Umbrella Organisations - NUO					

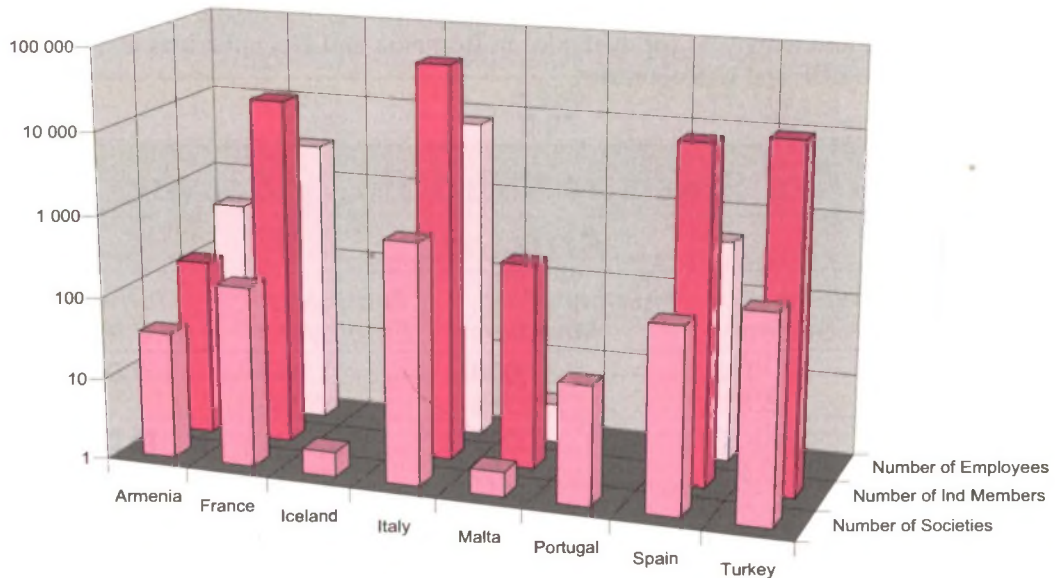
Graph 4 a : Western European Co-operative Statistical Profile by sector : Agriculture



Graph 4 b : Eastern European Co-operative Statistical Profile by sector : Agriculture

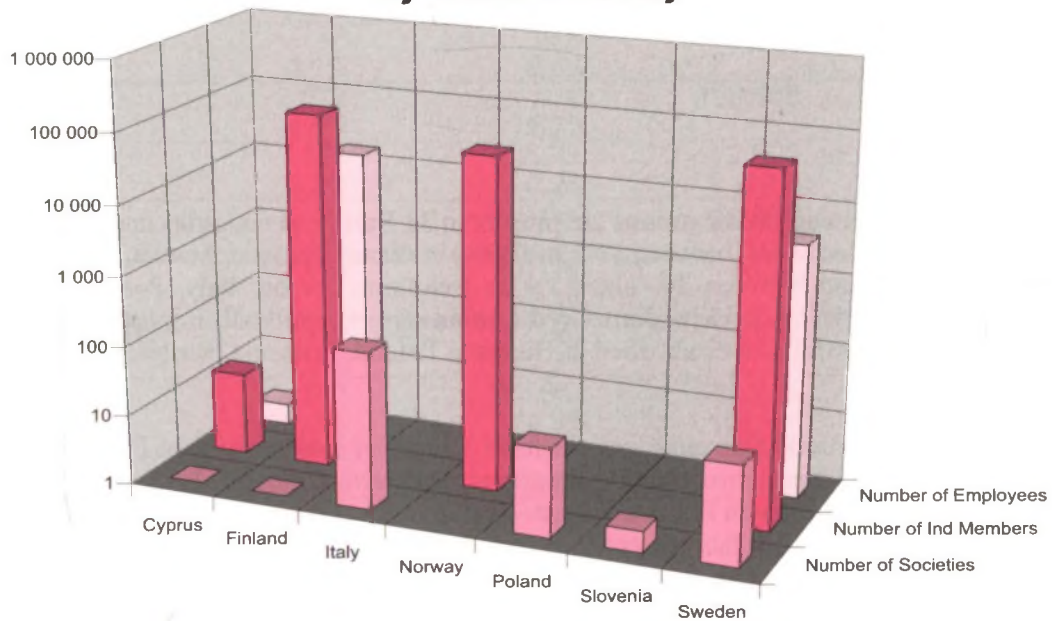


**Graph 5 : Co-operative Statistical Profile
by sector : Fisheries**



	Armenia	France	Iceland	Italy	Malta	Portugal	Spain	Turkey
Number of Societies	35	161	2	853	2	28	178	313
Number of Ind Members	145	17 000		62 800	316		12 443	15 783
Number of Employees	435	3 000		7 967	3		500	

**Graph 6 : Co-operative Statistical Profile
by sector : Foretry**



	Cyprus	Finland	Italy	Norway	Poland	Slovenia	Sweden
Number of Societies	1	1	173		18	2	26
Number of Ind Members	15	117 800		55 959			90 000
Number of Employees	2	16 586					4 000

2. Industry, Arts and Crafts

Handicrafts co-operatives play a significant role only in a few countries of Southern Europe and in the ECE countries. Mechanical engineering industries are important in the Basque region of Spain; construction and public works in Italy, France and Poland; the textile industry (garments and clothing, sport and babywear for example) in Romania and Bulgaria; arts and crafts, and bread production in ECE and CIS countries.

Co-operative Statistical Profile by Sector - 1996					
Artisans					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
France	143 5.8%	37,000 12.9%	1,047 98.9%	2,000.0	
Greece	23 0.9%	2,000 0.7%	n. a.	10,000.0	
Malta	1 0.0%	12 0.0%	12 1.1%		
Poland	383 15.4%	n. a.	n. a.		
Portugal	48 1.9%	n. a.	n. a.		
Turkey	1,887 75.9%	248,575 86.4%	n. a.		
Total for Artisans	2,485	287,587	1,059		
Sources : National Umbrella Organisations - NUO; European Co-operative Associations					

3. Financial Services

Co-operative banks and credit unions are present in 31 European countries and they have a very significant market share (between 37% and 20%) in France, Finland, Austria, Netherlands, Germany, Cyprus and between 2% and 10% in Belgium, Greece, Italy, Portugal, Spain, Sweden, Turkey and the United Kingdom. **Credit unions** are exceptionally important in Ireland and have been successfully re-established in Hungary, Poland, Romania, Russia, Slovenia and the Ukraine.

Co-operative or mutual insurance groups have a more-or-less-significant presence in 24 European countries. Several insurance organisations have been founded in ECE and CIS countries, often in joint venture with EU insurance co-operatives or private groups. The most significant social and economic indicators concern the approximately 80 million policies in force within the co-operative or mutual groups in 1996, and income from premiums of 590 billion ECUs in 1995 (a 15% increase on 1994).

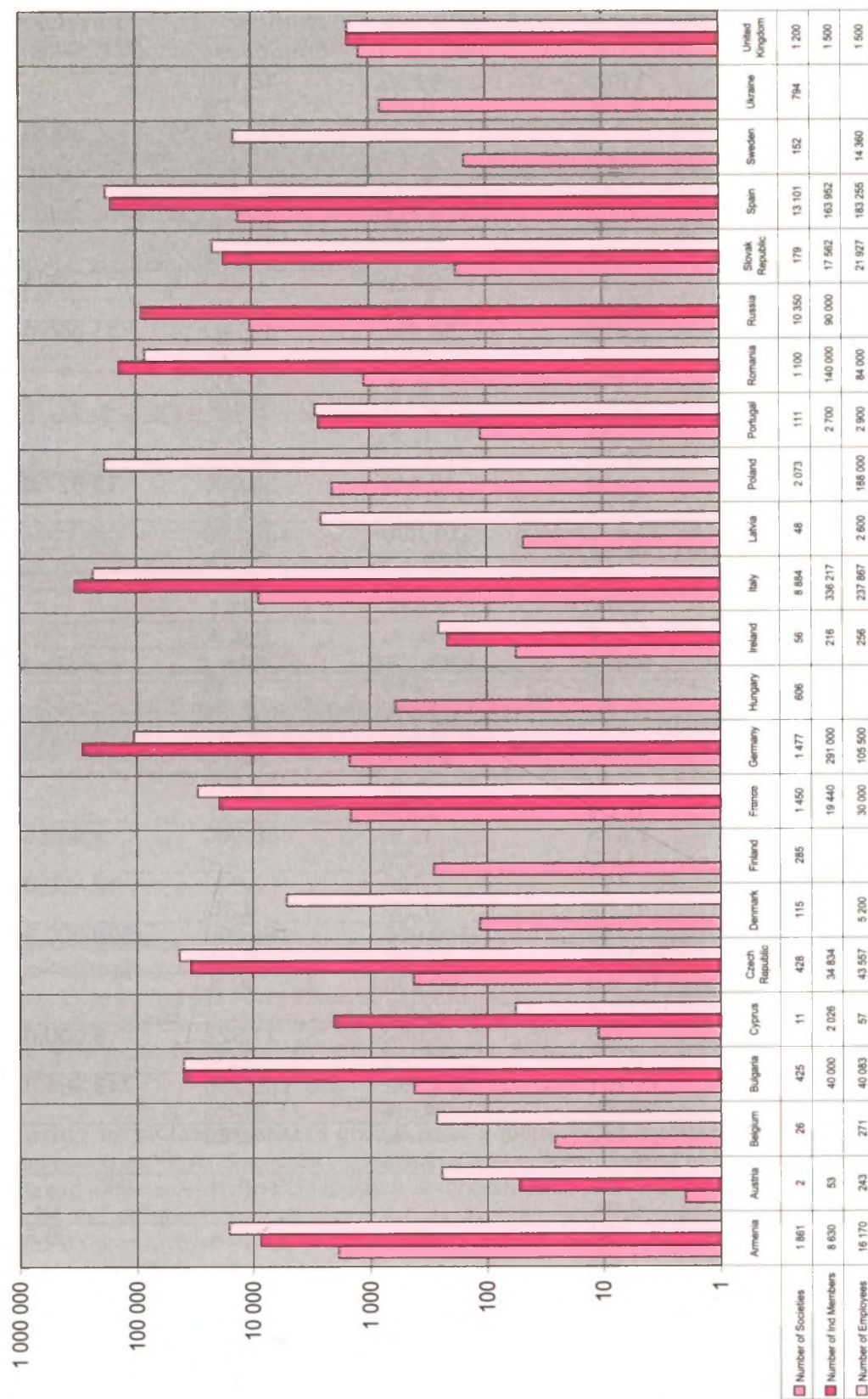
Co-operative Statistical Profile by Sector - 1996

Workers

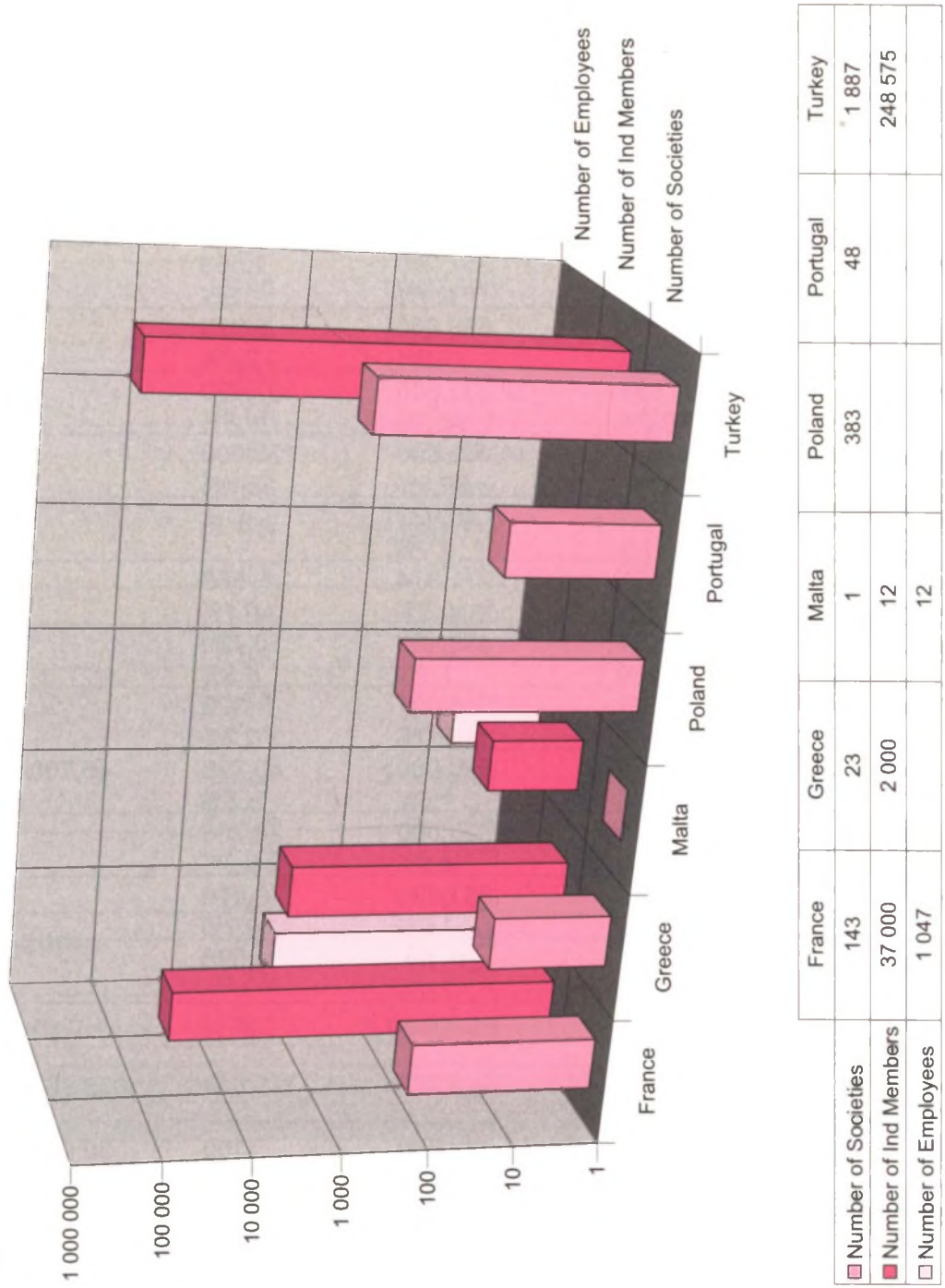
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	1,861 4.2%	8,630 0.8%	16,170 1.7%		
Austria	2 0.0%	53 0.0%	243 0.0%	360.0	
Belgium	26 0.1%	n. a. 0.0%	271		
Bulgaria	425 1.0%	40,000 3.5%	40,083 4.1%		
Cyprus	11 0.0%	2,026 0.2%	57 0.0%	15.1	
Czech Republic	428 1.0%	34,834 3.0%	43,557 4.5%	21,000.0	1.5
Denmark	115 0.3%	n. a. 0.5%	5,200		
Finland	285 0.6%	n. a.	n. a.		
France	1,450 3.2%	19,440 1.7%	30,000 3.1%	13,827.0	
Germany	1,477 3.3%	291,000 25.3%	105,500 10.8%		
Hungary	606 1.4%	n. a.	n. a.		
Iceland	1 0.0%	n. a.	n. a.		
Ireland	56 0.1%	216 0.0%	256 0.0%		
Italy	8,884 19.9%	336,217 29.3%	237,867 24.3%		
Latvia	48 0.1%	n. a. 0.3%	2,600		
Poland	2,073 4.6%	n. a. 19.2%	188,000	9,400.0	3
Portugal	111 0.2%	2,700 0.2%	2,900 0.3%	17,410.0	
Romania	1,100 2.5%	140,000 12.2%	84,000 8.6%	908,000.0	
Russia	10,350 23.1%	90,000 7.8%	n. a.		
Slovak Republic	179 0.4%	17,562 1.5%	21,927 2.2%	6,000.0	2
Spain	13,101 29.3%	163,952 14.3%	183,255 18.7%	749,884.0	
Sweden	152 0.3%	n. a. 1.5%	14,360		
Switzerland	n.a. 0.0%	n. a.	n. a.		
Ukraine	794 1.8%	n. a.	n. a.	85.5	
United Kingdom	1,200 2.7%	1,500 0.1%	1,500 0.2%	487.0	
Total for Workers	44,735	1,148,130	977,746		

**Sources : National Umbrella Organisations – NUO;
European Co-operative Association**

Graph 7 : Co-operative Statistical Profile by Sector Workers



**Graph 8 : Co-operative Statistical Profile by Sector
Artisans**



Co-operative Statistical Profile by Sector - 1996

Banking

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	763 5.9%	2,388,459 6.6%	26,671 5.6%		31
Belgium	249 1.9%	1,199,262 3.3%	12,577 2.6%		6
Bulgaria	1 0.0%	n. ap. 0.2%	1,130		
Cyprus	477 3.7%	420,057 1.2%	1,805 0.4%		35
Denmark	41 0.3%	52,000 0.1%	1,553 0.3%		
Finland	298 2.3%	668,000 1.8%	9,978 2.1%		35
France	4,699 36.6%	12,631,800 34.7%	137,030 28.8%		37
Germany	2,421 18.8%	14,200,000 39.0%	173,000 36.4%		21
Greece	7 0.1%	40,933 0.1%	n. a.		
Ireland	1 0.0%	1,374 0.0%	588 0.1%		2.4
Italy	594 4.6%	468,480 1.3%	20,430 4.3%		
Luxembourg	35 0.3%	5,627 0.0%	323 0.1%		
Netherlands	510 4.0%	585,000 1.6%	40,275 8.5%	45,700.0	25
Poland	1,481 11.5%	1,800,000 4.9%	24,766 5.2%		
Portugal	198 1.5%	351,400 1.0%	3,400 0.7%		
Romania	1 0.0%	n. ap. 1.0%	4,598		
Slovenia	1 0.0%	n. a.	n. a.		
Spain	96 0.7%	905,473 2.5%	9,849 2.1%	358,060.0	8
Sweden	1 0.1%	82,000 0.2%	100 0.0%	30,000.0	
Switzerland	964 7.5%	654,979 1.8%	3,693 0.8%		
United Kingdom	1 0.0%	n. ap. 0.8%	3,700		2
Total for Banking	12,839	36,454,844	475,466		

**Sources : National Umbrella Organisations - NUO;
European Co-operative Associations**

Co-operative Statistical Profile by Sector - 1996

Credit Unions

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Croatia	164 2.9%	n. a.	n. a.		
Czech Republic	27 0.5%	10,500 0.1%	166 0.7%	180.0	1
Greece	25 0.4%	14,498 0.2	n. a.		
Hungary	226 3.9%	1,800,000 21.5%	6,500 26.2%		5
Ireland	532 9.3%	1,935,889 23.1%	1,500 6.0%		6
Poland	168 2.9%	154,638 1.8%	534 2.2%		
Romania	758 13.2%	1,500,000 17.9%	7,000 28.2%		
Russia	34 0.6%	13,480 0.2%	n. a.		
Slovenia	62 1.1%	200,000 2.4%	n. a.		
Turkey	3,319 57.7%	2,570,831 30.7%	9,124 36.8%	51,335,000.0	
Ukraine	52 0.9%	17,680 0.2%	n. a.		
United Kingdom	384 6.7%	146,180 1.7%	n. a.		
Total for Credit Unions	5,751	8,363,696	24,824		
Sources : National Umbrella Organisations - NUO; European Co-operative Associations					

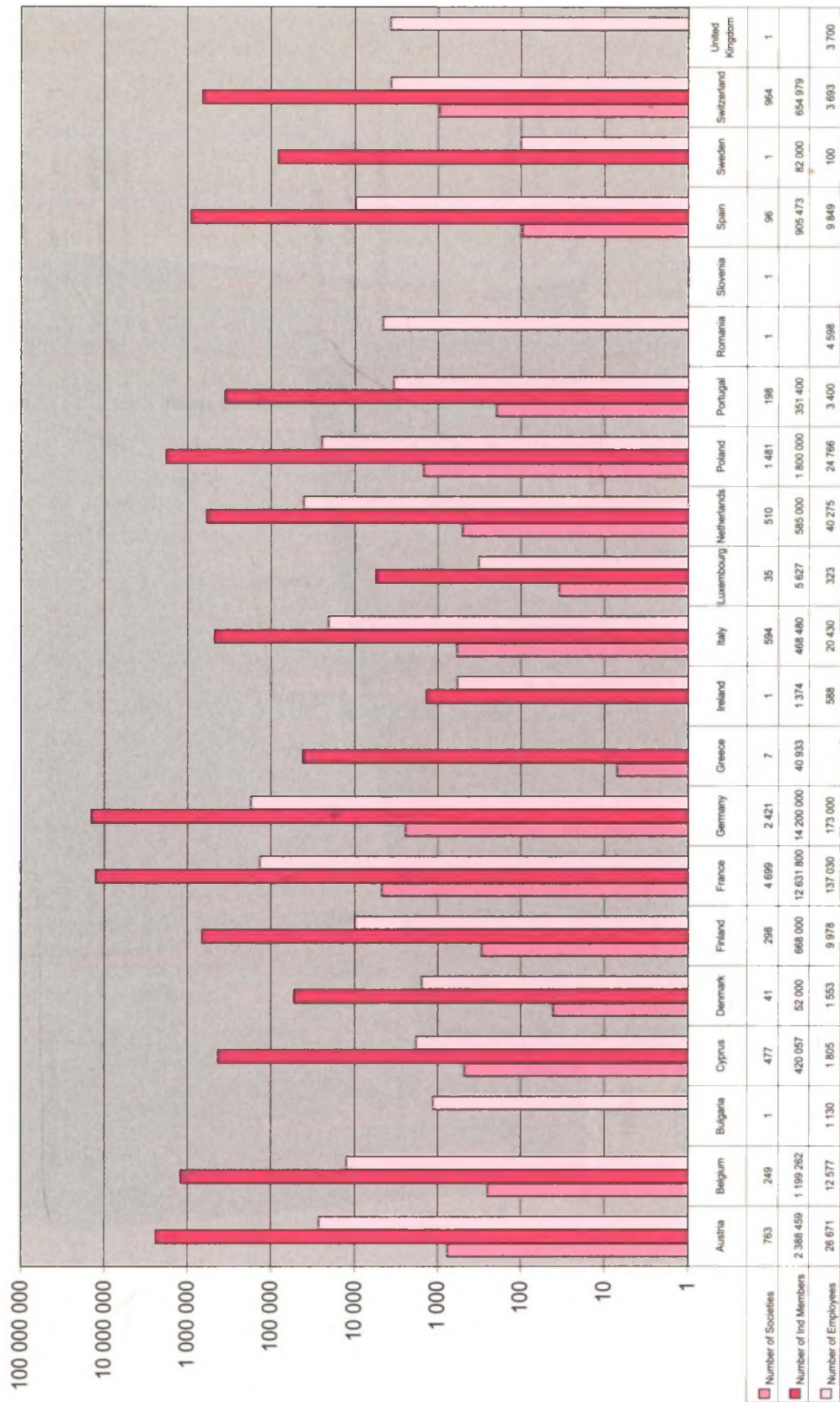
Co-operative Statistical Profile by Sector - 1996

Insurance

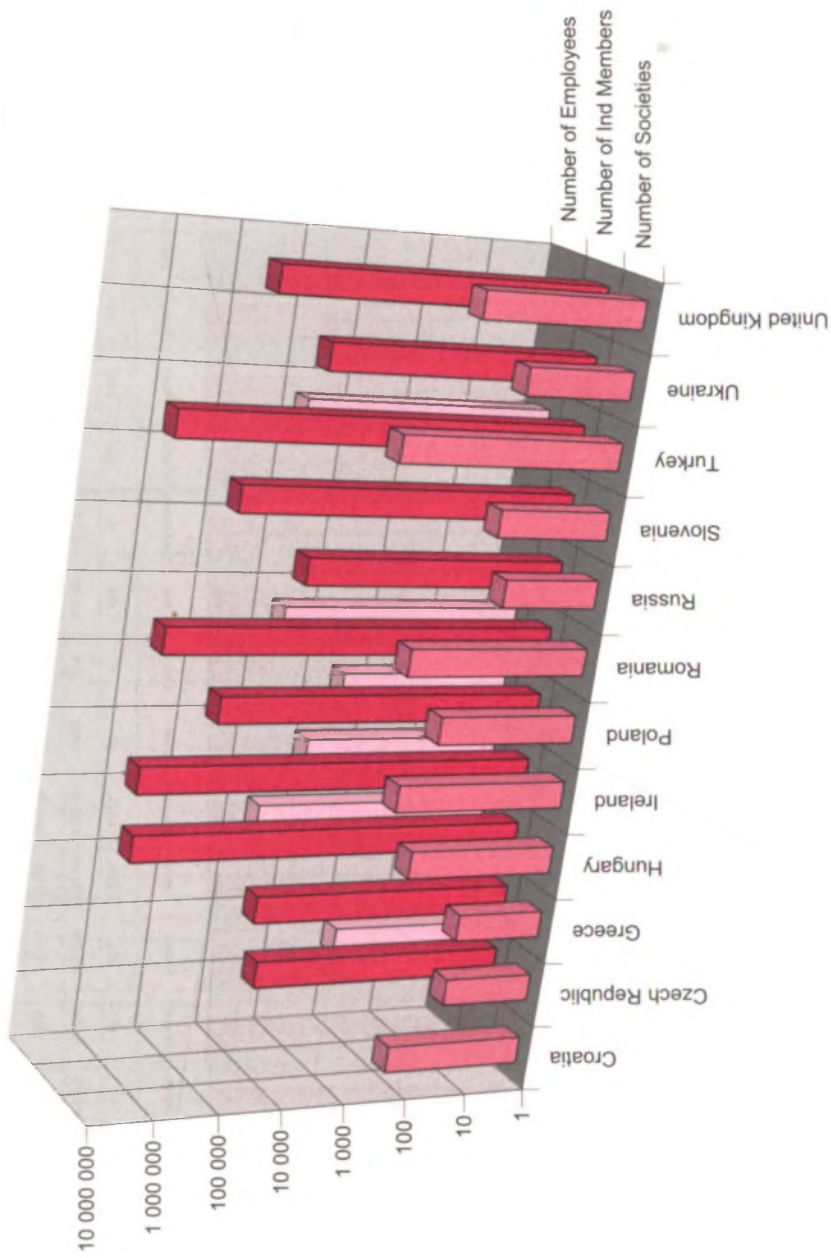
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	2 1.4%	n. ap. 9.4%	4,027		17
Belgium	4 2.7%	n. ap. 3.5%	1,493		4
Cyprus	1 0.7%	n. ap. 0.0%	4	1.3	
Czech Republic	1 0.7%	n. ap. 1.1%	475	2,216.0	4
Denmark	3 2.1%	n. ap. 9.0%	3,855		
Finland	115 78.8%	350,000 99.7%	800 1.9%		7
Germany	1 0.7%	n. ap. 25.8%	11,099		
Greece	1 0.7%	n. ap. 0.1%	54		
Iceland	1 0.7%	n.ap. 0.5%	199		30
Ireland	1 0.7%	n. ap. 0.1%	50		
Italy	2 1.4%	n. ap. 5.3%	2,276		3.5
Netherlands	2 1.4%	n. ap. 4.0%	1,730	2.5	
Norway	2 1.4%	n. ap. 2.4%	1,018		
Portugal	1 0.7%	n. ap. 0.0%	17		
Romania	1 0.7%	n. ap.	n. a.		
Slovak Republic	1 0.7%	n. ap. 1.0%	419		7.6
Slovenia	1 0.7%	n. ap.	n. a.		
Spain	1 0.7%	n. ap. 0.5%	200		
Sweden	1 0.7%	n. ap. 7.7%	3,300		18
Switzerland	2 1.4%	n. ap. 0.8%	329		
Turkey	1 0.7%	1,215 0.3%	n. a.		
United Kingdom	1 0.7%	n. ap. 27.2%	11,700	1,307.0	
Total for Insurance	146	351,215	43,045		

Sources : National Umbrella Organisations – NUO; international Co-operative and Mutual Insurance Federation (ICMIF Member Directory, 1997)

**Graph 9 : Co-operative Statistical Profile by Sector
Banking**

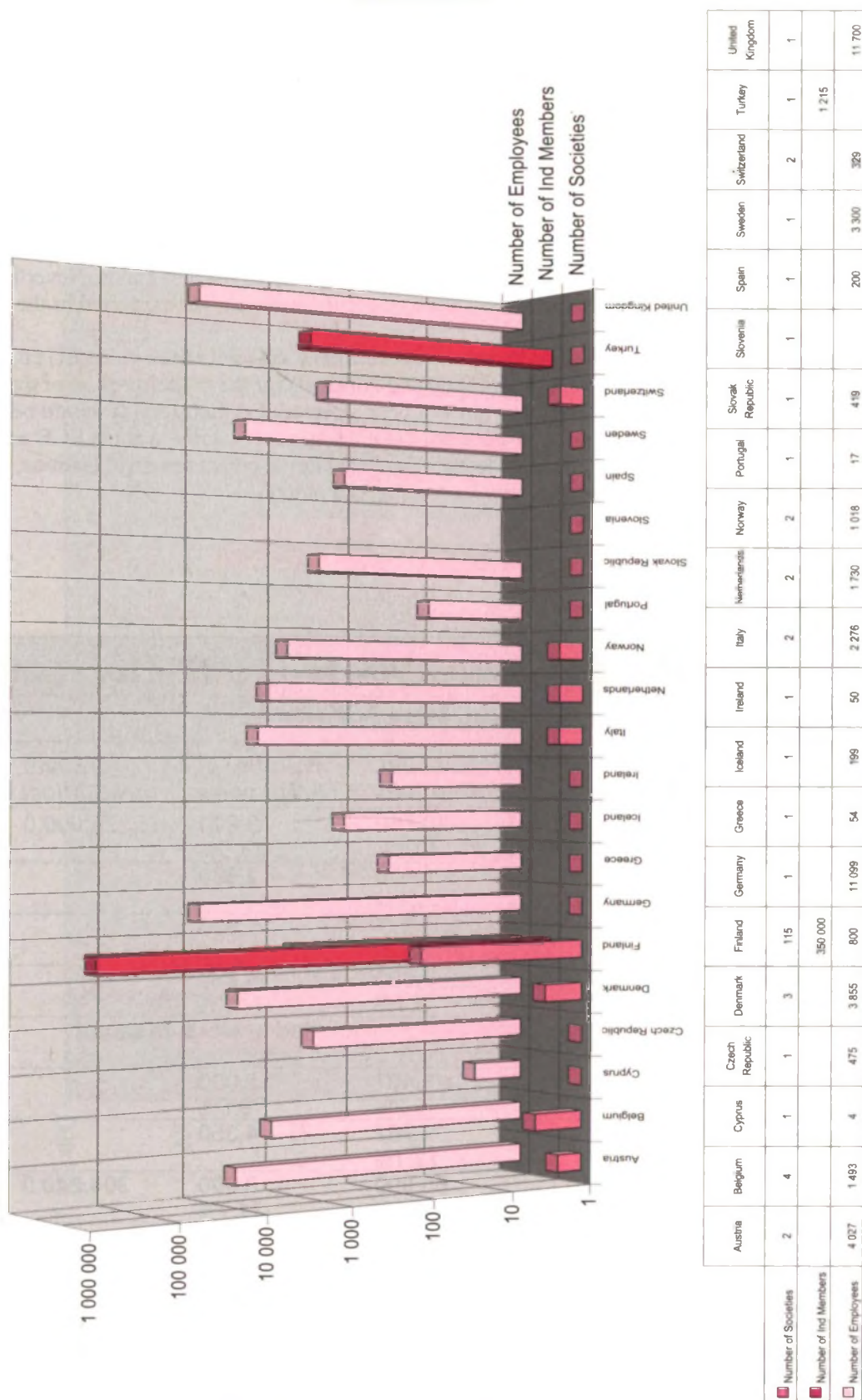


**Graph 10 : Co-operative Statistical Profile by Sector
Credit Unions**



	Croatia	Czech Republic	Greece	Hungary	Ireland	Poland	Romania	Russia	Slovenia	Turkey	Ukraine	United Kingdom
Number of Societies	164	27	25	226	532	168	798	34	62	3 319	52	384
Number of Ind Members		10 500	14 498	1 800 000	1 935 889	154 638	1 500 000	13 480	200 000	2 570 831	17 680	146 180
Number of Employees		166		6 500	1 500	534	7 000			9 124		

**Graph 11 : Co-operative Statistical Profile by Sector
Insurance**



4. Wholesale and Retail Sector

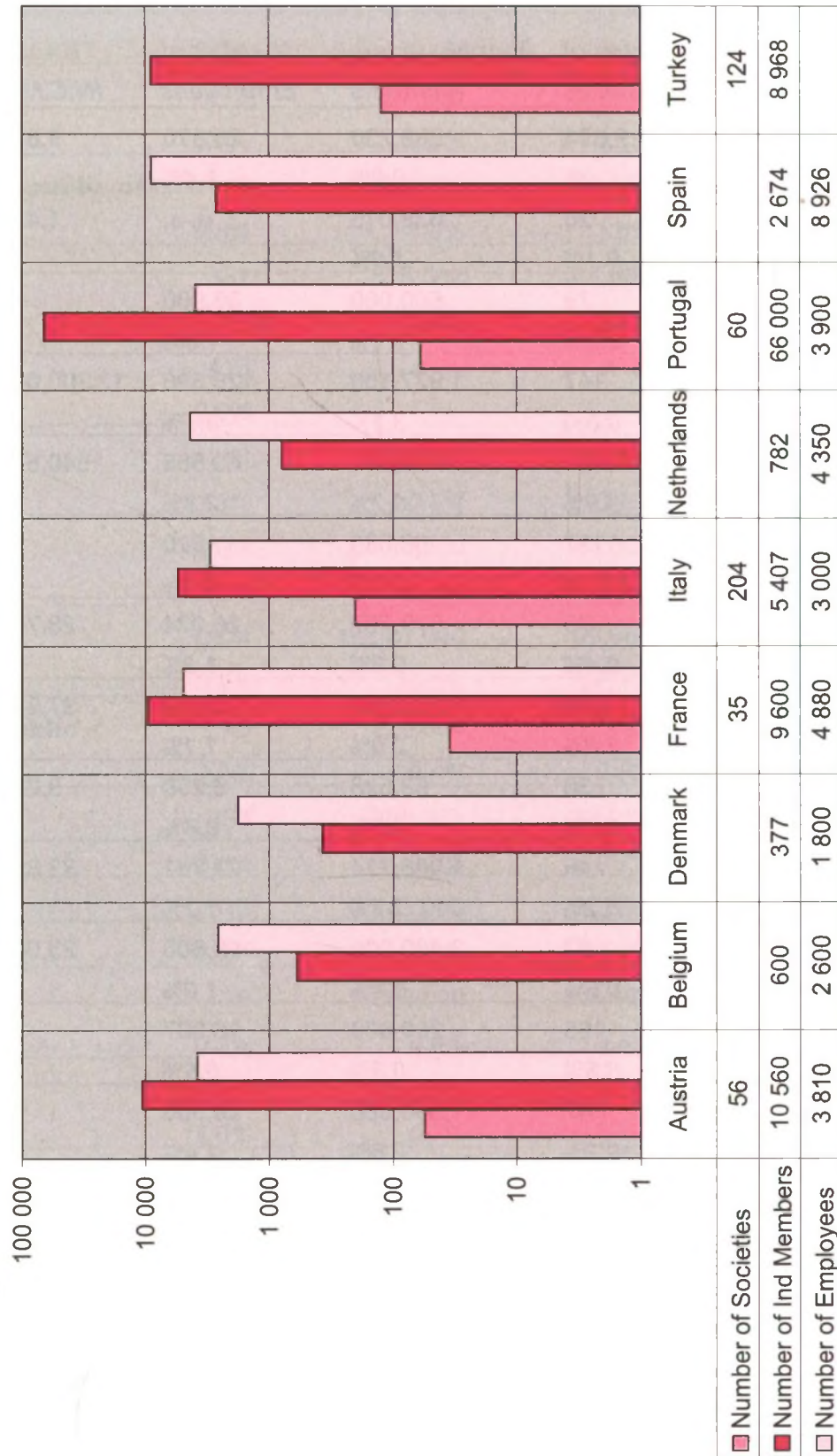
The data concerning turnover and market share for **consumer and independent retailers' co-operatives** are generally indicated in the following sectoral statistics. The highest market share for consumer co-ops is seen in the Nordic countries (Denmark, Finland, Sweden and Norway), Switzerland and the United Kingdom. The best growth rates are witnessed in Italy, Spain and Greece. Situations of crisis have to be registered in Austria and Germany.

Other economic indicators of the consumer co-operatives in ECE and CIS countries (for example turnover per employee, per shop or per square metre, when available) confirm that the process of modernisation and restructuring begun in ECE countries and has still to be implemented in the CIS countries. Faced with a lack of the smaller traditional co-operative shops, and considering the lack of growth in consumption (particularly in rural areas and for the poorer urban families), the co-operative organisations can temporarily survive by integrating into their core business the production of agricultural and popular shopping-basket goods. Nevertheless, this model will tend to disappear due to increasing competition, as has happened in the strongest European co-operative movements.

The importance of the role played by **independent retailers' co-operatives** in ten EU countries (particularly in Austria, France, Germany, Italy and Portugal) for the modernisation of the commercial system and for employment has already been stressed. Furthermore, it should be noted that the promotion of similar forms of trade has been tested successfully in some ECE and CIS countries (for example in Armenia and Georgia) by the national consumer organisations, due to the effective management of their numerous commercial outlets.

Co-operative Statistical Profile by Sector - 1996					
Independent retailers					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	56 11.7%	10,560 10.1%	3,810 11.5%	20,600.0	
Belgium	n. a. 0.6%	600 7.8%	2,600		
Denmark	n. a. 0.4%	377 5.4%	1,800		
France	35 7.3%	9,600 9.1%	4,880 14.7%		5.7
Germany	0 0.0%	included in workers sector			
Italy	204 42.6%	5,407 5.2%	3,000 9.0%		
Netherlands	n. a. 0.7%	782 13.1%	4,350		
Portugal	60 12.5%	66,000 62.9%	3,900 11.7%	304,840.0	
Spain	n. a. 2.5%	2,674 26.8%	8,926		
Turkey	124 25.9%	8,968 8.5%	n. a.		
Total for Ind. Retailers	479	104,968	33,266		
Sources : National Umbrella Organisation(s) – NUO; European Co-operative Association					

**Graph 13 : Co-operative Statistical Profile by Sector
Independent Retailers**



Co-operative Statistical Profile by Sector - 1996

Consumers

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	2,874 %	558,230 0.9%	26,570 1.4%	9,600.0	
Austria	20 0.1%	638,015 1.0%	n. a.	1,470.0	
Azerbaijan	79 0.4%	660,000 1.1%	36,900 1.9%		
Belarus	147 0.8%	1,927,100 3.1%	128,696 6.7%	12,300,000.0	18
Bulgaria	1,121 5.9%	430,000 0.7%	43,556 2.3%	540,570.0	3.5
Cyprus	127 30.7%	69,880 0.1%	620 0.0%	50.7	
Czech Republic	70 0.4%	579,767 0.9%	26,034 1.3%	28,700.0	5
Denmark	526 2.8%	1,226,867 2.0%	20,558 1.1%	37,234.0	
Estonia	30 0.2%	53,528 0.1%	8,250 0.4%	3,220.0	13.15
Finland	46 0.2%	1,066,774 1.7%	23,761 1.2%	33,822.0	35.5
France	97 0.5%	3,400,000 5.4%	18,500 1.0%	23,000.0	2
Georgia	105 0.6%	200,000 0.3%	16,337 0.8%	32.7	5.2
Germany	47 0.2%	1,580,000 2.5%	26,500 1.4%		
Greece	84 0.4%	200,000 0.3%	1,500 0.1%		
Hungary	260 1.4%	559,000 0.9%	32,000 1.7%	124,056.0	
Iceland	3 0.0%	n.a.	n.a.		
Italy	1,500 7.9%	3,610,076 5.8%	43,824 2.3%	13,221,000.0	

Latvia	49 0.3%	305,400 0.5%	10,150 0.5%	115.0	
Lithuania	99 0.5%	246,300 0.4%	20,152 1.0%	723.0	6.1
Luxembourg	3 0.0%	12,000 0.0%	135 0.0%		
Moldova (Republic of)	149 0.8%	595,320 1.0%	31,107 1.6%	397.2	
Norway	331 1.7%	815,000 1.3%	15,000 0.8%	22,300.0	25
Poland	413 2.2%	n. a.	n. a.	12,400.0	6
Portugal	249 1.3%	331,600 0.5%	2,700 0.1%	36,100.0	
Romania	1,577 8.3%	3,500,000 5.6%	49,000 2.5%	1,075,000.0	
Russia	3,874 20.5%	16,587,000 26.5%	709,667 36.8%	29,500.0	
Slovak Republic	40 0.2%	220,604 0.4%	11,825 0.6%	11,351.0	4.1
Spain	381 2.0%	806,387 1.3%	13,268 0.7%	345,217.0	
Sweden	513 0.5%	3,845,000 3.7%	35,000 1.0%	41,336.0	20
Switzerland	29 0.2%	2,882,000 4.6%	105,467 5.5%	25,877.0	29
Turkey	2,077 11.0%	457,045 0.7%	n. a.		
Ukraine	1,956 10.3%	6,172,135 9.8%	402,605 20.9%	3,525.0	15
United Kingdom	52 0.3%	9,129,027 14.6%	69,454 3.6%	7,949.0	3.6
Total for Consumers	18,928	62,664,055	1,929,136		
Sources : National Umbrella Organisation(s) – NUO; European Co-operative Association					

Graph 12 a : Western European Co-operative Statistical Profile by Sector : Consumers



**Graph 12 b : Eastern European Co-operative Statistical Profile
by Sector : Consumers**



5. Housing

This section illustrates the important role that **housing co-operatives** traditionally play in some countries (Norway, Denmark, Sweden, Germany, Italy, France and Turkey for example), and the fact that in some ECE and CIS countries autonomous co-operative movements have been re-founded (for example in the Czech Republic, Poland and the Slovak Republic) to improve the process of privatisation or attribution of ownership rights to the tenants, and to permit efficient co-operative administration and maintenance of the buildings and common properties.

Co-operative Statistical Profile by Sector - 1996					
Housing					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	108 0.1%	332,842 3.3%	4,658 2.2%		4
Croatia	568 0.7%	n. a.	n. a.		
Cyprus	1 0.0%	5,581 0.1%	27 0.0%	72.8	
Czech Republic	578 0.8%	671,482 6.7%	2,640 1.2%		45
Denmark	695 0.9%	n. a. 3.5%	7,300		
France	157 0.2%	70,000 0.7%	700 0.3%		
Germany	1,940 2.5%	3,151,050 31.3%	21,612 10.2%		
Hungary	1,060 1.4%	304,000 3.0%	2,186 1.0%		
Italy	11,670 15.2%	1,120,758 11.1%	4,842 2.3%		
Norway	3,830 5.0%	558,485 5.5%	1,335 0.6%		13
Poland	3,930 5.1%	n. a.	n. a.		
Portugal	501 0.7%	144,300 1.4%	1,500 0.7%	51,210.0	
Russia	1,900 2.5%	15,000 0.1%	n. a.		
Slovak Republic	130 0.2%	98,387 1.0%	2,900 1.4%		
Spain	3,378 4.4%	1,255,961 12.5%	148,719 70.3%	637,368.0	
Sweden	11,942 15.5%	683,240 6.8%	13,069 6.2%	7,089.0	
Turkey	33,376 43.4%	1,655,853 16.4%	n. a.		
Ukraine	1,072 1.4%	n. a.	n. a.	115.2	
United Kingdom	n.a. 0.0%	n.a.	n.a.		
Total for Housing	76,836	10,066,939	211,488		
Sources : National Umbrella Organisations - NUO					

6. Health and Social Care

This is a relatively new co-operative sector. **Health co-operatives** have strengthened their role in Spain, Belgium and Greece (the social pharmacies in the last two countries); the **social care co-operatives** constitute a new and important reality in Italy and Sweden and are being established in increasing numbers in the other Nordic countries, the United Kingdom, and in ECE countries, where the workers' co-operatives have a long tradition of integrating a large percentage of people with handicaps into their production process.

Health and social care co-operatives are expected to grow in numbers and strength, with the instigation of a new form of self-management, shared between professionals and users of services, in the framework of the reform of the public health services and insurance systems.

Co-operative Statistical Profile by Sector - 1996					
Health					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	18 13.5%	65 0.0%	105 1.6%		
Belgium	10 7.5%	2,000,000 79.6%	2,500 39.3%	22,000.0	18
Cyprus	1 0.8%	1,817 0.1%	3 0.0%	0.5	
Greece	30 22.6%	3,950 0.2%	n. a.	43	
Poland	70 52.6%	n. a.	n. a.		
Slovak Republic	1 0.8%	320,413 12.7%	311 4.9%	826.3	
Spain	3 2.3%	186,942 7.4%	3,449 54.2%	69,285.0	21
Total for Health	133	2,513,187	6,368		
Sources : National Umbrella Organisations - NUO					

Co-operative Statistical Profile by Sector - 1996					
Social Care					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Bulgaria		included in Workers sector.			
	0.0%				
Finland	23 0.7%	n. a.	n. a.		
Italy	2,572 74.0%	107,410 99.1%	69,957 92.9%		
Romania		included in Workers sector			
	0.0%				
Sweden	877 25.2%	n. a. 7.1%	5,319		
Turkey	3 0.1%	983 0.9%	n. a.		
United Kingdom	n.a. 0.0%	n.a.	n.a.		
Total for Social Care	3,475	108,393	75,276		
Sources : National Umbrella Organisations - NUO; European Co-operative Associations					

7. Utilities and Other Services

The (public) utilities co-operatives and others such as school, education and training co-operatives, tourism, and multi-purpose co-operatives form these two groups. Often, they combine innovative forms of self-managed business and services with a positive effect on employment. Statistics indicate their relevance in Italy, Portugal, Spain and the Nordic countries. In the majority of European countries, where no sectoral co-ordination exists, it is still difficult to detect and quantify the characteristics and economic and social impact of these co-operatives by statistical means.

Co-operative Statistical Profile by Sector - 1996					
Transports					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	116 3.5%	490 0.4%	700 19.7%		
Austria	10 0.3%	1,107 1.0%	359 10.1%	582.0	
France	31 0.9%	733 0.7%	n. a.	1,600.0	3
Latvia	n. a. 19.7%	n. a.	700		
Malta	3 0.1%	335 0.3%	7 0.2%		
Poland	173 5.2%		n. a.	n. a.	
Spain	396 11.9%	4,710 4.2%	n. a.		
Sweden	272 8.2%	n. a. 50.3%	1,788		
Turkey	2,184 65.5%	104,070 93.4%	n. a.		
Ukraine	150 4.5%	n. a.	n. a.	10.3	
United Kingdom	included in workers sector				
Total for Transports	3,335	111,445	3,554		
Sources : National Umbrella Organisations - NUO					

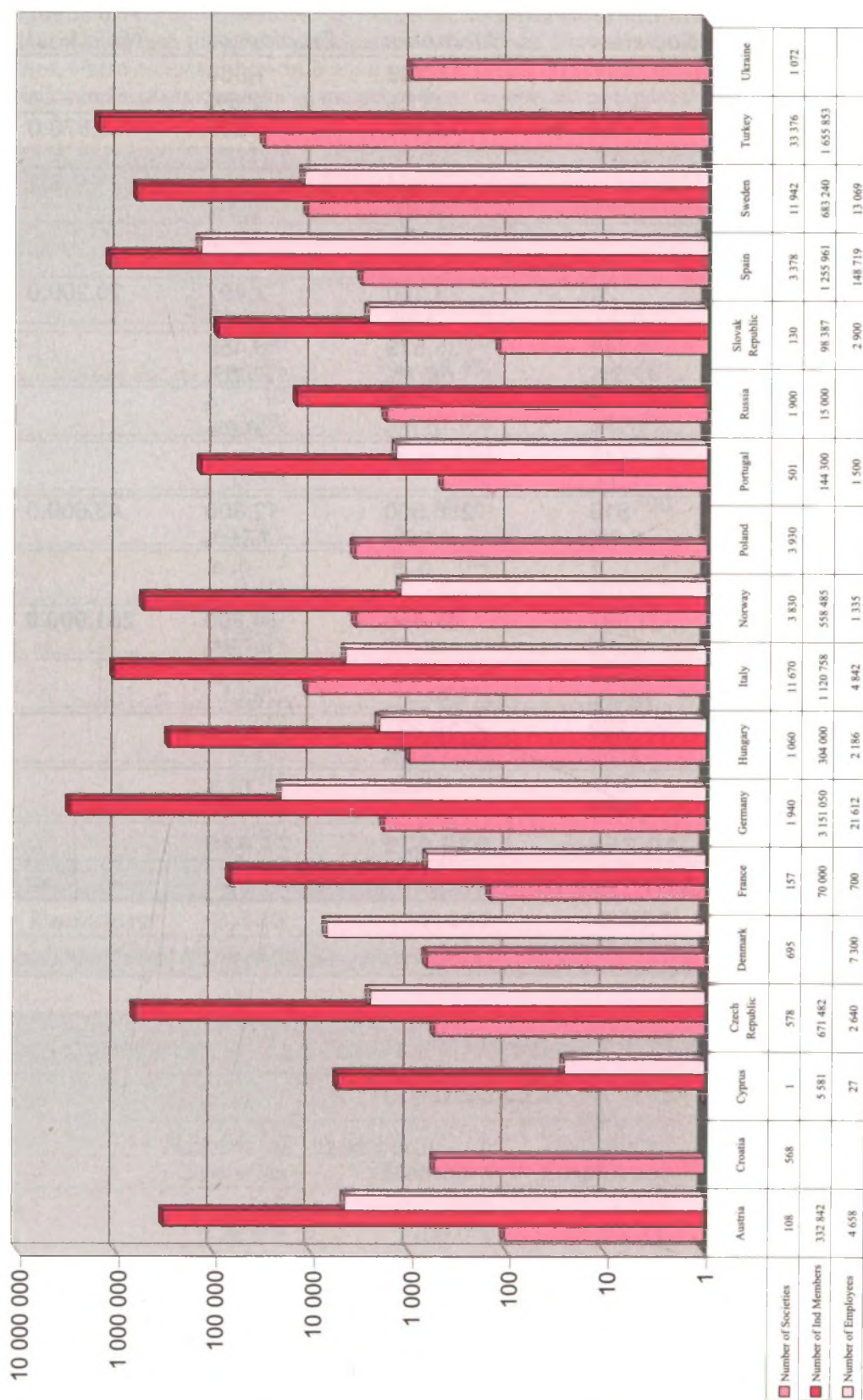
Co-operative Statistical Profile by Sector - 1996					
Utilities					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	148 22.6%	635 100.0%	1,345 73.7%		
Finland	390 59.5%	n. a.	n. a.		
Sweden	117 17.9%	n. a. 26.3%	479		
Total for Utilities	655	635	1,824		
Sources : National Umbrella Organisations - NUO					

Co-operative Statistical Profile by Sector - 1996

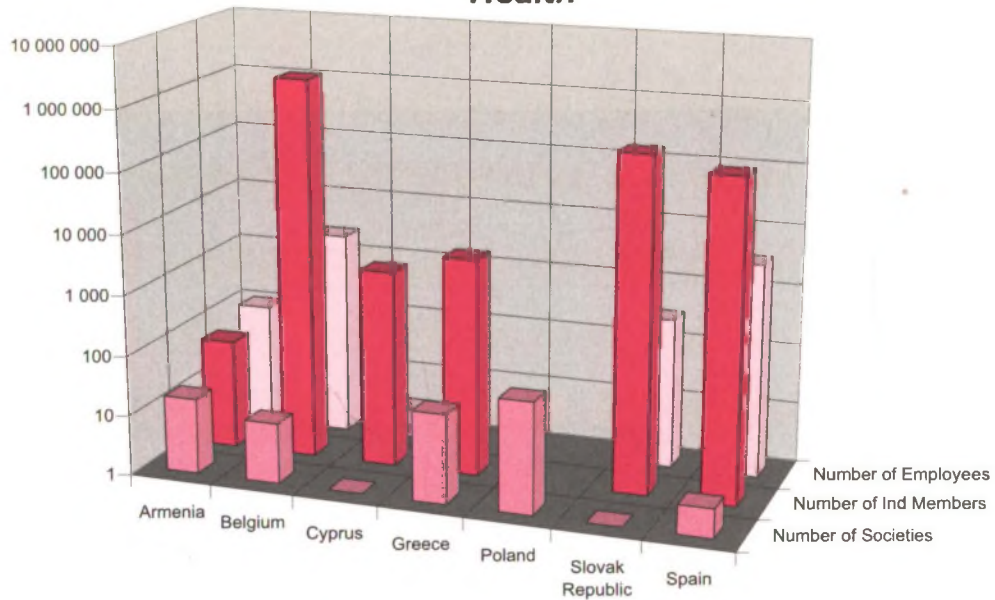
Others

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	317 3.1%	1,250 0.1%	1,860 2.6%		
Austria	46 0.4%	13,641 1.3%	815 1.1%	1,870.0	
Cyprus	36 0.4%	264 0.0%	75 0.1%	3.2	
Finland	442 %	n. a.	n. a.		
Iceland	24 0.2%	28,100 2.6%	2,497 3.5%	20,200.0	
Italy	4,846 47.3%	735,579 68.1%	18,459 25.8%		
Malta	2 0.0%	158 0.0%	4 0.0%		
Poland	145 1.4%	n. a.	n. a.		
Portugal	818 8.0%	236,500 21.9%	12,800 17.9%	43,600.0	
Slovenia	1 0.0%	n. a.	n. a.		
Spain	1,597 5.6%	47,960 4.4%	34,900 48.9%	261,000.0	
Sweden	1,121 10.9%	n. a.	n. a.		
Turkey	239 2.3%	16,221 1.5%	n. a.		
Ukraine	619 6.0%	n. a.	n. a.		
Total for Others	10,253	1,079,673	71,410		
Sources : National Umbrella Organisation(s) - NUO					

**Graph 14 : Co-operative Statistical Profile by Sector
Housing**

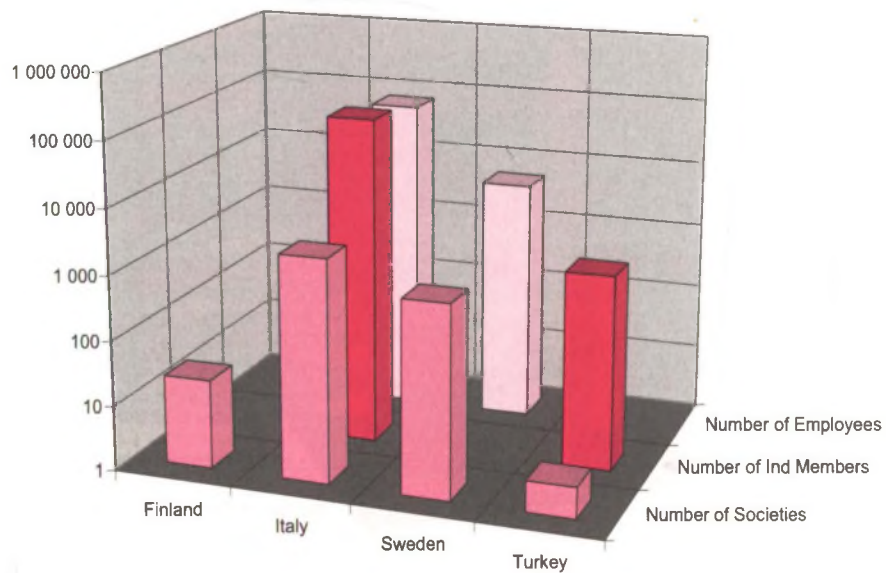


Graph 15 : Co-operative Statistical Profile by Sector Health



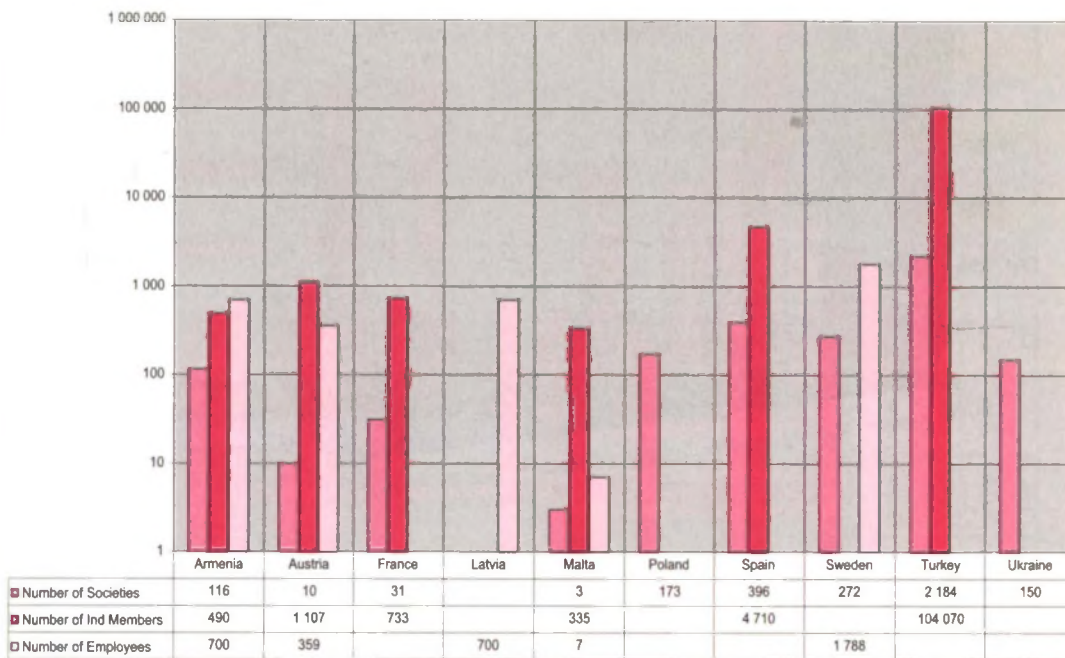
	Armenia	Belgium	Cyprus	Greece	Poland	Slovak Republic	Spain
Number of Societies	18	10	1	30	70	1	3
Number of Ind Members	65	2000000	1817	3950		320413	186942
Number of Employees	105	2500	3			311	3449

Graph 16 : Co-operative Statistical Profile by Sector Social Care

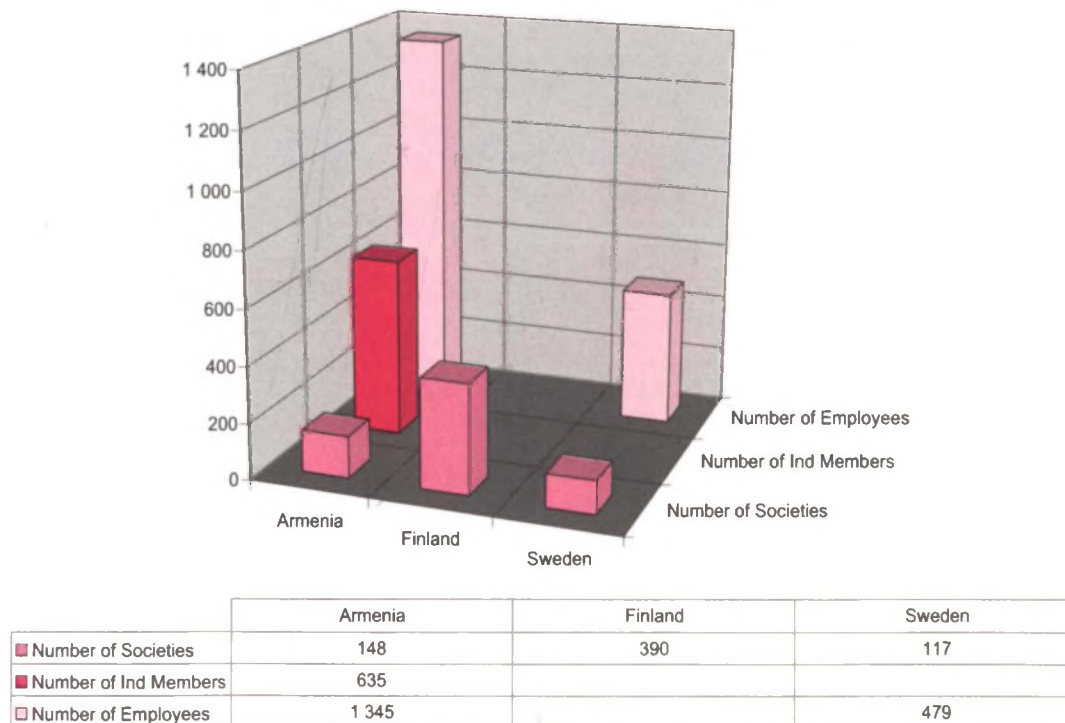


	Finland	Italy	Sweden	Turkey
Number of Societies	23	2 572	877	3
Number of Ind Members		107 410		983
Number of Employees		69 957	5 319	

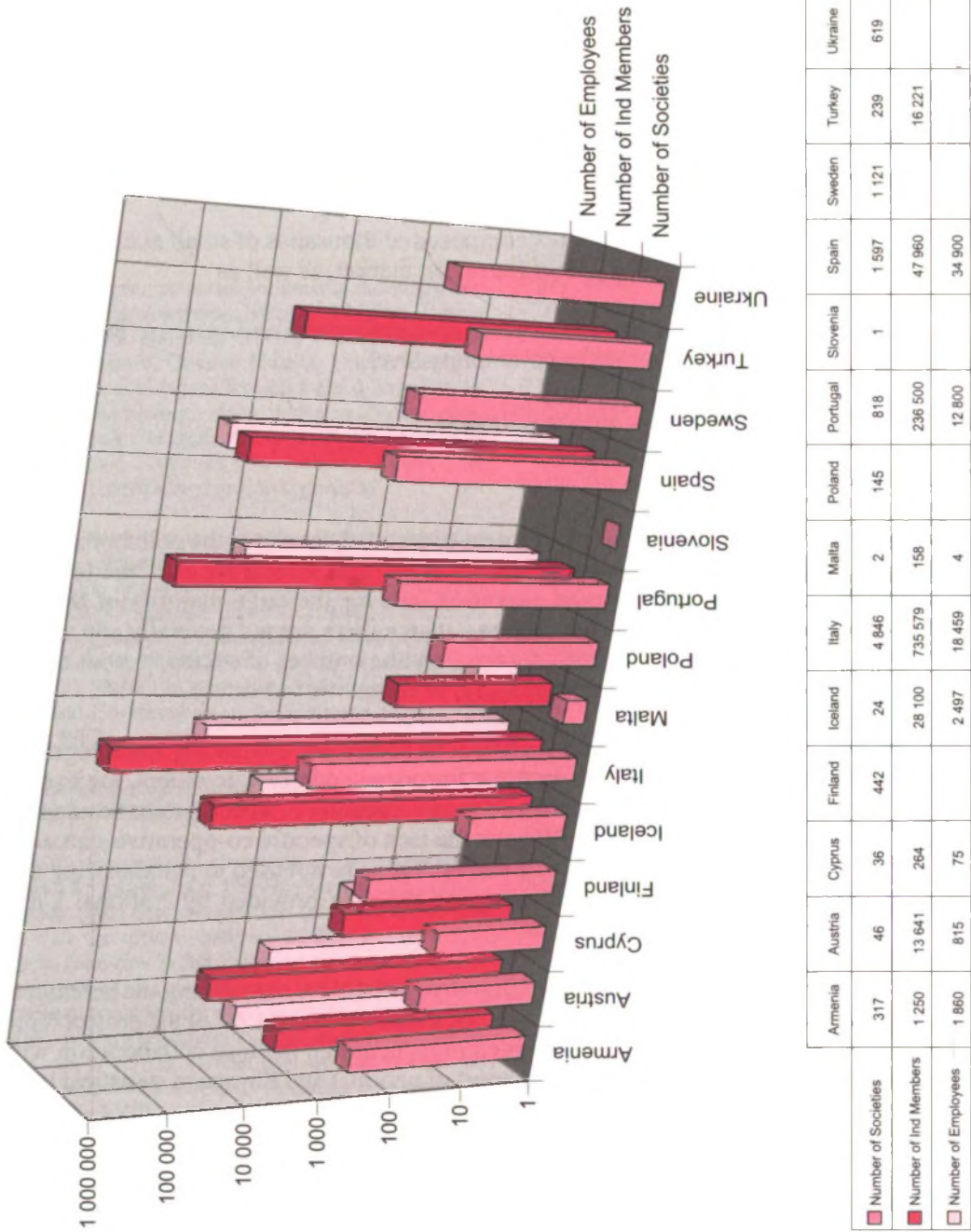
**Graph 17 : Co-operative Statistical Profile by Sector
Transports**



**Graph 18 : Co-operative Statistical Profile by Sector
Utilities**



**Graph 19 : Co-operative Statistical Profile by Sector
Others**



IV. CONCLUSIONS and RECOMMENDATIONS

The results of the project demonstrate a co-operative presence in Europe of no little significance, a fact in itself hitherto unproven and not widely known.

A better self appreciation within the European movement will no doubt focus minds on the under utilisation of its combined weight: but in order to fully exploit its potential, we will require a stronger application of the principle of co-operation among co-operatives at sectoral, national and international level.

External appreciation of the co-operative role in Europe by national and European authorities and institutions is also necessary:

- to make politicians more aware of the actual and potential contribution of co-operative movements to any process of co-operation, integration and development within Europe;
- to ensure the survival of networks composed of thousands of small and medium-sized enterprises in the open and global European market, as well as
- to conserve their essential contribution to employment and increase the quality and the efficiency of services at the community level.

The **conclusions**, by project items, are the following:

Co-operative Statistics

Even though the process was difficult, the project succeeded, thanks to the collaboration of 160 NUOs in collecting the hoped-for essential co-operative data – what we call “the lowest common denominator” - in all the European countries, and for the large majority of the sectors. However, for the co-operatives in the new sectors, where there are not generally any apex organisations yet in existence, the data often concern only the number of societies, with no indication of membership, employees or any other social or economic indicators.

The contribution of the National Statistical Offices in collecting, evaluating and integrating the co-operative statistics was only possible in some European countries. In others, for a variety of reasons (in some countries this was because of the late updating of official statistics, in others it was due to different criteria for classifications or the lack of specific co-operative statistics, and in yet others it was merely because the NSOs and NUOs were not used to collaborating on such projects) it was impossible to verify and integrate the data provided by National Umbrella Organisations with public statistics.

The information and data have an acceptable degree of reliability, considering the heterogeneous nature of the available data. Nevertheless, it must be stated that the results of the project represent only the initial step of a permanent work, which must continue in close collaboration with the European co-operative movements and the support of national and European statistical bodies.

The ICA Databank

The ICA Databank represents a unique instrument, providing the opportunity to collect, process and distribute updated co-operative information and data throughout Europe.

The future regular updating of data requires a closer collaboration at national and sectoral level between the NUOs and their associated co-operatives and the ICA, supported by more uniform guidelines and software.

The following **recommendations** can be presented, taking into consideration the conclusions of the European workshop, Geneva, May 1998:

- to make efforts to progressively improve the elaboration of essential, comparable statistics within Europe and render more coherent the traditional classification by economic sectors;
- to analyse the feasibility of adding co-operative classifications based on the relations existing between co-operatives and their members and the characteristics of the co-operative membership (users/consumers; entrepreneurs; workers);
- to ensure that the ICA, in collaboration with national co-ordinators permanently appointed by ICA members in each country, annually update co-operative statistics and information, the next updating should be undertaken through revised and simplified questionnaires, and should include proposals for sector classification and co-operative definitions, including subsidiary enterprises;
- to spread world-wide, at any occasion (e.g. European meetings) and by any channels (including the ICA network, the different ICA web sites and other channels such as Aries and the Internet) co-operative information and data in order to improve the co-operative image and its appeal.

Notes

1. The 41 European countries included in this study are: Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Moldova, Netherlands, Norway, Poland, Portugal, Romania, Russia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, the Ukraine, the United Kingdom and Yugoslavia.

2. The only data and analysis on co-operatives which can be partially comparable, but concerning only the countries of the EU or the agricultural sector, are included in the following publications: (a) *Profil statistique des organisations coopératives, mutualistes et associatives dans la CEE*, Eurostat, 1993; (b) *The Co-operatives, Mutual and Non-Profit Sector in the Eu*, Eurostat, 1997; (c) *Agricultural Co-operatives in the European Union*, Van Gorcum, 1997.

3. See TABLE 6, page 38 of the "Panorama de l'Industrie Communautaire", Eurostat, 1993.

4. See, for example, the comments on the co-operative statistics of Finland, Italy, Poland, Sweden and Turkey. This study could only compare the data collected by the NUO with the official statistics in the case of a few European countries. In fact, data concerning the co-operative societies: (a) are available only in a reduced number of European countries; (b) when available data exist, they generally concern years prior to 1996, the year considered by this study; (c) the official data do not include the variables adopted for this study following the agreement with EU-DG XXIII (membership, employees, economic indicators as turnover or market share); (d) the official statistics or registers are comprehensive of all the co-operative enterprises, independently of their real functioning (e.g they include co-operatives in a process of liquidation). These remarks do not exclude the future opportunity to establish, at the national level, a closer collaboration between the NUO and the National Statistical Offices for the updating of the co-operative data included in this study.

5. In the insurance sector the traditional concept of member-shareholder can not be applied: the majority of the

"co-operative insurance organisations" are, in fact, very often companies or mutual organisations and have institutional ownership (co-operatives, trade unions, credit unions, etc). For that reason the "policies holder" can not be considered as shareholder. The data on policies holders, when significant, are included within the economic and social indicators. See the annual publication of ICMIF: Member Directory, 1997.

6. See: *Land Reform and private Farm in Armenia: 1996 Status*, World Bank EC4NR, 1997

7. Great efforts have been made during recent years to diversify the products of and the markets for industrial co-operatives in ECE countries. Partnerships have been developed and outlets have been found, more often thanks to initiatives from private companies than to those of the co-operative group.

8. When validating the data, Prof. Johann Brazda of the Wien Institut of Co-operative Studies made the following comment: "In recent years co-operatives have increasingly shed their traditional alliances and their self-appreciation as 'movements' that are specifically different to other commercial enterprises. The tendency has been towards 'managerial co-operatives' – and often the co-operative legal form has been abandoned in favour of other legal forms of enterprises. The legal basis has not changed very much during these recent decades, but the rare changes that have been put through also point in the same direction. The notable absence of public discussion concerning this universal farewell to traditional co-operative principles and values indicates that the co-operative heritage does not find too many supporters in today's Austria. The public debate concerning co-operatives has sadly concentrated on economic problems of certain co-operatives – not only in the consumer co-operative field, but also in certain branches of agricultural co-operation. Often, representatives of the co-operatives have been known to bring up these problems themselves in an effort to reform their sectors in order to adapt to increased competition. Without doubt the co-operative spirit will be reborn several times during its history. This has usually been associated with influential social movements. At present, however, the logic of competition and of capitalism seems to dominate more and more the field of institutionalised co-operation in Austria, as well as in many other countries".

V. DATA BY COUNTRY

This part of the report includes data of and short comments on the following **41 Co-operative Statistical Profiles by Country**.

These profiles are the result of work carried out by the National Umbrella Organisations at country level. As explained before, the data were obtained by means of the Co-operative Database Questionnaires. When necessary (and possible), the data were compared with, and integrated into, that of the European Sectoral Associations and the National Statistical Offices (NSOs). The national data include the economic and social indicators, particularly turnover and/or market share for the main sub-sectors.

ARMENIA

The information for Armenia was provided by its single NUO: the **Union of Consumer Societies, HAY-COOP**. The data correspond to co-operative statistics produced by the National Statistical Office as at 31 December 1996. The consumer sector is the most important, due to its number of societies (2,874), membership (558,230), employees (28,314) and turnover (9,600 million AMD in 1996). The consumer sector includes 2,380 traditional shops, 35 trade centres (which also provide an outlet for individual retailers) and 172 subsidiaries (bakeries, catering, restaurants, factories, multipurpose market services). The second sector is composed of 1,821 new small and medium-sized co-operatives in the industrial and artisanal sub-sectors, which have 8,630 members and employ 16,170. The third sector concerns agriculture, as result of land reform and farm restructuring, and fisheries, where its 391 societies have 1,725 members and employ 3,815 personnel. The services sector is composed of 599 co-operatives in the health, transport, utilities and "others" sub-sectors, with 2,440 members and 4,010 employees.

Co-operative Statistical Profile by Country - 1996					
Armenia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	391 6.8%	1,765 0.3%	3,815 7.5%		
Agriculture	356 6.2%	1,620 0.3%	3,380 6.7%		
Fisheries	35 0.6%	145 0.0%	435 0.9%		
Total of Secondary/ Industry Sector	1,861 32.5%	8,630 1.5%	16,170 32.0%		
Workers	1,861 32.5%	8,630 1.5%	16,170 32.0%		
Total of Tertiary/ Services Sector	3,473 60.7%	560,670 98.2%	30,580 60.5%	9,600.0	
Consumers	2,874 50.2%	558,230 97.8%	26,570 52.5%	9,600.0	
Health	18 0.3%	65 0.0%	105 0.2%		
Transports	116 2.0%	490 0.1%	700 1.4%		
Utilities	148 2.6%	635 0.1%	1,345 2.7%		
Others	317 5.5%	1,250 0.2%	1,860 3.7%		
Total for Armenia	5,725	571,065	50,565		
Sources : National Umbrella Organisation - NUO National Statistical Office - NSO				N.Currency : AMD	

AUSTRIA

The information for Austria was obtained by the European sectoral associations, and validated by the **Institut für Betriebswirtschaftslehre der Universität Wien – Fachbereich Für Genossenschaftswesen**. The data correspond to co-operative statistics from two NUOs. The most important sectors are those of agriculture and banking, with the largest number of enterprises (1,067 and 763 respectively), membership (444,139 and 2,388,459), employment (25,997 and 26,671 employees) and turnover or market share (70,200 million ATS, corresponding to 30% of market share for agriculture and 31% of market share for banking). The housing (4% of market share) and wholesale and retail sector represent the third and fourth relevant sectors of co-operative business. Particularly important in the commercial sector is the contribution of the independent retailers' co-operatives (10,560 entrepreneurs, with a turnover of 20,600 million ATS) following the crisis which saw the consumer co-operative sector, Konsum Austria, go into liquidation (its turnover decreased from 4,670 million ATS in 1995 to 1,470 million in 1996). New co-operatives are starting to appear in the workers' and services sectors. Finally, the insurance sector is covered by 2 important mutual holdings with 17% of the insurance market share.

Co-operative Statistical Profile by Country - 1996					
Austria					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	1,067	444,139	25,997	70,200.0	
Agriculture	1,067	444,139	25,997	70,200.0	30
	51.4%	11.6%	39.0%		
Total of Secondary/ Industry Sector	2	53	243	360.0	
Workers	2	53	243	360.0	
	0.1%	0.0%	0.4%		
Total of Tertiary/ Services Sector	1,005	3,384,624	40,340	24,522.0	
Banking	763	2,388,459	26,671		31
	36.8%	62.4%	40.1%		
Consumers	20	638,015	n.a.	1,470.0	
	1.0%	16.7%			
Housing	108	332,842	4,658		4
	5.2%	8.7%	7.0%		
Independent retailers	56	10,560	3,810	20,600.0	
	2.7%	0.3%	5.7%		
Insurance	2	n.ap.	4,027		17
	0.1%		6.0%		
Transports	10	1,107	359	582.0	
	0.5%	0.0%	0.5%		
Others	46	13,641	815	1,870.0	
	2.2%	0.4%	1.2%		
Total for Austria	2,074	3,828,816	66,580		
Sources : National Umbrella Organisations - NUO				N.Currency : ATS	
European Co-operative Associations					

AZERBAIJAN

The information for Azerbaijan was provided by its single NUO: the **Central Union of Co-operatives of Azerbaijan, AZERITTIFAG**. The co-operative presence is concentrated in the wholesale and retail sector, where 79 consumer co-operatives have 660,000 members (28% less than the 920,000 of 1995) and employ 36,900. As in other CIS countries, the consumer co-operatives model also includes other manufacturing businesses and services, such as bakeries, transport, restaurants and bars, etc. No data are available for the turnover in 1996 (but the figure was 33.3 million AZM in 1995).

Co-operative Statistical Profile by Country - 1996					
Azerbaijan					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	0 0.0%				
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	79 100.0%	660,000 100.0%	36,900 100.0%		
Consumers	79 100.0%	660,000 100.0%	36,900 100.0%		
Total for Azerbaijan	79	660,000	36,900		
Sources : National Umbrella Organisation - NUO				N.Currency : AZM	

BELARUS

The information for Belarus was provided by its single NUO: the **Belarussian Republican Union of Consumer Societies, BELKOOPSOYUZ**. The co-operative presence is concentrated in the wholesale and retail sectors, with a turnover of 12,300 million BYB (1020.9 million USD) in 1996, corresponding to 18.7% of market share. The number of co-operatives is stable (147 societies) and the personnel decreased by 8%, from 139,979 in 1995 to 128,696 in 1996. As in other CIS countries, the consumer movement includes other manufacturing businesses and services within independent units and subsidiaries, which do not appear in the statistical profile, as well as its original agricultural, industrial and services (housing) co-operatives.

Co-operative Statistical Profile by Country - 1996					
Belarus					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	0 0.0%				
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	147 100.0%	1,927,100 100.0%	128,696 100.0%	12,300,000.0	
Consumers	147 100.0%	1,927,100 100.0%	128,696 100.0%	12,300,000.0	18
Total for Belarus	147	1,927,100	128,696		
Sources : National Umbrella Organisation - NUO				N.Currency : BYB	

BELGIUM

The information for Belgium was provided by four NUOs and by the European Sectoral Associations. The data is only partial, due to the lack of specific statistical data on co-operatives in Belgium, except for the 700-or-so co-operatives which report to the National Council of Co-operation. In any case, the co-operative presence is important in the following sectors: agriculture, with an estimated number of 1,264 co-operatives and a membership of 398,000; the health-pharmacies sector, with 10 societies, 2 million consumer members, a personnel of 2,500 and a turnover of 22,000 million BEF, representing 18% of the pharmacies' market share; the insurance sector, composed of one large co-operative, one mutual and two joint-stock companies, with a total of 1,659 full time employees; the banking sector, composed of two banking groups, with 239 local banks associating 500,000 members, a personnel of 5,577 and a market share of 6%; and the independent retailers' sector, composed of one co-operative group with 600 retailers and 2,600 employees. It is important to note the recent foundation of 26 workers' and professional services co-operatives, which employ a total of 271.

Co-operative Statistical Profile by Country - 1996					
Belgium					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	1,264	398,000			
	81.4%	11.1%			
Agriculture	1,264	398,000			
	81.4%	11.1%			
Total of Secondary/ Industry Sector	26	n. a.	271		
	1.7%	1.4%			
Workers	26	n. a.	271		
	1.7%	1.4%			
Total of Tertiary/ Services Sector	263	3,199,862	19,170	22,000.0	
	16.9%	88.9%	98.6%		
Banking	249	1,199,262	12,577		6
	16.0%	33.3%	64.7%		
Health	10	2,000,000	2,500	22,000.0	18
	0.6%	55.6%	12.9%		
Independent retailers	n.a.	600	2,600		
	0.0%	13.4%			
Insurance	4	n. ap.	4		4
	0.3%	7.7%			
Total for Belgium	1,553	3,597,862	19,441		
Sources : National Umbrella Organisations - NUO				N.Currency : BEF	
European Co-operative Associations					

BOSNIA-HERZEGOVINA

The information for Bosnia and Herzegovina was provided by its single NUO: the **Co-operative Association of Bosnia and Herzegovina**. The co-operative presence is limited to the agricultural sector (70 co-operatives with 1,350 employees). It was not possible to obtain any reliable information regarding either the whole of the Serbian region or Bosnia-Herzegovina after the war. The main problems facing the Co-operative Association, and its external assistance, are rehabilitation of the co-operative movement and rectifying the damage done by the war, particularly the demining of agricultural land, and the establishment of organisational and business links between the two Federations. A new Co-operative Law was approved in 1997.

Co-operative Statistical Profile by Country - 1996					
Bosnia-Herzegovina					
	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
Total of Primary/ Agriculture Sector	70 100.0%	n. a. 100.0%	1,350		
Agriculture	70 100.0%	n. a. 100.0%	1,350		
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	0 0.0%				
Total for Bosnia-Herzegovina	70	n. a.	1,350		
Sources : National Umbrella Organisation - NUO				N.Currency : BAM	

BULGARIA

The information for Bulgaria was provided by three NUOs, and co-ordinated by the consumer NUO: the **Central Co-operative Union (CCU)**. The data correspond to the overall statistics published by the National Statistical Office of Bulgaria. The co-operative presence is important in four sectors: wholesale and retail, industry, agriculture, and banking (a subsidiary activity of consumer co-operatives). The 1,121 consumer co-operatives, with 10,000 traditional consumer shops and a retail market share of 20%, also manage agricultural production and industrial units

Co-operative Statistical Profile by Country - 1996					
Bulgaria					
	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
Total of Primary/ Agriculture Sector	3,267 67.9%	743,000 61.3%	231 0.3%		
Agriculture	3,267 67.9%	743,000 61.3%	231 0.3%		
Total of Secondary/ Industry Sector	425 8.8%	40,000 3.3%	40,083 47.2%		
Workers	425 8.8%	40,000 3.3%	40,083 47.2%		
Total of Tertiary/ Services Sector	1,122 23.3%	430,000 35.4%	44,686 52.6%	540,570	
Banking	1 0.0%	n. ap 1.3%	.1,130		
Consumers	1,121 0.0%	430,000 35.4%	43,556 51.2%	540,570 .	
Social care	<i>included in Workers sector</i>				
Total for Bulgaria	4,814	1,213,000	85,000		
Sources : National Umbrella Organisations - NUO				N.Currency : BGL	
National Statistical Office - NSO					

and subsidiaries (1,300 bakeries, producing 34% of all bread; biscuit factories; mineral water and soft drink production, packaging and export, wine and alcohol production and export; agricultural processing factories; foreign-trade and tourism organisations, etc) which assure the profitability of the consumer sector. The industrial sector consists of 400 co-operatives, which employ about 40,000 workers (with a remarkable average of 100 workers per enterprise), including 10,000 workers with handicaps, who are fully integrated in the manufacturing activities. The agricultural sector, where 3,267 new co-operatives (743,000 members) were founded in recent years as a result of land reforms and farm restructuring, appear officially in the national statistics from 1996.

CROATIA

The information for Croatia was provided by its single agricultural NUO: the **Croatian Co-operative Alliance, HRVATSKI ZADRUZNI SAVEZ**. The data are in line with the 1997 statistics published by the National Register of Economic Subjects in Croatia. The most relevant co-operative presence is in agricultural (479 societies, with 80,000 members and 4,000 workers); credit (with 164 credit unions) and housing co-operatives (with 568 societies, most of which have gone into liquidation due to taxation problems). The consumers' co-operatives disappeared with the old regime. Insurance, banking and fisheries co-operatives are currently being promoted. A new Co-operative Law was approved in 1995, and a sectoral law covering the credit and housing sectors is currently in the process of preparation.

Co-operative Statistical Profile by Country - 1996					
Croatia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	479 39.6%	80,000 100.0%	4,000 100.0%		
Agriculture	479 39.6%	80,000 100.0%	4,000 100.0%		
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	732 60.4%	n. a.	n. a.		
Credit Unions	164 13.5%	n. a.	n. a.		
Housing	568 46.9%	n. a.	n. a.		
Total for Croatia	1,211	80,000	4,000		
Sources : National Umbrella Organisation - NUO				N.Currency : HRK	

CYPRUS

The information for Cyprus was provided by its NUO: the **Pancyprian Co-operative Confederation Ltd**, in collaboration with the other three apex organisations, namely the Co-operative Central Bank Ltd, the National Department of Statistics and Research and the Registrar for Co-operative Development. The data correspond to the official co-operative statistics for Cyprus (including the 217 societies that have suspended their activities since 1974, due to the Turkish occupation of the northern part of Cyprus). Banking is the predominant co-operative sector, and has made remarkable progress in recent years. A co-operative central bank and 476 local credit societies, with 420,057 members and 1,825 employees, represent the

Co-operative Statistical Profile by Country - 1996					
Cyprus					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	36	15,727	342	28.0	
	5.2%	3.1%	11.7%		
Agriculture	35	15,712	340	28.0	30
	5.1%	3.0%	11.6%		
Forestry	1	15	2		
	0.1%	0.0%	0.1%		
Total of Secondary/ Industry Sector	11	2,026	57	15.1	
	1.6%	0.4%	1.9%		
Workers	11	2,026	57	15.1	
	1.6%	0.4%	1.9%		
Total of Tertiary/ Services Sector	643	497,599	2,534	128.5	
	93.2%	96.6%	86.4%		
Banking	477	420,057	1,805		35
	69.1%	81.5%	61.5%		
Consumers	127	69,880	620	50.7	
	18.4%	13.6%	21.1%		
Health	1	1,817	3	0.5	
	0.1%	0.4%	0.1%		
Housing	1	5,581	27	72.8	
	0.1%	1.1%	0.9%		
Insurance	1	n. ap.	4	1.3	
	0.1%	0.1%			
Others	36	264	75	3.2	
	5.2%	0.1%	2.6%		
Total for Cyprus	690	515,352	2,933		
Sources : National Umbrella Organisations – NUO			N.Currency : CYP		
National Statistical Office /Registrar for Co-operative Development					

second largest banking group, with 35% of the total deposits. Co-operative credit and saving banks may need to be restructured in order to comply with EU directives. The second relevant sector is that of agriculture and agro-industry: 35 co-operative societies, with 15,712 members, 340 full-time employees and a turnover of 28 million CYP, which control 30% and 60% respectively of wine production and export. The wholesale and retail sector (127 co-operatives, 69,880 members, 620 employees and a turnover of 50.8 million CYP) represents the third co-operative sector, where many traditional co-operative stores are facing serious problems of survival, due to increased competition from large, modern supermarkets. The remaining areas of co-operative activity are in the housing sector (with one national co-operative, 5,581 members and a turnover of 72.8 million CYP) and in cottage industries and service co-operatives (this last category is relatively new, and in a stage of progressive development).

THE CZECH REPUBLIC

The information for the Czech Republic was provided by its five NUOs, co-ordinated by the **Co-operative Association of the Czech Republic**. The data correspond to the national official statistics and cover all the principal sectors of the economy. The agricultural sector, which includes 1,081 co-operatives, with 85,000 members and 96,000 workers, represents a very high percentage (65%) of agricultural production, with a turnover of 70,000 million CZK. The who-



lesale and retail sectors have 70 consumer co-operatives, with 579,767 members, 26,034 employees and a turnover of 28,700 million CZK, and represent 5% of the market share. The housing sector, with 671,482 members and 2,640 employees, represents 45% of the housing stock. The industrial sector is composed of 428 co-operatives, with 34,834 members and 43,557 employees. Its turnover is 21,000 million CZK, representing 1.5% of the industry's market share. Finally, 27 new and expanding credit unions and an insurance company, owned by institutional co-operative partners, represent the co-operative presence in the financial sector.

Co-operative Statistical Profile by Country - 1996

Czech Republic

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
Total of Primary/ Agriculture Sector	1,081	85,000	96,000	70,000.0	
	49.5%	6.2%	56.8%		
Agriculture	1,081	85,000	96,000	70,000.0	65
	49.5%	6.2%	56.8%		
Total of Secondary/ Industry Sector	428	34,834	43,557	21,000.0	
	19.6%	2.5%	25.8%		
Workers	428	34,834	43,557	21,000.0	1.5
	19.6%	2.5%	25.8%		
Total of Tertiary/ Services Sector	676	1,261,749	29,315	31,096.0	
	30.9%	91.3%	17.4%		
Consumers	70	579,767	26,034	28,700.0	5
	3.2%	42.0%	15.4%		
Credit Unions	27	10,500	166	180.0	1
	1.2%	0.8%	0.1%		
Housing	578	671,482	2,640		45
	26.5%	48.6%	1.6%		
Insurance	1	n. ap.	475	2,216.0	4
	0.0%	0.3%			
Total for Czech Republic	2,185	1,381,583	168,872		
Sources : National Umbrella Organisations - NUO				N.Currency : CZK	

DENMARK

The information for Denmark was provided by three NUOs, co-ordinated by the **Danske Andelsselskaber (Federation of Danish Co-operatives)**. The co-operative business and services are particularly relevant in the following sectors: agriculture, with 65 societies, 113,000 members, 27,826 employees and a turnover of over 70,000 million DKK, representing an average of 50 to 80% of market share (with particularly high market share and export figures in dairy, slaughterhouse and fur production); the wholesale and retail sector, with 526 consumer societies, 1,226,244 individual members, 20,558 employees including subsidiaries, has a total turnover of 37,324 million DKK, representing a stable and significant market share. The housing sector (with 695 societies and 7,300 employees); the workers' (with 115 societies and 5,200 employees); the insurance and pensions sector (with 2 companies, 1 mutual society and 3,855 employees); the independent retailers (377 members and 1,800 employees) and the banking sector (with 41 banks, 52,000 members and 1,553 employees) represent the other relevant co-operative presence in the country. No specific legislation for co-operatives exists in Denmark, where co-operatives are subject to the legislation covering commercial enterprises, but its agricultural co-operative by-laws and consumer membership schemes are particularly effective and strongly member-oriented.

Co-operative Statistical Profile by Country - 1996					
Denmark					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	65 4.5%	113,000 8.1%	27,826 40.9%	70,251.0	
Agriculture	65 4.5%	113,000 8.1%	27,826 40.9%	70,251.0	
Total of Secondary/ Industry Sector	115 8.0%	n. a. 7.6%	5,200		
Workers	115 8.0%	n. a. 7.6%	5,200		
Total of Tertiary/ Services Sector	1,265 87.5%	1,279,244 91.9%	35,066 51.5%	37,234.0	
Banking	41 2.8%	52,000 3.7%	1,553 2.3%		
Consumers	526 36.4%	1,226,867 88.1%	20,558 30.2%	37,234.0	
Housing	695 48.1%	n. a. 10.7%	7,300		
independent retailers	n. a. 0.0%	377 2.6%	1,800		
insurance	3 0.2%	n. ap. 5.7%	3,855		
Total for Denmark	1,445	1,392,244	68,092		
Sources : National Umbrella Organisations – NUO European Co-operative Associations				N.Currency : DKK	

ESTONIA

The information for Estonia was provided by its single NUO: the **Central Society of Estonian Consumers Co-operatives (ETK)**. The co-operative presence is concentrated in the wholesale and retail sectors, with a turnover of 3,220 million EEK in 1996, corresponding to 13.2% of

Co-operative Statistical Profile by Country - 1996					
Estonia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	0 0.0%				
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	30 100.0%	53,528 100.0%	8,250 100.0%	3,220.0	
Consumers	30 100.0%	53,528 100.0%	8,250 100.0%	3,220.0	13.15
Total for Estonia	30	53,528	8,250		
Sources : National Umbrella Organisation – NUO				N.Currency : EEK	

market share. A slight decrease in the number of co-operatives societies, a relevant reduction in membership (from 80 to 53 thousand) and a remarkable increase in turnover (1,920 million EEK in 1995) were registered in 1996. As in other CIS countries, the consumer movement includes other manufacturing businesses and services within independent units and subsidiaries, which do not appear in the statistical profile, as well as infant agricultural, industrial and services (housing) co-operative sectors.

FINLAND

The information for Finland was provided by its five NUOs, co-ordinated by the **Finnish Consumer Co-operative Association (FCCA)**. The data come from the 1996 official statistics (National Board of Patents and Registration), including the traditional organised movement (524 societies) as well as the smaller co-operatives (1,140 societies) created in recent years in new sectors (for example workers', service and consultants' co-operatives; health and social care; supply and marketing co-operatives; tourist, cultural and communication; energy and water co-operatives). The co-operative business and services are particularly strong in the sectors listed below. Agriculture and forestry co-operatives, have 64 and 1 societies respectively, 134,800 and 117,800 members, a work force of 16,586 and 13,587 employees and a turnover of 19,000 and 20,000 million FIM, representing an average of 79% of agricultural and 31% of

Co-operative Statistical Profile by Country - 1996					
Finland					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	65 3.9%	252,600 10.8%	30,173 46.6%	39,000.0	
Agriculture	64 3.8%	134,800 5.8%	13,587 21.0%	19,000.0	79
Forestry	1 0.1%	117,800 5.0%	16,586 25.6%	20,000.0	31
Total of Secondary/ Industry Sector	285 17.1%	n. a.	n. a.		
Workers	285 17.1%	n. a.	n. a.		
Total of Tertiary/ Services Sector	1,314 79.0%	2,084,774 89.2%	34,539 53.4%	33,822.0	
Banking	298 17.9%	668,000 28.6%	9,978 15.4%		35
Consumers	46 2.8%	1,066,774 45.6%	23,761 36.7%	33,822.0	35.5
insurance	115 6.9%	350,000 15.0%	800 1.2%		7
Social Care	23 1.4%	n. a.	n. a.		
Utilities	390 23.4%	n. a.	n. a.		
Others	442 26.6%	n. a.	n. a.		
Total for Finland	1,664	2,337,374	64,712		
Sources : National Umbrella Organisations – NUO				N.Currency : FIM	

forestry market share. The co-operative wholesale and retail sector has 46 societies, 1,066,774 individual members, 23,761 employees including those working in subsidiaries, and a total turnover of 33,822 million FIM, and represents 35.5% of market share in the food sector. It also has a significant presence in the hotel and restaurant business. After a period of crisis in the 80s and beginning of 90s and the application of a restructuring programme, which is still being executed, the consumer co-operative sector is now expanding and improving its market share as a result of consumer loyalty promoted by customer rewards. The banking sector, with 298 co-operative banks, 668,000 members and 9,978 employees and an income of 11,300 million FIM, holds 35% of market share. The Insurance sector, with two mutual groups, 115 insurance associations and various subsidiaries, covers 7% of the insurance market (39% if all mutual organisations are included in the figures). No supplementary data on membership, personnel and turnover are available for the afore mentioned new co-operative sectors. The 1901 Finnish Co-operative Law is under revision. A task force of co-operative experts has been formed by the Ministry of Justice to complete the project.

FRANCE

The information for France was provided by 13 NUOs, co-ordinated by the **Groupement National de la Coopération (GNC)**. The data correspond to the 1996 official statistics on French co-operatives published by the Conseil Supérieur de la Coopération, February 1998.

Co-operative Statistical Profile by Country - 1996					
France					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	16,961 72.0%	1,317,000 7.5%	123,000 39.0%	404,000.0	
Agriculture	16,800 71.3%	1,300,000 7.4%	120,000 38.1%	400,000.0	
Fisheries	161 0.7%	17,000 0.1%	3,000 1.0%	4,000.0	
Total of Secondary/ Industry Sector	1,593 6.8%	56,440 0.3%	31,047 9.9%	15,827.0	
Artisans	143 0.6%	37,000 0.2%	1,047 0.3%	2,000.0	
Workers	1,450 6.2%	19,440 0.1%	30,000 9.5%	13,827.0	
Total of Tertiary/ Services Sector	5,019 21.3%	16,112,133 92.1%	161,110 51.1%	24,600.0	
Banking	4,699 19.9%	12,631,800 72.2%	137,030 43.5%		37
Consumers	97 0.4%	3,400,000 19.4%	18,500 5.9%	23,000.0	2
Housing	157 0.7%	70,000 0.4%	700 0.2%		
Independent retailers	35 0.1%	9,600 0.1%	4,880 1.5%		5.7
Transports	31 0.1%	733 0.0%	n. a.	1,600.0	3
Total for France	23,573	17,485,573	315,157		
Sources : National Umbrella Organisations - NUO Conseil Supérieur de la Coopération				N.Currency : FRF	

The market share of four groups of co-operative banks (with 4,699 primary societies, a membership of more than 12 million and 137,000 employees) continues to progress. They hold the 1st, 10th, 11th and 34th places in the national ranking of banks. The 16,800 agricultural co-operatives - including the 13,000 typical community French co-operatives for the common utilisation of agricultural equipment (CUMA model) - continue to dominate the organisation of agricultural production and services to farmers. About 90% of farmers belong to them, and they represent about 30% of the agro-industry market share, with a turnover of 400 billion FRF (including income from subsidiaries). The fishermen's, artisans', independent retailers' and transport entrepreneurs' co-operatives represent a less relevant market share, but they are growing in numbers, membership and turnover, responding to the need of small entrepreneurs, professionals and workers for a joint-partnership, co-operative form of business operation. In the fishery co-operatives, the members represent 70% of the country's fishing and processing. Independent retailers, with a global turnover of 40,000 million FRF, represent 5.7% of market share. The industrial production and service co-operatives registered a net increase (of 151) in the numbers of small societies, with an average of 5 to 10 workers. 733 enterprises associated in 30 transport co-operatives own a total of 3,000 vehicles and are able to maintain their market share despite strong competition. The consumer co-operative sector is stable in both membership and turnover, with a significant national role played by a specialised mail order group. The housing co-operative sector plays a valuable role, with a rate of growth of 10% in the construction of houses for rent at 10-20% below the market prices. It should be noted that the statistics for the insurance, health and social care sectors are excluded from the statistical profile, because these are covered by mutual societies and non-profit associations in France.

GEORGIA

The information for Georgia was provided by its NUO: **the Georgian National Alliance of Consumer Co-operation, TSEKAVSHIRI**. Most co-operatives operate in the wholesale and retail sectors, with 105 co-operatives, 200,000 members, 16,337 employees and a turnover of 32.7 million GEL, corresponding to 5.2% of market share. As in other CIS countries, the consumer movement of Georgia includes a very diverse range of production and service activities, such as: catering, restaurants and inns, processing and canning factories, bakeries (896 units, mainly in rural areas), and import-export activities. A sizeable part of the assets are inadequately exploited due to limited investment, and the necessity to concentrate resources in the core business areas. Subsidiaries have been created for joint-venture business with foreign partners.

Co-operative Statistical Profile by Country - 1996					
Georgia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	0 0.0%				
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	105 100.0%	200,000 100.0%	16,337 100.0%	32.7	
Consumers	105 100.0%	200,000 100.0%	16,337 100.0%	32.7	5.2
Total for Georgia	105	200,000	16,337		
Sources : National Umbrella Organisation - NUO				N.Currency : GEL	

GERMANY

The information for Germany was provided by its four NUOs, co-ordinated by the **Deutscher Genossenschafts und Raiffeisenverband e V. (DGRV)**. The co-operative business and services are particularly relevant in the following sectors, where the economic role of co-operatives has been growing continuously. The agricultural sector has 4,434 co-operatives of 3,100,000 farmers, employs 155,000 and has a turnover of about 75,000 million DEM. The banking sector has 2,421 co-operatives, with more than 16 thousand outlets and 173,000 employees, and a balance sheet of more than 900 billion DEM. The small-scale industries, commodities and service co-operative sector (including independent retailers) has 1,477 co-operatives (decreasing rapidly in number, but increasing in operational size due to mergers) associate 291,000 members and employ 105,500. In the housing sector, 1,940 co-operatives have 3.15 million members, employ 21,612 and are still expanding their role and services. The wholesale and retail sector is composed of independent retailers' and consumer co-operatives: two independent retailers' co-operative groups represent the strongest retail sector within Europe. The consumer sector, formed by 47 co-operatives with 1.5 million members and 26,500 employees, however, has been suffering from a difficult period, with a number of societies having gone into liquidation. Although not yet included in the statistics, recent analysis has confirmed that co-operatives have moved into new sectors, such as environmental protection, education, health care and provisions for the elderly.

Co-operative Statistical Profile by Country - 1996					
Germany					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	4,434	3,100,000	155,000		
	43.0%	13.9%	31.5%		
Agriculture	4,434	3,100,000	155,000		
	43.0%	13.9%	31.5%		
Total of Secondary/ Industry Sector	1,477	291,000	105,500		
	14.3%	1.3%	21.4%		
Workers	1,477	291,000	105,500		
	14.3%	1.3%	21.4%		
Total of Tertiary/ Services Sector	4,409	18,931,050	232,211		
	42.7%	84.8%	47.1%		
Banking	2,421	14,200,000	173,000		21
	23.5%	63.6%	35.1%		
Consumers	47	1,580,000	26,500		
	0.5%	7.1%	5.4%		
Housing	1,940	3,151,050	21,612		
	18.8%	14.1%	4.4%		
Independent retailers	Data included in the Workers sector				
Insurance	1	n. ap.	11,099		
	0.0%	2.3%			
Total for Germany	10,320	22,322,050	492,711		
Sources : National Umbrella Organisations - NUO				N.Currency : DEM	

GREECE

The information for Greece was provided by five NUOs, co-ordinated by the **Institute of Co-operation**. The most important sector is that of the agricultural co-operatives (6,800 societies, with 782,000 members and 10,500 employees), with the following market share: 70% of wine, 55% of olive oil, 45% of cereals and 35% of milk and cotton production. For the first time, a statistical breakdown exists for the "urban sector" of co-operatives, composed of the following sectors: artisans (23 co-operatives with 2,000 members and a turnover of 10,000 million GRD); the financial sector (7 banks, with 40,933 members, and 25 credit co-operatives, with 14,498 members); the health-pharmacies sector (30 co-operatives, with 3,950 pharmacists, representing 43% of market share); the wholesale and retail sector (84 consumer co-operatives, 200,000 members and 1,500 employees); and an insurance co-operative organisation, recently created in joint-venture with some EU co-operative partners. A joint survey-research project to obtain a better analysis of all types of urban co-operatives and the social economy was begun in 1998.

Co-operative Statistical Profile by Country - 1996					
Greece					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	6,800	782,000	10,500		
	97.6%	74.9%	87.1%		
Agriculture	6,800	782,000	10,500		
	97.6%	74.9%	87.1%		
Total of Secondary/ Industry Sector	23	2,000	n. a.	10,000.0	
	0.3%	0.2%			
Artisans	23	2,000	n. a.	10,000.0	
	0.3%	0.2%			
Total of Tertiary/ Services Sector	147	259,381	1,554		
	2.1%	24.9%	12.9%		
Banking	7	40,933	n. a.		
	0.1%	3.9%			
Consumers	84	200,000	1,500		
	1.2%	19.2%	12.4%		
Credit Unions	25	14,498	n. a.		
	0.4%	1.4%			
Health	30	3,950	n. a.		43
	0.4%	0.4%			
Insurance	1	n. ap.	54		
	0.0%	0.4%			
Total for Greece	6,970	1,043,381	12,054		
Sources : National Umbrella Organisations – NUO				N.Currency : GRD	

HUNGARY

The information for Hungary was provided by its five NUOs, co-ordinated by the **National Federation of Consumer Co-operatives, COOP HUNGARY**. The data are in line with those published by the Central Office of Statistics, which had 4,749 co-operatives registered in 1996. However, this includes a sizeable percentage of inactive co-operatives. 1,345 agricultural co-operatives, with 300,000 members and 86,000 workers, maintain a significant percentage of agricultural production, with a turnover of 300,000 million HUF and 40% of cultivated land. In the wholesale and retail sector, 260 consumer co-operatives, with 559,000 members and 32,000 employees, have a turnover of 124,000 million HUF. The housing sector has 1,060 co-opera-

Co-operative Statistical Profile by Country - 1996					
Hungary					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	1,345 38.5%	300,000 10.1%	86,000 67.9%	300,000.0	
Agriculture	1,345 38.5%	300,000 10.1%	86,000 67.9%	300,000.0	
Total of Secondary/ Industry Sector	606 17.3%	n. a.	n. a.		
Workers	606 17.3%	n. a.	n. a.		
Total of Tertiary/ Services Sector	1,546 44.2%	2,663,000 89.9%	40,686 32.1%	124,056.0	
Consumers	260 7.4%	559,000 18.9%	32,000 25.3%	124,056.0	
Credit Unions	226 6.5%	1,800,000 60.7%	6,500 5.1%		5
Housing	1,060 30.3%	304,000 10.3%	2,186 1.7%		
Total for Hungary	3,497	2,963,000	126,686		
Sources : National Umbrella Organisations - NUO				N.Currency : HUF	

Co-operative Statistical Profile by Country - 1996					
Iceland					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	3 9.4%	n. a.	n. a.		
Agriculture	1 3.1%	n. a.	n. a.		
Fisheries	2 6.3%	n. a.	n. a.		
Total of Secondary/ Industry Sector	1 3.1%	n. a.	n. a.		
Workers	1 3.1%	n. a.	n. a.		
Total of Tertiary/ Services Sector	28 87.5%	28,100 100.0%	2,696 100.0%	20,200.0	
Consumers	3 9.4%	n. a.	n. a.		
Insurance	1 3.1%	n. ap. 7.4%	199		30
Others	24 75.0%	28,100 100.0%	2,497 92.6%	20,200.0	
Total for Iceland	32	28,100	2,696		
Sources : National Umbrella Organisation - NUO				N.Currency : ISK	

tives, 304,000 members and 2,186 employees. It controls about 270,000 flats, and is responsible for building, reconstruction and renovation works. The industrial co-operative sector, with 606 workers' co-operatives has a significant presence in construction, metal, furniture manufacturing and community services. Finally, 226 savings co-operatives, serving about 1.8 million members and employing about 6,500, represent a dynamic and expanding co-operative presence in the financial sector and are well known throughout the country.

ICELAND

The information for Iceland was provided by its single NUO: the **Samband Islenskra Samvinnufelaga (Samband of Iceland)**. The main areas of co-operative activities are within the fisheries sector, with two co-operatives, and other technical and commercial activities undertaken by their subsidiary companies, and by 24 other multipurpose co-operatives. Co-operatives also have a presence in the wholesale and retail, agricultural, cottage industry and insurance sectors.

IRELAND

The information for Ireland was provided by the European Sectoral Associations of Brussels and the World Council of Credit Unions. No remarks on the statistical profile were presented by the NUO: the **Irish Co-operative Organisation Society Ltd - ICOS**, which was asked to integrate and validate the data. The most important co-operative sectors are in finance and agriculture. In agriculture, the 133 societies (with 186,097 members as at 31 December 1995) have 100% of market share in dairy production and the artificial insemination of livestock; 70% of grain and animal feed production; 30% to 70% of red and white meat production. In the financial sector, one co-operative bank (1,374 members, 588 employees and a market share of 2.40%) and, in particular, 532 credit unions (with 1,935,263 members, 1,500 employees, deposits of 2,900 million IEP, and 6% of the market share) represent the largest national credit union network within Europe. The cottage industry (56 co-operatives, 216 members and 256 workers) and insurance sectors (one company owned by credit unions) complete the picture of the country's co-operative presence.

Co-operative Statistical Profile by Country - 1996					
Ireland					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	133 18.4%	186,097 8.8%	n. a.		
Agriculture	133 18.4%	186,097 8.8%	n. a.		100
Total of Secondary/ Industry Sector	56 7.7%	216 0.0%	256 10.7%		
Workers	56 7.7%	216 0.0%	256 10.7%		
Total of Tertiary/ Services Sector	534 73.9%	1,937,263 91.2%	2,138 89.3%		
Banking	1 0.1%	1,374 0.1%	588 24.6%		2.4
Credit Unions	532 73.6%	1,935,889 91.2%	1,500 62.7%		6
Insurance	1 0.1%	n. ap. 2.1%	50		
Total for Ireland	723	2,123,576	2,394		
Sources : National Umbrella Organisations - NUO				N.Currency : IEP	

ITALY

The information for Italy was provided by its four NUOs, co-ordinated by the **Confederazione Cooperative Italiane (CCI)**. The Italian co-operative movement is strong, and expanding, with over 77,000 active societies (6,500 new co-operatives were established in 1995-96), more than 50% of which are voluntarily associated with the four national apex organisations. The co-operative business and services are particularly relevant in the following sectors: agriculture, where 8,500 agriculture and forestry co-operatives with 1,177,703 farmer-members, employ 77,587 and control more than 50% of market share; in the primary sector, another key role is held by the 853 fisheries co-operatives, which have 62,800 members and 7,967 employees. In the sector covering small and medium-sized industries, artisans and service providers, 8,884 co-operatives have

Co-operative Statistical Profile by Country - 1996					
Italy					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	9,353 23.6%	1,240,503 16.3%	85,554 17.6%		
Agriculture	8,327 21.0%	1,177,703 15.4%	77,587 16.0%		55
Fisheries	853 2.2%	62,800 0.8%	7,967 1.6%		
Forestry	173 0.4%	included in agriculture			
Total of Secondary/ Industry Sector	8,884 22.4%	336,217 4.4%	237,867 48.9%		
Workers	8,884 22.4%	336,217 4.4%	237,867 48.9%		
Artisans	included in Workers sector				
Total of Tertiary/ Services Sector	21,388 54.0%	6,047,710 79.3%	162,788 33.5%		
Banking	594 1.5%	468,480 6.1%	20,430 4.2%		
Consumers	1,500 3.8%	3,610,076 47.3%	43,824 9.0%	13,221,000.0	
Housing	11,670 29.5%	1,120,758 14.7%	4,842 1.0%		
Independent retailers	204 0.5%	5,407 0.1%	3,000 0.6%		
Insurance	2 0.0%	n. ap. 0.5%	2,276		3.5
Social Care	2,572 6.5%	107,410 1.4%	69,957 14.4%		
Others	4,846 12.2%	735,579 9.6%	18,459 3.8%		
Total for Italy	39,625	7,624,430	486,209		
Sources : National Umbrella Organisations - NUO				N.Currency : ITL	

336,217 members and 237,867 employees. In the banking sector, 594 co-operative banks have 468,480 members and employ 20,430. The wholesale and retail sector, consisting of consumers' and independent retailers' co-operatives, has 1,500 consumer co-operatives, with 3,610,076 members and 43,824 employees. This is the fastest average rate of growth in the EU, with respect to membership, employees, and turnover (13,221 billion ITL in 1996). The 204 independent retailers' co-operatives, associate more than 5.4 thousand entrepreneurs, and employ 3,000 workers. The housing sector has 11,670 co-operatives, about 1.2 million members and employs 4,842 workers. The social care sector has 2,572 "social co-operatives", and represents the important new reality of Italian co-operation, with 107,410 members and providing 69,957 jobs. Finally, two national insurance companies, owned by co-operatives and trade unions, represent about 3.5% of the market share. Co-operative legislation, based on Article 45 of the Italian Constitution, has been the subject of some innovative co-operative laws in recent years. Examples of this are law 59/92, which created participatory shares and a national promotion fund based on 3% of co-operative profits, and law 266/97, which relates to the so-called "small co-operative societies" and permits the creation of co-operatives between professionals.

LATVIA

The information for Latvia was provided by its single NUO: the **Latvian Central Co-operative Union, TURIBA**. Latvian co-operatives are concentrated in the wholesale and retail sector, with 49 consumer co-operatives, 305,400 members (15% less than in 1995), employ 10,150 (40% less than the 17,000 employees of 1995) and had a turnover of 115 million LVL (206.8 million USD) in 1996, a decrease of 4% on 1995. As in other CIS countries, the consumer movement includes other manufacturing businesses and services within independent units and subsidiaries (public catering, wholesale and trade services), which do not appear in the statistical profile. A co-operative presence is beginning to be seen in the industrial (48 co-operatives with 2,600 workers), transport and agricultural (fur farming) sectors.

Co-operative Statistical Profile by Country - 1996					
Latvia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	1	n. a.	250		
Agriculture	1	n. a.	250		
	1.0%	1.8%			
Total of Secondary/ Industry Sector	48	n. a.	2,600		
Workers	48	n. a.	2,600		
	49.0%	19.0%			
Total of Tertiary/ Services Sector	49	305,400	10,850	115.0	
Consumers	49	305,400	10,150	115.0	
	50.0%	100.0%	79.2%		
Transports	n. a.	n. a.	700		
	5.1%				
Total for Latvia	98	305,400	13,700		
Sources : National Umbrella Organisation – NUO				N.Currency : LVL	

LITHUANIA

The information for Lithuania was provided by its single NUO: the **Lithuanian Consumers Co-operative Societies Union**. The co-operative presence is concentrated in the wholesale and

MOLDOVA

The information for Moldova was provided by its single NUO: the **Union of Consumer Societies of the Republic of Moldova, MOLDCOOP**. The co-operative presence is concentrated in the wholesale and retail sector. 149 co-operatives (the same number as in 1995), with a membership of 595,000 (a 2.5% decrease in membership since 1995), had 31,107 employees (a decrease of 14.2%) and a turnover of 397.2 million MDL (a 28.8 million MDL increase over 1995). As in other CIS countries, the consumer movement includes other manufacturing business and services, with independent units and subsidiaries, which do not appear in the statistical profile. New co-operatives are also being established in agriculture, industry and service sectors.

THE NETHERLANDS

The information for the Netherlands was obtained through the European Sectoral Associations of Co-operatives in Brussels, analysed and validated by **Nationale Coöperatieve Raad voor land – en tuinbouw (NCR)**. The largest co-operative presence is concentrated in the agricultural and banking sectors. In agriculture, the 223 co-operatives (251 in 1994-95), with 270,664 farmers (273,368 in 1995), 54,456 employees (1,223 more than in 1995, an increase of 2.3%) and a turnover of 46,006 million NLG, represent, with their subsidiaries, the following percentages of market share: 100% of seed potatoes, 93% of cheese, 83% of milk deliveries, more than 70% of fruit and vegetables, and 63% of sugar beet. The co-operative banking group, with 510 primary co-operatives and 585,000 members, 40,275 employees and a turnover of 45,700 million NLG, represents 25% of the financial market share. Also relevant are the wholesale and retail (with co-operatives uniting 782 independent retailers and 4,350 personnel) and insurance sectors (2 groups – one co-operative, and one owned by its trade unions and personnel, with 1,750 employees and more than 2.5 million policies). Other relatively new small co-operatives exist in some non-traditional sectors (energy, medical and social care, forestry and local manufacturing), that do not appear in the national profile.

Co-operative Statistical Profile by Country - 1996					
Netherlands					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	223 30.3%	270,664 31.6%	54,456 54.0%	46,006.0	
Agriculture	223 30.3%	270,664 31.6%	54,456 54.0%	46,006.0	83
Total of Tertiary/ Services Sector	512 69.7%	585,782 68.4%	46,355 46.0%	45,700.0	
Banking	510 69.4%	585,000 68.3%	40,275 40.0%	45,700.0	25
Independent retailers	n. a. 0.1%	782 4.3%	4,350		
Insurance	2 0.3%	n. ap. 1.7%	1,730		2.5
Total for Netherlands	735	856,446	100,811		
Sources : National Umbrella Organisation – NUO European Co-operative Associations				N.Currency : NLG	

NORWAY

The information for Norway was provided by three NUOs, co-ordinated by the **Norges Kooperativ Landsforening (NKL, COOP NORWAY)**. The co-operative business and services are particularly strong in the following sectors: agriculture and forestry, with 96 societies, 224,183 members, 17,839 employees and a turnover of over 34,325 million NOK (with a particularly high market share in dairy (99%), slaughterhouse (76%) forestry (70%) and egg production (65%). The wholesale and retail sector, with 331 consumer societies (8% less than in 1995), 815,000 individual members (an increase of 11% over 1995), 15,000 employees, including the personnel of subsidiaries and associated companies, a total turnover of 23,200 million NOK (with an increase of 4% in the food and 11% in the non-food sectors), represent 25% of the market share. The housing sector, which has 3,830 societies, 558,485 members and 1,335 employees, controls 13% of the housing stock. Finally, the insurance and pensions sector (with one company, owned by trade unions and the consumer movement and having cross ownership with the Swedish and Danish insurance co-operative sector, and one mutual) employ 1,018 personnel.

Co-operative Statistical Profile by Country - 1996					
Norway					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	96 2.3%	224,183 14.0%	17,839 50.7%	34,325.0	
Agriculture	96 2.3%	168,224 10.5%	17,839 50.7%	34,325.0	
Forestry	n. a. 3.5%	55,959	n. a.		
Total of Tertiary/ Services Sector	4,163 97.7%	1,373,485 86.0%	17,353 49.3%	22,300.0	
Consumers	331 7.8%	815,000 51.0%	15,000 42.6%	22,300.0	25
Housing	3,830 89.9%	558,485 35.0%	1,335 3.8%		13
Insurance	2 0.0%	n.ap. 2.9%	1,018		
Total for Norway	4,259	1,597,668	35,192		
Sources : National Umbrella Organisations - NUO European Co-operative Associations				N.Currency : NOK	

POLAND

The information for Poland was provided by its four NUOs, co-ordinated by the **National Co-operative Council (NCC)**. It is, unfortunately, not possible to compare the NCC figures with those of the National Statistical Office, which include inactive co-operative, excluded from the NCC statistics. Co-operative businesses and services are particularly significant in the following sectors: agriculture, where 4,938 agriculture and forestry co-operatives of 630,000 farmers, employ 25,000 workers and represent, with a turnover of 1,000 million PLZ, about 3% of market share; the small and medium-sized workers', artisans' and service co-operatives, where 2,456 societies have a membership of about 188,000 artisans and workers, including an important percentage of persons with handicap. In the financial sector, 1,481 co-operative banks have about 1,800,000 members and employ 20,766; and 168 credit unions, the fastest-growing co-

operative sector, have 154,638 members and employ 534 personnel. The wholesale and retail sector, composed of 413 consumer co-operatives belonging to one union (other supply and marketing co-operatives are included in the figures for agricultural co-operatives), represents 6% of the total market share. The housing co-operative sector has 3,930 societies, which can be considered as the main private-sector operator in Poland's housing sector, with a considerable amount of work to be done, both in the existing housing stock, and in new construction (77% of new housing construction in Warsaw in 1996 was the responsibility of co-operatives). In the tertiary/services sector a relevant development of health/social care and transport co-operatives has been noted during recent years. The Co-operative Law of 16 April 1993 was amended in 1994, and a new Credit Union Act was adopted on 15 December 1995.

Co-operative Statistical Profile by Country - 1996					
Poland					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	4,938	630,000	25,000	1,000.0	
	35.9%	24.4%	10.5%		
Agriculture	4,920	630,000	25,000	1,000.0	3
	35.7%	24.4%	10.5%		
Forestry	18				Data included in Agriculture
	0.1%				
Total of Secondary/ Industry Sector	2,456	n. a.	188,000	9,400.0	
	17.8%	78.9%			
Artisans	383				Data included in Workers
	2.8%				
Workers	2,073	n. a.	188,000	9,400.0	3
	15.1%	78.9%			
Total of Tertiary/ Services Sector	6,380	1,954,638	25,300	12,400.0	
	46.3%	75.6%	10.6%		
Banking	1,481	1,800,000	24,766		
	10.8%	69.6%	10.4%		
Consumers	413	n. a.	n. a.	12,400.0	6
	3.0%				
Credit Unions	168	154,638	534		
	1.2%	6.0%	0.2%		
Health	70	n. a.	n. a.		
	0.5%				
Housing	3,930	n. a.	n. a.		
	28.5%				
Transports	173	n. a.	n. a.		
	1.3%				
Others	145	n. a.	n. a.		
	1.1%				
Total for Poland	13,774	2,584,638	238,300		
Sources : National Umbrella Organisations - NUO				N.Currency : PLZ	
National Statistical Office - NSO					

PORTUGAL

The information for Portugal was provided by the **Instituto Antonio Sergio do Sector Co-operativo, INSCOOP**, in collaboration with the country's sectoral NUO. The data are in line with the 1996 official statistics. Co-operatives have a significant presence in all three sectors of the

economy. In agriculture, the 980 co-operatives (the number is decreasing because of mergers) with 1,002,170 members, 17,420 workers and a turnover of 364,470 million PTE, control the following percentages of market share: 80% of dairy, 45% of wine, 40% of fruit and vegetables, and 30% of olive oil production. The industrial and artisan sectors are less strong, with 159 co-operatives, 2,700 members, 2,900 workers and a turnover of 17,410 million PTE. In the banking sector, the 198 co-operatives (decreasing in number because of mergers), with 351,000 members and 3,500 employees, control 65% of the credit market for agricultural business and investments. In the wholesale and retail sector, the consumer and independent retail co-operatives (with 249 and 60 societies respectively, 331,600 consumers and 66,000 retailers in membership, 2,700 and 3,900 employees and a turnover of 36,100 and 304,840 million PTE) contribute significantly to the wholesale markets for food and pharmaceutical products. In the housing sector 497 co-operatives, with 144,300 members and 1,500 employees are responsible for about 10% of national housing construction. The final sub-sector of "others" includes 818 co-operatives (with 236,500 members, 12,800 employees and a turnover of 43,600 million PTE) involved in the following activities: social care, transport, the arts and education, with an increasing contribution to job creation and a particularly high rate of growth in educational activities.

Co-operative Statistical Profile by Country - 1996					
Portugal					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	980	1,002,170	17,420	364,470.0	
Agriculture	952	1,002,170	17,420	364,470.0	45
Fisheries	28	n. a.	n. a.		
Total of Secondary/ Industry Sector	159	2,700	2,900	17,410.0	
Artisans	48	n. a.	n. a.		
Workers	111	2,700	2,900	17,410.0	
Total of Tertiary/ Services Sector	1,827	1,129,800	24,317	435,750.0	
Banking	198	351,400	3,400		
Consumers	249	331,600	2,700	36,100.0	
Housing	501	144,300	1,500	51,210.0	
Independent retailers	60	66,000	3,900	304,840.0	
Insurance	1	n. ap.	17		
Others	818	236,500	12,800	43,600.0	
Total for Portugal	2,966	2,134,670	44,637		
Sources : National Umbrella Organisations - NUO				N.Currency : PTE	
National Statistical Office (NSO)					

ROMANIA

The information for Romania was provided by two NUOs, co-ordinated by the consumer and credit NUO: the **National Union of Consumer and Credit Co-operatives, CENTROCOOP**. The data are in line with the overall data of the National Statistical Commission of Romania. The co-operative presence is important in four sectors: wholesale and retail, industry, finance, and agriculture. In this last sector, thousands of "families' associations" were recently established in connection with the land reform and farm restructuring, with an increasing amount of mutual collaboration and exchange of services, which will constitute the basis of a future co-operative movement based on the principle of voluntary and open membership. The 1,577

Co-operative Statistical Profile by Country - 1996					
Romania					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	0 0.0%				
Total of Secondary/ Industry Sector	1,100 32.0%	140,000 2.7%	84,000 58.1%	908,000.0	
Workers	1,100 32.0%	140,000 2.7%	84,000 58.1%	908,000.0	
Total of Tertiary/ Services Sector	2,337 68.0%	5,000,000 97.3%	60,598 41.9%	1,075,000.0	
Banking	1 0.0%	n.a. 3.2%	4,598		
Consumers	1,577 45.9%	3,500,000 68.1%	49,000 33.9%	1,075,000.0	
Credit Unions	758 22.1%	1,500,000 29.2%	7,000 4.8%		
Insurance	1 0.0%	n. ap.	n. a.		
Social care	<i>included in Workers sector</i>				
Total for Romania	3,437	5,140,000	144,598		
Sources : National Umbrella Organisations - NUO				N.Currency : ROL	

consumer co-operatives, with 3.5 million members and 49,000 personnel, have a turnover of 1,075 billion ROL, or 7% of market share, realised by 14,000 traditional consumer shops and by agricultural and industrial units and subsidiaries (7,000 bars and restaurants, 850 bakeries and other manufacturing units) which assure the sustainability of the consumer sector. The financial sector is composed of one bank, 758 credit co-operatives with 1.5 million members, and an insurance company (a joint venture with the EU insurance group) and has a total of 11,598 employees. The industrial sector, with 1,100 handicraft and manufacturing co-operatives, has 140,000 members and a work force of 84,000 - including a significant percentage of individuals with handicap, socially and productively involved in the business activities - with a turnover of 908 billion ROL (a 10.4% increase over 1995), constitute the country's biggest producer of authentic folk art and handicrafts. A new law concerning consumer and credit co-operatives was approved in 1996 (law 109 of 10th October 1996); a new law concerning the handicraft and manufacturing co-operatives was still under consideration by Parliament in 1998.

RUSSIA

The information for Russia was provided by six NUOs, co-ordinated by the consumer NUO: **Centrosoyuz of the Russian Federation**. It is important to note that the data regarding the number of societies and membership are based on estimates for the agriculture, industry and housing sectors. The co-operative presence is particularly important in the wholesale and retail sector, where 3,874 consumer co-operatives with more than 16.5 million members employ 709,667 personnel and had a turnover of 29,500 million RUR (about 5,300 million USD) in 1996. With their large network of traditional consumer shops, the consumer co-operatives assure the distribution of essential goods to the rural population. As in other CIS countries, the consumer sector traditionally includes agricultural manufacturing and industrial units and subsidiaries (bakeries, restaurants and inns, manufacturing and packaging units, foreign-trade and

Co-operative Statistical Profile by Country - 1996					
Russia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	40,000	300,000	n. a.		
	71.2%	1.8%			
Agriculture (*)	40,000	300,000	n. a.		
	71.2%	1.8%			
Total of Secondary/ Industry Sector	10,350	90,000	n. a.		
	18.4%	0.5%			
Workers (*)	10,350	90,000	n. a.		
	18.4%	0.5%			
Total of Tertiary/ Services Sector	5,808	16,615,480	709,667	29,500.0	
	10.3%	97.7%	100.0%		
Consumers	3,874	16,587,000	709,667	29,500.0	
	6.9%	97.5%	100.0%		
Credit Unions	34	13,480	n. a.		
	0.1%	0.1%			
Housing (*)	1,900	15,000	n. a.		
	3.4%	0.1%			
Total for Russia	56,158	17,005,480	709,667		
Sources : National Umbrella Organisations - NUO				N.Currency : RUR	
Notes : (*) Estimations					

tourism activities, etc) which contribute to the survival of the consumer sector (which is decreasing both in number of societies and in membership, personnel and turnover as a result of the adverse macro-economic conditions and increased competition from the private commercial sector). State support and financial assistance (subsidies, tax incentives, etc) is also needed. In recent years, a growth in other co-operative sectors has been noted: in the credit sector, 34 credit unions have been created, with a membership of 13,480; and in the industrial sector, where 10,350 co-operatives (10,000 in industrial and handicraft production, and 350 gold-diggers' co-operatives with a total membership of 90,000 workers) were estimated to exist. In agriculture a total of 40,000 co-operatives (including workers' and farmers' co-operatives) were estimated to exist. Finally, in the housing sector 1,900 co-operatives are associated to the Moscow Union of housing and construction co-operatives. A new Federal Law on consumer co-operation came into force in July 1997.

THE SLOVAK REPUBLIC

The information for the Slovak Republic was provided by four NUOs and two national societies, co-ordinated by the **Co-operative Union of the Slovak Republic**. The data are in line with the official national statistics on co-operatives. The following co-operative sectors are the most significant. The 757 agricultural co-operatives (with 126,000 members, 80,000 employees and a turnover of 29,840 million SKK) represent about 60% of national agricultural production. The 179 industrial co-operatives, with 17,562 members, 21,927 employees (an average of 123 per enterprise) and a turnover of 6,000 million SKK, including 2,300 million in export business, represent about 2% of industrial production. In the wholesale and retail sector, 40 consumer co-operatives, with 220,604 members and 11,825 employees, represent 4.1% of the market share. The housing co-operative sector (130 co-operatives, with 98,387 members and 2,900 employees) is an active participant in the reform of the housing system, and manages about 23% of the country's housing stock. In the insurance and health sector, 2 co-operative-owned companies were created, and they registered a significant growth rate in 1996, controlling over 10% of the market.

Co-operative Statistical Profile by Country - 1996					
Slovak Republic					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	757	126,000	80,000	29,480.0	
Agriculture	757 68.3%	126,000 16.1%	80,000 68.2%	29,480.0	
Total of Secondary/ Industry Sector	179	17,562	21,927	6,000.0	
Workers	179 16.2%	17,562 2.2%	21,927 18.7%	6,000.0	2
Total of Tertiary/ Services Sector	172	639,404	15,455	12,177.3	
Consumers	40 3.6%	220,604 28.2%	11,825 10.1%	11,351.0	4.1
Health	1 0.1%	320,413 40.9%	311 0.3%	826.3	
Housing	130 11.7%	98,387 12.6%	2,900 2.5%		
Insurance	1 0.1%	n. ap.	419 0.4%		7.6
Total for Slovak Rep.	1,108	782,966	117,382		
Sources : National Umbrella Organisations - NUO National Statistical Office (NSO)				N.Currency : SKK	

SLOVENIA

The information for Slovenia was produced by its single NUO: **Zadružna Zveza Slovenije (The Co-operative Union of Slovenia)**. The co-operative presence is concentrated in the agriculture and finance sectors: 109 agricultural and forestry co-operatives associate 20,354 producers and employ about 4,000 workers. The finance sector consists of one agricultural co-operative bank (with 270 outlets throughout the country), one insurance company owned by co-operatives and 62 credit co-operatives, with about 200,000 members. The Co-operative Union created a co-operative tourist agency a few years ago.

Co-operative Statistical Profile by Country - 1996					
Slovenia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	109 62.6%	20,354 9.2%	4,000 100.0%		
Agriculture	107 61.5%	20,354 9.2%	4,000 100.0%		
Forestry	2 1.1%	n. a.	n. a.		
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	65 37.4%	200,000 90.8%	n. a.		
Banking	1 0.6%	n. ap.	n. a.		
Credit Unions	62 35.6%	200,000 90.8%	n. a.		
insurance	1 0.6%	n. ap.	n. a.		
Others	1 0.6%	n. a.	n. a.		
Total for Slovenia	174	220,354	4,000		
Sources : National Umbrella Organisation - NUO				N.Currency : SIT	

SPAIN

The information for Spain was produced by four NUOs and validated and brought into line with the national statistics by the project's national co-ordinator: the **Confederación de Cooperativas de Euskadi**. The most important co-operative contribution concerns the sectors of agriculture and fishing, industry, banking, wholesale and retail trade, health and housing, with the largest co-operative presence of co-operatives in the Autonomous Communities of Andalusia, Catalonia, Valencia and the Basque Country.

In the agriculture and fishing sectors 4,528 co-operatives, with a membership of 962,443 and 20,500 workers, have a turnover of 1,082 billion ESP. In the industrial sector, 13,101 co-operatives with 163,952 members and 19,303 workers, have a turnover of 749.8 billion ESP, representing one of the strongest co-operative industrial groups within Europe. In the banking sector, the 96 co-operatives, with 905,473 members and 9,849 employees, have an income of 358 billion ESP, which is 8% of market share. In the wholesale and retail sector, 381 consumer co-operatives (with 806,387 members and 13,268 employees) and 2,674 independent retailers (with 8,926 employees) have a global turnover of 568 billions of ESP. In the health sector, three national co-operative organisations, with a membership of both professionals and users, represent 21% of the country's private healthcare market share. In the insurance sector a co-operative owners' company has over 20% of the market share in life insurance policies. In the transport sector, 396 co-operatives formed by 4,710 haulier-members and co-ordinated by a sectoral NUO, maintain a strong position despite stiff competition. Finally, 1,597 co-operatives, classified as "Others" (with 47,960 members, 34,900 workers and a turnover of 261 billion ESP) include a very significant group of 613 school and educational societies, with 8,500 worker-members, representing a significant co-operative presence in the country's private education system.

Co-operative Statistical Profile by Country - 1996					
Spain					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	4,528	962,443	20,500	1,082,000.0	
Agriculture	4,350	950,000	20,000	1,000,000.0	
Fisheries	178	12,443	500	82,000.0	
Total of Secondary/ Industry Sector	13,101	163,952	183,255	749,884.0	
Workers	13,101	163,952	183,255	749,884.0	
Total of Tertiary/ Services Sector	5,852	3,210,107	219,311	1,670,930.0	
Banking	96	905,473	9,849	358,060.0	8
Consumers	381	806,387	13,268	345,217.0	
Health	3	186,942	3,449	69,285.0	21
Housing	3,378	1,255,961	148,719	637,368.0	
Independent retailers	n. a.	2,674	8,926		
Insurance	1	n. ap.	200		
Transports	396	4,710	n. a.		
Others	1,597	47,960	34,900	261,000.0	
Total for Spain	23,481	4,336,502	423,066		
Sources : National Umbrella Organisations - NUO				N.Currency : ESP	
National Statistical Office (NSO)					

SWEDEN

The information for Sweden was provided by its ten NUOs, including official statistical data, and validated by the Swedish Co-operative Development and Research Institute (KOOPI) coordinated by **Kooperativa Forbundet (KF, The Swedish Co-operative Union)**. Co-operative businesses and services are particularly relevant in the sectors detailed below. In the agricultural sector, 84 agricultural and 26 forestry co-operatives have a membership of 290,000 farmers, employ 34,000 personnel and represent a significant market share (70% in agriculture and 60% in the forestry sector), with a global turnover of 83,000 million SEK. The wholesale and retail sector is composed by 513 consumer co-operatives, with 3,845,000 members and 35,000 employees, has a turnover of 41,336 million SEK, representing about 20% of market share. The housing sector consists of 11,942 co-operatives included in the national statistics, and employ 13,069. 4,780 housing societies belong to two national unions with a turnover of 7,089 million SEK realised thanks to the administration of 150 thousand homes and the construction of 532 apartments in 1996. The banking sector includes 1 co-operative bank, with 82,000 members and a workforce of 100. The insurance sector, organised in a national mutual group, employs

Co-operative Statistical Profile by Country - 1996

Sweden

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	110 0.7%	290,000 5.1%	34,000 31.7%	83,000.0	
Agriculture	84 0.6%	200,000 4.1%	30,000 27.9%	71,000.0	70
Forestry	26 0.2%	90,000 1.8%	4,000 3.7%	12,000.0	60
Total of Secondary/ Industry Sector	152 1.0%	n.a.	14,360 13.4%		
Workers	152 1.0%	n.a.	14,360 13.4%		
Total of Tertiary/ Services Sector	14,844 98.3%	4,610,240 94.1%	59,055 55.0%	78,425.0	
Banking	1 0.0%	82,000 1.7%	100 0.1%	30,000.0	
Consumers	513 3.4%	3,845,000 78.5%	35,000 36.2%	41,336.0	20
Housing	11,942 79.1%	683,240 13.9%	13,069 12.2%	7,089.0	
Insurance	1 0.0%	n. ap. 3.1%	3,300		18
Social Care	877 5.8%	n.a.	5,319 5.0%		
Transports	272 1.8%	n.a. 1.7%	1,788		
Utilities	117 0.8%	n.a.	479		
Others	1,121 7.4%	n.a.	n.a.		
Total for Sweden	15,106	4,900,240	107,415		
Sources : National Umbrella Organisations - NUO				N.Currency : SEK	
National Statistical Office (NSO)					

3,300 and has 5 million policyholders, representing about 18% of market share. The following new co-operative sectors have also been developing during the recent years and appear in the national statistics for 1996, with a significant contribution to job creation: in small and medium-sized industrial co-operatives, 152 societies employ 14,360 workers; the social care sector has 877 co-operatives and a labour force of 5,319; the services and utilities sectors have 272 transport co-operatives and 117 utilities co-operatives and a work force of 1,788 and 479 employees respectively. The group of "others" includes 1,121 service co-operatives, undertaking educational, recreational, cultural and ecological activities.

SWITZERLAND

The information for Switzerland was produced by three NUOs, co-ordinated by **Coop Schweiz**. The main areas of co-operative business are detailed below. In agriculture, 656 societies with 120,176 farmer-members, employ 13,650 and have a turnover of 8,880 million CHF (data from 1995), with a particularly high market share of the dairy, animal feed and wine sectors. The wholesale and retail sector has 29 consumer societies belonging to two national groups: together they have 2,882,000 individual members, employ 105,467 personnel and have a turnover of

Co-operative Statistical Profile by Country - 1996					
Switzerland					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	656 39.7%	120,176 3.3%	13,650 11.1%	8,880.0	
Agriculture	656 39.7%	120,176 3.3%	13,650 11.1%	8,880.0	
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	995 60.3%	3,536,979 96.7%	109,489 88.9%	25,877.0	
Banking	964 58.4%	654,979 17.9%	3,693 3.0%		
Consumers	29 1.8%	2,882,000 78.8%	105,467 85.6%	25,877.0	29
Housing	n.a. 0.0%				
Insurance	2 0.1%	n. ap. 0.3%	329		
Total for Switzerland	1,651	3,657,155	123,139		
Sources : National Umbrella Organisations – NUO				N.Currency : CHF	

25,877 million CHF, which represents 29% of market share, one of the highest figures for co-operatives in Europe. In the finance sector, 964 co-operative banks have 654,979 members and 3,693 employees. Finally, there are two insurance societies (one co-operative, and one owned by trade unions and the consumer movement), which employ 329 full-time personnel.

TURKEY

The information for Turkey was produced by seven NUOs, co-ordinated by the **Turkish Co-operative Association**. The data concerning the number of societies and individual members, are in line with the official statistics for 1996, published by the Ministry of Agriculture and by the Ministry of Industry, Commerce and Village Affairs, in 1997. It was also possible to categorise the co-operatives in accordance with the proposed classification, despite the diversity of the 24 types of co-operatives recognised by law. However, insufficient data were available for the figures relating to employment and turnover or market share. The largest number of co-operatives is in the agriculture and fishing sector, where the 6,940 co-operatives have 3,017,339 members, representing more than 37% of the national membership and confirming the importance of agriculture in terms of GNP (over 17%) and employment (about 44% of the economically active population belongs to the primary sector of the economy). Sugar beet is the main crop grown by co-operatives, with 28 co-operatives and 1,553,000 farmers involved in its production. After this come cotton, sultanas, raisins, figs, olives and olive oil production. In the area of cottage industry, the 1,887 co-operatives, associating 248,575 artisans, play an important role in the organisation of their supply and marketing activities. In the tertiary/services sector 41,323 co-operatives (82.4% of the total number of societies) are active in four sub-sectors. The most important sector is the 33,376 housing co-operatives, with 1,655,853 members, which are key players in the national and regional plans for the popular housing sector. The scarcity of public funds, and of members' savings, makes it difficult for businesses to operate within the housing sector, which has the largest number of inactive co-operatives. In the banking and credit sector, the 3,319 credit unions provide credit for peasants and artisans. In the wholesale and retail sector 2,077 consumer and 127 co-operatives, associating 8,968 retailers play a particularly important role in rural areas. The fourth largest sector is that of the transport co-operatives, with a membership of 104,070 family enterprises.

Co-operative Statistical Profile by Country - 1996					
Turkey					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	6,940	3,017,339	23,045	68,319,584.0	
Agriculture	6,627 13.2%	3,001,556 37.1%	23,045 71.6%	68,319,584.0	
Fisheries	313 0.6%	15,783 0.2%	n. a.		
Total of Secondary/ Industry Sector	1,887	248,575	n. a.		
Artisans	1,887 3.8%	248,575 3.1%	n. a.		
Total of Tertiary/ Services Sector	41,323	4,815,186	9,124	51,335,000.0	
Consumers	2,077 4.1%	457,045 5.7%	n. a.		
Credit Unions	3,319 6.6%	2,570,831 31.8%	9,124 28.4%	51,335,000.0	
Housing	33,376 66.6%	1,655,853 20.5%	n. a.		
Independent retailers	124 0.2%	8,968 0.1%	n. a.		
Insurance	1 0.0%	1,215 0.0%	n. a.		
Social Care	3 0.0%	983 0.0%	n. a.		
Transports	2,184 4.4%	104,070 1.3%	n. a.		
Others	239 0.5%	16,221 0.2%	n. a.		
Total for Turkey	50,150	8,081,100	32,169		
Sources : National Umbrella Organisations - NUO National Statistical Office (NSO)				N.Currency : TRL	

THE UKRAINE

The information for the Ukraine was provided by the consumer NUO: the **General Union of Consumer Societies of The Ukraine (UKOOPSPILKA)**. The data for agriculture, industry and service co-operatives were taken from the National Statistical Office. The co-operative presence is traditionally established in the wholesale and retail sector, where 1,956 consumer co-operative with 6,172,135 members employ 402,605 personnel and have a turnover of 3,525 million UAK (about 1,870 million USD) in 1996, representing about 15% of market share. With their large network of traditional consumer shops, the consumer co-operatives assure the distribution of essential goods throughout the country, and play a particularly important role in the rural areas. As in other CIS countries, the consumer sector also manages agricultural manufacturing and industrial units and their subsidiaries (bakeries, restaurants and inns, production and packaging units, etc) which has helped the consumer sector to survive in adverse macro-economic conditions. After a period of decreasing business and rentability from 1992 to 1995, the consumer co-operatives' situation began to stabilise in 1996. In addition to the traditional consumer sector, in recent years co-operative development in other sectors has been observed: 52 credit unions, with a membership

of 17,680; 794 industrial co-operatives, with a turnover of 85.5 million UAK; and 1072 housing co-operatives play a considerable role in the administration of housing stock, with a turnover of 115.2 million UAK. In the agriculture and service sectors, 74,150 and 619 co-operatives appear in the official statistics in the sectors of agriculture, transport and other services. A consumer co-operative law was adopted in 1992.

Co-operative Statistical Profile by Country - 1996					
Ukraine					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	74 1.6%	4.7			
Agriculture	74 1.6%	4.7			
Total of Secondary/ Industry Sector	794 16.8%	85.5			
Workers	794 16.8%	85.5			
Total of Tertiary/ Services Sector	3,849 81.6%	6,189,815 100.0%	402,605 100.0%	3,525.0	
Consumers	1,956 41.5%	6,172,135 99.7%	402,605 100.0%	3,525.0	15
Credit Unions	52 1.1%	17,680 0.3%			
Housing	1,072 22.7%	115.2			
Transports	150 3.2%	10.3			
Others	619 13.1%				
Total for Ukraine	4,717	6,189,815	402,605		
Sources : National Umbrella Organisation - NUO				N.Currency : UAK	
National Statistical Office					

THE UNITED KINGDOM

The information for the United Kingdom was produced by seven NUOs and co-ordinated by the **Co-operative Union Ltd.** Co-operatives are particularly strong in the agricultural sectors, where 552 co-operatives with 271,000 farmers, employ 11,300 personnel and have a turnover of 7,103 million GBP, which represents a relevant market share, particularly for the following products: milk (98% of market share), oil seed rape (45%), pigs (28%). The global statistics also include the agricultural business of a consumer group, which employs a workforce of 200 and has a turnover of 30 million GBP. The wholesale and retail sector is composed of 52 consumer co-operatives, manufacturing and miscellaneous societies, with 9,129,127 members and, including their specialist units and subsidiaries, 69,454 employees, and have a turnover of 7,949 million GBP, representing 6.8% of food, 1.1% of non-food and 3.6% of total retail trade. The finance sector is composed of one national co-operative bank, the subsidiary of a consumer co-operative group, which employs 3,700 personnel, and had an operating income of 286.5 million GBP in 1996; and a network of 384 credit unions, associating 146,180 individual members. The insurance sector, composed of one national co-operative, the subsidiary of a consumer co-operative, employs 11,700 and has a turnover of 1,307 million GBP, with more than 11 million policies in force (between 3% and 9% of market share). The industrial and service sectors is com-

posed of 1,200 co-operatives, or worker-owned enterprises. The housing, health and social care and other new co-operative sectors have been developing during recent years, nevertheless, the data concerning the number of societies, membership and personnel do not appear in the national profile for 1996.

Co-operative Statistical Profile by Country - 1996					
United Kingdom					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	553	271,000	11,600	7,403.0	
Agriculture	553 25.2%	271,000 2.8%	11,600 11.8%	7,403.0	
Total of Secondary/ Industry Sector	1,200	1,500	1,500	487.0	
Workers	1,200 54.8%	1,500 0.0%	1,500 1.5%	487.0	
Total of Tertiary/ Services Sector	438	9,275,207	84,854	9,256.0	
Banking	1 0.0%	n.ap. 3.8%	3,700	2	
Consumers	52 2.4%	9,129,027 95.6%	69,454 70.9%	7,949.0	3.6
Credit Unions	384 17.5%	146,180 1.5%	n.a.		
Housing	n.a.	n.a.	n.a.		
Insurance	1 0.0%	n.ap. 11.9%	11,700	1,307.0	
Social Care	n.a. 0.0%	n.a.	n.a.		
Transports		included in Workers sector			
	0.0%				
Total for United Kingdom	2,191	9,547,707	97,954		
Sources : National Umbrella Organisations - NUO				N.Currency : GBP	

YUGOSLAVIA

The information for Yugoslavia was produced by its single NUO: the **Co-operative Union of Yugoslavia (ZADRUSTI SAVEZ JUGOSLAVIJE)**. The most relevant presence is in the agricultural sector, where 1,692 co-operatives associate 756,000 members (70% of the active farming population) and employ 86,251 workers. Other co-operative sectors such as consumer, housing and credit are in stagnation, or in the process of restructuring, and current, reliable data are not available.

Co-operative Statistical Profile by Country - 1996					
Yugoslavia					
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/ Agriculture Sector	1,692 100.0%	756,000 100.0%	86,251 100.0%		
Agriculture	1,692 100.0%	756,000 100.0%	86,251 100.0%		
Total of Secondary/ Industry Sector	0 0.0%				
Total of Tertiary/ Services Sector	0 0.0%				
Total for Yugoslavia	1,692	756,000	86,251		
Sources : National Umbrella Organisation - NUO				N.Currency : YUN	

PART II

VI ANNEXES

6.1. Co-operative Institutional Profiles

ARMENIA

Union of Consumer Societies (HAYCOOP)

Address: 7, Movses Horenazy, 375015 Yerevan

Phone: (374.2) 536 151/526 644 *Fax:* (374.2) 505 510

ICA Member: 1993 *Founded:* 1992

Working languages: English

Co-operative sectors: Tertiary: Consumers; Secondary: Workers and Artisans

Contacts: Mr. Rafael Bagoyan, President

AUSTRIA

Oesterreichischer Verband Gemeinnuetziger Bauvereinigungen-Revisionsverband

Address: Bösendorferstrasse 7/II, 1010 Vienna

Phone: (43.1) 505 58 24 21 *Fax:* (43.1) 505 58 24 14 *E-mail:* gbvrgal@compuserve.com

Working languages: German

Co-operative sectors: Tertiary: Housing

Contacts: Mr. Mag. Karl. Wurm, Chief Executive

Oesterrichischer Raiffeisenverband

Address: Hollandstrasse 2, 1020 Vienna

Phone: (43.1) 211 360 *Fax:* (43.1) 211 36 2559

Working languages: German

Co-operative sectors: Tertiary banking

Contacts: Dr. Herbert Kleiss, President

Institut für Betriebswirtschaftslehre der Universität Wien Fachbereich für Genossenschaftswesen

Address: Türkensts. 23/2, A 1090 Vienna

Phone: 310 88 84 24 *Fax:* 310 62 32

Working languages: German

Co-operative sectors: others

Contacts: Prof. Johann Brazda

AZERBAIJAN

Central Union of Co-operatives of Azerbaijan (AZERITTIFAG)

Address: Mamedaliyev Street 11., 370005 Baku

Phone: (7.994) 12 93 33 24 *Fax:* (7.994) 12 93 92 68 *E-mail:* jassour@ako.baku.az

ICA Member: 1993 *Founded in:* 1992

Working languages: English

Co-operative sectors: Tertiary: Consumers

Contacts: Mr. Eldar Allahyar Oglu Guliyev Chairman of the Board

BELARUS

Belarussian Republican Union of Consumer Societies (BELKOOPSOYUZ)

Address: 17 Prospect Masherova, 220004 Minsk

Phone: (375.17) 226 95 47 *Fax:* (375.17) 226 91 89

ICA Member: 1992. *Founded in:* 1917

Working languages: English/Russian
Co-operative sectors: Tertiary: Consumers
Contacts: Mr. Victor Vladyko Chairman of the Board

BELGIUM

Arcopar S.C.

Address: Avenue Livingstone 6, B-1040 Bruxelles
Phone: (32.2) 285 41 00 *Fax:* (32.2) 285 41 10 *E-mail:* arco@pohastcunet.be
ICA Member 1948
Working languages: French
Co-operative sectors: Tertiary: banking, Insurance and Services
Contacts: Mr. André Devogel, Chief Executive; Mr. Branson Rik, President

Fédération Belge des Coopératives (FEBECOOP)

Address: Rue Haute 28, B-1000 Bruxelles
Phone: (32.2) 500 52 12 *Fax:* (32.2) 514 54 43
ICA Member 1895 Founded in 1890
Working languages: French
Co-operative sectors: inter-sectoral
Contacts: Mr. J-Francois Hoffelt, Secrétaire Général; Mr. Roger Ramaekers, President

OPHACO - Office des Pharmacies Cooperatives de Belgique

Address: Route de Lennik 900, B-1070 Bruxelles
Phone: (32.2) 529 92 41 *Fax:* (32.2) 520 29 92 *E-mail:* ophaco@ophaco e-mail.com
ICA Member: 1955
Working languages: French
Co-operative sectors: Health, pharmacies
Contacts: Mr. William Janssens, President; Mr. Marc-Henri Cornely, Secrétaire Général

P&V Assurances S.C

Address: Rue Royale 151 PS Building, B-1210 Bruxelles
Phone: (32.2) 250 91 11 *Fax:* (32.2) 250 91 40/250 95 67
ICA Member: 1922 Founded in 1906
Working languages: French
Co-operative sectors: Tertiary Insurance
Contacts: Mr. Jacques Forest, President/ACME President

CCACE

(Comité de Coordination des Associations Coopératives Européennes)

Address: c/o CECOP Rue Guillaume Tell 59 B-1060 Bruxelles
Phone: (32.2) 543 10 33 *Fax:* (32.2) 543 10 37 *E-mail:* cecop@aries.eu.int
Working languages: French/English/German
Co-operative sectors: inter-sectoral
Contacts: Mr. Mario Campli, President; Elisabeth Mattson, Vice President;
Mr. Rainer Schlüter, Délégué Général

European Confederation of Workers' Co-operatives, Social Co-operatives and Participative Enterprises - CECOP

Address: Rue Guillaume Tell 59B, 1060 Bruxelles
Phone: (32 2) 543 1033 *Fax:* (32 2) 543 1037 *E-mail:* cecop@aries.eu.int
Founded in 1979
Working languages: French, English, German
Co-operative sectors: Secondary, Workers and Artisans; Tertiary: Social Care
Contacts: Dr. Felice Scalvini, President;
Mr. Rainer Schlüter, Secretary General

Association of European Co-operatives and Mutual Insurers - ACME

Address: Galilée Building 5 Av. Galilée, Bte 19

Phone: (32 2) 250 9499 *Fax:* (32 2) 250 9600

Founded in 1978

Working languages: French, English, German

Co-operative sectors: Tertiary, Insurance

European Committee of Housing Co-operatives - CECODHAS

Address: NL – PO Box 50051

Phone: (31 3) 653 911 26 *Fax:* (31 3) 653 911 22

Founded in 1988

Working languages: English

Co-operative sectors: Tertiary, Housing

Contacts: Mr. T Zuidervart, Secretary

General Committee of Agricultural Co-operation - COGECA

Address: Rue de la Science 23-25, B-1040 Bruxelles

Phone: (32 2) 287 2711 *Fax:* (32 2) 287 2700

Founded in 1959

Working languages: French, English, German

Co-operative sectors: Primary, Agriculture Forestry and Fisheries

Contacts: Dr. Herbert Kellner, Secretary General

European Committee of Consumers Co-operatives - EURO COOP

Address: Rue Archimède 17a, B-Bruxelles

Phone: (32 2) 285 0070/72 *Fax:* (32 2) 231 0757 *E-mail:* cnaett@arcadis.be

Founded in 1957

Working languages: French, English, German

Co-operative sectors: Tertiary, Consumers

Contacts: Ms. Caroline Naett, Secretary General

European Association of Co-operative Banks

Address: Rue de la Science, 23-25, B-1040 Bruxelles

Phone: (32 2) 230 1124/1419 *Fax:* (32 2) 230 0649

Founded in 1970

Working languages: French, English, German

Co-operative sectors: Tertiary, Banking

Contacts: Mr. Joann-G. von Susskind, Secretary General

Association of Retailer-owned Wholesalers in Foodstuffs - UGAL

Address: Av.nue des galois 3, B-1040 Bruxelles

Phone: (32 2) 732 4660 *Fax:* (32 2) 735 8623

Founded in 1963

Working languages: French, English, German

Co-operative sectors: Tertiary, Independent Retailers

Contacts: Mr. Denis Labatut, Secretary General

European Union of Social Pharmacies - UEPS

Address: Route de Lennik 900, B 1070 Bruxelles

Phone: (32 2) 529 9240 *Fax:* (32 2) 520 29 92

Founded in 1960

Working languages: French, English, German

Co-operative sectors: Tertiary: Health, Consumers

Contacts: Mr. Williams Janssens, President;

Mr. Marc-Henry Cornely, Secretary General

BOSNIA-HERZEGOVINA

Co-operative Association of Bosnia and Herzegovina-Zadruzni Savez Bosne i Hercegovine

Address: Branislava Durdeva 10/III, 71000 Sarajevo

Phone: (387.71) 209 317/318 *Fax:* (387.71) 664 769

ICA Member 1996 *Founded in* 1977

Working languages: English

Co-operative sectors: Agriculture

Contacts: Mr. Miralem Behmen, President; Mr. Mehmed Osmanovic, Secretary

BULGARIA

Central Co-operative Union

Address: 99 Rakovski Street, Sofia 1000

Phone: (359.2) 831 941/832 206 *Fax:* (359.2) 981 7366

ICA Member: 1903 *Founded in* 1890

Working languages: English

Co-operative sectors: Tertiary, Consumers

Contacts: Mr. Pancho Ivanov, President; Mr. Kosta Angelov, Director International

Central Union of the Workers' Productive Co-operatives

Address: 41 Dondukov bul. Sofia 1000

Phone: (359.2) 803 938/882 885 *Fax:* (359.2) 870 320

ICA Member: 1991 *Founded in* 1990

Working languages: English

Co-operative sectors: Secondary, Industry and Artisans

Contacts: Ing. Stilian Balassopoulov, President; Dr. Zornitza Boiadjieva, International Relations

Union of Agricultural Co-operatives in Bulgaria

Address: 99, Rakovski St. BG, Sofia 1000

Phone: (359-2) 980 40 44 *Fax:* (359-2) 980 40 41 – 91

Working languages: English

Co-operative sectors: Primary, Agriculture

Contacts: Mr. Athanas Ganev Radev, President

CROATIA

Croatian Co-operative Alliance – HRVATSKI ZADRUZNI SAVEZ

Address: Amruseva, 8 Zagreb

Phone: 01-420 119 –420 219 *Fax:* 01- 420 919

Founded in 1907

Working languages: English

Co-operative sectors: Primary, Agriculture

Contacts: Ing Zeljko Mataga, President; Mr. Anton Matijasevic, General Secretary

CYPRUS

Co-operative Central Bank Ltd.

Address: 8, Gregory Afxentiou Street P.O. Box 4537, 1389 Nicosia

Phone: (357.2) 442921 *Fax:* (357.2) 360261 *E-mail:* coopcb@cytanet.com.cy

ICA member 1958 *Founded in* 1937

Working languages: English

Co-operative sectors: Tertiary, Banking and Insurance

Contacts: Mr. Demetris Pitsillides, Secretary-General Manager;
Mr. Sotos Theodorou, Administrative Services

Cyprus Turkish Co-operative Central Bank Ltd.

Address: P.O. Box 823 Mersin 10 Turkey, Lefkosa

Phone: (90 392) 227 3398 *Fax:* (90.392) 227 6787 *E-mail:* koop@cc.edu.tr

ICA Member 1962

Working languages English

Co-operative sectors: Tertiary , Banking

Contacts: Mr. Taskent Atasayan, General Manager

Pancyprian Co-operative Confederation Ltd.

Address: Stasikratous 16, Paloma Court - 6th floor No. 601, 1065 Nicosia

Phone: (357.2) 458757 *Fax:* (357.2) 446833

ICA Member 1986 Founded in 1961

Working languages: English

Co-operative sectors: inter-sectoral

Contacts: Mr. Paulos Theodotou, General Secretary

Vine Products Co-operative Marketing Union Ltd. (SODAP)

Address: Synergatimos Street Tsiflikoudhia P.O. Box 6314, Limassol

Phone: (357.5) 364 605/6/7 *Fax:* (357.5) 364013 *E-mail:* Sodap@cytanet.com.cy

Founded in 1947 Affiliated in 1962

Working languages: English

Co-operative sectors: Primary, Agriculture

Contacts: Mr. Andreas L. Talias, General Manager

CZECH REPUBLIC

Co-operative Association of the Czech Republic

Address: Tesnov 5, 11001 Prague 1

Phone: 420 2 2481 0434/2480 5161 *Fax:* + 420 2 2481 0749 *E-mail:* sekretariat@scmvd.cz

ICA Member 1913 Founded in 1913

Working languages: English

Co-operative sectors: inter-sectoral

Contacts: Mr. Petr Brozek, President; Dr. Ivan Prikryl, Vice President,
Mr. Ivan Fidler, Manager International

**Association of Agricultural Co-operatives and Companies
in the Czech Republic**

Address: Hybernska 38, 110 00 Prague 1

Phone: (420.2) 2422 3467 *Fax:* (420.2) 2422 3465/5521 *E-mail:* szds@ms.anet.cz

Founded in 1993 Affiliated in 1995

Working languages: English

Co-operative sectors: Primary Agriculture

Contacts: Ing. Jan Fencl, President

Union of Czech and Moravian Co-operative Housing

Address: Podolska 50, 147 00 Praha 4

Phone: 420 2 2881 0434 *Fax:* 420 2 2881 0749

Working languages: English

Co-operative sectors: Tertiary, Housing

Contacts: Dr. Ivan Prikryl, President

Union of Czech and Moravian Consumer Co-operatives

Address: Tesnov 5, 11001 Prague 1

Phone: (420.2) 24805 240 *Fax:* (420.2) 231 3960

Working languages: English

Co-operative sectors: Tertiary, consumers

Contacts: Mr. Petr Brozek, President; Ms. Vera Sramkova, Organising Secretary

Union of Czech and Moravian Producer Co-operatives

Address: Vaclavske nam. 21, 11360 Prague 1

Phone: (420.2) 2422 7754 Fax: (420.2) 2422 8399

Working languages: English

Co-operative sectors: Secondary, Workers

Contacts: Mr. Jan Wiesner, President

Co-operative Insurance Company Ceska Kooperativa, a.s.

Address: Revolucni 13, 11000 Prague 1

Phone: (420.2) 2480 3228/3229 Fax: (420.2) 2481 1217

Founded in 1995

Working languages: English

Co-operative sectors: Insurance

Contacts: Mr. Ota Karen, Chairman of the Board

DENMARK

Danske Andelsselskaber (Federation of Danish Co-operatives)

Address: Axelvorg, Vesterbrogade 4 A, 1620 Copenhagen V

Phone: (45) 3312 1419 Fax: (45) 3312 6148 E-mail: andel@fedecoop.dk

ICA Member 1902 Founded in 1902

Working languages: English

Co-operative sectors: Primary, Fisheries Agriculture

Contacts: Mr. Holger Hasle Nielsen, Chief Executive/Secretary

Arbejdernes Landsbank A.S.

Address: 5 Vesterbrodage, 1502 Copenhagen V

Phone: (45) 3131 2262 Fax: (45) 3131 3041

Working languages: English

Co-operative sectors: Tertiary, Banking

Contacts: Mr. Ernst Midtgaard, General Manager

Det Kooperative Faellesforbund (DKF) Co-operative Union of Denmark

Address: Reventlowsgade 14, 2, 1651 Copenhagen V

Phone: (45) 3131 2262 Fax: (45) 3131 3041 E-mail: dkf@net.dialog.dk

ICA Member 1921 Founded in 1921

Working languages: English

Co-operative sectors: Secondary Artisans; Tertiary Others, Insurance, Housing, Banking

Contacts: Mr. Jorgen Christiansen, Managing Director

**Faellesforeningen for Danmarks Brugsforeninger
(FDB) (Co-op Denmark)**

Address: Roskildevej 65, DK-2620 Albertslund

Phone: (45) 4386 4386 Fax: (45) 4386 4454/4386 3386 E-mail: fdb@fdb.dk

ICA Member 1904 Founded in 1896

Working languages: English

Co-operative sectors: Tertiary, Consumers

Contacts: Ms. Anne Buch Jorgensen, Director/EURO COOP President;

Inter-coop

Address: Fanogade 15, DK-2100 Copenhagen

Phone: (45) 3916 9000 Fax: (45) 3916 9056

Founded in 1970

Working languages: English

Co-operative sectors: Tertiary, Consumers

Contacts: Mr. Ole Dueholm, Secretary General

ESTONIA

Central Society of Estonian Consumers Co-operatives (ETK)

Address: 7 Narva Road, EE-001 Tallinn
Phone: (372) 630 2305 *Fax:* (372) 630 2333 *E-mail:* etk@etk.ee
ICA Member 1991 Founded in 1890
Working languages: English
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Koppelmaa, Chairman of the Board

FINLAND

Finnish Consumer Co-operative Association (FCCA)

Address: Fleminginkatu 34 P.O. Box 171, 00511 Helsinki
Phone: (358.9) 188 2227 *Fax:* (358.9) 188 2228 *E-mail:* Raija Itkonen@sok.fi
ICA Member 1904
Working languages: English
Co-operative sectors: Tertiary, Consumers
Contacts: Ms. Raija Itkonen, Director, International

EKA Corporation

Address: P.O. Box 72, 00501 Helsinki
Phone: (358.9) 733 3251 *Fax:* (358.9) 733 2262
Working languages: English
Co-operative sectors: Tertiary, consumers
Contacts: Ms. Hilka Kemppinen, Manager Internal

Finn Coop Pellervo (Confederation of Finnish Co-operatives)

Address: Simonkatu 6 P.O. Box 77, 00101 Helsinki
Phone: (358.9) 476 75532/476 7501 *Fax:* (358.9) 694 8845
ICA Member 1904 Founded in 1899
E-mail: per-erik.lindstrom@pellervo.inet.fi
Working languages: English
Co-operative sectors: Primary, Agriculture and Forestry; Tertiary, Insurance Banking
Contacts: Mr. Samuli Skurnik, Managing Director; Mr. Per-Erik Lindstrom, International Affairs

SOK Corporation

Address: P.O. Box 171, 00511 Helsinki
Phone: (358.9) 1882163 *Fax:* (358.9) 188 2620
Founded in 1904
Working languages: English
Co-operative sectors: Tertiary, consumers
Contacts: Mr. Jere Lahti, President; Mr. Hannu Uski, Project Director

Tapiola Insurance Group

Address: SF-02010 Tapiola, Finland
Phone: (358.9) 4531 *Fax:* (358.9) 4532 146
Working languages: English
Co-operative sectors: Tertiary, Insurance
Contacts: Mr. Asmo Kalpala, Chairman and Managing Director

FRANCE

Groupement National de la Coopération (G.N.C.)

Address: 43, rue de Liege, 75008 Paris
Phone: (33) 142 93 59 59 *Fax:* (33) 142 93 55 95
ICA Member 1987 Founded in 1968
E-mail: gnc@cooperatives.org
Working languages: French
Co-operative sectors: Inter-sectoral
Contacts: Mr. Jean-Claude Detilleux, President; Ms. Michele Tixador-Lebrun, Secrétaire Générale

Caisse Centrale de Crédit Coopératif (CCCC)

Address: 33, rue des Trois-Fontanot B.P. 211, 92002 Nanterre Cedex
Phone: (33) 147 24 89 81 *Fax:* (33) 147 24 87 54 *E-mail:* doc@Coopanet.bfcc.fr
ICA Member 1985 *Founded in* 1938
Working languages: French
Co-operative sectors: Tertiary, Banking
Contacts: Mr. Jean-Claude Detilleux, President Directeur Général; Mr. Jacques Moreau, Président d'Honneur

Confédération de la Coopération, de la Mutualité et du Crédit Maritimes (CMCM)

Address: 24, rue du Rocher, 75008 Paris
Phone: (33) 153 42 47 90 *Fax:* (33) 142 93 86 19
Founded in 1955
Working languages: French
Co-operative sectors: Primary, fisheries
Contacts: Mr. Maurice Benoish, President; Mr. Jean-Luc De Feuarent, Executive Committee

Confédération Française des Coopératives et Groupement d'Artisans

Address: 43, rue de Liège, 75008 Paris
Phone: (33) 144 90 05 13 *Fax:* (33) 144 90 05 14
Founded in 1978
Working languages: French
Co-operative sectors: Secondary, Artisans
Contacts: Mr. Guy Boulet, President

Confédération Générale des Sociétés Coopératives de Production (CGSCOP)

Address: 37, rue Jean Leclair, 75017 Paris
Phone: (33) 144 85 47 00 *Fax:* (33) 144 85 47 10 *E-mail:* cgcom@scop-entreprises.tm.fr
ICA Member 1921 *Founded in* 1905
Working languages: French
Co-operative sectors: Secondary, Workers
Contacts: Mr. Jean-Marie Courtois, President; Mr. Jean Gautier, Secrétaire Général

Groupe des Banques Populaires

Address: 5, rue Leblanc, 75511 Paris Cedex 15
Phone: 01-40 39 60 00 *Fax:* 01 40 39 60 22
Founded in 1917
Working languages: French
Co-operative sectors: Tertiary, Banking
Contacts: Mr. Gerard Dumas, Directeur adjoint

Confédération Nationale de la Mutualité, de la Coopération et du Crédit Agricoles (CNMCCA)

Address: 129, bd. St. Germain, 75279 Paris Cedex 06
Phone: (33) 143 29 93 31 *Fax:* (33) 143 25 15 16
ICA Member 1924 *Founded in* 1908
Working languages: French
Co-operative sectors: Primary, Agriculture; Tertiary, Banking
Contacts: Mr. Marc Bue, President; Mr. Yves Barsalou Président Honoraire; Mr. Marc Bentolila, Directeur Général Adjoint; Mr. Roland Combier, Directeur Général

Confédération Française de la Coopération Agricole - CFCA

Address: 49, av. de la Grande Armée, 75016 Paris
Phone: (33) 144 17 57 00 *Fax:* (33) 144 17 57 01

Working languages: French
Co-operative sectors: Primary, Agriculture;
Contacts: Mr. Jacques Gaudinat, Vice-Président

Fédération Nationale du Crédit Agricole - FNCA

Address: 48, rue de la Boétie, 75008 Paris
Phone: (33) 149 53 43 23 *Fax:* (33) 149 53 44 81
Working languages: French
Co-operative sectors: Primary, Agriculture; Tertiary, Banking
Contacts: Mr. Jean-Yves Hocher, Directeur Général

Confédération Nationale du Crédit Mutuel

Address: 88-90, rue Cardinet, 75847 Paris Cedex 17
Phone: (33) 144 01 10 10/144 01 10 74 *Fax:* (33) 144 01 12 30/144 01 11 53
E-mail: parpais@imagine.fr
Web site : <http://www.cmutuel.com/>
ICA Member 1976 Founded in 1958
Working languages: French
Co-operative sectors: Tertiary, Banking
Contacts: Mr. Etienne Pflimlin, President; Ms. Calixte Parpais, Directeur Relations Institutionnelles; Mr. Luc Balourdet, Chargé de Mission.

Fédération des SCOP de la Communication

Address: 27, rue Etienne Marcel, 75001 Paris
Phone: 01-42 33 50 66 *Fax:* 01-40 26 33 65
Working languages: French
Co-operative sectors: secondary, workers, others
Contacts: Mr. Christian Leborgne, Secrétaire Général

Fédération Nationale des Coopératives de Consommateurs (FNCC)

Address: Tour Mattei 207 rue de Bercy, 75012 Paris
Phone: (33) 143 45 45 42 *Fax:* (33) 143 42 44 08
ICA Member 1895 Founded in 1912
Working languages: French
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Marcel Aeschelmann, President; Mr. Roger Ducrotte, Vice-President; Mr. Patrice Jolivet, Délégue Général

Fédération Nationale des SCOP du Bâtiment et des Travaux Publics

Address: 88, rue des Courcelles 75008 Paris
Phone: (33) 146 22 40 48 *Fax:* (33) 146 22 39 54
Working languages: French
Co-operative sectors: Secondary, workers
Contacts: Mr. Didier Durr, Secretary General

Federation Nationale des Coopératives HLM

Address: 14, rue Lord Byron 75008 Paris
Phone: 33-01 40 75 79 48 *Fax:* 01 40 75 70 65
Founded in 1908
Working languages: French
Co-operative sectors: Tertiary, Housing
Contacts: Jean-Louis Dumond, President

Groupe CAMIF

Address: Trevins de Chauray 79045 Niort Cedex 09
Phone: (33) 549 34 50 50 *Fax:* (33) 549 34 50 25

ICA Member 1997 Founded in 1947
Working languages: French
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Jean Gasol, President

Unicooptrans

Address: ZAC Aerodrome Avignon Caumont, 84410 Avignon
Phone: (33) 490 84 18 81 Fax: (33) 490 84 19 80
Founded in 1969
Working languages: French
Co-operative sectors: Tertiary, Transports
Contacts: Mr. Jean-Claude Bouchet, President

Union Fédérale des Coopératives de Commerçants (UFCC)

Address: 77, rue de Lourmel, 75015 Paris
Phone: (33) 144 37 02 00 Fax: (33) 144 37 02 02
Founded in 1964
Working languages: French
Co-operative sectors: Tertiary, Independent retailers
Contacts: Mr. Philippe Antoine, Delege General

GEORGIA

Georgian National Alliance of Consumer Co-operation (TSEKAVSHIRI)

Address: 7, Freedom Square, 380005 Tbilisi
Phone: (995.32) 999529/99532 Fax: (995.32) 999081 E-mail: geocoop@caucasus.net
ICA Member 1992 Founded in 1919 (1991)
Working languages: English
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. George Katamadze, Chairman of the Board

GERMANY

Deutscher Genossenschafts- und Raiffeisenverband e.V.

Address: Adenauerallee 127 Postfach 12 02 20, D-53106 Bonn
Phone: (49.228) 10 63 53 Fax: (49.228) 10 63 82 E-mail: dgrv @raiffeisen.de
ICA Member 1992 Founded in 1972
Working languages: German
Co-operative sectors: Primary, Agriculture; Secondary: Workers Tertiary, Banking
Contacts: Dr. Hans-Detlef Wülker, Chief Executive; Dr. Joerg Brixner, President DRV; Dr. Rolf Meyer, General Secretary DRV; Dr. Jochen Lehnhoff, Chief Executive BVR; Mr. Wolfgang Grueger, President BVR

Baugenossenschaft Dennerstrasse- Selbsthilfe eG

Address: Hufnerstrasse 26, D-22083 Hamburg
Phone: (49.40) 298 035 12 Fax (49.40) 299 31 57
Working languages: German
Co-operative sectors: Housing
Contacts: Mr. Jens Heiser, Housing Committee

Zentralverband deutscher Konsumgenossenschaften e.V. - ZdK

Address: Adenauerallee 21, D-20097 Hamburg
Phone: (49.40) 280 10 62/63 Fax: (49.40) 280 10 66
ICA Member 1904 Founded in 1903
Working languages: German
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Sigurt Bak, Member Board of Directors

GdW Bundesverband deutscher Wohnungsunternehmen e.V

Address: Bismarckstrasse 7 Postfach 10 46 41, D-50456 Köln

Phone: (49.221) 579 89-0/52/49 *Fax:* (49.221) 579 8999

ICA Member 1951. Founded in 1949

Working languages: German

Co-operative sectors: Tertiary, Housing

Contacts: Dr. Claus-Jurgen Hachmann, Representative for International Relations; Jurgen Steiner, President; Mr. Thomas Schaefer, head of co-operative department; Mr. Jens Heiser, Member of Presidency of GdW, ICA Board member

Verband der Konsumgenossenschaften VdK eG

Address: Stresemannstrasse 128, D-10117 Berlin

Phone: (49.30) 20290-376/343 *Fax:* (49.30) 2626 185 *E-mail:* konsumverband@t-online.de

ICA Member 1971 Founded in 1949

Working languages: English/German

Co-operative sectors: Tertiary, Consumers

Contacts: Mr. Wilhelm Kaltenborn, Chief Executive Officer; Mr. Martin Bergner, Executive Vice President

GREECE

Institute of Co-operative Research and Studies – ISEM

Address: 8, G. Gennadiou street, 10678 Athens

Phone: 301- 3821 785, 382 6716 *Fax:* 301 382 5739

Founded in: 1991

Working languages: English

Co-operative sectors: inter-sectoral, Others

Contacts: Mr. Nicolas Colymvas, Hon. President; Prof. C.L. Papageorgiou, President; Prof. D. Mavrogiannis, Secretary General

Institute of Cooperation

Address: 63, Akademia street, 10678 Athens

Phone: (30.1) 362 5739 *Fax:* (30.1) 362 5739

ICA Member 1992 Founded in 1991

Working languages: English

Co-operative sectors: inter-sectoral, Others

Contacts: Prof. C.L. Papageorgiou, President

Panhellenic Confederation of Unions of Agricultural Coops. (PASEGES)

Address: 16 Kifissias Avenue, 11526 Athens

Phone: (30.1) 771 2469 *Fax:* (30.1) 777 9313

ICA Member 1982 Founded in 1936

Working languages: English

Co-operative sectors: Primary, Agriculture

Contacts: Mr. Nicolas Liolios, President; Mr. Panagiotis Kolyris, General Director

Coop Hellas

Address: Emm. Benaki St. 5, 10564 Athens

Phone: (30.1) 324 6624 *Fax:* (30.1) 324 1237

Founded in 1985

Working languages: English

Co-operative sectors: Tertiary, Consumers

Contacts: Ms. Gelly Kikiri, Human Resources Manager

Pan-Hellenic Federation of Co-operatives of Electricians and Installers

Address: Plateia Eleuterias. 2, 10553 Athens

Phone: (30.1) 3217 573/3217 311 *Fax:* (30.1) 3214 393

Working languages: English
Co-operative sectors: Secondary, Artisans

Federation of Co-operative Pharmacists of Greece- OSFE

Address: 10 Sina str., 106 72 Athens
Phone: (30.1) 3610 846 *Fax:* (30.1) 3629 357
Working languages: English
Co-operative sectors: Tertiary, Health, Consumers

Syneteristiki Insurance Company, Inc.

Address: Akademia and 8 Gennadiou street, 106 78 Athens
Phone: (30.1) 364 2611 *Fax:* (30.1) 362 6452
Working languages: English
Co-operative sectors: Tertiary, Insurance

HUNGARY

National Federation of Consumer Co-operatives (CO-OP HUNGARY)

Address: Szabadsag ter 14, 1054 Budapest
Phone: (36.1) 331 09 85/331 50 36 *Fax:* (36.1) 331 15 93
E mail: Coop. H. Intern @ mail . datanet.hu
ICA Member 1902 founded in 1898
Working languages: English
Co-operative sectors: Tertiary Consumers
Contacts: Dr. Pál Bartus, President; Mr. Jozsef Bozso, Computer Expert; Mr. Laszlo Muranyi, Vice President; Mr. Zoltan Szoeké, Vice President

Hungarian Industrial Association (OKISZ)

Address: Thokoly ut 58-60, 1146 Budapest
Phone: (36.1) 343 62 14 *Fax:* (36.1) 343 51 82 *E-mail:* okisz@mail.elender.hu
ICA Member 1969 Founded in 1920
Working languages: English
Co-operative sectors: Secondary, Artisans
Contacts: Dr. Csaba Sumeghy, President; Mr. Laszlo Horompoly, Vice President; Mr. Istvan Szabo, Managing Director

National Federation of Agricultural Co-operators and Producers (MOSZ)

Address: 1-3 Akadémia u., 1054 Budapest
Phone: (36.1) 1532 552 *Fax:* (36.1) 1532 552 *E-mail:* 100324.1724@compuserve.com
ICA Member 1971 Founded in 1968
Working languages: English
Co-operative sectors: Primary, Agriculture
Contacts: Dr. Gabor Horvath, General Secretary; Mr. Tamas Nagy, President

ICELAND

Samband Islenskra Samvinnufélaga Samband of Iceland

Phone: 354-587 4400 *Fax:* 354 587 4425
Working languages: English
Co-operative sectors: Primary, Agriculture and Fisheries; Tertiary: Insurance, Consumers,
Contacts: Ms. Asthildur Tómasdóttir, Secretary

IRELAND

Irish Co-operative Organisation Society Ltd ICOS

Address: The Plunkett House, 82 Merrion Square, Dublin 2
Phone: 353 1 676 4783 *Fax:* 353 1 662 4502 *E-mail:* icos@iol.ie

Working languages: English:
Co-operative sectors: Primary, agriculture, Tertiary, Credit Unions
Contacts: Mr. John Tyrrell, Director General

Irish League of Credit Unions

Address: 33-41 Lower Mount Street, Dublin 2
Phone: 353 1 614 6700 *Fax:* 353 1 614 6701 *E-mail:* Info@creditunion.ie
Founded in 1959
Working languages: English
Co-operative sectors: Tertiary, Credit Unions
Contacts: Mr. N. Murphy, President; Mr. T. Smyth, General Secretary

ITALY

Associazione Generale Cooperative Italiane (A.G.C.I)

Address: Via Tirso, 26, 00198 Rome
Phone: (39.06) 854 2442/3 *Fax:* (39.06) 884 8258
ICA Member 1962 *Founded in* 1952
Working languages: English
Co-operative sectors: inter-sectoral
Contacts: Dr. Maurizio Zaffi, President

Confederazione Cooperative Italiane (CONFCOOPERATIVE)

Address: Borgo S. Spirito 78, 00193 Rome
Phone: (39.06) 6800 0383/6800 01 *Fax:* (39.06) 683 3834
E mail: confcooperative@confcooperative.it
ICA Member 1946 *Founded in* 1919
Working languages: English
Co-operative sectors: Inter-sectoral
Contacts: Mr. Luigi Marino, President; Mr. Vincenzo Mannino, Secretary General; Ms. Gianna Perra, International Relations

Lega Nazionale delle Cooperative e Mutue (LEGACOOOP)

Address: Via A. Guattani 9, 00161 Rome
Phone: (39.06) 844 391 *Fax:* (39.06) 844 39406 *E-mail:* Lncm@legacoop.it
ICA Member: 1895 *Founded in* 1886
Working languages: English
Co-operative sectors: Inter-sectoral
Contacts: Mr. Ivano Barberini, President; Mr. Sandro Bonella, Vice President; Ms. Vanda Giuliano, Director Promotion; Ms. Stefania Marcone, Head International Affairs

Unione Nazionale Cooperative Italiane (UNCI)

Address: Via San Sotero 32, 00165 Rome
Phone: (39.06) 3936 6729 *Fax:* (39.06) 3937 5080
Founded in 1970
Working languages: English
Co-operative sectors: inter-sectoral
Contacts: Dr. Luciano D'Ulizia, President

Associazione Nazionale delle Cooperative di Consumatori (ANCC)

Address: Via Panaro 14, 00199 Rome
Phone: (39.06) 8610 171 *Fax:* (39.06) 8632 0033
Working languages: English/French
Co-operative sectors: Tertiary, consumers
Contacts: Mr. Gian Luca Cerrina Feroni, President; Mr. Giuseppe Fabretti, Vice President

LATVIA

Latvian Central Co-operative Union (TURIBA)

Address: 14 Terbatas Street, LV-1011 Riga

Phone: (371.7) 281 510 *Fax:* (371.7) 213 070

ICA Member 1991 Founded in 1937

Working languages: English

Co-operative sectors: Tertiary Consumers

Contacts: Mr. Ivars Strautinsh, President; Ms. Maruta Kokina, Vice President

LITHUANIA

Lithuanian Consumer Co-operative Societies Union (LITCOOPUNION)

Address: 28/2 Gedimino Avenue Vilnius

Phone: (370.2) 623 797 *Fax:* (370.2) 226 663

ICA Member 1991 Founded in 1923

Working languages: English

Co-operative sectors: Tertiary Consumers

Contacts: Mr. Piatras Shimanskas, President; Mr. Kazimieras Klimasauskas, Vice President

LUXEMBOURG

Caisse Centrale Raiffeisen

Address: 29, boulevard Royal B.P 111, 2011 Luxembourg

Phone: (352) 46 21 51 *Fax:* (352) 22 75 41

Working languages: French

Co-operative sectors: Tertiary Banking

Contacts: Mr. Alphonse Sinnes, Director

MALTA

Apex Organisation of Maltese Co-operatives

Address: ACL Building, Medina Road, Zebbug 26905

Phone: 356 468 842 *Fax:* 356 462 987 *E-mail:* agricoop@waldonet.net

ICA Member 1998 Founded in 1980

Working languages: English

Co-operative sectors: inter-sectoral

Contacts: Mr Mario Buttigieg, President

MOLDOVA (REPUBLIC OF)

Union of Consumers Societies of the Republic of Moldova (MOLDCOOP)

Address: 67, Stephen the Great Street, Kishinev 2001

Phone: (373.2) 26 15 95 *Fax:* (373.2) 26 41 50/26 14 44

ICA Member 1993 Founded in 1925

Working languages: English/Russian

Co-operative sectors: Tertiary Consumers

Contacts: Mr. Pavel G. Dubalari, Chairman of the Board

NETHERLANDS

Nationale Coöperatieve Raad NCR

Address: Rooseveltplantsoen 4, 2517 KR The Hague

Phone: 3170-3382 780 *Fax:* 3170 354 6643 *E-mail:* ncr@xs4all.nl

Working languages: English

Co-operative sectors: Primary, Agriculture

Contacts: Ms. Cynthia Griffioen, Project Assistant

Rabobank

Address: Croeslaan 18, 3500 HG The Hague

Phone: (3170) 216 18 54 *Fax:* (3170) 216 1916 *E-mail:* ncr@xs4all.nl

Working languages: English

Co-operative sectors: Tertiary, Banking

Contacts: Mr. W. Meijer, Président du Comité de Direction; Mr. A.M.Dierich, Sous-Directeur

International Co-operative Petroleum Association – ICPA

Address: Wioldrechtseweg 37 P.O. Box 36

Phone: 3178-6182 077 *Fax:* 3178 6179 492

ICA member: 1967

Working languages: English

Co-operative sectors: Tertiary, Services

Contacts: Mr. F.A.A. van Dongen, General Manager

NORWAY

Coop Norway (NKL)

Address: P.O. Box 1173, Sentrum, 0107 Oslo

Phone: (47) 22 89 95 00 *Fax:* (47) 22 41 14 42 *E-mail:* info@nkl.coop.no

ICA Member 1910 Founded in 1906

Working languages: English

Co-operative sectors: Tertiary Consumers

Contacts: Mr. Arnfinn Hofstad, Chairman; Mr. Torje Braadland, Editor; Mr. Rolf Roenning, Managing Director; Mr. Steinar Sivertsen, Executive Vice President

Norwegian Federation of Co-operative Housing Associations (NBBL)

Address: Trondheimsveien 84-86 P.O. Box 6517 Rodelokka, 0501 Oslo

Phone: 47 2235 7520 *Fax:* 47 2235 7737 *E-mail:* hbbk@hbbk.no

ICA Member 1954

Working languages: English

Co-operative sectors: Tertiary Housing

Contacts: Mr Ivar O.Hansen, Deputy-Director; Mr. Martin Maeland; Mr. Per Eggum Mauseth, Managing Director

Samvirke Insurance Group

Address: Henrik Ibsensgt 9 P.O. Box 778 Sentrum, 0106 Oslo

Phone: (47) 22 86 60 00/23 06 66 66 *Fax:* (47) 22 86 62 01/23 06 62 01

ICA Member 1980

Working languages: English

Co-operative sectors: Tertiary Insurance

Contacts: Mr. Ole Groterud, Managing Director

Union of Agricultural Co-operatives (LF)

Address: Schweigaardsgt 34c P.O. Box 9347 Gronland, 0135 Oslo

Phone: (47) 22 05 47 00 *Fax:* (47) 22 17 23 11 *E-mail:* ole.waere@landsam.com

ICA Member 1977

Working languages: English

Co-operative sectors: Primary Agriculture

Contacts: Mr. Ole Waehre, General Manager; Mr. Ole G. Hertenberg, Editor

POLAND

National Association of Co-operative Savings and Credit Unions (NACSCU)

Address: Ul. Wladyslawa IV 22, 81-743 Sopot

Phone: (48.58) 551 12 43 *Fax:* (48.58) 551 12 43 *E-mail:* kskok@skol.pl

ICA member 1997 Founded in 1992

Working languages: English

Co-operative sectors: Tertiary, Credit Unions

Contacts: Mr. Grzegorz Bierecki, President

National Auditing Union of Workers' Co-operatives (ZLSP)

Address: Ul. Zurawia 47, 00-680 Warsaw
Phone: (48.22) 628 27 63 *Fax:* (48.22) 630 06 27
ICA Member 1997 Founded in 1992
Working languages: English
Co-operative sectors: Secondary, Artisans and Workers
Contacts: Mr. Jakub Janiak, President & CEO

National Co-operative Council (Poland)

Address: Ul. Jasna 1, 00-013 Warsaw
Phone: (48.22) 827 13 16/827 13 20 *Fax:* (48.22) 827 43 21 *E-mail:* kskok@skol.pl
ICA Member 1971 Founded in 1899
Working languages: English
Co-operative sectors: inter-sectoral
Contacts: Mr. Jerzy Jankowski, President; Mr. Adam Piechowski, International affairs Co-ordinator

National Supervision Union of Consumer Co-operatives (SPOLEM)

Address: Ul. Grazyny 13/15, 02-548 Warsaw
Phone: (48.22) 45 59 22/45 32 41 *Fax:* (48.22) 45 58 04/45 24 81
ICA Member 1919
Working languages: English
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Edmund Bogdan Bubak, President

PORTUGAL

Federacao Nacional das Cooperativas de Consumo (FENACOOOP)

Address: Rua da Guine 8R/c dto, 1100 Lisbon
Phone: (351.1) 8146969 *Fax:* (351.1) 8146990
ICA Member 1981 Founded in 1975
Working languages: English
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Jose Luis Marques Cabrita, President

Instituto Antonio Sergio do Sector Cooperativo (INSCOOP)

Address: Rua D.Carlos de Mascarenhas 46, 1070 Lisbon
Phone: (351.1) 387 8046/7 *Fax:* (351.1) 385 8823 *E-mail:* inscoop@mail.telepac.pt
ICA Member 1979 Founded in 1976
Web site <http://www.inscoop.pt/>
Working languages: French
Co-operative sectors: inter-sectoral
Contacts: Mr. Manuel Canaveira de Campos, President

FENACERCI - National Federation of Co-operatives for Education and Rehabilitation of People with Special Needs

Address: Rua Padre Américo, 7c, 1600 Lisboa
Phone: 351 1 716 4155 *Fax:* 351 1 716 1713 *E-mail:* fenacerci@mail.telepac.pt
Founded in 1985
Working languages: English
Co-operative sectors: Others
Contacts: Prof. Rogerio Caçao, Board of Directors; Dr. Paula Santos, Social worker

Federação Nacional das Cooperativas de Retalhistas de Productos Alimentares-UCREPA

Address: Rua Joao Ortigao Ramos, 23 A, 1500 Lisboa
Phone: 351 1 760 6703 *Fax:* 351 1 760 7225
Founded in 1980

Working languages: French
Co-operative sectors: Tertiary, Independent Retailers
Contacts: Mr. Antonio Dias Almeida, President

ROMANIA

National Union of Consumer and Credit Co-operatives (CENTROCOOP)

Address: Brezoianu Street 31 Sect. 1, Bucharest 70711
Phone: (40.1) 615 9061/614 4800 *Fax:* (40.1) 614 2991/312 6577
ICA Member 1895 Founded in 1890
Working languages: English

Co-operative sectors: Secondary Artisans Tertiary: Credit Unions, Consumers
Contacts: Dr. Ion Angelescu, Executive President; Mr. George Cosneanu,
Chief of International Dept.

Romanian National Association of Handicraft and Production Co-operatives (UCECOM)

Address: 46-48 Calea Plevnei St., Bucharest 1
Phone: (40.1) 614 15 66 *Fax:* (40.1) 312 07 74
ICA Member 1991 Founded in 1949
Working languages: French
Co-operative sectors: Secondary, Workers and Artisans
Contacts: Ing. Dumitru Danga, President; Dr. Iulian Rugina,
Head of International Relations

RUSSIA

Central Union of Consumer Societies (Centrosoyuz of Russian Federation)

Address: Guilyarovskiy Street 57, 129839 Moscow
Phone: + 7 095 281 5343/284 1803 *Fax:* + 7 095 284 5832/3858
E-mail: interdep@centrosojuz.msk.ru
ICA Member 1903 Founded in 1898
Working languages: English/Russian
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Valentin F. Ermakov, Chairman of the Council; Mr. Evvgeni Antipov, Deputy Chief,
Intern. Mr. Arngold Bernvald, Rector, Novosibirsk Coop.; Ms. Galina Kisseleva, First Deputy,
Centrosoyuz ; Ms. Natalia Prouttskova, Chief of International Dept.; Mr. Vitali Teplov, Rector,
Belgorod Coop.

Belgorod University of Consumer Co-operation

Address: Guilyarovskiy Street 57, 129839 Moscow
Phone: (7.095) 284 1290/284 0496 *Fax:* (7.095) 284 5832/284 3858
Working languages: English/Russian
Co-operative sectors: Tertiary, Others

International Council for Consumer Cooperation (CONSUMINTER)

Address: 41 Prospect Vernadskogo, Moscow 117981
Phone: (7.095) 430 8485/432 0582 *Fax:* (7.095) 437 6284
ICA Member 1993
Working languages: English/Russian
Co-operative sectors: Tertiary, consumers
Contacts: Mr. Ivan G. Dakhov, Vice Chairman; Ms. Galina Kovalskaya, Executive Director

Koopvneshtorg Ltd. (Coop-Trade)

Address: 15 Bolshoy Cherkaskky per. 103626 Moscow
Phone: (7.095) 924 81 71/927 09 15 *Fax:* (7.095) 924 53 80
ICA Member 1992
Working languages: English/Russian

Co-operative sectors: Secondary, consumers
Contacts: Mr. Alexander Starych, President

Moscow Regional Union of Consumer Societies
Address: 41 Prospect Vernadskogo, Moscow 117981
Phone: (7.095) 430 06 77
ICA Member 1993 Founded in 1992
Working languages: English/Russian
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Yuri M. Marinichev, Chairman of the Board

Rostov Wholesale Trade Company c/o Centrosoyus of Russian Federation
Address: Guilyarovsky Street 57, 129839 Moscow
Phone: (7.095) 284 1290/284 0496 *Fax:* (7.095) 284 5832/284 3858
Working languages: English/Russian
Co-operative sectors: Secondary, consumers
Contacts: Ms. Raissa Zouzina, Director

Tatar Union of Co-operative Societies (Tatrespotreboyz)
Address: Puchkine Street 6, Kazan 420111, Tatarstan (Rep. of)
Phone: + 7 8432 643890 *Fax:* + 7 8432 642992 *E-mail:* trs@tpeps.kaz.su
ICA Member 1994 Founded in 1916
Working languages: English
Co-operative sectors: Tertiary, Consumers
Contacts: Mr. Robert N. Khairouline, General Manager; Ms. Valentina I. Kozlova, Chief, Personnel Manager

League of Cooperators and Businessmen of Russia - LIKOP
Address: 14, Takmakov per., 107066 Moscow
Phone: (7 095) 261 1911 *Fax:* (7.095) 261 6488
Working languages: English/Russian
Co-operative sectors: Secondary, Workers
Contacts: Mr. Sergei V. Smolyanskiy, President

SLOVAK REPUBLIC

Co-operative Union of the Slovak Republic
Address: Bajkalská Str. 25 827 18 Bratislava
Phone: (421.7) 5213 308 *Fax:* (421.7) 5214 966
ICA Member 1993 Founded in 1993 E-mail: k317@szvd.sk/k312@szsd.sk
Working languages: English/German/Russian
Co-operative sectors: Inter-sectoral
Contacts: Mr. Silvester Adamca, President; Mr. Viliam Bosiak, Director, International; Mr. Frantisek Fitos, Executive Director

Association of the Agricultural Co-operatives of the Slovak Republic
Address: Priemyselna Str. 6, 824 94 Bratislava
Phone: (421.7) 5215 514 *Fax:* (421.7) 5662 706 *E-mail:* k317@szsd.sk
Founded in 1968
Working languages: English
Co-operative sectors: Primary Agriculture
Contacts: Ing. Cyril Moravcik, President; Ing. Juraj Nota, Director

Kooperativa Group Druzstevna Poistovna
Address: Stefanovicova 4 816 23 Bratislava
Phone: (421.7) 3599 198 *Fax:* (421.7) 3599 983 *E-mail:* prezident@koop.sk
Founded in 1990

Working languages: English
Co-operative sectors: Tertiary, Insurance
Contacts: Dr. Josef Csaky, President

Slovak Union of Consumer Co-operatives

Address: Bajkalska Str. 25 827 18 Bratislava
Phone: (421.7) 5214 107 *Fax:* (421.7) 5214 602
ICA Member 1993 Founded in 1969
Working languages: English
Co-operative sectors: Tertiary Consumers
Contacts: Mr. Silvester Adamca, President

Slovak Union of Housing Co-operatives

Address: Strojnicka Str. 8 827 07 Bratislava
Phone: (421.7) 235 585 *Fax:* (421.7) 522 0628
ICA Member 1970 Founded in 1968
Working languages: English
Co-operative sectors: Tertiary Housing
Contacts: Mr. Vladimir Sekanina, President

Slovak Union of Producer Co-operatives

Address: Mliekarenska 10, 824 92 Bratislava
Phone: (421.7) 5212 336 *Fax:* (421.7) 5212 412
Founded in 1918 ICA Member 1953
Working languages: English
Co-operative sectors: Secondary, Workers, Artisans
Contact:s Mr. Marian Rybar, President

The Co-operative Health Insurance Company (DRUZAP)

Address: Mliekarenska 10 825 26 Bratislava
Phone: (421.7) 5212 420 *Fax:* (421.7) 5212 739
Founded in 1995
Working languages: English
Co-operative sectors: Tertiary Insurance
Contacts: Mr. Jozef Boris, General Director

SLOVENIA

Zadruzna Zveza Slovenije-Co-operative Union of Slovenia

Address: Miklosiceva 4, 1000 Ljubljana
Phone: (386.61) 219 391 *Fax:* (386.61) 126 4276
ICA Member 1994 Founded in 1992
Working languages: English
Co-operative sectors: Primary Agriculture; Tertiary Credit Unions
Contacts: Mr. Peter Vrisk, President; Mr. Franc But, Director

SPAIN

Confederacio de Cooperativas de Catalunya

Address: Calle Jonqueres 16, 3er A., 08003 Barcelona
Phone: (34.93) 268 02 24 *Fax:* (34.93) 268 16 99
ICA Member 1987
Working languages: Spanish
Co-operative sectors: Primary Agriculture; Tertiary Consumers
Contacts: Mr. Francisco Castellvi Amigo, President

Confederación de Cooperativas Agrarias de España (UCAE)

Address: C/. Agustin de Bethencourt 17-4, 28003 Madrid

Phone: (34.91) 535 10 35 *Fax:* (34.91) 554 00 47

ICA Member 1990

Working languages: Spanish

Co-operative sectors: Primary Agriculture

Contacts: Dr. Francisco Marin Garcia, Director General

Confederación de Cooperativas de Euskadi

Address: Reyes de Navarra 51, 01013 Vitoria-Gasteiz

Phone: (34.945) 25 70 88 *Fax:* (34.945) 25 39 59

ICA Member 1988(Consejo Superior) Founded in 1996

Working languages: Spanish

Co-operative sectors: inter-sectoral

Contacts: Mr. Javier Salaberria, President

Fundación Espriu

Address: Balmes, 104 Bajos 08008 Barcelona

Phone: (34.93) 487 47 62 *Fax:* (34.93) 487 31 28

ICA Member 1991 Founded in 1989

Working languages: Spanish

Co-operative sectors: Tertiary Health

Contacts: Dr. Jose Espriu, Honorary President;

Dr. Francisco Carreno, President

Unión Nacional de Cooperativas de Consumo y Usuarios de España

Address Plaza Navafria 3, 28027 Madrid

Phone (34.91) 405 36 11/405 36 98 *Fax* (34.91) 405 39 97 *E-mail:* ccu.asgeco@tsai.es

ICA Member 1980 Founded in 1945

Working languages: Spanish

Co-operative sectors: Tertiary Consumers

Contacts: Mr. Francisco Ceballo Herrero, President

Confederacion Española de Cooperativas de Trabajo Asociado

Address: C/ Vallehermoso, 15-128015 Madrid

Phone: (34.91) 446 9750 *Fax:* (34.91) 593 8760

ICA Member 1998 Founded in 1987

Working languages: Spanish

Co-operative sectors: Secondary Workers

Contacts: Ms. Paloma Arroyo, Director

SWEDEN

Co-op Network Scandinavia

Address: Box 20063, 104 60 Stockholm

Phone: (46.8) 772 89 90 *Fax:* (46.8) 642 81 06 *E-mail:* per-olof.joensson@koop.se

Working languages: English

Co-operative sectors: Tertiary, Others

Contact:s Mr. Pereric Jaelmevik, Director

Federation of Swedish Farmers (LRF)

Address: Klara Ostra kyrkogata 12 105 33 Stockholm

Phone: (46.8) 787 50 00/787 50 21 *Fax:* (46.8) 787 53 97 *E-mail:* jan.de.woul@lrf.se

ICA Member 1963 Founded in 1971

Working languages: English

Co-operative sectors: Primary Agriculture

Contacts: Mr. Jan de Woul, International Secretary; Mr. Olle Hakelius, Vice President; Mr. Hans Jonsson, President

Folksam Insurance Group

Address: Folksam Building 106 60 Stockholm
Phone: (46.8) 772 73 70 *Fax:* (46.8) 772 62 40/772 68 27 *E-mail:* ellis.wohlner@folksam.se
ICA Member 1964 Founded in 1908
Working languages: English
Co-operative sectors: Tertiary Insurance
Contacts Mr. Tore Andersson, Managing Director;
Ms Bodil Eriksson, Information Director; Ms. Birgitta Rennerstam, Personnel Director;
Mr. Ellis A. Wohlner, Director International

HSB: Riksförbundet (Union of Housing Co-operatives)

Address: Fleminggatan 41, 104 20 Stockholm
Phone: (46.8) 785 3000/785 3102 *Fax:* (46.8) 785 3001/785 3044
ICA Member 1951 Founded in 1923
Working languages: English
Co-operative sectors: Tertiary Housing
Contacts: Ms. Gun-Britt Martensson, Chairman; Mr. Christer Malm, Chief Executive;
Mr. Sven-Oskar Ruhmen, Head of press

Konsumentgillesförbundet (KK) (Consumer Guilds Union)

Address: Box 15139 104 65 Stockholm
Phone: (46.8) 641 79 79 *Fax:* (46.8) 641 86 66
ICA Member 1954 Founded in 1907
Working languages: English
Co-operative sectors: Tertiary Consumers
Contacts: Ms. Christina Axelsson, Chairman

Kooperativa Förbundet (KF)

Address: Box 15200 (Visiting address: Katarinavägen 15), 104 65 Stockholm
Phone: (46.8) 743 10 00/743 11 80 *Fax:* (46.8) 743 15 13 *E-mail:* margareta.carlsson@kf.se
ICA Member 1902 Founded in 1899
Working languages: English
Co-operative sectors: Tertiary Consumers
Contacts: Mr. Roland Svensson, President & CEO; Mr. Jan Ahlen, International
Department; Mr. Goran Axell, Chairman of the Board; Mr. Lars Hillbom, Senior Vice-President

Riksbyggen (Co-operative Housing Union)

Address: Kungsbron 21, 106 18 Stockholm
Phone: (46.8) 698 65 00 *Fax:* (46.8) 698 66 60 *E-mail:* bengt.fasth@riksbyggen.se
ICA Member 1960 Founded in 1940
Working languages: English
Co-operative sectors: Tertiary, Housing
Contacts Mr. Bengt Fasth, International Department; Mr. Jan Nygren, President & CEO

Swedish Co-operative Development and Research Institute, Koopi

Address: Box 20063 Ostgotagatan 90, 1 tr., 104 60 Stockholm
Phone: (46.8) 772 89 90 *Fax:* (46.8) 642 81 06 *E-mail:* per-olof.joensson@koopi.se
Working languages: English
Co-operative sectors: Tertiary, Others
Contacts: Mr. Per-Olof Joensson, Chief Executive Officer

The Swedish Co-operative Network Swedcoop

Address: Box 20063, 104 60 Stockholm
Phone: (46.8) 772 89 90 *Fax:* (46.8) 642 81 60
Founded in 1995
Working languages: English
Co-operative sectors: Tertiary Health
Contacts: Ms. Ulla Loord-Gynne, Secretary

The Swedish Society for Co-operative Studies

Address: Box 20063, 104 60 Stockholm
Phone: (46.8) 772 89 64 *Fax:* (46.8) 642 81 06
Working languages: English
Co-operative sectors: Tertiary Others
Contacts: Ms. Berith Wikstroem, Executive Member

The Co-operative Employer's Association

Address: Box 20203, 104 60 Stockholm
Phone: (46.8) 702 5400 *Fax:* (46.8) 714 8821
Founded in 1943
Working languages: English
Co-operative sectors: Tertiary Others
Contacts: Mr. Rolf Attner, Managing Director

SWITZERLAND

Coop Schweiz

Address: Postfach 2550 Thiersteinallee 12 4002 Basel
Phone: (41.61) 336 6666 *Fax:* (41.61) 336 7063
ICA Member 1900
Working languages: German
Co-operative sectors: Tertiary Consumers
Contacts: Mr. Hansueli Loosli, President; Dr. Markus Schelker, Deputy General Manager

Federation of Migros Co-operatives

Address: Limmanstrasse 152, CH – 8500 Zurich
Phone: (41.1) 227 2111 *Fax:* (41.61) 227 2525
Working languages: German
Co-operative sectors: Tertiary Consumers
Contacts: Mr. Jules Kyburz, Chairman of the Board; Mr. Peter Everts, President of the Executive Committee

TURKEY

Turkish Co-operative Association

Address: Mithatpasa Caddesi 38/A Kizilay, 06420 Ankara
Phone: (90.312) 431 61 25/431 61 26 *Fax:* (90.312) 434 06 46
ICA Member 1969 *Founded in* 1931
Working languages: English
Co-operative sectors: Tertiary Others
Contacts: Prof. Dr. Rasih Demirci, President

Adana-Koop Adana Bolgesi Konut Kooperatifler Birligi

Address: Cemalpasa Mah. 283 Sok. No. 34/5, Adana
Phone: (90.322) 457 74 14 *Fax:* (90.322) 458 03 95
ICA member 1996
Working languages: English
Co-operative sectors: Tertiary Housing
Contacts: Mr. Abdurrahman Ozalp, President

Central Union of Turkish Agricultural Credit Co-operatives

Address: 4 Cadde no. 169 06490 Bahcelievler, Ankara
Phone: (90.312) 212 66 30/212 77 14 *Fax:* (90.312) 221 29 04
ICA Member 1987 *Founded in* 1936
Working languages: English
Co-operative sectors: Tertiary Credit Unions
Contacts: Mr. Ertugrul Ozdemir, President of Board; Mr. Hasan Kaya, General Director

Kent-Koop (Union of Housing Co-operatives in Batikent)

Address: Fevzi Cakmak - 2 Sk. 30/9, 06440 Kizilay/Ankara

Phone: (90.312) 431 34 00 *Fax:* (90.312) 432 04 75

ICA Member 1984

Working languages: English

Co-operative sectors: Tertiary Housing

Contacts: Mr. Muammer Niksarli, President

Pankobirlik (Union of Sugar Beet Growers Co-operatives)

Address: Mithatpasa Cad. No 19 Yenisehir, 06420 Ankara

Phone: (90.312) 435 56 20 *Fax:* (90.312) 435 62 83

ICA Member 1988 *Founded in* 1972

Working languages: English

Co-operative sectors: Primary Agriculture

Contacts: Mr. Kamil Ozdemir, General Manager

Taris Union of Agricultural Co-operative Societies

Address: P.O.B. 220 35249 Alsancak, Izmir

Phone: (90.232) 463 55 00 *Fax:* (90.232) 421 14 57

ICA Member 1994 *Founded in* 1913

Working languages: English

Co-operative sectors: Primary Agriculture

Contacts: Mr. Bulent Ozesen, Deputy General Manager; Mr. Yurtcan Biryol, Assistant General Manager

UKRAINE

Central Union of Consumer Societies of Ukraine (UKOOSPILKA)

Address: 7/11 Kreshatik Street, Kiev 252001

Phone: (380.44) 228 85 54 *Fax:* (380.44) 228 48 66

ICA Member 1932 *Founded in* 1920

Working languages: English/German

Co-operative sectors: Tertiary Consumers

Contacts: Mr. Stanislav Babenko, Chairman of the Board; Mr. Anatoly Rekhletsy, Deputy-Chairman; Mr. Ruslan Shevchenko, General Instructor

UNITED KINGDOM

The UK Co-operative Council - UKCC

Address: c/o The Co-operative Bank Po Box 101, 1 Balloon Street, Manchester M60 4EP

Phone: (44.161) 829 5290 *Fax:* (44.161) 832 9707

Founded in 1992

Working languages: English

Co-operative sectors: inter-sectoral

Contacts: Lord Carter, Chairman; Mr. David Dickman, Chief Executive

Association of British Credit Unions Ltd.

Address: Holyoake House Hanover Street, Manchester M60 0AS

Phone: (44.161) 832 3694 *Fax:* (44.161) 832 3706

Founded in 1980

Working languages: English

Co-operative sectors: Tertiary Credit Unions

Contacts: Mr. Michael Parkinson, Chief Executive Officer

Co-operative Insurance Society Ltd. (CIS)

Address: Miller Street, Manchester M60 0AL

Phone: (44.161) 832 8686 *Fax:* (44.161) 837 4048

ICA Member 1895 *Founded in* 1867

Working languages: English

Co-operative sectors: Tertiary Insurance

Contacts: Mr. David Hollas, Chief General Manager; Mr. Martin Clarke, General Manager; Mr. Terry Webb, Assistant Secretary

Co-operative Union Ltd.

Address: Holyoake House Hanover Street, Manchester M60 0AS

Phone: + 44 161 832 4300 *Fax:* + 44 161 831 7684

ICA Member 1895 Founded in 1869

E-mail: info@co-opu.co.uk *Web site:* http://www.co-op.co.uk

Working languages: English

Co-operative sectors: Tertiary Insurance, Consumers, Banking

Contacts: Mr. D. Lloyd Wilkinson, Chief Executive & General; Mr. David L. Allonby, Chairman; Dr. J. Butler, Assistant General Secretary; Ms. J.M.E. Joyce, Central Executive Member; Ms. Gillian Lonergan, Assistant Information; Mr. P. Rowbotham, CRS Chairman; Mr. Iain V. Williamson, Chief Information Officer

Co-operative Wholesale Society Ltd.

Address: New Century House Corporation Street P.O. Box 53, Manchester M60 4ES

Phone: (44.161) 834 1212 *Fax:* (44.161) 832 6388 *E-mail:* abl@msmcws.demon.co.uk

Web site: //www.co-op.co.uk

ICA Member 1895 founded in 1863

Working languages: English

Co-operative sectors: Tertiary Consumers

Contacts: Mr. Graham Melmoth, Chief Executive Officer; Mr. Edgar Evans, Vice Chairman; Mr. George L. Fyfe, Chairman; Mr. Roger K. Jones, Secretary; Ms. Moira Lees, Deputy Secretary; Mr. A.B. Luscombe, General Manager; Mr. Gregor McDonagh, Executive Assistant; Ms. Linda Walkden, Information Unit

Confederation of Co-operative Housing

Address: 15 Spencer Street New Bradwell, Milton Keynes MK13 0DW

Phone: (44.1908) 314 685 *Fax:* (44.1908) 314 685

Working languages: English

Co-operative sectors: Tertiary, housing

Contacts: Mr. Charlie Baker, UKCC Representative

ICOM Industrial Common Ownership Movement Ltd.

Address: Vassalli House 20, Central Road Leeds LS1 6DE

Phone: (44.113) 246 1738 *Fax:* (44.113) 244 0002 *E-mail:* icom@icom.org.uk

Founded in 1971

Working languages: English

Co-operative sectors: Secondary, Workers

Contacts: Ms. Helen Barber, Legal Officer; Ms. Stephane Willington, Legal Office administrator; Ms. Margaret Goddard, ESF Financial Manager; Ms. Kathryn Ross, Information/Development; Ms. Helen Seymour, European Project officer; Neil Skinner, ESF Administrator.

Plunkett Foundation

Address: 23 Hanborough Business Park Long Hanborough, Oxford, OX8 8LH

Phone: (44.1993) 883636 *Fax:* (44.1993) 883576

ICA Member 1895 Founded in 1895

E-mail: plunkett@gn.apc.org *Web site:* www.co-op.uk

Working languages: English

Co-operative sectors: Primary, Agriculture; Tertiary Others

Contacts: Mr. Simon Rawlinson, Chief Executive; Mr. Eric Wilson, Chairman

The Co-operative Bank plc

Address: 1 Balloon Street P.O. Box 101, Manchester M60 4EP

Phone: (44.161) 832 3456 *Fax:* (44.161) 829 4475

ICA Member 1895 Founded in 1872

Web site/www.co-operativebank.co.uk

Working languages: English

Co-operative sectors: Tertiary, Banking

Contacts: Mr. David Dickman, Head of Co-op. & Ms. Ann Page,
Head of Legal Services; Mr. Mervyn Pedelty, Chief Executive

International Co-operative and Mutual Insurance Federation - ICMIF

Address: Denzel House, Dunham Road PO.Box 21, Altrincham, Cheshire WA 14 4 PD

Phone: (44.161) 929 5090 *Fax:* (44 161) 929 5193

Founded in 1929

Working languages: English

Co-operative sectors: Tertiary Insurance

Contacts: Mr. Hans Dahlberg, Chief Executive Officer; Mr. Zahid Qureshi,
Manager Communication and Development

YUGOSLAVIA

Co-operative Union of Yugoslavia

Address: Makedonska st. 23, 1100 Belgrade

Phone: 381 11 3245 972 *Fax:* 381 11 329 325

Founded in 1919 ICA member 1924

Working languages: English

Co-operative sectors: Primary, Agriculture

Contacts: Mr. Pedrag Dumanovic, President

6.2 Co-operative Data Base Questionnaire

CO-OPERATIVE DATA BASE QUESTIONNAIRE

[Please amend and complete as necessary. Type or use block letters]

1. Institutional Information

• Country

• Organisation name

• Address

• Telephone

• Telex

• Fax

• Email address

• Web site address

• Gopher site address

15 route des Morillons
1218 GRAND SACONNEX - GENEVA (Switzerland)
Tel.(4122)929 88 88 Fax (4122) 798 41 22

• **Founded in**

• **ICA member** Yes No • **Affiliated since**

• **Working languages** (choose at least one of the 5 ICA languages)
 English French German Russian Spanish
 Other, please specify :

• **Co-operatives sectors**
Agriculture: Agriculture Fisheries Forestry
For agricultural organizations, add main crop(s)

Industry: Workers Artisans
Service: Banking Credit unions Insurance
 Consumers Housing
 Health Social care
 Transport Public utilities¹ Independent retailers
 Others, please specify :

¹ Water, electricity, telephone, etc.

15 route des Morillons
1218 GRAND SACONNEX - GENEVA (Switzerland)
Tel.(4122)929 88 88 Fax (4122) 798 41 22

• *Publications*

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2. Co-operative statistical data by sector at 31.12.1996

(Please fill in one sheet for each sector in which you are active. Please make as many copies as needed to provide full information.)

• **Sector concerned** (according to list on p.2)

• **Total number of societies** (affiliated to your member organisations)

• **Total number of individual members** (affiliated to your member organisations)

• **% of women members** 0% 5-10% 10-15% 15-20% 20-30% 30-40% 40-50%
 50-60% 60-70% 70-80% 80-90% 90-100%

• **Total number of employees** (total number of people employed by the societies affiliated to your organisation together with those employed at the apex)

• **% of women employees** 0% 5-10% 10-20% 20-30% 30-40% 40-50% 50-60%
 70-80% 80-90% 90-100%

• **% of women in governing bodies** 0% 5-10% 10-15% 15-20% 20-30% 30-40% 40-50%
 50-60% 60-70% 70-80% 80-90% 90-100%

General comments about national co-operative statistics

- *National policy and macro-economic context - legal framework:*

- *Co-operative sectors emerging or expanding:*

- *Sectors under restructuring or stable:*

- *Sectors in stagnation or in crisis:*

Number of inactive societies (according to national criteria):

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3. Global or sectoral economic and social indicators

(Please fill in one sheet for each sector in which you are active. Please make as many copies as needed to provide full information.)

	National currency	US dollars
• Turnover (total turnover - total sales before any deductions of all individual societies affiliated to your organisation).....		
• Market share		
• Share capital		
• Reserve funds		
• Assets (total amount of liquid assets)		
• Deposit and savings		
• Loans		
• [For insurance co-ops, only] Premium income (total premium income - life and non-life - of insurance organisation) ..		
• [For housing co-ops, only] Dwellings owned (total number of dwellings managed by the societies affiliated to your organisation)		
• [For housing co-ops, only] Total number of dwellings (constructed during the year).....		
Year :		
Currency :		
Exchange rate (used for USD conversion):		
Date of conversion rate :		

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4. Development Projects

(Please fill in one sheet per project)

Do you provide assistance ? Yes No

Do you receive assistance ? Yes No

I. DESCRIPTION OF THE ASSISTANCE / PROJECT

• **Sector**

• **Geographical area** (national /regional / international) ...

• **Target group**

• **Objective**

• **Budget**

• **Partners**

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• **Funding agency**
.....
.....

2. CONTACT PERSON (for further information)

• **Name**
.....
.....

• **Telephone**
.....
.....

• **Fax**
.....
.....

• **Email**
.....
.....

3. IN WHAT AREA WOULD YOUR ORGANISATION BE IN A POSITION TO OFFER ASSISTANCE

- Financial services
- Legislation
- Management training
- Marketing
- Strategic planning
- Promotion of women
- Other, please specify:

4. IN WHAT AREA WOULD YOUR ORGANISATION LIKE TO RECEIVE ASSISTANCE

- Financial services
- Legislation
- Management training
- Marketing
- Strategic planning
- Promotion of women
- Other, please specify:

5. COMMENTS (500 words maximum. Use additional sheet if necessary)

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6.3 Rates of Exchange utilised for Economic Indicators as at 31. 12. 1996

Countries	Currency/ISO code	Rate/USDollar
1. Armenia	Armenian Dram (AMD)	0,002
2. Austria	Schilling (ATS)	0,091
3. Azerbaijan	Azerbaijan Manat (AZM)	-
4. Belarus	Belarussian Ruble (BYB)	0,000083
5. Belgium	Belgian Franc (BEF)	0,0312
6. Bosnia and Herzegovina	Convertible Mark (BAM)	-
7. Bulgaria	Lev (BGL)	0,0020
8. Croatia (1997)	Croatian Kuna (HRK)	0,1594
9. Cyprus	Cyprus Pound (CYP)	2.1337
10. Czech Republic	Czech Coruna (CZK)	0,030
11. Denmark	Danish Krone (DKK)	0,1682
12. Estonia	Kroon (EEK)	0,8048
13. Finland	Markka (FIM)	0,2156
14. France	French Franc (FRF)	0,1911
15. Georgia	Lari (GEL)	0,793
16. Germany	Deutsche Mark (DEM)	0,644
17. Greece	Drachma (GRD)	0,0040
18. Hungary	Forint (HUF)	0,0062
19. Iceland	Iceland Krona (ISK)	0,015
20. Ireland	Irish Pound (IEP)	1,6815
21. Italy	Italian Lira (ITL)	0,00065
22. Latvia	Latvian Lats (LVL)	1,8109
23. Lithuania	Lithuanian Litas (LTL)	0,25
24. Luxembourg	Luxembourg Franc (LUF)	0,03124
25. Malta	Maltese Lira (MTL)	2,7839
26. Moldova	Moldovan Leu (MDL)	0,215
27. Netherlands	Netherlands Guilder (NLG)	0,5736
28. Norway	Norwegian Krone (NOK)	0,1553
29. Poland	Zloty (PLZ)	0,3483
30. Portugal	Portuguese Escudo(PTE)	0,0064
31. Romania	Leu (ROL)	0,000242
32. Russia	Russian Ruble (RUR)	0,000179
33. Slovakia	Slovak Koruna (SKK)	0,03122
34. Slovenia	Tolar (SIT)	0,00708
35. Spain	Spanish Peseta (ESP)	0,00764
36. Sweden	Swedish Krona (SEK)	0,1454
37. Switzerland	Swiss Franc (CHF)	0,7417
38. Turkey	Turkish Lira (TRL)	0,000009
39. Ukraine	Karbovanet (UAK)	0,53
40. United Kingdom	Pound Sterling (GBP)	1,6998
41. Yugoslavia	Yugoslavian Dinar (YUN)	0,201

6.4 Symbols and Abbreviations

n. a. : not available data

n. ap. : not applicable , abbreviation used in the columns “Number of Individual members” to indicate that we are in presence of “institutional membership or ownership” (i.e. in the insurance sector)

NUO: National Umbrella Organisation, includes any type of apex sectoral or inter-sectoral co-operative organisations (Unions, Federations or Confederations of co-operative societies, and co-operative corporates) which directly (the national co-ordinator) or indirectly participate to co-operative information and data collection ;

NSO: National Statistical Office, includes any national public office with responsibility of collection , elaboration and publication of statistics concerning the co-operative enterprises;

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