

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



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# STATISTICS AND INFORMATION ON EUROPEAN CO-OPERATIVES

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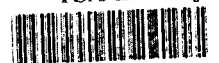
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*STATISTICS AND INFORMATION ON EUROPEAN CO-OPERATIVES*

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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.

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## 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,

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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.



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## 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>	<b>108,510</b>	37.6%	<b>17,052,561</b>	12.2%	<b>1,037,922</b>	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>	<b>47,220</b>	16.4%	<b>1,435,717</b>	1.0%	<b>978,805</b>	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>	<b>132,830</b>	46.0%	<b>121,819,050</b>	86.8%	<b>2,875,657</b>	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%
<b>Total for Europe</b>	<b>288,560</b>	100%	<b>140,307,328</b>	100%	<b>4,892,384</b>	100%

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

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## 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).

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- **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.

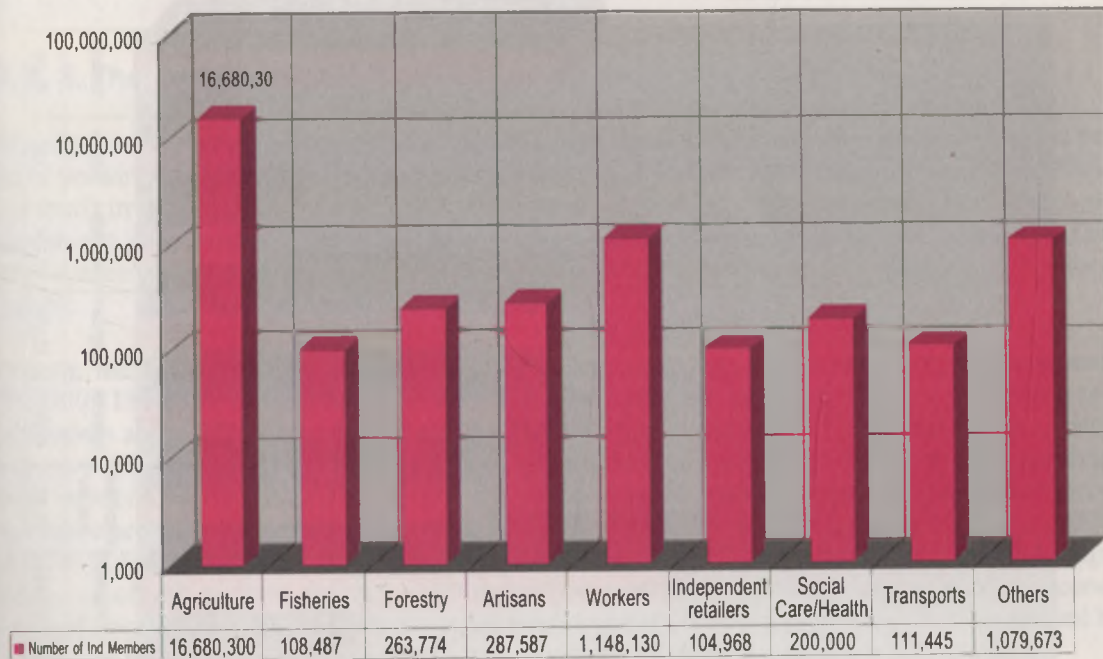
In the **service sector** the increase in membership is due to new professional and service co-operatives: home assistance for the elderly and those with physical and mental handicaps, nurseries, environmental issues, "insertion by the economy", leisure activities, etc. Normally, these

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

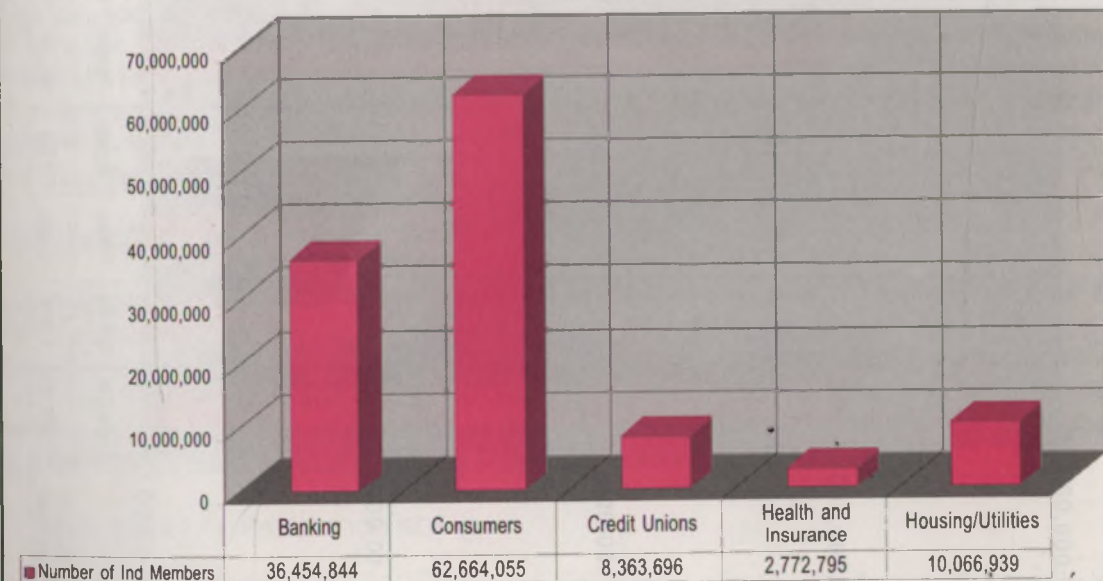




**Graph 2 a : Number of Individual Members for Europe  
Entrepreneurs - Workers**



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



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





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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.

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

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



## **Co-operative Statistical Profile by Sector - 1996**

### **Fisheries**

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

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

## **Co-operative Statistical Profile by Sector - 1996**

### **Forestry**

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

**Sources : National Umbrella Organisations - NUO**

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

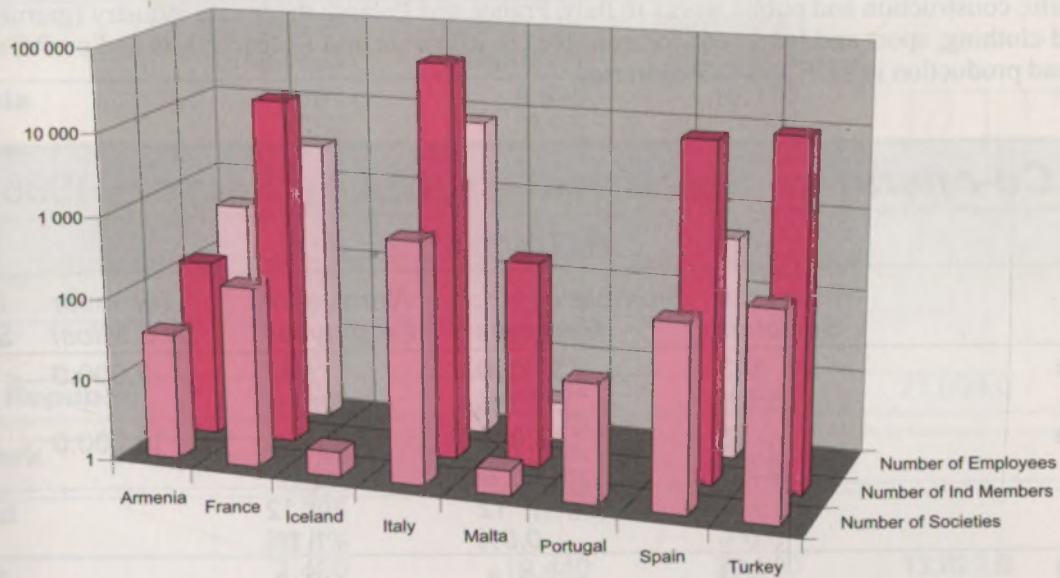




**Graph 4 b : Eastern European Co-operative Statistical Profile by sector : Agriculture**

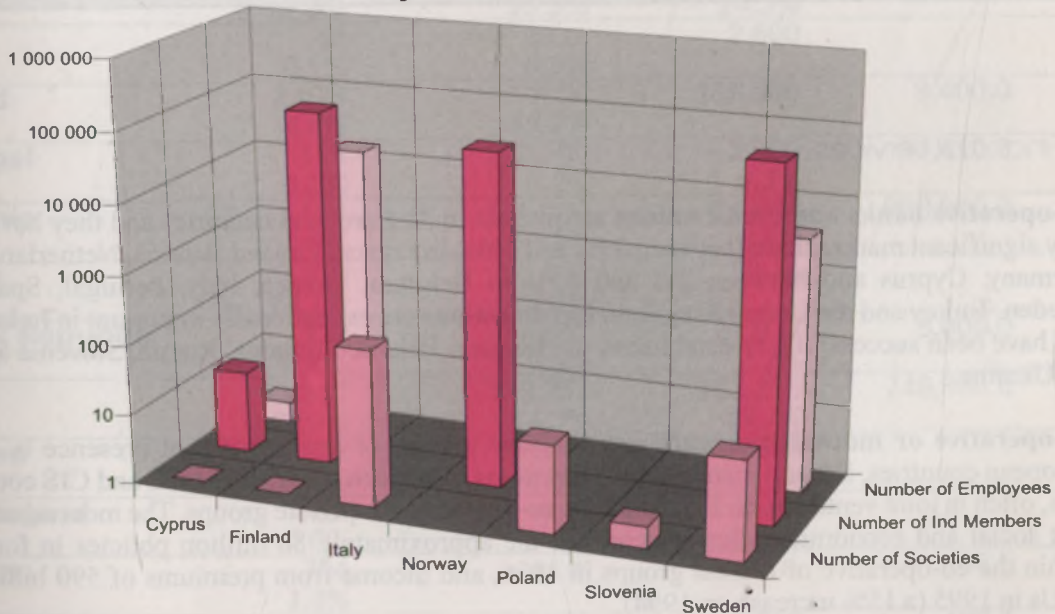


**Graph 5 : Co-operative Statistical Profile  
by sector : Fisheries**



	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>
<b>France</b>	143 5.8%	37,000 12.9%	1,047 98.9%	2,000.0	
<b>Greece</b>	23 0.9%	2,000 0.7%	n. a.	10,000.0	
<b>Malta</b>	1 0.0%	12 0.0%	12 1.1%		
<b>Poland</b>	383 15.4%	n. a.	n. a.		
<b>Portugal</b>	48 1.9%	n. a.	n. a.		
<b>Turkey</b>	1,887 75.9%	248,575 86.4%	n. a.		
<b>Total for Artisans</b>	<b>2,485</b>	<b>287,587</b>	<b>1,059</b>		

**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 b

### Workers

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

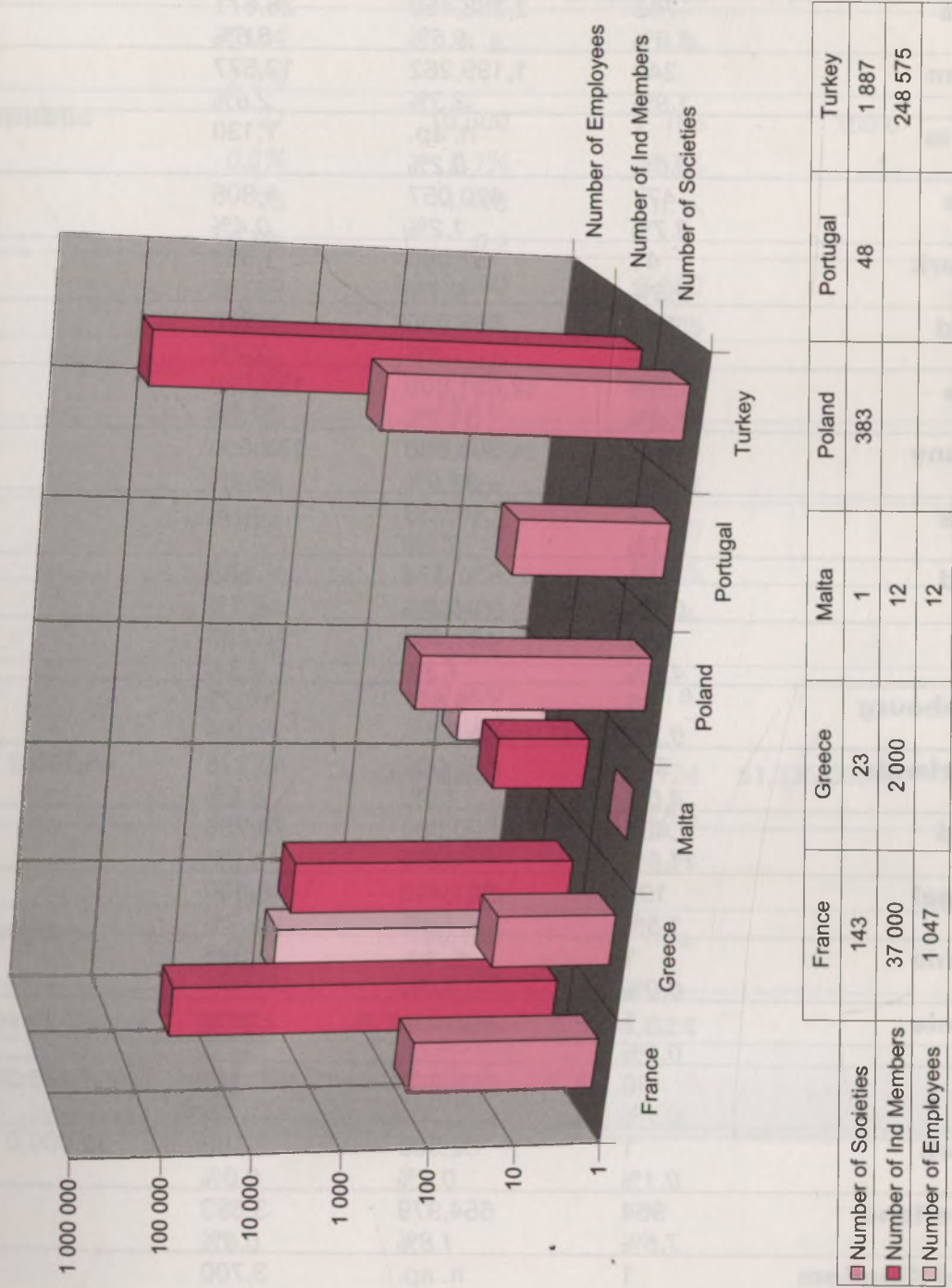
Sources : National Umbrella Organisations - NUO;  
European Co-operative Association



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

## **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>
<b>Croatia</b>	164 2.9%	n. a.	n. a.		
<b>Czech Republic</b>	27 0.5%	10,500 0.1%	166 0.7%	180.0	1
<b>Greece</b>	25 0.4%	14,498 0.2	n. a.		
<b>Hungary</b>	226 3.9%	1,800,000 21.5%	6,500 26.2%		5
<b>Ireland</b>	532 9.3%	1,935,889 23.1%	1,500 6.0%		6
<b>Poland</b>	168 2.9%	154,638 1.8%	534 2.2%		
<b>Romania</b>	758 13.2%	1,500,000 17.9%	7,000 28.2%		
<b>Russia</b>	34 0.6%	13,480 0.2%	n. a.		
<b>Slovenia</b>	62 1.1%	200,000 2.4%	n. a.		
<b>Turkey</b>	3,319 57.7%	2,570,831 30.7%	9,124 36.8%	51,335,000.0	
<b>Ukraine</b>	52 0.9%	17,680 0.2%	n. a.		
<b>United Kingdom</b>	384 6.7%	146,180 1.7%	n. a.		
<b>Total for Credit Unions</b>	<b>5,751</b>	<b>8,363,696</b>	<b>24,824</b>		

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



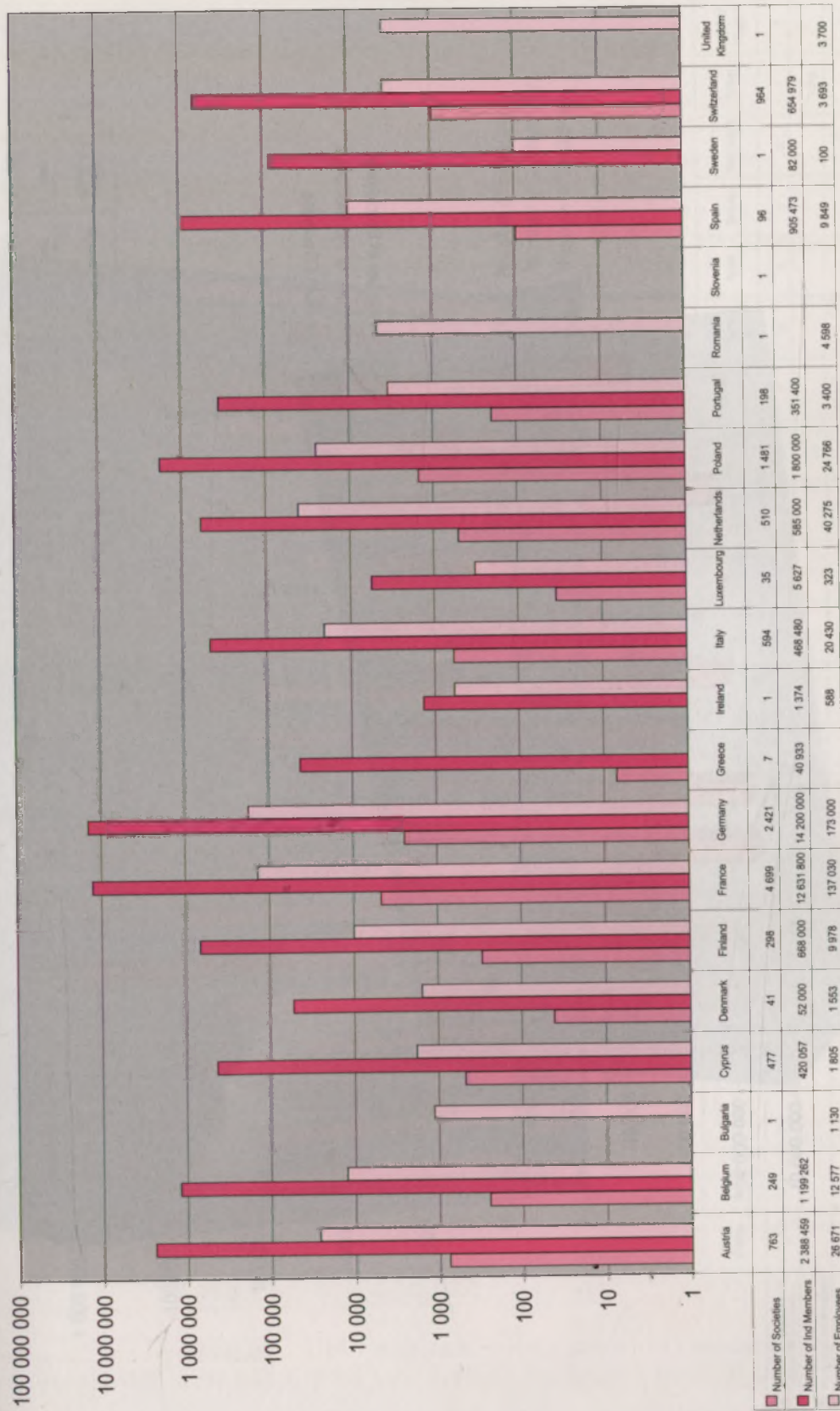
## Co-operative Statistical Profile by Sector - 1996

### Insurance

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

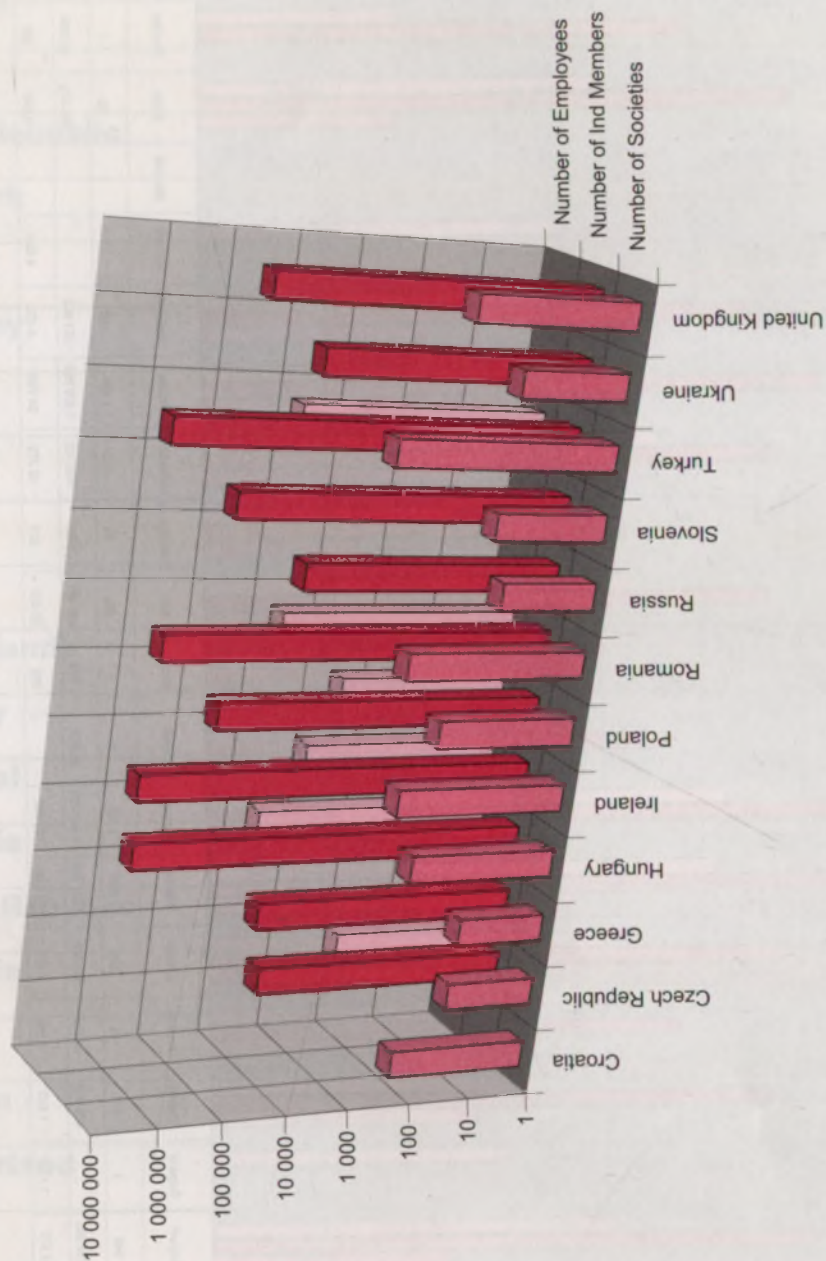
**Sources : National Umbrella Organisations - NUO; International Co-operative and Mutual Insurance Federation (ICMIF Member Directory, 1997)**

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



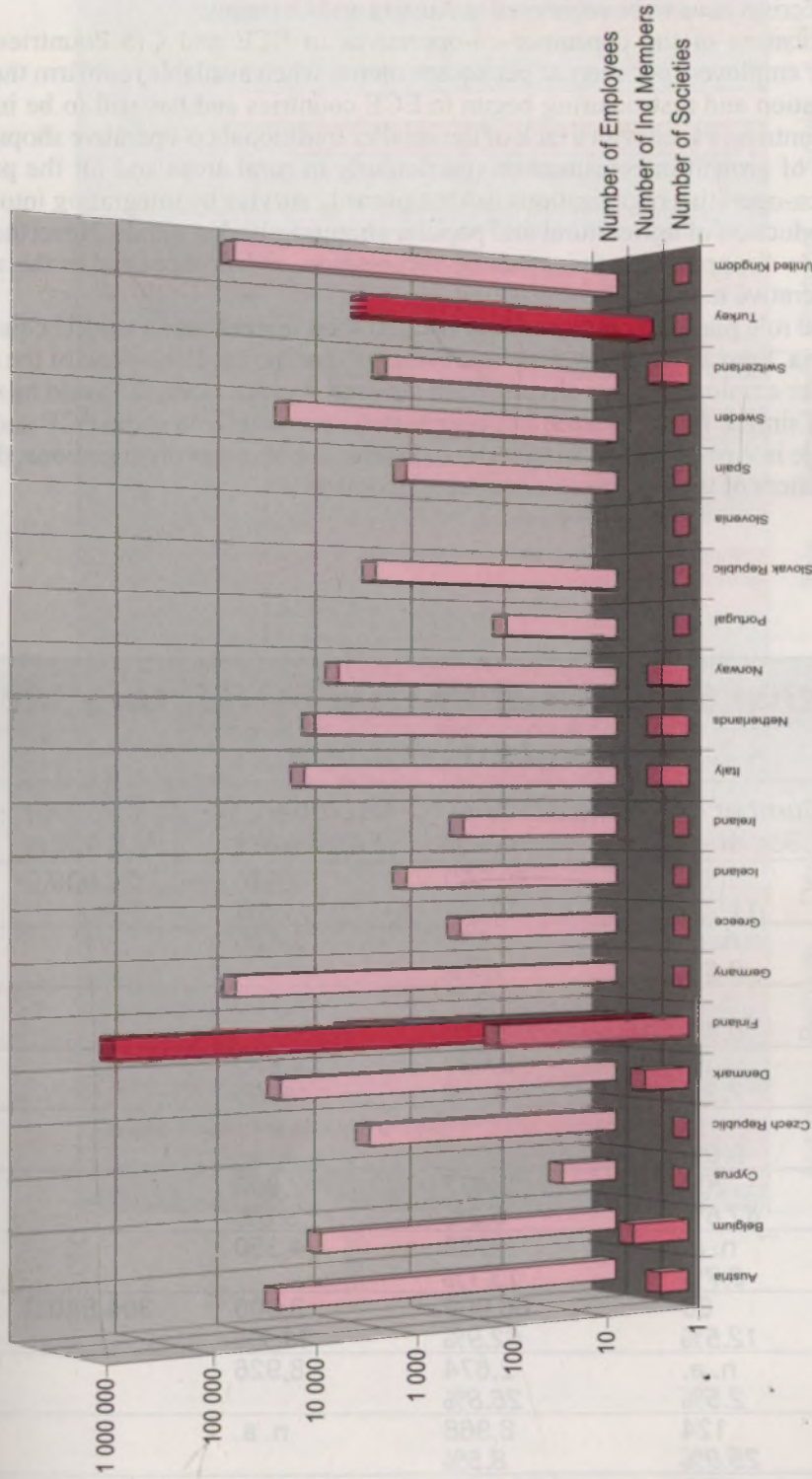


**Graph 10 : Co-operative Statistical Profile by Sector  
Credit Unions**



Number of Societies	164	27	25	226	532	168	758	34	62	3 319	52	384
Number of Ind Members	10 500	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		
	Croatia	Czech Republic	Greece	Hungary	Ireland	Poland	Romania	Russia	Slovenia	Turkey	Ukraine	United Kingdom

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



	Austria	Belgium	Cyprus	Cyprus	Czech Republic	Denmark	Finland	Germany	Greece	Iceland	Ireland	Netherlands	Norway	Italy	Netherlands	Norway	Slovak Republic	Slovenia	Spain	Sweden	Switzerland	Turkey	United Kingdom
Number of Societies	2	4	1	1	1	3	115	1	1	1	1	2	2	2	2	2	1	1	1	1	2	1	1
Number of Ind Members						350 000																1 215	
Number of Employees	4 027	1 483	4	475		3 855	800	11 069	54	199	50	1 730	1 018	17			418		200	3 300	328		11 700



#### 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.

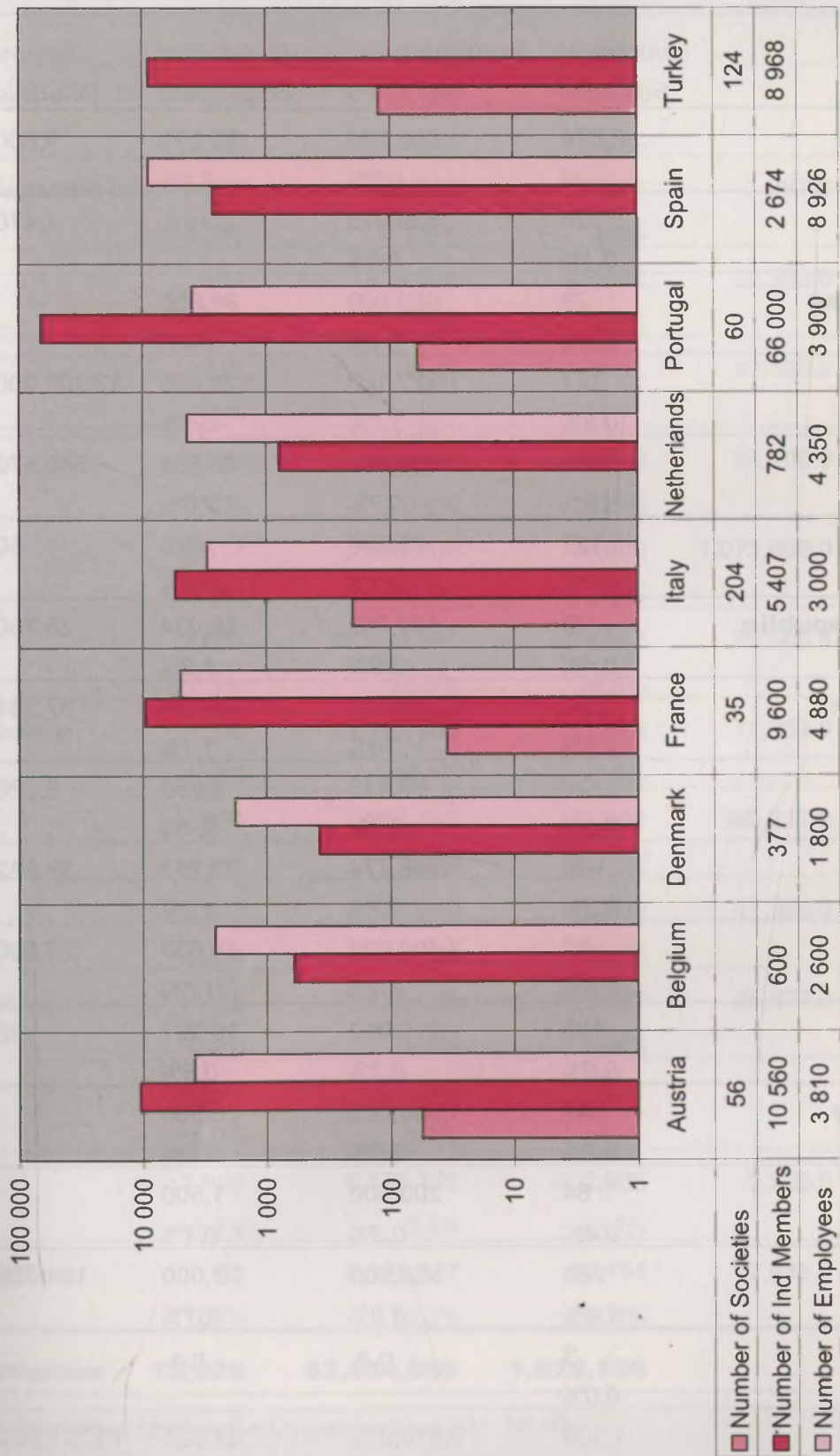
### **Co-operative Statistical Profile by Sector - 1996**

#### **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>
<b>Austria</b>	56 11.7%	10,560 10.1%	3,810 11.5%	20,600.0	
<b>Belgium</b>	n. a. 0.6%	600 7.8%	2,600		
<b>Denmark</b>	n. a. 0.4%	377 5.4%	1,800		
<b>France</b>	35 7.3%	9,600 9.1%	4,880 14.7%		5.7
<b>Germany</b>	0 0.0%	included in workers sector			
<b>Italy</b>	204 42.6%	5,407 5.2%	3,000 9.0%		
<b>Netherlands</b>	n. a. 0.7%	782 13.1%	4,350		
<b>Portugal</b>	60 12.5%	66,000 62.9%	3,900 11.7%	304,840.0	
<b>Spain</b>	n. a. 2.5%	2,674 26.8%	8,926		
<b>Turkey</b>	124 25.9%	8,968 8.5%	n. a.		
<b>Total for Ind. Retailers</b>	<b>479</b>	<b>104,968</b>	<b>33,266</b>		

**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**

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

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

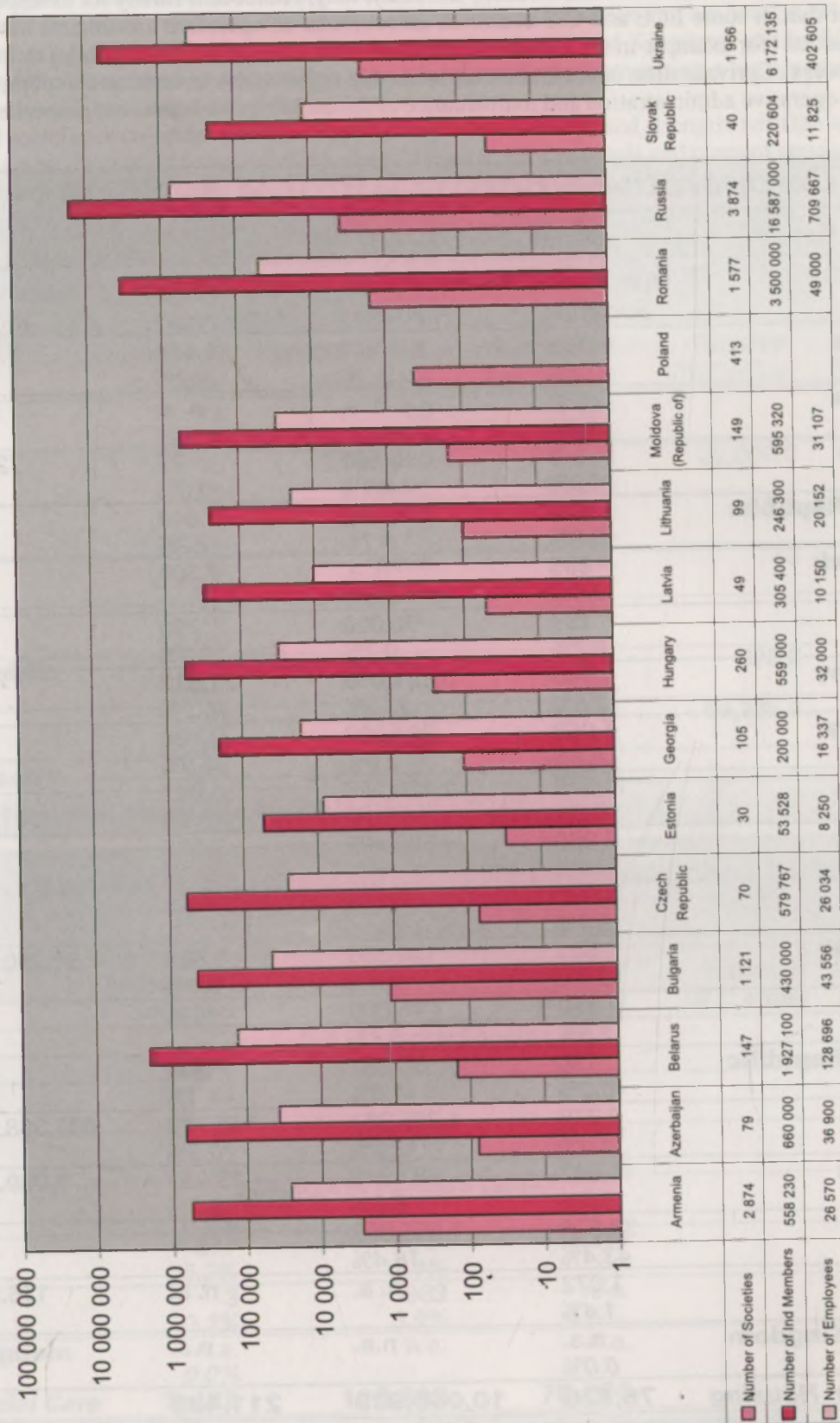
**Sources : National Umbrella Organisation(s) – NUO;  
European Co-operative Association**



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

**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>
<b>Armenia</b>	18 13.5%	65 0.0%	105 1.6%		
<b>Belgium</b>	10 7.5%	2,000,000 79.6%	2,500 39.3%	22,000.0	18
<b>Cyprus</b>	1 0.8%	1,817 0.1%	3 0.0%	0.5	
<b>Greece</b>	30 22.6%	3,950 0.2%	n. a.	43	
<b>Poland</b>	70 52.6%	n. a.	n. a.		
<b>Slovak Republic</b>	1 0.8%	320,413 12.7%	311 4.9%	826.3	
<b>Spain</b>	3 2.3%	186,942 7.4%	3,449 54.2%	69,285.0	21
<b>Total for Health</b>	<b>133</b>	<b>2,513,187</b>	<b>6,368</b>		

**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>
<b>Bulgaria</b>	0.0%	included in Workers sector.			
<b>Finland</b>	23 0.7%	n. a.	n. a.		
<b>Italy</b>	2,572 74.0%	107,410 99.1%	69,957 92.9%		
<b>Romania</b>	0.0%	included in Workers sector			
<b>Sweden</b>	877 25.2%	n. a. 7.1%	5,319		
<b>Turkey</b>	3 0.1%	983 0.9%	n. a.		
<b>United Kingdom</b>	n.a. 0.0%	n.a.	n.a.		
<b>Total for Social Care</b>	<b>3,475</b>	<b>108,393</b>	<b>75,276</b>		

**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>
<b>Armenia</b>	116 3.5%	490 0.4%	700 19.7%		
<b>Austria</b>	10 0.3%	1,107 1.0%	359 10.1%	582.0	
<b>France</b>	31 0.9%	733 0.7%	n. a.	1,600.0	3
<b>Latvia</b>	n. a. 19.7%	n. a.	700		
<b>Malta</b>	3 0.1%	335 0.3%	7 0.2%		
<b>Poland</b>	173 5.2%		n. a.	n. a.	
<b>Spain</b>	396 11.9%	4,710 4.2%	n. a.		
<b>Sweden</b>	272 8.2%	n. a. 50.3%	1,788		
<b>Turkey</b>	2,184 65.5%	104,070 93.4%	n. a.		
<b>Ukraine</b>	150 4.5%	n. a.	n. a.	10.3	
<b>United Kingdom</b>	included in workers sector				
<b>Total for Transports</b>	<b>3,335</b>	<b>111,445</b>	<b>3,554</b>		
<b>Sources : National Umbrella Organisations - NUO</b>					

### ***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>
<b>Armenia</b>	148 22.6%	635 100.0%	1,345 73.7%		
<b>Finland</b>	390 59.5%	n. a.	n. a.		
<b>Sweden</b>	117 17.9%	n. a. 26.3%	479		
<b>Total for Utilities</b>	<b>655</b>	<b>635</b>	<b>1,824</b>		
<b>Sources : National Umbrella Organisations - NUO</b>					

## **Co-operative Statistical Profile by Sector - 1996**

### **Others**

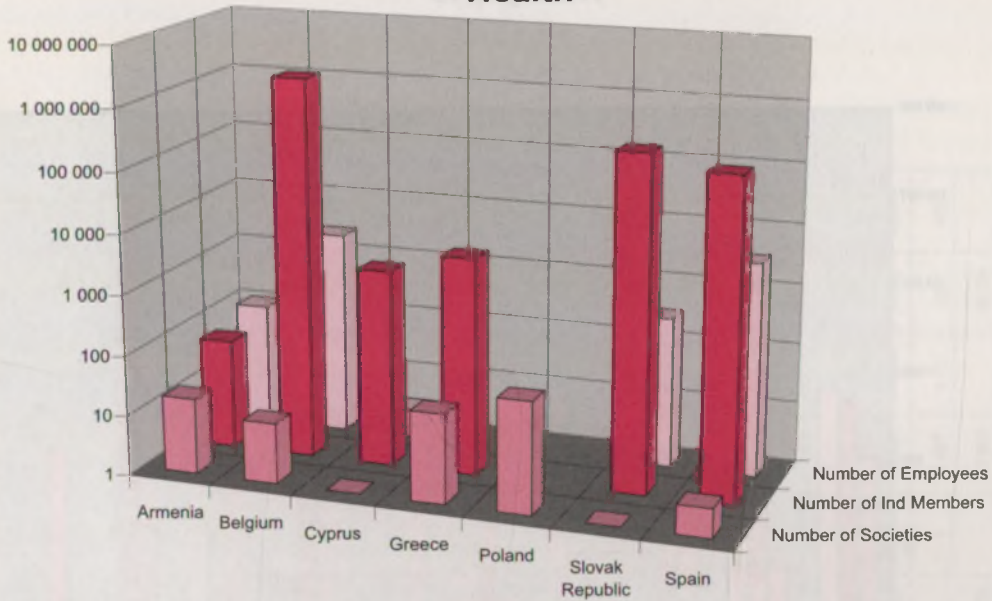
	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
<b>Armenia</b>	317 3.1%	1,250 0.1%	1,860 2.6%		
<b>Austria</b>	46 0.4%	13,641 1.3%	815 1.1%	1,870.0	
<b>Cyprus</b>	36 0.4%	264 0.0%	75 0.1%	3.2	
<b>Finland</b>	442 %	n.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



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

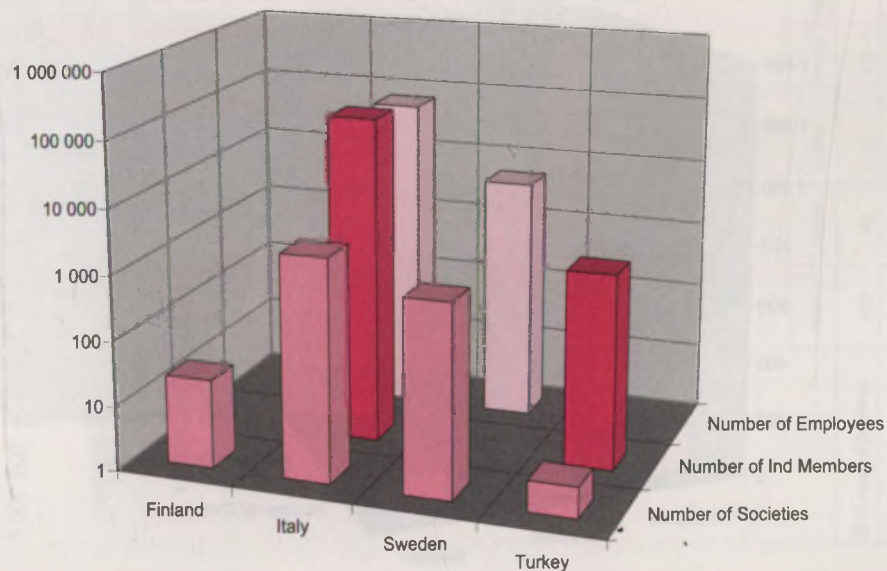


**Graph 15 : Co-operative Statistical Profile by Sector Health**



	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

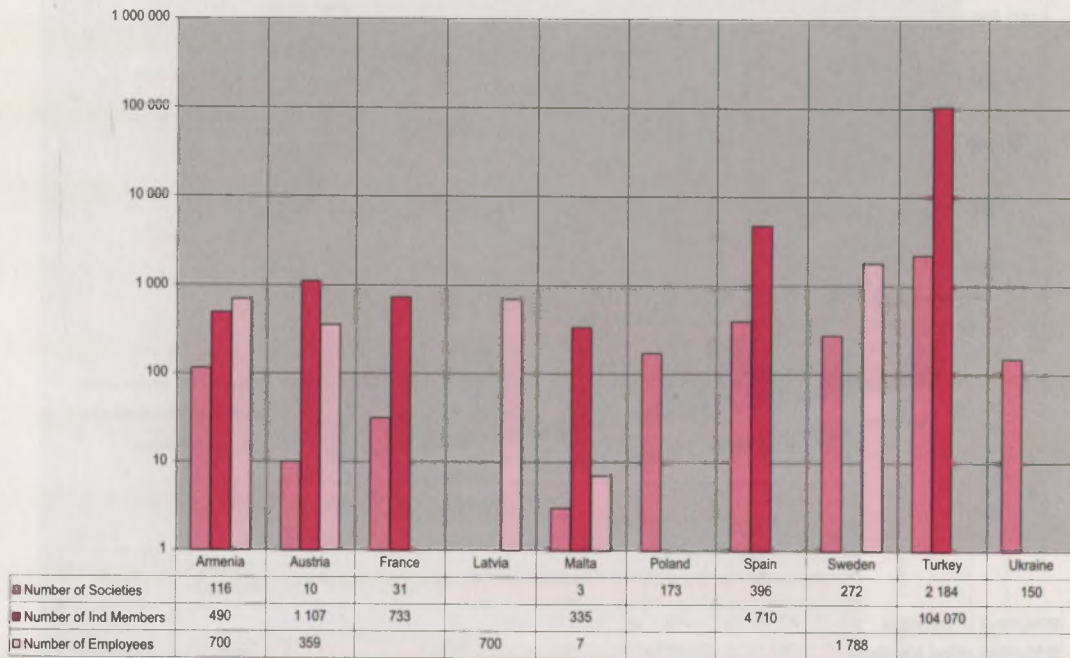
**Graph 16 : Co-operative Statistical Profile by Sector Social Care**



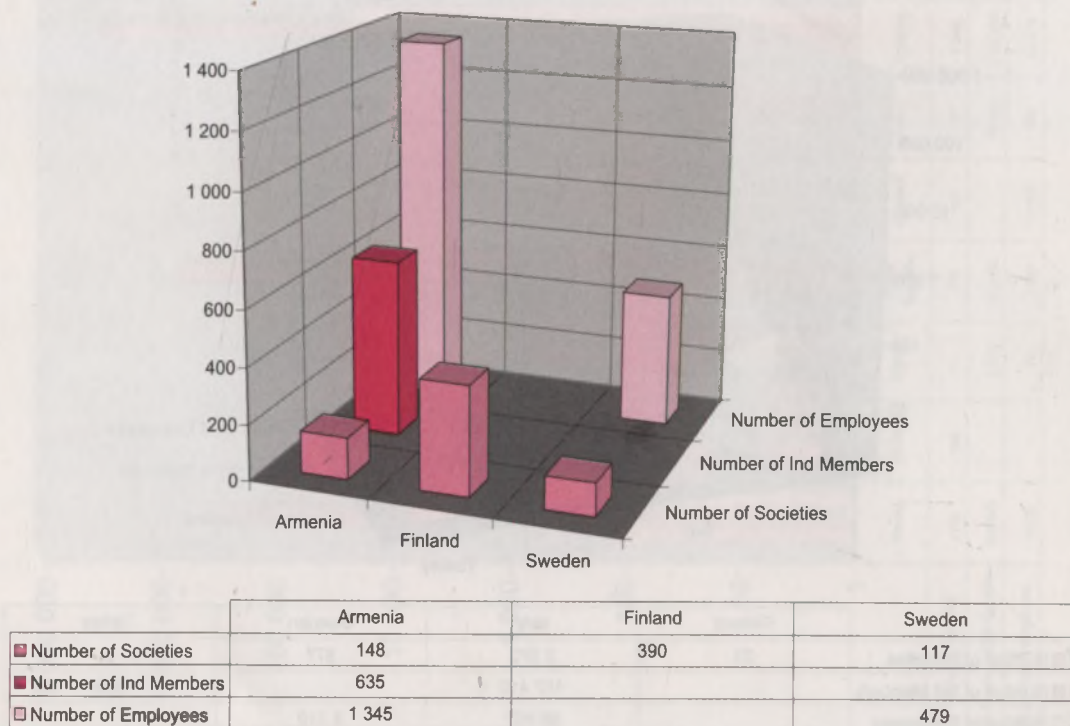
	Finland	Italy	Sweden	Turkey
Number of Societies	23	2 572	877	3
Number of Ind Members		107 410		983
Number of Employees		69 957	5 319	



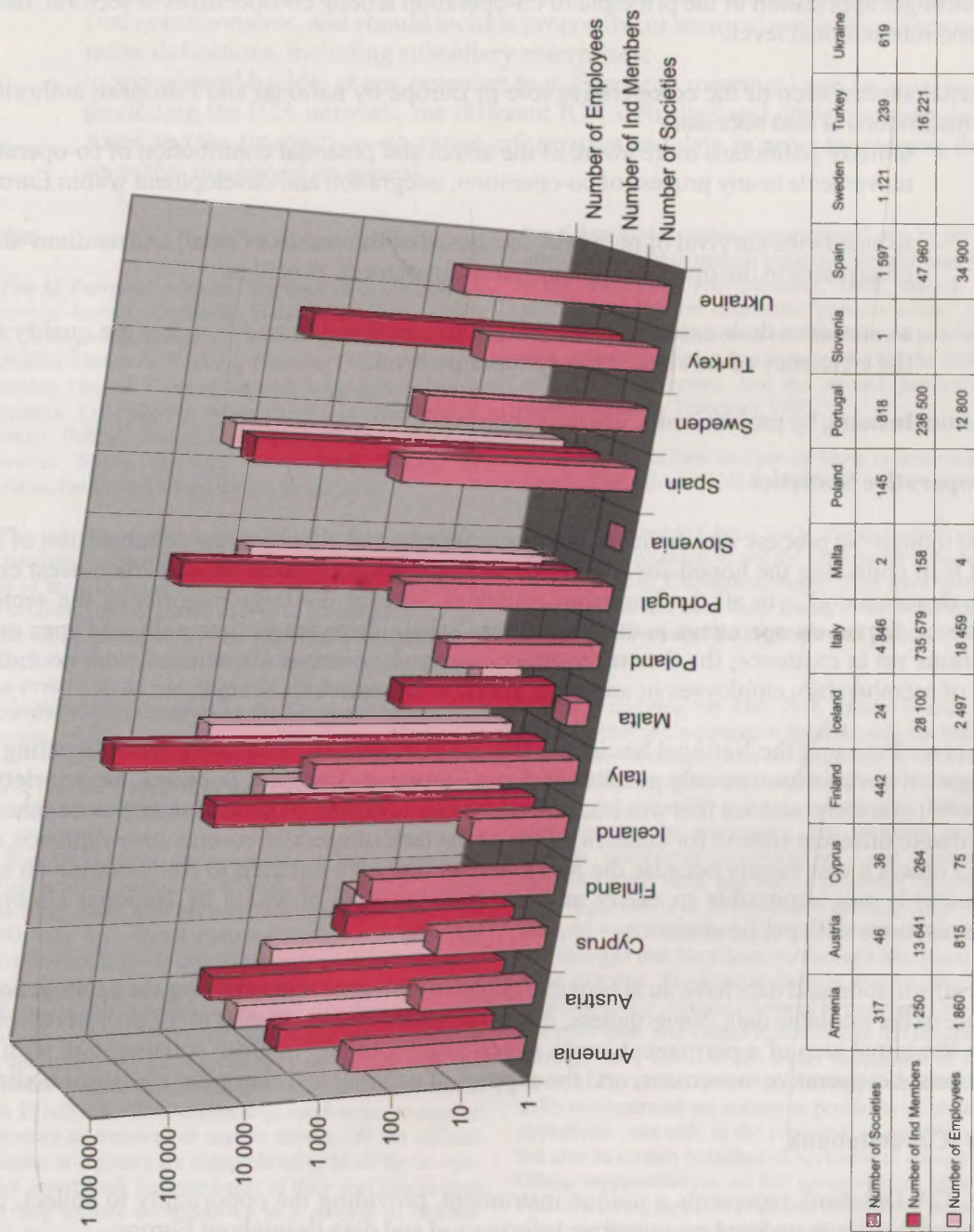
**Graph 17 : Co-operative Statistical Profile by Sector  
Transports**



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



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





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## IV. CONCLUSIONS and RECOMMENDATIONS

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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.

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



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**

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

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**

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

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 1995. 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**

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



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

## 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%
<b>Total of Primary/ Agriculture Sector</b>	<b>70</b> 100.0%	<b>n. a.</b> 100.0%	<b>1,350</b>		
<b>Agriculture</b>	70 100.0%	n. a. 100.0%	1,350		
<b>Total of Secondary/ Industry Sector</b>	<b>0</b> 0.0%				
<b>Total of Tertiary/ Services Sector</b>	<b>0</b> 0.0%				
<b>Total for Bosnia-Herzegovina</b>	<b>70</b>	<b>n. a.</b>	<b>1,350</b>		
<b>Sources : National Umbrella Organisation - NUO</b>				<b>N.Currency : BAM</b>	

### 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%
<b>Total of Primary/ Agriculture Sector</b>	<b>3,267</b> 67.9%	<b>743,000</b> 61.3%	<b>231</b> 0,3%		
<b>Agriculture</b>	3,267 67.9%	743,000 61.3%	231 0,3%		
<b>Total of Secondary/ Industry Sector</b>	<b>425</b> 8.8%	<b>40,000</b> 3,3%	<b>40,083</b> 47,2%		
<b>Workers</b>	425 8.8%	40,000 3,3%	40,083 47,2%		
<b>Total of Tertiary/ Services Sector</b>	<b>1,122</b> 23.3%	<b>430,000</b> 35,4%	<b>44,686</b> 52,6%	<b>540,570</b>	
<b>Banking</b>	1 0.0%	n. ap 1.3%	.1,130		
<b>Consumers</b>	1,121 0.0%	430,000 35,4%	43,556 51,2%	540,570 .	
<b>Social care</b>	<i>included in Workers sector</i>				
<b>Total for Bulgaria</b>	<b>4,814</b>	<b>1,213,000</b>	<b>85,000</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : BGL</b>	
<b>National Statistical Office - NSO</b>					

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 ZADRUSNI 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>479</b> 39.6%	<b>80,000</b> 100.0%	<b>4,000</b> 100.0%		
<b>Agriculture</b>	479 39.6%	80,000 100.0%	4,000 100.0%		
<b>Total of Secondary/ Industry Sector</b>	<b>0</b> 0.0%				
<b>Total of Tertiary/ Services Sector</b>	<b>732</b> 60.4%	<b>n. a.</b>	<b>n. a.</b>		
<b>Credit Unions</b>	164 13.5%	n. a.	n. a.		
<b>Housing</b>	568 46.9%	n. a.	n. a.		
<b>Total for Croatia</b>	<b>1,211</b>	<b>80,000</b>	<b>4,000</b>		
<b>Sources : National Umbrella Organisation - NUO</b>				<b>N.Currency : HRK</b>	

#### 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

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

**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**

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

### 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**

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
<b>Total of Primary/ Agriculture Sector</b>	<b>65</b> 4.5%	<b>113,000</b> 8.1%	<b>27,826</b> 40.9%	<b>70,251.0</b>	
<b>Agriculture</b>	65 4.5%	113,000 8.1%	27,826 40.9%	70,251.0	
<b>Total of Secondary/ Industry Sector</b>	<b>115</b> 8.0%	<b>n. a.</b> 7.6%	<b>5,200</b>		
<b>Workers</b>	115 8.0%	n. a. 7.6%	5,200		
<b>Total of Tertiary/ Services Sector</b>	<b>1,265</b> 87.5%	<b>1,279,244</b> 91.9%	<b>35,066</b> 51.5%	<b>37,234.0</b>	
<b>Banking</b>	41 2.8%	52,000 3.7%	1,553 2.3%		
<b>Consumers</b>	526 36.4%	1,226,867 88.1%	20,558 30.2%	37,234.0	
<b>Housing</b>	695 48.1%	n. a. 10.7%	7,300		
<b>Independent retailers</b>	n. a. 0.0%	377 2.6%	1,800		
<b>Insurance</b>	3 0.2%	n. ap. 5.7%	3,855		
<b>Total for Denmark</b>	<b>1,445</b>	<b>1,392,244</b>	<b>68,092</b>		

**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**

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
<b>Total of Primary/ Agriculture Sector</b>	<b>0</b> 0.0%				
<b>Total of Secondary/ Industry Sector</b>	<b>0</b> 0.0%				
<b>Total of Tertiary/ Services Sector</b>	<b>30</b> 100.0%	<b>53,528</b> 100.0%	<b>8,250</b> 100.0%	<b>3,220.0</b>	
<b>Consumers</b>	30 100.0%	53,528 100.0%	8,250 100.0%	3,220.0	13.15
<b>Total for Estonia</b>	<b>30</b>	<b>53,528</b>	<b>8,250</b>		

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

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



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 1<sup>st</sup>, 10<sup>th</sup>, 11<sup>th</sup> and 34<sup>th</sup> 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>0</b> 0.0%				
<b>Total of Secondary/ Industry Sector</b>	<b>0</b> 0.0%				
<b>Total of Tertiary/ Services Sector</b>	<b>105</b> 100.0%	<b>200,000</b> 100.0%	<b>16,337</b> 100.0%	<b>32.7</b>	
<b>Consumers</b>	105 100.0%	200,000 100.0%	16,337 100.0%	32.7	5.2
<b>Total for Georgia</b>	<b>105</b>	<b>200,000</b>	<b>16,337</b>		
<b>Sources : National Umbrella Organisation - NUO</b>				<b>N.Currency : GEL</b>	



## 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>4,434</b>	<b>3,100,000</b>	<b>155,000</b>		
<b>Agriculture</b>	4,434 43.0%	3,100,000 13.9%	155,000 31.5%		
<b>Total of Secondary/ Industry Sector</b>	<b>1,477</b>	<b>291,000</b>	<b>105,500</b>		
<b>Workers</b>	1,477 14.3%	291,000 1.3%	105,500 21.4%		
<b>Total of Tertiary/ Services Sector</b>	<b>4,409</b>	<b>18,931,050</b>	<b>232,211</b>		
<b>Banking</b>	2,421 23.5%	14,200,000 63.6%	173,000 35.1%		21
<b>Consumers</b>	47 0.5%	1,580,000 7.1%	26,500 5.4%		
<b>Housing</b>	1,940 18.8%	3,151,050 14.1%	21,612 4.4%		
<b>Independent retailers</b>	Data included in the Workers sector				
<b>Insurance</b>	1 0.0%	n. ap. 2.3%	11,099		
<b>Total for Germany</b>	<b>10,320</b>	<b>22,322,050</b>	<b>492,711</b>		
<b>Sources : National Umbrella Organisations - NUO</b>			<b>N.Currency : DEM</b>		



## 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**

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

## 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

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

## Co-operative Statistical Profile by Country - 1996

### Iceland

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



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>
<b>Total of Primary/ Agriculture Sector</b>	<b>133</b> 18.4%	<b>186,097</b> 8.8%	<b>n. a.</b>		
<b>Agriculture</b>	133 18.4%	186,097 8.8%	n. a.		100
<b>Total of Secondary/ Industry Sector</b>	<b>56</b> 7.7%	<b>216</b> 0.0%	<b>256</b> 10.7%		
<b>Workers</b>	56 7.7%	216 0.0%	256 10.7%		
<b>Total of Tertiary/ Services Sector</b>	<b>534</b> 73.9%	<b>1,937,263</b> 91.2%	<b>2,138</b> 89.3%		
<b>Banking</b>	1 0.1%	1,374 0.1%	588 24.6%		2.4
<b>Credit Unions</b>	532 73.6%	1,935,889 91.2%	1,500 62.7%		6
<b>insurance</b>	1 0.1%	n. ap. 2.1%	50		
<b>Total for Ireland</b>	<b>723</b>	<b>2,123,576</b>	<b>2,394</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : IEP</b>	



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**

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



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>
<b>Total of Primary/ Agriculture Sector</b>	<b>1</b>	<b>n. a.</b>	<b>250</b>		
	1.0%	1.8%			
<b>Agriculture</b>	1	n. a.	250		
	1.0%	1.8%			
<b>Total of Secondary/ Industry Sector</b>	<b>48</b>	<b>n. a.</b>	<b>2,600</b>		
	49.0%	19.0%			
<b>Workers</b>	48	n. a.	2,600		
	49.0%	19.0%			
<b>Total of Tertiary/ Services Sector</b>	<b>49</b>	<b>305,400</b>	<b>10,850</b>	<b>115.0</b>	
	50.0%	100.0%	79.2%		
<b>Consumers</b>	49	305,400	10,150	115.0	
	50.0%	100.0%	74.1%		
<b>Transports</b>	n. a.	n. a.	700		
	5.1%				
<b>Total for Latvia</b>	<b>98</b>	<b>305,400</b>	<b>13,700</b>		
<b>Sources : National Umbrella Organisation - NUO</b>				<b>N.Currency : LVL</b>	

#### 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



retail sector, where 99 consumer co-operatives have 246,300 members, employ 20,152, and had a turnover of 723 million LTL (208.7 million USD) in 1996, corresponding to 61% of market share. Due to mergers, a considerable decrease in the numbers of co-operative societies (there were 130 societies registered in 1995), and a relevant reduction in membership (from 358,000 to 246,000) were registered in 1996 as a result of the unfavourable macro-economic conditions and stronger competition in the internal market. 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 and credit co-operative sectors.

### **Co-operative Statistical Profile by Country - 1996**

#### **Lithuania**

	<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>
<b>Total of Primary/ Agriculture Sector</b>	<b>0</b> 0.0%				
<b>Total of Secondary/ Industry Sector</b>	<b>0</b> 0.0%				
<b>Total of Tertiary/ Services Sector</b>	<b>99</b> 100.0%	<b>246,300</b> 100.0%	<b>20,152</b> 100.0%	<b>723.0</b>	
<b>Consumers</b>	99 100.0%	246,300 100.0%	20,152 100.0%	723.0	6.1
<b>Total for Lithuania</b>	<b>99</b>	<b>246,300</b>	<b>20,152</b>		

**Sources: National Umbrella Organisation - NUO**

**N.Currency : LTL**

#### LUXEMBOURG

The information for Luxembourg was provided through the **European Sectoral Associations** in Brussels. A strong co-operative presence exists in agriculture (25 societies with a turnover of 4.6 million LUF and a market share of 95% of seeds and plants, 80% of milk, 70% of cereals and artificial insemination), in banking (35 co-operatives, with 5,627 members, 323 employees and 114 banking outlets) and in the wholesale and retail sector (3 consumer co-operatives, with 12,000 members and 135 employees).

### **Co-operative Statistical Profile by Country - 1996**

#### **Luxembourg**

	<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>
<b>Total of Primary/ Agriculture Sector</b>	<b>25</b> 39.7%	<b>n. a.</b>	<b>n. a.</b>		
<b>Agriculture</b>	25 39.7%	n. a.	n. a.		
<b>Total of Secondary/ Industry Sector</b>	<b>0</b> 0.0%				
<b>Total of Tertiary/ Services Sector</b>	<b>38</b> 60.3%	<b>17,627</b> 100.0%	<b>458</b> 100.0%		
<b>Banking</b>	35 55.6%	5,627 31.9%	323 70.5%		
<b>Consumers</b>	3 4.8%	12,000 68.1%	135 29.5%		
<b>Total for Luxembourg</b>	<b>63</b>	<b>17,627</b>	<b>458</b>		

**Sources : European Co-operative Associations**

**N.Currency : LUF**



## MALTA

The information for Malta was provided by its single NUO: the **Apex Organisation of Maltese Co-operatives**. 20 co-operatives are active in the following sectors: agriculture and fishing (14 societies, with 3,401 members, 123 employees and a turnover of 10 million MTL); cottage industry and service sectors, particularly transport (a total of 6 co-operatives, 505 members and 23 workers).

### Co-operative Statistical Profile by Country - 1996

#### Malta

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
<b>Total of Primary/ Agriculture Sector</b>	<b>14</b>	<b>3,401</b>	<b>123</b>	<b>10.0</b>	
	70.0%	87.1%	84.2%		
<b>Agriculture</b>	12	3,085	120	10.0	
	60.0%	79.0%	82.2%		
<b>Fisheries</b>	2	316	3		
	10.0%	8.1%	2.1%		
<b>Total of Secondary/ Industry Sector</b>	<b>1</b>	<b>12</b>	<b>12</b>		
	5.0%	0.3%	8.2%		
<b>Artisans</b>	1	12	12		
	5.0%	0.3%	8.2%		
<b>Total of Tertiary/ Services Sector</b>	<b>5</b>	<b>493</b>	<b>11</b>		
	25.0%	12.6%	7.5%		
<b>Transports</b>	3	335	7		
	15.0%	8.6%	4.8%		
<b>Others</b>	2	158	4		
	10.0%	4.0%	2.7%		
<b>Total for Malta</b>	<b>20</b>	<b>3,906</b>	<b>146</b>		
<b>Sources : National Umbrella Organisation - NUO</b>				<b>N.Currency : MTL</b>	

### Co-operative Statistical Profile by Country - 1996

#### Moldova (Republic of)

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
<b>Total of Primary/ Agriculture Sector</b>	<b>0</b>				
	0.0%				
<b>Total of Secondary/ Industry Sector</b>	<b>0</b>				
	0.0%				
<b>Total of Tertiary/ Services Sector</b>	<b>149</b>	<b>595,320</b>	<b>31,107</b>	<b>397.2</b>	
	100.0%	100.0%	100.0%		
<b>Consumers</b>	149	595,320	31,107	397.2	
	100.0%	100.0%	100.0%		
<b>Total for Moldova (Republic of)</b>	<b>149</b>	<b>595,320</b>	<b>31,107</b>		
<b>Sources : National Umbrella Organisation - NUO</b>				<b>N.Currency : MDL</b>	

## 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>223</b>	<b>270,664</b>	<b>54,456</b>	<b>46,006.0</b>	
<b>Agriculture</b>	30.3%	31.6%	54.0%	46,006.0	83
<b>Total of Tertiary/ Services Sector</b>	<b>512</b>	<b>585,782</b>	<b>46,355</b>	<b>45,700.0</b>	
<b>Banking</b>	69.7%	68.4%	46.0%	45,700.0	25
<b>Independent retailers</b>	n. a.	782	4,350		
<b>Insurance</b>	0.1%	4.3%			
	2	n. ap.	1,730		2.5
	0.3%	1.7%			
<b>Total for Netherlands</b>	<b>735</b>	<b>856,446</b>	<b>100,811</b>		
<b>Sources : National Umbrella Organisation – NUO European Co-operative Associations</b>				<b>N.Currency : NLG</b>	



## 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>96</b>	<b>224,183</b>	<b>17,839</b>	<b>34,325.0</b>	
<b>Agriculture</b>	96	168,224	17,839	34,325.0	
	2.3%	10.5%	50.7%		
<b>Forestry</b>	n. a.	55,959	n. a.		
	3.5%				
<b>Total of Tertiary/ Services Sector</b>	<b>4,163</b>	<b>1,373,485</b>	<b>17,353</b>	<b>22,300.0</b>	
<b>Consumers</b>	331	815,000	15,000	22,300.0	25
	7.8%	51.0%	42.6%		
<b>Housing</b>	3,830	558,485	1,335		13
	89.9%	35.0%	3.8%		
<b>insurance</b>	2	n.ap.	1,018		
	0.0%	2.9%			
<b>Total for Norway</b>	<b>4,259</b>	<b>1,597,668</b>	<b>35,192</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : NOK</b>	
<b>European Co-operative Associations</b>					

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

## 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>980</b> 33.0%	<b>1,002,170</b> 46.9%	<b>17,420</b> 39.0%	<b>364,470.0</b>	
<b>Agriculture</b>	952 32.1%	1,002,170 46.9%	17,420 39.0%	364,470.0	45
<b>Fisheries</b>	28 0.9%	n. a.	n. a.		
<b>Total of Secondary/ Industry Sector</b>	<b>159</b> 5.4%	<b>2,700</b> 0.1%	<b>2,900</b> 6.5%	<b>17,410.0</b>	
<b>Artisans</b>	48 1.6%	n. a.	n. a.		
<b>Workers</b>	111 3.7%	2,700 0.1%	2,900 6.5%	17,410.0	
<b>Total of Tertiary/ Services Sector</b>	<b>1,827</b> 61.6%	<b>1,129,800</b> 52.9%	<b>24,317</b> 54.5%	<b>435,750.0</b>	
<b>Banking</b>	198 6.7%	351,400 16.5%	3,400 7.6%		
<b>Consumers</b>	249 8.4%	331,600 15.5%	2,700 6.0%	36,100.0	
<b>Housing</b>	501 16.9%	144,300 6.8%	1,500 3.4%	51,210.0	
<b>independent retailers</b>	60 2.0%	66,000 3.1%	3,900 8.7%	304,840.0	
<b>Insurance</b>	1 0.0%	n. ap. 0.0%	17		
<b>Others</b>	818 27.6%	236,500 11.1%	12,800 28.7%	43,600.0	
<b>Total for Portugal</b>	<b>2,966</b>	<b>2,134,670</b>	<b>44,637</b>		

**Sources : National Umbrella Organisations - NUO  
National Statistical Office (NSO)**

**N.Currency : PTE**

## 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>0</b> 0.0%				
<b>Total of Secondary/ Industry Sector</b>	<b>1,100</b> 32.0%	<b>140,000</b> 2.7%	<b>84,000</b> 58.1%	<b>908,000.0</b>	
<b>Workers</b>	1,100 32.0%	140,000 2.7%	84,000 58.1%	908,000.0	
<b>Total of Tertiary/ Services Sector</b>	<b>2,337</b> 68.0%	<b>5,000,000</b> 97.3%	<b>60,598</b> 41.9%	<b>1,075,000.0</b>	
<b>Banking</b>	1 0.0%	n.a. 3.2%	4,598		
<b>Consumers</b>	1,577 45.9%	3,500,000 68.1%	49,000 33.9%	1,075,000.0	
<b>Credit Unions</b>	758 22.1%	1,500,000 29.2%	7,000 4.8%		
<b>Insurance</b>	1 0.0%	n. ap.	n. a.		
<b>Social care</b>	<i>included in Workers sector</i>				
<b>Total for Romania</b>	<b>3,437</b>	<b>5,140,000</b>	<b>144,598</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : ROL</b>	

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>
<b>Total of Primary/ Agriculture Sector</b>	<b>40,000</b>	<b>300,000</b>	<b>n. a.</b>		
<b>Agriculture (*)</b>	71.2%	1.8%			
<b>Total of Secondary/ Industry Sector</b>	<b>10,350</b>	<b>90,000</b>	<b>n. a.</b>		
<b>Workers (*)</b>	18.4%	0.5%			
<b>Total of Tertiary/ Services Sector</b>	<b>5,808</b>	<b>16,615,480</b>	<b>709,667</b>	<b>29,500.0</b>	
<b>Consumers</b>	10.3%	97.7%	100.0%		
<b>Credit Unions</b>	3,874	16,587,000	709,667	29,500.0	
<b>Housing (*)</b>	6.9%	97.5%	100.0%		
<b>Total for Russia</b>	<b>56,158</b>	<b>17,005,480</b>	<b>709,667</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : RUR</b>	
<b>Notes : (*) Estimations</b>					

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>
<b>Total of Primary/ Agriculture Sector</b>	<b>757</b>	<b>126,000</b>	<b>80,000</b>	<b>29,480.0</b>	
<b>Agriculture</b>	68.3%	16.1%	68.2%	29,480.0	
<b>Total of Secondary/ Industry Sector</b>	<b>179</b>	<b>17,562</b>	<b>21,927</b>	<b>6,000.0</b>	
<b>Workers</b>	16.2%	2.2%	18.7%	6,000.0	2
<b>Total of Tertiary/ Services Sector</b>	<b>172</b>	<b>639,404</b>	<b>15,455</b>	<b>12,177.3</b>	
<b>Consumers</b>	15.5%	81.7%	13.2%	11,351.0	4.1
<b>Health</b>	40	220,604	11,825	826.3	
	3.6%	28.2%	10.1%		
<b>Housing</b>	1	320,413	311		
	0.1%	40.9%	0.3%		
<b>Insurance</b>	130	98,387	2,900		
	11.7%	12.6%	2.5%		
<b>Total for Slovak Rep.</b>	<b>1,108</b>	<b>782,966</b>	<b>117,382</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : SKK</b>	
<b>National Statistical Office (NSO)</b>					

## 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

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

### 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

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
<b>Total of Primary/ Agriculture Sector</b>	<b>4,528</b>	<b>962,443</b>	<b>20,500</b>	<b>1,082,000.0</b>	
<b>Agriculture</b>	4,350 18.5%	950,000 21.9%	20,000 4.7%	1,000,000.0	
<b>Fisheries</b>	178 0.8%	12,443 0.3%	500 0.1%	82,000.0	
<b>Total of Secondary/ Industry Sector</b>	<b>13,101</b>	<b>163,952</b>	<b>183,255</b>	<b>749,884.0</b>	
<b>Workers</b>	13,101 55.8%	163,952 3.8%	183,255 43.3%	749,884.0	
<b>Total of Tertiary/ Services Sector</b>	<b>5,852</b>	<b>3,210,107</b>	<b>219,311</b>	<b>1,670,930.0</b>	
<b>Banking</b>	96 0.4%	905,473 20.9%	9,849 2.3%	358,060.0	8
<b>Consumers</b>	381 1.6%	806,387 18.6%	13,268 3.1%	345,217.0	
<b>Health</b>	3 0.0%	186,942 4.3%	3,449 0.8%	69,285.0	21
<b>Housing</b>	3,378 14.4%	1,255,961 29.0%	148,719 35.2%	637,368.0	
<b>Independent retailers</b>	n. a. 0.1%	2,674 2.1%	8,926		
<b>insurance</b>	1 0.0%	n. ap. 0.0%	200		
<b>Transports</b>	396 1.7%	4,710 0.1%	n. a.		
<b>Others</b>	1,597 6.8%	47,960 1.1%	34,900 8.2%	261,000.0	
<b>Total for Spain</b>	<b>23,481</b>	<b>4,336,502</b>	<b>423,066</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : ESP</b>	
<b>National Statistical Office (NSO)</b>					

### 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

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

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

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

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

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
<b>Total of Primary/ Agriculture Sector</b>	<b>6,940</b> 13.8%	<b>3,017,339</b> 37.3%	<b>23,045</b> 71.6%	<b>68,319,584.0</b>	
<b>Agriculture</b>	6,627 13.2%	3,001,556 37.1%	23,045 71.6%	68,319,584.0	
<b>Fisheries</b>	313 0.6%	15,783 0.2%	n. a.		
<b>Total of Secondary/ Industry Sector</b>	<b>1,887</b> 3.8%	<b>248,575</b> 3.1%	<b>n. a.</b>		
<b>Artisans</b>	1,887 3.8%	248,575 3.1%	n. a.		
<b>Total of Tertiary/ Services Sector</b>	<b>41,323</b> 82.4%	<b>4,815,186</b> 59.6%	<b>9,124</b> 28.4%	<b>51,335,000.0</b>	
<b>Consumers</b>	2,077 4.1%	457,045 5.7%	n. a.		
<b>Credit Unions</b>	3,319 6.6%	2,570,831 31.8%	9,124 28.4%	51,335,000.0	
<b>Housing</b>	33,376 66.6%	1,655,853 20.5%	n. a.		
<b>Independent retailers</b>	124 0.2%	8,968 0.1%	n. a.		
<b>Insurance</b>	1 0.0%	1,215 0.0%	n. a.		
<b>Social Care</b>	3 0.0%	983 0.0%	n. a.		
<b>Transports</b>	2,184 4.4%	104,070 1.3%	n. a.		
<b>Others</b>	239 0.5%	16,221 0.2%	n. a.		
<b>Total for Turkey</b>	<b>50,150</b>	<b>8,081,100</b>	<b>32,169</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : TRL</b>	
<b>National Statistical Office (NSO)</b>					

### 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>
<b>Total of Primary/ Agriculture Sector</b>	<b>74</b> 1.6%	<b>4.7</b>			
<b>Agriculture</b>	74 1.6%	4.7			
<b>Total of Secondary/ Industry Sector</b>	<b>794</b> 16.8%	<b>85.5</b>			
<b>Workers</b>	794 16.8%	85.5			
<b>Total of Tertiary/ Services Sector</b>	<b>3,849</b> 81.6%	<b>6,189,815</b> 100.0%	<b>402,605</b> 100.0%	<b>3,525.0</b>	
<b>Consumers</b>	1,956 41.5%	6,172,135 99.7%	402,605 100.0%	3,525.0	15
<b>Credit Unions</b>	52 1.1%	17,680 0.3%			
<b>Housing</b>	1,072 22.7%	115.2			
<b>Transports</b>	150 3.2%	10.3			
<b>Others</b>	619 13.1%				
<b>Total for Ukraine</b>	<b>4,717</b>	<b>6,189,815</b>	<b>402,605</b>		
<b>Sources : National Umbrella Organisation - NUO National Statistical Office</b>				<b>N.Currency : UAK</b>	

### 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

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
<b>Total of Primary/ Agriculture Sector</b>	<b>553</b>	<b>271,000</b>	<b>11,600</b>	<b>7,403.0</b>	
	25.2%	2.8%	11.8%		
<b>Agriculture</b>	553	271,000	11,600	7,403.0	
	25.2%	2.8%	11.8%		
<b>Total of Secondary/ Industry Sector</b>	<b>1,200</b>	<b>1,500</b>	<b>1,500</b>	<b>487.0</b>	
	54.8%	0.0%	1.5%		
<b>Workers</b>	1,200	1,500	1,500	487.0	
	54.8%	0.0%	1.5%		
<b>Total of Tertiary/ Services Sector</b>	<b>438</b>	<b>9,275,207</b>	<b>84,854</b>	<b>9,256.0</b>	
	20.0%	97.1%	86.6%		
<b>Banking</b>	1	n.ap.	3,700	2	
	0.0%	3.8%			
<b>Consumers</b>	52	9,129,027	69,454	7,949.0	3.6
	2.4%	95.6%	70.9%		
<b>Credit Unions</b>	384	146,180	n.a.		
	17.5%	1.5%			
<b>Housing</b>	n.a.	n.a.	n.a.		
<b>Insurance</b>	1	n.ap.	11,700	1,307.0	
	0.0%	11.9%			
<b>Social Care</b>	n.a.	n.a.	n.a.		
	0.0%				
<b>Transports</b>		included in Workers sector			
	0.0%				
<b>Total for United Kingdom</b>	<b>2,191</b>	<b>9,547,707</b>	<b>97,954</b>		
<b>Sources : National Umbrella Organisations - NUO</b>				<b>N.Currency : GBP</b>	

### 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

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



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## 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

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*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

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**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

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## **BOSNIA-HERZEGOVINA**

### **Co-operative Association of Bosnia and Herzegovina-Zadrusni 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 ZADRUSNI 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

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*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: Synergatismos 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: secretariat@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*

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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 Vesterbrogade, 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



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## 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

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**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@Cooponet.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 Feuarden, 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 Leclaire, 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

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*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@imaginet.fr](mailto:parpais@imaginet.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

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*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, Transport*  
*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*



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**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 Schaefers, 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

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*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 Szoeki, 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 Tomasdóttir, 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

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*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. Murphyy, 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 (LEGACOOP)**

*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

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## 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](mailto: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](mailto: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](mailto:ncr@xs4all.nl)

*Working languages:* English



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*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

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**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. Grazyńy 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*

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*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 (Centrosoyus 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. Evgeni Antipov, Deputy Chief,  
Intern. Mr. Arngold Bernvald, Rector, Novosibirsk Coop.; Ms. Galina Kisseleva, First Deputy,  
Centrosoyuz ; Ms. Natalia Proutskova, 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 Cherkasky 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

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*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 (Tatrespotreboyuz)**

*Address:* Puchkine Street 6, Kazan 420111, Tatarstan (Rep. of)

*Phone:* + 7 8432 643890 *Fax:* + 7 8432 642992 *E-mail:* trs@teps.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. 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*



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*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

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### **Confederación de Cooperativas Agrarias de España (UCAE)**

*Address:* C/ Agustín 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 Marín García, 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

### **Confederación 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@koopi.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

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### **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

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**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 Birliđi**

*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

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**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

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*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

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**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 P.O.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 .....

• Fax .....

• Web site address .....

• Telex .....

• Email address .....

• Gopher site address

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• **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 utilities<sup>1</sup>  Independent retailers

*Others, please specify:* .....

<sup>1</sup> Water, electricity, telephone, etc.





• Publications

Title	Periodicity	Language	English résumé / version	Name, Surname, Position of person in charge	Editorial address
			<input type="checkbox"/> yes <input type="checkbox"/> no		
			<input type="checkbox"/> yes <input type="checkbox"/> no		
			<input type="checkbox"/> yes <input type="checkbox"/> no		
			<input type="checkbox"/> yes <input type="checkbox"/> no		
			<input type="checkbox"/> yes <input type="checkbox"/> no		
			<input type="checkbox"/> yes <input type="checkbox"/> no		
			<input type="checkbox"/> yes <input type="checkbox"/> no		

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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

- |                                 |                                 |                                 |                                 |                                  |                                 |                                 |
|---------------------------------|---------------------------------|---------------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> 0%     | <input type="checkbox"/> 5-10%  | <input type="checkbox"/> 10-15% | <input type="checkbox"/> 15-20% | <input type="checkbox"/> 20-30%  | <input type="checkbox"/> 30-40% | <input type="checkbox"/> 40-50% |
| <input type="checkbox"/> 50-60% | <input type="checkbox"/> 60-70% | <input type="checkbox"/> 70-80% | <input type="checkbox"/> 80-90% | <input type="checkbox"/> 90-100% | <input type="checkbox"/>        | <input type="checkbox"/>        |

• 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

- |                                 |                                 |                                  |                                 |                                 |                                 |                                 |
|---------------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> 0%     | <input type="checkbox"/> 5-10%  | <input type="checkbox"/> 10-20%  | <input type="checkbox"/> 20-30% | <input type="checkbox"/> 30-40% | <input type="checkbox"/> 40-50% | <input type="checkbox"/> 50-60% |
| <input type="checkbox"/> 70-80% | <input type="checkbox"/> 80-90% | <input type="checkbox"/> 90-100% |                                 |                                 |                                 |                                 |

• % of women in governing bodies

- |                                 |                                 |                                 |                                 |                                  |                                 |                                 |
|---------------------------------|---------------------------------|---------------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> 0%     | <input type="checkbox"/> 5-10%  | <input type="checkbox"/> 10-15% | <input type="checkbox"/> 15-20% | <input type="checkbox"/> 20-30%  | <input type="checkbox"/> 30-40% | <input type="checkbox"/> 40-50% |
| <input type="checkbox"/> 50-60% | <input type="checkbox"/> 60-70% | <input type="checkbox"/> 70-80% | <input type="checkbox"/> 80-90% | <input type="checkbox"/> 90-100% |                                 |                                 |





### 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
• <b>Turnover</b> (total turnover - total sales before any deductions of all individual societies affiliated to your organisation).....		
• <b>Market share</b> .....		
• <b>Share capital</b> .....		
• <b>Reserve funds</b> .....		
• <b>Assets</b> (total amount of liquid assets) .....		
• <b>Deposit and savings</b> .....		
• <b>Loans</b> .....		
• <b>[For insurance co-ops, only] Premium income</b> (total premium income - life and non-life - of insurance organisation) ..		
• <b>[For housing co-ops, only] Dwellings owned</b> (total number of dwellings managed by the societies affiliated to your organisation) .....		
• <b>[For housing co-ops, only] Total number of dwellings</b> (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

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## 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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