

CANADIAN CENTRE FOR THE STUDY OF CO-OPERATIVES (CCSC)

The 2025 Top Co-op Issues Survey Report

Author(s): Stan Yu, *CCSC Research and Communications Coordinator*
Syed Jafar Raza Rizvi, *CCSC Research Assistant*

Date: March, 2026



Copyright © 2026 Canadian Centre for the Study of Co-operatives

All rights reserved. No part of this publication may be reproduced in any form or by any means without the prior written permission of the publisher.

Canadian Centre for the Study of Co-operatives

101 Diefenbaker Place

University of Saskatchewan

Saskatoon SK Canada S7N 5B8

Treaty 6 Territory and Homeland of the Métis

t: (306) 966-8509

e: coop.studies@usask.ca

w: <http://www.usaskstudies.coop>



Table of Contents

- Executive Summary 2
- Sommaire 3
- Introduction 5
- Profile of Respondents 5
- Findings 6
 - 1. Improving awareness about the relevance of the co-operative model with the general public, members, youth, government, and other stakeholders 6
 - 2. Access to capital and financing 7
 - 3. Nurturing Cooperation amongst Co-operatives 8
 - 4. Developing Strong Co-op Leaders 8
 - 5. Governance 9
 - 6. Policy changes that do not account for co-operatives 10
 - 7. Co-operative Development 10
 - 8. Ensuring that management practices are adapted to co-operatives 10
 - 9. Other Issues 11
- APPENDIX A: A SELECTION OF RESPONDENT QUOTES ON THE SURVEY THEMES 12
- APPENDIX B: 2025 TOP CO-OP ISSUES SURVEY 18

Executive Summary

For the eighth consecutive year, a survey of Canadian co-operative leaders found that the lack of awareness of the co-operative model continues to be the most pressing and important challenge facing the co-operative sector. As one of the 145 respondents to the Canadian Centre for the Study of Co-operatives' 2025 Top Co-op Issues survey explained, *"We need to tell our story better. We have a huge opportunity to tell our story...our values can so easily align with everyone's personal values, that is the story we need to tell to attract and retain members and then educate them to the differences we make not only for our members but our communities and country. We did corporate social responsibility long before it was even a term utilized and the same with ESG, we have the S and G down to a science."*

For co-operative leaders, as co-operative education is not taught in schools or covered by the media, it is up to the sector to invest in more efforts to promote the importance and impact of the co-operative model to ensure the sustainability and growth of the sector.

For the fifth year in a row, the second most pressing issue for co-operative leaders is the need to access capital and financing. Respondents report challenges with growing their co-operative because traditional lenders often misunderstand the co-operative model or view it as 'risky', making loans difficult to obtain. Co-operatives are often limited to growing their organization through using their retained earnings but then must navigate between prioritizing member patronage and long-term investments. As a result, long-term investments for growth and innovation are typically underfunded, which poses future risks to their co-operative. To address this challenge, co-operative leaders suggest the need for different forms of capital, such as more patient capital options and/or impact investment options, and they call for financial co-operatives to increase their investment in co-operatives.

The biggest riser this year, jumping from fifth to the third most pressing issue for co-operative leaders is the need to nurture cooperation amongst co-operatives. This issue has been on the rise since 2020. Co-operative leaders perceive the current culture amongst Canadian co-operatives is one competition rather than cooperation. By doing so, the sector is missing an opportunity to leverage our co-operative identity to be able to work together to find efficiencies and economies scale, while also strengthening the sector. To reverse this trend, co-operative leaders call for increased intentional efforts to foster collaboration between co-operatives

The need to develop strong co-operative leaders was listed as the fourth most pressing challenge facing the co-operative sector. Co-operatives are increasingly facing succession challenges as senior co-operative leaders in management and at the board level are aging out and/or retiring from the sector. Meanwhile, not enough effort and attention have been devoted to developing the next generation of leaders to step into their roles. Recruiting leaders from outside the sector has been the most common remedy, but that comes with risks that incoming leaders see the co-operative model as a hindrance more than the north star to guide their co-operative. To address this challenge, respondents suggest renewed efforts in recruitment strategies and developing "homegrown" talent.

Rounding out the top five is the issue of co-operative governance. Effective co-operative governance requires directors to possess a high level of knowledge and skills, while remaining rooted within the co-operative model. Challenges emerge when this high standard is not met.

To address this issue, co-operative leaders continue to call for more opportunities for board education, the development of clear governance frameworks, improved succession planning processes, and best practices for how to use the co-operative model to guide decision-making.

A full list of the rankings from the 2025 survey, alongside the rankings from the past six years and how each challenge has trended within the rankings over time, can be found in Figure 1.

Sommaire

Pour la huitième année consécutive, un sondage mené auprès des dirigeants de coopératives canadiennes révèle que le manque de sensibilisation au modèle coopératif demeure le défi le plus urgent et le plus important auquel est confronté le secteur coopératif. Comme l'a expliqué l'un des 145 répondants au sondage 2025 sur les principaux enjeux coopératifs, : *« Nous devons mieux raconter notre histoire. Nous avons une immense opportunité de la raconter... nos valeurs peuvent si facilement s'aligner avec les valeurs personnelles de chacun, c'est cette histoire que nous devons raconter pour attirer et retenir les membres, puis les éduquer aux différences que nous apportons non seulement à nos membres mais aussi à nos communautés et à notre pays. Nous faisons de la responsabilité sociale d'entreprise bien avant que ce terme existe et il en va de même pour l'ESG, nous maîtrisons le S et le G depuis longtemps. »*

Pour les dirigeants de coopératives, comme l'éducation coopérative n'est pas enseignée dans les écoles ni couverte par les médias, il revient au secteur d'investir davantage d'efforts pour promouvoir l'importance et l'impact du modèle coopératif afin d'assurer la durabilité et la croissance du secteur.

Pour la cinquième année de suite, le deuxième défi le plus urgent pour les dirigeants coopératifs est le besoin d'accéder au capital et au financement. Les répondants signalent des difficultés à faire croître leur coopérative parce que les prêteurs traditionnels comprennent souvent mal le modèle coopératif ou le considèrent comme 'risqué', ce qui rend l'obtention de prêts difficile. Les coopératives sont souvent limitées à utiliser leurs bénéfices non répartis pour développer leur organisation, mais doivent ensuite naviguer entre le parrainage aux membres et les investissements à long terme. En conséquence, les investissements nécessaires à la croissance et à l'innovation sont généralement et systématiquement sous-financés, ce qui pose des risques futurs pour leur coopérative. Pour relever ce défi, les dirigeants recommandent de nouvelles formes de capital, telles que davantage d'options de capital patient et/ou d'investissement d'impact, et ils demandent aux coopératives financières d'accroître leurs investissements dans les coopératives.

L'enjeu ayant connu la plus forte progression cette année, passant du cinquième au troisième rang, est la nécessité de favoriser la coopération entre les coopératives. Cet enjeu est en progression depuis 2020. Les dirigeants coopératifs estiment que la culture actuelle au sein des coopératives canadiennes mise davantage sur la compétition que sur l'intercoopération. Ce faisant, le secteur manque une occasion de tirer parti de son identité coopérative pour collaborer, trouver des gains d'efficacité et profiter d'économies d'échelle tout en renforçant le secteur. Pour inverser cette tendance, les dirigeants appellent à des efforts intentionnels accrus pour encourager la collaboration entre coopératives.

Le besoin de développer de solides leaders coopératifs a été classé comme le quatrième défi le plus urgent auquel fait face le secteur coopératif. Les coopératives sont de plus en plus confrontées à des défis de relève, les dirigeants expérimentés dans la gestion ou aux conseils d'administration prenant de l'âge et/ou prenant leur retraite. Parallèlement, trop peu d'efforts et d'attention ont été consacrés au

développement de la prochaine génération de leaders appelée à assumer ces rôles. Le recrutement de leaders provenant de l'extérieur du secteur a été la solution la plus courante, mais cela comporte le risque que ces nouveaux dirigeants perçoivent le modèle coopératif comme un obstacle plutôt que comme une boussole pour guider leur coopérative. Pour relever ce défi, les répondants suggèrent de renouveler les efforts en matière de stratégies de recrutement et de miser sur le développement de talents issus du milieu.

Complétant le top cinq est l'enjeu de la gouvernance coopérative. Une gouvernance coopérative efficace exige que les administrateurs possèdent un haut niveau de connaissances et de compétences tout en demeurant ancrés dans le modèle coopératif. Des défis émergent lorsque ce niveau d'exigence n'est pas atteint.

Pour aborder cet enjeu, les dirigeants coopératifs continuent de réclamer davantage d'opportunités de formation pour les conseils d'administration, l'élaboration de cadres de gouvernance clairs, l'amélioration des processus de planification de la relève et l'adoption de meilleures pratiques visant à utiliser le modèle coopératif pour orienter la prise de décision.

La liste complète des résultats du sondage 2025, incluant les classements des six dernières années et l'évolution de chaque enjeu dans le temps, est présentée à la figure 1.

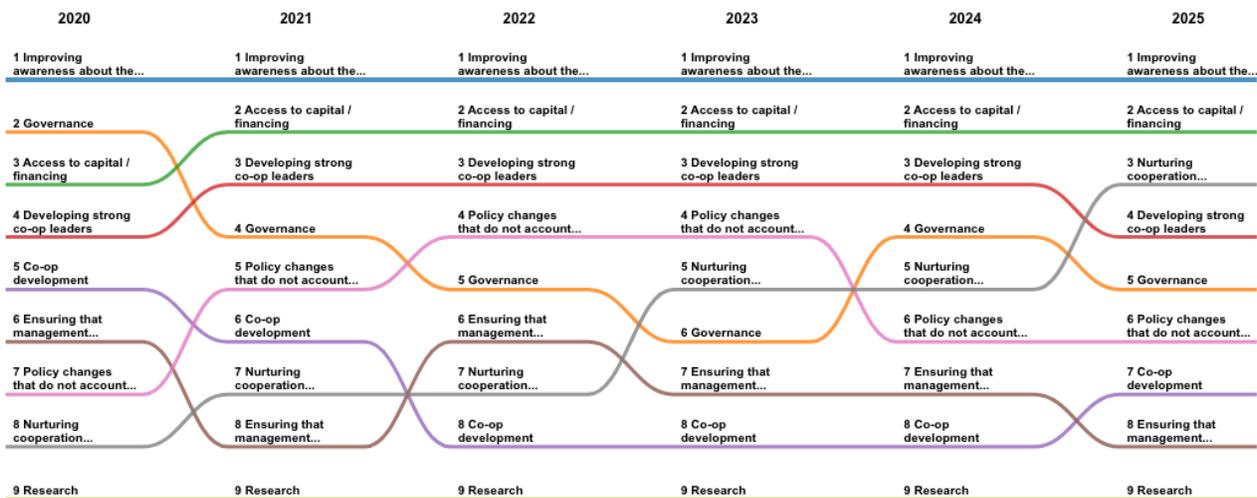


Figure 1: List of Top Co-op Issues Survey Rankings, 2020-2025

Introduction

For the tenth year in a row, the Canadian Centre for the Study of Co-operatives (CCSC) reached out to a broad cross-section of co-operative leaders— including Chief Executive Officers/Executive Directors, managers, board members, and researchers — to ask for their opinion on the most pressing and important issues facing co-operatives today. We collected data between November 21, 2025, and December 31, 2025. As in years past, respondents were able to participate in English or French.

Like the 2024 survey, this survey incorporated a pre-populated list of top co-operative issues derived from past survey findings. The list was randomized for each respondent. Respondents were asked to select the three most important challenges facing co-operatives in Canada in ascending order, followed by an open-ended question that invited respondents to elaborate on each of the identified challenges. A selection of these anonymous open-ended responses pertaining to each challenge can be found in Appendix A. For the survey tool, see Appendix B.

We inversely weighted the data to reflect the ranking hierarchy. For example, we assigned the largest value to the top issue identified by each respondent, the second largest value to the second choice, and third-largest value to the third choice. We then tallied the score for each to produce our rankings. As with the [2024 report](#), we used Structural Topic Modelling (STM) to analyze our open-ended survey responses for core themes. STM is a machine learning technique to mine text and identify and summarize themes based on the text. The authors vetted and validated the STM generated themes.

Profile of Respondents

As with previous surveys, the CCSC partnered with [Co-operatives and Mutuals Canada \(CMC\)](#) as well as several provincial co-operative associations to help distribute the survey to a broader network of co-operatives and credit unions across Canada. In total, 145 leaders from the co-operative sector completed the survey. This response rate is comparable with the 2024 (where 148 participated) and 2023 (where 140 participated) iterations of the survey.

As shown in Figure 2, the largest number of survey respondents for this year’s survey was from Saskatchewan. This was followed by Ontario, Alberta, then British Columbia. Similar to previous iterations of the survey, Saskatchewan continues to show strong support for the survey. However, this year, we see a more distributed participation. Whereas in the 2024 survey, Saskatchewan co-op leaders comprised nearly half of the respondents, this percentage is down to 38 percent this year.

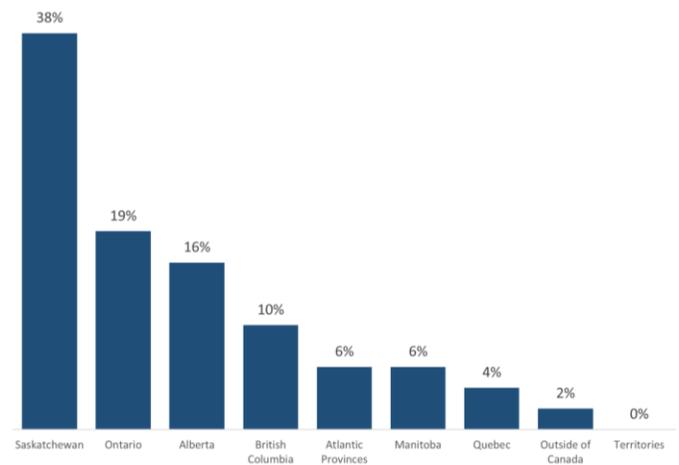


Figure 2: Geographic Location of Respondents

Almost half of the survey respondents said they held management (49%) roles, while 24% said they were on the board of a co-operative, 9% of respondents were co-op developers and 6% were co-operative researchers/academics/scholars. The remaining 13% described themselves as legal partners, consultants, advisors,

experienced staff, retired executive members, or involved co-operative members.

Among those who said they worked for a co-operative, the median number of employees in their organization was 31, while the participating organization with the greatest number of employees had 3,500.

Findings

In 2025, co-operative leaders identified the following issues as the most important challenges uniquely facing the movement:

1. Improving awareness about the relevance of the co-operative model with the general public, members, youth, government, and other stakeholders

For the eighth year in a row, co-operative leaders said the need to improve awareness about the relevance of the co-operative model was the most pressing challenge facing the Canadian co-operative movement. In 2025, this issue garnered 30% of all votes cast, which is higher than the 28% of all votes cast in 2024.

Co-operative leaders bemoaned that Canadians are generally not aware of the co-operative model, and even patrons and members of co-operatives typically view co-operatives as just another business. As one credit union leader explained, “*when we survey residents, they say that, to them, ‘all banks are alike’. In other words, our identity as a cooperative bank is not necessarily meaningful to them. Nor are the cooperative values. We have a relevance gap.*”

For respondents, unfortunately, the lack of awareness of co-operatives amongst Canadians is perceived to be increasing, especially amongst government officials and youth.

For co-operative leaders, this issue of awareness creates a ripple effect that spills over to other top challenges facing the sector, such as challenges with accessing capital (i.e. the second-rank

issue) and policy changes that do not include co-operatives (i.e. the sixth ranked issue). As one co-operative leader summarized:

Lack of awareness leads to a host of issues from governments not recognizing the benefits that co-operatives can provide to the Canadian economy and Canadian communities, not including co-operatives in key economic oriented legislation and tax incentives, and the like. Not including the co-operative model in contemporary business school and economic education leads to lack of awareness of how and when the co-operative model may be the right model for a particular opportunity (for example, a business or other provider of services and products in a community where other alternatives would not be viable).

Other respondents caution that if co-operative do not remain relevant for the general public, the sector risks being unable to remain competitive in the future.

However, co-operative leaders also continue to believe that there is real potential for the co-operative model and its values to resonate with the Canadian public. As one respondent wrote:

I feel strongly that the cooperative business model is more relevant than ever at a time when people are looking for a local, ethical, and sustainable business to support. I have seen cooperatives and credit unions up their game in the last 5 years in this area, but I feel we need to keep that messaging going to reinforce a better understanding of how we are the ORIGINAL LOCAL businesses and all of the ways we work to support stronger communities!

This potential is not theoretical. Numerous co-operative leaders attest that when individuals learn about the co-operative model, they respond with genuine interest, enthusiasm, and excitement. Co-operative leaders believe that the co-operative sector has historically taken a humble and, at times, self-deprecating disposition to self-promotion, but they advocate that it is now time for the co-operative sector to unabashedly promote the importance, value, and

impact that co-operatives bring to the table. One co-operative leader explained:

In this "elbows up for Canada" period we need to be prominent in saying that this aligns perfectly with co-operatives. In this period when Canada needs to increase the number of affordable housing units, co-operative housing should be the primary model for doing this. They keep the funds in the community. They keep the rent (monthly charges) significantly lower than market. They help people with other issues, e.g., addressing isolation with a caring community. We need loud and persistent champions in all political parties.

Others echo this sentiment and add that co-operatives incorporated social values, such as local, caring, social responsibility, ethical, honesty, and openness long before practices such as corporate social responsibility or concepts such as b-corps emerged.

For respondents, the challenge lies in how to transmit this information to the public. Education about the 'co-operative difference' to members and customers is often a slow process. Co-operative leaders emphasize the need for the sector to more succinctly communicate the co-operative model to the public, especially to younger audiences. Concurrently, they would welcome opportunities to teach about co-operatives in primary, secondary, and postsecondary education institutions, especially within business schools.

2. Access to capital and financing

For four straight years in a row, at 14%, respondents ranked access to capital and financing as the second most pressing challenge facing Canadian co-operatives. This issue also received 14% support in 2024. Respondents report challenges with growing their co-operative because traditional lenders often misunderstand or mistrust the co-operative model, making loans

difficult to obtain. As one co-operative leader explained:

In the context of co-operatives, the challenge of access to capital and financing stems from a fundamental conflict between their democratic ownership structure and traditional investment models. Unlike conventional businesses that prioritize investor returns, cooperatives distribute surpluses to members, who typically have one vote regardless of their financial contribution. This makes them less appealing to conventional equity markets and high-growth investors.

As financial institutions lack the appropriate tools to properly assess co-operative structures for lending, co-operatives are viewed as 'risky' for lenders. Some respondents said this risk aversion extends to credit unions.

Meanwhile, access to financing from government sources is often restricted to for-profit or not-for-profits. Because co-operatives do not fit in either category neatly, respondents have found it challenging to apply for grants and financing programs offered by government initiatives (This was also echoed in the sixth ranked issue, "Policy changes that do not account for co-operatives").

As a result, co-operatives are often limited to growing their organization through using their retained earnings. However, in this scenario, co-operatives must navigate between the pressures of prioritizing member patronage compared with reinvesting earnings back into the co-operative for longer-term investments, such as adopting new technology, enacting growth strategies, and upkeeping current assets. Consequently, co-operative leaders lament that longer-term investments within their organizations are typically underfunded, which poses future risks to their co-operative.

To address this challenge, co-operative leaders suggest that co-operatives need to explore different forms of capital. Many suggest co-operatives could benefit from more patient

capital options and/or impact investment options. Respondents further suggest a role for co-operative-led initiatives or partnerships with larger socially-minded non-profits, trusts, and/or foundations to fund co-operatives in high demand industries, such as energy and manufacturing. They further suggest that there is a role to play for financial co-operatives to increase their lending to the co-operatives. Meanwhile, respondents encourage efforts to generate greater awareness and education about co-operatives for financial and public sector stakeholders, which could help to improve their attitudes when dealing with co-operatives.

3. Nurturing Cooperation amongst Co-operatives

The biggest riser this year, jumping from fifth to the third most pressing issue for co-operative leaders is the need to nurture cooperation amongst co-operatives. This issue rose two spots from fifth in 2024 and has risen in the rankings since being ranked eighth in 2020. In Canada, respondents observe that there is currently a culture of competition over cooperation within the co-operative sector. Some attribute this as a tendency to preserve self-interest over system sustainability. Others argue that the realities of market pressures and organizational priorities often drive co-operatives to compete rather than cooperate. Some other respondents cite that a lack of awareness or trust between co-operatives might also be a factor. As a result, co-operatives leaders believe that co-operatives are currently more likely to merge than work together.

However, for respondents, this represents a missed opportunity. By working together, respondents argue that it would be easier to find efficiencies and economies of scale without losing local rootedness. For instance, they suggest that co-operatives could pool services, share digital tools, and engage in joint and cross promotion and marketing. Furthermore, some suggest that co-operatives could strengthen the

co-operative ecosystem with some system of shared, combined, or cross-pollination of memberships. Overall, co-operative leaders believe that working together can ultimately lead to amplifying each individual co-operative's impact on serving their members and communities, while simultaneously strengthening the larger co-operative movement.

For respondents, what could help to nurture collaboration over competition includes intentional efforts to foster collaboration between co-operatives. For instance, as a start, some encouraged co-operatives to procure from other co-operatives when possible. Others encouraged more efforts to generate awareness about opportunities to collaborate. For instance, one co-operative leader identified that more “find my co-op” apps, such [Coops4Coops](#), would help to generate awareness. Ultimately, the goal is to create a comprehensive co-operative ecosystem.

4. Developing Strong Co-op Leaders

Dropping one spot – and with 12% of the overall vote (from 13% of the vote in 2024) - the fourth most pressing challenge for respondents is the need to develop strong co-op leaders. Co-operative leaders reflected on and commended the legacy of the current generation of co-operative leaders, many of whom cultivated years of prosperity, growth, and sustainability for their co-operative or credit union. However, they further observed that this current generation of co-operative leaders are increasingly retiring and aging out of the sector, and there are not enough successors with strong co-op backgrounds ready and willing to take on the same leadership roles.

Co-operative leaders acknowledge that the blend of knowledge, skills, and perspective needed for these roles is not easy to find. As one respondent elaborated:

Developing strong co-operative leaders is a challenge because leadership in a co-operative context requires a unique blend of skills and

values that go beyond traditional management. Co-operative leaders must balance business performance with member engagement, democratic governance, and community impact, which demands a deep understanding of co-operative principles and the ability to apply them in a competitive marketplace. This is difficult because leadership development programs often focus on conventional corporate models, leaving a gap in training tailored to co-operatives. Additionally, succession planning can be complex in member-driven organizations, and attracting talent that embraces co-operative values while demonstrating strategic and innovative thinking is an ongoing hurdle.

Unfortunately, co-operative leaders revealed that not enough effort and attention have been paid to succession planning within the sector. As a result, most co-operatives have resorted to trying to attract new talent for their succession needs. The risk with this approach is that leaders coming in outside of the sector often lack the needed blend of vision, professional skills, sector knowledge, and co-operative DNA. This can lead further to a deterioration of co-operative values and even the dissolution of the co-operative.

To address this challenge, respondents propose renewed efforts in recruitment strategies and developing “homegrown” talent. First, respondents proposed recruitment strategies, such as attracting postsecondary students into the co-operative sector through co-op work terms. These experiential learning experiences can offer future professionals some exposure to the co-operative model at a younger age, which could then attract the right kind of leader to stay in the sector. Meanwhile, respondents suggest that co-operatives can reprioritize the development of succession planning pipelines, so that younger leaders will be trained, mentored, and ready to step into senior leadership roles once the current leaders retire.

5. Governance

Dropping one spot from fourth (at 10% in 2024) to the fifth (8%) most pressing issue is co-operative governance. While strong governance is vital to the success of any organization, co-operative leaders stress that governance within co-operatives is especially important because each type of co-operative comes with unique complexities. As one co-operative leader explained:

Consumer co-ops often struggle with isomorphism, the pressure to drift toward conventional corporate practices rather than staying rooted in cooperative principles. Multi-stakeholder co-ops face the challenge of balancing diverse member groups with different interests, making decision-making more complex. And in worker co-ops, governance can become especially difficult during transitions, as founding members move on and new worker-owners step in. These dynamics make co-operative governance both critical and demanding, requiring ongoing attention, education, and support.

In turn, effective co-operative governance requires directors to hold a high level of knowledge and skills, while remaining rooted within the co-operative model. Challenges emerge when this high standard is not met. For co-operative leaders, these challenges include:

- The need for directors to distinguish between governance issues versus operational issues
- Boards not having the right balance between directors with co-operative DNA vis-à-vis professionalized board.
- Directors that come in with personal agendas as opposed to governing for the benefit of the entire membership.
- Boards that do not fully appreciate the complexities of being part of a federation and the perspective to balance between

the needs of their co-operative in relation to the health of entire federation.

Meanwhile, co-operative leaders further report that recruiting and engaging members to ensure succession planning for their co-operatives' board remains a consistent ongoing challenge.

To address this issue, co-operative leaders continue to call for more opportunities for board development and education, the development of clear governance frameworks, improved succession planning processes, and strategies amongst the board to continue to have the co-operative model guide their organization.

6. Policy changes that do not account for co-operatives

For the second year in a row, the sixth most pressing challenge for co-operative leaders is policy changes that do not account for co-operatives. This issue garnered 8% of the overall vote in both 2025 and 2024. Co-operative leaders indicate that many government initiatives, programs, and policies often fail to recognize the uniqueness of the co-operative model. Co-operatives are also often incorrectly lumped in with investor-owned firms or non-profit organizations. As a result, co-operatives are often ineligible or not seen as competitive and so are unable to benefit from these initiatives, programs, and policies. For example, respondents noted recent changes to the Competition Act do not fully account for the nature of the co-operative sector and the roles credit unions play in providing an alternative to the big banks, especially in rural areas and to the small and medium-sized business sector. Financial co-operatives further lament that many provincial prudential measures are imported directly from the Office of the Superintendent of Financial Institutions (OSFI) and are therefore better suited for large chartered banks and fail to reflect how credit unions operate differently. Meanwhile, leaders from the renewable energy

co-operative sector recalled instances of government policies to incentivize residential solar panels that did not apply to co-operatives.

Co-operative leaders attribute this challenge to government agency personnel lacking awareness of the co-operative model. Respondents propose that the co-operative sector can look towards Quebec to see how co-operatives can proliferate if they are supported by policy, and how that can lead to improved social and economic outcomes. According to co-operative leaders, increasing government awareness of co-operatives within government agencies would help to address this issue.

7. Co-operative Development

Jumping one spot from eighth in 2024 to seventh in 2025 is the issue of co-operative development. This issue garnered 5% of the vote in 2025 (up from 4% in 2024). Co-operative leaders emphasize that the essence of building, sustaining, and growing the co-operative movement relies on developing new co-operatives. While current co-operative development efforts exist, some co-operative leaders point out that the existing support system is fragmented and does not provide comprehensive and stage-specific guidance that co-operatives need to launch, grow, and thrive. Unlike conventional incubators, co-op development services often stop at incorporation. However, co-operative leaders indicate that a holistic ecosystem, including financing, legal support, agile training, and collaborative infrastructure is needed to help co-operatives move beyond incorporation and into sustainable growth.

8. Ensuring that management practices are adapted to co-operatives

With 4% of the overall vote, the eighth most pressing issue for co-operative leaders is ensuring that management practices are adapted to co-operatives. This dropped one spot from

seventh (with 6% of the vote in 2024). Increasingly, co-operative leaders are seeing existing senior managers and leaders retire and being replaced by new managers who come from outside the co-operative sector. While these incoming managers are highly skilled, they lack an understanding of and appreciation for the co-operative model and its values. As a result, some see the co-operative model as outdated and a hindrance, rather than the guiding north star for their co-operative. Without an appreciation for the co-operative difference, the risk is to have management only see the co-operative as a business rather than the true goal of serving its members and its communities and delivering across the triple bottom line. To begin addressing this challenge, co-operative leaders noted that there are limited training programs to effectively teach the co-operative model to senior managers in the sector. They called for increased co-op-based managerial and leadership training.

9. Other Issues

Survey respondents identified a few other issues of concern. These included:

- **The need for more co-operative research** – co-operative leaders lament that co-operative research is not well funded or supported by government nor educational institutions. This is unfortunate because more research is needed on topics such as how co-operatives impact the health of their local communities and the unique legal power of member governance in relation to the dissolution of a co-operative (one respondent cited the [MEC](#) court case as the example).
- **Increasing cost of living posing a threat to co-operatives** – as the cost of living continues to rise, more members co-operatives are becoming more budget conscious. Co-operative leaders suspect this will pose a threat to co-operatives, especially if members continue to

become more driven by costs as opposed to values.

- **Becoming leaders in sustainability and environmental justice** – Co-operatives need to distinguish themselves as organizations ready and willing to address sustainability and environmental justice challenges

APPENDIX A: A SELECTION OF RESPONDENT QUOTES ON THE SURVEY THEMES

1. Improving Awareness

“People under the age of 40 do not know what co-operatives are. Going to a Co-op grocery store, is just that, going to a grocery store.”

“This challenge really comes down to visibility and understanding. When people are introduced to the co-operative model for the first time, they’re often genuinely excited by it - we regularly hear comments like “Why have I never heard about this before?” But because co-ops aren’t widely understood in the mainstream, the model can seem unfamiliar or even complicated from the outside. That lack of awareness makes it harder for people, communities, and decision-makers to fully appreciate the impact and potential of co-ops. Strengthening awareness helps demystify the model and invites more people to engage with it.”

“Co-ops come in all shapes, sizes and industries. Whenever we take our co-op to an event, we spend 99% of our conversations educating the public on the co-op model: what it is, how it functions, and why it's great. People are engaged and interested. We need this engagement and interest to carry further into schools, business classes, media, social impact spaces, and government offices. We need more advocates championing the co-op model and its benefits, especially in a world (specifically Gen Z and Alpha) that is finding itself at odds with private ownership, profit-motivated, and exploitive business practices.”

“Coops (and non profits) have a self deprecating narrative that perpetuates stigma and misinformation about how and why they should (or could) exist as part of the continuum of service models. As part of the awareness we

need to start talking like coops ARE the solution rather than the weaker “maybe look at this model” We also need to borrow some of the for profit practices and focus on the outcomes of coop with those practices rather than consistent messaging about for profit being “bad capitalism”

“The core challenge in raising awareness about the co-operative model is a narrative and perception gap. While co-ops are rightly member-focused, this inward orientation is often perceived by the general public, government, and youth as niche or marginal. The result is a failure to be seen as a powerful, systemic alternative to extractive corporate capitalism. The nature of this challenge is twofold: 1. Competitive Relevance: Co-ops are often not framed as competitive, scalable solutions to modern crises. To be taken seriously, they must pivot from being seen as member-serving organizations to being recognized as essential engines for broad socio-economic resilience. 2. Urgent Positioning: There is a critical, untold story that co-operatives are uniquely suited to address today's most pressing issues: mitigating job displacement from AI, combating wage theft and inequality, and strengthening democratic accountability against concentrated corporate and political power. The challenge is to aggressively claim this narrative space before it is ceded to less democratic models. In essence, the task is not just to inform, but to reframe—positioning the co-operative model not as a historical artifact, but as a vital and urgent solution for the 21st century.”

2. Access to capital

“Access to capital is a challenge for most small businesses - but for co-ops, it’s amplified by a broader lack of understanding about the model. Financial institutions, including credit unions, don’t always have the knowledge or tools to assess co-operative structures, which can make

lending more difficult than it needs to be. Government policies and funding programs also tend to be designed with traditional corporate or nonprofit models in mind, leaving co-ops struggling to fit criteria that should include them. This is especially true for nonprofit co-ops, which often miss out on grants they're well-suited for simply because funders aren't familiar with how co-operatives work. Greater awareness and education across the financial and public sectors would significantly improve access to capital for co-ops of all types."

"Accessing capital is a persistent challenge for co-ops, as many banks do not fully understand the co-operative model and are hesitant to lend. As a result, co-ops often depend on associations for grant and funding support. While the model promotes lean operations and patronage payments in surplus years, limited financial literacy among members can lead to short-term distributions at the expense of long-term reserves. Ultimately, a co-op's ability to secure financing is closely tied to the strength of its financial leadership."

"Access to capital is a top challenge for cooperatives, fundamentally because the sector's own financial institutions—often constrained by small grant sizes and risk-averse lending practices—demonstrate a lack of confidence in the very cooperatives they are meant to support. The nature of this challenge stems from a structural tension: the need to prioritize member interests in the short term can come at the expense of long-term sustainability. This sustainability requires significant investment in recruiting new members, developing innovative products and services, and adopting new technologies—investments that are systematically underfunded. Consequently, this creates a critical paradox. The cooperative industry frequently highlights its substantial market share and economic contribution, yet it fails to invest adequately in its own future. This

underinvestment directly undermines efforts to improve awareness and demonstrate the relevance of the cooperative model to the public, youth, governments, and other key stakeholders, thereby threatening the sector's long-term viability."

"Would love to see global cooperative initiatives to fund co-ops in high demand industries such as energy development and manufacturing. There seems to be a lack of relationship building with other civil society movements that can effectively identify sources of financing and capital. For example unions, and large non-profits and trusts/foundations."

"La croissance rapide d'une coopérative pose souvent de problèmes au niveau du capital réglementaire qui doit être maintenu. Le manque de liquidité est un facteur important lors de la croissance rapide des emprunts. On a tendance à vouloir ralentir la croissance économique pour éviter de dépasser les normes du capital."

3. Nurturing Cooperation amongst Co-operatives

"The challenge lies in limited collaboration and coordination among co-operatives, often due to competition, resource constraints, or lack of shared platforms. This reduces opportunities to pool resources, share knowledge, and build collective strength, making it harder for co-operatives to scale impact and effectively compete with larger conventional enterprises. As leadership ages, smaller credit unions are choosing to merge as it makes it harder to remain autonomous"

"Plusieurs Coopératives pourraient mieux mutualiser des services ou des fonctions, on pourrait partager des outils de gestion et même faire de la commercialisation croisée. Et on a beaucoup de misère à le faire. On devrait donc beaucoup plus coopérer afin de favoriser nos affaires, mais aussi créer plus de valeur pour nos membres."

“I believe there is so much more we could do together with our combined membership, thereby strengthening the bonds of our membership through the communities we jointly serve. Our common cooperative principles speak to this strength.”

“Nurturing co-operation among co-operatives is challenging because, while collaboration is a core principle, it often competes with the realities of market pressures and organizational priorities. Co-operatives operate in diverse sectors with different goals, making alignment on shared initiatives complex. Limited resources, geographic dispersion, and varying governance structures can create barriers to building meaningful partnerships. Additionally, there is sometimes a lack of awareness or trust between co-operatives, which can hinder joint advocacy, shared services, and knowledge exchange. Without intentional efforts to foster collaboration, the sector risks losing opportunities to amplify its collective impact and strengthen its position in the broader economy.”

“Nurturing co-operation among cooperatives is challenging because immigrant-led cooperatives often operate in isolation, with little visibility, recognition, or institutional support. Without inclusion by mainstream cooperative associations or government frameworks, they lack access to networks, shared services, mentorship, and advocacy platforms. This exclusion weakens collaboration, slows growth, and prevents immigrant communities from fully benefiting from the cooperative movement.”

4. Developing Strong Co-operative Leaders

“To continue to educate members and employees on co-op values and principles and to develop leadership skills that are closely aligned. As leaders retire out of the system, we need to ensure there is a pipeline of current and potential leaders ready to step up. Many leaders especially management are being brought in from outside of

the movement and take time to adjust to co-op realities or see its true nature and value. “

“By supporting strong leaders in the sector, it actually will have the benefit of saving and sustaining this model in the coming decades. True well informed and well supported, cooperative leaders, understand the basic tenants of how cooperatives work together and support the good of all cooperatives, and this perspective is quite unique, especially as compared to leadership within an investor owned entity.”

“When leaders, who are also decision-makers, within co-operatives are unfamiliar with its foundational principles, they risk unintentionally undermining the structure and principles that make co-operatives unique. Developing leaders who not only embrace modern approaches to leadership but also have a deep understanding of co-operatives can ensure the model remains resilient and relevant, even as it evolves in today’s competitive landscape.”

“Developing strong co-operative leaders is a challenge because leadership in a co-operative context requires a unique blend of skills and values that go beyond traditional management. Co-operative leaders must balance business performance with member engagement, democratic governance, and community impact, which demands a deep understanding of co-operative principles and the ability to apply them in a competitive marketplace. This is difficult because leadership development programs often focus on conventional corporate models, leaving a gap in training tailored to co-operatives. Additionally, succession planning can be complex in member-driven organizations, and attracting talent that embraces co-operative values while demonstrating strategic and innovative thinking is an ongoing hurdle.”

“Over the last two or three decades credit unions have done a terrible job of preparing the next group of employees to become leaders. As retirements in the leadership group grow ever more prevalent there is a dearth of individuals ready willing and able to take over in the most senior management roles.”

5. Co-op Governance

“Strong governance is essential to the success of any organization - and for co-ops, it comes with unique complexities. Consumer co-ops often struggle with isomorphism, the pressure to drift toward conventional corporate practices rather than staying rooted in cooperative principles. Multi-stakeholder co-ops face the challenge of balancing diverse member groups with different interests, making decision-making more complex. And in worker co-ops, governance can become especially difficult during transitions, as founding members move on and new worker-owners step in. These dynamics make co-operative governance both critical and demanding, requiring ongoing attention, education, and support.”

“New board members come to the board table with their backgrounds and opinions on the role of the board and the role of the board chair and may try to meld the role of the board and the role of management to their pre-conceptions. Even with a strong board chair and DDP training, it is difficult to change those preconceptions. The co-op model becomes - at best - a reference model, rather than the guiding model.”

“Along with our cooperative principles being top of mind for board governance, our cooperative leaders also need to ensure that boards are competency based, demonstrating that boards have the skills and expertise required to govern and navigate the challenges and look for the

opportunities in the communities we serve. Ongoing board development and active recruitment to fill competency gaps is important. The lack of member engagement, especially for AGMs, is also a significant governance concern.”

“people on the board have to understand the cooperative difference so they can govern accordingly.”

“C’est un défi parce qu’on a des administrateurs qui pensent soit qu’on est des organismes à but non lucratifs qui mettent l’accent sur l’associatif et l’autre partie qui est plus corporatif. On doit apprendre à faire la part entre les deux côtés d’une coopérative, et que sa gouvernance reflète le tout. Je crois aussi qu’il y a un manque dans l’engagement des membres et des communautés dans la gouvernance des coopératives avec des assemblée générale de moins en moins populaires.”

6. Policy Changes that do not account for co-operatives

“Ottawa often forgets about credit unions and the importance we play as a strong alternative to the chartered banks. Despite lobbying efforts, they still don't understand our sector.”

“As a financial co-operative (Credit Union) it seems so many policies are simply adopted straight from OSFI that were designed for chartered banks and do not always relate to a co-operative organization. The provincial regulator is notorious for adopting OSFI guidelines without amendment without recognizing that there is a big difference between a co-operative organization and a public limited company like a chartered bank. This does cause us grief at times.”

“As practitioner in Immigrant led Cooperatives development Policy changes that overlook

cooperatives create regulatory gaps where cooperatives are neither properly recognized nor supported. This leads to unclear legal status, limited incentives, and barriers to financing or registration. As a result, cooperatives struggle to grow, compete, and contribute effectively to economic development. Even mainstream Cooperatives are ignoring us”

“I do not think that policy makers understand co-op's and/or the not for profit sector or shared profit sector. for example funding streams do not allow co-ops to apply.”

“Cooperatives are an excellent business model not sufficiently taught in educational institutions or promoted. Quebec, along with other policies found internationally, show that cooperatives could proliferate if support by policy. Social economy and coop models must grow for greater balanced and healthier economy. “

7. Co-operative Development

“The sector cannot grow if more co-ops do not develop. People want alternative business structures, but there is a lack of co-op development support, advice, infrastructure to make this happen.”

“Co-operative development remains a top challenge because the existing support system is fragmented and insufficient, failing to provide the comprehensive, stage-specific guidance that co-ops need to launch and thrive. The core issue is a systemic gap. Unlike conventional incubators and accelerators that offer end-to-end support from idea to scaling, most co-operative development services are narrowly focused on basic administrative setup. They lack a streamlined pathway that guides entrepreneurs through the entire business lifecycle. This gap creates significant hurdles for co-ops, which have unique structural and operational needs:

1. Lifecycle Abandonment: Support often ends after incorporation, leaving co-ops stranded during the critical phases of commercialization, growth, and accessing capital.
2. Procedural Complexity: Navigating the dual federal/provincial incorporation and registration process is uniquely complex for co-ops and requires dedicated, expert guidance.
3. Isolation & Duplication: Without programs designed to foster collaboration, co-ops miss out on the economies of scale and shared learning that come from pooled services (e.g., joint marketing, bulk purchasing).
4. Skills Gap: Founders and members need accessible, ongoing training in governance, democratic management, and sector-specific skills. Traditional long-term credential programs are impractical; there is a critical lack of agile, micro-credential opportunities tailored to the co-operative model. In essence, the challenge is not a lack of goodwill, but a lack of a complete, integrated framework that addresses the unique journey of a co-operative enterprise from conceptualization to commercialization and beyond.”

“As a sector, we do not do strategic planning very well (e.g. working as a sector to promote co-op housing at a time of great shortage of housing). We need more ways for sector organizations and academics to co-operate (think tanks, task forces, etc.) with the support of relevant NGOs and social enterprises. “

“A key component of co-operative development is getting from "what's in it for me" to becoming a compassionate community of care and solidarity. Many see themselves as potential recipients of services that others (government, public and private entities) provide to them in a competitive environment. Co-operative development also means developing the mindset of co-operation

(with care and compassion - win/win) over competition (with power and money - win/lose).”

“Outside of Quebec, there is not enough support from governments or large co-operatives for developing and smaller co-ops.”

8. Ensuring that management practices are adapted to co-operatives

“More and more managers of large co-operatives in particular are coming from outside the co-operative system, without any prior knowledge of co-operatives.”

“With retirements of members of senior leadership teams and board member turn-over, where the new members of senior leadership teams and boards have strong skills but far less knowledge of and commitment to the co-operative business model, co-operative values and principles run the increasing risk of being there just for possible reference, rather than being the foundation upon which strategies and set and decisions are made.”

“Management needs to ensure that members are adequately knowledgeable on their cooperative. In the case of tier two or tier three coops or apex organizations, this includes ensuring members of members and their members are also adequately knowledgeable on the structure they are associated with and their benefits.”

“At the moment, it seems to me as new leaders and managers come in to the system that they are not adapting to the co-op model but instead are bringing in management practices that don't leverage the co-operative model or values. They seem the co-op piece as a hindrance to growth and development or just outdated. We are in danger of losing the connection with the past, the co-op model, and will instead focus on management that sees the co-op only as a

business rather than the more fully rounded, community based model that can deliver across the triple bottom line.”

“Enhancing access to Co-Op based managerial and leadership training is essential for fostering a robust professional development environment. Currently, there are limited training programs that effectively integrate the Co-op model, which is a significant gap in the industry. Developing comprehensive training options that incorporate the principles and practices of the Co-op system will not only improve the skill set of staff entering the Co-op environment but also support ongoing development for existing personnel. Such initiatives will ensure that both new recruits and seasoned employees are equipped with the necessary leadership and management competencies rooted in the Co-op philosophy, ultimately strengthening the organizational capacity and promoting sustainable growth within the Co-op sector.”

Other themes

“We need to figure out what we can do for our local memberships better than outside entities. Most members I think would say they are with Co-Op because it saves them money. As competition grows and financial times get tough, more members are scrutinizing their budgets and finding Co-Op isn't as good as they thought it was. We are seeing a slow shift away from Co-Op as people care more for the best price than they do for spending their cash locally.”

“There is so little published research on co-operatives in Canada and the United States that can provide guidance to courts on the unique nature of member governance and financial rights. This has led to potentially harmful judicial decisions such as that occurred in the Mountain Equipment Co-op bankruptcy.”

“Co-ops must better distinguish themselves as organizations ready and willing to address the fundamentals of sustainability and environmental justice challenges--engaging simultaneously on economic, ecological, social, and cultural fronts.”

“Objectively speaking, the co-operative sector in Canada is large enough to fund all the supportive infrastructure we need. However, most of our federations are under-funded. Everyone talks about finding efficiencies and diversifying revenue sources instead of honestly appraising how much co-operatives themselves need to put up.”

APPENDIX B: 2025 TOP CO-OP ISSUES SURVEY

For the last nine years, the Canadian Centre for the Study of Co-operatives (a research centre sponsored by Canadian co-operatives and the University of Saskatchewan) has asked members of the co-operative sector across Canada “What are the top issues facing co-operatives in Canada today?”. Results from last year’s survey can be found here:

<https://usaskstudies.coop/documents/research-reports/2024-top-co-op-issues-survey-report.pdf>

As we near the end of 2025, it’s again time to understand whether there were any changes to the co-operative sector’s “top issues.” As always, we are reaching out to you in your capacity as an executive director, chief executive officer, board chair, or other leader / observer of the Canadian co-operative sector. Please note that the survey is available in English and French. You can change the language on the survey using the language button located on the top righthand corner of the survey.

Please feel free to share the following link to this survey

(<https://www.surveymonkey.ca/r/2025TopCoopIs>)

[sues](#)) with anyone else in the co-operative sector who you think may want to share their thoughts.

Rest assured, your responses will be kept anonymous. Our report, anticipated this winter, will be informed by analysis of aggregated response. Finally, please note that the University of Saskatchewan Behavioural Research Ethics Board (Beh-REB) has examined and approved this study (BEH#: 2269).

Many thanks for your prompt attention to this survey!

Sincerely,

Marc-André Pigeon, Director and Strategic Research Fellow Canadian Centre for the Study of Co-operatives

University of Saskatchewan
<http://usaskstudies.coop>

1. How many people does your organization employ? *If you don't work for a co-operative, simply put "not applicable" in the textbox below.*
2. What is your position within your organization? *Please select all that apply*
 - Member of the Board of Directors
 - Management
 - Co-operative Developer
 - Academic
 - Other, please specify: _____
3. Where is your organization headquartered? *If you are self-employed, where are you based out of?*
 - Alberta
 - British Columbia
 - Manitoba
 - New Brunswick
 - Newfoundland and Labrador
 - Northwest Territories
 - Nova Scotia
 - Nunavut

- Ontario
 - Prince Edward Island
 - Quebec
 - Saskatchewan
 - Yukon
 - Outside of Canada
4. What, in your view, is the most important challenge uniquely facing co-operatives in Canada today? Please make your selection from the following list:
- Improving awareness about the relevance of co-operative model with the general public, members, youth, government, and other stakeholders
 - Co-operative governance
 - Co-operative development
 - Policy changes that do not account for co-operatives
 - Developing strong co-operative leaders
 - Ensuring that management practices are adapted to co-operatives
 - Nurturing cooperation among co-operatives
 - Access to capital / financing (for growth, technological spending and other)
 - Research on co-operatives
 - Other (please specify)
 - i. Please enter a comment
5. What, in your view, is the second most important challenge uniquely facing co-operatives in Canada today? Please make your selection from the following list:
- Improving awareness about the relevance of co-operative model with the general public, members, youth, government, and other stakeholders
 - Co-operative governance
 - Co-operative development
 - Policy changes that do not account for co-operatives
 - Developing strong co-operative leaders
 - Ensuring that management practices are adapted to co-operatives
 - Nurturing cooperation among co-operatives
 - Access to capital / financing (for growth, technological spending and other)
 - Research on co-operatives
6. What, in your view, is the third most important challenge uniquely facing co-operatives in Canada today? Please make your selection from the following list:
- Improving awareness about the relevance of co-operative model with the general public, members, youth, government, and other stakeholders
 - Co-operative governance
 - Co-operative development
 - Policy changes that do not account for co-operatives
 - Developing strong co-operative leaders
 - Ensuring that management practices are adapted to co-operatives
 - Nurturing cooperation among co-operatives
 - Access to capital / financing (for growth, technological spending and other)
 - Research on co-operatives

- Other (please specify)
 - i. Please enter a comment
7. You selected *Improving awareness about the relevance of co-operative model with the general public, members, youth, government and other stakeholders* as a top challenge, what is the nature of this challenge and why is it a challenge?
 8. You selected *co-operative governance* as a top challenge, what is the nature of this challenge and why is it a challenge?
 9. You selected *co-operative development* as a top challenge, what is the nature of this challenge and why is it a challenge?
 10. You selected *policy changes that do not account for co-operatives* as a top challenge, what is the nature of this challenge and why is it a challenge?
 11. You selected *developing strong co-operative leaders* as a top challenge, what is the nature of this challenge and why is it a challenge?
 12. You selected *ensuring that management practices are adapted to co-operatives* as a top challenge, what is the nature of this challenge and why is it a challenge?
 13. You selected *nurturing cooperation among co-operatives* as a top challenge, what is the nature of this challenge and why is it a challenge?
 14. You selected *access to capital / financing (for growth, technological spending and other)* as a top challenge, what is the nature of this challenge and why is it a challenge?
 15. You selected *research on co-operatives* as a top challenge, what is the nature of this challenge and why is it a challenge?
 16. You selected the *other* option as a top challenge, please elaborate on the nature of this challenge and why is it a challenge.

This is the end of the 2025 Top Co-op Issues Survey. If you have any additional thoughts or comments that you would like to share with us, please leave them below.

Au cours des neuf dernières années, le Centre Canadien d'Etude des coopératives (un centre de recherche parrainé par les coopératives canadiennes et l'Université de la Saskatchewan) a sollicité des membres du secteur coopératif à travers le Canada sur les principaux problèmes auxquels les coopératives au Canada font face aujourd'hui. Les résultats du sondage de l'année dernière peuvent être consultés ici: <https://usaskstudies.coop/documents/research-reports/2024-top-co-op-issues-survey-report.pdf>

Il est temps maintenant de comprendre comment les défis auxquels le secteur coopératif est confronté en 2025 peuvent évoluer.

Il s'agit, comme toujours, d'une demande personnelle que nous adressons aux PDG, présidents de conseils d'administration et autres leaders et observateurs de coopératives canadiens. Nous garantissons que vos réponses resteront anonymes afin de produire une liste agrégée des principaux problèmes auxquels sont actuellement confrontées les coopératives, tels qu'ils sont vus par les organisations et les acteurs du secteur. Nous partagerons les résultats avec la communauté coopérative canadienne et nous utiliserons vos réponses pour guider nos futures recherches. Le comité d'éthique de la recherche comportementale de l'Université de la Saskatchewan (Beh-REB) a examiné et approuvé cette étude (BEH #: 2269).

Merci beaucoup de votre attention immédiate à cette enquête! Cordialement,

Marc-André Pigeon, Directeur et chercheur associé stratégique

Centre Canadien d'Étude des Coopératives
L'Université de la Saskatchewan
<https://usaskstudies.coop>

1. Combien de personnes votre organisation emploie-t-elle? Si vous ne travaillez pas au sein d'une coopérative, inscrivez simplement « Ne s'applique pas » dans la zone de texte ci-dessous.

2. Où se situe le siège de votre organisation? Si vous êtes indépendant, où êtes-vous basé?

- Colombie-Britannique
- Manitoba
- Nouveau-Brunswick
- Terre-Neuve-et-Labrador
- Territoires du Nord-Ouest
- Nouvelle-Écosse
- Nunavut
- Ontario
- Île-du-Prince-Édouard
- Québec
- Saskatchewan
- Yukon
- À l'extérieur du Canada

3. Quelle est votre poste au sein de votre organisation? *Veuillez sélectionner tout ceux qui s'appliquent* *

- Membre du conseil d'administration
- Gestionnaire
- Consultant dans la création de nouvelle coopératives
- Professeur / universitaire
- Autre, svp indiquer : _____

4. Selon vous, quel est le défi le plus important auquel sont confrontées les coopératives au Canada aujourd'hui? Veuillez faire votre choix de la liste suivante (Veuillez choisir une seule réponse):

- Améliorer la sensibilisation à la pertinence du modèle coopératif auprès du grand public, des membres, des

jeunes, du gouvernement et d'autres parties prenantes

- La gouvernance coopérative
- Le développement coopératif
- Des changements de politique qui ne tiennent pas compte des coopératives
- Développer de solides leaders coopératifs
- S'assurer que les pratiques de gestion sont adaptées aux coopératives
- Favoriser la coopération entre les coopératives
- L'accès au capital / financement (pour la croissance, les dépenses technologiques et autres)
- La recherche sur les coopératives
- Autre (veuillez préciser). Veuillez insérer un commentaire

5. Selon vous, quel est le deuxième défi le plus important auquel sont confrontées les coopératives au Canada aujourd'hui? Veuillez faire votre choix de la liste suivante :
Améliorer la sensibilisation à la pertinence du modèle coopératif auprès du grand public, des membres, des jeunes, du gouvernement et d'autres parties prenantes

- La gouvernance coopérative
- Le développement coopératif
- Des changements de politique qui ne tiennent pas compte des coopératives
- Développer de solides leaders coopératifs
- S'assurer que les pratiques de gestion sont adaptées aux coopératives
- Favoriser la coopération entre les coopératives
- L'accès au capital / financement (pour la croissance, les dépenses technologiques et autres)
- La recherche sur les coopératives
- Autre (veuillez préciser). Veuillez insérer un commentaire

6. Selon vous, quel est le troisième défi le plus important auquel sont confrontées les coopératives au Canada aujourd'hui? Veuillez faire votre choix de la liste suivante :

- Améliorer la sensibilisation à la pertinence du modèle coopératif auprès du grand public, des membres, des jeunes, du gouvernement et d'autres parties prenantes
- La gouvernance coopérative
- Le développement coopératif
- Des changements de politique qui ne tiennent pas compte des coopératives
- Développer de solides leaders coopératifs
- S'assurer que les pratiques de gestion sont adaptées aux coopératives
- Favoriser la coopération entre les coopératives
- L'accès au capital / financement (pour la croissance, les dépenses technologiques et autres)
- La recherche sur les coopératives
- Autre (veuillez préciser). Veuillez insérer un commentaire

7. Vous avez choisi « améliorer la sensibilisation à la pertinence du modèle coopératif auprès du grand public, des membres, des jeunes, du gouvernement et d'autres parties prenantes » comme un défi majeur. Quelle est la nature de ce défi?

8. Vous avez choisi « la gouvernance coopérative » comme un défi majeur, quelle est la nature de ce défi et pourquoi est-ce un défi?

9. Vous avez choisi « le développement coopératif » comme un défi majeur. Quelle est la nature de ce défi?

10. Vous avez choisi « des changements de politique qui ne tiennent pas compte des coopératives » comme un défi majeur. Quelle est la nature de ce défi?

11. Vous avez choisi « développer de solides leaders coopératifs » comme un défi majeur. Quelle est la nature de ce défi?

12. Vous avez choisi « s'assurer que les pratiques de gestion sont adaptées aux coopératives » comme un défi majeur. Quelle est la nature de ce défi?

13. Vous avez choisi « favoriser la coopération entre les coopératives » comme un défi majeur. Quelle est la nature de ce défi?

14. Vous avez choisi « l'accès au capital / financement (pour la croissance, les dépenses technologiques et autres) » comme un défi majeur, Quelle est la nature de ce défi?

15. Vous avez choisi « la recherche sur les coopératives » comme un défi majeur. Quelle est la nature de ce défi?

16. Vous avez choisi « autre » comme un défi majeur. Veuillez préciser la nature de ce défi.

17. Ceci est la fin du sondage sur les principaux problèmes liés aux coopératives durant l'année 2025. Si vous avez des idées ou des commentaires supplémentaires que vous aimeriez partager avec nous, veuillez les noter ci-dessous.

ABOUT THE CANADIAN CENTRE FOR THE STUDY OF CO-OPERATIVES

The Canadian Centre for the Study of Co-operatives (CCSC) is an interdisciplinary research and teaching centre located on the University of Saskatchewan campus. Established in 1984, the CCSC is supported financially by major co-operatives and credit unions from across Canada and the University of Saskatchewan (USask). Our goal is to provide practitioners and policymakers with information and conceptual tools to understand co-operatives and to develop them as solutions to the complex challenges facing

communities worldwide. We are formally affiliated with the Johnson Shoyama Graduate School of Public Policy at the University of Saskatchewan and the University of Regina. The connection strengthens the capacity of everyone involved to develop research and new course offerings dedicated to solving social and economic problems. Our most recent collaborative work has resulted in a new Graduate Certificate in the Social Economy, Co-operatives, and Nonprofit Sector.

OUR FUNDERS

The CCSC and USask acknowledge with gratitude the support and commitment of our funders. These organizations provide the CCSC with resources and leadership, helping us to develop the knowledge needed to construct co-operative solutions to the increasingly complex challenges

facing global communities. Since the CCSC opened its doors in 1984, our co-op and credit union sector partners have contributed nearly \$12 million to co-operative teaching, research, and outreach.

PROUDLY SUPPORTED BY





Canadian Centre for the Study of Co-operatives
101 Diefenbaker Place
University of Saskatchewan
Saskatoon SK Canada S7N 5B8
Treaty 6 Territory and Homeland of the Métis
t: (306) 966-8509
e: coop.studies@usask.ca
w: <http://www.usaskstudies.coop>