

**Co-ops and Credit Unions in the
Upper Columbia Region of SE British Columbia**

Report on Qualitative Research
Conducted by Chantal Orr for the UCCC
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Introduction

The Upper Columbia Co-op Council contacted 74 co-ops and credit unions within the Kootenay Boundary area. Of them 36 remain active, 15 are no longer in existence, and 23 were unreachable based on the information provided in the old directory.

Background

The purpose of this research was to update an old directory of regional co-ops and credit unions provided to UCCC by the BC Co-op Association in 2007, and to asset map co-ops within the Kootenay Boundary region. This resulted in the creation of a directory of active co-ops and credit unions, current speakers, consultants and trainers, and their respective areas of expertise. It was also done to gain insight into the history of cooperation in the region and to trace the development and status of current co-ops as emerging, evolving, or established, as well as those that have become, or are at risk of becoming, inactive.

Several questions were created in order to achieve the above objectives. Co-ops and credit unions were approached to see if they had speakers willing to share their expertise, what current challenges they faced, their development status, and the benefits derived from the existence of a regional co-op association. Lastly, in order to better track the history of cooperation and how co-ops identify themselves developmentally, they were asked to classify themselves as emerging, evolving, or established.

Methodology

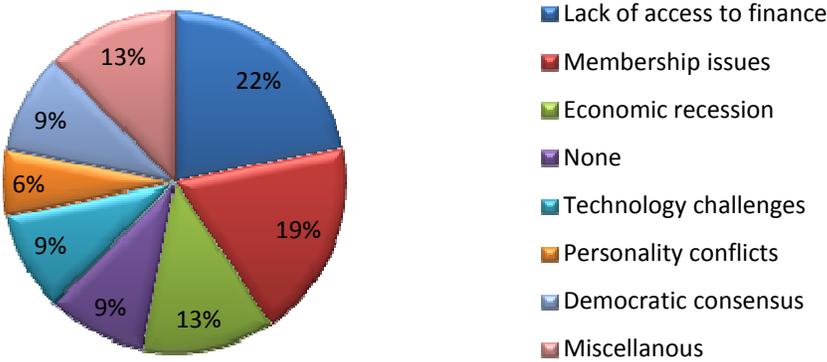
The research process took 3 months to complete and involved updating an aged directory of co-ops of the region. Survey respondents submitted their answers largely over email and phone. Few participants submitted surveys in writing.

Findings

Current Challenges

The most prominent challenge respondents identified was lack of access to finance, capital, and equity. The second major challenge surrounded membership issues, specifically attracting and sustaining members. The third issue was the negative implications of the current economic recession, which has ultimately impacted sales. Other issues that surfaced were technology challenges, personality conflicts, and difficulty in reaching democratic consensus. Less dominant challenges included the aging demographic, sustaining new branches, dealing with other organizations and developing services to better meet the needs of members (categorized as miscellaneous below).

Current Challenges

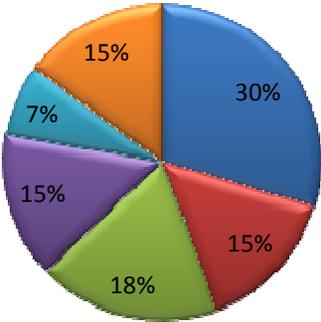


Benefits of a Regional Co-op Association

A significant number of survey participants responded that shared learning would be the most beneficial service of a regional coop association, stating easy access to knowledge and resources would be largely beneficial. Conversely, many co-ops did not respond to the question or did not identify any benefits, describing themselves as self sufficient. Increased awareness was another dominant benefit that emerged from the survey. Cheap education and training by way of management and other co-op related courses was also recognized by a handful of co-ops. Lastly, one co-op felt that education surrounding legal support would be ideal.

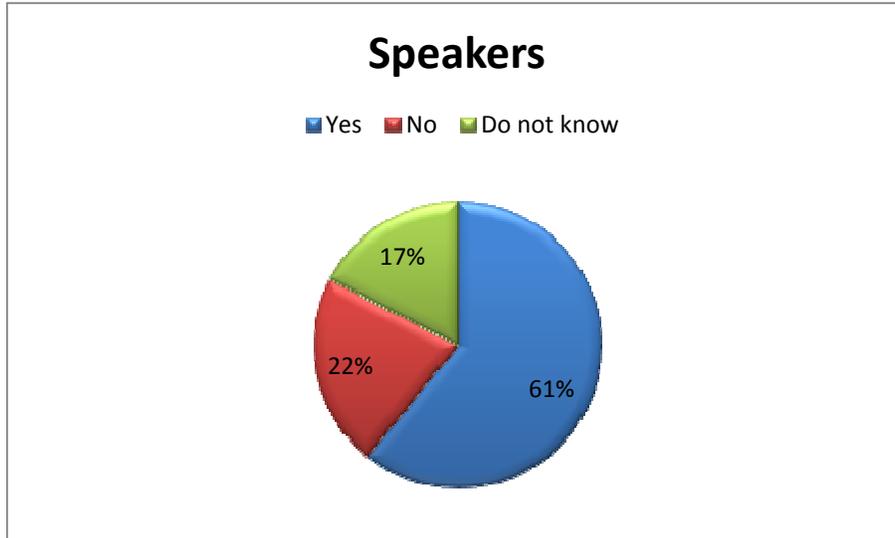
Benefits of a Regional Co-op Association

- Shared learning
- None
- Do not know
- Affordable training
- Legal support
- Increased awareness



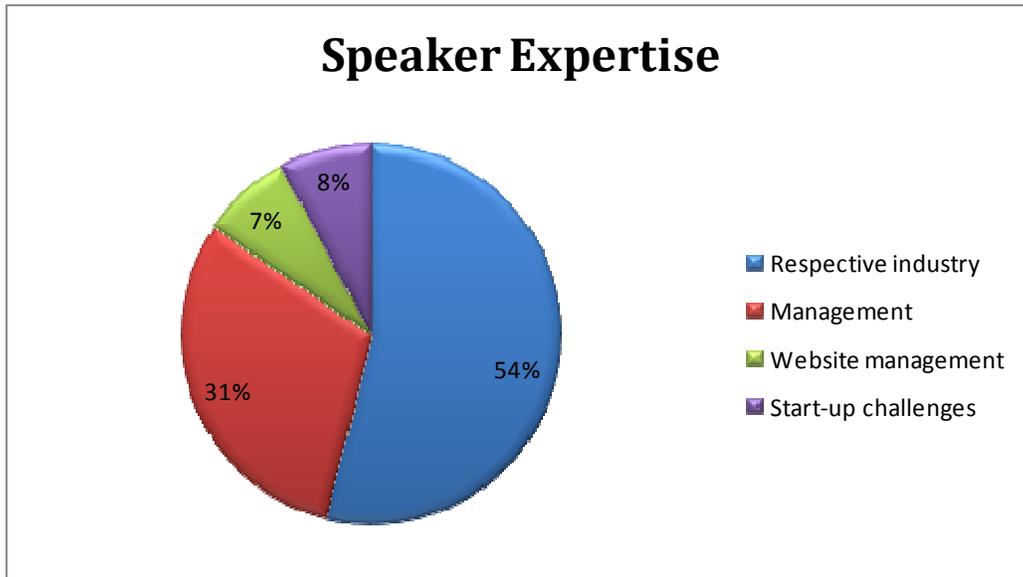
Speakers

Over half of the survey participants have speakers willing and available to speak on co-op related subjects.



Speaker Expertise

Of this 61%, approximately just over half would be willing to offer advice in their respective area of expertise. The remainder offered to speak on business management issues, start-up challenges, and website management.



Development Status

Most co-ops and credit unions defined themselves as evolving.

