



Η δύναμη του
συνεργατισμού

Cooperatives
Europe Βασικά
στοιχεία για το 2015

Συντακτική ομάδα

Συγγραφείς

Carmen Quintana Cocolina με την ομάδα των Cooperatives Europe

Ευχαριστίες

Θα θέλαμε να ευχαριστήσουμε όλα τα μέλη των Cooperatives Europe που συνέβαλαν σε αυτή την έκθεση με την συμπλήρωση του ερωτηματολογίου και την παροχή στοιχείων σχετικά με το συνεταιριστικό κίνημα στην Ευρώπη.

Γραφιστικό σχέδιο

Valentina Frare – www.valentinafrare.com

Απρίλιος 2016

Η αναπαραγωγή επιτρέπεται, με την προϋπόθεση ότι γίνεται αναφορά στην πηγή.

Μετάφραση στα ελληνικά:

Λουκάς Μπρέχας Δίκτυο Κοινωνικής Αλληλεγγύης & Περιφερειακής Ανάπτυξης, Κώστας Παπαγεωργίου Ινστιτούτο Συνεταιριστικών Ερευνών & Μελετών

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Καλωσόρισμα

Αγαπητά Μέλη,

Είναι μεγάλη μου χαρά να παρουσιάσω αυτή την πρώτη Έκθεση βασικών αριθμητικών στοιχείων των Cooperatives Europe, που έχει τον τίτλο « Η Δύναμη του Συνεργατισμού». Οφείλεται πράγματι στα μέλη μας το ότι αυτή η σημαντική Ευρωπαϊκή συνεταιριστική Έκθεση έγινε εφικτή. Θα μπορούσε να πραγματοποιηθεί αυτή η σημαντική ευρωπαϊκή συνεταιριστική έκθεση. Ιδιαίτερες ευχαριστίες απευθύνονται σε όλα εκείνα τα μέλη που πρόσφεραν εθελοντικά τους οικονομικούς πόρους, καθώς και σε όλους εκείνους, που μας εφοδίασαν με τα σχετικά δεδομένα κατά χώρα και κατά τομέα.

Ως Πρόεδρος των Cooperatives Europe, υπήρξε ένα σημαντικό μέρος της πολιτικής μου επιδίωξης να προσφέρω ευκαιρίες συνεργασίας μεταξύ των μελών. Μαθαίνοντας ο ένας από τον άλλο, με σύγκριση των δεδομένων και των εμπειριών είναι υψίστης σημασίας για τη συνεργασία μεταξύ μας μαζί στην Ευρώπη. Είναι η λογική συνέπεια του συνεταιριστικού συνθήματος «ενωμένοι στην πολυμορφία».

Σας προτρέπω να χρησιμοποιήσετε αυτή την έκθεση στις επαφές σας με τους διαμορφωτές πολιτικής της χώρας σας και της Ευρώπης και στις σχέσεις σας με τους ομολόγους σας στις διάφορες χώρες τη Ευρώπης.

Με συνεταιριστικούς χαιρετισμούς

Dirk J. Lehnhoff



Dirk J. Lehnhoff
Πρόεδρος των
Cooperatives Europe

Αγαπητοί υποστηρικτές αυτής της έκθεσης,

Θα ήθελα να απευθυνθώ ιδιαίτερα σε εκείνα τα μέλη, οι οποίοι έχουν κάνει εφικτή αυτή την έκθεση. Το έργο αυτό είχε διάρκεια περισσότερο από 18 μήνες, όταν το Διοικητικό Συμβούλιο των Cooperatives Europe ενέκρινε την ιδέα της κατάρτισης της πρώτης Ευρωπαϊκής έκθεσης για τις βασικές συνεταιριστικές πληροφορίες των μελών μας.

Ένας σημαντικός αριθμός των μελών μάς υποστήριξαν οικονομικά, προκειμένου να απασχολήσουμε ένα άτομο πλήρους απασχόλησης σε αυτήν την έκθεση, την Carmen Quintana Cocolina. Η Carmen εργάστηκε πολύ στενά με τα μέλη μας, προκειμένου να συγκεντρωθούν τα στοιχεία και να αποτελέσουν μια συνεκτική έκθεση που επιτρέπει να συγκρίνονται πληροφορίες κατά χώρα και τομέα.

Είμαστε πολύ υπερήφανοι που σας παρουσιάζουμε αυτή την έκθεση, στην οποία προσβλέπουμε στην βελτίωσή της στο μέλλον με μέλη καθώς και με ερευνητές και φορείς διαμόρφωσης πολιτικής. Οι συνεταιρισμοί έχουν τη θέση τους στην ευρωπαϊκή οικονομία, την οποία αυτή η έκθεση σίγουρα θα αναδειξεί.

Με συνεταιριστικούς χαιρετισμούς,

Klaus Niederländer



Klaus Niederländer
Διευθυντής των
Cooperatives Europe

Στατιστικά στοιχεία των Cooperatives Europe

Συνεταιριστικές επιχειρήσεις

176.461

Μέλη

141.502.512

Εργαζόμενοι

4.707.682

Ετήσιος κύκλος εργασιών

1.004,3 δισεκ. €

Περισσότεροι από
το 17% του
πληθυσμού της
Ευρώπης είναι
μέλη ενός
συνεταιρισμού.



Σχεδόν 180.000
συνεταιριστικές
επιχειρήσεις



Περισσότερα από 140
εκατομμύρια μέλη

Από το 2009 οι συνεταιριστικές
επιχειρήσεις στην Ευρώπη έχουν
αυξηθεί κατά 12% .



Περισσότεροι από 4,5
εκατ. εργαζόμενοι



Περισσότερα από 1.000
δισεκ. € ετήσιο κύκλο
εργασιών

Από το 2009 τα μέλη
συνεταιρισμών στην Ευρώπη
έχουν αυξηθεί κατά 14% στην
Ευρώπη.

Συνεταιριστικές επιχειρήσεις

131.090

Μέλη

127.608.621

Εργαζόμενοι

4.364.235

Ετήσιος κύκλος εργασιών

992,66 δισεκ. €

**Cooperatives
Europe
στην Ε.Ε.**



Περισσότερα από 130.000
συνεταιριστικές επιχειρήσεις



Περισσότερα από 127
εκατομμύρια μέλη

**1 στους 5 ανθρώπους
στην Ε.Ε. είναι μέλος
ενός συνεταιρισμού.**



Περισσότεροι από 4
εκατομμύρια εργαζόμενοι

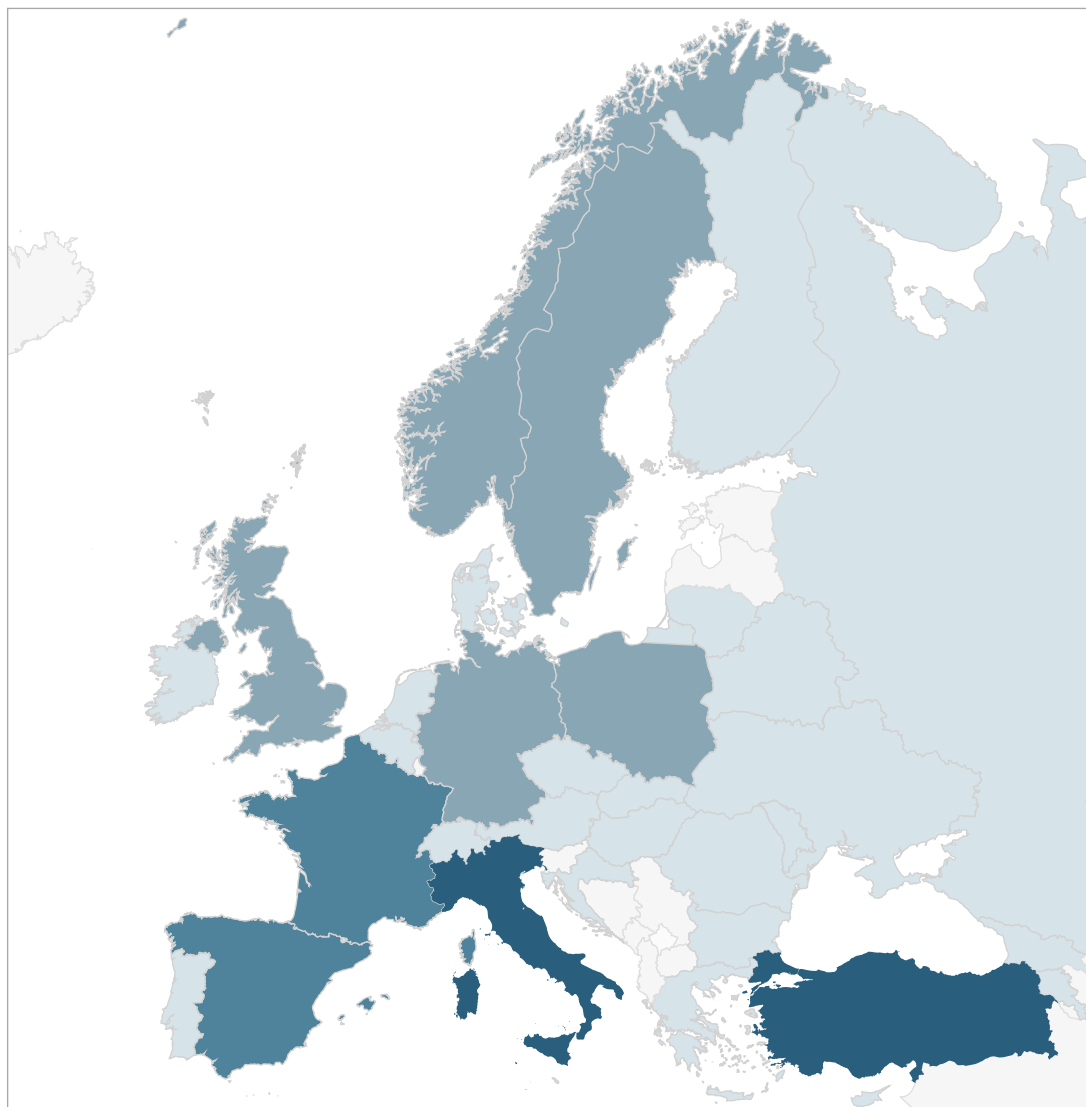
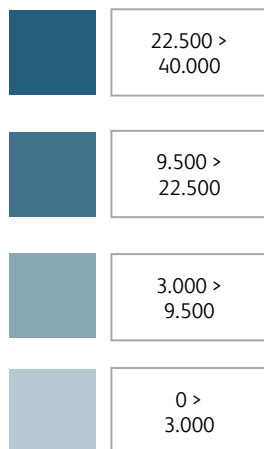


Ετήσιο κύκλο
εργασιών σχεδόν 990
δισεκ. €

Από το 2009 τα μέλη
συνεταιρισμών στην ΕΕ
έχουν αυξηθεί κατά 16% .

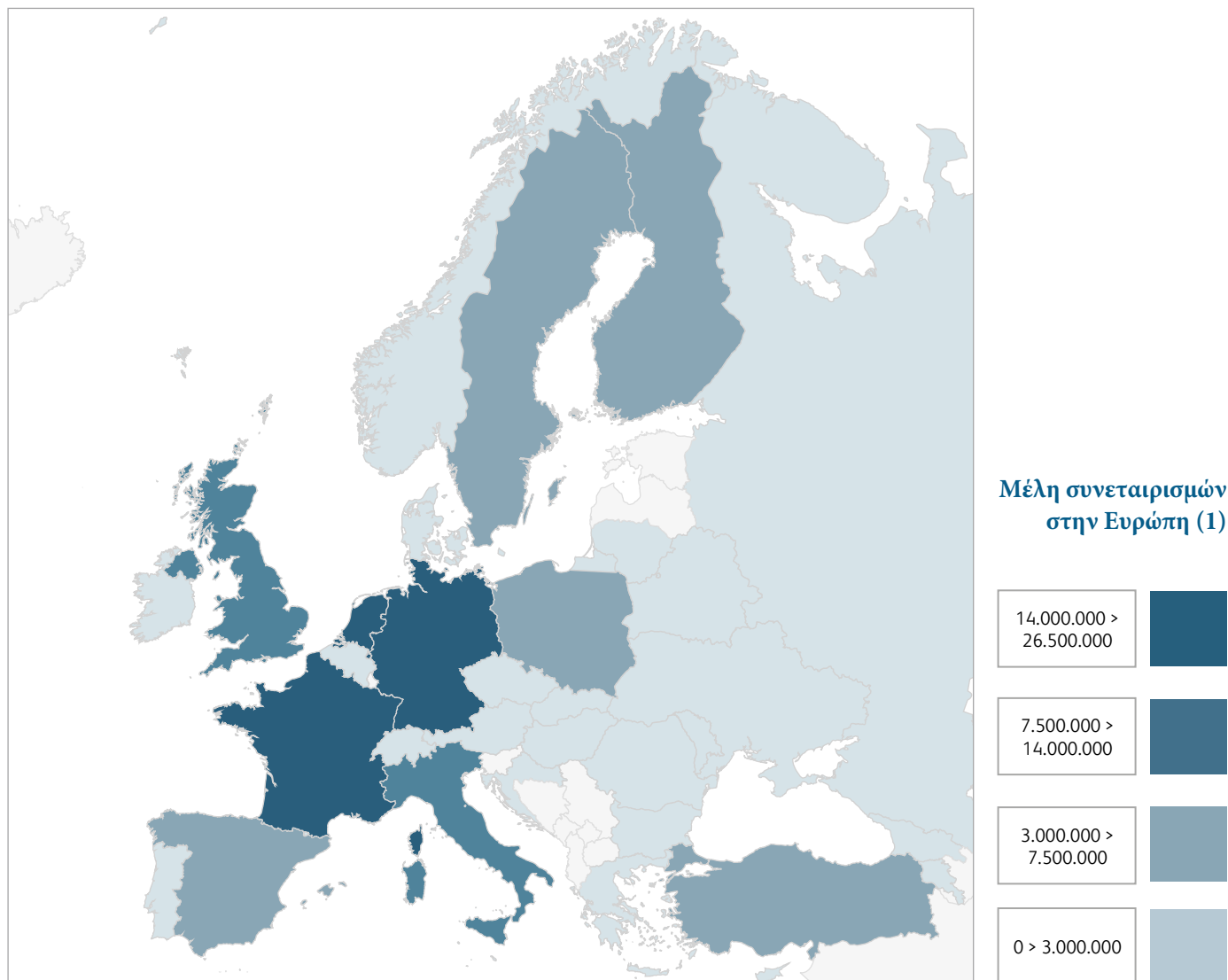
Συνεταιριστικές επιχειρήσεις στην Ευρώπη

Συνεταιριστικές επιχειρήσεις στην Ευρώπη (1)



Η Ιταλία (39.000), η Τουρκία (33.875), η Γαλλία (22.517) και η Ισπανία (20.050) έχουν τον μεγαλύτερο αριθμό συνεταιρισμών στην Ευρώπη.

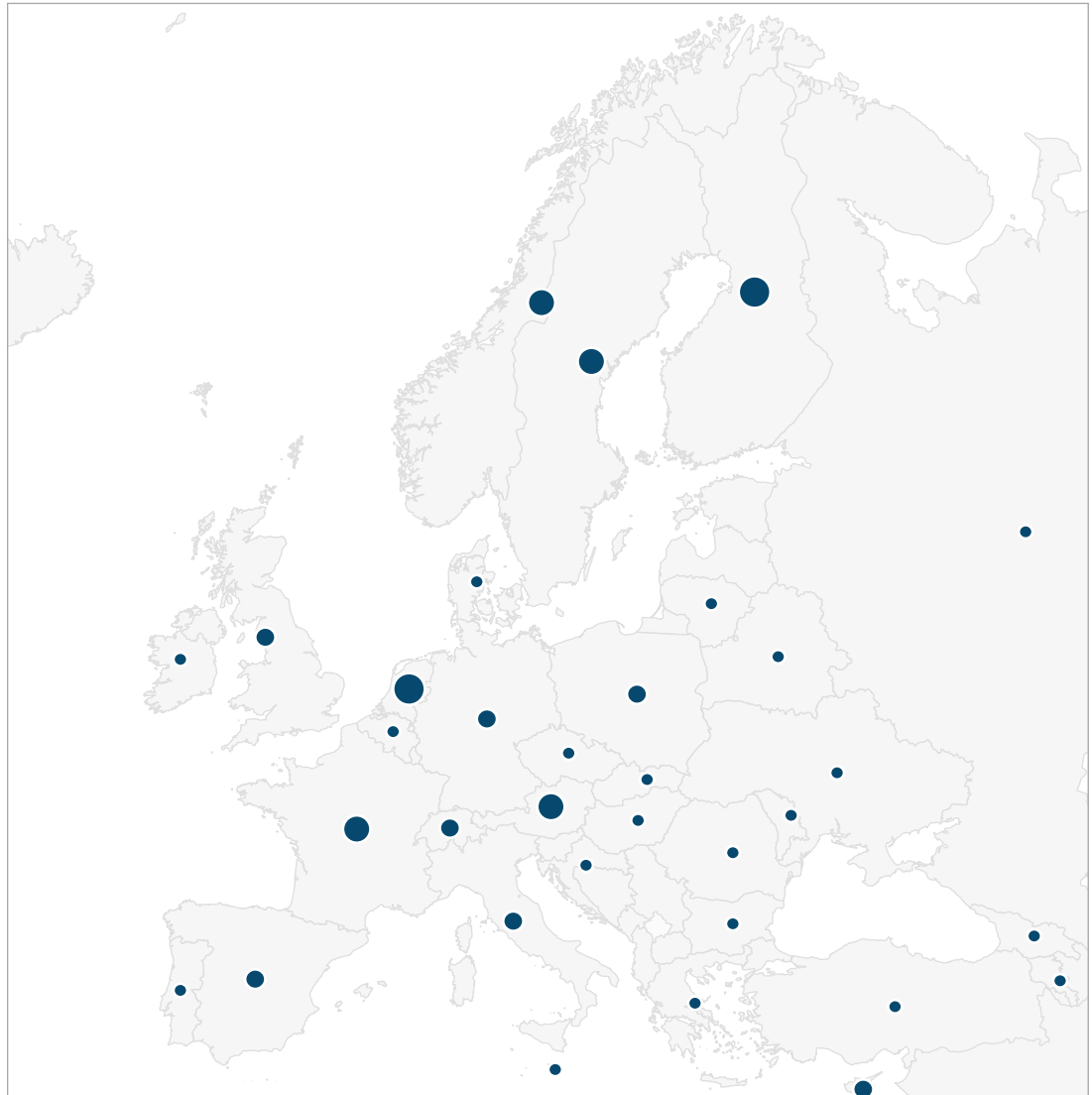
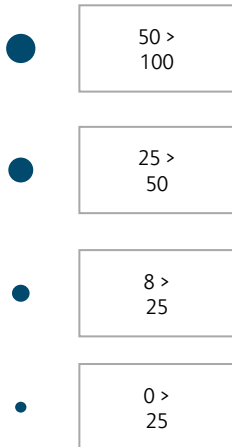
Μέλη συνεταιρισμών στην Ευρώπη



Η Γαλλία (26.106.829), η Γερμανία (22.200.000), η Ολλανδία (16.912.900), το Ηνωμένο Βασίλειο (14.919.093) και η Ιταλία (12.620.000) είναι οι χώρες με τα περισσότερα μέλη συνεταιρισμών στην Ευρώπη.

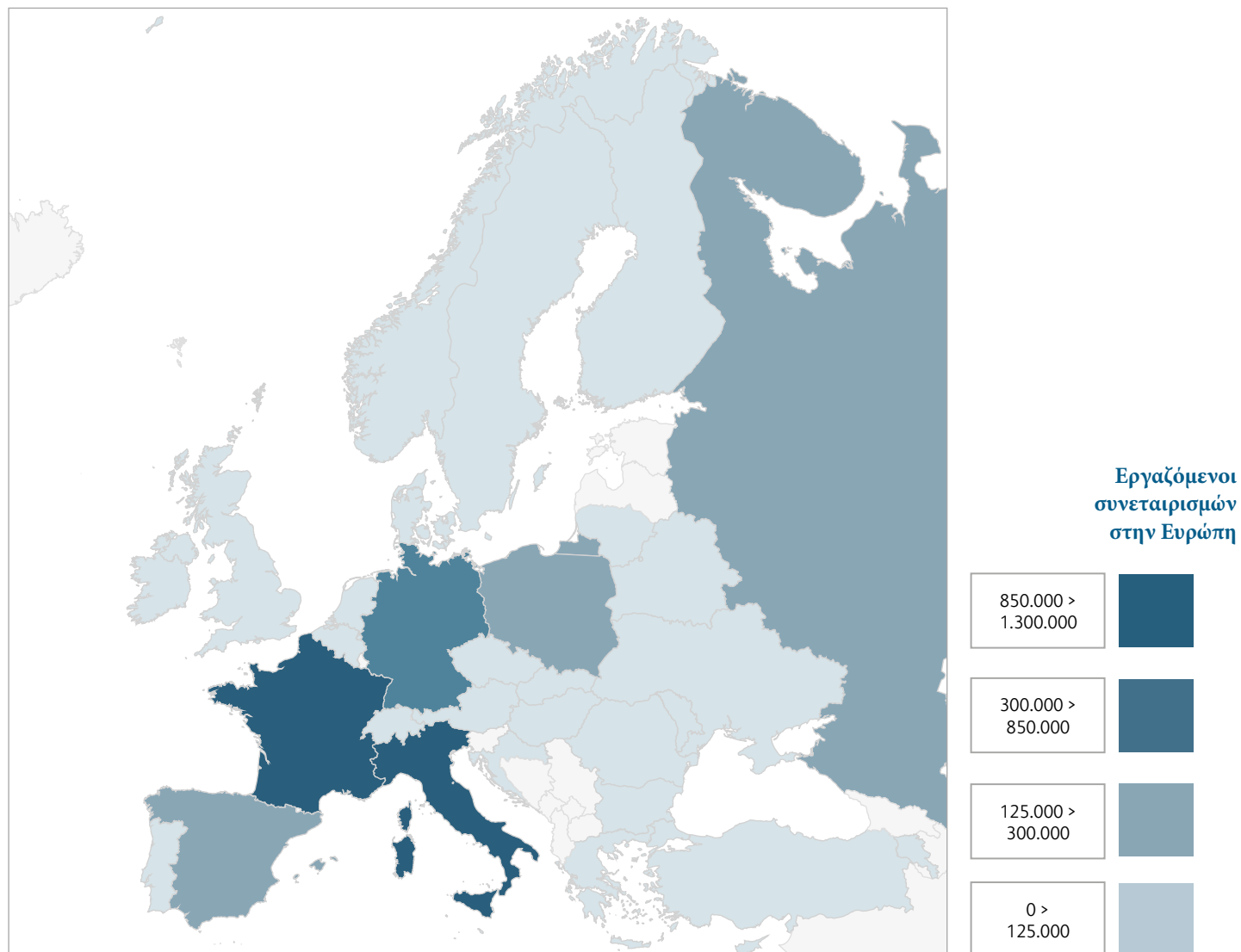
Πυκνότητα μελών συνεταιρισμών στην Ευρώπη (%)

Πυκνότητα μελών
συνεταιρισμών
στην Ευρώπη (%)



- Κάθε άτομο στην Ολλανδία είναι μέλος ενός τουλάχιστον συνεταιρισμού.
- Το 85% του πληθυσμού της Φινλανδίας είναι μέλος ενός συνεταιρισμού.
- Το 60% του κυπριακού πληθυσμού είναι μέλος ενός συνεταιρισμού.
- Το 45% του πληθυσμού της Νορβηγίας και της Σουηδίας είναι μέλος ενός συνεταιρισμού.
- Το 40% του γαλλικού πληθυσμού είναι μέλος ενός συνεταιρισμού.

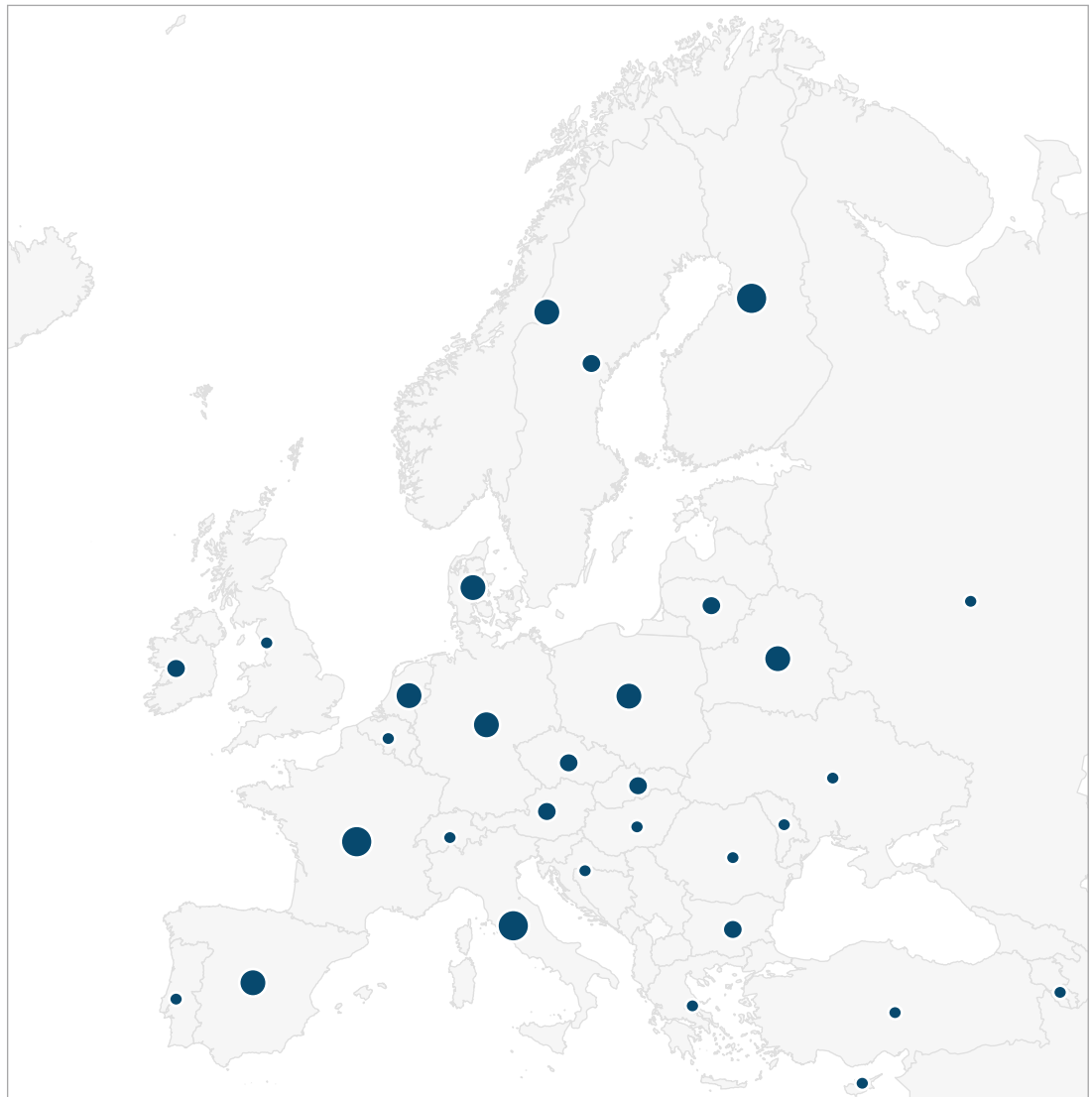
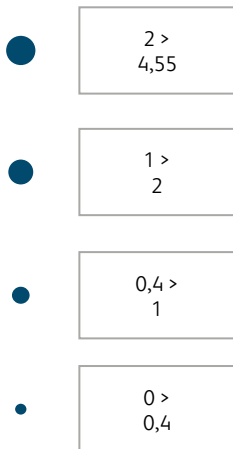
Εργαζόμενοι συνεταιρισμών στην Ευρώπη



Η Γαλλία (1.217.466), η Ιταλία (1.150.200), η Γερμανία (860.000), η Πολωνία (300.000) και η Ισπανία (290.221) είναι οι χώρες με τους περισσότερους εργαζόμενους συνεταιρισμών στην Ευρώπη.

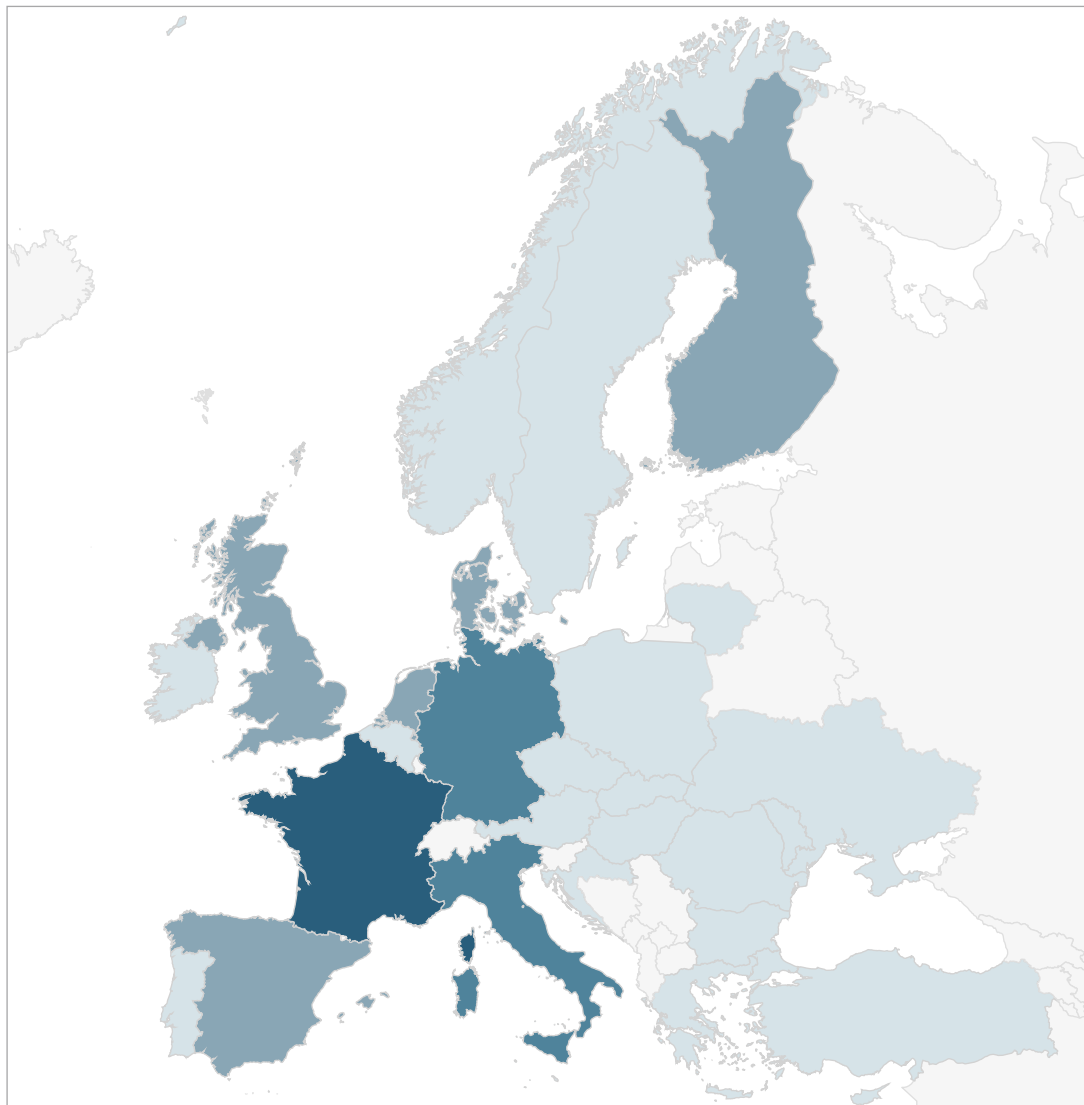
Πυκνότητα εργαζομένων συνεταιρισμών στην Ευρώπη (%)

Πυκνότητα
εργαζομένων
συνεταιρισμών
στην Ευρώπη (%)

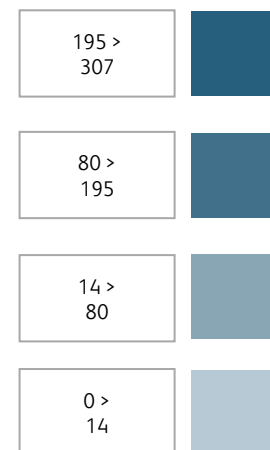


- Το 4,5% του ιταλικού πληθυσμού απασχολείται σε συνεταιρισμούς.
- Το 4% του γαλλικού πληθυσμού απασχολείται σε συνεταιρισμούς.
- Το 3,5% του πληθυσμού της Φινλανδίας απασχολείται σε συνεταιρισμούς.
- Το 2% του γερμανικού πληθυσμού απασχολείται σε συνεταιρισμούς.

Ετήσιος κύκλος εργασιών συνεταιρισμών στην Ευρώπη (δισ €)



Ετήσιος κύκλος
εργασιών
συνεταιρισμών στην
Ευρώπη (δισ €)



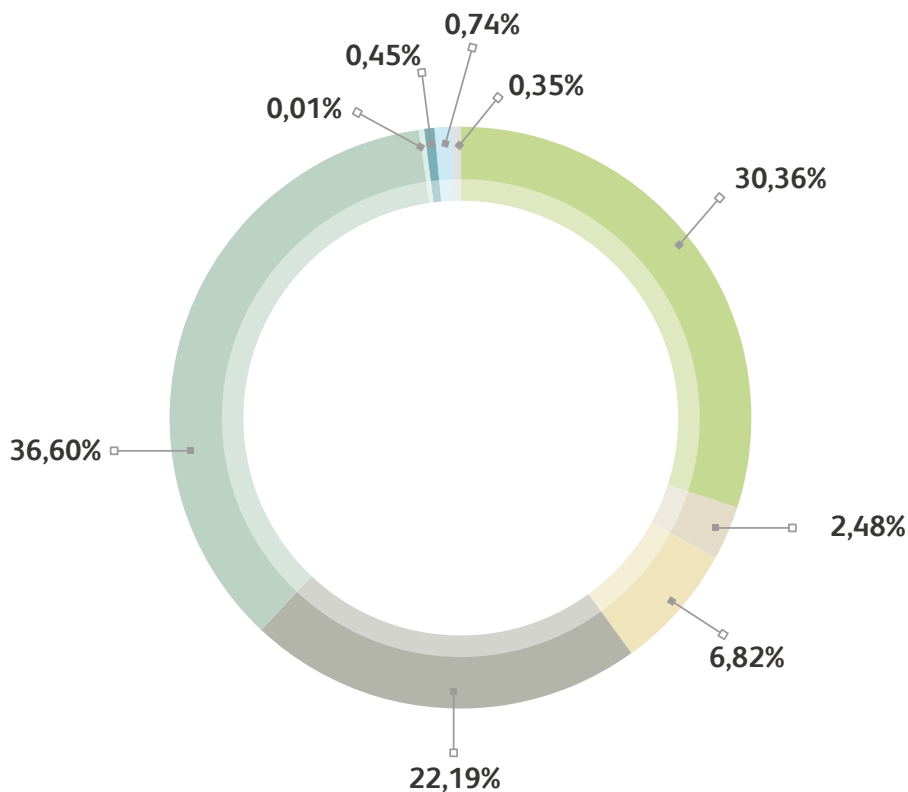
Η Γαλλία (307 δισ €), η Γερμανία (195 δισ €), η Ιταλία (150 δισ €) και η Ολλανδία (81 δισ €) είναι οι χώρες με τον υψηλότερο ετήσιο κύκλο εργασιών στην Ευρώπη.

Κορυφαίοι συνεταιρισμοί της Ευρώπης με βάση τον κύκλο εργασιών (δισ €)

Συνεταιρισμός	Τομέας	Χώρα	Κύκλος εργασιών
Rewe	Λιανεμπόριο	Γερμανία	51
Edeka	Λιανεμπόριο	Γερμανία	47,2
ACDLEC- E.Leclerc	Λιανεμπόριο	Γαλλία	44,035
Groupe Crédit Agricole	Τραπεζικές εργασίες	Γαλλία	30,24
Système U	Λιανεμπόριο	Γαλλία	23,51
Groupe BPCE	Τραπεζικές εργασίες	Γαλλία	23,3
Achmea	Ασφάλισης	Ολλανδία	20
John Lewis Partnership PLC	Καταναλωτικός	Ηνωμένο Βασίλειο	15,52
Groupe Crédit Mutuel	Τραπεζικές εργασίες	Γαλλία	15,41
Co-operative Group Limited	Καταναλωτικός	Ηνωμένο Βασίλειο	15,34
BayWa	Αγροτικός & Ανανεώσιμων Πηγών	Γερμανία	15,2
Coop Italia	Καταναλωτικός	Ιταλία	13,5
Rabobank Groep	Τραπεζικές εργασίες	Ολλανδία	12,9
FrieslandCampina	Αγροτικός	Ολλανδία	11,3
Coöperatie VGZ	Ασφάλισης	Ολλανδία	10,9
Astera	Αγροτικός	Γαλλία	8,39
Hispancoop	Καταναλωτικός	Ισπανία	7,9
Agravis	Αγροτικός	Γερμανία	7,4
SOK-group	Καταναλωτικός	Φινλανδία	7,29
Coop Denmark	Καταναλωτικός	Δανία	7,2
Grupo Eroski	Καταναλωτικός	Ισπανία	5,88
Menzis	Ασφάλισης	Ολλανδία	5,8
In Vivo	Αγροτικός	Γαλλία	5,67
Sociaal Union	Αγροτικός	Γαλλία	5,43
DMK	Αγροτικός	Γερμανία	5,3
Metsa Group	Αγροτικός	Φινλανδία	4,97
NOWEDA	Φαρμακευτικός	Γερμανία	4,9
Tereos	Αγροτικός	Γαλλία	4,7
Terrea	Αγροτικός	Γαλλία	4,68
KF	Καταναλωτικός	Σουηδία	4,04

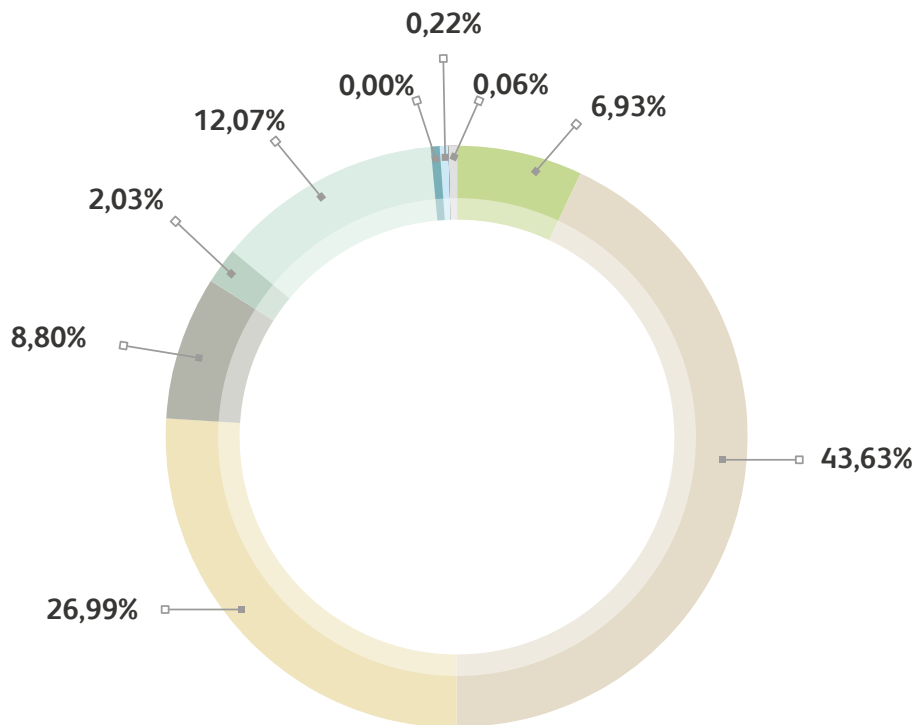
Στατιστικά
στοιχεία ανά
τομέα των
Cooperatives
Europe

Τομείς συνεταιριστικών επιχειρήσεων στην Ευρώπη το 2015



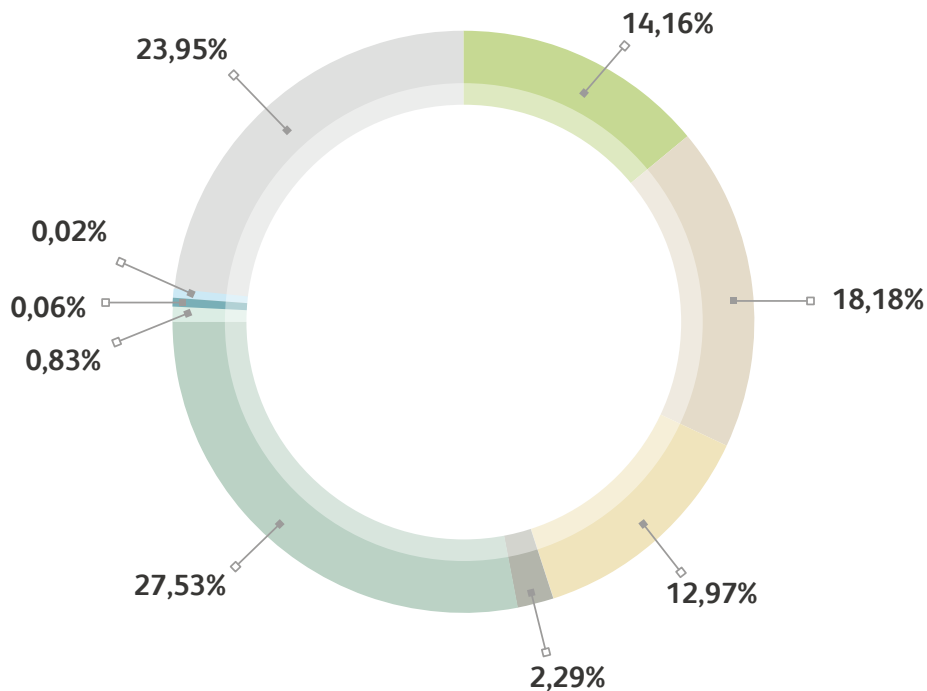
Ο Βιομηχανικός & Υπηρεσιών είναι ο μεγαλύτερος τομέας με βάση τον αριθμό των συνεταιρισμών με πάνω από 36% (61.964) του συνολικού αριθμού των συνεταιρισμών στην Ευρώπη. Ο Αγροτικός, με περισσότερο από το 30% (51.392) και ο Στεγαστικός με περισσότερο από 22% (37.570) βρίσκονται στη δεύτερη και τρίτη θέση.

Μέλη συνεταιρισμών ανα τομέα στην Ευρώπη το 2015



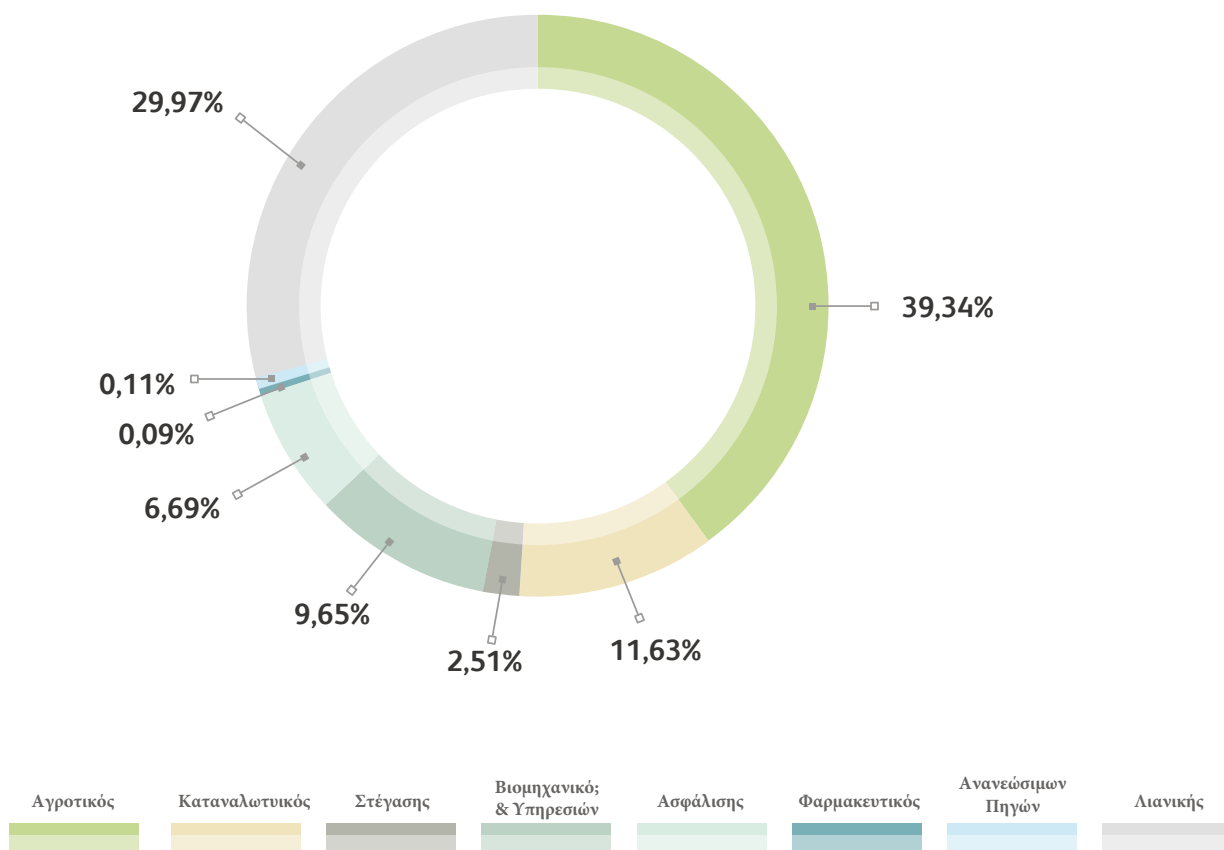
Ο Τραπεζικός είναι ο μεγαλύτερος τομέας από αποψη μελών με περισσότερα από το 43% (60.440.105) του συνολικού αριθμού των μελών στην Ευρώπη. Ο Καταναλωτικός με σχεδόν 27% (37.385.400) και ο Ασφαλιστικός με περισσότερο από το 12% (16.711.800) είναι στη δεύτερη και τρίτη θέση.

Εργαζόμενοι συνεταιρισμών ανά τομέα στην Ευρώπη το 2015



Ο Βιομηχανικός & Υπηρεσιών είναι ο τομέας με τον μεγαλύτερο αριθμό εργαζομένων συνεταιρισμών με πάνω από το 27% (1.313.696) του συνόλου των εργαζομένων συνεταιρισμών στην Ευρώπη, ακολουθούμενος από την Λιανική με σχεδόν 24% (1.142.658), και την Τραπεζική με σχεδόν 19% (867.345).

Ετήσιος κύκλος εργασιών ανά τομέα στην Ευρώπη το 2015



Ο Αγροτικός είναι ο τομέας με τον μεγαλύτερο ετήσιο κύκλο εργασιών με περισσότερο από το 39% (347 δις €) του συνολικού συνεταιριστικού ετήσιο κύκλο εργασιών στην Ευρώπη, ακολουθούμενος από την Λιανική με σχεδόν το 30% (264,38 € δις) και των Καταναλωτών με σχεδόν 12% (102,6 δις €).



Αγροτικός τομέας



Περισσότερες
από 50.000
συνεταιριστικές
επιχειρήσεις



Περισσότερα
από 9,5
εκκατομύρια
μέλη

Συνεταιριστικές επιχειρήσεις

51.392

Μέλη
(πολλαπλών
κατηγοριών μελών)

9.592.704



Περισσότερους από
650.000
εργαζόμενους



Ετήσιο κύκλο
εργασιών 347
δισεκ. €

Εργαζόμενοι

675.566

Ετήσιος κύκλος
εργασιών

347 δισεκ. €

Κορυφαίοι αγροτικοί συνεταιρισμοί στην Ευρώπη με τον κύκλο εργασιών τους (δισ €) | 2013

Bay Wa	15,9
FrieslandCampina	11,4
Arla Foods	9,8
DLG	7,9
Danish Crown	7,8
Agravis	7,5
InVivo	6,1
DMK	5,3
Metsa Group	4,9
Tereos	4,6
Terrena	4,6
Sodiaal	4,6
FloraHolland	4,3
VIVESCIA	4,2
Agrial	3,9

Το Μέλος μας

Το Μέλος μας Cogeca, η ενωμένη φωνή των αγροτικών συνεταιρισμών στην ΕΕ, αντιπροσωπεύει 21.769 συνεταιριστικές επιχειρήσεις, 6.172.746 μέλη, 600.000 εργαζόμενους και 347 δισ € σε ετήσιο κύκλο εργασιών. Οι αριθμοί αυτοί αναφέρονται σε αγροτικούς συνεταιρισμούς στην Ευρώπη των 28, που δραστηριοποιούνται και δημιουργούν προστιθέμενη για τους αγρότες μέλη τους.

Εκτός από τον συνολικό αριθμό αγροτικών συνεταιρισμών που αναφέρθηκαν από την Cogeca, η έκθεση αυτή περιλαμβάνει επίσης, ως μέλη των Συνεταιρισμών Ευρώπης, τους αγροτικούς συνεταιρισμούς (13.751) από άλλες ευρωπαϊκές χώρες, καθώς και τους CUMA, συνεταιρισμούς κοινής χρήσης γεωργικών μηχανημάτων (11.545) από τη Γαλλία, και παρόμοιου τύπου φορείς από την Πολωνία.



Τραπεζικός τομέας



4.200
Συνεταιριστικές
επιχειρήσεις



Σχεδόν 60,5
εκατ. μέλη



Περισσότερους
από 850.000
εργαζόμενους



Περισσότερα από
7.000 δισεκ. €
περιουσιακών
στοιχείων ετησίως

Συνεταιριστικές επιχειρήσεις
4.200

Μέλη
60.440.105

Εργαζόμενοι
867.345

Ετήσιος κύκλος εργασιών
7.397.734 δισεκ. €

Το Μέλος μας

Το μέλος μας EACB, η Ευρωπαϊκή Ένωση Συνεταιριστικών Τραπεζών (EACB), αντιπροσωπεύει 4.200 συνεταιριστικές επιχειρήσεις, 57.620.185 μέλη, 867.345 εργαζόμενους και 7,331.42 δις € σε ετήσιο κύκλο εργασιών.



Καταναλωτικός τομέας



Περισσότερες από
11.500
συνεταιριστικές
επιχειρήσεις



Περισσότερα
από 37,3 εκατ.
μέλη



Περισσότερους από
600.000
εργαζόμενους



Περισσότερα από
100 δισεκ. € ετήσιο
κύκλο εργασιών

Συνεταιριστικές επιχειρήσεις
11.546

Μέλη
37.385.400

Εργαζόμενοι
619.049

Ετήσιος κύκλος εργασιών
102,6 δισεκ. €

Top consumer cooperatives in Europe by turnover (billion €)

Coop Italia	13,5
SOK Finland	11,3
The Co-operative Group, UK	9,4
Hispancoop, Spain	7,9
Coop Denmark	7,2
Coop Norway	3,6
Coop Sweden	3,4
Coop Jednota Slovakia	1,7
Coop Netherlands	1
Coop Estonia	0,5

Το Μέλος μας

Το μέλος μας Euro Coop, η Ευρωπαϊκή Κοινότητα Συνεταιρισμών Καταναλωτών, αντιπροσωπεύει 4.500 συνεταιριστικές επιχειρήσεις, 32 εκατομμύρια μέλη, 500.000 εργαζόμενους και 76 δις € ετήσιο κύκλο εργασιών.



Στεγαστικός τομέας



Περισσότερες από
37.500
συνεταιριστικές
επιχειρήσεις



Περισσότερα από
11 εκατ. μέλη

Συνεταιριστικές επιχειρήσεις

37.570

Μέλη

11.189.933



Περισσότερους από
100.000
εργαζόμενους



Περισσότερα
από 20 δισεκ. €
ετήσιο κύκλο
εργασιών

Εργαζόμενοι

109.258

Ετήσιος κύκλος εργασιών

22,18 δισεκ. €

Το Μέλος μας

Το μέλος μας Στέγαση Ευρώπης, η Ευρωπαϊκή Ομοσπονδία Δημόσιας, Συνεταιριστικής & Κοινωνικής Κατοικίας, αντιπροσωπεύει 37.570 συνεταιριστικές επιχειρήσεις και 9.664.500 μέλη.



Τομέας Βιομηχανικός & Υπηρεσιών



Περισσότερες από
60.000
συνεταιριστικές
επιχειρήσεις



Σχεδόν
3 εκατομμύρια
μέλη

Συνεταιριστικές επιχειρήσεις
61.964

Μέλη
2.809.850



Σχεδόν 1,3
εκατομμύρια
εργαζόμενους



Σχεδόν 85 δισεκ. €
ετήσιο κύκλο
εργασιών

Εργαζόμενοι
1.313.696

Ετήσιος κύκλος εργασιών
85,08 δισεκ. €

Το Μέλος μας

Το μέλος μας CECOP, η Ευρωπαϊκή Συνομοσπονδία Συνεταιρισμών Εργαζομένων, Κοινωνικών Συνεταιρισμών και Κοινωνικών και Συμμετοχικών Επιχειρήσεων, αντιπροσωπεύει 41.513 συνεταιριστικές επιχειρήσεις, 1.128.092 μέλη, 1.313.696 εργαζόμενους και 44,75 δις € ετήσιο κύκλο εργασιών



Φαρμακευτικός Τομέας



Περισσότερες από
750
συνεταιριστικές
επιχειρήσεις



3.000
Μέλη



Σχεδόν 3.000
εργαζόμενοι



Περισσότερα
από 820 εκατ. €
ετήσιο κύκλο
εργασιών

Συνεταιριστικές επιχειρήσεις

755

Μέλη

3.000

Εργαζόμενοι

2.948

Ετήσιος κύκλος εργασιών

822,5 δισεκ. €

Το Μέλος μας

Το μέλος μας UEPS, η Ευρωπαϊκή Ένωση Κοινωνικών Φαρμακείων, αντιπροσωπεύει 13 συνεταιριστικές επιχειρήσεις, 1.948 εργαζόμενους και 522 εκατομμύρια € ετήσιο κύκλο εργασιών.



Τομέας Ανανεώσιμων Πηγών



1.250
Συνεταιριστικές
επιχειρήσεις



300.000
Μέλη

Συνεταιριστικές επιχειρήσεις

1.250

Μέλη
300.000



Περισσότερους
από 1.000
εργαζόμενους



Σχεδόν 980
εκατ. € ετήσιο
κύκλο εργασιών

Εργαζόμενοι
1.024

Ετήσιος κύκλος εργασιών
979,5 δισεκ. €

Κορυφαίοι συνεταιρισμοί Ανανεώσιμων Πηγών στην Ευρώπη

Ecopower (Belgium)

De Windvogel (Netherlands)

Elektrizitätswerke Schönau (Germany)

Middelgrunden (Denmark)

Enercoop (France)

Som Energia (Spain)

Cooperative Energy (United Kingdom)

Το Μέλος μας

Το μέλος μας REScoop, η Ευρωπαϊκή Ομοσπονδία ομάδων πολιτών και συνεταιρισμών για τις ανανεώσιμες πηγές ενέργειας και την ενεργειακή αποτελεσματικότητα, αντιπροσωπεύει 1.250 συνεταιριστικές επιχειρήσεις, 300.000 μέλη, 1.024 εργαζόμενους και 979,5 εκατ. € ετήσιο κύκλο εργασιών.

Τα στοιχεία για τους συνεταιρισμούς ανά χώρα της Ευρώπης δεν έχουν μεταφραστεί στην ελληνική γλώσσα και παραμένουν στην αρχική τους μορφή.

Προφίλ
Χωρών

ΕΕ

Austria



Nearly 1,700
cooperative
enterprises



More than 3
million members

Cooperative enterprises

1,684

Members

3,185,800



More than
37,000
employees



10 € billion in
annual turnover

Employees

37,235

Annual turnover

10.22 € billion

Our member

Oesterreichischer Verband gemeinnütziger Bauvereinigungen - Revisionsverband (GBV) Housing sector | National organisation

Cooperative law

- Commercial Code
- Law on Cooperatives
- Cooperative Auditing Law

Governance

- 'One member-one vote' if no other provisions exist in the statutes.
- Once a specific size is reached, a supervisory board becomes mandatory and thus a dual system becomes mandatory. In cooperatives that have fewer than 40 permanent employees, the statutes can stipulate that there should be a supervisory board.

Cooperative sectors



Agriculture

Cooperative enterprises	1,020
Members	306,300 (multiple membership)
Annual turnover	8.48 € billion



Banking

Cooperative enterprises	565
Members	2,388,000 (multiple membership)
Employees	32,785
Annual assets	322.211 € billion



Housing

Cooperative enterprises	99
Members	491,500
Employees	4,450
Female employees	2,030
Annual turnover	1.74 € billion

Belgium



Nearly 340
cooperative
enterprises



400,000
members

Cooperative enterprises

338

Members

400,000



More than 6,800
employees



Nearly 6 €
billion in annual
turnover

Employees

6,846

Annual turnover

5.94 € billion

Our members

Febecoop

Intersectoral | National organisation

CERA

Cooperative Enterprise

Cooperative law

- Cooperative society with limited liability (Law of July, 20 1991)
- Cooperative society with unlimited liability (Law of May, 7 1999)
- Economic interest grouping (Law of July, 17 1989)

Legal framework

- The minimum number of members is 3 for cooperative society with limited or unlimited liability. For economic interest groupings: no minimum number required.
- The minimum capital for cooperative societies with limited liability is 18,550 euro. Cooperative societies with unlimited liability and for economic interest groupings: not required.

Governance

- ‘One member-one vote’ is not mandatory but in principle followed by the 66 % of existing cooperatives.
- According to the Code, an enterprise does not need to respect the International Cooperative Alliance principles to be considered as a cooperative. Many people in Belgium choose the cooperative model when setting up a business because it is a flexible and convenient model -flexible equity, which allows easy rules for entering and leaving the cooperative as an associate, for instance. Therefore, from the 26,626 cooperative enterprises that are currently registered under the Belgian law, only 534 are identified as real cooperatives by the National Council of Cooperation respecting the seven cooperative principles.
- Two-tier system generally: board of directors, general assembly, sometimes an additional board of supervisors is installed.

Cooperative sectors



Agriculture

Cooperative enterprises	301
Employees	3,900
Annual turnover	3.79 € billion



Banking

Cooperative enterprises	1
Members	400,000
Employees	37
Annual assets	1.62 € billion



Housing

Cooperative enterprises	11
Employees	3
Annual turnover	0.69 € million



Industry, Services & Social

Cooperative enterprises	10
Employees	267
Annual turnover	9.2 € million



Insurance

Cooperative enterprises	2
Employees	691



Pharmacy

Cooperative enterprises	13
Employees	1,948
Female employees	1,437
Annual turnover	522.48 € million



Bulgaria

Cooperative enterprises
1,932

Members
149,528

Employees
24,007

Annual turnover
513 € million



More than 1,900
cooperative
enterprises



Nearly 150,000
members



More than
24,000
employees



More than 500 €
million in annual
turnover

Our members

Central Co-operative Bank

Banking sector | National organisation

Central Cooperative Union

Consumer sector | National organisation

National Union of Worker Producers Co-operatives of Bulgaria (NUWPC)

Industry & Services sector | National organisation

Cooperative law

National Cooperative Law

Cooperative sectors



Agriculture

Cooperative enterprises	900
-------------------------	-----



Banking

Members	6,818
Employees	2,042
Annual assets	1.92 € billion



Industry, Services & Social

Cooperative enterprises	268
Members	13,000
Employees	14,000
Annual turnover	300 € million



Consumer

Cooperative enterprises	764
New cooperatives	3
Members	129,710
Female members	63,499
Under 35 members	10,457
Employees	7,965
Female employees	5,393
Annual turnover	213 € million

Top 10 cooperatives in the consumer sector in Bulgaria based on business results 2014

by Regional Cooperative Unions /RCU/

Plovdiv
Rousse
Burgas
Lovetch
Shumen
Montana
Blagoevgrad
Pazardjik
Stara Zagora
Pleven

by Consumer cooperatives /CC/

Rozino
Plovdiv
Sadovo
Topolovo
Kubrat
Lovech
Veliko Tarnovo
Chirpan
Elin Pelin
Sopot

Croatia



More than 1,200
cooperative
enterprises



More than
20,000 members



More than 2,700
employees



More than 200 €
million in annual
turnover

Cooperative enterprises

1,247

New cooperatives

56

Members

20,192

Employees

2,716

Annual turnover

211.04 € million

Our member

Croatian Centre for Cooperative Entrepreneurship (Hrvatski centar za zadružno poduzetništvo) Intersectoral | National organisation

Cooperative law

Cooperatives Act (Official Gazette no.34/11, 125/13, 76/14). The Croatian Centre for Cooperative Entrepreneurship was established by Amendments to the Law of Cooperatives (Official Gazette no. 76/14) as a legal successor of the Croatian Association of Cooperatives and it took over all the rights and obligations of the Croatian Association of Cooperatives.

Legal framework

- The minimum number of members is 7.
- The minimum capital is 1,000 kunas (130 euro).

Governance

- 'One member-one vote' applies.
- Two-tier system: cooperative bodies are the assembly, supervisory board, manager.

Top largest cooperatives in Croatia by annual turnover (million €) | 2014

PRVČA, agricultural cooperative	19.22
NAPREDAK, agricultural cooperative	14.15
Fishermen cooperative OMEGA 3	10.67
KUNA-GORA, craft cooperative	6.14
Agricultural cooperative ČAKOVEC	5.79

Cooperative sectors



Agriculture

Cooperative enterprises	509
New cooperatives	23
Members	7,925
Employees	1,263
Annual turnover	112.47 € million



Consumer

Cooperative enterprises	124
New cooperatives	2
Members	2,252
Employees	365
Annual turnover	17.95 € million



Housing

Cooperative enterprises	18
Members	153
Employees	21
Annual turnover	3.36 € million



Industry, Services & Social

Cooperative enterprises	405
New cooperatives	19
Members	7,400
Employees	725
Annual turnover	33.45 € million



Renewable energy

Cooperative enterprises	10
New cooperatives	2
Members	105
Employees	1
Annual turnover	0.12 € million



Cyprus

Cooperative enterprises
62

Members
509,388 (at least)

Employees
3,085

Annual turnover
546.21 € million



More than 60
cooperative
enterprises



More than
500,000
members



More than
3,000
employees



Nearly 550 €
million in annual
turnover

Our members

Co-operative Central Bank Ltd. (CCB)

Banking sector | Cooperative enterprise

Cyprus Turkish Co-operative Central Bank Ltd.

Banking sector | Cooperative enterprise

Pancyprian Co-operative Confederation Lt.

Intersectoral | National organisation

Cooperative law

- Cooperative Societies Law (1985-2003)

Governance

- ‘One member-one vote’ applies.
- Two mandatory bodies for board structure: The Annual General Assembly of all members and the executive Committee elected among members.

Top largest cooperatives by annual turnover (million €) | 2014

Cooperative Central Bank Group

419.3

Cooperative sectors



Agriculture

Cooperative enterprises	9
Employees	37
Annual turnover	24.19 € million



Consumer

Cooperative enterprises	2
Employees	2
Annual turnover	0.37 € million



Banking

Cooperative enterprises	19
Members	509,388
Female members	227,479
Under 35 members	60,736
Employees	2,703
Female employees	1,780
Annual assets	13.94 € billion
Annual turnover	419.3 € million



Industry, Services & Social

Cooperative enterprises	32
Employees	343
Annual turnover	102.35 € million



Czech Republic

Cooperative enterprises

1,307

Members

154,323

Employees

53,594

Annual turnover

2.77 € billion



More than 1,300
cooperative
enterprises



More than
150,000
members



More than
50,000
employees



More than 2.5 €
billion in annual
turnover

Our member

DA ČR (Co-operative Association of the Czech Republic)

Intersectoral | National organisation

Cooperative law

Law 90/2012 on commercial companies and cooperatives (Business Corporations Act).

Governance

- 'One member, one vote' applies.
- Two-tier system is permitted.

Legal framework

The minimum number of members is 3.

Cooperative sectors



Agriculture

Cooperative enterprises	364
Members	915
Annual turnover	1.327 € billion



Consumer

Cooperative enterprises	49
Members	149,402
Employees	14,000
Annual turnover	977 € million (26.4 CZK billion)



Housing

Cooperative enterprises	627
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Industry, Services & Social

Cooperative enterprises	202
Members	4,006
Employees	13,179
Annual turnover	470 € million



Cooperative enterprises

139

Members

315,710

Employees

49,552

Annual turnover
32.105 € billion



Nearly 140
cooperative
enterprises



More than
315,000
members



Nearly 50,000
employees



More than 30 €
billion in annual
turnover

Our member

Kooperationen Intersectoral | National organisation

Cooperative law

There is no cooperative national law.

Governance

The rule of 'one member, one vote' is generally respected.

Cooperative sectors



Agriculture

Cooperative enterprises	28
Members	45,710 (multiple membership)
Annual turnover	25.009 € billion



Banking

Members	270,000
Employees	4,052
Annual assets	189.99 € billion



Consumer

Employees	38,000
Annual turnover	6.7 € billion (50 DKK billion)



Industry, Services & Social

Cooperative enterprises	111
Employees	7,500
Annual turnover	396 € million



Finland

Cooperative enterprises

5,051

New cooperatives

235

Members (individual membership)

4,663,239

Members (multiple membership)

6,559,398

Employees

93,511

Annual turnover

42.084 € billion



More than 5,000
cooperative
enterprises



More than 4.5
million members



More than
93,500
employees



More than 40 €
billion in annual
turnover

Our members

Pellervo (Confederation of Finnish Co-operatives)

Intersectoral | National organisation

SOK Corporation (Finnish Co-operative Union)

Consumer sector | National organisation

Cooperative law

Cooperatives Act. since 1901.

Governance

- 'One member, one vote' applies.
- One or two-tier system are both possible, at least one tier (board) is mandatory.

Legal framework

- The minimum number of members is 1.
- Not minimum capital required.

Top largest cooperatives in Finland by turnover (billion €) | 2014

SOK Corporation	7.29
Metsä Group	4.97
Pohjola Bank	3.63
HKScan Ltd	1.99
Valio Ltd	1.95
HOK-Elanto	1.89
Atria Ltd	1.43
OP Life Insurance	1.26
Hämeenmaa cooperative	0.91
Pirkanmaa cooperative	0.79

Cooperative sectors



Agriculture

Cooperative enterprises	33
Members	139,533
Employees	28,002
Annual turnover	11.77 € billion



Banking

Cooperative enterprises	217
Members	1,563,972
Employees	13,008
Annual assets	116.389 € billion



Consumer

Cooperative enterprises	30
Members	2,412,533
Employees	45,662
Annual turnover	11.65 € billion



Housing

Cooperative enterprises	100 (estimation)
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Industry, Services & Social

Cooperative enterprises	1,781
Members	518
Employees	702



Renewable energy

Cooperative enterprises	103
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The data presented for the cooperative sectors cover the +300 biggest cooperatives in Finland.

France



More than
22,500
cooperative
enterprises



More than 26
million members

Cooperative enterprises
22,517

Members
26,106,829



More than
1.2 million
employees



More than 300 €
billion in annual
turnover

Employees
1,217,466

Annual turnover
306.9 € billion

Our members

Coop FR

Intersectoral | National organisation

Coop de France

Agriculture sector | National organisation

Confédération Nationale du Crédit Mutuel

Banking sector | Cooperative enterprise

Crédit Coopératif

Banking sector | Cooperative enterprise

Fédération Nationale des Coopératives de Consommateurs (FNCC)

Consumer sector | National organisation

CGScop

Industry & Services sector | National organisation

Cooperative law

- Law of 10th September 1947 on the status of cooperatives
- Specific laws for all the cooperative sectors: agriculture, artisan, banking, consumer, retail, housing, maritime, worker and transport.

Legal framework

- Agriculture cooperatives: sui generis statut.
- Others:
 - Limited Liability Company: the minimum number of members is 2 and the maximum 100. There is no minimum capital except for artisan, maritime and transport cooperatives (2x15 €)
 - Joint stock company: the minimum number of members is 7. The minimum capital is 1/2 of joint stock company's capital by common law.
 - Simplified Joint Stock Company: the minimum number of members is 2. No set minimum capital.

Governance

- 'One member, one vote' applies.
- The most widespread system comprises an elected management board with a president and a director.

Top largest cooperatives in France by turnover (€ billion) | 2014

ACDLEC- E.Leclerc	44.035
Groupe Crédit Agricole	30.243
Système U	23.51
Groupe BPCE	23.3
Groupe Crédit Mutuel	15.411
Astera	8.388
In Vivo	5.668
Sodiaal Union	5.427
Tereos	4.697
Terrena	4.683

Cooperative sectors



Agriculture

Cooperative enterprises	14,429
Members	451,230
Employees	161,800
Annual turnover	86 € billion



Banking

Cooperative enterprises	92
Members	24,700,000
Employees	331,650
Annual assets	3,488.464 € billion
Annual turnover	68.9 € billion



Consumer

Cooperative enterprises	35
Members	750,000
Employees	6,200
Annual turnover	1.372 € billion



Housing

Cooperative enterprises	175
Members	60,462
Employees	1,087
Annual turnover	649 € million



Industry, Services & Social

Cooperative enterprises	3,077
Members	110,563
Employees	182,306
Annual turnover	5.787 € billion



Retail

Cooperative enterprises	89
Members	31,574
Employees	534,308
Annual turnover	143.5 € billion

Germany



Nearly 7,500
cooperative
enterprises



More than 22
million members



860,000
employees



195 € billion in
annual turnover

Cooperative enterprises

7,490

New cooperatives

126

Members

22,200,000

Employees

860,000

Annual turnover

195 € billion

Our members

DGRV - Deutscher Genossenschafts-und Raiffeisenverband e.V.

Intersectoral | National organisation

GdW Bundesverband deutscher Wohnungs-und Immobilienunternehmen e.V.

Housing sector | National organisation

Zentralverband deutscher Konsumgenossenschaften (ZdK) e.V.

Consumer sector | National organisation

Cooperative law

The German cooperative law dates back from 1889 (last adjustment 2006).

Governance

- The minimum number of members is 3.
- In principle, the cooperative must have a board and a supervisory board.
- The cooperative has to be member of a cooperative association.

Top largest cooperatives in Germany by turnover (€ billion) | 2014

REWE group	51
Edeka-Verbund	47.2
BayWa AG	15.2
AGRAVIS Raiffeisen AG	7.4
DMK Deutsches Milchkontor GmbH	5.3
NOWEDA eG, Apothekergenossenschaft	4.9

Central banks in Germany by total assets (€ billion) | 2014

DZ BANK Group	402.5
WGZ BANK Group	94.4
Münchener Hypothekenbank eG	36.3

Cooperative sectors



Agriculture

Cooperative enterprises	2,316
New cooperatives	1
Members	1,400,000
Employees	82,000
Annual turnover	66 € billion



Banking

Cooperative enterprises	1,058
Members	18,020,000
Employees	191,243
Annual assets	1,136 € billion



Consumer

Cooperative enterprises	310
Members	400,000
Employees	14,000
Annual turnover	2 € billion



Housing

Cooperative enterprises	1,847
Members	2,800,000
Employees	23,291
Annual turnover	10.4 € billion



Industry, Services & Social

Cooperative enterprises	1,109
New cooperatives	55
Members	280,000
Employees	25,800
Annual turnover	10.4 € billion



Renewable energy

Cooperative enterprises	822
New cooperatives	54
Members	150,000
Employees	1,000 (estimation)
Annual turnover	0.7 € billion



Retail

Cooperative enterprises	153
New cooperatives	9
Members	14,500
Employees	561,000
Annual turnover	107 € billion



Cooperative enterprises
933

Members
196,179 (at least)

Employees
905 (at least)

Annual turnover
711 € million (at least)



More than 900
cooperative
enterprises



More than
196,000
members



More than
900
employees



More than 700
€ million in
turnover

Cooperative law

- The Greek Constitution in article 12 recognises the right of establishing cooperatives.
- Law 1667 (1986) on civil cooperatives
- Law 2810 (2000) and Law 4015 (2011) on agricultural cooperatives.
- Law 4019 (2011) on social cooperatives.
- A Legislative Decree of 19.07.1923 on shared properties (public fields, forests) with a cooperative form.

Legal framework

- The minimum number of members is 10 in agricultural cooperatives, 15 in civil cooperatives, 100 in civil consumer cooperatives, 5 or 6 in social cooperatives.
- The Greek legislation does not set a minimum capital.

Governance

- 'One member, one vote' applies.
- Three mandatory bodies are required: general assembly, board of directors and supervising board.

Cooperative sectors



Agriculture

Cooperative enterprises	916
Annual turnover	711 € million



Banking

Cooperative enterprises	15
Members	196,179
Employees	905
Annual assets	3.158 € billion



Renewable energy

Cooperative enterprises	2
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Hungary

Cooperative enterprises
3,385

Members
829,544

Employees
7,326 (at least)

Annual turnover
2.19 € billion



More than 3,000
cooperative
enterprises



More than
800,000
members



More than
7,000
employees



More than 2 €
billion in annual
turnover

Our members

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

Agriculture sector | National organisation


AFEOSZ / COOP SZOVETSEG


Consumer sector | National organisation


Cooperative law


- Civil Code
- Law X/2006 on Cooperatives
(General Co-operative Act) - November 2011
- Law CXLI on the agricultural cooperative business shares (2000).

Cooperative sectors

 Agriculture	
Cooperative enterprises	1,116
Members	31,544
Employees	1.058 € billion

 Banking	
Members	84,000
Employees	7,326
Annual assets	6.386 € billion

 Consumer	
Cooperative enterprises	1,000
Annual turnover	1.13 € billion (350 HUF billion)

 Housing	
Cooperative enterprises	1,269
Members	714,000



Cooperative enterprises

83

Members

203,484

Employees

12,050

Annual turnover

14.16 € billion



More than 80
cooperative
enterprises



More than
200,000
members



More than
12,000
employees



More than 14 €
billion in annual
turnover

Our members

National Association of Building Co-operatives Society Ltd. (NABCO)

Housing sector | National organisation

Cooperative law

Industrial and Provident Societies Acts (1893-2005), which apply mainly to cooperative societies.

Legal framework

- The minimum number of members is 8.
- The minimum capital is 'one ordinary, one euro share'.

Cooperative sectors



Agriculture

Cooperative enterprises	75
Members	201,684
Employees	12,000
Annual turnover	14.15 € billion



Housing

Cooperative enterprises	8
New cooperatives	1
Members	1,800
Female members	1,200
Under 35 members	350
Employees	50
Female employees	37
Annual turnover	7.3 € million



Cooperative enterprises

39,600

New cooperatives

600

Members

12,620,000

Female members

7,100,000

Under 35 members

2,300,000

Employees

1,150,200

Female employees

700,000

Annual turnover

150.3 € billion (aggregated)



More than
39,500
cooperative
enterprises



More than 12.5
million members



More than
1 million
employees



More than 150 €
billion in annual
turnover

Our members

Associazione Generale Cooperative Italiane (AGCI)

Intersectoral | National organisation

Confederazione Cooperative Italiane (Confcooperative)

Intersectoral | National organisation

Lega Nazionale delle Cooperative e Mutue (Legacoop)

Intersectoral | National organisation

EURICSE

Research centre

Cooperative law

- Italian Civil Code
- The art.45 of the Italian Constitution recognises the social function of cooperatives
- There is special legislation for housing cooperatives, worker cooperatives, social cooperatives and cooperatives among professionals.

Legal framework

- The minimum number of members is 9.
- Three members can fund a cooperative if they are natural persons.

Governance

- 'One member, one vote' applies.
- Three different systems are allowed (traditional, one-tier or two-tier system).

Top largest cooperatives in Italy by turnover (€ billion) | 2014

Agricola Tre Valli	3.1
Unicoop Firenze	2.9
PAC 2000	2.5
Coop Adriatica	2.3
Conad del Tirreno	1.7
Gesco Cooperative Consortium	1.4
Coop Estense	1.3
SACMI	1.3
Unione Farmaceutica Novarese	1.2
Conad -Consorzio Nazionale	1.2

Cooperative sectors



Agriculture

Cooperative enterprises	6,741
Members	792,092
Employees	114,370
Annual turnover	38.3 € billion



Banking

Cooperative enterprises	364
Members	1,233,000
Employees	37,000
Annual assets	666.29 € billion
Annual turnover	8.47 € billion



Consumer

Cooperative enterprises	1,672
Members	8,474,820
Employees	68,930
Annual turnover	14.922 € billion



Housing

Cooperative enterprises	5,445
Members	556,997
Employees	3,022
Annual turnover	2 € billion



Industry, Services & Social

Cooperative enterprises	23,858
Members	1,017,663
Employees	826,589
Annual turnover	41.3 € billion



Insurance

Cooperative enterprises	3
Employees	17,031
Annual turnover	21.65 € billion



Retail

Cooperative enterprises	346
Members	35,600
Employees	47,350
Annual turnover	13.878 € billion

Other

Cooperative enterprises	1,170
Members	510,000
Employees	36,000
Annual turnover	9.75 € billion

Lithuania



More than 400
cooperative
enterprises



160,000
members

Cooperative enterprises

439

Members

160,000 (estimation)



7,000
employees



Nearly 900 €
million in annual
turnover

Employees

7,000 (estimation)

Annual turnover

894 € million

Our member

Lithuanian Union of Co-operative Societies (LITCOOPUNION) Intersectoral | National organisation

Cooperative law

- Law on Cooperative Companies
- Law on credit unions

Legal framework

- The minimum number of members is 5.

Governance

- 'One member, one vote' applies.
- The bodies foreseen are: meeting of members, the board and the head of the administration.

Top largest cooperatives in Lithuania by turnover (€ million) | 2014

Ukmerge district consumer cooperative	10.2
Kedainiai district consumer cooperative	7.31
Sirvintai consumer cooperative "Veivera"	6.15
Anyksčiai district consumer cooperative	5.25
Moletai district consumer cooperative	5.01

Cooperative sectors



Agriculture

Cooperative enterprises	402
Members	12,900
Annual turnover	714 € million



Banking

Members	142,601
Employees	598
Annual assets	477 € million



Consumer

Cooperative enterprises	37
Members	3,065
Employees	3,803
Annual turnover	180 € million



Cooperative enterprises

54

New cooperatives

5

Members

4,451

Employees

768 (at least)

Annual turnover

1 € billion



More than 50
cooperative
enterprises



Nearly 4,500
members



More than
750 employees



1 € billion in
annual turnover

Our member

Koperattivi Malta Intersectoral | National organisation

Cooperative law

- Cooperatives Societies Act XXX of 2001.

Legal framework

- The minimum number of members is 5.
- The minimum capital is 100,000 euro.

Cooperative sectors



Agriculture

Cooperative enterprises	16
Members	2,323



Consumer

Cooperative enterprises	3
Members	1,168



Industry, Services & Social

Cooperative enterprises	35
Members	954
Employees	768



Netherlands

Cooperative enterprises

70

Members (multiple membership)

19,831,156

Employees

126,797

Annual turnover

80.735 € billion



70 cooperative enterprises



Nearly 20 million members



Nearly 127,000 employees



More than 80 € billion in annual turnover

Our members

NCR

Intersectoral | National organisation

Oikocredit

Banking sector | National organisation

Cooperative law

- EU “Study on the implementation of the Regulation 1435/2003 on the Statute for European Cooperative Society (SCE)” published in October 2010. Although the focus of that study was on the implementation in each EU Member State of the Statute for European Cooperative Society, it also gives a detailed description of the main national legislation relevant for cooperatives.

Governance

- There is a new NCR Governance Code for Cooperatives. The code, released in 2015, is aimed at improving cooperative entrepreneurship, and therefore also member commitment and professional management and supervision. The NCR Governance Code for Cooperatives is not binding and can be applied voluntarily by Dutch cooperatives.

Top largest cooperatives in the Netherlands by turnover (€ billion) | 2014

Achmea	20
Rabobank Groep	12.9
FrieslandCampina	11.3
Coöperatie VGZ	10.9
Menzis	5.8

Cooperative sectors



Agriculture

Cooperative enterprises	37
Members	99,884
Employees	40,578
Annual turnover	27.753 € billion



Banking

Cooperative enterprises	2
Members	1,959,589
Employees	48,507
Female employees	25,719
Annual assets	681.09 € billion
Annual turnover	12.922 € billion



Consumer

Cooperative enterprises	1
Members	1,034,000
Employees	5,395
Annual turnover	1.007 € billion



Industry, Services & Social

Cooperative enterprises	23
Members	25,658
Employees	10,244
Annual turnover	1.576 € billion



Insurance

Cooperative enterprises	6
Members	16,711,800
Employees	22,050
Annual turnover	37.35 € billion



Renewable energy

Cooperative enterprises	1
Members	225
Employees	23
Annual turnover	127 € million

Poland



More than 9,500
cooperative
enterprises



Nearly 8 million
members



300,000
employees



14.5 € billion in
annual turnover

Cooperative enterprises

9,552

New cooperatives

153

Members

7,976,600

Female members

3,434,000

Employees

300,000 (estimation)

Female employees

170,000

Annual turnover

14.5 € billion

Our members

National Co-operative Council - NCC (Krajowa Rada Spółdzielcza - KRS)

Intersectoral | National organisation

National Association of Cooperative Savings and Credit Unions – NACSCU (Krajowa Spółdzielcza Kasa Oszczędnościowo-Kredytowa – KSKOK)

Banking sector | National organisation

National Supervision Union of Społem Consumer Co-operatives – NSUCC Społem (Krajowy Związek Rewizyjny Spółdzielni Spożywców Społem – KZRSS Społem)

Consumer sector | National organisation

Auditing Union of Housing Co-operatives of the Republic of Poland – AUHC RP (Związek Rewizyjny Spółdzielni Mieszkaniowych RP – ZRSM RP)

Housing sector | National organisation

National Auditing Union of Workers' Co-operatives – NAUWC (Związek Lustracyjny Spółdzielni Pracy - ZLSP)

Industry & Services sector | National organisation

Cooperative law

- Act of 16 September 1982 The Cooperative Law - general national law for all cooperative sectors.
- Act of 14 December 1995 on cooperative saving and credit unions.
- Act of 7 December 2000 on the functioning of cooperative banks, their associations and associating banks.
- Act of 15 December 2000 on housing cooperatives.
- Act of 27 April 2006 on social cooperatives.
- Act of 22 July 2006 on the European Cooperative Society.

Legal framework

- The minimum number of members is 10 people or 3 legal entities. The minimum number of members is 5 for social cooperatives, agricultural production cooperatives and cooperative farmers' groups.
- The minimum capital to be paid by a member is one share which value is defined by the general assembly.

Governance

- One member, one vote applies (only in the cooperatives whose members are natural persons).
- Two-tier system of governance is mandatory (general assembly - supervisory council - board of directors)

Cooperative sectors



Agriculture

Cooperative enterprises	2,991
Members	317,200
Employees	87,900
Annual turnover	7.1 € billion



Banking

Cooperative enterprises	623
Members	3,512,700
Employees	43,300
Annual assets	28.204 € billion



Consumer

Cooperative enterprises	316
Members	73,500
Employees	42,200
Annual turnover	1.7 € billion



Housing

Cooperative enterprises	3,680
Members	4,030,500
Employees	65,400
Annual turnover	4.6 € billion



Industry, Services & Social

Cooperative enterprises	1,911
Members	42,700
Employees	50,900
Annual turnover	260 € million



Cooperative enterprises

871

Members

403,298

Employees

14,198

Annual turnover

2.437 € billion (at least)



More than 870
cooperative
enterprises



More than
400,000
members



More than
14,000
employees



More than 2 €
billion in annual
turnover

Our members

Cooperativa António Sérgio para a Economia Social (CASES)

Intersectoral | National organisation

Confederação Nacional de Cooperativas Agrícolas e do Crédito Agrícola de Portugal, CCRL (CONFAGRI)

Intersectoral | National organisation

Confecoop - Confederação Cooperativa Portuguesa, CCRL

Intersectoral | National organisation

Uninorte

Intersectoral | Regional organisation

Cooperative law

- Cooperative Code (Law no 119/2015, of 31st August)

Legal framework

- The minimum number members is 3.
- The minimum capital is 1,500 euro.

Governance

- One member, one vote generally applies.
- Plural vote allowed in first-degree cooperatives (not all sectors and not linked with capital):
 - One member, 3 votes in cooperatives up to 50 members.
 - One member, 5 votes in cooperatives with more than 50 members.
- Not allowed in matters for which the law does require a qualified majority (e.g. change of statutes, merger, dissolution)
- Management and supervision structure includes a general assembly plus either:
 - Board of directors and a supervisory board;
 - or board of directors with an audit committee and an auditor;
 - or executive board of directors, a general and supervisory board and an auditor.

Cooperative sectors



Agriculture

Cooperative enterprises	735
Employees	9,616
Annual turnover	2.437 € billion

Top largest cooperatives in the agriculture cooperative sector by turnover (€ million)

AGROS	198.152
PROLEITE	79.803
Cooperativa Agrícola BARCELOS, CRL	72.238
Cooperativa Agrícola VILA DO CONDE, CRL	70.730
LACTICOOP	68.352



Banking

Cooperative enterprises	83
Members	400,000
Employees	3,834
Annual assets	12.969 € billion



Industry, Services & Social

Cooperative enterprises	53
Members	3,298
Employees	748

Romania



Nearly 1,700
cooperative
enterprises



More than
670,000
members

Cooperative enterprises

1,688

Members

674,500



More than
14,500
employees



More than 300 €
million in annual
turnover

Employees

14,735

Annual turnover

302.5 € million

Our member

National Union of Handicraft and Production Co-operatives of Romania (UCECOM) - Uniunea Nationala a Cooperatiei Mestesugaresti

Industry & Services sector | National organisation

Cooperative law

- Law no. 1/2005 on cooperatives applicable to industry & services cooperatives and to consumer & retail cooperatives.
- Law no. 566/2004 on agricultural cooperatives.
- Series of applicable specific regulations for credit cooperatives, also valid for other credit institutions.

Legal framework

- Agriculture sector: the minimum of members is 5. The minimum capital for first degree cooperatives is 114 euro and for second degree cooperatives is 2,275 euro.
- Industry and services sector: the minimum capital is 113 euro (500 RON)

Governance

- One member, one vote applies.
- Two-tier system: general assembly and the administrative board.

Top largest cooperatives in Romania by turnover (€ million) | 2013

Confex Societate Cooperativa Buzau	5.82
SOCOM Unirea Societate Cooperativa Petrosani	2.72
SCM Colin Daily Bucuresti	2.46
Transilvania SCM Sebes	1.26
SCM Munca Invalizilor Iasi	1.25

Cooperative sectors



Agriculture

Cooperative enterprises	68
Annual turnover	204 € million



Banking

Cooperative enterprises	42
Members	660,000
Employees	2,235
Annual assets	199 € million



Consumer

Cooperative enterprises	1,073
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Industry & services

Cooperative enterprises	505
Members	14,500 (estimation)
Employees	12,500 (estimation)
Annual turnover	98.5 € million



Slovak Republic

Cooperative enterprises

303

Members

433,328

Employees

23,799

Annual turnover

2.38 € billion



More than 300
cooperative
enterprises



More than
430,000
members



More than
23,500
employees



More than 2 €
billion in annual
turnover

Our member

Co-operative Union of the Slovak Republic (Družstevná Únia Slovenskej Republiky) Intersectoral | National organisation

Cooperative law

- Economic Code

Legal framework

- The minimum number of members is 5 people or 2 legal entities.
- The minimum capital is 1,250 euro.

Governance

- The distribution of votes among members is fully proportional and depends on the amount of membership contribution.
- 3 mandatory bodies: general assembly; board of directors (if a cooperative has less than 50 members, the Statutes can stipulate that there will be only one director); and control committee.

Cooperative sectors



Agriculture

Cooperative enterprises	136
Members	5,654
Female members	2,146
Under 35 members	514
Employees	6,066
Female employees	2,310
Annual turnover	1.151 € billion



Consumer

Members	170,219
Employees	14,037
Annual turnover	1.23 € billion



Housing

Cooperative enterprises	85
Members	256,243
Employees	1,482



Industry, Services & Social

Cooperative enterprises	52
Members	1,212
Employees	2,214

Spain



More than 20,000
cooperative
enterprises



More than 7
million members



More than
290,000
employees



More than 60 €
billion in annual
turnover

Number of cooperatives

20,050

New cooperatives

1,293

Members

7,296,629

Under 35 members

2,918,652

Employees

290,221

Female employees

140,757

Under 35 employees

129,438

Annual turnover

61 € billion

Our member

Confederación Empresarial Española de la Economía Social (CEPES)

Intersectoral | National organisation

Confederació de Cooperatives de Catalunya (CCC)

Intersectoral | Regional organisation

KONFEKOOP

Intersectoral | Regional organisation

Confederación Española de Cooperativas de Trabajo Asociado (COCETA)

Intersectoral | National organisation

Fundación Espriu

Industry & Services sector | National organisation

Cooperative law

- Law 27/1999, of July 16 on cooperatives. Cooperative legislation in Spain falls under the jurisdiction of civil law, not commercial law. It is based on the art. 129.2 of the current Spanish Constitution.
- Credit unions have their own law as they are entities that are controlled by the Bank of Spain.
- Regional governments have also legislative jurisdiction over cooperatives, which in practice means that there are 16 cooperative laws at regional level.

Legal framework

- The minimum number of members for first-degree cooperatives is 3. If the cooperative is a second-degree cooperative, it must have 2 cooperatives.
- No minimum capital required.

Governance

- One member, one vote applies.
- Two-tier system, composed by general assembly and the board.

Top largest cooperatives in Spain by annual turnover (€ billion) | 2013

Grupo Eroski - Consumer	5.88
Consum S.C.V - Consumer	1.84
Coren, S.C.G., S.Coop.Galega - Agriculture	0.98
An, S.Coop. - Agriculture	0.665
Fagor Ederlan - Industry & Services	0.608
Orona - Industry & Services	0.593
Irizar, S. Coop. - Industry & Services	0.556
"Anecoop" S.Coop. - Agriculture	0.508
Consum, Scv A Catalunya - Consumer	0.406
Sca Ganadera Del Valle De Los Pedroches Covap - Agriculture	0.358

Cooperative sectors



Agriculture

Cooperative enterprises	3,844
New cooperatives	57
Members	1,179,323
Female members	294,831
Employees	98,999
Annual turnover	25.7 € billion



Banking

Cooperative enterprises	67
Members	2,517,056
Employees	19,383
Annual assets	135.02 € billion



Consumer

Cooperative enterprises	282
New cooperatives	20
Members	3,312,372
Employees	28,990
Annual turnover	12.51 € billion



Housing

Cooperative enterprises	582
New cooperatives	119
Members	57,878
Employees	1,352
Annual turnover	759.35 € million



Industry, Services & Social

Cooperative enterprises	16,950
New cooperatives	1,004
Members	230,000
Female members	112,700
Under 35 members	103,500
Employees	23,000
Annual turnover	22.1 € billion

Sweden



Nearly 5,500
cooperative
enterprises



More than 4.3
million
members

Number of cooperatives

5,495

Members
4,355,350



More than 34,000
employees



More than 13.5 €
billion in annual
turnover

Employees
34,395

Annual turnover
13.62 € billion

Our members

Kooperativa Förbundet (KF) (The Swedish Co-operative Union)

Consumer sector | National organisation

HSB: Riksförbund (Swedish National Tenant-Owner Cooperative Housing Association)

Housing sector | National organisation

Riksbyggen (Co-operative Housing Union)

Housing sector | National organisation

Coompanion

Cooperative development agency

Arbetsgivarföreningen (KFO)

The employers' organisation of Swedish co-operatives

Cooperative law

- Cooperative Society legal form.

Legal framework

- The minimum number of members is 3
- The minimum capital is 1 SEK (0.11 euro)

Governance

- Both one member, one vote or proportional representation
- One tier system

Top largest cooperatives in Sweden by turnover (SEK billion)

KF. Retail/Food.	45.4
Lantmännen. Agriculture.	34
Arla. Dairy.	17

Cooperative sectors



Agriculture

Cooperative enterprises	30
Members	160,350 (multiple membership)
Employees	14,535
Annual turnover	7.44 € billion



Banking

Members	45,000
Employees	130
Annual assets	9.11 € billion



Consumer

Cooperative enterprises	38
Members	3,400,000
Employees	13,500
Annual turnover	4.88 € billion (45.4 SEK billion)



Housing

Cooperative enterprises	5,400
Members	750,000
Employees	6,100
Annual turnover	1.3 € billion (12.1 SEK billion)



Industry, Services & Social

Cooperative enterprises	27
Employees	130



United Kingdom

Cooperative enterprises

6,800

New cooperatives

171

Members

14,919,093

Employees

33,829

Annual turnover

52.14 € billion
(37 £ billion)



More than 6,500
cooperative
enterprises



Nearly 15 million
members



Nearly 34,000
employees



More than 50 €
billion in annual
turnover

Our members

Co-operatives UK

Intersectoral | National organisation

Co-operative Development Scotland (CDS)

Intersectoral | Regional organisation

Plunkett Foundation

Business support agency

Women in Informal Employment Globalizing and Organizing (WIEGO)

Industry & Services sector | National organisation

Cooperative law

- The Co-operative and Community Benefit Societies Act 2014.

Governance

- One member, one vote applies.

Top largest cooperatives in the UK by turnover (£ billion) | 2015

John Lewis Partnership PLC	10.943
Co-operative Group Limited	10.814
The Midcounties Co-operative Limited	1.21
Central England Co-operative Limited	0.957
United Merchants Public Limited Company	0.940

Cooperative sectors



Agriculture

Cooperative enterprises	625
Members	157,235
Annual turnover	8.76 € billion (6.16 £ billion)



Banking

Cooperative enterprises	634
Employees	32,504
Annual assets	441.89 € billion
Annual turnover	128.52 € million (90.4 £ million)



Consumer

Cooperative enterprises	416
Members	11,885,353
Annual turnover	37.16 € billion (26.14 £ billion)



Housing

Cooperative enterprises	619
Annual turnover	716.46 € million (503.95 £ million)



Industry & services

Cooperative enterprises	3,418
Members	1,235
Employees	1,325
Annual turnover	2.25 € billion (1.58 £ billion)



Renewable energy

Cooperative enterprises	175
Annual turnover	152.36 € million (107.17 £ million)

**Country
profiles**

**Non-EU
countries**

Armenia



Our member

Farm Credit Armenia UCO CC (FCA)
Banking sector | National organisation

Cooperative law

- There is no national cooperative law.

Cooperative sectors



Banking

Cooperative enterprises	1
Members	3,600
Female members	700
Under 35 members	903
Employees	60
Female employees	27



Our member

Belarussian Republican Union of Consumer Societies (Belkoopsoyuz)

Consumer sector | National organisation

Cooperative law

- Law on consumer cooperatives.

Cooperative sectors

 Consumer	
Cooperative enterprises	90
Members	700,000
Employees	80,000

Georgia



Our member

Agricultural & Industrial Co-operatives Society of Georgia "Union of Co-operatives - IBERIA"
Agriculture sector | National organisation

Cooperative sectors



Agriculture

Cooperative enterprises	1,168
New cooperatives	32
Members	8,306



Moldova

Our member

Central Union of Consumer Co-operatives of the Republic of Moldova (MOLDCOOP)
Consumer sector | National organisation

Top largest cooperatives in Moldova by turnover (Moldovan LEU million) | 2014

URECOOP Strășeni	87
Gagauzcoop	65
Ucoop Florești	57
Ucoop Ungheni	35
Universalcoop Cahul	32
Ucoop Fălești	28
Consumcoop Tighina	25

Cooperative law

- National sectorial law: Law on consumer cooperatives.

Cooperative sectors



Consumer

Number of cooperatives	109
Members	200,000
Employees	5,000
Annual Turnover	39.35 € million (885 million Moldovan LEU)



Norway

Cooperative enterprises

5,592

Members

2,411,038

Female members

785,434

Employees

37,500

Annual turnover

11.61 € billion



Nearly 5,600
cooperative
enterprises



More than 2.4
million members



37,500
employees



More than 11.5 €
billion in annual
turnover

Our members

Federation of Norwegian Agricultural Co-operatives (Norsk Landbrukssamvirke)

Agriculture sector | National organisation

Coop Norge SA

Consumer sector | National organisation

The Co-operative Housing Federation of Norway (NBBL)

Housing sector | National organisation

Cooperative law

- Cooperative act (New in 2008) covering all sectors and sizes.

Top largest cooperatives in Norway by turnover (NOK billion) | 2014

COOP (Consumer)	31.5
Nortura (Agriculture)	21
TINE (Agriculture)	20
OBOS (Housing)	7.5
Norges RCEfisklag (white Fish)	7.5
Felleskjøpet Agri (Agriculture)	6

Cooperative sectors



Agriculture

Cooperative enterprises	16
Members	40,000
Female members	10,000
Employees	14,500
Annual turnover	6.914 € billion (60.5 NOK billion)



Consumer

Cooperative enterprises	101
Members	1,446,038
Female members	775,434
Under 35 members	139,470
Employees	20,000
Annual turnover	4.692 € billion



Housing

Cooperative enterprises	5,475
Members	925,000
Employees	3,000

Russia



Our members

Central Union of Consumer Societies of the Russian Federation - Centrosojuz of the Russian Federation

Consumer sector | National organisation

Moscow Regional Union of Consumer Societies

Consumer sector | National organisation

Top largest cooperatives in Russia by turnover

Tatarstani

Consumer Societies of Nizhny Novgorod

Consumer Societies of Udmurtia

Consumer Societies of Chuvashia

Consumer Societies of Kirov

Cooperative sectors



Consumer


Cooperative enterprises	2,459
Members	2,500,000
Employees	175,000
Female employees	134,000



Our member

Allgemeine Baugenossenschaft Zürich (ABZ)
Housing sector | National organisation

Cooperative sectors

 Banking	
Cooperative enterprises	1
Members	1,828,202
Employees	8,887
Annual assets	144.03 € billion

Turkey



Nearly 34,000
cooperative
enterprises



More than 6
million members

Number of cooperatives
33,857

Members
6,002,745



More than 1,000
employees



More than 300 €
million

Employees
1,000 (at least)

Annual turnover
300 € million (at least)

Our members

National Co-operative Union of Turkey (NCUT)

Intersectoral | National organisation

Turkish Co-operative Association

Intersectoral | National organisation

The Central Union of Turkish Forestry Co-operatives (ORKOOP)

Agriculture sector | National organisation

Central Union of the Agricultural Credit Cooperatives of Turkey

Agriculture sector | National organisation

Union of Sugar Beet Growers' Production Co-operative (Pankobirlik)

Agriculture sector | National organisation

Cooperative law

- No. 1163 Law on Cooperatives
- No. 4572 Law on Agricultural Sales Cooperatives and Associations
- No. 1581 Law on Agricultural Credit Cooperatives and Associations

Top largest cooperatives in Turkey by turnover (€ billion)

Pankobirlik (Sugar Beet Growers Coop)	1.2
Tarım Kredi (Agriculture Credit Coop)	1.1
Farma Logitic (Pharmacy Cooperative Company)	0.350

Cooperative sectors



Agriculture

Cooperative enterprises	12,567
Members	4,232,596



Consumer

Cooperative enterprises	541
Members	4,232,596



Housing

Cooperative enterprises	11,948
Members	545,400



Industry, Services & Social

Cooperative enterprises	8,055
Members	1,057,143



Insurance

Cooperative enterprises	4
Members	63,638



Pharmacy

Cooperative enterprises	742 (at least)
Members	3,000 (at least)
Employees	1,000 (at least)
Annual turnover	300 € million (at least)




Ukraine

Our member

Central Union of Consumer Societies of Ukraine (Ukoopspilka)
Consumer sector | National sector

Cooperative sectors

 Consumer	
Cooperative enterprises	2,094
New cooperatives	64
Members	240,000
Female members	128,880
Under 35 employees	76,800
Employees	36,000
Female employees	24,120
Annual turnover	219 € million (5.1 UAH billion)

Methodology

Criteria

- In this study, only data from cooperatives that are represented directly or indirectly by Cooperatives Europe through its national and European sectoral members are included.
- For European figures, the highest numbers of cooperatives that Cooperatives Europe represents are included; sometimes data will come either from summing up the information from national members or the information provided by European sectoral members.
- For national figures, national members' information is prioritised over European sectoral members' information for sectors within each country. The latter is added when the national members do not provide data for sectors within the country.
- For national figures, when total figures are not available, data on national sectors are summed up.
- For cooperative sectors, categories have been created taking as a reference the organization of cooperatives at European level. Therefore, the study includes the following cooperative sectors: Agriculture, Banking, Consumer, Housing, Industry & Services, Insurance (only for Belgium, Italy, Netherlands and Turkey, the four countries where we have members), Pharmacy, Renewable Energy and Retail (only for France, Germany and Italy, the three countries where we have members)

Concepts

Cooperative enterprise is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise.

New cooperative is a cooperative that has been set up recently. The number of new cooperatives for each country profile must have been created within a specific year.

Member is an individual person who jointly owns a cooperative together with other members.

Individual membership is the total number of single members.

Multiple membership is the total number of collective members (one individual member can hold several memberships from different cooperative enterprises).

Female member is an individual woman member.

Under 35 member is an individual member who is younger than 35 years old.

Employee is an individual person who works at a cooperative (he or she can be a member or not)

Female employee is an individual woman employee.

Annual turnover is the amount of an investment that the cooperative will carry on to the next year.

Notes

- The study covers the most up-to-date data on cooperatives that Cooperatives Europe represents directly or indirectly through its members. Most of the information comes from 2014 and 2015. However, there is some data coming from 2010-2013.

- National total figures might be bigger than the sum of national sectors in specific cases since sometimes not all the information on national sectors is available.

- In some cases, it has not been possible to distinguish between individual membership and multiple membership.

- Some numbers for the totals in five countries (Cyprus – members –, Greece – members, employees, annual turnover –, Hungary – employees –, Malta – employees –, and Portugal – annual turnover) have been taken from a single cooperative sector within the country since there was no more information from other members.

- In the case of Spain and Germany, there are some indicators for which the sum of sectors is bigger than the totals for the countries. This is due to the fact that the data provided by members comes from different years.

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This publication has been produced
thanks to the support of:

Febecoop	Belgium
Cera	Belgium
CCU (Central Cooperative Union)	Bulgaria
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