

The power of cooperation

Cooperatives Europe key figures 2015



Editorial team

Authors Carmen Quintana Cocolina with Cooperatives Europe's team

Acknowledgements

We would like to thank all Cooperatives Europe's members
who have contributed to this report by completing the survey

and providing data on the cooperative movement in Europe.

Graphic Design Valentina Frare - www.valentinafrare.com

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The power of cooperation

Cooperatives
Europe key
figures 2015

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Welcome words

Dear members.

It is my great pleasure to introduce this very first Cooperatives Europe key figures report entitled 'The Power of Cooperation'. It is indeed thanks to our members that this important European cooperative report could be realised. My particular thanks goes to all those members, who provided us with voluntary financial donations, as well as to all those, who provided us with the respective country and sector data.

As President of Cooperatives Europe, it has been an important part of my political agenda to provide platforms for cooperation between members. Learning from each other by comparing ones' figures and experiences is of utmost importance for cooperating together in Europe. It is the logical consequence of the cooperative slogan of 'united in diversity'.

I encourage you to use this report in your work with national and European policymakers and in connecting with your cooperative counterparts in the different countries of Europe. Cooperatively yours,

Dirk J. Lehnhoff

Dear supporters of this report,

I would like to particularly address those members, who have made this report possible. This project goes back more than 18 months, when the Board of Cooperatives Europe approved the concept of building the first European report about key cooperative information of our members

A considerable number of members supported us financially in order to employ a full-time person working on this report, Carmen Quintana Cocolina. Carmen worked very closely with our members in order to gather the data and build a coherent report allowing to compare information across countries and sectors. We are very proud to provide you with this report, which we look forward to building on in the future with members as well as with researchers and policymakers. Cooperatives have their place in the European economy, which this report will surely manifest. Yours in cooperation,

Klaus Niederländer



Dirk J. LehnhoffPresident of
Cooperatives Europe



Klaus Niederländer

Director of
Cooperatives Europe

Cooperatives Europe statistics	Cooperative enterprises 176,461 Employees 4,707,682	Members 141,502,512 Annual turnover 1,004.83 € billion
More than 17% of the population in Europe are members of a cooperative.	Nearly 180,000 cooperative enterprises	More than 140 million members
Since 2009 enterprises have	ΩΩ	

increased by 12% in Europe.

Since 2009 members have increased by 14% in Europe.



More than 4.5 million employees



More than 1,000 € billion in annual turnover

Cooperative enterprises 131,090

Members

127,608,621

Employees

4,364,235

Annual turnover

992.66 € billion

Cooperatives Europe in the EU



More than 130,000 cooperative enterprises



More than 127 million members

1 out of 5 people in the EU is member of a cooperative.

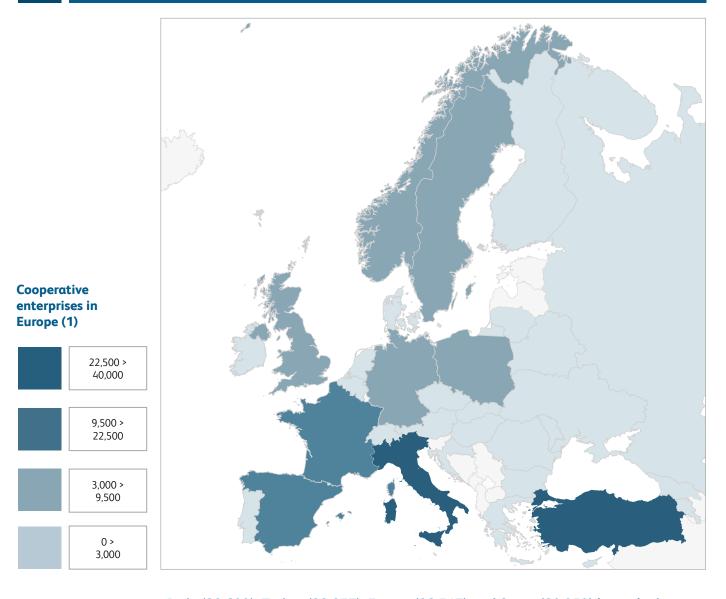


More than 4 million employees



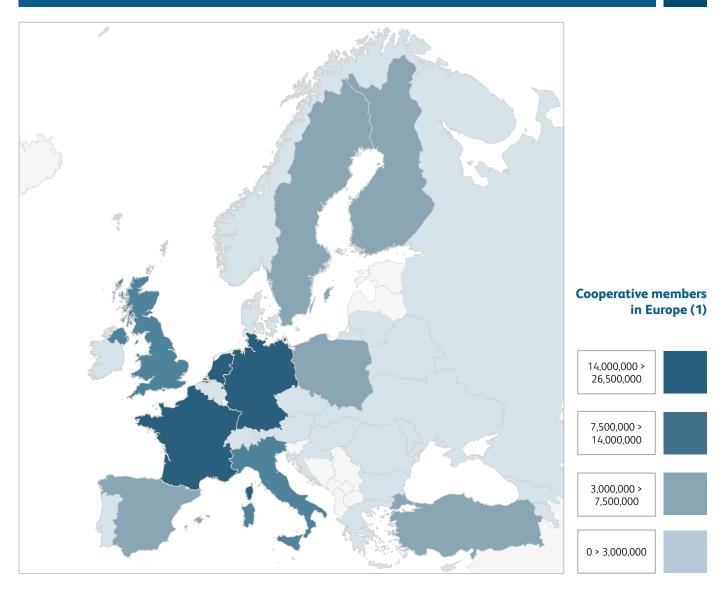
Nearly 990 € billion in annual turnover Since 2009 cooperative members have increased by 16% in the EU.

Cooperative enterprises in Europe



Italy (39,600), Turkey (33,857), France (22,517) and Spain (20,050) have the largest number of cooperatives in Europe.

Cooperative members in Europe



France (26,106,829), Germany (22,200,000), Netherlands (16,912,900), UK (14,919,093) and Italy (12,620,000) are the countries with most cooperative members in Europe.

Cooperative member density in Europe (%)

Cooperative member density in

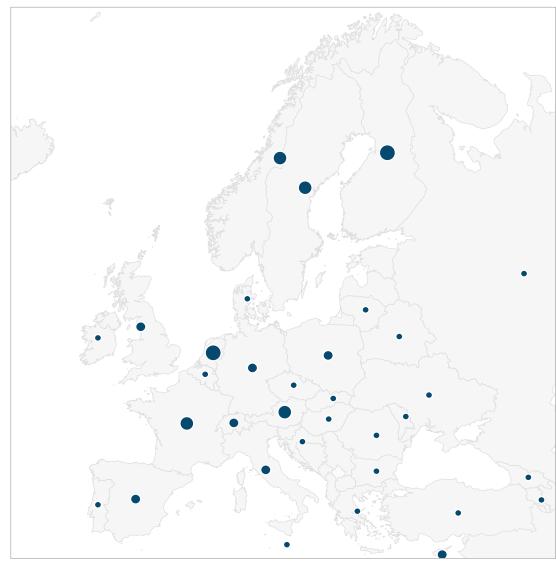
Europe (%)

50 > 100

25 > 50

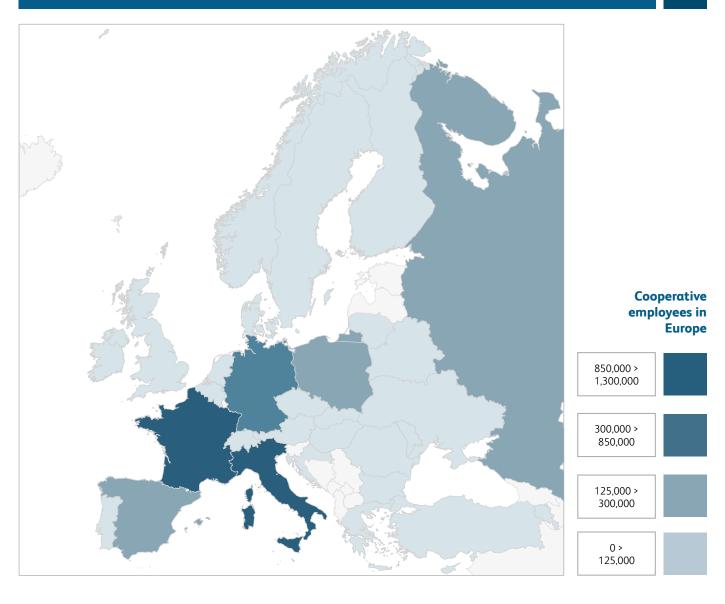
8 > 25

0 > 25



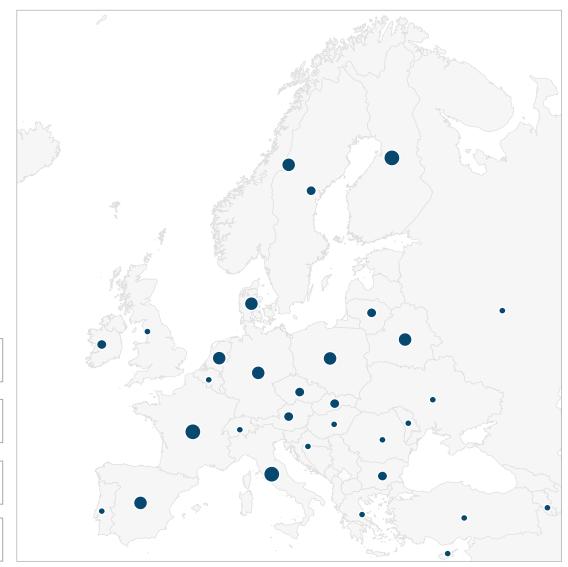
- Every person in the Netherlands is member of at least one cooperative.
 - 85% of Finnish population are members of a cooperative.
 - 60% of Cypriot population are members of cooperative.
- 45% of Norwegian and Swedish population are members of a cooperative.
 - 40% French population are members of a cooperative.

Cooperative employees in Europe



France (1,217,466), Italy (1,150,200), Germany (860,000), Poland (300,000) and Spain (290,221) are the countries with most cooperative employees in Europe.

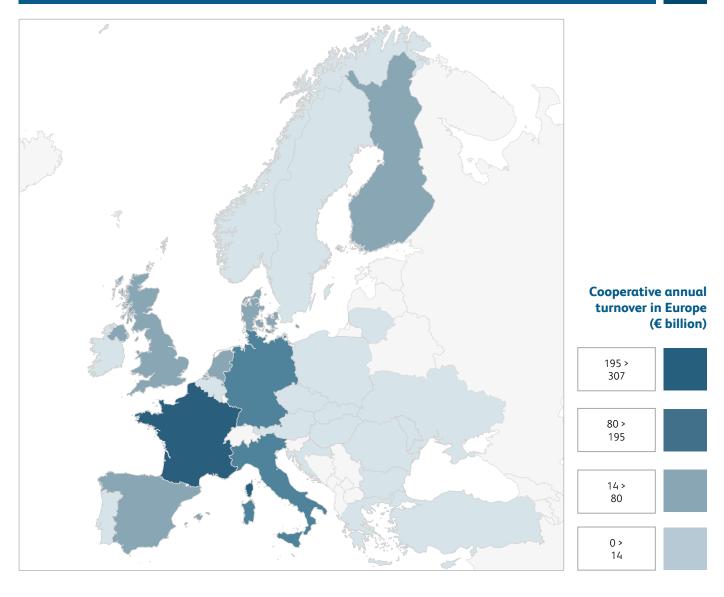
Cooperative employee density in Europe (%)



- Cooperative employee density in Europe (%)
 - 2 > 4.55
 - 1> 2
 - 0.4 >
 - 0 > 0.4

- 4.5% of Italian population is employed by cooperatives.
- 4% of French population is employed by cooperatives.
- 3.5% of Finnish population is employed by cooperatives.
- 2% of German population is employed by cooperatives.

Cooperative annual turnover in Europe (€ billion)



France (307 € billion), Germany (195 € billion), Italy (150 € billion) and The Netherlands (81 € billion) are the countries with the highest annual turnover in Europe.

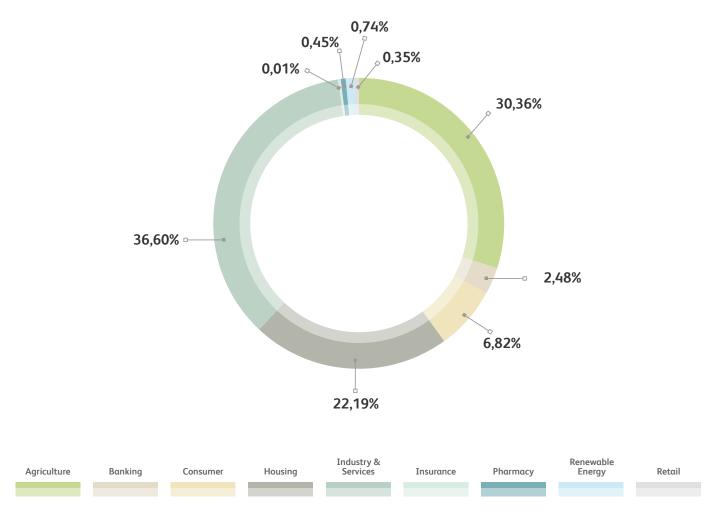
Top cooperatives in Europe by turnover (€ billion)

Cooperative	Sector	Country	Turnover
Rewe	Retail	Germany	51
Edeka	Retail	Germany	47.2
ACDLEC- E.Leclerc	Retail	France	44.035
Groupe Crédit Agricole	Banking	France	30.24
Système U	Retail	France	23.51
Groupe BPCE	Banking	France	23.3
Achmea	Insurance	Netherlands	20
John Lewis Partnership PLC	Consumer	UK	15.52
Groupe Crédit Mutuel	Banking	France	15.41
Co-operative Group Limited	Consumer	UK	15.34
BayWa	Agriculture & Renewable Energy	Germany	15.2
Coop Italia	Consumer	Italy	13.5
Rabobank Groep	Banking	Netherlands	12.9
FrieslandCampina	Agriculture	Netherlands	11.3
Coöperatie VGZ	Insurance	Netherlands	10.9
Astera	Agriculture	France	8.39
Hispacoop	Consumer	Spain	7.9
Agravis	Agriculture	Germany	7.4
SOK-group	Consumer	Finland	7.29
Coop Denmark	Consumer	Denmark	7.2
Grupo Eroski	Consumer	Spain	5.88
Menzis	Insurance	Netherlands	5.8
In Vivo	Agriculture	France	5.67
Sodiaal Union	Agriculture	France	5.43
DMK	Agriculture	Germany	5.3
Metsa Group	Agriculture	Finland	4.97
NOWEDA	Pharmacy	Germany	4.9
Tereos	Agriculture	France	4.7
Terrea	Agriculture	France	4.68
KF	Consumer	Sweden	4.04

Cooperative	Sector	Country	Turnover
Pohjola Bank	Banking	Finland	3.63
Lantmännen	Agriculture	Sweden	3.61
Coop Norway	Consumer	Norway	3.52
Coop Sweden	Consumer	Sweden	3.4
Agricola Tre Valli	Agriculture	Italy	3.1
Unicoop Firenze	Consumer	Italy	2.9

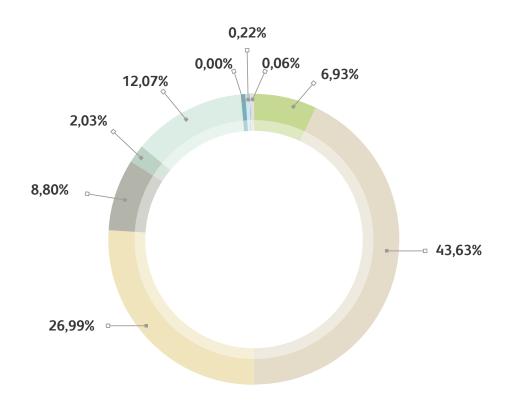
Cooperatives Europe statistics by sector

Cooperative enterprises by European sector 2015



Industry & Services is the largest sector by number of cooperatives with more than 36% (61,964) of the total number of cooperatives in Europe. Agriculture with more than 30% (51,392) and Housing with more than 22% (37,570) are in second and third place.

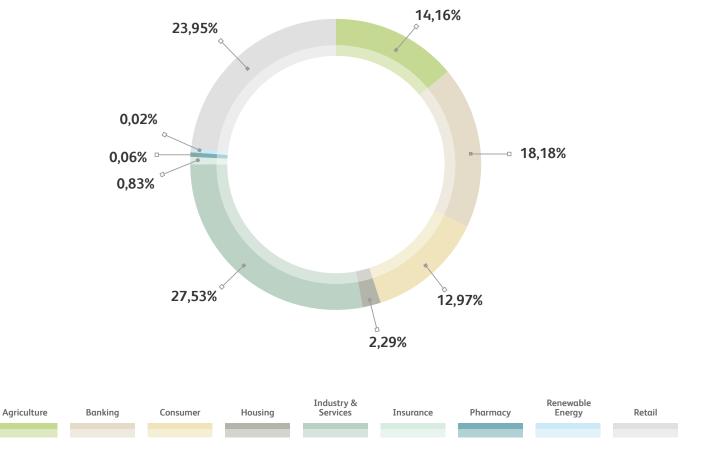
Cooperative members by European sector 2015





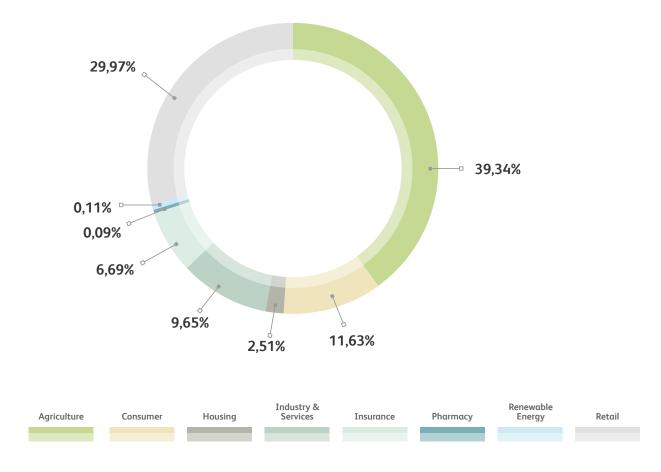
Banking is the largest sector by cooperative members with more than 43% (60,440,105) of the total number of members in Europe. Consumer with nearly 27% (37,385,400) and Insurance with more than 12% (16,711,800) are in second and third place.

Cooperative employees by European sector 2015

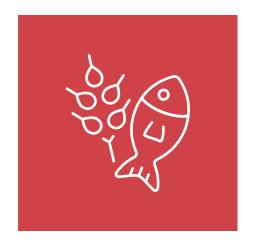


Industry & Services is the largest sector by number of cooperative employees with more than 27% (1,313,696) of the total cooperative employees in Europe, followed by Retail with nearly 24% (1,142,658), and Banking with nearly 19% (867,345).

Annual turnover by European sector 2015



Agriculture is the largest sector by cooperative annual turnover with more than 39% (347 € billion) of the total cooperative annual turnover in Europe, followed by Retail with nearly 30% (264.38 € billion) and Consumer with nearly 12% (102.6 € billion).



Agriculture



More than 50,000 cooperative enterprises



More than 9.5 million members

Cooperative enterprises **51,392**

Members (multiple membership) 9,592,704



More than 650,000 employees



347 € billion in annual turnover

Employees 675,566

Annual turnover 347 € billion

Top agriculture cooperatives in Europe by turnover (billion €) 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	

Our member

Our member Cogeca, the united voice of agricultural cooperatives in the EU, represents 21,769 cooperative enterprises, 6,172,746 members, 600,000 employees and 347 € billion in annual turnover. These figures refer to agricultures within the EU 28, active in markets and generating added-value for their farmer-members. Further to the total number of agri-cooperatives reported by Cogeca, this report also includes, as part of Cooperatives Europe's membership, agricultural cooperatives (13,751) from other European countries as well as the CUMAs - Cooperatives for the common Use of Agricultural Machinery - (11,545) from France, and a similar type of entities from Poland.



Banking



4,200 cooperative enterprises



Nearly 60.5 million members

Cooperative enterprises 4,200

Members **60,440,105**



More than 850,000 employees



More than 7,000 € billion in annual assets

Employees 867,345

Annual assets 7,397.734 € billion

Our member

Our member EACB, the European Association of Co-operative Banks (EACB), represents 4,200 cooperative enterprises, 57,620,185 members, 867,345 employees and 7,331.42 € billion in annual assets.



Consumer



More than 11,500 cooperative enterprises



More than 37.3 million members

Cooperative enterprises 11,546

Members **37,385,400**



More than 600,000 employees



More than 100 € billion in annual turnover

Employees 619,049

Annual turnover 102.6 € billion

Top consumer cooperatives in Europe by turnover (billion €)		
Coop Italia	13.5	
SOK Finland	11.3	
The Co-operative Group, UK	9.4	
Hispacoop, 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	

Our member

Our member Euro Coop, The European Community of Consumer Cooperatives, represents 4,500 cooperative enterprises, 32 million members, 500,000 employees and 76 € billion in annual turnover.



Housing



More than 37,500 cooperative enterprises



More than 11 million members

Cooperative enterprises **37,570**

Members **11,189,933**



More than 100,000 employees



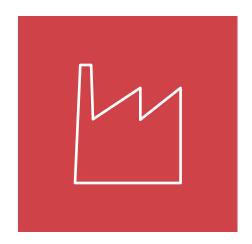
More than 20 € billion in annual turnover

Employees 109,258

Annual turnover 22.18 € billion

Our member

Our member Housing Europe, The European Federation of Public, Cooperative & Social Housing, represents 37,570 cooperative enterprises and 9,664,500 members.



Industry & Services



More than 60,000 cooperative enterprises



Nearly 3 million members

Cooperative enterprises 61,964

Members **2,809,850**



Nearly 1.3 million employees



Nearly 85 € billion in annual turnover Employees **1,313,696**

Annual turnover 85.08 € billion

Our member

Our member CECOP, The European Confederation of Workers' Cooperatives, Social Cooperatives and Social and Participative Enterprises, represents 41,513 cooperative enterprises, 1,128,092 members, 1,313,696 employees and 44.75 € billion in annual turnover.



Pharmacy



More than 750 cooperative enterprises



3,000 members

Cooperative enterprises

755

Members 3,000

RA

Nearly 3,000 employees



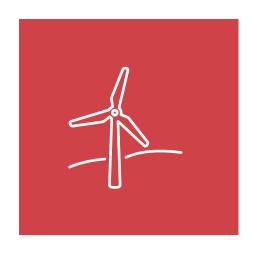
More than 820 € million in annual turnover

Employees 2,948

Annual turnover 822.5 € million

Our member

Our member UEPS, The European Union of Social Pharmacies, represents 13 cooperative enterprises, 1,948 employees and 522 € million in annual turnover.



Renewable energy



1,250 cooperative enterprises



300,000 members Cooperative enterprises 1,250

Members **300,000**



More than 1,000 employees



Nearly 980 € million in annual turnover Employees 1,024

Annual turnover 979.5 € million

Top renewable energy cooperatives in Europe
Ecopower (Belgium)
De Windvogel (Netherlands)
Elektrizitätswerke Schönau (Germany)
Middelgrunden (Denmark)
Enercoop (France)
Som Energia (Spain)
Cooperative Energy (United Kingdom)

Our member REScoop, The European federation of groups and cooperatives of citizens for renewable energy and energy efficiency, represents 1,250 cooperative enterprises, 300,000 members, 1,024 employees and 979.5 € million in annual turnover.

Country profiles

EU







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

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.

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

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

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







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

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.

Agric	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	

₩ Hot	Housing	
Cooperative enterprises	11	
Employees	3	
Annual turnover	0.69 € million	

	Industry, Services & Social		
Cod	operative enterprises	10	
	Employees	267	
Annual turnover		9.2 € million	

Insurance		
Cooperative enterpri	es 2	
Employees	691	

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



Bulgaria

Cooperative enterprises 1,932

Members **149,528**



More than 1,900 cooperative enterprises



Nearly 150,000 members

Employees 24,007

Annual turnover 513 € million



More than 24,000 employees



More than 500 € million in annual turnover

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

Agric	ulture
Cooperative enterprises	900

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

	Industry, Services & Social	
Cod	perative enterprises	268
	Members	13,000
	Employees	14,000
	Annual turnover	300 € million

Cons	umer
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

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

213 € million

Annual turnover

by Regional Cooperative Unions /RCU/	by Consumer cooperatives /CC/
Plovdiv	Rozino
Rousse	Plovdiv
Bourgas	Sadovo
Lovetch	Topolovo
Shumen	Kubrat
Montana	Lovech
Blagoevgrad	Veliko Tarnovo
Pazardjik	Chirpan
Stara Zagora	Elin Pelin
Pleven	Sopot







More than 1,200 cooperative enterprises



More than 20,000 members

Cooperative enterprises

1,247

New cooperatives **56**

Members

20,192



More than 2,700 employees



More than 200 € million in annual turnover

Employees

2,716

Annual turnover 211.04 € million

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 €) I 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

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

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

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

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

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



Cyprus

Cooperative enterprises 62

Members 509,388 (at least)



More than 60 cooperative enterprises



More than 500,000 members

Employees 3,085





More than 3,000 employees



Nearly 550 € million in annual turnover

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

Governance

- Cooperative Societies Law (1985-2003)
- '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

	Agriculture	
Cod	operative enterprises	9
	Employees	37
	Annual turnover	24.19€ million

	Cons	umer
Cod	operative enterprises	2
	Employees	2
	Annual turnover	0.37 € million

Ban	Bαnking	
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	

M	Industry, Services & Social	
Cod	operative enterprises	32
Employees		343
Annual turnover		102.35 € million



Czech Republic

Cooperative enterprises 1,307

Members **154,323**



More than 1,300 cooperative enterprises



More than 150,000 members

Employees 53,594



More than 50,000 employees



More than 2.5 € billion in annual turnover

Annual turnover 2.77 € billion

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.

	Agriculture	
Cooperative enterprises 364		
Members	915	
Annual turnove	r 1.327 € billion	

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

Housing	
Cooperative enterprises	627

Industry, Services & Social	
Cooperative enterprises 202	
Members	4,006
Employees	13,179
Annual turnover	470 € million



Denmark

Cooperative enterprises 139

Members

315,710



Nearly 140 cooperative enterprises



More than 315,000 members

Employees 49,552



Nearly 50,000 employees



More than 30 € billion in annual turnover

Annual turnover 32.105 € billion

Kooperationen

Intersectoral | National organisation

Cooperative law

Governance

There is no cooperative national law.

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

Agriculture		
Coc	perative enterprises	28
	Members	45,710 (multiple membership)
	Annual turnover	25.009 € billion

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

Cons	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

Pellervo (Confederation of Finnish Co-operatives)

Intersectoral | National organisation

SOK Corporation (Finnish Co-operative Union)

Consumer sector | National organisation

$(\cap \cap$	narativa	CIVAL
	perative	IUVV

Governance

Cooperatives Act. since 1901.

- '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 €) I 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	

Agric	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

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

Hou	Housing	
Cooperative enterprises	100 (estimation)	

Industry, Services & Social	
Cooperative enterprises	1,781
Members	518
Employees	702

Renewable energy	
103	







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

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

CGScor

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	

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

	Consumer	
Coop	perative enterprises	35
	Members	750,000
	Employees	6,200
	nnual turnover	1.372€billion

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

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

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

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







Nearly 7,500 cooperative enterprises



More than 22 million members

Cooperative enterprises 7,490

New cooperatives 126

Members **22,200,000**

Employees 860,000

Annuαl turnover
195 € billion



860,000 employees



195 € billion in annual turnover

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

Governance

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

- 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) I 2014	
REWE group	51
Edeka-Verbund	47.2
BayWa AG	15.2
AGRAVIS Raiffeisen AG	7.4
DMK Deutches 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

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

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

	Industry, Ser	vices & Social
Со	operative enterprises	1,109
	New cooperatives	55
	Members	280,000
	Employees	25,800
	Annual turnover	10.4€billion

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

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

Housing	
Cooperative enterprises	1,847
Members	2,800,000
Employees	23,291
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



Greece

Cooperative enterprises 933

Members
196,179 (at least)

More than 900 cooperative enterprises



More than 196,000 members

Employees

905 (at least)

Annual turnover
711 € million (at least)



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.

Agriculture	
Cooperative enterprises	916
Annual turnover	711 € million

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

Renewab	Renewable energy	
Cooperative enterprises	2	



Hungary

Cooperative enterprises 3,385

Members **829,544**



More than 3,000 cooperative enterprises



More than 800,000 members

Employees 7,326 (at least)





More than 7,000 employees



More than 2 € billion in annual turnover

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).

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

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

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

Hou	Housing	
Cooperative enterprises	1,269	
Members	714,000	
·		



Ireland

Cooperative enterprises 83

Members **203,484**



More than 80 cooperative enterprises



More than 200,000 members

Employees 12,050

Annual turnover 14.16 € billion



More than 12,000 employees



More than 14 € billion in annual turnover

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'.

	Agriculture	
Cod	operative enterprises	75
	Members	201,684
	Employees	12,000
	Annual turnover	14.15 € billion

分	Housing	
Cod	operative enterprises	8
	New cooperatives	1
Members		1,800
	Female members	1,200
Under 35 members		350
	Employees	50
F	emale employees	37
	Annual turnover	7.3 € million



Italy

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.

- '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

Agric	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

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

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

M	Industry, Services & Social	
Cooperative enterprises 23,858		23,858
	Members	1,017,663
	Employees	826,589
	Annual turnover	41.3 € billion

	Insurance	
Cod	perative enterprises	3
	Employees	17,031
	Annual turnover	21.65€ billion

Retail	
346	
35,600	
47,350	
13.878 € billion	

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







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

Legal framework

- Law on Cooperative Companies
- Law on credit unions

• The minimum number of members is 5.

- '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	
Anyksciai district consumer cooperative	5.25	
Moletai district consumer cooperative	5.01	

	Agriculture	
Coc	perative enterprises	402
	Members	12,900
	Annual turnover	714€ million

Ban	Banking	
Members	142,601	
Employees	598	
Annual assets	477 € million	

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



Malta

Cooperative enterprises

54

New cooperatives

5



More than 50 cooperative enterprises



Nearly 4,500 members

Members

4,451

Employees

768 (at least)



More than 750 employees



1 € billion in annual turnover

Annual turnover

1 € billion

Our member

Koperattivi Malta

Intersectoral | National organisation

Cooperative law

Legal framework

- Cooperatives Societies Act XXX of 2001.
- The minimum number of members is 5.
- The minimum capital is 100,000 euro.

Agriculture	
Cooperative enterprises	16
Members	2,323

Consumer	
Cooperative enterprises	3
Members	1,168

	Industry, Services & Social	
Cod	operative enterprises	35
	Members	954
	Employees	768



Netherlands

Cooperative enterprises 70

Members (multiple membership) 19,831,156



70 cooperative enterprises



Nearly 20 million members

Employees 126,797



Nearly 127,000 employees



More than 80 € billion in annual turnover

Annual turnover 80.735 € billion

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	

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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







More than 9,500 cooperative enterprises



Nearly 8 million members



Members

Female members 3,434,000

300,000 (estimation)

Female employees 170,000

Annual turnover 14.5 € billion



300,000 employees



14.5 € billion in annual turnover Cooperative enterprises

9,552

New cooperatives **153**

7,976,600

Employees

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 Oszczednościowo-Kredytowa – KSKOK)

Banking sector | National organisation

National Supervision Union of Społem Consumer Co-operatives – NSUCC Społem (Krajowy Związek Rewizyjny Spółdzielni Spożywcow 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 (Zwiazek 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.

- 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)

	Agriculture	
Coope	erative enterprises	2,991
	Members	317,200
	Employees	87,900
Aı	nnual turnover	7.1 € billion

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

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

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

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



Portugal

Cooperative enterprises **871**

Members **403,298**

More than 870 cooperative enterprises



More than 400,000 members

Employees 14,198

Annual turnover
2.437 € billion (at least)



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 Agricolas e do Crédito Agricola de Portugal, CCRL (CONFAGRI)

Intersectoral | National organisation

Confecoop - Confederação Cooperativa Portuguesa, CCRL

Intersectoral | National organisation

Uninorte

Intersectoral | Regional organisation

Cooperative law

Legal framework

- Cooperative Code (Law no 119/2015, of 31st The minimum number members is 3. August)

 - The minimum capital is 1,500 euro.

- 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.

	Agriculture	
Cod	operative 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	

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

	Industry, Services & Social	
Cod	operative 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)

- 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	

Agri	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

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 (Druzstevná Únia Slovenskej Republiky) Intersectoral | National organisation

Cooperative law

Legal framework

• Economic Code

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

- 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.

Age	riculture
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

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

Ho	Housing	
Cooperative enterprises	85	
Members	256,243	
Employees	1,482	

	Industry, Ser	vices & Social
Cod	operative enterprises	52
	Members	1,212
	Employees	2,214







More than 20,000 cooperative enterprises



More than 7 million members

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



More than 290,000 employees



More than 60 € billion in annual turnover

Our member

Confederación Empresarial Española de la Economia Social (CEPES)

Intersectoral | National organisation

Confederació de Cooperativas 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.

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

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

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

67
2,517,056
19,383
135.02 € billion

Cons	sumer
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, Ser	vices & Social
Cooperative enterprises		16,950
	New cooperatives	1,004
	Members	230,000
	Female members	112,700
l	Jnder 35 members	103,500
	Employees	23,000
	Annual turnover	22.1 € billion







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

Legal framework

• Cooperative Society legal form.

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

- 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		

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

Ba	Banking	
Members	45,000	
Employees	130	
Annual assets	9.11 € billion	

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

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

Industry, Services & Social		
Coop	perative 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

Governance

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

• One member, one vote applies.

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

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

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

Industry & services		
Coop	perative enterprises	3,418
	Members	1,235
	Employees	1,325
P	Annual turnover	2.25 € billion (1.58 £ billion)

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

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

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

Country profiles

Non-EU countries





Our member

Farm Credit Armenia UCO CC (FCA)

Banking sector | National organisation

Cooperative law

• There is no national cooperative law.

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



Belarus

Our member

Belarussian Republican Union of Consumer Societies (Belkoopsoyuz) Consumer sector | National organisation

Cooperative law

• Law on consumer cooperatives.

	Cons	umer
Cod	operative enterprises	90
	Members	700,000
	Employees	80,000





Our member

Agricultural & Industrial Co-operatives Society of Georgia "Union of Co-operatives - IBERIA"

Agriculture sector | National organisation

	Agriculture	
Coope	erative enterprises	1,168
Ne	w 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) l 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.

	Consumer	
Num	ber of cooperatives	109
	Members	200,000
	Employees	5,000
P	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) l 2014		
COOP (Consumer)	31.5	
Nortura (Agriculture)	21	
TINE (Agriculture)	20	
OBOS (Housing)	7.5	
Norges RŒfisklag (white Fish)	7.5	
Felleskjopet Agri (Agriculture)	6	

Agri	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

∩ Ho	Housing	
Cooperative enterprises	5,475	
Members	925,000	
Employees	3,000	





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		

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



Switzerland

Our member

Allgemeine Baugenossenschaft Zürich (ABZ) Housing sector | National organisation

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







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	

***	Agriculture		
Cooperative enterprises		12,567	
Members		4,232,596	

	Consumer		
Cooperative enterprises		541	
Members		4,232,596	

₩ Hou	Housing		
Cooperative enterprises	11,948		
Members	545,400		

Industry, Services & Social		
Cooperative enterprises	8,055	
Members	1,057,143	

Inst	Insurance		
Cooperative enterprises	4		
Members	63,638		

Phar	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

Con	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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Euro Coop	European Sectoral organisation		
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