

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

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April 2016

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cooperation**

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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



Dirk J. Lehnhoff

President of
Cooperatives Europe

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



Klaus Niederländer

Director of
Cooperatives Europe

Cooperatives Europe statistics

Cooperative enterprises

176,461

Members

141,502,512

Employees

4,707,682

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
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

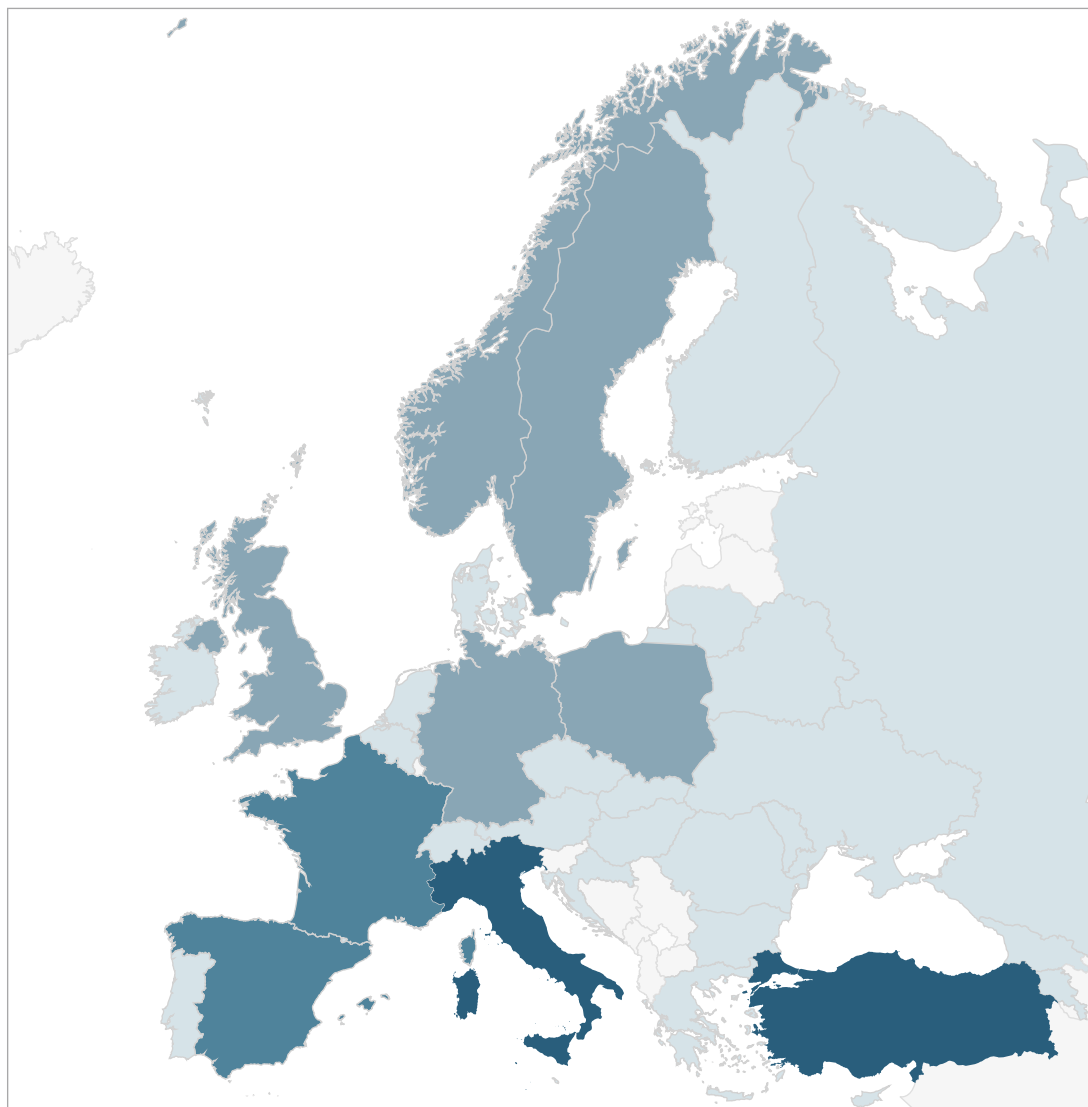
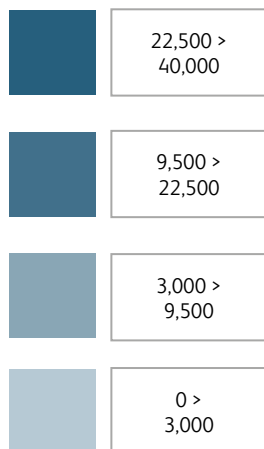


Nearly 990 €
billion in annual
turnover

Since 2009 cooperative
members have increased by
16% in the EU.

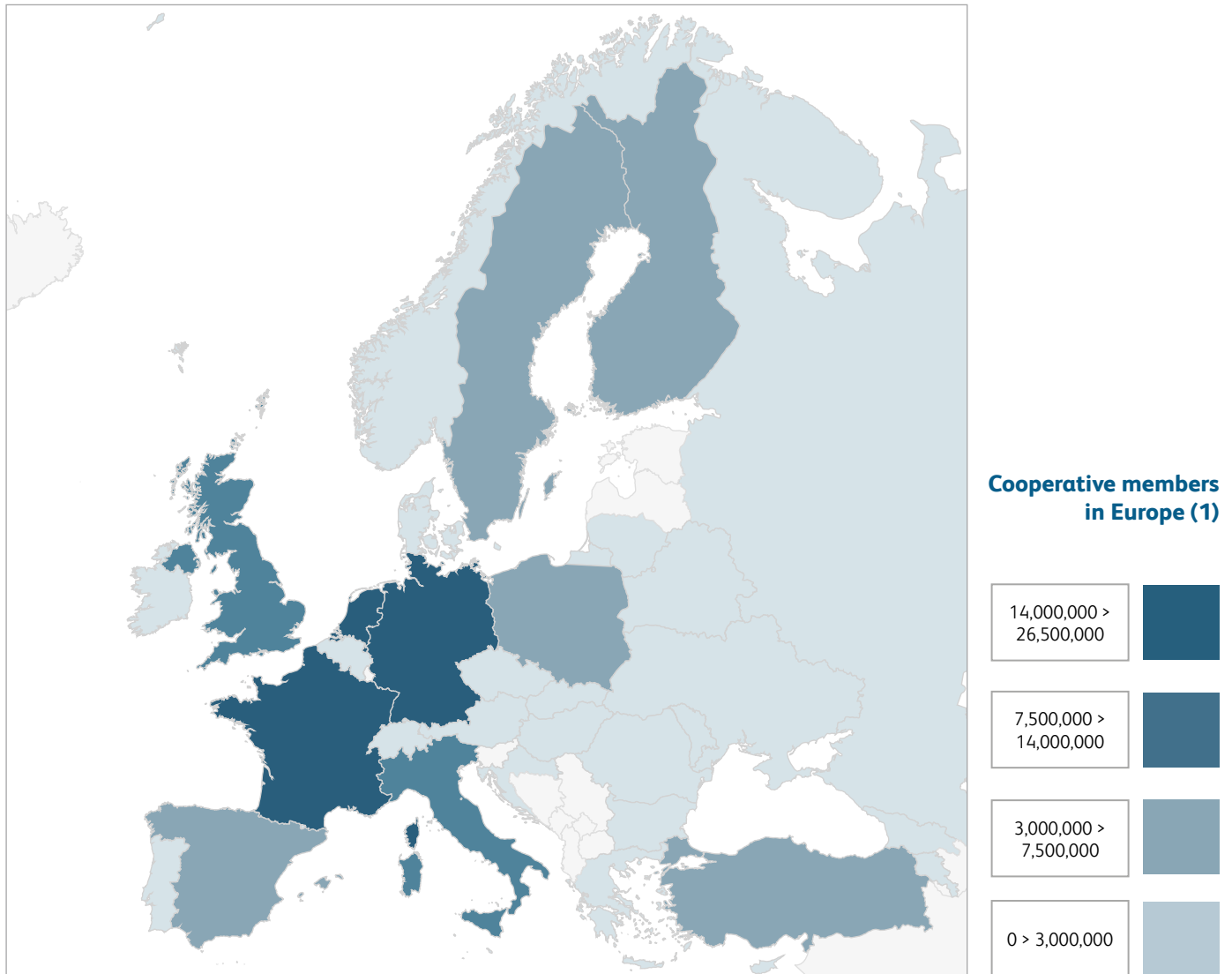
Cooperative enterprises in Europe

Cooperative enterprises in Europe (1)



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

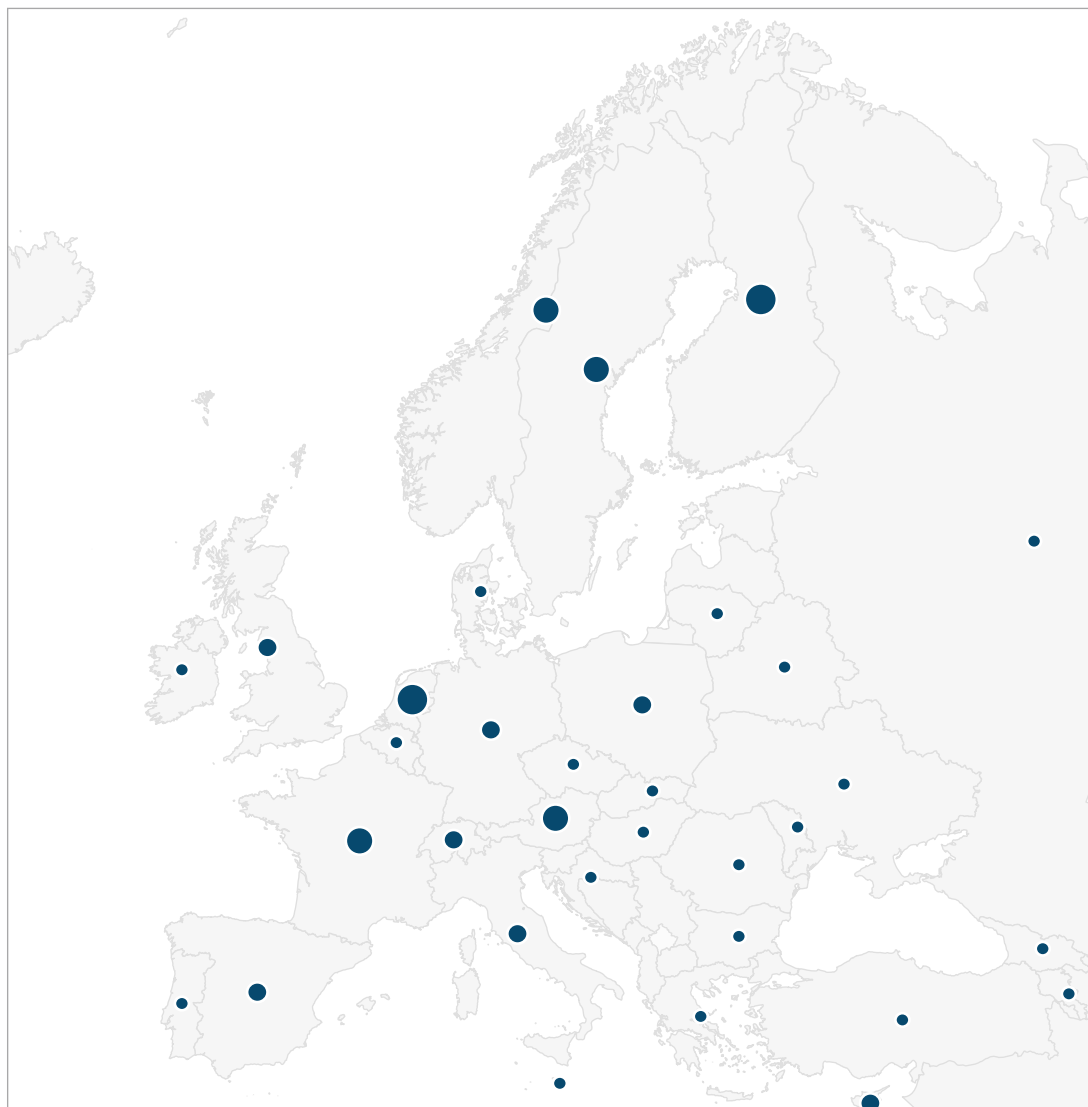
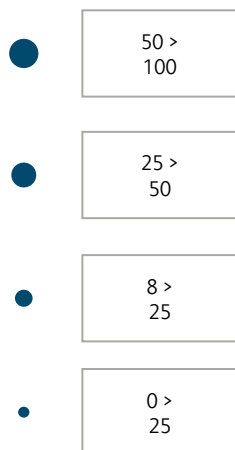
Cooperative members in Europe



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.

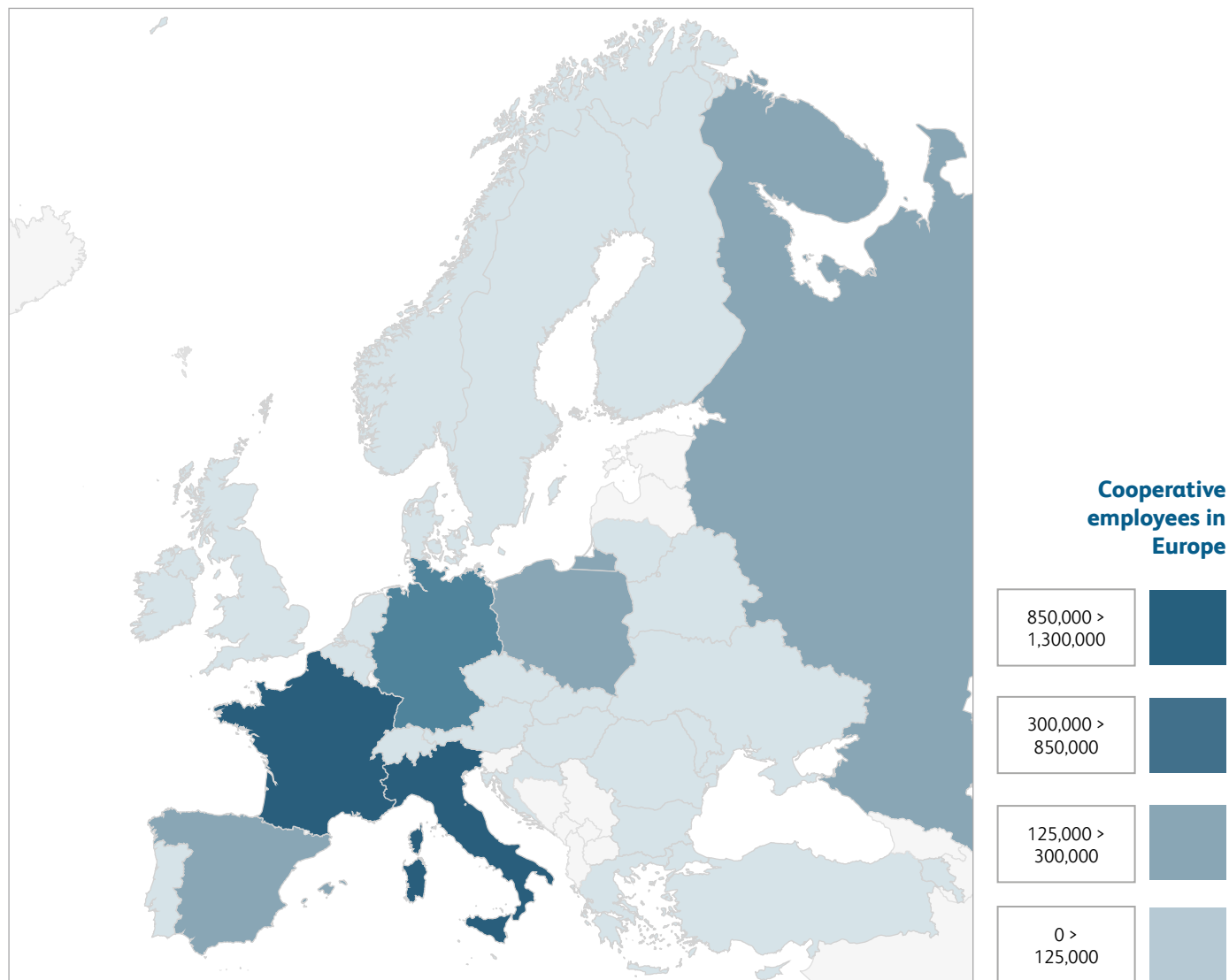
Cooperative member density in Europe (%)

Cooperative member density in Europe (%)



- 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



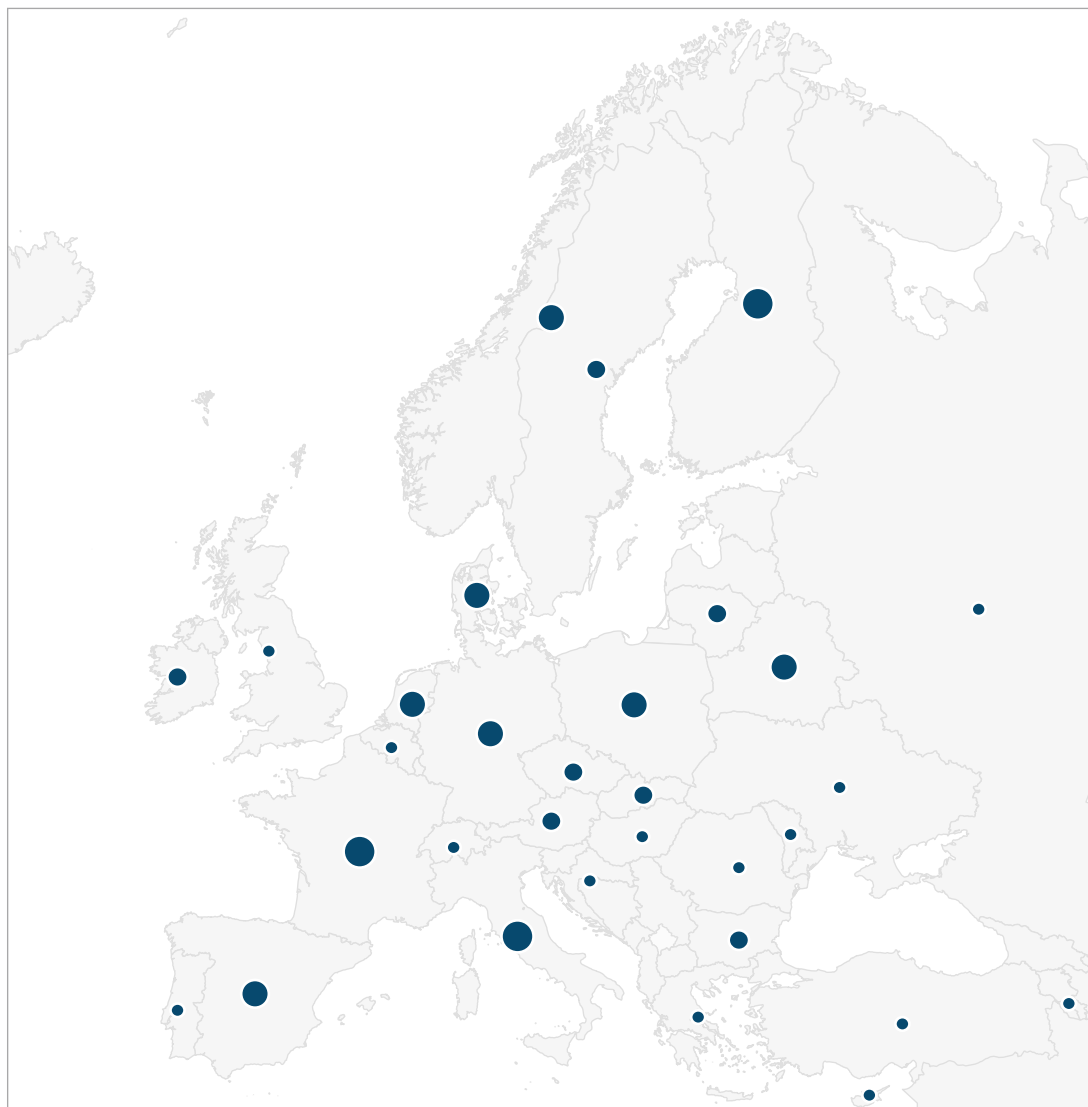
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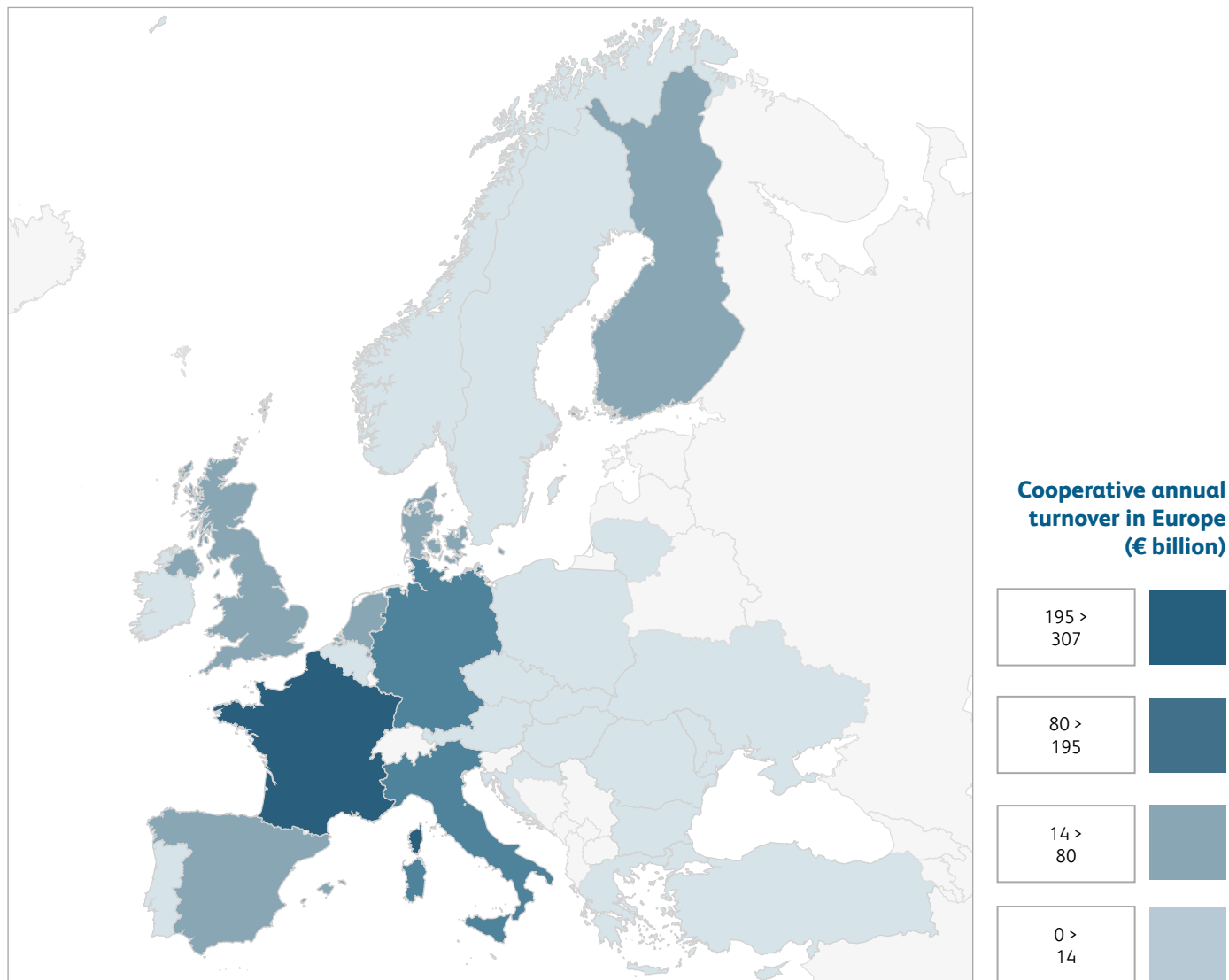


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- 4.5% of Italian population is employed by cooperatives.
- 4% of French population is employed by cooperatives.
- 3.5% of Finnish population is employed by cooperatives.
- 2% of German population is employed by cooperatives.

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.

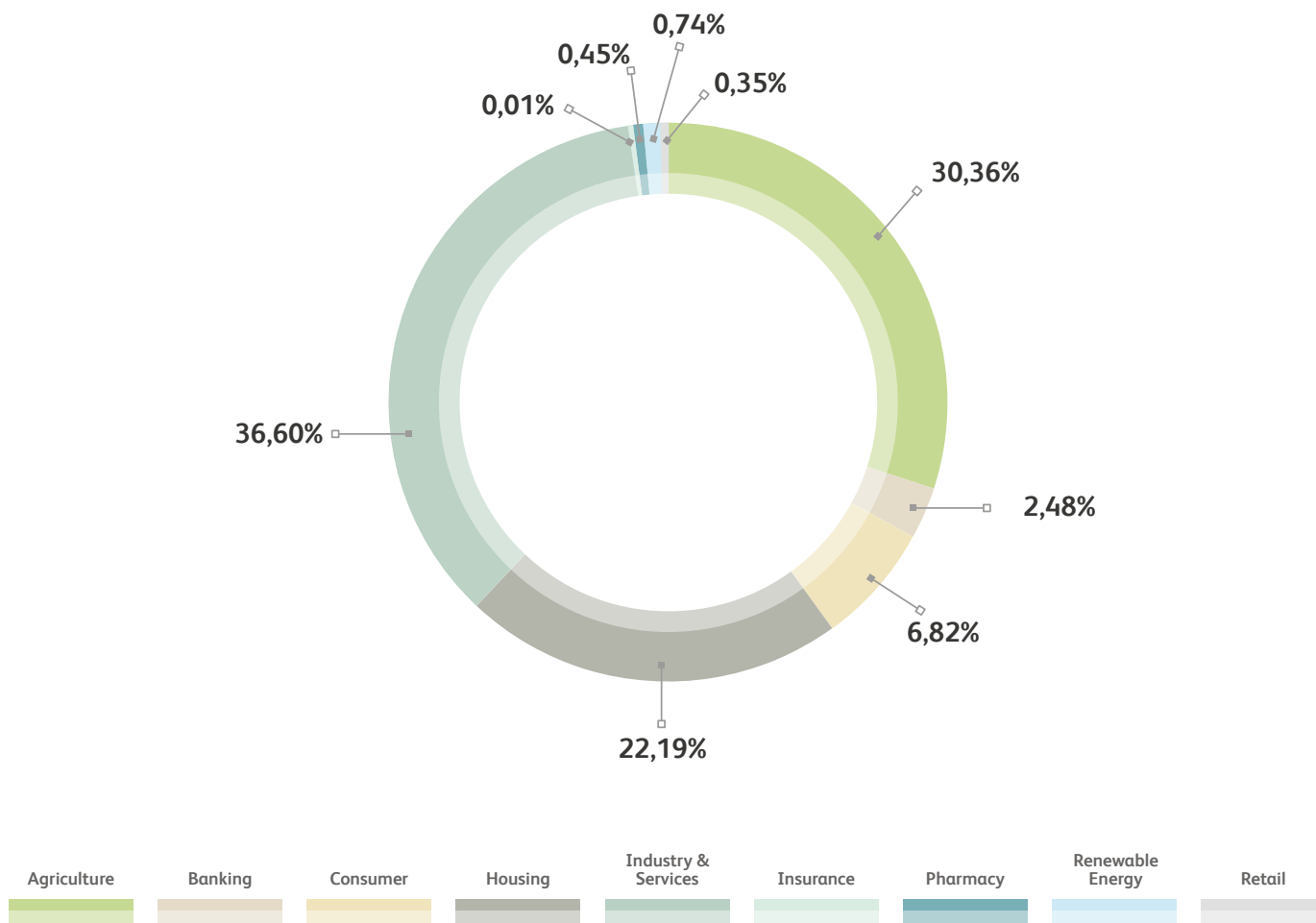
Top cooperatives in Europe by turnover (€ billion)

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

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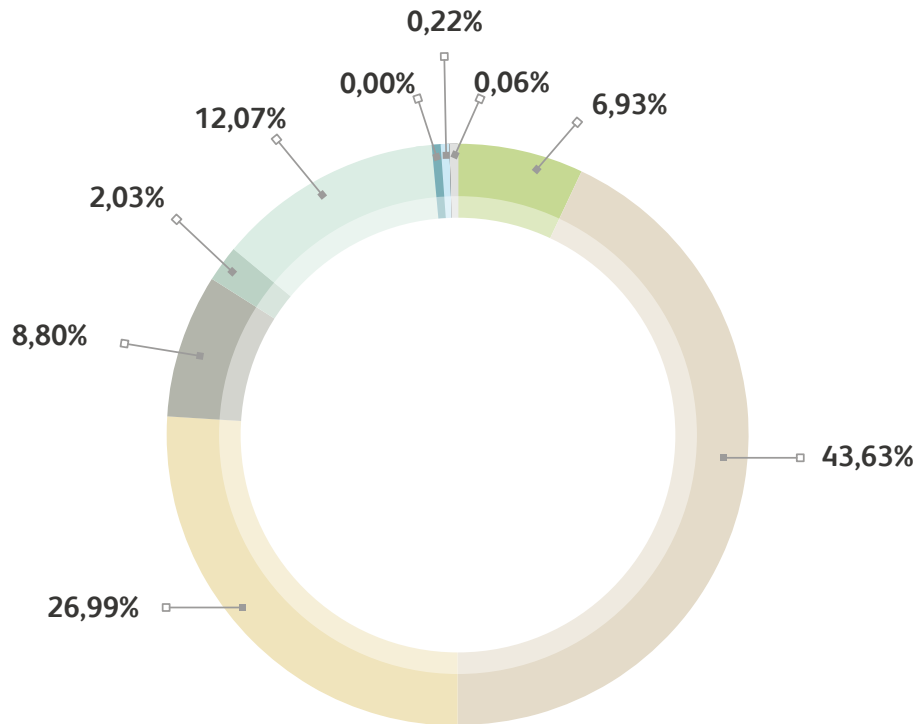
Cooperatives
Europe
statistics by
sector

Cooperative enterprises by European sector 2015



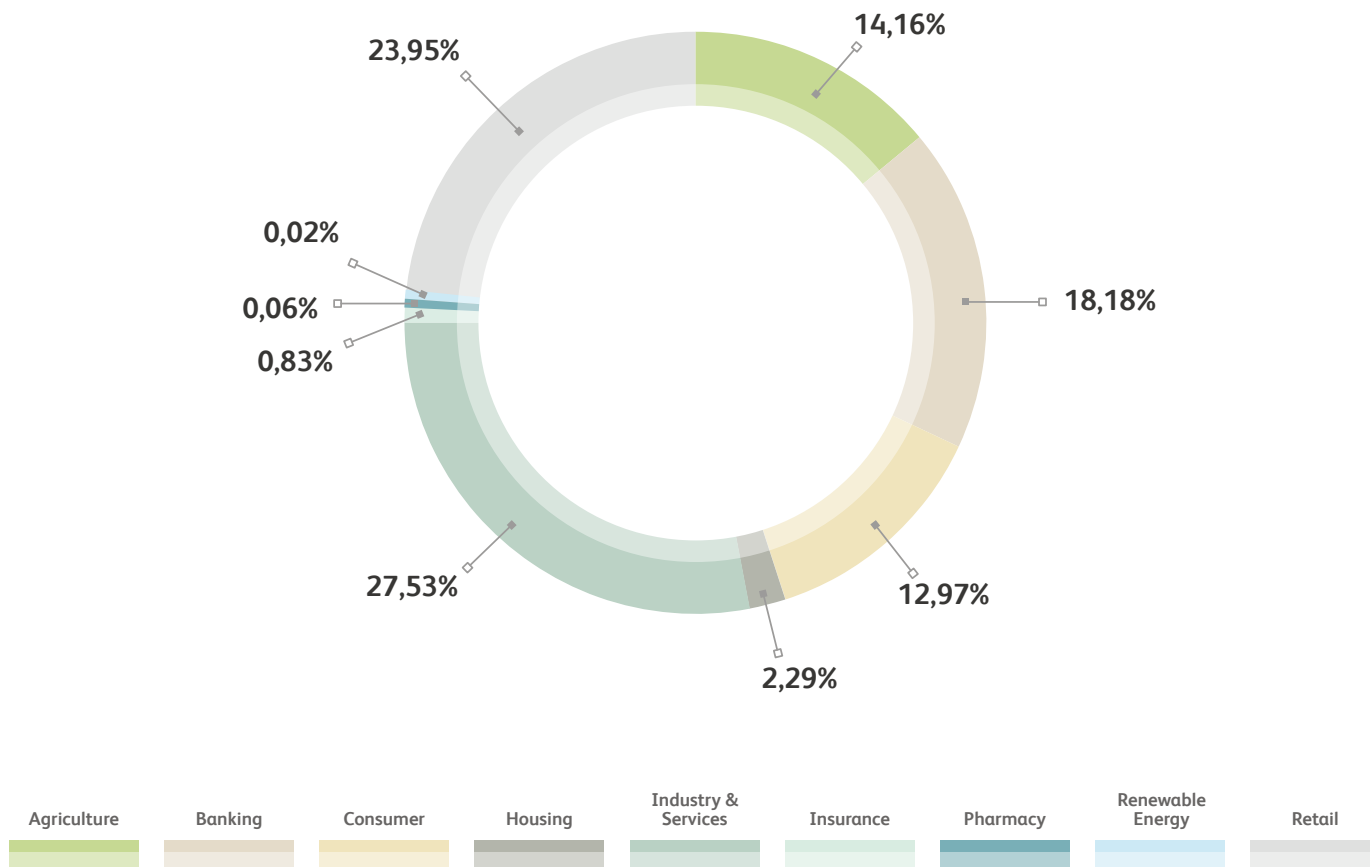
Industry & Services is the largest sector by number of cooperatives with more than 36% (61,964) of the total number of cooperatives in Europe. Agriculture with more than 30% (51,392) and Housing with more than 22% (37,570) are in second and third place.

Cooperative members by European sector 2015



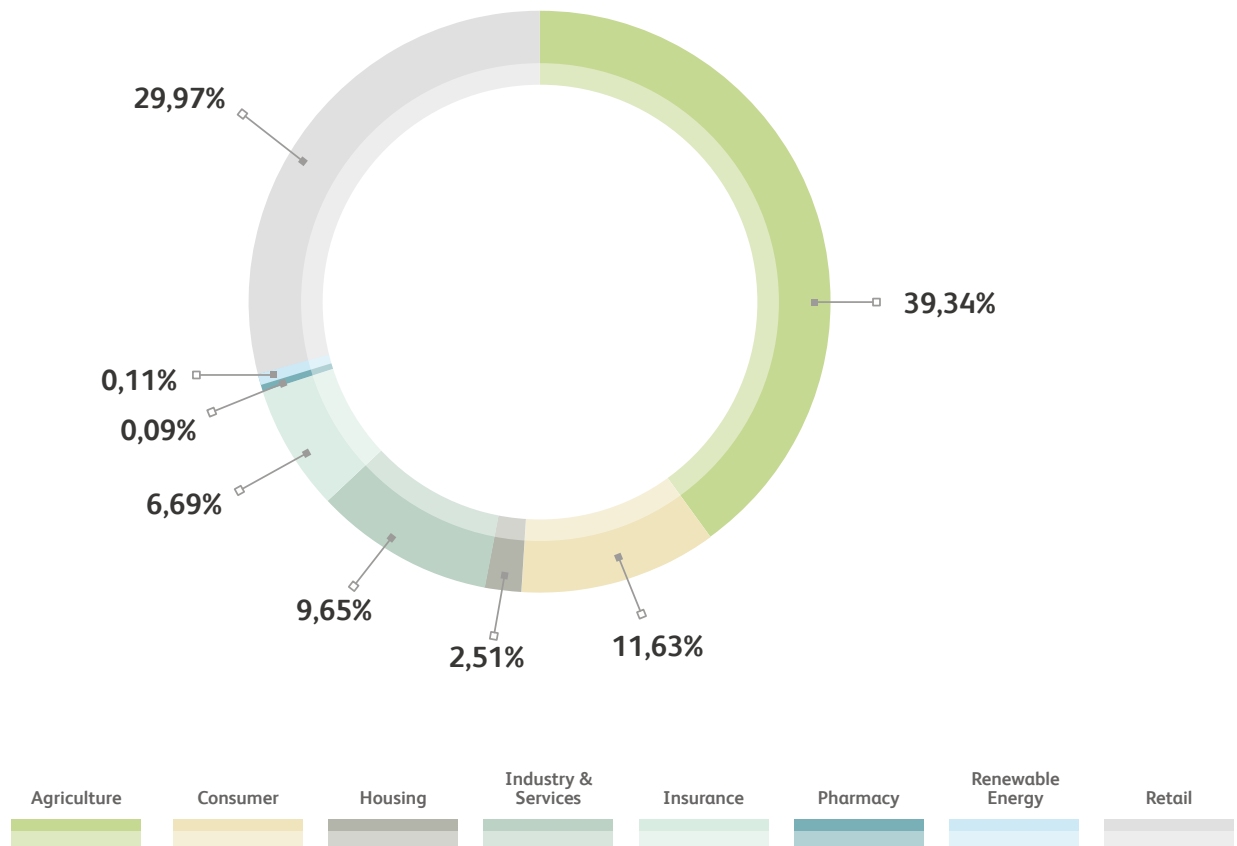
Banking is the largest sector by cooperative members with more than 43% (60,440,105) of the total number of members in Europe. Consumer with nearly 27% (37,385,400) and Insurance with more than 12% (16,711,800) are in second and third place.

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 agri-cooperatives 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



More than
850,000
employees



More than 7,000 €
billion in annual
assets

Cooperative enterprises

4,200

Members

60,440,105

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



More than
600,000
employees



More than 100 €
billion in annual
turnover

Cooperative enterprises

11,546

Members

37,385,400

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



Nearly 1.3 million
employees



Nearly 85 €
billion in annual
turnover

Cooperative enterprises

61,964

Members

2,809,850

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



Nearly 3,000
employees



More than 820 €
million in annual
turnover

Cooperative enterprises

755

Members

3,000

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



More than 1,000
employees



Nearly 980 €
million in annual
turnover

Cooperative enterprises

1,250

Members

300,000

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

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

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
Bourgas
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



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



Consumer

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)

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
-------------------------	-----



Industry, Services & Social

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



Denmark

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



Greece

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



Ireland

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	



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.

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
Anyksciai 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



Malta

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



Portugal

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



More than
14,500
employees



More than 300 €
million in annual
turnover

Members

674,500

Employees

14,735

Annual turnover

302.5 € million

Our member

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



More than 34,000
employees



More than 13.5 €
billion in annual
turnover

Members

4,355,350

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)



Consumer

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



Industry & services

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



Banking

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



Housing

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



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



Belarus

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 Røfisklag (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



Switzerland

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
Pellervo	Finland
SOK	Finland
Coop FR	France
Credit Mutuel	France
Credit Cooperatif	France
DGRV	Germany
Nabco	Ireland
Legacoop	Italy
Confcooperative	Italy
NCC (National Co-operative Council)	Poland
NAUWC (National Auditing Union of Workers' Co-operatives)	Poland
Auditing Union of Housing Cooperatives	Poland
UCECOM	Romania
Coceta	Spain
HSB	Sweden
Rikksbyggen	Sweden
KFO	Sweden
Tarimkredi	Turkey
NCUT (National Co-operative Union of Turkey)	Turkey
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