



Ontario  
Co-operative  
Association

# ANNUAL REPORT

APRIL 1 - DECEMBER 31, 2024

Ontario Co-operative Association



We are the **Ontario Co-operative Association** (OCA) and we believe in the power of co-operatives. We see a future in Ontario where co-operatives contribute to the sustainable development and growth of our communities, and to the overall social, economic, and environmental well-being of the province.

**Our membership is comprised of organizations that believe in the co-operative principles and are invested in the future of the sector. With their commitment, we deliver programs and services, and develop tools and resources that support the success of Ontario's co-operatives.**



WWW.ONTARIO.COOP

## OUR VISION

An Ontario where co-operatives contribute to the sustainable growth and development of our communities, and to the overall social, economic and environmental well-being of the province.

## OUR MISSION

To develop, support, educate, advocate, and catalyze collaboration between Ontario's co-operative businesses.

# Table of Contents

OUR CHAIR'S REPORT	4
OUR EXECUTIVE DIRECTORS' REPORT	5
OUR FINANCIAL SNAPSHOT	
Revenue	6
Expenditures	7
Program Area Expenditures	8
OUR YEAR IN REVIEW	9
OUR BOARD OF DIRECTORS	15
OUR MANAGEMENT TEAM	16
OUR DELIVERY PARTNERS, FUNDERS & VOLUNTEERS	17
OUR MEMBERSHIP	19
GET INVOLVED WITH US!	20

# CHAIR'S REPORT



**Jordan Moat**  
*rep. Libro Credit Union*

**Reflecting on April to December 2024,** I'm proud of the resiliency, innovation, and collaborative energy that has defined our work and propelled the co-operative sector forward. Together, we have achieved meaningful milestones that further strengthen our mission and vision.

We have continued to progress toward **our shared vision:** a thriving Ontario where co-operatives are recognized as essential contributors to economic, social, and environmental well-being. This work is rooted in the foundation of our members. With your steadfast support and trust, we have delivered impactful education, advocacy, and resources that amplify the role and impact of co-operative enterprises across Ontario.

**Our Highlights and Achievements included:**

**Empowering Youth through Education:** Through our Co-operative Education programming, we reached over 389 students with financial literacy and co-operative learning opportunities. Additionally, 78 youth participated in the Co-operative Young Leaders (CYL) program, supported by a dedicated team of volunteer facilitators. We established a curriculum committee to modernize CYL programming, ensuring it reflects contemporary youth experiences and communication styles.

**Support and Services:** We responded to 51 inquiries, delivered governance training, and provided virtual AGM and bookkeeping services. A new corporate website was launched, offering an expansive digital resource repository and an online shop showcasing co-operative values while supporting capacity-building.

**Diversity, Equity, and Inclusion Initiatives:** We embedded diversity, equity, and inclusion more deeply into the co-operative identity. This effort includes staff education, inclusive policy reviews, community partnerships, and sector-wide engagement. We began developing a DEI framework and toolkit to empower our members in fostering inclusivity within their organizations.

**Housing and Community Development:** We collaborated with key partners on initiating five co-operative home ownership projects in Ontario. We also strengthened partnerships with secondary schools, and other community stakeholders, reflecting co-operative values through shared initiatives.

**Maintaining Financial Stewardship:** Despite operating within a shorter fiscal year, we upheld a strong financial position. Surplus member dues were allocated to reserves, reinforcing financial stability for the future—a testament to the trust and investment of our members.

**Looking Ahead to 2025,** our strategic priorities remain steadfast:

- Strengthening and uniting the co-operative network;
- Ensuring our programs continue to reflect evolving member needs and societal priorities; and
- Deepening engagement with youth, underserved communities, and emerging sectors.

On behalf of the Board, I extend my deepest gratitude to our members, staff, volunteers, and partners. Together, we are demonstrating that the co-operative model is not only relevant but essential for a just, sustainable, and inclusive Ontario.



# EXECUTIVE DIRECTOR'S REPORT



**Jennifer Ross**

What a year it's been! Despite a shortened fiscal year in 2024, the impact of our work was anything but small. In just nine months, our team delivered excellent results, demonstrating the passion and dedication that define our co-operative movement.

We're grateful to our members for supporting us through this transition. While there wasn't a disruption in programming, a shorter year did add a layer of uncertainty to our financial tracking. Thanks to our members' ongoing support, most member dues were renewed at the full annual amount which allowed us to maintain momentum and stay focused on our mission. We proceeded cautiously, only spending the nine-months of revenue we had budgeted for which produced a small surplus, and we were able to contribute the difference to our reserves. This reflects our commitment to the careful stewardship of your contributions and the sustainability of our organization.

As we look ahead to 2025 and the rollout of our new strategic plan, you'll see a continued focus on the work that matters most and with renewed energy in three key areas: Advocacy, Co-operation Among Co-operatives, and Education. At every step, we're focused on building long-term strength and success for OCA and for the broader co-operative sector in Ontario.

In **Advocacy**, we will strengthen our government relations by coordinating and participating in targeted meetings with MPPs, Ministers, the Financial Services Regulatory Authority of Ontario (FSRAO) and the Ministry of Public & Business Service Delivery and Procurement (MPBSDP). We'll also re-build our Co-op Caucus by engaging with interested MPPs and building a comprehensive email list of contacts, laying the groundwork for more connections at Queen's Park in 2026.

To promote **Co-operation Among Co-operatives**, we're hosting two in-person events for networking, education, and celebration. During this International Year of Co-operatives, we're connecting with *you* - our members, the sector, and the public - through monthly webinars designed to inspire and motivate you. We're also launching messaging around "Choosing Co-ops First" to continue raising awareness of the value and impact that co-operatives bring to their communities. We'll continue showing up in the sector, building relationships, supporting co-op champions, and helping connect members with one another.

We're scaling up our **Education** programming, with new and expanded offerings across age groups. Along with our *Co-operative Minds* and Financial Literacy programming, we're developing a "Business in Agriculture" module with [AgScape](#), allowing us to deliver co-operative education to even more students. We're also growing the Co-operative Young Leaders (CYL) program to reach more youth across Ontario, with the introduction of a week of camp at Lake St. George in Richmond Hill as well as three weeks at Gay Lea's Co-operative Education Centre near Aylmer. Another exciting program launch will be our *Board Member Basics* training. Geared towards new and aspiring co-operative directors, this two part workshop will provide essential training and motivation to engage young and diverse directors to our co-op boards - part of our commitment to strengthening co-operative governance across Ontario!

We're actively working to increase access to co-operative resources and expertise. Our Education Manager is receiving specialized training in co-op development through [CoopZone](#), so that we'll have more expertise in-house to offer the sector. Additionally, we're developing a new Small/Medium Co-op Toolkit, continuing our Co-op 411 & 911 support lines, and launching a national [Co-op Camp Challenge](#) to raise funds and awareness for co-operative camps like CYL.

Finally, we're taking important steps to ensure OCA's long-term sustainability. This includes diversifying our revenue through new fee-for-service offerings and continuing to prioritize member retention and satisfaction.

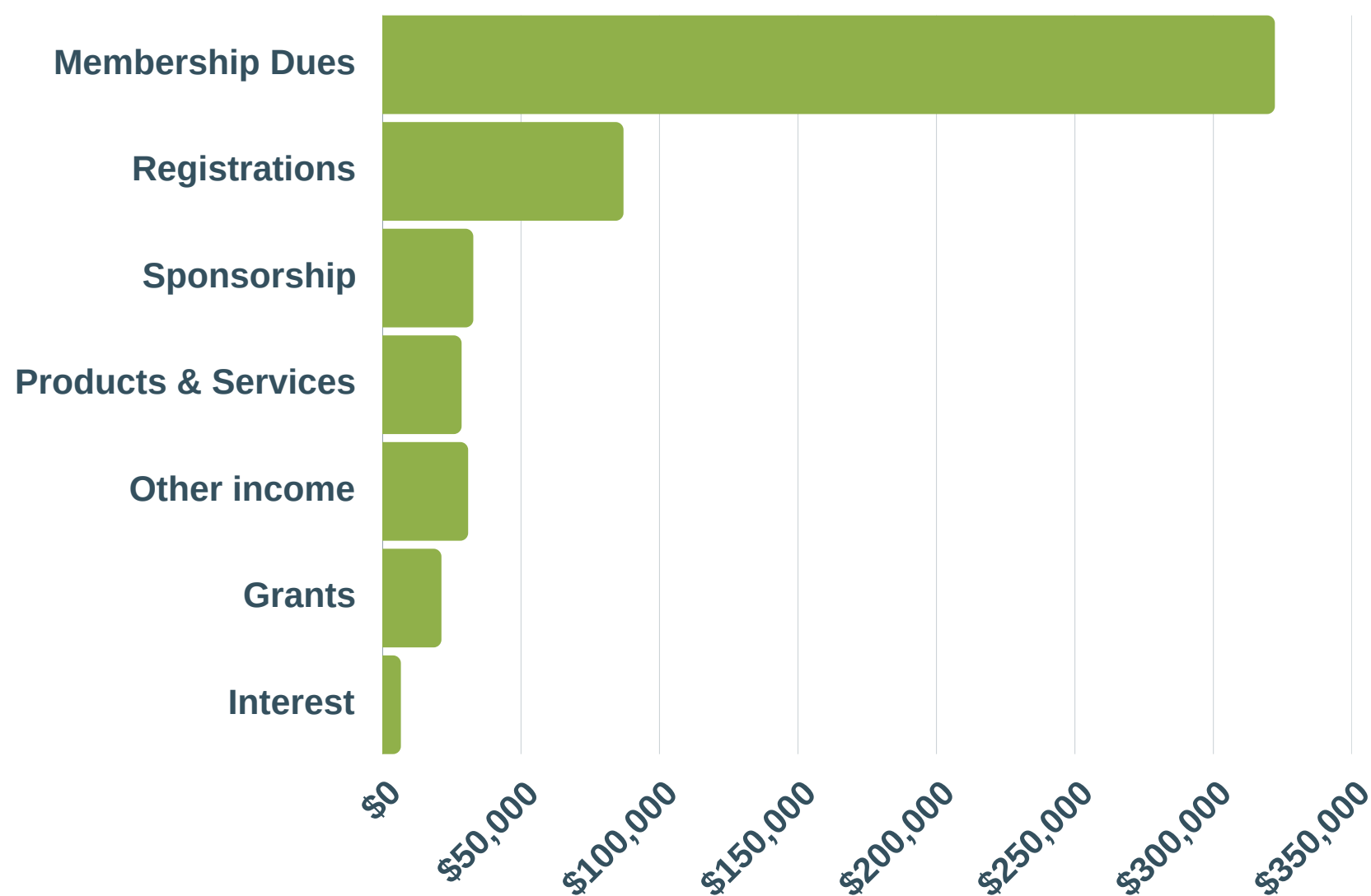
Together, these initiatives represent our collective vision for a stronger, more vibrant co-operative sector in Ontario. Thank you for your commitment, and your belief in the power of co-operation. Together, we're building a more resilient, inclusive, and co-operative Ontario, one community at a time.

# FINANCIAL SNAPSHOT

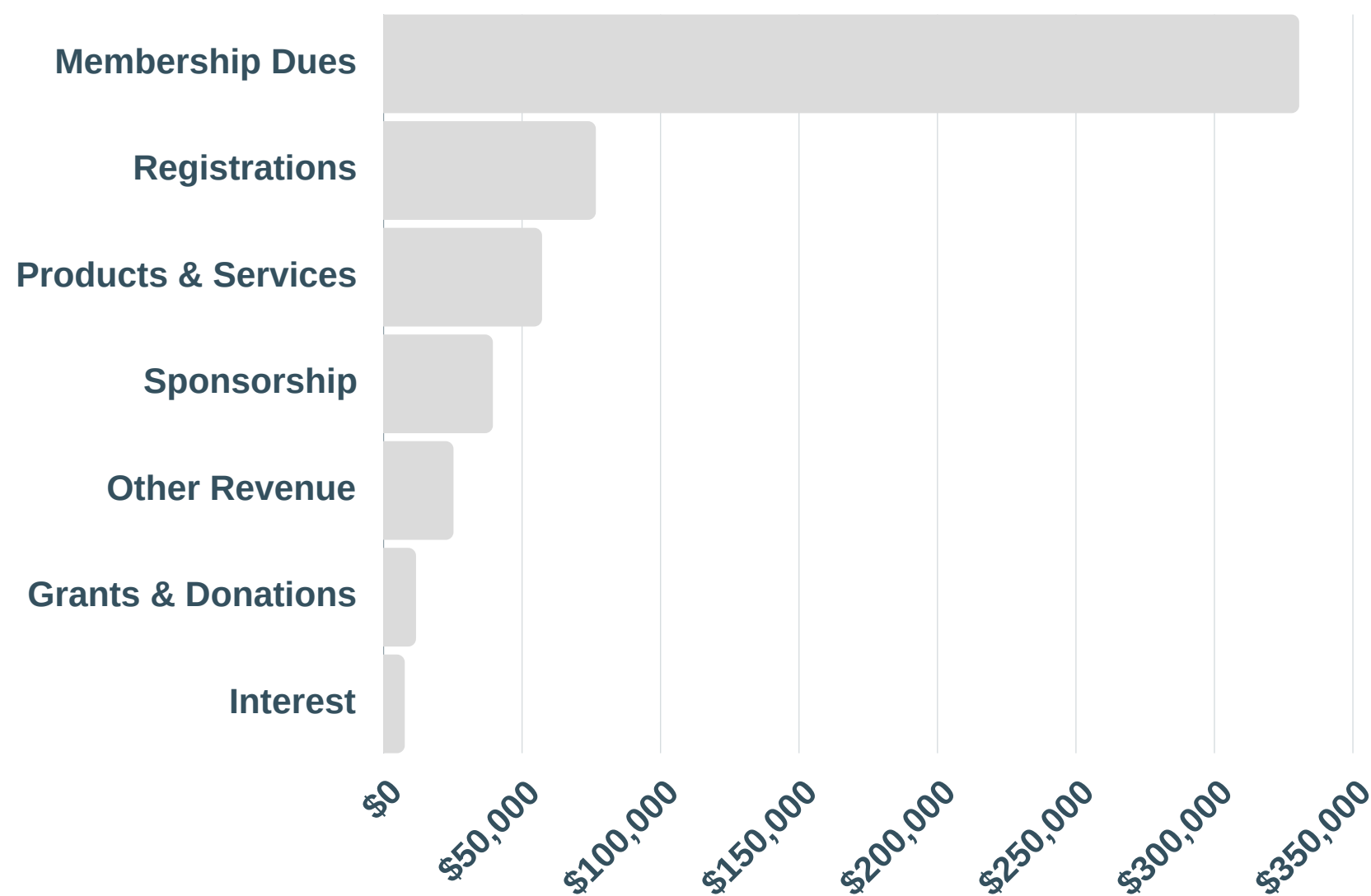
## Revenue

*Membership dues, event registration and revenue from our products & services provide us with the bulk of our financial resources. These in turn help us to promote and provide advocacy, business support, education and training for our members and the Ontario co-operative sector in general.*

**April 1 - Dec. 31, 2024 (\$529,267)**



**2023 - 2024 (\$548,431)**

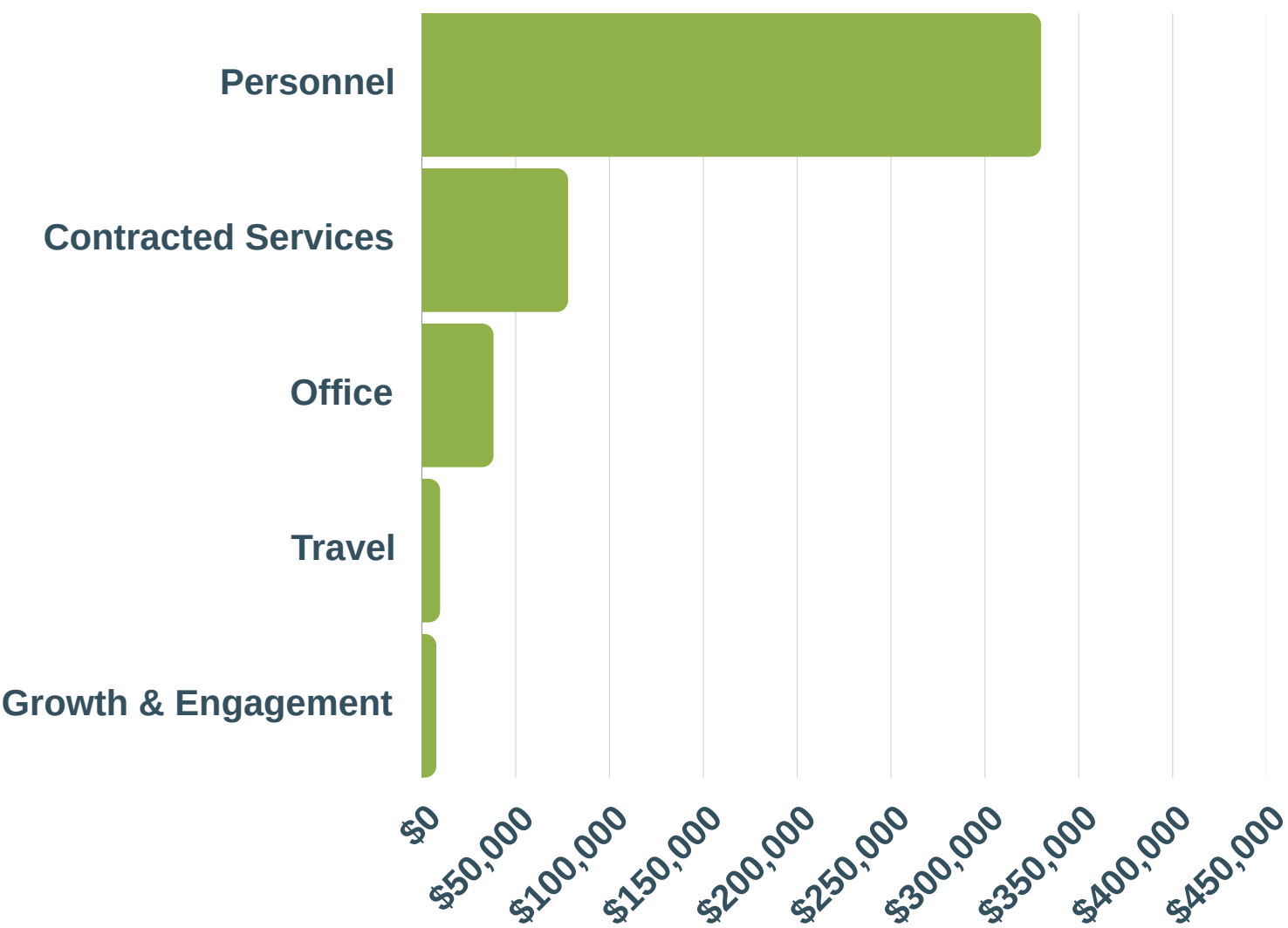


# FINANCIAL SNAPSHOT

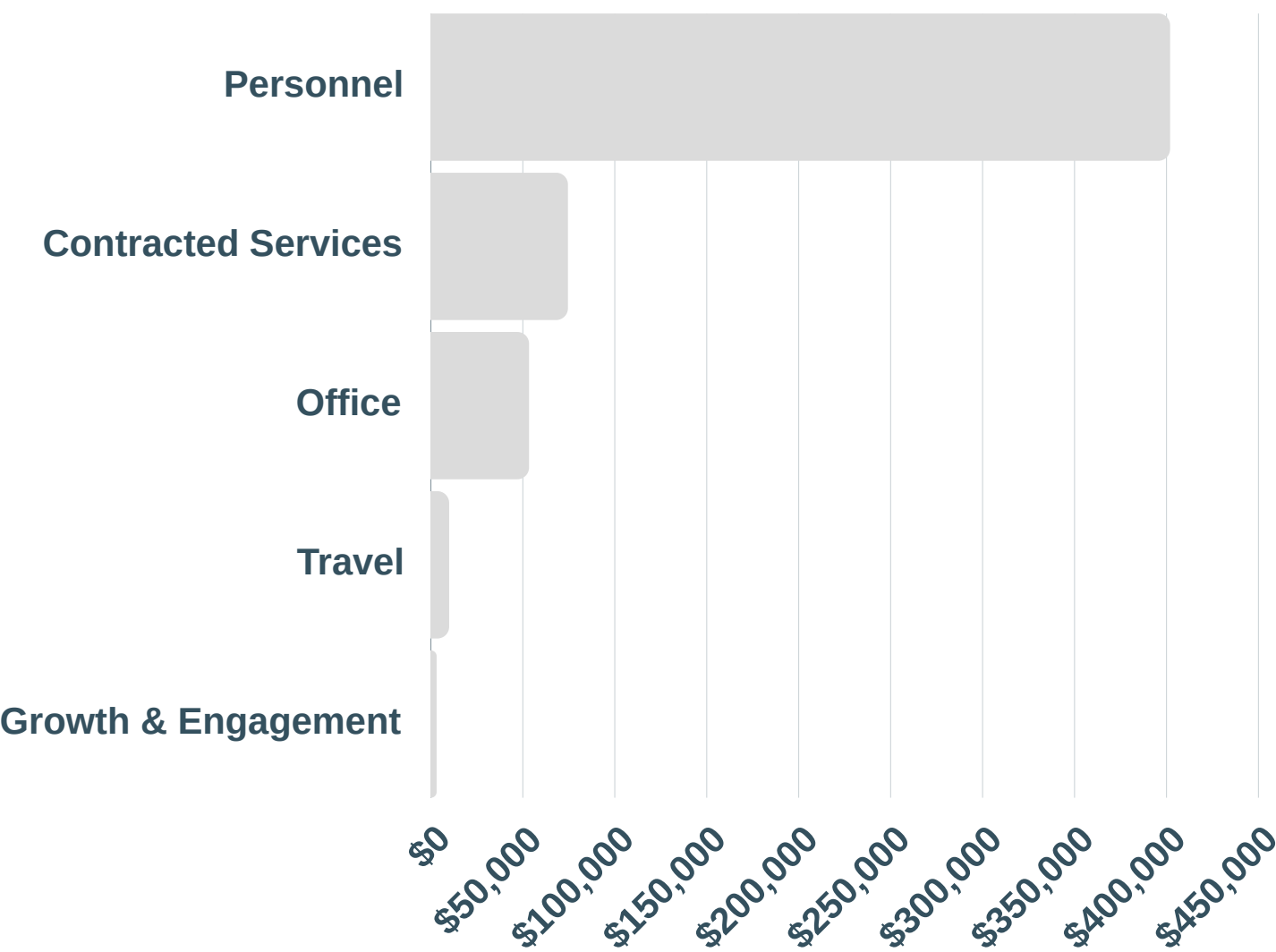
## Total Expenditures

*Corporate and contract staff salaries and benefits, project management, professional services (Audit & legal fees) and other administrative and program expenses, support our programs and organization as a whole, and make the work we do possible.*

**April 1 - Dec. 31, 2024 (\$463,405)**



**2023 - 2024 (\$542,891)**

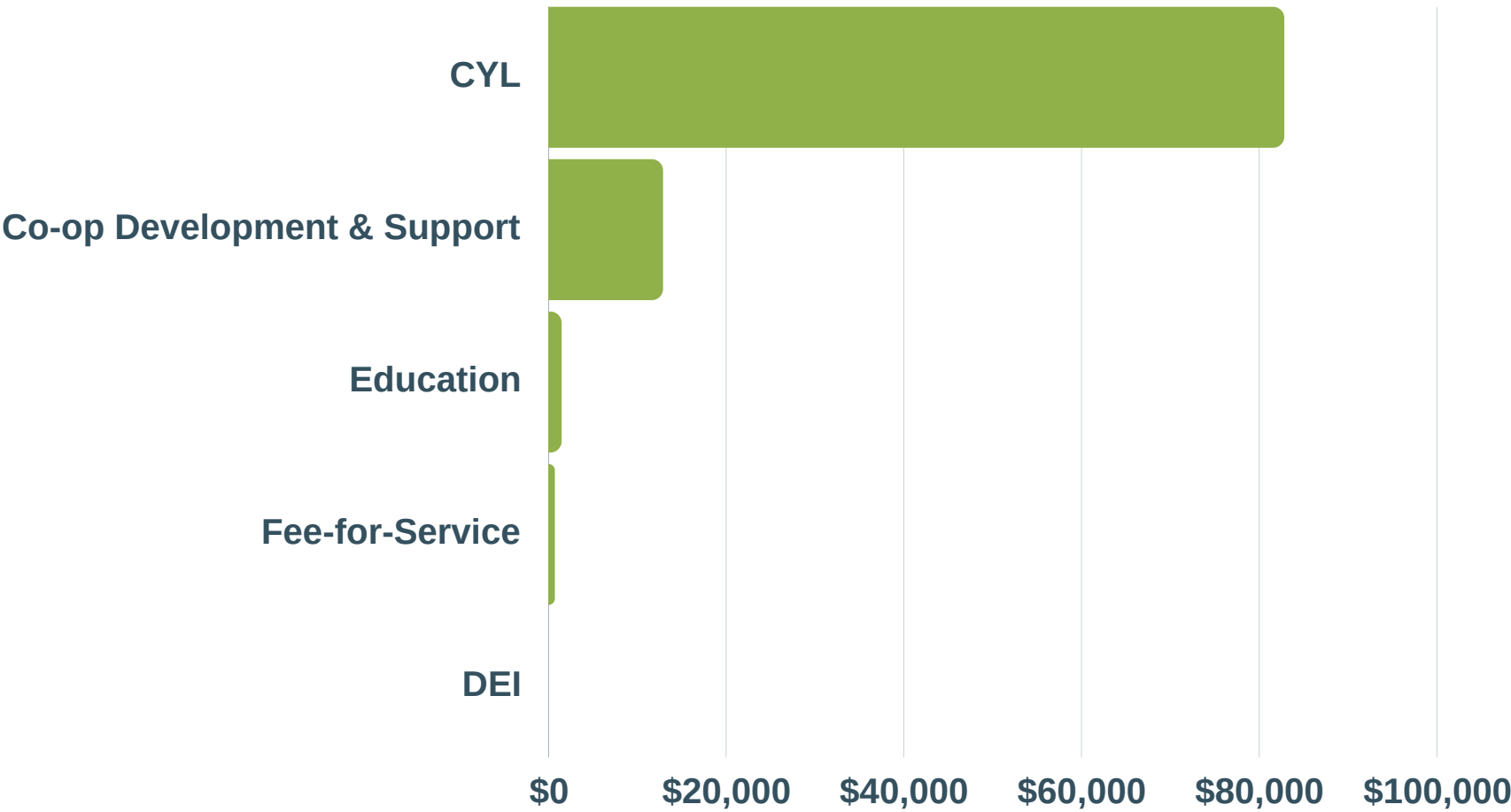


# FINANCIAL SNAPSHOT

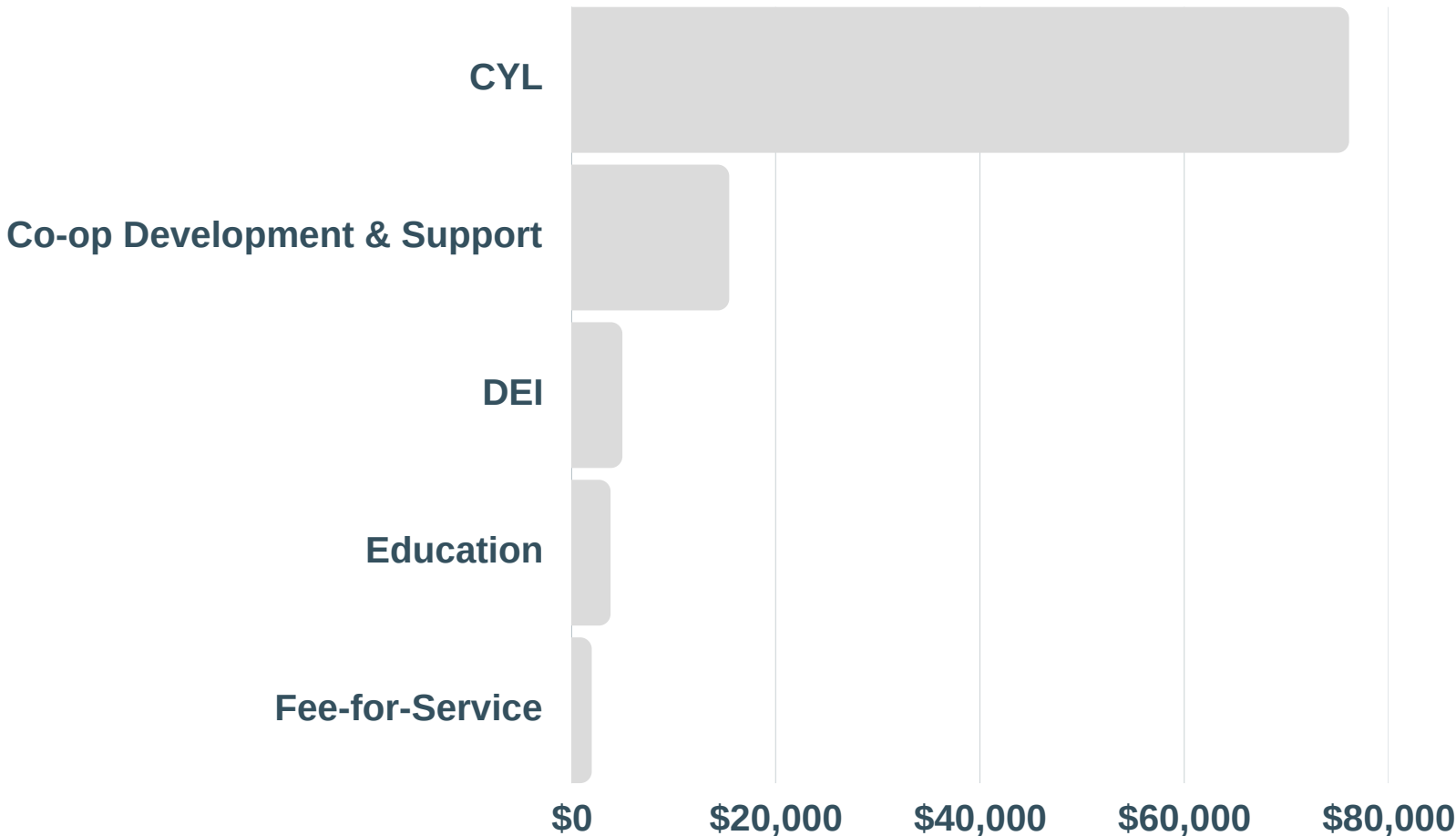
## Program Area Expenditures

Our program areas reflect the strategic direction set by the Board. The key programs include advocacy, business development and support services, providing co-operative education to youth and adults, and other programming that supports our mission such as communications and DEI work.

April 1 - Dec. 31, 2024 (\$97,938)



2023 - 2024 (\$102,439)



Advocacy remains a program area but continues to have no expenditures other than personnel.



# Our Year in Review: Key Stats and Milestones

## Co-operative Education

**389** students participated in our Co-operative Minds and Financial Literacy programming.

**111** people attended our virtual & in-person ON Board workshops.

**78** youth participants and **21** volunteer facilitators (11 returning & 10 new) joined us at Co-operative Young Leaders camp.

## Business Support

**690** downloads of our digital co-operative resources!

**51** co-operative business support inquiries were received/answered.

**7** organizations were supported with their virtual AGMs, and another **4** with bookkeeping services.

**3** organizations received governance training.

## Communication & Promotion

**11.3K** unique visitors landed on our new website (June - December), resulting in **13.6K** site sessions from **11.7K** searches.

**505** total posts were shared on our 3 social media channels.

**153** unique posts were shared as part of a 4-month campaign that received **13K** views and gained us **108** new followers!

**8** blog articles on all things co-operative were posted to our Top Stories page.



# Our Year in Review cont.

- Maintaining a sustainable organization
- Showcasing co-operatives as a force for good
- Supporting co-operatives with tools and information to grow and thrive
- Amplifying knowledge of the advantages of co-operation and the co-operative business structure in society and business

We maintained a **positive financial position** through our fiscal year transition, with surplus member dues being placed back into reserves, creating a stable foundation for our ongoing work. Thank you to our members for their continued support and dedication to the co-operative sector in Ontario!

We launched a brand-new [corporate website](#) in June! The site was designed and developed to be reflective of who we are as a provincial co-operative association, to showcase co-operatives as a force for good - building a better world where people, planet, and profit coexist harmoniously - and to provide access to tools and resources for co-operatives.

We developed a repository of digital [resources](#) on our new website, invaluable tools to support and strengthen the co-operative movement. With a wealth of accessible materials, these resources empower organizations and individuals to embrace the principles of co-operation, fostering growth, collaboration, and community impact.

We introduced an [online shop](#) in November, featuring a range of unique apparel and merchandise that embodies the spirit of co-operatives and co-operation. While sales from these items do not generate profit for the OCA, the shop was established to spotlight our incredible sector and promote the values of teamwork, collaboration, and community - principles that resonate with everyone.

We launched **2 social media campaigns**. One was designed to raise public awareness and deepen understanding of the integral role co-operatives play in business and society, while highlighting the value and benefits of co-operation. The other was developed to enhance the visibility for our corporate programs, services, and resources that foster and support the growth of Ontario's co-operatives.



# Our Year in Review cont.

- Empowering youth with co-operative values and the skills to succeed
- Modernizing CYL program curriculum
- Creating opportunities for co-operative learning
- Equipping the next generation with financial confidence

We welcomed youth participants from across Ontario for another incredible summer season at [CYL](#), hosted at the [Gay Lea Foods'](#) Co-operative Education Centre and Dairy Museum near Aylmer, Ontario. This year's program spotlighted Principle Two: *Democratic Member Control*, and inspired the collaborative creation of an artwork piece shaped by ideas from both participants and facilitators. We also honored Canada's remarkable athletes by celebrating the summer Olympics during our weekly banquet.

We established a dedicated committee comprised of CYL Facilitators and Alumni to **redesign the curriculum** for our *Explorer* week. Tasked with modernizing and updating the program, their goal is to create a curriculum that resonates with today's youth by incorporating technology and embracing the language they use to communicate.

We completed the first year of operation of [Co-Unity Education Co-operative](#). Through the generous support of both individual and corporate donors, grants and other giving, our Co-operative Young Leaders program received a \$10,000 grant from Co-Unity in 2024.

We continued our collaboration with [Desjardins](#) to deliver their *Personal Finance: I'm in Charge* program to youth. As one of Desjardins' 116 partner organizations, our Education Manager is among approximately 350 certified instructors qualified to conduct workshops covering a broad range of topics. These workshops empower young individuals by equipping them with vital financial skills, fostering financial independence, and enabling informed, responsible consumer decisions aligned with their personal values.



# Our Year in Review cont.

- **Strengthening co-op and community connections**
- **Developing a DEI framework for a more inclusive co-operative sector**
- **Supporting community-enhancing programs and initiatives**
- **Partnering on the development of affordable housing/home ownership initiatives**

We partnered with **Kawartha Credit Union** to elevate the profile of co-operatives in Eastern Ontario and strengthen connections with community partners. As part of this collaboration, Kawartha's Trenton branch raffled a gift basket of co-operative and local products, raising funds to buy guitars for Eastside Secondary School's music program.

We teamed up with a **Co-operators** Agency in Belleville ON and the authors of *Co-operNation* to introduce the concept of co-operation to a local secondary school's Life Skills class. Highlighting lessons on respect, teamwork, and community-building, the Co-operators Agent donated two books from the series to each student.

We remain committed to advancing **diversity, equity, and inclusion** (DEI) within the co-operative sector. Over the past year, we have continued developing tools and resources to help our members build more inclusive and equitable organizations. As part of this work, OCA is exploring the creation of a formal commitment that supports the development of an 8th Co-operative Principle focused on DEI.

We continued to support the **ROSCA Network**'s initiatives to expand their reach and achieve their mandate of addressing the challenges faced by ROSCA users across the province through increased awareness and fostering connections among users.

We saw continued growth for the unique co-operative affordable home ownership model that OCA is working on with Home Opportunities and **Community Wealth Co-operative**. Development is moving ahead on five projects in Ontario - Brampton, Owen Sound, Fergus, Guelph, a Seniors project in Scarborough, as well as a collaboration with First Nations in Tofino BC for a total of 2,500 units. We continue to receive positive responses from all levels of government and expect to see breaking ground on our Brampton project in the summer of 2025!



# Our year in images...





# What people had to say...



*Building valuable partnerships with organizations like Ontario Co-operative Association is one of the ways we fulfill our purpose of supporting the financial success and well-being of our members and the communities we serve. Through this particular partnership, we've been able to engage with our communities by delivering financial literacy programs to youth in schools.*

**- Brent Pettigrew, Branch Manager, Kawartha Credit Union**

*Finding meaningful ways to partner locally with our members to promote the co-operative values and principles, is such a big part of raising the profile of co-ops in Ontario. Working with partners like Kevin Colebourne and Co-operators help OCA create opportunities to shine on a light on the commitment that co-ops have to make a positive impact in their communities.*

**- Michelle Christman, Education Manager, OCA**

*Continue to connect with all co-operatives, your workshops online are amazing, keep up the good work!*

**- OCA Member**

*Being a facilitator at CYL is an incredible experience! It's so much fun working with passionate young professionals while building meaningful connections with the youth. The role helps sharpen leadership, communication, and problem-solving skills in a dynamic setting—valuable tools for any career. It's rewarding to give back while also growing both personally and professionally, all in a fun, high-energy environment. CYL is the perfect way to step out of the office, make an impact, and create lasting memories.*

**- Marley Burgess, 2024 CYL Facilitator**

*When asked what they like best about CYL:*

- The family-like community that we create and the classic CYL sports we play!
- Making new friends and connections with amazing new people!
- Reconnecting with old friends and making many amazing memories!
- Hanging out with new people and just being able to be myself!

**- 2024 CYL Participants**



# Our Board of Directors

*We couldn't do what we do without the incredible leadership and contributions of our individual Board members. We are truly grateful for their support and commitment to our vision and mission, and to the overall success of the organization.*

## BOARD OF DIRECTORS

**Jordan Moat, Libro Credit Union (Chair)**

**Wendy Carruthers**, Co-operators (Vice-Chair & Secretary)

**Kathy Stewart**, Frontline Credit Union (Treasurer)

**Chris Caners**, SolarShare

**Paul Emerick**, AGRIS Co-operative\*

**Kelli Phillips**, Hay Communications Co-operative

**Reba Plummer**, Canadian Worker Co-op Federation

**Craig Steven**, Gay Lea Foods Co-operative

**Jessie Wright**, Youth Director (Northern Credit Union)\*

*\*Joined September 18, 2024*

## BOARD COMMITTEES

### FINANCE

**Kathy Stewart, Frontline Credit Union (Chair)**

**Jordan Moat**, Libro Credit Union

**Craig Steven**, Gay Lea Foods Co-operative

### HUMAN RESOURCES

**Ken Adams**, Co-operators

**Reba Plummer**, Canadian Worker Co-op Federation

**Kathy Stewart**, Frontline Credit Union

**Michelle Vieira**, Ag Energy Co-operative

[Learn more about the Board!](#)

# Our Management Team

*Our awesome team has a combined **142 years** in the co-op and credit union sector! With their dedication and hard work - along with the support of our contract and summer staff - we are able to accomplish the strategic direction set by our Board, which supports our members and the greater Ontario sector.*

## MANAGEMENT TEAM

**Jennifer Ross, Executive Director**

**Audrey Aczel**, Communications Manager

**Sujit Basak**, Bookkeeper & Office Administrator

**Michelle Christmann**, Co-operative Education Manager

**Carol Fleming**, Director, Co-operative Young Leaders

## CONTRACT STAFF

**Peter Cameron**, Co-operative Home Ownership Project Manager

## CANADA SUMMER JOBS

**Abby Wright**, CYL Youth Engagement Co-ordinator (CYL Alum)

**Matt Scott**, CYL Explorer Curriculum Consultant (CYL Alum)

## CYL PROGRAM SUPPORT

**Hayden Tugwood**, CYL Administration Co-ordinator

[Learn more about the management team!](#)

# Our Delivery Partners, Funders & Volunteers

*OCA Member organizations are in bold*

*We are truly grateful to all the individuals and organizations that partner with us to deliver our programs and services, and that support our strategic initiatives through funding and sponsorship. We also recognize all the amazing individuals who volunteer their time and passion for instilling young people with co-operative values and awareness.*

## CYL SPONSORS

### **Ag Energy Co-operative**

### **AGRIS Co-operative**

Beaver Creek Co-operative

Bernie Daly Memorial Fund

Carefree IT

Canadian Credit Union Association

Central 1

### **Co-operative Housing Federation of Canada**

Co-operative Housing Federation of Toronto

Central Ontario Co-operative Housing Federation

### **Co-operators**

Co-Unity Education Co-operative

### **Dale Holland Law**

### **Desjardins Ontario Credit Union**

Dorothy Watson CYL Bursary

### **Frontline Credit Union**

### **FS Partners**

### **Gay Lea Foods Co-operative**

Germania Mutual Insurance

Golden Horseshoe Housing Co-operative

### **GROWMARK, Inc.**

Guido Chezzie Bursary

### **Hay Communications Co-operative HMECU**

### **Iler Campbell LLP**

Kathco Accounting, Kathy Stewart

### **Kawartha Credit Union**

### **Kindred Credit Union**

### **Libro Credit Union**

LIFE Co-operative

### **Mainstreet Credit Union**

### **Meridian Credit Union**

Mornington Communications Co-operative

### **Northern Credit Union**

### **Ontario Credit Union Foundation**

### **Ontario Mutual Insurance Association**

### **Oshawa Community Credit Union**

### **Paisley Partners**

Peel-Halton Co-operative Housing Federation

### **Quadro Communications Co-operative**

Rotary Club of Alliston

Skinner/Altman Fund

### **SolarShare**

### **Southwest Regional Credit Union**

### **Sudbury Regional Credit Union**

### **WFCU Credit Union**

### **Your Neighbourhood Credit Union**

## CYL FACILITATORS

Abigail Wright, CYL Alumni

Adam Szocs, Co-operators

Kaitlin Antler, Northern Credit Union

Kerr Smith, Gay Lea Foods Co-operative

Lura Guri, CYL Alumni

Malerie Rollins, Libro Credit Union

Marisa Almas, Libro Credit Union

Marley Burgess, CYL Alumni

Matt Scott, CYL Alumni

Mike Scherer, WFCU Credit Union

Omar Lasi, Co-operators

Ove Hansen, Gay Lea Foods Co-operative

Patricia Albrecht, Oshawa Community Credit Union

Rachel Bertens, Gay Lea Foods Co-operative

Rebecca Bell, Gay Lea Foods Co-operative

Riley Bell, WFCU Credit Union

Serena Harris, CYL Alumni

Sheea Halani, CYL Alumni

Shelby Woutres, CYL Alumni

Tammy Glendinning, Co-operators

Tori Pincombe, Libro Credit Union

# Our Delivery Partners, Funders & Volunteers Continued

*OCA Member organizations are in bold*

## COMMUNICATIONS SUPPORT

**Co-operators** (Making it possible to deliver initiatives that support, promote, and champion co-operatives)

## CO-OPERATIVE EDUCATION & FINANCIAL LITERACY

**Co-operators - Colebourne Insurance and Investments Inc., Belleville, ON** (Participation and support for school outreach events)

**Desjardins Ontario Credit Union** (Financial Literacy program delivery partnership)

**Kawartha Credit Union** (Participation in school outreach events)

Home Care Workers Co-operative (Webinar partnership)

**Impact ON** (Impact week webinar)

## PRINCIPLE 8 GRANT SUPPORT

Colin Clark & Dana Ayotte, Lichen Community Services Co-operative

Esther Enyolu, Women's Multicultural Resource & Counselling Centre

Juliet Kego 'Ume-Onyido, Black Women Professional Co-op & Whole Woman Network

Sherry-Ann Ram, (PhD Student) University of Toronto

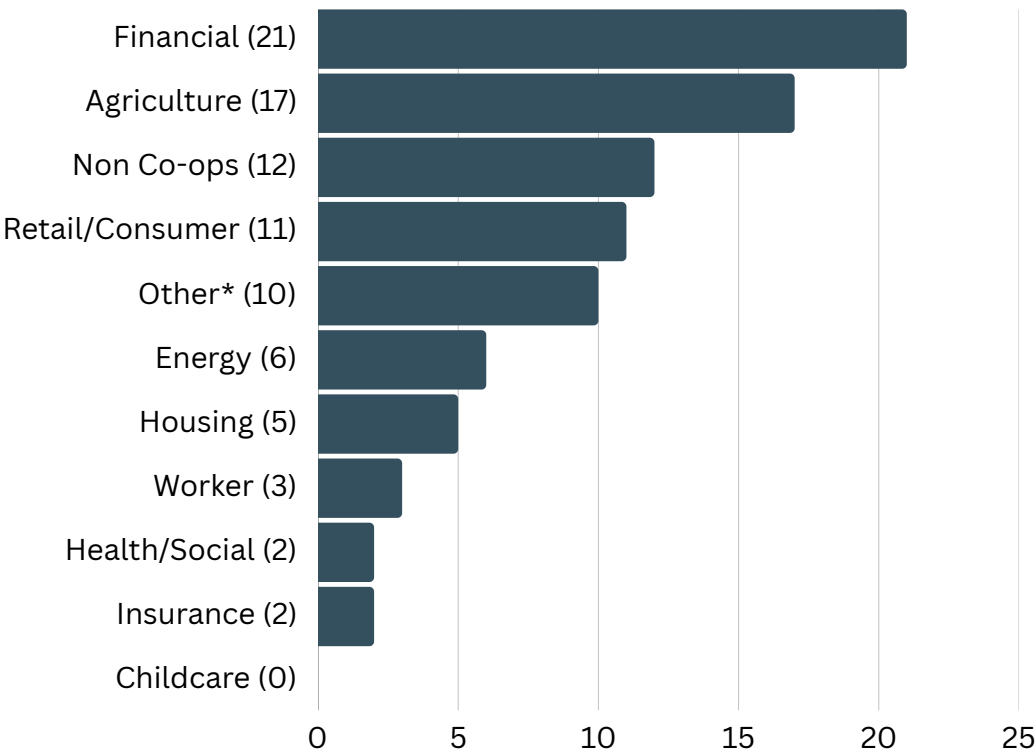


# Our Membership

Thank you to the **89 organizations** that make up our diverse membership! With their commitment and support, we are able to accomplish our vision and mission.

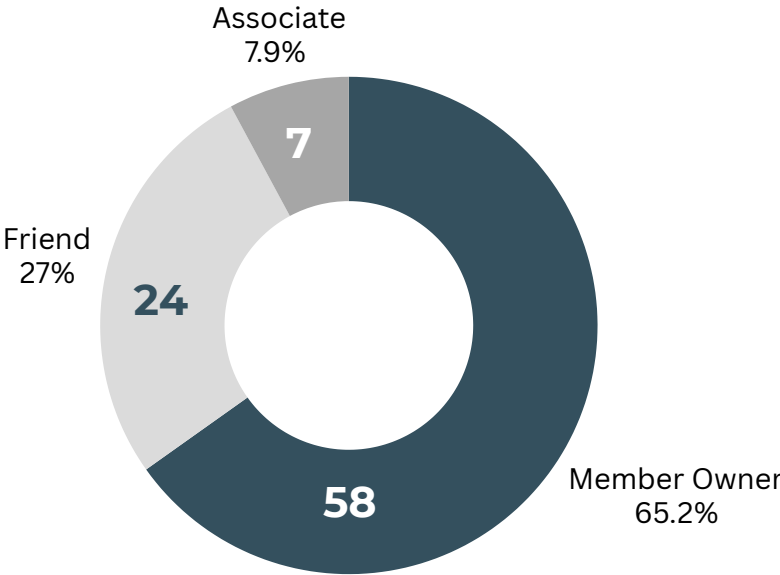
## A Snapshot of our Members

Co-op Members by Sector (89)



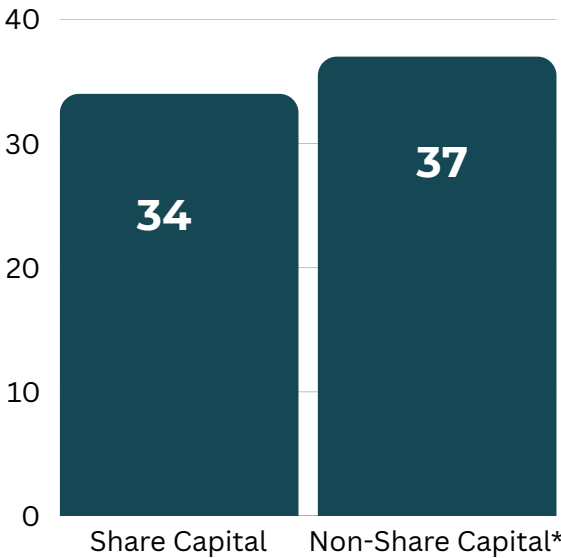
\*Other includes: Platform, Artist, Funeral, Development, Music, and Transportation.

Member Type



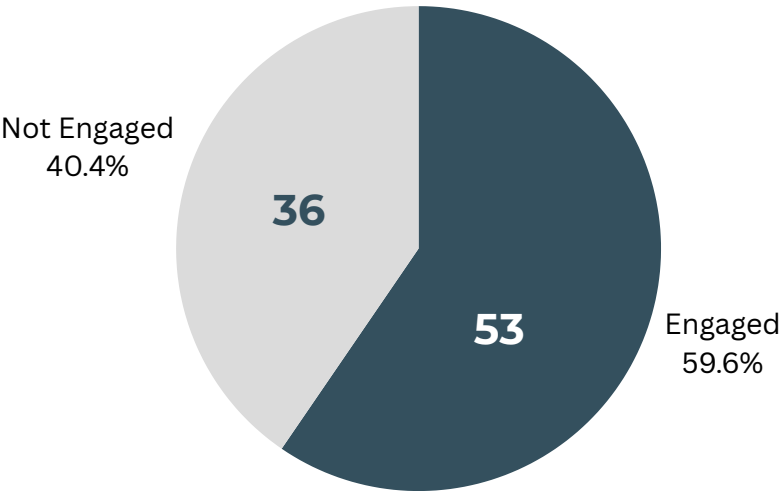
Dues dollar contributions:  
Member-Owner = 96%  
Friend = 2%  
Associate = 2%

Share vs. Non-Share (71)



Share versus Non-Share capital co-operative members only.  
\*Includes credit unions.

Engagement



Browse our [Member Map](#) to see where our Member-Owners are located across the province and learn more about our membership by [visiting our website!](#)

# Get Involved! Support your provincial association and help the Ontario co-operative sector and your communities grow and prosper.

Your membership in OCA means so much more than attending and/or voting at our Annual General Meeting. As we strive to provide opportunities for you to partner with us and participate in our programming and services, here are some of the ways you can get involved and contribute to YOUR association's success:

1. Provide us with **feedback** on what your organization wants and/or needs from OCA.
2. Enroll your Directors, members or staff in [ON Board training](#) (FREE for OCA Members!) to educate them on the co-operative difference and introduce them to the basics of co-operative governance.
3. Encourage young and diverse members to enroll in our new [Board Member Basics](#) training (FREE for OCA Members!) to empower them with the confidence to join your co-ops board.
4. Support our [Co-operative Young Leaders](#) program by sending a youth to camp, sponsoring the program, a participant, or an activity, and/or consider sending one of your staff to facilitate a week of camp for an incredible professional development opportunity.
5. Use our [Business Support Services](#) and/or downloadable Digital Resources to help your co-operative grow and prosper.
6. Be loud and proud and **showcase your co-op pride** - spread the word about the benefits of co-operation, and the contributions and impact co-operatives make on their communities!

## If you're not already a member, JOIN US!

*Are you invested in building a more **co-operative** organization and a **stronger, more sustainable** sector? The commitment and support of our members helps us promote you, our members and the sector as a whole, provide co-operative training and education, advocacy, and business development support, and develop tools and resources that support the **growth and success** of our members, and of the co-operative and credit union sector in Ontario.*

[Learn more about our member benefits and how to apply!](#)

Stay connected - follow and like us on social media!

[FACEBOOK](#)

[INSTAGRAM](#)

[LINKEDIN](#)

[YOUTUBE](#)