



Building BC's  
Co-operative  
Economy

## Charting a Sustainable Future Strategic Business Plan 2017-2027

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# Executive Summary

## A New Strategic Direction for BCCA

This strategic business plan sets out an exciting new direction for the British Columbia Co-operative Association (BCCA) as it approaches the second decade of the 21<sup>st</sup> century. The document, “Charting a Sustainable Future”, positions BCCA as the knowledge and resource centre for co-ops in BC, where co-ops and credit unions come together to collaborate, network, get support, learn, and contribute knowledge to shape BC’s co-op movement.

The plan is built around 3 key strategic pillars:

- Co-op Development and Support Services
- Co-op Knowledge Mobilization
- Co-op Communications, Promotion and Advocacy

These three pillars will guide the ongoing development of BCCA’s mission and the initiatives, programs and services it provides to members. The goals and initiatives outlined in the 3-Year Implementation Plan are intended to ensure BCCA focuses on delivery high priority, high impact initiatives aligned with the needs and aspirations of members while remaining financially responsible and sustainable.

The plan was developed in the context of significant changes in the provincial and national landscape for provincial co-operative associations. The decline or elimination of public funding at the federal level, and in many provinces, has challenged the survival of provincial co-operative associations – and at a time when there is increasing public interest in co-operatives as an alternative model for business and community economy development.

This plan was developed with the input of a Strategic Plan Task Force comprised of members from across BC, representing co-operatives and credit unions in large urban centres and smaller communities and a diverse range of sectors and industries. In developing this plan, BCCA heard clearly from members that they wanted a provincial association to represent their interests – but they also wanted it to be financially sustainable and responsive to the needs and aspirations of members.

This plan, and the goals and initiatives that it sets out for the next 3 years, are intended to respond to the voice of the members, and ensure that BCCA will remain sustainable, relevant and impactful for years to come.

# Organizational Overview

## DESCRIPTION AND PURPOSE OF THE ASSOCIATION

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The BC Co-op Association (BCCA) is the knowledge and resource centre for co-ops in BC, where co-ops and credit unions come together to collaborate, network, get support, learn, and contribute knowledge to shape BC's co-op movement.

BCCA represents nearly 100 co-operatives and credit unions across British Columbia. BCCA's members work to build BC's co-operative economy in large and small communities. Members work across a diverse range of sectors – from retail goods and services to financial service, car-sharing, alternative energy and transportation.

BCCA provides a collective platform for our members to participate in customized programs and services, receive the latest sector information, connect and share ideas, and benefit from our ongoing advocacy and lobbying efforts.

BCCA works to increase interest in, and demand for, the goods and services produced by co-ops and credit unions across BC, and to raise the co-op sector's visibility and community impact.

BCCA works alongside the [Upper Columbia Co-op Council](#), which was formed in partnership with the BCCA to strengthen and raise awareness of the vibrant co-op sector in the Kootenay and Boundary regions of Southeastern BC.

BCCA is one of 9 provincial co-operative associations, and a member of Co-operatives and Mutuals Canada (CMC). Through its affiliation with CMC, BCCA works to build Canada's co-operative sector.

BCCA is also part of a global co-op movement led by the [International Co-operative Alliance \(ICA\) outside Canada and led nationally by CMC](#). Through these alliances, we gain support to accelerate and strengthen our local co-op movement, build partnerships with other social impact organizations, and contribute to the transition to a social economy in BC.

## MISSION

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Our mission is to support co-operatives, educate the community, and advance the co-operative sector.

## VISION

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Our vision is to establish BC Co-op Association (BCCA) as the knowledge and resource centre for co-ops in BC. Through our work, we advance a vision of a caring, creative and humane society, and a fair and innovative social economy.

- We actively convene knowledge exchange and mobilization among our members and stakeholders
- We increase awareness for the co-op sector through market, policy and governance research, to showcase and distribute the co-op value and difference to the marketplace
- We build a culture of mutual support, where members can contribute to the success of other members, and society can support all co-ops by being aware of their economic and community impacts, and actively choose co-op products and service.

# Strategic Analysis

## EXTERNAL: CHALLENGES AND OPPORTUNITIES

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### CHALLENGES

BCCA is exposed to serious challenges and exciting opportunities over the next 5 – 10 years. BCCA's primary challenge – remaining financially sustainable and relevant to members – is offset by the increasing interest in the co-op model and the need for a provincial association to represent the interests of the province's co-op and credit union sector.

The key challenges facing BCCA include:

- Financial – due to the elimination of federal and provincial grant programs and limited ability to increase dues revenue;
- Political – due to the lack of provincial government awareness and/or interest in the co-op sector and its importance to the provincial economy;
- Public Policy – due to provincial legislative, regulatory and policy constraints that are impacting the ability of the sector to grow and develop;
- Relevance – due to the diverse needs of the co-op and credit union sector, and the costs associated with delivering relevant and responsive programming;
- Consumer Awareness - due to the lack of awareness amongst consumers of the co-op model and the benefits of choosing co-ops and credit unions over private sector providers;

These challenges also strain the ability of BCCA to offer robust programming that supports the needs and aspirations of members, particularly due to the elimination of public sector funding programs.

### OPPORTUNITIES

If BCCA is to meet its mission and act as a strong, impactful champion for its members, the Association must find innovative ways to deliver high-quality, relevant programs and services that meet the needs and aspirations of members in manner that is sustainable financially and operationally.

This is an exciting time for the province's co-op sector, driven by a resurgent and growing interest in co-ops and credit unions as alternative models for community economic development and the provision of goods and services to the marketplace.

Over the past year, BCCA has attracted increasing attention from members and non-members for its innovative programming, member engagement and focus on transitioning to a member-services association representing the province's co-op and credit union sector.

In this context, the emerging opportunities for BCCA include:

- Partnerships - building partnerships with members and allied organizations to deliver high quality, relevant programs and services;
- Financial Diversification – generating earned revenues based on the delivery of specialized programming (e.g. promotion of the co-op advantage), and new service offerings (e.g. financial services for members);
- Legislative and Policy Change – building relationships with the provincial government to secure support for key legislative and policy changes (e.g. modernization of the Co-operative Association Act; changes to investment rules for community investment co-ops);
- Promoting the Co-op Sector – raising the profile of the co-op and credit union sector to drive increased consumer awareness and demand, along with educating media and the provincial government about the impact of co-ops on the provincial economy
- Growing the Co-op Sector – building upon emerging interest in the formation of new co-ops to establish BC as the leader in English Canada for the growth of a strong co-operative economy

These opportunities create the potential for BCCA to achieve its mission and vision in a financially and operationally sustainable manner – and one that holds the promise of re-invigorating the provincial co-operative association model across Canada.

## INTERNAL: STRENGTHS AND WEAKNESSES

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### STRENGTHS

BCCA has a number of internal strengths that will enable it to implement this strategic business plan and address the challenges and opportunities noted above.

Those strengths include:

- A committed, experienced board and staff team that is, knowledgeable, well respected and representative of the membership;
- Committed, engaged members who believe in and support BCCA's vital mission;
- A prudent approach to financial and operational management that has enabled BCCA to deliver responsive programming despite limited financial and human resources.

### WEAKNESSES

BCCA's internal weaknesses are characteristic of a small, under-resourced organization that aims to deliver a range of programs and services to a geographically dispersed membership.

The Association's core internal weaknesses include:

- Insufficient human and financial capacity to deliver programs and services at scale;
- Dues revenue does not cover the full cost of programs and services, requiring BCCA to raise additional funding from members;
- Limited funding to recruit a new executive director or additional program staff to meet emerging member needs and capitalize on emerging opportunities;
- Retention risks and potential loss of corporate memory at the staff level due to the Association's limited ability to keep pace with market compensation levels.

BCCA has been able to address these weaknesses over the past year thanks to a committed, dedicated staff and board team and a significant reduction in operating expenses. However, these weaknesses will continue to affect BCCA and its ability to implement the Association's vision and mission.

# Membership Overview

BC's co-op and credit sector is a vital component of the provincial economy, generating nearly \$3 billion in annual GDP and employing 17,000 full and part-time workers. BCCA's diverse membership work in every sector of the provincial economy – from transportation and alternative energy, to community investment and retail food services. The following chart illustrates the impact of BC's co-op and credit union sector:



There are currently over 700 co-op organizations in B.C., employing 14,550 T4 workers and 2,350 contract staff.



Employment at co-ops has grown 22% since 2011, and is projected to grow by another 14% in B.C. by 2019.



Total aggregate revenues generated by co-ops in B.C. for 2015, or 1.1% of the provincial economy.



*\*Data from BC Co-operative Sector  
Labour Market Environment Scan, 2016*

# Strategic Pillars

## BACKGROUND: STRATEGIC PLANNING TASKFORCE

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In January 2016, BCCA's Board established a Strategic Planning Taskforce comprised of members representing a diverse cross-section of members across BC. The mandate of the Taskforce was to chart a new strategic pathway for BCCA as a responsive, relevant, financially viable organization serving the needs of the Association's diverse membership. The questions addressed by the Taskforce included:

- Should BCCA continue to exist? Is it still relevant to the needs of members?
- How should BCCA finance its operations, programs and services;
- What is the right mix of programs and services? How will BCCA meet the diverse needs of its diverse, geographically dispersed membership?
- Should BCCA deliver programs and services in partnership with members and other allied organizations, or through in-house staff?

The Taskforce overwhelmingly concluded that BC needs a strong, impactful champion to represent and continue to the building of the Province's co-op and credit union sector. Taskforce members also endorsed the view that BCCA should work in partnership with members and allied organizations to deliver new and expanded programs and services. This view reflected the Taskforce's collective belief in the importance of Principle #6 – co-ops working with other co-ops – as a means of building a responsive, financially and operationally sustainable member services organization.

## PROGRAM AND SERVICE PILLARS

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Based on the work of the Taskforce, the Board and staff team identified three strategic pillars that will guide the development of BCCA's programs and services and implement its vision and mission:

### 1. Co-op Development & Support Services

- Act as the primary contact for co-ops and prospective co-ops to get the information and resources they need to go from incubating a co-op idea to incorporation and beyond.
- Deliver well-defined, customized programs and services to BCCA members.
- Use the BCCA website as a tool for self-directed learning, with a robust knowledge centre and exclusive tools, and a member directory to facilitate networking and support.

### 2. Co-op Knowledge Mobilization

- Act as a proactive and professional knowledge convener and mobilizer by turning available research and information into an active asset of developmental value and business opportunity for the BCCA and its members.
- Provide co-op education to youth and emerging leaders through the BCCA's Co-ops in Schools (CIS) program, and increase sector awareness and knowledge among youth and educational institutions.
- Become a co-op knowledge centre that actively researches relevant policies, regulations, market developments and co-op needs, and conveys, connects and mobilizes co-op sector stakeholders.

### 3. Co-op Communications, Promotion and Advocacy

- Ensure British Columbians become more aware of the co-operative sector and its benefits to BC communities and economies.
- Create strategic marketing, communications and advocacy campaigns that deliver a provincial co-op story and brand, raise the profile of co-ops and credit unions, and celebrate their successes.
- Work collectively with co-ops, credit union and co-op sector stakeholders to identify strategic opportunities to liaise with governments and advocate for policy change and legislation to support the sector.

The following chart illustrates how these strategic pillars fit within and support the implementation of BCCA's vision and mission. The chart also illustrates the core objective and rationale for each pillar and the types of programs and services that will be expanded and/or developed and implemented over the next 10 years.

# Creating a Thriving Co-operative Sector Together:

## A 10-Year Strategic Framework for BCCA 2017-2027

	Vision	Mission	
	Our vision is to establish BC Co-op Association (BCCA) as the knowledge and resource centre for co-ops in BC	Our mission is to support co-operatives, educate the community, and advance the co-operative sector.	
Objective	To revitalize BCCA as a member services organization that connects, promotes, educates and advocates on behalf of its BC co-op members through the execution of three strategic elements.		
Strategies	<b>1</b> Co-op Development and Support Services	<b>2</b> Co-op Knowledge Mobilization	<b>3</b> Co-op Communications, Promotion and Advocacy
Actions	BCCA has the resources and networks to support the organizational sustainability of co-ops. BCCA's service provision will feature effective resources and professional fee-for-service programs and packages.	BCCA is a proactive and professional knowledge convener and mobilizer, turning knowledge into an asset for education, sector development and advocacy opportunity for its members.	BCCA engages with its members and the sector at large through strategic communications and advocacy campaigns that will raise the profile of co-ops, celebrate their successes and advocate their benefits to BC's economy.
	<ul style="list-style-type: none"> <li>Co-op development guides</li> <li>Fee-for-service co-op development packages</li> <li>Financial Support services</li> <li>Post development support</li> <li>BCCA member directory and peer-network</li> <li>Newsletters and other member relations tools</li> </ul>	<ul style="list-style-type: none"> <li>Co-ops in Schools Program</li> <li>New Centre for Applied Research &amp; Policy</li> <li>Co-op resource library</li> <li>Customized training and workshops, such as Cooperate Now!</li> <li>Sector development</li> </ul>	<ul style="list-style-type: none"> <li>Building strong government relations</li> <li>Lobbying and advocacy</li> <li>Convening strategic networking opportunities</li> <li>Advocating and marketing of a BC co-op brand</li> <li>New member and sector focused website</li> </ul>

# 3-Year Implementation Plan

## PROGRAM AND SERVICE PILLARS

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BCCA will take a measured approach to implementing the 3 strategic pillars in order to maintain financial and operational sustainability.

Over the next three years, implementation of the plan will be focused on the continued delivery of existing programming (e.g. Co-ops In Schools, co-op development) and the development of new programs and services that respond to member need and emerging opportunity (e.g. promoting the co-op brand, government relations).

Some elements of this plan will be developed or implemented in Years 5 and beyond – including the proposed Centre for Applied Research and Policy.

Over the next 3 years, implementation of the plan will be focused on the following activities:

1. Continued development of of Co-ops in Schools;
2. Development of customized workshops and training programs;
3. Creation and implementation of comprehensive government relations & legislative/policy reform plan;
4. Member relations and strategic engagement;
5. Development of fee-for-service offerings – e.g. financial support services, expanding co-op development products;
6. Creation of a comprehensive strategy to promote the co-op brand.

## GOALS, OUTCOMES, AND TARGETS

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To ensure the 3-year implementation plan progresses effectively the BCCA and committees are setting strategic targets tied to the outcomes of plan goals. Targets and metrics vary across the implementation plan goals. Targets will be reviewed on a quarterly basis by the board and staff. Progress will be shared with our members through reports at member meetings, the Annual General Meeting, and in other reports to members. Promoting goals and targets engages member's support to achieve the strategic vision, as well as providing a clear, accountable organizational roadmap for the next 3 years.

Appendix I contains the detailed 3-year implementation plan with identified goals, outcomes and targets.

## FUNDING STRATEGY

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BCCA will fund the 3-year implementation plan through a combination of member dues, fee-for-service revenues, voluntary sponsorships and/or contributions to strategic program offerings (e.g. promoting the co-op brand, CIS), and, potentially, provincial gaming grants or similar funding opportunities that are aligned with the plan.

Member dues will fund the following activities:

- Member communications, promotion & sector engagement
- Government & member relations & partnership development
- Support to emerging co-ops
- General administration

All other programs and services will be funded by additional fees paid by participating members and organizational partners.

## MAJOR RISK FACTORS

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A short or long-term strategic business plan entails a certain degree of risk. The major known and expected risks to this plan include the following:

- Insufficient funding/member uptake to develop and/or sustain services not funded by dues revenue
- Potential loss of members and member dues
- Proposed legislative and policy changes do not fit provincial government priorities
- Insufficient staff resources to implement proposed programs and services
- Demand outstrips available resources leading to member dissatisfaction
- Inability to deliver programs and services equitably across the province

The Board and staff will monitor and manage major strategic risks proactively. Programs and services will only be launched and/or expanded based on confirmed demand and funding. Staffing levels will be maintained at modest levels to keep fixed costs at sustainable levels. Wherever possible, proposed programs and services will be delivered in partnership with members and allied organizations to minimize demands on staffing and resources and ensure that fees for additional programs and services are affordable.

The Board and staff will develop a strategic risk management plan and review it on a regular basis.

# Human Resource Plan

As noted above, BCCA maintain staffing at a level that is sufficient to deliver programs and services on a sustainable basis. This will be accomplished through a combination of permanent full-time in-house staff, cost-sharing of staff with other members, and access to resources and supports through partnerships with members and allied organizations. BCCA currently has 3 permanent staff:

- Manager of Finance and Administration
- Co-ops in Schools Program Coordinator
- Digital Communications and Marketing Officer (shared with Realize Strategies Co-operative)

BCCA is in the process of hiring an Administrative Assistant, which will be cost-shared with Realize Strategies Co-operative.

BCCA is exploring options to fill the position of Executive Director. Given financial constraints, it is expected that this position will be filled by secondment sometime in the summer of 2017.

Additional staffing positions may be created and filled over the next 3 years based on identified need and available funding.

# 3-Year Implementation Plan

Strategic Pillars	Goal	Initiatives 2018-2019 2017-2018 2019 - 2020			Targets/Outcomes
Co-op Development & Support Services	Cost-effective services (new & emerging members)	Consultations with key partners on emerging needs/opportunities	Create & implement co-op development strategy	Continue to adjust based on need/demand	Increase in # of new co-ops incorporated annually
	Sector growth (new co-ops)	Explore feasibility of fee-based financial services offering	Launch of fee-based financial services offering	Growth of financial services offering per demand & business plan	Fee-based programs contribute to net revenue
	Diversified revenues (BCCA)	Complete CIS restructuring, develop business plan & budget	Implement CIS 2.0, expand based on demand, funding &	Continue to deliver CIS based on demand & resources	CIS financially self-sufficient (end of 2018)
Knowledge Mobilization	Post-secondary/K-12 demand for co-op information & programming	Conduct needs assessment for customized workshops & training	Launch workshops & training as fee-based program	Conduct needs assessment for customized workshops & training	Workshop & training program contributes to net revenue
	Member knowledge & capacity strengthened	Develop co-op brand promotion strategy	Launch brand promotion strategy	Evaluate results; consultations with members; adjust strategy	Increased newsletter subscriptions (target tbd)
	Media & public awareness	Relaunch semi-annual member meetings	Continue semi-annual member meetings	Continue semi-annual member meetings	Increased social media following/sharing of BCCA-generated content (target tbd)
Communications & Promotion	Enhanced consumer demand	Increase networking & engagement activities	Continue to expand networking & engagement based on available resources	Continue to expand networking & engagement based on available resources	Brand promotion strategy fully funded by members
	Enhanced member profile	Reconstitute Governance Committee (board/members/external experts)	Implement GR strategy, hold at least 1 engagement activity with MLAs	BCCA attendance at pre-budget consultations province-wide	All MLAs are aware of co-op sector (end of 2018)
	Legislative & policy change	Consultations with member GR departments (CHB-BC, C1) on strategy	Target "low hanging fruit" legislative/policy changes	Government announces commitment to modernize Co-op Association Act, investment co-op regs	Co-op sector included in provincial policy initiatives (e.g. labour market, tax/fiscal policy)
Government Relations	Co-ops vital to BC economy				
	Budget decisions benefit sector				