The problem of cooperative boundaries: History, considerations and constraints*

by Chrystel Giraud-Dumaire**

For more than 20 years, the French cooperative movement has worked on the definition of its economic boundaries, an essential problem for cooperative enterprises. As a satellite account of the social and solidarity-based economy (SSE) does not exist, it organised itself together with public authorities and the players of the SSE in view of defining “extended” boundaries, which take into account the “cooperative core” and the subsidiaries of cooperatives. The cooperative movement is confronted with diverging views on the definition of this economic boundary by the Observatoire national de l’ESS (National SSE Observatory), which engages in the collection of statistics and measurement as well as the observation of the social and solidarity-based economy. This article retraces the major periods of and the background to the establishment of the cooperative boundaries as defined by Coop FR, the organisation representing the French cooperative movement. It also proposes ways to progress towards a better visibility of SSE enterprises and cooperatives in particular.

Les enjeux du périmètre des coopératives : histoire, réflexions et limites

La coopération française travaille depuis plus de 20 ans à la définition de son périmètre économique, enjeu essentiel pour les entreprises coopératives. En l’absence d’un compte satellite de l’économie sociale et solidaire, elle s’est organisée, avec les pouvoirs publics et les acteurs de l’ESS, en définissant un périmètre « élargi » qui prend en compte le « cœur coopératif » et les filiales des coopératives. Le mouvement coopératif est confronté aux divergences avec l’Observatoire national de l’ESS, lieu de convergence de la mesure et de l’observation de l’ESS, quant à la définition de son périmètre économique. Cet article retrace les grandes étapes et les coulisses de la construction du périmètre coopératif tel qu’il est défini par Coop FR, organisation représentative du mouvement coopératif français. Il propose également des pistes de progression pour une meilleure visibilité des entreprises de l’ESS et des coopératives en particulier.

Los desafíos del perímetro de las cooperativas : historia, reflexiones y limitaciones

Desde hace más de veinte años, las cooperativas francesas están trabajando en la definición de su perímetro económico, lo que constituye un reto fundamental para ellas. En ausencia de una cuenta satélite de la economía social y solidaria, el movimiento cooperativo se ha estructurado con los poderes públicos y los actores de la ESS, determinando un perímetro ampliado que tiene en cuenta el « núcleo cooperativo » y las filiales de las cooperativas. El movimiento cooperativo se enfrenta a divergencias con el Observatorio de l’ESS, donde se define el perímetro de la ESS. En el presente artículo, se exponen las grandes etapas y los arcanos de la elaboración del perímetro cooperativo, tal como es definido por Coop FR, que es el organismo representativo del movimiento cooperativo en Francia. Se proponen también pistas para mejorar la visibilidad de las empresas de la ESS y mas particularmente de las cooperativas.

*Translated from the French by Cum Verbis.
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Since the 1990s, the cooperative movement has worked on a definition of its economic boundaries together with its partners in public authorities and the players of the SSE. “Having weight means being able to count our numbers”, was the principle it reiterated for years. Having weight in view of defending the specificities of cooperatives, getting access to the same rules and regulations as classical enterprises to promote enterprise development and creation, being able to compare oneself to other countries and competitors on the European and global level. And having weight in view of promoting a democratic business model. The presentation of numerical data is a technical, statistical and political problem for cooperatives and is as problematic as for the social and solidarity-based economy (SSE). It is even “an essential means to win recognition [for them] with public authorities and the people in the street” (Archambault, 2006). Today, the recognition of cooperatives by public authorities is the result of multiple efforts over the years. During the drafting phase of the Law on the SSE, which was enacted in July 2014, the cooperative movement had to position itself as an important contributor to the national economy. Over two years, Coop FR(1), the representative organisation of the French cooperative movement, and the various cooperative families were involved in developing the cooperative chapter of the act together with the minister and his cabinet. It engaged in extended lobbying and an acculturation effort in favour of the cooperative model, while the cooperative movement was once again confronted with a lack of awareness of its model and the internal differences with the SSE community over its economic boundaries. These divergent opinions actually confounded the message among public authorities – and the public at large. The boundaries of the cooperative economy – as defined by Coop FR – were developed on the basis of the reality of cooperatives and the diversity of their activities while simultaneously taking into account the “cooperative core” and the subsidiaries of these cooperatives. Due to a lack of appropriate tools for the monitoring of the social economy, the cooperative movement organised itself initially with the help of public authorities and subsequently with the players of the SSE. Today it is confronted with the limitations of this exercise.

A brief history of the structure of SSE data

Since the 1980s, the social economy has worked on the development of a statistical system. From the time of its establishment, the Association pour le développement de la documentation sur l’économie sociale (development association for the documentation of the SSE, ADDES) has advocated the creation of a satellite account(2) on the social economy to improve the knowledge about this group of organisations and to estimate its economic and social impact. The studies carried out for ADDES by Edith Archambault and Philippe Kaminski confirm the benefits of the satellite account “being integrated into the central system of national accounts while using different categorisations, finer classifications, and adding pertinent tables or indicators” (Archambault, 2006). The two reports

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(1) Formerly: Groupement national de la coopération (GNC), since 2010.

(2) According to the INSEE definition, the satellite account is “a presentation framework for the economic data of a particular domain in relation to the global economic analysis in the central system of national accounts. Education, health, social security and environment are examples for such accounts”.

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The revival of the social economy often clashes with the absence or lack of precision of numerical data”, stated State Secretary Tony Dreyfus (Padieu C., 1990). Despite the efforts of the Delegation to the Social Economy set up in 1981 and of organisations of this social economy and the Groupements régionaux de la coopération, de la mutualité et des associations (regional groups of cooperatives, mutuals and associations, GRCMA) in particular, the project of a satellite account was not successful. E. Archambaud and Kaminski concluded that there was a lack of funding and, above all, a lack of political will (Archambault, Kaminski, 2004).

Since the 1990s, the cooperative movement has organised itself and worked with the state on the definition of the cooperative boundaries. The profound knowledge of GRCMA about the cooperative and mutual sector was favourable for the development of relatively reliable data. Two factors contributed to this objective: the will of the state to recognise the place of cooperatives in French society and the national economy as well as the European region on the one hand and the need for a dialogue with the players in the SSE on the other.

The creation of the Observatoire national de l’économie sociale et solidaire (national observatory of the social and solidarity-based economy, ONESS) by the Conseil national des chambres régionales de l’économie sociale (national council of the regional chambers of the social economy, CNCRES) in 2008 was the response to the urgently awaited recognition and monitoring of the SSE after 15 years of work by the Chambres régionales de l’ESS (SSE regional chambers; formerly: GRCMA). “This is one way of responding to the poor visibility of this sector, while it is getting stronger and stronger, as the evidence of its dynamic creation of businesses and jobs shows. The challenge therefore is to provide a better account of the realities of the SSE with the help of reliable and pertinent data, which permit a prospective analysis and provide orientation for the strategic choices to be made by the SSE players and the state’s intervention for its economic and social development.” (CNCRES, 2008) ONESS and its 19 regional observatories are presently the place, where data collection and the monitoring of the SSE converge.

From the cooperative perspective

In the period from 1990 to 2000 and despite the recurrent legislative attacks on the cooperative status – especially a movement for the withdrawal of the mutual status in 1999 (Naett 2015), which the French cooperative movement managed to avoid – cooperatives experienced a strong tailwind. At the national level, state authorities accompany the development of cooperative movements as part of their legislation on economic matters. The Délégation interministérielle à l’innovation sociale et à l’économie sociale
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Les coopératives en mouvement

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(Interministerial delegation on social innovation and the social economy, DIISES) accompanies the efforts for the establishment of data on cooperatives through its annual report on the cooperative movement. Since 1996, it has kept numerical data on cooperative enterprises in France and has presented their sectoral diversity and their specificities in an annual report entitled “Le mouvement coopératif” (The cooperative movement; CSC, 1996), which was supported by the Groupement national de la coopération (national cooperatives’ association, GNC). The data collected in the different families of the cooperative movement covers the period from 1978 to 1995. This initial data collection enabled DIISES to confirm “the significant economic potential” of cooperative businesses in 1994. The Conseil supérieur de la coopération (high council of the cooperative movement, CSC), the consultative body formed by representatives of the cooperative movement, the Government and the French Parliament supported the activity and stated in its opinion of December 1996: “Cooperative enterprises occupy an essential place among the economic players in our country. Especially during the last decade, the sector was marked by the continuously increasing turnover of many cooperatives, and generated fully satisfactory results in 1994 and 1995 – an economically difficult period” (CSC, 1996). This data collection exercise continued until 2007 and always highlighted the reliability of the statistical data collected among the national organisations of the cooperative movement, which “sometimes resort to approximation and this is primarily due to the difficulty of defining the difference between subsidiaries and parent cooperatives or between the various group categories” (CSC, 1999).

French authorities were encouraged by the strong interest of European institutions in the cooperative model. Starting in 1999, the European Commission decided to prepare a White Paper on “European cooperative enterprises in the year 2000”. Finally, a Communication was adopted in February 2004 on the promotion of cooperative societies in Europe in 2004. Among the 10 priority actions proposed, the Communication advocates the development of satellite accounts for collecting and analysing statistical data. The Commission stated that the lack of reliable data on the quantitative significance and the evolution of the sector is “a barrier to fully understand the potential of cooperative societies”. It proposes to examine “the possibilities of developing the use of ‘satellite accounting’ techniques for the collection and analysis of statistical data on cooperatives by the national statistics institutes”.

The year 2007 marks a turning point in the communication policy of the cooperative movement. For the first time, the figures of the cooperative movement (for 2006) are consolidated and show 21,000 cooperative enterprises employing more than 900,000 employees and 535,000 associated enterprises (members of cooperative enterprises) in the CSC’s annual report published in 2007 (CSC, 2007) on the occasion of the 60th anniversary of the Act of 10 September 1947 on the status of cooperatives, the most recent legislation until today. The threshold has been crossed. Jérôme Faure, the Interministerial Delegate for innovation, social experiments and the social economy, and Jean-Claude Detilleux, the President of the CSC Board and the GNC, wrote: “we can be proud of the power, the diversity and the dynamics of the cooperative movement in France. [...] Cooperatives, in France
and everywhere in the world, are indispensable economic and social players. They are present in numerous sectors of activity and represent a considerable economic weight. They are often leaders in their markets or their sector and they are known to everyone by their company name, their logos or brands, but, far too often, their cooperative status is still unknown.”

At the same time, the International Cooperative Alliance (ICA) published the classification of the 300 largest cooperatives worldwide, the “Global 300”, whose aggregate turnover for 2006 was equivalent to the Canadian GDP. Even though the contribution of cooperatives is not measured by their turnover alone, the message was so strong that it was picked up in all communications worldwide. For the worldwide cooperative movement, it was a matter of establishing the visibility of the cooperative movement and particularly after the recommendation of the International Labour Organisation (ILO) of 2002 on the promotion of cooperatives in which “the significance of cooperatives for the creation of employment, the mobilisation of resources and the promotion of investments as well as their contribution to the national economies” (ILO, 2002) was specifically recognised. The cooperative movement finally developed an awareness of its economic weight. Great pride flooded the cooperative movement and convinced it to issue statements on the leading cooperative businesses.

In France and in other European countries, the cooperative movement decided to contribute to the activities of the Global 300 ranking by publishing the first Top 100 of French cooperative enterprises in May 2007 (GNC, 2008). But right from the start, the contrasting types of cooperatives led to the question of representativeness of this diversity in the cooperative world. The Top 100 publication was therefore accompanied by a presentation of cooperatives and sectoral data.

The methodology adopted by the GNC was largely based on the methodology used by the ICA. The categorisation of the 100 leading cooperative enterprises was carried out on the basis of the consolidated turnover of cooperative groups, as they were communicated by the GNC member federations. For the collection of this information, they consulted several sources: the balance-sheet register, articles in the press, published accounts, statements by cooperative enterprises, etc. These figures did not integrate the turnover generated by the member businesses of cooperative enterprises. Inevitably, the criteria adopted in the Global 300 ranking (balance-sheet total) favoured financial institutions. An annex (3) to this article provides a breakdown of the cooperative movement in France and worldwide.

Towards a dialogue with the SSE players

In December 2008, the Observatoire national de l’économie sociale et solidaire published its first Panorama de l’ESS (CNCRESS, ONESS, 2008), which produced a lower estimate of the cooperatives’ contribution in the SSE. It was the trigger for a rapprochement between the SSE players and the GNC. In fact, the methodology used as a basis for the Observatoire was validated by a scientific advisory council and reduced

(3) Extracts from Panorama sectoriel des entreprises coopératives and Top 100, Edition 2014, Coop FR.
the number of employees in cooperatives to 300,000 jobs compared to the 900,000 posted by the cooperative movement. According to the GNC, the statistical data of the INSEE-CLAP database were a dead-end route on the key sectors of the cooperative movement and especially the agricultural, fisheries and transport sectors. Even worse, “the boundaries of the cooperative movement lie beyond the cooperative enterprises as such. They cannot be measured by restricting the scope to cooperative enterprises. Associated companies as well as the commercial-law subsidiaries of the latter must be included. They benefit from the sustainable management and long-term objectives of the parent cooperative transferring the original model of ‘governance’ to more than 900,000 employees or 32% of paid employment in the social economy” (GNC, 2009a). The problem is even more significant, because the French cooperative movement launched its first communication campaign on the pertinence of the cooperative model against a crisis background (GNC, 2009b). The coexistence of two methodologies resulted in stilted relations and created misunderstandings between the two sides.

This phase imposed a rigorous methodology on the cooperative movement for its 2010 edition of the Top 100 of cooperative enterprises (GNC, 2010). The methodology was based on the 2008 consolidated turnover as posted by cooperative enterprises “to take into account the subsidiaries of cooperatives forming an integral part within the cooperative boundaries”, and the methodology “also integrates the new cooperatives resulting from mergers or acquisitions” and “considers cooperative groups consisting of a cluster of cooperatives as a single cooperative”. This concerned the various shops operated by retail cooperatives and retained the turnover data they generated before tax to integrate the operations of their members. The 2010 edition went further than its predecessors by studying the social weight of cooperatives illustrated by the number of partners and the number of employees.

With the 2012 edition, which was published on the occasion of the launch of the International Year of Cooperatives, the Panorama sectoriel des entreprises coopératives, presented the Top 100 ranking and established itself within the cooperative movement and the SSE (Coop FR, 2012). To reflect the diversity of the cooperative movement, Coop FR communicated the sectoral panorama broken down by the type of cooperatives as well as the Top 100 of cooperative enterprises. For this survey, Coop FR made use of the Observatoire national de l’ESS (ONESS) – where it became a member of the Steering Committee. This collaboration was intended to refine the methodology on the cooperative boundaries and to improve the know-how of the cooperative sector among SSE players and ONESS in particular. The cooperative movement was indeed a fragmented complex scene, which required “insider” information. The typologies of cooperatives (business, production, consumer cooperatives or banking cooperatives ...), their members (entrepreneurs, employees, consumers, users, clients...) are often poorly understood.

In cooperation with ONESS, the boundaries of the cooperative movement were therefore defined as follows:
- societies with a cooperative status,
- cooperative groups consisting of a cluster of cooperatives,
• enterprises controlled by one or several cooperatives (plcs controlled by one or several cooperatives holding more than 50% of the capital and the votes).

Cooperative groups consisting of a number of cooperatives are regarded as a single cooperative following the model of corporations consisting of several so-called “classical” undertakings. The banking cooperatives and the agricultural cooperatives included in the data thus present the figures of the businesses they control or in which they or their members hold a share of more than 50% of the capital and the votes. In case of cooperative banks, the Top 100 list is based on the banks’ net receipts from banking (NRB), the equivalent of turnover for commercial enterprises. For retail cooperatives, the turnover figures considered (with the exception of pharmaceuticals) are those generated by the member companies of the cooperative (operating activity of its members).

The dialogue between Coop FR and ONESS may not have resulted in two identical boundaries, but it permitted a better understanding, a progressive acculturation of the complex issue of the cooperative movement. In its *Atlas de l’ESS 2012* (CNCRESS, ONESS, 2012), the reference document for SSE monitoring, ONESS devoted a chapter to the problems encountered with the SSE boundaries. In contrast to the previous edition, it integrated the reasoning of Coop FR, which believed that “the count established for the enterprises and employment in the cooperative sector does not reflect the entire economic activity generated by the cooperatives, the subsidiaries they control and by the members of second-tier cooperatives (associated trade, craft cooperatives, transport, fishing cooperatives ...”). The lines are less firmly drawn.

**The limitations of the exercise**

While the new ministry responsible for the social and solidarity-based economy has drafted a major legislative text on the recognition of the social and solidarity-based economy together with various players, the statistical data circulating on cooperative enterprises in the ONESS publications and those of Coop FR continue to differ. The ministry publishes both the figures of the Observatory and the figures shown in the *Panorama*. This cacophony clouds the message. The cooperative movement allows itself to be challenged on the figures. The press kit published by the Ministry prior to the publication of the law contained numerous errors regarding the economic reality of the cooperative movement on the one hand and the typologies of cooperatives on the other.

Behind the scenes, the tension is very much perceptible. The players of the cooperative movement met the CNCRES managers to keep up the dialogue. Coop FR decided to renew its partnership with ONESS for the 2014 edition of the *Panorama sectoriel des entreprises cooperatives* (Coop FR, 2014) to further refine the methodology. Despite the progress identified, each side is entrenched in its positions. ONESS uses the data from public statistics and is careful in applying the same data processing tools to its analysis of data on cooperatives, mutuals, associations, foundations and soon the so-called “social” enterprises. Coop FR publishes statements
on the “extended” boundaries of the cooperative movement to reflect the economic realities of cooperative enterprises.

In the 2014 edition of the *Atlas ESS* (SSE Atlas; CNCRESS, ONESS, 2014), Jean-François Draperi wrote an article on the SSE boundaries. In his opinion, “not all hybrid groups may be included within the boundaries” and he therefore stipulates that “it is not possible to exclude, a priori, from the boundaries the activities of capital companies within cooperative groups, mutuals and associations. Each case is worth studying even including the large groups of the agricultural and food sector”. Is it possible to consider the subsidiary as a means for the cooperative to carry out a project which is otherwise out of its scope? Jean-François Draperi especially quotes the case of real estate companies established as plcs with 100% of the capital held by the cooperative, or the plc subsidiaries of cooperatives engaged in sales activities for products of the wine industry. He also quotes the cooperatives of fishers on the Atlantic coast who set up shops operated by plc subsidiaries, without which the cooperative would not survive. These reflections query the relations between the players of the SSE with its major groups of associations, mutuals and cooperatives.

**Conclusion**

This issue is not closed. Today, the statements are made and the players know what to do. The two approaches are well-founded and can certainly converge. The cooperative movement recognises the significance of collecting SSE data. It salutes the efforts undertaken by the Observatoire national de l’ESS, which is also faced with the limitations of the exercise and the need for an SSE satellite account. For the cooperative movement, *Panorama sectoriel des entreprises coopératives* is an outstanding teaching tool, as it supplies quantitative and qualitative data on the cooperative landscape, its performance, its contribution to employment, to local development, etc. But it must be concluded that only a statistical study with a broad scope covering a multitude of data would allow the cooperative movement to define its economic boundaries in a scientific manner. Such a study as well as the establishment of the satellite account requires the political will and the funding. Ideally, a research activity would complete and refine the quantitative elements. Cooperative realities require a detailed monitoring on site, as the group of researchers/players of Acte 1 has shown in the framework of the study commissioned by Coop FR on the regional roots of cooperatives (Acte 1, 2014)(4).

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(4) Some of the results of this study were covered in an article in *Recma* (Draperi, Le Corroller, 2015).
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Cooperatives, companies with a strong economic performance

Cooperatives make a strong contribution to both the French economy and local development. Globally, cooperatives have progressed in their development since 2010 in terms of employment as well as turnover. 23,000 cooperative enterprises currently represent 4.5% of the French labour force (4.4% in 2010), and between 2008 and 2012 their aggregate turnover increased by EUR 38 billion and now amounts to almost EUR 300 billion. The steady increase in cooperative membership with more than 24 million members in 2012 is a sign of their progressively strong recognition and adhesion to the specificities of our model, in which people come before capital. In terms of employment, the global trend goes towards maintenance or even further development with more than 1.07 million employees in 2012, i.e. 4.5% of paid employment in France (1).

Finally, the cooperative sector of the economy is characterised by its strong regional roots. In 2012, 76% of the headquarters of the 100 largest cooperative enterprises were located in the regions (75% in 2010), while 91% of the headquarters of the largest French companies (90% in 2010) are located in the Ile-de-France region.

Graph 1

Development of the aggregate turnover of French cooperatives since 2004 (EUR bn)

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**Graph 2**

The cooperative share of total paid employment in France between 2008 and 2012

**Map**

- Breakdown of the 100 leading French cooperatives by Department: 76% of the cooperative enterprises have their headquarters in the regions.
- Breakdown of the 100 leading French companies (except banks) by department: 91% of the headquarters of classical companies are located in the Ile-de-France region (IDF).

**Leading companies in many markets**

French cooperative enterprises develop in many sectors. Many of them are leaders in their markets and their sectors of activity both in France and internationally:

- 3 cooperative groups (In Vivo, Tereos, Terrena) count among the Top 10 of French companies in the agriculture and food industry;
- 2 cooperative groups in the Top 5 of French distribution logos, Leclerc (no. 1) and Super U (no. 5);
- 3 cooperative groups in the Top 5 of French banks, Crédit agricole (no. 2), BPCE (no. 4), Crédit mutuel (no. 5);

Sources: Insee, Coop FR
(2) Source: L’Entreprise / Coface (2010).
(3) Source: PWC and LSA (2012).
(4) Calculated on the basis on their net receipts from banking (NRB) in 2012.
• cooperative banks represent more than half of the deposits (savings) market and almost 60% of the credit market. In this capacity, they make a strong contribution towards funding the French economy in a fiercely competitive sector;
• with its “Florette” brand, Agrial is the European leader in the ready-to-use salad and fresh vegetable market;
• with its “Montfort” brand, Euralis is world leader among foie gras producers;
• with more than 9 million bottles sold, Nicolas Feuillatte is no. 3 of worldwide champagne brands;
• Intersport is the no. 1 international distributor of sporting goods;
• Biocoop is the leading network of organic supermarkets in France;
• Optic 2000 is the leading French opticians group;
• The Chèque Déjeuner cooperative is the global no. 3 of the prepaid cheques and service cards market;
• Le Relais Scop enterprise (worker cooperative) is the leading French operator for textile collection and recycling;
• The Acome Scop enterprise is the leading European producer of high-tech automotive wires and cables and the no. 2 producer of optical fibres.

Cooperatives in the world
The cooperative movement is an important global movement. Cooperatives can be found all over the world, on all continents. The United Nations estimate that the life of half the population on this planet depends significantly on cooperative enterprises. Cooperative enterprises have almost 1 billion members worldwide. 1 million cooperative enterprises employ more than 100 million persons.

The global monitor of cooperative data, the World Co-operative Monitor, launched by the International Cooperative Alliance (ICA) in 2012, provides evidence of the great resilience of cooperatives to the global crisis. The 300 leading cooperatives and mutuals of the world come from 26 countries across the world and generate an aggregate turnover of US$2205.7 billion, (+11.6% between 2010 and 2012). Their operating sectors are: insurance (41%), agriculture and food (27%), retailing (20%), industry (5%), banking and financial services (4%), health (1%).

France, an indispensable player of the global cooperative movement
France is one of the global leaders with 31 cooperatives represented in the Top 300 according to the ranking in the World Co-operative Monitor 2014, and they represented a turnover of US$262.46 billion in 2012. The three French cooperative banking groups (Groupe Crédit agricole, Groupe BPCE, Groupe Crédit mutuel) hold the leading positions in the ranking of the 15 largest cooperatives in the worldwide banking and financial sector. The French agricultural cooperatives are well represented with 18 enterprises, among them In Vivo (ranked no. 66), Téreos (74), Terrena (82), Sodiaal (87), Vivescia (96), etc. Nine retail cooperatives are found in the Top 300, they include ACDLec–E. Leclerc (ranked no. 5) and Système U (14). Finally, Coop Atlantique is the only consumer cooperative of the list and to be found in position 296.

According to a study carried out by the United Nations in April 2014, the French economy is the second largest cooperative economy worldwide and surpassed only by New Zealand. To study the international penetration rate of cooperatives, the UN have established a ranking of the 10 countries with the largest cooperative sectors. This analysis uses three ratios to compare the cooperative system of a given country in relation to its total population and the country’s GDP: the penetration rate of members of cooperatives, employment in cooperatives and the aggregate turnover of all cooperatives in a given country. According to these three ratios, France holds the second place worldwide as a cooperative national economy. France is even number one in terms of members and clients with an estimated 147 million clients for 24.4 million members, and it ranks no. 4 in terms of employment and no. 3 in terms of turnover (in relation to its GDP).
Key indicators of the French cooperative movement in 2012

<table>
<thead>
<tr>
<th>Category</th>
<th>No. of partners/members/associates</th>
<th>No. of cooperative enterprises</th>
<th>No. of employees</th>
<th>Turnover in EUR billion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural cooperatives</td>
<td>¾ farming members</td>
<td>2,850 cooperatives, unions and SICA 12,400 CUM(4)</td>
<td>160,000</td>
<td>83.7</td>
</tr>
<tr>
<td>Craft cooperatives</td>
<td>59,000 handicraft companies</td>
<td>425</td>
<td>3,500</td>
<td>1.2</td>
</tr>
<tr>
<td>Transport cooperatives&lt;sup&gt;0&lt;/sup&gt;</td>
<td>816 transport companies</td>
<td>46</td>
<td>1,655</td>
<td>0.145</td>
</tr>
<tr>
<td>Retail cooperatives/associated retailers</td>
<td>30,815 associated retailers</td>
<td>80</td>
<td>510,800</td>
<td>138.2 Businesses: 41,218 Logos: 145</td>
</tr>
<tr>
<td>Maritime cooperatives</td>
<td>1,230 fishing companies</td>
<td>134</td>
<td>1,800</td>
<td>1.2</td>
</tr>
<tr>
<td>Consumer cooperatives</td>
<td>750,000 associated consumer</td>
<td>35</td>
<td>9,500</td>
<td>2.65 Businesses: 800</td>
</tr>
<tr>
<td>Low-cost housing cooperatives (HLM)</td>
<td>56,296 associated users</td>
<td>171</td>
<td>999</td>
<td>0.182</td>
</tr>
<tr>
<td>School cooperatives</td>
<td>4,860,000 students</td>
<td>53,100</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Scop (Cooperative and participatory society)</td>
<td>22,805 employee associates</td>
<td>2,004</td>
<td>42,150</td>
<td>3.8</td>
</tr>
<tr>
<td>Scic (Non-profit cooperative society)</td>
<td>23,234 associates</td>
<td>266</td>
<td>2,493</td>
<td>0.11</td>
</tr>
<tr>
<td>Crédit Agricole Group</td>
<td>7,000,000 client shareholders</td>
<td>39 regional banks</td>
<td>Local savings banks: 2,523 branches: 7,013</td>
<td>150,000</td>
</tr>
<tr>
<td>BPCE  • Incl. Caisse d’Epargne (Savings Bank)</td>
<td>8,600,000 client shareholders</td>
<td>36 regional banks</td>
<td>(19 Banques Populaires; 17 Caisses d’Epargne) branches: 8,000</td>
<td>117,000</td>
</tr>
<tr>
<td>• Incl. Banque Populaire of which: Groupe Crédit Coopératif</td>
<td>65,000 client shareholders</td>
<td>13 cooperative structures branches: 115</td>
<td>2,058</td>
<td>NRB: 0.423</td>
</tr>
<tr>
<td>Crédit Mutuel Group</td>
<td>7,400,000 client shareholders</td>
<td>18 regional banks</td>
<td>Local Caisses: 2,104 branches: 3,137</td>
<td>79,060</td>
</tr>
<tr>
<td>TOTAL</td>
<td>24,397,196&lt;sup&gt;(0)&lt;/sup&gt;</td>
<td>23,144</td>
<td>1,081,015</td>
<td>299.11</td>
</tr>
</tbody>
</table>

(1) For transport cooperatives, the key indicators are for 2010.
(2) NRB: Net receipts from banking.
(3) Total number of partners except school cooperatives with estimates for farmers based on the figures of the agricultural census of 2010 (3/4*604,000 = 453,000).
(4) SICA (société d’intérêt collectif agricole, Non-profit agricultural society), CUMA (coopérative d’utilisation du matériel agricole, Agricultural equipment users’ cooperative).
France, one of the leaders in Europe

In 2010, Cooperatives Europe, the European region in ICA, counted 123 million members of cooperatives and 160,000 cooperatives employing 5.4 million employees. Italy (41,552 cooperatives), Spain (24,276) and France (21,000) are the leading countries in terms of the number of cooperative enterprises. With more than 24 million members, the French cooperative movement holds the leading position as regards the number of members of cooperatives with Germany following in second place (20,509,973) and Italy in third (13,063,419). These three countries also stand out because of the number of persons they employ. Italy has more than 1 million employees, France close to 1 million and Germany counts more than 830,000. Italian and French cooperative enterprises stand for almost 5% (Italy) and 3.5% (France) of their active population. The outstanding sectors for cooperatives are the service industry (41%) and agriculture (33%), but housing (17%), banking (5%), consumers (3%) and pharmacies (1%) are likewise represented. Due to the specific character of their activities, the banking sector (54%) and the consumer sector (25%) have the highest number of members. In fact, the clients of cooperative banks are often members (shareholders) and, by their very nature, consumer cooperatives base themselves on their members. As regards the number of employees, the industrial and service sectors have the highest number, followed by the agriculture and banking sectors.

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(5) 2012 Figure: 22,839 cooperatives in France.