



SASKATCHEWAN
CO-OPERATIVE
ASSOCIATION

ANNUAL REPORT
2019-2020





SASKATCHEWAN CO-OPERATIVE ASSOCIATION

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MESSAGE FROM THE CHAIR

Jim Deane

I'm pleased to report that your Saskatchewan Co-operative Association (SCA) had a positive year in 2019-20.

Our success continues to be thanks to our many co-operative and credit union sponsors, donors, volunteers, and members, as well as our staff's work. Thanks to all who helped SCA achieve a successful year.

Throughout our 91st year of the Saskatchewan Co-operative Youth Program, we began some exciting work to examine how to better brand and market the youth program. We are excited to start unveiling the results of this work. With almost 45,000 alumni, the benefits and positive impact of the Saskatchewan Co-operative Youth Program reaches across Saskatchewan, Canada, and the world. Thank you to all who contribute to the program and ensure that the next generation of Saskatchewan youth understand, appreciate, and get involved in co-operatives.

This year, we developed workshops for co-operatives and credit unions who want to learn more about Truth and Reconciliation, and how to develop a strategy for their organizations to take action on the TRC's Calls to Action. We are pleased these workshops were well attended and well received.

On behalf of the board, I would like to thank the SCA's staff and contractors for their work this year. We have a small team at the SCA, and we appreciate their enthusiasm and commitment. Thanks to everyone for all of the time they have put in to SCA.

Finally, thank you to my colleagues that serve on the SCA's board of directors and as member representatives. Your expertise, values, and dedication are assets to the SCA and help ensure that the organization remains relevant and strategic.

As we neared the end of the year, the COVID-19 pandemic took hold in our province. As we head into the next fiscal year, SCA will be adapting its programming and services to serve co-operatives and credit unions in this new reality. Co-ops and credit unions are adapting quickly and providing real solutions for community members. Your Saskatchewan Co-operative Association is ready to work with co-operatives and credit unions across Saskatchewan to help build a strong co-operative community. I look forward to working with all stakeholders to ensure a strong and thriving co-operative system in Saskatchewan.

Jim Deane
Chair of the Board of Directors



MESSAGE FROM THE EXECUTIVE DIRECTOR

Victoria Morris

We launched some wonderful new initiatives in 2019-20. In partnership with the Office of the Treaty Commissioner, we were able to hold two successful Truth and Reconciliation for co-operatives and credit unions events in Regina and Saskatoon. In addition, we launched a blog, that focuses on topics of interest to co-operatives, and all things youth related. We're pleased that after only two months, our blog posts have already reached over 900 views.

The 91st year of the Saskatchewan Co-operative Youth Program saw almost 150 youth attend one of several different camps. This program has a big impact on the youth that attend, and we are thankful to all of the volunteers, sponsors, and donors that make it possible to run this program. We have exciting things in the works for the future of the youth program and we are looking forward to expanding the reach of the program.

I'd like to thank our board of directors, voting and member representatives, volunteers, and committee members for contributing your time and expertise to SCA. Your help is crucial for SCA's success. We rely on committees to help organize and plan most of our events, and the time, insights, and expertise you share is very helpful. Our member organizations, sponsors, and donors contribute in many ways to SCA. We are so fortunate to have the support of so many organizations. Thank you for all of your contributions,

The SCA staff and contractors put their hearts and souls into their work. Thank you for the time and energy you contribute to SCA.

As we head into a new reality at the close of the year, we are working hard to adapt the programs and services SCA provides for co-operatives, credit unions, and youth. As the world adapts to the effects of the COVID-19 pandemic, we are adapting too. Co-operatives can provide many solutions for communities, economies, and people, and we look forward to helping Saskatchewan co-operatives move forward in new ways.

Victoria Morris
Executive Director



ABOUT SCA

Saskatchewan Co-operative Association (SCA) was incorporated as a community service co-operative in 2003. SCA provides co-operative-specific education and expertise to youth, co-operatives, and those interested in co-operatives. The Association fosters co-operative understanding through learning events, Co-op Camp, and publications. We bring together different kinds of co-ops to encourage co-operative spirit, to create opportunities for co-ops to learn from and be inspired by each other, and to discuss and work on issues of common interest.

SCA is the only provincial organization providing co-operatives with connections to hundreds of youth annually, who are trained in understanding co-operatives and the co-operative values and principles. Through Co-op Camp/the Saskatchewan Co-operative Youth Program, we build the skills of generations of co-operative and community leaders. For 91 years, we have focused on co-op youth education in Saskatchewan.

OUR MEMBERS



Serving Community Clinics at Prince Albert, Regina, Saskatoon, Weyburn





OUR VISION, MISSION & VALUES

OUR VISION

Leading a prosperous co-operative community in Saskatchewan

OUR MISSION

To promote, support, and unite co-operatives in Saskatchewan

OUR VALUES

SCA supports the International Co-operative Alliance statement on the co-operative identity that says, “Co-operatives are based on values of self-help, self-responsibility, democracy, equality, equity and solidarity and the ethical values of honesty, openness, social responsibility and caring for others and the co-operative principles are guidelines by which co-operatives put their values into practice.”

SCA values and demonstrates additional practices that include social responsibility, application of knowledge, productive action, respect, integrity, passion and enthusiasm, continuous learning, open communication, teamwork, and relationships that reflect a positive and innovative spirit of co-operation and mutual success.



STRATEGIC GOALS

GOAL 01

Be sustainable by:

- having long term financial viability; and
- developing alternative funding sources.

GOAL 02

Provide opportunities for the personal development of youth and encourage their active involvement in community-based and co-operative organizations.

GOAL 03

Ensure our ongoing relevance and value to the co-operative community.

GOAL 04

Increase awareness and support for the co-operative model by governments, the general public, and members of co-operatives.

GOAL 05

Promote and support co-operative development and good governance for prospective and existing co-operatives.



2019-2020 Highlights:



SUSTAINABILITY & ACCOUNTABILITY

SCA BOARD OF DIRECTORS

Jim Deane (President), CEO,
Access Communications
Co-operative Limited

Carla Hirsch (Vice President),
District Manager, Prairie District,
The Co-operators

James Gilliard, Director,
Co-operative Housing
Federation of Canada

Marc-Andre Pigeon, Director,
Canadian Centre for the
Study of Co-operatives

Patrick Lapointe,
Director, Community Health
Co-operative Federation

Valerie Pearson, Director,
Federated Co-operatives Limited (to
March 2020)

VOTING REPRESENTATIVES

Andrea Oliphant, Saskatchewan
Member, Canadian Worker Co-
operative Federation

Don Mathies, Director, Federated
Co-operatives Limited (starting
March 2020)

Jason Majid, Concentra Bank

John Klein, Director, Regina Car
Share Co-operative

Ted Struthers, SaskCentral

NON-VOTING MEMBER REPRESENTATIVES

Collette Robertson, Community
Health Co-operative Federation (to
August 2019)

Don Mathies, Director, Federated
Co-operatives Limited (to March
2020)

Jen Budney, Canadian Centre for
the Study of Co-operatives

Lyle Olson, Federated Co-
operatives Limited (starting March
2020)

The members held 3 board meetings
and 2 membership meetings this
year, as well as numerous committee
meetings and discussions during
the year.

PLANNING & ADVISORY COMMITTEES

CO-OP CLASSIC GOLF TOURNAMENT

Don Rowell, CUMIS

Glen Ferguson, SaskCentral

Lori Winnitowy, The Co-operators

Marcie VanDeSype, CUMIS

Randy Graham, Federated
Co-operatives Limited

Rosalie Payne, Innovation
Credit Union

Wayne Thrasher, Co-op
Development Foundation of
Canada volunteer

CO-OPERATIVE MERIT AWARDS PROGRAM

Jason Majid, Concentra Bank

Lori Winnitowy, The Co-operators

Marty Meloche, SaskCentral

Sheldon Stener, Federated
Co-operatives Limited

CO-OPS BEYOND 2020 CONFERENCE

Don Mathies, Federated
Co-operatives Limited

Fran Moran, Access Communica-
tions Co-operative Limited

Glen Ferguson, SaskCentral

Glenn Bohay, The Co-operators

Jen Budney and/or **Marc-Andre
Pigeon**, Canadian Centre for the
Study of Co-operatives

Kurt Holfeuer, Affinity Credit Union

Patrick Lapointe, Community
Health Co-operative Federation

SCA STAFF

Victoria Morris, Executive Director
Tracey Quiring, Program Officer

SUMMER STUDENTS

Kallin Kehrig and **Sean den Hollander**, Program Assistants
 2019

CONTRACTORS

Mark Ventry, Communications
Raya Zuzak, Finance
Doug Knowles, 2020 Conference Organizer

We would like to extend a big thank you to Affinity Credit Union. In 2019, Affinity provided funding for our summer Administrative Assistant position. Thank you Affinity!

VOLUNTEERS

We are so fortunate that so many people volunteer their time to help make SCA events and programming successful. In 2019-20, we were fortunate to have 48 volunteers for Co-op Camp, composed of 24 alumni and 14 (21 in 2018) co-operative sector staff. We are so grateful to the co-ops and credit unions that send staff to camp, as well as our many alumni who volunteer their time. Thank you staff for your contribution of time and energy to Co-op Camp!! We would also like to extend our gratitude to the 11 people that volunteered at the Co-op Classic Golf Tournament, the 2020 Co-op Conference Committee, and the Co-op Merit Awards Committee. Thanks to everyone for your help.



Chart 1. Number and Type of Co-op Camp Staff, 2005-2019

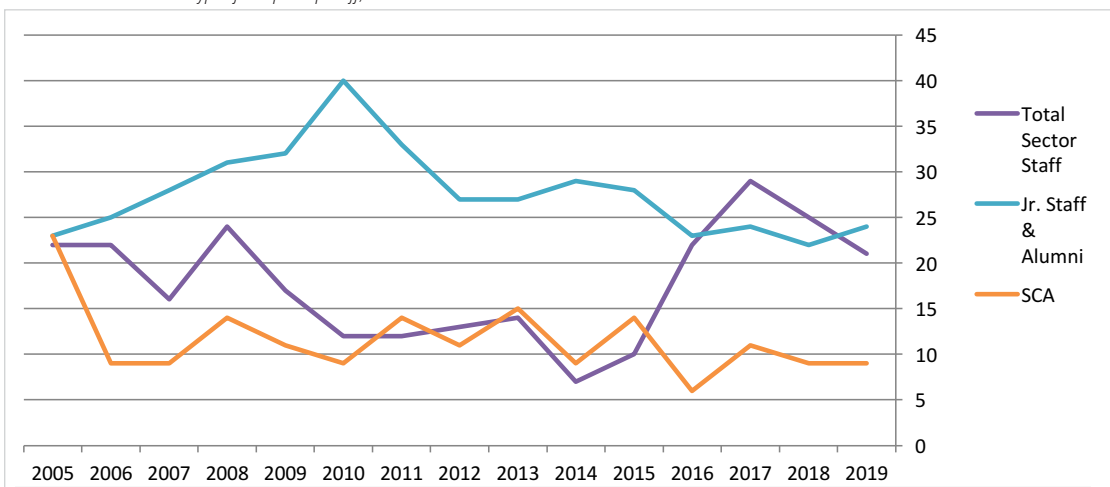


Chart 2. Amount of Revenue, Expense, Surplus and Loss

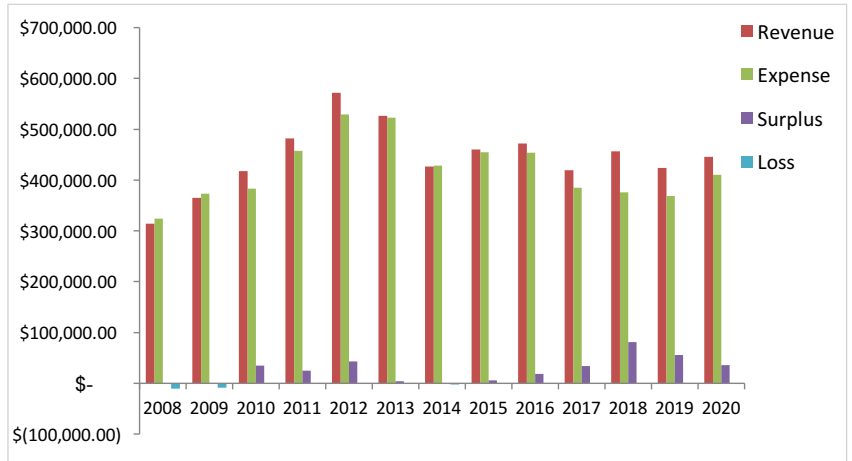


Chart 3. Sources of Revenue

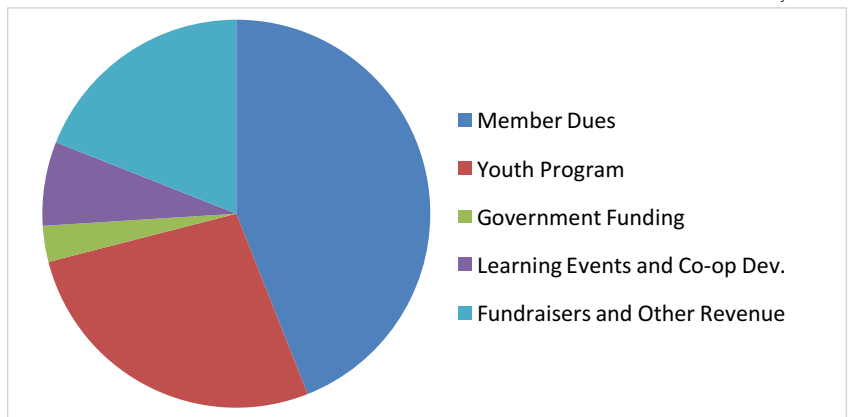


Table 1. Sources of Revenue Comparison

Source of Revenue	2019-20	2018-19	2017-18	2016-17
Member Dues	\$ 194,820	\$ 189,354	\$ 184,849	\$ 193,380
Youth Programming	\$ 122,324	\$ 119,558	\$ 125,084	\$ 147,175
Government Funding	\$ 11,793	\$ 10,982	\$ 12,447	\$ 9,491
Learning Events and Co-op Dev.	\$ 33,150	\$ 9,540	\$ 48,916	\$ 1,479
Fundraisers and Other	\$ 83,550	\$ 94,478	\$ 84,915	\$ 67,593

FINANCIAL STABILITY

It was a successful year financially for SCA. We were able to achieve a modest surplus again this year (see Chart 2), and add to our retained earnings. As Charts 4 and 5 indicate, our retained earnings and investments continue to grow. We continue to work on diversifying our revenues, and Chart 3 and Table 1 provide more information on where our revenues came from in 2019-20.

We are so fortunate to have had great support from our members again this year, and with many donations and sponsorships for Camp, as well as human resource support for camp staff. Affinity Credit Union provided funding to us for a staff person for the summer, for the fourth year in a row. This contribution assists in human resource capacity, and also greatly assists us financially. Thank you, Affinity Credit Union. We are grateful to Federated Co-operatives Limited for contributing additional funds to SCA for operations as well. These funds go a long way to helping us cover core operating costs and maintaining our programming and capacity. The Co-operators also led several fundraising initiatives on our behalf, and we are grateful for this support! Thank you to all those who donated to SCA and SCYP this year. With your contributions, we received over \$10,200 in donations this year, aside from the golf tournament. Thank you!!

Chart 4. SCA Retained Surplus

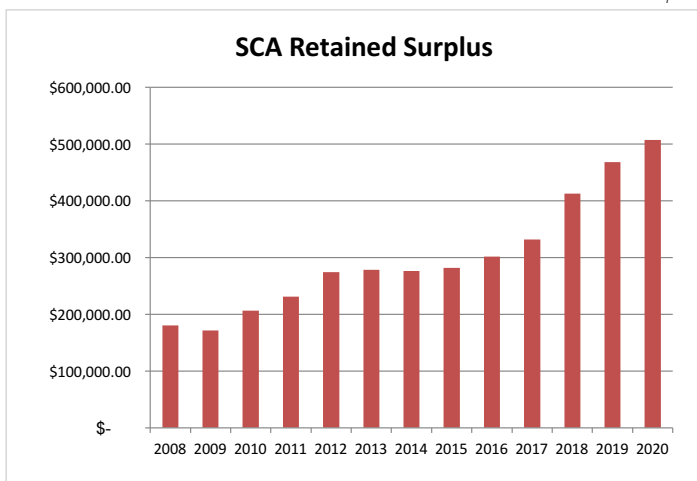
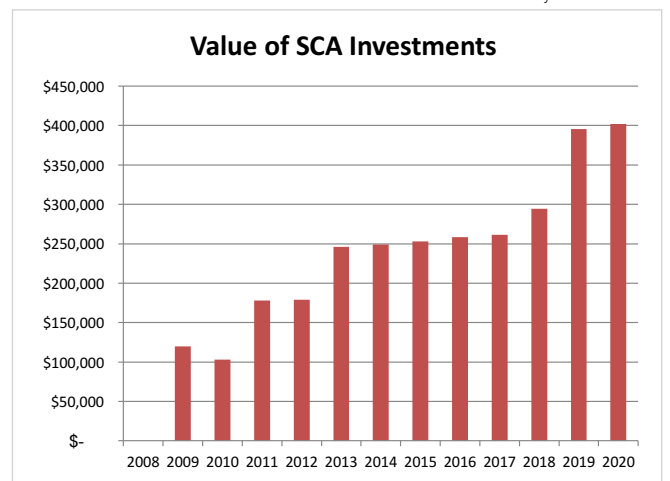


Chart 5. Value of SCA Investments



FUNDRAISING EVENTS

Thanks to our many supporters, sponsors, donors, and volunteers, our main fundraising event was very successful in 2019.

Through the 24th annual Co-op Classic Golf Tournament, we were able to provide over \$8,600 each to the Co-op Development Foundation of Canada and the Saskatchewan Co-operative Youth Program from that event. Thank you everyone for your support!

Several organizations also organized fundraisers or contributed funds or in-kind donations on our behalf – thank you to The Co-operators, Affinity Credit Union, and Access Communications Co-operative Limited for your assistance.





SPECIAL THANKS

These organizations very generously sponsored a week of camp:

- Access Communications Co-operative Limited
- Concentra Bank
- Federated Co-operatives Limited
- Innovation Credit Union
- The Co-operators

Thank you to the staff and employees of The Co-operators in Regina, SK, and the Canada Summer Jobs Program for providing additional funding for Co-op Camp in 2019. Thank you to Affinity Credit Union for covering the cost of our summer Administrative Assistant!

CO-OP CAMP SPONSORS 2019

Thank you to all of the 2019 Co-op Camp Sponsors!! Co-op Camp could not happen without your support.

Affinity Credit Union

Beeland Co-op

Central Plains Co-op

Churchbridge Credit Union

Conexus Credit Union

Crossroads Credit Union

Delisle Co-op

Delta Co-operative Association Ltd.

Discovery Co-operative Association Ltd.

Diamond North Credit Union

Earl Grey Credit Union

Federated Co-operatives Limited

Foam Lake Co-op

Foam Lake Credit Union

Gateway Co-op

Horizon Credit Union

Humboldt Co-op

Innovation Credit Union

Kindersley Co-op

Lake Country Co-op

Legacy Co-op

Living Sky Co-op

Luseland Credit Union

Meadow Lake Co-op

Moose Jaw Co-op

O'Reilly Insurance Ltd.

Palliser Plains Co-operative

Parkland Co-operative

Pineland Co-op Association Ltd.

Pioneer Co-op Association Ltd.

Plainsview Credit Union

Prairie Centre Credit Union

Prairie Sky Co-op

Radius Credit Union

Radville Co-operative

Riverbend Co-operative

Saskatoon City Employees Credit Union

Saskatoon Community Clinic

Saskatoon Co-operative Association Ltd.

Saskatchewan Credit Unions (SaskCentral)

Sherwood Co-operative Association Ltd

Synergy Credit Union

TCU Financial Group

The Admore Co-operative Association Ltd.

The Co-operators

Turtleford Credit Union

Unifor Local 594

Unity Credit Union

Weyburn Credit Union

Wynyard Co-op





CO-OP CLASSIC GOLF TOURNAMENT SPONSORS AND DONORS 2019

The 24th Annual Co-op Classic was held on July 4, 2019, at Harbor Golf Club and Resort at Elbow, Saskatchewan. The event is SCA's largest annual fundraiser for the Co-operative Development Foundation of Canada (CDF) and the Saskatchewan Co-operative Youth Program (SCYP). Over \$30,000 was raised at the event and 60 golfers attended. This result would not have been possible without the support of our sponsors, donors, golfers, and volunteers. Thank you so much for your support!!

Co-op Classic Golf Tournament Sponsors and Donors 2019

Thank you to our sponsors and donors in 2019!!

Access Communications Co-operative Limited	Jump.ca
Affinity Credit Union	Lake Country Co-op
Beryl Bauer	Lake Lenore Co-op
Biggar & District Credit Union	Lake Lenore Agro Co-op
Celero	Leland Kimpinski LLP
Concentra	Macklin Credit Union
Conexus Credit Union	MNP
The Co-operators	Northern Resource Trucking
Credential	Olive Waller Zinkhan & Waller LLP
Credit Union Deposit Guarantee Corporation	O'Reilly Insurance
CU Dealer Finance Corp.	Planet S Magazine
CUPS Payment Services	Prairie Centre Credit Union
Delta Co-op	Prairie North Co-op
Delta Marriott Regina	Radius Credit Union
Discovery Co-op	Regina Community Clinic
Doubletree by Hilton	Royal Bank of Canada
Farmworld Humboldt	SaskCentral
FCL Sask Directors	SaskTel
Finastra	Saskatchewan Roughriders
Foam Lake Savings & Credit Union	Synergy Credit Union
Harbor Golf Club and Resort	TCU Financial Group
Hotel Sask	Travelodge Regina
Innovation Credit Union	Turtleford Credit Union



YOUTH ENGAGEMENT & INVOLVEMENT

In 2019-2020, Saskatchewan Co-operative Youth Program (SCYP) continued our 91-year long tradition of working with Saskatchewan's youth, building leadership skills and boosting confidence, to develop them into the active citizens and future leaders for our communities and our co-operatives. In 2019-20, we ran six Co-op Camp sessions. We are now at 44,479 participants and alumni of the program!



Chart 6 Camp Participants by Level

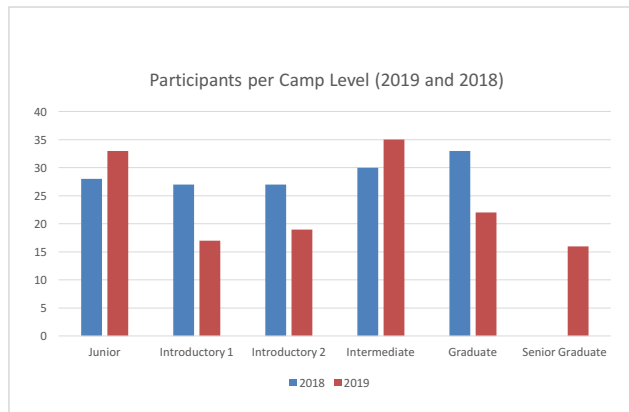
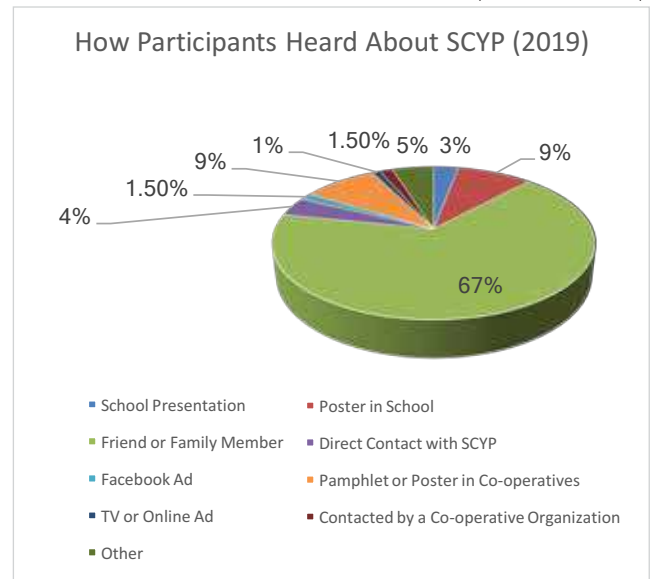


Chart 7. How Participants Heard about Camp



PARTICIPANTS

Referring to the charts, the summer of 2019 saw 142 (145) participants attending one of six camps. The number of participants decreased by 3 participants overall. There were 33 Junior participants (28), and Introductory camps had 36 (54) participants. Intermediate camp

saw an increase in attendance, to 35 (30), Graduate camp brought in 22 (33) participants and Senior Grad added 16 participants to our total. Chart 9 shows that 6% (10%) of participants self-identified as an Indigenous person while 11% identified as a member of a Visible

Minority, up from 8% in 2018.

The overwhelming majority of participants enjoyed their time with SCYP and when asked if they would return the following year, 89% (92%) said yes. Referring to Chart 7, when asked how they heard about SCYP, 67% of participants indicated that the program was recommended to them by a friend or family member. Participants also specified that they heard about the Program by (in descending order): Seeing a poster in their school; seeing a poster in a co-operative or credit union; another unlisted promotional option; receiving direct contact from SCYP; seeing a presentation in their school; direct contact from a local co-op; seeing a Facebook advertisement; and seeing an online or tv ad. Referring to Chart 8, 45% of participants reside in large municipalities; 33% reside in small municipalities; and 23% reside on farms.



Chart 8. Where Participants Live

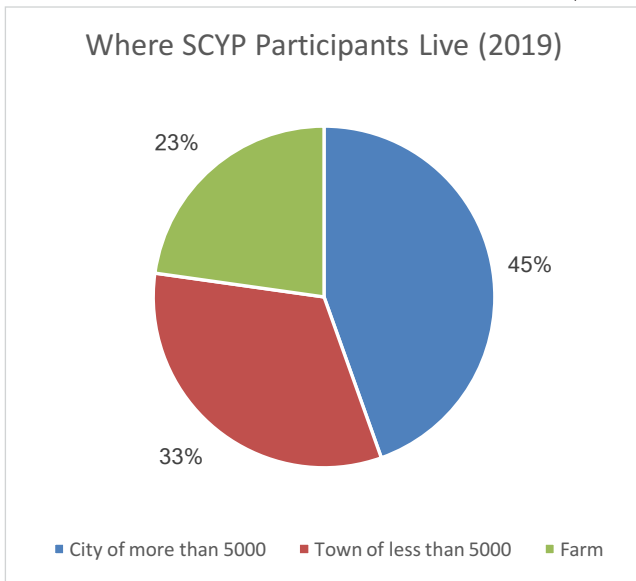
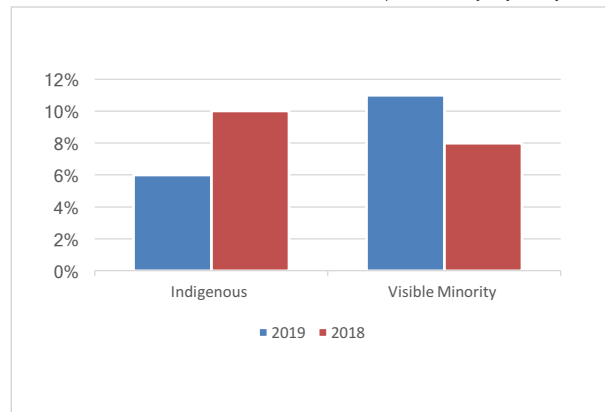


Chart 9. Participant Voluntary Self-Identification



STAFF

In the 2019 season, 39 individuals filled 48 staff positions at the 6 camps held in July and August. There were 16 Alumni and 6 Junior staff, 14 Sector staff from 4 different co-operative organizations, and 3 SCA employees filled 9 spots.

The three-day staff training event for co-operative sector staff and youth program alumni took place in May at Last Mountain Lake at Strasbourg Bible Camp. Camp staff were provided with training on co-operatives, working with youth, and our youth program policies and procedures. Staffing continues to be a valuable experience for all forms of staff, especially co-operative sector staff. Staffing Co-op Camp increases leadership abilities, facilitation skills,

and fosters a solid understanding of the Saskatchewan and international co-operative sectors.

Several Saskatchewan credit unions provided 10 staffers. Of these:

- 3 were from Conexus Credit Union,
- 6 were from Affinity Credit Union, and
- 1 was from Innovation Credit Union.

The Co-operators generously provided 4 camp staff this year as well.

Thank you to the organizations that sent staff to Co-op Camp, and thank you to our wonderful alumni for giving back to the program by staffing.

SPONSORSHIP AND ADDITIONAL REVENUE

The Co-operators put on a week of fundraising and festivities raised approximately \$6,700, featuring a wide array of events including a special cafeteria lunch, fun & games for staff and a pizza night fundraiser. This initiative was organized by Co-operators staff. In addition to The Co-operators, Affinity employees made donations from their Community Spirit Fund. We truly thank employees who are SCYP champions from The Co-operators and Affinity Credit Union for their ongoing support of SCYP.

In 2019 the Program Assistants' wages were partially offset by a federal government summer student wage subsidy.

Organization	Staff (2019)	Staff (2018)	Staff (2017)	Staff (2016)	Staff (2015)	Staff (2014)
Affinity Credit Union	6	3	5	10	12	7
The Co-operators	4	4	4	5	6	3
Innovation Credit Union	1	4	0	0	0	0
Cypress Credit Union	0	0	1	0	0	0
Conexus Credit Union	3	5	7	7	5	5
Prairie Centre Credit Union	0	0	1	0	1	2
Concentra Bank	0	0	1	1	1	2
LeRoy Credit Union	0	0	0	0	1	1
Pineland Co-op	0	0	0	2	2	0
Dauphin Co-op (Manitoba)	0	0	1	0	0	0
Raymore Credit Union	0	0	1	1	0	0
Unite Digital Marketing Co-op	0	0	0	0	1	0
North Valley Credit Union	0	0	0	0	0	1
Diamond North Credit Union	0	0	0	0	0	1
Total	14	16	21	25	29	22



WEEK SPONSORSHIPS

In 2019, five weeks of camp were sponsored by generous organizations:

- Graduate Camp was sponsored as the Innovation Credit Union Earl Hanson Graduate Camp, as part of a multi-year agreement in place to honour Mr. Earl Hanson.
- Introductory 1 was sponsored by Federated Co-operatives Limited
- Introductory 2 was sponsored Access Communications Co-operative Limited
- Intermediate was sponsored by Concentra Bank
- Senior Graduate was sponsored by The Co-operators

Thank you to all of the organizations that supported SCYP by signing up as week sponsors!



PROMOTIONS AND COMMUNICATIONS

The tagline for the 2019 season was "Learn ~ Adventure ~ Connect". The promotional strategy for SCYP continues to be multi-faceted, using various promotional channels, including posters and brochures, online advertising, in-person promotional visits, and presentations in schools.

In 2019 the Program Assistants presented at multiple schools all throughout southern and central Saskatchewan. During the months of May and June the Program Assistants did presentations and visited

schools, co-operatives and credit unions in Outlook, Watson, Wadena, Wynyard, Kelliher, Lipton, Yorkton and Canora.

SCYP was invited to present, give workshops, or display at various events through Saskatchewan including high school career fairs, the Saskatchewan Student Leadership Conference, and the Credit Union Managers Association Conference. SCYP also facilitated learning sessions at the St. Mary's Career Fair in Prince Albert, SK.

SCYP continues to have a large online presence. SCYP promoted the summer camps in April, May and June with Facebook Ads (one specifically for parents and one directed at youth) and continued posting activity on Facebook, Twitter, Instagram, and YouTube. To date, the SCYP Facebook page has 2,316 likes (2,215 likes last year), 475 Twitter followers, (436 last year), and 381 Instagram followers (308 last year). We currently have 47,885 views on our YouTube channel.



CO-OPERATIVE SECTOR FOCUSED ACTIVITIES

CO-OP WEEK



Saskatchewan Co-operative **MERIT AWARDS**

CO-OPERATIVE MERIT AWARDS PROGRAM

The 40th Annual Co-operative Merit Awards banquet was held on October 15, 2019 at the Regina Travelodge Hotel. Two individuals and two organizations were honoured for their outstanding contributions to co-operatives and credit unions in Saskatchewan and approximately 80 people attended the event. Christine Tell, Minister of Corrections and Policing, and Minister responsible for Saskatchewan Gaming Corporation and SCA Chair Jim Deane, both brought greetings at the event. The event was sponsored in part by the Ministry of Trade and Economic Development.



The **Lifetime Co-operative Achievement Award** was presented to **Morley Doerksen** for long, varied and meritorious service by individuals in volunteer and/or elected positions within co-operatives and credit unions.



The **Co-operative Enterprise Award** was presented to **Affinity Credit Union** for their Restart Loan and Conexus Credit Union for their Cultivator business incubator.



The **Co-operative Young Leader Award** was presented to **Fran Moran** for outstanding contribution to co-operatives, credit unions, and community economic development.





Photo top

Co-operative Merit Award Recipients with SCA Chair and Minister Tell.

Back Row (l-r): Scott Flavel (Affinity Board Chair), Mark Lane (Affinity Credit Union CEO), Joel Mowchenko (Conexus Board Chair).

Front Row (l-r): Fran Moran, Jim Deane, Christine Tell, Morley Doerksen

Photos bottom

Co-op Week Panel Discussion

CO-OP WEEK LUNCHEONS AND LOCAL EVENTS

Thanks to sponsorship funding from the Ministry of Trade and Export Development, SCA helped cover the costs the Canadian Centre for the Study of Co-operatives' 35th Anniversary celebrations, and helped sponsor a keynote presentation with Melissa Hoover, from the Democracy at Work Institute, and a panel discussing the role and future of co-operative federations, featuring Marc-André Pigeon, Dionne Pohler, Brett Fairbairn, and Murray Fulton.

The Regina luncheon featured a presentation by the Office of the Treaty Commissioner Speakers' Bureau member Aaron Tootoosis.



CO-OPERATIVE SECTOR EVENTS

As in past years, SCA staff and members attend our members' (and their members) annual meetings and other events as we are able to. In 2019-20, SCA representatives attended:

- Federated Co-operatives Limited Annual Meeting
- Affinity Credit Union Annual Meeting
- Centre for the Study of Co-operatives learning events and 35th anniversary celebrations
- SaskCentral Annual General Meeting



CO-OPERATIVE AWARENESS AND GOVERNMENT RELATIONS ACTIVITIES

MEDIA COVERAGE

Several features were published to celebrate Co-operatives Week in Saskatchewan in 2019. Since 2012, we have worked with Planet S and prairie dog to develop an 8-page insert to the city magazines to celebrate co-operatives. The magazines reach approximately 120,000 readers. This feature was well supported by the sector and we thank everyone that purchased ad space to make it possible to produce the insert. This year's publication featured the Canadian Centre for the Study of Co-operatives, Many Nations Co-operative Ltd., Affinity Credit Union, Concentra Bank, the Co-operative Superannuation Society Pension Plan, and the Pierceland Care Home Co-operative.

In 2019, the Saskatchewan Government issued a news release announcing Co-op Week. This led to increased media coverage of the festivities. Several MLAs also shared the news release in their newsletters. Newspapers including the Regina Leader Post, Saskatoon Star Phoenix and Weyburn Review all ran Co-op Week articles and/or features.

Thanks to Access Communications Co-operative Limited, the Co-op Week Flag Raising Ceremony and Co-op Merit Awards events were broadcast around the province. Thanks Access! CBC in Regina also covered the Co-op Week Flag Raising Ceremony, filming the event and interviewing SCA's Chair, Jim Deane.



Photo top

Melissa Hoover, Democracy at Work Institute presentation



Photo bottom

*Left: Leader Post Co-op Week Feature
Right: Planet S/Prairie Dog Co-op Week Feature*

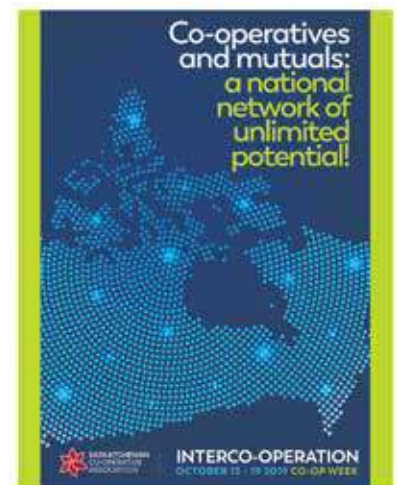




Photo top

Left: Minister Gene Makowsky and SCA Chair Jim Deane with the Co-op Week Proclamation
Right: SCA Chair Jim Deane, Co-op Week Media Interview



Photo middle

Co-op Week Flag Raising, with Minister Makowsky, MLA Laura Ross, and MLA Warren Koeding

FLAG RAISING CEREMONY AND CO-OP WEEK PROCLAMATION AT THE SK LEGISLATIVE BUILDING

Gene Makowsky Minister of Parks, Culture and Sport, Minister responsible for Saskatchewan Liquor and Gaming Authority, and Tourism Saskatchewan and SCA Chair, Jim Deane, shared remarks on October 15th at the Saskatchewan Legislature. Mr. Makowsky proclaimed Co-op Week in Saskatchewan to about 40 attendees. Several Members of the Legislative Assembly attended the event.

Minister of Trade and Export Development, Jeremy Harrison, issued a Co-operatives Week Proclamation, which was presented at the Co-op Week Flag Raising Ceremony.



NEW! SCA BLOG!

In February, we launched a new blog on our website. Articles focus on either youth or camp related items, or items of interest to co-operatives. We've received great feedback so far on the blog, and our 6 posts have been viewed over 950 times already.

SOCIAL MEDIA

Our social media presence continues to grow:



YouTube
47,885 views
(47,332 last year)



SCA Facebook page
567 followers
(459 last year)



SCA Twitter
1,697 followers
(1,263 last year)



SCYP Instagram
381 followers
(308 last year)



SCA Newsletter
376 subscribers
(405 last year)

SCYP Facebook page
2,316 people
who like the page
(2,215 last year)

SCYP Twitter
475 followers
(436 last year)



CO-OPERATIVE DEVELOPMENT

In 2019-20, we received 38 co-operative development inquiries for the year, the same as last year's inquiries (Chart 10). As you can see from charts 11 and 12, the number of co-operative incorporations in Saskatchewan continues to be small, with a small increase to 10 co-operatives incorporated during the year. The incorporations included a farming co-op, water supply, livestock financing, artisans, home construction, community development (2), landscaping, consulting, and cannabis retailing.

GENERAL INQUIRIES

Topics:

- Co-op development (4)
- Operational (5)
- Fee for service (3)
- Bylaw development (6)
- Regulations (8)
- Miscellaneous (3)
- Research (1)
- Incorporation (3)
- Complaint (1)
- Resources (1)
- Dissolution (1)
- Referral (2)

Type of Co-ops:

- Education (1)
- Elder care (2)
- Indigenous (1)
- Retail (4)
- Recreation (1)
- Child Care (5)
- Health (2)
- Seed Cleaning (1)
- Youth (1)
- Farming (1)
- Worker (2)
- Energy (1)

- Agriculture (1)
- Fishery (1)
- Utilities/water and sewage (1)
- Consumer/Food (1)
- Gas Station (1)
- Not a co-op (3)
- Brewing (1)
- Publishing (1)
- Housing (7)

Chart 11. Annual Co-op Development Inquiries

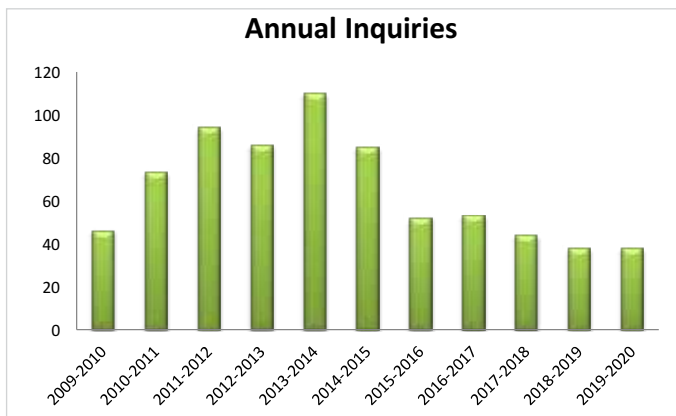
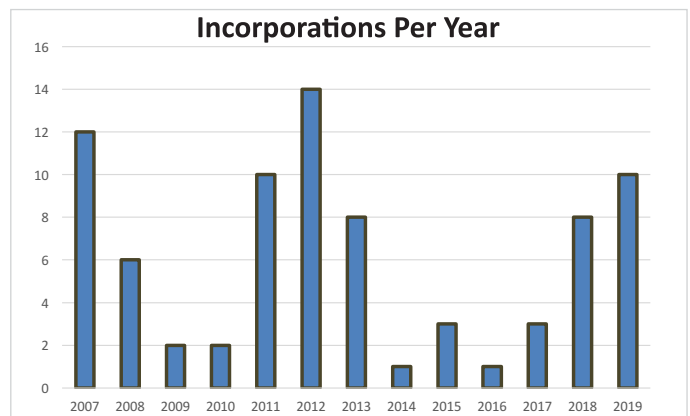


Chart 12. Number of Co-operative Incorporations in Saskatchewan



FEE FOR SERVICE WORK

During the year, we completed two small fee for service contracts for a non-profit in Saskatchewan.

SPECIAL EVENTS

ENGAGING SASKATCHEWAN CO-OPERATIVES AND CREDIT UNIONS IN THE TRUTH AND RECONCILIATION COMMISSION'S CALLS TO ACTION WORKSHOPS

In 2019-20, we were thrilled to partner with the Office of the Treaty Commissioner to host two Truth and Reconciliation for Co-operatives and Credit Unions events. In April of 2019, we hosted the first event in Saskatoon, with 73 participants. In January, we held a second event in Regina, with 49 participants. Both events were received well and we had a lot of great feedback from both events.

Thank you to the sponsors of these events:

- Access Communications Co-operative Limited
- Affinity Credit Union (both events)
- Canadian Credit Union Association
- Concentra Bank
- Conexus Credit Union (both events)
- Co-operative Council of Regina
- Innovation Credit Union (both events)
- SaskCentral (both events)
- Synergy Credit Union
- TCU Financial Group
- The Co-operators

Photo top

Truth and Reconciliation event panelists Shaun Soonias, Mark Lane, Fuji Stokes

Photo bottom

*Left: Saskatoon Truth and Reconciliation event
Middle, Right: Saskatoon Truth and Reconciliation event participants in discussion*





**CO-OPS BEYOND 2020 CONFERENCE:
RELEVANCE, DIFFERENTIATION,
AND COMMUNICATION**

Planning has started for the October 2020 Co-ops Beyond 2020 Conference. We hope that the COVID-19 pandemic will not affect our ability to hold the event, and we are monitoring the situation closely. The event will focus on differentiation, relevance and communications for co-operatives and credit unions. We are very grateful that many organizations have already signed on as sponsors. Thank you to:

Major Sponsors:

Affinity Credit Union
Conexus Credit Union
The Co-operators

Event Sponsors:

Lake Country Co-op
Innovation Credit Union
McDougall Gauley LLP
MLT Aikins
Olive Waller Zinkhan and Waller LLP
SaskCentral
Sherwood Co-op
Synergy Credit Union



Photo

Regina Truth and Reconciliation event participants in discussion

Audited Financial Statements:

FOR THE FISCAL YEAR
ENDING MARCH 31, 2020



2020, June 11
AUDITORS' REPORT

To the Directors of
Saskatchewan Co-operative Association:

We have audited the balance sheet of Saskatchewan Co-operative Association as at March 31, 2020 and the statements of revenue and expenses and operating fund balance and changes in fund balances for the year then ended. These financial statements are the responsibility of the organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the organization as at March 31, 2020 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles.


Pro-Tax Consultants Ltd.

Per:




Dwight D. Doering B.A., P.A.

Approved by:



Chair



Treasurer



Saskatchewan Co-operative Association

Balance Sheet

For the Fiscal Year Ending

March 31, 2020

Assets:	2020	2019
Current Assets:		
Cash	\$ 201.80	\$ 102.30
Credit Union Deposits	147,571.19	121,850.87
Short Term Investments	402,124.91	395,773.15
Equity in Co-operatives	5.00	5.00
Prepaid Expenses (note 4)	28,732.69	23,016.62
GST Receivable	4,142.80	1,266.24
Accounts Receivable (note 5)	2,920.00	2,320.00
Total Current Assets	<u>585,698.39</u>	<u>544,334.18</u>
Capital Assets: (note 3)		
Computer Hardware	<u>8,676.79</u>	<u>9,398.53</u>
Total Capital Assets:	<u>8,676.79</u>	<u>9,398.53</u>
Total Assets:	<u><u>594,375.18</u></u>	<u><u>553,732.71</u></u>
Liabilities:		
Current Liabilities:		
Accounts Payable (note 6)	15,352.91	4,427.48
Vacation Pay Payable	266.05	-
Deferred Revenue (note 7)	75,333.23	82,831.08
Total Current Liabilities:	<u>90,952.19</u>	<u>87,258.56</u>
Total Liabilities:	<u>90,952.19</u>	<u>87,258.56</u>
Members Equity:		
Internally Restricted Net Assets (note 2)	402,124.91	395,773.15
Unrestricted Retained Surplus	<u>101,298.08</u>	<u>70,701.00</u>
Total Equity:	<u>503,422.99</u>	<u>466,474.15</u>
Total Liabilities and Equity:	<u>\$ 594,375.18</u>	<u>\$ 553,732.71</u>

Saskatchewan Co-operative Association
Statement of Operations
For the Fiscal Year Ending
March 31, 2020

Revenue:	2020	2019
Youth Camp registrations	\$ 104,557.15	\$ 99,667.21
Youth Camp grants & donations	12,985.00	16,346.00
Other Youth Camp revenue	4,781.65	3,544.77
Other Youth program revenue	0.00	0.00
Co-op Classic & fundraisers	37,541.86	37,747.35
Co-operative Development	2,290.00	9,524.68
Co-op Merit Awards / Co-op Week	8,487.00	8,028.57
Other Projects and Events	31,360.00	1,234.93
Member Dues	194,820.04	189,354.23
Expense recovery & miscellaneous	48,814.61	54,594.28
Interest	6,351.76	3,870.09
Total Revenue:	<u>451,989.07</u>	<u>423,912.11</u>
Total Expenses (see schedule):	<u>415,040.23</u>	<u>370,204.75</u>
Net income (loss) from operations:	<u>\$ 36,948.84</u>	<u>\$ 53,707.36</u>
Retained surplus (opening)	70,701.00	
Assigned to Internally Restricted Net Assets	(6,351.76)	
Current year surplus (deficit)	36,948.84	
Retained surplus end of fiscal year:	<u><u>\$ 101,298.08</u></u>	

Saskatchewan Co-operative Association

Statement of Expenses For the Fiscal Year Ending March 31, 2020

Expenses:	2020	2019
Program Expenses:		
Youth Camp expenses	\$ 55,137.85	\$ 53,477.11
Other Youth program expenses	1,715.42	1,562.35
Promotions	12,914.45	11,392.91
Staff training workshop	3,189.80	3,660.95
Co-op Classic & fundraising	16,632.49	16,040.54
Other Projects and events	17,727.17	11,362.15
Co-op Merit Awards / Co-op Week	<u>8,223.82</u>	<u>6,747.98</u>
Total Program Expenses:	<u>115,541.00</u>	<u>104,243.99</u>
Administrative Expenses:		
Accounting & audit	3,976.36	3,709.25
Amortization	3,190.00	3,028.00
Advertising & promotions	0.00	778.40
Annual, Board & membership meetings	1,139.80	2,584.31
Financial Institution fees & interest	448.22	720.21
Equipment lease	565.40	565.40
Equipment expense	8,952.11	2,058.97
Insurance	4,333.56	4,113.86
Membership dues	1,800.00	1,924.98
Miscellaneous expenses & supplies	5,769.78	4,145.21
Office Rent	28,902.21	28,500.00
Office supplies	6,859.41	5,180.09
Professional fees	38,373.16	28,671.56
Postage & courier	4,669.73	5,386.32
Staff training & development	110.00	238.34
Telecommunications	5,897.75	5,320.03
Travel	2,427.08	5,949.88
Salaries, wages & benefits	<u>182,084.66</u>	<u>163,085.95</u>
Total administrative expenses:	<u>299,499.23</u>	<u>265,960.76</u>
Total Expenses:	<u>\$ 415,040.23</u>	<u>\$ 370,204.75</u>



Saskatchewan Co-operative Association
Statement of Cash Flows
For the Fiscal Year Ending
March 31, 2020

Cash Provided By (Used In):

Operating Activities:

Net receipts over disbursements	\$	36,948.84
Add items not affecting cash:		
Amortization		3,190.00
Changes in non-cash working capital:		
Decrease (increase) in short term investments		(6,351.76)
Decrease (increase) in accounts receivable		(600.00)
Decrease (increase) in prepaid accounts		(5,716.07)
Decrease (increase) in GST receivable		(2,876.56)
Sale (purchase) of Capital Assets		(2,468.26)
Increase (decrease) in accounts payable		11,191.48
Increase (decrease) in deferred revenue		<u>(7,497.85)</u>
Increase (decrease) in cash for the year:		25,819.82
Cash at the beginning of the year		<u>121,953.17</u>
Cash at the end of the year	\$	<u><u>147,772.99</u></u>
Cash consists of Credit Union deposits		147,571.19
and Cash on Hand		201.80

Saskatchewan Co-operative Association

Notes to the Financial Statements

For the Fiscal Year Ending

March 31, 2020

1. Purpose of the Organization

The Saskatchewan Co-operative Association is a not for profit organization whose purpose is to develop and promote the co-operative movement in Saskatchewan. The Association is incorporated under the Co-operatives Act of Saskatchewan. Under Section 149 of the Income Tax Act the Association is not subject to income tax.

2. Summary of Significant Accounting Policies

The financial statements have been prepared in accordance with Canadian generally accepted accounting principles and, in the management's opinion, have been properly prepared within reasonable limits of materiality and within the framework of the significant accounting policies summarized below.

Revenue Recognition

The Association follows the deferral method of accounting for revenue. These restricted contributions are recognized as revenue of the appropriate fund in the year in which related expenses are incurred. Please refer to note 7 for a two-year comparison and breakdown of the sources of these revenues.

Internally Restricted Net Assets

On October 16, 2018 the Board Of Directors elected to designate some of the reserve funds to guard the organization against possible risks and contingencies. While there are presently insufficient reserves to meet the initial targets of \$430,000, the term deposits have been used for this purpose. Accordingly the value of the term deposits have been extracted from Retained Earnings and attributed to the Internally Restricted Reserve.

Capital Assets

Capital assets are recorded at cost. They have been amortized on a declining balance basis at the following rates except in the year of purchase when the rate is reduced by half.

Computer 30%

3. Capital Assets

	Cost	Accumulated Amortization	2020 net book value
Computer Equipment	<u>\$60,192.68</u>	<u>51,515.89</u>	<u>\$8,676.79</u>
	<u>\$60,192.68</u>	<u>\$51,515.89</u>	<u>\$8,676.79</u>



Saskatchewan Co-operative Association

Notes to the Financial Statements

For the Fiscal Year Ending

March 31, 2020

4. Prepaid Expenses

Prepaid expenses consists of:

Prepaid seminar expenses	\$14,138.62
Insurance premiums	4,546.52
Postage	1,601.56
Rent	2,509.07
Other Miscellaneous	5,936.92
	<u>\$28,732.69</u>

5. Accounts Receivable

For the current fiscal year, Accounts Receivable consisted of trade accounts and sponsorships.

Affinity Credit Union	\$2,000.00
Canadian Credit Union Association	500.00
Saskatoon Sexual Health	420.00
	<u>\$2,920.00</u>

6. Accounts Payable

Accounts payable at year-end consists of:

Ballonfish marketing	11,100.00
MasterCard	30.00
Professional and Sub-contract fees	3,635.74
Telecommunications	388.98
Office supplies and expenses	198.19
	<u>\$15,352.91</u>

Saskatchewan Co-operative Association

Notes to the Financial Statements

For the Fiscal Year Ending

March 31, 2020

7. Deferred Revenue

Deferred revenue relates to funds received in the current period that apply to expenses related to subsequent periods.

	2020	2019
Schools Program	\$500.00	\$500.00
Youth Seminar registrations & sponsorships	28,747.61	23,845.61
Co-operators member dues	33,216.19	32,406.04
Regina Car Share Co-operative member dues	0.00	250.00
Saskatoon Co-op Network funds	3,573.33	3,573.33
Federated Co-op youth program 2015-2016	626.38	626.38
Federated Co-op youth program 2014-2015	2,550.56	2,550.56
Sharing Unconference proceeds	931.16	931.16
My Co-operative Adventure	2,688.00	2,688.00
Truth and Reconciliation Event	0.00	12,960.00
Enterprise Saskatchewan curriculum funds	2,500.00	2,500.00
	\$75,333.23	\$82,831.08

8. Member Dues

The association derives a portion of its revenue from dues paid by its members as detailed below.

Federated Co-operatives Ltd.	\$ 67,644.00
SaskCentral	66,791.00
The Co-operators	32,406.04
Concentra Bank	17,106.00
Access Communications Co-operative Limited	4,988.00
Community Health Co-operative Federation	2,899.00
Co-operative Housing Federation of Canada	1,226.00
Centre for the Study of Co-operatives	1,226.00
Canadian Worker Co-operative Federation	284.00
Regina Car Share Co-operative	250.00
	\$ 194,820.04





SASKATCHEWAN
CO-OPERATIVE
ASSOCIATION