



WHAT IS A COOPERATIVE?

Cooperatives are democratic, member-owned and member controlled businesses. In a cooperative, decisions are made by the members who own the business together and have one vote each. Members also share equitably in any profits.

There are different kinds of cooperatives that meet different kinds of needs.

- **Consumer cooperatives** provide their members with key services such as food, health care, electricity or housing.
- **Credit unions** are cooperatively owned banks.
- **Marketing or production cooperatives** are made up of businesses that sell similar products and have joined forces under a common label to market or distribute them.
- **Worker cooperatives** provide their members with the means to make a living and to own the business where they work.

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