



Newfoundland-Labrador Federation of Cooperatives (NLFC)

75th Annual General Meeting

Sheraton Hotel Newfoundland, St. John's, NL

[Zoom Link](#) (virtual)

June 22nd, 2024

Detailed Agenda

Saturday, June 22

4:00 PM

1. Approval of Agenda
2. Housekeeping
3. Minutes/Business Arising
4. President's Report
5. Financial Report
6. Co-operative Development Fund Corporation (CDFC) Report
7. Education Committee Report
8. Audit, Risk, and Conduct Committee Report
9. Operational Report
10. Resolutions & Board Elections
11. Other Business
12. Adjournment

General Housekeeping Notes

This 75th Annual General Meeting for the Newfoundland-Labrador Federation of Co-operatives (NLFC) is a hybrid meeting which consists of in-person attendees and virtual attendees participating via [ZOOM LINK](#). Out of respect for all attendees we ask that in-room chatter be kept to a minimum as the sound system is very sensitive and can amplify feedback.

Virtual attendees, feel free to turn on your video during the meeting. In the event of technical difficulties, we may disable all active video feeds from participants. You will be muted upon entry, please keep yourselves muted throughout and use the raise hand feature if you would like to speak at the appropriate times. If you would prefer to ask your question or raise a comment in the chat box, feel free to do so. We will be actively monitoring throughout.

As per the Co-op Act, voting delegates attending virtually may vote on matters that arise. This year we have four seats on our board up for election. Nominations will be accepted from the floor. If needed, votes will be collected on behalf of the virtual attendees by a confidential third-party representative during the election portion of the AGM. These votes will be collected confidentially via private message and will be marked on an anonymous ballot on your behalf. Your votes will be tallied with the in-person votes.

Online voting procedure will be as follows:

1. You will receive a private message asking for your candidate choices.
2. You will respond via private message with the name(s) of the candidate(s) you wish to support.
3. Your choice will be confirmed via private message.
4. Your choices will be recorded on an anonymous ballot.
5. Your ballot will be counted along with the in-person ballots.

Board Attendees (In-Person): Directors: President Lloyd Hayden, Vice President Shannon Fraser, Treasurer Gary O'Brien, Secretary Valerie Carruthers, Bob Gammon, and Melissa Samms, Regrets: Directors Shanti Samaroo and Robert Dicks

8:53 AM Land Acknowledgement, Welcome and Introductions from Dave Walsh, Managing Director

"NLFC acknowledges with respect that we gather on the ancestral homelands of the Beothuk, whose culture is lost and cannot be recovered. We acknowledge that the island of Ktaqmkuk (Newfoundland), where our office is located, is the unceded traditional territory of the Beothuk and Mi'kmaq, and we acknowledge Labrador as the traditional and ancestral homelands of the Innu of Nitassinan, the Inuit of Nunatsiavut, and the Inuit of NunatuKavut. As a co-operative, we recognize that the spirit and principles of co-operation have been nurtured and practiced by First Peoples since time immemorial, and we commit to upholding the aims of truth, reconciliation, and decolonization in the work we do."

Lloyd Hayden welcomed members to the 74th AGM. He welcomed special guests: Martin Gillis, Atlantic Central, Jim McFarlane and Wendy Carruthers, from the Co-operators, Larry Reid, Random Age-Friendly Community, Murray Hatcher, Atlantic Canada Retail Co-op and Jamie Pye and Tony Randell, Department of Innovation, Energy and Technology (IET). He introduced the board of directors and staff. He also thanked the sponsors for this AGM which included, Presenting partner Clarenville Co-op, Co-operators, Atlantic Central, Baie Verte Co-op, Atlantic Edge Credit Union, Atlantic Retail Co-ops Federation, Community Sector Council, & CBDC's.

There was a *Moment of Silence* for those who have supported the co-op movement and are no longer with us.

9:00 Dave Walsh reviewed the rules guiding the meeting and for voting at this blended in-person and online AGM election. (Refer to p.3 of the AGM Member Delegate Package)

9:04 AM Business Section

A. Approval of Agenda

Motion to approve the agenda as presented

Moved: Wayne Lee Seconded: Gary O'Brien Carried

B. Credentials and Nominations Reports presented by Vice President, Shannon Fraser

On behalf of the Nominations committee, Shannon confirmed quorum of the AGM. There were 15 in-person voting delegates at the AGM and 4 additional delegates online bringing our total of 19. Quorum requires 10 member delegates to be in attendance.

We have a 9-member board of directors and 3 of these positions are up for election. She reviewed the directors whose current board terms were up: Gary O'Brien, Robert Dicks and

Valerie Carruthers. Candidates running for this election include former director Wayne Lee, who took the mandatory one-year break from the board, Gary O'Brien and Robert Dicks.

Motion to accept the Credentials and Nomination Reports as presented

Moved: Shannon Fraser Seconded: Owen Brinston (Lewisporte Co-operative) Carried

- C. Minutes of the April 1, 2021 – March 31, 2022 AGM presented by Lloyd Hayden

Motion to accept the March 31, 2022 AGM Minutes as presented

Moved: Bob Gammon (Clarenville Co-op) Seconded: John Griffin (Fogo Island Co-op) Carried

No business arising

- D. President's Report

President, Lloyd Hayden introduced and welcomed the current board of directors and welcomed all to our 74th Annual AGM. The Federation and sector has great support from government and that co-ops can be a very important alternative for business in our province. He mentioned our new strategic plan and how we plan to help our members grow over the next 3 years as we work together.

He noted the ongoing support of the Co-operators. They said that it has always had a presence at our table and has financially supported us.

Mr. Hayden elaborated that the Federation had accomplished a lot in the past year and thanked the staff team and various board committees for their hard work.

Lloyd wanted to acknowledge the commitment and work of staff. He also noted that Dave Walsh, Managing Director, is now on the Co-operatives and Mutuals Canada (CMC) board of Directors and Kristen Murray is involved with Co-op Zone and Emerging Young Co-operators.

- E. Financial Report presented by Treasurer Gary O'Brien (p. 18 of the AGM Member Delegate Package)

The auditor, Todd Organ, Percy Drodge, is travelling in Labrador without cell/internet service so he is unable to present the audited financial statements. So, Treasurer Gary O'Brien presented the audited financial statements, starting with reading the auditor's opinion, which is important.

- Noted was the asset increase from the previous year to \$ 1,250,975
- Also noted was \$ 99,223 as net income for the last fiscal year

Motion to adopt the audited financial statements as presented

Moved: Gary O'Brien Seconded: Bob Gammon Carried

9:25 AM

- A. Co-operative Development Fund Corporation (CDFC) Report (p. 26 of the AGM Member Delegate Package)

- The CDFC fund was put in place by government and funds from a now defunct mink farm co-operative to support new and existing co-operative development

- The CDFC fund has become dormant in recent years but there are plans to kickstart this for future co-op sector benefit
 - Thanks to staff who were able to locate historic CDFC documents going back to 2007, we have been able to reconfirm details agreed upon concerning the CDFC Fund and its mandate
- B. Governance Standing Committee Report presented by committee chair, Shannon Fraser
- Terms of Reference completed
 - 5-member committee with Managing Director as ex-officio

Accomplishments:

- HR Policy manual completed, which was also vetted by staff
- Adhoc education committee in the process
- Bylaw review and edits completed; however experienced challenges trying to submit to the Registrar of Co-operatives so Dean Doyle, Registrar has been contacted and will assist with submission
- Financial expense Policy has been developed and now in line with the NS Co-op Association's policy
- Developed an Equity, Diversity and Inclusion (EDI) policy, which will be a priority focus for the future
- Attended the First People Forum, which may have implications in future policy development
- The need for Board training has been identified and is now in the strategic plan for future years
- No resolutions or motions

Motion to approve the Governance Committee Report

Moved: Shannon Fraser Seconded: Briar Arnold (Social Justice Co-operative) Moved

- C. Audit Risk and Conduct Committee Report presented by Bob Gammon
- This has been an active committee this past year chaired by Shanti Samaroo
 - The key focus of this committee was to address the outstanding items from the last financial audit and this process has helped the board clarify where we are
 - Shanti put in a remarkable amount of time in accounting for the numbers in our financial statements and under her leadership, we have moved to a place of having a solid financial audit this year
 - Robert Dicks also served on this committee

Motion to adopt the report as presented

Moved: Bob Gammon (Clarenville Co-op) Seconded: Melissa Samms (Social Justice Co-op) Moved

- D. (9:48 AM) Operational Report Presented by Dave Walsh, Managing Director (P. 31 of the AGM Member Delegate Package)
- We have done a boatload of work at the NLFC this year

- Thanks to Amanda Organ and Kristen Murray, our operational team and the board, they were passionate and dedicated for their unwavering support
- We have invested in engagement activities with our co-op members throughout the province to better understand their needs
- We have also reached a gender parity goal for our board and continue to work on DEI initiatives through the 50:30 Challenge initiative
- I was elected as the Anglophone representative on the CMC board
- Our board spent two days developing a new strategic plan for the next three years with these goals: Securing funding and investigating new funding sources; Communications and marketing, member services, education, creating relationships with Indigenous communities.
- We have also explored benefits for co-op members including Perkopolis, PAL Airlines Benefits, Co-operators Insurance benefits etc.
- The NLFC attended a number of member AGMs this year
- We have completed a co-operative mentorship program with five participants and will be continuing with this program with some improvements based on what we learned
- We have helped facilitate access to IET's Capacity Building Programs
- We welcome the Newfoundland and Labrador Credit Union to our membership
- Completed a Co-op Incubator Feasibility study and have been successful in getting ACOA and IET funding to move this forward
- , Municipalities NLNL Social Innovation we have started with the Pathfinder program to measure the impact of the co-op sector over 2 years.
- The NLFC also supported the development of a new resource on how to start childcare co-operatives
- The NLFC has also completed legwork to have the CDFC loan fund ready for this fall
- NLFC has partnered with MUN's Masters of Social Enterprise and Entrepreneurship (MSEE) program and delivered a co-op development program to students
- We worked with a number of groups interested in co-operatives and NewfoundSand has recently incorporated as a co-operative
- We have also worked with the Chamber of Commerce, NLOWE, Municipalities NL, Community Sector Council, etc. Just to name a few
- We have a new 5-year MOU with IET focused on providing co-op development in the province

Questions or Comments from the floor:

- Kiran Arnold, Social Justice Co-operative, asked about our outreach and engagement with Labrador. It was noted that we have Hubert Loder elected to our board as a Labrador resource to help us with this. Dave said we need to do better reaching out to all of our members, especially Labrador. It is definitely on our radar.
- Pauline Snow, Lewisporte Co-op, noted that she had no idea of the benefits mentioned. Where is this information on perks? Dave mentioned that our website has some information with links and we have a membership benefits guide that we have been sending out. Dave noted that we do have a monthly eNewsletter that members can sign

up. Pauline noted that there are still a lot of seniors that rely on paper because they do not use computers. She says it needs to be personally handed to the member, not just put in a grocery bag, where it can be lost. Dave said, we definitely want to produce resources that can be sent out on how best to see fit. Dave also noted that we realize that we have not been as strong as we should be on communications.

- Kerri Hodder, Social Justice Co-operative highlighted that there is a need for more co-operative education. “Our co-op had a fraudulent situation this past year and we need support to ensure we keep track of our finances and also help to access an auditor.” We are a small advocacy organization, and we are concerned with NLFC membership fees.

Dave Walsh highlighted that the capacity building program on board governance that the NLFC can help members access can help. We do recognize that audits are challenging for small co-ops. We currently have a \$ 100 minimum membership fee but the NLFC is very open to discussing possible fee reductions or waiving membership fees for smaller co-ops. Lloyd Hayden, President, also noted that Gail Pike from Labrador was on our board of directors for many years prior to Hubert Loder. He also said that the NLFC needs help to get resources distributed to co-op members. The NLFC can develop the resources but the boards of co-ops throughout the province need to help with how best to handle the distribution. With regards to the capacity building programs, the NLFC can help you access the government’s capacity building programs but co-operatives can contact the Economic Development Officers of IET to apply for any of the capacity building modules themselves. He also encouraged co-op members to submit entries to the NLFC that can be included in our newsletter.

Motion to Approve the Managing Director’s Report

Moved: Owen Brinston, Lewisporte Co-op Secoded: Mary Feltham, Social Justice Co-op Carried

Motion to Adopt the President’s Report

Moved: Gary O’Brien Secoded: Hubert Loder Carried

10:30 – 10:50 AM Break

11:00 AM Professional Development Session: Writing Great Funding Applications Stephanie Janes, Regional Network Facilitator, Community Sector Council Newfoundland and Labrador, Burin Peninsula Region (Refer to Slide Deck with Tip Sheet)

This presentation offered tips that organizations can immediately apply to help navigate funding applications and submit well planned, written applications and proposals. It also shared where to find grants and funding opportunities, how to be prepared ahead of time, and a list of commonly required documents, so when funding opportunities arise you feel confident and already one step ahead in the application process.

12:08-1:00 PM Lunch

Presentations

1:00 PM Jim McFarlane and Wendy Carruthers, The Co-operators - What's new: Special services for co-ops, and partnerships.

- Our 46-member organization brings a diversity of perspectives that span industries and political stripes.
- We are constructing a new head office in Guelph, ON using a zero-carbon design with Wealth Platinum standards to ensure the health and wellness of our people. Internally, the space can be configured to reflect different types of work arrangements.
- We have been ensuring the use of inclusive governance practices and have a goal of improving our efforts in truth and reconciliation and engaging with first nations people's.
- Ensure your Co-operators Insurance policy is tagged with the NLFC Loyalty program.
- Co-op Guard was stressed as recognizing the needs of co-operatives.
- Jim ended by saying that we learn so much from attending the AGMs of our members and thanked everyone.

1:15 PM Martin Gillis, Vice Chair, Atlantic Central - Welcome and update.

- As a B Corp trade association for credit unions in Atlantic Canada, we provide 48 credit unions with support. There are 8 credit unions in NL with 37 locations across the province.
- In 2022, we supported the NLFC to develop the Incubator project and last year our organization collaborated on a film on co-operatives for addressing the challenges in communities.
- We will continue to collaborate and innovate with credit unions and our changing landscape.

1:20 PM Lloyd Hayden, Store Manager, Baie Verte Co-op - Success in a small town.

- Back in the 1970's, we started as a member-only co-op but in time we opened the doors to everyone from the 15 communities that surround Baie Verte
- Our mining, fishing, forestry and sectors were active at one time, but the mines closed, the fishery had a downturn and forestry did also, which all affected our area. But, in terms of resiliency, we are on the upswing again. After 2000, the mines, fishery and forestry started to come back and our co-op is one of the strongest businesses on the Baie Verte Peninsula, due to the loyalty of our members.
- He highlighted the importance of having a positive attitude, fostering this in the co-op and being responsive to the changing needs of members. We are involved in our community and sponsor and support the organizations in our community, the fire department, the Special Olympics, the schools, recreation groups etc.

1:30 PM Dave Saunders, Glass recycling coop NewfoundlandSAND - The newest incorporated co-op in the province.

- There is currently no mechanism in the province of NL to recycle glass. We are the only province in Canada that is still sending glass to the landfill. We are the first group to come at this problem as a co-operative in Canada.
- In 2021 the idea was born after watching a show on how glass is made of sand.
- There was no producer of sandblast media in NL and it is expensive, so we were exploring a subscription service idea. After sharing the idea with Faith Gates, former NLFC staff, she said that this is co-op model so we started to shape the business this way.

- The province's solid waste management plan (2002) identifies that 6% of waste is glass, a significant amount made up of pickle jars.
- We are proposing that you, as a member, can drop your glass jars to one of our drop-off points and we will return them to you in the form of sand, which can be used in the garden. If we get 15,000 individuals as members, that business breaks even. In the long term, we are looking for business and municipal members as partners.
- We are currently considering Mount Pearl as a possible location as it appears more progressive than St. John's and we are also considering Bay Roberts, which looks more affordable right now as we have an identified production facility possibility there.

2:05 PM Larry Reid, Random Age-friendly Community (RAFC) - Business Status - Learn how to take steps to make your coop an age friendly, inclusive space.

- FAFC is an arm of the Town of Clarenville, in operation for 16 years
- Operates the Clarenville Region Extended Seniors' Transportation (CREST) bus which serves Clarenville and surrounding communities
 - \$ 1,724,800 is the value of volunteer hours supporting the CREST bus initiative using \$20/hr to calculate this value (Average 80 volunteers which equates to 1 day of volunteer time/month)
- Phase 1 – Completed 10 Age-friendly business evaluations
- Phase 2 – Will conduct Age-friendly business evaluations for 20 additional businesses
- Age-friendly business certifications are based on 51 criteria. Certifications are standard in Europe, but this initiative is the first of its kind in NL and caters to people of all ages, including individuals with disabilities.

2:42 PM Maya Linsley, NLFC Intern, 50:30 Challenge - Learn how the 50:30 Challenge is your diversity advantage for co-op enterprise!

- Attended the co-op summer camps in ON growing up
- 50:30 Challenge is a policy initiative of the Government of Canada
- She highlighted how tokenism is different than inclusion

3:00 PM Cyndy Stead, Women's Economic Council – Thank You to NLFC for partnering on the 50:30 Challenge Project

3:10 PM Valerie Carruthers, Secretary, NLFC – Proud of the NLFC Board and their DEI Journey

3:15 PM Murray Hatcher, Atlantic Retail Co-op Federation

- We support 59 retail co-ops by providing a range of support areas from retail training etc.
- Congrats on your 74th AGM milestone.

3:25 PM No Resolutions

3:30 PM Board Elections

There are three vacancies on the board up for election. Nominees on the ballot include:

1. Gary O'Brien, Atlantic Edge Credit Union

2. Robert Dicks, Gander Consumer Co-op
3. Wayne Lee, Indian Head Consumer Co-op
4. John Griffin, Fogo Island Co-operative Society nominated from the floor by Bob Gammon, Clarenville Co-op and seconded by Hubert Loder, Terrington Co-op

Nominees were given two minutes to address the membership on why they are running for the board.

Successful Candidates Elected for a three-year term:

1. Gary O'Brien
2. Wayne Lee
3. John Griffin

Announcement of the new board of Directors:

1. Lloyd Hayden
2. Shannon Fraser
3. Shanti Samaroo
4. Bob Gammon
5. Melissa Samms
6. Hubert Loder
7. Gary O'Brien
8. Wayne Lee
9. John Griffin

Motion to destroy the ballots

Moved: Hubert Loder Seconded: Briar Arnold

4:00 PM No Other Business

4:03 PM **Adjournment Moved by Owen Brinston**



President's Report
Covers the period from April 1st, 2023 to March 31st of 2024.
Lloyd Hayden, President

Fellow Cooperators,

Welcome to the 75th Annual General Meeting of the Newfoundland & Labrador Federation of Co-operatives (NLFC). On behalf of Board of Directors, it is a pleasure, as your President to present to you our Accountability Report for fiscal year 2023-2024.

When I think about 75 years in operation, 1949 comes to mind. The same year that Newfoundland entered into Confederation with Canada. People had a vision and wanted a better place to live and to do business. A plan and a means to be supportive of each other and to help grow the existing companies and businesses and develop new business ventures here in our great province. What an exciting time!

NLFC was formed and since that time it has certainly become the voice of the Co-operative and Credit Union movement in this province. Credit Unions in our province are strong and growing stronger every day. They are part of the lives of people in every part of our province and are very important in the growth and future of the NLFC.

We have total support of our Government and the Department of Industry, Energy and Technology.

The theme for our 75th year is “**Co-ops: The Solution Movement**”. This is a time that the Co-ops and Credit Unions are an important alternative in our province and communities today. Our values are the core values of the economic growth within the democratic system that we live. The NLFC cannot do it alone, we cannot solve all the problems that Co-ops and Credit Unions have, but by working together we can make a difference.

We had a strategic plan completed in November 2022, that will help direct the operation and we will see much of the plan implemented. We are completing projects and developing new opportunities from those projects. It is certainly a work in progress.

In the past year we have worked on our plan by creation of the Education Committee to help develop training and engagement and promote Coops. The Co-op Incubator Project got started in February and 5 groups were selected to participate. There were other projects and funding opportunities, including the 50:30 Challenge, the Social Enterprise Through Acquisition (SETA) project with the Community Sector Council, to mention a few.

Our directors were very active and involved in the support of the Federation and its staff. I would like to thank them for their support by sitting on various committees and giving their valued insights into the Audit Committee, Executive, Governance, Finance, Co-operative Development Fund, Nominating, and the 75th AGM committee.

We are thankful for our Managing Director, Dave Walsh and his team for the strong contribution of another year to the NLFC and its members.

In concluding, we have accomplished a great deal in the last year, a lot of work behind the scenes, by both your volunteer board and staff. I encourage you to read our Managing Directors Report of the accomplishments and details of our activities and results.

Finally, its about teamwork and opportunities. Together they are powerful. I want to thank our valued partners, Credit Unions, Co-ops, our Members, Government, and stakeholders for your support and your belief in a better tomorrow. Without you we would not be able to function at such a high level.

“The Future is our legacy”

Lloyd Hayden,
President, NLFC



Co-operative Development Fund Corporation Report
Covers the period from April 1st, 2023 to March 31st of 2024.
Lloyd Hayden

Directors: Lloyd Hayden, President. Gary O'Brien, Wayne Lee, Jamie Pye.

The Board of Directors of the Co-operative Development Fund Corporation (CDFC) met twice this year to discuss the on-going revitalisation of the CDFC. Much work has been done by board and NLFC staff to interpret the policies and guidelines of the CDFC as they were initially created and how they are relevant to needs and realities of the co-op sector today.

With input from government partners through the office of Industry, Energy & Technology it was identified that a full review of "the fund" was needed. This review will take place in three steps.

1. An assessment of the fund's history and relevance.
2. The creation of policy and loan program redesign.
3. A communications strategy.

The first step of this work is currently on-going with the staff of the NLFC through Propel Impact; a non-profit that takes an active role in providing capital and capacity-building support to impact-first organizations across Canada. Once this first step is completed the NLFC plan to find qualified and experienced suppliers to seek proposals for the provision of professional services for the creation of policy and loan program redesign, complete with communications strategy, putting the fund to work, responsibly, for the entire co-op sector.



Education Committee Report to the NLFC Membership May 27, 2024

Committee Members in 2023-2024

- Stephanie Abbott-Trahey (advisory member; Community Sector Council NL partner rep)
- Valerie Carruthers (advisory member; Collective Interchange Co-operative; past NLFC board member)
- Sheyda Dibaei (advisory member; Iranian Moms NL)
- Robert Dicks (advisory member; Gander Consumers Co-operative; past NLFC board member)
- Roxana Fazli (advisory member; Collective Interchange Co-operative)
- Shannon Fraser (committee chair; NLFC board member; member of Social Justice Co-operative and Newfoundland & Labrador Credit Union)
- Natasha Hart (advisory member; Social Justice Co-operative member; certified teacher contractee)
- Alyssa King (advisory member; Memorial Centre for Social Enterprise partner representative)
- Hillary King (advisory member; Killick Ecovillage Co-op and Reclaim Community CDO)
- Bin Li (advisory member, certified teacher contractee)
- Sarah Martin (advisory member; Memorial Department of Political Science partner rep)
- Andrew Ohwoka (advisory member; St. John's Farmers' Market Co-operative)
- Selena Randell (advisory member; Terrington Consumers Co-operative and Atlantic Edge Credit Union)
- Shanti Samaroo (board member; Atlantic Edge Credit Union)
- George Sheppard (advisory member; Clarenville Area Consumers Co-operative member)
- Liz Stefan (advisory member; Irish Loop Artisans Co-operative and St. John's Farmers' Market Co-op)
- Sa'adatu Usman (advisory member; Food First)

About the Committee: The Education Committee is an ad hoc committee of the NLFC Board of Directors. It includes members of the board, former board members, members of member organizations (MOMOs), partner organization representatives and members from the community. Two members of the 2023-2024 Board of Directors served on this committee this year: Shannon Fraser (chair) and Shanti Samaroo (member). Two past board members also served on the Education Committee this year: Valerie Carruthers (Collective Interchange Co-operative) and Robert Dicks (Gander Consumers Co-operative). A further 13 non-board members served on the committee, as detailed above; seven are MOMOs or member organization employees/associates, three serve on behalf of NLFC partnering organizations and three serve as community volunteers. NLFC expresses gratitude to everyone who contributes to this committee.

The committee's purpose is outlined in its Terms of Reference: The Education Committee is charged with advising the Board and the Managing Director on co-operative education in the province. The Board of Directors has identified education as a key engagement strategy and a necessary ecosystem development component. Education includes general co-operative information; the Community Capacity Building modules; primary, secondary, and post-secondary curricula and programming; and other educational undertakings that the Board and/or Managing Director may bring to the committee for input. Education Committee recommendations are subject to formal ratification by the board when they are reported at the next regular meeting of the Board of Directors.

Attendance at Committee Meetings: Three meetings were held in 2023-2024 in January, March and May. The committee garnered significant participation and it was difficult align 17 people's schedules into a single meeting. As a result, we are currently split into four clusters: General Population, Specific Communities, Educational Institutions and Global Resource Survey and sometimes hold two meetings in the same month to permit greater accessibility. Clusters meet separately and will begin reporting back to the main committee during the 2024-2025 year. Each member of the committee serves in two clusters. Four committee members are cluster leads: Sheyda Dibaei, Shannon Fraser, Alyssa King and George Sheppard. Committee members who have attended two or more meetings include Valerie Carruthers, Sheyda Dibaei, Shannon Fraser, Sarah Martin, Selena Randell and Shanti Samaroo.

Agenda Meeting Focus

a. Accomplishments:

- Oriented the new committee members to NLFC in January 2024;
- Reviewed the *Community Capacity Building module, Creating a Co-operative Enterprise in Newfoundland and Labrador (NL): Steps in the Co-op Development Process*, and prepared a list of recommendations for NLFC as to updates and modifications;
- Started outreach activities: three members of the committee attended the Community Ideas Festival on behalf of NLFC in March 2024: Sheyda Dibaei, Shannon Fraser and Liz Stefan and Memorial University Newsline posts were made in April and May 2024 looking for interested contributors, researchers and practitioners;
- Set up and began using a common online work area for the committee using GoogleDrive;
- Generated meeting minutes and reports to the NLFC Board of Directors;
- Applied for funding in March 2024 and received from the Office of Public Engagement at Memorial University in April 2024 for Quick Start Funds to support the development of a province-wide Co-operatives Education Community of Practice-CECoP (\$2500);
- Received matching funds from NLFC (\$2500) for the development of CECoP in April 2024;
- Hired Bin Li to facilitate outreach to metro St. John's junior high and senior high schools and to provide preliminary literature review for CECoP in May and June 2024;
- Hired Natasha Hart to generate a plan for outreach beyond metro St. John's and to create a webinar for promotional purposes for CECoP in July and August 2024;
- Prepared for the 75th AGM display; and,
- Recruited five people to the new Community of Practice in Spring 2024: a Memorial Faculty of Business new faculty member, a post-doctoral researcher with the PhiLab (Canadian Philanthropy Partnership Research Network, Atlantic Hub) at Grenfell College, a member of the Newfoundland Co-operative board of directors, a councillor with the Town of Bauline and an educator with the St. John's Status of Women Centre.

b. Committee Goals for 2024-2025:

- Offer a train the trainer workshop in Fall 2024 for the Community Capacity Building module, *Creating a Co-operative Enterprise in Newfoundland and Labrador (NL): Steps in the Co-op Development Process*, that is open to members of the Education Committee, CECoP and NLFC co-ops and credit unions;
- Recruit members for CECoP across NL educational institutions;
- Recruit members of member organizations to CECoP;
- Develop and maintain a list of researchers about co-operatives in NL and connect them to each other; and,
- Work towards developing a Co-op Summit (applying for funding, developing a program) for October 2026.

Cluster Goals for 2024-2025:

Cluster 1: General Population

- Develop some alternative inclusions for the Community Capacity Building module, Creating a Co-operative Enterprise in Newfoundland Labrador (NL): Steps in the Co-op Development Process;
- Propose, contribute to and/or review proposals for a Community Capacity Building module about co-operative governance;
- Develop some co-operative awareness posters for distribution;
- Create promotional materials for inclusion in NLFC and partner newsletters; and,
- Investigate potential new CCB modules ideas for development.

Cluster 2: Specific Communities

- Design and facilitate a Co-operatives for Newcomers workshop in October 2024;
- Design and facilitate a second workshop specific to a particular community in March 2024;
- Promote co-operatives with/within specific communities;
- Recruit individuals from specific communities to the CECOP; and,
- Make connections with potential communities across NL for relationship building and future workshop development.

Cluster 3: Educational Institutions

- Design and facilitate a participatory Co-operatives Pedagogy workshop for educators in October 2024;
- Review K-12 programs and any post-secondary curricula;
- Identify entry points for co-operatives education to be included in curricula;
- Develop a flow chart from K-12 through to post-secondary with targets for implementation; and,
- Transition this cluster to the Co-operatives Education Community of Practice in May 2025.

Cluster 4: Global Resource Survey

- Collect resources pertinent to co-operatives education;
- Create a literature review on co-operatives pedagogy
- Develop an accessible online hub of resources for co-operative educators;
- Promote the online resource hub; and,
- Transition this cluster to the Co-operatives Education Community of Practice in January 2025.

Formal Motions to the Membership:

Nil.

We welcome anyone to join the Education Committee and/or the Co-operatives Education Community of Practice in 2024-2025!

Respectfully submitted,

Shannon Fraser
Chair

Report of the Audit, Risk, and Conduct Review Committee

Board of Directors of the NLFC acts as a trustee of the federation's assets and is responsible for safeguarding, auditing, and appraising the federation's financial resources. The Audit, Risk, and Conduct Committee is a standing committee empowered to act as the key liaison between the auditors/examiners and the Board of Directors.

This Committee is responsible for assisting the Board's oversight of

- the integrity of the federation's financial statements,
- the performance of the federation's internal audit function; and,
- the federation's compliance with legal and regulatory requirements.

The Committee comprises of three members of the Board; and have meet two times for the year.

Over the past year, the interim financial statements and compliance certificate were reviewed at Regular Board Meetings.

On Behalf of the Committee,

Shanti Samaroo
Committee Chair



Operational Report
Covers the period from April 1st, 2023 to March 31st of 2024.
Dave Walsh, Managing Director

This year has been one of project development and capacity growth for the Newfoundland & Labrador Federation of Co-operatives (NLFC).

The NLFC recognized the need for a communications and marketing plan and began investing in marketing and communications to increase member engagement and co-op awareness. We held three focus groups for members to help develop our communications plan.

Our social and email marketing have become more streamlined, value driven, and given a recognizable NLFC branded polish across all platforms. Focus was given to creating a Co-op Week brand to rally around for future co-op weeks, and our 75th Anniversary.

To increase member engagement, NLFC created several “meet and greet” opportunities throughout the year for the co-op sector to come together informally to network. Thank you to all who visited our new office space at our December open house.

The Co-op Outreach Fund (\$5,000) was dispersed to members to aid with travel. We administered the second, and final, round of the Co-operators Covid-19 Co-operative Assistance Fund (\$10,000) for members experiencing on-going effects from the pandemic.

Collaboration with Co-op Solutions Group has led to the creation of a new childcare co-op info sheet and a childcare co-op how-to document hosted for download on our website.

The NLFC invested in the educational co-op film *Building a Better Tomorrow* available on YouTube for all members to use. We continue to facilitate the Community Capacity Building Programs on co-operatives, in partnership with the provincial government.

We invested into our 74th AGM Weekend in June in partnership with the Clarenville Co-op, with great success. The NLFC saw increased engagement and member turnout as well as partner and associate member support.

We continue to attend member AGM’s when invited.

The NLFC continue to assist directly with new co-op development and incorporation with groups such as Newfoundsand, Killick EcoVillage, Fisheries Protective Co-operative, Sunrise Funeral Co-op, Two Whales Café Worker Co-op, and more.

Our membership grew from 31 to 46 member and associate members over the past year.

New Full Members	New Associate Members
Genesis Housing Co-operative	Community Sector Council NL
Kilbride Housing Co-operative	DC Design House Inc.
Liberty Housing Co-operative	Canadian Housing Federation of Canada
Viking Housing Co-operative	
Barbour Manors Housing Co-operative	
Cumberland Housing Co-operative	
Apollo Housing Co-operative	
Beothuk Housing Co-operative	
Cabot Housing Co-operative	
Newfoundsand Co-operative	
Labrador Artisan’s Co-operative	
Yoga Kula Co-operative	

Our Co-operative Incubator Program has launched and is near completion with five new co-op groups with a goal of incorporating in 2024. The project has also seen five new mentors enroll in the Co-op Zone Developer Training as the NLFC work to build the co-op developer community in the province. The Incubator groups include:

- **NL Small-Scale Composting Co-op** – Goal to offer small-scale composting infrastructure support for households and municipalities.
- **New Assurance Co-op** – Goal to increase access to affordable and dedicated insurance for newcomers.
- **NL Movement Collective** – Goal to establish a member-run artist space specifically for circus artists and others in the physical performance space.
- **Women’s Fishing & Cultural Co-op** – Goal to provide opportunities and support for the enhancement of equity in the fishing sector.
- **Ageing At Home Seniors Co-op** – Goal to improve quality of life for seniors to live and age at home.

The NLFC partnered with the Community Sector Council NL on the Social Enterprise Through Acquisition (SETA) project, converting the Two Whales Café in port Rexton to a worker co-op. This work is on-going.

We have worked with our collaborative partner the Women's Economic Council on the 50-30 Challenge to help accelerate diversity, equity, and inclusion (DEI) in the co-op sector while building relationships with Challenge Participants in and outside of the co-op sector. The NLFC has recruited co-operative members to the challenge, helped with promotion, hosted workshops and training sessions in partnership with local community partners and challenge participants, added a new section to our website, incorporated DEI into the Co-operative incubator Pilot Project, and staff have completed *Accelerating Inclusion Training*.

In October the NLFC moved from our previous long-term home in the Co-operators building to a brand-new 1,300 sq. ft. spacious office, suite 205 in the Viking Building on Crosbie Rd. Complete with board room and offices that groups can rent for project work. We also celebrated the second, week-long, celebration of Co-op Week with proclamations, flying the Co-op Week flag at Confederation Building, professional development opportunities for members, and a special cookie!

In December our team grew to four, welcoming Meaghan Larkin, Project Assistant to our NLFC family.

We continue to invest in our staff team through professional development opportunities such as Co-op Zone Developer training, Co-operator's Leadership Experience, attending Co-ops & Mutuels Canada Congress, and many local networking opportunities and online webinars.



Shannon Fraser, Social Justice Co-operative of Newfoundland & Labrador

Biography, Community and Co-operative Service Record

By trade, I am a certified teacher and have worked as an English, ESL, alternative, adult secondary school, and newcomer language centre educator in three provinces. I have owned both small and micro businesses in NL. I am also an experienced—but always still learning—systems advocate. I am currently a PhD candidate at Memorial University in the Interdisciplinary Doctoral Program, combining political economy, anthropology, and critical mental health studies.

I have a 30-year history as a dedicated community volunteer.

- In Ottawa, I was a volunteer, writer, and editorial board member for four years at the Carleton student community newspaper, *The Charlatan*.
- In Vancouver, I served on the UBC Pottery Club board, I was co-founder and co-facilitator for the Robson Park Area Working Group, and I was a youth worker with Boys' and Girls' Clubs of Greater Vancouver, Outreach, and Pacific Legal Education Association.
- In Saskatoon, I was a classroom volunteer with refugee and Indigenous students, a psychiatric hospital volunteer with youth patients, and a youth self-advocacy trainer with the Saskatoon Open Door Society, as well as a contributing member of the Saskatoon Pottery Guild.
- In St. John's, I was a volunteer with the Craft Council Clay Studio committee for two years; I was a contributing member of the Victoria Park Lantern Festival steering committee for four years; and I was a volunteer instructor (three years) and board member/training director (two years) with the Newfoundland Athletic Dog Association (NADA). I originally competed in agility trials with my Corgi-terrier cross (All-Canadian), Ruby Qimmiq, and I now compete with my Beaglepaws alumna, Bougie Miskomin. I currently serve on NADA's Membership Engagement and Volunteerism Committee.

I have been a credit union member since 1997, belonging to four credit unions across three provinces. The first co-operative (other than Mountain Equipment Co-op) I joined was Steep Hill Food Co-op (Saskatoon), where I was a weekly volunteer. I joined St. John's Farmers' Market Co-operative in 2019 as a vendor member, serving on the membership committee and as a strong advocate for democratic and educational principles and the development of Truth and Reconciliation practices. I joined the Social Justice Co-operative in 2021, serving on

the board of directors as the communications coordinator for one year, and returning to the co-operative floor as a member to continue as representative on the NLFC Board for the past three years.

Contribution Statement

During my first term, I demonstrated that I am a dedicated, communicative and accountable Director for NLFC and for our members.

Policy and Governance

As the 2021-2023 Governance Committee Chair, I drafted the board governance policy manual and continue to research, analyze and craft new governance policies for NLFC. In particular, I am proud of writing a Reconciliation policy for NLFC, the work I continue to do to support Truth and Reconciliation through suggestions for implementing this policy and relationship building with Indigenous organizations and communities, and my advocacy for Truth and Reconciliation with Co-operatives and Mutuals Canada. I remain a Governance Committee member and offered two Building Our Board webinars in Spring 2024. If elected for a second term, I intend to a) complete a membership policy manual and b) update NLFC's director orientation manual.

Member Representation and Community Engagement

As the 2022-2024 Vice-President, I attended member AGMs, represented NLFC in speeches/photos with government and media, and networked at provincial conferences. I consistently make proposals and recommendations about structures and budgeting to encourage creative engagement of members and active participation by members in NLFC as a co-operative and as a provincial apex organization. This past year, I made an effort to connect with co-operatives in the community and via LinkedIn. I actively seek out new resources and develop new relationships for NLFC; I exemplify how Board members can support NLFC projects and events. If elected for a second term, I intend to a) become a Co-op Community Capacity Building facilitator and b) visit NLFC members off the Avalon.

Education and Research

I developed and currently chair the Education Committee open to non-Board volunteers. I acknowledge the 16 co-operative, credit union and community members who are volunteering with me to create a Co-operatives Education Community of Practice (CECoP) across NL. A successful grant application for Office of Public Engagement funds at Memorial University was matched by NLFC towards developing CECOP. I also recently participated in a study about provincial co-operative associations and how they are working to address the recurring top three issues faced by Canadian co-operatives; I make repeated attempts to encourage research on and knowledge translation about co-ops by faculty and students at Memorial. If elected for a second term, I intend to a) apply for larger Memorial grants towards a Co-op Summit in Fall 2026 and b) incorporate 30-50 people into CECOP.



Rosalind Langer, Barbour Manors Housing Co-op

Education

- 1973 - Graduated Grade 11 - Bishops College.
- 1976 - Graduated Secretarial Sciences Program - Fisheries College.
- 2018 - Completed Property Management Certificate Program - IHM (Institute of Housing Management - Ontario).

Work History

I began my co-op history over 40 years ago when I moved into Easton Housing Co-operative with a very young family. While I loved the idea of a co-op community, I was very reluctant to get involved, "I was way too shy", however, that soon changed and the rest is history!

I have a genuine commitment to the Co-op Housing movement and want to see it remain strong and viable long into the future.

I am employed by CHANAL and have been in this position for 24 years providing services to the local Co-ops as Property & Project Manager, Education and a myriad of other services. In my position with CHANAL I have seen many changes, am proud of the work that CHANAL does and of the role that I get to play in maintaining a voice for co-op housing in Newfoundland Labrador. I currently serve on the Board of my own housing co-op as Treasurer.

When time permits, I serve on the CHF Canada Executive Directors Round Table committee encompassing ED's from Federations across the country. I find this exciting and challenging as we address the needs facing the co-op housing movement across the country and work together to find common ground in facing those needs.

I am committed to working with NLFC and Government to ensure our Co-operative voice remains heard loud and clear for all types of Co-operatives and especially our NL Co-op Housing stock. I hope it remains healthy and viable with a chance to grow, especially given the current National Housing Crisis, which also impacts our own province. This area has now become one of my focal points. Over the past few years, I have working diligently with provincial and municipal governments to help keep the voice and merit of Co-operative Housing on their agendas for continuation and new growth.

Current and Past Volunteer History

- Vice-President of Reclaim : 2022 – present
- City of St. John's, Seniors Affordable Housing Committee: 2013 - 2016
- CHF Canada Board of Directors- Regional Representative NL: 2010- 2016
- NL Regional Advisory Board Homelessness Partnering Strategy for Rural and Remote NL, and NL RAB ARC (Application Review Committee): 2009- 2015

Contribution Statement

Given my years of experience working and living in a co-operative environment, I believe that I am capable of filling a board position, if elected, with all due diligence and responsibility.

I am committed to working with NLFC and Government to ensure our Co-operative voice remains heard, loud and clear, for all types of Co-operatives. Given my working knowledge of NL Housing Co-operatives, which I hope will remain healthy and viable for long into the future, I am confident that I can be a contributing board member of NLFC.

Co-operative Housing is maintained the same as another types of co-operatives, governed by a board of directors, elected from among their peers. These boards oversee the functioning of the members as per the Co-op Act; Co-op By-laws and Policies & Procedures, while maintaining due diligence in their legal aspects of serving on the board of directors, preparing and maintaining an annual budget and ensuring the co-op and members are well taken care of.

The current National Housing Crisis, which also impacts our own province, should be an area of concern for all of us and has now become one of my focal points.

Over the past few years, I have, and continue to work diligently with provincial and municipal governments to help keep the voice and merit of Co-operative Housing on their agendas for continuation and growth.

I see Co-operatives as a single most important part of the workings of not only NL but the world over and am proud to be part of the movement and am committed to helping secure the future of that movement.



Lloyd Hayden, Baie Verte Consumers Co-op

Lloyd moved to Baie Verte in 2003 with the Provincial Government. His career has always been in the business field having work as:

Employment

- 2016 to Present - Retail Operations Manager with the Baie Verte Consumers Cooperative.
- Economic Development Officer with the Provincial Government for 23 years.
- Previously employed with National Life Assurances, as a Sales Manager and the Bank of Montreal as a Loans Manager.

Co-operative Service and Community Service

- 6 years - Board of Directors of the NLFC.
- 3 Years - President of the NLFC.
- 7 years - Board of Directors of the Baie Verte Co op, 2 years as the Chairperson.
- 4 years - Sitting Member of the Insurance Advisory Committee on Atlantic Retail Federation of Coops.
- 9 years - Chairperson of the Baie Verte and Are Chamber of Commerce.
- Chaired the Mining Conference 18 out of 21 years since 2003.
- 10 years - Resource and Advisory on Community Business Development Corporation.

As a volunteer he has served on many other organizations

- 38 years with Minor Hockey programs.
- 6 years with the Exploits Valley Development Association.
- Baie Verte Kinsmen 6 years.

Lloyd is married to Diana and have 3 children and 7 grandchildren.

Contribution Statement

My nomination to the board, for a third term, is based on my knowledge, understanding, my contribution to date and what I can bring in the next 3 years.

I have been involved with Co-ops and the Co-op Movement in my work and as a volunteer. As an Economic Development Officer with the Government, we were responsible for Co-ops in the Central region.

When I first got elected to the Board 6 years ago, I felt the board was at an impasse, and not moving forward but sitting on past experiences and not fully utilizing the resources that were available at the time. After 3 years on the board, I felt it was time to help take the board and its membership to a greater level and responsibility to grow and expand. Taking the reins and the existing 5 years plan we moved ahead and forged relationships with the existing Credit Unions, Co-ops, Memorial University, Provincial Government depts, other Provincial Federations, and the Co-operators. The partnerships that grew only expanded our knowledge and commitment to the Co-op movement in the province.

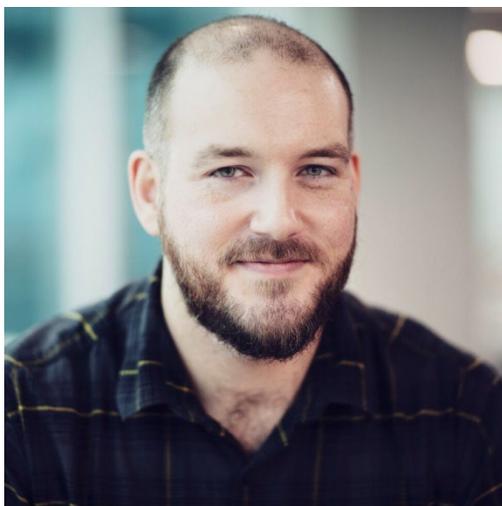
Since I became Chair, we developed a new 5-year plan which is expected to have the majority of it completed and a new plan in place to look at the next 5 years of Co-op and Credit Union growth in the province and on the national scene.

I believe that the Co-op movement has the solution to some of the problems facing our province today. We have to look within our own province first and see the need here. We can look out to other parts of Canada, but we have to get engaged to learn from other Co-ops, Credit Unions and Federations to help develop our own.

With the growing need of Daycare, Housing, Business Succession, Social Justice and Immigration support, we have to step up and raise the bar and become the solution.

I feel that I can be a positive part of the ideas and Development Plan of the Federation. As a board member I will be involved in the decision making and as the Operations Manager of the Baie Verte Coop I will be involved in the day-to-day operations and see the needs of the membership.

I will certainly try and implement any new ideas or policies that the Federation will be bringing forward.



Robert Smith, Social Justice Co-operative of Newfoundland & Labrador

Biography

Robert Smith is an experienced software developer, community solutions consultant, and dedicated advocate for cooperative principles. With a background in Anthropology and Geography from McGill University, Robert uses community technology to facilitate accessible, inclusive, kind, and resilient communities.

Robert's journey with cooperatives began as a member of the Eagle River (now Atlantic Edge) Credit Union and was solidified by attending the 2007 Atlantic Cooperative Youth Leadership (ACYL) camp. During his time at McGill University, he served as VP of Communications for the Photography Student Society and as Photo Editor for The McGill Daily, honing his skills in communication and organization.

Since 2015, Robert has gained valuable experience in software development, starting at Grenadine Technologies in Montreal and later joining Colibri Software in Wolfville, Nova Scotia. These roles allowed him to develop people-centred applications and deepen his expertise.

His passion for cooperative values is most evident in his leadership of Better Together Solutions, a community technology cooperative he intends to co-found in 2024. Better Together Solutions aims to collaboratively design, build, and maintain the Better Together Community Engine, an open-source community empowerment platform owned and operated by its members. This project reflects Robert's commitment to using technology for social good.

In addition to his professional journey, Robert serves on the board of Foray NL, a citizen-science nonprofit dedicated to documenting and educating on the diversity of fungi in Newfoundland and Labrador. He also leads the Draw Data Rescue Archives and Weather (DRAW) project, preserving historical weather data to aid climate science.

As a queer and neurodivergent person, Robert's personal journey and experiences drive his dedication to creating inclusive digital solutions that empower diverse communities. From July, he will work fulltime with Better Together Solutions, focusing on developing multi-stakeholder community worker and platform cooperatives. Eager to bring his expertise in community engagement, technology, and cooperative development to the NLFC, Robert is committed to advancing cooperative values and community service.

Contribution Statement

As candidate for the NLFC Board of Directors, I bring experience in technology and community engagement, and longstanding belief in the power of cooperatives. My work as Engagement Coordinator with techNL honed my skills in connection and promotion of cooperative values across Newfoundland and Labrador.

If elected, I will draw on collective expertise and community-driven solutions to support NLFC's mission. In 2024, I intend to co-found a community solutions cooperative, emphasizing inclusivity, accessibility, and participatory management of our increasingly important digital technologies.

I will work towards the following priorities:

1. Enhancing Digital Engagement: Develop and use digital tools to facilitate member communication and engagement, made possible using open-source community technologies like the Community Engine platform.
2. Promoting Cooperative Values: Advocating for the cooperative model as a sustainable and community-minded approach to just and thriving economic and social development.
3. Supporting Inclusivity: Ensuring NLFC's policies reflect a commitment to equity, diversity, inclusion, and accessibility, shared by all members of our community.
4. Strengthening Member Connections: Building relationships with members, prospective members, and stakeholders to foster a collaborative and supportive cooperative network.

My community technology background will contribute to successful strategic community projects. I will help strengthen connections between the federation and local communities, creating opportunities for members to actively shape their community's future. Promoting climate change and social inequality initiatives, I hope to position NLFC as a leader in our regional cooperative movement.

I am committed to diversity, equity, and inclusion. I advocate for policies and practices that ensure all voices within our community are heard and valued, supporting programs and resources that empower underrepresented groups and encourage their active leadership in cooperative activities and life.

Reviving the Atlantic Cooperative Youth Leadership (ACYL) camp is important to revitalizing our local cooperative movement. This camp was instrumental in my introduction to cooperatives, and I believe it will inspire and educate current and future generations. I will actively increase and encourage outreach with local cooperatives and youth across the province, expanding community engagement efforts and connecting with cooperatives that are not yet members of NLFC.

My vision for NLFC is one of growth, innovation, and inclusivity. By leveraging community empowerment technology, fostering community engagement, and upholding cooperative principles, we can build a stronger, more resilient cooperative movement in Newfoundland and Labrador. I am excited about the opportunity to contribute to the board and work collaboratively with fellow members to achieve our shared goals.

Newfoundland & Labrador Federation of Co-operatives
Resolution Form

Date: June 7, 2024

Co-op Name Social Justice Co-operative NL

Address: 4 Cookstown Road, St. John's, NL

Resolutions:

WHEREAS the NL Cooperatives require all registered Cooperatives to pay membership dues based on registered members within said cooperative, regardless of "business" status of the cooperative; and

WHEREAS the minimum membership due is \$100 per cooperative, despite number of registered members in said cooperative; and

WHEREAS cooperatives that are registered as non-for-profits who gain more membership will need to pay more in dues, despite having less income; and

WHEREAS cooperatives that are registered as non-for-profits, such as the Social Justice Cooperative of Newfoundland and Labrador has historically had their membership fee to the NL Cooperatives waived

BE IT RESOLVED THAT any registered Co-operative of the NL Cooperatives, that is also a registered non-profit have a regulated NL Cooperatives membership fee;

BE IT FURTHER RESOLVED THAT the membership fee to be paid by non-profit cooperatives be \$100 annually, regardless of the number of members within the non-profit cooperative