



Service Nova Scotia  
and Municipal Relations

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# Annual Report

Activities of Nova Scotia Co-operatives in 2011

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Co-operatives Branch  
Program and Registry Management  
Prepared January 13, 2014

# Co-operatives Annual Report

This report is published by the Co-operatives Branch of Service Nova Scotia and Municipal Relations. It covers the activities of registered co-operatives taken from reports submitted to this office for their financial year ending in 2011. This document provides partial fulfillment of the requirements of the Inspector of Co-operatives pursuant to the *Co-operative Associations Act*, Chapter 98, Acts of 1989. Subsections 5(2)(d) and (e) of the Act require the Inspector to prepare and deliver annual reports to the Minister regarding co-operatives in the Province, including the number in operation and the financial standing of each.

## **Minister**

Honourable Mark Furey

## **Acting/Deputy Minister**

Dan McDougall

## **Registrar of Joint Stock Companies**

Hayley E. Clarke

## **Inspector of Co-operatives**

Audrey Gay

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## **Useful Links:**

- Co-operative's public records: [www.rjsc.ca](http://www.rjsc.ca)
- Co-operative annual reports: [www.accessns.ca/co-op](http://www.accessns.ca/co-op)
- The *Co-operative Associations Act*:  
[www.nslegislature.ca/legc/statutes/co-operative%20associations.pdf](http://www.nslegislature.ca/legc/statutes/co-operative%20associations.pdf)
- The *Co-operative Associations Regulations*:  
[www.gov.ns.ca/just/regulations/regs/coopgen.htm](http://www.gov.ns.ca/just/regulations/regs/coopgen.htm)

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## Letter to the Minister Responsible for Co-operatives

The Honourable Mark Furey  
Minister of Service Nova Scotia and Municipal Relations

Dear Minister Furey:

I am pleased to present the Co-operatives Annual Report for the year 2011, in compliance with the requirements of the *Co-operative Associations Act*. This is the 76<sup>th</sup> report since 1935 when the first *Act* required the Inspector to report annually to the Minister. Co-operatives remain an important part of the provincial economy as they continue to create jobs and maintain strong communities in Nova Scotia.

### Demographic data:

- There were 338 registered co-operatives in Nova Scotia; an increase of 28 from 2010.
- Annual filings were provided by 321 co-operatives from which this report has been prepared.
- Non-profit co-operatives comprised 51 per cent, and 49 per cent were for-profit entities.
- In total, there were 33 new incorporations, which was an increase of 11 from last year.
- Eight co-operatives were struck from the Registry.
- One organization was formed by the amalgamation of two existing housing co-operatives.
- The co-operative sector employed 3,207 individuals which was an increase of 105 from the previous year.
- Membership was 44,119 which was a decrease of 1,011 members from 2010.

### Financial data:

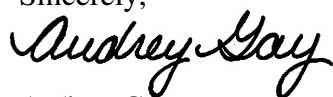
- Annual income decreased to \$686 million, with gross profits of \$155 million, and net profits of \$223 thousand.
- Assets decreased to \$379 million, liabilities decreased to \$261 million, and equity decreased to \$118 million.

### Co-operative functioning:

- 81 per cent of co-operatives had all board positions filled, and 87 per cent held their required annual general members' meeting.
- Most co-operatives held the expected number of board meetings (seven) and the expected number of members' meetings (three).
- On average, eight members per co-operative attended educational events.

I trust that this report provides you with a comprehensive overview of the co-operative sector in 2011.

Sincerely,



Audrey Gay  
Inspector of Co-operatives

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## Letter to Nova Scotia Co-operatives

Dear Co-operators:

This is the 76<sup>th</sup> year that co-operatives have been registered under the *Co-operative Associations Act*. This annual report offers a summary of Nova Scotia co-operatives as they existed in 2011.

The primary responsibility of the Co-operatives Branch is to administer the Act by:

- approving and filing incorporation documents
- processing yearly filing requirements
- approving changes to bylaws, articles of incorporation and other special resolutions
- inspecting or examining the affairs of co-operatives
- overseeing the dissolution process when co-operatives are no longer serving its members

Public information regarding co-operatives is available on our website at [www.rjsc.ca](http://www.rjsc.ca) and by following the links to “Search Our Database”. As always, this report and other co-operative information is available at [www.accessns.ca/co-op](http://www.accessns.ca/co-op). On our website, you will also find standard forms for all of your reporting requirements to the Co-operatives Branch under “Forms and Information”.

During 2011, your co-operatives reported continued commitment to the co-operative principles by providing board and member education. Almost all co-operatives reported holding an annual general meeting where quorum was met and the members reviewed financial reports.

The staff at Programs and Registry Management would like to thank Lynda Russell for serving as Inspector of Co-operatives during 2011. Lynda replaced Ron Skibbens who was on secondment with the Treasury Board Office. Lynda’s hard work and dedication during this time has been greatly appreciated.

If you have any questions regarding this report or the services of the Co-operatives Branch, please do not hesitate to contact me.

Co-operatively yours,

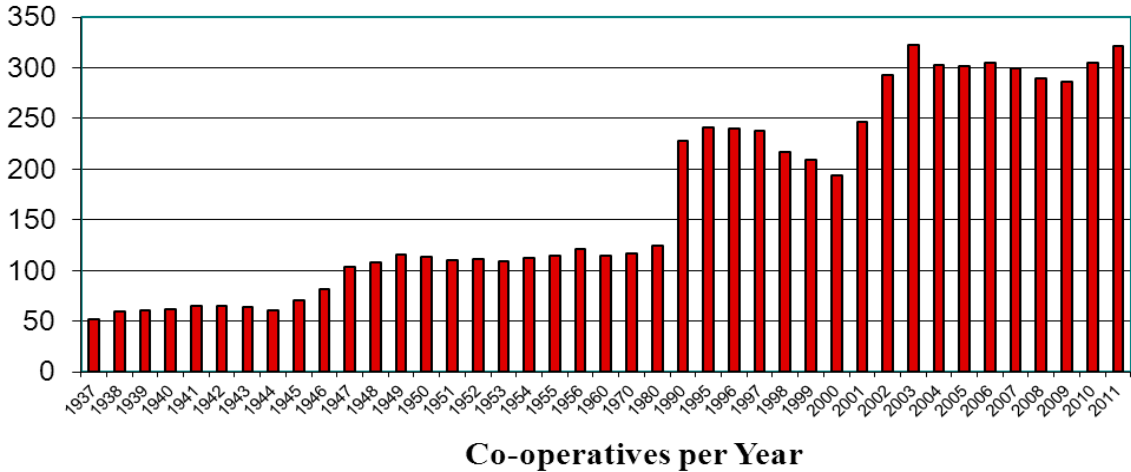


Audrey Gay  
Inspector of Co-operatives

### Demographic Summary

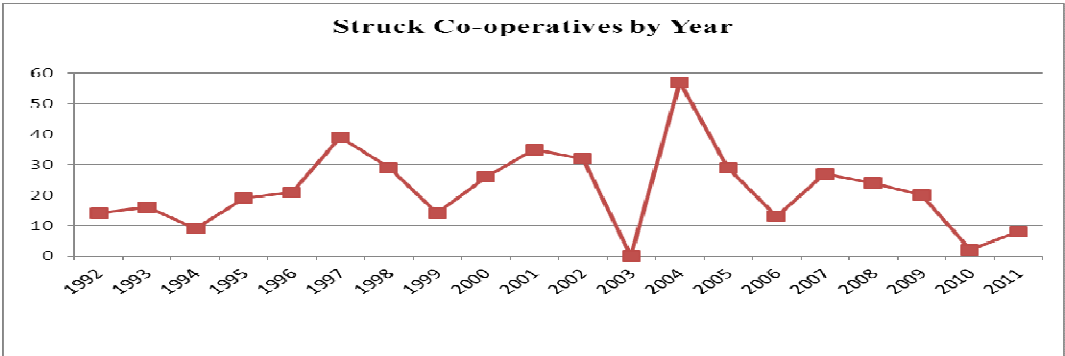
#### Number of Co-operatives

At the end of 2011, there were 338 registered co-operatives in Nova Scotia. Of that number, 321 co-operatives submitted reports to the Co-operatives Branch for their financial year ending in 2011. The 17 co-operatives that did not submit reports for 2011 were placed in Default Status which initiated the strike-off process. Once co-operatives have been struck from the Registry, they are no longer considered legal entities and cannot carry on business in Nova Scotia. This document covers the activities of the 321 registered co-operatives that submitted annual reports for 2011.



#### Struck Co-operatives - The following eight co-operatives were struck from the Registry:

- Antigonish Guysborough Local Producers Co-operative - Antigonish County
- Black Bird Arts Co-operative - Colchester County
- C.B. Miners’ Development Co-operative - Cape Breton County
- Jiksutui Social Cultural & Economic Skills Development Co-operative - Hants County
- Mixed Media Artisans Co-operative - Cape Breton County
- North Wind Farm and Food Co-operative - Victoria County
- Prospect Road Co-op Nursery School - Halifax County
- The District Theatre Society Co-operative - Halifax County



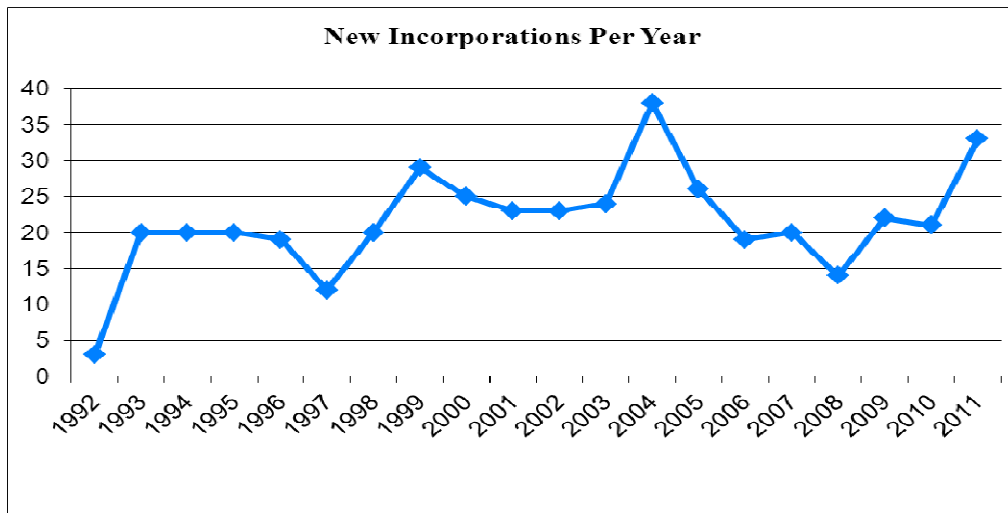
## Restored Co-operatives

The following three co-operatives which were previously struck from the Registry were restored in 2011:

- Central Spryfield Housing Co-operative
- McLeod Motor Sports Co-operative
- Little Harbour Pasture Co-operative

**New Co-operatives** - There were 33 new incorporations in 2011. The Co-operatives Branch warmly welcomes the following co-operatives to the sector and wishes them every success in their endeavors.

Name	Type	County
Atlantic Council Bioenergy Cooperative	Non Profit	Cape Breton
Argyle Farmers' & Artisanal Market Co-operative	Non Profit	Yarmouth
Avalanche Theatre Co-op	Non Profit	Halifax
Black Bird Arts Co-operative	For Profit	Colchester
Bridge Safety Management Systems Co-operative	For Profit	Colchester
Cape Breton Marinas Marketing Co-operative	Non Profit	Cape Breton
Diggers Farm Cooperative	Non Profit	Halifax
DMV Theatre Co-op	Non Profit	Halifax
East Coast Organic Milk Investment Co-operative	For Profit	Colchester
EQ Engineering Co-operative	For Profit	Kings
Farmworks Investment Co-operative	For Profit	Kings
Federation of Energy (FEC) Co-operative	For Profit	Colchester
Getting To Know Cancer Cooperative	Non Profit	Colchester
Guysborough Farmers' Market Co-op	Non Profit	Guysborough
Harbour Youth Enterprises Cooperative	For Profit	Halifax
Harmony Health Centre Cooperative	For Profit	Lunenburg
Heritage Boat Yard Cooperative	For Profit	Lunenburg
Invisible Publishing Co-op	Non Profit	Halifax
Kazan Co-op	Non Profit	Halifax
Maritime Hop Growers Co-operative	For Profit	Cumberland
Multi-Stakeholder Residential Building Co-operative	For Profit	Guysborough
Plan B Merchants Co-op	For Profit	Halifax
Red Brick Row Investment Co-operative	For Profit	Cape Breton
Shelburne Farmers And Artisans Co-op	Non Profit	Shelburne
South Shore Social Ventures Co-op	Non Profit	Hants
The Deanery Project Co-operative	Non Profit	Halifax
The Loaded Ladle Halifax Co-operative	Non Profit	Halifax
The Winding River Art Gallery Co-operative	Non Profit	Colchester
Us vs Them Theatre Cooperative Ltd.	Non Profit	Halifax
Waste Resource Management International of NS Co-op	Non Profit	Halifax
West Gore Cemetery Co-operative	Non Profit	Hants
West Side Performing Arts Cooperative	Non Profit	Inverness
Yarmouth Farmers' Community Market Co-operative	Non Profit	Yarmouth



## AIMS & OBJECTIVES

*Examples of aims and objectives for the newly incorporated co-operatives are as follows:*

**Carry on** community, youth, environmental and art projects. *Photograph courtesy of The Deanery Project Co-operative Ltd.*

**Support** a vibrant co-operative enterprise for the production and marketing of local organic dairy products in Nova Scotia for the benefit of local producers and consumers.

*Photograph courtesy of East Coast Organic Milk Investment Co-operative Limited*





Continued from Page 8

## AIMS & OBJECTIVES

**Advocate** on behalf of the development of the renewable energy industry in Atlantic Canada.

**Establish** a destination for community gatherings celebrating local sustainable agriculture, aquaculture, fishery, craftsmanship and cultural heritage.

**Produce** and promote theatrical productions with no restriction on size or scale for touring purposes in local, national and international markets.

**Improve** and promote the Bras d'Or Lakes and Cape Breton Island as a world class sailing and boating destination.

**Market** and service safety management systems to clients.

**Share** holistic and scientific knowledge about cancer with key stakeholders who have an interest in the disease in a manner that ultimately results in societal changes that reduce the public's exposure to disruptive environmental agents.

**Organize** and run a weekly farmer's market during July and August. Bring awareness to the local food movement of the benefits of buying locally.

**Produce** and market literary trade books. Produce both print and digital editions, works of fiction and creative non-fiction. Support the work of emerging and under-published Canadian authors.

*Examples of aims and objectives for the newly incorporated co-operatives are as follows:*

**Operate** a small craft boat yard, model shop and interpretive centre.

**Establish** the operation of a marketing and business development venue for the benefit of the members.

**Promote** restoration and development in Sydney Mines and surrounding areas.

**Provide** a market place for local food producers and crafts persons to sell their goods directly to the public. Provide a meeting place to add to the fabric and cohesion of the community.

**Promote** care and enhancement of the natural environment, the minimization of artificial and chemical usage, and the maintenance of excellent animal welfare standards.

**Identify** and implement a socially, environmentally and economically sustainable governance farm for a sustainability learning and training centre.

**Provide** free vegan food to Dalhousie University students and community members. Provide education on issues of food justice and sustainability.

**Operate** an art gallery for marketing members' art and other services complementary to the operation of the gallery.

**Market** education and training opportunities and stimulate both pure and applied research. Provide business opportunities, joint marketing and collection service provision.

# Anniversaries

## OF INCORPORATION FOR 2011

*We congratulate the members and boards of directors for their continued commitment to co-operation and member services*

### 75 YEARS

Shean Co-operative  
Victoria Farmers Co-operative

### 65 YEARS

Bridgewater Farmers Co-operative Society  
Scotsburn Co-operative Services  
Upper Stewiacke Co-operative

### 55 YEARS

Colchester Co-operative Services  
Victoria Co-operative Fisheries

### 35 YEARS

Baxter's Harbour Co-operative  
North Nova Forest Owners Co-operative  
Westmoor 57 Co-operative

### 30 YEARS

Atlantic Housing Co-operative  
Capeland Housing Co-operative  
Chameleon Housing Co-operative  
Halifax Women's Housing Co-operative  
La Co-operative Charles Forest  
Lorentchia Housing Co-operative  
Newfie Housing Co-operative  
Rogers Drive Housing Co-operative  
The Apartment Housing Co-operative  
The Regional Housing Co-operative

### 25 YEARS

Antigonish Farm And Garden Co-operative  
Chignecto Housing Co-operative  
Evangeline Courts Housing Co-operative  
John Hugh Mackenzie Housing Co-operative  
Le Manoir Saint-Pierre Housing Co-operative  
Lower Argyle Fisherman's Co-operative

### 25 YEARS (Continued)

McIntosh Run Housing Co-operative  
Nova Scotia Co-operative Council  
Spanish Bay Continuing Housing Co-op  
Water Street Studio Co-operative

### 20 YEARS

Accessible Technologies Co-operative

### 15 YEARS

Just Us! Coffee Roasters Co-operative  
Lunenburg Balsam Fir Co-operative

### 10 YEARS

ABC Housing Co-operative  
Alderberry Village Craft Co-operative  
Cape Mabou Pasture Co-operative  
Clifton Acres Investment Co-operative  
Four Corners Housing Co-Operative  
Grainery Food Co-operative  
Highland Housing Co-operative  
Oikocredit Canada Atlantic Co-operative  
Supported Self-Managed Living Service Co-op  
Total Essence Coaching Co-operative

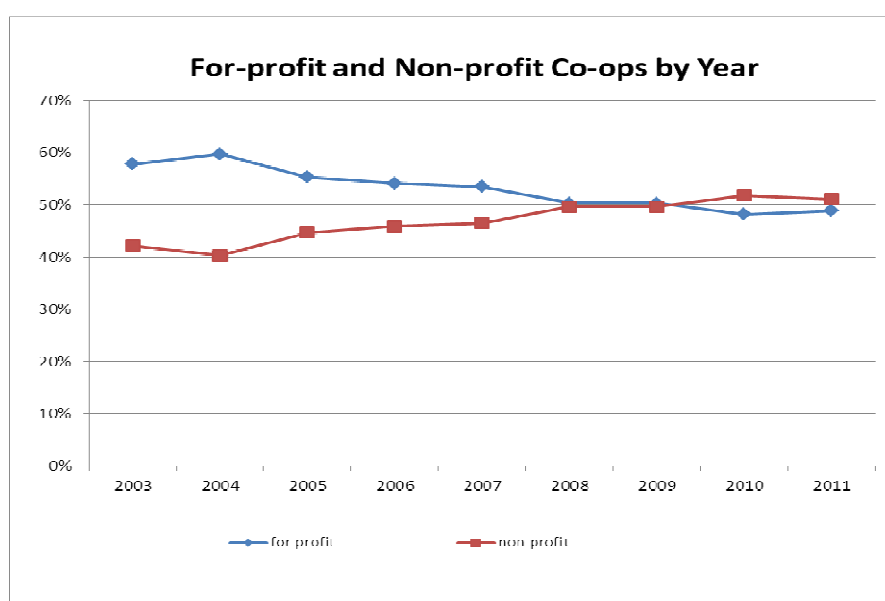
### 5 YEARS

Blue Ox Heritage Co-operative  
Cape Breton Organic Beekeepers Co-op  
Careforce Home Care Workers Co-op  
Hemford Cemetery Co-operative  
King's Bookstore Co-operative  
New Ross Country Market Co-op  
Parrsboro Wellness Centre Co-op  
Port Hood RV Co-op  
Pugwash Farmers' Market Co-op  
Spryview Housing Co-operative

## Types of Co-operatives (Non-Profit vs. For-Profit)

Co-operatives in Nova Scotia identify themselves in their incorporation documents as either for-profit or non-profit. This choice reflects the founding members' guiding principles as to whether surpluses are kept with the business (non-profit) or distributed to members (for profit). In 2011, there were 157 for-profit co-operatives and 164 non-profit co-operatives.

Co-operatives are also grouped into two types: consumer and marketing. Consumer co-operatives are organized for the benefit of buyers and marketing co-operatives are organized for the benefit of sellers. Both consumer and marketing co-operatives are divided into further categories as outlined in the Distribution Chart on page 14.



*There has been a shift towards non-profit incorporations.*

As shown in the table below, the vast majority of non-profit co-operatives are consumer groups. Of the 164 non-profit co-operatives, 73 are housing co-operatives that provide affordable housing to 1,978 members and their families.

	<i>For profit</i>	<i>Non-profit</i>	<i>Total</i>
<b>Marketing</b>	81 (25.2%)	39 (12.2%)	<b>120 (37.4%)</b>
<b>Consumer</b>	76 (23.7%)	125 (38.9%)	<b>201 (62.6%)</b>
<b>Total</b>	<b>157 (48.9%)</b>	<b>164 (51.1%)</b>	<b>321 (100%)</b>

**Co-operative Employees**

	<b>Full- Time</b>	<b>Part- Time</b>	<b>Total Employees</b>
Annapolis	0	0	0
Antigonish	12	12	24
Cape Breton	27	30	57
Colchester	22	49	71
Cumberland	42	39	81
Digby	1	182	183
Guysborough	13	12	25
Halifax	549	219	768
Hants	1	1	2
Inverness	95	105	200
Kings	326	130	456
Lunenburg	4	9	13
Pictou	661	354	1,015
Queens	4	4	8
Richmond	29	53	82
Shelburne	0	0	0
Victoria	164	28	192
Yarmouth	15	15	30
<b>Total 2011</b>	<b>1,965</b>	<b>1,242</b>	<b>3,207</b>
<b>Total 2010</b>	<b>1,964</b>	<b>1,138</b>	<b>3,102</b>
<b>Difference</b>	<b>1</b>	<b>104</b>	<b>105</b>

*The total number of employees in 2011 was 3,207 with 1,965 being employed on a full-time basis and 1,242 employed part-time.*

*Pictou County had the most employees at 1,015.*

*The statistics from 2010 indicate an increase of 105 employees.*



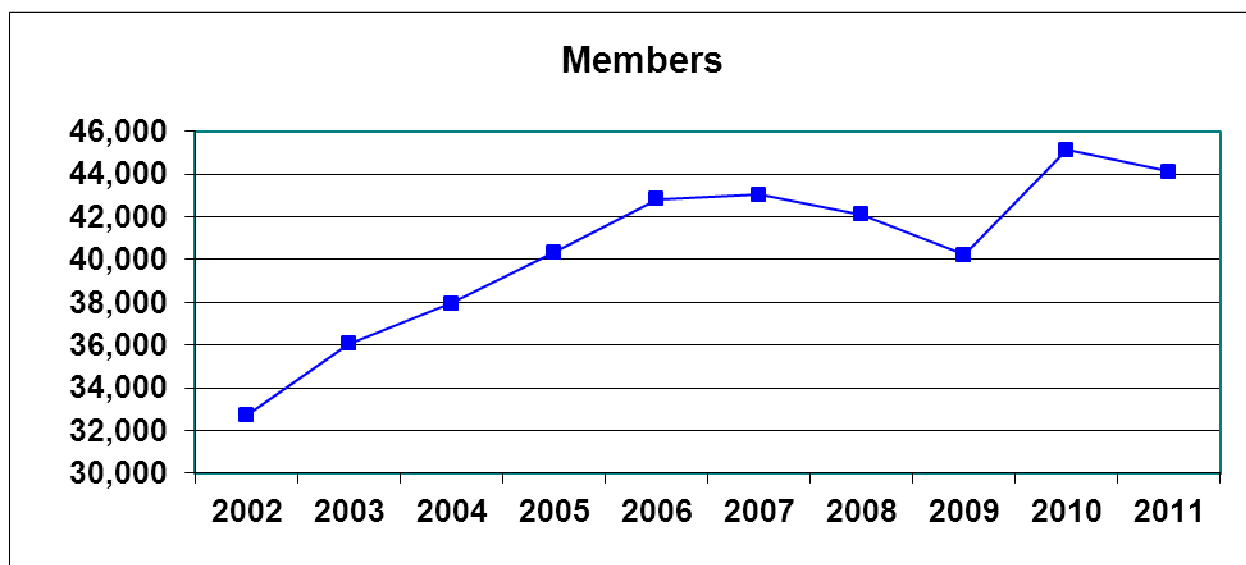
## Co-operative Members

Membership	
Annapolis	135
Antigonish	434
Cape Breton	2,601
Colchester	1,991
Cumberland	5,598
Digby	210
Guysborough	762
Halifax	7,546
Hants	141
Inverness	8,369
Kings	5,793
Lunenburg	894
Pictou	2,128
Queens	429
Richmond	1,367
Shelburne	0
Victoria	4,371
Yarmouth	1,350
<b>Total 2011</b>	<b>44,119</b>
Total 2010	45,130
Difference	-1,011

*The total number of members in 2012 was **44,119**.*

*Inverness remained in first place with 8,369 members. Halifax remained in second place with 7,546 members.*

*The statistics from 2010 indicate a decrease of 1,011 members.*



**Distribution of Co-operatives by Type and County**

COUNTY	Housing	Investment	Retail	Service	Total Customer	Agriculture	Craft	Fishery	Timber	Worker	Total Marketing	Total Co-ops
Annapolis	0	0	0	1	1	0	0	0	0	1	1	2
Antigonish	4	0	1	2	7	1	0	1	0	0	2	9
Cape Breton	5	5	1	8	19	2	0	0	1	5	8	27
Colchester	2	9	3	8	22	8	3	0	1	4	16	38
Cumberland	1	0	3	3	7	4	1	0	2	1	8	15
Digby	1	1	1	1	4	1	0	2	0	0	3	7
Guysborough	0	0	1	2	3	1	0	2	0	0	3	6
Halifax	47	3	4	21	75	8	2	1	0	11	22	97
Hants	0	0	0	3	3	2	0	0	1	1	4	7
Inverness	2	2	5	8	17	0	1	2	0	6	9	26
Kings	3	2	1	8	14	7	1	0	0	8	16	30
Lunenburg	1	0	2	3	6	1	1	0	2	2	6	12
Pictou	3	1	0	0	4	2	1	1	1	1	6	10
Queens	1	0	0	1	2	0	0	0	0	1	1	3
Richmond	0	0	2	3	5	0	0	2	0	2	4	9
Shelburne	0	0	0	0	0	1	0	0	0	0	1	1
Victoria	0	1	4	2	7	1	1	1	1	2	6	13
Yarmouth	3	0	2	0	5	2	0	2	0	0	4	9
<b>Total 2011</b>	<b>73</b>	<b>24</b>	<b>30</b>	<b>74</b>	<b>201</b>	<b>41</b>	<b>11</b>	<b>14</b>	<b>9</b>	<b>45</b>	<b>120</b>	<b>321</b>
Total 2010	73	20	28	64	185	42	10	14	9	45	120	305
Difference	0	4	2	10	16	-1	1	0	0	0	0	16

*The above demographic data shows that the largest number of co-operatives is in Halifax County followed by Colchester County, and then Kings County. Overall, service co-operatives were the largest sub-type, followed by housing co-operatives, and then worker co-operatives. In 2011, the number of service co-operatives increased by 10, and the number of agriculture co-operatives decreased by 1.*

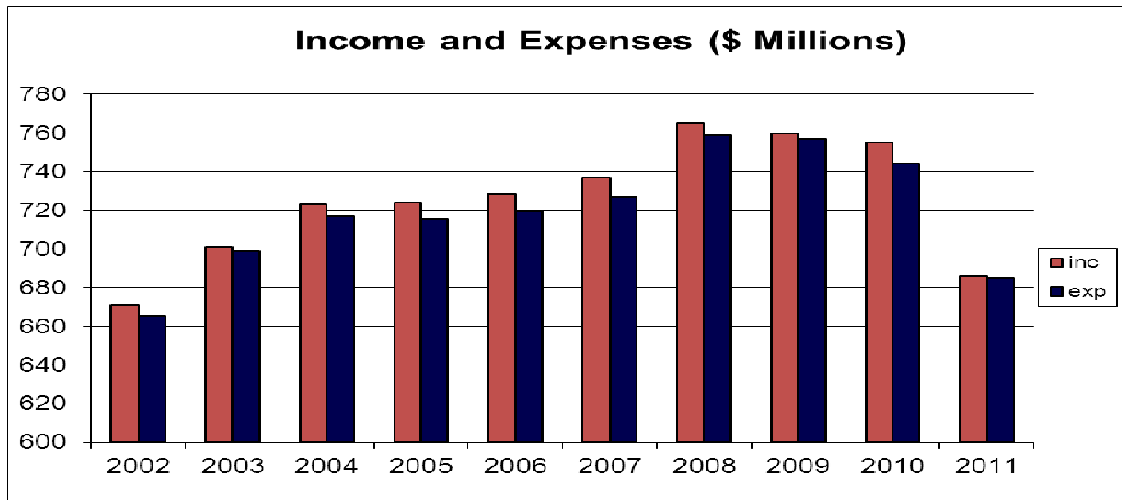
## Financial Summary

Income and expenses showed a significant drop in 2011. In 2011, co-operatives reported total income of \$686 million - a decrease of \$68 million from 2010. The total expenses reported in 2011 were \$686 million, which was a decrease of \$58 million from 2010. Net profits (income less expenses) were less than \$1 million (\$223 thousand) in 2011, and this was a decrease of \$10 million.

<b>71 Year Operating Results Summary (all financial data rounded to nearest million)</b>											
<b>Year</b>	<b>Total Co-ops</b>	<b>Reporting Co-ops</b>		<b>Sales</b>	<b>Other Income</b>	<b>Total Income</b>	<b>Cost of Goods Sold</b>	<b>Other Expenses</b>	<b>Total Expenses</b>	<b>Net Income</b>	<b>Gross Margin</b>
1940	62			3				1		0	
1950	113			14				2		0	
1960	114			21				5		1	
1970	117			79				14		1	
1980	124			302				57		4	
1990	228			512				120		4	
1995	241			609				133		2	
2000	194			612				138		8	
2001	247			663				143		9	
2002	293	193	66%	648	23	671	540	125	665	6	108
2003	323	256	79%	676	25	701	570	128	699	2	105
2004	303	285	94%	696	27	723	583	134	717	6	113
2005	302	291	96%	697	27	724	578	137	715	9	119
2006	305	291	95%	699	29	728	577	143	720	7	122
2007	300	280	93%	708	29	737	584	143	727	10	124
2008	290	271	93%	731	34	765	605	154	759	6	126
2009	287	287	100%	722	38	760	572	185	757	3	150
2010	310	305	98%	712	42	754	552	192	744	10	160
<b>2011</b>	<b>338</b>	<b>321</b>	<b>95%</b>	<b>647</b>	<b>39</b>	<b>686</b>	<b>492</b>	<b>194</b>	<b>686</b>	<b>0</b>	<b>155</b>

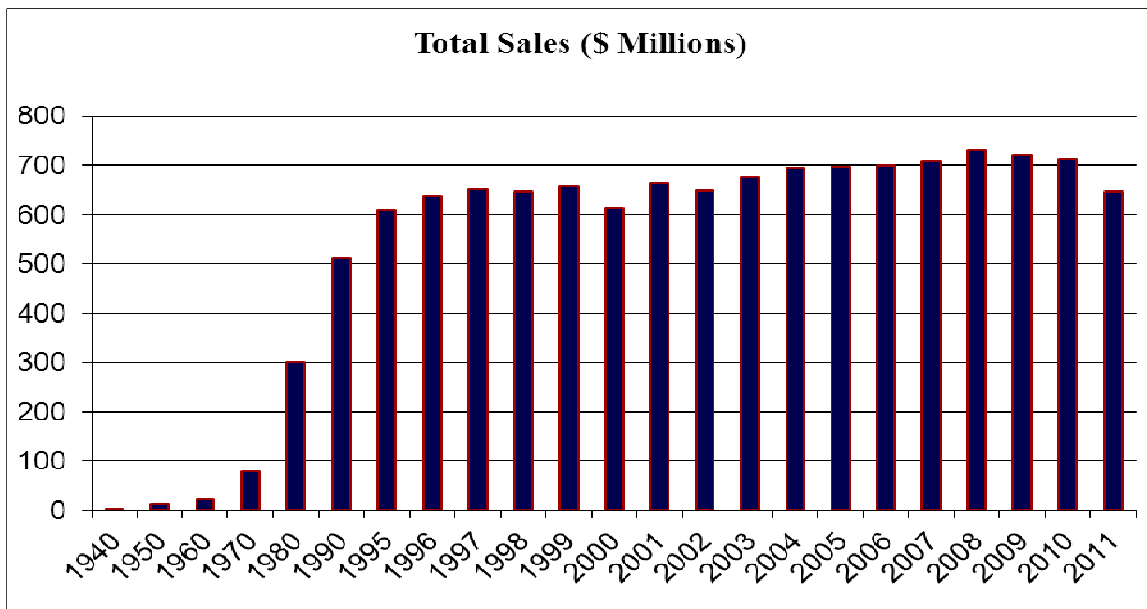
### Income and Expenses

The following chart shows income and expenses from 2002 to 2011 (extracted from the 71 Year Operating Results Summary on page 15).



### Sale of Goods

As reflected in the 71 Year Operating Results Summary on page 15, most of the co-operatives' income was derived from the sale of goods. In 2011, co-operatives reported \$647 million in total sales which was down by \$65 million from 2010. Gross margins (sales less cost of sales) were \$155 million in 2011, and this was a decrease of \$5 million. The following chart shows total sales data from 1940 to present.

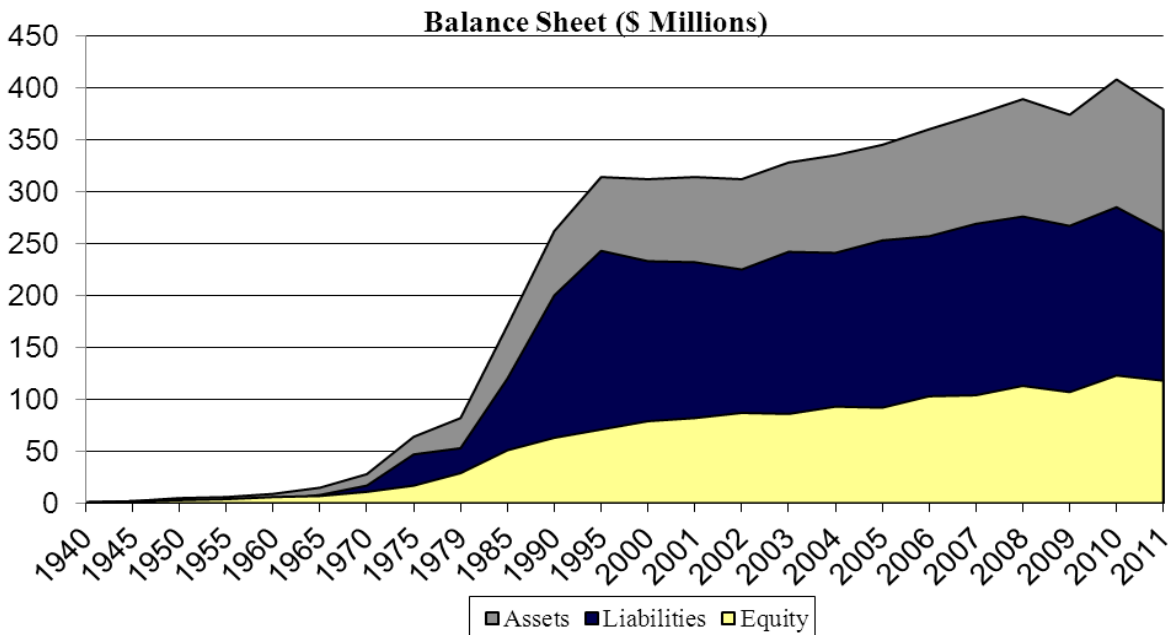




**71-Year Balance Sheet Summary**

The table below summarizes the balance sheet information from co-operatives over the past 71 years. In 2011, assets decreased by \$29 million, liabilities decreased by \$24 million, and equity decreased by \$5 million from 2010.

<i>(in \$ millions)</i>							
Year	Assets	Liabilities	Equity	Year	Assets	Liabilities	Equity
1940	1	0	1	2000	312	233	79
1945	2	1	2	2001	314	232	82
1950	5	2	3	2002	312	225	87
1955	6	2	4	2003	328	242	86
1960	9	3	6	2004	335	241	93
1965	15	8	7	2005	345	253	92
1970	28	17	11	2006	360	257	103
1975	64	47	17	2007	374	269	104
1979	82	53	29	2008	389	276	113
1985	171	120	51	2009	374	267	107
1990	262	200	63	2010	408	285	123
1995	314	243	71	<b>2011</b>	<b>379</b>	<b>261</b>	<b>118</b>



### Co-operative Functioning Summary

The questions that co-operatives must answer and submit to the Co-operatives Branch during annual renewal are designed to provide information on board complements, meetings and the number of educational events attended by members. The Annual Renewal form is available on our website at [www.gov.ns.ca/snsmr/pdf/ans-rjsc-co-op-annual-renewal.pdf](http://www.gov.ns.ca/snsmr/pdf/ans-rjsc-co-op-annual-renewal.pdf). The questions are based on the seven principles of co-operation (see page 19 for details), and they help to identify problems that may be developing within co-operatives.

The table below shows that the majority of co-operatives had their board positions filled. 87 per cent of the co-operatives held annual general meetings, and 97 per cent of those met quorum. In all, 92 per cent presented financial reports to the members for approval. On average the number of members who attended educational events in 2011 was eight.

	for profit	non- profit	combined total
All board positions were filled	87%	76%	81%
An AGM was held in the past fiscal year (or past 12 months)	88%	87%	87%
Quorum was established at the AGM	98%	96%	97%
A financial report was approved by the members at the AGM	95%	89%	92%
Average number of members who attended an educational event	6	9	8

Co-operatives also reported the number of meetings held during 2011. The following table shows the average number of meetings that were held to conduct the business of co-operatives.

	For Profit	Non Profit	Average for Both
Average number of board meetings	7	8	7
Average number of members' meetings	3	3	3

## The International Co-operative Alliance Statement On Co-operative Identity, Values & Principles

### Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

### Values

Co-operatives are based on the values of **self-help**, **self-responsibility**, **democracy**, **equality**, **equity** and **solidarity**. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

### Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Co-operation among Co-operatives
7. Concern for Community

For full text, please visit the International Co-operative Alliance website at:  
[www.ica.coop/en/what-co-op/co-operative-identity-values-principles](http://www.ica.coop/en/what-co-op/co-operative-identity-values-principles)

In closing, we encourage co-operatives to contact the following organizations. They offer excellent services and support to co-operatives, as well as a wide range of workshops and educational events.

**Nova Scotia Co-operative Council**

P.O. Box 1872  
347C Willow Street  
Truro, NS B2N 6C7  
Phone: 902-893-8966  
Fax: 902-895-0109  
[www.novascotia.coop](http://www.novascotia.coop)

**Co-operative Housing Federation of Canada**

Nova Scotia Office  
202 Brownlow Avenue  
Tower 1, Suite 300  
Dartmouth, NS B3B 1T5  
Phone: 902-423-7119  
Fax: 902-423-7058  
[www.chfcanada.coop](http://www.chfcanada.coop)

If you have any questions or concerns, please contact the

**Co-operatives Branch**

Service Nova Scotia and Municipal Relations  
15 Alderbrook Drive  
Truro Heights, Nova Scotia B6L 0C4

Phone: (902) 893-6190

Fax: (902) 893-6264

Email: [nscoop@gov.ns.ca](mailto:nscoop@gov.ns.ca)

Our visit us on-line at [www.accessns.ca/co-op](http://www.accessns.ca/co-op)



**Service Nova Scotia  
and Municipal Relations**