

Editorial



Welcome to the ICA E-News for Members

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A new feature of ICA's global communications programme in 2000 is a monthly report on recent developments within ICA and of events within and affecting ICA members.

Initially this will be a monthly report, appearing during the first week of every month.

The contributors of the articles are ICA staff members, both at the Head Office and in the Regional Offices. They are identified after each article in case readers want to ask them for more information. ICA member organisations and Specialised Bodies will also contribute items of interest in the future.

During the course of this year this "E-News" will become a closed site reserved for ICA members, who will receive the necessary password.

We look forward to your feedback and suggestions. Happy reading!

[Bruce Thordarson](#)

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Financial Committee of ICA Discuss Budget 2000

The newly appointed Finance Committee of the ICA Board met in Geneva on January 22-23, 2000.

The Committee reviewed the draft 1999 financial report prepared by management, which projects a small year-end surplus of CHF 1,482. It is lower than the budgeted amount of CHF 20,000 due to higher-than-budgeted communications costs for printing and distribution last year.

The Committee approved the ICA's overall budget for the year 2000, which projects a surplus of CHF 25,000. For the first time the ICA's workplan and budget have been developed on the basis of the ICA's 7 priorities as defined by the Finance Committee at its previous meeting: membership, international standing, links with the Specialised Bodies, information and communications, development, new initiatives, and institutional maintenance.

The Committee also reviewed a resolution sent to the Board by ICA's European Council, which proposes a "regionalisation" of the ICA budget. Committee members spent considerable time on this complex matter, and asked veteran board member Lloyd Wilkinson to prepare a discussion paper in order to pursue the issue at their next meeting.

The Committee agreed on the format which management will use for its monthly, quarterly, and half-yearly reports, and also finalised its own Terms of Reference, which will be submitted to the next meeting of the Board.

Finally, the Committee noted with pleasure that the problems associated with the sale of Bonow House in New Delhi have now been resolved.

The Committee will meet again in Tel Aviv on April 9, the day before the next meeting of the ICA Board.

[Claes Thorselius](#)

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15, route des Morillons, 1218 Grand-Saconnex, Geneva, Switzerland
Tel: (+41) 022 929 88 88 Fax: (+41) 022 798 41 22
E-mail: ica@coop.org



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ICA's Development Project Portfolio is Growing

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At the dawn of the new millennium, we find that the need for development assistance, unfortunately, is undiminished as a great number of co-operative enterprises are struggling to find their place in a rapidly changing world. The number of project proposals / new projects being prepared by our regional offices to alleviate the problems facing their members, is consequently steadily increasing. At the same time, discussions are being held with current and potential partners with a view to enlisting their support for our development activities.

Last year, the ICA contributed to a policy paper on assistance to self-help organisations that the British co-op movement presented to the Minister of Overseas Development. Since then, we have had, together with the Plunkett Foundation, a number of meetings with the British Department for International Development (DFID). At a meeting in early January we discussed two new project ideas in Africa and Central Asia respectively. These projects will now be submitted to DFID for possible funding. ICA's office in Nairobi is already collaborating with DFID in the area of rural finance.

FINNIDA has expressed an interest in a new and expanded phase of the very successful project being carried out by our project office in Bolivia. An evaluation of the project will now determine the extent of their involvement in the new project. We are also awaiting the outcome of applications for support to workers' co-ops in Asia and West Africa that have been submitted to a partner organisation in Spain.

Preparations are under way for the next meeting of the Development Advisory Board which will take place in Israel in April.

The new promotional brochure of ICA's development programme has now been completed and is available from head office and regional and project offices.

[Jan-Eirik Imbsen](#)

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15, route des Morillons, 1218 Grand-Saconnex, Geneva, Switzerland

Tel: (+41) 022 929 88 88 Fax: (+41) 022 798 41 22

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ICA Europe Focuses on Concentration and Demutualisation

2000 will be an important year for ICA Europe. Not only because it is a Regional Assembly year but also because there are some interesting trends which influence to a great extent the further development of co-operatives in Europe.

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Concentration and mergers continue and co-operative organisations are seeking more and more partnerships. They have realised that increased competition worldwide compels them to seek alliances within their respective country, that is the case in UK with the merger process of CWS-CRS but also across borders. Just to mention some examples of strengthening transnational co-operation: MD Foods Denmark and Arla Sweden have initiated a merger process in the dairy co-operative sector; Coop Norden is a co-operative venture of the consumer co-operatives in Denmark, Norway and Sweden; Crédit Mutuel, France bought the big commercial bank, quite recently, the CIC Group last year, DG Bank Germany and the Rabobank group, the Netherlands have agreed to join forces in a strategic alliance and they signed an agreement with Confcooperative's National Federation of Co-operative Banks, Italy. There are similar attempts in Central and Eastern Europe to set up companies for joint purchasing, like the consumer co-operatives in the Czech and Slovak Republics and in Hungary. They also strive for improved co-operation among the Vishegrad countries in various co-operative sectors.

On the other hand demutualisation continues to make advances, both in Western and Eastern Europe. Co-operatives are transforming into public limited companies or joint stock companies because the co-operative form does not enjoy the same support as other company forms. However, it would be a mistake to believe that it is the company form that determines success. Co-operatives have to prove that they run their business as efficiently as any other companies.

That is the reason why we want to initiate a thorough discussion at the Regional Assembly, 4-5 October in Bratislava, about how co-operatives can be successful, what can Central and Eastern Europe learn from the successes and failures of Western European co-operatives and avoid committing the same errors, how can we fight together against demutualisation, what potential we have for further alliances and strengthened co-operation among co-operatives which will be imperative in view of the enlarged and further enlarging new Europe.

The invitation to and agenda for the Regional Assembly will be circulated in April.

[Gabriela Sozánski](#)

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15, route des Morillons, 1218 Grand-Saconnex, Geneva, Switzerland

Tel: (+41) 022 929 88 88 Fax: (+41) 022 798 41 22

E-mail: ica@coop.org



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Priorities for ICA Americas

This year our highest priority is the Strategic Plan 2000-2004 for the Region of the Americas as mandated by our General Assembly held in Montevideo, Uruguay, in December 1998. The subject areas approved were: Legal Frameworks, Formation of Capital, Integration and Leadership.

The Strategic Plan will evolve into a consultation Plan with our members throughout the year and will be approved during our Regional Conference Rio 2000 the first week of December. This will give us a working platform for 2000-2004.

Upcoming activities:

The first week of March we will concentrate on the following activities in Guadalajara, Mexico:

1. Meeting of the Finance Committee and the Executive Committee.
2. OI/2000 Regional Consultative Committee Meeting.
3. An event on Legal Co-operative Frameworks with the participation of the Minister of Labour of Costa Rica, who will make a presentation on the Project of Legal Co-operative Frameworks of that country, as well as on the plan that was implemented to conceive this Project by the co-operative movement in Costa Rica. This initiative has been possible thanks to the support from ILO's programs COOPNET and COOP-REFORM and is being disseminated as a model to be followed by other countries of the Region.

[Ronald Alvarez](#)

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15, route des Morillons, 1218 Grand-Saconnex, Geneva, Switzerland

Tel: (+41) 022 929 88 88 Fax: (+41) 022 798 41 22

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Welcome to the Global Forum in Rio de Janeiro!

The ICA's global opportunity to meet between the General Assemblies will this time be held in the beautiful city of Rio de Janeiro, Brazil on December 5-7. Many Specialised Bodies will also meet on the days preceding the Global Forum.

The proposed topic of the plenary session is "**How co-ops have benefited from Globalisation**"

The Global Forum will be held in conjunction with the ICA Regional Assembly for the Americas and the Congress of the OCB, the Organisation of Brazilian Co-operatives.

We start on December 5 with Joint Opening of the three events, which is open also for the Global Forum participants.

We will also in Rio have three parallel breakout-business sessions, scheduled for the morning of December 6. The afternoon will be for regional and OCB activities. The three sessions will be:

1. Coop Trade

Main target group will be Agricultural, Fishery and Consumer co-ops, as well as concerned Workers co-ops. This business forum will tentatively be organised in collaboration with COPAC and show practical examples on how co-operative trade is organised successfully between co-ops.

2. Demutualisation

The main target groups will be Financial co-ops and the session will be about how the need for capital in many cases is forcing co-ops and mutuals into other legal forms as joint stock companies - "demutualisation". We will feature best practices on how to prevent that!

3. We took over!

Business session with best practises on how public-municipality activity has been taken over successfully, by health/social service, workers and housing co-ops.

In the morning December 7, between 09.00 and 13.00, the Plenary of the Global Forum will take place. The plenary will start with a summary made by the three Business Forum chairpersons, between 09.00-10.00

After that a plenary session called "**How co-ops have benefited from Globalisation**" will take place with 4 best practices from European, Asian and American co-ops doing business over national borders.

There will also be one example on how ICA works with the UN system to help co-ops globally.

A registration form for ICA members will be posted on this Website by the end of February.

[Mats Ahnlund](#)

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15, route des Morillons, 1218 Grand-Saconnex, Geneva, Switzerland
Tel: (+41) 022 929 88 88 Fax: (+41) 022 798 41 22
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Essay Competition on Co-operatives

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The ICA Regional Office for East, Central and Southern Africa wishes to announce a short essay writing competition on co-operatives. The theme of the competition is "Successful Co-operatives: My Co-operative of the Century". The competition aims to raise awareness on the contribution of co-operatives to the economic and social position of their members.

Entries are invited from all those interested, be they students, teachers, co-operative members, employees, leaders, civil servants or journalists. Writers from the following countries are encouraged to participate: Angola, Botswana, Burundi, Lesotho, Ethiopia, Eritrea, Kenya, Namibia, Malawi, Mauritius, Mozambique, Rwanda, Swaziland, South Africa, Seychelles, Tanzania, Uganda, Zambia and Zimbabwe.

The essay should not exceed one thousand words and must be typewritten. Entrants should document facts and figures, in flowing journalistic style, the situation of an existing co-operative that they are familiar with. The essay should highlight the successes that the co-operative has recorded, its current activities and management processes.

Writers are advised to send photographs along with the essay to illustrate some aspect of the co-operative. Each entrant should also send a passport size photograph of himself/herself, in addition to his/her contact address.

There will be three cash prizes of US\$ 150 for the first prize winner, US\$ 120 for the second prize and US\$ 100 for the third prize winner. The winning essays will be published in COOPNEWS, Newsletter of the ICA Regional Office for East, Central and Southern Africa in July 2000.

Entries must be received at the address given below before April 30th 2000.

*The Editor, COOPNEWS,
ICA Regional Office for East, Central and Southern Africa,
P.O. Box 67595,
NAIROBI
Kenya*

[Vincent Lubasi](#)

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15, route des Morillons, 1218 Grand-Saconnex, Geneva, Switzerland

Tel: (+41) 022 929 88 88 Fax: (+41) 022 798 41 22

E-mail: ica@coop.org



ICA/ICFO Seminars on Business Development of Fishery Co-operatives

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The International Fisheries Co-operative Organization IFCO organized two seminars on the theme, Business Development of Fishery Co-operatives in January, 2000. Funding was provided through the ICA/MAFF Government of Japan Project - Training Project for Leaders of Fisheries Co-operatives in the World (1999).

The first seminar was jointly organized with the Central Co-operative Society of Myanmar and was held in Yangon. Presentations were made by fishery experts on technical subjects including responsible fisheries and surimi production, by co-operators on how to strengthen fishery co-operatives from a local perspective as well as the sharing of experience from Zengyoren on financing of business development, and by other resource persons including the ICA Secretariat (MariaElena Chavez) providing information on the recommendations included in the UN Guidelines for Cooperative Development. The forty participants (co-operators and representatives from the private sector and academic community), after a day of discussions in small working groups, proposed and adopted a series of recommendations on how to strengthen fishery co-operatives, ensure sustainable fishery development, promote fish and fishery product marketing as well as to establish a credit and financing scheme for the fishery sector in Myanmar.

The second of the seminars was jointly organised with the Tonga Co-operative Federation TCF. It was held on the main island of Tonga. It brought together forty fishermen from both the main and outer islands of the Kingdom with a number of observers from the Government - Co-operative Department and Ministry of Fisheries - as well as from the private sector.

The presentation made by the ICA secretariat was timely given the presentation by the Registrar of Co-operatives and Credit Union of their intention to review the Co-operative Law so as to enable provisions specific to the promotion of fisheries co-operatives to be included. The recommendations made by participants focused on credit issues, the need for specific incentives to be provided by Government with regard to taxation and duties, the need for improved infrastructure in terms of ports, ice making facilities and transport, and the need for training and identifying export market opportunities.

[View photos from the Seminar](#) (this may take time to download)

[MariaElena Chavez](#)

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Co-operative Thrusts in the Pacific Islands

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In December 1996, **Mr. William J. Harris**, Permanent Secretary of the Ministry of Labour, Commerce, Industries & Co-operatives, of the Kingdom of TONGA told the participants of the ICA Regional Consultation in Myanmar that "*The Pacific has been somewhat glossed over by most Asian leaders within the ICA network*". Mr. Harris was an outspoken yet very devoted cooperator, thus his words still continue to ring clearly in the minds of many. Unfortunately, Mr. Harris died recently as he was on official duty to the United Kingdom.

Sadly, the late Mr. Harris was unable to witness how well his words were captured by many co-operators within the ICA network. Together with the Asia Pacific Coordinator of ILO, the ICA Regional Director participated as resource person at the Regional Planning Seminar for the Pacific Islands held in Fiji recently from November 27 to 30, 1999. It was enlightening to witness that even Asian rationality cannot be taken for granted because the Pacific Islands have molded their long tradition of cultures in a very unique way. Hence the rich sharing process that ensued. It was a truly educative experience for both Teresita de Leon of ILO and myself, since we used our action learning approach to adjust our thinking and develop co-operative strategies that fit the unique and rich perspectives/intelligence of co-operators and leaders who are Pacific Islanders. The ILO, UNDP and the Asian Development Bank (ADB) provided sponsorship for the Planning Seminar. The enthusiasm and dedication shown by participants from Fiji, Kiribati, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu, was a source of strength. There is indeed hope that the development of co-operatives under the leadership of those participants from all 8 Island countries will help to mitigate the socio economic problems such as rising unemployment and rising competition that prevail in the Pacific Islands today.

Followers of the late Mr. Harris would likewise be happy to note that Zengyoren, the National Federation of Fisheries Co-operative Association, organized an ODA Seminar on Fisheries Co-operatives in Tonga from January 17 to 21, 2000. Let us hope that this will also help to alleviate the plight of the disadvantaged fishermen in Tonga.

The ICA (ROAP) would like to express its gratitude to the co-operative leaders from the Pacific Islands, the ILO office in Fiji, the Government and the Co-operative movement of Fiji, who have shown their great hospitality and taught both Teresina and myself, as representatives from ILO and ICA respectively, many valuable lessons in the process.

[Robby Tulus](#)

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15, route des Morillons, 1218 Grand-Saconnex, Geneva, Switzerland
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Co-operative Restructuring Continues

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Canada and Switzerland have joined the list of countries whose co-operative movements have made significant structural changes.

The Desjardins savings and credit movement, the largest banking institutions in the Province of Quebec, has decided to move from three tiers to two. At special general meetings held across the province in December 1999, 81 percent of delegates voted in favour of merging the existing 10 Regional Federations and the apex Confederation into one single Federation. The single Federation will be officially established on July 1, 2001, following necessary legislative amendments.

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According to the Structural Review Report upon which the decision was based, a single Federation is expected to generate recurring annual savings of 75 million Canadian dollars. It will also lead to improvement in the democratic representation and participation of the more than one thousand local caisses populaires, a less cumbersome decision-making process, and greater support for the caisses in implementing their business plans.

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Across the ocean Co-op Switzerland, the country's second largest food retailer, has decided to abolish its 15 regional, independent co-operative federations. In the future decision-making will be concentrated within one national organisation. As in the case of Desjardins, regional offices will be established. Unlike Desjardins, however, no decision-making authority or autonomy will remain at the local level

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Tel: (+41) 022 929 88 88 Fax: (+41) 022 798 41 22

E-mail: ica@coop.org



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Is "Riba" Threatening our Society

Just before Christmas, Pakistan's Supreme Court declared "riba" or interest as un-islamic and said the country must introduce an interest-free economic system by 2001.

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In its December 24th edition, the Toronto Star reported the previous day's ruling, noting that the official APP news agency had reported that the Supreme Court bench ruling that "any amount, big or small paid over the principal in a contract of loan or debt is riba and prohibited by the holy Koran, regardless whether the loan is taken for the purpose of consumption or for some production activity".

The APP report said that the ruling stated that "all prevailing forms of interest either in the banking transactions or in private transactions do fall within the definition of riba.

Local bankers and foreign creditors expressed fears that such a ruling could cause a collapse of the banking system and loss of foreign credit to indebted Pakistan, but there are others who would not share this point of view.

In a letter to the Editor of the Toronto Star which was distributed on the Cooperativebus listserver, Dr John Courtneidge of Canada argues that Pakistan and all countries which follow this lead will eventually have a significant economic advantage as charging interest on lent money is a cost on production, and, therefore, a barrier to job creation and economic well-being.

Dr. Courtneidge advocates a Public Service Banking system lending interest-free, overseen by Public Service Bankers (something along the lines of the public lending libraries which have shown that the community can operate an interest free system). According to Doctor Courtneidge, such a service would retain global competitiveness and create economic well-being for all.

Dr. Courtneidge argues that Pakistan and all countries which follow this lead will eventually have a significant economic advantage, as charging interest on lent money is a cost on production, and, therefore, a barrier to job creation and economic well-being.

Sources: Toronto Star Friday, December 24, 1999 & Coopbus Archive 1999

Mary Treacy

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